Board: 1 Dealer: S Vul: None HCP: 11	<ul><li>★ K864</li><li>▼ K87</li><li>◆ 2</li><li>◆ KQ986</li></ul>	East Bids 5♦ if possible.  Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQJ6</li><li>★ AKQ</li><li>◆ 863</li><li>◆ 842</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 3 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q1098</li><li>♥ QJ962</li><li>♦ A</li><li>♣ Q108</li></ul>	East Bids 5♦ if possible.  Partner bids first.
Board: 4 Dealer: N Vul: NS HCP: 15	<ul><li>★K10</li><li>▼J109</li><li>◆AQ108</li><li>◆AJ76</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 5 Dealer: S Vul: EW HCP: 9	<ul><li>♠ 652</li><li>♥ AK82</li><li>♦ 53</li><li>♠ Q1096</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 5•X E	North:  ♠ K864  ♥ K87  ♦ 2  ♣ KQ986	South:  ♠ AJ9  ♥ A1063  ♠ A84  ♣ A53		North 2♣¹ man		South 1NT X
Board: 2 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 4 S	North:  ♠ KQJ6  ♥ AKQ  ♠ 863  ♣ 842	South:  ♠ A8532  ♥ J643  ♦ 7  ♠ Q105	2♦ Pass Pass 1. Stay	North 1NT Pass 3◆² 4♠ man raise or	Pass Pass Pass AP	2♣¹ 2♠ 3♠
Board: 3 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 5•X E	North:  ♠ Q1098  ♥ QJ962  ♠ A  ♠ Q108	South:  ♠ AJ4  ♥ AK83  ♠ 76  ♠ AJ92		North 2♣¹ man		South 1NT X
Board: 4 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4 S	North:  ♠ K10  ♥ J109  ♠ AQ108  ♣ AJ76	South:	2♠ Pass AP 1. Stay	North 1NT Pass 3♣² man raise or	Pass Pass Pass	2♣¹ 3♣ 4♣
Board: 5 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3•X E	North:	South:  ♠ AQJ3  ♥ Q1076  ♦ J7  ♣ AJ5	West Pass Pass 1. Stay	North  2♣¹  X man	East 3♦ AP	South 1NT Pass

Board: 1	ible.
Board: 2	sible.
Board: 3	ible.
Board: 4	sible.
Board: 5 Dealer: S Vul: EW HCP: 15  AQJ3 East Bids 3♦ if possion You bid first.  You bid first.	ible.

Board: 1 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 5•X E	North:  ♠ K864  ♥ K87  ♦ 2  ♣ KQ986	South:  ♠ AJ9  ♥ A1063  ♠ A84  ♣ A53		North 2♣¹ man		South 1NT X
Board: 2 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 4 S	North:  ♠ KQJ6  ♥ AKQ  ♠ 863  ♣ 842	South:  ♠ A8532  ♥ J643  ♦ 7  ♠ Q105	2♦ Pass Pass 1. Stay	North 1NT Pass 3◆² 4♠ man raise or	Pass Pass Pass AP	2♣¹ 2♠ 3♠
Board: 3 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 5•X E	North:  ♠ Q1098  ♥ QJ962  ♠ A  ♠ Q108	South:  ♠ AJ4  ♥ AK83  ♠ 76  ♠ AJ92		North 2♣¹ man		South 1NT X
Board: 4 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4 S	North:  ♠ K10  ♥ J109  ♠ AQ108  ♣ AJ76	South:	2♠ Pass AP 1. Stay	North 1NT Pass 3♣² man raise or	Pass Pass Pass	2♣¹ 3♣ 4♣
Board: 5 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3•X E	North:	South:  ♠ AQJ3  ♥ Q1076  ♦ J7  ♣ AJ5	West Pass Pass 1. Stay	North  2♣¹  X man	East 3♦ AP	South 1NT Pass

Board: 6 Dealer: N Vul: Both HCP: 15	<ul><li>★ A86</li><li>▼ A976</li><li>◆ KQJ</li><li>★ J53</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 7 Dealer: S Vul: None HCP: 10	♦ 86 ♥ A863 ♦ AQ73 • 974	East Bids 2♠ if possible.  Partner bids first.
Board: 8 Dealer: N Vul: EW HCP: 16	<ul><li>★ K62</li><li>▼ K1096</li><li>◆ KQ</li><li>◆ AJ42</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 9 Dealer: S Vul: Both HCP: 10	<ul><li>◆ Q83</li><li>◆ KJ54</li><li>◆ 102</li><li>◆ A975</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 10 Dealer: N Vul: None HCP: 17	<ul><li>♣ Q64</li><li>♥ AKJ9</li><li>♦ 106</li><li>♣ AK54</li></ul>	West Bids 4♠ if possible.  You bid first.

Board: 6 Dealer: N Vul: Both North HCP: 15	North: ♠ A86 ♥ A976 ♠ KQJ	South:  ◆ 94  ▼ KJ85  ◆ A652	West  2♠ Pass	North 1NT Pass 2NT	East Pass Pass AP	2 <b>♣</b> ¹
South HCP: 8 Contract: 2N N	<b>♣</b> J53	<b>♣</b> 842	1. Stay		Ar	
D 1. 7			West	North	East	South 1NT
Board: 7 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	2♠	Pass
Vul: None	<b>♦</b> 86 <b>∀</b> A863	<b>♠</b> A10 <b>♥</b> 75	Pass	X	Pass	3♦
North HCP: 10	◆ AQ73	◆ K10652	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b>
South HCP: 15	<b>♣</b> 974	<b>♣</b> AKJ10	AP			
Contract: 4♦ S			1. Stay			
			2. limit	raise or	better	in ♦
- 10			West	North	East	South
Board: 8 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Dealer: N Vul: EW	<b>♦</b> K62	<b>♣</b> J10873	2♦	2NT	Pass	3♠
North HCP: 16	<b>♥</b> K1096 <b>♦</b> KQ	<b>♥</b> AQ87 <b>♦</b> 10	Pass	<b>4</b> ◆ <sup>2</sup>	Pass	4♠
South HCP: 10 Contract: 4♠ S	♣ AJ42	<b>♣</b> K106	AP	mon		
Contract. 42 S			<ol> <li>Stayman</li> <li>limit raise or better in ♠</li> </ol>			
Board: 9 Dealer: S	North: ♠ Q83	South: ♠ K942	West	North	East	South 1NT
Vul: Both	<b>♥</b> KJ54	♥ A1093	Pass	2 <b>♣</b> ¹	<b>3</b> ♦	Pass
North HCP: 10 South HCP: 15	<b>♦</b> 102	<b>♦</b> K5	Pass	X	AP	
Contract: 3♦X E	♣ A975	<b>♣</b> KQ4	1. Stay	man		
Board: 10	North:	South:				
Dealer: N	Norun: ♠ Q64	Soum: ♠2	West	North		
Vul: None	♥ AKJ9	♥ Q542	_	1NT	Pass	2 <b>♣</b> ¹
North HCP: 17 South HCP: 8	<b>♦</b> 106	♦ KQJ95	4 <b>♠</b>	X	AP	
Contract: 4♠X W	<b>♣</b> AK54	<b>♣</b> 1073	1. Stay	man		

Board: 6 Dealer: N Vul: Both HCP: 8	<ul><li>◆94</li><li>✓ KJ85</li><li>◆ A652</li><li>◆ 842</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 7 Dealer: S Vul: None HCP: 15	<ul><li>★ A10</li><li>▼ 75</li><li>◆ K10652</li><li>◆ AKJ10</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 8 Dealer: N Vul: EW HCP: 10	<ul><li>♣ J10873</li><li>♥ AQ87</li><li>♦ 10</li><li>♣ K106</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 9 Dealer: S Vul: Both HCP: 15	<ul><li>★ K942</li><li>▼ A1093</li><li>◆ K5</li><li>◆ KQ4</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 10 Dealer: N Vul: None HCP: 8	<ul><li>★2</li><li>♥ Q542</li><li>♦ KQJ95</li><li>★ 1073</li></ul>	West Bids 4♠ if possible.  Partner bids first.

Board: 6 Dealer: N Vul: Both North HCP: 15	North: ♠ A86 ♥ A976 ♠ KQJ	South:  ◆ 94  ▼ KJ85  ◆ A652	West  2♠ Pass	North 1NT Pass 2NT	East Pass Pass AP	2 <b>♣</b> ¹
South HCP: 8 Contract: 2N N	<b>♣</b> J53	<b>♣</b> 842	1. Stay		Ar	
D 1. 7			West	North	East	South 1NT
Board: 7 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	2♠	Pass
Vul: None	<b>♦</b> 86 <b>∀</b> A863	<b>♠</b> A10 <b>♥</b> 75	Pass	X	Pass	3♦
North HCP: 10	◆ AQ73	◆ K10652	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b>
South HCP: 15	<b>♣</b> 974	<b>♣</b> AKJ10	AP			
Contract: 4♦ S			1. Stay			
			2. limit	raise or	better	in ♦
- 10			West	North	East	South
Board: 8 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Dealer: N Vul: EW	<b>♦</b> K62	<b>♣</b> J10873	2♦	2NT	Pass	3♠
North HCP: 16	<b>♥</b> K1096 <b>♦</b> KQ	<b>♥</b> AQ87 <b>♦</b> 10	Pass	<b>4</b> ◆ <sup>2</sup>	Pass	4♠
South HCP: 10 Contract: 4♠ S	♣ AJ42	<b>♣</b> K106	AP	mon		
Contract. 42 S			<ol> <li>Stayman</li> <li>limit raise or better in ♠</li> </ol>			
Board: 9 Dealer: S	North: ♠ Q83	South: ♠ K942	West	North	East	South 1NT
Vul: Both	<b>♥</b> KJ54	♥ A1093	Pass	2 <b>♣</b> ¹	<b>3</b> ♦	Pass
North HCP: 10 South HCP: 15	<b>♦</b> 102	<b>♦</b> K5	Pass	X	AP	
Contract: 3♦X E	♣ A975	<b>♣</b> KQ4	1. Stay	man		
Board: 10	North:	South:				
Dealer: N	Norun: ♠ Q64	Soum: ♠2	West	North		
Vul: None	♥ AKJ9	♥ Q542	_	1NT	Pass	2 <b>♣</b> ¹
North HCP: 17 South HCP: 8	<b>♦</b> 106	♦ KQJ95	4 <b>♠</b>	X	AP	
Contract: 4♠X W	<b>♣</b> AK54	<b>♣</b> 1073	1. Stay	man		

Board: 11 Dealer: S Vul: NS HCP: 10	<ul><li>▶ J65</li><li>♥ A842</li><li>◆ AJ84</li><li>♣ 105</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 12 Dealer: N Vul: Both HCP: 16	<ul><li>★ A8</li><li>▼ AJ84</li><li>◆ 872</li><li>★ AK102</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 13 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q763</li><li>♥ KQJ2</li><li>◆ 84</li><li>♣ 1064</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK86</li><li>★ 864</li><li>★ K3</li><li>★ AJ76</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 15 Dealer: S Vul: EW HCP: 13	<ul><li>★ 543</li><li>★ AQ92</li><li>★ A982</li><li>★ QJ</li></ul>	East Bids 4♠ if possible.  Partner bids first.

Board: 11 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 2 E	North:	South:		North 2♣¹ man	East 2♠	South 1NT AP
Board: 12 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3 W	North:  ♠ A8  ♥ AJ84  ♦ 872  ♣ AK102	South:  ♠ K4  ♥ Q952  • Q106  ♣ Q986	West  3♠ 1. Stay	North 1NT AP man	East Pass	
Board: 13 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ Q763  ♥ KQJ2  ♦ 84  ♣ 1064	South:  ♠ AJ42  ♥ 1053  ♠ KJ2  ♠ AK5		North 2♣¹ man	East 2◆	South 1NT 2NT
Board: 14 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2 \( \) W	North:  ♠ AK86  ♥ 864  ♠ K3  ♣ AJ76	South:  ♠ QJ97  ▼ 107  ◆ QJ4  ♣ K1092	West  2  1. Stay	North 1NT AP man	East Pass	_
Board: 15 Dealer: S Vul: EW North HCP: 13 South HCP: 17 Contract: 4•X E	North:  ◆ 543  ▼ AQ92  ◆ A982  ◆ QJ	South:  ♠ AJ  ♥ K107  ♠ KQJ7  ♠ K1042	West Pass Pass 1. Stay	X	East  4  AP	South 1NT Pass

Board: 11 Dealer: S Vul: NS HCP: 15	<ul><li>◆ 93</li><li>♥ QJ7</li><li>◆ KQ53</li><li>◆ AK86</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 12 Dealer: N Vul: Both HCP: 9	<b>★</b> K4 <b>♥</b> Q952 <b>♦</b> Q106 <b>♣</b> Q986	West Bids 3♠ if possible.  Partner bids first.
Board: 13 Dealer: S Vul: None HCP: 16	<ul><li>★ AJ42</li><li>★ 1053</li><li>★ KJ2</li><li>★ AK5</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 14 Dealer: N Vul: NS HCP: 9	<ul><li>◆ QJ97</li><li>◆ 107</li><li>◆ QJ4</li><li>◆ K1092</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 15 Dealer: S Vul: EW HCP: 17	<ul><li>★ AJ</li><li>▼ K107</li><li>◆ KQJ7</li><li>◆ K1042</li></ul>	East Bids 4♠ if possible.  You bid first.

Board: 11 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 2 E	North:	South:		North 2♣¹ man	East 2♠	South 1NT AP
Board: 12 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3 W	North:  ♠ A8  ♥ AJ84  ♦ 872  ♣ AK102	South:  ♠ K4  ♥ Q952  • Q106  ♣ Q986	West  3♠ 1. Stay	North 1NT AP man	East Pass	
Board: 13 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ Q763  ♥ KQJ2  ♦ 84  ♣ 1064	South:  ♠ AJ42  ♥ 1053  ♠ KJ2  ♠ AK5		North 2♣¹ man	East 2◆	South 1NT 2NT
Board: 14 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2 \( \) W	North:  ♠ AK86  ♥ 864  ♠ K3  ♣ AJ76	South:  ♠ QJ97  ▼ 107  ◆ QJ4  ♣ K1092	West  2  1. Stay	North 1NT AP man	East Pass	_
Board: 15 Dealer: S Vul: EW North HCP: 13 South HCP: 17 Contract: 4•X E	North:  ◆ 543  ▼ AQ92  ◆ A982  ◆ QJ	South:  ♠ AJ  ♥ K107  ♠ KQJ7  ♠ K1042	West Pass Pass 1. Stay	X	East  4  AP	South 1NT Pass

Board: 16 Dealer: N Vul: None HCP: 15	<ul><li>◆93</li><li>✓ AK87</li><li>◆ AJ97</li><li>◆ K63</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 17 Dealer: S Vul: NS HCP: 13	<ul><li>★ AK98</li><li>♥ 6</li><li>★ A76</li><li>★ Q10987</li></ul>	East Bids 4♥ if possible.  Partner bids first.
Board: 18 Dealer: N Vul: EW HCP: 16	<ul><li>★ AKQ6</li><li>▼ K853</li><li>◆ A53</li><li>◆ 83</li></ul>	West Bids 5♣ if possible.  You bid first.
Board: 19 Dealer: S Vul: Both HCP: 7	<ul><li></li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 20 Dealer: N Vul: NS HCP: 15	<ul><li>★ A4</li><li>♥ Q742</li><li>♦ KQ85</li><li>★ A64</li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 16 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 S	North:	South:  ♠ KJ6  ♥ QJ92  • Q8653  ♣ 7	West  3♣  AP  1. Stayı	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 17 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4 VX E	North:  ♠ AK98  ♥ 6  ♠ A76  ♠ Q10987	South:  ♠ Q72  ♥ KJ9  ♠ KQJ103  ♠ K6	West Pass Pass 1. Stay	X	East  4  AP	South 1NT Pass
Board: 18 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 5♣X W	North:  ♠ AKQ6  ♥ K853  ♠ A53  ♣ 83	South:  ♣ J104  ♥ AQ97  ♣ KJ1094  ♣ 10	West  5♣  1. Stayı	North 1NT X man	East Pass AP	
Board: 19 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 3  E	North:	South:  ♠ AK86  ♥ Q72  ♠ AK94  ♣ 42	West Pass 1. Stay		East 3♣	South 1NT AP
Board: 20 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 2 \( \) W	North:  ♠ A4  ♥ Q742  ♠ KQ85  ♣ A64	South:  ♣ 762  ✔ AK63  ♣ J2  ♣ QJ103	West  2♣  1. Stayı	North 1NT AP man	East Pass	

Board: 16	West Bids 3♣ if possible.  Partner bids first.
Board: 17	East Bids 4♥ if possible.  You bid first.
Board: 18	West Bids 5♣ if possible.  Partner bids first.
Board: 19	East Bids 3♣ if possible.  You bid first.
Board: 20	West Bids 2♠ if possible.  Partner bids first.

Board: 16 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 S	North:	South:  ♠ KJ6  ♥ QJ92  • Q8653  ♣ 7	West  3♣  AP  1. Stayı	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 17 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4 VX E	North:  ♠ AK98  ♥ 6  ♠ A76  ♠ Q10987	South:  ♠ Q72  ♥ KJ9  ♠ KQJ103  ♠ K6	West Pass Pass 1. Stay	X	East  4  AP	South 1NT Pass
Board: 18 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 5♣X W	North:  ♠ AKQ6  ♥ K853  ♠ A53  ♣ 83	South:  ♣ J104  ♥ AQ97  ♣ KJ1094  ♣ 10	West  5♣  1. Stayı	North 1NT X man	East Pass AP	
Board: 19 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 3  E	North:	South:  ♠ AK86  ♥ Q72  ♠ AK94  ♣ 42	West Pass 1. Stay		East 3♣	South 1NT AP
Board: 20 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 2 \( \) W	North:  ♠ A4  ♥ Q742  ♠ KQ85  ♣ A64	South:  ♣ 762  ✔ AK63  ♣ J2  ♣ QJ103	West  2♣  1. Stayı	North 1NT AP man	East Pass	

Board: 21 Dealer: S Vul: EW HCP: 9	<b>♦</b> K54 <b>♥</b> Q1042 <b>•</b> 108 <b>♣</b> A943	East Bids 3♦ if possible.  Partner bids first.
Board: 22 Dealer: N Vul: Both HCP: 15	<ul><li>AQJ32</li><li>✓ A4</li><li>1096</li><li>A73</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 23 Dealer: S Vul: None HCP: 11	<ul><li>▶ J763</li><li>♥ AQ1042</li><li>♦ —</li><li>♣ KJ82</li></ul>	East Bids 5♦ if possible.  Partner bids first.
Board: 24 Dealer: N Vul: EW HCP: 16	<ul><li>★ KQ5</li><li>★ KQ107</li><li>◆ Q862</li><li>◆ A2</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 25 Dealer: S Vul: Both HCP: 16	<ul><li>♠ AKJ2</li><li>♥ Q</li><li>♦ KQ6</li><li>♠ J7632</li></ul>	East Bids 3♥ if possible.  Partner bids first.

Board: 21 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3•X E	North:  ♠ K54  ♥ Q1042  ♦ 108  ♣ A943	South:  ♠ AQ6  ♥ AKJ9  ♦ 96  ♠ K865	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass X AP 1. Stayman
Board: 22 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 44 N	North:  ♠ AQJ32  ♥ A4  ♦ 1096  ♣ A73	South:  ♠ K1075  ♥ Q10  ♠ K54  ♣ KJ86	West North East South  1NT Pass 2♣¹  2♦ Pass 3♦²  Pass 3♠ Pass 4♠  AP  1. Stayman  2. strength cue bid
Board: 23 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 5•X E	North:  ♣ J763  ♥ AQ1042  ←—  ♣ KJ82	South:  ♠ KQ  ♥ K65  ♠ K872  ♠ A1064	West North East South 1NT Pass 2♣¹ 5   X AP 1. Stayman
Board: 24 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ KQ5  ♥ KQ107  ♠ Q862  ♣ A2	South:  ◆ A83  ▼ A865  ◆ 103  ◆ 8543	West North East South  1NT Pass 2♣¹  2♦ 2NT AP  1. Stayman
Board: 25 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 6N S	North:  ♠ AKJ2  ♥ Q  ♠ KQ6  ♣ J7632	South:  ♠ 1063  ♥ AK9  ♠ AJ1082  ♠ K5	West North East South  1NT  Pass 2♣¹ 3♥ Pass  Pass 4NT² Pass 5♥³  Pass 6NT AP  1. Stayman  2. Blackwood 0314  3. A=2 out of 4

Board: 21 Dealer: S Vul: EW HCP: 17	<ul><li>AQ6</li><li>AKJ9</li><li>96</li><li>K865</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 22 Dealer: N Vul: Both HCP: 12	<ul><li>★ K1075</li><li>♥ Q10</li><li>◆ K54</li><li>◆ KJ86</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 23 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ</li><li>▼ K65</li><li>◆ K872</li><li>◆ A1064</li></ul>	East Bids 5♦ if possible.  You bid first.
Board: 24 Dealer: N Vul: EW HCP: 8	<ul><li>★ A83</li><li>★ A865</li><li>★ 103</li><li>★ 8543</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 15	<ul><li>1063</li><li>✓ AK9</li><li>✓ AJ1082</li><li>✓ K5</li></ul>	East Bids 3♥ if possible.  You bid first.

Board: 21 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3•X E	North:  ♠ K54  ♥ Q1042  ♦ 108  ♣ A943	South:  ♠ AQ6  ♥ AKJ9  ♦ 96  ♠ K865	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass X AP 1. Stayman
Board: 22 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 44 N	North:  ♠ AQJ32  ♥ A4  ♦ 1096  ♣ A73	South:  ♠ K1075  ♥ Q10  ♠ K54  ♣ KJ86	West North East South  1NT Pass 2♣¹  2♦ Pass 3♦²  Pass 3♠ Pass 4♠  AP  1. Stayman  2. strength cue bid
Board: 23 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 5•X E	North:  ♣ J763  ♥ AQ1042  ←—  ♣ KJ82	South:  ♠ KQ  ♥ K65  ♠ K872  ♠ A1064	West North East South 1NT Pass 2♣¹ 5   X AP 1. Stayman
Board: 24 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ KQ5  ♥ KQ107  ♠ Q862  ♣ A2	South:  ◆ A83  ▼ A865  ◆ 103  ◆ 8543	West North East South  1NT Pass 2♣¹  2♦ 2NT AP  1. Stayman
Board: 25 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 6N S	North:  ♠ AKJ2  ♥ Q  ♠ KQ6  ♣ J7632	South:  ♠ 1063  ♥ AK9  ♠ AJ1082  ♠ K5	West North East South  1NT  Pass 2♣¹ 3♥ Pass  Pass 4NT² Pass 5♥³  Pass 6NT AP  1. Stayman  2. Blackwood 0314  3. A=2 out of 4

Board: 26 Dealer: N Vul: None HCP: 15	<ul><li>AQ64</li><li>Q3</li><li>843</li><li>AK82</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 27 Dealer: S Vul: NS HCP: 8	<ul><li>AQJ2</li><li>107</li><li>J7432</li><li>64</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 28 Dealer: N Vul: Both HCP: 16	<ul><li>★84</li><li>▼KQJ</li><li>◆K1052</li><li>◆AK32</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 29 Dealer: S Vul: None HCP: 13	<ul><li></li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 30 Dealer: N Vul: NS HCP: 16	<ul><li>★ KJ95</li><li>▼ Q92</li><li>◆ A6</li><li>◆ AQ43</li></ul>	West Bids 3♥ if possible.  You bid first.

Board: 26 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3  S	North:  ♠ AQ64  ♥ Q3  ♠ 843  ♣ AK82	South:  ♠ KJ87  ▼ 1095  ◆ QJ  ♣ Q965	West  2  Pass  1. Stay	North 1NT Pass 3♣ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 27 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3 N	North:  ♠ AQJ2  ♥ 107  ♦ J7432  ♣ 64	South:  ♠ K108  ♥ J543  ♠ AK108  ♠ KJ	Pass	_	East 3♣ AP	South 1NT Pass
Board: 28 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North:	South:  ♣ 73  ▼ A987  ◆ AJ943  ♣ J10	2♠ Pass AP 1. Stay	-	Pass Pass Pass	2 <b>♣</b> ¹ 3 <b>♦</b> 3NT
Board: 29 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 5♣ N	North:	South: ◆ 964 ▼ KJ5 ◆ AK6 ◆ A832		North  2♣¹  X  5♣  man	East  2  Pass AP	1NT Pass
Board: 30 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ KJ95  ♥ Q92  ♠ A6  ♠ AQ43	South:  ♣ AQ102  ♥ 10  • Q98  ♣ KJ982	West  3♥ AP 1. Stay	North 1NT Pass man	Pass	

Board: 26 Dealer: N Vul: None HCP: 9	<ul><li>★ KJ87</li><li>▼ 1095</li><li>◆ QJ</li><li>◆ Q965</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 27 Dealer: S Vul: NS HCP: 15	<ul><li>★ K108</li><li>▼ J543</li><li>◆ AK108</li><li>◆ KJ</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 28 Dealer: N Vul: Both HCP: 10	<ul><li>♣73</li><li>♥ A987</li><li>♦ AJ943</li><li>♣ J10</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 29 Dealer: S Vul: None HCP: 15	<ul><li>♦ 964</li><li>♥ KJ5</li><li>♦ AK6</li><li>♠ A832</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 30 Dealer: N Vul: NS HCP: 12	<ul><li>AQ102</li><li>10</li><li>Q98</li><li>KJ982</li></ul>	West Bids 3♥ if possible.  Partner bids first.

Board: 26 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3  S	North:  ♠ AQ64  ♥ Q3  ♠ 843  ♣ AK82	South:  ♠ KJ87  ▼ 1095  ◆ QJ  ♣ Q965	West  2  Pass  1. Stay	North 1NT Pass 3♣ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 27 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3 N	North:  ♠ AQJ2  ♥ 107  ♦ J7432  ♣ 64	South:  ♠ K108  ♥ J543  ♠ AK108  ♠ KJ	Pass	_	East 3♣ AP	South 1NT Pass
Board: 28 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North:	South:  ♣ 73  ▼ A987  ◆ AJ943  ♣ J10	2♠ Pass AP 1. Stay	-	Pass Pass Pass	2 <b>♣</b> ¹ 3 <b>♦</b> 3NT
Board: 29 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 5♣ N	North:	South: ◆ 964 ▼ KJ5 ◆ AK6 ◆ A832		North  2♣¹  X  5♣  man	East  2  Pass AP	1NT Pass
Board: 30 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ KJ95  ♥ Q92  ♠ A6  ♠ AQ43	South:  ♣ AQ102  ♥ 10  • Q98  ♣ KJ982	West  3♥ AP 1. Stay	North 1NT Pass man	Pass	

Board: 31 Dealer: S Vul: EW HCP: 8	<ul><li>◆ 9754</li><li>♥ K1064</li><li>◆ 74</li><li>◆ AJ5</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 32 Dealer: N Vul: None HCP: 15	<ul><li>★ AQJ8</li><li>▼ KJ</li><li>◆ K1095</li><li>◆ J73</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 33 Dealer: S Vul: NS HCP: 7	<ul><li>♣ Q10642</li><li>♥ K542</li><li>◆ Q875</li><li>♣ —</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 34 Dealer: N Vul: EW HCP: 15	<ul><li>AQ9</li><li>Q7</li><li>QJ86</li><li>A1096</li></ul>	West Bids 4♥ if possible.  You bid first.
Board: 35 Dealer: S Vul: Both HCP: 10	<ul><li>★ K962</li><li>▼ 72</li><li>◆ 983</li><li>◆ AQJ3</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 31 Dealer: S Vul: EW	North: <b>♠</b> 9754 <b>♥</b> K1064	South: ♠ A1063 ♥ AJ7		North 2♣¹	East 2	South 1NT 2NT
North HCP: 8 South HCP: 16 Contract: 2N S	◆ 74 ◆ AJ5	◆ A9 ◆ K973	AP 1. Stay		∠▼	2111
Board: 32 Dealer: N Vul: None North HCP: 15 South HCP: 9	North:  ♠ AQJ8  ♥ KJ  ♦ K1095	South:  ♠ K1095  ♥ 74  ♠ AQ3	West 2♥ Pass	North 1NT Pass 3•	East Pass Pass AP	2 <b>♣</b> ¹
Contract: 3♦ N	<b>♣</b> J73	<b>♣</b> 6542	1. Stay	man		
Board: 33 Dealer: S Vul: NS	North: ♠ Q10642 • K 542	South: ♠ AK95 ♥ 873	West	North	East	South 1NT
North HCP: 7 South HCP: 15 Contract: 3♠ E	<ul><li>★ K542</li><li>◆ Q875</li><li>◆ —</li></ul>	◆ A1094 ◆ A3	Pass 1. Stay	2 <b>♣</b> ¹ man	3♣	AP
Board: 34 Dealer: N	North: ♠ AQ9	South: ♠ K873	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 13 Contract: 4♥X W	♥ Q7 ♦ QJ86 ♣ A1096	<ul><li>★ 53</li><li>★ AK53</li><li>★ K75</li></ul>	4 <b>♥</b> AP 1. Stay	Pass man	Pass	X
Board: 35 Dealer: S	North: ♠ K962	South: ♠ AQ10	West	North	East	
Vul: Both North HCP: 10 South HCP: 15 Contract: 3♦ E	▼ 72 ◆ 983 ♣ AQJ3	✓ AQ105 ◆ 107 ◆ K642	Pass 1. Stay		3♦	1NT AP

Board: 31 Dealer: S Vul: EW HCP: 16	<ul><li>★ A1063</li><li>★ AJ7</li><li>★ A9</li><li>★ K973</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 32 Dealer: N Vul: None HCP: 9	<ul><li>★ K1095</li><li>▼ 74</li><li>◆ AQ3</li><li>◆ 6542</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 33 Dealer: S Vul: NS HCP: 15	<ul><li>★ AK95</li><li>★ 873</li><li>★ A1094</li><li>★ A3</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 34 Dealer: N Vul: EW HCP: 13	<ul><li>★ K873</li><li>★ 53</li><li>★ AK53</li><li>★ K75</li></ul>	West Bids 4♥ if possible.  Partner bids first.
Board: 35 Dealer: S Vul: Both HCP: 15	<ul><li>AQ10</li><li>✓ AQ105</li><li>107</li><li>✓ K642</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 31 Dealer: S Vul: EW	North: <b>♠</b> 9754 <b>♥</b> K1064	South: ♠ A1063 ♥ AJ7		North 2♣¹	East 2	South 1NT 2NT
North HCP: 8 South HCP: 16 Contract: 2N S	◆ 74 ◆ AJ5	◆ A9 ◆ K973	AP 1. Stay		∠▼	2111
Board: 32 Dealer: N Vul: None North HCP: 15 South HCP: 9	North:  ♠ AQJ8  ♥ KJ  ♦ K1095	South:  ♠ K1095  ♥ 74  ♠ AQ3	West 2♥ Pass	North 1NT Pass 3•	East Pass Pass AP	2 <b>♣</b> ¹
Contract: 3♦ N	<b>♣</b> J73	<b>♣</b> 6542	1. Stay	man		
Board: 33 Dealer: S Vul: NS	North: ♠ Q10642 • K 542	South: ♠ AK95 ♥ 873	West	North	East	South 1NT
North HCP: 7 South HCP: 15 Contract: 3♠ E	<ul><li>★ K542</li><li>◆ Q875</li><li>◆ —</li></ul>	◆ A1094 ◆ A3	Pass 1. Stay	2 <b>♣</b> ¹ man	3♣	AP
Board: 34 Dealer: N	North: ♠ AQ9	South: ♠ K873	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 13 Contract: 4♥X W	♥ Q7 ♦ QJ86 ♣ A1096	<ul><li>★ 53</li><li>★ AK53</li><li>★ K75</li></ul>	4 <b>♥</b> AP 1. Stay	Pass man	Pass	X
Board: 35 Dealer: S	North: ♠ K962	South: ♠ AQ10	West	North	East	
Vul: Both North HCP: 10 South HCP: 15 Contract: 3♦ E	▼ 72 ◆ 983 ♣ AQJ3	✓ AQ105 ◆ 107 ◆ K642	Pass 1. Stay		3♦	1NT AP

Board: 36 Dealer: N Vul: NS HCP: 16	<ul><li>★ K754</li><li>★ K8</li><li>◆ A93</li><li>◆ AQ75</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 37 Dealer: S Vul: EW HCP: 10	<ul><li>★ A1086</li><li>★ A54</li><li>★ 5</li><li>★ Q9875</li></ul>	East Bids 5♦ if possible.  Partner bids first.
Board: 38 Dealer: N Vul: Both HCP: 16	<ul><li>♣ Q8</li><li>♥ AKQ92</li><li>♦ K86</li><li>♣ Q97</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 39 Dealer: S Vul: Both HCP: 9	<ul><li>1032</li><li>K742</li><li>92</li><li>AQ64</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 40 Dealer: N Vul: None HCP: 15	<ul><li>★ 32</li><li>▼ AK7</li><li>◆ QJ953</li><li>◆ AJ7</li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 36 Dealer: N Vul: NS	North: ♠ K754	South: ♠ 102	West	North 1NT	East Pass		
North HCP: 16 South HCP: 11	<b>♥</b> K8 <b>♦</b> A93	<b>♥</b> AQJ10 <b>♦</b> QJ8	2♠ AP	2NT	Pass	3NT	
Contract: 3N N	<b>♣</b> AQ75	<b>♣</b> J432	1. Stay	man			
Board: 37 Dealer: S	North: <b>♠</b> A1086	South: ♠ K74	West	North	East	South 1NT	
Vul: EW North HCP: 10	<b>♥</b> A54	<b>♥</b> KJ93	Pass	2 <b>♣</b> ¹	<b>5</b>	X	
South HCP: 15	<b>♦</b> 5	◆ J103	AP				
Contract: 5♦X E	<b>♣</b> Q9875	♣ AK3	1. Stay	man			
Board: 38	North:	South:	West	North	East	South	
Dealer: N	A Q8	<b>★</b> K1076		1NT	Pass	2 <b>♣</b> ¹	
Vul: Both North HCP: 16	♥ AKQ92	<b>♥</b> J8	2♠	Pass	Pass	2NT	
South HCP: 9	◆ K86	♦ J754	AP				
Contract: 2N N	<b>♣</b> Q97	♣ A62		1. Stayman			
Board: 39 Dealer: S Vul: Both	North: <b>♠</b> 1032	South: ♠ A9	West	North	East	South 1NT	
North HCP: 9	<b>∨</b> K742 <b>♦</b> 92	<b>♥</b> A1065 <b>♦</b> AQ75	Pass	2 <b>♣</b> ¹	2♠	AP	
South HCP: 15 Contract: 2♠ E	♣ AQ64	◆ J98	1. Stay	man			
Board: 40	North:	South:	West	North	East	South	
Dealer: N	<b>★</b> 32	<b>♦</b> Q1086		1NT	Pass	2 <b>♣</b> ¹	
Vul: None North HCP: 15	<b>♥</b> AK7	<b>v</b> 1085	2♠	Pass	Pass	2NT	
South HCP: 8	• QJ953	♦ K84	AP				
Contract: 2N N	<b>♣</b> AJ7	<b>♣</b> K42	1. Stay	man			

Board: 36 Dealer: N Vul: NS HCP: 11	<ul><li>102</li><li>✓ AQJ10</li><li>✓ QJ8</li><li>✓ J432</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 37 Dealer: S Vul: EW HCP: 15	<ul><li>★ K74</li><li>▼ KJ93</li><li>◆ J103</li><li>◆ AK3</li></ul>	East Bids 5♦ if possible.  You bid first.
Board: 38 Dealer: N Vul: Both HCP: 9	<ul><li>★ K1076</li><li>★ J8</li><li>◆ J754</li><li>★ A62</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 39 Dealer: S Vul: Both HCP: 15	<ul><li>★ A9</li><li>★ A1065</li><li>★ AQ75</li><li>★ J98</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 40 Dealer: N Vul: None HCP: 8	<ul><li>♣ Q1086</li><li>♥ 1085</li><li>◆ K84</li><li>♣ K42</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 36 Dealer: N Vul: NS	North: ♠ K754	South: ♠ 102	West	North 1NT	East Pass		
North HCP: 16 South HCP: 11	<b>♥</b> K8 <b>♦</b> A93	<b>♥</b> AQJ10 <b>♦</b> QJ8	2♠ AP	2NT	Pass	3NT	
Contract: 3N N	<b>♣</b> AQ75	<b>♣</b> J432	1. Stay	man			
Board: 37 Dealer: S	North: <b>♠</b> A1086	South: ♠ K74	West	North	East	South 1NT	
Vul: EW North HCP: 10	<b>♥</b> A54	<b>♥</b> KJ93	Pass	2 <b>♣</b> ¹	<b>5</b>	X	
South HCP: 15	<b>♦</b> 5	◆ J103	AP				
Contract: 5♦X E	<b>♣</b> Q9875	♣ AK3	1. Stay	man			
Board: 38	North:	South:	West	North	East	South	
Dealer: N	A Q8	<b>★</b> K1076		1NT	Pass	2 <b>♣</b> ¹	
Vul: Both North HCP: 16	♥ AKQ92	<b>♥</b> J8	2♠	Pass	Pass	2NT	
South HCP: 9	◆ K86	♦ J754	AP				
Contract: 2N N	<b>♣</b> Q97	♣ A62		1. Stayman			
Board: 39 Dealer: S Vul: Both	North: <b>♠</b> 1032	South: ♠ A9	West	North	East	South 1NT	
North HCP: 9	<b>∨</b> K742 <b>♦</b> 92	<b>♥</b> A1065 <b>♦</b> AQ75	Pass	2 <b>♣</b> ¹	2♠	AP	
South HCP: 15 Contract: 2♠ E	♣ AQ64	◆ J98	1. Stay	man			
Board: 40	North:	South:	West	North	East	South	
Dealer: N	<b>★</b> 32	<b>♦</b> Q1086		1NT	Pass	2 <b>♣</b> ¹	
Vul: None North HCP: 15	<b>♥</b> AK7	<b>v</b> 1085	2♠	Pass	Pass	2NT	
South HCP: 8	• QJ953	♦ K84	AP				
Contract: 2N N	<b>♣</b> AJ7	<b>♣</b> K42	1. Stay	man			

Board: 41 Dealer: S Vul: NS HCP: 9	<ul><li>★ A10542</li><li>★ KQ98</li><li>◆ 952</li><li>◆ 2</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 42 Dealer: N Vul: Both HCP: 15	<ul><li>♠ A73</li><li>♥ K2</li><li>♦ AQJ7</li><li>♠ J1092</li></ul>	West Bids 4♥ if possible.  You bid first.
Board: 43 Dealer: S Vul: None HCP: 10	<ul><li>♠ Q1086</li><li>♥ AQJ10</li><li>♦ 874</li><li>♠ J5</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 44 Dealer: N Vul: NS HCP: 16	<ul><li>★ AK974</li><li>♥ K86</li><li>★ A65</li><li>★ Q9</li></ul>	West Bids 5♣ if possible.  You bid first.
Board: 45 Dealer: S Vul: EW HCP: 12	<ul><li>★ AK6</li><li>♥ Q974</li><li>◆ 108</li><li>◆ K1063</li></ul>	East Bids 4♦ if possible.  Partner bids first.

Board: 41 Dealer: S	North:	South:	West	North		South 1NT
Vul: NS	<b>♦</b> A10542	<b>♠</b> KQ93	Pass	2 <b>♣</b> ¹	3♣	Pass
North HCP: 9	<b>♥</b> KQ98	<b>♥</b> 102	Pass	3♠	Pass	<b>4</b> ♣ <sup>2</sup>
South HCP: 16	♦ 952 ♣ 2	◆ AKQ3 <b>♣</b> Q104	Pass	4♠	AP	
Contract: 4♠ N	<b>~</b> 2	<b>₹</b> Q104	1. Stay		_	
			2. limit	raise or	better	in <b>♠</b>
Board: 42	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A73	<b>♦</b> Q1085		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> K2	<b>y</b> 93	4♥	Pass	Pass	X
South HCP: 14	◆ AQJ7	<b>♦</b> K64	AP			
Contract: 4♥X W	♣ J1092	♣ AKQ4	1. Stayman			
Board: 43 Dealer: S	North: <b>♠</b> Q1086	South: ♠ KJ5	West	North	East	South 1NT
Vul: None	<b>♥</b> AQJ10	¥ K86	Pass	2 <b>♣</b> ¹	3♣	Pass
North HCP: 10 South HCP: 16	<b>♦</b> 874	◆ AKQ109	Pass	X	AP	
Contract: 3♣X E	<b>♣</b> J5	<b>♣</b> 102	1. Stay	man		
Board: 44	North:	South:	West	Mouth	Foot	Courtle
Dealer: N Vul: NS	<b>♦</b> AK974	<b>♦</b> Q85	west	North 1NT	Pass Pass	
North HCP: 16	<b>♥</b> K86	<b>♥</b> QJ75	5♣	X	AP	<b>2</b> ♠¹
South HCP: 11	♦ A65	◆ KQJ102	1. Stay		AI	
Contract: 5♣X W	<b>♣</b> Q9	<b>♣</b> 8	1. Stay	111111		
Board: 45	North:	South:	West	North	East	South
Dealer: S	Norui:	soum: ♠ 843		32***		1NT
Vul: EW	♥ Q974	▼ AK652	Pass	2 <b>♣</b> ¹	<b>4</b>	Pass
North HCP: 12 South HCP: 15	<b>♦</b> 108	<b>♦</b> AQ4	Pass	X	AP	
Contract: 4•X E	♣ K1063	<b>♣</b> Q4	1. Stay			

Board: 41 Dealer: S Vul: NS HCP: 16	<ul><li>★ KQ93</li><li>▼ 102</li><li>◆ AKQ3</li><li>◆ Q104</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 42 Dealer: N Vul: Both HCP: 14	<ul><li>◆ Q1085</li><li>♥ 93</li><li>◆ K64</li><li>◆ AKQ4</li></ul>	West Bids 4♥ if possible.  Partner bids first.
Board: 43 Dealer: S Vul: None HCP: 16	<ul><li>★ KJ5</li><li>▼ K86</li><li>◆ AKQ109</li><li>◆ 102</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 44 Dealer: N Vul: NS HCP: 11	<ul><li>♣ Q85</li><li>♥ QJ75</li><li>♦ KQJ102</li><li>♣ 8</li></ul>	West Bids 5♣ if possible.  Partner bids first.
Board: 45 Dealer: S Vul: EW HCP: 15	<ul><li>★843</li><li>★AK652</li><li>★AQ4</li><li>★Q4</li></ul>	East Bids 4♦ if possible.  You bid first.

Board: 41 Dealer: S	North:	South:	West	North		South 1NT
Vul: NS	<b>♦</b> A10542	<b>♠</b> KQ93	Pass	2 <b>♣</b> ¹	3♣	Pass
North HCP: 9	<b>♥</b> KQ98	<b>♥</b> 102	Pass	3♠	Pass	<b>4</b> ♣ <sup>2</sup>
South HCP: 16	♦ 952 ♣ 2	◆ AKQ3 <b>♣</b> Q104	Pass	4♠	AP	
Contract: 4♠ N	<b>~</b> 2	<b>₹</b> Q104	1. Stay		_	
			2. limit	raise or	better	in <b>♠</b>
Board: 42	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A73	<b>♦</b> Q1085		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> K2	<b>y</b> 93	4♥	Pass	Pass	X
South HCP: 14	◆ AQJ7	<b>♦</b> K64	AP			
Contract: 4♥X W	♣ J1092	♣ AKQ4	1. Stayman			
Board: 43 Dealer: S	North: <b>♠</b> Q1086	South: ♠ KJ5	West	North	East	South 1NT
Vul: None	<b>♥</b> AQJ10	¥ K86	Pass	2 <b>♣</b> ¹	3♣	Pass
North HCP: 10 South HCP: 16	<b>♦</b> 874	◆ AKQ109	Pass	X	AP	
Contract: 3♣X E	<b>♣</b> J5	<b>♣</b> 102	1. Stay	man		
Board: 44	North:	South:	West	Mouth	Foot	Courtle
Dealer: N Vul: NS	<b>♦</b> AK974	<b>♦</b> Q85	west	North 1NT	Pass Pass	
North HCP: 16	<b>♥</b> K86	<b>♥</b> QJ75	5♣	X	AP	<b>2</b> ♠¹
South HCP: 11	♦ A65	◆ KQJ102	1. Stay		AI	
Contract: 5♣X W	<b>♣</b> Q9	<b>♣</b> 8	1. Stay	111111		
Board: 45	North:	South:	West	North	East	South
Dealer: S	Norui:	soum: ♠ 843		32***		1NT
Vul: EW	♥ Q974	▼ AK652	Pass	2 <b>♣</b> ¹	<b>4</b>	Pass
North HCP: 12 South HCP: 15	<b>♦</b> 108	<b>♦</b> AQ4	Pass	X	AP	
Contract: 4•X E	♣ K1063	<b>♣</b> Q4	1. Stay			

Board: 46 Dealer: N Vul: None HCP: 17	<ul><li>★ KJ74</li><li>★ A86</li><li>★ A52</li><li>★ AJ5</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 47 Dealer: S Vul: NS HCP: 10	<ul><li>★ AJ852</li><li>♥ Q1082</li><li>♦ K853</li><li>♣ —</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 48 Dealer: N Vul: EW HCP: 15	<ul><li>★ KJ97</li><li>★ A76</li><li>★ AQ7</li><li>★ J73</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 49 Dealer: S Vul: Both HCP: 10	<ul><li>108</li><li>KQ95</li><li>Q8</li><li>QJ1073</li></ul>	East Bids 4♦ if possible.  Partner bids first.
Board: 50 Dealer: N Vul: NS HCP: 15	<ul><li>♣ A5</li><li>♥ A952</li><li>◆ Q87</li><li>♣ AJ82</li></ul>	West Bids 2♦ if possible.  You bid first.

Board: 46 Dealer: N	North: ♠ KJ74	South: • Q10863	West 2◆	North 1NT 2NT	East Pass Pass	2 <b>♣</b> ¹
Vul: None North HCP: 17 South HCP: 8 Contract: 4♠ S	<ul><li>★ A86</li><li>★ A52</li><li>★ AJ5</li></ul>	▼ K1094 ◆ — • K984	Pass AP	<b>4</b> ♦ <sup>2</sup>	Pass	
Confidence 14 5			1. Stay 2. limit	raise or	better	in 🌢
Board: 47 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	<b>♠</b> AJ852 <b>♥</b> Q1082	<b>♦</b> K10 <b>♥</b> AJ95	Pass	2 <b>♣</b> ¹	3♣	Pass
North HCP: 10 South HCP: 15	♦ K853	♦ AJ97	Pass	3♠	Pass	4♥
Contract: 4♥ S	<b>♣</b> —	<b>♣</b> Q52	AP 1. Stay	man		
Board: 48 Dealer: N Vul: EW North HCP: 15 South HCP: 10	North:  ♠ KJ97  ♥ A76  ♠ AQ7  ♣ J73	South:  ♠ AQ54  ♥ K10983  ♦ J85  ♣ 8	3♣ Pass	North 1NT Pass 4	Pass	
Contract: 4♥ S			1. Stay	пип		
Board: 49 Dealer: S	North: ♠ 108	South: ♠ AQ963	West	North	East	South 1NT
Vul: Both North HCP: 10	♥ KQ95	♥ A103	Pass	2 <b>♣</b> ¹	<b>4</b>	Pass
South HCP: 16 Contract: 4•X E	◆ Q8 <b>◆</b> QJ1073	◆ K3 ◆ K52	Pass 1. Stay		AP	
Board: 50	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♠</b> A5	♠ KQ32		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	♥ A952	<b>♥</b> Q3	2♦	Pass	Pass	3NT
South HCP: 10 Contract: 3N N	◆ Q87 <b>◆</b> AJ82	◆ 42 ◆ K10974	AP 1. Stay	man		

Board: 46 Dealer: N Vul: None HCP: 8	◆ Q10863 ▼ K1094 ◆ — ◆ K984	West Bids 2♦ if possible.  Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 15	<ul><li>★ K10</li><li>▼ AJ95</li><li>◆ AJ97</li><li>◆ Q52</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 48 Dealer: N Vul: EW HCP: 10	<ul><li>AQ54</li><li>✓ K10983</li><li>✓ J85</li><li>✓ 8</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 49 Dealer: S Vul: Both HCP: 16	<ul><li>AQ963</li><li>✓ A103</li><li>✓ K3</li><li>✓ K52</li></ul>	East Bids 4♦ if possible.  You bid first.
Board: 50 Dealer: N Vul: NS HCP: 10	<ul><li>★ KQ32</li><li>♥ Q3</li><li>◆ 42</li><li>◆ K10974</li></ul>	West Bids 2♦ if possible.  Partner bids first.

Board: 46 Dealer: N	North: ♠ KJ74	South: • Q10863	West 2◆	North 1NT 2NT	East Pass Pass	2 <b>♣</b> ¹
Vul: None North HCP: 17 South HCP: 8 Contract: 4♠ S	<ul><li>★ A86</li><li>★ A52</li><li>★ AJ5</li></ul>	▼ K1094	Pass AP	<b>4</b> ♦ <sup>2</sup>	Pass	
Confidence 14 5			1. Stay 2. limit	raise or	better	in 🌢
Board: 47 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	<b>♠</b> AJ852 <b>♥</b> Q1082	<b>♦</b> K10 <b>♥</b> AJ95	Pass	2 <b>♣</b> ¹	3♣	Pass
North HCP: 10 South HCP: 15	♦ K853	♦ AJ97	Pass	3♠	Pass	4♥
Contract: 4♥ S	<b>♣</b> —	<b>♣</b> Q52	AP 1. Stay	man		
Board: 48 Dealer: N Vul: EW North HCP: 15 South HCP: 10	North:  ♠ KJ97  ♥ A76  ♠ AQ7  ♣ J73	South:  ♠ AQ54  ♥ K10983  ♦ J85  ♣ 8	3♣ Pass	North 1NT Pass 4	Pass	
Contract: 4♥ S			1. Stay	пип		
Board: 49 Dealer: S	North: ♠ 108	South: ♠ AQ963	West	North	East	South 1NT
Vul: Both North HCP: 10	♥ KQ95	♥ A103	Pass	2 <b>♣</b> ¹	<b>4</b>	Pass
South HCP: 16 Contract: 4•X E	◆ Q8 <b>◆</b> QJ1073	◆ K3 ◆ K52	Pass 1. Stay		AP	
Board: 50	North:	South:	West	North	East	South
Dealer: N Vul: NS	<b>♠</b> A5	♠ KQ32		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	♥ A952	<b>♥</b> Q3	2♦	Pass	Pass	3NT
South HCP: 10 Contract: 3N N	◆ Q87 <b>◆</b> AJ82	◆ 42 ◆ K10974	AP 1. Stay	man		

Board: 51 Dealer: S Vul: EW HCP: 9	<b>♣</b> KQ75 <b>♥</b> 9852 <b>♦</b> 93 <b>♣</b> KJ8	East Bids 2♦ if possible.  Partner bids first.
Board: 52 Dealer: N Vul: Both HCP: 16	<ul><li>★ K107</li><li>★ A9</li><li>★ A1063</li><li>★ AJ107</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 53 Dealer: S Vul: None HCP: 8	<ul><li>★ K654</li><li>★ K72</li><li>◆ 95</li><li>◆ Q863</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 54 Dealer: N Vul: EW HCP: 16	<ul><li>AQ82</li><li>✓ KJ96</li><li>✓ K62</li><li>✓ K3</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 55 Dealer: S Vul: Both HCP: 11	<ul><li>★ A10973</li><li>♥ Q1064</li><li>♦ K</li><li>★ Q65</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 51 Dealer: S Vul: EW	North: ♠ KQ75	South: ♠ A863	West	North	East	South 1NT
North HCP: 9	<b>♥</b> 9852	<b>♥</b> AK106	Pass	2 <b>♣</b> ¹	<b>2</b>	Pass
South HCP: 15	♦ 93 • 1/10	♦ 864 • A0	Pass	X	AP	
Contract: 2◆X E	♣ KJ8	<b>♣</b> A9	1. Stay	man		
Board: 52	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K107	<b>♦</b> AJ82		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>♥</b> A9	<b>v</b> 1052	2♥	2NT	Pass	3♣
South HCP: 9	◆ A1063	<b>♦</b> J	Pass	3NT	AP	
Contract: 3N N	♣ AJ107	<b>♣</b> K9843	1. Stay	man		
Board: 53 Dealer: S	North: ♠ K654	South: ♠ A1072	West	North	East	South 1NT
Vul: None North HCP: 8	<b>♥</b> K72	<b>♥</b> A854	Pass	2 <b>♣</b> ¹	<b>2</b>	Pass
South HCP: 15	<b>♦</b> 95	<b>♦</b> Q6	Pass	X	AP	
Contract: 2◆X E	<b>♣</b> Q863	♣ AJ5	1. Stay	man		
Board: 54	North:	South:	<b>W</b> 4	NI A	Г .	G 4
Dealer: N	♣ AQ82	<b>★</b> K763	West	North		
Vul: EW North HCP: 16	<b>♥</b> KJ96	<b>♥</b> 732	2.	1NT	Pass	2♣¹
South HCP: 8	<b>♦</b> K62	<b>♦</b> 93	2•	2NT	AP	
Contract: 2N N	<b>♣</b> K3	<b>♣</b> AJ86	1. Stay	man		
			West	North	East	South
Board: 55	North:	South:				1NT
Dealer: S Vul: Both	♠ A10973	<b>♦</b> KQ64	Pass	2 <b>♣</b> ¹	2•	Pass
Vui: Boui North HCP: 11	<b>♥</b> Q1064	<b>♥</b> J5	Pass	X	Pass	2NT
South HCP: 15	• K	• Q1043	Pass	3♠	Pass	4♠
Contract: 4♠ N	<b>♣</b> Q65	♣ AK9	AP			
			1. Stay	man		

Board: 51 Dealer: S Vul: EW HCP: 15	<ul><li>★ A863</li><li>★ AK106</li><li>★ 864</li><li>★ A9</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 52 Dealer: N Vul: Both HCP: 9	<ul><li>★ AJ82</li><li>▼ 1052</li><li>◆ J</li><li>★ K9843</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 53 Dealer: S Vul: None HCP: 15	<ul><li>★ A1072</li><li>★ A854</li><li>◆ Q6</li><li>★ AJ5</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 54 Dealer: N Vul: EW HCP: 8	<ul><li>★ K763</li><li>▼ 732</li><li>◆ 93</li><li>◆ AJ86</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 55 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ64</li><li>▼ J5</li><li>◆ Q1043</li><li>◆ AK9</li></ul>	East Bids 2♦ if possible.  You bid first.

Board: 51 Dealer: S Vul: EW	North: ♠ KQ75	South: ♠ A863	West	North	East	South 1NT
North HCP: 9	<b>♥</b> 9852	<b>♥</b> AK106	Pass	2 <b>♣</b> ¹	<b>2</b>	Pass
South HCP: 15	♦ 93 • 1/10	♦ 864 • A0	Pass	X	AP	
Contract: 2◆X E	♣ KJ8	<b>♣</b> A9	1. Stay	man		
Board: 52	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K107	<b>♦</b> AJ82		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>♥</b> A9	<b>v</b> 1052	2♥	2NT	Pass	3♣
South HCP: 9	◆ A1063	<b>♦</b> J	Pass	3NT	AP	
Contract: 3N N	♣ AJ107	<b>♣</b> K9843	1. Stay	man		
Board: 53 Dealer: S	North: ♠ K654	South: ♠ A1072	West	North	East	South 1NT
Vul: None North HCP: 8	<b>♥</b> K72	<b>♥</b> A854	Pass	2 <b>♣</b> ¹	<b>2</b>	Pass
South HCP: 15	<b>♦</b> 95	<b>♦</b> Q6	Pass	X	AP	
Contract: 2◆X E	<b>♣</b> Q863	♣ AJ5	1. Stay	man		
Board: 54	North:	South:	<b>W</b> 4	NI A	Г .	G 4
Dealer: N	♣ AQ82	<b>★</b> K763	West	North		
Vul: EW North HCP: 16	<b>♥</b> KJ96	<b>♥</b> 732	2.	1NT	Pass	2♣¹
South HCP: 8	<b>♦</b> K62	<b>♦</b> 93	2•	2NT	AP	
Contract: 2N N	<b>♣</b> K3	<b>♣</b> AJ86	1. Stay	man		
			West	North	East	South
Board: 55	North:	South:				1NT
Dealer: S Vul: Both	♠ A10973	<b>♦</b> KQ64	Pass	2 <b>♣</b> ¹	2•	Pass
Vui: Boui North HCP: 11	<b>♥</b> Q1064	<b>♥</b> J5	Pass	X	Pass	2NT
South HCP: 15	• K	• Q1043	Pass	3♠	Pass	4♠
Contract: 4♠ N	<b>♣</b> Q65	♣ AK9	AP			
			1. Stay	man		

Board: 56 Dealer: N Vul: None HCP: 16	<ul><li>★ KJ3</li><li>★ AK4</li><li>★ A532</li><li>★ J32</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 57 Dealer: S Vul: NS HCP: 10	<ul><li>AQ82</li><li>✓ A5432</li><li>✓ 76</li><li>✓ 52</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 15	<ul><li>♠ 63</li><li>♥ K83</li><li>♠ AK953</li><li>♠ AJ4</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 59 Dealer: S Vul: EW HCP: 10	<ul><li>1092</li><li>✓ AQ97</li><li>✓ Q92</li><li>✓ Q95</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 60 Dealer: N Vul: None HCP: 15	<ul><li>Q4</li><li>✓ Q109</li><li>✓ KJ1075</li><li>✓ AK3</li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 56 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2N N	North:  ♠ KJ3  ♥ AK4  ♠ A532  ♣ J32	South:  ♠ 105  ♥ QJ108  ♠ KJ107  ♠ K94	West  2♠  1. Stay	North 1NT 2NT man	East Pass AP	
Board: 57 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AQ82  ♥ A5432  ♦ 76  ♣ 52	South:  ♠ K74  ♥ KQ76  ♦ 92  ♣ AKQ3	Pass Pass AP 1. Stay	North  2♣¹ 3♥ man	East  2  Pass	1NT Pass
Board: 58 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ 63  ♥ K83  ♠ AK953  ♣ AJ4	South:  ♠ K542  ♥ J75  ♦ 4  ♣ KQ832	West  2♥ Pass 1. Stay	North 1NT Pass 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 59 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:  • 1092  • AQ97  • Q92  • Q95	South:  ♠ A7  ♥ KJ106  ♦ 1073  ♣ AK43	West Pass Pass 1. Stay	North  2♣¹ 3NT man	East 2♦ AP	South 1NT Pass
Board: 60 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 N	North:  ♠ Q4  ♥ Q109  ♦ KJ1075  ♣ AK3	South:	West  2  Pass  1. Stay	North 1NT Pass 3+ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 56 Dealer: N Vul: None HCP: 10	<ul><li>105</li><li>✓ QJ108</li><li>✓ KJ107</li><li>✓ K94</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 57 Dealer: S Vul: NS HCP: 17	<ul><li>★ K74</li><li>▼ KQ76</li><li>◆ 92</li><li>◆ AKQ3</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 58 Dealer: N Vul: Both HCP: 9	<ul><li>★ K542</li><li>▼ J75</li><li>◆ 4</li><li>◆ KQ832</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 59 Dealer: S Vul: EW HCP: 15	<ul><li>♠ A7</li><li>♥ KJ106</li><li>♦ 1073</li><li>♠ AK43</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 60 Dealer: N Vul: None HCP: 9	<ul><li>♣ 95</li><li>♥ KJ83</li><li>◆ A86</li><li>♣ J1062</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 56 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2N N	North:  ♠ KJ3  ♥ AK4  ♠ A532  ♣ J32	South:  ♠ 105  ♥ QJ108  ♠ KJ107  ♠ K94	West  2♠  1. Stay	North 1NT 2NT man	East Pass AP	
Board: 57 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AQ82  ♥ A5432  ♦ 76  ♣ 52	South:  ♠ K74  ♥ KQ76  ♦ 92  ♣ AKQ3	Pass Pass AP 1. Stay	North  2♣¹ 3♥ man	East  2  Pass	1NT Pass
Board: 58 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ 63  ♥ K83  ♠ AK953  ♣ AJ4	South:  ♠ K542  ♥ J75  ♦ 4  ♣ KQ832	West  2♥ Pass 1. Stay	North 1NT Pass 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 59 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:  • 1092  • AQ97  • Q92  • Q95	South:  ♠ A7  ♥ KJ106  ♦ 1073  ♣ AK43	West Pass Pass 1. Stay	North  2♣¹ 3NT man	East 2♦ AP	South 1NT Pass
Board: 60 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 N	North:  ♠ Q4  ♥ Q109  ♦ KJ1075  ♣ AK3	South:	West  2  Pass  1. Stay	North 1NT Pass 3+ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 61 Dealer: S Vul: NS HCP: 13	<ul><li>AJ32</li><li>K7532</li><li>← —</li><li>KQ85</li></ul>	East Bids 5♦ if possible.  Partner bids first.
Board: 62 Dealer: N Vul: Both HCP: 15	<ul><li>★ 76</li><li>★ KQJ4</li><li>★ AQ10</li><li>★ QJ95</li></ul>	West Bids 4♠ if possible.  You bid first.
Board: 63 Dealer: S Vul: NS HCP: 9	<ul><li>AJ872</li><li>✓ K1062</li><li>✓ J98</li><li>✓ 9</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 64 Dealer: N Vul: EW HCP: 17	<ul><li>AJ104</li><li>✓ A86</li><li>A8</li><li>KJ52</li></ul>	West Bids 5♦ if possible.  You bid first.
Board: 65 Dealer: S Vul: Both HCP: 8	<ul><li>♣ 876</li><li>♥ KJ43</li><li>◆ Q102</li><li>♣ Q72</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 61 Dealer: S Vul: NS	North: ♠ AJ32	South: ♠ KQ954	West	North		1NT
North HCP: 13	<b>♥</b> K7532	<b>♥</b> A98	Pass	2 <b>♣</b> ¹	<b>5</b> ♦	X
South HCP: 15	<b>♦</b> — <b>♣</b> KQ85	◆ Q6 <b>◆</b> A93	AP			
Contract: 5♦X E	₹ KQ63	₩ AJ3	1. Stay	man		
Board: 62	North:	South:	West	North	East	South
Dealer: N	1 voiui. • 76	<b>♦</b> K3		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> KQJ4	<b>♥</b> A532	4♠	Pass	Pass	X
South HCP: 15	◆ AQ10	◆ J742	AP			
Contract: 4♠X W	<b>♣</b> QJ95	♣ AK7	1. Stay	man		
D 1.62			West	North	East	South
Board: 63 Dealer: S	North:	South:				1NT
Vul: NS	<b>♦</b> AJ872	<b>★</b> K103	Pass	2 <b>♣</b> ¹	<b>2</b> ♦	2NT
North HCP: 9	♥ K1062 ♦ J98	♥ QJ94	Pass	3♠	Pass	<b>4</b> ♦ <sup>2</sup>
South HCP: 17	<b>♦</b> 198	◆ A7 <b>♣</b> AQJ8	Pass	4♠	AP	
Contract: 4♠ N	<b>1</b>	¥11Q30	<ol> <li>Stayman</li> <li>limit raise or better in ♠</li> </ol>			
Board: 64						
Dealer: N	North:	South:	West	North	East	South
Vul: EW	<b>♠</b> AJ104 <b>♥</b> A86	<b>★</b> K9532 <b>∀</b> J1095		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	◆ A8	<b>♦</b> —	5♦	X	AP	
South HCP: 8 Contract: 5♦X W	♣ KJ52	♣ A843	1. Stay	man		
Board: 65		~ .				
Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>♠</b> 876 <b>♥</b> KJ43	<b>♠</b> AK3 <b>♥</b> 652				1NT
North HCP: 8	◆ Q102	♦ 853	Pass	2 <b>♣</b> ¹	<b>2</b> •	AP
South HCP: 15 Contract: 2♦ E	<b>♣</b> Q72	♣ AKJ8	1. Stay	man		

Board: 61 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ954</li><li>★ A98</li><li>◆ Q6</li><li>★ A93</li></ul>	East Bids 5♦ if possible.  You bid first.
Board: 62 Dealer: N Vul: Both HCP: 15	<ul><li>★ K3</li><li>★ A532</li><li>★ J742</li><li>★ AK7</li></ul>	West Bids 4♠ if possible.  Partner bids first.
Board: 63 Dealer: S Vul: NS HCP: 17	<ul><li>★ K103</li><li>♥ QJ94</li><li>◆ A7</li><li>♣ AQJ8</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 64 Dealer: N Vul: EW HCP: 8	<ul><li>★ K9532</li><li>▼ J1095</li><li>◆ —</li><li>◆ A843</li></ul>	West Bids 5♦ if possible.  Partner bids first.
Board: 65 Dealer: S Vul: Both HCP: 15	<ul><li>♠ AK3</li><li>♥ 652</li><li>♦ 853</li><li>♠ AKJ8</li></ul>	East Bids 2♦ if possible.  You bid first.

Board: 61 Dealer: S Vul: NS	North: ♠ AJ32	South: ♠ KQ954	West	North		1NT
North HCP: 13	<b>♥</b> K7532	<b>♥</b> A98	Pass	2 <b>♣</b> ¹	<b>5</b> ♦	X
South HCP: 15	<b>♦</b> — <b>♣</b> KQ85	◆ Q6 <b>◆</b> A93	AP			
Contract: 5♦X E	₹ KQ63	₩ AJ3	1. Stay	man		
Board: 62	North:	South:	West	North	East	South
Dealer: N	1 voiui. • 76	<b>♦</b> K3		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> KQJ4	<b>♥</b> A532	4♠	Pass	Pass	X
South HCP: 15	◆ AQ10	◆ J742	AP			
Contract: 4♠X W	<b>♣</b> QJ95	♣ AK7	1. Stay	man		
D 1.62			West	North	East	South
Board: 63 Dealer: S	North:	South:				1NT
Vul: NS	<b>♦</b> AJ872	<b>★</b> K103	Pass	2 <b>♣</b> ¹	<b>2</b> ♦	2NT
North HCP: 9	♥ K1062 ♦ J98	♥ QJ94	Pass	3♠	Pass	<b>4</b> ♦ <sup>2</sup>
South HCP: 17	<b>♦</b> 198	◆ A7 <b>♣</b> AQJ8	Pass	4♠	AP	
Contract: 4♠ N	<b>1</b>	¥11Q30	<ol> <li>Stayman</li> <li>limit raise or better in ♠</li> </ol>			
Board: 64						
Dealer: N	North:	South:	West	North	East	South
Vul: EW	<b>♠</b> AJ104 <b>♥</b> A86	<b>★</b> K9532 <b>∀</b> J1095		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	◆ A8	<b>♦</b> —	5♦	X	AP	
South HCP: 8 Contract: 5♦X W	♣ KJ52	♣ A843	1. Stay	man		
Board: 65		~ .				
Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>♠</b> 876 <b>♥</b> KJ43	<b>♠</b> AK3 <b>♥</b> 652				1NT
North HCP: 8	◆ Q102	♦ 853	Pass	2 <b>♣</b> ¹	<b>2</b> •	AP
South HCP: 15 Contract: 2♦ E	<b>♣</b> Q72	♣ AKJ8	1. Stay	man		

Board: 66 Dealer: N Vul: None HCP: 16	<ul><li>▲ AJ</li><li>▼ AJ3</li><li>◆ KQJ95</li><li>▲ 1064</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 67 Dealer: S Vul: EW HCP: 12	<ul><li>AJ54</li><li>✓ 1054</li><li>✓ 765</li><li>♠ AK8</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 68 Dealer: N Vul: Both HCP: 16	<ul><li>★ AK97</li><li>▼ 85</li><li>◆ A53</li><li>◆ AJ53</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 69 Dealer: S Vul: None HCP: 9	<ul><li></li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 70 Dealer: N Vul: NS HCP: 15	<b>♠</b> AJ <b>♥</b> K952 <b>♦</b> 643 <b>♣</b> AK106	West Bids 2♠ if possible.  You bid first.

Board: 66 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3 S	North:  ♠ AJ  ♥ AJ3  ♠ KQJ95  ♣ 1064	South:	West  2♠ AP 1. Stayı	North 1NT 2NT	East Pass Pass	2 <b>♣</b> ¹
Board: 67 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ AJ54  ♥ 1054  ♦ 765  ♠ AK8	South:  ♠ KQ976  ♥ K73  ♠ KQ3  ♣ Q6	West Pass Pass 1. Stay	4♠	East 2♥ AP	South 1NT 24
Board: 68 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ AK97  ♥ 85  ♠ A53  ♣ AJ53	South:  ♠ Q62  ♥ QJ93  ♦ J6  ♠ KQ42	West  2  AP  1. Stayı	North 1NT 2NT	Pass	
Board: 69 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 44 N	North:	South:  ♠ AK9  ♥ Q532  ♠ K4  ♣ QJ32	Pass Pass Pass AP 1. Stay	North  2*  X  3*  man  raise or	2♦ Pass Pass	1NT Pass 3♣ 4♣
Board: 70 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3♣ S	North:  ♠ AJ  ♥ K952  ♠ 643  ♣ AK106	South:  ♣ 86  ♥ QJ87  • QJ107  ♣ Q74	West  2♠ Pass 1. Stayı	North 1NT Pass 3♣ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 66 Dealer: N Vul: None HCP: 10	<ul><li>52</li><li>♥ Q986</li><li>A8764</li><li>A8</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 67 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ976</li><li>★ K73</li><li>★ KQ3</li><li>★ Q6</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 68 Dealer: N Vul: Both HCP: 11	<ul><li>♣ Q62</li><li>♥ QJ93</li><li>◆ J6</li><li>♣ KQ42</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 69 Dealer: S Vul: None HCP: 15	<ul><li>★ AK9</li><li>♥ Q532</li><li>★ K4</li><li>♣ QJ32</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 70 Dealer: N Vul: NS HCP: 8	<ul><li>♣86</li><li>♥QJ87</li><li>◆QJ107</li><li>♣Q74</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 66 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3 S	North:  ♠ AJ  ♥ AJ3  ♠ KQJ95  ♣ 1064	South:	West  2♠ AP 1. Stayı	North 1NT 2NT	East Pass Pass	2 <b>♣</b> ¹
Board: 67 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ AJ54  ♥ 1054  ♦ 765  ♠ AK8	South:  ♠ KQ976  ♥ K73  ♠ KQ3  ♣ Q6	West Pass Pass 1. Stay	4♠	East 2♥ AP	South 1NT 24
Board: 68 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ AK97  ♥ 85  ♠ A53  ♣ AJ53	South:  ♠ Q62  ♥ QJ93  ♦ J6  ♠ KQ42	West  2  AP  1. Stayı	North 1NT 2NT	Pass	
Board: 69 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 44 N	North:	South:  ♠ AK9  ♥ Q532  ♠ K4  ♣ QJ32	Pass Pass Pass AP 1. Stay	North  2*  X  3*  man  raise or	2♦ Pass Pass	1NT Pass 3♣ 4♣
Board: 70 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3♣ S	North:  ♠ AJ  ♥ K952  ♠ 643  ♣ AK106	South:  ♣ 86  ♥ QJ87  • QJ107  ♣ Q74	West  2♠ Pass 1. Stayı	North 1NT Pass 3♣ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 71 Dealer: S Vul: Both HCP: 9	<ul><li>★ KQ102</li><li>★ K83</li><li>♦ 6</li><li>★ J10976</li></ul>	East Bids 2♦ if possible. East Bids 3♦ if possible. West Bids 4♦ if possible.  Partner bids first.
Board: 72 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q32</li><li>♥ AJ74</li><li>♦ KQ</li><li>♣ A642</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 73 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q75</li><li>♥ QJ94</li><li>♦ 72</li><li>♣ K832</li></ul>	East Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 74 Dealer: N Vul: EW HCP: 16	<ul><li>★ AQ6</li><li>★ KQJ10</li><li>★ A53</li><li>★ 865</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 75 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q742</li><li>♥ K1062</li><li>♦ 105</li><li>♣ K109</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 71	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both	<b>♠</b> KQ102	<b>♠</b> A83	Pass	2 <b>♣</b> ¹	<b>2</b>	Pass
North HCP: 9	<b>♥</b> K83	<b>v</b> 10765	Pass	X	3♦	Pass
South HCP: 15	♦ 6 • H00 <b>5</b> 6	• Q8	Pass	4♣	Pass	Pass
Contract: 4♦ E	<b>♣</b> J10976	♣ AKQ2	4♦	AP		
			1. Stay	man		
Board: 72	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> Q32	<b>♦</b> J95		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♥</b> AJ74	<b>♥</b> K1082	2•	2NT	Pass	3NT
North HCP: 16 South HCP: 10	♦ KQ	<b>♦</b> 53	AP			
Contract: 3N N	♣ A642	♣ A642 ♣ KQJ5	1. Stay	man		
Board: 73	NI 41	G 4	West	North	East	South
Dealer: S	North: ♠ Q75	South: ♠ AKJ9				1NT
Vul: NS	♥ QJ94	♥ A1072	Pass	2 <b>♣</b> ¹	<b>2</b> ♦	2NT
North HCP: 8	<b>♦</b> 72	◆ K5	Pass	Pass	3♦	3NT
South HCP: 17 Contract: 3N S	<b>♣</b> K832	<b>♣</b> Q64	AP			
Contract. 31v 3			1. Stay	man		
			West	North	East	South
Board: 74	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Dealer: N	AQ6	<b>♦</b> KJ1072	3♣	Pass	Pass	3♠
Vul: EW	<b>♥</b> KQJ10	▼ A532	Pass	<b>4♣</b> <sup>2</sup>	Pass	$4 \diamond^3$
North HCP: 16 South HCP: 11	♦ A53	<b>♦</b> K976	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 865	<b>♣</b> —	1. Stayman			
				raise or		
			3. Cue	bid, a ♦	stoppe	<b>2</b> 1
Board: 75 Dealer: S	North: ♠ Q742	South: ♠ AK53	West	North	East	South 1NT
Vul: None	▼ K1062	<b>♥</b> A954	Pass	2 <b>♣</b> ¹	3♦	Pass
North HCP: 8 South HCP: 16	<b>♦</b> 105	<b>♦</b> 84	Pass	X	AP	
Contract: 3•X E	<b>♣</b> K109	<b>♣</b> AJ3	1. Stay			

Board: 71 Dealer: S Vul: Both HCP: 15	<ul><li>★ A83</li><li>▼ 10765</li><li>◆ Q8</li><li>★ AKQ2</li></ul>	East Bids 2♦ if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 72 Dealer: N Vul: None	<b>♣</b> J95 <b>♥</b> K1082 <b>♦</b> 53	West Bids 2♦ if possible.
HCP: 10	<b>♦</b> KQJ5	Partner bids first.
Board: 73	<b>♠</b> AKJ9	East Bids 2♦ if possible.
Dealer: S Vul: NS	<b>♥</b> A1072 <b>♦</b> K5	East Bids 3♦ if possible.
HCP: 17	<b>♣</b> Q64	You bid first.
Board: 74	<b>♦</b> KJ1072	West Bids 3♣ if possible.
Dealer: N Vul: EW	<b>♥</b> A532 <b>♦</b> K976	-
HCP: 11	<b>*</b> —	Partner bids first.
Board: 75	<b>♦</b> AK53	East Dids 34 if possible
Dealer: S	♥ A954	East Bids 3♦ if possible.
Vul: None HCP: 16	◆ 84 ◆ AJ3	You bid first.

Board: 71	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both	<b>♠</b> KQ102	<b>♠</b> A83	Pass	2 <b>♣</b> ¹	<b>2</b>	Pass
North HCP: 9	<b>♥</b> K83	<b>v</b> 10765	Pass	X	3♦	Pass
South HCP: 15	♦ 6 • H00 <b>5</b> 6	• Q8	Pass	4♣	Pass	Pass
Contract: 4♦ E	<b>♣</b> J10976	♣ AKQ2	4♦	AP		
			1. Stay	man		
Board: 72	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> Q32	<b>♦</b> J95		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♥</b> AJ74	<b>♥</b> K1082	2•	2NT	Pass	3NT
North HCP: 16 South HCP: 10	♦ KQ	<b>♦</b> 53	AP			
Contract: 3N N	♣ A642	♣ A642 ♣ KQJ5	1. Stay	man		
Board: 73	NI 41	G 4	West	North	East	South
Dealer: S	North: ♠ Q75	South: ♠ AKJ9				1NT
Vul: NS	♥ QJ94	♥ A1072	Pass	2 <b>♣</b> ¹	<b>2</b> ♦	2NT
North HCP: 8	<b>♦</b> 72	◆ K5	Pass	Pass	3♦	3NT
South HCP: 17 Contract: 3N S	<b>♣</b> K832	<b>♣</b> Q64	AP			
Contract. 31v 3			1. Stay	man		
			West	North	East	South
Board: 74	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Dealer: N	AQ6	<b>♦</b> KJ1072	3♣	Pass	Pass	3♠
Vul: EW	<b>♥</b> KQJ10	▼ A532	Pass	<b>4♣</b> <sup>2</sup>	Pass	$4 \diamond^3$
North HCP: 16 South HCP: 11	◆ A53	<b>♦</b> K976	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 865	<b>♣</b> —	1. Stayman			
				raise or		
			3. Cue	bid, a ♦	stoppe	<b>2</b> 1
Board: 75 Dealer: S	North: ♠ Q742	South: ♠ AK53	West	North	East	South 1NT
Vul: None	▼ K1062	<b>♥</b> A954	Pass	2 <b>♣</b> ¹	3♦	Pass
North HCP: 8 South HCP: 16	<b>♦</b> 105	<b>♦</b> 84	Pass	X	AP	
Contract: 3•X E	<b>♣</b> K109	<b>♣</b> AJ3	1. Stay			

West Bids 2♦ if possible.  You bid first.
East Bids 2♦ if possible.  Partner bids first.
West Bids 3♠ if possible.  You bid first.
East Bids 4♥ if possible.  Partner bids first.

Board: 76 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2 \( \) W	North:  ♠ AK6  ♥ A1084  ♦ 53  ♠ AJ94	South:  ♠ Q1054  ♥ K93  ♠ J98  ♣ Q62	West  2♦ 1. Stay	North 1NT AP	East Pass	
			West	North	East	South 1NT
			Pass	2 <b>♣</b> ¹	2•	Pass
Board: 77	Marala.	C	Pass	2♠	Pass	<b>3</b> ♦ <sup>2</sup>
Dealer: S	North: ♠ QJ832	South: ♠ AK107	Pass	<b>3</b> ♥ <sup>3</sup>	Pass	4 <b>♣</b> <sup>4</sup>
Vul: EW	♥ AJ86	▼ K1043	Pass	<b>4</b> ♥ <sup>5</sup>	Pass	4♠
North HCP: 11 South HCP: 15	<b>♦</b> K2	<b>♦</b> 86	AP			
Contract: 4♠ N	<b>♣</b> 102	♣ AJ8	1. Stay		_	
				raise or		
				bid, a ♥ bid, a ♣		
				bid, surj		VI
Board: 78 Dealer: N	North:	South:	West	North		_
Vul: Both	<b>♦</b> K62 <b>♥</b> Q75	<b>♦</b> 3 <b>♥</b> K863	3♠	1NT Pass	Pass Pass	
North HCP: 15	◆ AK76	◆ 983	3 <del>⊈</del> AP	rass	rass	Λ
South HCP: 9 Contract: 3♠X W	<b>♣</b> K42	♣ AQ1053	1. Stay	man		
Board: 79	N. 4	Q1	West	North	Fact	South
Dealer: S	North:	South: ♠ AKJ8	West	1 101111	Last	1NT
Vul: NS North HCP: 9	<b>♦</b> Q652 <b>♥</b> 43	♥ ANJ8 ♥ 952	Pass	2 <b>♣</b> ¹	<b>4</b> ♥	Pass
South HCP: 17	♦ K8632	◆ AJ4		X	AP	
Contract: 4♥X E	<b>♣</b> A5	♣ KJ4	1. Stay			

Board: 76 Dealer: N Vul: NS HCP: 8	<ul><li>◆ Q1054</li><li>◆ K93</li><li>◆ J98</li><li>◆ Q62</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 77 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK107</li><li>★ K1043</li><li>★ 86</li><li>★ AJ8</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 78 Dealer: N Vul: Both HCP: 9	<b>★</b> 3 <b>★</b> K863 <b>♦</b> 983 <b>♣</b> AQ1053	West Bids 3♠ if possible.  Partner bids first.
Board: 79 Dealer: S Vul: NS HCP: 17	<ul><li>♠ AKJ8</li><li>♥ 952</li><li>♠ AJ4</li><li>♠ KJ4</li></ul>	East Bids 4♥ if possible.  You bid first.

Board: 76 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2 \( \) W	North:  ♠ AK6  ♥ A1084  ♦ 53  ♠ AJ94	South:  ♠ Q1054  ♥ K93  ♠ J98  ♣ Q62	West  2♦ 1. Stay	North 1NT AP	East Pass	
			West	North	East	South 1NT
			Pass	2 <b>♣</b> ¹	2•	Pass
Board: 77	Marala.	C	Pass	2♠	Pass	<b>3</b> ♦ <sup>2</sup>
Dealer: S	North: ♠ QJ832	South: ♠ AK107	Pass	<b>3</b> ♥ <sup>3</sup>	Pass	4 <b>♣</b> <sup>4</sup>
Vul: EW	♥ AJ86	▼ K1043	Pass	<b>4</b> ♥ <sup>5</sup>	Pass	4♠
North HCP: 11 South HCP: 15	<b>♦</b> K2	<b>♦</b> 86	AP			
Contract: 4♠ N	<b>♣</b> 102	♣ AJ8	1. Stay		_	
				raise or		
				bid, a ♥ bid, a ♣		
				bid, surj		VI
Board: 78 Dealer: N	North:	South:	West	North		_
Vul: Both	<b>♦</b> K62 <b>♥</b> Q75	<b>♦</b> 3 <b>♥</b> K863	3♠	1NT Pass	Pass Pass	
North HCP: 15	◆ AK76	◆ 983	3 <del>⊈</del> AP	rass	rass	Λ
South HCP: 9 Contract: 3♠X W	<b>♣</b> K42	♣ AQ1053	1. Stay	man		
Board: 79	N. 4	Q1	West	North	Fact	South
Dealer: S	North:	South: ♠ AKJ8	West	1 101111	Last	1NT
Vul: NS North HCP: 9	<b>♦</b> Q652 <b>♥</b> 43	♥ ANJ8 ♥ 952	Pass	2 <b>♣</b> ¹	<b>4</b> ♥	Pass
South HCP: 17	♦ K8632	◆ AJ4		X	AP	
Contract: 4♥X E	♣ A5	♣ KJ4	1. Stay			

Board: 80 Dealer: N Vul: EW HCP: 17	<ul><li>▶ J863</li><li>♥ A9</li><li>♦ AQ5</li><li>♣ AQ62</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 81 Dealer: S Vul: Both HCP: 11	<ul><li>◆ QJ42</li><li>◆ 9853</li><li>◆ K4</li><li>◆ AJ9</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 82 Dealer: N Vul: None HCP: 16	<ul><li>★ KQ83</li><li>★ A4</li><li>◆ KJ104</li><li>★ QJ7</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 83 Dealer: S Vul: Both HCP: 12	<ul><li>★ A876</li><li>★ K7</li><li>★ AJ1093</li><li>★ 94</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 17	<ul><li></li></ul>	West Bids 3♦ if possible.  You bid first.

Board: 80 Dealer: N Vul: EW North HCP: 17 South HCP: 15 Contract: 3♥X W	North:  ♣ J863  ♥ A9  ♣ AQ5  ♣ AQ62	South:  ♠ AK75  ♥ Q7  ♠ K62  ♣ K1054	West  3♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 81 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ QJ42  ♥ 9853  ♠ K4  ♠ AJ9	South:  ♠ A105  ♥ AKQ7  ♠ 87  ♠ Q872			East  2  Pass AP	1NT Pass
Board: 82 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ KQ83  ♥ A4  ♠ KJ104  ♣ QJ7	South:  ♠ A764  ♥ 983  ♠ AQ7  ♠ 963	West  2♥ AP 1. Stay	North 1NT 2NT	Pass	
Board: 83 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3•X E	North:  ♠ A876  ♥ K7  ♠ AJ1093  ♣ 94	South:  ♠ K2  ♥ AQJ42  ♠ KQ4  ♣ 876		North  2♣¹  X  man	East 3♣ AP	South 1NT Pass
Board: 84 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♣ J1085  ♥ AK86  ♠ K106  ♣ AQ	South:  ♠ K73  ♥ Q1053  ♦ Q  ♣ K10742	West  3♦ AP 1. Stay	North 1NT Pass man	Pass	

Board: 80 Dealer: N Vul: EW HCP: 15	<ul><li>★ AK75</li><li>♥ Q7</li><li>◆ K62</li><li>★ K1054</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 81 Dealer: S Vul: Both HCP: 15	<ul><li>★ A105</li><li>★ AKQ7</li><li>◆ 87</li><li>★ Q872</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 82 Dealer: N Vul: None HCP: 10	<ul><li>A764</li><li>♥ 983</li><li>AQ7</li><li>№ 963</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 15	<ul><li>★ K2</li><li>★ AQJ42</li><li>★ KQ4</li><li>★ 876</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 84 Dealer: N Vul: None HCP: 10	<b>♦</b> K73 <b>♥</b> Q1053 <b>♦</b> Q <b>♦</b> K10742	West Bids 3♦ if possible.  Partner bids first.

Board: 80 Dealer: N Vul: EW North HCP: 17 South HCP: 15 Contract: 3♥X W	North:  ♣ J863  ♥ A9  ♣ AQ5  ♣ AQ62	South:  ♠ AK75  ♥ Q7  ♠ K62  ♣ K1054	West  3♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 81 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ QJ42  ♥ 9853  ♠ K4  ♠ AJ9	South:  ♠ A105  ♥ AKQ7  ♠ 87  ♠ Q872			East  2  Pass AP	1NT Pass
Board: 82 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ KQ83  ♥ A4  ♠ KJ104  ♣ QJ7	South:  ♠ A764  ♥ 983  ♠ AQ7  ♠ 963	West  2♥ AP 1. Stay	North 1NT 2NT	Pass	
Board: 83 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3•X E	North:  ♠ A876  ♥ K7  ♠ AJ1093  ♣ 94	South:  ♠ K2  ♥ AQJ42  ♠ KQ4  ♣ 876		North  2♣¹  X  man	East 3♣ AP	South 1NT Pass
Board: 84 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♣ J1085  ♥ AK86  ♠ K106  ♣ AQ	South:  ♠ K73  ♥ Q1053  ♦ Q  ♣ K10742	West  3♦ AP 1. Stay	North 1NT Pass man	Pass	

Board: 85 Dealer: S Vul: NS HCP: 10	<ul><li>★ 74</li><li>✓ AKJ5</li><li>◆ Q9853</li><li>◆ 84</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 86 Dealer: N Vul: Both HCP: 15	<ul><li>▲ AJ9</li><li>♥ J106</li><li>♦ KQJ2</li><li>▲ K108</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 87 Dealer: S Vul: None HCP: 8	<ul><li>♠ 96543</li><li>♥ AJ76</li><li>♦ K106</li><li>♠ 3</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 88 Dealer: N Vul: NS HCP: 16	• Q4 ▼ A8743 • K87 • AK10	West Bids 5♦ if possible.  You bid first.
Board: 89 Dealer: S Vul: EW HCP: 10	♣ 8 ♥ AQ106 ♦ 76543 ♣ A94	East Bids 2♠ if possible.  Partner bids first.

Board: 85	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	<b>★</b> 74	<b>♠</b> J8	Pass	2 <b>♣</b> ¹	2♠	Pass
North HCP: 10	<b>♥</b> AKJ5	<b>v</b> 10973	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 15	◆ Q9853	◆ AK762	Pass	<b>5\(\phi\)</b>	AP	
Contract: 5 N	<b>♣</b> 84	<b>♣</b> AK	1. Stay	man		
			-	raise or	better	in 🔸
Board: 86	North:	South:	West	North	East	South
Dealer: N	Norui.	Souii. ♠ Q8642	1, 555	1NT	Pass	
Vul: Both	♥ J106	♥ AQ83	2•	Pass	Pass	
North HCP: 15	♦ KQJ2	<b>♦</b> 4	AP	1 ass	1 ass	Λ
South HCP: 8	♣ K108	<b>♣</b> 753	1. Stay	man		
Contract: 2♦X W			1. Stay	IIKIII		
Board: 87	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> 96543	♠ AK10				1NT
Vul: None	<b>♥</b> AJ76	<b>♥</b> K943	Pass	2 <b>♣</b> ¹	3♣	Pass
North HCP: 8	<b>♦</b> K106	<b>♦</b> AQJ	Pass	X	AP	
South HCP: 17 Contract: 3♣X E	<b>♣</b> 3	<b>♣</b> 1052	1. Stay			
Board: 88						
Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>♦</b> Q4	♠ AJ975		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	♥ A8743	<b>♥</b> KJ102	5 <b>♦</b>	X	AP	
South HCP: 9	◆ K87 ◆ AK10	♦— • 8752	1. Stay			
Contract: 5♦X W	₹ AN1U	<b>₹</b> 8/32	1. Sury			
Board: 89			West	North	East	South
Dealer: S	North:	South:	230			1NT
Vul: EW	<b>♦</b> 8	<b>♠</b> KQ4	Pass	2 <b>♣</b> ¹	2♠	2NT
North HCP: 10	<b>♥</b> AQ106	<b>♥</b> KJ953	Pass	2 <b>♣</b> 3 <b>♦</b>	Pass	
South HCP: 16	<b>♦</b> 76543	♦ KJ	Pass	<b>4♥</b>	AP	<b>J</b> ▼
Contract: 4♥ S	♣ A94	♣ K108	1. Stay		Aľ	

Board: 85 Dealer: S Vul: NS HCP: 15	<ul><li></li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 86 Dealer: N Vul: Both HCP: 8	<ul><li>◆ Q8642</li><li>♥ AQ83</li><li>◆ 4</li><li>◆ 753</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 87 Dealer: S Vul: None HCP: 17	<ul><li>★ AK10</li><li>▼ K943</li><li>◆ AQJ</li><li>◆ 1052</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 88 Dealer: N Vul: NS HCP: 9	<ul><li>★ AJ975</li><li>▼ KJ102</li><li>◆ —</li><li>◆ 8752</li></ul>	West Bids 5♦ if possible.  Partner bids first.
Board: 89 Dealer: S Vul: EW HCP: 16	<ul><li>★ KQ4</li><li>▼ KJ953</li><li>◆ KJ</li><li>★ K108</li></ul>	East Bids 2♠ if possible.  You bid first.

Board: 85	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	<b>★</b> 74	<b>♠</b> J8	Pass	2 <b>♣</b> ¹	2♠	Pass
North HCP: 10	<b>♥</b> AKJ5	<b>v</b> 10973	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
South HCP: 15	◆ Q9853	◆ AK762	Pass	<b>5\(\phi\)</b>	AP	
Contract: 5 N	<b>♣</b> 84	<b>♣</b> AK	1. Stay	man		
			-	raise or	better	in 🔸
Board: 86	North:	South:	West	North	East	South
Dealer: N	Norui.	Souii. ♠ Q8642	1, 555	1NT	Pass	
Vul: Both	♥ J106	♥ AQ83	2•	Pass	Pass	
North HCP: 15	♦ KQJ2	<b>♦</b> 4	AP	1 ass	1 ass	Λ
South HCP: 8	♣ K108	<b>♣</b> 753	1. Stay	man		
Contract: 2♦X W			1. Stay	IIKIII		
Board: 87	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> 96543	♠ AK10				1NT
Vul: None	<b>♥</b> AJ76	<b>♥</b> K943	Pass	2 <b>♣</b> ¹	3♣	Pass
North HCP: 8	<b>♦</b> K106	<b>♦</b> AQJ	Pass	X	AP	
South HCP: 17 Contract: 3♣X E	<b>♣</b> 3	<b>♣</b> 1052	1. Stay			
Board: 88						
Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>♦</b> Q4	♠ AJ975		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	♥ A8743	<b>♥</b> KJ102	5 <b>♦</b>	X	AP	
South HCP: 9	◆ K87 ◆ AK10	♦— • 8752	1. Stay			
Contract: 5♦X W	₹ AN1U	<b>₹</b> 8/32	1. Sury			
Board: 89			West	North	East	South
Dealer: S	North:	South:	230			1NT
Vul: EW	<b>♦</b> 8	<b>♠</b> KQ4	Pass	2 <b>♣</b> ¹	2♠	2NT
North HCP: 10	<b>♥</b> AQ106	<b>♥</b> KJ953	Pass	2 <b>♣</b> 3 <b>♦</b>	Pass	
South HCP: 16	<b>♦</b> 76543	♦ KJ	Pass	<b>4♥</b>	AP	<b>J</b> ▼
Contract: 4♥ S	♣ A94	♣ K108	1. Stay		Aľ	

Board: 90 Dealer: N Vul: None HCP: 15	<ul><li>AQ108</li><li>AQJ2</li><li>42</li><li>Q65</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 91 Dealer: S Vul: NS HCP: 14	<ul><li>♣ 9</li><li>♥ A1042</li><li>◆ KJ1073</li><li>♣ AQ9</li></ul>	East Bids 4♠ if possible.  Partner bids first.
Board: 92 Dealer: N Vul: EW HCP: 16	<ul><li>★ A8</li><li>★ K92</li><li>★ KJ964</li><li>★ KQ4</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 93 Dealer: S Vul: Both HCP: 12	<ul><li>◆ QJ92</li><li>◆ K3</li><li>◆ K72</li><li>◆ K862</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 94 Dealer: N Vul: NS HCP: 16	<ul><li>♣ 754</li><li>♥ AQJ6</li><li>◆ AJ4</li><li>♣ A97</li></ul>	West Bids 2♦ if possible.  You bid first.

Board: 90 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 2•X W	North:  ♠ AQ108  ♥ AQJ2  ♠ 42  ♣ Q65	South:  ♠ K642  ♥ 643  ♠ A  ♣ AJ942	West  2  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 91 Dealer: S Vul: NS North HCP: 14 South HCP: 16 Contract: 5 N	North: ♠ 9 ▼ A1042 ◆ KJ1073 ♠ AQ9	South:  ♠ A4  ♥ KQ8  ♠ AQ654  ♣ J86	West Pass Pass 1. Stay		East 4♠ AP	South 1NT Pass
Board: 92 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3•X W	North:  ♠ A8  ♥ K92  ♠ KJ964  ♣ KQ4	South:  ♠ K4  ♥ Q653  ♦ 107  ♣ A9765	West  3♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	<b>2</b> ♣¹
Board: 93 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ QJ92  ♥ K3  ♠ K72  ♠ K862	South:  ♠ A75  ♥ AQJ62  ♦ 105  ♣ A104		North  2♣¹  3NT man	East  2  AP	South 1NT 2♥
Board: 94 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♠ 754  ♥ AQJ6  ♠ AJ4  ♣ A97	South:  ♠ AQ1062  ♥ K1097  ♠ 63  ♣ 85	2♦ Pass AP 1. Stay	• •	Pass Pass Pass	2♣¹ 3♠ 4♠

Board: 90 Dealer: N Vul: None HCP: 12	<ul><li>★ K642</li><li>★ 643</li><li>★ A</li><li>★ AJ942</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 91 Dealer: S Vul: NS HCP: 16	<ul><li>★ A4</li><li>▼ KQ8</li><li>◆ AQ654</li><li>◆ J86</li></ul>	East Bids 4♠ if possible.  You bid first.
Board: 92 Dealer: N Vul: EW HCP: 9	<ul><li>★ K4</li><li>♥ Q653</li><li>◆ 107</li><li>◆ A9765</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 93 Dealer: S Vul: Both HCP: 15	<ul><li>♣ A75</li><li>♥ AQJ62</li><li>♦ 105</li><li>♣ A104</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 94 Dealer: N Vul: NS HCP: 9	<ul><li>AQ1062</li><li>✓ K1097</li><li>← 63</li><li>♠ 85</li></ul>	West Bids 2♦ if possible.  Partner bids first.

Board: 90 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 2•X W	North:  ♠ AQ108  ♥ AQJ2  ♠ 42  ♣ Q65	South:  ♠ K642  ♥ 643  ♠ A  ♣ AJ942	West  2  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 91 Dealer: S Vul: NS North HCP: 14 South HCP: 16 Contract: 5 N	North: ♠ 9 ▼ A1042 ◆ KJ1073 ♠ AQ9	South:  ♠ A4  ♥ KQ8  ♠ AQ654  ♣ J86	West Pass Pass 1. Stay		East 4♠ AP	South 1NT Pass
Board: 92 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3•X W	North:  ♠ A8  ♥ K92  ♠ KJ964  ♣ KQ4	South:  ♠ K4  ♥ Q653  ♦ 107  ♣ A9765	West  3♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	<b>2</b> ♣¹
Board: 93 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ QJ92  ♥ K3  ♠ K72  ♠ K862	South:  ♠ A75  ♥ AQJ62  ♦ 105  ♣ A104		North  2♣¹  3NT man	East  2  AP	South 1NT 2♥
Board: 94 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ S	North:  ♠ 754  ♥ AQJ6  ♠ AJ4  ♣ A97	South:  ♠ AQ1062  ♥ K1097  ♠ 63  ♣ 85	2♦ Pass AP 1. Stay	• •	Pass Pass Pass	2♣¹ 3♠ 4♠

Board: 95 Dealer: S Vul: EW HCP: 9	<ul><li>♣872</li><li>♥KQJ5</li><li>◆Q932</li><li>♣J2</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 96 Dealer: N Vul: Both HCP: 17	<ul><li>★ K7</li><li>♥ Q872</li><li>◆ AQ83</li><li>◆ AQ8</li></ul>	West Bids 4♠ if possible.  You bid first.
Board: 97 Dealer: S Vul: None HCP: 11	<ul><li>♣ QJ107</li><li>♥ 43</li><li>♦ KQ5</li><li>♣ QJ86</li></ul>	East Bids 4♥ if possible.  Partner bids first.
Board: 98 Dealer: N Vul: EW HCP: 16	<ul><li>★ KJ1084</li><li>★ 972</li><li>★ KJ</li><li>★ AKJ</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 99 Dealer: S Vul: Both HCP: 9	<ul><li>A654</li><li>✓ J975</li><li>◆ 86</li><li>◆ A85</li></ul>	East Bids 2♥ if possible.  Partner bids first.

Board: 95 Dealer: S Vul: EW	North: <b>♠</b> 872 <b>♥</b> KQJ5	South: ♠ AK5 ♥ A1074	West	North	East	South 1NT
North HCP: 9	• Q932	◆ AJ65	Pass	2 <b>♣</b> ¹	3♣	AP
South HCP: 16 Contract: 3♣ E	<b>♣</b> J2	<b>♣</b> 74	1. Stay	man		
Board: 96 Dealer: N Vul: Both	North: <b>★</b> K7 <b>♥</b> Q872	South: ♠ 6 ♥ A1095	West	North 1NT	East Pass	
North HCP: 17	◆ Q872 ◆ AQ83	◆ KJ1065	4♠	X	AP	
South HCP: 8 Contract: 4♠X W	♣ AQ8	<b>♣</b> 942	1. Stay	man		
Board: 97 Dealer: S Vul: None	North: ♠ QJ107	South: ♠ AK52	West	North	East	South 1NT
North HCP: 11	<b>¥</b> 43	<b>♥</b> 97	Pass	2 <b>♣</b> ¹	<b>4♥</b>	Pass
South HCP: 15 Contract: 4♥X E	<b>♦</b> KQ5 <b>♣</b> QJ86	◆ AJ98 ◆ K74	Pass 1. Stay	X man	AP	
Board: 98	North:	South:	West	North	East	South
Dealer: N	Norui. <b>♠</b> KJ1084	Souii. <b>A</b> AQ975		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> 972	<b>♥</b> K543	2♦	2♠	Pass	4♠
South HCP: 9	♦ KJ	<b>♦</b> 98	AP			
Contract: 4♠ N	<b>♣</b> AKJ	<b>♣</b> 82	1. Stay	man		
Board: 99 Dealer: S	North: ♠ A654	South: ♠ KJ107	West	North	East	South 1NT
Vul: Both North HCP: 9	<b>♥</b> J975	<b>♥</b> 63	Pass	2 <b>♣</b> ¹	2♥	Pass
South HCP: 16	♦ 86 <b>♣</b> A85	♦ AKJ <b>♣</b> KJ64	Pass	2NT	AP	

Board: 95 Dealer: S Vul: EW HCP: 16	<ul><li>♠ AK5</li><li>♥ A1074</li><li>♠ AJ65</li><li>♠ 74</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 96 Dealer: N Vul: Both HCP: 8	<ul><li>♠ 6</li><li>♥ A1095</li><li>♠ KJ1065</li><li>♠ 942</li></ul>	West Bids 4♠ if possible.  Partner bids first.
Board: 97 Dealer: S Vul: None HCP: 15	<ul><li>♠ AK52</li><li>♥ 97</li><li>♦ AJ98</li><li>♠ K74</li></ul>	East Bids 4♥ if possible.  You bid first.
Board: 98 Dealer: N Vul: EW HCP: 9	<ul><li>AQ975</li><li>✓ K543</li><li>✓ 98</li><li>♠ 82</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 99 Dealer: S Vul: Both HCP: 16	<ul><li>★ KJ107</li><li>★ 63</li><li>★ AKJ</li><li>★ KJ64</li></ul>	East Bids 2♥ if possible.  You bid first.

Board: 95 Dealer: S Vul: EW	North: <b>♠</b> 872 <b>♥</b> KQJ5	South: ♠ AK5 ♥ A1074	West	North	East	South 1NT
North HCP: 9	• Q932	◆ AJ65	Pass	2 <b>♣</b> ¹	3♣	AP
South HCP: 16 Contract: 3♣ E	<b>♣</b> J2	<b>♣</b> 74	1. Stay	man		
Board: 96 Dealer: N Vul: Both	North: <b>★</b> K7 <b>♥</b> Q872	South: ♠ 6 ♥ A1095	West	North 1NT	East Pass	
North HCP: 17	◆ Q872 ◆ AQ83	◆ KJ1065	4♠	X	AP	
South HCP: 8 Contract: 4♠X W	♣ AQ8	<b>♣</b> 942	1. Stay	man		
Board: 97 Dealer: S Vul: None	North: ♠ QJ107	South: ♠ AK52	West	North	East	South 1NT
North HCP: 11	<b>¥</b> 43	<b>♥</b> 97	Pass	2 <b>♣</b> ¹	<b>4♥</b>	Pass
South HCP: 15 Contract: 4♥X E	<b>♦</b> KQ5 <b>♣</b> QJ86	◆ AJ98 ◆ K74	Pass 1. Stay	X man	AP	
Board: 98	North:	South:	West	North	East	South
Dealer: N	Norui. <b>♠</b> KJ1084	Souii. <b>A</b> AQ975		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> 972	<b>♥</b> K543	2♦	2♠	Pass	4♠
South HCP: 9	♦ KJ	<b>♦</b> 98	AP			
Contract: 4♠ N	<b>♣</b> AKJ	<b>♣</b> 82	1. Stay	man		
Board: 99 Dealer: S	North: ♠ A654	South: ♠ KJ107	West	North	East	South 1NT
Vul: Both North HCP: 9	<b>♥</b> J975	<b>♥</b> 63	Pass	2 <b>♣</b> ¹	2♥	Pass
South HCP: 16	♦ 86 <b>♣</b> A85	♦ AKJ <b>♣</b> KJ64	Pass	2NT	AP	

Board: 100 Dealer: N Vul: None HCP: 15	<ul><li>★ A3</li><li>♥ Q93</li><li>★ AQ76</li><li>♣ QJ54</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 101 Dealer: S Vul: NS HCP: 8	<ul><li>★86</li><li>★ A872</li><li>★ Q764</li><li>★ Q52</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 102 Dealer: N Vul: Both HCP: 15	<ul><li>♠ 64</li><li>♥ KQ85</li><li>♦ KQ10</li><li>♠ KQ84</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 103 Dealer: S Vul: None HCP: 11	<ul><li>◆ Q1032</li><li>◆ KJ8</li><li>◆ A9</li><li>◆ J832</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 104 Dealer: N Vul: NS HCP: 15	<ul><li>105</li><li>✓ A73</li><li>✓ Q10975</li><li>♠ AKQ</li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 100 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ A3  ♥ Q93  ♠ AQ76  ♣ QJ54	South:  ♠ K1072  ♥ 5  ♠ KJ5  ♠ A10932	West  2♥ Pass AP 1. Stay	North 1NT Pass 3*	Pass Pass	2 <b>♣</b> ¹
Board: 101 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ 86  ♥ A872  ♠ Q764  ♠ Q52	South:  ♠ K72  ♥ QJ43  ♠ K8  ♣ AK86	West Pass AP 1. Stay	North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 102 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3 S	North:	South:  ♠ K973  ♥ A763  ♠ 85  ♣ J97	West  2  Pass  1. Stay	North 1NT Pass 3♣ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 103 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 4 S	North:  ♠ Q1032  ♥ KJ8  ♠ A9  ♣ J832	South:  ♠ AJ5  ♥ AQ1092  • 105  ♣ KQ4	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East  2  AP	South 1NT 2♥
Board: 104 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ 105  ♥ A73  • Q10975  ♠ AKQ	South:  ♠ A6  ♥ QJ109  ♠ KJ6  ♠ 6543	West  2♣ Pass AP 1. Stay	North 1NT Pass 3	Pass Pass	2 <b>♣</b> ¹

Board: 100 Dealer: N Vul: None HCP: 11	<ul><li>★K1072</li><li>▼ 5</li><li>◆ KJ5</li><li>◆ A10932</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 101 Dealer: S Vul: NS HCP: 16	<ul><li>★ K72</li><li>♥ QJ43</li><li>★ K8</li><li>★ AK86</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 102 Dealer: N Vul: Both HCP: 8	<ul><li>★ K973</li><li>▼ A763</li><li>◆ 85</li><li>♣ J97</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 103 Dealer: S Vul: None HCP: 16	<ul><li>AJ5</li><li>✓ AQ1092</li><li>105</li><li>KQ4</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 104 Dealer: N Vul: NS HCP: 11	<ul><li>▲ A6</li><li>♥ QJ109</li><li>◆ KJ6</li><li>▲ 6543</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 100 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ A3  ♥ Q93  ♠ AQ76  ♣ QJ54	South:  ♠ K1072  ♥ 5  ♠ KJ5  ♠ A10932	West  2♥ Pass AP 1. Stay	North 1NT Pass 3*	Pass Pass	2 <b>♣</b> ¹
Board: 101 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ 86  ♥ A872  ♠ Q764  ♠ Q52	South:  ♠ K72  ♥ QJ43  ♠ K8  ♣ AK86	West Pass AP 1. Stay	North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 102 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3 S	North:	South:  ♠ K973  ♥ A763  ♠ 85  ♣ J97	West  2  Pass  1. Stay	North 1NT Pass 3♣ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 103 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 4 S	North:  ♠ Q1032  ♥ KJ8  ♠ A9  ♣ J832	South:  ♠ AJ5  ♥ AQ1092  ♠ 105  ♣ KQ4	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East  2  AP	South 1NT 2♥
Board: 104 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ 105  ♥ A73  • Q10975  ♠ AKQ	South:  ♠ A6  ♥ QJ109  ♠ KJ6  ♠ 6543	West  2♣ Pass AP 1. Stay	North 1NT Pass 3	Pass Pass	2 <b>♣</b> ¹

Board: 105 Dealer: S Vul: None HCP: 11	♦ 84 ♥ Q1098 • K1065 ♣ KQJ	East Bids 2♠ if possible.  Partner bids first.
Board: 106 Dealer: N Vul: NS HCP: 15	<ul><li>♣ QJ7</li><li>♥ 832</li><li>◆ AK3</li><li>♣ AJ95</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 107 Dealer: S Vul: EW HCP: 11	<ul><li>♣ A743</li><li>♥ 42</li><li>◆ Q62</li><li>♣ AJ74</li></ul>	East Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 108 Dealer: N Vul: Both HCP: 15	<ul><li>♣ QJ73</li><li>♥ A6</li><li>◆ J965</li><li>♣ AK8</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 109 Dealer: S Vul: NS HCP: 10	<ul><li>♠ AK85</li><li>♥ 10942</li><li>♦ 63</li><li>♠ K54</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 105 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:	South:  ♠ A6  ♥ J75  ♠ AQ432  ♠ A74	West Pass Pass Pass 1. Stay		East  2♠ Pass AP	1NT Pass
Board: 106 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4 S	North:  ♠ QJ7  ♥ 832  ♠ AK3  ♣ AJ95	South:  ♠ 102  ♥ A1065  ♠ Q76  ♠ K1064	2♠ Pass Pass 1. Stay	North 1NT Pass 3 4 man raise or	Pass Pass Pass AP	2♣¹ X 3♠²
Board: 107 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3 VX E	North:  ♠ A743  ♥ 42  ♠ Q62  ♠ AJ74	South:  ♠ KQ  ♥ Q85  ♠ K1085  ♣ KQ62	Pass Pass Pass 1. Stay	North  2♣¹  X  X  man	East  2♥  3♥  AP	South 1NT Pass Pass
Board: 108 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ QJ73  ♥ A6  ♦ J965  ♠ AK8	South:  ♠ A954  ♥ K7  ♦ 82  ♠ QJ963	West  3♥ AP 1. Stay	North 1NT Pass man	Pass	_
Board: 109 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3♣ N	North:  ♠ AK85  ♥ 10942  ♠ 63  ♠ K54	South:  ♣ J763  ♥ A7  ♠ K109  ♣ AQJ9		North  2♣¹  X  man	East 2♦ Pass	1NT Pass

Board: 105 Dealer: S Vul: None HCP: 15	<ul><li>★ A6</li><li>▼ J75</li><li>◆ AQ432</li><li>★ A74</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 106 Dealer: N Vul: NS HCP: 9	<ul><li>102</li><li>✓ A1065</li><li>✓ Q76</li><li>✓ K1064</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 107 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ</li><li>♥ Q85</li><li>◆ K1085</li><li>◆ KQ62</li></ul>	East Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 108 Dealer: N Vul: Both HCP: 10	<ul><li>★ A954</li><li>♥ K7</li><li>◆ 82</li><li>◆ QJ963</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 109 Dealer: S Vul: NS HCP: 15	<ul><li>♣ J763</li><li>♥ A7</li><li>♦ K109</li><li>♣ AQJ9</li></ul>	East Bids 2♦ if possible.  You bid first.

Board: 105 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:	South:  ♠ A6  ♥ J75  ♠ AQ432  ♠ A74	West Pass Pass Pass 1. Stay		East  2♠ Pass AP	1NT Pass
Board: 106 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4 S	North:  ♠ QJ7  ♥ 832  ♠ AK3  ♣ AJ95	South:  ♠ 102  ♥ A1065  ♠ Q76  ♠ K1064	2♠ Pass Pass 1. Stay	North 1NT Pass 3 4 man raise or	Pass Pass Pass AP	2♣¹ X 3♠²
Board: 107 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3 VX E	North:  ♠ A743  ♥ 42  ♠ Q62  ♠ AJ74	South:  ♠ KQ  ♥ Q85  ♠ K1085  ♣ KQ62	Pass Pass Pass 1. Stay	North  2♣¹  X  X  man	East  2♥  3♥  AP	South 1NT Pass Pass
Board: 108 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ QJ73  ♥ A6  ♦ J965  ♠ AK8	South:  ♠ A954  ♥ K7  ♦ 82  ♠ QJ963	West  3♥ AP 1. Stay	North 1NT Pass man	Pass	_
Board: 109 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3♣ N	North:  ♠ AK85  ♥ 10942  ♠ 63  ♠ K54	South:  ♣ J763  ♥ A7  ♠ K109  ♣ AQJ9		North  2♣¹  X  man	East 2♦ Pass	1NT Pass

Board: 110 Dealer: N Vul: EW HCP: 16  Board: 111 Dealer: S Vul: Both HCP: 12  Board: 112 Dealer: N Vul: None	◆ Q742 ▼ AJ3 ◆ K9	West Bids 2♦ if possible.
Dealer: S Vul: Both HCP: 12 Board: 112 Dealer: N	<b>♣</b> AQ109	You bid first.
Dealer: N	<ul><li>♣ AJ43</li><li>♥ 5</li><li>♦ KQ652</li><li>♣ Q85</li></ul>	East Bids 4♥ if possible.  Partner bids first.
HCP: 17	<ul><li>★ KQJ8</li><li>▼ J52</li><li>◆ 95</li><li>◆ AKQJ</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 113 Dealer: S Vul: NS HCP: 10	<ul><li>♣ Q1053</li><li>♥ K87</li><li>♦ 104</li><li>♣ AJ84</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 114 Dealer: N Vul: Both HCP: 15	<ul><li>★ K82</li><li>★ A87</li><li>◆ QJ109</li><li>★ AJ9</li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 110 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ Q742  ♥ AJ3  ♠ K9  ♣ AQ109	South:  ♣ J86  ♥ KQ52  ♣ 32  ♣ K763	West  2♦ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 111 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4 E	North:  ♠ AJ43  ♥ 5  ♠ KQ652  ♣ Q85	South:  ♠ K9752  ▼ A8  ♠ A98  ♣ A32		North 2♣¹ man	East 4♥	South 1NT AP
Board: 112 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 3•X W	North:  ♠ KQJ8  ♥ J52  ♦ 95  ♣ AKQJ	South:  ♠ A10973  ♥ Q1074  ♦ Q32  ♣ 2	West  3  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 113 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ Q1053  ♥ K87  ♦ 104  ♣ AJ84	South:  ♠ A742  ♥ AQ  ♠ 632  ♣ KQ102	Pass Pass Pass Pass 1. Stay	North  2♣¹  X  3NT  man	East  2  Pass  AP	South 1NT Pass 3♣
Board: 114 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North:  ♠ K82  ♥ A87  • QJ109  ♣ AJ9	South:	2♠	North 1NT Pass 3+	East Pass Pass AP	2 <b>♣</b> ¹

Board: 110 Dealer: N Vul: EW HCP: 9	<ul><li>↓ J86</li><li>↓ KQ52</li><li>↓ 32</li><li>♠ K763</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 111 Dealer: S Vul: Both HCP: 15	<ul><li>★ K9752</li><li>★ A8</li><li>◆ A98</li><li>◆ A32</li></ul>	East Bids 4♥ if possible.  You bid first.
Board: 112 Dealer: N Vul: None HCP: 8	<ul><li>▲ A10973</li><li>♥ Q1074</li><li>◆ Q32</li><li>♣ 2</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 113 Dealer: S Vul: NS HCP: 15	<ul><li>A742</li><li>✓ AQ</li><li>632</li><li>▲ KQ102</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 114 Dealer: N Vul: Both HCP: 9	<ul><li>★ 53</li><li>♥ QJ106</li><li>♦ K62</li><li>★ K832</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 110 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ Q742  ♥ AJ3  ♠ K9  ♣ AQ109	South:  ♣ J86  ♥ KQ52  ♣ 32  ♣ K763	West  2♦ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 111 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4 E	North:  ♠ AJ43  ♥ 5  ♠ KQ652  ♣ Q85	South:  ♠ K9752  ▼ A8  ♠ A98  ♣ A32		North 2♣¹ man	East 4♥	South 1NT AP
Board: 112 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 3•X W	North:  ♠ KQJ8  ♥ J52  ♦ 95  ♣ AKQJ	South:  ♠ A10973  ♥ Q1074  ♦ Q32  ♣ 2	West  3  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 113 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ Q1053  ♥ K87  ♦ 104  ♣ AJ84	South:  ♠ A742  ♥ AQ  ♠ 632  ♣ KQ102	Pass Pass Pass Pass 1. Stay	North  2♣¹  X  3NT  man	East  2  Pass  AP	South 1NT Pass 3♣
Board: 114 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North:  ♠ K82  ♥ A87  • QJ109  ♣ AJ9	South:	2♠	North 1NT Pass 3+	East Pass Pass AP	2 <b>♣</b> ¹

Board: 115 Dealer: S Vul: NS HCP: 9	<ul><li>▲ AJ73</li><li>♥ 95</li><li>♦ KJ84</li><li>▲ 643</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 116 Dealer: N Vul: EW HCP: 15	<ul><li>A532</li><li>KQJ3</li><li>QJ</li><li>Q103</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 117 Dealer: S Vul: NS HCP: 8	<ul><li>★ K10986</li><li>♥ J854</li><li>◆ A2</li><li>◆ 105</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 118 Dealer: N Vul: EW HCP: 16	<ul><li>♣ Q7</li><li>♥ AQ873</li><li>◆ A98</li><li>♣ A73</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 119 Dealer: S Vul: Both HCP: 8	<ul><li>♠ Q10752</li><li>♥ KQ84</li><li>♦ 3</li><li>♠ J107</li></ul>	East Bids 5♦ if possible.  Partner bids first.

Board: 115 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ AJ73  ♥ 95  ♠ KJ84  ♠ 643	South:  ♠ Q2  ♥ AJ4  ♠ AQ63  ♣ K1052	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 2♥ AP	South 1NT 2NT
Board: 116 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 2 VX	North:  ♠ A532  ♥ KQJ3  ♦ QJ  ♣ Q103	South:  ♠ KJ64  ♥ 97  ♠ K1094  ♣ A76	West  2♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 117 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3•X E	North:  ♠ K10986  ♥ J854  ♠ A2  ♣ 105	South:  ♠ Q53  ♥ AQ73  ♠ KQ109  ♠ QJ	West Pass Pass 1. Stay	North  2♣¹  X  man	East 3♣ AP	South 1NT Pass
Board: 118 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 2•X W	North:  ♠ Q7  ▼ AQ873  ♠ A98  ♠ A73	South:  ♣ 8  ♥ KJ102  • QJ6  ♣ KQ982	West  2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 119 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 5•X E	North:  ♠ Q10752  ♥ KQ84  ♦ 3  ♣ J107	South:  ♠ AJ6  ♥ A52  ♦ J85  ♣ AQ82	Pass AP 1. Stay		East 5♦	South 1NT X

Board: 115 Dealer: S Vul: NS HCP: 16	<ul><li>♣ Q2</li><li>♥ AJ4</li><li>◆ AQ63</li><li>♣ K1052</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 116 Dealer: N Vul: EW HCP: 11	<ul><li>★ KJ64</li><li>♥ 97</li><li>★ K1094</li><li>♣ A76</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 117 Dealer: S Vul: NS HCP: 16	<ul><li>♣ Q53</li><li>♥ AQ73</li><li>♦ KQ109</li><li>♣ QJ</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 118 Dealer: N Vul: EW HCP: 12	<b>♦</b> 8 <b>♥</b> KJ102 <b>♦</b> QJ6 <b>♣</b> KQ982	West Bids 2♠ if possible.  Partner bids first.
Board: 119 Dealer: S Vul: Both HCP: 16	<ul><li>AJ6</li><li>✓ A52</li><li>✓ J85</li><li>AQ82</li></ul>	East Bids 5♦ if possible.  You bid first.

Board: 115 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ AJ73  ♥ 95  ♠ KJ84  ♠ 643	South:  ♠ Q2  ♥ AJ4  ♠ AQ63  ♣ K1052	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 2♥ AP	South 1NT 2NT
Board: 116 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 2 VX	North:  ♠ A532  ♥ KQJ3  ♦ QJ  ♣ Q103	South:  ♠ KJ64  ♥ 97  ♠ K1094  ♣ A76	West  2♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 117 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3•X E	North:  ♠ K10986  ♥ J854  ♠ A2  ♣ 105	South:  ♠ Q53  ♥ AQ73  ♠ KQ109  ♠ QJ	West Pass Pass 1. Stay	North  2♣¹  X  man	East 3♣ AP	South 1NT Pass
Board: 118 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 2•X W	North:  ♠ Q7  ▼ AQ873  ♠ A98  ♠ A73	South:  ♣ 8  ♥ KJ102  • QJ6  ♣ KQ982	West  2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 119 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 5•X E	North:  ♠ Q10752  ♥ KQ84  ♦ 3  ♣ J107	South:  ♠ AJ6  ♥ A52  ♦ J85  ♣ AQ82	Pass AP 1. Stay		East 5♦	South 1NT X

Board: 120 Dealer: N Vul: EW HCP: 17	<ul><li> J84</li><li> ✓ A3</li><li> ◆ A10984</li><li> ◆ AKJ</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 121 Dealer: S Vul: Both HCP: 9	<ul><li>◆ 983</li><li>♥ AK74</li><li>◆ Q65</li><li>◆ 963</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 122 Dealer: N Vul: None HCP: 16	<ul><li>▲ A86</li><li>♥ KQ85</li><li>◆ Q8</li><li>◆ AJ42</li></ul>	West Bids 4♦ if possible.  You bid first.
Board: 123 Dealer: S Vul: EW HCP: 10	<ul><li>★ K964</li><li>♥ 3</li><li>♦ AQJ76</li><li>♠ 763</li></ul>	East Bids 4♥ if possible.  Partner bids first.
Board: 124 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q1084</li><li>♥ AK3</li><li>♦ 52</li><li>♣ AQ82</li></ul>	West Bids 2♥ if possible.  You bid first.

Board: 120 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3 N	North:  ♣ J84  ♥ A3  • A10984  ♣ AKJ	South:  ♣ 7  ♥ Q984  ♠ KJ2  ♣ Q10652	West  2♣ Pass 1. Stay	North 1NT Pass 3+ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 121 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North:	South:  ♠ Q7  ♥ Q1093  ♦ J104  ♠ AKQJ	Pass	North  2♣¹  2NT man	East 2♠ AP	South 1NT Pass
Board: 122 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 4 S	North:  ♠ A86  ♥ KQ85  ♦ Q8  ♣ AJ42	South:  ♠ KQ42  ♥ J10964  ♠ A6  ♠ K5	West  4  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 123 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4 VX E	North:  ♠ K964  ♥ 3  ♠ AQJ76  ♣ 763	South:  ♠ AJ52  ♥ AK  ♦ 1085  ♠ QJ104		North  2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 124 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3 S	North:  ♠ Q1084  ♥ AK3  ♦ 52  ♠ AQ82	South:  ♠ K932  ♥ 86  ♠ KJ97  ♣ J75	West  2♥ Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹

Board: 120 Dealer: N Vul: EW HCP: 8	♣ 7 ♥ Q984 ♦ KJ2 ♣ Q10652	West Bids 2♠ if possible.  Partner bids first.
Board: 121 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q7</li><li>♥ Q1093</li><li>◆ J104</li><li>♣ AKQJ</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 122 Dealer: N Vul: None HCP: 13	<ul><li>★ KQ42</li><li>▼ J10964</li><li>◆ A6</li><li>◆ K5</li></ul>	West Bids 4♦ if possible.  Partner bids first.
Board: 123 Dealer: S Vul: EW HCP: 15	<ul><li>AJ52</li><li>✓ AK</li><li>1085</li><li>QJ104</li></ul>	East Bids 4♥ if possible.  You bid first.
Board: 124 Dealer: N Vul: Both HCP: 8	<ul><li>★ K932</li><li>▼ 86</li><li>◆ KJ97</li><li>◆ J75</li></ul>	West Bids 2♥ if possible.  Partner bids first.

Board: 120 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3 N	North:  ♣ J84  ♥ A3  • A10984  ♣ AKJ	South:  ♣ 7  ♥ Q984  ♠ KJ2  ♣ Q10652	West  2♣ Pass 1. Stay	North 1NT Pass 3+ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 121 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North:	South:  ♠ Q7  ♥ Q1093  ♦ J104  ♠ AKQJ	Pass	North  2♣¹  2NT man	East 2♠ AP	South 1NT Pass
Board: 122 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 4 S	North:  ♠ A86  ♥ KQ85  ♦ Q8  ♣ AJ42	South:  ♠ KQ42  ♥ J10964  ♠ A6  ♠ K5	West  4  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 123 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4 VX E	North:  ♠ K964  ♥ 3  ♠ AQJ76  ♣ 763	South:  ♠ AJ52  ♥ AK  ♦ 1085  ♠ QJ104		North  2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 124 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3 S	North:  ♠ Q1084  ♥ AK3  ♦ 52  ♠ AQ82	South:  ♠ K932  ♥ 86  ♠ KJ97  ♣ J75	West  2♥ Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹

Board: 125 Dealer: S Vul: NS HCP: 9	<ul><li>♣ 87</li><li>♥ A1043</li><li>♦ 87</li><li>♣ AJ865</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 126 Dealer: N Vul: Both HCP: 17	<ul><li>★ K73</li><li>★ AK76</li><li>★ A987</li><li>★ K8</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 127 Dealer: S Vul: None HCP: 9	<ul><li></li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 128 Dealer: N Vul: NS HCP: 16	<ul><li>★ 32</li><li>★ AKJ</li><li>◆ QJ974</li><li>★ KQ2</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 129 Dealer: S Vul: EW HCP: 10	<ul><li>★ AK53</li><li>★ K9762</li><li>★ —</li><li>★ 8752</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 125 Dealer: S Vul: NS	North: <b>♠</b> 87 <b>♥</b> A1043	South: ♠ A2 ♥ KJ6	West Pass	North 2♣¹	East 2♠	South 1NT Pass
North HCP: 9 South HCP: 15 Contract: 3♠X E	◆ 87 ◆ AJ865	◆ KJ1096 ◆ K42	Pass 34	3 <b>♣</b> X	Pass AP	Pass
			1. Stay	man		
Board: 126 Dealer: N	North: ♠ K73	South: ◆ 96	West	North 1NT	East Pass	
Vul: Both North HCP: 17 South HCP: 8	<b>♥</b> AK76 <b>♦</b> A987	<b>♥</b> Q832 <b>♦</b> KQJ5	3♠ AP	Pass	Pass	X
Contract: 3♠X W	<b>♣</b> K8	<b>♣</b> 1043	1. Stay	man		
Board: 127 Dealer: S Vul: None	North: <b>♠</b> J54 <b>♥</b> AJ87	South: ♠ A107 ♥ Q43	West	North	East	South 1NT
North HCP: 9 South HCP: 15	◆ K94	♦ AQ875		2 <b>♣</b> ¹	2♠	AP
South Fice: 15 Contract: 2♠ E	<b>♣</b> 1085	<b>♣</b> QJ	1. Stay	man		
Board: 128 Dealer: N	North: ♠ 32	South: ♠ K987	West	North 1NT	East Pass	
Vul: NS North HCP: 16 South HCP: 9	<b>♥</b> AKJ <b>♦</b> QJ974	♥ Q843 ♦ K6	2♠ AP	Pass	Pass	2NT
Contract: 2N N	♣ KQ2	<b>♣</b> J74	1. Stay	man		
Board: 129 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW North HCP: 10 South HCP: 15	◆ AK53 ▼ K9762 ◆ —	<ul><li>J2</li><li>✓ AJ8</li><li>✓ K974</li></ul>	Pass Pass AP	2 <b>♣</b> ¹ 3 <b>▼</b>	3♦ Pass	Pass
Contract: 4♥ N	<b>♣</b> 8752	<b>♣</b> KQJ3	AP 1. Stay	man		

Board: 125 Dealer: S Vul: NS HCP: 15	<ul><li>A2</li><li>✓ KJ6</li><li>✓ KJ1096</li><li>✓ K42</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 126 Dealer: N Vul: Both HCP: 8	<ul><li>◆96</li><li>♥ Q832</li><li>◆ KQJ5</li><li>◆ 1043</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 127 Dealer: S Vul: None HCP: 15	<ul><li>★ A107</li><li>♥ Q43</li><li>♦ AQ875</li><li>♣ QJ</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 128 Dealer: N Vul: NS HCP: 9	<ul><li>★ K987</li><li>♥ Q843</li><li>◆ K6</li><li>♣ J74</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 129 Dealer: S Vul: EW HCP: 15	<ul><li>J2</li><li>✓ AJ8</li><li>✓ K974</li><li>✓ KQJ3</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 125 Dealer: S Vul: NS	North: <b>♠</b> 87 <b>♥</b> A1043	South: ♠ A2 ♥ KJ6	West Pass	North 2♣¹	East 2♠	South 1NT Pass
North HCP: 9 South HCP: 15 Contract: 3♠X E	◆ 87 ◆ AJ865	◆ KJ1096 ◆ K42	Pass 34	3 <b>♣</b> X	Pass AP	Pass
			1. Stay	man		
Board: 126 Dealer: N	North: ♠ K73	South: ◆ 96	West	North 1NT	East Pass	
Vul: Both North HCP: 17 South HCP: 8	<b>♥</b> AK76 <b>♦</b> A987	<b>♥</b> Q832 <b>♦</b> KQJ5	3♠ AP	Pass	Pass	X
Contract: 3♠X W	<b>♣</b> K8	<b>♣</b> 1043	1. Stay	man		
Board: 127 Dealer: S Vul: None	North: <b>♠</b> J54 <b>♥</b> AJ87	South: ♠ A107 ♥ Q43	West	North	East	South 1NT
North HCP: 9 South HCP: 15	◆ K94	♦ AQ875		2 <b>♣</b> ¹	2♠	AP
South Fice: 15 Contract: 2♠ E	<b>♣</b> 1085	<b>♣</b> QJ	1. Stay	man		
Board: 128 Dealer: N	North: ♠ 32	South: ♠ K987	West	North 1NT	East Pass	
Vul: NS North HCP: 16 South HCP: 9	<b>♥</b> AKJ <b>♦</b> QJ974	♥ Q843 ♦ K6	2♠ AP	Pass	Pass	2NT
Contract: 2N N	♣ KQ2	<b>♣</b> J74	1. Stay	man		
Board: 129 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW North HCP: 10 South HCP: 15	◆ AK53 ▼ K9762 ◆ —	<ul><li>J2</li><li>✓ AJ8</li><li>✓ K974</li></ul>	Pass Pass AP	2 <b>♣</b> ¹ 3 <b>▼</b>	3♦ Pass	Pass
Contract: 4♥ N	<b>♣</b> 8752	<b>♣</b> KQJ3	AP 1. Stay	man		

Board: 130 Dealer: N Vul: None HCP: 17	<ul><li>★ KJ9</li><li>★ 642</li><li>★ AKJ10</li><li>★ KQ4</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 131 Dealer: S Vul: NS HCP: 10	<ul><li>▲ A1097</li><li>♥ J8</li><li>◆ KJ2</li><li>▲ J975</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 132 Dealer: N Vul: EW HCP: 15	<ul><li>★ A1095</li><li>♥ J1093</li><li>◆ AQ</li><li>★ A65</li></ul>	West Bids 4♦ if possible.  You bid first.
Board: 133 Dealer: S Vul: Both HCP: 9	<ul><li>★ KJ105</li><li>♥ Q8</li><li>◆ K1053</li><li>◆ 842</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 134 Dealer: N Vul: NS HCP: 15	<ul><li>★ AKJ2</li><li>★ AK5</li><li>★ 86</li><li>★ 7432</li></ul>	West Bids 4♦ if possible.  You bid first.

Board: 130 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ KJ9  ♥ 642  ♠ AKJ10  ♠ KQ4	South:  ♠ 62  ♥ AQ98  ♠ Q8753  ♣ 107	West  3♣ Pass 1. Stay	North 1NT Pass 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 131 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ A1097  ♥ J8  ♠ KJ2  ♣ J975	South:  ♠ KQ8  ♥ 9653  ♠ AQ74  ♣ A10	Pass Pass Pass 1. Stay	North  2♣¹  X  3NT  man	East 2♥ Pass AP	1NT Pass
Board: 132 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 S	North:  ♠ A1095  ♥ J1093  ♠ AQ  ♠ A65	South:  ♠ K864  ♥ AK842  ♦ —  ♣ J1092	West  4  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 133 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North:  ♠ KJ105  ♥ Q8  ♠ K1053  ♣ 842	South:  ♠ A62  ♥ K92  ♠ A972  ♣ KJ9	Pass Pass AP 1. Stay	North  2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 134 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4♠ S	North:  ♠ AKJ2  ♥ AK5  ♠ 86  ♠ 7432	South:  ♠ Q10653  ♥ Q932  ♠ K  ♣ AJ10	West  4  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹

Board: 130 Dealer: N Vul: None HCP: 8	<ul><li>♠ 62</li><li>♥ AQ98</li><li>◆ Q8753</li><li>♠ 107</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 131 Dealer: S Vul: NS HCP: 15	<b>♠</b> KQ8 <b>♥</b> 9653 <b>♦</b> AQ74 <b>♠</b> A10	East Bids 2♥ if possible.  You bid first.
Board: 132 Dealer: N Vul: EW HCP: 11	<ul><li>★ K864</li><li>★ AK842</li><li>★ —</li><li>★ J1092</li></ul>	West Bids 4♦ if possible.  Partner bids first.
Board: 133 Dealer: S Vul: Both HCP: 15	<ul><li>★ A62</li><li>▼ K92</li><li>★ A972</li><li>★ KJ9</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 134 Dealer: N Vul: NS HCP: 12	◆ Q10653 ▼ Q932 ◆ K ◆ AJ10	West Bids 4♦ if possible.  Partner bids first.

Board: 130 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ KJ9  ♥ 642  ♠ AKJ10  ♠ KQ4	South:  ♠ 62  ♥ AQ98  ♠ Q8753  ♣ 107	West  3♣ Pass 1. Stay	North 1NT Pass 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 131 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ A1097  ♥ J8  ♠ KJ2  ♣ J975	South:  ♠ KQ8  ♥ 9653  ♠ AQ74  ♣ A10	Pass Pass Pass 1. Stay	North  2♣¹  X  3NT  man	East 2♥ Pass AP	1NT Pass
Board: 132 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 S	North:  ♠ A1095  ♥ J1093  ♠ AQ  ♠ A65	South:  ♠ K864  ♥ AK842  ♦ —  ♣ J1092	West  4  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 133 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North:  ♠ KJ105  ♥ Q8  ♠ K1053  ♣ 842	South:  ♠ A62  ♥ K92  ♠ A972  ♣ KJ9	Pass Pass AP 1. Stay	North  2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 134 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4♠ S	North:  ♠ AKJ2  ♥ AK5  ♠ 86  ♠ 7432	South:  ♠ Q10653  ♥ Q932  ♠ K  ♣ AJ10	West  4  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹

Board: 135 Dealer: S Vul: EW HCP: 8	<ul><li>◆ Q1085</li><li>◆ 106</li><li>◆ K106</li><li>◆ K953</li></ul>	East Bids 4♥ if possible.  Partner bids first.
Board: 136 Dealer: N Vul: Both HCP: 17	<ul><li>★ KJ42</li><li>★ A432</li><li>★ KQJ</li><li>★ K9</li></ul>	West Bids 5♣ if possible.  You bid first.
Board: 137 Dealer: S Vul: None HCP: 9	♣ Q ♥ Q1082 ♦ KQ2 ♣ 86542	East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 138 Dealer: N Vul: EW HCP: 16	<ul><li>♣ Q1076</li><li>♥ AKJ</li><li>◆ K9</li><li>♣ QJ73</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 139 Dealer: S Vul: Both HCP: 9	<ul><li>★ K754</li><li>★ 53</li><li>★ K42</li><li>★ K964</li></ul>	East Bids 2♥ if possible.  Partner bids first.

Board: 135 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4 VX E	North:  ♠ Q1085  ♥ 106  ♠ K106  ♠ K953	South:  ♠ AK96  ♥ 42  ♠ A543  ♣ A108	West Pass Pass 1. Stayı	North  2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 136 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 5♠X W	North:  ♠ KJ42  ♥ A432  ♠ KQJ  ♣ K9	South:	West 5♣ 1. Stayı	North 1NT X man	East Pass AP	
Board: 137 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3♠X E	North:  ♠ Q  ♥ Q1082  ♠ KQ2  ♣ 86542	South:	West  Pass Pass 3♣ AP 1. Stayı	North  2♣¹  X  Pass  man	East  2  Pass  Pass  Pass	1NT Pass 3♦
Board: 138 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3•X W	North:  ♠ Q1076  ♥ AKJ  ♠ K9  ♠ QJ73	South:  ♠ K985  ▼ 106  ◆ 875  ♣ AK54	West  3♦ AP 1. Stayı	North 1NT Pass	East Pass Pass	
Board: 139 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North:  ♠ K754  ♥ 53  ♠ K42  ♠ K964	South:  ♠ A9  ♥ Q97  ♠ AJ1065  ♣ A103		North  2♣¹ X man	East 2♥ Pass	1NT Pass

Board: 135 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK96</li><li>★ 42</li><li>★ A543</li><li>★ A108</li></ul>	East Bids 4♥ if possible.  You bid first.
Board: 136 Dealer: N Vul: Both HCP: 9	♦ 853 ▼ KQ108 ◆ A8632 ♣ 3	West Bids 5♣ if possible.  Partner bids first.
Board: 137 Dealer: S Vul: None HCP: 16	<ul><li>43</li><li>✓ AJ4</li><li>✓ A9763</li><li>✓ AK9</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 138 Dealer: N Vul: EW HCP: 10	<ul><li>★ K985</li><li>▼ 106</li><li>◆ 875</li><li>◆ AK54</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 139 Dealer: S Vul: Both HCP: 15	<ul><li>♠ A9</li><li>♥ Q97</li><li>♠ AJ1065</li><li>♠ A103</li></ul>	East Bids 2♥ if possible.  You bid first.

Board: 135 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4 VX E	North:  ♠ Q1085  ♥ 106  ♠ K106  ♠ K953	South:  ♠ AK96  ♥ 42  ♠ A543  ♣ A108	West Pass Pass 1. Stayı	North  2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 136 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 5♠X W	North:  ♠ KJ42  ♥ A432  ♠ KQJ  ♣ K9	South:	West 5♣ 1. Stayı	North 1NT X man	East Pass AP	
Board: 137 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3♠X E	North:  ♠ Q  ♥ Q1082  ♠ KQ2  ♣ 86542	South:	West  Pass Pass 3♣ AP 1. Stayı	North  2♣¹  X  Pass  man	East  2  Pass  Pass  Pass	1NT Pass 3♦
Board: 138 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3•X W	North:  ♠ Q1076  ♥ AKJ  ♠ K9  ♠ QJ73	South:  ♠ K985  ▼ 106  ◆ 875  ♣ AK54	West  3♦ AP 1. Stayı	North 1NT Pass	East Pass Pass	
Board: 139 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North:  ♠ K754  ♥ 53  ♠ K42  ♠ K964	South:  ♠ A9  ♥ Q97  ♠ AJ1065  ♣ A103		North  2♣¹ X man	East 2♥ Pass	1NT Pass

Board: 140 Dealer: N Vul: None HCP: 15	<ul><li>♣ QJ86</li><li>♥ AQ5</li><li>◆ 84</li><li>♣ AQ86</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 141 Dealer: S Vul: NS HCP: 15	<ul><li>AJ72</li><li>✓ A8532</li><li>A</li><li>Q52</li></ul>	East Bids 5♦ if possible.  Partner bids first.
Board: 142 Dealer: N Vul: Both HCP: 16	<ul><li>♣ J102</li><li>♥ AJ96</li><li>♦ AQ</li><li>♣ KJ65</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 143 Dealer: S Vul: None HCP: 9	<ul><li>★ A972</li><li>♥ Q86</li><li>◆ J10752</li><li>◆ Q</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 144 Dealer: N Vul: NS HCP: 16	<ul><li>♠ AK95</li><li>♥ AQ105</li><li>♦ 872</li><li>♠ K4</li></ul>	West Bids 3♣ if possible.  You bid first.

Board: 140 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ QJ86  ♥ AQ5  ♠ 84  ♣ AQ86	South:  ♠ K1042  ♥ K108  ♦ 105  ♣ KJ107	West  2  Pass  AP  1. Stay	North 1NT Pass 3.	Pass Pass	2 <b>♣</b> ¹
Board: 141 Dealer: S Vul: NS North HCP: 15 South HCP: 15 Contract: 5•X E	North:  ♠ AJ72  ♥ A8532  ♠ A  ♣ Q52	South:  ♠ KQ104  ♥ Q976  ♦ 53  ♣ AKJ		North 2♣¹ man	East 5◆	South 1NT X
Board: 142 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 S	North:	South:  ♠ AKQ53  ▼ 10543  • 109  ♠ Q7	3♦ Pass AP 1. Stay	North 1NT Pass 4•2 man raise or	Pass Pass Pass	2♣¹ 3♠ 4♠
Board: 143 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 N	North:  ♠ A972  ♥ Q86  ♦ J10752  ♠ Q	South:  ♠ KQJ43  ♥ 95  ♠ AQ8  ♣ K108	West Pass Pass 1. Stay		East 3♣ AP	South 1NT Pass
Board: 144 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ AK95  ♥ AQ105  ♦ 872  ♣ K4	South:  ♠ Q432  ♥ 84  ♠ AJ109  ♠ A97	West  3♣  AP  1. Stay	North 1NT Pass	Pass	

Board: 140 Dealer: N Vul: None HCP: 10	<ul><li>★ K1042</li><li>★ K108</li><li>★ 105</li><li>★ KJ107</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 141 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ104</li><li>♥ Q976</li><li>◆ 53</li><li>◆ AKJ</li></ul>	East Bids 5♦ if possible.  You bid first.
Board: 142 Dealer: N Vul: Both HCP: 11	<ul><li>★ AKQ53</li><li>▼ 10543</li><li>◆ 109</li><li>◆ Q7</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 143 Dealer: S Vul: None HCP: 15	<ul><li>★ KQJ43</li><li>♥ 95</li><li>◆ AQ8</li><li>◆ K108</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 144 Dealer: N Vul: NS HCP: 11	<ul><li>◆ Q432</li><li>▼ 84</li><li>◆ AJ109</li><li>◆ A97</li></ul>	West Bids 3♣ if possible.  Partner bids first.

Board: 140 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ QJ86  ♥ AQ5  ♠ 84  ♣ AQ86	South:  ♠ K1042  ♥ K108  ♦ 105  ♣ KJ107	West  2  Pass  AP  1. Stay	North 1NT Pass 3.	Pass Pass	2 <b>♣</b> ¹
Board: 141 Dealer: S Vul: NS North HCP: 15 South HCP: 15 Contract: 5•X E	North:  ♠ AJ72  ♥ A8532  ♠ A  ♣ Q52	South:  ♠ KQ104  ♥ Q976  ♦ 53  ♣ AKJ		North 2♣¹ man	East 5◆	South 1NT X
Board: 142 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 S	North:	South:  ♠ AKQ53  ▼ 10543  • 109  ♠ Q7	3♦ Pass AP 1. Stay	North 1NT Pass 4•2 man raise or	Pass Pass Pass	2♣¹ 3♠ 4♠
Board: 143 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 N	North:  ♠ A972  ♥ Q86  ♦ J10752  ♠ Q	South:  ♠ KQJ43  ♥ 95  ♠ AQ8  ♣ K108	West Pass Pass 1. Stay		East 3♣ AP	South 1NT Pass
Board: 144 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ AK95  ♥ AQ105  ♦ 872  ♣ K4	South:  ♠ Q432  ♥ 84  ♠ AJ109  ♠ A97	West  3♣  AP  1. Stay	North 1NT Pass	Pass	

Board: 145 Dealer: S Vul: EW HCP: 11	<ul><li>♣ Q6432</li><li>♥ KJ75</li><li>◆ —</li><li>♣ KQ64</li></ul>	East Bids 5♦ if possible.  Partner bids first.
Board: 146 Dealer: N Vul: None HCP: 15	<ul><li>★ KQ98</li><li>★ AK53</li><li>★ K8</li><li>★ 1095</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 147 Dealer: S Vul: NS HCP: 9	<ul><li>AJ82</li><li>✓ K4</li><li>✓ 76</li><li>✓ J9762</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 148 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ765</li><li>★ AK4</li><li>★ K72</li><li>★ 63</li></ul>	West Bids 5♦ if possible.  You bid first.
Board: 149 Dealer: S Vul: Both HCP: 9	<ul><li>♣ J1052</li><li>♥ QJ103</li><li>♦ 105</li><li>♣ KQ3</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 145 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 5•X E	North:  ♠ Q6432  ♥ KJ75  ←—  ♣ KQ64	South:  ♠ AJ7  ♥ AQ983  ♦ J95  ♣ A7		North 2♣¹ man		South 1NT X
Board: 146 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3♠ S	North:  ♠ KQ98  ♥ AK53  ♠ K8  ♣ 1095	South:  ♠ AJ104  ♥ Q96  ♦ J62  ♣ K86	West  2  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 147 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ AJ82  ♥ K4  ♦ 76  ♠ J9762	South:  ♠ K965  ♥ QJ3  ♠ A103  ♣ AQ8	Pass Pass Pass 1. Stay	North  2♣¹ 3♣ 4♠ man	East  2  Pass AP	1NT 2NT
Board: 148 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 5•X W	North:  ♠ KQ765  ♥ AK4  ♠ K72  ♣ 63	South:  ◆ A942  ▼ Q9863  ←—  ◆ A982	West  5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 149 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 4 \(\neq \) N	North:  ♣ J1052  ♥ QJ103  • 105  ♣ KQ3	South:  ♠ AKQ3  ♥ AK62  ♦ 943  ♣ J10	Pass Pass Pass AP 1. Stay. 2. both		East  2  Pass  Pass  Pass	1NT Pass 3♦ <sup>2</sup>

Board: 145 Dealer: S Vul: EW HCP: 16	<ul><li>▲ AJ7</li><li>▼ AQ983</li><li>◆ J95</li><li>▲ A7</li></ul>	East Bids 5♦ if possible.  You bid first.
Board: 146 Dealer: N Vul: None HCP: 11	<ul><li>AJ104</li><li>♥ Q96</li><li>→ J62</li><li>♣ K86</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 147 Dealer: S Vul: NS HCP: 16	<ul><li>★ K965</li><li>♥ QJ3</li><li>◆ A103</li><li>◆ AQ8</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 148 Dealer: N Vul: EW HCP: 10	<ul><li>★ A942</li><li>★ Q9863</li><li>★ —</li><li>★ A982</li></ul>	West Bids 5♦ if possible.  Partner bids first.
Board: 149 Dealer: S Vul: Both HCP: 17	<ul><li>★ AKQ3</li><li>★ AK62</li><li>◆ 943</li><li>★ J10</li></ul>	East Bids 2♦ if possible.  You bid first.

Board: 145 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 5•X E	North:  ♠ Q6432  ♥ KJ75  ←—  ♣ KQ64	South:  ♠ AJ7  ♥ AQ983  ♦ J95  ♣ A7		North 2♣¹ man		South 1NT X
Board: 146 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3♠ S	North:  ♠ KQ98  ♥ AK53  ♠ K8  ♣ 1095	South:  ♠ AJ104  ♥ Q96  ♦ J62  ♣ K86	West  2  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 147 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ AJ82  ♥ K4  ♦ 76  ♠ J9762	South:  ♠ K965  ♥ QJ3  ♠ A103  ♣ AQ8	Pass Pass Pass 1. Stay	North  2♣¹ 3♣ 4♠ man	East  2  Pass AP	1NT 2NT
Board: 148 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 5•X W	North:  ♠ KQ765  ♥ AK4  ♠ K72  ♣ 63	South:  ◆ A942  ▼ Q9863  ←—  ◆ A982	West  5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 149 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 4 \(\neq \) N	North:  ♣ J1052  ♥ QJ103  • 105  ♣ KQ3	South:  ♠ AKQ3  ♥ AK62  ♦ 943  ♣ J10	Pass Pass Pass AP 1. Stay. 2. both		East  2  Pass  Pass  Pass	1NT Pass 3♦ <sup>2</sup>

Board: 150 Dealer: N Vul: NS HCP: 15	<ul><li>★ K972</li><li>▼ AJ106</li><li>◆ AK9</li><li>◆ 84</li></ul>	West Bids 5♣ if possible.  You bid first.
Board: 151 Dealer: S Vul: EW HCP: 10	<b>♦</b> 32 <b>♥</b> Q952 <b>♦</b> K1082 <b>♣</b> AJ4	East Bids 2♠ if possible.  Partner bids first.
Board: 152 Dealer: N Vul: Both HCP: 15	<ul><li>★ K98</li><li>▼ AJ1075</li><li>◆ KJ3</li><li>◆ K4</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 153 Dealer: S Vul: None HCP: 10	<ul><li>↓ J742</li><li>↓ KQ874</li><li>↓ —</li><li>↓ A1032</li></ul>	East Bids 2 if possible. East Bids 3 if possible. East Bids 4 if possible. Partner bids first.
Board: 154 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ7</li><li>▼ K107</li><li>◆ K764</li><li>◆ A75</li></ul>	West Bids 3♣ if possible.  You bid first.

Board: 150 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 5•X W	North:  ♠ K972  ♥ AJ106  ♠ AK9  ♣ 84	South:  ♠ AJ86  ♥ K98  ♦ J10876  ♣ 2	West  5♣  1. Stay	North 1NT X man	East Pass AP	
Board: 151 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 2N S	North:	South:  ♠ A105  ♥ K7  ♠ AQ76  ♠ K873		North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 152 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3•X W	North:  ♠ K98  ♥ AJ1075  ♠ KJ3  ♣ K4	South:  ♠ 6  ♥ K964  ♦ Q52  ♠ A9752	West  3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 153 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 N	North:	South:  ♠ AQ10  ♥ J53  ♠ A86  ♠ KJ76	Pass Pass Pass Pass Pass 1. Stay	X 3♥ 4♥	East  2  4  4  AP	South 1NT Pass Pass X
Board: 154 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4 S	North:  ♠ KQ7  ♥ K107  ♠ K764  ♣ A75	South:  ♠ A1085  ♥ AQ852  ♠ Q102  ♠ 4	West  3  Pass  1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 150 Dealer: N Vul: NS HCP: 9	<ul><li>AJ86</li><li>✓ K98</li><li>J10876</li><li>Δ</li><li>2</li></ul>	West Bids 5♣ if possible.  Partner bids first.
Board: 151 Dealer: S Vul: EW HCP: 16	<ul><li>★ A105</li><li>★ K7</li><li>★ AQ76</li><li>★ K873</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 152 Dealer: N Vul: Both HCP: 9	<ul><li>♠ 6</li><li>♥ K964</li><li>◆ Q52</li><li>♠ A9752</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 153 Dealer: S Vul: None HCP: 15	<ul><li>AQ10</li><li>✓ J53</li><li>A86</li><li>▲ KJ76</li></ul>	East Bids 2 if possible. East Bids 3 if possible. East Bids 4 if possible. You bid first.
Board: 154 Dealer: N Vul: EW HCP: 12	<ul><li>A1085</li><li>✓ AQ852</li><li>✓ Q102</li><li>A4</li></ul>	West Bids 3♣ if possible.  Partner bids first.

Board: 150 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 5•X W	North:  ♠ K972  ♥ AJ106  ♠ AK9  ♣ 84	South:  ♠ AJ86  ♥ K98  ♦ J10876  ♣ 2	West  5♣  1. Stay	North 1NT X man	East Pass AP	
Board: 151 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 2N S	North:	South:  ♠ A105  ♥ K7  ♠ AQ76  ♠ K873		North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 152 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3•X W	North:  ♠ K98  ♥ AJ1075  ♠ KJ3  ♣ K4	South:  ♠ 6  ♥ K964  ♦ Q52  ♠ A9752	West  3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 153 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 N	North:	South:  ♠ AQ10  ♥ J53  ♠ A86  ♠ KJ76	Pass Pass Pass Pass Pass 1. Stay	X 3♥ 4♥	East  2  4  4  AP	South 1NT Pass Pass X
Board: 154 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 4 S	North:  ♠ KQ7  ♥ K107  ♠ K764  ♣ A75	South:  ♠ A1085  ♥ AQ852  ♠ Q102  ♠ 4	West  3  Pass  1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 155 Dealer: S Vul: Both HCP: 9	♣6 ▼ A1082 ◆ 1053 ♣ KQ862	East Bids 2♠ if possible.  Partner bids first.
Board: 156 Dealer: N Vul: NS HCP: 16	<ul><li>★ AK92</li><li>♥ Q10</li><li>◆ KQJ6</li><li>★ J76</li></ul>	West Bids 2♥ if possible. East Bids 3♥ if possible.  You bid first.
Board: 157 Dealer: S Vul: Both HCP: 10	<ul><li>♣ Q1082</li><li>♥ 108</li><li>◆ K105</li><li>♣ KQ72</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 158 Dealer: N Vul: None HCP: 16	<ul><li>AJ74</li><li>✓ K86</li><li>A42</li><li>A74</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 159 Dealer: S Vul: EW HCP: 8	♣ QJ763 ♥ Q432 • 8 ♣ K105	East Bids 2♦ if possible.  Partner bids first.

Board: 155 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 5♣ N	North:  ♠ 6  ♥ A1082  ♠ 1053  ♣ KQ862	South:  ♠ Q5  ♥ K965  ♠ AQ2  ♠ A943	Pass Pass Pass Pass 1. Stay	North  2♣¹  X  3♠²  5♣  man  raise or	2♠ Pass Pass AP	1NT Pass 3♣ 4♣
Board: 156 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4• N	North:  ♠ AK92  ♥ Q10  ♠ KQJ6  ♣ J76	South:  ♠ Q1086  ♥ 8  ♠ 87432  ♠ AQ3	West  2♥ Pass AP 1. Stay	North 1NT Pass 3•	East Pass Pass 3	
Board: 157 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ Q1082  ♥ 108  ♠ K105  ♠ KQ72	South:  ♣ 73  ♥ KJ6  ♠ AQ74  ♣ AJ43	West Pass Pass Pass 1. Stay	North  2.1  X  3NT  man	East  2♥ Pass AP	1NT Pass
Board: 158 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ AJ74  ♥ K86  ♠ A42  ♣ A74	South:  ♠ K93  ♥ A1054  • 7  ♣ KQJ53	West  3  AP  1. Stay	North 1NT Pass man	Pass	
Board: 159 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ QJ763  ♥ Q432  ♠ 8  ♠ K105	South:  ♠ A95  ♥ K975  ♠ A74  ♣ A94	Pass Pass AP 1. Stay	North  2♣¹ X man	2•	South 1NT Pass 2NT

Board: 155 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q5</li><li>★ K965</li><li>◆ AQ2</li><li>♣ A943</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 156 Dealer: N Vul: NS HCP: 8	◆ Q1086 ▼ 8 ◆ 87432 ◆ AQ3	West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 157 Dealer: S Vul: Both HCP: 15	<ul><li>★ 73</li><li>★ KJ6</li><li>★ AQ74</li><li>★ AJ43</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 158 Dealer: N Vul: None HCP: 13	<ul><li>★ K93</li><li>★ A1054</li><li>★ 7</li><li>★ KQJ53</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 159 Dealer: S Vul: EW HCP: 15	<ul><li>♣ A95</li><li>♥ K975</li><li>◆ A74</li><li>♣ A94</li></ul>	East Bids 2♦ if possible.  You bid first.

Board: 155 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 5♣ N	North:  ♠ 6  ♥ A1082  ♠ 1053  ♣ KQ862	South:  ♠ Q5  ♥ K965  ♠ AQ2  ♠ A943	Pass Pass Pass Pass 1. Stay	North  2♣¹  X  3♠²  5♣  man  raise or	2♠ Pass Pass AP	1NT Pass 3♣ 4♣
Board: 156 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4• N	North:  ♠ AK92  ♥ Q10  ♠ KQJ6  ♣ J76	South:  ♠ Q1086  ♥ 8  ♠ 87432  ♠ AQ3	West  2♥ Pass AP 1. Stay	North 1NT Pass 3•	East Pass Pass 3	
Board: 157 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ Q1082  ♥ 108  ♠ K105  ♠ KQ72	South:  ♣ 73  ♥ KJ6  ♠ AQ74  ♣ AJ43	West Pass Pass Pass 1. Stay	North  2.1  X  3NT  man	East  2♥ Pass AP	1NT Pass
Board: 158 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ AJ74  ♥ K86  ♠ A42  ♣ A74	South:  ♠ K93  ♥ A1054  • 7  ♣ KQJ53	West  3  AP  1. Stay	North 1NT Pass man	Pass	
Board: 159 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ QJ763  ♥ Q432  ♠ 8  ♠ K105	South:  ♠ A95  ♥ K975  ♠ A74  ♣ A94	Pass Pass AP 1. Stay	North  2♣¹ X man	2•	South 1NT Pass 2NT

Board: 160 Dealer: N Vul: None HCP: 15	<ul><li>♣ QJ97</li><li>♥ A8</li><li>◆ K865</li><li>♣ KQ7</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 161 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q65</li><li>♥ AJ104</li><li>◆ 5</li><li>♣ J9842</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 162 Dealer: N Vul: EW HCP: 16	<ul><li>★ AK63</li><li>▼ KQJ6</li><li>◆ 62</li><li>◆ QJ5</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 163 Dealer: S Vul: Both HCP: 8	<ul><li>◆ QJ84</li><li>◆ 98</li><li>◆ KQ1054</li><li>◆ 82</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 164 Dealer: N Vul: NS HCP: 16	<ul><li>♠ AKQ8</li><li>♥ 9532</li><li>♦ Q2</li><li>♠ KQ5</li></ul>	West Bids 5♦ if possible.  You bid first.

Board: 160 Dealer: N Vul: None	North: <b>♠</b> QJ97 <b>♥</b> A8	South: ♠ AK62 ♥ Q10963		North 1NT	East Pass Pass	2 <b>♣</b> ¹
North HCP: 15 South HCP: 11 Contract: 3N N	◆ K865 ◆ KQ7	◆ J10 ◆ J4	2♦ Pass 1. Stay	Pass 3NT man	AP	<b>3V</b>
Board: 161 Dealer: S Vul: NS	North: ♠ Q65	South: ♠ AK7	West	North	East	South 1NT
North HCP: 8 South HCP: 16 Contract: 2N S	◆ AJ104 ◆ 5 ♣ J9842	<ul><li>V KQ85</li><li>◆ Q104</li><li>◆ Q65</li></ul>	Pass AP 1. Stay		2♦	2NT
Board: 162 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3•X W	North:  ♠ AK63  ♥ KQJ6  ♠ 62  ♠ QJ5	South:  ♠ Q1098  ♥ A32  ♠ A985  ♠ 92	West  3♣  AP  1. Stayı	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 163 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3 VX E	North:  ♠ QJ84  ♥ 98  ♠ KQ1054  ♠ 82	South:  ♠ K1072  ♥ Q6  ♠ A96  ♣ AKJ10	West Pass Pass 1. Stay	North  2♣¹  X  man	East 3♥ AP	South 1NT Pass
Board: 164 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 5•X W	North:  ♠ AKQ8  ♥ 9532  ♠ Q2  ♣ KQ5	South:  • 10942  • QJ64  • A7  • AJ3	West  5♦ 1. Stay	North 1NT X man	East Pass AP	

Board: 160 Dealer: N Vul: None HCP: 11  Board: 161 Dealer: S Vul: NS Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW Vul: Board: 163 Dealer: S Vul: Board: 163 Vul: Both HCP: 10  Board: 164 Vul: Both Vul: Both Vul: NS Vul:			
Dealer: S	Dealer: N Vul: None	♥ Q10963 ♦ J10	_
Dealer: N Vul: EW HCP: 10  A985 HCP: 10  A985 Partner bids first.  Board: 163 Dealer: S Vul: Both HCP: 17  AKJ10  Board: 164 Dealer: N Vul: NS  AKJ10  West Bids 3♣ if possible.  Partner bids first.  West Bids 5♣ if possible.  Partner bids first.	Dealer: S Vul: NS	▼ KQ85 ◆ Q104	-
Dealer: S Vul: Both HCP: 17   Board: 164 Dealer: N Vul: NS  VQ6  You bid first.  You bid first.  West Bids 5♦ if possible.  Partner bids first	Dealer: N Vul: EW	<b>∨</b> A32 <b>→</b> A985	•
Dealer: N ♥ QJ64  Vul: NS ♦ A7  West Bids 5♦ if possible.  Partner bids first	Dealer: S Vul: Both	♥ Q6 ♦ A96	•
	Dealer: N Vul: NS	♥ QJ64 ♦ A7	•

Board: 160 Dealer: N Vul: None	North: <b>♠</b> QJ97 <b>♥</b> A8	South: ♠ AK62 ♥ Q10963		North 1NT	East Pass Pass	2 <b>♣</b> ¹
North HCP: 15 South HCP: 11 Contract: 3N N	◆ K865 ◆ KQ7	◆ J10 ◆ J4	2♦ Pass 1. Stay	Pass 3NT man	AP	<b>3V</b>
Board: 161 Dealer: S Vul: NS	North: ♠ Q65	South: ♠ AK7	West	North	East	South 1NT
North HCP: 8 South HCP: 16 Contract: 2N S	◆ AJ104 ◆ 5 ♣ J9842	<ul><li>V KQ85</li><li>◆ Q104</li><li>◆ Q65</li></ul>	Pass AP 1. Stay		2♦	2NT
Board: 162 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3•X W	North:  ♠ AK63  ♥ KQJ6  ♠ 62  ♠ QJ5	South:  ♠ Q1098  ♥ A32  ♠ A985  ♠ 92	West  3♣  AP  1. Stayı	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 163 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3 VX E	North:  ♠ QJ84  ♥ 98  ♠ KQ1054  ♠ 82	South:  ♠ K1072  ♥ Q6  ♠ A96  ♣ AKJ10	West Pass Pass 1. Stay	North  2♣¹  X  man	East 3♥ AP	South 1NT Pass
Board: 164 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 5•X W	North:  ♠ AKQ8  ♥ 9532  ♠ Q2  ♣ KQ5	South:  • 10942  • QJ64  • A7  • AJ3	West  5♦ 1. Stay	North 1NT X man	East Pass AP	

Board: 165 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q543</li><li>♥ 2</li><li>◆ A9532</li><li>♣ K102</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 166 Dealer: N Vul: Both HCP: 16	<ul><li>♠ AKQJ9</li><li>♥ QJ3</li><li>♦ 432</li><li>♠ K3</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 167 Dealer: S Vul: None HCP: 8	<ul><li>◆ 97</li><li>♥ K754</li><li>◆ J98</li><li>◆ KJ73</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 168 Dealer: N Vul: EW HCP: 16	<ul><li>★ A94</li><li>♥ 32</li><li>◆ AK76</li><li>★ KQ72</li></ul>	West Bids 4♥ if possible.  You bid first.
Board: 169 Dealer: S Vul: Both HCP: 12	<ul><li>AJ105</li><li>▼ 108</li><li>◆ A92</li><li>◆ QJ109</li></ul>	East Bids 3♥ if possible.  Partner bids first.

Board: 165			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	2♥	Pass
Vul: EW	<b>♦</b> Q543 <b>♥</b> 2	<b>♠</b> A96 <b>♥</b> K87	Pass	X	Pass	3♦
North HCP: 9	◆ A9532	<ul><li>No7</li><li>QJ87</li></ul>	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b>
South HCP: 15	<b>♦</b> K102	◆ AJ4	Pass	<b>5\(\phi\)</b>	AP	
Contract: 5♦ S			1. Stay	man		
			2. limit	raise or	better	in ♦
Board: 166	North:	South:	West	North	East	South
Dealer: N	AKQJ9	<b>★</b> 108762		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♥ QJ3	<b>▼</b> A852	2•	2♠	Pass	4♠
North HCP: 16 South HCP: 8	<b>♦</b> 432	<b>♦</b> K	AP			
Contract: 4♠ N	<b>♣</b> K3	<b>♣</b> J64	1. Stay	man		
Board: 167	North:	South:	West	North	East	
Dealer: S	Norui. <b>♦</b> 97	ouii. QJ	_			1NT
Vul: None	<b>♥</b> K754	<b>♥</b> 83	Pass		2♠	Pass
North HCP: 8 South HCP: 15	<b>♦</b> J98	◆ AQ543	Pass	X	Pass	3♦
Contract: 3♠X E	<b>♣</b> KJ73	<b>♣</b> AQ95	3 <b>♠</b>	X	AP	
			1. Stay	man		
Board: 168	<b>N</b> T 4	C 4	West	North	East	South
Dealer: N	North: ♠ A94	South: ♠ KJ73		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	♥ 32	♥ 107	4♥	Pass	Pass	
North HCP: 16	◆ AK76	<ul><li>107</li><li>109</li></ul>	AP			
South HCP: 8 Contract: 4♥X W	<b>♣</b> KQ72	♣ A10643	1. Stay	man		
Board: 169	NI 4	G 4	Wast	North	Fact	South
Dealer: S	North:	South:	WEST	INOIUI	Lasi	1NT
Vul: Both	<b>♠</b> AJ105 <b>♥</b> 108	<b>♦</b> KQ832 <b>♥</b> 43	Pass	<b>2.</b> 1	3♥	Pass
North HCP: 12	◆ A92	◆ K87	Pass	X	AP	1 433
South HCP: 15 Contract: 3♥X E	<b>♣</b> QJ109	♣ AK6	1. Stay		ΛI	

Board: 165 Dealer: S Vul: EW HCP: 15	<ul><li>▲ A96</li><li>♥ K87</li><li>◆ QJ87</li><li>▲ AJ4</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 166 Dealer: N Vul: Both HCP: 8	<ul><li>▲ 108762</li><li>♥ A852</li><li>♦ K</li><li>♣ J64</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 167 Dealer: S Vul: None HCP: 15	<ul><li>♣ QJ</li><li>♥ 83</li><li>◆ AQ543</li><li>♣ AQ95</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 168 Dealer: N Vul: EW HCP: 8	<b>♦</b> KJ73 <b>♥</b> 107 <b>♦</b> 109 <b>♣</b> A10643	West Bids 4♥ if possible.  Partner bids first.
Board: 169 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ832</li><li>★ 43</li><li>★ K87</li><li>★ AK6</li></ul>	East Bids 3♥ if possible.  You bid first.

Board: 165			West	North	East	South 1NT
Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	2♥	Pass
Vul: EW	<b>♦</b> Q543 <b>♥</b> 2	<b>♠</b> A96 <b>♥</b> K87	Pass	X	Pass	3♦
North HCP: 9	◆ A9532	<ul><li>No7</li><li>QJ87</li></ul>	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b>
South HCP: 15	<b>♦</b> K102	◆ AJ4	Pass	<b>5\(\phi\)</b>	AP	
Contract: 5♦ S			1. Stay	man		
			2. limit	raise or	better	in ♦
Board: 166	North:	South:	West	North	East	South
Dealer: N	AKQJ9	<b>★</b> 108762		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♥ QJ3	<b>▼</b> A852	2•	2♠	Pass	4♠
North HCP: 16 South HCP: 8	<b>♦</b> 432	<b>♦</b> K	AP			
Contract: 4♠ N	<b>♣</b> K3	<b>♣</b> J64	1. Stay	man		
Board: 167	North:	South:	West	North	East	
Dealer: S	Norui. <b>♦</b> 97	ouii. QJ	_			1NT
Vul: None	<b>♥</b> K754	<b>♥</b> 83	Pass		2♠	Pass
North HCP: 8 South HCP: 15	<b>♦</b> J98	◆ AQ543	Pass	X	Pass	3♦
Contract: 3♠X E	<b>♣</b> KJ73	<b>♣</b> AQ95	3 <b>♠</b>	X	AP	
			1. Stay	man		
Board: 168	<b>N</b> T 4	C 4	West	North	East	South
Dealer: N	North: ♠ A94	South: ♠ KJ73		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	♥ 32	♥ 107	4♥	Pass	Pass	
North HCP: 16	◆ AK76	<ul><li>107</li><li>109</li></ul>	AP			
South HCP: 8 Contract: 4♥X W	<b>♣</b> KQ72	♣ A10643	1. Stay	man		
Board: 169	NI 4	G 4	Wast	North	Fact	South
Dealer: S	North:	South:	WEST	INOIUI	Lasi	1NT
Vul: Both	<b>♠</b> AJ105 <b>♥</b> 108	<b>♦</b> KQ832 <b>♥</b> 43	Pass	<b>2.</b> 1	3♥	Pass
North HCP: 12	◆ A92	◆ K87	Pass	X	AP	1 433
South HCP: 15 Contract: 3♥X E	<b>♣</b> QJ109	♣ AK6	1. Stay		ΛI	

Board: 170 Dealer: N Vul: None HCP: 16	<ul><li>★ KQ84</li><li>▼ K105</li><li>◆ K7</li><li>◆ AJ75</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 171 Dealer: S Vul: NS HCP: 7	<ul><li>★ KJ1032</li><li>★ 8754</li><li>★ 6</li><li>★ K86</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 172 Dealer: N Vul: Both HCP: 15	<ul><li>♣ J764</li><li>♥ QJ2</li><li>♦ AQ</li><li>♣ AJ85</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 173 Dealer: S Vul: None HCP: 9	<ul><li>AJ84</li><li>✓ 62</li><li>✓ J107</li><li>✓ QJ74</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 174 Dealer: N Vul: NS HCP: 15	<ul><li>▲ A6</li><li>✓ KJ8</li><li>◆ AQ52</li><li>▲ J1093</li></ul>	West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.

Board: 170 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ KQ84  ♥ K105  ♠ K7  ♣ AJ75	South:  ♠ 65  ♥ AQ73  ♦ 862  ♠ K943	West North East South  1NT Pass 2♣¹ 2♦ 2NT AP 1. Stayman
Board: 171 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4♠ N	North:  ♠ KJ1032  ♥ 8754  ♠ 6  ♠ K86	South:  ♠ A765  ♥ AKQ10  ♠ Q4  ♣ J92	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 172 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ J764  ♥ QJ2  ♠ AQ  ♣ AJ85	South:  ♠ AK83  ♥ K1063  ♦ 83  ♣ 764	West North East South  1NT Pass 2♣¹  2♦ Pass Pass X  Pass 3♣ Pass 3NT  AP  1. Stayman
Board: 173 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 N	North:  ♠ AJ84  ♥ 62  ♦ J107  ♣ QJ74	South:  ♠ KQ62  ♥ 75  ♠ AK5  ♣ K1062	West North East South 1NT  Pass 2♣¹ 2♥ Pass  Pass X Pass 3♣  AP  1. Stayman
Board: 174 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3•X W	North:  ♠ A6  ♥ KJ8  ♠ AQ52  ♠ J1093	South:	West North East South  1NT Pass 2♣¹  2♠ Pass Pass X  3♠ Pass Pass X  AP  1. Stayman

Board: 170 Dealer: N Vul: None HCP: 9	<ul><li>♠ 65</li><li>♥ AQ73</li><li>♦ 862</li><li>♠ K943</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 171 Dealer: S Vul: NS HCP: 16	<ul><li>♣ A765</li><li>♥ AKQ10</li><li>◆ Q4</li><li>♣ J92</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 172 Dealer: N Vul: Both HCP: 10	<ul><li>★ AK83</li><li>▼ K1063</li><li>◆ 83</li><li>◆ 764</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 173 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ62</li><li>▼ 75</li><li>◆ AK5</li><li>◆ K1062</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 174 Dealer: N Vul: NS HCP: 10	<ul><li>103</li><li>✓ A1054</li><li>✓ J83</li><li>✓ KQ76</li></ul>	West Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.

Board: 170 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ KQ84  ♥ K105  ♠ K7  ♣ AJ75	South:  ♠ 65  ♥ AQ73  ♦ 862  ♠ K943	West North East South  1NT Pass 2♣¹ 2♦ 2NT AP 1. Stayman
Board: 171 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4♠ N	North:  ♠ KJ1032  ♥ 8754  ♠ 6  ♠ K86	South:  ♠ A765  ♥ AKQ10  ♠ Q4  ♣ J92	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 172 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ J764  ♥ QJ2  ♠ AQ  ♣ AJ85	South:  ♠ AK83  ♥ K1063  ♦ 83  ♣ 764	West North East South  1NT Pass 2♣¹  2♦ Pass Pass X  Pass 3♣ Pass 3NT  AP  1. Stayman
Board: 173 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 N	North:  ♠ AJ84  ♥ 62  ♦ J107  ♣ QJ74	South:  ♠ KQ62  ♥ 75  ♠ AK5  ♣ K1062	West North East South 1NT  Pass 2♣¹ 2♥ Pass  Pass X Pass 3♣  AP  1. Stayman
Board: 174 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3•X W	North:  ♠ A6  ♥ KJ8  ♠ AQ52  ♠ J1093	South:	West North East South  1NT Pass 2♣¹  2♠ Pass Pass X  3♠ Pass Pass X  AP  1. Stayman

Board: 175 Dealer: S Vul: EW HCP: 13	<ul><li>♣ 8742</li><li>♥ KJ43</li><li>◆ AQ</li><li>♣ K72</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 176 Dealer: N Vul: None HCP: 15	<ul><li>♣ QJ94</li><li>♥ AJ98</li><li>◆ AQJ</li><li>♣ 98</li></ul>	West Bids 4♥ if possible.  You bid first.
Board: 177 Dealer: S Vul: NS HCP: 11	<ul><li>★ KQ106</li><li>★ K52</li><li>★ K1062</li><li>★ 64</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 178 Dealer: N Vul: Both HCP: 17	<ul><li>★ A109</li><li>★ AQ84</li><li>◆ 106</li><li>★ AQJ7</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 179 Dealer: S Vul: NS HCP: 8	<ul><li>◆ Q842</li><li>◆ Q65</li><li>◆ 85</li><li>◆ KJ82</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 175 Dealer: S Vul: EW	North: ♠ 8742 ♥ KJ43	South: ♠ AK109		North		1NT
North HCP: 13	<b>V</b> KJ43 ♦ AQ	♥ Q985 ♦ 43	Pass Pass	2♣¹ 3NT	3♦ AP	Pass
South HCP: 16 Contract: 3N S	<b>♣</b> K72	♣ AQJ	1. Stay		АГ	
Board: 176	North:	South:	West	North	East	South
Dealer: N	• QJ94	<b>♦</b> K876		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> AJ98	<b>v</b> 10	4♥	Pass	Pass	X
South HCP: 15	♦ AQJ	♦ K54	AP			
Contract: 4♥X W	<b>♣</b> 98	♣ AKQ54	1. Stay	man		
Board: 177 Dealer: S	North: ♠ KQ106	South: ♠ A9	West	North	East	South 1NT
Vul: NS North HCP: 11	<b>♥</b> K52	<b>♥</b> QJ863	Pass	2 <b>♣</b> ¹	3♣	Pass
South HCP: 15	♦ K1062	♦ QJ4	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 64	<b>♣</b> AJ9	1. Stay	man		
Board: 178 Dealer: N	North:	South:	West	North		
Vul: Both	<b>▲</b> A109 <b>♥</b> AQ84	<b>♠</b> K875 <b>♥</b> J3	2♦	1NT Pass	Pass	2 <b>♣</b> ¹ 3NT
North HCP: 17	◆ 106	• K8	AP	rass	rass	31N I
South HCP: 10 Contract: 3N N	♣ AQJ7	<b>♣</b> K6532	1. Stay	man		
Board: 179	N. 4	G 4	Wast	North	Fact	South
Dealer: S	North: <b>♠</b> Q842	South: ♠ AK9	WEST	rvorul	Last	1NT
Vul: NS	♥ Q65	<b>♣</b> AK9 <b>♥</b> AJ98	Pass	2 <b>.</b> 1	3♦	Pass
North HCP: 8	<b>♦</b> 85	◆ 72	Pass	X	AP	1 400
South HCP: 16 Contract: 3♦X E	<b>♣</b> KJ82	♣ A1054	1. Stay		1 <b>11</b>	

Board: 175 Dealer: S Vul: EW HCP: 16	<ul><li>♠ AK109</li><li>♥ Q985</li><li>♦ 43</li><li>♠ AQJ</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 176 Dealer: N Vul: None HCP: 15	<ul><li>★ K876</li><li>▼ 10</li><li>◆ K54</li><li>◆ AKQ54</li></ul>	West Bids 4♥ if possible.  Partner bids first.
Board: 177 Dealer: S Vul: NS HCP: 15	<ul><li>♠ A9</li><li>♥ QJ863</li><li>♦ QJ4</li><li>♠ AJ9</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 178 Dealer: N Vul: Both HCP: 10	<ul><li>★ K875</li><li>♥ J3</li><li>♦ K8</li><li>★ K6532</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 179 Dealer: S Vul: NS HCP: 16	<ul><li>★ AK9</li><li>▼ AJ98</li><li>◆ 72</li><li>◆ A1054</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 175 Dealer: S Vul: EW	North: ♠ 8742 ♥ KJ43	South: ♠ AK109		North		1NT
North HCP: 13	<b>V</b> KJ43 ♦ AQ	♥ Q985 ♦ 43	Pass Pass	2♣¹ 3NT	3♦ AP	Pass
South HCP: 16 Contract: 3N S	<b>♣</b> K72	♣ AQJ	1. Stay		АГ	
Board: 176	North:	South:	West	North	East	South
Dealer: N	• QJ94	<b>♦</b> K876		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> AJ98	<b>v</b> 10	4♥	Pass	Pass	X
South HCP: 15	◆ AQJ	♦ K54	AP			
Contract: 4♥X W	<b>♣</b> 98	♣ AKQ54	1. Stay	man		
Board: 177 Dealer: S	North: ♠ KQ106	South: ♠ A9	West	North	East	South 1NT
Vul: NS North HCP: 11	<b>♥</b> K52	<b>♥</b> QJ863	Pass	2 <b>♣</b> ¹	3♣	Pass
South HCP: 15	♦ K1062	♦ QJ4	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 64	<b>♣</b> AJ9	1. Stay	man		
Board: 178 Dealer: N	North:	South:	West	North		
Vul: Both	<b>▲</b> A109 <b>♥</b> AQ84	<b>♠</b> K875 <b>♥</b> J3	2♦	1NT Pass	Pass	2 <b>♣</b> ¹ 3NT
North HCP: 17	◆ 106	• K8	AP	rass	rass	31N I
South HCP: 10 Contract: 3N N	♣ AQJ7	<b>♣</b> K6532	1. Stay	man		
Board: 179	N. 4	G 4	Wast	North	Fact	South
Dealer: S	North: <b>♠</b> Q842	South: ♠ AK9	WEST	rvorul	Last	1NT
Vul: NS	♥ Q65	<b>♣</b> AK9 <b>♥</b> AJ98	Pass	2 <b>.</b> 1	3♦	Pass
North HCP: 8	<b>♦</b> 85	◆ 72	Pass	X	AP	1 400
South HCP: 16 Contract: 3♦X E	<b>♣</b> KJ82	♣ A1054	1. Stay		1 <b>11</b>	

Vul. FW • KOI5				
HCP: 15 ♣ A32	Q7 QJ:		West Bids 4♠ if possible.  You bid first.	
Board: 181	107	I	•	
Board: 182	.852 12		West Bids 2♦ if possible.  You bid first.	
Board: 183	KJ9		East Bids 4♥ if possible.  Partner bids first.	
Board: 184	QJ <sup>2</sup> Q5		West Bids 3♣ if possible.  You bid first.	

Board: 180 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4•X W	North:  • 104  • KQ73  • KQJ5  • A32	South:  ♠ KJ8  ♥ AJ82  ♠ 87  ♣ KJ104	West  4♣ AP 1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 181 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3•X E	North:  ♠ 8  ♥ KQJ7  • K10753  ♣ 985	South:  ♠ Q43  ♥ A1092  ♠ AQ  ♣ KQ72		North  2♣¹ X man	East 3♠ AP	South 1NT Pass
Board: 182 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 2•X W	North:  ♠ AK82  ♥ A852  ♦ J42  ♣ K7	South:  ♠ Q973  ♥ 643  ♠ Q  ♠ AQ854	West  2  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 183 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4 VX E	North:  ♠ KJ53  ♥ 2  ♠ AKJ94  ♣ J82	South:  ♠ Q74  ▼ A86  ♠ Q532  ♠ AK9	West Pass Pass 1. Stay	North  2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 184 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ J4  ▼ AQJ4  ♦ KQ54  ♠ K109	South:  ◆ A9732  ▼ K876  ◆ 2  ◆ Q63	West  3♣  Pass  1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 180 Dealer: N Vul: EW HCP: 13	<ul><li>★ KJ8</li><li>▼ AJ82</li><li>◆ 87</li><li>◆ KJ104</li></ul>	West Bids 4♠ if possible.  Partner bids first.
Board: 181 Dealer: S Vul: Both HCP: 17	<ul><li>♣ Q43</li><li>♥ A1092</li><li>♦ AQ</li><li>♣ KQ72</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 182 Dealer: N Vul: None HCP: 10	<ul><li>♣ Q973</li><li>♥ 643</li><li>♦ Q</li><li>♣ AQ854</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 183 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q74</li><li>★ A86</li><li>◆ Q532</li><li>♣ AK9</li></ul>	East Bids 4♥ if possible.  You bid first.
Board: 184 Dealer: N Vul: Both HCP: 9	<ul><li>★ A9732</li><li>★ K876</li><li>★ 2</li><li>★ Q63</li></ul>	West Bids 3♣ if possible.  Partner bids first.

Board: 180 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4•X W	North:  • 104  • KQ73  • KQJ5  • A32	South:  ♠ KJ8  ♥ AJ82  ♠ 87  ♣ KJ104	West  4♣ AP 1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 181 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3•X E	North:  ♠ 8  ♥ KQJ7  • K10753  ♣ 985	South:  ♠ Q43  ♥ A1092  ♠ AQ  ♣ KQ72		North  2♣¹ X man	East 3♠ AP	South 1NT Pass
Board: 182 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 2•X W	North:  ♠ AK82  ♥ A852  ♦ J42  ♣ K7	South:  ♠ Q973  ♥ 643  ♠ Q  ♠ AQ854	West  2  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 183 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4 VX E	North:  ♠ KJ53  ♥ 2  ♠ AKJ94  ♣ J82	South:  ♠ Q74  ▼ A86  ♠ Q532  ♠ AK9	West Pass Pass 1. Stay	North  2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 184 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 N	North:  ♠ J4  ▼ AQJ4  ♦ KQ54  ♠ K109	South:  ◆ A9732  ▼ K876  ◆ 2  ◆ Q63	West  3♣  Pass  1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 185 Dealer: S Vul: None HCP: 9	<ul><li>108732</li><li>✓ AJ95</li><li>✓ 53</li><li>✓ KJ</li></ul>	East Bids 2 if possible. West Bids 3 if possible. Partner bids first.
Board: 186 Dealer: N Vul: NS HCP: 16	<ul><li>★ K1093</li><li>★ AQ</li><li>◆ K105</li><li>◆ A942</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 187 Dealer: S Vul: Both HCP: 10	<ul><li>★ KQ83</li><li>♥ QJ94</li><li>◆ J9</li><li>◆ J74</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 188 Dealer: N Vul: None HCP: 15	<ul><li>★ A1096</li><li>★ 863</li><li>★ A2</li><li>★ AK94</li></ul>	West Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 189 Dealer: S Vul: NS HCP: 8	<ul><li>J9432</li><li>✓ J1098</li><li>✓ —</li><li>AQ43</li></ul>	East Bids 5♦ if possible.  Partner bids first.

Board: 185	North:	South:	West	North	East	South 1NT	
Dealer: S Vul: None	<b>★</b> 108732	♠ KQJ96	Pass	2 <b>♣</b> ¹	<b>2</b>	2♠	
North HCP: 9	<b>♥</b> AJ95	<b>♥</b> KQ4	3♦	<b>4</b> ◆ <sup>2</sup>	Pass	4♠	
South HCP: 15	<b>♦</b> 53	♦ 94 • A100	AP				
Contract: 4♠ S	<b>♣</b> KJ	♣ A109	1. Stay	man			
			2. limit	raise or	better	in♠	
Board: 186			West	North	East	South	
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹	
Vul: NS	<b>★</b> K1093	<b>♠</b> AQJ7 <b>♥</b> 93	2♥	2NT	Pass	3♦	
North HCP: 16	<b>♥</b> AQ <b>♦</b> K105	<b>♦</b> J7643	Pass	3♠	Pass	4♠	
South HCP: 10	♣ A942	<b>♣</b> Q3	AP				
Contract: 4♠ N			1. Stayman				
Board: 187 Dealer: S	North: ♠ KQ83	South: ♠ A976	West	North	East	South 1NT	
Vul: Both North HCP: 10	<b>♥</b> QJ94	<b>♥</b> AK108	Pass	2 <b>♣</b> ¹	3♣	Pass	
South HCP: 15	<b>♦</b> J9	<b>◆</b> 1074	Pass	X	AP		
Contract: 3♣X E	<b>♣</b> J74	174 ♣ A8	1. Stayman				
Board: 188	NI41	C41	West	North	East	South	
Dealer: N	North: <b>♠</b> A1096	South: ♠ K542		1NT	Pass		
Vul: None	<b>♥</b> 863	<b>♥</b> 9	2♥	Pass	Pass		
North HCP: 15 South HCP: 8	◆ A2	♦ K83	3♥	X	AP		
Contract: 3♥X W	<b>♣</b> AK94	♣ Q8653	1. Stay	man			
Board: 189			Wost	North	Foot	South	
Dealer: S	North:	South:	west	North	East	South 1NT	
Vul: NS	<b>♠</b> J9432 <b>♥</b> J1098	<b>♠</b> K1065 <b>♥</b> AKQ7	Dogg	2 <b>♣</b> ¹	5 <b>♦</b>	X	
North HCP: 8	<b>▼</b> J1098	<b>V</b> AKQ/ <b>♦</b> K9	AP	∠ <b>₹</b> *	J¥	Λ	
South HCP: 16	♣ AQ43	<b>♣</b> J108	AP 1. Stay	100010			

Board: 185 Dealer: S Vul: None HCP: 15	<ul><li>★ KQJ96</li><li>★ KQ4</li><li>◆ 94</li><li>◆ A109</li></ul>	East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 186 Dealer: N Vul: NS HCP: 10	<ul><li>♠ AQJ7</li><li>♥ 93</li><li>♦ J7643</li><li>♠ Q3</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 187 Dealer: S Vul: Both HCP: 15	<ul><li>▲ A976</li><li>✔ AK108</li><li>◆ 1074</li><li>♣ A8</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 188 Dealer: N Vul: None HCP: 8	<ul><li>★ K542</li><li>♥ 9</li><li>★ K83</li><li>◆ Q8653</li></ul>	West Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 189 Dealer: S Vul: NS HCP: 16	<ul><li>★ K1065</li><li>★ AKQ7</li><li>★ K9</li><li>★ J108</li></ul>	East Bids 5♦ if possible.  You bid first.

Board: 185	North:	South:	West	North	East	South 1NT	
Dealer: S Vul: None	<b>★</b> 108732	♠ KQJ96	Pass	2 <b>♣</b> ¹	<b>2</b>	2♠	
North HCP: 9	<b>♥</b> AJ95	<b>♥</b> KQ4	3♦	<b>4</b> ◆ <sup>2</sup>	Pass	4♠	
South HCP: 15	<b>♦</b> 53	♦ 94 • A100	AP				
Contract: 4♠ S	<b>♣</b> KJ	♣ A109	1. Stay	man			
			2. limit	raise or	better	in♠	
Board: 186			West	North	East	South	
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹	
Vul: NS	<b>★</b> K1093	<b>♠</b> AQJ7 <b>♥</b> 93	2♥	2NT	Pass	3♦	
North HCP: 16	<b>♥</b> AQ <b>♦</b> K105	<b>♦</b> J7643	Pass	3♠	Pass	4♠	
South HCP: 10	♣ A942	<b>♣</b> Q3	AP				
Contract: 4♠ N			1. Stayman				
Board: 187 Dealer: S	North: ♠ KQ83	South: ♠ A976	West	North	East	South 1NT	
Vul: Both North HCP: 10	<b>♥</b> QJ94	<b>♥</b> AK108	Pass	2 <b>♣</b> ¹	3♣	Pass	
South HCP: 15	<b>♦</b> J9	<b>◆</b> 1074	Pass	X	AP		
Contract: 3♣X E	<b>♣</b> J74	174 ♣ A8	1. Stayman				
Board: 188	NI41	C41	West	North	East	South	
Dealer: N	North: <b>♠</b> A1096	South: ♠ K542		1NT	Pass		
Vul: None	<b>♥</b> 863	<b>♥</b> 9	2♥	Pass	Pass		
North HCP: 15 South HCP: 8	◆ A2	♦ K83	3♥	X	AP		
Contract: 3♥X W	<b>♣</b> AK94	♣ Q8653	1. Stay	man			
Board: 189			Wost	North	Foot	South	
Dealer: S	North:	South:	west	North	East	South 1NT	
Vul: NS	<b>♠</b> J9432 <b>♥</b> J1098	<b>♠</b> K1065 <b>♥</b> AKQ7	Dogg	2 <b>♣</b> ¹	5 <b>♦</b>	X	
North HCP: 8	<b>▼</b> J1098	<b>V</b> AKQ/ <b>♦</b> K9	AP	∠ <b>₹</b> *	J¥	Λ	
South HCP: 16	♣ AQ43	<b>♣</b> J108	AP 1. Stay	100010			

Board: 190 Dealer: N Vul: EW HCP: 15	<ul><li>103</li><li>KQJ</li><li>QJ852</li><li>AQ2</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 191 Dealer: S Vul: None HCP: 11	<ul><li>♣ Q654</li><li>♥ AJ1092</li><li>◆ 76</li><li>♣ A5</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 192 Dealer: N Vul: NS HCP: 15	<ul><li>↑72</li><li>↑K54</li><li>↑AK632</li><li>↑AJ2</li></ul>	West Bids 4♠ if possible.  You bid first.
Board: 193 Dealer: S Vul: EW HCP: 10	<ul><li>♣ Q97</li><li>♥ Q986</li><li>♦ A</li><li>♣ Q8543</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 194 Dealer: N Vul: Both HCP: 15	<ul><li>♣ J1092</li><li>♥ A52</li><li>♦ A32</li><li>♣ AQ8</li></ul>	West Bids 2♦ if possible.  You bid first.

Board: 190 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2♠ W	North:  ♠ 103  ♥ KQJ  ♠ QJ852  ♣ AQ2	South:  ♠ KJ65  ♥ A954  ♠ 74  ♣ J103	West  2♠  1. Stay	North 1NT AP man	East Pass	
Board: 191 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ Q654  ♥ AJ1092  ♦ 76  ♣ A5	South:  ♠ KJ972  ♥ KQ8  ♠ QJ10  ♠ K6	West Pass Pass 1. Stay	North  2♣¹ 4♠ man	East  2  AP	South 1NT 2♠
Board: 192 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4♠X W	North:  ♣ 72  ♥ K54  ♦ AK632  ♣ AJ2	South:  ♠ 63  ▼ AQ83  ♦ J4  ♣ KQ743	West  4♠  1. Stay	North 1NT X man	East Pass AP	
Board: 193 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ Q97  ♥ Q986  ♠ A  ♠ Q8543	South:  ♠ A6  ♥ J753  ♠ K873  ♣ AK7	West Pass Pass Pass 1. Stay	North  2. 1  X  3NT  man	East  2  Pass AP	South 1NT Pass 2NT
Board: 194 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4♠ S	North:	South:  ♠ KQ753  ♥ K976  ♠ 87  ♣ 96	2♦ Pass AP 1. Stay		Pass Pass Pass	2♣¹ 2♠ 4♠

Board: 190 Dealer: N Vul: EW HCP: 9	<ul><li>★ KJ65</li><li>▼ A954</li><li>◆ 74</li><li>◆ J103</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 191 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ972</li><li>★ KQ8</li><li>◆ QJ10</li><li>★ K6</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 192 Dealer: N Vul: NS HCP: 12	<ul><li>♠ 63</li><li>♥ AQ83</li><li>♦ J4</li><li>♠ KQ743</li></ul>	West Bids 4♠ if possible.  Partner bids first.
Board: 193 Dealer: S Vul: EW HCP: 15	<ul><li>▲ A6</li><li>♥ J753</li><li>♦ K873</li><li>▲ AK7</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 194 Dealer: N Vul: Both HCP: 8	<ul><li>★ KQ753</li><li>▼ K976</li><li>◆ 87</li><li>◆ 96</li></ul>	West Bids 2♦ if possible.  Partner bids first.

Board: 190 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2♠ W	North:  ♠ 103  ♥ KQJ  ♠ QJ852  ♣ AQ2	South:  ♠ KJ65  ♥ A954  ♠ 74  ♣ J103	West  2♠  1. Stay	North 1NT AP man	East Pass	
Board: 191 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ Q654  ♥ AJ1092  ♦ 76  ♣ A5	South:  ♠ KJ972  ♥ KQ8  ♠ QJ10  ♠ K6	West Pass Pass 1. Stay	North  2♣¹ 4♠ man	East  2  AP	South 1NT 2♠
Board: 192 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4♠X W	North:  ♣ 72  ♥ K54  ♦ AK632  ♣ AJ2	South:  ♠ 63  ▼ AQ83  ♦ J4  ♣ KQ743	West  4♠  1. Stay	North 1NT X man	East Pass AP	
Board: 193 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ Q97  ♥ Q986  ♠ A  ♠ Q8543	South:  ♠ A6  ♥ J753  ♠ K873  ♣ AK7	West Pass Pass Pass 1. Stay	North  2. 1  X  3NT  man	East  2  Pass AP	South 1NT Pass 2NT
Board: 194 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 4♠ S	North:	South:  ♠ KQ753  ♥ K976  ♠ 87  ♣ 96	2♦ Pass AP 1. Stay		Pass Pass Pass	2♣¹ 2♠ 4♠

Board: 195 Dealer: S Vul: NS HCP: 8	<ul><li>★ 104</li><li>★ K932</li><li>★ J82</li><li>★ A865</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 196 Dealer: N Vul: EW HCP: 16	<ul><li></li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 197 Dealer: S Vul: Both HCP: 10	<ul><li>♣ Q1042</li><li>♥ KQJ102</li><li>◆ J9</li><li>♣ J7</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 198 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q65</li><li>♥ AJ</li><li>◆ A873</li><li>♣ KJ75</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 199 Dealer: S Vul: Both HCP: 11	<ul><li>★ K982</li><li>▼ AQ832</li><li>◆ Q42</li><li>◆ 2</li></ul>	East Bids 3♣ if possible.  Partner bids first.

Board: 195 Dealer: S Vul: NS North HCP: 8 South HCP: 16	North:  • 104  • K932  • J82  • A865	South:  ♠ QJ32  ♥ AJ8  ♠ K10  ♠ KQ109	West Pass AP 1. Stay	North  2•1	East 2◆	South 1NT 2NT
Contract: 2N S  Board: 196  Dealer: N  Vul: EW  North HCP: 16  South HCP: 10  Contract: 4♥ S	North:  ♣ J104  ♥ AJ10  ♠ K75  ♣ AK94	South:  ♠ AQ76  ♥ K8632  ♦ 4  ♣ J72		North 1NT Pass 4♥	East Pass Pass AP	2 <b>♣</b> ¹
Board: 197 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 N	North:  ♠ Q1042  ♥ KQJ102  ♦ J9  ♣ J7	South:  ♠ AK98  ♥ A98  ♦ 64  ♠ A983	Pass Pass AP 1. Stay	North  2♣¹ 3▼ man	East 3♦ Pass	1NT Pass
Board: 198 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ Q65  ♥ AJ  ♠ A873  ♣ KJ75	South:  ♠ KJ974  ♥ K543  ♦ 104  ♠ Q2	West  2  Pass  1. Stay	North 1NT Pass 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 199 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♥ N	North:  ♠ K982  ♥ AQ832  • Q42  ♣ 2	South:  ♠ AQJ6  ♥ K96  ♠ K3  ♠ Q843	West Pass Pass AP 1. Stay	North  2♣¹ 3♥ man	East 3♣ Pass	1NT Pass

Board: 195 Dealer: S Vul: NS HCP: 16	<ul><li>♣ QJ32</li><li>♥ AJ8</li><li>♦ K10</li><li>♣ KQ109</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 196 Dealer: N Vul: EW HCP: 10	<ul><li>AQ76</li><li>✓ K8632</li><li>✓ 4</li><li>✓ J72</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 197 Dealer: S Vul: Both HCP: 15	<ul><li>AK98</li><li>✓ A98</li><li>64</li><li>A983</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 198 Dealer: N Vul: None HCP: 9	<ul><li>★ KJ974</li><li>★ K543</li><li>★ 104</li><li>★ Q2</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 199 Dealer: S Vul: Both HCP: 15	<ul><li>AQJ6</li><li>✓ K96</li><li>✓ K3</li><li>◆ Q843</li></ul>	East Bids 3♣ if possible.  You bid first.

Board: 195 Dealer: S Vul: NS North HCP: 8 South HCP: 16	North:  • 104  • K932  • J82  • A865	South:  ♠ QJ32  ♥ AJ8  ♠ K10  ♠ KQ109	West Pass AP 1. Stay	North  2•1	East 2◆	South 1NT 2NT
Contract: 2N S  Board: 196  Dealer: N  Vul: EW  North HCP: 16  South HCP: 10  Contract: 4♥ S	North:  ♣ J104  ♥ AJ10  ♠ K75  ♣ AK94	South:  ♠ AQ76  ♥ K8632  ♦ 4  ♣ J72		North 1NT Pass 4♥	East Pass Pass AP	2 <b>♣</b> ¹
Board: 197 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 N	North:  ♠ Q1042  ♥ KQJ102  ♦ J9  ♣ J7	South:  ♠ AK98  ♥ A98  ♦ 64  ♠ A983	Pass Pass AP 1. Stay	North  2♣¹ 3▼ man	East 3♦ Pass	1NT Pass
Board: 198 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ Q65  ♥ AJ  ♠ A873  ♣ KJ75	South:  ♠ KJ974  ♥ K543  ♦ 104  ♠ Q2	West  2  Pass  1. Stay	North 1NT Pass 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 199 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♥ N	North:  ♠ K982  ♥ AQ832  • Q42  ♣ 2	South:  ♠ AQJ6  ♥ K96  ♠ K3  ♠ Q843	West Pass Pass AP 1. Stay	North  2♣¹ 3♥ man	East 3♣ Pass	1NT Pass

Board: 200 Dealer: N Vul: None HCP: 17	<ul><li>★ K53</li><li>★ A94</li><li>★ K73</li><li>★ AK73</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 201 Dealer: S Vul: NS HCP: 12	<ul><li>★ KJ97</li><li>▼ J65</li><li>◆ 105</li><li>◆ AK62</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 202 Dealer: N Vul: Both HCP: 15	<ul><li>★ AJ10</li><li>★ AQJ82</li><li>◆ 53</li><li>★ K42</li></ul>	West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 203 Dealer: S Vul: None HCP: 10	<ul><li>AQ95</li><li>J54</li><li>K7</li><li>10763</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 204 Dealer: N Vul: EW HCP: 17	<ul><li>A103</li><li>✓ A1064</li><li>✓ AJ</li><li>♣ A1095</li></ul>	West Bids 5♦ if possible.  You bid first.

Board: 200 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ K53  ♥ A94  ♠ K73  ♣ AK73	South: ◆ 98 ▼ KJ73 ◆ AJ1042 ◆ 84	West  2♠ Pass 1. Stay	North 1NT 2NT 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 201 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 44 N	North:  ♠ KJ97  ♥ J65  ♦ 105  ♣ AK62	South:  ♠ AQ62  ♥ K3  ♠ A74  ♠ Q843	West Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	East 2♥ Pass	1NT Pass
Board: 202 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♥ N	North:  ♠ AJ10  ♥ AQJ82  ♠ 53  ♣ K42	South:  ♠ Q65  ♥ K543  ♠ 7  ♠ A9763	2♦ Pass 1. Stay	North 1NT 2♥ 4♥ man raise or	Pass 3♦ AP	2 <b>♣</b> ¹ 4 <b>◆</b> ²
Board: 203 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ AQ95  ♥ J54  ♠ K7  ♣ 10763	South:  ♠ KJ42  ♥ K9  ♠ AQ108  ♣ K85	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East 2♥ AP	South 1NT 2NT
Board: 204 Dealer: N Vul: EW North HCP: 17 South HCP: 14 Contract: 5•X W	North:  ♠ A103  ♥ A1064  ♠ AJ  ♠ A1095	South:  ♠ KJ42  ♥ KQ932  ♦ 54  ♣ KQ	West  5♦ 1. Stay	North 1NT X man	East Pass AP	

Board: 200 Dealer: N Vul: None HCP: 9	<ul><li>◆ 98</li><li>♥ KJ73</li><li>◆ AJ1042</li><li>◆ 84</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 201 Dealer: S Vul: NS HCP: 15	<ul><li>AQ62</li><li>K3</li><li>A74</li><li>Q843</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 202 Dealer: N Vul: Both HCP: 9	<ul><li>♣ Q65</li><li>♥ K543</li><li>♦ 7</li><li>♣ A9763</li></ul>	West Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 203 Dealer: S Vul: None HCP: 16	<ul><li>★ KJ42</li><li>★ K9</li><li>★ AQ108</li><li>★ K85</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 204 Dealer: N Vul: EW HCP: 14	<ul><li>★ KJ42</li><li>▼ KQ932</li><li>◆ 54</li><li>★ KQ</li></ul>	West Bids 5♦ if possible.  Partner bids first.

Board: 200 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ K53  ♥ A94  ♠ K73  ♣ AK73	South: ◆ 98 ▼ KJ73 ◆ AJ1042 ◆ 84	West  2♠ Pass 1. Stay	North 1NT 2NT 3NT	East Pass Pass AP	2 <b>♣</b> ¹
Board: 201 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 44 N	North:  ♠ KJ97  ♥ J65  ♦ 105  ♣ AK62	South:  ♠ AQ62  ♥ K3  ♠ A74  ♠ Q843	West Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	East 2♥ Pass	1NT Pass
Board: 202 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♥ N	North:  ♠ AJ10  ♥ AQJ82  ♠ 53  ♣ K42	South:  ♠ Q65  ♥ K543  ♠ 7  ♠ A9763	2♦ Pass 1. Stay	North 1NT 2♥ 4♥ man raise or	Pass 3♦ AP	2 <b>♣</b> ¹ 4 <b>◆</b> ²
Board: 203 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ AQ95  ♥ J54  ♠ K7  ♣ 10763	South:  ♠ KJ42  ♥ K9  ♠ AQ108  ♣ K85	West Pass Pass 1. Stay	North  2♣¹  3NT  man	East 2♥ AP	South 1NT 2NT
Board: 204 Dealer: N Vul: EW North HCP: 17 South HCP: 14 Contract: 5•X W	North:  ♠ A103  ♥ A1064  ♠ AJ  ♠ A1095	South:  ♠ KJ42  ♥ KQ932  ♦ 54  ♣ KQ	West  5♦ 1. Stay	North 1NT X man	East Pass AP	

Board: 205 Dealer: S Vul: None HCP: 9	♣7 ♥ AJ42 ♦ K10976 ♣ J86	East Bids 2♠ if possible.  Partner bids first.
Board: 206 Dealer: N Vul: NS HCP: 17	<ul><li>★ AK52</li><li>♥ J753</li><li>◆ AK9</li><li>◆ Q10</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 207 Dealer: S Vul: EW HCP: 10	<ul><li>♣ A732</li><li>♥ Q6</li><li>♦ J1072</li><li>♣ K92</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 208 Dealer: N Vul: NS HCP: 15	<ul><li>A4</li><li>✓ A2</li><li>108652</li><li>AK109</li></ul>	West Bids 4♥ if possible.  You bid first.
Board: 209 Dealer: S Vul: EW HCP: 9	<ul><li>♦ 92</li><li>♥ AJ97</li><li>♦ 94</li><li>♠ A10752</li></ul>	East Bids 2♠ if possible.  Partner bids first.

Board: 205 Dealer: S Vul: None North HCP: 9	North: <b>♣</b> 7 <b>♥</b> AJ42	South: <b>♠</b> K864 <b>♥</b> KQ86	Pass	North 2♣¹	2♠	1NT 2NT	
South HCP: 16 Contract: 4♥ S	◆ K10976 ◆ J86	◆ Q2 ◆ AQ10	Pass Pass 1. Stay	3♦ 4♥ man	Pass AP	3♥	
Board: 206 Dealer: N Vul: NS	North: ♠ AK52	South: ♠ Q764	West	North 1NT	East Pass		
North HCP: 17 South HCP: 8 Contract: 3♣ W	♦ AK9	◆ 63 ◆ KJ3	◆ Q1042 ◆ 63 3♣ A1			2 <b>T</b>	
Board: 207 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: EW	<b>♦</b> A732 <b>♥</b> Q6	<b>♠</b> K6 <b>♥</b> 954	Pass	2 <b>♣</b> ¹	2♥	Pass	
North HCP: 10	◆ J1072	◆ AQ43	Pass	X	Pass	3♣	
South HCP: 15 Contract: 3N S	♣ K92	<b>♣</b> AQ83	Pass 1. Stay	3NT man	AP		
Board: 208 Dealer: N Vul: NS	North: ♠ A4	South: ♠ Q653	West	North 1NT	East Pass		
North HCP: 15 South HCP: 9 Contract: 4♥ W	◆ A2 ◆ 108652 ♣ AK109	<b>∨</b> J8 • QJ7 • QJ62	4 <b>♥</b> 1. Stay	AP man			
Board: 209 Dealer: S	North: ◆ 92	South: ♠ A3	West	North	East	South 1NT	
Vul: EW North HCP: 9	<b>♥</b> AJ97	<b>♥</b> K863	Pass		2♠	Pass	
South HCP: 15 Contract: 3♣ N	◆ 94 <b>♣</b> A10752	<b>♦</b> KQ7 <b>♣</b> QJ64	Pass 1. Stay	3 <b>♣</b> man	AP		

Board: 205 Dealer: S Vul: None HCP: 16	<ul><li>★ K864</li><li>▼ KQ86</li><li>◆ Q2</li><li>◆ AQ10</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 206 Dealer: N Vul: NS HCP: 8	<ul><li>♣ Q764</li><li>♥ Q1042</li><li>♦ 63</li><li>♣ KJ3</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 207 Dealer: S Vul: EW HCP: 15	<ul><li>★ K6</li><li>♥ 954</li><li>◆ AQ43</li><li>◆ AQ83</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 208 Dealer: N Vul: NS HCP: 9	<ul><li>♣ Q653</li><li>♥ J8</li><li>◆ QJ7</li><li>♣ QJ62</li></ul>	West Bids 4♥ if possible.  Partner bids first.
Board: 209 Dealer: S Vul: EW HCP: 15	<ul><li>★ A3</li><li>▼ K863</li><li>★ KQ7</li><li>★ QJ64</li></ul>	East Bids 2♠ if possible.  You bid first.

Board: 205 Dealer: S Vul: None North HCP: 9	North: <b>♣</b> 7 <b>♥</b> AJ42	South: <b>♠</b> K864 <b>♥</b> KQ86	Pass	North 2♣¹	2♠	1NT 2NT	
South HCP: 16 Contract: 4♥ S	◆ K10976 ◆ J86	◆ Q2 ◆ AQ10	Pass Pass 1. Stay	3♦ 4♥ man	Pass AP	3♥	
Board: 206 Dealer: N Vul: NS	North: ♠ AK52	South: ♠ Q764	West	North 1NT	East Pass		
North HCP: 17 South HCP: 8 Contract: 3♣ W	♦ AK9	◆ 63 ◆ KJ3	◆ Q1042 ◆ 63 3♣ A1			2 <b>T</b>	
Board: 207 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: EW	<b>♦</b> A732 <b>♥</b> Q6	<b>♠</b> K6 <b>♥</b> 954	Pass	2 <b>♣</b> ¹	2♥	Pass	
North HCP: 10	◆ J1072	◆ AQ43	Pass	X	Pass	3♣	
South HCP: 15 Contract: 3N S	♣ K92	<b>♣</b> AQ83	Pass 1. Stay	3NT man	AP		
Board: 208 Dealer: N Vul: NS	North: ♠ A4	South: ♠ Q653	West	North 1NT	East Pass		
North HCP: 15 South HCP: 9 Contract: 4♥ W	◆ A2 ◆ 108652 ♣ AK109	<b>∨</b> J8 • QJ7 • QJ62	4 <b>♥</b> 1. Stay	AP man			
Board: 209 Dealer: S	North: ◆ 92	South: ♠ A3	West	North	East	South 1NT	
Vul: EW North HCP: 9	<b>♥</b> AJ97	<b>♥</b> K863	Pass		2♠	Pass	
South HCP: 15 Contract: 3♣ N	◆ 94 <b>♣</b> A10752	<b>♦</b> KQ7 <b>♣</b> QJ64	Pass 1. Stay	3 <b>♣</b> man	AP		

Board: 210 Dealer: N Vul: Both HCP: 17	<ul><li>♠ AKQ6</li><li>♥ J973</li><li>♦ 52</li><li>♠ AQJ</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 211 Dealer: S Vul: None HCP: 9	<ul><li>♣ Q753</li><li>♥ 82</li><li>♦ Q6</li><li>♣ KQ954</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 212 Dealer: N Vul: EW HCP: 17	<ul><li>♣ AJ6</li><li>♥ KJ43</li><li>◆ A3</li><li>♣ KJ32</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 213 Dealer: S Vul: Both HCP: 9	<ul><li>★ KQ97</li><li>★ A764</li><li>◆ 964</li><li>★ 104</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 214 Dealer: N Vul: None HCP: 15	<ul><li>★ K863</li><li>♥ QJ</li><li>◆ K43</li><li>◆ AQ109</li></ul>	West Bids 3♥ if possible.  You bid first.

Board: 210 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3•X W	North:  ♠ AKQ6  ♥ J973  ♦ 52  ♣ AQJ	South:  ♣ J10983  ✔ AK86  • 108  ♣ 83	West  3♦ AP 1. Stayı	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 211 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ Q753  ♥ 82  ♠ Q6  ♠ KQ954	South:  ♠ A8  ♥ AK107  ♦ 1082  ♠ AJ63	Pass Pass Pass 1. Stay	North  2♣¹  3♣  3NT  man  raise or	2♦ Pass AP	1NT Pass 3♦ <sup>2</sup>
Board: 212 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 2N N	North:  ♠ AJ6  ♥ KJ43  ♠ A3  ♠ KJ32	South:  ♠ Q532  ♥ 96  ♠ Q862  ♣ A97	West 2♥ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 213 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ KQ97  ♥ A764  ♦ 964  ♣ 104	South:  ♠ AJ54  ♥ KQ2  ♦ 52  ♠ AK32	Pass Pass AP 1. Stay	North  2♣¹ 3▼	East  2  Pass	1NT Pass
Board: 214 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 VX W	North:  ♠ K863  ♥ QJ  ♠ K43  ♣ AQ109	South:  ♠ A952  ♥ 2  ♦ 1097  ♣ KJ764	West  3♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹

Board: 210 Dealer: N Vul: Both HCP: 8	<ul><li></li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 211 Dealer: S Vul: None HCP: 16	<ul><li>A8</li><li>✓ AK107</li><li>1082</li><li>AJ63</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 212 Dealer: N Vul: EW HCP: 8	<ul><li>♣ Q532</li><li>♥ 96</li><li>◆ Q862</li><li>♣ A97</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 213 Dealer: S Vul: Both HCP: 17	<ul><li>AJ54</li><li>✓ KQ2</li><li>► 52</li><li>♠ AK32</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 214 Dealer: N Vul: None HCP: 8	<ul><li>A952</li><li>✓ 2</li><li>1097</li><li>KJ764</li></ul>	West Bids 3♥ if possible.  Partner bids first.

Board: 210 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3•X W	North:  ♠ AKQ6  ♥ J973  ♦ 52  ♣ AQJ	South:  ♣ J10983  ✔ AK86  • 108  ♣ 83	West  3♦ AP 1. Stayı	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 211 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ Q753  ♥ 82  ♠ Q6  ♠ KQ954	South:  ♠ A8  ♥ AK107  ♦ 1082  ♠ AJ63	Pass Pass Pass 1. Stay	North  2♣¹  3♣  3NT  man  raise or	2♦ Pass AP	1NT Pass 3♦ <sup>2</sup>
Board: 212 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 2N N	North:  ♠ AJ6  ♥ KJ43  ♠ A3  ♠ KJ32	South:  ♠ Q532  ♥ 96  ♠ Q862  ♣ A97	West 2♥ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 213 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North:  ♠ KQ97  ♥ A764  ♦ 964  ♣ 104	South:  ♠ AJ54  ♥ KQ2  ♦ 52  ♠ AK32	Pass Pass AP 1. Stay	North  2♣¹ 3▼	East  2  Pass	1NT Pass
Board: 214 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 VX W	North:  ♠ K863  ♥ QJ  ♠ K43  ♣ AQ109	South:  ♠ A952  ♥ 2  ♦ 1097  ♣ KJ764	West  3♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹

Board: 215 Dealer: S Vul: NS HCP: 10	<b>♣</b> 3 <b>♥</b> A986 <b>♦</b> J74 <b>♣</b> KQ1094	East Bids 2♦ if possible.  Partner bids first.
Board: 216 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK106</li><li>★ AJ53</li><li>★ K5</li><li>★ 973</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 217 Dealer: S Vul: None HCP: 8	<ul><li>AQ64</li><li>✓ 4</li><li>♦ 107532</li><li>♠ Q43</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 218 Dealer: N Vul: NS HCP: 17	<ul><li>A942</li><li>✓ AK106</li><li>AQ7</li><li>AQ4</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 219 Dealer: S Vul: EW HCP: 8	<ul><li>★ 1054</li><li>★ KJ86</li><li>★ 43</li><li>★ A962</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 215 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ 3  ♥ A986  ♦ J74  ♣ KQ1094	South:  ♠ AJ98  ♥ KQJ10  ♦ 92  ♣ A52	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 2♦ AP	South 1NT Pass
Board: 216 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3 S	North:  ♠ AK106  ♥ AJ53  ♠ K5  ♣ 973	South:  ♠ 842  ♥ KQ98  ♠ AJ643  ♣ J	West  3♣ AP 1. Stayı	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 217 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ S	North:  ♠ AQ64  ♥ 4  ♦ 107532  ♠ Q43	South:  ♠ KJ832  ♥ K106  ♦ J8  ♣ AKJ	West Pass Pass 1. Stayı	North  2♣¹ 4♠ man	East 2♥ AP	South 1NT 2♠
Board: 218 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 5 S	North:  ♠ A942  ♥ AK106  ♠ AQ7  ♠ 94	South:  ♠ K863  ♥ Q85  ♠ K9852  ♣ 5	West  3♣ Pass AP 1. Stayı 2. limit		Pass Pass Pass	2 <b>♣</b> ¹ 3 <b>♦</b> 5 <b>♦</b>
Board: 219 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 44 S	North:  • 1054  • KJ86  • 43  • A962	South:  ♠ AKJ87  ♥ Q102  ♠ A2  ♠ Q103	West Pass Pass AP 1. Stayı	North  2♣¹ 3♠ man	East  2  Pass	1NT 2♠

Board: 215 Dealer: S Vul: NS HCP: 15	<ul><li>▲ AJ98</li><li>♥ KQJ10</li><li>◆ 92</li><li>▲ A52</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 216 Dealer: N Vul: Both HCP: 11	<ul><li>♣842</li><li>♥KQ98</li><li>◆AJ643</li><li>♣ J</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 217 Dealer: S Vul: None HCP: 16	<ul><li>★ KJ832</li><li>★ K106</li><li>◆ J8</li><li>◆ AKJ</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 218 Dealer: N Vul: NS HCP: 8	<ul><li>★ K863</li><li>♥ Q85</li><li>◆ K9852</li><li>◆ 5</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 219 Dealer: S Vul: EW HCP: 16	<ul><li>AKJ87</li><li>♥ Q102</li><li>A2</li><li>Q103</li></ul>	East Bids 2♦ if possible.  You bid first.

Board: 215 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ 3  ♥ A986  ♦ J74  ♣ KQ1094	South:  ♠ AJ98  ♥ KQJ10  ♦ 92  ♣ A52	West Pass Pass 1. Stay	North  2♣¹  3NT man	East 2♦ AP	South 1NT Pass
Board: 216 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3 S	North:  ♠ AK106  ♥ AJ53  ♠ K5  ♣ 973	South:  ♠ 842  ♥ KQ98  ♠ AJ643  ♣ J	West  3♣ AP 1. Stayı	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 217 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ S	North:  ♠ AQ64  ♥ 4  ♦ 107532  ♠ Q43	South:  ♠ KJ832  ♥ K106  ♦ J8  ♣ AKJ	West Pass Pass 1. Stayı	North  2♣¹ 4♠ man	East 2♥ AP	South 1NT 2♠
Board: 218 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 5 S	North:  ♠ A942  ♥ AK106  ♠ AQ7  ♠ 94	South:  ♠ K863  ♥ Q85  ♠ K9852  ♣ 5	West  3♣ Pass AP 1. Stayı 2. limit		Pass Pass Pass	2 <b>♣</b> ¹ 3 <b>♦</b> 5 <b>♦</b>
Board: 219 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 44 S	North:  • 1054  • KJ86  • 43  • A962	South:  ♠ AKJ87  ♥ Q102  ♠ A2  ♠ Q103	West Pass Pass AP 1. Stayı	North  2♣¹ 3♠ man	East  2  Pass	1NT 2♠

Board: 220 Dealer: N Vul: None HCP: 15	<ul><li>★ KQ6</li><li>▼ KJ83</li><li>◆ 54</li><li>◆ AQ108</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 221 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q1082</li><li>♥ 92</li><li>◆ 972</li><li>♣ AQ86</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 222 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQJ7</li><li>♥ Q8</li><li>◆ K1095</li><li>◆ A84</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 223 Dealer: S Vul: Both HCP: 9	<ul><li>♣ Q76</li><li>♥ KJ95</li><li>◆ K8754</li><li>♣ 9</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 224 Dealer: N Vul: EW HCP: 15	<ul><li>♣ J10</li><li>♥ K7</li><li>♦ A7542</li><li>♣ AK102</li></ul>	West Bids 2♥ if possible.  You bid first.

Board: 220 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ KQ6  ♥ KJ83  ♦ 54  ♣ AQ108	South:  ♠ A974  ♥ Q752  ♠ Q8  ♠ K65	West  2♦ Pass AP 1. Stay	North 1NT Pass 3.	Pass Pass	<b>2</b> ♣¹
Board: 221 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 VX E	North:  ♠ Q1082  ♥ 92  ♦ 972  ♠ AQ86	South:  ♠ AK75  ♥ QJ10  ♠ KQ6  ♣ J52	West Pass Pass 1. Stay	North  2♣¹  X man	East 3▼ AP	South 1NT Pass
Board: 222 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ KQJ7  ♥ Q8  ♠ K1095  ♣ A84	South:  ♠ A84  ♥ K743  ♠ 82  ♠ Q1073	West  2  Pass  AP  1. Stay	North 1NT Pass 2NT	Pass Pass	2 <b>♣</b> ¹
Board: 223 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♠ Q76  ♥ KJ95  ♦ K8754  ♠ 9	South:  ♠ K4  ♥ AQ62  ♠ AJ92  ♣ Q107	Pass Pass Pass 1. Stay		East  2  Pass  AP	South 1NT 2NT 3
Board: 224 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ J10  ♥ K7  ♠ A7542  ♣ AK102	South:  ♠ K652  ♥ 32  ♠ KQJ  ♣ J963	West  2♥ Pass AP 1. Stay	North 1NT Pass 3•	Pass Pass	2 <b>♣</b> ¹

Board: 220 Dealer: N Vul: None HCP: 11	<ul><li>▲ A974</li><li>♥ Q752</li><li>◆ Q8</li><li>▲ K65</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 221 Dealer: S Vul: NS HCP: 16	<ul><li>♠ AK75</li><li>♥ QJ10</li><li>♦ KQ6</li><li>♠ J52</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 222 Dealer: N Vul: EW HCP: 9	<ul><li>★ A84</li><li>★ K743</li><li>★ 82</li><li>★ Q1073</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 223 Dealer: S Vul: Both HCP: 16	<ul><li>★ K4</li><li>★ AQ62</li><li>★ AJ92</li><li>★ Q107</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 224 Dealer: N Vul: EW HCP: 10	<ul><li>★ K652</li><li>★ 32</li><li>★ KQJ</li><li>★ J963</li></ul>	West Bids 2♥ if possible.  Partner bids first.

Board: 220 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ KQ6  ♥ KJ83  ♦ 54  ♣ AQ108	South:  ♠ A974  ♥ Q752  ♠ Q8  ♠ K65	West  2♦ Pass AP 1. Stay	North 1NT Pass 3.	Pass Pass	<b>2</b> ♣¹
Board: 221 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 VX E	North:  ♠ Q1082  ♥ 92  ♦ 972  ♠ AQ86	South:  ♠ AK75  ♥ QJ10  ♠ KQ6  ♣ J52	West Pass Pass 1. Stay	North  2♣¹  X man	East 3▼ AP	South 1NT Pass
Board: 222 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ KQJ7  ♥ Q8  ♠ K1095  ♣ A84	South:  ♠ A84  ♥ K743  ♠ 82  ♠ Q1073	West  2  Pass  AP  1. Stay	North 1NT Pass 2NT	Pass Pass	2 <b>♣</b> ¹
Board: 223 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♠ Q76  ♥ KJ95  ♦ K8754  ♠ 9	South:  ♠ K4  ♥ AQ62  ♠ AJ92  ♣ Q107	Pass Pass Pass 1. Stay		East  2  Pass  AP	South 1NT 2NT 3
Board: 224 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ J10  ♥ K7  ♠ A7542  ♣ AK102	South:  ♠ K652  ♥ 32  ♠ KQJ  ♣ J963	West  2♥ Pass AP 1. Stay	North 1NT Pass 3•	Pass Pass	2 <b>♣</b> ¹

Board: 225 Dealer: S Vul: Both HCP: 9	<ul><li>♣ QJ965</li><li>♥ Q976</li><li>◆ 75</li><li>♣ A8</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 226 Dealer: N Vul: EW HCP: 15	<ul><li>★ K753</li><li>▼ KQ</li><li>◆ K83</li><li>◆ A652</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 227 Dealer: S Vul: Both HCP: 13	<ul><li>★ 76</li><li>▼ AKJ10</li><li>◆ QJ1096</li><li>♣ Q5</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 228 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q5</li><li>♥ A75</li><li>♦ KQ653</li><li>♣ A103</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 229 Dealer: S Vul: Both HCP: 9	<ul><li>♣ Q762</li><li>♥ 1094</li><li>♦ J</li><li>♣ KQJ64</li></ul>	East Bids 2♠ if possible.  Partner bids first.

Board: 225 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ QJ965  ♥ Q976  ♠ 75  ♠ A8	South:  ♠ A1087  ♥ K8  ♠ AQ108  ♠ Q75	Pass Pass AP 1. Stay	2 <b>♠</b>	East 2♥ Pass	1NT Pass
Board: 226 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3 VX	North:  ♠ K753  ♥ KQ  ♠ K83  ♣ A652	South:  ♠ QJ98  ♥ J  • Q52  ♠ KQ943	West  3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 227 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3♠X E	North:  ♣ 76  ♥ AKJ10  ♦ QJ1096  ♣ Q5	South:  ♠ A2  ♥ Q762  ♠ AK3  ♣ K873		North  2♣¹  X man	East 3♠ AP	South 1NT Pass
Board: 228 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ Q5  ♥ A75  ♠ KQ653  ♣ A103	South:  ♠ K964  ♥ J832  ♠ A107  ♣ 85	West  2♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 229 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3♣ N	North:  ♠ Q762  ♥ 1094  ♦ J  ♣ KQJ64	South:  ♠ K95  ♥ KJ2  ♠ A532  ♣ A93	West Pass Pass 1. Stay	3♣	East 2♠ AP	South 1NT Pass

Board: 225 Dealer: S Vul: Both HCP: 15	<ul><li>★ A1087</li><li>★ K8</li><li>★ AQ108</li><li>★ Q75</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 226 Dealer: N Vul: EW HCP: 11	<ul><li>♣ QJ98</li><li>♥ J</li><li>◆ Q52</li><li>♣ KQ943</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 227 Dealer: S Vul: Both HCP: 16	<ul><li>A2</li><li>♥ Q762</li><li>AK3</li><li>★ K873</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 228 Dealer: N Vul: None HCP: 8	<ul><li>★ K964</li><li>▼ J832</li><li>◆ A107</li><li>◆ 85</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 229 Dealer: S Vul: Both HCP: 15	<ul><li>★ K95</li><li>▼ KJ2</li><li>◆ A532</li><li>◆ A93</li></ul>	East Bids 2♠ if possible.  You bid first.

Board: 225 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ QJ965  ♥ Q976  ♠ 75  ♠ A8	South:  ♠ A1087  ♥ K8  ♠ AQ108  ♠ Q75	Pass Pass AP 1. Stay	2 <b>♠</b>	East 2♥ Pass	1NT Pass
Board: 226 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3 VX	North:  ♠ K753  ♥ KQ  ♠ K83  ♣ A652	South:  ♠ QJ98  ♥ J  • Q52  ♠ KQ943	West  3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 227 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3♠X E	North:  ♣ 76  ♥ AKJ10  ♦ QJ1096  ♣ Q5	South:  ♠ A2  ♥ Q762  ♠ AK3  ♣ K873		North  2♣¹  X man	East 3♠ AP	South 1NT Pass
Board: 228 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ Q5  ♥ A75  ♠ KQ653  ♣ A103	South:  ♠ K964  ♥ J832  ♠ A107  ♣ 85	West  2♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 229 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3♣ N	North:  ♠ Q762  ♥ 1094  ♦ J  ♣ KQJ64	South:  ♠ K95  ♥ KJ2  ♠ A532  ♣ A93	West Pass Pass 1. Stay	3♣	East 2♠ AP	South 1NT Pass

Board: 230 Dealer: N Vul: None HCP: 16	<ul><li>♣ QJ1097</li><li>♥ KQ4</li><li>◆ J2</li><li>♣ AQJ</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 231 Dealer: S Vul: NS HCP: 11	<ul><li>♠ A743</li><li>♥ 86542</li><li>♠ AQJ5</li><li>♠ —</li></ul>	East Bids 5♣ if possible.  Partner bids first.
Board: 232 Dealer: N Vul: EW HCP: 15	<ul><li>AKQ109</li><li>♥ Q32</li><li>J7</li><li>★ K94</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 233 Dealer: S Vul: None HCP: 11	<ul><li>★ KJ1094</li><li>♥ QJ106</li><li>◆ K3</li><li>◆ J2</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 234 Dealer: N Vul: NS HCP: 15	<ul><li>★ 84</li><li>▼ AQJ4</li><li>◆ QJ53</li><li>◆ AJ10</li></ul>	West Bids 2♦ if possible.  You bid first.

Board: 230 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3•X W	North:  ♠ QJ1097  ♥ KQ4  ♦ J2  ♠ AQJ	South:  ◆ A8642  ▼ A652  ◆ 7  ◆ 974	West  3♦ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 231 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 5 X E	North:  ♠ A743  ♥ 86542  ♠ AQJ5  ♠ —	South:  ♠ KJ865  ♥ AKJ  ♠ K42  ♣ 104		North  2♣¹ X man	East 5♣ AP	South 1NT Pass
Board: 232 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 44 N	North:  ♠ AKQ109  ♥ Q32  ♦ J7  ♠ K94	South:	West  2  Pass  1. Stay	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 233 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4♥ S	North:  ♠ KJ1094  ♥ QJ106  ♠ K3  ♣ J2	South:  ♠ A73  ♥ AK752  ♠ 875  ♠ A7	Pass Pass AP 1. Stay	3♠	East 3♣ Pass	1NT Pass
Board: 234 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3▼ N	North:  ◆ 84  ▼ AQJ4  ◆ QJ53  ♣ AJ10	South:  ♠ Q7652  ♥ K1097  ←—  ♠ Q842	West  2  Pass  1. Stay	North 1NT Pass 3 man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 230 Dealer: N Vul: None HCP: 8	<ul><li>A8642</li><li>✓ A652</li><li>✓ 7</li><li>№ 974</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 231 Dealer: S Vul: NS HCP: 15	<ul><li>★ KJ865</li><li>★ AKJ</li><li>★ K42</li><li>★ 104</li></ul>	East Bids 5♣ if possible.  You bid first.
Board: 232 Dealer: N Vul: EW HCP: 8	<ul><li>♣852</li><li>♥ KJ87</li><li>◆43</li><li>♣ A1062</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 233 Dealer: S Vul: None HCP: 15	<ul><li>▲ A73</li><li>♥ AK752</li><li>◆ 875</li><li>▲ A7</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 234 Dealer: N Vul: NS HCP: 7	<ul><li>♣ Q7652</li><li>♥ K1097</li><li>♦ —</li><li>♣ Q842</li></ul>	West Bids 2♦ if possible.  Partner bids first.

Board: 230 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3•X W	North:  ♠ QJ1097  ♥ KQ4  ♦ J2  ♠ AQJ	South:  ◆ A8642  ▼ A652  ◆ 7  ◆ 974	West  3♦ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 231 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 5 X E	North:  ♠ A743  ♥ 86542  ♠ AQJ5  ♠ —	South:  ♠ KJ865  ♥ AKJ  ♠ K42  ♣ 104		North  2♣¹ X man	East 5♣ AP	South 1NT Pass
Board: 232 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 44 N	North:  ♠ AKQ109  ♥ Q32  ♦ J7  ♠ K94	South:	West  2  Pass  1. Stay	North 1NT 2♠ 4♠ man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 233 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4♥ S	North:  ♠ KJ1094  ♥ QJ106  ♠ K3  ♣ J2	South:  ♠ A73  ♥ AK752  ♠ 875  ♠ A7	Pass Pass AP 1. Stay	3♠	East 3♣ Pass	1NT Pass
Board: 234 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3▼ N	North:  ◆ 84  ▼ AQJ4  ◆ QJ53  ♣ AJ10	South:  ♠ Q7652  ♥ K1097  ←—  ♠ Q842	West  2  Pass  1. Stay	North 1NT Pass 3 man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 235 Dealer: S Vul: EW HCP: 8	<b>♣</b> 8 <b>♥</b> Q954 <b>♦</b> K9865 <b>♣</b> QJ4	East Bids 4♠ if possible.  Partner bids first.
Board: 236 Dealer: N Vul: Both HCP: 17	<ul><li>★ AKJ8</li><li>▼ A54</li><li>◆ Q1074</li><li>◆ K10</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 237 Dealer: S Vul: EW HCP: 8	<ul><li>★ K1053</li><li>★ 85</li><li>★ 64</li><li>★ AJ732</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 238 Dealer: N Vul: Both HCP: 15	<ul><li>♣ J6</li><li>♥ AKQ74</li><li>◆ K98</li><li>♣ Q53</li></ul>	West Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 239 Dealer: S Vul: None HCP: 9	<ul><li>★ KJ104</li><li>♥ 972</li><li>◆ J7</li><li>◆ A1096</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 235 Dealer: S Vul: EW	North: ♠ 8	South: ♠ A4	West	North	East	South 1NT
North HCP: 8	♥ Q954	<b>♥</b> A832	Pass	2 <b>♣</b> ¹	4♠	X
South HCP: 16	♦ K9865	◆ A32 ◆ A1076	AP			
Contract: 4♠X E	<b>♣</b> QJ4	₩ A10/0	1. Stay	man		
Board: 236	North:	South:	Wast	Manda	Es et	C 41-
Dealer: N Vul: Both	♠ AKJ8	<b>♦</b> Q9743	west	North 1NT	Pass	
North HCP: 17	<b>♥</b> A54	<b>♥</b> J1063	2•	2NT	AP	<b>∠</b> ♠¹
South HCP: 7	◆ Q1074 ◆ K10	♦ 5 ♣ A63	1. Stay		<i>1</i> <b>u</b>	
Contract: 2N N	<b>₹</b> K10	₩ A03	J			
Board: 237	North:	South:	West	North	East	South
Dealer: S Vul: EW	<b>★</b> K1053	<b>♠</b> Q86				1NT
vui. Evv North HCP: 8	<b>♥</b> 85	♥ AKJ10	Pass	2 <b>♣</b> ¹	<b>2</b>	2NT
South HCP: 16	♦ 64 ♣ AJ732	♦ K87 <b>♣</b> K94	AP			
Contract: 2N S	<b>₹</b> AJ/32	<b>₹ N</b> 94	1. Stay	man		
Board: 238			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♠</b> J6 <b>♥</b> AKQ74	<b>♠</b> A932 <b>♥</b> 83	2♦	2♥		Pass
North HCP: 15	V AKQ/4 ♦ K98	<b>♦</b> 62	<b>3</b> ♦	Pass	Pass	X
South HCP: 8 Contract: 3•X W	<b>♣</b> Q53	<b>♣</b> KJ984	AP	1220.12		
Contract. 5VA W			1. Stay	пип		
Board: 239	North:	South:	West	North	East	South
Dealer: S	Norun: ♠ KJ104	South: • Q95	,, 550	1,0141		1NT
Vul: None	<b>♥</b> 972	<b>♥</b> AKJ54	Pass	2 <b>♣</b> ¹	2•	2♥
North HCP: 9 South HCP: 15	<b>♦</b> J7	<b>♦</b> 94	Pass	3♥	AP	
Contract: 3 V S	♣ A1096	♣ KQ2	1. Stay	man		

Board: 235 Dealer: S Vul: EW HCP: 16	<ul><li>A4</li><li>★ A832</li><li>★ A32</li><li>★ A1076</li></ul>	East Bids 4♠ if possible.  You bid first.
Board: 236 Dealer: N Vul: Both HCP: 7	<ul><li>♣ Q9743</li><li>♥ J1063</li><li>♦ 5</li><li>♣ A63</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 237 Dealer: S Vul: EW HCP: 16	<ul><li>♣ Q86</li><li>♥ AKJ10</li><li>◆ K87</li><li>♣ K94</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 238 Dealer: N Vul: Both HCP: 8	<ul><li>★ A932</li><li>★ 83</li><li>★ 62</li><li>★ KJ984</li></ul>	West Bids 2♦ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 239 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q95</li><li>♥ AKJ54</li><li>◆ 94</li><li>♣ KQ2</li></ul>	East Bids 2♦ if possible.  You bid first.

Board: 235 Dealer: S Vul: EW	North: ♠ 8	South: ♠ A4	West	North	East	South 1NT
North HCP: 8	♥ Q954	<b>♥</b> A832	Pass	2 <b>♣</b> ¹	4♠	X
South HCP: 16	♦ K9865	◆ A32 ◆ A1076	AP			
Contract: 4♠X E	<b>♣</b> QJ4	₩ A10/0	1. Stay	man		
Board: 236	North:	South:	Wast	Manda	Es et	C 41-
Dealer: N Vul: Both	♠ AKJ8	<b>♦</b> Q9743	west	North 1NT	Pass	
North HCP: 17	<b>♥</b> A54	<b>♥</b> J1063	2•	2NT	AP	<b>∠</b> ♠¹
South HCP: 7	◆ Q1074 ◆ K10	♦ 5 ♣ A63	1. Stay		<i>1</i> <b>u</b>	
Contract: 2N N	<b>₹</b> K10	₩ A03	J			
Board: 237	North:	South:	West	North	East	South
Dealer: S Vul: EW	<b>★</b> K1053	<b>♠</b> Q86				1NT
vui. Evv North HCP: 8	<b>♥</b> 85	♥ AKJ10	Pass	2 <b>♣</b> ¹	<b>2</b>	2NT
South HCP: 16	♦ 64 ♣ AJ732	♦ K87 <b>♣</b> K94	AP			
Contract: 2N S	<b>₹</b> AJ/32	<b>₹ N</b> 94	1. Stay	man		
Board: 238			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♠</b> J6 <b>♥</b> AKQ74	<b>♠</b> A932 <b>♥</b> 83	2♦	2♥		Pass
North HCP: 15	V AKQ/4 ♦ K98	<b>♦</b> 62	<b>3</b> ♦	Pass	Pass	X
South HCP: 8 Contract: 3•X W	<b>♣</b> Q53	<b>♣</b> KJ984	AP	1220.12		
Contract. 5VA W			1. Stay	пип		
Board: 239	North:	South:	West	North	East	South
Dealer: S	Norun: ♠ KJ104	South: • Q95	,, 550	1,0141		1NT
Vul: None	<b>♥</b> 972	<b>♥</b> AKJ54	Pass	2 <b>♣</b> ¹	2•	2♥
North HCP: 9 South HCP: 15	<b>♦</b> J7	<b>♦</b> 94	Pass	3♥	AP	
Contract: 3 V S	♣ A1096	♣ KQ2	1. Stay	man		

Board: 240	possible.
Board: 241	
Board: 242	oossible.
Board: 243	
Board: 244 ♣ 73 Dealer: N ♥ A95 Vul: Both HCP: 15 ♣ AQ9  West Bids 3♠ if p You bid first.	ossible.

Board: 240 Dealer: N Vul: EW North HCP: 15 South HCP: 7	North:  ♠ AQJ7  ♥ KQ8  ♠ QJ65	South: ♠ 109653 ♥ A1095 ♠ K87	West 3♣ AP	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Contract: 3♣X W	<b>♣</b> 32	<b>♣</b> 9	1. Stay	man		
Board: 241 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>▲</b> 1063 <b>♥</b> Q964	<b>♠</b> AJ2 <b>♥</b> A5	Pass	2 <b>♣</b> ¹	<b>2</b>	2NT
North HCP: 9 South HCP: 17	• 7 • AQJ107	◆ KQ83 ◆ K943	Pass AP	3♣	Pass	3NT
Contract: 3N S	·		1. Stay	man		
Board: 242 Dealer: N	North:	South:	West	North	East	South
Vul: None	<b>♦</b> AK864	<b>♦</b> 973	2 :	1NT	Pass	
North HCP: 16	♥ Q92 • 107	<b>♥</b> AKJ3 <b>♦</b> 54	3 <b>♦</b> AP	Pass	Pass	X
South HCP: 9 Contract: 3♦X W	<b>♣</b> AK5	<b>♣</b> J1087	1. Stay	man		
Board: 243 Dealer: S	North: ♠ J75	South: ♠ AQ984	West	North	East	South 1NT
Vul: NS North HCP: 8	<b>♥</b> A973	<b>4</b> 2	Pass	2 <b>♣</b> ¹	2♥	2♠
South HCP: 15	♦ 876 <b>♣</b> K98	◆ KQ5	Pass	3♠	AP	
Contract: 3♠ S	₩ K)0	♣ A54	1. Stay	man		
Board: 244	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♠</b> 73	<b>★</b> 85		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	♥ A95	<b>♥</b> K432	3♠	Pass	Pass	X
South HCP: 8	◆ AJ1074 ◆ AQ9	◆ KQ52 <b>♣</b> 1076	AP			

Board: 240 Dealer: N Vul: EW HCP: 7	<ul><li>109653</li><li>★ A1095</li><li>★ K87</li><li>♣ 9</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 241 Dealer: S Vul: Both HCP: 17	<ul><li>♣ AJ2</li><li>♥ A5</li><li>♦ KQ83</li><li>♣ K943</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 242 Dealer: N Vul: None HCP: 9	<ul><li>♦ 973</li><li>♥ AKJ3</li><li>♦ 54</li><li>♣ J1087</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 243 Dealer: S Vul: NS HCP: 15	<ul><li>AQ984</li><li>✓ 42</li><li>KQ5</li><li>A54</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 244 Dealer: N Vul: Both HCP: 8	<ul><li>★85</li><li>★K432</li><li>★KQ52</li><li>★1076</li></ul>	West Bids 3♠ if possible.  Partner bids first.

Board: 240 Dealer: N Vul: EW North HCP: 15 South HCP: 7	North:  ♠ AQJ7  ♥ KQ8  ♠ QJ65	South: ♠ 109653 ♥ A1095 ♠ K87	West 3♣ AP	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Contract: 3♣X W	<b>♣</b> 32	<b>♣</b> 9	1. Stay	man		
Board: 241 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>▲</b> 1063 <b>♥</b> Q964	<b>♠</b> AJ2 <b>♥</b> A5	Pass	2 <b>♣</b> ¹	<b>2</b>	2NT
North HCP: 9 South HCP: 17	• 7 • AQJ107	◆ KQ83 ◆ K943	Pass AP	3♣	Pass	3NT
Contract: 3N S	·		1. Stay	man		
Board: 242 Dealer: N	North:	South:	West	North	East	South
Vul: None	<b>♦</b> AK864	<b>♦</b> 973	2 :	1NT	Pass	
North HCP: 16	♥ Q92 • 107	<b>♥</b> AKJ3 <b>♦</b> 54	3 <b>♦</b> AP	Pass	Pass	X
South HCP: 9 Contract: 3♦X W	<b>♣</b> AK5	<b>♣</b> J1087	1. Stay	man		
Board: 243 Dealer: S	North: ♠ J75	South: ♠ AQ984	West	North	East	South 1NT
Vul: NS North HCP: 8	<b>♥</b> A973	<b>4</b> 2	Pass	2 <b>♣</b> ¹	2♥	2♠
South HCP: 15	♦ 876 <b>♣</b> K98	◆ KQ5	Pass	3♠	AP	
Contract: 3♠ S	₩ K)0	♣ A54	1. Stay	man		
Board: 244	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♠</b> 73	<b>★</b> 85		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	♥ A95	<b>♥</b> K432	3♠	Pass	Pass	X
South HCP: 8	◆ AJ1074 ◆ AQ9	◆ KQ52 <b>♣</b> 1076	AP			

Board: 245 Dealer: S Vul: None HCP: 8	<ul><li>★ K1083</li><li>★ 432</li><li>★ AJ87</li><li>★ 76</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 246 Dealer: N Vul: NS HCP: 15	<ul><li>♠ AQ</li><li>♥ Q965</li><li>♦ A43</li><li>♠ QJ62</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 247 Dealer: S Vul: EW HCP: 14	<ul><li>AQJ4</li><li>1042</li><li>4</li><li>AK932</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 248 Dealer: N Vul: None HCP: 15	<ul><li>★ KJ86</li><li>★ KQ108</li><li>◆ 97</li><li>★ AQ10</li></ul>	West Bids 5♦ if possible.  You bid first.
Board: 249 Dealer: S Vul: NS HCP: 9	<ul><li>★ KQ84</li><li>▼ J1086</li><li>◆ QJ4</li><li>◆ 62</li></ul>	East Bids 5♣ if possible.  Partner bids first.

Board: 245 Dealer: S Vul: None	North: ♠ K1083	South:  ♠ A94		North		1NT
North HCP: 8	<b>♥</b> 432 <b>♦</b> AJ87	<b>♥</b> QJ9 <b>♦</b> KQ95	Pass	2 <b>♣</b> ¹	3 <b>♣</b>	Pass
South HCP: 15	<b>♦</b> 76	• KQ93  • K85	Pass 1. Stay	X	AP	
Contract: 3♣X E			1. Stay	11 K411		
Board: 246	North:	South:	West	North	East	South
Dealer: N	AQ AQ	<b>★</b> 104		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>♥</b> Q965	<b>♥</b> K1082	2♠	Pass	Pass	3♦
South HCP: 9	♦ A43	◆ KQJ72	AP			
Contract: 3♦ S	<b>♣</b> QJ62	<b>♣</b> 74	1. Stay	man		
Board: 247 Dealer: S	North: ♠ AQJ4	South: ♠ K95	West	North	East	South 1NT
Vul: EW North HCP: 14	<b>▼</b> 1042	<b>♥</b> KQ	Pass	2 <b>♣</b> ¹	3♥	Pass
South HCP: 15	<b>♦</b> 4	♦ KJ653	Pass	X	AP	
Contract: 3♥X E	♣ AK932	<b>♣</b> QJ5	1. Stay	man		
Board: 248 Dealer: N Vul: None	North: ♠ KJ86	South: ♠ A1032	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> KQ108 <b>♦</b> 97	♥ A7652 ♦ 6	5 <b>♦</b>	X	AP	
South HCP: 12 Contract: 5♦X W	♣ AQ10	<b>♣</b> KJ7	1. Stay	man		
Board: 249	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ KQ84	<b>♦</b> 932				1NT
Vul: NS North HCP: 9	<b>♥</b> J1086	♥ KQ7	Pass	2 <b>♣</b> ¹	5♣	X
South HCP: 16	<b>♦</b> QJ4	◆ AK765	AP			
Contract: 5♣X E	<b>♣</b> 62	♣ A5	1. Stay	man		

Board: 245 Dealer: S Vul: None HCP: 15	<ul><li>▲ A94</li><li>♥ QJ9</li><li>◆ KQ95</li><li>▲ K85</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 246 Dealer: N Vul: NS HCP: 9	<ul><li>104</li><li>K1082</li><li>KQJ72</li><li>74</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 247 Dealer: S Vul: EW HCP: 15	<ul><li>★ K95</li><li>★ KQ</li><li>◆ KJ653</li><li>◆ QJ5</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 248 Dealer: N Vul: None HCP: 12	<ul><li>A1032</li><li>✓ A7652</li><li>✓ 6</li><li>✓ KJ7</li></ul>	West Bids 5♦ if possible.  Partner bids first.
Board: 249 Dealer: S Vul: NS HCP: 16	<ul><li>◆ 932</li><li>♥ KQ7</li><li>◆ AK765</li><li>◆ A5</li></ul>	East Bids 5♣ if possible.  You bid first.

Board: 245 Dealer: S Vul: None	North: ♠ K1083	South:  ♠ A94		North		1NT
North HCP: 8	<b>♥</b> 432 <b>♦</b> AJ87	<b>♥</b> QJ9 <b>♦</b> KQ95	Pass	2 <b>♣</b> ¹	3 <b>♣</b>	Pass
South HCP: 15	<b>♦</b> 76	• KQ93  • K85	Pass 1. Stay	X	AP	
Contract: 3♣X E			1. Stay	11 K411		
Board: 246	North:	South:	West	North	East	South
Dealer: N	AQ AQ	<b>★</b> 104		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 15	<b>♥</b> Q965	<b>♥</b> K1082	2♠	Pass	Pass	3♦
South HCP: 9	♦ A43	◆ KQJ72	AP			
Contract: 3♦ S	<b>♣</b> QJ62	<b>♣</b> 74	1. Stay	man		
Board: 247 Dealer: S	North: ♠ AQJ4	South: ♠ K95	West	North	East	South 1NT
Vul: EW North HCP: 14	<b>▼</b> 1042	<b>♥</b> KQ	Pass	2 <b>♣</b> ¹	3♥	Pass
South HCP: 15	<b>♦</b> 4	♦ KJ653	Pass	X	AP	
Contract: 3♥X E	♣ AK932	<b>♣</b> QJ5	1. Stay	man		
Board: 248 Dealer: N Vul: None	North: ♠ KJ86	South: ♠ A1032	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> KQ108 <b>♦</b> 97	♥ A7652 ♦ 6	5 <b>♦</b>	X	AP	
South HCP: 12 Contract: 5♦X W	♣ AQ10	<b>♣</b> KJ7	1. Stay	man		
Board: 249	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ KQ84	<b>♦</b> 932				1NT
Vul: NS North HCP: 9	<b>♥</b> J1086	♥ KQ7	Pass	2 <b>♣</b> ¹	5♣	X
South HCP: 16	<b>♦</b> QJ4	◆ AK765	AP			
Contract: 5♣X E	<b>♣</b> 62	♣ A5	1. Stay	man		

Board: 250 Dealer: N Vul: EW HCP: 16	<ul><li>★ AK97</li><li>▼ A987</li><li>◆ QJ</li><li>◆ Q106</li></ul>	West Bids 4♦ if possible.  You bid first.
Board: 251 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q987</li><li>♥ K</li><li>◆ A10542</li><li>♣ K72</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 252 Dealer: N Vul: EW HCP: 15	<ul><li>★ K83</li><li>★ AQJ10</li><li>★ KQ3</li><li>★ 962</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 253 Dealer: S Vul: Both HCP: 8	<ul><li>Q43</li><li>✓ Q1094</li><li>✓ A1073</li><li>✓ 75</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 254 Dealer: N Vul: None HCP: 15	<ul><li>♠ Q6</li><li>♥ K1052</li><li>♦ AKQ4</li><li>♠ J76</li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 250 Dealer: N Vul: EW North HCP: 16 South HCP: 14 Contract: 4 • W	North:  ♠ AK97  ♥ A987  • QJ  ♣ Q106	South:  ♠ Q52  ♥ KJ106  ♠ 6  ♠ AKJ32	West  4  1. Stay	North 1NT AP man	East Pass	
Board: 251 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ Q987  ✔ K  ♠ A10542  ♣ K72	South:  ♠ AKJ64  ♥ 543  ♠ KJ  ♠ QJ3			East 2♥ AP	South 1NT 2♠
Board: 252 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3•X W	North:  ♠ K83  ♥ AQJ10  ♠ KQ3  ♣ 962	South:  ♠ AQ52  ♥ K64  ♠ 6542  ♣ 74	West  3♣  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 253 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3•X E	North:  ♠ Q43  ♥ Q1094  ♠ A1073  ♣ 75	South:  ♠ K106  ♥ KJ72  ♠ KQ95  ♣ A6		North  2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 254 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3 \cdot N	North:  ♠ Q6  ♥ K1052  ♠ AKQ4  ♣ J76	South:	West  2  Pass  1. Stay		East Pass Pass AP	2 <b>♣</b> ¹

Board: 250 Dealer: N Vul: EW HCP: 14	<ul><li>♣ Q52</li><li>♥ KJ106</li><li>♦ 6</li><li>♣ AKJ32</li></ul>	West Bids 4♦ if possible.  Partner bids first.
Board: 251 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AKJ64</li><li>♥ 543</li><li>♠ KJ</li><li>♠ QJ3</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 252 Dealer: N Vul: EW HCP: 9	<ul><li>AQ52</li><li>✓ K64</li><li>6542</li><li>74</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 253 Dealer: S Vul: Both HCP: 16	<ul><li>★ K106</li><li>★ KJ72</li><li>★ KQ95</li><li>★ A6</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 254 Dealer: N Vul: None HCP: 12	<ul><li>◆ 52</li><li>♥ QJ98</li><li>◆ 863</li><li>◆ AKQ4</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 250 Dealer: N Vul: EW North HCP: 16 South HCP: 14 Contract: 4 • W	North:  ♠ AK97  ♥ A987  • QJ  ♣ Q106	South:  ♠ Q52  ♥ KJ106  ♠ 6  ♠ AKJ32	West  4  1. Stay	North 1NT AP man	East Pass	
Board: 251 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ S	North:  ♠ Q987  ✔ K  ♠ A10542  ♣ K72	South:  ♠ AKJ64  ♥ 543  ♠ KJ  ♠ QJ3			East 2♥ AP	South 1NT 2♠
Board: 252 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3•X W	North:  ♠ K83  ♥ AQJ10  ♠ KQ3  ♣ 962	South:  ♠ AQ52  ♥ K64  ♠ 6542  ♣ 74	West  3♣  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 253 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3•X E	North:  ♠ Q43  ♥ Q1094  ♠ A1073  ♣ 75	South:  ♠ K106  ♥ KJ72  ♠ KQ95  ♣ A6		North  2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 254 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3 \cdot N	North:  ♠ Q6  ♥ K1052  ♠ AKQ4  ♣ J76	South:	West  2  Pass  1. Stay		East Pass Pass AP	2 <b>♣</b> ¹

Board: 255	
Board: 256	possible.
Board: 257 Dealer: S  Vul: None HCP: 10  ♣ Q1052  ▼ AQ6  ▼ AQ6  Partner bids firs	-
Board: 258	possible.
Board: 259 Dealer: S  Vul: Both HCP: 8	

Board: 255 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 S	North:  ♠ 85  ♥ A732  ♦ 9865  ♠ A93	South:		North  2♣¹  X  man	East 2♠ Pass	1NT Pass
Board: 256 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4\(\preceq\{X}\) W	North:  ♠ A6  ♥ AK102  ♦ 852  ♣ KQ104	South:	West  4♣  1. Stay	North 1NT X man	East Pass AP	
Board: 257 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3•X E	North:  ♠ Q1052  ♥ AQ6  ♦ J853  ♣ J9	South:  ♠ AJ9  ♥ KJ874  ♠ A10  ♠ K106	Pass	North  2♣¹  X  man	East 3♣ AP	South 1NT Pass
Board: 258 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3•X W	North:  ♠ KQ3  ▼ AQ42  ♠ Q1092  ♣ Q8	South:  ♠ A842  ♥ J1075  ♠ K76  ♠ 97	West  3♣  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 259 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3 S	North:  ♠ 3  ♥ AK106  ♦ 752  ♣ J8765	South:  ◆ 975  ▼ Q72  ◆ AKQ4  ♣ KQ2	West Pass Pass AP 1. Stay	X	East 2♠ Pass	1NT Pass

Board: 255  ♠ J63 Dealer: S  ♥ K8 Vul: EW  ♦ AK HCP: 15  ♠ KJ	East Bids 24 if possible.  1074  You bid first
Board: 256	West Bids 4♠ if possible.  Partner bids first
Board: 257	East Bids 3 11 possible.  Or You bid first
Board: 258	West Bids 3 1f possible.  Partner hids first
Board: 259	East Bids 24 if possible.  2  Q4  You bid first

Board: 255 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 S	North:  ♠ 85  ♥ A732  ♦ 9865  ♠ A93	South:		North  2♣¹  X  man	East 2♠ Pass	1NT Pass
Board: 256 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4\(\preceq\{X}\) W	North:  ♠ A6  ♥ AK102  ♦ 852  ♣ KQ104	South:	West  4♣  1. Stay	North 1NT X man	East Pass AP	
Board: 257 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3•X E	North:  ♠ Q1052  ♥ AQ6  ♦ J853  ♣ J9	South:  ♠ AJ9  ♥ KJ874  ♠ A10  ♠ K106	Pass	North  2♣¹  X  man	East 3♣ AP	South 1NT Pass
Board: 258 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3•X W	North:  ♠ KQ3  ▼ AQ42  ♠ Q1092  ♣ Q8	South:  ♠ A842  ♥ J1075  ♠ K76  ♠ 97	West  3♣  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 259 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3 S	North:  ♠ 3  ♥ AK106  ♦ 752  ♣ J8765	South:  ◆ 975  ▼ Q72  ◆ AKQ4  ♣ KQ2	West Pass Pass AP 1. Stay	X	East 2♠ Pass	1NT Pass

Board: 260 Dealer: N Vul: None HCP: 15	<ul><li>◆ 965</li><li>♥ Q642</li><li>◆ AQJ</li><li>◆ AQ4</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 261 Dealer: S Vul: NS HCP: 7	<ul><li>★ A9754</li><li>★ 8653</li><li>◆ QJ97</li><li>★ —</li></ul>	East Bids 5♣ if possible.  Partner bids first.
Board: 262 Dealer: N Vul: EW HCP: 15	<ul><li>★ K73</li><li>♥ 983</li><li>◆ KJ8</li><li>★ AKJ2</li></ul>	West Bids 2♦ if possible. West Doubles 3♦ if possible. You bid first.
Board: 263 Dealer: S Vul: None HCP: 8	<ul><li>★ A643</li><li>♥ QJ6</li><li>◆ 4</li><li>★ J9754</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 264 Dealer: N Vul: NS HCP: 16	<ul><li>A83</li><li>♥ QJ10</li><li>AQ102</li><li>K98</li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 260 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2•X W	North:	South:  ♠ 10  ♥ KJ97  ♠ K103  ♣ J7652	West  2♠ AP 1. Stayı	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 261 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 5•X E	North:  ♠ A9754  ♥ 8653  ♠ QJ97  ♣ —	South:  ♠ K82  ♥ AQJ  ♠ A542  ♣ J74	West Pass AP 1. Stayı		East 5♣	South 1NT X
Board: 262 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 S	North:  ♠ K73  ♥ 983  ♠ KJ8  ♠ AKJ2	South:  ♠ AJ1062  ♥ QJ105  ♦ —  ♣ 10854	West  2 Pass X AP 1. Stay 2. limit		Pass Pass Pass	2♠¹ X 3♠² 4♠
Board: 263 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♣ N	North:  ♠ A643  ♥ QJ6  ♦ 4  ♣ J9754	South:  ♣ J9  ♥ AK84  ♦ 983  ♣ AK86	Pass Pass Pass AP 1. Stayı 2. limit		2. Pass Pass	1NT Pass 3♣ 4♣
Board: 264 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ A83  ♥ QJ10  ♠ AQ102  ♣ K98	South:  ♠ Q2  ♥ K984  ♦ 8753  ♠ A53	West  2♣  1. Stayı	North 1NT 2NT man	East Pass AP	

Board: 260 Dealer: N Vul: None HCP: 8	<ul><li>10</li><li>KJ97</li><li>K103</li><li>J7652</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 261 Dealer: S Vul: NS HCP: 15	<ul><li>★ K82</li><li>★ AQJ</li><li>★ A542</li><li>★ J74</li></ul>	East Bids 5♣ if possible.  You bid first.
Board: 262 Dealer: N Vul: EW HCP: 8	<ul><li>♣ AJ1062</li><li>♥ QJ105</li><li>♦ —</li><li>♣ 10854</li></ul>	West Bids 2♦ if possible. West Doubles 3♦ if possible.  Partner bids first.
Board: 263 Dealer: S Vul: None HCP: 15	<ul><li>▶ J9</li><li>♥ AK84</li><li>◆ 983</li><li>◆ AK86</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 264 Dealer: N Vul: NS HCP: 9	<ul><li>♣ Q2</li><li>♥ K984</li><li>◆ 8753</li><li>♣ A53</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 260 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2•X W	North:	South:  ♠ 10  ♥ KJ97  ♠ K103  ♣ J7652	West  2♠ AP 1. Stayı	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 261 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 5•X E	North:  ♠ A9754  ♥ 8653  ♠ QJ97  ♣ —	South:  ♠ K82  ♥ AQJ  ♠ A542  ♣ J74	West Pass AP 1. Stayı		East 5♣	South 1NT X
Board: 262 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 S	North:  ♠ K73  ♥ 983  ♠ KJ8  ♠ AKJ2	South:  ♠ AJ1062  ♥ QJ105  ♦ —  ♣ 10854	West  2 Pass X AP 1. Stay 2. limit		Pass Pass Pass	2♠¹ X 3♠² 4♠
Board: 263 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♣ N	North:  ♠ A643  ♥ QJ6  ♦ 4  ♣ J9754	South:  ♣ J9  ♥ AK84  ♦ 983  ♣ AK86	Pass Pass Pass AP 1. Stayı 2. limit		2. Pass Pass	1NT Pass 3♣ 4♣
Board: 264 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ A83  ♥ QJ10  ♠ AQ102  ♣ K98	South:  ♠ Q2  ♥ K984  ♦ 8753  ♠ A53	West  2♣  1. Stayı	North 1NT 2NT man	East Pass AP	

Board: 265 Dealer: S Vul: EW HCP: 11	<ul><li>★ K1053</li><li>▼ KJ642</li><li>◆ —</li><li>◆ KJ104</li></ul>	East Bids 4♦ if possible.  Partner bids first.
Board: 266 Dealer: N Vul: Both HCP: 17	<ul><li>★ KQ43</li><li>♥ Q8</li><li>◆ A105</li><li>◆ AQ87</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 267 Dealer: S Vul: NS HCP: 8	<ul><li>★ K865</li><li>♥ Q109</li><li>◆ 72</li><li>◆ K1032</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 268 Dealer: N Vul: EW HCP: 15	<ul><li>★ KJ43</li><li>★ A3</li><li>★ K94</li><li>★ A542</li></ul>	West Bids 4♥ if possible.  You bid first.
Board: 269 Dealer: S Vul: Both HCP: 9	<ul><li>10</li><li>★ K765</li><li>◆ Q32</li><li>★ KJ1075</li></ul>	East Bids 4♠ if possible.  Partner bids first.

Board: 265 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 N	North:  ♠ K1053  ♥ KJ642  ♦ —  ♠ KJ104	South:  ♠ AQ8  ♥ A87  ♦ J92  ♣ A853			East  4  AP	South 1NT Pass
Board: 266 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 5♣ S	North:  ♠ KQ43  ♥ Q8  ♠ A105  ♣ AQ87	South:  ♠ A1085  ♥ 9  ♦ J64  ♣ K10953	2♥ Pass Pass AP 1. Stay	North 1NT Pass 3 4 man raise or	Pass Pass Pass	2♣¹ X 3♥² 5♣
Board: 267 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ K865  ♥ Q109  ♦ 72  ♣ K1032	South:		North  2♣¹  2NT man	East 2♥ AP	South 1NT Pass
Board: 268 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 VX	North:  ♠ KJ43  ♥ A3  ♠ K94  ♣ A542	South:  ♠ A965  ♥ 2  ♠ AJ10  ♠ Q10986	West  4♥  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 269 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 4•X E	North:  ♠ 10  ♥ K765  • Q32  ♣ KJ1075	South:  ♠ A3  ♥ AQJ4  ♠ KJ108  ♣ Q94	Pass AP 1. Stay		East 4♠	South 1NT X

Board: 265	East Bids 4♦ if possible.  You bid first.
Board: 266 Dealer: N  Vul: Both  HCP: 8  ♣ A1085  ♥ 9  ♣ K10953	West Bids 2♥ if possible.  Partner bids first.
Board: 267	East Bids 2♥ if possible.  You bid first.
Board: 268	West Bids 4♥ if possible.  Partner bids first.
Board: 269	East Bids 4♠ if possible.  You bid first.

Board: 265 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 N	North:  ♠ K1053  ♥ KJ642  ♦ —  ♠ KJ104	South:  ♠ AQ8  ♥ A87  ♦ J92  ♣ A853			East  4  AP	South 1NT Pass
Board: 266 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 5♣ S	North:  ♠ KQ43  ♥ Q8  ♠ A105  ♣ AQ87	South:  ♠ A1085  ♥ 9  ♦ J64  ♣ K10953	2♥ Pass Pass AP 1. Stay	North 1NT Pass 3 4 man raise or	Pass Pass Pass Pass	2♣¹ X 3♥² 5♣
Board: 267 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ K865  ♥ Q109  ♦ 72  ♣ K1032	South:		North  2♣¹  2NT man	East 2♥ AP	South 1NT Pass
Board: 268 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 VX	North:  ♠ KJ43  ♥ A3  ♠ K94  ♣ A542	South:  ♠ A965  ♥ 2  ♠ AJ10  ♠ Q10986	West  4♥  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 269 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 4•X E	North:  ♠ 10  ♥ K765  • Q32  ♣ KJ1075	South:  ♠ A3  ♥ AQJ4  ♠ KJ108  ♣ Q94	Pass AP 1. Stay		East 4♠	South 1NT X

Board: 270 Dealer: N Vul: None HCP: 15	<ul><li>★ K62</li><li>▼ AJ1095</li><li>◆ A3</li><li>◆ K92</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 271 Dealer: S Vul: EW HCP: 16	<ul><li>★ A954</li><li>♥ Q8</li><li>◆ AK10</li><li>◆ QJ32</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 272 Dealer: N Vul: Both HCP: 15	<ul><li>★ KJ108</li><li>♥ K6</li><li>◆ AJ6</li><li>◆ K964</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 273 Dealer: S Vul: None HCP: 11	<ul><li>◆ 987</li><li>♥ AJ75</li><li>◆ KJ43</li><li>◆ Q5</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 274 Dealer: N Vul: NS HCP: 15	<ul><li>102</li><li>KQJ64</li><li>A94</li><li>KQ6</li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 270 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4 N	North:  ♠ K62  ♥ AJ1095  ♠ A3  ♣ K92	South:	West  2  AP  1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 271 Dealer: S Vul: EW North HCP: 16 South HCP: 17 Contract: 3 X E	North:  ♠ A954  ♥ Q8  ♠ AK10  ♠ QJ32	South: ♠ KJ6 ♥ AK ♠ Q974 ♣ A764	West Pass Pass 1. Stay	X	East 3♥ AP	South 1NT Pass
Board: 272 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ KJ108  ♥ K6  ♠ AJ6  ♣ K964	South:  ♣ 75  ♥ QJ107  ♦ K1053  ♣ QJ8	West  2♠ Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 <b>♣</b> ¹
Board: 273 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:	South:  ♠ AJ10  ♥ KQ92  ♠ Q8  ♠ K1072	West Pass Pass 1. Stay	North  2♣¹ 3NT	East 2  AP	South 1NT Pass
Board: 274 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2N N	North:  • 102  • KQJ64  • A94  • KQ6	South:  ♠ Q864  ♥ A1075  ♦ QJ8  ♣ 32	West  2♣  AP  1. Stay	North 1NT Pass man	Pass	

Board: 270 Dealer: N Vul: None HCP: 8	<ul><li>▲ 109</li><li>♥ K762</li><li>◆ 105</li><li>▲ AJ1083</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 271 Dealer: S Vul: EW HCP: 17	<ul><li>★ KJ6</li><li>★ AK</li><li>◆ Q974</li><li>★ A764</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 272 Dealer: N Vul: Both HCP: 9	<ul><li>♣ 75</li><li>♥ QJ107</li><li>◆ K1053</li><li>♣ QJ8</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 273 Dealer: S Vul: None HCP: 15	<ul><li>★ AJ10</li><li>▼ KQ92</li><li>◆ Q8</li><li>◆ K1072</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 274 Dealer: N Vul: NS HCP: 9	<ul><li>♣ Q864</li><li>♥ A1075</li><li>◆ QJ8</li><li>♣ 32</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 270 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4 N	North:  ♠ K62  ♥ AJ1095  ♠ A3  ♣ K92	South:	West  2  AP  1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 271 Dealer: S Vul: EW North HCP: 16 South HCP: 17 Contract: 3 X E	North:  ♠ A954  ♥ Q8  ♠ AK10  ♠ QJ32	South: ♠ KJ6 ♥ AK ♠ Q974 ♣ A764	West Pass Pass 1. Stay	X	East 3♥ AP	South 1NT Pass
Board: 272 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North:  ♠ KJ108  ♥ K6  ♠ AJ6  ♣ K964	South:  ♣ 75  ♥ QJ107  ♦ K1053  ♣ QJ8	West  2♠ Pass AP 1. Stay	North 1NT Pass 2NT	Pass Pass	2 <b>♣</b> ¹
Board: 273 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:	South:  ♠ AJ10  ♥ KQ92  ♠ Q8  ♠ K1072	West Pass Pass 1. Stay	North  2♣¹ 3NT	East 2  AP	South 1NT Pass
Board: 274 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2N N	North:  • 102  • KQJ64  • A94  • KQ6	South:  ♠ Q864  ♥ A1075  ♦ QJ8  ♣ 32	West  2♠ AP 1. Stay	North 1NT Pass man	Pass	

Board: 275 Dealer: S Vul: Both HCP: 8	<ul><li>AJ103</li><li>✓ J64</li><li>✓ 76</li><li>✓ Q854</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 276 Dealer: N Vul: None HCP: 15	<ul><li>♠ AQ</li><li>♥ KJ543</li><li>◆ Q83</li><li>♠ K42</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 277 Dealer: S Vul: NS HCP: 8	<ul><li>★74</li><li>★ AJ82</li><li>◆ Q83</li><li>★ J874</li></ul>	East Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 278 Dealer: N Vul: EW HCP: 15	<ul><li>♣87</li><li>✔AQJ</li><li>◆QJ109</li><li>♣KQ53</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 279 Dealer: S Vul: None HCP: 12	<ul><li>★ K1032</li><li>★ J8</li><li>◆ KQ72</li><li>◆ K109</li></ul>	East Bids 4♥ if possible.  Partner bids first.

Board: 275 Dealer: S Vul: Both	North: ♠ AJ103	South: ♠ K864	West	North	East	1NT
North HCP: 8	♥ J64	<b>♥</b> K9	Pass	2 <b>♣</b> ¹	2♥	2NT
South HCP: 16	◆ 76 <b>♣</b> Q854	♦ K1043 ♣ AK6	AP			
Contract: 2N S	# 600 I	2 mil	1. Stay	man		
Board: 276	North:	South:	West	North	East	South
Dealer: N	<b>A</b> Q	<b>★</b> 109874		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> KJ543	<b>♥</b> AQ98	2♦	2♥	Pass	4♥
South HCP: 8	♦ Q83	<b>♦</b> 107	AP			
Contract: 4♥ N	<b>♣</b> K42	<b>♣</b> Q5	1. Stay	man		
Board: 277 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	<b>★</b> 74	<b>♠</b> A2	Pass	2 <b>♣</b> ¹	2♠	Pass
North HCP: 8	♥ AJ82	♥ Q543	Pass	X	3♠	Pass
South HCP: 15	◆ Q83 <b>♣</b> J874	♦ A54 ♣ KQ32		X	AP	1 0.00
Contract: 3♠X E	2 307 1	I IQ32	1. Stay	man		
Board: 278	North:	South:	West	North	East	South
Dealer: N	Norui; • 87	soum: • 104		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	♥ AQJ	▼ K1074	2♠	Pass	Pass	X
North HCP: 15 South HCP: 11	◆ QJ109	♦ AK83	Pass	3♣	AP	
Contract: 3♣ S	<b>♣</b> KQ53	<b>♣</b> J96	1. Stay	man		
Board: 279	Nowle:	Contle	West	North	Fast	South
Dealer: S	North: <b>★</b> K1032	South: ♠ AQJ5	77 031	1 101111	LAISI	1NT
Vul: None	♥ J8	♥ K63	Pass	2 <b>♣</b> ¹	<b>4</b> ♥	Pass
North HCP: 12	◆ KQ72	◆ AJ83	Pass	X	AP	_ 3.00
South HCP: 15 Contract: 4♥X E	<b>♣</b> K109	<b>♣</b> 85	1. Stay			

Board: 275 Dealer: S Vul: Both HCP: 16	<ul><li>★ K864</li><li>★ K9</li><li>★ K1043</li><li>★ AK6</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 276 Dealer: N Vul: None HCP: 8	<ul><li>109874</li><li>✓ AQ98</li><li>107</li><li>✓ Q5</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 277 Dealer: S Vul: NS HCP: 15	<ul><li>A2</li><li>♥ Q543</li><li>A54</li><li>♣ KQ32</li></ul>	East Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 278 Dealer: N Vul: EW HCP: 11	<ul><li>104</li><li>✓ K1074</li><li>→ AK83</li><li>◆ J96</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 279 Dealer: S Vul: None HCP: 15	<ul><li>★ AQJ5</li><li>★ K63</li><li>◆ AJ83</li><li>◆ 85</li></ul>	East Bids 4♥ if possible.  You bid first.

Board: 275 Dealer: S Vul: Both	North: ♠ AJ103	South: ♠ K864	West	North	East	1NT
North HCP: 8	♥ J64	<b>♥</b> K9	Pass	2 <b>♣</b> ¹	2♥	2NT
South HCP: 16	◆ 76 <b>♣</b> Q854	♦ K1043 ♣ AK6	AP			
Contract: 2N S	# 600 I	2 mil	1. Stay	man		
Board: 276	North:	South:	West	North	East	South
Dealer: N	<b>A</b> Q	<b>★</b> 109874		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> KJ543	<b>♥</b> AQ98	2♦	2♥	Pass	4♥
South HCP: 8	♦ Q83	<b>♦</b> 107	AP			
Contract: 4♥ N	<b>♣</b> K42	<b>♣</b> Q5	1. Stay	man		
Board: 277 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	<b>★</b> 74	<b>♠</b> A2	Pass	2 <b>♣</b> ¹	2♠	Pass
North HCP: 8	♥ AJ82	♥ Q543	Pass	X	3♠	Pass
South HCP: 15	◆ Q83 <b>♣</b> J874	♦ A54 ♣ KQ32		X	AP	1 0.00
Contract: 3♠X E	2 307 1	I IQ32	1. Stay	man		
Board: 278	North:	South:	West	North	East	South
Dealer: N	Norui; • 87	soum: • 104		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	♥ AQJ	▼ K1074	2♠	Pass	Pass	X
North HCP: 15 South HCP: 11	◆ QJ109	♦ AK83	Pass	3♣	AP	
Contract: 3♣ S	<b>♣</b> KQ53	<b>♣</b> J96	1. Stay	man		
Board: 279	Nowle:	Contle	West	North	Fast	South
Dealer: S	North: <b>★</b> K1032	South: ♠ AQJ5	77 031	1 101111	LAISI	1NT
Vul: None	♥ J8	♥ K63	Pass	2 <b>♣</b> ¹	<b>4</b> ♥	Pass
North HCP: 12	◆ KQ72	◆ AJ83	Pass	X	AP	_ 3.00
South HCP: 15 Contract: 4♥X E	<b>♣</b> K109	<b>♣</b> 85	1. Stay			

Board: 280 Dealer: N Vul: NS HCP: 15	<ul><li>★ K8</li><li>✓ KJ65</li><li>◆ AK974</li><li>◆ J10</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 281 Dealer: S Vul: EW HCP: 9	<ul><li>1074</li><li>✓ QJ32</li><li>✓ KQJ104</li><li>5</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 282 Dealer: N Vul: Both HCP: 15	<ul><li>◆ 9853</li><li>▼ 102</li><li>◆ AKQ4</li><li>◆ AQ6</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 283 Dealer: S Vul: NS HCP: 9	<ul><li>★ K986</li><li>♥ Q92</li><li>◆ 4</li><li>◆ A9853</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 284 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK7</li><li>▼ AJ73</li><li>◆ J104</li><li>◆ Q92</li></ul>	West Bids 2♦ if possible.  You bid first.

Board: 280 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3•X W	North:  ♠ K8  ♥ KJ65  ♠ AK974  ♣ J10	South:  ♠ A976  ♥ A1087  ♠ QJ10  ♣ 72	West  3♣  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 281 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5 N	North:  ♠ 1074  ♥ QJ32  ♠ KQJ104  ♣ 5	South:  ◆ 532  ▼ A4  ◆ A985  ◆ AK98	Pass Pass Pass 1. Stay	North  2♣¹ 3♦ 5♦ man raise or	2♠ Pass AP	1NT Pass 3♣²
Board: 282 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ◆ 9853  ▼ 102  ◆ AKQ4  ◆ AQ6	South:  ♠ QJ2  ♥ K986  ♦ 987  ♠ K108	West  2♣  AP  1. Stay	North 1NT Pass man	Pass	
Board: 283 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4 S	North:  ♠ K986  ♥ Q92  ♦ 4  ♣ A9853	South:  ♠ QJ4  ♥ AK854  ♠ A53  ♠ Q6	West Pass Pass 1. Stay		East  2  AP	South 1NT 2♥
Board: 284 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2•X W	North:  ♠ AK7  ♥ AJ73  ♦ J104  ♣ Q92	South:  ♠ Q92  ♥ Q1054  ♠ 62  ♣ AJ74	West  2  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹

Board: 280 Dealer: N Vul: NS HCP: 11	<ul><li>A976</li><li>✓ A1087</li><li>✓ QJ10</li><li>✓ 72</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 281 Dealer: S Vul: EW HCP: 15	<ul><li>★ 532</li><li>★ A4</li><li>★ A985</li><li>★ AK98</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 282 Dealer: N Vul: Both HCP: 9	<b>♦</b> QJ2 <b>♥</b> K986 <b>♦</b> 987 <b>♣</b> K108	West Bids 2♠ if possible.  Partner bids first.
Board: 283 Dealer: S Vul: NS HCP: 16	<ul><li>♣ QJ4</li><li>♥ AK854</li><li>◆ A53</li><li>♣ Q6</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 284 Dealer: N Vul: Both HCP: 9	<ul><li>◆ Q92</li><li>♥ Q1054</li><li>◆ 62</li><li>◆ AJ74</li></ul>	West Bids 2♦ if possible.  Partner bids first.

Board: 280 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3•X W	North:  ♠ K8  ♥ KJ65  ♠ AK974  ♣ J10	South:  ◆ A976  ▼ A1087  ◆ QJ10  ◆ 72	West  3♣  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 281 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5 N	North:  ♠ 1074  ♥ QJ32  ♠ KQJ104  ♣ 5	South:  ◆ 532  ▼ A4  ◆ A985  ◆ AK98	Pass Pass Pass 1. Stay	North  2♣¹ 3♦ 5♦ man raise or	2♠ Pass AP	1NT Pass 3♣²
Board: 282 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ◆ 9853  ▼ 102  ◆ AKQ4  ◆ AQ6	South:  ♠ QJ2  ♥ K986  ♦ 987  ♠ K108	West  2♣  AP  1. Stay	North 1NT Pass man	Pass	
Board: 283 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4 S	North:  ♠ K986  ♥ Q92  ♦ 4  ♣ A9853	South:  ♠ QJ4  ♥ AK854  ♠ A53  ♠ Q6	West Pass Pass 1. Stay		East  2  AP	South 1NT 2♥
Board: 284 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2•X W	North:  ♠ AK7  ♥ AJ73  ♦ J104  ♣ Q92	South:  ♠ Q92  ♥ Q1054  ♠ 62  ♣ AJ74	West  2  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹

Dealer: S	Bids 2♦ if possible.  ner bids first.
Dealer: N ▼ KQ5 Vul· FW • 102	Bids 3♣ if possible.
Dealer: S ▼ K852 Vul: Both ◆ A72	Bids 3♣ if possible.  ner bids first.
Dealer: N	Bids 3♣ if possible.
Dealer: S	Bids 3♥ if possible.  ner bids first.

Board: 285	NT41	C41	West	North	East	South 1NT
Dealer: S	North: <b>♠</b> 732	South: ♠ AQ5	Pass	2 <b>♣</b> ¹	<b>2</b> ♦	Pass
Vul: None	♥ AK92	♥ Q1054	Pass	X	Pass	3♣
North HCP: 9	◆ 84	◆ 75	Pass	$3 \diamond^2$	Pass	4♣
South HCP: 15	<b>♣</b> Q542	<b>♣</b> AK83	AP			
Contract: 4♣ N			1. Stay	man		
			2. limit	raise or	better	in ♣
Board: 286	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AJ972	<b>♦</b> Q105		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15	♥ KQ5	<b>♥</b> AJ93	3♣	Pass	Pass	X
South HCP: 10	<b>♦</b> 102	<b>♦</b> K74	AP			
Contract: 3♣X W	<b>♣</b> KQ10	<b>♣</b> 864	1. Stay	man		
D 1 207						
Board: 287 Dealer: S	North:	South:	West	North	East	
Vul: Both	<b>★</b> 107432	<b>♠</b> J6				1NT
North HCP: 7	<b>♥</b> K852	♥ AQJ7	Pass	2 <b>♣</b> ¹	3♣	Pass
South HCP: 15	♦ A72	♦ K9843	Pass	X	AP	
Contract: 3♣X E	<b>♣</b> 3	<b>♣</b> A2	1. Stay	man		
Board: 288	North:	South:	West	North	East	South
Dealer: N	Norui: ♠ AQ8	50um. ♠ J52		1NT	Pass	
Vul: None	♥ AQ82	♥ K965	3♣	Pass	Pass	
North HCP: 16	♦ A1076	♦ KQJ54	AP			
South HCP: 10 Contract: 3♦ S	<b>♣</b> 104	<b>♣</b> 7	1. Stay	man		
Board: 289	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ KQJ2	<b>♠</b> A7				1NT
Vui: NS North HCP: 11	<b>♥</b> A	<b>♥</b> 8653	Pass	2 <b>♣</b> ¹	3♥	Pass
South HCP: 17	<b>♦</b> 108654	♦ KQJ3	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J107	♣ AK3	1. Stay	man		

Board: 285 Dealer: S Vul: None HCP: 15	<ul><li>AQ5</li><li>♥ Q1054</li><li>↑ 75</li><li>♣ AK83</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 286 Dealer: N Vul: EW HCP: 10	<ul><li>♣ Q105</li><li>♥ AJ93</li><li>◆ K74</li><li>♣ 864</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 287 Dealer: S Vul: Both HCP: 15	<ul><li>▶ J6</li><li>♥ AQJ7</li><li>◆ K9843</li><li>♣ A2</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 288 Dealer: N Vul: None HCP: 10	<ul><li></li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 289 Dealer: S Vul: NS HCP: 17	<ul><li>♠ A7</li><li>♥ 8653</li><li>♠ KQJ3</li><li>♠ AK3</li></ul>	East Bids 3♥ if possible.  You bid first.

Board: 285	NT41	C 41	West	North	East	South 1NT
Dealer: S	North: <b>♠</b> 732	South: ♠ AQ5	Pass	2 <b>♣</b> ¹	<b>2</b> ♦	Pass
Vul: None	♥ AK92	♥ Q1054	Pass	X	Pass	3♣
North HCP: 9	◆ 84	◆ 75	Pass	$3 \diamond^2$	Pass	4♣
South HCP: 15	<b>♣</b> Q542	<b>♣</b> AK83	AP			
Contract: 4♣ N			1. Stay	man		
			2. limit	raise or	better	in ♣
Board: 286	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AJ972	<b>♦</b> Q105		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15	♥ KQ5	<b>♥</b> AJ93	3♣	Pass	Pass	X
South HCP: 10	<b>♦</b> 102	<b>♦</b> K74	AP			
Contract: 3♣X W	<b>♣</b> KQ10	<b>♣</b> 864	1. Stay	man		
D 1 207						
Board: 287 Dealer: S	North:	South:	West	North	East	
Vul: Both	<b>★</b> 107432	<b>♠</b> J6				1NT
North HCP: 7	<b>♥</b> K852	♥ AQJ7	Pass	2 <b>♣</b> ¹	3♣	Pass
South HCP: 15	♦ A72	♦ K9843	Pass	X	AP	
Contract: 3♣X E	<b>♣</b> 3	<b>♣</b> A2	1. Stay	man		
Board: 288	North:	South:	West	North	East	South
Dealer: N	Norui: ♠ AQ8	50um. ♠ J52		1NT	Pass	
Vul: None	♥ AQ82	♥ K965	3♣	Pass	Pass	
North HCP: 16	♦ A1076	♦ KQJ54	AP			
South HCP: 10 Contract: 3♦ S	<b>♣</b> 104	<b>♣</b> 7	1. Stay	man		
Board: 289	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ KQJ2	<b>♠</b> A7				1NT
Vui: NS North HCP: 11	<b>♥</b> A	<b>♥</b> 8653	Pass	2 <b>♣</b> ¹	3♥	Pass
South HCP: 17	<b>♦</b> 108654	♦ KQJ3	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J107	♣ AK3	1. Stay	man		

Board: 290 Dealer: N Vul: Both HCP: 16  KQ10  KQ10  You bid first.  Board: 291 Dealer: S Vul: None HCP: 8  A9653  Board: 292 Dealer: N Valic None HCP: 15  Board: 293 Dealer: S Vul: NS HCP: 15  Board: 293 Dealer: S Vul: NS HCP: 15  Board: 293 Dealer: S Vul: EW Dealer: S Vul: EW Vul: EW Vul: EW Vul: EW Vul: NS HCP: 8  A9653  Board: 294 Dealer: N VAS32 Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW Vul: NS A532 Vul: EW Vul: NS Vul: NS A532 Vul: EW Vul: NS Vul: NS Vul: NS Vul: NS Vul: NS Vul: None VXB534 Vul: None VXB54 Vul: None VXB55 Vul: None VXB56 Vul: None VXB57 Vu			
Dealer: S Vul: None HCP: 8  A9653  Partner bids first.  Board: 292 A864 Dealer: N Vul: NS Vul: NS HCP: 15  A107  A107  A107  Board: 293 A107  A107  Board: 293 A107  Board: 294 A532  Vul: EW A64 HCP: 8  A107  Board: 294 A64 Dealer: N Vul: None A87  Vul: None A87  Vul: None A9653  Cast Bids 2◆ if possible.  You bid first.  West Bids 3◆ if possible.  West Bids 2◆ if possible.  West Bids 2◆ if possible.  You bid first.	Dealer: N Vul: Both	<b>♥</b> K97 <b>♦</b> KQ10	_
Dealer: N Vul: NS HCP: 15  A107  West Bids 2 ↑ if possible.  You bid first.  West Bids 2 ↑ if possible.  You bid first.  East Bids 2 ↑ if possible.  You bid first.  East Bids 2 ↑ if possible.  West Bids 2 ↑ if possible.  West Bids 2 ↑ if possible.  You bid first.  West Bids 2 ↑ if possible.  You bid first.  West Bids 2 ↑ if possible.  You bid first.	Dealer: S Vul: None	<b>♥</b> J98 <b>♦</b> 7	•
Dealer: S	Dealer: N Vul: NS	<b>♥</b> AJ62 <b>♦</b> K8	-
Dealer: N	Dealer: S Vul: EW	▼ A532 ◆ 6	West Bids 3♦ if possible.
	Dealer: N Vul: None	<b>▼</b> A87 <b>★</b> K1084	•

Board: 290 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 5♣X W	North:  ♠ KQ1087  ♥ K97  ♠ KQ10  ♠ K5	South:  ♠ A964  ♥ QJ8  ♠ A9543  ♣ 10	West  5♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 291 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 S	North:  ♠ K1086  ♥ J98  ♦ 7  ♠ A9653	South:  ♠ AQJ92  ♥ AQ7  ♦ 104  ♠ K82		North  2♣¹  4♠ man	East  2  AP	South 1NT 2♠
Board: 292 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ K864  ♥ AJ62  ♠ K8  ♣ A107	South:  ♠ QJ103  ♥ KQ93  ♦ 96  ♠ 984	West  2  Pass  1. Stay	North 1NT Pass 2NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 293 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4♣ N	North:  ♠ KJ7  ♥ A532  ♠ 6  ♠ 98653	South:  ♠ A1093  ♥ K108  ♠ KQ  ♠ QJ102	Pass Pass 3  1. Stay	North  2.1 X 4.4 man	East  2  Pass AP	1NT Pass
Board: 294 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3  S	North:	South:  ♠ Q1085  ♥ J3  ♠ AQJ52  ♣ J4	West  2♥ AP 1. Stay	North 1NT 2NT	East Pass Pass	2 <b>♣</b> ¹

Board: 290 Dealer: N Vul: Both HCP: 11	<ul><li>▲ A964</li><li>♥ QJ8</li><li>◆ A9543</li><li>▲ 10</li></ul>	West Bids 5♣ if possible.  Partner bids first.
Board: 291 Dealer: S Vul: None HCP: 16	<ul><li>AQJ92</li><li>✓ AQ7</li><li>104</li><li>K82</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 292 Dealer: N Vul: NS HCP: 8	<ul><li>♣ QJ103</li><li>♥ KQ93</li><li>◆ 96</li><li>♣ 984</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 293 Dealer: S Vul: EW HCP: 15	<ul><li>★ A1093</li><li>▼ K108</li><li>◆ KQ</li><li>★ QJ102</li></ul>	East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 294 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q1085</li><li>♥ J3</li><li>◆ AQJ52</li><li>♣ J4</li></ul>	West Bids 2♥ if possible.  Partner bids first.

Board: 290 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 5♣X W	North:  ♠ KQ1087  ♥ K97  ♠ KQ10  ♠ K5	South:  ♠ A964  ♥ QJ8  ♠ A9543  ♣ 10	West  5♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 291 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 S	North:  ♠ K1086  ♥ J98  ♦ 7  ♠ A9653	South:  ♠ AQJ92  ♥ AQ7  ♦ 104  ♠ K82		North  2♣¹  4♠ man	East  2  AP	South 1NT 2♠
Board: 292 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ K864  ♥ AJ62  ♠ K8  ♣ A107	South:  ♠ QJ103  ♥ KQ93  ♦ 96  ♠ 984	West  2  Pass  1. Stay	North 1NT Pass 2NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 293 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4♣ N	North:  ♠ KJ7  ♥ A532  ♠ 6  ♠ 98653	South:  ♠ A1093  ♥ K108  ♠ KQ  ♠ QJ102	Pass Pass 3  1. Stay	North  2.1 X 4.4 man	East  2  Pass AP	1NT Pass
Board: 294 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3  S	North:	South:  ♠ Q1085  ♥ J3  ♠ AQJ52  ♣ J4	West  2♥ AP 1. Stay	North 1NT 2NT	East Pass Pass	2 <b>♣</b> ¹

Board: 295 Dealer: S Vul: NS HCP: 11	<ul><li>★ A1042</li><li>♥ Q87</li><li>◆ J109</li><li>★ A74</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 296 Dealer: N Vul: EW HCP: 16	<ul><li>♣ QJ108</li><li>♥ AQ2</li><li>◆ 986</li><li>♣ AK9</li></ul>	West Bids 5♦ if possible.  You bid first.
Board: 297 Dealer: S Vul: Both HCP: 8	<ul><li>▲ AJ83</li><li>▼ 1075</li><li>◆ 963</li><li>♣ K73</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 298 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQJ5</li><li>▼ Q97</li><li>◆ AQ109</li><li>◆ J4</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 299 Dealer: S Vul: EW HCP: 11	♣ Q10 ♥ QJ52 • Q2 ♣ KJ842	East Bids 2♠ if possible.  Partner bids first.

Board: 295 Dealer: S Vul: NS	North: ♠ A1042	South: <b>♠</b> KQJ5 <b>♥</b> 963		North	East 2	South 1NT Pass
North HCP: 11	♥ Q87 ♦ J109	◆ A86	Pass Pass	2♣¹ 3♠	AP	rass
South HCP: 15 Contract: 3♠ N	♣ A74	♣ KQ2	1. Stay	_	Ai	
Board: 296 Dealer: N Vul: EW	North:  ♠ QJ108	South:  ♠ AK65	West	North 1NT	East Pass	
North HCP: 16	♥ AQ2 ♦ 986	▼ K7653 ◆—	5 <b>♦</b>	X	AP	
South HCP: 12 Contract: 5♦X W	<b>♣</b> AK9	♣ Q872	1. Stay	man		
Board: 297 Dealer: S Vul: Both	North: ♠ AJ83	South: ♠ K109	West	North	East	South 1NT
North HCP: 8	<b>♥</b> 1075	<b>♥</b> AKJ83	Pass	2 <b>♣</b> ¹	<b>2</b> •	2♥
South HCP: 15	♦ 963 ♣ K73	◆ Q87 <b>♣</b> Q10	Pass	<b>3♥</b>	AP	
Contract: 3♥ S	₩ K/3	₹ Q10	1. Stay	man		
Board: 298 Dealer: N	North:	South:	West	North		
Vul: NS	<b>♠</b> KQJ5 <b>♥</b> Q97	<b>★</b> A432 <b>∀</b> J103	2	1NT	Pass	
North HCP: 15	• AQ109	♦ K643	2♥ Pass	Pass 4♠	Pass AP	32
South HCP: 12 Contract: 4♠ S	<b>♣</b> J4	♣ A10	1. Stay		7 11	
Board: 299 Dealer: S	North: ♠ Q10	South: ♠ KJ	West	North	East	South 1NT
Vul: EW North HCP: 11	<b>♥</b> QJ52	<b>♥</b> K1064	Pass	2 <b>♣</b> ¹	2♠	Pass
South HCP: 15	• Q2	◆ KJ10	Pass	3♣	AP	
Contract: 3♣ N	<b>♣</b> KJ842	♣ A1093	1. Stay	man		

Board: 295 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQJ5</li><li>▼ 963</li><li>◆ A86</li><li>◆ KQ2</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 296 Dealer: N Vul: EW HCP: 12	<ul><li>★ AK65</li><li>★ K7653</li><li>★ —</li><li>★ Q872</li></ul>	West Bids 5♦ if possible.  Partner bids first.
Board: 297 Dealer: S Vul: Both HCP: 15	<ul><li>★ K109</li><li>★ AKJ83</li><li>◆ Q87</li><li>★ Q10</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 298 Dealer: N Vul: NS HCP: 12	<ul><li>★ A432</li><li>▼ J103</li><li>◆ K643</li><li>★ A10</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 299 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ</li><li>▼ K1064</li><li>◆ KJ10</li><li>◆ A1093</li></ul>	East Bids 2♠ if possible.  You bid first.

Board: 295 Dealer: S Vul: NS	North: ♠ A1042	South: <b>♠</b> KQJ5 <b>♥</b> 963		North	East 2	South 1NT Pass
North HCP: 11	♥ Q87 ♦ J109	◆ A86	Pass Pass	2♣¹ 3♠	AP	rass
South HCP: 15 Contract: 3♠ N	♣ A74	♣ KQ2	1. Stay	_	Ai	
Board: 296 Dealer: N Vul: EW	North:  ♠ QJ108	South:  ♠ AK65	West	North 1NT	East Pass	
North HCP: 16	♥ AQ2 ♦ 986	▼ K7653 ◆—	5 <b>♦</b>	X	AP	
South HCP: 12 Contract: 5♦X W	<b>♣</b> AK9	♣ Q872	1. Stay	man		
Board: 297 Dealer: S Vul: Both	North: ♠ AJ83	South: ♠ K109	West	North	East	South 1NT
North HCP: 8	<b>♥</b> 1075	<b>♥</b> AKJ83	Pass	2 <b>♣</b> ¹	<b>2</b> •	2♥
South HCP: 15	♦ 963 ♣ K73	◆ Q87 <b>♣</b> Q10	Pass	<b>3♥</b>	AP	
Contract: 3♥ S	₩ K/3	₹ Q10	1. Stay	man		
Board: 298 Dealer: N	North:	South:	West	North		
Vul: NS	<b>♠</b> KQJ5 <b>♥</b> Q97	<b>★</b> A432 <b>∀</b> J103	2	1NT	Pass	
North HCP: 15	• AQ109	♦ K643	2♥ Pass	Pass 4♠	Pass AP	32
South HCP: 12 Contract: 4♠ S	<b>♣</b> J4	♣ A10	1. Stay		7 11	
Board: 299 Dealer: S	North: ♠ Q10	South: ♠ KJ	West	North	East	South 1NT
Vul: EW North HCP: 11	<b>♥</b> QJ52	<b>♥</b> K1064	Pass	2 <b>♣</b> ¹	2♠	Pass
South HCP: 15	• Q2	◆ KJ10	Pass	3♣	AP	
Contract: 3♣ N	<b>♣</b> KJ842	♣ A1093	1. Stay	man		

Board: 300 Dealer: N Vul: Both HCP: 15	<ul><li>▲ J5</li><li>▼ AQ52</li><li>◆ J83</li><li>◆ AK54</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 301 Dealer: S Vul: None HCP: 9	<ul><li>◆96</li><li>✓ KQ108</li><li>◆ K10</li><li>◆ J10762</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 302 Dealer: N Vul: EW HCP: 16	<ul><li>★ K2</li><li>▼ K765</li><li>◆ KJ9</li><li>◆ KQJ3</li></ul>	West Bids 4♠ if possible.  You bid first.
Board: 303 Dealer: S Vul: Both HCP: 12	◆ Q1096 ♥ J10743 ◆ — ◆ AKQ10	East Bids 3♦ if possible.  Partner bids first.
Board: 304 Dealer: N Vul: None HCP: 15	<ul><li>J94</li><li>✓ A74</li><li>A65</li><li>AQ94</li></ul>	West Bids 2♦ if possible.  You bid first.

Board: 300 Dealer: N	North: ♠ J5	South: ♠ K9	West	North 1NT	East Pass	South
Vul: Both	♥ AQ52	<b>▼</b> K9 <b>∀</b> KJ98	2♦	Pass		3NT
North HCP: 15	◆ J83	◆ 1062	AP	rass	Pass	3111
South HCP: 10	♣ AK54	<b>♣</b> QJ72		20040		
Contract: 3N N		- (**-	1. Stayn	IMII		
Board: 301	North:	Contla	West	North	Fast	South
Dealer: S	Norui: <b>♦</b> 96	South: ♠ KJ10	***	1 (0141	Last	1NT
Vul: None	<b>♥</b> KQ108	<b>♥</b> 96	Pass	2 <b>♣</b> ¹	2♠	Pass
North HCP: 9 South HCP: 15	◆ K10	◆ AJ542	Pass	3♣	AP	
Contract: 3♣ N	<b>♣</b> J10762	♣ AQ4	1. Stayn	man		
Board: 302					_	~ -
Dealer: N	North:	South:	West			South
Vul: EW	<b>♦</b> K2	<b>♠</b> A7		1NT	Pass	
North HCP: 16	♥ K765	♥ Q1093		Pass	Pass	X
South HCP: 10	♦ KJ9	◆ A863 <b>◆</b> 752	AP			
Contract: 4♠X W	<b>♣</b> KQJ3	<b>•</b> 132	1. Stayman			
			West	North	East	South
						1NT
			Pass	2 <b>♣</b> ¹	3♦	Pass
Board: 303	North:	South:	Pass	3♥	Pass	4♥
Dealer: S	<b>♠</b> Q1096	<b>♦</b> A742	Pass	$4NT^2$	Pass	5 <b>♣</b> <sup>3</sup>
Vul: Both	<b>♥</b> J10743	♥ AQ9	Pass	<b>5\(\psi\)</b>	Pass	6 <b>\</b> 4
North HCP: 12	<b>\</b>	♦ AK4	Pass	<b>6</b> ♥	AP	
South HCP: 17	♣ AKQ10	<b>♣</b> 654	1. Stayn	man		
Contract: 6♥ N			2. Black		0314,	for 💙
			3. A=0/			
			4. <b>♥</b> que	een and	♦ king	5
Board: 304	North:	South:	West	North	East	South
Dealer: N	<b>4</b> J94	<b>♦</b> AQ865		1NT	Pass	2 <b>♣</b> ¹
X 7 1 3 T		-	2.	D		
Vul: None	<b>♥</b> A74	<b>♥</b> J1095	2♦	Pass	Pass	<b>∠</b> •
Vul: None North HCP: 15 South HCP: 8	<b>♥</b> A74 <b>♦</b> A65	▼ J1095 ◆ 97		Pass 4♠	Pass AP	<b>∠•</b>

Board: 300 Dealer: N Vul: Both HCP: 10	<ul><li>★ K9</li><li>★ KJ98</li><li>★ 1062</li><li>★ QJ72</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 301 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ10</li><li>♥ 96</li><li>◆ AJ542</li><li>◆ AQ4</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 302 Dealer: N Vul: EW HCP: 10	<ul><li>♠ A7</li><li>♥ Q1093</li><li>♦ A863</li><li>♠ 752</li></ul>	West Bids 4♠ if possible.  Partner bids first.
Board: 303 Dealer: S Vul: Both HCP: 17	<ul><li>A742</li><li>✓ AQ9</li><li>AK4</li><li>♠ 654</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 304 Dealer: N Vul: None HCP: 8	<ul><li>AQ865</li><li>✓ J1095</li><li>✓ 97</li><li>✓ J5</li></ul>	West Bids 2♦ if possible.  Partner bids first.

Board: 300 Dealer: N	North: ♠ J5	South: ♠ K9	West	North 1NT	East Pass	South
Vul: Both	♥ AQ52	<b>▼</b> K9 <b>∀</b> KJ98	2♦	Pass		3NT
North HCP: 15	◆ J83	◆ 1062	AP	rass	Pass	3111
South HCP: 10	♣ AK54	<b>♣</b> QJ72		20040		
Contract: 3N N		- (**-	1. Stayn	IMII		
Board: 301	North:	Contla	West	North	Fast	South
Dealer: S	Norui: <b>♦</b> 96	South: ♠ KJ10	***	1 (0141	Last	1NT
Vul: None	<b>♥</b> KQ108	<b>♥</b> 96	Pass	2 <b>♣</b> ¹	2♠	Pass
North HCP: 9 South HCP: 15	◆ K10	◆ AJ542	Pass	3♣	AP	
Contract: 3♣ N	<b>♣</b> J10762	♣ AQ4	1. Stayn	man		
Board: 302					_	~ -
Dealer: N	North:	South:	West			South
Vul: EW	<b>♦</b> K2	<b>♠</b> A7		1NT	Pass	
North HCP: 16	♥ K765	♥ Q1093		Pass	Pass	X
South HCP: 10	♦ KJ9	◆ A863 <b>◆</b> 752	AP			
Contract: 4♠X W	<b>♣</b> KQJ3	<b>•</b> 132	1. Stayman			
			West	North	East	South
						1NT
			Pass	2 <b>♣</b> ¹	3♦	Pass
Board: 303	North:	South:	Pass	3♥	Pass	4♥
Dealer: S	<b>♠</b> Q1096	<b>♦</b> A742	Pass	$4NT^2$	Pass	5 <b>♣</b> <sup>3</sup>
Vul: Both	<b>♥</b> J10743	♥ AQ9	Pass	<b>5\(\psi\)</b>	Pass	6 <b>\</b> 4
North HCP: 12	<b>\</b>	♦ AK4	Pass	<b>6</b> ♥	AP	
South HCP: 17	♣ AKQ10	<b>♣</b> 654	1. Stayn	man		
Contract: 6♥ N			2. Black		0314,	for 💙
			3. A=0/			
			4. <b>♥</b> que	een and	♦ king	5
Board: 304	North:	South:	West	North	East	South
Dealer: N	<b>4</b> J94	<b>♦</b> AQ865		1NT	Pass	2 <b>♣</b> ¹
X 7 1 3 T		-	2.	D		
Vul: None	<b>♥</b> A74	<b>♥</b> J1095	2♦	Pass	Pass	<b>∠</b> •
Vul: None North HCP: 15 South HCP: 8	<b>♥</b> A74 <b>♦</b> A65	▼ J1095 ◆ 97		Pass 4♠	Pass AP	<b>∠•</b>

Board: 305 Dealer: S Vul: NS HCP: 9	<ul><li>J1084</li><li>KQ94</li><li>K109</li><li>83</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 306 Dealer: N Vul: Both HCP: 15	<ul><li>★ K96</li><li>★ AQ62</li><li>★ K2</li><li>★ QJ62</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 307 Dealer: S Vul: None HCP: 9	<ul><li>★ K652</li><li>♥ 95</li><li>◆ 984</li><li>◆ AQ52</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 308 Dealer: N Vul: NS HCP: 16	<ul><li>★ KJ9</li><li>♥ Q3</li><li>◆ AQ75</li><li>◆ A765</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 309 Dealer: S Vul: EW HCP: 10	<ul><li>★ KQ85</li><li>★ 64</li><li>★ 65</li><li>★ KQ1072</li></ul>	East Bids 2♥ if possible.  Partner bids first.

Board: 305 Dealer: S Vul: NS North HCP: 9	North: <b>♣</b> J1084 <b>♥</b> KQ94 <b>♦</b> K109	South:  ♠ KQ95  ♥ A86  ♦ 82		North 2♣¹	East 2	South 1NT AP
South HCP: 16 Contract: 2♦ E	<b>♣</b> 83	<b>♣</b> AK74	1. Stay	man		
Board: 306	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K96	<b>♦</b> Q10		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> AQ62	<b>♥</b> KJ107	3♦	Pass	Pass	X
South HCP: 12	♦ K2	• Q7	AP			
Contract: 3♦X W	<b>♣</b> QJ62	♣ A10974	1. Stay	man		
Board: 307	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>★</b> K652	<b>♠</b> AQ87				1NT
North HCP: 9	<b>♥</b> 95	<b>♥</b> 1074	Pass	2 <b>♣</b> ¹	2♥	Pass
South HCP: 15	♦ 984 ♣ AQ52	<b>♦</b> AJ2 <b>♣</b> KJ4	Pass	X	AP	
Contract: 2♥X E	₩ AQ32	₩ KJ4	1. Stay	man		
Board: 308	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ KJ9	<b>♦</b> A1083		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	<b>♥</b> Q3	<b>♥</b> K7	3♥	Pass	Pass	3NT
South HCP: 10	◆ AQ75	◆ K10982	AP			
Contract: 3N N	<b>♣</b> A765	<b>♣</b> 92	1. Stay	man		
Board: 309	NT41.	C 4	West	North	Fact	South
Dealer: S	North: ♠ KQ85	South: ♠ AJ104	W CSI	1 101111	Lusi	1NT
Vul: EW	♥ 64	♥ 98	Pass	2 <b>♣</b> ¹	2♥	Pass
North HCP: 10 South HCP: 15	<b>♦</b> 65	◆ AQ74	Pass	3 <b>♣</b>	AP	
Contract: 3♣ N	♣ KQ1072	♣ A64	1. Stay		-	

Board: 305 Dealer: S Vul: NS HCP: 16	<ul><li>★ KQ95</li><li>▼ A86</li><li>◆ 82</li><li>◆ AK74</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 306 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q10</li><li>♥ KJ107</li><li>◆ Q7</li><li>♣ A10974</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 307 Dealer: S Vul: None HCP: 15	<ul><li>AQ87</li><li>✓ 1074</li><li>AJ2</li><li>✓ KJ4</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 308 Dealer: N Vul: NS HCP: 10	<ul><li>★ A1083</li><li>★ K7</li><li>★ K10982</li><li>★ 92</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 309 Dealer: S Vul: EW HCP: 15	<ul><li>AJ104</li><li>♥ 98</li><li>AQ74</li><li>A64</li></ul>	East Bids 2♥ if possible.  You bid first.

Board: 305 Dealer: S Vul: NS North HCP: 9	North: <b>♣</b> J1084 <b>♥</b> KQ94 <b>♦</b> K109	South:  ♠ KQ95  ♥ A86  ♦ 82		North 2♣¹	East 2	South 1NT AP
South HCP: 16 Contract: 2♦ E	<b>♣</b> 83	<b>♣</b> AK74	1. Stay	man		
Board: 306	North:	South:	West	North	East	South
Dealer: N	<b>★</b> K96	<b>♦</b> Q10		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> AQ62	<b>♥</b> KJ107	3♦	Pass	Pass	X
South HCP: 12	♦ K2	• Q7	AP			
Contract: 3♦X W	<b>♣</b> QJ62	♣ A10974	1. Stay	man		
Board: 307	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>★</b> K652	<b>♠</b> AQ87				1NT
North HCP: 9	<b>♥</b> 95	<b>♥</b> 1074	Pass	2 <b>♣</b> ¹	2♥	Pass
South HCP: 15	♦ 984 ♣ AQ52	<b>♦</b> AJ2 <b>♣</b> KJ4	Pass	X	AP	
Contract: 2♥X E	₩ AQ32	₩ KJ4	1. Stay	man		
Board: 308	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ KJ9	<b>♦</b> A1083		1NT	Pass	2 <b>♣</b> ¹
Vul: NS North HCP: 16	<b>♥</b> Q3	<b>♥</b> K7	3♥	Pass	Pass	3NT
South HCP: 10	◆ AQ75	◆ K10982	AP			
Contract: 3N N	<b>♣</b> A765	<b>♣</b> 92	1. Stay	man		
Board: 309	NT41.	C 4	West	North	Fact	South
Dealer: S	North: ♠ KQ85	South: ♠ AJ104	W CSI	1 101111	Lusi	1NT
Vul: EW	♥ 64	♥ 98	Pass	2 <b>♣</b> ¹	2♥	Pass
North HCP: 10 South HCP: 15	<b>♦</b> 65	◆ AQ74	Pass	3 <b>♣</b>	AP	
Contract: 3♣ N	♣ KQ1072	♣ A64	1. Stay		-	

Board: 310 Dealer: N Vul: None HCP: 16	<ul><li>AQ95</li><li>KQ43</li><li>K2</li><li>Q83</li></ul>	West Bids 4♦ if possible.  You bid first.
Board: 311 Dealer: S Vul: NS HCP: 9	<ul><li>♣ Q762</li><li>♥ 2</li><li>♦ AQJ82</li><li>♣ 764</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 312 Dealer: N Vul: EW HCP: 16	<ul><li>AQ942</li><li>43</li><li>AK9</li><li>K76</li></ul>	West Bids 4♥ if possible.  You bid first.
Board: 313 Dealer: S Vul: Both HCP: 11	<ul><li>★ KJ6</li><li>♥ Q754</li><li>◆ Q2</li><li>★ K1073</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 314 Dealer: N Vul: NS HCP: 15	<ul><li>AJ103</li><li>✓ AJ86</li><li>◆ Q104</li><li>◆ QJ</li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 310 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 4•X W	North:  ♠ AQ95  ♥ KQ43  ♠ K2  ♠ Q83	South:  ♣ J1083  ♥ AJ82  • 104  ♣ AK6	West  4  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 311 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3 N	North:  ♠ Q762  ♥ 2  ♠ AQJ82  ♣ 764	South:  ♠ AJ3  ♥ AKJ96  ♠ K74  ♠ 85			East 3♣ AP	South 1NT Pass
Board: 312 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♥X W	North:  ♠ AQ942  ♥ 43  ♠ AK9  ♠ K76	South:  ♠ K763  ♥ 86  ♠ Q42  ♣ A952	West  4♥  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 313 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4 N	North:  ♠ KJ6  ♥ Q754  ♠ Q2  ♠ K1073	South:  ♠ AQ105  ♥ A6  ♦ 974  ♣ AQ64	Pass Pass Pass AP 1. Stay	X 3•²	2. Pass Pass	1NT Pass 3♣ 4♣
Board: 314 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AJ103  ♥ AJ86  ♠ Q104  ♠ QJ	South:  ♣ 74  ♥ KQ109  ♦ K985  ♣ 1065	West  2♣ Pass 1. Stay	North 1NT Pass 2NT man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 310 Dealer: N Vul: None HCP: 13	<ul><li></li></ul>	West Bids 4♦ if possible.  Partner bids first.
Board: 311 Dealer: S Vul: NS HCP: 16	<ul><li>AJ3</li><li>✓ AKJ96</li><li>✓ K74</li><li>✓ 85</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 312 Dealer: N Vul: EW HCP: 9	<ul><li>★ K763</li><li>▼ 86</li><li>◆ Q42</li><li>◆ A952</li></ul>	West Bids 4♥ if possible.  Partner bids first.
Board: 313 Dealer: S Vul: Both HCP: 16	<ul><li>AQ105</li><li>✓ A6</li><li>974</li><li>AQ64</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 314 Dealer: N Vul: NS HCP: 8	<ul><li>★74</li><li>▼KQ109</li><li>★K985</li><li>★1065</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 310 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 4•X W	North:  ♠ AQ95  ♥ KQ43  ♠ K2  ♠ Q83	South:  ♣ J1083  ♥ AJ82  • 104  ♣ AK6	West  4  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 311 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3 N	North:  ♠ Q762  ♥ 2  ♠ AQJ82  ♣ 764	South:  ♠ AJ3  ♥ AKJ96  ♠ K74  ♠ 85			East 3♣ AP	South 1NT Pass
Board: 312 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 4♥X W	North:  ♠ AQ942  ♥ 43  ♠ AK9  ♠ K76	South:  ♠ K763  ♥ 86  ♠ Q42  ♣ A952	West  4♥  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 313 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4 N	North:  ♠ KJ6  ♥ Q754  ♠ Q2  ♠ K1073	South:  ♠ AQ105  ♥ A6  ♦ 974  ♣ AQ64	Pass Pass Pass AP 1. Stay	X 3•²	2. Pass Pass	1NT Pass 3♣ 4♣
Board: 314 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AJ103  ♥ AJ86  ♠ Q104  ♠ QJ	South:  ♣ 74  ♥ KQ109  ♦ K985  ♣ 1065	West  2♣ Pass 1. Stay	North 1NT Pass 2NT man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 315 Dealer: S Vul: Both HCP: 13	• Q7 • KQ43 • K1064 • K109	East Bids 2♠ if possible.  Partner bids first.
Board: 316 Dealer: N Vul: None HCP: 15	<ul><li>★ KQ</li><li>▼ KJ65</li><li>◆ 1065</li><li>◆ AQ103</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 317 Dealer: S Vul: EW HCP: 9	<ul><li>★842</li><li>✓ A875</li><li>◆ Q53</li><li>◆ QJ8</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 318 Dealer: N Vul: Both HCP: 16	<ul><li>★ KQJ64</li><li>♥ AJ</li><li>◆ A54</li><li>◆ J52</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 319 Dealer: S Vul: None HCP: 9	<ul><li> J8632</li><li> ✓ AKJ5</li><li> 952</li><li> 4</li></ul>	East Bids 5♣ if possible.  Partner bids first.

Board: 315 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ Q7  ♥ KQ43  ♠ K1064  ♣ K109	South:  ♠ 65  ♥ A107  ♠ AQJ97  ♣ A54	Pass Pass Pass 1. Stay	X 3NT	East  2♠ Pass AP	1NT Pass
Board: 316 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3♠ S	North:  ♣ KQ  ♥ KJ65  • 1065  ♣ AQ103	South:  ♠ AJ963  ♥ A842  ♦ 92  ♣ 42	·	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 317 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:  ◆ 842  ▼ A875  ◆ Q53  ◆ QJ8	South:  ♠ AJ3  ♥ J64  ♠ AK109  ♠ K43	West Pass AP 1. Stay	North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 318 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4♠ N	North:  ♠ KQJ64  ♥ AJ  ♠ A54  ♣ J52	South:  ♣ A853  ♥ K72  ♦ 76  ♣ K1073	West  2  AP  1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 319 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 5 X E	North:	South:  ♠ AKQ7  ♥ 762  ♠ AK103  ♣ J8	West Pass AP 1. Stay		East 5♣	South 1NT X

Board: 315 Dealer: S Vul: Both HCP: 15	<ul><li>♠ 65</li><li>♥ A107</li><li>♦ AQJ97</li><li>♠ A54</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 316 Dealer: N Vul: None HCP: 9	<ul><li>AJ963</li><li>✓ A842</li><li>✓ 92</li><li>✓ 42</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 317 Dealer: S Vul: EW HCP: 16	<ul><li>AJ3</li><li>J64</li><li>AK109</li><li>K43</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 318 Dealer: N Vul: Both HCP: 10	<ul><li>★ A853</li><li>★ K72</li><li>★ 76</li><li>★ K1073</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 319 Dealer: S Vul: None HCP: 17	<ul><li>★ AKQ7</li><li>▼ 762</li><li>◆ AK103</li><li>◆ J8</li></ul>	East Bids 5♣ if possible.  You bid first.

Board: 315 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ Q7  ♥ KQ43  ♠ K1064  ♣ K109	South:  ♠ 65  ♥ A107  ♠ AQJ97  ♣ A54	Pass Pass Pass 1. Stay	X 3NT	East  2♠ Pass AP	1NT Pass
Board: 316 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3♠ S	North:  ♣ KQ  ♥ KJ65  • 1065  ♣ AQ103	South:  ♠ AJ963  ♥ A842  ♦ 92  ♣ 42	·	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 317 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:  ◆ 842  ▼ A875  ◆ Q53  ◆ QJ8	South:  ♠ AJ3  ♥ J64  ♠ AK109  ♠ K43	West Pass AP 1. Stay	North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 318 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 4♠ N	North:  ♠ KQJ64  ♥ AJ  ♠ A54  ♣ J52	South:  ♣ A853  ♥ K72  ♦ 76  ♣ K1073	West  2  AP  1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 319 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 5 X E	North:	South:  ♠ AKQ7  ♥ 762  ♠ AK103  ♣ J8	West Pass AP 1. Stay		East 5♣	South 1NT X

Board: 320 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK8</li><li>♥ KJ10</li><li>◆ KJ974</li><li>★ 64</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 321 Dealer: S Vul: Both HCP: 8	<ul><li>▲ AJ73</li><li>▼ 843</li><li>◆ 86</li><li>▲ QJ109</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 322 Dealer: N Vul: None HCP: 16	<ul><li>★ AK102</li><li>▼ AJ87</li><li>◆ 82</li><li>◆ A63</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 323 Dealer: S Vul: NS HCP: 8	<ul><li>★76</li><li>★ AJ73</li><li>◆94</li><li>★ K8432</li></ul>	East Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 324 Dealer: N Vul: EW HCP: 16	<ul><li>★ AKQ</li><li>▼ J1073</li><li>◆ A2</li><li>★ Q1083</li></ul>	West Bids 2♦ if possible.  You bid first.

Board: 320 Dealer: N	North: ♠ AK8	South: ♠ QJ72	West	North 1NT	East Pass	
Vul: NS North HCP: 15	<b>♥</b> KJ10	<b>♥</b> AQ963	3♣	Pass	Pass	3♥
South HCP: 13	♦ KJ974	◆ A1052	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 64	♣—	1. Stay	man		
Board: 321 Dealer: S	North: ♠ AJ73	South: ♠ KQ986	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>♥</b> 843	♥ AJ	Pass	2 <b>♣</b> ¹	<b>2</b>	2♠
South HCP: 16	<b>♦</b> 86	<b>♦</b> K93	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> QJ109	<b>♣</b> K42	1. Stay	man		
D 1 222			West	North	East	South
Board: 322 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♠</b> AK102	<b>♠</b> Q9864	3♣	Pass	Pass	3♠
North HCP: 16	<b>♥</b> AJ87	♥ Q942	Pass	<b>4♣</b> <sup>2</sup>	Pass	4♠
South HCP: 9	♦ 82 • A62	♦ AJ75	AP			
Contract: 4♠ S	♣ A63	<b>.</b> —	1. Stayman			
			2. limit	raise or	better	in ♠
Board: 323	North:	South:	West	North	East	South 1NT
Dealer: S	• 76	\$6an. • 42	Pass	2 <b>♣</b> ¹	2♠	Pass
Vul: NS North HCP: 8	<b>♥</b> AJ73	<b>v</b> 1052	Pass	3♣	3♠	4♣
South HCP: 15	<b>♦</b> 94	♦ AKQ8	4♠	X	AP	
Contract: 4♠X E	<b>♣</b> K8432	♣ AQ107	1. Stayman			
			West	North	Fact	South
Board: 324	North:	Courth	TT CSL	1NT	Pass	
Dealer: N	Norun: ♠ AKQ	South: <b>♠</b> J8743	2•	2NT	Pass	
Vul: EW	♥ J1073	♥ AK52	Pass	4• <sup>2</sup>	Pass	
North HCP: 16 South HCP: 8	◆ A2	<b>♦</b> 73	AP	<b>→</b>	1 400	12
South HCP: 8 Contract: 4♠ S	<b>♣</b> Q1083	<b>♣</b> 76		man		
Commun. 17 D			<ol> <li>Stayman</li> <li>limit raise or better in ♠</li> </ol>			

Board: 320 Dealer: N Vul: NS HCP: 13	♣ QJ72 ♥ AQ963 ♦ A1052 ♣ —	West Bids 3♣ if possible.  Partner bids first.
Board: 321 Dealer: S Vul: Both HCP: 16	<b>♦</b> KQ986 <b>♥</b> AJ <b>♦</b> K93 <b>♣</b> K42	East Bids 2♦ if possible.  You bid first.
Board: 322 Dealer: N Vul: None HCP: 9	<ul><li>◆ Q9864</li><li>♥ Q942</li><li>◆ AJ75</li><li>◆ —</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 323 Dealer: S Vul: NS HCP: 15	<ul><li>42</li><li>1052</li><li>AKQ8</li><li>AQ107</li></ul>	East Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 324 Dealer: N Vul: EW HCP: 8	<ul><li>▶ J8743</li><li>♥ AK52</li><li>◆ 73</li><li>♣ 76</li></ul>	West Bids 2♦ if possible.  Partner bids first.

Board: 320 Dealer: N	North: ♠ AK8	South: ♠ QJ72	West	North 1NT	East Pass	
Vul: NS North HCP: 15	<b>♥</b> KJ10	<b>♥</b> AQ963	3♣	Pass	Pass	3♥
South HCP: 13	♦ KJ974	◆ A1052	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> 64	♣—	1. Stay	man		
Board: 321 Dealer: S	North: ♠ AJ73	South: ♠ KQ986	West	North	East	South 1NT
Vul: Both North HCP: 8	<b>♥</b> 843	♥ AJ	Pass	2 <b>♣</b> ¹	<b>2</b>	2♠
South HCP: 16	<b>♦</b> 86	<b>♦</b> K93	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> QJ109	<b>♣</b> K42	1. Stay	man		
D 1 222			West	North	East	South
Board: 322 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♠</b> AK102	<b>♠</b> Q9864	3♣	Pass	Pass	3♠
North HCP: 16	<b>♥</b> AJ87	♥ Q942	Pass	<b>4♣</b> <sup>2</sup>	Pass	4♠
South HCP: 9	♦ 82 • A62	♦ AJ75	AP			
Contract: 4♠ S	♣ A63	<b>.</b> —	1. Stayman			
			2. limit	raise or	better	in ♠
Board: 323	North:	South:	West	North	East	South 1NT
Dealer: S	• 76	\$6an. • 42	Pass	2 <b>♣</b> ¹	2♠	Pass
Vul: NS North HCP: 8	<b>♥</b> AJ73	<b>v</b> 1052	Pass	3♣	3♠	4♣
South HCP: 15	<b>♦</b> 94	♦ AKQ8	4♠	X	AP	
Contract: 4♠X E	<b>♣</b> K8432	♣ AQ107	1. Stayman			
			West	North	Fact	South
Board: 324	North:	Courth	TT CSL	1NT	Pass	
Dealer: N	Norun: ♠ AKQ	South: <b>♠</b> J8743	2•	2NT	Pass	
Vul: EW	♥ J1073	♥ AK52	Pass	4• <sup>2</sup>	Pass	
North HCP: 16 South HCP: 8	◆ A2	<b>♦</b> 73	AP	<b>→</b>	1 400	12
South HCP: 8 Contract: 4♠ S	<b>♣</b> Q1083	<b>♣</b> 76		man		
Commun. 17 D			<ol> <li>Stayman</li> <li>limit raise or better in ♠</li> </ol>			

Board: 325 Dealer: S Vul: None HCP: 11	<ul><li>★ AKQJ</li><li>▼ 543</li><li>◆ J1052</li><li>◆ 42</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 326 Dealer: N Vul: NS HCP: 16	<ul><li>★ AK4</li><li>▼ K1072</li><li>◆ AQ94</li><li>◆ 76</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 327 Dealer: S Vul: EW HCP: 13	<ul><li>♣ QJ1042</li><li>♥ K1092</li><li>♦ —</li><li>♣ AQJ5</li></ul>	East Bids 4♦ if possible.  Partner bids first.
Board: 328 Dealer: N Vul: Both HCP: 15	<ul><li>★ A642</li><li>★ A62</li><li>★ K106</li><li>★ A105</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 329 Dealer: S Vul: NS HCP: 9	<ul><li>★ 76</li><li>✓ AQ109</li><li>◆ J974</li><li>◆ Q76</li></ul>	East Bids 3♣ if possible.  Partner bids first.

Board: 325 Dealer: S Vul: None North HCP: 11 South HCP: 15	North: ♠ AKQJ ♥ 543 ♦ J1052	South:	West Pass Pass	North  2♣¹ 3NT	East 3♣ AP	South 1NT Pass
Contract: 3N S	<b>♣</b> 42	<b>♣</b> QJ3	1. Stay	man		
Board: 326 Dealer: N	North: ♠ AK4	South: ♠ Q1098	West	North 1NT	East Pass	
Vul: NS North HCP: 16	<b>♥</b> K1072	♥ J	2♥	2NT	Pass	
South HCP: 9	◆ AQ94	♦ J7652	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> 76	♣ AJ4	1. Stay	man		
Board: 327 Dealer: S	North: ♠ QJ1042	South: ♠ A8753	West	North	East	South 1NT
Vul: EW	♥ K1092	<b>♥</b> AJ	Pass	2 <b>♣</b> ¹	<b>4</b>	Pass
North HCP: 13 South HCP: 16	<b>♦</b> —	♦ A94	Pass	4♠	AP	
Contract: 4♠ N	♣ AQJ5	AQJ5 ♣ K102		1. Stayman		
Board: 328 Dealer: N Vul: Both	North: ♠ A642	South: ♠ Q753	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> A62 <b>♦</b> K106	<b>♥</b> 8 <b>♦</b> Q84	3♥	AP		
South HCP: 9 Contract: 3♥ W	♣ A105	<b>♣</b> KQ743	1. Stay	man		
Board: 329 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>★</b> 76	<b>♦</b> KQ5	-	1		1NT
North HCP: 9	<b>♥</b> AQ109 <b>♦</b> J974	♥ 87653 ♦ AQ2	Pass		3 <b>♣</b>	Pass
South HCP: 15	◆ Q76	• AQ2 • A4	Pass 1. Stay	X	AP	

Board: 325 Dealer: S Vul: None HCP: 15	<ul><li>★ 7653</li><li>★ AK6</li><li>★ KQ4</li><li>★ QJ3</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 326 Dealer: N Vul: NS HCP: 9	<ul><li>♣ Q1098</li><li>♥ J</li><li>◆ J7652</li><li>♣ AJ4</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 327 Dealer: S Vul: EW HCP: 16	<ul><li>A8753</li><li>✓ AJ</li><li>A94</li><li>★ K102</li></ul>	East Bids 4♦ if possible.  You bid first.
Board: 328 Dealer: N Vul: Both HCP: 9	<ul><li>♣ Q753</li><li>♥ 8</li><li>♦ Q84</li><li>♣ KQ743</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 329 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ5</li><li>▼ 87653</li><li>◆ AQ2</li><li>◆ A4</li></ul>	East Bids 3♣ if possible.  You bid first.

Board: 325 Dealer: S Vul: None North HCP: 11 South HCP: 15	North: ♠ AKQJ ♥ 543 ♦ J1052	South:	West Pass Pass	North  2♣¹ 3NT	East 3♣ AP	South 1NT Pass
Contract: 3N S	<b>♣</b> 42	<b>♣</b> QJ3	1. Stay	man		
Board: 326 Dealer: N	North: ♠ AK4	South: ♠ Q1098	West	North 1NT	East Pass	
Vul: NS North HCP: 16	<b>♥</b> K1072	♥ J	2♥	2NT	Pass	
South HCP: 9	◆ AQ94	♦ J7652	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> 76	♣ AJ4	1. Stay	man		
Board: 327 Dealer: S	North: ♠ QJ1042	South: ♠ A8753	West	North	East	South 1NT
Vul: EW	♥ K1092	<b>♥</b> AJ	Pass	2 <b>♣</b> ¹	<b>4</b>	Pass
North HCP: 13 South HCP: 16	<b>♦</b> —	♦ A94	Pass	4♠	AP	
Contract: 4♠ N	♣ AQJ5	AQJ5 ♣ K102		1. Stayman		
Board: 328 Dealer: N Vul: Both	North: ♠ A642	South: ♠ Q753	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> A62 <b>♦</b> K106	<b>♥</b> 8 <b>♦</b> Q84	3♥	AP		
South HCP: 9 Contract: 3♥ W	♣ A105	<b>♣</b> KQ743	1. Stay	man		
Board: 329 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>★</b> 76	<b>♦</b> KQ5	-	1		1NT
North HCP: 9	<b>♥</b> AQ109 <b>♦</b> J974	♥ 87653 ♦ AQ2	Pass		3 <b>♣</b>	Pass
South HCP: 15	◆ Q76	• AQ2 • A4	Pass 1. Stay	X	AP	

Board: 330 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q7652</li><li>♥ A93</li><li>◆ 92</li><li>♣ AKQ</li></ul>	West Bids 4♦ if possible.  You bid first.
Board: 331 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q753</li><li>♥ AQ1042</li><li>♦ 5</li><li>♣ QJ6</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 332 Dealer: N Vul: None HCP: 17	<ul><li>▲ AJ93</li><li>✔ AK9</li><li>◆ J103</li><li>▲ A108</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 333 Dealer: S Vul: EW HCP: 8	<ul><li>◆ Q852</li><li>♥ 6</li><li>◆ A10754</li><li>◆ Q63</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 334 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q732</li><li>♥ AQ65</li><li>◆ AJ</li><li>♣ Q83</li></ul>	West Bids 2♦ if possible.  You bid first.

Board: 330 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4•X W	North:  ♠ Q7652  ♥ A93  ♦ 92  ♣ AKQ	South:  ♠ AKJ3  ♥ QJ42  ♦ 105  ♣ 965	West North East South  1NT Pass 2♣¹  4 Pass Pass X  AP  1. Stayman
Board: 331 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4 N	North:  ♠ Q753  ♥ AQ1042  ♦ 5  ♠ QJ6	South:  ♠ AK62  ♥ KJ5  ♦ Q872  ♣ K4	West North East South 1NT Pass 2♣¹ 2♦ 2NT Pass 3♥ Pass 4♥ AP 1. Stayman
Board: 332 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4 S	North:  ♠ AJ93  ♥ AK9  ♦ J103  ♣ A108	South:  ♠ Q8  ♥ QJ107  ♠ K4  ♠ Q7542	West North East South  1NT Pass 2♣¹  2♦ Pass Pass 3♣  Pass 3•² Pass 4♣  AP  1. Stayman  2. limit raise or better in ♣
Board: 333 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ Q852  ♥ 6  ♠ A10754  ♠ Q63	South:  ♠ K63  ▼ AQ73  ◆ QJ6  ♠ A74	West North East South 1NT Pass 2♣¹ 2♥ 2NT AP 1. Stayman
Board: 334 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ Q732  ♥ AQ65  ♠ AJ  ♠ Q83	South:  ♠ K10  ♥ K743  ♦ 1097  ♣ KJ92	West North East South  1NT Pass 2♣¹  2♦ Pass Pass 3NT  AP  1. Stayman

Board: 330 Dealer: N Vul: EW HCP: 11	<ul><li>♠ AKJ3</li><li>♥ QJ42</li><li>♦ 105</li><li>♠ 965</li></ul>	West Bids 4♦ if possible.  Partner bids first.
Board: 331 Dealer: S Vul: Both HCP: 16	<ul><li>♠ AK62</li><li>♥ KJ5</li><li>◆ Q872</li><li>♠ K4</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 332 Dealer: N Vul: None HCP: 10	<ul><li>♣ Q8</li><li>♥ QJ107</li><li>♦ K4</li><li>♣ Q7542</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 333 Dealer: S Vul: EW HCP: 16	<ul><li>★ K63</li><li>★ AQ73</li><li>◆ QJ6</li><li>★ A74</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 334 Dealer: N Vul: Both HCP: 10	<ul><li>★ K10</li><li>★ K743</li><li>★ 1097</li><li>★ KJ92</li></ul>	West Bids 2♦ if possible.  Partner bids first.

Board: 330 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4•X W	North:  ♠ Q7652  ♥ A93  ♦ 92  ♣ AKQ	South:  ♠ AKJ3  ♥ QJ42  ♦ 105  ♣ 965	West North East South  1NT Pass 2♣¹  4 Pass Pass X  AP  1. Stayman
Board: 331 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4 N	North:  ♠ Q753  ♥ AQ1042  ♦ 5  ♠ QJ6	South:  ♠ AK62  ♥ KJ5  ♦ Q872  ♣ K4	West North East South 1NT Pass 2♣¹ 2♦ 2NT Pass 3♥ Pass 4♥ AP 1. Stayman
Board: 332 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4 S	North:  ♠ AJ93  ♥ AK9  ♦ J103  ♣ A108	South:  ♠ Q8  ♥ QJ107  ♠ K4  ♠ Q7542	West North East South  1NT Pass 2♣¹  2♦ Pass Pass 3♣  Pass 3•² Pass 4♣  AP  1. Stayman  2. limit raise or better in ♣
Board: 333 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ Q852  ♥ 6  ♠ A10754  ♠ Q63	South:  ♠ K63  ▼ AQ73  ◆ QJ6  ♠ A74	West North East South 1NT Pass 2♣¹ 2♥ 2NT AP 1. Stayman
Board: 334 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ Q732  ♥ AQ65  ♠ AJ  ♠ Q83	South:  ♠ K10  ♥ K743  ♦ 1097  ♣ KJ92	West North East South  1NT Pass 2♣¹  2♦ Pass Pass 3NT  AP  1. Stayman

Board: 335 Dealer: S Vul: None HCP: 9	<ul><li>★ AJ432</li><li>★ K832</li><li>★ J10</li><li>★ 94</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 336 Dealer: N Vul: NS HCP: 16	<ul><li>★ A65</li><li>★ A72</li><li>★ A63</li><li>★ KJ83</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 337 Dealer: S Vul: Both HCP: 10	<ul><li>★ AK87</li><li>♥ QJ965</li><li>◆ 942</li><li>◆ 5</li></ul>	East Bids 5♣ if possible.  Partner bids first.
Board: 338 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q984</li><li>♥ AJ102</li><li>◆ J5</li><li>♣ AQJ</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 339 Dealer: S Vul: NS HCP: 11	<ul><li>★ A932</li><li>♥ QJ9</li><li>◆ A8432</li><li>◆ 8</li></ul>	East Bids 5♣ if possible.  Partner bids first.

Board: 335	North:	South:	West	North	East	South 1NT
Dealer: S Vul: None	<b>♦</b> AJ432	<b>♠</b> KQ98	Pass	2 <b>♣</b> ¹	<b>2</b>	Pass
North HCP: 9	♥ K832	♥ AQJ9	Pass	2♠	Pass	<b>3</b> ♦ <sup>2</sup>
South HCP: 15	♦ J10 ♣ 94	♦ 92 ♣ K108	Pass	4♠	AP	
Contract: 4♠ N	<b>₹</b> 9 <del>4</del>	<b>₹ K</b> 106	1. Stay			
			2. limit	raise or	better	in <b>♠</b>
Board: 336	North:	South:	***	NT 4	<b>.</b>	Q 4
Dealer: N	• A65	♠ KQJ9	West	North		
Vul: NS North HCP: 16	<b>♥</b> A72	<b>y</b> 95	200	1NT	Pass	2♣¹
South HCP: 8	◆ A63	<b>♦</b> 842	2 <b>♥</b>	2NT	AP	
Contract: 2N N	<b>♣</b> KJ83	<b>♣</b> Q976	1. Stay	IIIAII		
Board: 337 Dealer: S	North: ♠ AK87	South: ♠ Q94	West	North	East	South 1NT
Vul: Both	♥ QJ965	♥ AK4	Pass	2 <b>♣</b> ¹	5♣	X
North HCP: 10 South HCP: 15	<b>♦</b> 942	◆ AQ865	AP			
Contract: 5♣X E	<b>♣</b> 5	<b>♣</b> 76	1. Stay	man		
Board: 338	North:	South:	West	North	East	South
Dealer: N	• Q984	<b>♦</b> KJ65		1NT	Pass	2 <b>♣</b> ¹
Vul: None	♥ AJ102	<b>♥</b> K75	2•	Pass	Pass	X
North HCP: 15 South HCP: 10	<b>♦</b> J5	◆ 73	AP			
Contract: 2♦X W	<b>♣</b> AQJ	<b>♣</b> K432	1. Stay	man		
Board: 339	NI aud-	Contle	West	North	Fast	South
Dealer: S	North: <b>♠</b> A932	South: ♠ KQ5	77 031	1 101111	LAISI	1NT
Vul: NS	<b>♥</b> A932 <b>♥</b> QJ9	♥ AK1074	Pass	2 <b>.</b> 1	5♣	Pass
North HCP: 11	♦ A8432	◆ KJ5	Pass		AP	1 2200
South HCP: 16 Contract: 5♣X E	<b>♣</b> 8	<b>♣</b> 97	1. Stay			

Board: 335 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ98</li><li>▼ AQJ9</li><li>◆ 92</li><li>◆ K108</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 336 Dealer: N Vul: NS HCP: 8	<ul><li>★ KQJ9</li><li>♥ 95</li><li>◆ 842</li><li>◆ Q976</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 337 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q94</li><li>♥ AK4</li><li>◆ AQ865</li><li>♣ 76</li></ul>	East Bids 5♣ if possible.  You bid first.
Board: 338 Dealer: N Vul: None HCP: 10	<ul><li>★ KJ65</li><li>★ K75</li><li>★ 73</li><li>★ K432</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 339 Dealer: S Vul: NS HCP: 16	<b>★</b> KQ5 <b>▼</b> AK1074 <b>♦</b> KJ5 <b>♣</b> 97	East Bids 5♣ if possible.  You bid first.

Board: 335	North:	South:	West	North	East	South 1NT
Dealer: S Vul: None	<b>♦</b> AJ432	<b>♠</b> KQ98	Pass	2 <b>♣</b> ¹	<b>2</b>	Pass
North HCP: 9	♥ K832	♥ AQJ9	Pass	2♠	Pass	<b>3</b> ♦ <sup>2</sup>
South HCP: 15	♦ J10 ♣ 94	♦ 92 ♣ K108	Pass	4♠	AP	
Contract: 4♠ N	<b>₹</b> 9 <del>4</del>	<b>₹ K</b> 106	1. Stay			
			2. limit	raise or	better	in <b>♠</b>
Board: 336	North:	South:	***	NT 4	<b>.</b>	Q 4
Dealer: N	• A65	♠ KQJ9	West	North		
Vul: NS North HCP: 16	<b>♥</b> A72	<b>y</b> 95	200	1NT	Pass	2♣¹
South HCP: 8	◆ A63	<b>♦</b> 842	2 <b>♥</b>	2NT	AP	
Contract: 2N N	<b>♣</b> KJ83	<b>♣</b> Q976	1. Stay	IIIAII		
Board: 337 Dealer: S	North: ♠ AK87	South: ♠ Q94	West	North	East	South 1NT
Vul: Both	♥ QJ965	♥ AK4	Pass	2 <b>♣</b> ¹	5♣	X
North HCP: 10 South HCP: 15	<b>♦</b> 942	◆ AQ865	AP			
Contract: 5♣X E	<b>♣</b> 5	<b>♣</b> 76	1. Stay	man		
Board: 338	North:	South:	West	North	East	South
Dealer: N	Norui.	<b>♦</b> KJ65		1NT	Pass	2 <b>♣</b> ¹
Vul: None	♥ AJ102	<b>♥</b> K75	2•	Pass	Pass	X
North HCP: 15 South HCP: 10	<b>♦</b> J5	◆ 73	AP			
Contract: 2♦X W	<b>♣</b> AQJ	<b>♣</b> K432	1. Stay	man		
Board: 339	NI aud-	Contle	West	North	Fast	South
Dealer: S	North: <b>♠</b> A932	South: ♠ KQ5	77 031	1 101111	LAISI	1NT
Vul: NS	<b>♥</b> A932 <b>♥</b> QJ9	♥ AK1074	Pass	2 <b>.</b> 1	5♣	Pass
North HCP: 11	♦ A8432	◆ KJ5	Pass		AP	1 2200
South HCP: 16 Contract: 5♣X E	<b>♣</b> 8	<b>♣</b> 97	1. Stay			

Dealer: N Vul: EW	AK4 AK65 52 QJ104	West Bids 5♦ if possible.  You bid first.
Dealer: S Vul: NS	Q AK82 1052 Q10432	East Bids 2♠ if possible.  Partner bids first.
Dealer: N Vul: EW	J7 AK1065 KJ2 A75	West Bids 2♠ if possible.  You bid first.
Dealer: S Vul: Both	Q1087 K Q72 Q9654	East Bids 2♥ if possible.  Partner bids first.
Dealer: N Vul: NS	AQ9 AQJ7 A3 10875	West Bids 2♦ if possible.  You bid first.

Board: 340 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 5•X W	North:  ♠ AK4  ♥ AK65  ♦ 52  ♠ QJ104	South:	West  5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 341 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3 N	North:  ♠ Q  ♥ AK82  ♦ 1052  ♠ Q10432	South: <b>♣</b> J1085 <b>♥</b> QJ4 <b>♦</b> K8 <b>♣</b> AKJ6		North  2♣¹ X man	East 2♣ Pass	1NT Pass
Board: 342 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♣ J7  ❤ AK1065  ♣ KJ2  ♣ A75	South:  ♠ K432  ♥ Q82  ♠ A83  ♣ 986	West  2♠ AP 1. Stay	North 1NT Pass man	Pass	
Board: 343 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2 VX E	North:  ♠ Q1087  ♥ K  ♠ Q72  ♠ Q9654	South:  ♠ AJ64  ♥ 872  ♠ K54  ♣ AK7		North  2♣¹  X man	East 2♥ AP	South 1NT Pass
Board: 344 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 44 S	North:  ♠ AQ9  ♥ AQJ7  ♠ A3  ♣ 10875	South:  ♠ KJ1063  ▼ 10954  ◆ Q8  ♣ A9	2♦ Pass AP 1. Stay		Pass Pass Pass	2♣¹ 3♠ 4♠

Board: 340 Dealer: N Vul: EW HCP: 7	<ul><li>◆ Q9632</li><li>◆ J873</li><li>◆ 8</li><li>◆ A76</li></ul>	West Bids 5♦ if possible.  Partner bids first.
Board: 341 Dealer: S Vul: NS HCP: 15	<ul><li></li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 342 Dealer: N Vul: EW HCP: 9	<ul><li>★ K432</li><li>♥ Q82</li><li>◆ A83</li><li>◆ 986</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 343 Dealer: S Vul: Both HCP: 15	<ul><li>▲ AJ64</li><li>♥ 872</li><li>♦ K54</li><li>▲ AK7</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 344 Dealer: N Vul: NS HCP: 10	<ul><li>★ KJ1063</li><li>▼ 10954</li><li>◆ Q8</li><li>◆ A9</li></ul>	West Bids 2♦ if possible.  Partner bids first.

Board: 340 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 5•X W	North:  ♠ AK4  ♥ AK65  ♦ 52  ♠ QJ104	South:	West  5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 341 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3 N	North:  ♠ Q  ♥ AK82  ♦ 1052  ♠ Q10432	South: <b>♣</b> J1085 <b>♥</b> QJ4 <b>♦</b> K8 <b>♣</b> AKJ6		North  2♣¹ X man	East 2♣ Pass	1NT Pass
Board: 342 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♣ J7  ❤ AK1065  ♣ KJ2  ♣ A75	South:  ♠ K432  ♥ Q82  ♠ A83  ♣ 986	West  2♠ AP 1. Stay	North 1NT Pass man	Pass	
Board: 343 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2 VX E	North:  ♠ Q1087  ♥ K  ♠ Q72  ♠ Q9654	South:  ♠ AJ64  ♥ 872  ♠ K54  ♣ AK7		North  2♣¹  X man	East 2♥ AP	South 1NT Pass
Board: 344 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 44 S	North:  ♠ AQ9  ♥ AQJ7  ♠ A3  ♣ 10875	South:  ♠ KJ1063  ▼ 10954  ◆ Q8  ♣ A9	2♦ Pass AP 1. Stay		Pass Pass Pass	2♣¹ 3♠ 4♠

Board: 345 Dealer: S Vul: Both HCP: 14	<ul><li>◆ 972</li><li>♥ Q863</li><li>◆ A</li><li>◆ AKJ84</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 346 Dealer: N Vul: None HCP: 15	<ul><li>♣ QJ7</li><li>♥ K84</li><li>◆ AKQ96</li><li>♣ 32</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 347 Dealer: S Vul: EW HCP: 9	<ul><li>♠96</li><li>♥ K987</li><li>♦ K4</li><li>♠ QJ986</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 348 Dealer: N Vul: Both HCP: 15	<ul><li>★ A86</li><li>♥ AJ54</li><li>★ A752</li><li>★ Q2</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 349 Dealer: S Vul: None HCP: 13	<ul><li>★ K52</li><li>▼ A763</li><li>◆ J</li><li>◆ AJ1063</li></ul>	East Bids 5♦ if possible.  Partner bids first.

Board: 345 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 3N S	North:  ◆ 972  ▼ Q863  ◆ A  ◆ AKJ84	South:  ♠ AQ54  ♥ AK42  ♠ 1065  ♠ Q5	West Pass Pass 1. Stay	3NT	East  3  AP	South 1NT Pass
Board: 346 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2 W	North:  ♠ QJ7  ♥ K84  ♠ AKQ96  ♣ 32	South:  ♠ A532  ♥ J75  ♠ 74  ♣ K875	West 2♥ 1. Stay	North 1NT AP man	East Pass	
Board: 347 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3•X E	North:	South:  ♠ K72  ♥ Q10  ♠ QJ52  ♣ AK43	West Pass Pass 1. Stay	North  2♣¹  X man	East 3♠ AP	South 1NT Pass
Board: 348 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A86  ♥ AJ54  ♠ A752  ♣ Q2	South:  ♠ KQ4  ♥ KQ96  ♠ Q  ♣ 87654	West  2  Pass  Pass  1. Stay	North 1NT Pass 2NT 3NT	East Pass Pass Pass AP	2 <b>♣</b> ¹ X
Board: 349 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 5•X E	North:  ♠ K52  ♥ A763  ♦ J  ♣ AJ1063	South:  ♠ AJ7  ♥ KJ2  ♠ Q62  ♣ KQ98		North 2♣¹ man	East 5◆	South 1NT X

Board: 345 Dealer: S Vul: Both HCP: 15	<ul><li>AQ54</li><li>AK42</li><li>1065</li><li>Q5</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 346 Dealer: N Vul: None HCP: 8	<ul><li>A532</li><li>✓ J75</li><li>✓ 74</li><li>✓ K875</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 347 Dealer: S Vul: EW HCP: 15	<ul><li>★ K72</li><li>♥ Q10</li><li>◆ QJ52</li><li>◆ AK43</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 348 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQ4</li><li>★ KQ96</li><li>◆ Q</li><li>◆ 87654</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 349 Dealer: S Vul: None HCP: 16	<ul><li>▲ AJ7</li><li>▼ KJ2</li><li>◆ Q62</li><li>▲ KQ98</li></ul>	East Bids 5♦ if possible.  You bid first.

Board: 345 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 3N S	North:  ◆ 972  ▼ Q863  ◆ A  ◆ AKJ84	South:  ♠ AQ54  ♥ AK42  ♠ 1065  ♠ Q5	West Pass Pass 1. Stay	3NT	East  3  AP	South 1NT Pass
Board: 346 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2 W	North:  ♠ QJ7  ♥ K84  ♠ AKQ96  ♣ 32	South:  ♠ A532  ♥ J75  ♠ 74  ♣ K875	West 2♥ 1. Stay	North 1NT AP man	East Pass	
Board: 347 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3•X E	North:	South:  ♠ K72  ♥ Q10  ♠ QJ52  ♣ AK43	West Pass Pass 1. Stay	North  2♣¹  X man	East 3♠ AP	South 1NT Pass
Board: 348 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A86  ♥ AJ54  ♠ A752  ♣ Q2	South:  ♠ KQ4  ♥ KQ96  ♠ Q  ♣ 87654	West  2  Pass  Pass  1. Stay	North 1NT Pass 2NT 3NT	East Pass Pass Pass AP	2 <b>♣</b> ¹ X
Board: 349 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 5•X E	North:  ♠ K52  ♥ A763  ♦ J  ♣ AJ1063	South:  ♠ AJ7  ♥ KJ2  ♠ Q62  ♣ KQ98		North 2♣¹ man	East 5◆	South 1NT X

Board: 350 Dealer: N Vul: NS HCP: 16	<ul><li>★ A1096</li><li>★ 63</li><li>★ KQ87</li><li>★ AK9</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 351 Dealer: S Vul: Both HCP: 11	<ul><li>♣ A7</li><li>♥ A1072</li><li>♦ 1054</li><li>♣ K752</li></ul>	East Bids 4♠ if possible.  Partner bids first.
Board: 352 Dealer: N Vul: None HCP: 16	<ul><li>AQ96</li><li>KQ7</li><li>KQ8</li><li>975</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 353 Dealer: S Vul: NS HCP: 8	<ul><li>109852</li><li>✓ A984</li><li>3</li><li>A95</li></ul>	East Bids 4♦ if possible.  Partner bids first.
Board: 354 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q74</li><li>♥ KQ108</li><li>◆ J965</li><li>♣ AK</li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 350 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ A1096  ♥ 63  ♠ KQ87  ♣ AK9	South:  ♠ K854  ♥ K54  ♦ 94  ♣ QJ82	West  2♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 351 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4•X E	North:  ♠ A7  ♥ A1072  ♦ 1054  ♣ K752	South:  ★ K10  ▼ KJ63  ◆ KQJ8  ♣ Q64	West Pass Pass 1. Stay	North  2♣¹  X man	East 4♠ AP	South 1NT Pass
Board: 352 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AQ96  ♥ KQ7  ♠ KQ8  ♣ 975	South:  ♠ K543  ▼ J52  ♦ 103  ♣ KJ103	West  2  1. Stay	North 1NT 2NT man	East Pass AP	
Board: 353 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4•X E	North:	South:  ♠ AKQ4  ♥ Q65  ♠ A9  ♣ J643	West Pass Pass 1. Stay	North  2♣¹  X man	East  4  AP	South 1NT Pass
Board: 354 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 5 N	North:  ♠ Q74  ♥ KQ108  ♦ J965  ♣ AK	South: ♠ 9 ♥ A763 ♠ AQ432 ♠ 654	2♠ Pass Pass AP 1. Stay	North 1NT Pass 3+ 4+ man raise or	Pass Pass Pass Pass	2♣¹ X 3♠² 5◆

Board: 350 Dealer: N Vul: NS HCP: 9	<ul><li>★ K854</li><li>★ K54</li><li>◆ 94</li><li>◆ QJ82</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 351 Dealer: S Vul: Both HCP: 15	<ul><li>★ K10</li><li>★ KJ63</li><li>★ KQJ8</li><li>★ Q64</li></ul>	East Bids 4♠ if possible.  You bid first.
Board: 352 Dealer: N Vul: None HCP: 8	<ul><li>★ K543</li><li>★ J52</li><li>★ 103</li><li>★ KJ103</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 353 Dealer: S Vul: NS HCP: 16	<ul><li>★ AKQ4</li><li>♥ Q65</li><li>★ A9</li><li>★ J643</li></ul>	East Bids 4♦ if possible.  You bid first.
Board: 354 Dealer: N Vul: EW HCP: 10	<ul><li>◆ 9</li><li>♥ A763</li><li>◆ AQ432</li><li>◆ 654</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 350 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ A1096  ♥ 63  ♠ KQ87  ♣ AK9	South:  ♠ K854  ♥ K54  ♦ 94  ♣ QJ82	West  2♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 351 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4•X E	North:  ♠ A7  ♥ A1072  ♦ 1054  ♣ K752	South:  ★ K10  ▼ KJ63  ◆ KQJ8  ♣ Q64	West Pass Pass 1. Stay	North  2♣¹  X man	East 4♠ AP	South 1NT Pass
Board: 352 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ AQ96  ♥ KQ7  ♠ KQ8  ♣ 975	South:  ♠ K543  ▼ J52  ♦ 103  ♣ KJ103	West  2  1. Stay	North 1NT 2NT man	East Pass AP	
Board: 353 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4•X E	North:	South:  ♠ AKQ4  ♥ Q65  ♠ A9  ♣ J643	West Pass Pass 1. Stay	North  2♣¹  X man	East  4  AP	South 1NT Pass
Board: 354 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 5 N	North:  ♠ Q74  ♥ KQ108  ♦ J965  ♣ AK	South: ♠ 9 ♥ A763 ♠ AQ432 ♠ 654	2♠ Pass Pass AP 1. Stay	North 1NT Pass 3+ 4+ man raise or	Pass Pass Pass Pass	2♣¹ X 3♠² 5◆

Board: 355 Dealer: S Vul: None HCP: 9	<ul><li></li></ul>	East Bids 4♠ if possible.  Partner bids first.
Board: 356 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q6</li><li>♥ Q95</li><li>◆ AKJ84</li><li>♣ A32</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 357 Dealer: S Vul: EW HCP: 9	<ul><li>★ AKJ8</li><li>♥ J32</li><li>◆ 54</li><li>★ 10742</li></ul>	East Bids 5♦ if possible.  Partner bids first.
Board: 358 Dealer: N Vul: Both HCP: 17	<ul><li>★ K96</li><li>★ KQ72</li><li>★ AQ</li><li>★ K974</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 359 Dealer: S Vul: EW HCP: 8	<ul><li>★2</li><li>▼ Q642</li><li>★ K104</li><li>★ K7543</li></ul>	East Bids 2♠ if possible.  Partner bids first.

Board: 355 Dealer: S Vul: None North HCP: 9 South HCP: 15	North: <b>♣</b> J82 <b>♥</b> QJ87 <b>♦</b> AJ8	South:  ♠ 105  ♥ AK6  ♦ Q942	West Pass Pass	North 2♣¹ X	East  4♠ AP	South 1NT Pass
South HCP: 15 Contract: 4♠X E	<b>♣</b> 976	♣ KQJ3	1. Stay			
Board: 356 Dealer: N Vul: NS	North: ♠ Q6	South: <b>★</b> 1097	West	North 1NT	East Pass	
North HCP: 16 South HCP: 10 Contract: 3♠ W	♥ Q95 ♦ AKJ84 ♣ A32	<ul><li>★ KJ32</li><li>★ 10</li><li>★ KQJ108</li></ul>	3♠ 1. Stay	AP man		
Board: 357 Dealer: S	North: ♠ AKJ8	South: • 1042	West	North	East	South 1NT
Vul: EW North HCP: 9 South HCP: 15	<ul><li>✓ J32</li><li>✓ 54</li><li>✓ 10742</li></ul>	<ul><li>✓ KQ85</li><li>◆ A9</li><li>◆ KQJ5</li></ul>	Pass Pass	2 <b>♣</b> ¹ X	5♦ AP	Pass
Contract: 5♦X E		, ,	1. Stay	North	East	South
Board: 358 Dealer: N Vul: Both	North: ♠ K96	South: ♠ AQ54 ♥ A853	3♦ Pass	1NT Pass 5♦³		2 <b>♣</b> ¹ 4NT² 6NT
North HCP: 17 South HCP: 18 Contract: 6N N	<ul><li>KQ72</li><li>AQ</li><li>K974</li></ul>	◆ J3 ◆ AQJ		man kwood ( /4 or 4/4		
Board: 359 Dealer: S	North: ♠ 2	South: <b>♠</b> A1095	West	North	East	South 1NT
Vul: EW North HCP: 8 South HCP: 17 Contract: 2N S	♥ Q642 ♦ K104 ♣ K7543	<ul><li>✓ AJ108</li><li>◆ A65</li><li>◆ A6</li></ul>	Pass AP 1. Stay	2 <b>♣</b> ¹ man	2♠	2NT

Board: 355 Dealer: S Vul: None HCP: 15	<ul><li>▲ 105</li><li>♥ AK6</li><li>◆ Q942</li><li>♣ KQJ3</li></ul>	East Bids 4♠ if possible.  You bid first.
Board: 356 Dealer: N Vul: NS HCP: 10	<ul><li>1097</li><li>KJ32</li><li>10</li><li>KQJ108</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 357 Dealer: S Vul: EW HCP: 15	<ul><li>1042</li><li>KQ85</li><li>A9</li><li>KQJ5</li></ul>	East Bids 5♦ if possible.  You bid first.
Board: 358 Dealer: N Vul: Both HCP: 18	<ul><li>AQ54</li><li>✓ A853</li><li>J3</li><li>AQJ</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 359 Dealer: S Vul: EW HCP: 17	<ul><li>A1095</li><li>✓ AJ108</li><li>A65</li><li>A6</li></ul>	East Bids 2♠ if possible.  You bid first.

Board: 355 Dealer: S Vul: None North HCP: 9 South HCP: 15	North: <b>♣</b> J82 <b>♥</b> QJ87 <b>♦</b> AJ8	South:  ♠ 105  ♥ AK6  ♦ Q942	West Pass Pass	North 2♣¹ X	East  4♠ AP	South 1NT Pass
South HCP: 15 Contract: 4♠X E	<b>♣</b> 976	♣ KQJ3	1. Stay			
Board: 356 Dealer: N Vul: NS	North: ♠ Q6	South: <b>★</b> 1097	West	North 1NT	East Pass	
North HCP: 16 South HCP: 10 Contract: 3♠ W	♥ Q95 ♦ AKJ84 ♣ A32	<ul><li>★ KJ32</li><li>★ 10</li><li>★ KQJ108</li></ul>	3♠ 1. Stay	AP man		
Board: 357 Dealer: S	North: ♠ AKJ8	South: • 1042	West	North	East	South 1NT
Vul: EW North HCP: 9 South HCP: 15	<ul><li>✓ J32</li><li>✓ 54</li><li>✓ 10742</li></ul>	<ul><li>✓ KQ85</li><li>◆ A9</li><li>◆ KQJ5</li></ul>	Pass Pass	2 <b>♣</b> ¹ X	5♦ AP	Pass
Contract: 5♦X E		, ,	1. Stay	North	East	South
Board: 358 Dealer: N Vul: Both	North: ♠ K96	South: ♠ AQ54 ♥ A853	3♦ Pass	1NT Pass 5♦³		2 <b>♣</b> ¹ 4NT² 6NT
North HCP: 17 South HCP: 18 Contract: 6N N	<ul><li>KQ72</li><li>AQ</li><li>K974</li></ul>	◆ J3 ◆ AQJ		man kwood ( /4 or 4/4		
Board: 359 Dealer: S	North: ♠ 2	South: <b>♠</b> A1095	West	North	East	South 1NT
Vul: EW North HCP: 8 South HCP: 17 Contract: 2N S	♥ Q642 ♦ K104 ♣ K7543	<ul><li>✓ AJ108</li><li>◆ A65</li><li>◆ A6</li></ul>	Pass AP 1. Stay	2 <b>♣</b> ¹ man	2♠	2NT

Board: 360 Dealer: N Vul: Both HCP: 15	<ul><li></li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 361 Dealer: S Vul: None HCP: 10	<ul><li>★ KQ94</li><li>♥ 986</li><li>◆ 2</li><li>◆ KQ763</li></ul>	East Bids 5♦ if possible.  Partner bids first.
Board: 362 Dealer: N Vul: EW HCP: 15	<ul><li>♣ AQ10</li><li>♥ J54</li><li>♦ KQ842</li><li>♣ K8</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 363 Dealer: S Vul: Both HCP: 8	<ul><li>♦ 986</li><li>♥ AQ103</li><li>♦ J96</li><li>♣ J73</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 364 Dealer: N Vul: None HCP: 15	<ul><li>★ AKJ95</li><li>▼ K9</li><li>◆ 1092</li><li>◆ KJ5</li></ul>	West Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 5♦ if possible. You bid first.

Board: 360 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3 S	North:  ◆ J864  ▼ J8  ◆ A62  ◆ AKQ10	South:  ♠ 752  ♥ KQ32  ♦ KQ543  ♣ 9	West  2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 361 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 5•X E	North:  ♠ KQ94  ♥ 986  ♠ 2  ♣ KQ763	South:  ♠ AJ8  ♥ AQ42  ♦ 54  ♣ AJ54		North 2♣¹ man		South 1NT X
Board: 362 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AQ10  ♥ J54  ♠ KQ842  ♣ K8	South:  ♠ K8654  ♥ KQ92  ♦—  ♣ 10953	West  2  Pass  1. Stay	North 1NT Pass 2NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 363 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3•X E	North:	South:  ♠ KQ3  ♥ K765  ♠ Q7  ♣ AK105	West Pass Pass 1. Stay	North  2♣¹  X  man	East 3♦ AP	South 1NT Pass
Board: 364 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 5♠ N	North:  ♠ AKJ95  ♥ K9  ♦ 1092  ♣ KJ5	South:  ♠ Q8742  ♥ QJ76  ♦ —  ♠ Q1083	2♦ Pass AP 1. Stay	North 1NT 2♠ 4♠ man raise or	Pass 3♦ 5♦	2♣¹ 4♠² 5♠

Board: 360 Dealer: N Vul: Both HCP: 10	<ul><li>♣ 752</li><li>♥ KQ32</li><li>◆ KQ543</li><li>♣ 9</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 361 Dealer: S Vul: None HCP: 16	<ul><li>AJ8</li><li>✓ AQ42</li><li>► 54</li><li>▲ AJ54</li></ul>	East Bids 5♦ if possible.  You bid first.
Board: 362 Dealer: N Vul: EW HCP: 8	<ul><li>★ K8654</li><li>★ KQ92</li><li>★ —</li><li>★ 10953</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 363 Dealer: S Vul: Both HCP: 17	<ul><li>★ KQ3</li><li>▼ K765</li><li>◆ Q7</li><li>◆ AK105</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 364 Dealer: N Vul: None HCP: 7	<ul><li>♣ Q8742</li><li>♥ QJ76</li><li>♦ —</li><li>♣ Q1083</li></ul>	West Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 5♦ if possible. Partner bids first.

Board: 360 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3 S	North:  ◆ J864  ▼ J8  ◆ A62  ◆ AKQ10	South:  ♠ 752  ♥ KQ32  ♦ KQ543  ♣ 9	West  2♠ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 361 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 5•X E	North:  ♠ KQ94  ♥ 986  ♠ 2  ♣ KQ763	South:  ♠ AJ8  ♥ AQ42  ♦ 54  ♣ AJ54		North 2♣¹ man		South 1NT X
Board: 362 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AQ10  ♥ J54  ♠ KQ842  ♣ K8	South:  ♠ K8654  ♥ KQ92  ♦—  ♣ 10953	West  2  Pass  1. Stay	North 1NT Pass 2NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 363 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3•X E	North:	South:  ♠ KQ3  ♥ K765  ♠ Q7  ♣ AK105	West Pass Pass 1. Stay	North  2♣¹  X  man	East 3♦ AP	South 1NT Pass
Board: 364 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 5♠ N	North:  ♠ AKJ95  ♥ K9  ♦ 1092  ♣ KJ5	South:  ♠ Q8742  ♥ QJ76  ♦ —  ♠ Q1083	2♦ Pass AP 1. Stay	North 1NT 2♠ 4♠ man raise or	Pass 3♦ 5♦	2♣¹ 4♠² 5♠

Board: 365 Dealer: S Vul: NS HCP: 10	<ul><li>★ K10964</li><li>★ A643</li><li>★ K52</li><li>★ 8</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 366 Dealer: N Vul: Both HCP: 16	<ul><li>♣ Q1094</li><li>♥ KJ63</li><li>◆ A3</li><li>♣ KQJ</li></ul>	West Bids 4♦ if possible.  You bid first.
Board: 367 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ82</li><li>♥ J98</li><li>◆ AQJ98</li><li>◆ 8</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 368 Dealer: N Vul: NS HCP: 15	<ul><li>♠ A765</li><li>♥ Q93</li><li>♠ A5</li><li>♠ KQ62</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 369 Dealer: S Vul: EW HCP: 10	<ul><li>★ AK87</li><li>♥ Q7654</li><li>◆ —</li><li>★ J973</li></ul>	East Bids 4♦ if possible.  Partner bids first.

1.265			West	North	East	South 1NT
Board: 365 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	3♣	Pass
Vul: NS	<b>★</b> K10964	<b>♦</b> QJ87	Pass	3♠	Pass	<b>4♣</b> <sup>2</sup>
North HCP: 10	<ul><li>★ A643</li><li>★ K52</li></ul>	<b>∨</b> K107 <b>♦</b> AQ107	Pass	<b>4</b> ♦ <sup>3</sup>	Pass	4♠
South HCP: 15	• R32 • 8	• K2	AP			
Contract: 4♠ N			1. Stay		1 44	
				raise or bid, a ♦		
			3. Cue	oid, a ▼	stoppe	<b>51</b>
Board: 366	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> Q1094	<b>♦</b> AJ52		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>♥</b> KJ63	<b>♥</b> A74	<b>4</b> ♦	Pass	Pass	X
South HCP: 11	♦ A3	• Q	AP			
Contract: 4♦X W	<b>♣</b> KQJ	<b>♣</b> 86432	1. Stay	man		
Board: 367			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	<b>♠</b> KJ82 <b>♥</b> J98	<b>♠</b> AQ53 <b>♥</b> 73	Pass	2 <b>♣</b> ¹	2♥	Pass
North HCP: 12	<ul><li>J98</li><li>♦ AQJ98</li></ul>	♦ K52	Pass	3♠	Pass	4♠
South HCP: 16	<b>♣</b> 8	♣ AK103	AP			
Contract: 4♠ N			1. Stayman			
Board: 368	NI4	C 41	West	North	East	South
Dealer: N	North: <b>♠</b> A765	South: ♠ KJ102		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	♥ Q93	<b>♥</b> 75	2♥	Pass	Pass	3♠
North HCP: 15 South HCP: 9	♦ A5	<b>◆</b> 104	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> KQ62	♣ AJ1095	1. Stay	man		
Board: 369		a 1	Wast	Nouth	Foot	Courth
Dealer: S	North:	South:	west	North	East	South 1NT
Vul: EW	<b>♠</b> AK87 <b>♥</b> Q7654	<b>♠</b> Q1042 <b>♥</b> AK102	Pass	2 <b>♣</b> ¹	4	Pass
North HCP: 10	<b>♦ —</b>	<ul><li>V AK 102</li><li>♦ J9</li></ul>	Pass	2 <b>♣</b> ¹ 4 <b>∀</b>	AP	1 055
South HCP: 15 Contract: 4♥ N	<b>♣</b> J973	♣ KQ2	1. Stay		ΑΓ	

Board: 365 Dealer: S Vul: NS HCP: 15	<ul><li>♣ QJ87</li><li>♥ K107</li><li>◆ AQ107</li><li>♣ K2</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 366 Dealer: N Vul: Both HCP: 11	<ul><li>AJ52</li><li>✓ A74</li><li>✓ Q</li><li>◆ 86432</li></ul>	West Bids 4♦ if possible.  Partner bids first.
Board: 367 Dealer: S Vul: None HCP: 16	<ul><li>AQ53</li><li>₹73</li><li>K52</li><li>AK103</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 368 Dealer: N Vul: NS HCP: 9	<ul><li>★ KJ102</li><li>▼ 75</li><li>◆ 104</li><li>◆ AJ1095</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 369 Dealer: S Vul: EW HCP: 15	<ul><li>♠ Q1042</li><li>♥ AK102</li><li>♦ J9</li><li>♠ KQ2</li></ul>	East Bids 4♦ if possible.  You bid first.

1.265			West	North	East	South 1NT
Board: 365 Dealer: S	North:	South:	Pass	2 <b>♣</b> ¹	3♣	Pass
Vul: NS	<b>★</b> K10964	<b>♦</b> QJ87	Pass	3♠	Pass	<b>4♣</b> <sup>2</sup>
North HCP: 10	<ul><li>★ A643</li><li>★ K52</li></ul>	<b>∨</b> K107 <b>♦</b> AQ107	Pass	<b>4</b> ♦ <sup>3</sup>	Pass	4♠
South HCP: 15	<b>V R</b> 32 <b>♣</b> 8	• K2	AP			
Contract: 4♠ N			1. Stay		1 44	
				raise or bid, a ♦		
			3. Cue	oid, a ▼	stoppe	<b>51</b>
Board: 366	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> Q1094	<b>♦</b> AJ52		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>♥</b> KJ63	<b>♥</b> A74	<b>4</b> ♦	Pass	Pass	X
South HCP: 11	♦ A3	• Q	AP			
Contract: 4♦X W	<b>♣</b> KQJ	<b>♣</b> 86432	1. Stay	man		
Board: 367			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	<b>♠</b> KJ82 <b>♥</b> J98	<b>♠</b> AQ53 <b>♥</b> 73	Pass	2 <b>♣</b> ¹	2♥	Pass
North HCP: 12	<ul><li>J98</li><li>♦ AQJ98</li></ul>	♦ K52	Pass	3♠	Pass	4♠
South HCP: 16	<b>♣</b> 8	♣ AK103	AP			
Contract: 4♠ N			1. Stayman			
Board: 368	NI4	C 41	West	North	East	South
Dealer: N	North: <b>♠</b> A765	South: ♠ KJ102		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	♥ Q93	<b>♥</b> 75	2♥	Pass	Pass	3♠
North HCP: 15 South HCP: 9	♦ A5	<b>◆</b> 104	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> KQ62	♣ AJ1095	1. Stay	man		
Board: 369		a 1	Wast	Nouth	Foot	Courth
Dealer: S	North:	South:	west	North	East	South 1NT
Vul: EW	<b>♠</b> AK87 <b>♥</b> Q7654	<b>♠</b> Q1042 <b>♥</b> AK102	Pass	2 <b>♣</b> ¹	4	Pass
North HCP: 10	<b>♦ —</b>	<ul><li>V AK 102</li><li>♦ J9</li></ul>	Pass	2 <b>♣</b> ¹ 4 <b>∀</b>	AP	1 055
South HCP: 15 Contract: 4♥ N	<b>♣</b> J973	♣ KQ2	1. Stay		ΑΓ	

Board: 370 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q8</li><li>♥ J8</li><li>◆ AK983</li><li>♣ AQ32</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 371 Dealer: S Vul: NS HCP: 8	<ul><li>10</li><li>KQ72</li><li>QJ982</li><li>1076</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 372 Dealer: N Vul: EW HCP: 15	<ul><li>▲ A105</li><li>♥ Q753</li><li>◆ AQJ10</li><li>♣ Q7</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 373 Dealer: S Vul: Both HCP: 9	<ul><li>♣ Q542</li><li>♥ A72</li><li>♦ Q7</li><li>♣ J1095</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 374 Dealer: N Vul: NS HCP: 15	<ul><li>★ K765</li><li>★ AK95</li><li>★ K4</li><li>★ Q85</li></ul>	West Bids 5♦ if possible.  You bid first.

Board: 370 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ Q8  ♥ J8  ♠ AK983  ♣ AQ32	South:  ♠ A1093  ♥ Q63  ♠ QJ74  ♣ 75	West  2♥ AP 1. Stay	North 1NT Pass	Pass	
Board: 371 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:	South:  ♠ A64  ♥ J109  ♠ AK76  ♣ KJ3	West Pass AP 1. Stay	North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 372 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3 N	North:  ♠ A105  ♥ Q753  ♠ AQJ10  ♠ Q7	South:  ♠ K764  ♥ 6  ♠ K92  ♠ K9863	West  2♥ Pass 1. Stay	North 1NT Pass 3•	East Pass Pass AP	2 <b>♣</b> ¹
Board: 373 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 44 N	North:  ♠ Q542  ♥ A72  ♠ Q7  ♠ J1095	South:  ♠ AK 107  ♥ 865  ♠ AJ96  ♠ A8	West Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	East 2♥ Pass	1NT Pass
Board: 374 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 5•X W	North:  ♠ K765  ♥ AK95  ♠ K4  ♣ Q85	South:  ♠ AQ109  ♥ J876  ♠ AQ8  ♣ 102	West  5♦ 1. Stay	North 1NT X man	East Pass AP	

Board: 370 Dealer: N Vul: None HCP: 9	<ul><li>★ A1093</li><li>♥ Q63</li><li>◆ QJ74</li><li>◆ 75</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 371 Dealer: S Vul: NS HCP: 16	<ul><li>▲ A64</li><li>♥ J109</li><li>◆ AK76</li><li>▲ KJ3</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 372 Dealer: N Vul: EW HCP: 9	<ul><li>★ K764</li><li>♥ 6</li><li>◆ K92</li><li>◆ K9863</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 373 Dealer: S Vul: Both HCP: 16	<ul><li>★ AK107</li><li>▼ 865</li><li>◆ AJ96</li><li>◆ A8</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 374 Dealer: N Vul: NS HCP: 13	<ul><li>AQ109</li><li>✓ J876</li><li>AQ8</li><li>№ 102</li></ul>	West Bids 5♦ if possible.  Partner bids first.

Board: 370 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ Q8  ♥ J8  ♠ AK983  ♣ AQ32	South:  ♠ A1093  ♥ Q63  ♠ QJ74  ♣ 75	West  2♥ AP 1. Stay	North 1NT Pass	Pass	
Board: 371 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:	South:  ♠ A64  ♥ J109  ♠ AK76  ♣ KJ3	West Pass AP 1. Stay	North 2♣¹ man	East 2♠	South 1NT 2NT
Board: 372 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3 N	North:  ♠ A105  ♥ Q753  ♠ AQJ10  ♠ Q7	South:  ♠ K764  ♥ 6  ♠ K92  ♠ K9863	West  2♥ Pass 1. Stay	North 1NT Pass 3•	East Pass Pass AP	2 <b>♣</b> ¹
Board: 373 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 44 N	North:  ♠ Q542  ♥ A72  ♠ Q7  ♠ J1095	South:  ♠ AK 107  ♥ 865  ♠ AJ96  ♠ A8	West Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	East 2♥ Pass	1NT Pass
Board: 374 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 5•X W	North:  ♠ K765  ♥ AK95  ♠ K4  ♣ Q85	South:  ♠ AQ109  ♥ J876  ♠ AQ8  ♣ 102	West  5♦ 1. Stay	North 1NT X man	East Pass AP	

Board: 375	
HCP: 9 ♣ KJ762 Partner bids first.	
Board: 376 Dealer: N  Vul: Both HCP: 17  ♣ 1075  West Bids 2♦ if possible.  You bid first.	
Board: 377 Dealer: S  Vul: None HCP: 13  ★ KQJ4  ▼ 2  Fast Bids 2♥ if possible.  Partner bids first.	
Board: 378	
Board: 379 Dealer: S Vul: Both HCP: 13  ♣ AK96 ▼ A10542  Fast Bids 3♣ if possible.  Partner bids first.	

Board: 375 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♠ A964  ♥ 106  ♦ J9  ♣ KJ762	South:  ♠ K10  ♥ K4  ♠ KQ872  ♠ A1084	West N Pass 24 Pass 34 AP 1. Stayman	Pass	South 1NT Pass 3NT
Board: 376 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N	North: <b>♠</b> 1075 <b>♥</b> KQ8 <b>♦</b> K96 <b>♣</b> AKQ3	South:  ♠ KQJ8  ♥ A52  ♦ 3  ♣ 109862	11 2 • 21	forth East NT Pass NT Pass NT AP	2 <b>♣</b> ¹
Board: 377 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 5♣ N	North:  ♠ KQJ4  ♥ 2  ♦ 952  ♣ AQJ103	South:  ♠ A103  ♥ KQJ7  • Q10  ♠ K952	West N Pass 24 Pass X Pass 34 Pass 44 AP 1. Stayman	Pass Pass Pass	1NT Pass 2NT 3NT
Board: 378 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 2•X W	North:  ♠ Q102  ♥ AJ43  ♠ AQ8  ♠ Q107	South:	11	orth East NT Pass ass Pass	2 <b>♣</b> ¹
Board: 379 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3•X E	North:  ♠ AK96  ♥ A10542  ♠ Q8  ♠ 54	South:  ♠ QJ532  ♥ KQ7  ♠ KJ10  ♠ A3	West N Pass 24 Pass X 1. Stayman	AP	South 1NT Pass

Board: 375 Dealer: S Vul: EW HCP: 15	<ul><li>★ K10</li><li>★ K4</li><li>★ KQ872</li><li>★ A1084</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 376 Dealer: N Vul: Both HCP: 10	<ul><li>★ KQJ8</li><li>▼ A52</li><li>◆ 3</li><li>◆ 109862</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 377 Dealer: S Vul: None HCP: 15	<ul><li>★ A103</li><li>★ KQJ7</li><li>◆ Q10</li><li>◆ K952</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 378 Dealer: N Vul: EW HCP: 10	<ul><li>★ 5</li><li>▼ K1096</li><li>◆ KJ1092</li><li>◆ K83</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 379 Dealer: S Vul: Both HCP: 16	<ul><li>♣ QJ532</li><li>♥ KQ7</li><li>◆ KJ10</li><li>♣ A3</li></ul>	East Bids 3♣ if possible.  You bid first.

Board: 375 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♠ A964  ♥ 106  ♦ J9  ♣ KJ762	South:  ♠ K10  ♥ K4  ♠ KQ872  ♠ A1084	West N Pass 24 Pass 34 AP 1. Stayman	Pass	South 1NT Pass 3NT
Board: 376 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N	North: <b>♠</b> 1075 <b>♥</b> KQ8 <b>♦</b> K96 <b>♣</b> AKQ3	South:  ♠ KQJ8  ♥ A52  ♦ 3  ♣ 109862	11 2 • 21	forth East NT Pass NT Pass NT AP	2 <b>♣</b> ¹
Board: 377 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 5♣ N	North:  ♠ KQJ4  ♥ 2  ♦ 952  ♣ AQJ103	South:  ♠ A103  ♥ KQJ7  • Q10  ♠ K952	West N Pass 24 Pass X Pass 34 Pass 44 AP 1. Stayman	Pass Pass Pass	1NT Pass 2NT 3NT
Board: 378 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 2•X W	North:  ♠ Q102  ♥ AJ43  ♠ AQ8  ♠ Q107	South:	11	orth East NT Pass ass Pass	2 <b>♣</b> ¹
Board: 379 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3•X E	North:  ♠ AK96  ♥ A10542  ♠ Q8  ♠ 54	South:  ♠ QJ532  ♥ KQ7  ♠ KJ10  ♠ A3	West N Pass 24 Pass X 1. Stayman	AP	South 1NT Pass

Board: 380 Dealer: N Vul: None HCP: 15	<ul><li>♠ 96</li><li>♥ K74</li><li>◆ AJ1042</li><li>♠ AK6</li></ul>	West Bids 4♠ if possible.  You bid first.
Board: 381 Dealer: S Vul: NS HCP: 11	<ul><li>AJ106</li><li>✓ AQ1083</li><li>✓ 954</li><li>✓ 9</li></ul>	East Bids 5♣ if possible.  Partner bids first.
Board: 382 Dealer: N Vul: Both HCP: 15	<ul><li>★ K73</li><li>▼ AQ1076</li><li>◆ Q65</li><li>◆ A2</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 383 Dealer: S Vul: None HCP: 8	<ul><li>★ K965</li><li>★ 85</li><li>★ 82</li><li>★ AJ1096</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 384 Dealer: N Vul: NS HCP: 15	<ul><li>J2</li><li>✓ AKQ</li><li>AJ1064</li><li>№ 1093</li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 380 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4•X W	North:	South:  ♠ A10  ♥ QJ109  ♦ 653  ♠ QJ92		East South Pass 2♣¹ AP
Board: 381 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 5♣X E	North:  ♠ AJ106  ♥ AQ1083  ♦ 954  ♠ 9	South:  ♠ KQ84  ♥ KJ74  ♠ AQ3  ♣ 74	West North  Pass 2♣¹  AP  1. Stayman	East South 1NT 5♠ X
Board: 382 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 N	North:  ♠ K73  ▼ AQ1076  ◆ Q65  ♠ A2	South:  ♠ QJ984  ♥ K932  ♠ 3  ♠ KQ7	3♦ Pass	East South Pass 2♣¹ Pass 3♠ AP
Board: 383 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ K965  ♥ 85  ♠ 82  ♣ AJ1096	South:  ♠ Q32  ♥ AQ732  ♠ A43  ♠ K8		East South 1NT 2♦ 2♥ AP
Board: 384 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♣ J2  ♥ AKQ  ♣ AJ1064  ♣ 1093	South:  ♠ Q843  ♥ 107  ♦ 98  ♣ KQJ82		East South Pass 2♣¹ Pass 2NT

Board: 380 Dealer: N Vul: None HCP: 10	<ul><li>★ A10</li><li>♥ QJ109</li><li>★ 653</li><li>♣ QJ92</li></ul>	West Bids 4♠ if possible.  Partner bids first.
Board: 381 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ84</li><li>▼ KJ74</li><li>◆ AQ3</li><li>◆ 74</li></ul>	East Bids 5♣ if possible.  You bid first.
Board: 382 Dealer: N Vul: Both HCP: 11	◆ QJ984 ♥ K932 ◆ 3 ◆ KQ7	West Bids 3♦ if possible.  Partner bids first.
Board: 383 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q32</li><li>♥ AQ732</li><li>♦ A43</li><li>♣ K8</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 384 Dealer: N Vul: NS HCP: 8	<ul><li>◆ Q843</li><li>▼ 107</li><li>◆ 98</li><li>◆ KQJ82</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 380 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4•X W	North:	South:  ♠ A10  ♥ QJ109  ♦ 653  ♠ QJ92		East South Pass 2♣¹ AP
Board: 381 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 5♣X E	North:  ♠ AJ106  ♥ AQ1083  ♦ 954  ♠ 9	South:  ♠ KQ84  ♥ KJ74  ♠ AQ3  ♣ 74	West North  Pass 2♣¹  AP  1. Stayman	East South 1NT 5♠ X
Board: 382 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 N	North:  ♠ K73  ▼ AQ1076  ◆ Q65  ♠ A2	South:  ♠ QJ984  ♥ K932  ♠ 3  ♠ KQ7	3♦ Pass	East South Pass 2♣¹ Pass 3♠ AP
Board: 383 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ K965  ♥ 85  ♠ 82  ♣ AJ1096	South:  ♠ Q32  ♥ AQ732  ♠ A43  ♠ K8		East South 1NT 2♦ 2♥ AP
Board: 384 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♣ J2  ♥ AKQ  ♣ AJ1064  ♣ 1093	South:  ♠ Q843  ♥ 107  ♦ 98  ♣ KQJ82		East South Pass 2♣¹ Pass 2NT

Board: 385 Dealer: S Vul: EW HCP: 12	<b>♣</b> 8	East Bids 3♠ if possible.  Partner bids first.
Board: 386 Dealer: N Vul: None HCP: 16	<ul><li>★ K1095</li><li>★ KQJ5</li><li>★ 102</li><li>★ AK4</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 387 Dealer: S Vul: NS HCP: 11	<ul><li>♣ J7</li><li>♥ AJ82</li><li>◆ 82</li><li>♣ AJ1084</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 388 Dealer: N Vul: EW HCP: 17	<ul><li>♠ A7</li><li>♥ AK72</li><li>♦ 752</li><li>♠ AQ93</li></ul>	West Bids 4♠ if possible.  You bid first.
Board: 389 Dealer: S Vul: Both HCP: 13	<ul><li>★ AKQJ2</li><li>▼ K1042</li><li>★ 3</li><li>★ 875</li></ul>	East Bids 4♦ if possible.  Partner bids first.

Board: 385 Dealer: S Vul: EW	North: ♠ 8	South: ♠ KQ	West	North	East	South 1NT
North HCP: 12	♥ A1098	<b>♥</b> KJ54	Pass		3♠	Pass
South HCP: 17	◆ AQ9 <b>◆</b> Q9754	♦ 8742 ♣ AKJ	Pass	3NT	AP	
Contract: 3N S	¥ Q)/31	T IIX	1. Stay	man		
Board: 386	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K1095	<b>♦</b> 86		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>♥</b> KQJ5	<b>♥</b> A863	2♦	Pass	Pass	3♥
South HCP: 11	◆ 102 • AV 4	♦ AJ7	Pass	<b>4</b> ♥	AP	
Contract: 4♥ S	♣ AK4	<b>♣</b> Q1093	1. Stay	man		
Board: 387 Dealer: S	North: ♠ J7	South: ♠ AK5	West	North	East	South 1NT
Vul: NS North HCP: 11	<b>♥</b> AJ82	<b>♥</b> Q95	Pass	2 <b>♣</b> ¹	2•	Pass
South HCP: 15	<b>♦</b> 82	<b>♦</b> J63	Pass	3♥	AP	
Contract: 3♥ N	♣ AJ1084	<b>♣</b> KQ92	1. Stay	man		
Board: 388 Dealer: N Vul: EW	North:  ♠ A7	South:	West	North 1NT	East Pass	
North HCP: 17	<b>♥</b> AK72 <b>♦</b> 752	<b>♥</b> Q986 ♦ AJ964	4♠	X	AP	
South HCP: 11 Contract: 4♠X W	♣ AQ93	<b>♣</b> KJ6	1. Stay	man		
Board: 389 Dealer: S	North:	South:	West	North	East	
Vul: Both	♠ AKQJ2	<b>♦</b> 975	-	1		1NT
North HCP: 13	▼ K1042 ◆ 3	<ul><li>✓ A53</li><li>✓ KJ2</li></ul>	Pass		<b>4</b> ♦	Pass
South HCP: 17	◆ 3 <b>◆</b> 875	◆ KJZ ♣ AKQ9	Pass 1. Stay	4♠	AP	

Board: 385 Dealer: S Vul: EW HCP: 17	<b>♠</b> KQ <b>♥</b> KJ54 <b>♦</b> 8742 <b>♣</b> AKJ	East Bids 3♠ if possible.  You bid first.
Board: 386 Dealer: N Vul: None HCP: 11	♣ 86 ♥ A863 ♦ AJ7 ♣ Q1093	West Bids 2♦ if possible.  Partner bids first.
Board: 387 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AK5</li><li>♥ Q95</li><li>♦ J63</li><li>♠ KQ92</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 388 Dealer: N Vul: EW HCP: 11	<b>♠</b> 6 <b>♥</b> Q986 <b>♦</b> AJ964 <b>♣</b> KJ6	West Bids 4♠ if possible.  Partner bids first.
Board: 389 Dealer: S Vul: Both HCP: 17	<ul><li>♠ 975</li><li>♥ A53</li><li>♦ KJ2</li><li>♠ AKQ9</li></ul>	East Bids 4♦ if possible.  You bid first.

Board: 385 Dealer: S Vul: EW	North: ♠ 8	South: ♠ KQ	West	North	East	South 1NT
North HCP: 12	♥ A1098	<b>♥</b> KJ54	Pass		3♠	Pass
South HCP: 17	◆ AQ9 <b>◆</b> Q9754	♦ 8742 ♣ AKJ	Pass	3NT	AP	
Contract: 3N S	¥ Q)/31	T IIX	1. Stay	man		
Board: 386	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> K1095	<b>♦</b> 86		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 16	<b>♥</b> KQJ5	<b>♥</b> A863	2♦	Pass	Pass	3♥
South HCP: 11	◆ 102 • AV 4	♦ AJ7	Pass	<b>4</b> ♥	AP	
Contract: 4♥ S	♣ AK4	<b>♣</b> Q1093	1. Stay	man		
Board: 387 Dealer: S	North: ♠ J7	South: ♠ AK5	West	North	East	South 1NT
Vul: NS North HCP: 11	<b>♥</b> AJ82	<b>♥</b> Q95	Pass	2 <b>♣</b> ¹	2•	Pass
South HCP: 15	<b>♦</b> 82	<b>♦</b> J63	Pass	3♥	AP	
Contract: 3♥ N	♣ AJ1084	<b>♣</b> KQ92	1. Stay	man		
Board: 388 Dealer: N Vul: EW	North:  ♠ A7	South:	West	North 1NT	East Pass	
North HCP: 17	<b>♥</b> AK72 <b>♦</b> 752	<b>♥</b> Q986 ♦ AJ964	4♠	X	AP	
South HCP: 11 Contract: 4♠X W	♣ AQ93	<b>♣</b> KJ6	1. Stay	man		
Board: 389 Dealer: S	North:	South:	West	North	East	
Vul: Both	♠ AKQJ2	<b>♦</b> 975	-	1		1NT
North HCP: 13	▼ K1042 ◆ 3	<ul><li>✓ A53</li><li>✓ KJ2</li></ul>	Pass		<b>4</b> ♦	Pass
South HCP: 17	◆ 3 <b>◆</b> 875	◆ KJZ ♣ AKQ9	Pass 1. Stay	4♠	AP	

Board: 390 Dealer: N Vul: NS HCP: 16	<ul><li>♠ A982</li><li>♥ 962</li><li>♦ AK5</li><li>♠ AJ4</li></ul>	West Bids 4♥ if possible.  You bid first.
Board: 391 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q975</li><li>♥ 86</li><li>♦ AK65</li><li>♣ 1043</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 392 Dealer: N Vul: Both HCP: 16	<ul><li>★ AKJ7</li><li>▼ A832</li><li>◆ Q96</li><li>♣ Q7</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 393 Dealer: S Vul: None HCP: 9	<ul><li>★ A1072</li><li>★ A7</li><li>◆ 95</li><li>★ J10852</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 394 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q102</li><li>♥ AJ94</li><li>◆ AJ</li><li>♣ QJ43</li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 390 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4♥ W	North:  ♠ A982  ♥ 962  ♠ AK5  ♣ AJ4	South:  ♣ KQ53  ♥ 7  ◆ J10864  ♣ Q82	West  4♥ 1. Stay	North 1NT AP man	East Pass	
Board: 391 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3N S	North:  ◆ Q975  ▼ 86  ◆ AK65  ◆ 1043	South:  ♠ AK2  ♥ Q42  ♦ Q103  ♣ KQ85	West Pass Pass 1. Stay	North  2*  3NT  man	East 2♥ AP	South 1NT 2NT
Board: 392 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3♣X W	North:  ♠ AKJ7  ▼ A832  ♠ Q96  ♣ Q7	South:  ♠ Q843  ♥ KJ105  ♠ A73  ♣ J8	West  3♣  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 393 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ A1072  ♥ A7  ♦ 95  ♣ J10852	South:  ♠ KJ9  ♥ Q6  ♠ K1076  ♠ AK74	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	East  2  Pass	1NT 2NT
Board: 394 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 2 \( \) W	North:  ♠ Q102  ♥ AJ94  ♠ AJ  ♣ QJ43	South:  ♣ J97  ▼ KQ85  ♦ 32  ♣ A1096	West  2♠ 1. Stay	North 1NT AP man	East Pass	

Board: 390 Dealer: N Vul: NS HCP: 8	<b>♣</b> KQ53 <b>♥</b> 7 <b>♦</b> J10864 <b>♣</b> Q82	West Bids 4♥ if possible.  Partner bids first.
Board: 391 Dealer: S Vul: EW HCP: 16	<ul><li>♠ AK2</li><li>♥ Q42</li><li>♦ Q103</li><li>♠ KQ85</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 392 Dealer: N Vul: Both HCP: 11	<ul><li>◆ Q843</li><li>♥ KJ105</li><li>◆ A73</li><li>◆ J8</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 393 Dealer: S Vul: None HCP: 16	<ul><li>★ KJ9</li><li>♥ Q6</li><li>★ K1076</li><li>★ AK74</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 394 Dealer: N Vul: EW HCP: 10	<ul><li>▶ J97</li><li>♥ KQ85</li><li>◆ 32</li><li>◆ A1096</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 390 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4♥ W	North:  ♠ A982  ♥ 962  ♠ AK5  ♣ AJ4	South:  ♣ KQ53  ♥ 7  ◆ J10864  ♣ Q82	West  4♥ 1. Stay	North 1NT AP man	East Pass	
Board: 391 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3N S	North:  ◆ Q975  ▼ 86  ◆ AK65  ◆ 1043	South:  ♠ AK2  ♥ Q42  ♦ Q103  ♣ KQ85	West Pass Pass 1. Stay	North  2*  3NT  man	East 2♥ AP	South 1NT 2NT
Board: 392 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3♣X W	North:  ♠ AKJ7  ▼ A832  ♠ Q96  ♣ Q7	South:  ♠ Q843  ♥ KJ105  ♠ A73  ♣ J8	West  3♣  AP  1. Stay	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 393 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ A1072  ♥ A7  ♦ 95  ♣ J10852	South:  ♠ KJ9  ♥ Q6  ♠ K1076  ♠ AK74	Pass Pass AP 1. Stay	North  2♣¹ 3♣ man	East  2  Pass	1NT 2NT
Board: 394 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 2 \( \) W	North:  ♠ Q102  ♥ AJ94  ♠ AJ  ♣ QJ43	South:  ♣ J97  ▼ KQ85  ♦ 32  ♣ A1096	West  2♠ 1. Stay	North 1NT AP man	East Pass	

Board: 395 Dealer: S Vul: Both HCP: 8	<ul><li>♣ QJ97</li><li>♥ 96</li><li>◆ J954</li><li>♣ A106</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 396 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q94</li><li>♥ J84</li><li>◆ AQ9</li><li>♣ AQ63</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 397 Dealer: S Vul: NS HCP: 12	<ul><li></li></ul>	East Bids 5♦ if possible.  Partner bids first.
Board: 398 Dealer: N Vul: Both HCP: 16	<ul><li>A5</li><li>✓ AQ92</li><li>✓ K64</li><li>✓ K1032</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 399 Dealer: S Vul: None HCP: 9	<ul><li>♣ QJ942</li><li>♥ KQ75</li><li>◆ 3</li><li>♣ J72</li></ul>	East Bids 2♦ if possible. West Bids 3♦ if possible. West Doubles 4♦ if possible. East Bids 5♦ if possible. Partner bids first.

Board: 395 Dealer: S Vul: Both	North:  ♠ QJ97	South: ♠ AK8		North		1NT
North HCP: 8 South HCP: 15	♥ 96 ♦ J954 ♣ A106	<ul><li>✓ J10742</li><li>✓ A102</li><li>✓ K8</li></ul>		X	2♥ AP	Pass
Contract: 2♥X E	<b>4</b> 71100	T IXO	1. Stay	man		
Board: 396	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♦</b> Q94	♠ AKJ5		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> J84	<b>♥</b> 932	2♥	Pass	Pass	3♠
South HCP: 9	• AQ9	♦ J42 • 1042	AP			
Contract: 3♠ S	<b>♣</b> AQ63	<b>♣</b> 1042	1. Stay	man		
Board: 397 Dealer: S	North: ♠ J43	South: ♠ AK6	West	North	East	South 1NT
Vul: NS	<b>♥</b> AJ76	♥ KQ8	Pass	2 <b>♣</b> ¹	<b>5</b>	X
North HCP: 12 South HCP: 15	<b>♦</b> 4	<b>♦</b> 732	AP			
Contract: 5•X E	♣ AQ1087	<b>♣</b> K953	1. Stay	man		
Board: 398	North:	South:	West	North	Fast	South
Dealer: N Vul: Both	<b>♠</b> A5	<b>♦</b> KJ1094	*** CSC	1NT	Pass	
North HCP: 16	<b>♥</b> AQ92	♥ J843	2♦	2NT	AP	
South HCP: 7 Contract: 2N N	♦ K64 ♣ K1032	• 9 • Q74	1. Stay	man		
			West	North	East	South 1NT
Board: 399	NT 4	G 4	Pass	2 <b>♣</b> ¹	<b>2</b>	2NT
Dealer: S	North: <b>♠</b> QJ942	South: ♠ A873	3♦	3♠	Pass	<b>4</b> ♦ <sup>2</sup>
Vul: None	♥ KQ75	♥ A108	X	$XX^3$	Pass	4♠
North HCP: 9 South HCP: 16	<b>♦</b> 3	♦ A6	Pass	Pass	<b>5</b> •	X
Contract: 5•X E	<b>♣</b> J72	♣ A1085	AP			
			1. Stay		1	. ,
				raise or bid, a ♦		

Board: 395 Dealer: S Vul: Both HCP: 15	<ul><li>AK8</li><li>✓ J10742</li><li>✓ A102</li><li>✓ K8</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 396 Dealer: N Vul: None HCP: 9	<ul><li>♠ AKJ5</li><li>♥ 932</li><li>♦ J42</li><li>♠ 1042</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 397 Dealer: S Vul: NS HCP: 15	<ul><li>★ AK6</li><li>▼ KQ8</li><li>◆ 732</li><li>◆ K953</li></ul>	East Bids 5♦ if possible.  You bid first.
Board: 398 Dealer: N Vul: Both HCP: 7	<ul><li>★ KJ1094</li><li>▼ J843</li><li>◆ 9</li><li>◆ Q74</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 399 Dealer: S Vul: None HCP: 16	<ul><li>A873</li><li>✓ A108</li><li>A6</li><li>A1085</li></ul>	East Bids 2♦ if possible. West Bids 3♦ if possible. West Doubles 4♦ if possible. East Bids 5♦ if possible. You bid first.

Board: 395 Dealer: S Vul: Both	North:  ♠ QJ97	South: ♠ AK8		North		1NT
North HCP: 8 South HCP: 15	♥ 96 ♦ J954 ♣ A106	<ul><li>✓ J10742</li><li>✓ A102</li><li>✓ K8</li></ul>		X	2♥ AP	Pass
Contract: 2♥X E	<b>4</b> 71100	T IXO	1. Stay	man		
Board: 396	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♦</b> Q94	♠ AKJ5		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> J84	<b>♥</b> 932	2♥	Pass	Pass	3♠
South HCP: 9	• AQ9	♦ J42 • 1042	AP			
Contract: 3♠ S	<b>♣</b> AQ63	<b>♣</b> 1042	1. Stay	man		
Board: 397 Dealer: S	North: ♠ J43	South: ♠ AK6	West	North	East	South 1NT
Vul: NS	<b>♥</b> AJ76	♥ KQ8	Pass	2 <b>♣</b> ¹	<b>5</b>	X
North HCP: 12 South HCP: 15	<b>♦</b> 4	<b>♦</b> 732	AP			
Contract: 5•X E	♣ AQ1087	<b>♣</b> K953	1. Stay	man		
Board: 398	North:	South:	West	North	Fast	South
Dealer: N Vul: Both	<b>♠</b> A5	<b>♦</b> KJ1094	*** CSC	1NT	Pass	
North HCP: 16	<b>♥</b> AQ92	♥ J843	2♦	2NT	AP	
South HCP: 7 Contract: 2N N	♦ K64 ♣ K1032	• 9 • Q74	1. Stay	man		
			West	North	East	South 1NT
Board: 399	NT 4	G 4	Pass	2 <b>♣</b> ¹	<b>2</b>	2NT
Dealer: S	North: <b>♠</b> QJ942	South: ♠ A873	3♦	3♠	Pass	<b>4</b> ♦ <sup>2</sup>
Vul: None	♥ KQ75	♥ A108	X	$XX^3$	Pass	4♠
North HCP: 9 South HCP: 16	<b>♦</b> 3	♦ A6	Pass	Pass	<b>5</b> •	X
Contract: 5•X E	<b>♣</b> J72	♣ A1085	AP			
			1. Stay		1	. ,
				raise or bid, a ♦		

Board: 400	West Bids 2♠ if possible.  You bid first.
Board: 401	East Bids 3♣ if possible.  Partner bids first.
Board: 402	West Bids 3♣ if possible.  You bid first.
Board: 403	East Bids 2♦ if possible.  Partner bids first.
Board: 404	West Bids 2♦ if possible.  You bid first.

Board: 400 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2♠ W	North:  ♠ QJ10  ♥ K10432  ♠ AJ  ♣ A104	South:	West North East South  1NT Pass 2♣¹ 2♠ AP 1. Stayman
Board: 401 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3•X E	North:  ♠ Q972  ♥ J86  ♠ K765  ♣ K5	South:  ♠ A864  ♥ KQ42  ♠ AQ3  ♣ 83	West North East South 1NT Pass 2♣¹ 3♣ Pass Pass X AP 1. Stayman
Board: 402 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3 S	North:  ♠ KQJ84  ♥ A52  ♠ K97  ♣ Q2	South:  ♠ A7  ▼ QJ74  ◆ QJ852  ♠ 98	West North East South  1NT Pass 2♣¹  3♣ Pass Pass 3♦  AP  1. Stayman
Board: 403 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 2N S	North:  ♠ KQJ6  ♥ 109  ♦ K8  ♣ 108743	South:  ♠ A854  ♥ KJ86  ♦ 102  ♠ AKQ	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass 2NT AP 1. Stayman
Board: 404 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ KQ  ♥ KJ73  ♠ QJ32  ♣ A72	South:  ♠ 832  ♥ A1092  ♠ 74  ♠ KJ108	West North East South  1NT Pass 2♣¹  2 ◆ 2NT AP  1. Stayman

Board: 400 Dealer: N Vul: NS HCP: 9	<ul><li>★ 532</li><li>▼ AQJ9</li><li>★ 104</li><li>★ Q932</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 401 Dealer: S Vul: EW HCP: 15	<ul><li>★ A864</li><li>▼ KQ42</li><li>★ AQ3</li><li>★ 83</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 402 Dealer: N Vul: None HCP: 10	<ul><li>♠ A7</li><li>♥ QJ74</li><li>♦ QJ852</li><li>♠ 98</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 403 Dealer: S Vul: NS HCP: 17	<ul><li>★ A854</li><li>★ KJ86</li><li>★ 102</li><li>★ AKQ</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 404 Dealer: N Vul: EW HCP: 8	♦ 832 ▼ A1092 ♦ 74 ♣ KJ108	West Bids 2♦ if possible.  Partner bids first.

Board: 400 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2♠ W	North:  ♠ QJ10  ♥ K10432  ♠ AJ  ♣ A104	South:	West North East South  1NT Pass 2♣¹ 2♠ AP 1. Stayman
Board: 401 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3•X E	North:  ♠ Q972  ♥ J86  ♠ K765  ♣ K5	South:  ♠ A864  ♥ KQ42  ♠ AQ3  ♣ 83	West North East South 1NT Pass 2♣¹ 3♣ Pass Pass X AP 1. Stayman
Board: 402 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3 S	North:  ♠ KQJ84  ♥ A52  ♠ K97  ♣ Q2	South:  ♠ A7  ▼ QJ74  ◆ QJ852  ♠ 98	West North East South  1NT Pass 2♣¹  3♣ Pass Pass 3♦  AP  1. Stayman
Board: 403 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 2N S	North:  ♠ KQJ6  ♥ 109  ♦ K8  ♣ 108743	South:  ♠ A854  ♥ KJ86  ♦ 102  ♠ AKQ	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass 2NT AP 1. Stayman
Board: 404 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ KQ  ♥ KJ73  ♠ QJ32  ♣ A72	South:  ♠ 832  ♥ A1092  ♠ 74  ♠ KJ108	West North East South  1NT Pass 2♣¹  2 ◆ 2NT AP  1. Stayman

Board: 405 Dealer: S Vul: Both HCP: 10	<ul><li>103</li><li>KQJ6</li><li>Q109</li><li>Q762</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 406 Dealer: N Vul: NS HCP: 15	<ul><li>1073</li><li>✓ AQJ3</li><li>✓ A9</li><li>✓ A1052</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 407 Dealer: S Vul: EW HCP: 11	<ul><li>◆ AJ103</li><li>◆ 643</li><li>◆ 108</li><li>◆ AQ98</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 408 Dealer: N Vul: Both HCP: 16	<ul><li>★ AJ9</li><li>★ K8</li><li>★ KQJ74</li><li>★ Q109</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 409 Dealer: S Vul: None HCP: 8	<ul><li>★KQ107</li><li>★ 65</li><li>★ K96</li><li>★ 10876</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 405 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ AKJ86  ♥ 875  ♠ K4  ♣ A103		North  2.1  3NT  man	East 2♦ AP	South 1NT 2♠
Board: 406 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ 1073  ♥ AQJ3  ♠ A9  ♠ A1052	South:  ♠ Q6  ♥ K754  ♠ KQ106  ♣ 873	West  2  Pass  AP  1. Stay	North 1NT Pass 3♣	Pass Pass	
Board: 407 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 S	North:  ◆ AJ103  ◆ 643  ◆ 108  ◆ AQ98	South:  ♠ KQ8  ♥ KQJ109  ♠ A7  ♣ 643	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East 2◆ AP	South 1NT 2♥
Board: 408 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3 VX W	North:  ♠ AJ9  ♥ K8  ♠ KQJ74  ♠ Q109	South:  ♠ KQ76  ♥ Q53  ♠ A108  ♣ 652	West  3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 409 Dealer: S Vul: None North HCP: 8 South HCP: 15	North:  ♠ KQ107  ♥ 65  ♠ K96  ♣ 10876	South:  ♠ A53  ♥ QJ109  ♦ 53  ♣ AKJ3	West Pass Pass 1. Stay	North 2♣¹ 2NT	East  2  AP	South 1NT Pass

Board: 405 Dealer: S Vul: Both HCP: 15  Board: 406 Dealer: N Vul: NS Vul: NS HCP: 10  Board: 407 Dealer: S Vul: EW HCP: 15  Board: 408 Dealer: N Vul: EW HCP: 15  Board: 408 Dealer: N Vul: Both HCP: 15  Board: 408 Dealer: N Vul: Both HCP: 11  Board: 409 Dealer: S Vul: None Vu			
Dealer: N Vul: NS HCP: 10  Real Real Real Real Real Real Real Real	Dealer: S Vul: Both	♥ 875 • K4	•
Dealer: S Vul: EW HCP: 15  A7 HCP: 15  A643  You bid first.  West Bids 2♦ if possible.  You bid first.  West Bids 3♥ if possible.  You! Both HCP: 11  A108 HCP: 11  A53 Dealer: S Vul: None  A53 Vul: None  You bid first.  East Bids 2♦ if possible.  You bid first.  You bid first.	Dealer: N Vul: NS	<b>∨</b> K754 <b>♦</b> KQ106	•
Dealer: N	Dealer: S Vul: EW	<b>∨</b> KQJ109 <b>◆</b> A7	-
Dealer: S ♥ QJ109 East Bids 2♦ if possible.  Vul: None ♦ 53	Dealer: N Vul: Both	♥ Q53 ♦ A108	•
	Dealer: S Vul: None	♥ QJ109 ♦ 53	•

Board: 405 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:	South:  ♠ AKJ86  ♥ 875  ♠ K4  ♣ A103		North  2.1  3NT  man	East 2♦ AP	South 1NT 2♠
Board: 406 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ 1073  ♥ AQJ3  ♠ A9  ♠ A1052	South:  ♠ Q6  ♥ K754  ♠ KQ106  ♣ 873	West  2  Pass  AP  1. Stay	North 1NT Pass 3♣	Pass Pass	
Board: 407 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 S	North:  ◆ AJ103  ◆ 643  ◆ 108  ◆ AQ98	South:  ♠ KQ8  ♥ KQJ109  ♠ A7  ♣ 643	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East 2◆ AP	South 1NT 2♥
Board: 408 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3 VX W	North:  ♠ AJ9  ♥ K8  ♠ KQJ74  ♠ Q109	South:  ♠ KQ76  ♥ Q53  ♠ A108  ♣ 652	West  3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹
Board: 409 Dealer: S Vul: None North HCP: 8 South HCP: 15	North:  ♠ KQ107  ♥ 65  ♠ K96  ♣ 10876	South:  ♠ A53  ♥ QJ109  ♦ 53  ♣ AKJ3	West Pass Pass 1. Stay	North 2♣¹ 2NT	East  2  AP	South 1NT Pass

Board: 410 Dealer: N Vul: EW HCP: 15	<ul><li>109532</li><li>★ A105</li><li>★ A9</li><li>★ AK5</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 411 Dealer: S Vul: Both HCP: 11	<ul><li>A952</li><li>▼ 108</li><li>◆ AK53</li><li>♣ 982</li></ul>	East Bids 4♥ if possible.  Partner bids first.
Board: 412 Dealer: N Vul: None HCP: 16	<ul><li>AQ92</li><li>✓ AJ10</li><li>82</li><li>▲ AJ98</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 413 Dealer: S Vul: NS HCP: 12	<ul><li>♠ AQJ7</li><li>♥ Q8</li><li>♦ 873</li><li>♠ QJ92</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 414 Dealer: N Vul: Both HCP: 15	<ul><li></li></ul>	West Bids 2♠ if possible.  You bid first.

Board: 410 Dealer: N Vul: EW	North: ♠ 109532	South: ♠ KQ874	West	North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	▼ A105	♥ QJ74 ♦—	2•	2♠	Pass	4♠
South HCP: 11	◆ A9 ◆ AK5	◆— • QJ73	AP			
Contract: 4♠ N	Z I HX	¥ Q3/3	1. Stay	man		
Board: 411 Dealer: S	North: ♠ A952	South: ♠ KQ73	West	North	East	South 1NT
Vul: Both	♥ 108	<b>▼</b> 72	Pass	2 <b>♣</b> ¹	4♥	Pass
North HCP: 11 South HCP: 15	◆ AK53	<b>♦</b> 874	Pass	X	AP	
Contract: 4♥X E	<b>♣</b> 982	<b>♣</b> AKQJ	1. Stay	man		
Board: 412	27. 4	a	West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♠</b> AQ92 <b>♥</b> AJ10	<b>♠</b> KJ84 <b>♥</b> K53	2♦	Pass	Pass	X
North HCP: 16	◆ 82	◆ A5	Pass	3♣	Pass	3NT
South HCP: 11 Contract: 3N N	<b>♣</b> AJ98	<b>♣</b> 7432	AP			
Contract: 31v Iv			1. Stay	man		
			West	North	East	South 1NT
Board: 413	North:	South:	Pass	2 <b>♣</b> ¹	2♥	Pass
Dealer: S Vul: NS	<b>♠</b> AQJ7	<b>♦</b> 932	Pass	X	Pass	3♣
North HCP: 12	<b>♥</b> Q8	<b>♥</b> KJ3	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♣
South HCP: 15	♦ 873 • O102	♦ KJ6	Pass	5♣	AP	
Contract: 5♣ N	<b>♣</b> QJ92	♣ AK107	1. Stay	man		
			•	raise or	better	in ♣
Board: 414	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> J9	<b>♣</b> 76		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> Q94	<b>♥</b> AK86	2♠	Pass	Pass	X
South HCP: 8	◆ AJ32	<b>◆</b> 1074	Pass	3♣	AP	
Contract: 3  S	♣ AK108	<b>♣</b> J975	1. Stay	man		

Board: 410 Dealer: N Vul: EW HCP: 11	<ul><li>★ KQ874</li><li>♥ QJ74</li><li>◆ —</li><li>◆ QJ73</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 411 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ73</li><li>▼ 72</li><li>◆ 874</li><li>◆ AKQJ</li></ul>	East Bids 4♥ if possible.  You bid first.
Board: 412 Dealer: N Vul: None HCP: 11	<ul><li>★ KJ84</li><li>★ K53</li><li>★ A5</li><li>★ 7432</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 413 Dealer: S Vul: NS HCP: 15	<ul><li>♦ 932</li><li>♥ KJ3</li><li>♦ KJ6</li><li>♠ AK107</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 414 Dealer: N Vul: Both HCP: 8	<ul><li>★76</li><li>★ AK86</li><li>★ 1074</li><li>★ J975</li></ul>	West Bids 2♠ if possible.  Partner bids first.

Board: 410 Dealer: N Vul: EW	North: ♠ 109532	South: ♠ KQ874	West	North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	▼ A105	♥ QJ74 ♦—	2•	2♠	Pass	4♠
South HCP: 11	◆ A9 ◆ AK5	◆— • QJ73	AP			
Contract: 4♠ N	Z I HX	¥ Q3/3	1. Stay	man		
Board: 411 Dealer: S	North: ♠ A952	South: ♠ KQ73	West	North	East	South 1NT
Vul: Both	♥ 108	<b>▼</b> 72	Pass	2 <b>♣</b> ¹	4♥	Pass
North HCP: 11 South HCP: 15	◆ AK53	<b>♦</b> 874	Pass	X	AP	
Contract: 4♥X E	<b>♣</b> 982	<b>♣</b> AKQJ	1. Stay	man		
Board: 412	27. 4	a	West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♠</b> AQ92 <b>♥</b> AJ10	<b>♠</b> KJ84 <b>♥</b> K53	2♦	Pass	Pass	X
North HCP: 16	◆ 82	◆ A5	Pass	3♣	Pass	3NT
South HCP: 11 Contract: 3N N	<b>♣</b> AJ98	<b>♣</b> 7432	AP			
Contract: 31v Iv			1. Stay	man		
			West	North	East	South 1NT
Board: 413	North:	South:	Pass	2 <b>♣</b> ¹	2♥	Pass
Dealer: S Vul: NS	<b>♠</b> AQJ7	<b>♦</b> 932	Pass	X	Pass	3♣
North HCP: 12	<b>♥</b> Q8	<b>♥</b> KJ3	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♣
South HCP: 15	♦ 873 • O102	♦ KJ6	Pass	5♣	AP	
Contract: 5♣ N	<b>♣</b> QJ92	♣ AK107	1. Stay	man		
			•	raise or	better	in ♣
Board: 414	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> J9	<b>♣</b> 76		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>♥</b> Q94	<b>♥</b> AK86	2♠	Pass	Pass	X
South HCP: 8	◆ AJ32	<b>◆</b> 1074	Pass	3♣	AP	
Contract: 3  S	♣ AK108	<b>♣</b> J975	1. Stay	man		

Board: 415 Dealer: S Vul: NS HCP: 11	<ul><li>★ K62</li><li>✓ A1042</li><li>◆ 84</li><li>◆ KJ87</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 416 Dealer: N Vul: EW HCP: 15	<ul><li>AJ42</li><li>✓ A973</li><li>AJ</li><li>J107</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 417 Dealer: S Vul: None HCP: 10	<b>♣</b> J <b>♥</b> K865 <b>♦</b> KJ1093 <b>♣</b> Q75	East Bids 2♠ if possible.  Partner bids first.
Board: 418 Dealer: N Vul: NS HCP: 15	<b>★</b> KQ <b>♥</b> A97 <b>♦</b> AQ1095 <b>♣</b> 852	West Bids 5♣ if possible.  You bid first.
Board: 419 Dealer: S Vul: EW HCP: 9	<ul><li>♠ 632</li><li>♥ AKQ9</li><li>♦ 854</li><li>♠ 987</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 415 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♥ S	North:  ♠ K62  ♥ A1042  ♠ 84  ♣ KJ87	South:  ♠ Q5  ♥ KQJ93  ♠ Q93  ♣ AQ5		North  2♣¹ 4♥ man	East  2  AP	South 1NT 2♥
Board: 416 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 3•X W	North:  ♠ AJ42  ♥ A973  ♠ AJ  ♣ J107	South:  ♠ KQ95  ♥ J108  • 106  ♣ AKQ3	West  3♦ AP 1. Stayı	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 417 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♣ J  ♥ K865  ♠ KJ1093  ♣ Q75	South:  ♠ Q94  ♥ QJ1093  ♠ AQ7  ♣ A2	Pass Pass Pass AP 1. Stayı	X 3◆	2♠ Pass	South 1NT Pass 2NT 3NT
Board: 418 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 5•X W	North:  ♠ KQ  ♥ A97  ♠ AQ1095  ♣ 852	South:  ♠ AJ84  ♥ KJ642  ♦ J64  ♣ 10	West  5♣  1. Stayı	North 1NT X man	East Pass AP	
Board: 419 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3•X E	North:	South:  ♠ AKJ10  ♥ J432  ♠ QJ  ♣ A42	Pass	X	East 3◆ AP	South 1NT Pass

Board: 415 Dealer: S Vul: NS HCP: 16	<ul><li>♣ Q5</li><li>♥ KQJ93</li><li>◆ Q93</li><li>♣ AQ5</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 416 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ95</li><li>▼ J108</li><li>◆ 106</li><li>◆ AKQ3</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 417 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q94</li><li>♥ QJ1093</li><li>◆ AQ7</li><li>♣ A2</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 418 Dealer: N Vul: NS HCP: 10	<ul><li>▲ AJ84</li><li>♥ KJ642</li><li>◆ J64</li><li>▲ 10</li></ul>	West Bids 5♣ if possible.  Partner bids first.
Board: 419 Dealer: S Vul: EW HCP: 16	<ul><li>★ AKJ10</li><li>♥ J432</li><li>◆ QJ</li><li>★ A42</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 415 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♥ S	North:  ♠ K62  ♥ A1042  ♠ 84  ♣ KJ87	South:  ♠ Q5  ♥ KQJ93  ♠ Q93  ♣ AQ5		North  2♣¹ 4♥ man	East  2  AP	South 1NT 2♥
Board: 416 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 3•X W	North:  ♠ AJ42  ♥ A973  ♠ AJ  ♣ J107	South:  ♠ KQ95  ♥ J108  • 106  ♣ AKQ3	West  3♦ AP 1. Stayı	North 1NT Pass	East Pass Pass	2 <b>♣</b> ¹
Board: 417 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♣ J  ♥ K865  ♠ KJ1093  ♣ Q75	South:  ♠ Q94  ♥ QJ1093  ♠ AQ7  ♣ A2	Pass Pass Pass AP 1. Stayı	X 3◆	2♠ Pass	South 1NT Pass 2NT 3NT
Board: 418 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 5•X W	North:  ♠ KQ  ♥ A97  ♠ AQ1095  ♣ 852	South:  ♠ AJ84  ♥ KJ642  ♦ J64  ♣ 10	West  5♣  1. Stayı	North 1NT X man	East Pass AP	
Board: 419 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3•X E	North:	South:  ♠ AKJ10  ♥ J432  ♠ QJ  ♣ A42	Pass	X	East 3◆ AP	South 1NT Pass

Board: 420 Dealer: N Vul: Both HCP: 17	<ul><li>AQ96</li><li>✓ AJ4</li><li>✓ K5</li><li>✓ QJ75</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 421 Dealer: S Vul: NS HCP: 11	<ul><li>★ A1053</li><li>★ KJ643</li><li>★ —</li><li>★ K853</li></ul>	East Bids 5♦ if possible.  Partner bids first.
Board: 422 Dealer: N Vul: EW HCP: 16	<ul><li>♣ 32</li><li>♥ QJ4</li><li>♦ AKQ2</li><li>♣ KJ64</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 423 Dealer: S Vul: Both HCP: 7	<ul><li>◆ QJ974</li><li>◆ J842</li><li>◆ —</li><li>◆ K765</li></ul>	East Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 424 Dealer: N Vul: None HCP: 17	<ul><li>AQ2</li><li>AQJ9</li><li>A4</li><li>10974</li></ul>	West Bids 4♦ if possible.  You bid first.

Board: 420 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 2N N	North:  ♠ AQ96  ♥ AJ4  ♠ K5  ♠ QJ75	South:	West  2♠ 1. Stayı	North 1NT 2NT man	East Pass AP	
Board: 421 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 5•X E	North:  ♠ A1053  ♥ KJ643  ←—  ♠ K853	South:  ♠ K6  ▼ AQ75  ♠ AK105  ♣ J104		North 2♣¹ man		South 1NT X
Board: 422 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3 S	North:	South:  ♠ Q7  ▼ A1092  ♦ J10864  ♣ A5	West  2♠ AP 1. Stay	North 1NT Pass man	Pass	2 <b>♣</b> ¹
Board: 423 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 4 S	North:  ♠ QJ974  ♥ J842  ♦ —  ♣ K765	South:  ♠ A8  ♥ AQ975  ♠ 853  ♠ AJ3	Pass 3  AP 1. Stay	<b>4</b> ♦ <sup>2</sup>	2♦ Pass	1NT 2♥ 4♥
Board: 424 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4 \( \) W	North:  ♠ AQ2  ♥ AQJ9  ♠ A4  ♣ 10974	South:	West  4  1. Stayı	North 1NT AP man	East Pass	

Board: 420 Dealer: N Vul: Both HCP: 8	♦ 82 ▼ K952 ◆ AJ83 ♣ 1086	West Bids 2♠ if possible.  Partner bids first.
Board: 421 Dealer: S Vul: NS HCP: 17	<ul><li>★ K6</li><li>★ AQ75</li><li>◆ AK105</li><li>◆ J104</li></ul>	East Bids 5♦ if possible.  You bid first.
Board: 422 Dealer: N Vul: EW HCP: 11	♣ Q7 ♥ A1092 ♦ J10864 ♣ A5	West Bids 2♠ if possible.  Partner bids first.
Board: 423 Dealer: S Vul: Both HCP: 15	<ul><li>A8</li><li>✓ AQ975</li><li>◆ 853</li><li>◆ AJ3</li></ul>	East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 424 Dealer: N Vul: None HCP: 9	<ul><li>★ 543</li><li>★ K742</li><li>◆ Q</li><li>★ KJ863</li></ul>	West Bids 4♦ if possible.  Partner bids first.

Board: 420 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 2N N	North:  ♠ AQ96  ♥ AJ4  ♠ K5  ♠ QJ75	South:	West  2♠ 1. Stayı	North 1NT 2NT man	East Pass AP	
Board: 421 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 5•X E	North:  ♠ A1053  ♥ KJ643  ←—  ♠ K853	South:  ♠ K6  ▼ AQ75  ♠ AK105  ♣ J104		North 2♣¹ man		South 1NT X
Board: 422 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3 S	North:	South:  ♠ Q7  ▼ A1092  ♦ J10864  ♣ A5	West  2♠ AP 1. Stay	North 1NT Pass man	Pass	2 <b>♣</b> ¹
Board: 423 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 4 S	North:  ♠ QJ974  ♥ J842  ♦ —  ♣ K765	South:  ♠ A8  ♥ AQ975  ♠ 853  ♠ AJ3	Pass 3  AP 1. Stay	<b>4</b> ♦ <sup>2</sup>	2♦ Pass	1NT 2♥ 4♥
Board: 424 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4 \( \) W	North:  ♠ AQ2  ♥ AQJ9  ♠ A4  ♣ 10974	South:	West  4  1. Stayı	North 1NT AP man	East Pass	

Board: 425 Dealer: S Vul: EW HCP: 9	<ul><li>★ KJ84</li><li>♥ 97</li><li>◆ AJ74</li><li>◆ 532</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 426 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQJ106</li><li>▼ 1086</li><li>◆ K65</li><li>◆ AQ</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 427 Dealer: S Vul: None HCP: 8	<ul><li>★ A642</li><li>♥ J742</li><li>★ 63</li><li>★ K93</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 428 Dealer: N Vul: Both HCP: 16	<ul><li>★ K7</li><li>♥ Q72</li><li>◆ AJ54</li><li>◆ AQ85</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 429 Dealer: S Vul: None HCP: 8	<ul><li>▲ AJ43</li><li>▼ 106</li><li>◆ QJ1092</li><li>▲ 64</li></ul>	East Bids 2♥ if possible.  Partner bids first.

Board: 425 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ KJ84  ♥ 97  ♠ AJ74  ♣ 532	South:  ♠ AQ1052  ♥ Q3  ♠ K65  ♣ AJ10	Pass Pass 1. Stay	North  2♣¹ 4♠ man	East 2♥ AP	South 1NT 2♠
Board: 426 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ KQJ106  ♥ 1086  ♦ K65  ♣ AQ	South:  ♠ A875  ♥ Q3  ♦ 98  ♠ K8764	West  2  AP  1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 427 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ A642  ♥ J742  ♦ 63  ♣ K93	South:  ♠ KQ98  ♥ A10  ♠ AQ7  ♣ J876	West Pass AP 1. Stay	North 2♣¹ man	East 2◆	South 1NT 2NT
Board: 428 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ K7  ♥ Q72  ♠ AJ54  ♣ AQ85	South:	West  2♣  1. Stay	North 1NT 2NT man	East Pass AP	South 2♣¹
Board: 429 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 S	North:  ♠ AJ43  ♥ 106  ♦ QJ1092  ♣ 64	South:  ♠ KQ1097  ♥ QJ2  ♠ 85  ♣ AKJ	West Pass Pass 1. Stay	<b>4</b> ♠	East 2♥ AP	South 1NT 2♠

Board: 425 Dealer: S Vul: EW HCP: 16	<ul><li>AQ1052</li><li>Q3</li><li>K65</li><li>AJ10</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 426 Dealer: N Vul: Both HCP: 9	<ul><li>★ A875</li><li>♥ Q3</li><li>◆ 98</li><li>◆ K8764</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 427 Dealer: S Vul: None HCP: 16	<ul><li>★ KQ98</li><li>▼ A10</li><li>◆ AQ7</li><li>◆ J876</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 428 Dealer: N Vul: Both HCP: 9	<ul><li>◆ 93</li><li>♥ K985</li><li>◆ K62</li><li>◆ K1062</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 429 Dealer: S Vul: None HCP: 16	<ul><li>★ KQ1097</li><li>♥ QJ2</li><li>◆ 85</li><li>◆ AKJ</li></ul>	East Bids 2♥ if possible.  You bid first.

Board: 425 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ KJ84  ♥ 97  ♠ AJ74  ♣ 532	South:  ♠ AQ1052  ♥ Q3  ♠ K65  ♣ AJ10	Pass Pass 1. Stay	North  2♣¹ 4♠ man	East 2♥ AP	South 1NT 2♠
Board: 426 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ KQJ106  ♥ 1086  ♦ K65  ♣ AQ	South:  ♠ A875  ♥ Q3  ♦ 98  ♠ K8764	West  2  AP  1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 427 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ A642  ♥ J742  ♦ 63  ♣ K93	South:  ♠ KQ98  ♥ A10  ♠ AQ7  ♣ J876	West Pass AP 1. Stay	North 2♣¹ man	East 2◆	South 1NT 2NT
Board: 428 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ K7  ♥ Q72  ♠ AJ54  ♣ AQ85	South:	West  2♣  1. Stay	North 1NT 2NT man	East Pass AP	South 2♣¹
Board: 429 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4 S	North:  ♠ AJ43  ♥ 106  ♦ QJ1092  ♣ 64	South:  ♠ KQ1097  ♥ QJ2  ♠ 85  ♣ AKJ	West Pass Pass 1. Stay	<b>4</b> ♠	East 2♥ AP	South 1NT 2♠

Board: 430 Dealer: N Vul: NS HCP: 16	<ul><li>A6</li><li>★ K1054</li><li>★ AK108</li><li>♣ Q75</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 431 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q1096</li><li>♥ 84</li><li>♦ 103</li><li>♣ AQ732</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 432 Dealer: N Vul: None HCP: 15	<ul><li>AJ109</li><li>▼ 10952</li><li>◆ AQ8</li><li>◆ A3</li></ul>	West Bids 5♦ if possible.  You bid first.
Board: 433 Dealer: S Vul: NS HCP: 8	<ul><li>★ K1075</li><li>★ 87</li><li>★ A1072</li><li>★ J43</li></ul>	East Bids 4♥ if possible.  Partner bids first.
Board: 434 Dealer: N Vul: EW HCP: 16	<ul><li>AQ3</li><li>QJ754</li><li>76</li><li>AK10</li></ul>	West Bids 5♦ if possible.  You bid first.

Board: 430 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ A6  ♥ K1054  ♠ AK108  ♠ Q75	South:  ♣ J5  ♥ AJ93  ♦ 976  ♣ K1043	West  2♠ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 431 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2 S	North:  ♠ Q1096  ♥ 84  ♦ 103  ♠ AQ732	South:  ♠ AK  ♥ KJ652  ♠ KJ7  ♣ J95		North 2♣¹ man	East 2♦	South 1NT 2
Board: 432 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 5•X W	North:  ♠ AJ109  ♥ 10952  ♠ AQ8  ♣ A3	South:	West  5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 433 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4 VX E	North:  ♠ K1075  ♥ 87  ♠ A1072  ♣ J43	South:  ♠ A62  ♥ 432  ♠ KQJ  ♣ KQ86		North  2♣¹  X man	East  4  AP	South 1NT Pass
Board: 434 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 5•X W	North:  ♠ AQ3  ♥ QJ754  • 76  ♠ AK10	South:  ♠ KJ102  ♥ K10863  ♠ A2  ♣ J5	West  5♦ 1. Stay	North 1NT X man	East Pass AP	

Board: 430 Dealer: N Vul: NS HCP: 9	<ul><li></li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 431 Dealer: S Vul: EW HCP: 16	<ul><li>♠ AK</li><li>♥ KJ652</li><li>♠ KJ7</li><li>♠ J95</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 432 Dealer: N Vul: None HCP: 12	<ul><li>◆ 53</li><li>♥ AKJ4</li><li>◆ 73</li><li>◆ KJ652</li></ul>	West Bids 5♦ if possible.  Partner bids first.
Board: 433 Dealer: S Vul: NS HCP: 15	<ul><li>★ A62</li><li>▼ 432</li><li>◆ KQJ</li><li>★ KQ86</li></ul>	East Bids 4♥ if possible.  You bid first.
Board: 434 Dealer: N Vul: EW HCP: 12	<ul><li>★ KJ102</li><li>▼ K10863</li><li>◆ A2</li><li>◆ J5</li></ul>	West Bids 5♦ if possible.  Partner bids first.

Board: 430 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ A6  ♥ K1054  ♠ AK108  ♠ Q75	South:  ♣ J5  ♥ AJ93  ♦ 976  ♣ K1043	West  2♠ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 431 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2 S	North:  ♠ Q1096  ♥ 84  ♦ 103  ♠ AQ732	South:  ♠ AK  ♥ KJ652  ♠ KJ7  ♣ J95		North 2♣¹ man	East 2♦	South 1NT 2
Board: 432 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 5•X W	North:  ♠ AJ109  ♥ 10952  ♠ AQ8  ♣ A3	South:	West  5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 433 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4 VX E	North:  ♠ K1075  ♥ 87  ♠ A1072  ♣ J43	South:  ♠ A62  ♥ 432  ♠ KQJ  ♣ KQ86		North  2♣¹  X man	East  4  AP	South 1NT Pass
Board: 434 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 5•X W	North:  ♠ AQ3  ♥ QJ754  • 76  ♠ AK10	South:  ♠ KJ102  ♥ K10863  ♠ A2  ♣ J5	West  5♦ 1. Stay	North 1NT X man	East Pass AP	

Board: 435 Dealer: S Vul: Both HCP: 8	<ul><li></li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 436 Dealer: N Vul: NS HCP: 16	<ul><li>★ A42</li><li>★ KJ94</li><li>★ A7</li><li>★ A1054</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 437 Dealer: S Vul: EW HCP: 10	<ul><li>♠ 64</li><li>♥ K976</li><li>♦ 1092</li><li>♠ AQJ7</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 438 Dealer: N Vul: Both HCP: 17	<ul><li>★ AJ102</li><li>★ AKJ2</li><li>◆ J5</li><li>★ QJ7</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 439 Dealer: S Vul: None HCP: 8	<ul><li>♦ 985</li><li>♥ A852</li><li>♦ 862</li><li>♦ KJ6</li></ul>	East Bids 2♠ if possible.  Partner bids first.

Board: 435 Dealer: S	North: ♠ J9832	South: ♠ Q106		North		1NT
Vul: Both	♥ AQJ9	<b>♥</b> K63	Pass		2 <b>\( \)</b>	Pass
North HCP: 8 South HCP: 15	<b>♦</b> 2	<b>♦</b> K98	Pass	X	Pass	3♣
Contract: 3♣ N	<b>♣</b> 532	<b>♣</b> AK98	AP	122012		
			1. Stay	IIIaII		
Board: 436	North:	South:	West	North	East	South
Dealer: N	• A42	<b>♦</b> KJ765		1NT	Pass	
Vul: NS	<b>♥</b> KJ94	▼ A1062	3♦	Pass	Pass	
North HCP: 16 South HCP: 8	<b>♦</b> A7	<b>♦</b> 52	AP			
Contract: 3♦X W	♣ A1054	<b>♣</b> 83	1. Stay	man		
Board: 437			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	<b>♠</b> 64 <b>♥</b> K976	<b>♠</b> QJ8 <b>♥</b> AJ10	Pass	2 <b>♣</b> ¹	<b>2</b> ♦	Pass
North HCP: 10	◆ 1092	◆ KJ43	Pass	3♥	Pass	3NT
South HCP: 15 Contract: 3N S	♣ AQJ7	<b>♣</b> K95	AP			
Connact. 31V S			1. Stay	man		
Board: 438	North:	South:	West	North	East	South
Dealer: N	♣ AJ102	<b>★</b> K754		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	♥ AKJ2	<b>♥</b> Q76	3♦	Pass	Pass	X
South HCP: 9	<b>♦</b> J5	<b>♦</b> 763	AP			
Contract: 3♦X W	<b>♣</b> QJ7	♣ A95	1. Stay	man		
Board: 439						
Dealer: S	North:	South:	West	North	East	South
Vul: None	<b>♦</b> 985	<b>★</b> 103				1NT
North HCP: 8	▼ A852 ◆ 862	<b>∨</b> KQ6 <b>♦</b> AQ1073	Pass	2 <b>♣</b> ¹	2♠	AP
South HCP: 15 Contract: 2♠ E	• 602 • KJ6	◆ A104	1. Stay	man		

Board: 435 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q106</li><li>♥ K63</li><li>◆ K98</li><li>♣ AK98</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 436 Dealer: N Vul: NS HCP: 8	<ul><li>★ KJ765</li><li>▼ A1062</li><li>◆ 52</li><li>◆ 83</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 437 Dealer: S Vul: EW HCP: 15	<ul><li>♣ QJ8</li><li>♥ AJ10</li><li>♦ KJ43</li><li>♣ K95</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 438 Dealer: N Vul: Both HCP: 9	<ul><li>★ K754</li><li>♥ Q76</li><li>◆ 763</li><li>◆ A95</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 439 Dealer: S Vul: None HCP: 15	<ul><li>★ 103</li><li>▼ KQ6</li><li>◆ AQ1073</li><li>◆ A104</li></ul>	East Bids 2♠ if possible.  You bid first.

Board: 435 Dealer: S	North: ♠ J9832	South: ♠ Q106		North		1NT
Vul: Both	♥ AQJ9	<b>♥</b> K63	Pass		2 <b>\( \)</b>	Pass
North HCP: 8 South HCP: 15	<b>♦</b> 2	<b>♦</b> K98	Pass	X	Pass	3♣
Contract: 3♣ N	<b>♣</b> 532	<b>♣</b> AK98	AP	122012		
			1. Stay	IIIaII		
Board: 436	North:	South:	West	North	East	South
Dealer: N	• A42	<b>♦</b> KJ765		1NT	Pass	
Vul: NS	<b>♥</b> KJ94	▼ A1062	3♦	Pass	Pass	
North HCP: 16 South HCP: 8	<b>♦</b> A7	<b>♦</b> 52	AP			
Contract: 3♦X W	♣ A1054	<b>♣</b> 83	1. Stay	man		
Board: 437			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	<b>♠</b> 64 <b>♥</b> K976	<b>♠</b> QJ8 <b>♥</b> AJ10	Pass	2 <b>♣</b> ¹	<b>2</b> ♦	Pass
North HCP: 10	◆ 1092	◆ KJ43	Pass	3♥	Pass	3NT
South HCP: 15 Contract: 3N S	♣ AQJ7	<b>♣</b> K95	AP			
Connact. 31V S			1. Stay	man		
Board: 438	North:	South:	West	North	East	South
Dealer: N	♣ AJ102	<b>★</b> K754		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	♥ AKJ2	<b>♥</b> Q76	3♦	Pass	Pass	X
South HCP: 9	<b>♦</b> J5	<b>♦</b> 763	AP			
Contract: 3♦X W	<b>♣</b> QJ7	♣ A95	1. Stay	man		
Board: 439						
Dealer: S	North:	South:	West	North	East	South
Vul: None	<b>♦</b> 985	<b>★</b> 103				1NT
North HCP: 8	▼ A852 ◆ 862	<b>∨</b> KQ6 <b>♦</b> AQ1073	Pass	2 <b>♣</b> ¹	2♠	AP
South HCP: 15 Contract: 2♠ E	• 602 • KJ6	◆ A104	1. Stay	man		

Board: 440 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q10</li><li>♥ AJ109</li><li>♦ K76</li><li>♣ KQ106</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 441 Dealer: S Vul: Both HCP: 9	<ul><li>♠ 65</li><li>♥ AJ92</li><li>♦ 92</li><li>♠ A10652</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 442 Dealer: N Vul: None HCP: 17	<ul><li>1043</li><li>★ A75</li><li>★ AKQJ4</li><li>★ K2</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 443 Dealer: S Vul: NS HCP: 10	<ul><li>★ 875</li><li>★ KQ64</li><li>★ KQ52</li><li>★ 104</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 444 Dealer: N Vul: Both HCP: 15	<ul><li>◆ 9853</li><li>♥ AQ8</li><li>◆ KQ</li><li>◆ A1084</li></ul>	West Bids 3♦ if possible.  You bid first.

Board: 440 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ S	North:  ♠ Q10  ♥ AJ109  ♠ K76  ♣ KQ106	South:  ♠ KJ853  ♥ Q432  ♦ 10  ♠ A95	West  2  Pass  Pass  AP  1. Stayı	North 1NT Pass 3♣ 4♥	East Pass Pass Pass Pass	2♣¹ X 3♠
Board: 441 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♠ 65  ▼ AJ92  ◆ 92  ♣ A10652	South:  ♠ AQ102  ♥ 543  ♠ AK  ♠ Q943		North  2♣¹ 3▼  man	East  2  Pass	1NT Pass
Board: 442 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3 \cdot N	North:  • 1043  • A75  • AKQJ4  • K2	South:  ♠ AKQ7  ♥ 942  ♦ 10  ♣ J8754	West  2♥ 1. Stay	North 1NT 3• man	East Pass AP	
Board: 443 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ 875  ▼ KQ64  ♠ KQ52  ♣ 104	South:  ♠ K3  ▼ J1087  ♠ AJ9  ♣ AQ83	Pass	North  2♣¹  3NT man	East 2♠ AP	South 1NT Pass
Board: 444 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 6♥ S	North:	South:  ♠ AKQ2  ♥ K9532  ←—  ♠ K732	3♦ Pass Pass AP 1. Stay	Pass 4♥ 5♠³	Pass Pass Pass Pass	2♣¹ 3♥ 4NT² 6♥

Board: 440 Dealer: N Vul: EW HCP: 10	<ul><li>★ KJ853</li><li>♥ Q432</li><li>◆ 10</li><li>◆ A95</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 441 Dealer: S Vul: Both HCP: 15	<ul><li>AQ102</li><li>543</li><li>AK</li><li>Q943</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 442 Dealer: N Vul: None HCP: 10	<ul><li>★ AKQ7</li><li>♥ 942</li><li>♦ 10</li><li>★ J8754</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 443 Dealer: S Vul: NS HCP: 15	<ul><li>★ K3</li><li>♥ J1087</li><li>◆ AJ9</li><li>◆ AQ83</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 444 Dealer: N Vul: Both HCP: 15	<ul><li>★ AKQ2</li><li>★ K9532</li><li>★ —</li><li>★ K732</li></ul>	West Bids 3♦ if possible.  Partner bids first.

Board: 440 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ S	North:  ♠ Q10  ♥ AJ109  ♠ K76  ♣ KQ106	South:  ♠ KJ853  ♥ Q432  ♦ 10  ♠ A95	West  2  Pass  Pass  AP  1. Stayı	North 1NT Pass 3♣ 4♥	East Pass Pass Pass Pass	2♣¹ X 3♠
Board: 441 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♠ 65  ▼ AJ92  ◆ 92  ♣ A10652	South:  ♠ AQ102  ♥ 543  ♠ AK  ♠ Q943		North  2♣¹ 3▼  man	East  2  Pass	1NT Pass
Board: 442 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3 \cdot N	North:  • 1043  • A75  • AKQJ4  • K2	South:  ♠ AKQ7  ♥ 942  ♦ 10  ♣ J8754	West  2♥ 1. Stay	North 1NT 3• man	East Pass AP	
Board: 443 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ 875  ▼ KQ64  ♠ KQ52  ♣ 104	South:  ♠ K3  ▼ J1087  ♠ AJ9  ♣ AQ83	Pass	North  2♣¹  3NT man	East 2♠ AP	South 1NT Pass
Board: 444 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 6♥ S	North:	South:  ♠ AKQ2  ♥ K9532  ←—  ♠ K732	3♦ Pass Pass AP 1. Stay	Pass 4♥ 5♠³	Pass Pass Pass Pass	2♣¹ 3♥ 4NT² 6♥

Board: 445 Dealer: S Vul: None HCP: 11	<ul><li>♣96</li><li>♥Q1032</li><li>◆AKJ7</li><li>♣J108</li></ul>	East Bids 4♠ if possible.  Partner bids first.
Board: 446 Dealer: N Vul: NS HCP: 17	<ul><li>♠ AK9</li><li>♥ AQ3</li><li>♠ K975</li><li>♠ J92</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 447 Dealer: S Vul: EW HCP: 8	<ul><li>109</li><li>✓ QJ72</li><li>AJ965</li><li>94</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 448 Dealer: N Vul: None HCP: 17	<ul><li>★ K4</li><li>★ AKJ4</li><li>★ A976</li><li>★ Q53</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 449 Dealer: S Vul: NS HCP: 9	<ul><li>★ KJ109</li><li>★ K106</li><li>★ 864</li><li>★ Q72</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 445 Dealer: S Vul: None	North: ♠ 96	South: ♠ 43	West	North	East	South 1NT	
North HCP: 11	<b>♥</b> Q1032	<b>♥</b> A965	Pass	2 <b>♣</b> ¹	4♠	X	
South HCP: 15	◆ AKJ7	• Q63	AP				
Contract: 4♠X E	<b>♣</b> J108	♣ AKQ7	1. Stay	man			
Board: 446			West	North		_	
Dealer: N	North:	South:		1NT	Pass		
Vul: NS	<b>♠</b> AK9 <b>♥</b> AQ3	<b>♦</b> Q8654	3♣	Pass	Pass		
North HCP: 17	North HCP: 17  South HCP: 9  K975  A42	♥ 10975 ♦ A42	Pass AP	<b>4♣</b> <sup>2</sup>	Pass	4♠	
South HCP: 9 Contract: 4♠ S	♣ J92	<b>♣</b> K	1. Stay	man			
Connact. 72 5			•	raise or	better	in ♠	
Board: 447	North:	South:	West	North	East	South 1NT	
Dealer: S	1001ui. • 109	50un. • 74	Pass	2 <b>♣</b> ¹	2♠	Pass	
Vul: EW North HCP: 8	<b>♥</b> QJ72	<b>♥</b> A643	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>	
South HCP: 16	◆ AJ965	◆ KQ874	Pass	<b>4</b>	AP		
Contract: 4♦ N	<b>♣</b> 94	<b>♣</b> AK	1. Stayman				
			2. limit raise or better in ♦				
D 1 440			West	North	East	South	
Board: 448 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹	
Vul: None	<b>♦</b> K4	<b>♠</b> AJ106	2♦	2NT	Pass		
North HCP: 17 South HCP: 10	<b>♥</b> AKJ4 <b>♦</b> A976	♥ Q10972 ♦ 8	Pass AP	<b>4</b> ♦ <sup>2</sup>	Pass	4♥	
Contract: 4 S	<b>♣</b> Q53	<b>♣</b> K98	1. Stay	man			
			•	raise or	better	in 💙	
Board: 449 Dealer: S	North: <b>♠</b> KJ109	South: ♠ AQ86	West	North	East	South 1NT	
Vul: NS	♥ K106	<b>♥</b> AJ9	Pass	2 <b>♣</b> ¹	2•	Pass	
North HCP: 9 South HCP: 16	<b>♦</b> 864	<b>◆</b> J32	Pass	3 <b>♠</b>	AP		
South HCP: 16 Contract: 3♠ N	<b>♣</b> Q72	<b>♣</b> KJ8	1. Stay				

Board: 445 Dealer: S Vul: None HCP: 15	<ul><li>43</li><li>✓ A965</li><li>✓ Q63</li><li>✓ AKQ7</li></ul>	East Bids 4♠ if possible.  You bid first.
Board: 446 Dealer: N Vul: NS HCP: 9	<ul><li>◆ Q8654</li><li>♥ 10975</li><li>◆ A42</li><li>◆ K</li></ul>	West Bids 3♣ if possible.  Partner bids first.
Board: 447 Dealer: S Vul: EW HCP: 16	<ul><li>★ 74</li><li>▼ A643</li><li>★ KQ874</li><li>★ AK</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 448 Dealer: N Vul: None HCP: 10	<ul><li>AJ106</li><li>♥ Q10972</li><li>♦ 8</li><li>♣ K98</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 449 Dealer: S Vul: NS HCP: 16	<ul><li>AQ86</li><li>✓ AJ9</li><li>J32</li><li>✓ KJ8</li></ul>	East Bids 2♦ if possible.  You bid first.

Board: 445 Dealer: S Vul: None	North: ♠ 96	South: ♠ 43	West	North	East	South 1NT	
North HCP: 11	<b>♥</b> Q1032	<b>♥</b> A965	Pass	2 <b>♣</b> ¹	4♠	X	
South HCP: 15	◆ AKJ7	• Q63	AP				
Contract: 4♠X E	<b>♣</b> J108	♣ AKQ7	1. Stay	man			
Board: 446			West	North		_	
Dealer: N	North:	South:		1NT	Pass		
Vul: NS	<b>♠</b> AK9 <b>♥</b> AQ3	<b>♦</b> Q8654	3♣	Pass	Pass		
North HCP: 17	North HCP: 17  South HCP: 9  K975  A42	♥ 10975 ♦ A42	Pass AP	<b>4♣</b> <sup>2</sup>	Pass	4♠	
South HCP: 9 Contract: 4♠ S	♣ J92	<b>♣</b> K	1. Stay	man			
Connact. 72 5			•	raise or	better	in ♠	
Board: 447	North:	South:	West	North	East	South 1NT	
Dealer: S	1001ui. • 109	50un. • 74	Pass	2 <b>♣</b> ¹	2♠	Pass	
Vul: EW North HCP: 8	<b>♥</b> QJ72	<b>♥</b> A643	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>	
South HCP: 16	◆ AJ965	◆ KQ874	Pass	<b>4</b>	AP		
Contract: 4♦ N	<b>♣</b> 94	<b>♣</b> AK	1. Stayman				
			2. limit raise or better in ♦				
D 1 440			West	North	East	South	
Board: 448 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹	
Vul: None	<b>♦</b> K4	<b>♠</b> AJ106	2♦	2NT	Pass		
North HCP: 17 South HCP: 10	<b>♥</b> AKJ4 <b>♦</b> A976	♥ Q10972 ♦ 8	Pass AP	<b>4</b> ♦ <sup>2</sup>	Pass	4♥	
Contract: 4 S	<b>♣</b> Q53	<b>♣</b> K98	1. Stay	man			
			•	raise or	better	in 💙	
Board: 449 Dealer: S	North: <b>♠</b> KJ109	South: ♠ AQ86	West	North	East	South 1NT	
Vul: NS	♥ K106	<b>♥</b> AJ9	Pass	2 <b>♣</b> ¹	2•	Pass	
North HCP: 9 South HCP: 16	<b>♦</b> 864	<b>◆</b> J32	Pass	3 <b>♠</b>	AP		
South HCP: 16 Contract: 3♠ N	<b>♣</b> Q72	<b>♣</b> KJ8	1. Stay				

HCP: 15  AQ74  AQ	Board: 450 Dealer: N	♣ A108 ♥ AJ43	West Bids 5♦ if possible.
Dealer: S	Vul: EW HCP: 15	◆ 32 ◆ AQ74	You bid first.
HCP: 8  ♣ K1092  Partner bids first.  Board: 452  ♠ Q1063  West Bids 2♦ if possible.  Vul: EW  ♠ A86  You bid first.  Board: 453  ♠ KQ109  East Bids 2♥ if possible.  Board: 453  ♠ KQ109  East Bids 2♥ if possible.  Vul: Both  ♠ J9652  West Bids 3♥ if possible.  Vul: Both  ♠ J9652  Partner bids first.  Board: 454  ♠ AJ5  West Bids 4♥ if possible.  Vul: None  ♠ A93  Vou bid first	Dealer: S	<b>♥</b> K1094	East Bids 2♠ if possible.
Dealer: N Vul: EW HCP: 15  A86 HCP: 15  A52  West Bids 2 ↑ if possible.  You bid first.  You bid first.  Board: 453 Dealer: S Vul: Both HCP: 8  AJ5  Partner bids first.  Board: 454 Dealer: N Vul: None  A93  West Bids 2 ↑ if possible.  You bid first.  West Bids 4 ↑ if possible.  You bid first.  West Bids 4 ↑ if possible.  You bid first		_	Partner bids first.
HCP: 15  A52  You bid first.  Board: 453  Dealer: S  V2  West Bids 2♥ if possible.  West Bids 3♥ if possible.  Vul: Both  HCP: 8  AJ5  Partner bids first.  Board: 454  Dealer: N  Vul: None  A93  You bid first.  You bid first.	Dealer: N	♥ KQ7	West Bids 2♦ if possible.
Dealer: S			You bid first.
HCP: 8		•	-
Dealer: N ♥ 1032  Vul: None ♦ A93  West Bids 4♥ if possible.  You bid first	—		Partner bids first.
You hid tirst			West Bids 4♥ if possible.
1101,10	Vul: None HCP: 15	◆ A93 ◆ AQ52	You bid first.

Board: 450 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 5•X W	North:  ♠ A108  ♥ AJ43  ♠ 32  ♠ AQ74	South:  ♠ K.J764  ♥ K965  ♦ 94  ♣ 62	West  5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 451 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3♣ N	North:  ◆ 42  ▼ K1094  ◆ Q92  ◆ K1092	South:  ♠ K10  ✔ A65  ♠ KJ63  ♣ A865		North  2♣¹ X man	East 2♠ Pass	1NT Pass
Board: 452 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ Q1063  ♥ KQ7  ♠ A86  ♣ A52	South:  ♣ J92  ♥ A932  ♦ 3  ♣ QJ763	West  2  Pass  1. Stay	North 1NT Pass 2NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 453 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4 S	North:  ♠ KQ109  ♥ 2  • J9652  ♣ Q106	South:  ♠ AJ64  ♥ J103  ♠ AKQ4  ♣ 87	West Pass Pass 3▼ 1. Stay	X 4♦	East  2♥ Pass AP	1NT Pass
Board: 454 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 VX W	North:  ♠ AJ5  ♥ 1032  ♠ A93  ♣ AQ52	South:  ♠ Q976  ✔ A  ♠ KQ1042  ♣ 876	West  4♥  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹

Board: 450 Dealer: N Vul: EW HCP: 7	<ul><li>★ KJ764</li><li>▼ K965</li><li>◆ 94</li><li>◆ 62</li></ul>	West Bids 5♦ if possible.  Partner bids first.
Board: 451 Dealer: S Vul: NS HCP: 15	<ul><li>★ K10</li><li>★ A65</li><li>★ KJ63</li><li>★ A865</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 452 Dealer: N Vul: EW HCP: 8	<ul><li>♣ J92</li><li>♥ A932</li><li>♦ 3</li><li>♣ QJ763</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 453 Dealer: S Vul: Both HCP: 15	<ul><li>♣ AJ64</li><li>♥ J103</li><li>◆ AKQ4</li><li>♣ 87</li></ul>	East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 454 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q976</li><li>♥ A</li><li>♦ KQ1042</li><li>♣ 876</li></ul>	West Bids 4♥ if possible.  Partner bids first.

Board: 450 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 5•X W	North:  ♠ A108  ♥ AJ43  ♠ 32  ♠ AQ74	South:  ♠ K.J764  ♥ K965  ♦ 94  ♣ 62	West  5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 451 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3♣ N	North:  ◆ 42  ▼ K1094  ◆ Q92  ◆ K1092	South:  ♠ K10  ✔ A65  ♠ KJ63  ♣ A865		North  2♣¹ X man	East 2♠ Pass	1NT Pass
Board: 452 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ Q1063  ♥ KQ7  ♠ A86  ♣ A52	South:  ♣ J92  ♥ A932  ♦ 3  ♣ QJ763	West  2  Pass  1. Stay	North 1NT Pass 2NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 453 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4 S	North:  ♠ KQ109  ♥ 2  • J9652  ♣ Q106	South:  ♠ AJ64  ♥ J103  ♠ AKQ4  ♣ 87	West Pass Pass 3▼ 1. Stay	X 4♦	East  2♥ Pass AP	1NT Pass
Board: 454 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4 VX W	North:  ♠ AJ5  ♥ 1032  ♠ A93  ♣ AQ52	South:  ♠ Q976  ✔ A  ♠ KQ1042  ♣ 876	West  4♥  AP  1. Stay	North 1NT Pass man	East Pass Pass	2 <b>♣</b> ¹

Board: 455 Dealer: S Vul: EW HCP: 9	<ul><li>J52</li><li>✓ QJ105</li><li>6</li><li>AJ743</li></ul>	East Bids 2♦ if possible.  Partner bids first.
Board: 456 Dealer: N Vul: Both HCP: 16	<ul><li>★ K104</li><li>★ AQ652</li><li>★ K97</li><li>★ A3</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 457 Dealer: S Vul: None HCP: 11	<b>♠</b> Q8 <b>♥</b> KJ72 <b>♦</b> J9 <b>♣</b> KJ1073	East Bids 3♠ if possible.  Partner bids first.
Board: 458 Dealer: N Vul: NS HCP: 16	<ul><li>★ K9</li><li>▼ KJ10</li><li>◆ A743</li><li>◆ KQ42</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 459 Dealer: S Vul: Both HCP: 8	<ul><li>★ KJ105</li><li>★ A97</li><li>★ 843</li><li>★ 1084</li></ul>	East Bids 2♦ if possible.  Partner bids first.

Board: 455 Dealer: S	North: ♠ J52	South: ♠ KQ6		North		1NT
Vul: EW	<b>♥</b> QJ105	<b>♥</b> K62	Pass	2 <b>♣</b> ¹	2•	2NT
North HCP: 9 South HCP: 17	<b>♦</b> 6	<b>♦</b> KJ3	Pass	3♣	Pass	3NT
Contract: 3N S	♣ AJ743	<b>♣</b> KQ92	AP	n2012		
			1. Stay	III		
Board: 456	North:	South:	West	North	East	South
Dealer: N	• K104	<b>♦</b> AJ73		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>♥</b> AQ652	<b>♥</b> J43	2♦	2♥	Pass	3♥
South HCP: 8	<b>♦</b> K97	◆ Q52	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> A3	<b>♣</b> 984	1. Stay	man		
Board: 457	North:	South:	West	North	Fast	South
Dealer: S	1001u1. • Q8	& K1043	,,,,,,,	- , - , - , - ,		1NT
Vul: None	<b>♥</b> KJ72	<b>♥</b> AQ10	Pass	2 <b>♣</b> ¹	3♠	Pass
North HCP: 11 South HCP: 17	<b>♦</b> J9	◆ Q106	Pass	X	AP	
Contract: 3♠X E	<b>♣</b> KJ1073	♣ AQ8	1. Stay	man		
Board: 458	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ K9	South: <b>♠</b> A1072		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> KJ10	♥ 973	2•	2NT	Pass	3NT
North HCP: 16	◆ A743	<b>♦</b> J8	AP			
South HCP: 10 Contract: 3N N	<b>♣</b> KQ42	♣ AJ96	1. Stay	man		
Board: 459						
Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>★</b> KJ105	<b>♦</b> Q63				1NT
North HCP: 8	<b>♥</b> A97 <b>♦</b> 843	♥ KJ52 ♦ 72	Pass	2 <b>♣</b> ¹	<b>2</b>	AP
South HCP: 15 Contract: 2 • E	◆ 043 ◆ 1084	♦ AKQ3	1. Stay	man		

Board: 455 Dealer: S Vul: EW HCP: 17	<ul><li>★ KQ6</li><li>▼ K62</li><li>◆ KJ3</li><li>◆ KQ92</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 456 Dealer: N Vul: Both HCP: 8	<ul><li>▲ AJ73</li><li>♥ J43</li><li>◆ Q52</li><li>▲ 984</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 457 Dealer: S Vul: None HCP: 17	<ul><li>★ K1043</li><li>★ AQ10</li><li>◆ Q106</li><li>◆ AQ8</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 458 Dealer: N Vul: NS HCP: 10	<ul><li>★ A1072</li><li>♥ 973</li><li>◆ J8</li><li>◆ AJ96</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 459 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q63</li><li>♥ KJ52</li><li>♦ 72</li><li>♣ AKQ3</li></ul>	East Bids 2♦ if possible.  You bid first.

Board: 455 Dealer: S	North: ♠ J52	South: ♠ KQ6		North		1NT
Vul: EW	<b>♥</b> QJ105	<b>♥</b> K62	Pass	2 <b>♣</b> ¹	2•	2NT
North HCP: 9 South HCP: 17	<b>♦</b> 6	<b>♦</b> KJ3	Pass	3♣	Pass	3NT
Contract: 3N S	♣ AJ743	<b>♣</b> KQ92	AP	n2012		
			1. Stay	III		
Board: 456	North:	South:	West	North	East	South
Dealer: N	• K104	<b>♦</b> AJ73		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>♥</b> AQ652	<b>♥</b> J43	2♦	2♥	Pass	3♥
South HCP: 8	<b>♦</b> K97	◆ Q52	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> A3	<b>♣</b> 984	1. Stay	man		
Board: 457	North:	South:	West	North	Fast	South
Dealer: S	1001u1. • Q8	& K1043	,,,,,,,	- , - , - , - ,		1NT
Vul: None	<b>♥</b> KJ72	<b>♥</b> AQ10	Pass	2 <b>♣</b> ¹	3♠	Pass
North HCP: 11 South HCP: 17	<b>♦</b> J9	◆ Q106	Pass	X	AP	
Contract: 3♠X E	<b>♣</b> KJ1073	♣ AQ8	1. Stay	man		
Board: 458	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ K9	South: <b>♠</b> A1072		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> KJ10	♥ 973	2•	2NT	Pass	3NT
North HCP: 16	◆ A743	<b>♦</b> J8	AP			
South HCP: 10 Contract: 3N N	<b>♣</b> KQ42	♣ AJ96	1. Stay	man		
Board: 459						
Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>★</b> KJ105	<b>♦</b> Q63				1NT
North HCP: 8	<b>♥</b> A97 <b>♦</b> 843	♥ KJ52 ♦ 72	Pass	2 <b>♣</b> ¹	<b>2</b>	AP
South HCP: 15 Contract: 2 • E	◆ 043 ◆ 1084	♦ AKQ3	1. Stay	man		

Board: 460 Dealer: N Vul: None HCP: 17	<ul><li>♣72</li><li>♥ A1075</li><li>◆ K106</li><li>♣ AKQJ</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 461 Dealer: S Vul: NS HCP: 7	<ul><li>★ K9873</li><li>★ A1094</li><li>★ 76</li><li>★ 94</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 462 Dealer: N Vul: EW HCP: 15	<ul><li>★ 52</li><li>★ AKQJ</li><li>★ 1074</li><li>★ AJ92</li></ul>	West Bids 2♦ if possible.  You bid first.
Board: 463 Dealer: S Vul: None HCP: 12	<ul><li>AQ86</li><li>✓ 2</li><li>✓ Q9743</li><li>A95</li></ul>	East Bids 4♥ if possible.  Partner bids first.
Board: 464 Dealer: N Vul: NS HCP: 15	<ul><li>J2</li><li>KJ876</li><li>KQ8</li><li>KQ7</li></ul>	West Bids 3♣ if possible.  You bid first.

Board: 460 Dealer: N Vul: None	North: ♠ 72	South: ♠ Q4	West	North 1NT	East Pass	
North HCP: 17	♥ A1075	<b>♥</b> KQ98	2♠	Pass	Pass	X
South HCP: 10	◆ K106	◆ QJ72 <b>◆</b> 976	Pass	3♣	AP	
Contract: 3♣ S	<b>♣</b> AKQJ	<b>₹</b> 970	1. Stay	man		
Board: 461 Dealer: S	North: <b>♠</b> K9873	South: ♠ AJ6	West	North	East	South 1NT
Vul: NS North HCP: 7	<b>♥</b> A1094	<b>♥</b> KQ32	Pass	2 <b>♣</b> ¹	3♣	Pass
South HCP: 15	<b>♦</b> 76	♦ KQ108	Pass	X	AP	
Contract: 3♣X E	<b>♣</b> 94	<b>♣</b> 63	1. Stay	man		
Board: 462	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 52	<b>♦</b> AK74		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15	AKQJ	<b>y</b> 963	2♦	Pass	Pass	3NT
South HCP: 10	◆ 1074	♦ QJ53	AP			
Contract: 3N N	♣ AJ92	<b>♣</b> 73	1. Stayman			
Board: 463	North:	South:	West	North	East	South
Dealer: S	• AQ86	<b>★</b> K1032				1NT
Vul: None North HCP: 12	<b>v</b> 2	<b>♥</b> A4	Pass	2 <b>♣</b> ¹	<b>4♥</b>	Pass
South HCP: 17	• Q9743	◆ AK65	Pass	X	AP	
Contract: 4♥X E	♣ A95	<b>♣</b> K73	1. Stay	man		
Board: 464	North:	South:	West	North	East	South
Dealer: N	Norui.	30uii. ♠ A8		1NT	Pass	
Vul: NS North HCP: 15	<b>♥</b> KJ876	<b>♥</b> AQ42	3♣	Pass	Pass	
South HCP: 15	<b>♦</b> KQ8	<b>♦</b> 109653	AP			
Contract: 3 S	♣ KQ7	<b>♣</b> 42	1. Stay	man		

Board: 460 Dealer: N Vul: None HCP: 10	<ul><li>♠ Q4</li><li>♥ KQ98</li><li>♦ QJ72</li><li>♠ 976</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 461 Dealer: S Vul: NS HCP: 15	♣ AJ6 ♥ KQ32 ♦ KQ108 ♣ 63	East Bids 3♣ if possible.  You bid first.
Board: 462 Dealer: N Vul: EW HCP: 10	<ul><li>♠ AK74</li><li>♥ 963</li><li>♦ QJ53</li><li>♠ 73</li></ul>	West Bids 2♦ if possible.  Partner bids first.
Board: 463 Dealer: S Vul: None HCP: 17	<ul><li>★ K1032</li><li>★ A4</li><li>◆ AK65</li><li>★ K73</li></ul>	East Bids 4♥ if possible.  You bid first.
Board: 464 Dealer: N Vul: NS HCP: 10	<ul><li>A8</li><li>✓ AQ42</li><li>✓ 109653</li><li>✓ 42</li></ul>	West Bids 3♣ if possible.  Partner bids first.

Board: 460 Dealer: N Vul: None	North: ♠ 72	South: ♠ Q4	West	North 1NT	East Pass	
North HCP: 17	♥ A1075	<b>♥</b> KQ98	2♠	Pass	Pass	X
South HCP: 10	◆ K106	◆ QJ72 <b>◆</b> 976	Pass	3♣	AP	
Contract: 3♣ S	<b>♣</b> AKQJ	<b>₹</b> 970	1. Stay	man		
Board: 461 Dealer: S	North: <b>♠</b> K9873	South: ♠ AJ6	West	North	East	South 1NT
Vul: NS North HCP: 7	<b>♥</b> A1094	<b>♥</b> KQ32	Pass	2 <b>♣</b> ¹	3♣	Pass
South HCP: 15	<b>♦</b> 76	♦ KQ108	Pass	X	AP	
Contract: 3♣X E	<b>♣</b> 94	<b>♣</b> 63	1. Stay	man		
Board: 462	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 52	<b>♦</b> AK74		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 15	AKQJ	<b>y</b> 963	2♦	Pass	Pass	3NT
South HCP: 10	◆ 1074	♦ QJ53	AP			
Contract: 3N N	♣ AJ92	<b>♣</b> 73	1. Stayman			
Board: 463	North:	South:	West	North	East	South
Dealer: S	• AQ86	<b>★</b> K1032				1NT
Vul: None North HCP: 12	<b>v</b> 2	<b>♥</b> A4	Pass	2 <b>♣</b> ¹	<b>4♥</b>	Pass
South HCP: 17	• Q9743	◆ AK65	Pass	X	AP	
Contract: 4♥X E	♣ A95	<b>♣</b> K73	1. Stay	man		
Board: 464	North:	South:	West	North	East	South
Dealer: N	Norui.	30uii. ♠ A8		1NT	Pass	
Vul: NS North HCP: 15	<b>♥</b> KJ876	<b>♥</b> AQ42	3♣	Pass	Pass	
South HCP: 15	<b>♦</b> KQ8	<b>♦</b> 109653	AP			
Contract: 3 S	♣ KQ7	<b>♣</b> 42	1. Stay	man		

Board: 465 Dealer: S Vul: EW HCP: 8	<b>♠</b> KQ32 <b>♥</b> K983 <b>♦</b> 1095 <b>♣</b> 86	East Bids 2♦ if possible.  Partner bids first.
Board: 466 Dealer: N Vul: Both HCP: 15	<ul><li>♠ AK5</li><li>♥ AQ95</li><li>♠ Q5</li><li>♠ 10742</li></ul>	West Bids 3♣ if possible.  You bid first.

Board: 465 Dealer: S Vul: EW	North: ♠ KQ32 ♥ K983	South: ♠ AJ74  ▼ AQ74	West	North	East	South 1NT
North HCP: 8	◆ 1095	◆ 43	Pass	2 <b>♣</b> ¹	<b>2</b>	AP
South HCP: 16 Contract: 2◆ E	<b>♣</b> 86	♣ AJ3	1. Stay	man		
Board: 466	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ AK5	<b>★</b> 63		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> AQ95	<b>♥</b> KJ82	3♣	Pass	Pass	3♦
South HCP: 8	• Q5	♦ KJ942	AP			
Contract: 3♦ S	<b>♣</b> 10742	<b>♣</b> 98	1. Stay	man		

Board: 465 Dealer: S Vul: EW HCP: 16	<ul><li>▲ AJ74</li><li>✔ AQ74</li><li>◆ 43</li><li>♣ AJ3</li></ul>	East Bids 2♦ if possible.  You bid first.
Board: 466 Dealer: N Vul: Both HCP: 8	<ul><li>♠ 63</li><li>♥ KJ82</li><li>♠ KJ942</li><li>♠ 98</li></ul>	West Bids 3♣ if possible.  Partner bids first.

Board: 465 Dealer: S Vul: EW	North: ♠ KQ32 ♥ K983	South: ♠ AJ74  ▼ AQ74	West	North	East	South 1NT
North HCP: 8	◆ 1095	◆ 43	Pass	2 <b>♣</b> ¹	<b>2</b>	AP
South HCP: 16 Contract: 2◆ E	<b>♣</b> 86	♣ AJ3	1. Stay	man		
Board: 466	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ AK5	<b>★</b> 63		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> AQ95	<b>♥</b> KJ82	3♣	Pass	Pass	3♦
South HCP: 8	• Q5	♦ KJ942	AP			
Contract: 3♦ S	<b>♣</b> 10742	<b>♣</b> 98	1. Stay	man		