Board: 1 Dealer: S Vul: None HCP: 11	★ K864★ K87★ 2★ KQ986	East Bids 5♦ if possible. Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 15	★ KQJ6★ AKQ★ 863★ 842	West Bids 2♦ if possible. You bid first.
Board: 3 Dealer: S Vul: Both HCP: 11	♣ Q1098♥ QJ962♦ A♣ Q108	East Bids 5♦ if possible. Partner bids first.
Board: 4 Dealer: N Vul: NS HCP: 15	★ K10▼ J109◆ AQ108◆ AJ76	West Bids 2♠ if possible. You bid first.
Board: 5 Dealer: S Vul: EW HCP: 9	♠ 652♥ AK82♦ 53♠ Q1096	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 Dealer: S Vul: None HCP: 17	★ AJ9▼ A1063◆ A84♣ A53	East Bids 5♦ if possible. You bid first.
Board: 2 Dealer: N Vul: NS HCP: 7	★ A8532♥ J643♦ 7★ Q105	West Bids 2♦ if possible. Partner bids first.
Board: 3 Dealer: S Vul: Both HCP: 17	▲ AJ4✓ AK83◆ 76▲ AJ92	East Bids 5♦ if possible. You bid first.
Board: 4 Dealer: N Vul: NS HCP: 8	♠ 643♥ KQ52♠ 3♠ K10543	West Bids 2♠ if possible. Partner bids first.
Board: 5 Dealer: S Vul: EW HCP: 15	AQJ3♥ Q1076J7AJ5	East Bids 3♦ if possible. You bid 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: 6 Dealer: N Vul: Both HCP: 15	★ A86▼ A976★ KQJ★ J53	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	★ K62★ K1096★ KQ★ AJ42	West Bids 2♦ if possible. You bid first.
Board: 9 Dealer: S Vul: Both HCP: 10	◆ Q83◆ KJ54◆ 102◆ A975	East Bids 3♦ if possible. Partner bids first.
Board: 10 Dealer: N Vul: None HCP: 17	♣ Q64♥ AKJ9♦ 106♣ AK54	West Bids 4♠ if possible. You bid first.

Board: 6 Dealer: N Vul: Both North HCP: 15 South HCP: 8	North: ♠ A86 ♥ A976 ♠ KQJ ♠ J53	South: ◆ 94 ▼ KJ85 ◆ A652 ◆ 842	West 2♠ Pass 1. Stay	North 1NT Pass 2NT	East Pass Pass AP	2 ♣ ¹
Contract: 2N N Board: 7 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North:	South: ♠ A10 ♥ 75 ♠ K10652 ♣ AKJ10	West Pass Pass Pass AP 1. Stay	North $2 \stackrel{1}{•}^{1}$ X $3 \stackrel{1}{•}^{2}$	2♠ Pass Pass	1NT Pass 3♦ 4♦
Board: 8 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 4♠ S	North: ♠ K62 ♥ K1096 ♠ KQ ♣ AJ42	South: ♣ J10873 ✔ AQ87 • 10 ♣ K106	2♦ Pass AP 1. Stay	North 1NT 2NT 4•² man raise or	Pass Pass Pass	2 4 ¹ 3 4 4 4
Board: 9 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3•X E	North: ♠ Q83 ♥ KJ54 ♦ 102 ♣ A975	South: ♠ K942 ♥ A1093 ♠ K5 ♠ KQ4	West Pass Pass 1. Stay	X	East 3♦ AP	South 1NT Pass
Board: 10 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4♠X W	North: ♠ Q64 ♥ AKJ9 ♦ 106 ♠ AK54	South: ♠ 2 ♥ Q542 ♠ KQJ95 ♣ 1073	West 4♠ 1. Stay	North 1NT X man	East Pass AP	

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

Board: 6 Dealer: N Vul: Both North HCP: 15 South HCP: 8	North: ♠ A86 ♥ A976 ♠ KQJ ♠ J53	South: ◆ 94 ▼ KJ85 ◆ A652 ◆ 842	West 2♠ Pass 1. Stay	North 1NT Pass 2NT	East Pass Pass AP	2 ♣ ¹
Contract: 2N N Board: 7 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North:	South: ♠ A10 ♥ 75 ♠ K10652 ♣ AKJ10	West Pass Pass Pass AP 1. Stay	North $2 \stackrel{1}{•}^{1}$ X $3 \stackrel{1}{•}^{2}$	2♠ Pass Pass	1NT Pass 3♦ 4♦
Board: 8 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 4♠ S	North: ♠ K62 ♥ K1096 ♠ KQ ♣ AJ42	South: ♣ J10873 ✔ AQ87 • 10 ♣ K106	2♦ Pass AP 1. Stay	North 1NT 2NT 4•² man raise or	Pass Pass Pass	2 4 ¹ 3 4 4 4
Board: 9 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3•X E	North: ♠ Q83 ♥ KJ54 ♦ 102 ♣ A975	South: ♠ K942 ♥ A1093 ♠ K5 ♠ KQ4	West Pass Pass 1. Stay	X	East 3♦ AP	South 1NT Pass
Board: 10 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4♠X W	North: ♠ Q64 ♥ AKJ9 ♦ 106 ♠ AK54	South: ♠ 2 ♥ Q542 ♠ KQJ95 ♣ 1073	West 4♠ 1. Stay	North 1NT X man	East Pass AP	

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

Board: 11 Dealer: S Vul: NS North HCP: 10	North: ♦ J65 ♥ A842 ♦ AJ84	South:	West Pass	North 2♣¹	East 2♠	South 1NT AP
South HCP: 15 Contract: 2♠ E	◆ 105	♦ AK86	1. Stay	man		
Board: 12 Dealer: N Vul: Both North HCP: 16	North: ♠ A8 ♥ AJ84	South: ♠ K4 ♥ Q952		North 1NT	East Pass	
North HCP: 16 South HCP: 9 Contract: 3♠ W	◆ 872 ◆ AK102	◆ Q106 ◆ Q986	3 ♠ 1. Stay	AP man		
Board: 13 Dealer: S	North: ♠ Q763	South: ♠ AJ42	West	North	East	South 1NT
Vul: None North HCP: 8 South HCP: 16	♥ KQJ2 • 84	♥ 1053 ♦ KJ2	Pass AP	2 ♣ ¹	2•	2NT
Contract: 2N S	♣ 1064	♣ AK5	1. Stay	man		
Board: 14 Dealer: N Vul: NS	North: ♠ AK86	South: ♠ QJ97	West	North 1NT	East Pass	
North HCP: 15 South HCP: 9 Contract: 2 \ W	♥ 864 ♦ K3 ♣ AJ76	♥ 107 ♦ QJ4 ♣ K1092	2 ♦ 1. Stay	AP man		
Board: 15 Dealer: S	North: ◆ 543	South: ♠ AJ	West	North	East	South 1NT
Vul: EW North HCP: 13 South HCP: 17 Contract: 4♠X E	♥ AQ92 ♦ A982 ♣ QJ	★ K107★ KQJ7★ K1042	Pass Pass 1. Stay	X	4♠ AP	Pass

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

Board: 11 Dealer: S Vul: NS North HCP: 10	North: ♦ J65 ♥ A842 ♦ AJ84	South:	West Pass	North 2♣¹	East 2♠	South 1NT AP
South HCP: 15 Contract: 2♠ E	◆ 105	♦ AK86	1. Stay	man		
Board: 12 Dealer: N Vul: Both North HCP: 16	North: ♠ A8 ♥ AJ84	South: ♠ K4 ♥ Q952		North 1NT	East Pass	
North HCP: 16 South HCP: 9 Contract: 3♠ W	◆ 872 ◆ AK102	◆ Q106 ◆ Q986	3 ♠ 1. Stay	AP man		
Board: 13 Dealer: S	North: ♠ Q763	South: ♠ AJ42	West	North	East	South 1NT
Vul: None North HCP: 8 South HCP: 16	♥ KQJ2 • 84	♥ 1053 ♦ KJ2	Pass AP	2 ♣ ¹	2•	2NT
Contract: 2N S	♣ 1064	♣ AK5	1. Stay	man		
Board: 14 Dealer: N Vul: NS	North: ♠ AK86	South: ♠ QJ97	West	North 1NT	East Pass	
North HCP: 15 South HCP: 9 Contract: 2 \ W	♥ 864 ♦ K3 ♣ AJ76	♥ 107 ♦ QJ4 ♣ K1092	2 ♦ 1. Stay	AP man		
Board: 15 Dealer: S	North: ◆ 543	South: ♠ AJ	West	North	East	South 1NT
Vul: EW North HCP: 13 South HCP: 17 Contract: 4♠X E	♥ AQ92 ♦ A982 ♣ QJ	★ K107★ KQJ7★ K1042	Pass Pass 1. Stay	X	4♠ AP	Pass

Board: 16 Dealer: N Vul: None HCP: 15	◆ 93◆ AK87◆ AJ97◆ K63	West Bids 3♣ if possible. You bid first.
Board: 17 Dealer: S Vul: EW HCP: 11	♣ J104♥ AQ97◆ KJ1094♣ 10	East Bids 5♣ if possible. Partner bids first.
Board: 18 Dealer: N Vul: Both HCP: 16	AK86♥ Q72AK9442	West Bids 3♣ if possible. You bid first.
Board: 19 Dealer: S Vul: NS HCP: 11	★ 762★ AK63★ J2★ QJ103	East Bids 2♠ if possible. Partner bids first.
Board: 20 Dealer: N Vul: EW HCP: 17	AQ6AKJ996K865	West Bids 3♦ if possible. You bid first.

Board: 16 Dealer: N Vul: None North HCP: 15 South HCP: 9	North:	South: ♠ KJ6 ♥ QJ92 ♠ Q8653 ♣ 7	West 3♣ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Contract: 3♦ S Board: 17 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 5♠X E	North: ♣ J104 ♥ AQ97 • KJ1094 ♣ 10	South: ♠ AKQ6 ♥ K853 ♠ A53 ♣ 83	West	North 2♣¹	East 5♣	South 1NT X
Board: 18 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 W	North: ♠ AK86 ♥ Q72 ♠ AK94 ♣ 42	South: ◆ J10953 ▼ A654 ◆ Q72 ◆ 9	West 3♣ 1. Stay	North 1NT AP man	East Pass	
Board: 19 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 2 E	North: ♣ 762 ♥ AK63 ♦ J2 ♣ QJ103	South: ♠ A4 ♥ Q742 ♠ KQ85 ♣ A64		North 2♣¹ man	East 2♠	South 1NT AP
Board: 20 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3•X W	North: ♠ AQ6 ♥ AKJ9 ♦ 96 ♣ K865	South: ♠ K54 ♥ Q1042 ♦ 108 ♠ A943	West 3♦ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹

Board: 16 Dealer: N Vul: None HCP: 9	★ KJ6♥ QJ92◆ Q8653◆ 7	West Bids 3♣ if possible. Partner bids first.
Board: 17 Dealer: S Vul: EW HCP: 16	♠ AKQ6♥ K853♠ A53♠ 83	East Bids 5♣ if possible. You bid first.
Board: 18 Dealer: N Vul: Both HCP: 7	J10953✓ A654✓ Q72✓ 9	West Bids 3♣ if possible. Partner bids first.
Board: 19 Dealer: S Vul: NS HCP: 15	★ A4♥ Q742♦ KQ85★ A64	East Bids 2♠ if possible. You bid first.
Board: 20 Dealer: N Vul: EW HCP: 9	♦ K54 ♥ Q1042 ♦ 108 • A943	West Bids 3♦ if possible. Partner bids first.

Board: 16 Dealer: N Vul: None North HCP: 15 South HCP: 9	North:	South: ♠ KJ6 ♥ QJ92 ♠ Q8653 ♣ 7	West 3♣ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Contract: 3♦ S Board: 17 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 5♠X E	North: ♣ J104 ♥ AQ97 • KJ1094 ♣ 10	South: ♠ AKQ6 ♥ K853 ♠ A53 ♣ 83	West	North 2♣¹	East 5♣	South 1NT X
Board: 18 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 W	North: ♠ AK86 ♥ Q72 ♠ AK94 ♣ 42	South: ◆ J10953 ▼ A654 ◆ Q72 ◆ 9	West 3♣ 1. Stay	North 1NT AP man	East Pass	
Board: 19 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 2 E	North: ♣ 762 ♥ AK63 ♦ J2 ♣ QJ103	South: ♠ A4 ♥ Q742 ♠ KQ85 ♣ A64		North 2♣¹ man	East 2♠	South 1NT AP
Board: 20 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3•X W	North: ♠ AQ6 ♥ AKJ9 ♦ 96 ♣ K865	South: ♠ K54 ♥ Q1042 ♦ 108 ♠ A943	West 3♦ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹

Board: 21 Dealer: S Vul: Both HCP: 12	★ K1075♥ Q10◆ K54◆ KJ86	East Bids 2♦ if possible. Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 15	★ KQ ∀ K65 ♦ K872 ♣ A1064	West Bids 5♦ if possible. You bid first.
Board: 23 Dealer: S Vul: EW HCP: 8	★ A83★ A865★ 103★ 8543	East Bids 2♦ if possible. Partner bids first.
Board: 24 Dealer: N Vul: Both HCP: 15	1063✓ AK9✓ AJ1082✓ K5	West Bids 3♥ if possible. You bid first.
Board: 25 Dealer: S Vul: None HCP: 9	★ KJ87▼ 1095◆ QJ◆ Q965	East Bids 2♦ if possible. Partner bids first.

Board: 21 Dealer: S	North: ★ K1075	South: ♠ AQJ32	West Pass	North 2♣¹	East 2	South 1NT 2♠
Vul: Both North HCP: 12 South HCP: 15 Contract: 4♠ S	♥ Q10 ♦ K54 ♣ KJ86	★ A4★ 1096★ A73	Pass Pass 1. Stayr 2. streng		Pass AP bid	3♠
Board: 22 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 5•X W	North: ♠ KQ ♥ K65 ♦ K872 ♠ A1064	South: ♣ J763 ✔ AQ1042 ←— ♣ KJ82	West 5♦ 1. Stayı	North 1NT X man	East Pass AP	
Board: 23 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ A83 ♥ A865 • 103 ♣ 8543	South: ♠ KQ5 ♥ KQ107 • Q862 ♣ A2	West Pass AP 1. Stayı		East 2♦	South 1NT 2NT
Board: 24 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 6N N	North: ♠ 1063 ♥ AK9 ♠ AJ1082 ♠ K5	South: ♠ AKJ2 ♥ Q ♠ KQ6 ♣ J7632	3♥	cwood (Pass Pass Pass	2 ♣ ¹ 4NT²
Board: 25 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3♣ N	North: ♠ KJ87 ▼ 1095 ◆ QJ ♣ Q965	South: ♠ AQ64 ♥ Q3 ♠ 843 ♣ AK82	Pass	X	East 2♦ Pass	1NT Pass

Board: 21	East Bids 2♦ if possible. You bid first.
Board: 22	West Bids 5♦ if possible. Partner bids first.
Board: 23	East Bids 2♦ if possible. You bid first.
Board: 24	West Bids 3♥ if possible. Partner bids first.
Board: 25	East Bids 2♦ if possible. You bid first.

Board: 21 Dealer: S	North: ★ K1075	South: ♠ AQJ32	West Pass	North 2♣¹	East 2	South 1NT 2♠
Vul: Both North HCP: 12 South HCP: 15 Contract: 4♠ S	♥ Q10 ♦ K54 ♣ KJ86	★ A4★ 1096★ A73	Pass Pass 1. Stayr 2. streng		Pass AP bid	3♠
Board: 22 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 5•X W	North: ♠ KQ ♥ K65 ♦ K872 ♠ A1064	South: ♣ J763 ✔ AQ1042 ←— ♣ KJ82	West 5♦ 1. Stayı	North 1NT X man	East Pass AP	
Board: 23 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ A83 ♥ A865 • 103 ♣ 8543	South: ♠ KQ5 ♥ KQ107 • Q862 ♣ A2	West Pass AP 1. Stayı		East 2♦	South 1NT 2NT
Board: 24 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 6N N	North: ♠ 1063 ♥ AK9 ♠ AJ1082 ♠ K5	South: ♠ AKJ2 ♥ Q ♠ KQ6 ♣ J7632	3♥	cwood (Pass Pass Pass	2 ♣ ¹ 4NT²
Board: 25 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3♣ N	North: ♠ KJ87 ▼ 1095 ◆ QJ ♣ Q965	South: ♠ AQ64 ♥ Q3 ♠ 843 ♣ AK82	Pass	X	East 2♦ Pass	1NT Pass

Board: 26	West Bids 3♣ if possible. You bid first.
Board: 27	East Bids 2♠ if possible. Partner bids first.
Board: 28	West Bids 2♦ if possible. You bid first.
Board: 29	East Bids 2♦ if possible. Partner bids first.
Board: 30	West Bids 2♥ if possible. You bid first.

Board: 26 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 S	North: ♠ K108 ♥ J543 ♠ AK108 ♣ KJ	South: ♠ AQJ2 ♥ 107 ♦ J7432 ♠ 64	West 3♣ AP 1. Stayı	North 1NT Pass man	Pass	2 ♣ ¹
Board: 27 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ 73 ♥ A987 ♠ AJ943 ♣ J10	South: ♠ 84 ♥ KQJ ♠ K1052 ♣ AK32	Pass Pass Pass 1. Stay	3 ♦ 3NT	2♠ Pass AP	1NT Pass 3♣²
Board: 28 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 5♣ S	North:	South:	West 2 Pass AP 1. Stayı	North 1NT Pass 3.		2 ♣ ¹ X
Board: 29 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ◆ 9754 ▼ K1064 ◆ 74 ◆ AJ5	South: ◆ A1063 ▼ AJ7 ◆ A9 ◆ K973	West Pass AP 1. Stay	North 2♣¹ man	East 2♦	South 1NT 2NT
Board: 30 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ AQJ8 ♥ KJ ♦ K1095 ♣ J73	South: ♠ K1095 ♥ 74 ♠ AQ3 ♠ 6542	West 2♥ Pass 1. Stay		East Pass Pass AP	2 ♣ ¹

Board: 26 Dealer: N Vul: NS HCP: 8	AQJ2107J743264	West Bids 3♣ if possible. Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 16	★84★KQJ★K1052★AK32	East Bids 2♠ if possible. You bid first.
Board: 28 Dealer: N Vul: None HCP: 13	 ♣ J85 ♥ AQ107 ♦ 4 ♣ KQJ96	West Bids 2♦ if possible. Partner bids first.
Board: 29 Dealer: S Vul: EW HCP: 16	★ A1063★ AJ7★ A9★ K973	East Bids 2♦ if possible. You bid first.
Board: 30 Dealer: N Vul: None HCP: 9	★ K1095▼ 74◆ AQ3◆ 6542	West Bids 2♥ if possible. Partner bids first.

Board: 26 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 S	North: ♠ K108 ♥ J543 ♠ AK108 ♣ KJ	South: ♠ AQJ2 ♥ 107 ♦ J7432 ♠ 64	West 3♣ AP 1. Stayı	North 1NT Pass man	Pass	2 ♣ ¹
Board: 27 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ 73 ♥ A987 ♠ AJ943 ♣ J10	South: ♠ 84 ♥ KQJ ♠ K1052 ♣ AK32	Pass Pass Pass 1. Stay	3 ♦ 3NT	2♠ Pass AP	1NT Pass 3♣²
Board: 28 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 5♣ S	North:	South:	West 2 Pass AP 1. Stayı	North 1NT Pass 3.		2 ♣ ¹ X
Board: 29 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ◆ 9754 ▼ K1064 ◆ 74 ◆ AJ5	South: ◆ A1063 ▼ AJ7 ◆ A9 ◆ K973	West Pass AP 1. Stay	North 2♣¹ man	East 2♦	South 1NT 2NT
Board: 30 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ AQJ8 ♥ KJ ♦ K1095 ♣ J73	South: ♠ K1095 ♥ 74 ♠ AQ3 ♠ 6542	West 2♥ Pass 1. Stay		East Pass Pass AP	2 ♣ ¹

Board: 31 Dealer: S Vul: NS HCP: 7	♣ Q10642 ♥ K542 ♦ Q875 ♣ —	East Bids 3♣ if possible. Partner bids first.
Board: 32 Dealer: N Vul: EW HCP: 15	♣ AQ9♥ Q7◆ QJ86♣ A1096	West Bids 4♥ if possible. You bid first.
Board: 33 Dealer: S Vul: Both HCP: 10	★ K962▼ 72◆ 983◆ AQJ3	East Bids 3♦ if possible. Partner bids first.
Board: 34 Dealer: N Vul: NS HCP: 16	★ K754★ K8★ A93★ AQ75	West Bids 2♠ if possible. You bid first.
Board: 35 Dealer: S Vul: EW HCP: 10	★ A1086♥ A54♦ 5★ Q9875	East Bids 5♦ if possible. Partner bids first.

Board: 31 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3♣ E	North: ♠ Q10642 ♥ K542 ♠ Q875 ♣ —	South: ♣ AK95 ♥ 873 ♣ A1094 ♣ A3		North 2♣¹ man	East 3♣	South 1NT AP
Board: 32 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 VX W	North: ♠ AQ9 ♥ Q7 • QJ86 ♣ A1096	South: ★ K873 ▼ 53 ◆ AK53 ♣ K75	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 33 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 • E	North: ♠ K962 ♥ 72 • 983 ♣ AQJ3	South: ♠ AQ10 ♥ AQ105 ♠ 107 ♠ K642		North 2♣¹ man		South 1NT AP
Board: 34 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ K754 ♥ K8 ♠ A93 ♣ AQ75	South:	West 2♠ AP 1. Stay	North 1NT 2NT man	Pass	
Board: 35 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 5•X E	North: ♠ A1086 ♥ A54 ♦ 5 ♠ Q9875	South: ♠ K74 ♥ KJ93 ♦ J103 ♣ AK3	West Pass AP 1. Stay		East 5◆	South 1NT X

Board: 31 Dealer: S Vul: NS HCP: 15	★ AK95★ 873★ A1094★ A3	East Bids 3♣ if possible. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 13	★ K873★ 53★ AK53★ K75	West Bids 4♥ if possible. Partner bids first.
Board: 33 Dealer: S Vul: Both HCP: 15	AQ10✓ AQ105107✓ K642	East Bids 3♦ if possible. You bid first.
Board: 34 Dealer: N Vul: NS HCP: 11	♣ 102♥ AQJ10◆ QJ8♣ J432	West Bids 2♠ if possible. Partner bids first.
Board: 35 Dealer: S Vul: EW HCP: 15	★ K74▼ KJ93◆ J103◆ AK3	East Bids 5♦ if possible. You bid first.

Board: 31 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3♣ E	North: ♠ Q10642 ♥ K542 ♠ Q875 ♣ —	South: ♣ AK95 ♥ 873 ♣ A1094 ♣ A3		North 2♣¹ man	East 3♣	South 1NT AP
Board: 32 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4 VX W	North: ♠ AQ9 ♥ Q7 • QJ86 ♣ A1096	South: ★ K873 ▼ 53 ◆ AK53 ♣ K75	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 33 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3 • E	North: ♠ K962 ♥ 72 • 983 ♣ AQJ3	South: ♠ AQ10 ♥ AQ105 ♠ 107 ♠ K642		North 2♣¹ man		South 1NT AP
Board: 34 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ K754 ♥ K8 ♠ A93 ♣ AQ75	South:	West 2♠ AP 1. Stay	North 1NT 2NT man	Pass	
Board: 35 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 5•X E	North: ♠ A1086 ♥ A54 ♦ 5 ♠ Q9875	South: ♠ K74 ♥ KJ93 ♦ J103 ♣ AK3	West Pass AP 1. Stay		East 5◆	South 1NT X

Board: 36 Dealer: N Vul: Both HCP: 16	♣ Q8♥ AKQ92♦ K86♣ Q97	West Bids 2♠ if possible. You bid first.
Board: 37 Dealer: S Vul: Both HCP: 9	★ 1032★ K742★ 92★ AQ64	East Bids 2♠ if possible. Partner bids first.
Board: 38 Dealer: N Vul: None HCP: 15	★32✓ AK7◆ QJ953◆ AJ7	West Bids 2♠ if possible. You bid first.
Board: 39 Dealer: S Vul: NS HCP: 9	★ A10542★ KQ98◆ 952★ 2	East Bids 3♣ if possible. Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 15	★ A73★ K2★ AQJ7★ J1092	West Bids 4♥ if possible. You bid first.

Board: 36 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q8 ♥ AKQ92 ♠ K86 ♠ Q97	South: ♠ K1076 ♥ J8 ♦ J754 ♠ A62	West 2♠ AP 1. Stay	North 1NT Pass man	Pass	
Board: 37 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2♠ E	North: • 1032 • K742 • 92 • AQ64	South: ♠ A9 ♥ A1065 ♠ AQ75 ♣ J98	West Pass 1. Stay		East 2♠	South 1NT AP
Board: 38 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:	South: ♠ Q1086 ♥ 1085 ♦ K84 ♣ K42	West 2♣ AP 1. Stay	North 1NT Pass man	Pass	
Board: 39 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4 N	North: ♠ A10542 ♥ KQ98 ♦ 952 ♣ 2	South: ♠ KQ93 ▼ 102 ♠ AKQ3 ♣ Q104	Pass Pass Pass 1. Stay	North 2♣¹ 3♣ 4♠ man raise or	3♣ Pass AP	1NT Pass 4♣²
Board: 40 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 4 VX	North: ♠ A73 ♥ K2 ♠ AQJ7 ♣ J1092	South: ♠ Q1085 ♥ 93 ♠ K64 ♠ AKQ4	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣¹

Board: 36 Dealer: N Vul: Both HCP: 9	★ K1076♥ J8◆ J754◆ A62	West Bids 2♠ if possible. Partner bids first.
Board: 37 Dealer: S Vul: Both HCP: 15	♠ A9♥ A1065♠ AQ75♠ J98	East Bids 2♠ if possible. You bid first.
Board: 38 Dealer: N Vul: None HCP: 8	◆ Q1086 ▼ 1085 ◆ K84 ◆ K42	West Bids 2♠ if possible. Partner bids first.
Board: 39 Dealer: S Vul: NS HCP: 16	★ KQ93▼ 102◆ AKQ3◆ Q104	East Bids 3♣ if possible. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 14	♣ Q1085♥ 93♦ K64♣ AKQ4	West Bids 4♥ if possible. Partner bids first.

Board: 36 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q8 ♥ AKQ92 ♠ K86 ♠ Q97	South: ♠ K1076 ♥ J8 ♦ J754 ♠ A62	West 2♠ AP 1. Stay	North 1NT Pass man	Pass	
Board: 37 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2♠ E	North: • 1032 • K742 • 92 • AQ64	South: ♠ A9 ♥ A1065 ♠ AQ75 ♣ J98	West Pass 1. Stay		East 2♠	South 1NT AP
Board: 38 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:	South: ♠ Q1086 ♥ 1085 ♦ K84 ♣ K42	West 2♣ AP 1. Stay	North 1NT Pass man	Pass	
Board: 39 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4 N	North: ♠ A10542 ♥ KQ98 ♦ 952 ♣ 2	South: ♠ KQ93 ▼ 102 ♠ AKQ3 ♣ Q104	Pass Pass Pass 1. Stay	North 2♣¹ 3♣ 4♠ man raise or	3♣ Pass AP	1NT Pass 4♣²
Board: 40 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 4 VX	North: ♠ A73 ♥ K2 ♠ AQJ7 ♣ J1092	South: ♠ Q1085 ♥ 93 ♠ K64 ♠ AKQ4	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣¹

Board: 41 Dealer: S Vul: None HCP: 10	♣ Q1086♥ AQJ10◆ 874♣ J5	East Bids 3♣ if possible. Partner bids first.
Board: 42 Dealer: N Vul: NS HCP: 16	★ AK974★ K86★ A65★ Q9	West Bids 5♣ if possible. You bid first.
Board: 43 Dealer: S Vul: EW HCP: 12	♠ AK6♥ Q974♦ 108♠ K1063	East Bids 4♦ if possible. Partner bids first.
Board: 44 Dealer: N Vul: None HCP: 17	★ KJ74★ A86★ A52★ AJ5	West Bids 2♦ if possible. You bid first.
Board: 45 Dealer: S Vul: NS HCP: 10	★ AJ852♥ Q1082◆ K853◆ —	East Bids 3♣ if possible. Partner bids first.

Board: 41 Dealer: S Vul: None North HCP: 10 South HCP: 16	North: ♠ Q1086 ♥ AQJ10 ♠ 874 ♣ J5	South: ♠ KJ5 ♥ K86 ♠ AKQ109 ♣ 102		North 2♣¹ X	East 3♣ AP	South 1NT Pass
Contract: 3♣X E Board: 42 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 5♣X W	North: ♠ AK974 ♥ K86 ♠ A65 ♠ Q9	South: ♠ Q85 ♥ QJ75 ♠ KQJ102 ♣ 8	·	North 1NT X	East Pass AP	
Board: 43 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4•X E	North: ♠ AK6 ♥ Q974 ♦ 108 ♠ K1063	South: ♠ 843 ✔ AK652 ♠ AQ4 ♠ Q4	West Pass Pass 1. Stay	X	East 4♦ AP	South 1NT Pass
Board: 44 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 44 S	North: ♠ KJ74 ♥ A86 ♠ A52 ♠ AJ5	South: ♠ Q10863 ♥ K1094 ←— ♠ K984	2♦ Pass AP 1. Stay	North 1NT 2NT 4•2 man raise or	Pass Pass Pass	2♣¹ 3♠ 4♠
Board: 45 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4 S	North: ♠ AJ852 ♥ Q1082 ♠ K853 ♣ —	South: ♠ K10 ♥ AJ95 ♠ AJ97 ♣ Q52	West Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 3♣ Pass	1NT Pass

Board: 41 Dealer: S Vul: None HCP: 16	★ KJ5▼ K86◆ AKQ109◆ 102	East Bids 3♣ if possible. You bid first.
Board: 42 Dealer: N Vul: NS HCP: 11	♣ Q85♥ QJ75◆ KQJ102♣ 8	West Bids 5♣ if possible. Partner bids first.
Board: 43 Dealer: S Vul: EW HCP: 15	★ 843★ AK652★ AQ4★ Q4	East Bids 4♦ if possible. You bid first.
Board: 44 Dealer: N Vul: None HCP: 8	◆ Q10863 ♥ K1094 ◆ — ◆ K984	West Bids 2♦ if possible. Partner bids first.
Board: 45 Dealer: S Vul: NS HCP: 15	★ K10▼ AJ95◆ AJ97◆ Q52	East Bids 3♣ if possible. You bid first.

Board: 41 Dealer: S Vul: None North HCP: 10 South HCP: 16	North: ♠ Q1086 ♥ AQJ10 ♠ 874 ♣ J5	South: ♠ KJ5 ♥ K86 ♠ AKQ109 ♣ 102		North 2♣¹ X	East 3♣ AP	South 1NT Pass
Contract: 3♣X E Board: 42 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 5♣X W	North: ♠ AK974 ♥ K86 ♠ A65 ♠ Q9	South: ♠ Q85 ♥ QJ75 ♠ KQJ102 ♣ 8	·	North 1NT X	East Pass AP	
Board: 43 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4•X E	North: ♠ AK6 ♥ Q974 ♦ 108 ♠ K1063	South: ♠ 843 ✔ AK652 ♠ AQ4 ♠ Q4	West Pass Pass 1. Stay	X	East 4♦ AP	South 1NT Pass
Board: 44 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 44 S	North: ♠ KJ74 ♥ A86 ♠ A52 ♠ AJ5	South: ♠ Q10863 ♥ K1094 ←— ♠ K984	2♦ Pass AP 1. Stay	North 1NT 2NT 4•2 man raise or	Pass Pass Pass	2♣¹ 3♠ 4♠
Board: 45 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4 S	North: ♠ AJ852 ♥ Q1082 ♠ K853 ♣ —	South: ♠ K10 ♥ AJ95 ♠ AJ97 ♣ Q52	West Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 3♣ Pass	1NT Pass

Board: 46 Dealer: N Vul: EW HCP: 15	★ KJ97★ A76★ AQ7★ J73	West Bids 3♣ if possible. You bid first.
Board: 47 Dealer: S Vul: Both HCP: 10	108✓ KQ95✓ Q8✓ QJ1073	East Bids 4♦ if possible. Partner bids first.
Board: 48 Dealer: N Vul: NS HCP: 15	A5✓ A952✓ Q87△ AJ82	West Bids 2♦ if possible. You bid first.
Board: 49 Dealer: S Vul: EW HCP: 9	★ KQ75♥ 9852◆ 93◆ KJ8	East Bids 2♦ if possible. Partner bids first.
Board: 50 Dealer: N Vul: Both HCP: 16	★ K107★ A9★ A1063★ AJ107	West Bids 2♥ if possible. You bid first.

Board: 46 Dealer: N Vul: EW	North: ♠ KJ97	South: ♠ AQ54	West	North 1NT	East Pass	
North HCP: 15 South HCP: 10 Contract: 4 S	◆ A76◆ AQ7◆ J73	▼ K10983 ◆ J85 ♣ 8	3♣ Pass 1. Stay		Pass AP	3♥
Board: 47 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4•X E	North:	South: ♠ AQ963 ♥ A103 ♠ K3 ♣ K52	Pass	North 2♣¹ X man	East 4 AP	South 1NT Pass
Board: 48 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A5 ♥ A952 ♠ Q87 ♣ AJ82	South: ♠ KQ32 ♥ Q3 • 42 ♣ K10974	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 49 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2•X E	North: ♠ KQ75 ♥ 9852 ♦ 93 ♠ KJ8	South: ♠ A863 ♥ AK106 ♠ 864 ♠ A9		North 2♣¹ X man	East 2♦ AP	South 1NT Pass
Board: 50 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ K107 ♥ A9 ♠ A1063 ♣ AJ107	South: ♠ AJ82 ♥ 1052 ♦ J ♣ K9843	West 2♥ Pass 1. Stay	North 1NT 2NT 3NT	East Pass Pass AP	2 ♣ ¹

Board: 46 Dealer: N Vul: EW HCP: 10	AQ54✓ K10983✓ J85✓ 8	West Bids 3♣ if possible. Partner bids first.
Board: 47 Dealer: S Vul: Both HCP: 16	★ AQ963▼ A103★ K3★ K52	East Bids 4♦ if possible. You bid first.
Board: 48 Dealer: N Vul: NS HCP: 10	★ KQ32♥ Q3◆ 42◆ K10974	West Bids 2♦ if possible. Partner bids first.
Board: 49 Dealer: S Vul: EW HCP: 15	★ A863★ AK106★ 864★ A9	East Bids 2♦ if possible. You bid first.
Board: 50 Dealer: N Vul: Both HCP: 9	▲ AJ82▼ 1052◆ J◆ K9843	West Bids 2♥ if possible. Partner bids first.

Board: 46 Dealer: N Vul: EW	North: ♠ KJ97	South: ♠ AQ54	West	North 1NT	East Pass	
North HCP: 15 South HCP: 10 Contract: 4 S	◆ A76◆ AQ7◆ J73	▼ K10983 ◆ J85 ♣ 8	3♣ Pass 1. Stay		Pass AP	3♥
Board: 47 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4•X E	North:	South: ♠ AQ963 ♥ A103 ♠ K3 ♣ K52	Pass	North 2♣¹ X man	East 4 AP	South 1NT Pass
Board: 48 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A5 ♥ A952 ♠ Q87 ♣ AJ82	South: ♠ KQ32 ♥ Q3 • 42 ♣ K10974	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 49 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2•X E	North: ♠ KQ75 ♥ 9852 ♦ 93 ♠ KJ8	South: ♠ A863 ♥ AK106 ♠ 864 ♠ A9		North 2♣¹ X man	East 2♦ AP	South 1NT Pass
Board: 50 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ K107 ♥ A9 ♠ A1063 ♣ AJ107	South: ♠ AJ82 ♥ 1052 ♦ J ♣ K9843	West 2♥ Pass 1. Stay	North 1NT 2NT 3NT	East Pass Pass AP	2 ♣ ¹

Board: 51 Dealer: S Vul: None HCP: 8	★ K654★ K72◆ 95◆ Q863	East Bids 2♦ if possible. Partner bids first.
Board: 52 Dealer: N Vul: EW HCP: 16	AQ82KJ96K62K3	West Bids 2♦ if possible. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 11	★ A10973♥ Q1064♦ K♣ Q65	East Bids 2♦ if possible. Partner bids first.
Board: 54 Dealer: N Vul: None HCP: 16	★ KJ3★ AK4★ A532★ J32	West Bids 2♠ if possible. You bid first.
Board: 55 Dealer: S Vul: NS HCP: 10	AQ82✓ A5432↑ 76♣ 52	East Bids 2♦ if possible. Partner bids first.

Board: 51 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2•X E	North: ♠ K654 ♥ K72 ♦ 95 ♣ Q863	South: ♠ A1072 ♥ A854 ♠ Q6 ♣ AJ5	West Pass Pass 1. Stayı	North 2♣¹ X man	East 2 AP	South 1NT Pass
Board: 52 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AQ82 ♥ KJ96 ♠ K62 ♠ K3	South: ♠ K763 ▼ 732 ♦ 93 ♣ AJ86	West 2♦ 1. Stayı	North 1NT 2NT man	East Pass AP	
Board: 53 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♠ N	North: ♠ A10973 ♥ Q1064 ♠ K ♣ Q65	South: ♠ KQ64 ♥ J5 ♦ Q1043 ♣ AK9	Pass Pass Pass AP 1. Stayı	North 2♣¹ X 3♠ man	East 2 Pass Pass Pass	1NT Pass 2NT
Board: 54 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2N N	North: ♠ KJ3 ♥ AK4 ♠ A532 ♣ J32	South:	West 2♠ 1. Stayı	North 1NT 2NT man	East Pass AP	
Board: 55 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4 N	North: ♠ AQ82 ♥ A5432 • 76 ♣ 52	South: ♠ K74 ♥ KQ76 ♦ 92 ♣ AKQ3	West Pass Pass AP 1. Stayı	North 2♣¹ 3▼ man	East 2 Pass	1NT Pass

Board: 51 Dealer: S Vul: None HCP: 15	★ A1072★ A854◆ Q6★ AJ5	East Bids 2♦ if possible. You bid first.
Board: 52 Dealer: N Vul: EW HCP: 8	★ K763▼ 732◆ 93◆ AJ86	West Bids 2♦ if possible. Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 15	★ KQ64♥ J5◆ Q1043◆ AK9	East Bids 2♦ if possible. You bid first.
Board: 54 Dealer: N Vul: None HCP: 10	105✓ QJ108✓ KJ107✓ K94	West Bids 2♠ if possible. Partner bids first.
Board: 55 Dealer: S Vul: NS HCP: 17	★ K74▼ KQ76◆ 92◆ AKQ3	East Bids 2♦ if possible. You bid first.

Board: 51 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2•X E	North: ♠ K654 ♥ K72 ♦ 95 ♣ Q863	South: ♠ A1072 ♥ A854 ♠ Q6 ♣ AJ5	West Pass Pass 1. Stayı	North 2♣¹ X man	East 2 AP	South 1NT Pass
Board: 52 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AQ82 ♥ KJ96 ♠ K62 ♠ K3	South: ♠ K763 ▼ 732 ♦ 93 ♣ AJ86	West 2♦ 1. Stayı	North 1NT 2NT man	East Pass AP	
Board: 53 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♠ N	North: ♠ A10973 ♥ Q1064 ♠ K ♣ Q65	South: ♠ KQ64 ♥ J5 ♦ Q1043 ♣ AK9	Pass Pass Pass AP 1. Stayı	North 2♣¹ X 3♠ man	East 2 Pass Pass Pass	1NT Pass 2NT
Board: 54 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 2N N	North: ♠ KJ3 ♥ AK4 ♠ A532 ♣ J32	South:	West 2♠ 1. Stayı	North 1NT 2NT man	East Pass AP	
Board: 55 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4 N	North: ♠ AQ82 ♥ A5432 • 76 ♣ 52	South: ♠ K74 ♥ KQ76 ♦ 92 ♣ AKQ3	West Pass Pass AP 1. Stayı	North 2♣¹ 3▼ man	East 2 Pass	1NT Pass

Board: 56 Dealer: N Vul: Both HCP: 15	♠ 63♥ K83♠ AK953♠ AJ4	West Bids 2♥ if possible. You bid first.
Board: 57 Dealer: S Vul: EW HCP: 10	1092✓ AQ97✓ Q92✓ Q95	East Bids 2♦ if possible. Partner bids first.
Board: 58 Dealer: N Vul: None HCP: 15	♠ Q4♥ Q109♦ KJ1075♠ AK3	West Bids 2♠ if possible. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 13	AJ32K7532←KQ85	East Bids 5♦ if possible. Partner bids first.
Board: 60 Dealer: N Vul: Both HCP: 15	★ 76♥ KQJ4◆ AQ10◆ QJ95	West Bids 4♠ if possible. You bid first.

Board: 56 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North:	South: ♠ K542 ♥ J75 ♦ 4 ♣ KQ832	West 2♥ Pass 1. Stay	North 1NT Pass 3NT man	East Pass Pass AP	2 ♣ ¹
Board: 57 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ 1092 ♥ AQ97 ♠ Q92 ♠ Q95	South: ♠ A7 ♥ KJ106 ♦ 1073 ♠ AK43		North 2♣¹ 3NT man	East 2 AP	South 1NT Pass
Board: 58 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•	East Pass Pass AP	2 ♣ ¹
Board: 59 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 5•X E	North: ♠ AJ32 ♥ K7532 ←— ♠ KQ85	South: ♠ KQ954 ♥ A98 ♠ Q6 ♠ A93	West Pass AP 1. Stay	North 2♣¹ man	East 5♦	South 1NT X
Board: 60 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 4•X W	North: ♣ 76 ✔ KQJ4 ♣ AQ10 ♣ QJ95	South: ♠ K3 ♥ A532 ♦ J742 ♣ AK7	West 4♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 56 Dealer: N Vul: Both HCP: 9	★ K542♥ J75◆ 4♣ KQ832	West Bids 2♥ if possible. Partner bids first.
Board: 57 Dealer: S Vul: EW HCP: 15	♠ A7♥ KJ106♦ 1073♠ AK43	East Bids 2♦ if possible. You bid first.
Board: 58 Dealer: N Vul: None HCP: 9	♦ 95♥ KJ83♦ A86♦ J1062	West Bids 2♠ if possible. Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 15	★ KQ954★ A98◆ Q6★ A93	East Bids 5♦ if possible. You bid first.
Board: 60 Dealer: N Vul: Both HCP: 15	★ K3▼ A532◆ J742◆ AK7	West Bids 4♠ if possible. Partner bids first.

Board: 56 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3N N	North:	South: ♠ K542 ♥ J75 ♦ 4 ♣ KQ832	West 2♥ Pass 1. Stay	North 1NT Pass 3NT man	East Pass Pass AP	2 ♣ ¹
Board: 57 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ 1092 ♥ AQ97 ♠ Q92 ♠ Q95	South: ♠ A7 ♥ KJ106 ♦ 1073 ♠ AK43		North 2♣¹ 3NT man	East 2 AP	South 1NT Pass
Board: 58 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•	East Pass Pass AP	2 ♣ ¹
Board: 59 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 5•X E	North: ♠ AJ32 ♥ K7532 ←— ♠ KQ85	South: ♠ KQ954 ♥ A98 ♠ Q6 ♠ A93	West Pass AP 1. Stay	North 2♣¹ man	East 5♦	South 1NT X
Board: 60 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 4•X W	North: ♣ 76 ✔ KQJ4 ♣ AQ10 ♣ QJ95	South: ♠ K3 ♥ A532 ♦ J742 ♣ AK7	West 4♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 61 Dealer: S Vul: NS HCP: 9	★ AJ872▼ K1062◆ J98◆ 9	East Bids 2♦ if possible. Partner bids first.
Board: 62 Dealer: N Vul: EW HCP: 17	AJ104✓ A86A8KJ52	West Bids 5♦ if possible. You bid first.
Board: 63 Dealer: S Vul: Both HCP: 8	♦ 876♥ KJ43♦ Q102♠ Q72	East Bids 2♦ if possible. Partner bids first.
Board: 64 Dealer: N Vul: None HCP: 16	▲ AJ✓ AJ3◆ KQJ95▲ 1064	West Bids 2♠ if possible. You bid first.
Board: 65 Dealer: S Vul: EW HCP: 12	▲ AJ54▼ 1054◆ 765▲ AK8	East Bids 2♥ if possible. Partner bids first.

Board: 61 Dealer: S	North:	South:		North		1NT
Vul: NS	♠ AJ872	♠ K103	Pass	2 ♣ ¹	2 ♦	2NT
North HCP: 9	▼ K1062	♥ QJ94	Pass	3♠	Pass	4 ◆ ²
South HCP: 17	♦ J98 ♣ 9	◆ A7 ♣ AQJ8	Pass	4♠	AP	
Contract: 4♠ N	4)	2 11Q30	1. Stay		1	
			2. limit	raise or	better	ın 4
Board: 62	North:	South:	***	NT 4	.	G 4
Dealer: N	• AJ104	★ K9532	West	North		
Vul: EW North HCP: 17	♥ A86	♥ J1095	5 •	1NT	Pass	2♣¹
South HCP: 8	♦ A8	• —	5 ♦	X	AP	
Contract: 5♦X W	♣ KJ52 ♣ A843	♣ A843	1. Stay	man		
Board: 63	North:	South:	Wast	North	Foot	South
Dealer: S Vul: Both	♦ 876	♠ AK3	WEST	NOIUI	Last	1NT
North HCP: 8	♥ KJ43	♥ 652	Pass	2 ♣ 1	2•	AP
South HCP: 15	◆ Q102	♦ 853	1. Stay		∠ ▼	7 11
Contract: 2♦ E	♣ Q72	♣ AKJ8	1. Sury			
Board: 64	North:	South:	West	North	East	South
Dealer: N	AJ	♦ 52		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ AJ3	♥ Q986	2♠	2NT	Pass	3♦
South HCP: 10	♦ KQJ95	♦ A8764	AP			
Contract: 3♦ S	♣ 1064	♣ A8	1. Stay	man		
Board: 65	NI and la	Contle	West	North	Fast	South
Dealer: S	North: ♠ AJ54	South: ♠ KQ976	77 051	1 (0141	Lust	1NT
Vul: EW	♥ 1054	♥ K73	Pass	2 ♣ ¹	2♥	2 ♠
North HCP: 12	♦ 765	♦ KQ3	Pass	2 ₽ 4 ♠	AP	
South HCP: 15 Contract: 4♠ S	♣ AK8	♣ Q6	1. Stay			

Board: 61 Dealer: S Vul: NS HCP: 17	★ K103♥ QJ94◆ A7◆ AQJ8	East Bids 2♦ if possible. You bid first.
Board: 62 Dealer: N Vul: EW HCP: 8	★ K9532▼ J1095◆ —◆ A843	West Bids 5♦ if possible. Partner bids first.
Board: 63 Dealer: S Vul: Both HCP: 15	♠ AK3♥ 652♦ 853♠ AKJ8	East Bids 2♦ if possible. You bid first.
Board: 64 Dealer: N Vul: None HCP: 10	◆ 52♥ Q986◆ A8764◆ A8	West Bids 2♠ if possible. Partner bids first.
Board: 65 Dealer: S Vul: EW HCP: 15	★ KQ976★ K73★ KQ3★ Q6	East Bids 2♥ if possible. You bid first.

Board: 61 Dealer: S	North:	South:		North		1NT
Vul: NS	♠ AJ872	♠ K103	Pass	2 ♣ ¹	2 ♦	2NT
North HCP: 9	▼ K1062	♥ QJ94	Pass	3♠	Pass	4 ◆ ²
South HCP: 17	♦ J98 ♣ 9	◆ A7 ♣ AQJ8	Pass	4♠	AP	
Contract: 4♠ N	4)	2 11Q30	1. Stay		1	
			2. limit	raise or	better	ın 4
Board: 62	North:	South:	***	NT 4	.	G 4
Dealer: N	• AJ104	★ K9532	West	North		
Vul: EW North HCP: 17	♥ A86	♥ J1095	5 •	1NT	Pass	2♣¹
South HCP: 8	♦ A8	• —	5 ♦	X	AP	
Contract: 5♦X W	♣ KJ52 ♣ A843	♣ A843	1. Stay	man		
Board: 63	North:	South:	Wast	North	Foot	South
Dealer: S Vul: Both	♦ 876	♠ AK3	WEST	NOIUI	Last	1NT
North HCP: 8	♥ KJ43	♥ 652	Pass	2 ♣ 1	2•	AP
South HCP: 15	◆ Q102	♦ 853	1. Stay		∠ ▼	7 11
Contract: 2♦ E	♣ Q72	♣ AKJ8	1. Sury			
Board: 64	North:	South:	West	North	East	South
Dealer: N	AJ	♦ 52		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ AJ3	♥ Q986	2♠	2NT	Pass	3♦
South HCP: 10	♦ KQJ95	♦ A8764	AP			
Contract: 3♦ S	♣ 1064	♣ A8	1. Stay	man		
Board: 65	NI and la	Contle	West	North	Fast	South
Dealer: S	North: ♠ AJ54	South: ♠ KQ976	77 051	1 (0141	Lust	1NT
Vul: EW	♥ 1054	♥ K73	Pass	2 ♣ ¹	2♥	2 ♠
North HCP: 12	♦ 765	♦ KQ3	Pass	2 ₽ 4 ♠	AP	
South HCP: 15 Contract: 4♠ S	♣ AK8	♣ Q6	1. Stay			

Board: 66 Dealer: N Vul: Both HCP: 16	★ AK97★ 85★ A53★ AJ53	West Bids 2♦ if possible. You bid first.
Board: 67 Dealer: S Vul: None HCP: 9	↓ J53↓ KJ98↓ 97♠ A986	East Bids 2♦ if possible. Partner bids first.
Board: 68 Dealer: N Vul: NS HCP: 15	AJ★ K952◆ 643◆ AK106	West Bids 2♠ if possible. You bid first.
Board: 69 Dealer: S Vul: Both HCP: 9	★ KQ102★ K83♦ 6★ J10976	East Bids 2♦ if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. Partner bids first.
Board: 70 Dealer: N Vul: None HCP: 16	♣ Q32♥ AJ74♦ KQ♣ A642	West Bids 2♦ if possible. You bid first.

Board: 66 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. Stay	North 1NT 2NT	Pass	
Board: 67 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♣¹ X 3♠² man raise or	2♦ Pass Pass	1NT Pass 3♣ 4♣
Board: 68 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. Stay	North 1NT Pass 3♣ man	East Pass Pass AP	2 ♣ ¹
Board: 69 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4 • E	North: ♠ KQ102 ♥ K83 ♦ 6 ♣ J10976	South: ♠ A83 ♥ 10765 ♠ Q8 ♠ AKQ2		North 2* 1 X 4* AP man	2 ♦ 3 ♦	South 1NT Pass Pass Pass
Board: 70 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ Q32 ♥ AJ74 ♠ KQ ♣ A642	South:	West 2 AP 1. Stay	North 1NT 2NT man	Pass	

Board: 66 Dealer: N Vul: Both HCP: 11	♣ Q62♥ QJ93◆ J6♣ KQ42	West Bids 2♦ if possible. Partner bids first.
Board: 67 Dealer: S Vul: None HCP: 15	♠ AK9♥ Q532♦ K4♠ QJ32	East Bids 2♦ if possible. You bid first.
Board: 68 Dealer: N Vul: NS HCP: 8	♣86♥QJ87◆QJ107♣Q74	West Bids 2♠ if possible. Partner bids first.
Board: 69 Dealer: S Vul: Both HCP: 15	A83▼ 10765◆ Q8◆ AKQ2	East Bids 2♦ if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 70 Dealer: N Vul: None HCP: 10	▶ J95♥ K1082♦ 53♣ KQJ5	West Bids 2♦ if possible. Partner bids first.

Board: 66 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. Stay	North 1NT 2NT	Pass	
Board: 67 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♣¹ X 3♠² man raise or	2♦ Pass Pass	1NT Pass 3♣ 4♣
Board: 68 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. Stay	North 1NT Pass 3♣ man	East Pass Pass AP	2 ♣ ¹
Board: 69 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4 • E	North: ♠ KQ102 ♥ K83 ♦ 6 ♣ J10976	South: ♠ A83 ♥ 10765 ♠ Q8 ♠ AKQ2		North 2* 1 X 4* AP man	2 ♦ 3 ♦	South 1NT Pass Pass Pass
Board: 70 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ Q32 ♥ AJ74 ♠ KQ ♣ A642	South:	West 2 AP 1. Stay	North 1NT 2NT man	Pass	

Board: 71 Dealer: S Vul: NS HCP: 8	♣ Q75♥ QJ94♦ 72♣ K832	East Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 72 Dealer: N Vul: EW HCP: 16	★ AQ6★ KQJ10★ A53★ 865	West Bids 3♣ if possible. You bid first.
Board: 73 Dealer: S Vul: None HCP: 8	♣ Q742♥ K1062♦ 105♣ K109	East Bids 3♦ if possible. Partner bids first.
Board: 74 Dealer: N Vul: NS HCP: 16	★ AK6★ A1084★ 53★ AJ94	West Bids 2♦ if possible. You bid first.

Board: 71 Dealer: S		South:	West	North	East	South 1NT	
Vul: NS	♦ Q75	♠ AKJ9	Pass	2 ♣ ¹	2•	2NT	
North HCP: 8 South HCP: 17	♥ QJ94 ♦ 72	♥ A1072 ♦ K5	Pass	Pass	3♦	3NT	
Contract: 3N S	♣ K832	♣ Q64	AP 1. Stay	man			
			West	North	East	South	
Board: 72	NI audla.	C 4		1NT	Pass	2 ♣ ¹	
Dealer: N	North: ♠ AQ6	South: ♠ KJ1072	3♣	Pass	Pass	3♠	
Vul: EW	♥ KQJ10	♥ A532	Pass	4♣ ²	Pass	4 ♦ ³	
North HCP: 16	♦ A53	♦ K976	Pass	4♠	AP		
South HCP: 11 Contract: 4♠ S	♣ 865	♣ —	1. Stay				
				raise or			
			3. Cue	bid, a ♦	stoppe	er	
Board: 73 Dealer: S	North: ♠ Q742	South: ♠ AK53	West	North	East	South 1NT	
Vul: None North HCP: 8	♥ K1062	♥ A954	Pass	2 ♣ ¹	3♦	Pass	
South HCP: 16	♦ 105	♦ 84	Pass	X	AP		
Contract: 3♦X E ♣ K109	♣ K109	♣ K109 ♣ AJ3		1. Stayman			
Board: 74	North:	South:	11 7. 4	NI d	Е .	G 4	
Dealer: N	AK6	♦ Q1054	West	North			
Vul: NS North HCP: 16	♥ A1084	♥ K93	2.	1NT	Pass	2♣¹	
South HCP: 16	♦ 53	♦ J98	2 ♦	AP			
Contract: 2 • W	♣ AJ94	♣ Q62	1. Stay	man			

Board: 71 Dealer: S Vul: NS	♠ AKJ9♥ A1072♦ K5	East Bids 2♦ if possible. East Bids 3♦ if possible.
HCP: 17	♣ Q64	You bid first.
Board: 72 Dealer: N Vul: EW HCP: 11	★ KJ1072★ A532★ K976★ —	West Bids 3♣ if possible. Partner bids first.
Board: 73 Dealer: S Vul: None HCP: 16	AK53✓ A954◆ 84◆ AJ3	East Bids 3♦ if possible. You bid first.
Board: 74 Dealer: N Vul: NS HCP: 8	♣ Q1054★ K93◆ J98♣ Q62	West Bids 2♦ if possible. Partner bids first.

Board: 71 Dealer: S		South:	West	North	East	South 1NT	
Vul: NS	♦ Q75	♠ AKJ9	Pass	2 ♣ ¹	2•	2NT	
North HCP: 8 South HCP: 17	♥ QJ94 ♦ 72	♥ A1072 ♦ K5	Pass	Pass	3♦	3NT	
Contract: 3N S	♣ K832	♣ Q64	AP 1. Stay	man			
			West	North	East	South	
Board: 72	NI audla.	C 4		1NT	Pass	2 ♣ ¹	
Dealer: N	North: ♠ AQ6	South: ♠ KJ1072	3♣	Pass	Pass	3♠	
Vul: EW	♥ KQJ10	♥ A532	Pass	4♣ ²	Pass	4 ♦ ³	
North HCP: 16	♦ A53	♦ K976	Pass	4♠	AP		
South HCP: 11 Contract: 4♠ S	♣ 865	♣ —	1. Stay				
				raise or			
			3. Cue	bid, a ♦	stoppe	er	
Board: 73 Dealer: S	North: ♠ Q742	South: ♠ AK53	West	North	East	South 1NT	
Vul: None North HCP: 8	♥ K1062	♥ A954	Pass	2 ♣ ¹	3♦	Pass	
South HCP: 16	♦ 105	♦ 84	Pass	X	AP		
Contract: 3♦XE	♣ K109	♣ K109 ♣ AJ3		1. Stayman			
Board: 74	North:	South:	11 7. 4	NI d	Е .	G 4	
Dealer: N	AK6	♦ Q1054	West	North			
Vul: NS North HCP: 16	♥ A1084	♥ K93	2.	1NT	Pass	2♣¹	
South HCP: 16	♦ 53	♦ J98	2 ♦	AP			
Contract: 2 • W	♣ AJ94	♣ Q62	1. Stay	man			

Board: 75 Dealer: S Vul: EW HCP: 11	♣ QJ832♥ AJ86♦ K2♣ 102	East Bids 2♦ if possible. Partner bids first.
Board: 76 Dealer: N Vul: NS HCP: 17	♠ AKJ8♥ 952♠ AJ4♠ KJ4	West Bids 4♥ if possible. You bid first.
Board: 77 Dealer: S Vul: EW HCP: 15	★ AK75♥ Q7◆ K62★ K1054	East Bids 3♥ if possible. Partner bids first.
Board: 78 Dealer: N Vul: Both HCP: 15	A105✓ AKQ7◆ 87♣ Q872	West Bids 2♦ if possible. You bid first.

			West	North	East	South 1NT		
			Pass	2 ♣ ¹	2 ♦	Pass		
Board: 75	North:	South:	Pass	2♠	Pass	3 ♦ ²		
Dealer: S	♠ QJ832	♠ AK107	Pass	3 ♥ ³	Pass	4 ♣ ⁴		
Vul: EW North HCP: 11	♥ AJ86	♥ K1043	Pass	4 ♥ ⁵	Pass	4♠		
South HCP: 15	♦ K2	♦ 86	AP					
Contract: 4♠ N	♣ 102	♣ AJ8	1. Stay			•		
				raise or				
				bid, a ♥ bid, a ♣				
				bid, sur		CI		
Board: 76	N. 4	G 4	Wast	North	Fact	South		
Dealer: N	North: ♠ AKJ8	South:	West	1NT	Pass			
Vul: NS	♥ 952	♠ Q652 ♥ 43	4♥	Pass	Pass			
North HCP: 17	◆ AJ4	♦ K8632	AP	1 433	1 433	Λ		
South HCP: 9	♣ KJ4	♦ KJ4 ♦ A5			1. Stayman			
Board: 77 Dealer: S	North: ♠ AK75	South: ♠ J863	West	North	East	South 1NT		
Vul: EW North HCP: 15	♥ Q7	♥ A9	Pass	2 ♣ ¹	3♥	Pass		
South HCP: 17	♦ K62	♦ AQ5	Pass	X	AP			
Contract: 3♥X E	♣ K1054	♣ AQ62	1. Stay	man				
			West	North	East	South		
Board: 78	North:	South:		1NT	Pass			
Dealer: N Vul: Both	♦ A105	♦ QJ42	2♦	Pass	Pass			
Vui: Bour North HCP: 15	♥ AKQ7 ♦ 87	♥ 9853	Pass	3♣	Pass	3NT		
South HCP: 11	◆ 87 ◆ Q872	♦ K4	AP					
Contract: 3N N	2 40/2	♣ AJ9	1. Stay	man				

Board: 75 Dealer: S Vul: EW HCP: 15	★ AK107★ K1043★ 86★ AJ8	East Bids 2♦ if possible. You bid first.
Board: 76 Dealer: N Vul: NS HCP: 9	♣ Q652★ 43◆ K8632♣ A5	West Bids 4♥ if possible. Partner bids first.
Board: 77 Dealer: S Vul: EW HCP: 17		East Bids 3♥ if possible. You bid first.
Board: 78 Dealer: N Vul: Both HCP: 11	◆ QJ42◆ 9853◆ K4◆ AJ9	West Bids 2♦ if possible. Partner bids first.

			West	North	East	South 1NT		
			Pass	2 ♣ ¹	2 ♦	Pass		
Board: 75	North:	South:	Pass	2♠	Pass	3 ♦ ²		
Dealer: S	♠ QJ832	♠ AK107	Pass	3 ♥ ³	Pass	4 ♣ ⁴		
Vul: EW North HCP: 11	♥ AJ86	♥ K1043	Pass	4 ♥ ⁵	Pass	4♠		
South HCP: 15	♦ K2	♦ 86	AP					
Contract: 4♠ N	♣ 102	♣ AJ8	1. Stay					
				raise or				
				bid, a ♥ bid, a ♣				
				bid, sur		CI		
Board: 76	N. 4	G 4	Wast	North	Fact	South		
Dealer: N	North: ♠ AKJ8	South:	West	1NT	Pass			
Vul: NS	♥ 952	♠ Q652 ♥ 43	4♥	Pass	Pass			
North HCP: 17	◆ AJ4	♦ K8632	AP	1 433	1 433	Λ		
South HCP: 9	♣ KJ4	♦ KJ4 ♦ A5			1. Stayman			
Board: 77 Dealer: S	North: ♠ AK75	South: ♠ J863	West	North	East	South 1NT		
Vul: EW North HCP: 15	♥ Q7	♥ A9	Pass	2 ♣ ¹	3♥	Pass		
South HCP: 17	♦ K62	♦ AQ5	Pass	X	AP			
Contract: 3♥X E	♣ K1054	♣ AQ62	1. Stay	man				
			West	North	East	South		
Board: 78	North:	South:		1NT	Pass			
Dealer: N Vul: Both	♦ A105	♦ QJ42	2♦	Pass	Pass			
Vui: Bour North HCP: 15	♥ AKQ7 ♦ 87	♥ 9853	Pass	3♣	Pass	3NT		
South HCP: 11	◆ 87 ◆ Q872	♦ K4	AP					
Contract: 3N N	2 40/2	♣ AJ9	1. Stay	man				

Board: 79 Dealer: S Vul: None HCP: 10	★ A764♥ 983◆ AQ7★ 963	East Bids 2♥ if possible. Partner bids first.
Board: 80 Dealer: N Vul: Both HCP: 15	★ K2▼ AQJ42◆ KQ4◆ 876	West Bids 3♣ if possible. You bid first.
Board: 81 Dealer: S Vul: None HCP: 10	♦ K73 ♥ Q1053 ♦ Q ♣ K10742	East Bids 3♦ if possible. Partner bids first.
Board: 82 Dealer: N Vul: NS HCP: 15	▶ J8♥ 10973◆ AK762◆ AK	West Bids 2♠ if possible. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 8	◆ Q8642◆ AQ83◆ 4◆ 753	East Bids 2♦ if possible. Partner bids first.

Board: 79 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ A764 ♥ 983 ♠ AQ7 ♠ 963	South: ♠ KQ83 ♥ A4 ♠ KJ104 ♣ QJ7	West North East South 1NT Pass 2♣¹ 2♥ 2NT Pass 3NT AP 1. Stayman
Board: 80 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3 X W	North: ♠ K2 ♥ AQJ42 ♠ KQ4 ♣ 876	South: ♠ A876 ♥ K7 ♠ AJ1093 ♣ 94	West North East South 1NT Pass 2♣¹ 3♣ Pass Pass X AP 1. Stayman
Board: 81 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ K73 ♥ Q1053 ♦ Q ♣ K10742	South: ♣ J1085 ♥ AK86 ♠ K106 ♣ AQ	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass 3NT AP 1. Stayman
Board: 82 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 5 S	North:	South: ♠ 74 ♥ AKJ5 ♠ Q9853 ♣ 84	West North East South 1NT Pass 2♣¹ 2♠ Pass Pass 3♠ Pass 3♠² Pass 5♠ AP 1. Stayman 2. limit raise or better in ♠
Board: 83 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2•X E	North: ♠ Q8642 ♥ AQ83 ♦ 4 ♣ 753	South: ♠ AJ9 ♥ J106 ♠ KQJ2 ♠ K108	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass X AP 1. Stayman

Board: 79 Dealer: S Vul: None HCP: 16	★ KQ83★ A4◆ KJ104◆ QJ7	East Bids 2♥ if possible. You bid first.
Board: 80 Dealer: N Vul: Both HCP: 12	A876✓ K7AJ1093P94	West Bids 3♣ if possible. Partner bids first.
Board: 81 Dealer: S Vul: None HCP: 17		East Bids 3♦ if possible. You bid first.
Board: 82 Dealer: N Vul: NS HCP: 10	↑74↑ AKJ5↑ Q9853♠ 84	West Bids 2♠ if possible. Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 15	▲ AJ9▼ J106◆ KQJ2◆ K108	East Bids 2♦ if possible. You bid first.

Board: 79 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ A764 ♥ 983 ♠ AQ7 ♠ 963	South: ♠ KQ83 ♥ A4 ♠ KJ104 ♣ QJ7	West North East South 1NT Pass 2♣¹ 2♥ 2NT Pass 3NT AP 1. Stayman
Board: 80 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3 X W	North: ♠ K2 ♥ AQJ42 ♠ KQ4 ♣ 876	South: ♠ A876 ♥ K7 ♠ AJ1093 ♣ 94	West North East South 1NT Pass 2♣¹ 3♣ Pass Pass X AP 1. Stayman
Board: 81 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ K73 ♥ Q1053 ♦ Q ♣ K10742	South: ♣ J1085 ♥ AK86 ♠ K106 ♣ AQ	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass 3NT AP 1. Stayman
Board: 82 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 5 S	North:	South: ♠ 74 ♥ AKJ5 ♠ Q9853 ♣ 84	West North East South 1NT Pass 2♣¹ 2♠ Pass Pass 3♠ Pass 3♠² Pass 5♠ AP 1. Stayman 2. limit raise or better in ♠
Board: 83 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2•X E	North: ♠ Q8642 ♥ AQ83 ♦ 4 ♣ 753	South: ♠ AJ9 ♥ J106 ♠ KQJ2 ♠ K108	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass X AP 1. Stayman

Board: 84 Dealer: N Vul: None HCP: 17	★ AK10★ K943★ AQJ★ 1052	West Bids 3♣ if possible. You bid first.
Board: 85 Dealer: S Vul: NS HCP: 9	▲ AJ975▼ KJ102◆ —▲ 8752	East Bids 5♦ if possible. Partner bids first.
Board: 86 Dealer: N Vul: None HCP: 15	AQ108✓ AQJ242Q65	West Bids 2♦ if possible. You bid first.
Board: 87 Dealer: S Vul: EW HCP: 9	★ K4♥ Q653◆ 107◆ A9765	East Bids 3♠ if possible. Partner bids first.
Board: 88 Dealer: N Vul: Both HCP: 15	A75✓ AQJ62105A104	West Bids 2♦ if possible. You bid first.

Dealer: N Vul: None North HCP: 17	North: ♠ AK10 ♥ K943 ♠ AQJ	South: ◆ 96543 ▼ AJ76 ◆ K106	west 3♣ AP	1NT Pass	Pass Pass	
South HCP: 8 Contract: 3♣X W	♣ 1052	♣ 3	1. Stay	man		
Board: 85 Dealer: S	North: ♠ AJ975	South: ♠ Q4	West	North	East	South 1NT
Vul: NS North HCP: 9	♥ KJ102	♥ A8743	Pass	2 ♣ ¹	5	X
South HCP: 16	♦ — ♣ 8752	◆ K87 ♣ AK10	AP			
Contract: 5♦X E	₩ 6732	AKIU	1. Stay	man		
Board: 86	North:	South:	West	North	East	South
Dealer: N Vul: None	♠ AQ108	★ K642		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ AQJ2 • 42	♥ 643 • A	2 ♦ AP	Pass	Pass	X
South HCP: 12 Contract: 2•X W	♣ Q65	♣ AJ942	1. Stay	man		
Board: 87 Dealer: S	North: ♠ K4	South: ♠ A8	West	North	East	South 1NT
Vul: EW North HCP: 9	♥ Q653	♥ K92	Pass	2 ♣ ¹	3♠	Pass
South HCP: 16	♦ 107	♦ KJ964	Pass	X	AP	
Contract: 3♠X E	♣ A9765	♣ KQ4	1. Stay	man		
Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A75	♦ QJ92		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ AQJ62	∨ K3	2♦	2♥	Pass	3NT
South HCP: 12	105♣ A104	◆ K72 ◆ K862	AP 1. Stay			

Board: 84 Dealer: N Vul: None HCP: 8	◆ 96543♥ AJ76◆ K106◆ 3	West Bids 3♣ if possible. Partner bids first.
Board: 85 Dealer: S Vul: NS HCP: 16	♠ Q4♥ A8743♦ K87♠ AK10	East Bids 5♦ if possible. You bid first.
Board: 86 Dealer: N Vul: None HCP: 12	★ K642★ 643★ A★ AJ942	West Bids 2♦ if possible. Partner bids first.
Board: 87 Dealer: S Vul: EW HCP: 16	★ A8▼ K92◆ KJ964◆ KQ4	East Bids 3♠ if possible. You bid first.
Board: 88 Dealer: N Vul: Both HCP: 12	♣ QJ92♥ K3♦ K72♣ K862	West Bids 2♦ if possible. Partner bids first.

Dealer: N Vul: None North HCP: 17	North: ♠ AK10 ♥ K943 ♠ AQJ	South: ◆ 96543 ▼ AJ76 ◆ K106	west 3♣ AP	1NT Pass	Pass Pass	
South HCP: 8 Contract: 3♣X W	♣ 1052	♣ 3	1. Stay	man		
Board: 85 Dealer: S	North: ♠ AJ975	South: ♠ Q4	West	North	East	South 1NT
Vul: NS North HCP: 9	♥ KJ102	♥ A8743	Pass	2 ♣ ¹	5	X
South HCP: 16	♦ — ♣ 8752	◆ K87 ♣ AK10	AP			
Contract: 5♦X E	₩ 6732	AKIU	1. Stay	man		
Board: 86	North:	South:	West	North	East	South
Dealer: N Vul: None	♠ AQ108	★ K642		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ AQJ2 • 42	♥ 643 • A	2 ♦ AP	Pass	Pass	X
South HCP: 12 Contract: 2•X W	♣ Q65	♣ AJ942	1. Stay	man		
Board: 87 Dealer: S	North: ♠ K4	South: ♠ A8	West	North	East	South 1NT
Vul: EW North HCP: 9	♥ Q653	♥ K92	Pass	2 ♣ ¹	3♠	Pass
South HCP: 16	♦ 107	♦ KJ964	Pass	X	AP	
Contract: 3♠X E	♣ A9765	♣ KQ4	1. Stay	man		
Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A75	♦ QJ92		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ AQJ62	∨ K3	2♦	2♥	Pass	3NT
South HCP: 12	105♣ A104	◆ K72 ◆ K862	AP 1. Stay			

Board: 89 Dealer: S Vul: NS HCP: 9	★ AQ1062▼ K1097◆ 63◆ 85	East Bids 2♦ if possible. Partner bids first.
Board: 90 Dealer: N Vul: EW HCP: 16	AK5✓ A1074✓ AJ65✓ 74	West Bids 3♣ if possible. You bid first.
Board: 91 Dealer: S Vul: Both HCP: 8	♠ 6♥ A1095♦ KJ1065♠ 942	East Bids 4♠ if possible. Partner bids first.
Board: 92 Dealer: N Vul: None HCP: 15	AK52♥ 97AJ98K74	West Bids 4♥ if possible. You bid first.
Board: 93 Dealer: S Vul: EW HCP: 9	AQ975★ K543◆ 98◆ 82	East Bids 2♦ if possible. Partner bids first.

Board: 89 Dealer: S	North:	South:		North	East 2	South 1NT 2NT
Vul: NS	♠ AQ1062 ♥ K1097	♠ 754 ♥ AQJ6	Pass	2♣¹ 3♠	Pass	
North HCP: 9 South HCP: 16	♦ 63	◆ AJ4	Pass		AP	4♥
Contract: 4♠ N	♣ 85	♣ A97	1. Stay		7 11	
				raise or	better	in ♠
Board: 90	North:	South:	***	NT d	.	G 4
Dealer: N Vul: EW	AK5	★ 872	West	North 1NT	East Pass	
vui: E.w North HCP: 16	▼ A1074	♥ KQJ5	3♣	AP	rass	2 ♠¹
South HCP: 9	♦ AJ65 ♣ 74	♦ Q932 • J2	1. Stay			
Contract: 3♣ W	₩ / न	₩ J2	J			
Board: 91 Dealer: S	North:	South:	West	North	East	South
Dealer: S Vul: Both	♠ 6	♦ K7	_			1NT
North HCP: 8	♥ A1095 ♦ KJ1065	♥ Q872 ♦ AQ83		2 ♣ ¹	4♠	X
South HCP: 17	◆ R31003 ◆ 942	♦ AQ8	AP 1. Stay	man		
Contract: 4♠X E			1. Stay	11 Ku 11		
Board: 92	North:	South:	West	North	East	South
Dealer: N Vul: None	♦ AK52	♠ QJ107		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ 97	♥ 43	4♥	Pass	Pass	X
South HCP: 11	♦ AJ98 ♣ K74	♦ KQ5 ♣ QJ86	AP			
Contract: 4♥X W	₩ K/4	₹ Q300	1. Stay	man		
Board: 93	North:	South:	West	North	East	South
Dealer: S	Norui. • AQ975	Soun. ♦ KJ1084				1NT
Vul: EW North HCP: 9	♥ K543	♥ 972	Pass	2 ♣ ¹	2	2♠
South HCP: 16	♦ 98	♦ KJ	Pass	4♠	AP	
Contract: 4♠ S	♣ 82	♣ AKJ	1. Stay	man		

Board: 89 Dealer: S Vul: NS HCP: 16	↑754↑ AQJ6↑ AJ4♠ A97	East Bids 2♦ if possible. You bid first.
Board: 90 Dealer: N Vul: EW HCP: 9	♣ 872♥ KQJ5◆ Q932♣ J2	West Bids 3♣ if possible. Partner bids first.
Board: 91 Dealer: S Vul: Both HCP: 17	★ K7♥ Q872◆ AQ83◆ AQ8	East Bids 4♠ if possible. You bid first.
Board: 92 Dealer: N Vul: None HCP: 11	♣ QJ107♥ 43♦ KQ5♣ QJ86	West Bids 4♥ if possible. Partner bids first.
Board: 93 Dealer: S Vul: EW HCP: 16	★ KJ1084♥ 972◆ KJ★ AKJ	East Bids 2♦ if possible. You bid first.

Board: 89 Dealer: S	North:	South:		North	East 2	South 1NT 2NT
Vul: NS	♠ AQ1062 ♥ K1097	♠ 754 ♥ AQJ6	Pass	2♣¹ 3♠	Pass	
North HCP: 9 South HCP: 16	♦ 63	◆ AJ4	Pass		AP	4♥
Contract: 4♠ N	♣ 85	♣ A97	1. Stay		7 11	
				raise or	better	in ♠
Board: 90	North:	South:	***	NT d	.	G 4
Dealer: N Vul: EW	AK5	★ 872	West	North 1NT	East Pass	
vui: E.w North HCP: 16	▼ A1074	♥ KQJ5	3♣	AP	rass	2 ♠¹
South HCP: 9	♦ AJ65 ♣ 74	♦ Q932 • J2	1. Stay			
Contract: 3♣ W	₩ / न	₩ J2	J			
Board: 91 Dealer: S	North:	South:	West	North	East	South
Dealer: S Vul: Both	♠ 6	♦ K7	_			1NT
North HCP: 8	♥ A1095 ♦ KJ1065	♥ Q872 ♦ AQ83		2 ♣ ¹	4♠	X
South HCP: 17	◆ R31003 ◆ 942	♦ AQ8	AP 1. Stay	man		
Contract: 4♠X E			1. Stay	11 Ku 11		
Board: 92	North:	South:	West	North	East	South
Dealer: N Vul: None	♦ AK52	♠ QJ107		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ 97	♥ 43	4♥	Pass	Pass	X
South HCP: 11	♦ AJ98 ♣ K74	♦ KQ5 ♣ QJ86	AP			
Contract: 4♥X W	₩ K/4	₹ Q300	1. Stay	man		
Board: 93	North:	South:	West	North	East	South
Dealer: S	Norui. • AQ975	Soun. ♦ KJ1084				1NT
Vul: EW North HCP: 9	♥ K543	♥ 972	Pass	2 ♣ ¹	2	2♠
South HCP: 16	♦ 98	♦ KJ	Pass	4♠	AP	
Contract: 4♠ S	♣ 82	♣ AKJ	1. Stay	man		

Board: 94 Dealer: N Vul: Both HCP: 16	★ KJ107★ 63★ AKJ★ KJ64	West Bids 2♥ if possible. You bid first.
Board: 95 Dealer: S Vul: NS HCP: 8	♣86♥A872◆Q764♣Q52	East Bids 2♠ if possible. Partner bids first.
Board: 96 Dealer: N Vul: Both HCP: 15	♠ 64♥ KQ85♠ KQ10♠ KQ84	West Bids 2♦ if possible. You bid first.
Board: 97 Dealer: S Vul: None HCP: 11	♣ Q1032♥ KJ8◆ A9♣ J832	East Bids 2♦ if possible. Partner bids first.
Board: 98 Dealer: N Vul: NS HCP: 15	▲ 105♥ A73◆ Q10975♣ AKQ	West Bids 2♠ if possible. You bid first.

Board: 94 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ KJ107 ♥ 63 ♠ AKJ ♣ KJ64	South: ♠ A654 ♥ J975 ♠ 86 ♠ A85	West 2♥ AP 1. Stay	North 1NT Pass	Pass	
Board: 95 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:	South: ♠ K72 ♥ QJ43 ♠ K8 ♠ AK86			East 2♠	South 1NT 2NT
Board: 96 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♣ ¹
Board: 97 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: 98 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 ♣¹

Board: 94 Dealer: N Vul: Both HCP: 9	★ A654♥ J975◆ 86★ A85	West Bids 2♥ if possible. Partner bids first.
Board: 95 Dealer: S Vul: NS HCP: 16	★ K72♥ QJ43◆ K8◆ AK86	East Bids 2♠ if possible. You bid first.
Board: 96 Dealer: N Vul: Both HCP: 8	★ K973▼ A763◆ 85♣ J97	West Bids 2♦ if possible. Partner bids first.
Board: 97 Dealer: S Vul: None HCP: 16	AJ5✓ AQ1092105KQ4	East Bids 2♦ if possible. You bid first.
Board: 98 Dealer: N Vul: NS HCP: 11	★ A6♥ QJ109◆ KJ6★ 6543	West Bids 2♠ if possible. Partner bids first.

Board: 94 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ KJ107 ♥ 63 ♠ AKJ ♣ KJ64	South: ♠ A654 ♥ J975 ♠ 86 ♠ A85	West 2♥ AP 1. Stay	North 1NT Pass	Pass	
Board: 95 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:	South: ♠ K72 ♥ QJ43 ♠ K8 ♠ AK86			East 2♠	South 1NT 2NT
Board: 96 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♣ ¹
Board: 97 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: 98 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 ♣¹

Board: 99 Dealer: S Vul: None HCP: 11	♦ 84 ♥ Q1098 • K1065 • KQJ	East Bids 2♠ if possible. Partner bids first.
Board: 100 Dealer: N Vul: NS HCP: 15	♣ QJ7 ♥ 832 ♦ AK3 ♣ AJ95	West Bids 2♠ if possible. You bid first.
Board: 101 Dealer: S Vul: EW HCP: 11	♣ A743♥ 42◆ Q62♣ AJ74	East Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 102 Dealer: N Vul: Both HCP: 15	♣ QJ73♥ A6♦ J965♣ AK8	West Bids 3♥ if possible. You bid first.
Board: 103 Dealer: S Vul: NS HCP: 10	♠ AK85♥ 10942♦ 63♠ K54	East Bids 2♦ if possible. Partner bids first.

Board: 99 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:	South: ♠ A6 ♥ J75 ♠ AQ432 ♠ A74	Pass Pass Pass	X 3NT	East 2♠ Pass AP	1NT Pass
Board: 100 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♣	Pass Pass Pass AP	2♣¹ X 3♠²
Board: 101 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3 VX E	North: ♠ A743 ♥ 42 ♠ Q62 ♠ AJ74	South: ♠ KQ ♥ Q85 ♠ K1085 ♠ KQ62		North 2. 1 X X man	East 2♥ 3♥ AP	South 1NT Pass Pass
Board: 102 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	Pass	
Board: 103 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3 N	North: ♠ AK85 ♥ 10942 ♠ 63 ♠ K54	South: ♣ J763 ♥ A7 ♦ K109 ♣ AQJ9	West Pass Pass AP 1. Stay	North 2♣¹ X man	East 2 Pass	1NT Pass

Board: 99 Dealer: S Vul: None HCP: 15	★ A6▼ J75◆ AQ432★ A74	East Bids 2♠ if possible. You bid first.
Board: 100 Dealer: N Vul: NS HCP: 9	102★ A1065★ Q76★ K1064	West Bids 2♠ if possible. Partner bids first.
Board: 101 Dealer: S Vul: EW HCP: 15	♣ KQ ♥ Q85 ♦ K1085 ♣ KQ62	East Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 102 Dealer: N Vul: Both HCP: 10	★ A954★ K7★ 82★ QJ963	West Bids 3♥ if possible. Partner bids first.
Board: 103 Dealer: S Vul: NS HCP: 15	♣ J763♥ A7♦ K109♣ AQJ9	East Bids 2♦ if possible. You bid first.

Board: 99 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:	South: ♠ A6 ♥ J75 ♠ AQ432 ♠ A74	Pass Pass Pass	X 3NT	East 2♠ Pass AP	1NT Pass
Board: 100 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♣	Pass Pass Pass AP	2♣¹ X 3♠²
Board: 101 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3 VX E	North: ♠ A743 ♥ 42 ♠ Q62 ♠ AJ74	South: ♠ KQ ♥ Q85 ♠ K1085 ♠ KQ62		North 2. 1 X X man	East 2♥ 3♥ AP	South 1NT Pass Pass
Board: 102 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	Pass	
Board: 103 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3 N	North: ♠ AK85 ♥ 10942 ♠ 63 ♠ K54	South: ♣ J763 ♥ A7 ♦ K109 ♣ AQJ9	West Pass Pass AP 1. Stay	North 2♣¹ X man	East 2 Pass	1NT Pass

Board: 104 Dealer: N Vul: EW HCP: 16	♣ Q742♥ AJ3◆ K9♣ AQ109	West Bids 2♦ if possible. You bid first.
Board: 105 Dealer: S Vul: None HCP: 8	★ A10973♥ Q1074◆ Q32◆ 2	East Bids 3♦ if possible. Partner bids first.
Board: 106 Dealer: N Vul: NS HCP: 15	★ A742★ AQ★ 632★ KQ102	West Bids 2♦ if possible. You bid first.
Board: 107 Dealer: S Vul: Both HCP: 9	★ 53♥ QJ106♦ K62★ K832	East Bids 2♠ if possible. Partner bids first.
Board: 108 Dealer: N Vul: NS HCP: 16	♣ Q2♥ AJ4♦ AQ63♣ K1052	West Bids 2♥ if possible. You bid first.

Board: 104 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q742 ♥ AJ3 ♠ K9 ♣ AQ109	South:	West North East South 1NT Pass 2♣¹ 2 ◆ 2NT AP 1. Stayman
Board: 105 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3•X E	North: ♠ A10973 ♥ Q1074 ♠ Q32 ♠ 2	South: ♠ KQJ8 ♥ J52 ♦ 95 ♣ AKQJ	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass X AP 1. Stayman
Board: 106 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A742 ✔ AQ ♠ 632 ♣ KQ102	South: ♠ Q1053 ♥ K87 ♠ 104 ♣ AJ84	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass X Pass 3♣ Pass 3NT AP 1. Stayman
Board: 107 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North:	South: ♠ K82 ♥ A87 ♦ QJ109 ♣ AJ9	West North East South 1NT Pass 2♣¹ 2♠ Pass Pass X Pass 3♦ AP 1. Stayman
Board: 108 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ Q2 ♥ AJ4 ♠ AQ63 ♠ K1052	South: ♠ AJ73 ♥ 95 ♠ KJ84 ♠ 643	West North East South 1NT Pass 2♣¹ 2▼ 2NT Pass 3NT AP 1. Stayman

Board: 104 Dealer: N Vul: EW HCP: 9		West Bids 2♦ if possible. Partner bids first.
Board: 105 Dealer: S Vul: None HCP: 17	★ KQJ8▼ J52◆ 95◆ AKQJ	East Bids 3♦ if possible. You bid first.
Board: 106 Dealer: N Vul: NS HCP: 10	◆ Q1053♥ K87◆ 104◆ AJ84	West Bids 2♦ if possible. Partner bids first.
Board: 107 Dealer: S Vul: Both HCP: 15	★ K82★ A87◆ QJ109★ AJ9	East Bids 2♠ if possible. You bid first.
Board: 108 Dealer: N Vul: NS HCP: 9	▲ AJ73♥ 95◆ KJ84◆ 643	West Bids 2♥ if possible. Partner bids first.

Board: 104 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q742 ♥ AJ3 ♠ K9 ♣ AQ109	South:	West North East South 1NT Pass 2♣¹ 2 ◆ 2NT AP 1. Stayman
Board: 105 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3•X E	North: ♠ A10973 ♥ Q1074 ♠ Q32 ♠ 2	South: ♠ KQJ8 ♥ J52 ♦ 95 ♣ AKQJ	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass X AP 1. Stayman
Board: 106 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A742 ✔ AQ ♠ 632 ♣ KQ102	South: ♠ Q1053 ♥ K87 ♠ 104 ♣ AJ84	West North East South 1NT Pass 2♣¹ 2♦ Pass Pass X Pass 3♣ Pass 3NT AP 1. Stayman
Board: 107 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North:	South: ♠ K82 ♥ A87 ♦ QJ109 ♣ AJ9	West North East South 1NT Pass 2♣¹ 2♠ Pass Pass X Pass 3♦ AP 1. Stayman
Board: 108 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3N N	North: ♠ Q2 ♥ AJ4 ♠ AQ63 ♠ K1052	South: ♠ AJ73 ♥ 95 ♠ KJ84 ♠ 643	West North East South 1NT Pass 2♣¹ 2▼ 2NT Pass 3NT AP 1. Stayman

Board: 109 Dealer: S Vul: EW HCP: 11	★ KJ64♥ 97★ K1094★ A76	East Bids 2♥ if possible. Partner bids first.
Board: 110 Dealer: N Vul: NS HCP: 16	♣ Q53♥ AQ73♦ KQ109♣ QJ	West Bids 3♣ if possible. You bid first.
Board: 111 Dealer: S Vul: Both HCP: 8	♣ Q10752♥ KQ84♦ 3♣ J107	East Bids 5♦ if possible. Partner bids first.
Board: 112 Dealer: N Vul: EW HCP: 17		West Bids 2♠ if possible. You bid first.
Board: 113 Dealer: S Vul: Both HCP: 9	◆ 983♥ AK74◆ Q65◆ 963	East Bids 2♠ if possible. Partner bids first.

Board: 109 Dealer: S Vul: EW North HCP: 11	North: ♠ KJ64 ♥ 97	South: ♠ A532 ♥ KQJ3		North 2♣¹	East 2 V	South 1NT Pass
North HCP: 11 South HCP: 15 Contract: 2♥X E	◆ K1094 ◆ A76	◆ QJ ◆ Q103	Pass 1. Stay	X man	AP	
Board: 110 Dealer: N	North: ♠ Q53	South: ♠ K10986	West	North 1NT	East Pass	
Vul: NS North HCP: 16 South HCP: 8	♦ AQ73 ♦ KQ109 ♣ QJ	✓ J854◆ A2◆ 105	3♣ AP	Pass	Pass	X
Contract: 3♠X W	- 40	_ 100	1. Stay	man		
Board: 111 Dealer: S Vul: Both	North: ♠ Q10752	South: ♠ AJ6	West	North	East	South 1NT
North HCP: 8	♥ KQ84 ♦ 3	★ A52★ J85	Pass AP	2 ♣ ¹	5♦	X
South HCP: 16 Contract: 5♦X E	♣ J107	♣ AQ82	1. Stay	man		
Board: 112 Dealer: N	North: ♠ J84	South: ♠ 7	West	North 1NT	East Pass	
Vul: EW North HCP: 17	♥ A3	♥ Q984	2♠	Pass	Pass	X
South HCP: 8 Contract: 3♦ N	◆ A10984 ◆ AKJ	◆ KJ2 ◆ Q10652	Pass 1. Stay	3♦ man	AP	
Board: 113 Dealer: S	North: ♠ 983	South: ♠ Q7	West	North	East	South 1NT
Vul: Both North HCP: 9	▼ AK74	♥ Q1093	Pass	2 ♣ ¹	2♠	Pass
South HCP: 15 Contract: 2N S	◆ Q65 ◆ 963	♦ J104 ♣ AKQJ	Pass 1. Stay	2NT man	AP	

Dealer: S Vul: EW	A532 KQJ3 QJ Q103	East Bids 2♥ if possible. You bid first.
Dealer: N ♥. Vul: NS ♦	K10986 J854 A2 105	West Bids 3♣ if possible. Partner bids first.
Dealer: S ♥ . Vul: Both • .	AJ6 A52 J85 AQ82	East Bids 5♦ if possible. You bid first.
Vul: EW ◆ 1	7 Q984 KJ2 Q10652	West Bids 2♠ if possible. Partner bids first.
Dealer: S ♥ Ovul: Both • .	Q7 Q1093 J104 AKQJ	East Bids 2♠ if possible. You bid first.

Board: 109 Dealer: S Vul: EW North HCP: 11	North: ♠ KJ64 ♥ 97	South: ♠ A532 ♥ KQJ3		North 2♣¹	East 2 V	South 1NT Pass
North HCP: 11 South HCP: 15 Contract: 2♥X E	◆ K1094 ◆ A76	◆ QJ ◆ Q103	Pass 1. Stay	X man	AP	
Board: 110 Dealer: N	North: ♠ Q53	South: ♠ K10986	West	North 1NT	East Pass	
Vul: NS North HCP: 16 South HCP: 8	♦ AQ73 ♦ KQ109 ♣ QJ	✓ J854◆ A2◆ 105	3♣ AP	Pass	Pass	X
Contract: 3♠X W	- 40	_ 100	1. Stay	man		
Board: 111 Dealer: S Vul: Both	North: ♠ Q10752	South: ♠ AJ6	West	North	East	South 1NT
North HCP: 8	♥ KQ84 ♦ 3	★ A52★ J85	Pass AP	2 ♣ ¹	5♦	X
South HCP: 16 Contract: 5♦X E	♣ J107	♣ AQ82	1. Stay	man		
Board: 112 Dealer: N	North: ♠ J84	South: ♠ 7	West	North 1NT	East Pass	
Vul: EW North HCP: 17	♥ A3	♥ Q984	2♠	Pass	Pass	X
South HCP: 8 Contract: 3♦ N	◆ A10984 ◆ AKJ	◆ KJ2 ◆ Q10652	Pass 1. Stay	3♦ man	AP	
Board: 113 Dealer: S	North: ♠ 983	South: ♠ Q7	West	North	East	South 1NT
Vul: Both North HCP: 9	▼ AK74	♥ Q1093	Pass	2 ♣ ¹	2♠	Pass
South HCP: 15 Contract: 2N S	◆ Q65 ◆ 963	♦ J104 ♣ AKQJ	Pass 1. Stay	2NT man	AP	

Board: 114 Dealer: N Vul: None HCP: 16	▲ A86♥ KQ85◆ Q8▲ AJ42	West Bids 4♦ if possible. You bid first.
Board: 115 Dealer: S Vul: Both HCP: 8	★ K932▼ 86◆ KJ97◆ J75	East Bids 2♥ if possible. Partner bids first.
Board: 116 Dealer: N Vul: NS HCP: 15	A2✓ KJ6✓ KJ1096✓ K42	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 117 Dealer: S Vul: Both HCP: 8	♠ 96♥ Q832♦ KQJ5♠ 1043	East Bids 3♠ if possible. Partner bids first.
Board: 118 Dealer: N Vul: None HCP: 15	▲ A107♥ Q43◆ AQ875♣ QJ	West Bids 2♠ if possible. You bid first.

Board: 114 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 ♣ ¹
Board: 115 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 N	North: ♠ K932 ♥ 86 ♠ KJ97 ♣ J75	South: ♠ Q1084 ♥ AK3 ♦ 52 ♠ AQ82	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 116 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3•X W	North: ♠ A2 ♥ KJ6 ♠ KJ1096 ♠ K42	South: ♣ 87 ▼ A1043 ◆ 87 ♣ AJ865	West 2 Pass AP 1. Stay	North 1NT Pass Pass	East Pass Pass 3♠	2 ♣ ¹
Board: 117 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3•X E	North: ◆ 96 ▼ Q832 ◆ KQJ5 ◆ 1043	South: ♠ K73 ♥ AK76 ♠ A987 ♣ K8	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 118 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2♠ W	North: ♠ A107 ♥ Q43 ♠ AQ875 ♠ QJ	South: ♣ J54 ♥ AJ87 ♦ K94 ♣ 1085	West 2♠ 1. Stay	North 1NT AP man	East Pass	

Board: 114 Dealer: N Vul: None HCP: 13	★ KQ42▼ J10964◆ A6◆ K5	West Bids 4♦ if possible. Partner bids first.
Board: 115 Dealer: S Vul: Both HCP: 15	♣ Q1084★ AK3◆ 52♣ AQ82	East Bids 2♥ if possible. You bid first.
Board: 116 Dealer: N Vul: NS HCP: 9	♣87✔A1043◆87♣AJ865	West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 117 Dealer: S Vul: Both HCP: 17	★ K73★ AK76★ A987★ K8	East Bids 3♠ if possible. You bid first.
Board: 118 Dealer: N Vul: None HCP: 9	J54✓ AJ87✓ K94✓ 1085	West Bids 2♠ if possible. Partner bids first.

Board: 114 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 ♣ ¹
Board: 115 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 N	North: ♠ K932 ♥ 86 ♠ KJ97 ♣ J75	South: ♠ Q1084 ♥ AK3 ♦ 52 ♠ AQ82	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 116 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3•X W	North: ♠ A2 ♥ KJ6 ♠ KJ1096 ♠ K42	South: ♣ 87 ▼ A1043 ◆ 87 ♣ AJ865	West 2 Pass AP 1. Stay	North 1NT Pass Pass	East Pass Pass 3♠	2 ♣ ¹
Board: 117 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3•X E	North: ◆ 96 ▼ Q832 ◆ KQJ5 ◆ 1043	South: ♠ K73 ♥ AK76 ♠ A987 ♣ K8	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 118 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2♠ W	North: ♠ A107 ♥ Q43 ♠ AQ875 ♠ QJ	South: ♣ J54 ♥ AJ87 ♦ K94 ♣ 1085	West 2♠ 1. Stay	North 1NT AP man	East Pass	

Board: 119 Dealer: S Vul: NS HCP: 9	★ K987♥ Q843◆ K6★ J74	East Bids 2♠ if possible. Partner bids first.
Board: 120 Dealer: N Vul: EW HCP: 15	J2✓ AJ8✓ K974✓ KQJ3	West Bids 3♦ if possible. You bid first.
Board: 121 Dealer: S Vul: None HCP: 8	♠ 62♥ AQ98♦ Q8753♠ 107	East Bids 3♣ if possible. Partner bids first.
Board: 122 Dealer: N Vul: NS HCP: 15	★ KQ8▼ 9653◆ AQ74◆ A10	West Bids 2♥ if possible. You bid first.
Board: 123 Dealer: S Vul: EW HCP: 11	★ K864★ AK842★ —★ J1092	East Bids 4♦ if possible. Partner bids first.

Board: 119 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K987 ♥ Q843 ♦ K6 ♣ J74	South:	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♠ AP	South 1NT Pass
Board: 120 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 S	North:	South: ♠ AK53 ♥ K9762 ♠ — ♣ 8752	West 3 Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 121 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3N S	North: ♠ 62 ♥ AQ98 • Q8753 ♣ 107	South: ♠ KJ9 ♥ 642 ♠ AKJ10 ♣ KQ4	Pass Pass AP 1. Stay	North 2♣¹ 3♦ man	East 3♣ Pass	1NT Pass
Board: 122 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQ8 ♥ 9653 ♠ AQ74 ♣ A10	South: ♠ A1097 ♥ J8 ♠ KJ2 ♣ J975	West 2♥ Pass AP 1. Stay	North 1NT Pass 3•	Pass Pass	2 ♣ ¹
Board: 123 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 \(\varphi \) N	North: ♠ K864 ♥ AK842 ♦ — ♣ J1092	South: ♠ A1095 ♥ J1093 ♠ AQ ♣ A65			East 4♦ AP	South 1NT Pass

Board: 119 Dealer: S Vul: NS HCP: 16	♣ 32♥ AKJ◆ QJ974♣ KQ2	East Bids 2♠ if possible. You bid first.
Board: 120 Dealer: N Vul: EW HCP: 10	★ AK53★ K9762★ —★ 8752	West Bids 3♦ if possible. Partner bids first.
Board: 121 Dealer: S Vul: None HCP: 17	★ KJ9★ 642◆ AKJ10★ KQ4	East Bids 3♣ if possible. You bid first.
Board: 122 Dealer: N Vul: NS HCP: 10	★ A1097▼ J8◆ KJ2★ J975	West Bids 2♥ if possible. Partner bids first.
Board: 123 Dealer: S Vul: EW HCP: 15	A1095✓ J1093✓ AQA65	East Bids 4♦ if possible. You bid first.

Board: 119 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K987 ♥ Q843 ♦ K6 ♣ J74	South:	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East 2♠ AP	South 1NT Pass
Board: 120 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4 S	North:	South: ♠ AK53 ♥ K9762 ♠ — ♣ 8752	West 3 Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 121 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3N S	North: ♠ 62 ♥ AQ98 • Q8753 ♣ 107	South: ♠ KJ9 ♥ 642 ♠ AKJ10 ♣ KQ4	Pass Pass AP 1. Stay	North 2♣¹ 3♦ man	East 3♣ Pass	1NT Pass
Board: 122 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQ8 ♥ 9653 ♠ AQ74 ♣ A10	South: ♠ A1097 ♥ J8 ♠ KJ2 ♣ J975	West 2♥ Pass AP 1. Stay	North 1NT Pass 3•	Pass Pass	2 ♣ ¹
Board: 123 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4 \(\varphi \) N	North: ♠ K864 ♥ AK842 ♦ — ♣ J1092	South: ♠ A1095 ♥ J1093 ♠ AQ ♣ A65			East 4♦ AP	South 1NT Pass

Board: 124 Dealer: N Vul: Both HCP: 15	★ A62★ K92★ A972★ KJ9	West Bids 2♥ if possible. You bid first.
Board: 125 Dealer: S Vul: NS HCP: 12	◆ Q10653♥ Q932◆ K◆ AJ10	East Bids 4♦ if possible. Partner bids first.
Board: 126 Dealer: N Vul: EW HCP: 15	★ AK96▼ 42★ A543★ A108	West Bids 4♥ if possible. You bid first.
Board: 127 Dealer: S Vul: Both HCP: 9	♦ 853♥ KQ108♦ A8632♠ 3	East Bids 5♣ if possible. Partner bids first.
Board: 128 Dealer: N Vul: None HCP: 16	★ 43▼ AJ4★ A9763★ AK9	West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 124 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ A62 ♥ K92 ♠ A972 ♣ KJ9	South: ♠ KJ105 ♥ Q8 ♠ K1053 ♣ 842	West 2♥ Pass 1. Stay	North 1NT Pass 3• man	East Pass Pass AP	2 ♣ ¹
Board: 125 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ N	North: ♠ Q10653 ♥ Q932 ♠ K ♣ AJ10	South: ♠ AKJ2 ♥ AK5 ♠ 86 ♠ 7432	West Pass Pass 1. Stay	North 2♣¹ 4♠ man	East 4 AP	South 1NT Pass
Board: 126 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 VX W	North: ♠ AK96 ♥ 42 ♠ A543 ♣ A108	South: ♠ Q1085 ♥ 106 ♠ K106 ♠ K953	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 127 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 5♠X E	North: ♣ 853 ▼ KQ108 ◆ A8632 ♣ 3	South: ♠ KJ42 ♥ A432 ♠ KQJ ♣ K9	West Pass AP 1. Stay	North 2♣¹ man	East 5♣	South 1NT X
Board: 128 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3•X W	North:	South: ♠ Q ♥ Q1082 ♠ KQ2 ♠ 86542	West 2♣ Pass Pass 1. Stay	North 1NT Pass 3 X man	East Pass Pass AP	

Board: 124 Dealer: N Vul: Both HCP: 9	★ KJ105♥ Q8★ K1053★ 842	West Bids 2♥ if possible. Partner bids first.
Board: 125 Dealer: S Vul: NS HCP: 15	♠ AKJ2♥ AK5♦ 86♠ 7432	East Bids 4♦ if possible. You bid first.
Board: 126 Dealer: N Vul: EW HCP: 8	♣ Q1085♥ 106◆ K106♣ K953	West Bids 4♥ if possible. Partner bids first.
Board: 127 Dealer: S Vul: Both HCP: 17	★ KJ42★ A432★ KQJ★ K9	East Bids 5♣ if possible. You bid first.
Board: 128 Dealer: N Vul: None HCP: 9	♣ Q ♥ Q1082 ♦ KQ2 ♣ 86542	West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.

Board: 124 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ A62 ♥ K92 ♠ A972 ♣ KJ9	South: ♠ KJ105 ♥ Q8 ♠ K1053 ♣ 842	West 2♥ Pass 1. Stay	North 1NT Pass 3• man	East Pass Pass AP	2 ♣ ¹
Board: 125 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ N	North: ♠ Q10653 ♥ Q932 ♠ K ♣ AJ10	South: ♠ AKJ2 ♥ AK5 ♠ 86 ♠ 7432	West Pass Pass 1. Stay	North 2♣¹ 4♠ man	East 4 AP	South 1NT Pass
Board: 126 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 VX W	North: ♠ AK96 ♥ 42 ♠ A543 ♣ A108	South: ♠ Q1085 ♥ 106 ♠ K106 ♠ K953	West 4♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 127 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 5♠X E	North: ♣ 853 ▼ KQ108 ◆ A8632 ♣ 3	South: ♠ KJ42 ♥ A432 ♠ KQJ ♣ K9	West Pass AP 1. Stay	North 2♣¹ man	East 5♣	South 1NT X
Board: 128 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3•X W	North:	South: ♠ Q ♥ Q1082 ♠ KQ2 ♠ 86542	West 2♣ Pass Pass 1. Stay	North 1NT Pass 3 X man	East Pass Pass AP	

Board: 129 Dealer: S Vul: EW HCP: 10	★ K985▼ 106◆ 875◆ AK54	East Bids 3♦ if possible. Partner bids first.
Board: 130 Dealer: N Vul: Both HCP: 15	A9♥ Q97◆ AJ1065◆ A103	West Bids 2♥ if possible. You bid first.
Board: 131 Dealer: S Vul: None HCP: 10	★ K1042★ K108★ 105★ KJ107	East Bids 2♦ if possible. Partner bids first.
Board: 132 Dealer: N Vul: NS HCP: 15	★ KQ104♥ Q976◆ 53◆ AKJ	West Bids 5♦ if possible. You bid first.
Board: 133 Dealer: S Vul: Both HCP: 11	♠ AKQ53♥ 10543♦ 109♠ Q7	East Bids 3♦ if possible. Partner bids first.

Board: 129 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3•X E	North: ♠ K985 ♥ 106 ♦ 875 ♣ AK54	South: ♠ Q1076 ♥ AKJ ♠ K9 ♠ QJ73	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 130 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ A9 ♥ Q97 ♠ AJ1065 ♣ A103	South: ♠ K754 ♥ 53 ♠ K42 ♣ K964	West 2♥ Pass 1. Stay	North 1NT Pass 3+ man	East Pass Pass AP	2 ♣ ¹
Board: 131 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K1042 ♥ K108 • 105 ♠ KJ107	South: ♠ QJ86 ♥ AQ5 ♠ 84 ♣ AQ86	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2 Pass AP	South 1NT Pass 3♣
Board: 132 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 5•X W	North: ♠ KQ104 ♥ Q976 ♦ 53 ♣ AKJ	South: ♠ AJ72 ♥ A8532 ♠ A ♠ Q52	West 5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 133 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 44 N	North: ♠ AKQ53 ♥ 10543 • 109 ♣ Q7	South: ♠ J102 ♥ AJ96 ♠ AQ ♣ KJ65	Pass Pass Pass 1. Stay	North 2♣¹ 3♠ 4♠ man raise or	3♦ Pass AP	1NT Pass 4•2

Board: 129 Dealer: S Vul: EW HCP: 16	♣ Q1076♥ AKJ◆ K9♣ QJ73	East Bids 3♦ if possible. You bid first.
Board: 130 Dealer: N Vul: Both HCP: 9	★ K754★ 53★ K42★ K964	West Bids 2♥ if possible. Partner bids first.
Board: 131 Dealer: S Vul: None HCP: 15	♣ QJ86♥ AQ5◆ 84♣ AQ86	East Bids 2♦ if possible. You bid first.
Board: 132 Dealer: N Vul: NS HCP: 15	AJ72✓ A8532AQ52	West Bids 5♦ if possible. Partner bids first.
Board: 133 Dealer: S Vul: Both HCP: 16	♣ J102♥ AJ96♦ AQ♣ KJ65	East Bids 3♦ if possible. You bid first.

Board: 129 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3•X E	North: ♠ K985 ♥ 106 ♦ 875 ♣ AK54	South: ♠ Q1076 ♥ AKJ ♠ K9 ♠ QJ73	West Pass Pass 1. Stay	North 2♣¹ X man	East 3♦ AP	South 1NT Pass
Board: 130 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ A9 ♥ Q97 ♠ AJ1065 ♣ A103	South: ♠ K754 ♥ 53 ♠ K42 ♣ K964	West 2♥ Pass 1. Stay	North 1NT Pass 3+ man	East Pass Pass AP	2 ♣ ¹
Board: 131 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K1042 ♥ K108 • 105 ♠ KJ107	South: ♠ QJ86 ♥ AQ5 ♠ 84 ♣ AQ86	Pass Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2 Pass AP	South 1NT Pass 3♣
Board: 132 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 5•X W	North: ♠ KQ104 ♥ Q976 ♦ 53 ♣ AKJ	South: ♠ AJ72 ♥ A8532 ♠ A ♠ Q52	West 5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 133 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 44 N	North: ♠ AKQ53 ♥ 10543 • 109 ♣ Q7	South: ♠ J102 ♥ AJ96 ♠ AQ ♣ KJ65	Pass Pass Pass 1. Stay	North 2♣¹ 3♠ 4♠ man raise or	3♦ Pass AP	1NT Pass 4•2

Board: 134 Dealer: N Vul: None HCP: 15	★ KQJ43♥ 95◆ AQ8◆ K108	West Bids 3♣ if possible. You bid first.
Board: 135 Dealer: S Vul: NS HCP: 11	♣ Q432♥ 84◆ AJ109♣ A97	East Bids 3♣ if possible. Partner bids first.
Board: 136 Dealer: N Vul: EW HCP: 16	AJ7✓ AQ983✓ J95A7	West Bids 5♦ if possible. You bid first.
Board: 137 Dealer: S Vul: None HCP: 11	▲ AJ104♥ Q96◆ J62◆ K86	East Bids 2♦ if possible. Partner bids first.
Board: 138 Dealer: N Vul: NS HCP: 16	★ K965♥ QJ3◆ A103◆ AQ8	West Bids 2♦ if possible. You bid first.

Board: 134 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 S	North: ♠ KQJ43 ♥ 95 ♠ AQ8 ♠ K108	South: ♣ A972 ♥ Q86 ♦ J10752 ♣ Q	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 135 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ◆ Q432 ▼ 84 ◆ AJ109 ◆ A97	South: ♠ AK95 ♥ AQ105 ♠ 872 ♠ K4	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 3♣ AP	South 1NT Pass
Board: 136 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 5•X W	North: ♠ AJ7 ♥ AQ983 ♦ J95 ♣ A7	South: ♠ Q6432 ♥ KJ75 ←— ♠ KQ64	West 5 1. Stay	North 1NT X man	East Pass AP	
Board: 137 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3♠ N	North: ♠ AJ104 ♥ Q96 ♦ J62 ♠ K86	South: ♠ KQ98 ♥ AK53 ♠ K8 ♣ 1095	West Pass Pass 1. Stay	North 2♣¹ 3♣ man	East 2◆ AP	South 1NT Pass
Board: 138 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 44 N	North: ♠ K965 ♥ QJ3 ♠ A103 ♣ AQ8	South: ♠ AJ82 ♥ K4 ♦ 76 ♣ J9762	West 2 Pass AP 1. Stay	North 1NT 2NT 3♣	East Pass Pass Pass	2♣¹ 3♣

Board: 134 Dealer: N Vul: None HCP: 9	♠ A972♥ Q86♦ J10752♠ Q	West Bids 3♣ if possible. Partner bids first.
Board: 135 Dealer: S Vul: NS HCP: 16	AK95✓ AQ105♦ 872✓ K4	East Bids 3♣ if possible. You bid first.
Board: 136 Dealer: N Vul: EW HCP: 11	♣ Q6432♥ KJ75♦ —♣ KQ64	West Bids 5♦ if possible. Partner bids first.
Board: 137 Dealer: S Vul: None HCP: 15	★ KQ98★ AK53★ K8★ 1095	East Bids 2♦ if possible. You bid first.
Board: 138 Dealer: N Vul: NS HCP: 9	AJ82✓ K4✓ 76✓ J9762	West Bids 2♦ if possible. Partner bids first.

Board: 134 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3 S	North: ♠ KQJ43 ♥ 95 ♠ AQ8 ♠ K108	South: ♣ A972 ♥ Q86 ♦ J10752 ♣ Q	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 135 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ◆ Q432 ▼ 84 ◆ AJ109 ◆ A97	South: ♠ AK95 ♥ AQ105 ♠ 872 ♠ K4	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 3♣ AP	South 1NT Pass
Board: 136 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 5•X W	North: ♠ AJ7 ♥ AQ983 ♦ J95 ♣ A7	South: ♠ Q6432 ♥ KJ75 ←— ♠ KQ64	West 5 1. Stay	North 1NT X man	East Pass AP	
Board: 137 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3♠ N	North: ♠ AJ104 ♥ Q96 ♦ J62 ♠ K86	South: ♠ KQ98 ♥ AK53 ♠ K8 ♣ 1095	West Pass Pass 1. Stay	North 2♣¹ 3♣ man	East 2◆ AP	South 1NT Pass
Board: 138 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 44 N	North: ♠ K965 ♥ QJ3 ♠ A103 ♣ AQ8	South: ♠ AJ82 ♥ K4 ♦ 76 ♣ J9762	West 2 Pass AP 1. Stay	North 1NT 2NT 3♣	East Pass Pass Pass	2♣¹ 3♣

Board: 139 Dealer: S Vul: EW HCP: 10	★ A942♥ Q9863◆ —★ A982	East Bids 5♦ if possible. Partner bids first.
Board: 140 Dealer: N Vul: Both HCP: 17	★ AKQ3▼ AK62◆ 943◆ J10	West Bids 2♦ if possible. You bid first.
Board: 141 Dealer: S Vul: NS HCP: 9	▲ AJ86♥ K98◆ J10876◆ 2	East Bids 5♣ if possible. Partner bids first.
Board: 142 Dealer: N Vul: EW HCP: 16	▲ A105♥ K7◆ AQ76◆ K873	West Bids 2♠ if possible. You bid first.
Board: 143 Dealer: S Vul: None HCP: 10	J742KQ874←A1032	East Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 4♦ if possible. Partner bids first.

Board: 139 Dealer: S Vul: EW North HCP: 10 South HCP: 15	North: ♠ A942 ♥ Q9863 ♦—	South: ♠ KQ765 ♥ AK4 ♠ K72	West Pass AP	North 2♣¹	East 5◆	South 1NT X
Contract: 5•X E	♣ A982	♣ 63	1. Stay	man		
			West	North	East	South
Board: 140	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: Both	♠ AKQ3	♠ J1052	2 ♦	Pass	Pass	X
North HCP: 17	♥ AK62	♥ QJ103	Pass	3 ♦ ²	Pass	3♥
South HCP: 9	♦ 943 • 110	♦ 105 • KO2	Pass	4♥	AP	
Contract: 4♥ S	♣ J10	♣ KQ3	1. Stay			
			2. both	majors		
Board: 141	North:	South:	West	North	East	South
Dealer: S	♦ AJ86	♦ K972				1NT
Vul: NS North HCP: 9	♥ K98	♥ AJ106	Pass	2 ♣ ¹	5♣	X
South HCP: 15	◆ J10876	♦ AK9	AP			
Contract: 5♣X E	♣ 2	♣ 84	1. Stay	man		
Board: 142	NI41	C41				
Dealer: N	North: ♠ A105	South: ♠ 32	West	North		
Vul: EW	♥ K7	♥ Q952		1NT	Pass	2 ♣ ¹
North HCP: 16 South HCP: 10	◆ AQ76	♦ K1082	2♠	2NT	AP	
Contract: 2N N	♣ K873	♣ AJ4	1. Stay	man		
			West	North	East	South
Board: 143	North:	South:		0.241		1NT
Dealer: S	1701ui. ♠ J742	AQ 10	Pass	2 ♣ ¹	2•	Pass
Vul: None North HCP: 10	♥ KQ874	♥ J53	Pass	X	3♦	Pass
South HCP: 10	• —	◆ A86	Pass	3♥	4	X
Contract: 4♥ N	♣ A1032	♣ KJ76	Pass	4♥	AP	
			1. Stay	man		

Board: 139 Dealer: S Vul: EW HCP: 15	★ KQ765★ AK4◆ K72★ 63	East Bids 5♦ if possible. You bid first.
Board: 140 Dealer: N Vul: Both HCP: 9	♣ J1052♥ QJ103♦ 105♣ KQ3	West Bids 2♦ if possible. Partner bids first.
Board: 141 Dealer: S Vul: NS HCP: 15	★ K972★ AJ106★ AK9★ 84	East Bids 5♣ if possible. You bid first.
Board: 142 Dealer: N Vul: EW HCP: 10	★32♥Q952★K1082★AJ4	West Bids 2♠ if possible. Partner bids first.
Board: 143 Dealer: S Vul: None HCP: 15	AQ10J53A86KJ76	East Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 4♦ if possible. You bid first.

Board: 139 Dealer: S Vul: EW North HCP: 10 South HCP: 15	North: ♠ A942 ♥ Q9863 ♦—	South: ♠ KQ765 ♥ AK4 ♠ K72	West Pass AP	North 2♣¹	East 5◆	South 1NT X
Contract: 5•X E	♣ A982	♣ 63	1. Stay	man		
			West	North	East	South
Board: 140	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: Both	♠ AKQ3	♠ J1052	2 ♦	Pass	Pass	X
North HCP: 17	♥ AK62	♥ QJ103	Pass	3 ♦ ²	Pass	3♥
South HCP: 9	♦ 943 • 110	♦ 105 • KO2	Pass	4♥	AP	
Contract: 4♥ S	♣ J10	♣ KQ3	1. Stay			
			2. both	majors		
Board: 141	North:	South:	West	North	East	South
Dealer: S	♦ AJ86	♦ K972				1NT
Vul: NS North HCP: 9	♥ K98	♥ AJ106	Pass	2 ♣ ¹	5♣	X
South HCP: 15	◆ J10876	♦ AK9	AP			
Contract: 5♣X E	♣ 2	♣ 84	1. Stay	man		
Board: 142	NI41	C41				
Dealer: N	North: ♠ A105	South: ♠ 32	West	North		
Vul: EW	♥ K7	♥ Q952		1NT	Pass	2 ♣ ¹
North HCP: 16 South HCP: 10	◆ AQ76	♦ K1082	2♠	2NT	AP	
Contract: 2N N	♣ K873	♣ AJ4	1. Stay	man		
			West	North	East	South
Board: 143	North:	South:		0.241		1NT
Dealer: S	1701ui. ♠ J742	AQ 10	Pass	2 ♣ ¹	2•	Pass
Vul: None North HCP: 10	♥ KQ874	♥ J53	Pass	X	3♦	Pass
South HCP: 10	• —	◆ A86	Pass	3♥	4	X
Contract: 4♥ N	♣ A1032	♣ KJ76	Pass	4♥	AP	
			1. Stay	man		

Board: 144 Dealer: N Vul: EW HCP: 15	★ KQ7★ K107★ K764★ A75	West Bids 3♣ if possible. You bid first.
Board: 145 Dealer: S Vul: NS HCP: 8	◆ Q1086 ▼ 8 ◆ 87432 ◆ AQ3	East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 146 Dealer: N Vul: Both HCP: 15	★ 73★ KJ6★ AQ74★ AJ43	West Bids 2♥ if possible. You bid first.
Board: 147 Dealer: S Vul: None HCP: 13	★ K93★ A1054★ 7★ KQJ53	East Bids 3♦ if possible. Partner bids first.
Board: 148 Dealer: N Vul: EW HCP: 15	A95★ K975A74A94	West Bids 2♦ if possible. You bid first.

Board: 144 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		East Pass Pass AP	2 ♣ ¹
Board: 145 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4 S	North: ♠ Q1086 ♥ 8 ♦ 87432 ♠ AQ3	South: ♠ AK92 ♥ Q10 ♠ KQJ6 ♣ J76	West Pass Pass 3♥ 1. Stay	X 4◆	East 2♥ Pass AP	1NT Pass
Board: 146 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ 73 ♥ KJ6 ♠ AQ74 ♣ AJ43	South: ♠ Q1082 ♥ 108 ♠ K105 ♠ KQ72	West 2 Pass AP 1. Stay		Pass Pass	2 ♣ ¹
Board: 147 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ K93 ♥ A1054 ♠ 7 ♠ KQJ53	South: ♠ AJ74 ♥ K86 ♠ A42 ♠ A74	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 3◆ AP	South 1NT Pass
Board: 148 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ A95 ♥ K975 ♠ A74 ♣ A94	South: ♠ QJ763 ♥ Q432 ♠ 8 ♠ K105	West 2 Pass 1. Stay		East Pass Pass AP	2 ♣ ¹

Board: 144 Dealer: N	♦ A1085 ♥ AQ852	West Bids 3♣ if possible.
Vul: EW HCP: 12	◆ Q102 ◆ 4	Partner bids first.
Board: 145	♦ AK92	East Bids 2♥ if possible.
Dealer: S Vul: NS	♥ Q10 ♦ KQJ6	West Bids 3♥ if possible.
HCP: 16	♣ J76	You bid first.
Board: 146	♦ Q1082	West Bids 2♥ if possible.
Dealer: N Vul: Both	▼ 108 ◆ K105	•
HCP: 10	♦ KQ72	Partner bids first.
Board: 147	♦ AJ74	East Bids 3♦ if possible.
Dealer: S Vul: None	♥ K86 ♦ A42	Last Bids 5 II possible.
HCP: 16	♣ A74	You bid first.
Board: 148	♠ QJ763	West Bids 2♦ if possible.
Dealer: N	♥ Q432	west blus 2 v 11 possible.
Vul: EW HCP: 8	♦ 8 ♣ K105	Partner bids first.

Board: 144 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		East Pass Pass AP	2 ♣ ¹
Board: 145 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4 S	North: ♠ Q1086 ♥ 8 ♦ 87432 ♠ AQ3	South: ♠ AK92 ♥ Q10 ♠ KQJ6 ♣ J76	West Pass Pass 3♥ 1. Stay	X 4◆	East 2♥ Pass AP	1NT Pass
Board: 146 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ 73 ♥ KJ6 ♠ AQ74 ♣ AJ43	South: ♠ Q1082 ♥ 108 ♠ K105 ♠ KQ72	West 2 Pass AP 1. Stay		Pass Pass	2 ♣ ¹
Board: 147 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ K93 ♥ A1054 ♠ 7 ♠ KQJ53	South: ♠ AJ74 ♥ K86 ♠ A42 ♠ A74	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 3◆ AP	South 1NT Pass
Board: 148 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ A95 ♥ K975 ♠ A74 ♣ A94	South: ♠ QJ763 ♥ Q432 ♠ 8 ♠ K105	West 2 Pass 1. Stay		East Pass Pass AP	2 ♣ ¹

Board: 149 Dealer: S Vul: None HCP: 11	★ AK62♥ Q10963◆ J10◆ J4	East Bids 2♦ if possible. Partner bids first.
Board: 150 Dealer: N Vul: NS HCP: 16	★ AK7▼ KQ85◆ Q104◆ Q65	West Bids 2♦ if possible. You bid first.
Board: 151 Dealer: S Vul: EW HCP: 10	♣ Q1098♥ A32◆ A985♣ 92	East Bids 3♣ if possible. Partner bids first.
Board: 152 Dealer: N Vul: Both HCP: 17	★ K1072♥ Q6◆ A96◆ AKJ10	West Bids 3♥ if possible. You bid first.
Board: 153 Dealer: S Vul: NS HCP: 12	10942✓ QJ64A7AJ3	East Bids 5♦ if possible. Partner bids first.

Board: 149 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ AK62 ♥ Q10963 ♦ J10 ♣ J4	South: ♠ QJ97 ♥ A8 ♠ K865 ♠ KQ7	West Pass Pass AP 1. Stay	3♥	2•	South 1NT Pass 3NT
Board: 150 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AK7 ♥ KQ85 ♠ Q104 ♣ Q65	South: ♠ Q65 ♥ AJ104 ♦ 5 ♣ J9842	West 2♦ 1. Stayı	North 1NT 2NT man	East Pass AP	
Board: 151 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3•X E	North: ♠ Q1098 ♥ A32 ♠ A985 ♠ 92	South: ♠ AK63 ♥ KQJ6 ♠ 62 ♠ QJ5		North 2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 152 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3 VX W	North: ♠ K1072 ♥ Q6 ♠ A96 ♣ AKJ10	South: ♠ QJ84 ♥ 98 ♠ KQ1054 ♠ 82	West 3♥ AP 1. Stayı	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 153 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 5•X E	North: • 10942 • QJ64 • A7 • AJ3	South: ♠ AKQ8 ♥ 9532 ♠ Q2 ♠ KQ5	West Pass AP 1. Stay		East 5◆	South 1NT X

Board: 149 Dealer: S Vul: None HCP: 15	♣ QJ97♥ A8◆ K865♣ KQ7	East Bids 2♦ if possible. You bid first.
Board: 150 Dealer: N Vul: NS HCP: 8	♣ Q65♥ AJ104◆ 5♣ J9842	West Bids 2♦ if possible. Partner bids first.
Board: 151 Dealer: S Vul: EW HCP: 16	★ AK63▼ KQJ6★ 62★ QJ5	East Bids 3♣ if possible. You bid first.
Board: 152 Dealer: N Vul: Both HCP: 8	♣ QJ84♥ 98◆ KQ1054♣ 82	West Bids 3♥ if possible. Partner bids first.
Board: 153 Dealer: S Vul: NS HCP: 16	♠ AKQ8♥ 9532♦ Q2♠ KQ5	East Bids 5♦ if possible. You bid first.

Board: 149 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ AK62 ♥ Q10963 ♦ J10 ♣ J4	South: ♠ QJ97 ♥ A8 ♠ K865 ♠ KQ7	West Pass Pass AP 1. Stay	3♥	2•	South 1NT Pass 3NT
Board: 150 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AK7 ♥ KQ85 ♠ Q104 ♣ Q65	South: ♠ Q65 ♥ AJ104 ♦ 5 ♣ J9842	West 2♦ 1. Stayı	North 1NT 2NT man	East Pass AP	
Board: 151 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3•X E	North: ♠ Q1098 ♥ A32 ♠ A985 ♠ 92	South: ♠ AK63 ♥ KQJ6 ♠ 62 ♠ QJ5		North 2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 152 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3 VX W	North: ♠ K1072 ♥ Q6 ♠ A96 ♣ AKJ10	South: ♠ QJ84 ♥ 98 ♠ KQ1054 ♠ 82	West 3♥ AP 1. Stayı	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 153 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 5•X E	North: • 10942 • QJ64 • A7 • AJ3	South: ♠ AKQ8 ♥ 9532 ♠ Q2 ♠ KQ5	West Pass AP 1. Stay		East 5◆	South 1NT X

Board: 154 Dealer: N Vul: Both HCP: 16	★ AKQJ9♥ QJ3◆ 432★ K3	West Bids 2♦ if possible. You bid first.
Board: 155 Dealer: S Vul: None HCP: 8	◆97▼ K754◆ J98◆ KJ73	East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 156 Dealer: N Vul: EW HCP: 16	★ A94♥ 32◆ AK76★ KQ72	West Bids 4♥ if possible. You bid first.
Board: 157 Dealer: S Vul: Both HCP: 12	AJ105▼ 108◆ A92◆ QJ109	East Bids 3♥ if possible. Partner bids first.
Board: 158 Dealer: N Vul: None HCP: 16	★ KQ84★ K105★ K7★ AJ75	West Bids 2♦ if possible. You bid first.

Board: 154 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ AKQJ9 ♥ QJ3 ♦ 432 ♣ K3	South:	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 155 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3•X E	North: ◆ 97 ▼ K754 ◆ J98 ◆ KJ73	South: ♠ QJ ♥ 83 ♠ AQ543 ♣ AQ95		North 2♣¹ X X man	East 2♠ Pass AP	1NT Pass
Board: 156 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4 VX	North: ♠ A94 ♥ 32 ♠ AK76 ♣ KQ72	South: ♠ KJ73 ▼ 107 • 109 ♣ A10643	West 4♥ AP 1. Stayı	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 157 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3♥X E	North: ♠ AJ105 ♥ 108 ♠ A92 ♠ QJ109	South: ♠ KQ832 ♥ 43 ♠ K87 ♣ AK6	West Pass Pass 1. Stay	X	East 3♥ AP	South 1NT Pass
Board: 158 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ KQ84 ♥ K105 ♠ K7 ♣ AJ75	South: ♠ 65 ♥ AQ73 ♠ 862 ♠ K943	West 2 1. Stay	North 1NT 2NT man	East Pass AP	

Board: 154 Dealer: N Vul: Both HCP: 8	108762✓ A852✓ K✓ J64	West Bids 2♦ if possible. Partner bids first.
Board: 155 Dealer: S Vul: None HCP: 15	♣ QJ♥ 83♦ AQ543♣ AQ95	East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 156 Dealer: N Vul: EW HCP: 8	★ KJ73▼ 107◆ 109◆ A10643	West Bids 4♥ if possible. Partner bids first.
Board: 157 Dealer: S Vul: Both HCP: 15	★ KQ832★ 43★ K87★ AK6	East Bids 3♥ if possible. You bid first.
Board: 158 Dealer: N Vul: None HCP: 9	♠ 65♥ AQ73♦ 862♠ K943	West Bids 2♦ if possible. Partner bids first.

Board: 154 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ AKQJ9 ♥ QJ3 ♦ 432 ♣ K3	South:	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 155 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3•X E	North: ◆ 97 ▼ K754 ◆ J98 ◆ KJ73	South: ♠ QJ ♥ 83 ♠ AQ543 ♣ AQ95		North 2♣¹ X X man	East 2♠ Pass AP	1NT Pass
Board: 156 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4 VX	North: ♠ A94 ♥ 32 ♠ AK76 ♣ KQ72	South: ♠ KJ73 ▼ 107 • 109 ♣ A10643	West 4♥ AP 1. Stayı	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 157 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3♥X E	North: ♠ AJ105 ♥ 108 ♠ A92 ♠ QJ109	South: ♠ KQ832 ♥ 43 ♠ K87 ♣ AK6	West Pass Pass 1. Stay	X	East 3♥ AP	South 1NT Pass
Board: 158 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ KQ84 ♥ K105 ♠ K7 ♣ AJ75	South:	West 2 1. Stay	North 1NT 2NT man	East Pass AP	

Board: 159 Dealer: S Vul: NS HCP: 7	★ KJ1032★ 8754★ 6★ K86	East Bids 2♦ if possible. Partner bids first.
Board: 160 Dealer: N Vul: Both HCP: 15	♣ J764♥ QJ2♦ AQ♣ AJ85	West Bids 2♦ if possible. You bid first.
Board: 161 Dealer: S Vul: None HCP: 9	AJ84✓ 62✓ J107✓ QJ74	East Bids 2♥ if possible. Partner bids first.
Board: 162 Dealer: N Vul: NS HCP: 15	★ A6★ KJ8★ AQ52★ J1093	West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 163 Dealer: S Vul: EW HCP: 13	♦ 8742▼ KJ43◆ AQ♣ K72	East Bids 3♦ if possible. Partner bids first.

Board: 159 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4 N	North: ♠ KJ1032 ♥ 8754 ♠ 6 ♠ K86	South: ♠ A765 ♥ AKQ10 ♠ Q4 ♣ J92	Pass Pass AP 1. Stay	North 2♣¹ 2♠ man	East 2♦ Pass	1NT Pass
Board: 160 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ J764 ♥ QJ2 • AQ ♣ AJ85	South: ♠ AK83 ♥ K1063 ♦ 83 ♣ 764	West 2 Pass AP 1. Stay	North 1NT Pass 3♣	Pass Pass	2 ♣ ¹
Board: 161 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ AJ84 ♥ 62 ♦ J107 ♣ QJ74	South: ♠ KQ62 ▼ 75 ♠ AK5 ♣ K1062	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 162 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3•X W	North: ♠ A6 ♥ KJ8 ♠ AQ52 ♠ J1093	South: ♠ 103 ♥ A1054 ♦ J83 ♣ KQ76	West 2♠ 3♠ AP 1. Stay	North 1NT Pass Pass	Pass	2 ♣ ¹ X
Board: 163 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North: ◆ 8742 ◆ KJ43 ◆ AQ ◆ K72	South: ♠ AK109 ♥ Q985 ♠ 43 ♣ AQJ	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 3◆ AP	South 1NT Pass

Board: 159 Dealer: S Vul: NS HCP: 16	A765✓ AKQ10✓ Q4✓ J92	East Bids 2♦ if possible. You bid first.
Board: 160 Dealer: N Vul: Both HCP: 10	★ AK83★ K1063★ 83★ 764	West Bids 2♦ if possible. Partner bids first.
Board: 161 Dealer: S Vul: None HCP: 15	★ KQ62▼ 75◆ AK5◆ K1062	East Bids 2♥ if possible. You bid first.
Board: 162 Dealer: N Vul: NS HCP: 10	103✓ A1054✓ J83✓ KQ76	West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 163 Dealer: S Vul: EW HCP: 16	★ AK109♥ Q985◆ 43♠ AQJ	East Bids 3♦ if possible. You bid first.

Board: 159 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4 N	North: ♠ KJ1032 ♥ 8754 ♠ 6 ♠ K86	South: ♠ A765 ♥ AKQ10 ♠ Q4 ♣ J92	Pass Pass AP 1. Stay	North 2♣¹ 2♠ man	East 2♦ Pass	1NT Pass
Board: 160 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♣ J764 ♥ QJ2 • AQ ♣ AJ85	South: ♠ AK83 ♥ K1063 ♦ 83 ♣ 764	West 2 Pass AP 1. Stay	North 1NT Pass 3♣	Pass Pass	2 ♣ ¹
Board: 161 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ AJ84 ♥ 62 ♦ J107 ♣ QJ74	South: ♠ KQ62 ▼ 75 ♠ AK5 ♣ K1062	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ Pass	1NT Pass
Board: 162 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3•X W	North: ♠ A6 ♥ KJ8 ♠ AQ52 ♠ J1093	South: ♠ 103 ♥ A1054 ♦ J83 ♣ KQ76	West 2♠ 3♠ AP 1. Stay	North 1NT Pass Pass	Pass	2 ♣ ¹ X
Board: 163 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North: ◆ 8742 ◆ KJ43 ◆ AQ ◆ K72	South: ♠ AK109 ♥ Q985 ♠ 43 ♣ AQJ	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East 3◆ AP	South 1NT Pass

Board: 164 Dealer: N Vul: NS HCP: 15	▲ A9♥ QJ863◆ QJ4▲ AJ9	West Bids 3♣ if possible. You bid first.
Board: 165 Dealer: S Vul: Both HCP: 10	★ K875♥ J3♦ K8★ K6532	East Bids 2♦ if possible. Partner bids first.
Board: 166 Dealer: N Vul: NS HCP: 16	★ AK9▼ AJ98◆ 72★ A1054	West Bids 3♦ if possible. You bid first.
Board: 167 Dealer: S Vul: EW HCP: 13	★ KJ8▼ AJ82◆ 87◆ KJ104	East Bids 4♠ if possible. Partner bids first.
Board: 168 Dealer: N Vul: None HCP: 15	AK82✓ A852✓ J42✓ K7	West Bids 2♦ if possible. You bid first.

Board: 164 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A9 ♥ QJ863 ♦ QJ4 ♣ AJ9	South: ♠ KQ106 ♥ K52 ♠ K1062 ♣ 64	West 3♣ AP 1. Stay	North 1NT Pass man	Pass	
Board: 165 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ K875 ♥ J3 ♠ K8 ♣ K6532	South: ♠ A109 ♥ AQ84 ♦ 106 ♠ AQJ7		North 2♣¹ 3NT man	East 2 AP	South 1NT Pass
Board: 166 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ AK9 ♥ AJ98 ♦ 72 ♣ A1054	South: ♠ Q842 ♥ Q65 ♠ 85 ♣ KJ82	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 167 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4•X E	North: ♠ KJ8 ♥ AJ82 ♠ 87 ♣ KJ104	South: • 104 • KQ73 • KQJ5 • A32		North 2♣¹ X man	East 4♠ AP	South 1NT Pass
Board: 168 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 man	East Pass Pass	2 ♣ ¹

Board: 164 Dealer: N Vul: NS HCP: 11	★ KQ106 ★ K52 ★ K1062 ♣ 64	West Bids 3♣ if possible. Partner bids first.
Board: 165 Dealer: S Vul: Both HCP: 17	★ A109★ AQ84★ 106★ AQJ7	East Bids 2♦ if possible. You bid first.
Board: 166 Dealer: N Vul: NS HCP: 8	◆ Q842♥ Q65◆ 85◆ KJ82	West Bids 3♦ if possible. Partner bids first.
Board: 167 Dealer: S Vul: EW HCP: 15	★ 104★ KQ73★ KQJ5★ A32	East Bids 4♠ if possible. You bid first.
Board: 168 Dealer: N Vul: None HCP: 10	♣ Q973★ 643◆ Q♣ AQ854	West Bids 2♦ if possible. Partner bids first.

Board: 164 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A9 ♥ QJ863 ♦ QJ4 ♣ AJ9	South: ♠ KQ106 ♥ K52 ♠ K1062 ♣ 64	West 3♣ AP 1. Stay	North 1NT Pass man	Pass	
Board: 165 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ K875 ♥ J3 ♠ K8 ♣ K6532	South: ♠ A109 ♥ AQ84 ♦ 106 ♠ AQJ7		North 2♣¹ 3NT man	East 2 AP	South 1NT Pass
Board: 166 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3•X W	North: ♠ AK9 ♥ AJ98 ♦ 72 ♣ A1054	South: ♠ Q842 ♥ Q65 ♠ 85 ♣ KJ82	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 167 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4•X E	North: ♠ KJ8 ♥ AJ82 ♠ 87 ♣ KJ104	South: • 104 • KQ73 • KQJ5 • A32		North 2♣¹ X man	East 4♠ AP	South 1NT Pass
Board: 168 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 man	East Pass Pass	2 ♣ ¹

Board: 169 Dealer: S Vul: Both HCP: 9	★ A9732★ K876★ 2★ Q63	East Bids 3♣ if possible. Partner bids first.
Board: 170 Dealer: N Vul: None HCP: 15	★ KQJ96★ KQ4◆ 94◆ A109	West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 171 Dealer: S Vul: NS HCP: 10	♣ AQJ7♥ 93♦ J7643♣ Q3	East Bids 2♥ if possible. Partner bids first.
Board: 172 Dealer: N Vul: Both HCP: 15	A976✓ AK1081074A8	West Bids 3♣ if possible. You bid first.
Board: 173 Dealer: S Vul: None HCP: 8	★ K542♥ 9◆ K83◆ Q8653	East Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.

Board: 169 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♥ S	North: ♠ A9732 ♥ K876 ♠ 2 ♣ Q63	South: ♣ J4 ✔ AQJ4 ♣ KQ54 ♣ K109	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 3♣ Pass	1NT Pass
Board: 170 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4♠ N	North: ♠ KQJ96 ♥ KQ4 ♦ 94 ♣ A109	South: ♠ 108732 ♥ AJ95 ♦ 53 ♠ KJ	2♦ Pass 1. Stay	North 1NT 2♠ 4♠ man raise or	Pass 3♦ AP	2 ♣ ¹ 4 ◆ ²
Board: 171 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ♠ AQJ7 ♥ 93 ♠ J7643 ♠ Q3	South: ♠ K1093 ♥ AQ ♠ K105 ♠ A942	Pass Pass Pass 1. Stay	North 2♣¹ 3♦ 4♠ man	East 2♥ Pass AP	1NT 2NT
Board: 172 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3•X W	North: ◆ A976 ▼ AK108 ◆ 1074 ◆ A8	South: ♠ KQ83 ♥ QJ94 ♦ J9 ♣ J74	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 173 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3 VX E	North: ♠ K542 ♥ 9 ♠ K83 ♠ Q8653	South: ♠ A1096 ♥ 863 ♠ A2 ♠ AK94	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ 3♥	South 1NT Pass X

Board: 169 Dealer: S Vul: Both HCP: 16	▶ J4♥ AQJ4◆ KQ54◆ K109	East Bids 3♣ if possible. You bid first.
Board: 170 Dealer: N Vul: None HCP: 9	108732✓ AJ95✓ 53✓ KJ	West Bids 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 171 Dealer: S Vul: NS HCP: 16	★ K1093★ AQ★ K105★ A942	East Bids 2♥ if possible. You bid first.
Board: 172 Dealer: N Vul: Both HCP: 10	★ KQ83♥ QJ94◆ J9◆ J74	West Bids 3♣ if possible. Partner bids first.
Board: 173 Dealer: S Vul: None HCP: 15	★ A1096★ 863★ A2★ AK94	East Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.

Board: 169 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♥ S	North: ♠ A9732 ♥ K876 ♠ 2 ♣ Q63	South: ♣ J4 ✔ AQJ4 ♣ KQ54 ♣ K109	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 3♣ Pass	1NT Pass
Board: 170 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4♠ N	North: ♠ KQJ96 ♥ KQ4 ♦ 94 ♣ A109	South: ♠ 108732 ♥ AJ95 ♦ 53 ♠ KJ	2♦ Pass 1. Stay	North 1NT 2♠ 4♠ man raise or	Pass 3♦ AP	2 ♣ ¹ 4 ◆ ²
Board: 171 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ♠ AQJ7 ♥ 93 ♠ J7643 ♠ Q3	South: ♠ K1093 ♥ AQ ♠ K105 ♠ A942	Pass Pass Pass 1. Stay	North 2♣¹ 3♦ 4♠ man	East 2♥ Pass AP	1NT 2NT
Board: 172 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3•X W	North: ◆ A976 ▼ AK108 ◆ 1074 ◆ A8	South: ♠ KQ83 ♥ QJ94 ♦ J9 ♣ J74	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 173 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3 VX E	North: ♠ K542 ♥ 9 ♠ K83 ♠ Q8653	South: ♠ A1096 ♥ 863 ♠ A2 ♠ AK94	Pass Pass AP 1. Stay	North 2♣¹ X man	East 2♥ 3♥	South 1NT Pass X

Board: 174 Dealer: N Vul: NS HCP: 16	★ K1065★ AKQ7★ K9★ J108	West Bids 5♦ if possible. You bid first.
Board: 175 Dealer: S Vul: EW HCP: 9	★ KJ65★ A954◆ 74★ J103	East Bids 2♠ if possible. Partner bids first.
Board: 176 Dealer: N Vul: None HCP: 15	★ KJ972★ KQ8◆ QJ10★ K6	West Bids 2♦ if possible. You bid first.
Board: 177 Dealer: S Vul: NS HCP: 12	♠ 63♥ AQ83♦ J4♠ KQ743	East Bids 4♠ if possible. Partner bids first.
Board: 178 Dealer: N Vul: EW HCP: 15	▲ A6▼ J753◆ K873▲ AK7	West Bids 2♦ if possible. You bid first.

Board: 174 Dealer: N Vul: NS North HCP: 16	North: ♠ K1065 ♥ AKQ7 ♠ K9	South: ♣ J9432 ♥ J1098 ♦ —	West 5◆	North 1NT X	East Pass AP	
South HCP: 8 Contract: 5◆X W	◆ J108	♣ AQ43	1. Stay	man		
Board: 175 Dealer: S Vul: EW	North: ♠ KJ65	South: ♠ 103	West	North	East	South 1NT
North HCP: 9 South HCP: 15 Contract: 2♠ E	 ★ A954 ★ KQJ ★ QJ852 ★ J103 ★ AQ2 	♦ QJ852				AP
Board: 176 Dealer: N Vul: None	North: ♠ KJ972	South: ♠ Q654	West	North 1NT	East Pass	
Vul: None North HCP: 15 South HCP: 11 Contract: 4♠ N	KQ8QJ10K6	✓ AJ1092✓ 76♠ A5	2♦ 2♠ Pass 4♠ AP 1. Stayman			
Board: 177 Dealer: S Vul: NS	North: ♠ 63	South: ♠ 72	West	North	East	South 1NT
North HCP: 12 South HCP: 15 Contract: 4♠X E	✓ AQ83✓ J4✓ KQ743	★ K54◆ AK632◆ AJ2	Pass AP 1. Stay	2♣¹ man	4♠	X
Board: 178 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	▲ A6♥ J753♦ K873▲ AK7	♣ Q97♥ Q986♦ A♣ Q8543	2♦ Pass AP 1. Stay	Pass 2NT	Pass	

Board: 174 Dealer: N Vul: NS HCP: 8	J9432J1098← —AQ43	West Bids 5♦ if possible. Partner bids first.
Board: 175 Dealer: S Vul: EW HCP: 15	103KQJQJ852AQ2	East Bids 2♠ if possible. You bid first.
Board: 176 Dealer: N Vul: None HCP: 11	◆ Q654♥ AJ1092◆ 76◆ A5	West Bids 2♦ if possible. Partner bids first.
Board: 177 Dealer: S Vul: NS HCP: 15	↑72↑K54↑AK632↑AJ2	East Bids 4♠ if possible. You bid first.
Board: 178 Dealer: N Vul: EW HCP: 10	♣ Q97♥ Q986♦ A♣ Q8543	West Bids 2♦ if possible. Partner bids first.

Board: 174 Dealer: N Vul: NS North HCP: 16	North: ♠ K1065 ♥ AKQ7 ♠ K9	South: ♣ J9432 ♥ J1098 ♦ —	West 5◆	North 1NT X	East Pass AP	
South HCP: 8 Contract: 5◆X W	◆ J108	♣ AQ43	1. Stay	man		
Board: 175 Dealer: S Vul: EW	North: ♠ KJ65	South: ♠ 103	West	North	East	South 1NT
North HCP: 9 South HCP: 15 Contract: 2♠ E	 ★ A954 ★ KQJ ★ QJ852 ★ J103 ★ AQ2 	♦ QJ852				AP
Board: 176 Dealer: N Vul: None	North: ♠ KJ972	South: ♠ Q654	West	North 1NT	East Pass	
Vul: None North HCP: 15 South HCP: 11 Contract: 4♠ N	KQ8QJ10K6	✓ AJ1092✓ 76♠ A5	2♦ 2♠ Pass 4♠ AP 1. Stayman			
Board: 177 Dealer: S Vul: NS	North: ♠ 63	South: ♠ 72	West	North	East	South 1NT
North HCP: 12 South HCP: 15 Contract: 4♠X E	✓ AQ83✓ J4✓ KQ743	★ K54◆ AK632◆ AJ2	Pass AP 1. Stay	2♣¹ man	4♠	X
Board: 178 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	▲ A6♥ J753♦ K873▲ AK7	♣ Q97♥ Q986♦ A♣ Q8543	2♦ Pass AP 1. Stay	Pass 2NT	Pass	

Board: 179 Dealer: S Vul: Both HCP: 8	★ KQ753★ K976◆ 87◆ 96	East Bids 2♦ if possible. Partner bids first.
Board: 180 Dealer: N Vul: NS HCP: 16	♣ QJ32♥ AJ8◆ K10♣ KQ109	West Bids 2♦ if possible. You bid first.
Board: 181 Dealer: S Vul: EW HCP: 10	AQ76✓ K8632✓ 4✓ J72	East Bids 3♦ if possible. Partner bids first.
Board: 182 Dealer: N Vul: Both HCP: 15	★ AK98★ A98★ 64★ A983	West Bids 3♦ if possible. You bid first.
Board: 183 Dealer: S Vul: None HCP: 9	★ KJ974▼ K543◆ 104◆ Q2	East Bids 2♦ if possible. Partner bids first.

Board: 179 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4 N	North: ♠ KQ753 ♥ K976 ♠ 87 ♣ 96	South: ♣ J1092 ♥ A52 ♠ A32 ♣ AQ8	Pass Pass Pass 1. Stay	North 2♣¹ 2♠ 4♠ man raise or	2♦ Pass AP	1NT Pass 3♦²
Board: 180 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ QJ32 ♥ AJ8 ♠ K10 ♠ KQ109	South: ♠ 104 ♥ K932 ♠ J82 ♠ A865	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 181 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4♥ N	North: ♠ AQ76 ♥ K8632 ♦ 4 ♣ J72	South: ♣ J104 ♥ AJ10 ♠ K75 ♣ AK94	Pass Pass AP 1. Stay	North 2♣¹ 3▼ man	East 3♦ Pass	1NT Pass
Board: 182 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4 S	North: ◆ AK98 ▼ A98 ◆ 64 ◆ A983	South: ♠ Q1042 ♥ KQJ102 ♦ J9 ♣ J7	West 3 Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 183 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ KJ974 ♥ K543 ♦ 104 ♠ Q2	South: ♠ Q65 ♥ AJ ♠ A873 ♣ KJ75	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	2•	South 1NT Pass 3NT

Board: 179 Dealer: S Vul: Both HCP: 15		East Bids 2♦ if possible. You bid first.
Board: 180 Dealer: N Vul: NS HCP: 8	★ 104★ K932★ J82★ A865	West Bids 2♦ if possible. Partner bids first.
Board: 181 Dealer: S Vul: EW HCP: 16		East Bids 3♦ if possible. You bid first.
Board: 182 Dealer: N Vul: Both HCP: 10	♣ Q1042♥ KQJ102◆ J9♣ J7	West Bids 3♦ if possible. Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 15	♠ Q65♥ AJ♦ A873♠ KJ75	East Bids 2♦ if possible. You bid first.

Board: 179 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4 N	North: ♠ KQ753 ♥ K976 ♠ 87 ♣ 96	South: ♣ J1092 ♥ A52 ♠ A32 ♣ AQ8	Pass Pass Pass 1. Stay	North 2♣¹ 2♠ 4♠ man raise or	2♦ Pass AP	1NT Pass 3♦²
Board: 180 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ QJ32 ♥ AJ8 ♠ K10 ♠ KQ109	South: ♠ 104 ♥ K932 ♠ J82 ♠ A865	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 181 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4♥ N	North: ♠ AQ76 ♥ K8632 ♦ 4 ♣ J72	South: ♣ J104 ♥ AJ10 ♠ K75 ♣ AK94	Pass Pass AP 1. Stay	North 2♣¹ 3▼ man	East 3♦ Pass	1NT Pass
Board: 182 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4 S	North: ◆ AK98 ▼ A98 ◆ 64 ◆ A983	South: ♠ Q1042 ♥ KQJ102 ♦ J9 ♣ J7	West 3 Pass 1. Stay	North 1NT Pass 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 183 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ KJ974 ♥ K543 ♦ 104 ♠ Q2	South: ♠ Q65 ♥ AJ ♠ A873 ♣ KJ75	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	2•	South 1NT Pass 3NT

Board: 184 Dealer: N Vul: Both HCP: 15	★ AQJ6★ K96★ K3★ Q843	West Bids 3♣ if possible. You bid first.
Board: 185 Dealer: S Vul: None HCP: 9	◆ 98♥ KJ73◆ AJ1042◆ 84	East Bids 2♠ if possible. Partner bids first.
Board: 186 Dealer: N Vul: NS HCP: 15	AQ62K3A74Q843	West Bids 2♥ if possible. You bid first.
Board: 187 Dealer: S Vul: Both HCP: 9	♣ Q65♥ K543♦ 7♣ A9763	East Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 188 Dealer: N Vul: None HCP: 16	★ KJ42★ K9★ AQ108★ K85	West Bids 2♥ if possible. You bid first.

Board: 184 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 S	North: ♠ AQJ6 ♥ K96 ♠ K3 ♠ Q843	South: ♠ K982 ♥ AQ832 • Q42 ♣ 2	West 3♣ Pass 1. Stay	North 1NT Pass 4♥	East Pass Pass AP	2 ♣ ¹
Board: 185 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 3N S	North:	South: ♠ K53 ▼ A94 ♠ K73 ♣ AK73		North 2♣¹ 3♦ man	2♠	South 1NT 2NT 3NT
Board: 186 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4♠ S	North: ♠ AQ62 ♥ K3 ♠ A74 ♠ Q843	South: ♠ K.J97 ▼ J65 ♦ 105 ♣ AK62	West 2♥ Pass 1. Stay	North 1NT Pass 4 man	East Pass Pass AP	2 ♣ ¹
Board: 187 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♥ S	North: ♠ Q65 ♥ K543 ♠ 7 ♠ A9763	South: ♠ AJ10 ♥ AQJ82 ♦ 53 ♠ K42	Pass 3 AP 1. Stay	North 2♣¹ 4♣² man raise or	2♦ Pass	1NT 2♥ 4♥
Board: 188 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KJ42 ♥ K9 ♠ AQ108 ♠ K85	South: ♠ AQ95 ♥ J54 ♠ K7 ♣ 10763	West 2♥ AP 1. Stay	North 1NT 2NT	Pass	

Board: 184 Dealer: N Vul: Both HCP: 11	★ K982★ AQ832★ Q42★ 2	West Bids 3♣ if possible. Partner bids first.
Board: 185 Dealer: S Vul: None HCP: 17	★ K53★ A94★ K73★ AK73	East Bids 2♠ if possible. You bid first.
Board: 186 Dealer: N Vul: NS HCP: 12	★ KJ97▼ J65◆ 105◆ AK62	West Bids 2♥ if possible. Partner bids first.
Board: 187 Dealer: S Vul: Both HCP: 15	AJ10✓ AQJ82► 53♠ K42	East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 188 Dealer: N Vul: None HCP: 10	AQ95✓ J54✓ K7◆ 10763	West Bids 2♥ if possible. Partner bids first.

Board: 184 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 S	North: ♠ AQJ6 ♥ K96 ♠ K3 ♠ Q843	South: ♠ K982 ♥ AQ832 • Q42 ♣ 2	West 3♣ Pass 1. Stay	North 1NT Pass 4♥	East Pass Pass AP	2 ♣ ¹
Board: 185 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 3N S	North:	South: ♠ K53 ▼ A94 ♠ K73 ♣ AK73		North 2♣¹ 3♦ man	2♠	South 1NT 2NT 3NT
Board: 186 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4♠ S	North: ♠ AQ62 ♥ K3 ♠ A74 ♠ Q843	South: ♠ K.J97 ▼ J65 ♦ 105 ♣ AK62	West 2♥ Pass 1. Stay	North 1NT Pass 4 man	East Pass Pass AP	2 ♣ ¹
Board: 187 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 4♥ S	North: ♠ Q65 ♥ K543 ♠ 7 ♠ A9763	South: ♠ AJ10 ♥ AQJ82 ♦ 53 ♠ K42	Pass 3 AP 1. Stay	North 2♣¹ 4♣² man raise or	2♦ Pass	1NT 2♥ 4♥
Board: 188 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KJ42 ♥ K9 ♠ AQ108 ♠ K85	South: ♠ AQ95 ♥ J54 ♠ K7 ♣ 10763	West 2♥ AP 1. Stay	North 1NT 2NT	Pass	

Board: 189 Dealer: S Vul: EW HCP: 14	★ KJ42★ KQ932★ 54★ KQ	East Bids 5♦ if possible. Partner bids first.
Board: 190 Dealer: N Vul: NS HCP: 17	★ AK52▼ J753◆ AK9◆ Q10	West Bids 3♣ if possible. You bid first.
Board: 191 Dealer: S Vul: EW HCP: 10	♠ A732♥ Q6♦ J1072♠ K92	East Bids 2♥ if possible. Partner bids first.
Board: 192 Dealer: N Vul: NS HCP: 15	★ A4★ A2★ 108652★ AK109	West Bids 4♥ if possible. You bid first.
Board: 193 Dealer: S Vul: EW HCP: 9	♦ 92♥ AJ97♦ 94♠ A10752	East Bids 2♠ if possible. Partner bids first.

Board: 189 Dealer: S Vul: EW North HCP: 14 South HCP: 17 Contract: 5 \(X \) E	North: ♠ KJ42 ♥ KQ932 ♦ 54 ♣ KQ	South: ♠ A103 ♥ A1064 ♠ AJ ♠ A1095		North 2♣¹ man	East 5♦	South 1NT X
Board: 190 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3 W	North: ♠ AK52 ♥ J753 ♠ AK9 ♣ Q10	South: ♠ Q764 ♥ Q1042 ♠ 63 ♠ KJ3		North 1NT AP	East Pass	
Board: 191 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ A732 ♥ Q6 ♦ J1072 ♣ K92	South: ♠ K6 ♥ 954 ♠ AQ43 ♠ AQ83	Pass Pass Pass Pass 1. Stay	X 3NT	East 2♥ Pass AP	1NT Pass
Board: 192 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4♥ W	North: ♠ A4 ♥ A2 ♦ 108652 ♣ AK109	South: ♠ Q653 ▼ J8 ♠ QJ7 ♠ QJ62	West 4♥ 1. Stay	North 1NT AP man	East Pass	
Board: 193 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3 N	North:	South: ♣ A3 ♥ K863 ♦ KQ7 ♣ QJ64	West Pass Pass 1. Stay	3♣	East 2♣ AP	South 1NT Pass

Board: 189 Dealer: S Vul: EW HCP: 17	★ A103★ A1064★ AJ★ A1095	East Bids 5♦ if possible. You bid first.
Board: 190 Dealer: N Vul: NS HCP: 8	♣ Q764♥ Q1042♦ 63♣ KJ3	West Bids 3♣ if possible. Partner bids first.
Board: 191 Dealer: S Vul: EW HCP: 15	★ K6♥ 954◆ AQ43◆ AQ83	East Bids 2♥ if possible. You bid first.
Board: 192 Dealer: N Vul: NS HCP: 9	♣ Q653♥ J8◆ QJ7♣ QJ62	West Bids 4♥ if possible. Partner bids first.
Board: 193 Dealer: S Vul: EW HCP: 15	★ A3▼ K863★ KQ7★ QJ64	East Bids 2♠ if possible. You bid first.

Board: 189 Dealer: S Vul: EW North HCP: 14 South HCP: 17 Contract: 5 \(X \) E	North: ♠ KJ42 ♥ KQ932 ♦ 54 ♣ KQ	South: ♠ A103 ♥ A1064 ♠ AJ ♠ A1095		North 2♣¹ man	East 5♦	South 1NT X
Board: 190 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3 W	North: ♠ AK52 ♥ J753 ♠ AK9 ♣ Q10	South: ♠ Q764 ♥ Q1042 ♠ 63 ♠ KJ3		North 1NT AP	East Pass	
Board: 191 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ A732 ♥ Q6 ♦ J1072 ♣ K92	South: ♠ K6 ♥ 954 ♠ AQ43 ♠ AQ83	Pass Pass Pass Pass 1. Stay	X 3NT	East 2♥ Pass AP	1NT Pass
Board: 192 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4♥ W	North: ♠ A4 ♥ A2 ♦ 108652 ♣ AK109	South: ♠ Q653 ▼ J8 ♠ QJ7 ♠ QJ62	West 4♥ 1. Stay	North 1NT AP man	East Pass	
Board: 193 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3 N	North:	South: ♣ A3 ♥ K863 ♦ KQ7 ♣ QJ64	West Pass Pass 1. Stay	3♣	East 2♣ AP	South 1NT Pass

Board: 194	West Bids 3♦ if possible. You bid first.
Board: 195	East Bids 2♦ if possible. Partner bids first.
Board: 196	West Bids 2♥ if possible. You bid first.
Board: 197	East Bids 2♦ if possible. Partner bids first.
Board: 198	West Bids 3♥ if possible. You bid first.

Board: 194 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. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 195 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	3 ♣ 3NT	2♦ Pass AP	1NT Pass 3◆ ²
Board: 196 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: 197 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♥ man	2•	South 1NT Pass 3NT
Board: 198 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 V X W	North: ♠ K863 ♥ QJ ♠ K43 ♣ AQ109	South: ♠ A952 ♥ 2 • 1097 ♣ KJ764	West 3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 194 Dealer: N Vul: Both HCP: 8		West Bids 3♦ if possible. Partner bids first.
Board: 195 Dealer: S Vul: None HCP: 16	★ A8▼ AK107★ 1082★ AJ63	East Bids 2♦ if possible. You bid first.
Board: 196 Dealer: N Vul: EW HCP: 8	♣ Q532♥ 96◆ Q862♣ A97	West Bids 2♥ if possible. Partner bids first.
Board: 197 Dealer: S Vul: Both HCP: 17	AJ54KQ252AK32	East Bids 2♦ if possible. You bid first.
Board: 198 Dealer: N Vul: None HCP: 8	A952✓ 2→ 1097◆ KJ764	West Bids 3♥ if possible. Partner bids first.

Board: 194 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. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 195 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	3 ♣ 3NT	2♦ Pass AP	1NT Pass 3◆ ²
Board: 196 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: 197 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♥ man	2•	South 1NT Pass 3NT
Board: 198 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 V X W	North: ♠ K863 ♥ QJ ♠ K43 ♣ AQ109	South: ♠ A952 ♥ 2 • 1097 ♣ KJ764	West 3♥ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 199 Dealer: S Vul: Both	♦ 842 ♥ KQ98 ♦ AJ643	East Bids 3♣ if possible. Partner bids first.
HCP: 11 Board: 200 Dealer: N Vul: None HCP: 16	 ♣ J ♠ KJ832 ♥ K106 ♦ J8 ♠ AKJ 	West Bids 2♥ if possible. You bid first.
Board: 201 Dealer: S Vul: NS HCP: 8	★ K863♥ Q85◆ K9852◆ 5	East Bids 3♣ if possible. Partner bids first.
Board: 202 Dealer: N Vul: EW HCP: 16	♠ AKJ87♥ Q102♠ A2♠ Q103	West Bids 2♦ if possible. You bid first.
Board: 203 Dealer: S Vul: None HCP: 11	★ A974♥ Q752◆ Q8◆ K65	East Bids 2♦ if possible. Partner bids first.

Board: 199 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3 N	North: ◆ 842 ▼ KQ98 ◆ AJ643 ◆ J	South: ♠ AK106 ♥ AJ53 ♠ K5 ♣ 973	West Pass Pass 1. Stay	3♦	East 3♣ AP	South 1NT Pass
Board: 200 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ KJ832 ♥ K106 ♦ J8 ♣ AKJ	South: ♣ AQ64 ♥ 4 ♦ 107532 ♣ Q43	West 2♥ AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 201 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 5◆ N	North: ♠ K863 ♥ Q85 ♠ K9852 ♠ 5	South: ♠ A942 ♥ AK106 ♠ AQ7 ♣ 94	Pass Pass Pass 1. Stay	3 ♦ 5 ♦	3♣ Pass AP	1NT Pass 4♣²
Board: 202 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ AKJ87 ♥ Q102 ♠ A2 ♠ Q103	South: ♠ 1054 ♥ KJ86 ♦ 43 ♣ A962	West 2 Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 203 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ A974 ♥ Q752 ♠ Q8 ♠ K65	South: ♠ KQ6 ♥ KJ83 ♦ 54 ♣ AQ108	West Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2 Pass AP	1NT Pass

Board: 199 Dealer: S Vul: Both HCP: 15	★ AK106★ AJ53★ K5★ 973	East Bids 3♣ if possible. You bid first.
Board: 200 Dealer: N Vul: None HCP: 8	♣ AQ64 ♥ 4 ♦ 107532 ♣ Q43	West Bids 2♥ if possible. Partner bids first.
Board: 201 Dealer: S Vul: NS HCP: 17	★ A942★ AK106★ AQ7★ 94	East Bids 3♣ if possible. You bid first.
Board: 202 Dealer: N Vul: EW HCP: 8	★ 1054★ KJ86★ 43★ A962	West Bids 2♦ if possible. Partner bids first.
Board: 203 Dealer: S Vul: None HCP: 15	★ KQ6▼ KJ83◆ 54◆ AQ108	East Bids 2♦ if possible. You bid first.

Board: 199 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3 N	North: ◆ 842 ▼ KQ98 ◆ AJ643 ◆ J	South: ♠ AK106 ♥ AJ53 ♠ K5 ♣ 973	West Pass Pass 1. Stay	3♦	East 3♣ AP	South 1NT Pass
Board: 200 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ KJ832 ♥ K106 ♦ J8 ♣ AKJ	South: ♣ AQ64 ♥ 4 ♦ 107532 ♣ Q43	West 2♥ AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 201 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 5◆ N	North: ♠ K863 ♥ Q85 ♠ K9852 ♠ 5	South: ♠ A942 ♥ AK106 ♠ AQ7 ♣ 94	Pass Pass Pass 1. Stay	3 ♦ 5 ♦	3♣ Pass AP	1NT Pass 4♣²
Board: 202 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ AKJ87 ♥ Q102 ♠ A2 ♠ Q103	South: ♠ 1054 ♥ KJ86 ♦ 43 ♣ A962	West 2 Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 203 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ A974 ♥ Q752 ♠ Q8 ♠ K65	South: ♠ KQ6 ♥ KJ83 ♦ 54 ♣ AQ108	West Pass Pass Pass 1. Stay	North 2♣¹ X 3NT man	East 2 Pass AP	1NT Pass

Board: 204 Dealer: N Vul: NS HCP: 16	♠ AK75♥ QJ10♦ KQ6♠ J52	West Bids 3♥ if possible. You bid first.
Board: 205 Dealer: S Vul: EW HCP: 9	★ A84★ K743★ 82★ Q1073	East Bids 2♦ if possible. Partner bids first.
Board: 206 Dealer: N Vul: Both HCP: 16	★ K4★ AQ62★ AJ92★ Q107	West Bids 2♠ if possible. You bid first.
Board: 207 Dealer: S Vul: EW HCP: 10	★ K652★ 32★ KQJ★ J963	East Bids 2♥ if possible. Partner bids first.
Board: 208 Dealer: N Vul: Both HCP: 15	★ A1087★ K8★ AQ108★ Q75	West Bids 2♥ if possible. You bid first.

Board: 204 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3 VX	North: ♠ AK75 ♥ QJ10 ♠ KQ6 ♠ J52	South: ♠ Q1082 ♥ 92 ♦ 972 ♣ AQ86	West 3♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2♣ ¹
Board: 205 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ A84 ♥ K743 ♠ 82 ♠ Q1073	South: ♠ KQJ7 ♥ Q8 ♠ K1095 ♣ A84	Pass Pass Pass Pass 1. Stay	North 2.1 X 3NT man	East 2 Pass AP	South 1NT Pass 2NT
Board: 206 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 \(\varphi \) N	North: ♠ K4 ♥ AQ62 ♠ AJ92 ♣ Q107	South: ♠ Q76 ♥ KJ95 ♦ K8754 ♠ 9	West 2♣ Pass AP 1. Stay	North 1NT 2NT 3 man	Pass	2 ♣ ¹ 3 ♦
Board: 207 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K652 ♥ 32 ♠ KQJ ♣ J963	South: ♣ J10 ♥ K7 ♠ A7542 ♣ AK102	Pass Pass		East 2♥ Pass AP	South 1NT Pass 3
Board: 208 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4 S	North: ♠ A1087 ♥ K8 ♠ AQ108 ♠ Q75	South: ♠ QJ965 ♥ Q976 ♦ 75 ♠ A8	West 2♥ Pass 1. Stay	North 1NT Pass 4♠ man	East Pass Pass AP	2 ♣ ¹

Board: 204 Dealer: N Vul: NS HCP: 8	◆ Q1082◆ 92◆ 972◆ AQ86	West Bids 3♥ if possible. Partner bids first.
Board: 205 Dealer: S Vul: EW HCP: 15	★ KQJ7♥ Q8◆ K1095◆ A84	East Bids 2♦ if possible. You bid first.
Board: 206 Dealer: N Vul: Both HCP: 9	♣ Q76♥ KJ95♦ K8754♣ 9	West Bids 2♠ if possible. Partner bids first.
Board: 207 Dealer: S Vul: EW HCP: 15	♣ J10♥ K7♦ A7542♣ AK102	East Bids 2♥ if possible. You bid first.
Board: 208 Dealer: N Vul: Both HCP: 9	◆ QJ965◆ Q976◆ 75◆ A8	West Bids 2♥ if possible. Partner bids first.

Board: 204 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3 VX	North: ♠ AK75 ♥ QJ10 ♠ KQ6 ♠ J52	South: ♠ Q1082 ♥ 92 ♦ 972 ♣ AQ86	West 3♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2♣ ¹
Board: 205 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ A84 ♥ K743 ♠ 82 ♠ Q1073	South: ♠ KQJ7 ♥ Q8 ♠ K1095 ♣ A84	Pass Pass Pass Pass 1. Stay	North 2.1 X 3NT man	East 2 Pass AP	South 1NT Pass 2NT
Board: 206 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 \(\varphi \) N	North: ♠ K4 ♥ AQ62 ♠ AJ92 ♣ Q107	South: ♠ Q76 ♥ KJ95 ♦ K8754 ♠ 9	West 2♣ Pass AP 1. Stay	North 1NT 2NT 3 man	Pass	2 ♣ ¹ 3 ♦
Board: 207 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K652 ♥ 32 ♠ KQJ ♣ J963	South: ♣ J10 ♥ K7 ♠ A7542 ♣ AK102	Pass Pass		East 2♥ Pass AP	South 1NT Pass 3
Board: 208 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4 S	North: ♠ A1087 ♥ K8 ♠ AQ108 ♠ Q75	South: ♠ QJ965 ♥ Q976 ♦ 75 ♠ A8	West 2♥ Pass 1. Stay	North 1NT Pass 4♠ man	East Pass Pass AP	2 ♣ ¹

Board: 209 Dealer: S Vul: Both HCP: 13	↑76↑ AKJ10↑ QJ1096↑ Q5	East Bids 3♠ if possible. Partner bids first.
Board: 210 Dealer: N Vul: None HCP: 15	♣ Q5♥ A75♦ KQ653♣ A103	West Bids 2♥ if possible. You bid first.
Board: 211 Dealer: S Vul: Both HCP: 9	♣ Q762♥ 1094♦ J♣ KQJ64	East Bids 2♠ if possible. Partner bids first.
Board: 212 Dealer: N Vul: None HCP: 16	♣ QJ1097♥ KQ4◆ J2♣ AQJ	West Bids 3♦ if possible. You bid first.
Board: 213 Dealer: S Vul: NS HCP: 11	★ A743▼ 86542◆ AQJ5◆ —	East Bids 5♣ if possible. Partner bids first.

Board: 209 Dealer: S Vul: Both	North: ♠ 76	South: ♠ A2		North		1NT
North HCP: 13	♥ AKJ10	♥ Q762	Pass		3♠	Pass
South HCP: 16	◆ QJ1096 ♣ Q5	◆ AK3 ◆ K873	Pass	X	AP	
Contract: 3♠X E	4 Q3	4 10/3	1. Stay	man		
Board: 210	North:	South:	West	North	East	South
Dealer: N	♦ Q5	♦ K964		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ A75	♥ J832	2♥	Pass	Pass	2NT
South HCP: 8	♦ KQ653	◆ A107	AP			
Contract: 2N N	♣ A103	♣ 85	1. Stay	man		
Board: 211 Dealer: S	North: ♠ Q762	South: ♠ K95	West	North	East	South 1NT
Vul: Both North HCP: 9	v 1094	♥ KJ2	Pass	2 ♣ ¹	2♠	Pass
South HCP: 15	♦ J	♦ A532	Pass	3♣	AP	
Contract: 3♣ N	♣ KQJ64	♣ A93	1. Stayman			
Board: 212	North:	South:	West	North	East	South
Dealer: N	♦ QJ1097	♦ A8642		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ KQ4	♥ A652	3♦	Pass	Pass	X
South HCP: 8	◆ J2	◆ 7 ◆ 974	AP			
Contract: 3♦X W	♣ AQJ	₩ 9/4	1. Stay	man		
Board: 213	North:	South:	West	North	East	South
Dealer: S Vul: NS	♦ A743	♦ KJ865				1NT
North HCP: 11	♥ 86542	♥ AKJ	Pass	2 ♣ ¹	5♣	Pass
South HCP: 15	♦ AQJ5	◆ K42	Pass	X	AP	
Contract: 5♣X E	♣ —	♣ 104	1. Stay	man		

Board: 209 Dealer: S Vul: Both HCP: 16	A2♥ Q762AK3★ K873	East Bids 3♠ if possible. You bid first.
Board: 210 Dealer: N Vul: None HCP: 8	★ K964▼ J832◆ A107◆ 85	West Bids 2♥ if possible. Partner bids first.
Board: 211 Dealer: S Vul: Both HCP: 15	★ K95★ KJ2★ A532★ A93	East Bids 2♠ if possible. You bid first.
Board: 212 Dealer: N Vul: None HCP: 8	★ A8642★ A652★ 7★ 974	West Bids 3♦ if possible. Partner bids first.
Board: 213 Dealer: S Vul: NS HCP: 15	★ KJ865★ AKJ★ K42★ 104	East Bids 5♣ if possible. You bid first.

Board: 209 Dealer: S Vul: Both	North: ♠ 76	South: ♠ A2		North		1NT
North HCP: 13	♥ AKJ10	♥ Q762	Pass		3♠	Pass
South HCP: 16	◆ QJ1096 ♣ Q5	◆ AK3 ◆ K873	Pass	X	AP	
Contract: 3♠X E	4 Q3	4 10/3	1. Stay	man		
Board: 210	North:	South:	West	North	East	South
Dealer: N	♦ Q5	♦ K964		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ A75	♥ J832	2♥	Pass	Pass	2NT
South HCP: 8	♦ KQ653	◆ A107	AP			
Contract: 2N N	♣ A103	♣ 85	1. Stay	man		
Board: 211 Dealer: S	North: ♠ Q762	South: ♠ K95	West	North	East	South 1NT
Vul: Both North HCP: 9	v 1094	♥ KJ2	Pass	2 ♣ ¹	2♠	Pass
South HCP: 15	♦ J	♦ A532	Pass	3♣	AP	
Contract: 3♣ N	♣ KQJ64	♣ A93	1. Stayman			
Board: 212	North:	South:	West	North	East	South
Dealer: N	♦ QJ1097	♦ A8642		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ KQ4	♥ A652	3♦	Pass	Pass	X
South HCP: 8	◆ J2	◆ 7 ◆ 974	AP			
Contract: 3♦X W	♣ AQJ	₩ 9/4	1. Stay	man		
Board: 213	North:	South:	West	North	East	South
Dealer: S Vul: NS	♦ A743	♦ KJ865				1NT
North HCP: 11	♥ 86542	♥ AKJ	Pass	2 ♣ ¹	5♣	Pass
South HCP: 15	♦ AQJ5	◆ K42	Pass	X	AP	
Contract: 5♣X E	♣ —	♣ 104	1. Stay	man		

Board: 214 Dealer: N Vul: EW HCP: 15	★ AKQ109♥ Q32◆ J7◆ K94	West Bids 2♦ if possible. You bid first.
Board: 215 Dealer: S Vul: None HCP: 11	★ KJ1094♥ QJ106◆ K3◆ J2	East Bids 3♣ if possible. Partner bids first.
Board: 216 Dealer: N Vul: NS HCP: 15	♣84♥ AQJ4◆ QJ53♣ AJ10	West Bids 2♦ if possible. You bid first.
Board: 217 Dealer: S Vul: EW HCP: 8	♦ 8 ♥ Q954 ♦ K9865 ♣ QJ4	East Bids 4♠ if possible. Partner bids first.
Board: 218 Dealer: N Vul: Both HCP: 17	AKJ8✓ A54◆ Q1074◆ K10	West Bids 2♦ if possible. You bid first.

Board: 214 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 44 N	North: ♠ AKQ109 ♥ Q32 ♠ J7 ♠ K94	South: ♣ 852 ♥ KJ87 ♦ 43 ♣ A1062	West 2 Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 215 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 S	North: ♠ KJ1094 ♥ QJ106 ♠ K3 ♣ J2	South: ♠ A73 ♥ AK752 ♠ 875 ♣ A7		North 2♣¹ 3♠ man	East 3♣ Pass	1NT Pass
Board: 216 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		East Pass Pass AP	2 ♣ ¹
Board: 217 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4•X E	North: ♣ 8 ♥ Q954 ♠ K9865 ♣ QJ4	South: ♠ A4 ♥ A832 ♠ A32 ♣ A1076	West Pass AP 1. Stay		East 4♠	South 1NT X
Board: 218 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 2N N	North: ♠ AKJ8 ♥ A54 ♠ Q1074 ♠ K10	South: ♠ Q9743 ♥ J1063 ♦ 5 ♠ A63	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	

Board: 214 Dealer: N Vul: EW HCP: 8	♣852♥ KJ87◆43♣ A1062	West Bids 2♦ if possible. Partner bids first.
Board: 215 Dealer: S Vul: None HCP: 15	♣ A73♥ AK752◆ 875♣ A7	East Bids 3♣ if possible. You bid first.
Board: 216 Dealer: N Vul: NS HCP: 7	♣ Q7652♥ K1097♦ —♣ Q842	West Bids 2♦ if possible. Partner bids first.
Board: 217 Dealer: S Vul: EW HCP: 16	A4✓ A832✓ A32✓ A1076	East Bids 4♠ if possible. You bid first.
Board: 218 Dealer: N Vul: Both HCP: 7	◆ Q9743◆ J1063◆ 5◆ A63	West Bids 2♦ if possible. Partner bids first.

Board: 214 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 44 N	North: ♠ AKQ109 ♥ Q32 ♠ J7 ♠ K94	South: ♣ 852 ♥ KJ87 ♦ 43 ♣ A1062	West 2 Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 215 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 S	North: ♠ KJ1094 ♥ QJ106 ♠ K3 ♣ J2	South: ♠ A73 ♥ AK752 ♠ 875 ♣ A7		North 2♣¹ 3♠ man	East 3♣ Pass	1NT Pass
Board: 216 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		East Pass Pass AP	2 ♣ ¹
Board: 217 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4•X E	North: ♣ 8 ♥ Q954 ♠ K9865 ♣ QJ4	South: ♠ A4 ♥ A832 ♠ A32 ♣ A1076	West Pass AP 1. Stay		East 4♠	South 1NT X
Board: 218 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 2N N	North: ♠ AKJ8 ♥ A54 ♠ Q1074 ♠ K10	South: ♠ Q9743 ♥ J1063 ♦ 5 ♠ A63	West 2♦ 1. Stay	North 1NT 2NT man	East Pass AP	

Board: 219 Dealer: S	★ K1053 ★ 85	East Bids 2♦ if possible.
Vul: EW HCP: 8	◆ 64◆ AJ732	Partner bids first.
Board: 220 Dealer: N	♣ J6	West Bids 2♦ if possible.
Vul: Both	♥ AKQ74 ♦ K98	West Bids 3♦ if possible.
HCP: 15	♣ Q53	You bid first.
Board: 221 Dealer: S Vul: None	★ KJ104 ♥ 972 ♦ J7	East Bids 2♦ if possible.
HCP: 9	♣ A1096	Partner bids first.
Board: 222 Dealer: N	◆ AQJ7 ♥ KQ8	West Bids 3♣ if possible.
Vul: EW HCP: 15	◆ QJ65 ◆ 32	You bid first.
Board: 223 Dealer: S	♠ 1063 ♥ Q964	East Bids 2♦ if possible.
Vul: Both HCP: 9	◆ 7 ◆ AQJ107	Partner bids first.

Board: 219 Dealer: S Vul: EW	North: ♠ K1053 ♥ 85	South: ♠ Q86 ♥ AKJ10		North 2♣¹	East 2	South 1NT 2NT
North HCP: 8	◆ 64 ◆ AJ732	◆ K87 ◆ K94	AP 1. Stay		∠▼	2111
Board: 220 Dealer: N	North: ♠ J6	South: ♠ A932	West	North 1NT	East Pass	
Vul: Both North HCP: 15 South HCP: 8	◆ AKQ74 ◆ K98 ◆ Q53	♥ 83 ♦ 62 ♣ KJ984	2 ♦ 3 ♦ AP 1. Stay	2♥ Pass	Pass Pass	Pass X
Board: 221			Ž			
Dealer: S Vul: None	North: ♠ KJ104	South: ♠ Q95		North		1NT
North HCP: 9 South HCP: 15 Contract: 3♥ S	♥ 972 ♦ J7 ♣ A1096	✓ AKJ54✓ 94✓ KQ2	Pass Pass 1. Stay	2 ♣ ¹ 3 ♥ man	2♦ AP	2♥
Board: 222 Dealer: N	North:	South: ♦ 109653	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 7 Contract: 3♠X W AQJ7 ▼ KQ8 ▼ QJ65 ♣ 32	◆ 109633 ◆ A1095 ◆ K87 ◆ 9	3♣ AP 1. Stay	Pass man	Pass	X	
Board: 223 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	▲ 1063♥ Q964◆ 7♣ AQJ107	▲ AJ2▼ A5◆ KQ83◆ K943	Pass Pass AP 1. Stay	3 ♣	2♦ Pass	2NT 3NT

Board: 219 ♠ Q Dealer: S ♥ A Vul: EW ♠ K HCP: 16 ♠ K	KJ10 187	East Bids 2♦ if possible. You bid first.
Dealer: N ♥ 8 Vul: Both ♦ 62	3 2	West Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.
Vul: None ♦ 9	KJ54 4	East Bids 2♦ if possible. You bid first.
Doard. 222	187	West Bids 3♣ if possible. Partner bids first.
	A5 (O83	East Bids 2♦ if possible. You bid first.

Board: 219 Dealer: S Vul: EW	North: ♠ K1053 ♥ 85	South: ♠ Q86 ♥ AKJ10		North 2♣¹	East 2	South 1NT 2NT
North HCP: 8	◆ 64 ◆ AJ732	◆ K87 ◆ K94	AP 1. Stay		∠▼	2111
Board: 220 Dealer: N	North: ♠ J6	South: ♠ A932	West	North 1NT	East Pass	
Vul: Both North HCP: 15 South HCP: 8	◆ AKQ74 ◆ K98 ◆ Q53	♥ 83 ♦ 62 ♣ KJ984	2 ♦ 3 ♦ AP 1. Stay	2♥ Pass	Pass Pass	Pass X
Board: 221			Ž			
Dealer: S Vul: None	North: ♠ KJ104	South: ♠ Q95		North		1NT
North HCP: 9 South HCP: 15 Contract: 3♥ S	♥ 972 ♦ J7 ♣ A1096	✓ AKJ54✓ 94✓ KQ2	Pass Pass 1. Stay	2 ♣ ¹ 3 ♥ man	2♦ AP	2♥
Board: 222 Dealer: N	North:	South: ♦ 109653	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 7 Contract: 3♠X W AQJ7 ▼ KQ8 ▼ QJ65 ♣ 32	◆ 109633 ◆ A1095 ◆ K87 ◆ 9	3♣ AP 1. Stay	Pass man	Pass	X	
Board: 223 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	1063✓ Q9647AQJ107	▲ AJ2✔ A5♦ KQ83♣ K943	Pass Pass AP 1. Stay	3 ♣	2♦ Pass	2NT 3NT

Board: 224 Dealer: N Vul: None HCP: 16	♠ AK864♥ Q92♦ 107♠ AK5	West Bids 3♦ if possible. You bid first.
Board: 225 Dealer: S Vul: NS HCP: 8	♣ J75♥ A973◆ 876♣ K98	East Bids 2♥ if possible. Partner bids first.
Board: 226 Dealer: N Vul: Both HCP: 15	♣ 73♥ A95♦ AJ1074♣ AQ9	West Bids 3♠ if possible. You bid first.
Board: 227 Dealer: S Vul: None HCP: 8	★ K1083★ 432★ AJ87★ 76	East Bids 3♣ if possible. Partner bids first.
Board: 228 Dealer: N Vul: NS HCP: 15	AQ♥ Q965A43♥ QJ62	West Bids 2♠ if possible. You bid first.

Board: 224 Dealer: N Vul: None	North: ♠ AK864 ♥ Q92	South: ★ 973 ∀ AKJ3		North 1NT	East Pass Pass	2 ♣ ¹
North HCP: 16	♦ 107	◆ 54	3 ♦ AP	Pass	Pass	Λ
South HCP: 9 Contract: 3♦X W	♣ AK5	♣ J1087	1. Stay	man		
Contract. 5 VX VV						
Board: 225	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ J75	♦ AQ984				1NT
North HCP: 8	♥ A973	4 2	Pass	2 ♣ ¹	2♥	2♠
South HCP: 15	♦ 876	♦ KQ5	Pass	3♠	AP	
Contract: 3♠ S	♣ K98	♣ A54	1. Stay	man		
Board: 226	North:	South:	West	North	East	South
Dealer: N	↑ 73	♦ 85		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ A95	♥ K432	3♠	Pass	Pass	X
South HCP: 8	◆ AJ1074	♦ KQ52	AP			
Contract: 3♠X W	♣ AQ9	♣ 1076	1. Stay	man		
Board: 227	North:	South:	West	North	East	
Dealer: S	Norui. ♠ K1083	soun. • A94	_			1NT
Vul: None	▼ 432	♥ QJ9	Pass	2 ♣ ¹	3♣	Pass
North HCP: 8	◆ AJ87	♦ KQ95	Pass	X	AP	
South HCP: 15 Contract: 3♣X E	♣ 76	♣ K85	1. Stay	man		
Board: 228			West	Mouth	Foot	Courth
Dealer: N	North:	South:	west	North		
Vul: NS	♠ AQ	★ 104	2.	1NT	Pass	
North HCP: 15	♥ Q965 ♦ A43	♥ K1082 ♦ KQJ72	2 ♠	Pass	Pass	3 ♦
South HCP: 9 Contract: 3♦ S	◆ QJ62	• KQ372 • 74	AP 1. Stay			

Board: 224	♦ 973	West Bids 3♦ if possible.
Dealer: N Vul: None HCP: 9	★ AKJ3★ 54★ J1087	Partner bids first.
Board: 225 Dealer: S Vul: NS HCP: 15	AQ984✓ 42KQ5A54	East Bids 2♥ if possible. You bid first.
Board: 226 Dealer: N Vul: Both HCP: 8	♦ 85 ∀ K432 ♦ KQ52 ♣ 1076	West Bids 3♠ if possible. Partner bids first.
Board: 227 Dealer: S Vul: None HCP: 15	▲ A94♥ QJ9♦ KQ95▲ K85	East Bids 3♣ if possible. You bid first.
Board: 228 Dealer: N Vul: NS HCP: 9	104K1082KQJ7274	West Bids 2♠ if possible. Partner bids first.

Board: 224 Dealer: N Vul: None	North: ♠ AK864 ♥ Q92	South: ★ 973 ∀ AKJ3		North 1NT	East Pass Pass	2 ♣ ¹
North HCP: 16	♦ 107	◆ 54	3 ♦ AP	Pass	Pass	Λ
South HCP: 9 Contract: 3♦X W	♣ AK5	♣ J1087	1. Stay	man		
Contract. 5 VX VV						
Board: 225	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ J75	♦ AQ984				1NT
North HCP: 8	♥ A973	4 2	Pass	2 ♣ ¹	2♥	2♠
South HCP: 15	♦ 876	♦ KQ5	Pass	3♠	AP	
Contract: 3♠ S	♣ K98	♣ A54	1. Stay	man		
Board: 226	North:	South:	West	North	East	South
Dealer: N	↑ 73	♦ 85		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ A95	♥ K432	3♠	Pass	Pass	X
South HCP: 8	◆ AJ1074	♦ KQ52	AP			
Contract: 3♠X W	♣ AQ9	♣ 1076	1. Stay	man		
Board: 227	North:	South:	West	North	East	
Dealer: S	Norui. ♠ K1083	soun. • A94	_			1NT
Vul: None	▼ 432	♥ QJ9	Pass	2 ♣ ¹	3♣	Pass
North HCP: 8	◆ AJ87	♦ KQ95	Pass	X	AP	
South HCP: 15 Contract: 3♣X E	♣ 76	♣ K85	1. Stay	man		
Board: 228			West	Mouth	Foot	Courth
Dealer: N	North:	South:	west	North		
Vul: NS	♠ AQ	★ 104	2.	1NT	Pass	
North HCP: 15	♥ Q965 ♦ A43	♥ K1082 ♦ KQJ72	2 ♠	Pass	Pass	3 ♦
South HCP: 9 Contract: 3♦ S	◆ QJ62	• KQ372 • 74	AP 1. Stay			

Board: 229 Dealer: S Vul: EW HCP: 14	AQJ4✓ 1042✓ 4♠ AK932	East Bids 3♥ if possible. Partner bids first.
Board: 230 Dealer: N Vul: None HCP: 15	★ KJ86▼ KQ108◆ 97◆ AQ10	West Bids 5♦ if possible. You bid first.
Board: 231 Dealer: S Vul: NS HCP: 9	★ KQ84♥ J1086◆ QJ4◆ 62	East Bids 5♣ if possible. Partner bids first.
Board: 232 Dealer: N Vul: EW HCP: 16	★ AK97▼ A987◆ QJ◆ Q106	West Bids 4♦ if possible. You bid first.
Board: 233 Dealer: S Vul: NS HCP: 12	♠ Q987♥ K♦ A10542♠ K72	East Bids 2♥ if possible. Partner bids first.

Board: 229 Dealer: S Vul: EW	North: ♠ AQJ4	South: ♠ K95		North		1NT
North HCP: 14 South HCP: 15 Contract: 3♥X E	▼ 1042◆ 4◆ AK932	★ KQ◆ KJ653◆ QJ5	Pass Pass 1. Stay	2♣¹ X man	3♥ AP	Pass
Board: 230 Dealer: N Vul: None	North: ♠ KJ86 ♥ KQ108	South: ♠ A1032 ♥ A7652		North 1NT	Pass	
North HCP: 15 South HCP: 12 Contract: 5•X W	◆ 97 ◆ AQ10	• 6 • KJ7	5 ♦ 1. Stay	X man	AP	
Board: 231 Dealer: S	North: ♠ KQ84	South: ◆ 932	West	North	East	South 1NT
Vul: NS North HCP: 9 South HCP: 16 Contract: 5♣X E	♥ J1086 ♦ QJ4 ♣ 62	★ KQ7◆ AK765◆ A5	Pass AP 1. Stay		5♣	X
Condact. 34A L						
Board: 232 Dealer: N Vul: EW	North: ♠ AK97	South: ♠ Q52	West	North 1NT	East Pass	
North HCP: 16	♥ A987 ♦ QJ	♥ KJ106 ♦ 6	4•	AP		
South HCP: 14 Contract: 4♦ W	♣ Q106	♣ AKJ32	1. Stay	man		
Board: 233 Dealer: S	North: ♠ Q987	South: ♠ AKJ64	West	North	East	South 1NT
Vul: NS	¥ Q967 ∀ K	♥ 543	Pass	2 ♣ ¹	2♥	2 ♠
North HCP: 12 South HCP: 15	♦ A10542	♦ KJ	Pass	4♠	AP	
Contract: 4♠ S	♣ K72	♣ QJ3	1. Stay	man		

Board: 229 Dealer: S Vul: EW HCP: 15	★ K95★ KQ◆ KJ653◆ QJ5	East Bids 3♥ if possible. You bid first.
Board: 230 Dealer: N Vul: None HCP: 12	★ A1032★ A7652★ 6★ KJ7	West Bids 5♦ if possible. Partner bids first.
Board: 231 Dealer: S Vul: NS HCP: 16	◆ 932♥ KQ7◆ AK765◆ A5	East Bids 5♣ if possible. You bid first.
Board: 232 Dealer: N Vul: EW HCP: 14	♣ Q52♥ KJ106♦ 6♣ AKJ32	West Bids 4♦ if possible. Partner bids first.
Board: 233 Dealer: S Vul: NS HCP: 15	♠ AKJ64♥ 543♦ KJ♠ QJ3	East Bids 2♥ if possible. You bid first.

Board: 229 Dealer: S Vul: EW	North: ♠ AQJ4	South: ♠ K95		North		1NT
North HCP: 14 South HCP: 15 Contract: 3♥X E	▼ 1042◆ 4◆ AK932	★ KQ◆ KJ653◆ QJ5	Pass Pass 1. Stay	2♣¹ X man	3♥ AP	Pass
Board: 230 Dealer: N Vul: None	North: ♠ KJ86 ♥ KQ108	South: ♠ A1032 ♥ A7652		North 1NT	Pass	
North HCP: 15 South HCP: 12 Contract: 5•X W	◆ 97 ◆ AQ10	• 6 • KJ7	5 ♦ 1. Stay	X man	AP	
Board: 231 Dealer: S	North: ♠ KQ84	South: ◆ 932	West	North	East	South 1NT
Vul: NS North HCP: 9 South HCP: 16 Contract: 5♣X E	♥ J1086 ♦ QJ4 ♣ 62	★ KQ7◆ AK765◆ A5	Pass AP 1. Stay		5♣	X
Condact. 34A L						
Board: 232 Dealer: N Vul: EW	North: ♠ AK97	South: ♠ Q52	West	North 1NT	East Pass	
North HCP: 16	♥ A987 ♦ QJ	♥ KJ106 ♦ 6	4•	AP		
South HCP: 14 Contract: 4♦ W	♣ Q106	♣ AKJ32	1. Stay	man		
Board: 233 Dealer: S	North: ♠ Q987	South: ♠ AKJ64	West	North	East	South 1NT
Vul: NS	¥ Q967 ∀ K	♥ 543	Pass	2 ♣ ¹	2♥	2 ♠
North HCP: 12 South HCP: 15	♦ A10542	♦ KJ	Pass	4♠	AP	
Contract: 4♠ S	♣ K72	♣ QJ3	1. Stay	man		

Board: 234 Dealer: N Vul: EW HCP: 15	★ K83★ AQJ10★ KQ3★ 962	West Bids 3♣ if possible. You bid first.
Board: 235 Dealer: S Vul: Both HCP: 8	Q43Q1094A1073₹75	East Bids 3♣ if possible. Partner bids first.
Board: 236 Dealer: N Vul: None HCP: 15	♠ Q6♥ K1052♦ AKQ4♠ J76	West Bids 2♠ if possible. You bid first.
Board: 237 Dealer: S Vul: EW HCP: 8	♦ 85♥ A732♦ 9865♠ A93	East Bids 2♠ if possible. Partner bids first.
Board: 238 Dealer: N Vul: Both HCP: 16	★ A6✓ AK102◆ 852◆ KQ104	West Bids 4♠ if possible. You bid first.

Board: 234 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. Stayı	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 235 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3•X E	North: ♠ Q43 ♥ Q1094 ♠ A1073 ♣ 75	South: ♠ K106 ♥ KJ72 ♠ KQ95 ♣ A6	Pass	North 2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 236 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3 \cdot N	North: ♠ Q6 ♥ K1052 ♠ AKQ4 ♣ J76	South:	West 2♣ Pass 1. Stayı	North 1NT Pass 3	East Pass Pass AP	2 ♣ ¹
Board: 237 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 S	North: ♣ 85 ▼ A732 ◆ 9865 ♣ A93	South:	Pass Pass AP 1. Stayı	North 2♣¹ X	East 2♠ Pass	1NT Pass
Board: 238 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4\(\psi\)X W	North: ♣ A6 ♥ AK102 ♦ 852 ♣ KQ104	South:	West 4♣ 1. Stayı	North 1NT X man	East Pass AP	

Board: 234 Dealer: N Vul: EW HCP: 9	AQ52✓ K646542✓ 74	West Bids 3♣ if possible. Partner bids first.
Board: 235 Dealer: S Vul: Both HCP: 16	★ K106★ KJ72★ KQ95★ A6	East Bids 3♣ if possible. You bid first.
Board: 236 Dealer: N Vul: None HCP: 12	52✓ QJ98863▲ AKQ4	West Bids 2♠ if possible. Partner bids first.
Board: 237 Dealer: S Vul: EW HCP: 15	▶ J63♥ K8◆ AK1074◆ KJ6	East Bids 2♠ if possible. You bid first.
Board: 238 Dealer: N Vul: Both HCP: 9	♦ 92♥ QJ63♦ J6♠ AJ982	West Bids 4♠ if possible. Partner bids first.

Board: 234 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. Stayı	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 235 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3•X E	North: ♠ Q43 ♥ Q1094 ♠ A1073 ♣ 75	South: ♠ K106 ♥ KJ72 ♠ KQ95 ♣ A6	Pass	North 2♣¹ X man	East 3♣ AP	South 1NT Pass
Board: 236 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3 \cdot N	North: ♠ Q6 ♥ K1052 ♠ AKQ4 ♣ J76	South:	West 2♣ Pass 1. Stayı	North 1NT Pass 3	East Pass Pass AP	2 ♣ ¹
Board: 237 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 S	North: ♣ 85 ▼ A732 ◆ 9865 ♣ A93	South:	Pass Pass AP 1. Stayı	North 2♣¹ X	East 2♠ Pass	1NT Pass
Board: 238 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4\(\psi\)X W	North: ♣ A6 ♥ AK102 ♦ 852 ♣ KQ104	South:	West 4♣ 1. Stayı	North 1NT X man	East Pass AP	

Board: 239 Dealer: S Vul: None HCP: 10	♣ Q1052♥ AQ6◆ J853♣ J9	East Bids 3♣ if possible. Partner bids first.
Board: 240 Dealer: N Vul: NS HCP: 15	★ KQ3▼ AQ42◆ Q1092◆ Q8	West Bids 3♣ if possible. You bid first.
Board: 241 Dealer: S Vul: Both HCP: 8	♣ 3 ♥ AK106 ♦ 752 ♣ J8765	East Bids 2♠ if possible. Partner bids first.
Board: 242 Dealer: N Vul: None HCP: 15	♦ 965♥ Q642♦ AQJ♦ AQ4	West Bids 2♠ if possible. You bid first.
Board: 243 Dealer: S Vul: NS HCP: 7	★ A9754♥ 8653◆ QJ97★ —	East Bids 5♣ if possible. Partner bids first.

Board: 239 Dealer: S Vul: None	North: ♠ Q1052	South: ♠ AJ9		North		1NT	
North HCP: 10	♥ AQ6	♥ KJ874	Pass	2 ♣ ¹	3♣	Pass	
South HCP: 16	♦ J853 ♣ J9	◆ A10 ◆ K106	Pass	X	AP		
Contract: 3♣X E	20)	11100	1. Stay	man			
Board: 240	North:	South:	West	North	East	South	
Dealer: N	Norui. ♠ KQ3	A842		1NT	Pass		
Vul: NS North HCP: 15	♥ AQ42	♥ J1075	3♣	Pass	Pass		
South HCP: 8	◆ Q1092	♦ K76	AP				
Contract: 3♣X W	♣ Q8	♣ 97	1. Stay	man			
Board: 241	North:	South:	West	North	East		
Dealer: S	1\01u1. ♦ 3	50un. ♦ 975	-	1		1NT	
Vul: Both North HCP: 8	♥ AK106	♥ Q72	Pass	2 ♣ ¹	2 ♠	Pass	
South HCP: 16	♦ 752	♦ AKQ4	Pass	X	Pass	3 ♦	
Contract: 3♦ S	♣ J8765	♣ J8765 ♣ KQ2		AP 1. Stayman			
Board: 242			West	North	Fact	South	
Dealer: N	North: ♠ 965	South: ♠ 10	WCSt	1NT	Pass		
Vul: None	♥ Q642	▼ 10 ♥ KJ97	2♠	Pass	Pass		
North HCP: 15	♦ AQJ	◆ K103	AP	1 4.00	1 0.00		
South HCP: 8 Contract: 2♠X W	♣ AQ4	♣ J7652	1. Stay	man			
Board: 243	N I 4	G 4	West	North	Fact	South	
Dealer: S	North: ♠ A9754	South: ♠ K82	vv est	rvorul	Last	1NT	
Vul: NS	◆ A9734 ♥ 8653	♣ K 82 ♥ AQJ	Pass	2 ♣ ¹	5♣	X	
North HCP: 7	◆ QJ97	♦ A542	AP	<u>~ T</u>			
South HCP: 15 Contract: 5♠X E	.	♣ J74	1. Stay	man			

Board: 239 Dealer: S Vul: None HCP: 16	▲ AJ9♥ KJ874◆ A10▲ K106	East Bids 3♣ if possible. You bid first.
Board: 240 Dealer: N Vul: NS HCP: 8	★ A842▼ J1075★ K76★ 97	West Bids 3♣ if possible. Partner bids first.
Board: 241 Dealer: S Vul: Both HCP: 16	♣ 975♥ Q72♦ AKQ4♣ KQ2	East Bids 2♠ if possible. You bid first.
Board: 242 Dealer: N Vul: None HCP: 8	★ 10★ KJ97★ K103★ J7652	West Bids 2♠ if possible. Partner bids first.
Board: 243 Dealer: S Vul: NS HCP: 15	★ K82▼ AQJ◆ A542◆ J74	East Bids 5♣ if possible. You bid first.

Board: 239 Dealer: S Vul: None	North: ♠ Q1052	South: ♠ AJ9		North		1NT	
North HCP: 10	♥ AQ6	♥ KJ874	Pass	2 ♣ ¹	3♣	Pass	
South HCP: 16	♦ J853 ♣ J9	◆ A10 ◆ K106	Pass	X	AP		
Contract: 3♣X E	20)	11100	1. Stay	man			
Board: 240	North:	South:	West	North	East	South	
Dealer: N	Norui. ♠ KQ3	A842		1NT	Pass		
Vul: NS North HCP: 15	♥ AQ42	♥ J1075	3♣	Pass	Pass		
South HCP: 8	◆ Q1092	♦ K76	AP				
Contract: 3♣X W	♣ Q8	♣ 97	1. Stay	man			
Board: 241	North:	South:	West	North	East		
Dealer: S	1\01u1. ♦ 3	50un. ♦ 975	-	1		1NT	
Vul: Both North HCP: 8	♥ AK106	♥ Q72	Pass	2 ♣ ¹	2 ♠	Pass	
South HCP: 16	♦ 752	♦ AKQ4	Pass	X	Pass	3 ♦	
Contract: 3♦ S	♣ J8765	♣ J8765 ♣ KQ2		AP 1. Stayman			
Board: 242			West	North	Fact	South	
Dealer: N	North: ♠ 965	South: ♠ 10	WCSt	1NT	Pass		
Vul: None	♥ Q642	▼ 10 ♥ KJ97	2♠	Pass	Pass		
North HCP: 15	♦ AQJ	◆ K103	AP	1 4.00	1 0.00		
South HCP: 8 Contract: 2♠X W	♣ AQ4	♣ J7652	1. Stay	man			
Board: 243	N I 4	G 4	West	North	Fact	South	
Dealer: S	North: ♠ A9754	South: ♠ K82	vv est	rvorul	Last	1NT	
Vul: NS	◆ A9734 ♥ 8653	♣ K 82 ♥ AQJ	Pass	2 ♣ ¹	5♣	X	
North HCP: 7	◆ QJ97	♦ A542	AP	<u>~ T</u>			
South HCP: 15 Contract: 5♠X E	.	♣ J74	1. Stay	man			

Board: 244 Dealer: N Vul: EW HCP: 15	★ K73♥ 983◆ KJ8★ AKJ2	West Bids 2♦ if possible. West Doubles 3♦ if possible. You bid first.
Board: 245 Dealer: S Vul: None HCP: 8	★ A643♥ QJ6◆ 4★ J9754	East Bids 2♦ if possible. Partner bids first.
Board: 246 Dealer: N Vul: NS HCP: 16	★ A83♥ QJ10★ AQ102★ K98	West Bids 2♠ if possible. You bid first.
Board: 247 Dealer: S Vul: EW HCP: 11	★ K1053★ KJ642★ —★ KJ104	East Bids 4♦ if possible. Partner bids first.

Board: 244 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 S	North: ♠ K73 ♥ 983 ♠ KJ8 ♣ AKJ2	South: ♠ AJ1062 ♥ QJ105 ♦— ♣ 10854	2♦ Pass X AP	Pass	Pass Pass Pass Pass	2♣¹ X 3♠² 4♣
Board: 245 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. Stay		2♦ Pass Pass	1NT Pass 3♣ 4♣
Board: 246 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. Stay	North 1NT 2NT man		
Board: 247 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♥ N	North: ♠ K1053 ♥ KJ642 ←— ♣ KJ104	South: ♠ AQ8 ♥ A87 ♦ J92 ♠ A853	West Pass Pass 1. Stay	4♥	East 4 AP	South 1NT Pass

Board: 244 Dealer: N Vul: EW	◆ AJ1062 ▼ QJ105 ◆ —	West Bids 2♦ if possible. West Doubles 3♦ if possible.
HCP: 8	♣ 10854	Partner bids first.
Board: 245 Dealer: S Vul: None HCP: 15	▶ J9▼ AK84◆ 983◆ AK86	East Bids 2♦ if possible. You bid first.
Board: 246 Dealer: N Vul: NS HCP: 9	Q2★ K984◆ 8753◆ A53	West Bids 2♠ if possible. Partner bids first.
Board: 247 Dealer: S Vul: EW HCP: 15	AQ8✓ A87✓ J92▲ A853	East Bids 4♦ if possible. You bid first.

Board: 244 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4 S	North: ♠ K73 ♥ 983 ♠ KJ8 ♣ AKJ2	South: ♠ AJ1062 ♥ QJ105 ♦— ♣ 10854	2♦ Pass X AP	Pass	Pass Pass Pass Pass	2♣¹ X 3♠² 4♣
Board: 245 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. Stay		2♦ Pass Pass	1NT Pass 3♣ 4♣
Board: 246 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. Stay	North 1NT 2NT man		
Board: 247 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♥ N	North: ♠ K1053 ♥ KJ642 ←— ♣ KJ104	South: ♠ AQ8 ♥ A87 ♦ J92 ♠ A853	West Pass Pass 1. Stay	4♥	East 4 AP	South 1NT Pass

Board: 248 Dealer: N Vul: Both HCP: 17	★ KQ43♥ Q8◆ A105◆ AQ87	West Bids 2♥ if possible. You bid first.
Board: 249 Dealer: S Vul: NS HCP: 8	★ K865♥ Q109◆ 72◆ K1032	East Bids 2♥ if possible. Partner bids first.
Board: 250 Dealer: N Vul: None HCP: 15	★ K62★ AJ1095★ A3★ K92	West Bids 2♦ if possible. You bid first.
Board: 251 Dealer: S Vul: EW HCP: 16	▲ A954♥ Q8◆ AK10◆ QJ32	East Bids 3♥ if possible. Partner bids first.
Board: 252 Dealer: N Vul: Both HCP: 15	★ KJ108▼ K6◆ AJ6◆ K964	West Bids 2♠ if possible. You bid first.

Board: 248 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		Pass Pass Pass Pass	2♣¹ X 3♥² 5♣
Board: 249 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ K865 ♥ Q109 • 72 ♣ K1032	South: ♣ J4 ♥ A32 ♠ A1096 ♣ AQ96			East 2♥ AP	South 1NT Pass
Board: 250 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4 \(\mathbb{N} \) N	North: ♠ K62 ▼ AJ1095 ♠ A3 ♣ K92	South: ♠ 109 ▼ K762 ♦ 105 ♣ AJ1083	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 251 Dealer: S Vul: EW North HCP: 16 South HCP: 17 Contract: 3 VX E	North: ♠ A954 ♥ Q8 ♠ AK10 ♠ QJ32	South: ♠ KJ6 ♥ AK ♠ Q974 ♣ A764		X	East 3♥ AP	South 1NT Pass
Board: 252 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 ♣ ¹

Board: 248 Dealer: N Vul: Both HCP: 8	★ A1085♥ 9♦ J64★ K10953	West Bids 2♥ if possible. Partner bids first.
Board: 249 Dealer: S Vul: NS HCP: 15	▲ J4✔ A32◆ A1096▲ AQ96	East Bids 2♥ if possible. You bid first.
Board: 250 Dealer: N Vul: None HCP: 8	★ 109▼ K762★ 105★ AJ1083	West Bids 2♦ if possible. Partner bids first.
Board: 251 Dealer: S Vul: EW HCP: 17	★ KJ6★ AK◆ Q974★ A764	East Bids 3♥ if possible. You bid first.
Board: 252 Dealer: N Vul: Both HCP: 9	♣ 75♥ QJ107◆ K1053♣ QJ8	West Bids 2♠ if possible. Partner bids first.

Board: 248 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		Pass Pass Pass Pass	2♣¹ X 3♥² 5♣
Board: 249 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ K865 ♥ Q109 • 72 ♣ K1032	South: ♣ J4 ♥ A32 ♠ A1096 ♣ AQ96			East 2♥ AP	South 1NT Pass
Board: 250 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4 \(\mathbb{N} \) N	North: ♠ K62 ▼ AJ1095 ♠ A3 ♣ K92	South: ♠ 109 ▼ K762 ♦ 105 ♣ AJ1083	West 2 AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 251 Dealer: S Vul: EW North HCP: 16 South HCP: 17 Contract: 3 VX E	North: ♠ A954 ♥ Q8 ♠ AK10 ♠ QJ32	South: ♠ KJ6 ♥ AK ♠ Q974 ♣ A764		X	East 3♥ AP	South 1NT Pass
Board: 252 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 ♣ ¹

Board: 253 Dealer: S Vul: None HCP: 11	◆ 987♥ AJ75◆ KJ43◆ Q5	East Bids 2♦ if possible. Partner bids first.
Board: 254 Dealer: N Vul: NS HCP: 15	★ 102★ KQJ64★ A94★ KQ6	West Bids 2♠ if possible. You bid first.
Board: 255 Dealer: S Vul: Both HCP: 8	▲ AJ103♥ J64♦ 76♣ Q854	East Bids 2♥ if possible. Partner bids first.
Board: 256 Dealer: N Vul: None HCP: 15	♠ AQ♥ KJ543◆ Q83♠ K42	West Bids 2♦ if possible. You bid first.
Board: 257 Dealer: S Vul: NS HCP: 8	★74★ AJ82◆ Q83★ J874	East Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.

Board: 253 Dealer: S Vul: None	North: ♠ 987	South: ♠ AJ10		North		1NT
North HCP: 11	♥ AJ75	♥ KQ92	Pass	2 ♣ ¹	2•	Pass
South HCP: 15	◆ KJ43 ♣ Q5	◆ Q8 ◆ K1072	Pass	3NT	AP	
Contract: 3N S	± Q3	¥ IXIV/2	1. Stay	man		
Board: 254	North:	South:	West	North	East	South
Dealer: N	102 ♦ 102	♦ Q864		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ KQJ64	♥ A1075	2♠	Pass		2NT
South HCP: 9	♦ A94	♦ QJ8	AP			
Contract: 2N N	♣ KQ6	♣ 32	1. Stay	man		
Board: 255 Dealer: S	North: ♠ AJ103	South: ♠ K864	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ J64	♥ K9	Pass	2 ♣ ¹	2♥	2NT
South HCP: 8	♦ 76	♦ K1043	AP			
Contract: 2N S	♣ Q854	♣ AK6	1. Stay	man		
Board: 256	North:	South:	West	North	East	South
Dealer: N	AQ	♦ 109874		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ KJ543	♥ AQ98	2♦	2♥	Pass	4♥
South HCP: 8	• Q83	♦ 107	AP			
Contract: 4♥ N	♣ K42	♣ Q5	1. Stay	man		
Board: 257 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	★ 74	♦ A2	Pass	2 ♣ ¹	2♠	Pass
North HCP: 8	♥ AJ82	♥ Q543 ♦ A54	Pass	X	3 ♠	Pass
South HCP: 15	◆ Q83 ♣ J874	◆ A54 ◆ KQ32	Pass	X	AP	
Contract: 3♠X E	2 30/1	2 11032	1. Stay	man		

Board: 253 Dealer: S Vul: None HCP: 15	▲ AJ10▼ KQ92◆ Q8▲ K1072	East Bids 2♦ if possible. You bid first.
Board: 254 Dealer: N Vul: NS HCP: 9	◆ Q864 ▼ A1075 ◆ QJ8 ◆ 32	West Bids 2♠ if possible. Partner bids first.
Board: 255 Dealer: S Vul: Both HCP: 16	★ K864★ K9★ K1043★ AK6	East Bids 2♥ if possible. You bid first.
Board: 256 Dealer: N Vul: None HCP: 8	109874AQ98107Q5	West Bids 2♦ if possible. Partner bids first.
Board: 257 Dealer: S Vul: NS HCP: 15	A2♥ Q543A54★ KQ32	East Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 253 Dealer: S Vul: None	North: ♠ 987	South: ♠ AJ10		North		1NT
North HCP: 11	♥ AJ75	♥ KQ92	Pass	2 ♣ ¹	2•	Pass
South HCP: 15	◆ KJ43 ♣ Q5	◆ Q8 ◆ K1072	Pass	3NT	AP	
Contract: 3N S	± Q3	¥ IXIV/2	1. Stay	man		
Board: 254	North:	South:	West	North	East	South
Dealer: N	102 ♦ 102	♦ Q864		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ KQJ64	♥ A1075	2♠	Pass		2NT
South HCP: 9	♦ A94	♦ QJ8	AP			
Contract: 2N N	♣ KQ6	♣ 32	1. Stay	man		
Board: 255 Dealer: S	North: ♠ AJ103	South: ♠ K864	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ J64	♥ K9	Pass	2 ♣ ¹	2♥	2NT
South HCP: 8	♦ 76	♦ K1043	AP			
Contract: 2N S	♣ Q854	♣ AK6	1. Stay	man		
Board: 256	North:	South:	West	North	East	South
Dealer: N	AQ	♦ 109874		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ KJ543	♥ AQ98	2♦	2♥	Pass	4♥
South HCP: 8	• Q83	♦ 107	AP			
Contract: 4♥ N	♣ K42	♣ Q5	1. Stay	man		
Board: 257 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	★ 74	♦ A2	Pass	2 ♣ ¹	2♠	Pass
North HCP: 8	♥ AJ82	♥ Q543 ♦ A54	Pass	X	3 ♠	Pass
South HCP: 15	◆ Q83 ♣ J874	◆ A54 ◆ KQ32	Pass	X	AP	
Contract: 3♠X E	2 30/1	2 11032	1. Stay	man		

Board: 258 Dealer: N Vul: EW HCP: 15	♣87✔AQJ◆QJ109♣KQ53	West Bids 2♠ if possible. You bid first.
Board: 259 Dealer: S Vul: None HCP: 12	★ K1032▼ J8◆ KQ72◆ K109	East Bids 4♥ if possible. Partner bids first.
Board: 260 Dealer: N Vul: NS HCP: 15	★ K8✓ KJ65◆ AK974◆ J10	West Bids 3♣ if possible. You bid first.
Board: 261 Dealer: S Vul: EW HCP: 9	1074✓ QJ32✓ KQJ1045	East Bids 2♠ if possible. Partner bids first.
Board: 262 Dealer: N Vul: Both HCP: 15	♦ 9853♥ 102♦ AKQ4♠ AQ6	West Bids 2♠ if possible. You bid first.

Board: 258 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3 S	North: ♠ 87 ♥ AQJ • QJ109 ♠ KQ53	South: ♠ 104 ♥ K1074 ♠ AK83 ♣ J96	West 2♣ Pass 1. Stay	North 1NT Pass 3♣ man	East Pass Pass AP	2 ♣ ¹
Board: 259 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4 X E	North: ♠ K1032 ♥ J8 ♠ KQ72 ♠ K109	South: ♠ AQJ5 ♥ K63 ♠ AJ83 ♣ 85	West Pass Pass 1. Stay	North 2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 260 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 ♣ ¹
Board: 261 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5 N	North: • 1074 • QJ32 • KQJ104 • 5	South:	Pass Pass Pass 1. Stay	North 2♣¹ 3♦ 5♦ man raise or	2♠ Pass AP	1NT Pass 3♣²
Board: 262 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:	South: ♠ QJ2 ♥ K986 ♦ 987 ♣ K108	West 2♠ AP 1. Stay	North 1NT Pass man	Pass	

Board: 258 Dealer: N Vul: EW HCP: 11	104✓ K1074→ AK83♣ J96	West Bids 2♠ if possible. Partner bids first.
Board: 259 Dealer: S Vul: None HCP: 15	♠ AQJ5♥ K63♠ AJ83♠ 85	East Bids 4♥ if possible. You bid first.
Board: 260 Dealer: N Vul: NS HCP: 11	▲ A976♥ A1087◆ QJ10♣ 72	West Bids 3♣ if possible. Partner bids first.
Board: 261 Dealer: S Vul: EW HCP: 15	◆ 532♥ A4◆ A985◆ AK98	East Bids 2♠ if possible. You bid first.
Board: 262 Dealer: N Vul: Both HCP: 9	♣ QJ2♥ K986◆ 987◆ K108	West Bids 2♠ if possible. Partner bids first.

Board: 258 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3 S	North: ♠ 87 ♥ AQJ • QJ109 ♠ KQ53	South: ♠ 104 ♥ K1074 ♠ AK83 ♣ J96	West 2♣ Pass 1. Stay	North 1NT Pass 3♣ man	East Pass Pass AP	2 ♣ ¹
Board: 259 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4 X E	North: ♠ K1032 ♥ J8 ♠ KQ72 ♠ K109	South: ♠ AQJ5 ♥ K63 ♠ AJ83 ♣ 85	West Pass Pass 1. Stay	North 2♣¹ X man	East 4♥ AP	South 1NT Pass
Board: 260 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 ♣ ¹
Board: 261 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 5 N	North: • 1074 • QJ32 • KQJ104 • 5	South:	Pass Pass Pass 1. Stay	North 2♣¹ 3♦ 5♦ man raise or	2♠ Pass AP	1NT Pass 3♣²
Board: 262 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:	South: ♠ QJ2 ♥ K986 ♦ 987 ♣ K108	West 2♠ AP 1. Stay	North 1NT Pass man	Pass	

Board: 263 Dealer: S Vul: NS HCP: 9	★ K986♥ Q92◆ 4◆ A9853	East Bids 2♦ if possible. Partner bids first.
Board: 264 Dealer: N Vul: Both HCP: 15	♠ AK7♥ AJ73♦ J104♠ Q92	West Bids 2♦ if possible. You bid first.
Board: 265 Dealer: S Vul: None HCP: 9	★732★ AK92★ 84★ Q542	East Bids 2♦ if possible. Partner bids first.
Board: 266 Dealer: N Vul: EW HCP: 15	AJ972KQ5102KQ10	West Bids 3♣ if possible. You bid first.
Board: 267 Dealer: S Vul: Both HCP: 7	★ 107432★ K852★ A72★ 3	East Bids 3♣ if possible. Partner bids first.

Board: 263 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	4 ♥	East 2♦ AP	South 1NT 2♥
Board: 264 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 man	East Pass Pass	2 ♣ ¹
Board: 265 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4 N	North: ♠ 732 ♥ AK92 ♦ 84 ♠ Q542	South: ♠ AQ5 ♥ Q1054 ♠ 75 ♣ AK83	Pass Pass Pass AP 1. Stay	North 2.1 X 3.2 man raise or	2♦ Pass Pass	1NT Pass 3♣ 4♣
Board: 266 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3&X W	North: ♠ AJ972 ♥ KQ5 • 102 ♣ KQ10	South: ♠ Q105 ♥ AJ93 ♠ K74 ♠ 864	West 3♣ AP 1. Stay		Pass	2 ♣ ¹
Board: 267 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3•X E	North: ♠ 107432 ♥ K852 ♠ A72 ♣ 3	South: ♣ J6 ♥ AQJ7 ♠ K9843 ♣ A2	West Pass Pass 1. Stay	X	East 3♣ AP	South 1NT Pass

Board: 263 Dealer: S Vul: NS HCP: 16	♣ QJ4♥ AK854◆ A53♣ Q6	East Bids 2♦ if possible. You bid first.
Board: 264 Dealer: N Vul: Both HCP: 9	♣ Q92♥ Q1054♦ 62♣ AJ74	West Bids 2♦ if possible. Partner bids first.
Board: 265 Dealer: S Vul: None HCP: 15	AQ5♥ Q1054↑ 75♣ AK83	East Bids 2♦ if possible. You bid first.
Board: 266 Dealer: N Vul: EW HCP: 10	♣ Q105♥ AJ93♦ K74♣ 864	West Bids 3♣ if possible. Partner bids first.
Board: 267 Dealer: S Vul: Both HCP: 15	♣ J6♥ AQJ7◆ K9843♣ A2	East Bids 3♣ if possible. You bid first.

Board: 263 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	4 ♥	East 2♦ AP	South 1NT 2♥
Board: 264 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 man	East Pass Pass	2 ♣ ¹
Board: 265 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4 N	North: ♠ 732 ♥ AK92 ♦ 84 ♠ Q542	South: ♠ AQ5 ♥ Q1054 ♠ 75 ♣ AK83	Pass Pass Pass AP 1. Stay	North 2.1 X 3.2 man raise or	2♦ Pass Pass	1NT Pass 3♣ 4♣
Board: 266 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3&X W	North: ♠ AJ972 ♥ KQ5 • 102 ♣ KQ10	South: ♠ Q105 ♥ AJ93 ♠ K74 ♠ 864	West 3♣ AP 1. Stay		Pass	2 ♣ ¹
Board: 267 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3•X E	North: ♠ 107432 ♥ K852 ♠ A72 ♣ 3	South: ♣ J6 ♥ AQJ7 ♠ K9843 ♣ A2	West Pass Pass 1. Stay	X	East 3♣ AP	South 1NT Pass

Board: 268 Dealer: N Val: None HCP: 16 Board: 269 Dealer: S Vul: NS Vul: NS HCP: 11 Board: 270 Dealer: N Vul: Both HCP: 16 East Bids 3♥ if possible. West Bids 3♥ if possible. You bid first. You bid first. East Bids 3♥ if possible. West Bids 5♥ if possible. Partner bids first. West Bids 5♠ if possible. Vul: NS Vul: Both HCP: 16 KQ10 KQ10 You bid first. East Bids 2♦ if possible. You bid first. East Bids 2♦ if possible. You bid first. Board: 271 East Bids 2♦ if possible. Partner bids first. Board: 271 East Bids 2♦ if possible. Partner bids first. Board: 272 K864 Dealer: N A9653 West Bids 2♦ if possible. Partner bids first. West Bids 2♦ if possible. You bid first.			
Dealer: S Vul: NS Vul: NS HCP: 11 Board: 270 Dealer: N Vul: Both HCP: 16 Board: 271 HCP: 16 Compared to the possible of th	Dealer: N Vul: None	♥ AQ82 ♦ A1076	
Dealer: N Vul: Both HCP: 16 KQ10 You bid first. West Bids 5♣ if possible. You bid first. West Bids 5♣ if possible. You bid first. Fast Bids 2♦ if possible. You bid first. Board: 271 Partner bids first. Board: 272 A9653 Board: 272 Partner bids first. West Bids 2♦ if possible. Partner bids first. West Bids 2♦ if possible. Vul: None HCP: 8 K864 Vul: NS K864 Vul: NS Vou bid first	Dealer: S Vul: NS	∨ A → 108654	•
Dealer: S Vul: None HCP: 8 Vul: None HCP: 8 A9653 Fast Bids 2 ◆ if possible. Partner bids first. West Bids 2 ◆ if possible. Vul: NS West Bids 2 ◆ if possible. Vul: NS Vou bid first	Dealer: N Vul: Both	∨ K97 → KQ10	
Dealer: N	Dealer: S Vul: None	▼ J98◆ 7	•
	Dealer: N	♥ AJ62	•

Board: 268 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3 S	North: ♠ AQ8 ♥ AQ82 ♠ A1076 ♠ 104	South: ♣ J52 ♥ K965 ♦ KQJ54 ♣ 7	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 269 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ KQJ2 ✔ A ♣ 108654 ♣ J107	South: ♠ A7 ▼ 8653 ♠ KQJ3 ♠ AK3			East 3▼ AP	South 1NT Pass
Board: 270 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 ♣ ¹
Board: 271 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: 272 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	East Pass Pass AP	2 ♣ ¹

Board: 268 Dealer: N Vul: None HCP: 10	♣ J52♥ K965♦ KQJ54♣ 7	West Bids 3♣ if possible. Partner bids first.
Board: 269 Dealer: S Vul: NS HCP: 17	♠ A7♥ 8653♠ KQJ3♠ AK3	East Bids 3♥ if possible. You bid first.
Board: 270 Dealer: N Vul: Both HCP: 11	▲ A964♥ QJ8◆ A9543◆ 10	West Bids 5♣ if possible. Partner bids first.
Board: 271 Dealer: S Vul: None HCP: 16	AQJ92AQ7104K82	East Bids 2♦ if possible. You bid first.
Board: 272 Dealer: N Vul: NS HCP: 8	♣ QJ103♥ KQ93◆ 96♣ 984	West Bids 2♦ if possible. Partner bids first.

Board: 268 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3 S	North: ♠ AQ8 ♥ AQ82 ♠ A1076 ♠ 104	South: ♣ J52 ♥ K965 ♦ KQJ54 ♣ 7	West 3 AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 269 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ KQJ2 ✔ A ♣ 108654 ♣ J107	South: ♠ A7 ▼ 8653 ♠ KQJ3 ♠ AK3			East 3▼ AP	South 1NT Pass
Board: 270 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 ♣ ¹
Board: 271 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: 272 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	East Pass Pass AP	2 ♣ ¹

Board: 273 Dealer: S Vul: EW HCP: 8	★ KJ7★ A532★ 6★ 98653	East Bids 2♦ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 274 Dealer: N Vul: None HCP: 16	♦ 64 ♥ A87 ♦ K1084 ♣ AKQ8	West Bids 2♥ if possible. You bid first.
Board: 275 Dealer: S Vul: NS HCP: 11	★ A1042♥ Q87◆ J109◆ A74	East Bids 2♦ if possible. Partner bids first.
Board: 276 Dealer: N Vul: EW HCP: 16	◆ QJ108▼ AQ2◆ 986◆ AK9	West Bids 5♦ if possible. You bid first.
Board: 277 Dealer: S Vul: Both HCP: 8	▲ AJ83▼ 1075◆ 963♣ K73	East Bids 2♦ if possible. Partner bids first.

Board: 273 Dealer: S Vul: EW North HCP: 8	North: ♠ KJ7 ▼ A532 ♠ 6	South: ♠ A1093 ♥ K108 ♠ KQ	West Pass Pass	North 2♣¹ X	East 2 Pass	South 1NT Pass 3♣
South HCP: 15 Contract: 4♣ N	♣ 98653	♣ QJ102	3 ♦ 1. Stay	4 ♣ man	AP	
Board: 274 Dealer: N	North: ♠ 64	South:	West	North 1NT	East Pass	
Vul: None North HCP: 16 South HCP: 11	◆ A87 ◆ K1084 ◆ AKQ8	♣ Q1085♥ J3♦ AQJ52♣ J4	2♥ AP	2NT	Pass	
Contract: 3♦ S	2 migo	¥ 3 i	1. Stay	man		
Board: 275 Dealer: S Vul: NS	North: ♠ A1042	South: ♠ KQJ5	West	North	East	South 1NT
North HCP: 11 South HCP: 15	♥ Q87 ♦ J109	♥ 963 ♦ A86	Pass Pass	2♣¹ 3♠	2♦ AP	Pass
Contract: 3♠ N	♣ A74	♣ KQ2	1. Stay	man		
Board: 276 Dealer: N Vul: EW	North: ♠ QJ108 ♥ AQ2	South: ♠ AK65 ♥ K7653	West	North 1NT	East Pass	
North HCP: 16 South HCP: 12 Contract: 5•X W	◆ 986 ◆ AK9	• R7033 • — • Q872	5 ♦ 1. Stay	X man	AP	
Board: 277 Dealer: S	North: ♠ AJ83	South: ♠ K109	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ 1075 ♦ 963	♥ AKJ83 • Q87	Pass Pass	2 ♣ ¹ 3 ♥	2♦ AP	2♥
South HCP: 15 Contract: 3♥ S	♣ K73	♣ Q10	1. Stay		1 u	

Board: 273 Dealer: S Vul: EW HCP: 15	★ A1093★ K108★ KQ★ QJ102	East Bids 2♦ if possible. West Bids 3♦ if possible. You bid first.
Board: 274 Dealer: N Vul: None HCP: 11	♣ Q1085♥ J3♦ AQJ52♣ J4	West Bids 2♥ if possible. Partner bids first.
Board: 275 Dealer: S Vul: NS HCP: 15	★ KQJ5♥ 963◆ A86◆ KQ2	East Bids 2♦ if possible. You bid first.
Board: 276 Dealer: N Vul: EW HCP: 12	★ AK65★ K7653★ —★ Q872	West Bids 5♦ if possible. Partner bids first.
Board: 277 Dealer: S Vul: Both HCP: 15	★ K109★ AKJ83◆ Q87★ Q10	East Bids 2♦ if possible. You bid first.

Board: 273 Dealer: S Vul: EW North HCP: 8	North: ♠ KJ7 ▼ A532 ♠ 6	South: ♠ A1093 ♥ K108 ♠ KQ	West Pass Pass	North 2♣¹ X	East 2 Pass	South 1NT Pass 3♣
South HCP: 15 Contract: 4♣ N	♣ 98653	♣ QJ102	3 ♦ 1. Stay	4 ♣ man	AP	
Board: 274 Dealer: N	North: ♠ 64	South:	West	North 1NT	East Pass	
Vul: None North HCP: 16 South HCP: 11	◆ A87 ◆ K1084 ◆ AKQ8	♣ Q1085♥ J3♦ AQJ52♣ J4	2♥ AP	2NT	Pass	
Contract: 3♦ S	2 migo	¥ 3 i	1. Stay	man		
Board: 275 Dealer: S Vul: NS	North: ♠ A1042	South: ♠ KQJ5	West	North	East	South 1NT
North HCP: 11 South HCP: 15	♥ Q87 ♦ J109	♥ 963 ♦ A86	Pass Pass	2♣¹ 3♠	2♦ AP	Pass
Contract: 3♠ N	♣ A74	♣ KQ2	1. Stay	man		
Board: 276 Dealer: N Vul: EW	North: ♠ QJ108 ♥ AQ2	South: ♠ AK65 ♥ K7653	West	North 1NT	East Pass	
North HCP: 16 South HCP: 12 Contract: 5•X W	◆ 986 ◆ AK9	• R7033 • — • Q872	5 ♦ 1. Stay	X man	AP	
Board: 277 Dealer: S	North: ♠ AJ83	South: ♠ K109	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ 1075 ♦ 963	♥ AKJ83 • Q87	Pass Pass	2 ♣ ¹ 3 ♥	2♦ AP	2♥
South HCP: 15 Contract: 3♥ S	♣ K73	♣ Q10	1. Stay		1 u	

Board: 278 Dealer: N Vul: NS HCP: 15	★ KQJ5♥ Q97◆ AQ109◆ J4	West Bids 2♥ if possible. You bid first.
Board: 279 Dealer: S Vul: EW HCP: 11	♣ Q10♥ QJ52◆ Q2♣ KJ842	East Bids 2♠ if possible. Partner bids first.
Board: 280 Dealer: N Vul: Both HCP: 15		West Bids 2♦ if possible. You bid first.
Board: 281 Dealer: S Vul: None HCP: 9	◆96♥ KQ108◆ K10◆ J10762	East Bids 2♠ if possible. Partner bids first.
Board: 282 Dealer: N Vul: EW HCP: 16	★ K2▼ K765◆ KJ9◆ KQJ3	West Bids 4♠ if possible. You bid first.

Board: 278 Dealer: N Vul: NS North HCP: 15	North: ♠ KQJ5 ♥ Q97	South: ♠ A432 ▼ J103	West 2♥	North 1NT Pass	East Pass Pass	2 ♣ ¹
North HCP: 15 South HCP: 12 Contract: 4♠ S	◆ AQ109 ◆ J4	♦ K643 ♣ A10	Pass 1. Stay	4 ♠ man	AP	
Board: 279 Dealer: S Vul: EW	North: ♠ Q10	South: ♠ KJ	West	North	East	South 1NT
Vui. Ew North HCP: 11	♥ QJ52	♥ K1064	Pass	2 ♣ ¹	2♠	Pass
South HCP: 15 Contract: 3♣ N	◆ Q2 ◆ KJ842	◆ KJ10 ◆ A1093	Pass 1. Stay	3♣ man	AP	
Board: 280 Dealer: N	North: ♠ J5	South: ♠ K9	West	North 1NT	East Pass	
Vul: Both North HCP: 15 South HCP: 10	✓ AQ52✓ J83✓ AK54	▼ KJ98◆ 1062◆ QJ72	2♦ AP	Pass	Pass	3NT
Contract: 3N N	Time	1 012	1. Stay	man		
Board: 281 Dealer: S	North: ♠ 96	South: ♠ KJ10	West	North	East	South 1NT
Vul: None North HCP: 9	♥ KQ108	y 96	Pass	2 ♣ ¹	2♠	Pass
South HCP: 15 Contract: 3♣ N	◆ K10 ◆ J10762	◆ AJ542 ◆ AQ4	Pass 1. Stay	3 ♣ man	AP	
Board: 282 Dealer: N	North: ♠ K2	South: ♠ A7	West	North 1NT	East Pass	
Vul: EW	♥ K765	♥ Q1093	4♠	Pass	Pass	
North HCP: 16 South HCP: 10	♦ KJ9	♦ A863	AP			
Contract: 4♠X W	♣ KQJ3	♣ 752	1. Stay	man		

Board: 278 Dealer: N Vul: NS HCP: 12	★ A432▼ J103◆ K643★ A10	West Bids 2♥ if possible. Partner bids first.
Board: 279 Dealer: S Vul: EW HCP: 15	★ KJ ♥ K1064 ♦ KJ10 ♣ A1093	East Bids 2♠ if possible. You bid first.
Board: 280 Dealer: N Vul: Both HCP: 10	★ K9▼ KJ98◆ 1062◆ QJ72	West Bids 2♦ if possible. Partner bids first.
Board: 281 Dealer: S Vul: None HCP: 15	★ KJ10♥ 96◆ AJ542◆ AQ4	East Bids 2♠ if possible. You bid first.
Board: 282 Dealer: N Vul: EW HCP: 10	♠ A7♥ Q1093♦ A863♠ 752	West Bids 4♠ if possible. Partner bids first.

Board: 278 Dealer: N Vul: NS North HCP: 15	North: ♠ KQJ5 ♥ Q97	South: ♠ A432 ▼ J103	West 2♥	North 1NT Pass	East Pass Pass	2 ♣ ¹
North HCP: 15 South HCP: 12 Contract: 4♠ S	◆ AQ109 ◆ J4	♦ K643 ♣ A10	Pass 1. Stay	4 ♠ man	AP	
Board: 279 Dealer: S Vul: EW	North: ♠ Q10	South: ♠ KJ	West	North	East	South 1NT
Vui. Ew North HCP: 11	♥ QJ52	♥ K1064	Pass	2 ♣ ¹	2♠	Pass
South HCP: 15 Contract: 3♣ N	◆ Q2 ◆ KJ842	◆ KJ10 ◆ A1093	Pass 1. Stay	3♣ man	AP	
Board: 280 Dealer: N	North: ♠ J5	South: ♠ K9	West	North 1NT	East Pass	
Vul: Both North HCP: 15 South HCP: 10	✓ AQ52✓ J83✓ AK54	▼ KJ98◆ 1062◆ QJ72	2♦ AP	Pass	Pass	3NT
Contract: 3N N	Time	1 012	1. Stay	man		
Board: 281 Dealer: S	North: ♠ 96	South: ♠ KJ10	West	North	East	South 1NT
Vul: None North HCP: 9	♥ KQ108	y 96	Pass	2 ♣ ¹	2♠	Pass
South HCP: 15 Contract: 3♣ N	◆ K10 ◆ J10762	◆ AJ542 ◆ AQ4	Pass 1. Stay	3 ♣ man	AP	
Board: 282 Dealer: N	North: ♠ K2	South: ♠ A7	West	North 1NT	East Pass	
Vul: EW	♥ K765	♥ Q1093	4♠	Pass	Pass	
North HCP: 16 South HCP: 10	♦ KJ9	♦ A863	AP			
Contract: 4♠X W	♣ KQJ3	♣ 752	1. Stay	man		

Board: 283 Dealer: S Vul: Both HCP: 12	♣ Q1096 ♥ J10743 ♦ — ♣ AKQ10	East Bids 3♦ if possible. Partner bids first.
Board: 284 Dealer: N Vul: None HCP: 15	 ♣ J94 ♥ A74 ♦ A65 ♣ AQ94	West Bids 2♦ if possible. You bid first.
Board: 285 Dealer: S Vul: NS HCP: 9		East Bids 2♦ if possible. Partner bids first.
Board: 286 Dealer: N Vul: Both HCP: 15	★ K96▼ AQ62◆ K2◆ QJ62	West Bids 3♦ if possible. You bid first.
Board: 287 Dealer: S Vul: None HCP: 9	★ K652♥ 95◆ 984◆ AQ52	East Bids 2♥ if possible. Partner bids first.

			West	North	East	South 1NT
Board: 283			Pass	2 ♣ ¹	3♦	Pass
Dealer: S	North:	South:	Pass	3♥	Pass	4♥
Vul: Both	♦ Q1096	♠ A742	Pass	$4NT^2$	Pass	5 ♣ ³
North HCP: 12	♥ J10743	♥ AQ9 ♦ AK4	Pass	5♦	Pass	6 ♦ ⁴
South HCP: 17	▼ — A KQ10	◆ 654	Pass	6♥	AP	
Contract: 6♥ N	1111410	1 00 1		kwood (,	for 🔻
				$\frac{5}{5}$ or $\frac{3}{5}$		
			4. ▼ qu	een and	♦ KIUS	,
Board: 284	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ J94	AQ865		1NT	Pass	
Vul: None	♥ A74	♥ J1095	2•	Pass	Pass	
North HCP: 15 South HCP: 8	◆ A65	♦ 97	Pass	4♠	AP	
Contract: 4♠ S	♣ AQ94	♣ J5	1. Stayman			
Board: 285 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2 E	North:	South: ♠ KQ95 ♥ A86 ♦ 82 ♣ AK74		North 2♣¹ man	East 2♦	South 1NT AP
Board: 286	North:	South:	West	North	East	South
Dealer: N	♦ K96	♦ Q10		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ AQ62 ♦ K2	♥ KJ107	3♦	Pass	Pass	X
South HCP: 12	♦ QJ62	◆ Q7 ◆ A10074	AP			
Contract: 3♦X W	Ç2	♣ A10974	1. Stay	man		
Board: 287 Dealer: S	North: ♠ K652	South: ♠ AQ87	West	North	East	South 1NT
Vul: None	♥ 95	♥ 1074	Pass	2 ♣ ¹	2♥	Pass
North HCP: 9 South HCP: 15	♦ 984	◆ AJ2	Pass	X	AP	
South HCP: 13 Contract: 2 V X E	♣ AQ52	♣ KJ4	1. Stay			

Board: 283 Dealer: S Vul: Both HCP: 17	A742✓ AQ9AK4♠ 654	East Bids 3♦ if possible. You bid first.
Board: 284 Dealer: N Vul: None HCP: 8	AQ865✓ J1095✓ 97✓ J5	West Bids 2♦ if possible. Partner bids first.
Board: 285 Dealer: S Vul: NS HCP: 16	★ KQ95▼ A86◆ 82◆ AK74	East Bids 2♦ if possible. You bid first.
Board: 286 Dealer: N Vul: Both HCP: 12	♣ Q10♥ KJ107◆ Q7♣ A10974	West Bids 3♦ if possible. Partner bids first.
Board: 287 Dealer: S Vul: None HCP: 15	AQ87▼ 1074◆ AJ2◆ KJ4	East Bids 2♥ if possible. You bid first.

			West	North	East	South 1NT
Board: 283			Pass	2 ♣ ¹	3♦	Pass
Dealer: S	North:	South:	Pass	3♥	Pass	4♥
Vul: Both	♦ Q1096	♠ A742	Pass	$4NT^2$	Pass	5 ♣ ³
North HCP: 12	♥ J10743	♥ AQ9 ♦ AK4	Pass	5♦	Pass	6 ♦ ⁴
South HCP: 17	▼ — A KQ10	◆ 654	Pass	6♥	AP	
Contract: 6♥ N	1111410	1 00 1		kwood (,	for 🔻
				$\frac{5}{5}$ or $\frac{3}{5}$		
			4. ▼ qu	een and	♦ KIUS	,
Board: 284	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ J94	AQ865		1NT	Pass	
Vul: None	♥ A74	♥ J1095	2•	Pass	Pass	
North HCP: 15 South HCP: 8	◆ A65	♦ 97	Pass	4♠	AP	
Contract: 4♠ S	♣ AQ94	♣ J5	1. Stayman			
Board: 285 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2 E	North:	South: ♠ KQ95 ♥ A86 ♦ 82 ♣ AK74		North 2♣¹ man	East 2♦	South 1NT AP
Board: 286	North:	South:	West	North	East	South
Dealer: N	♦ K96	♦ Q10		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ AQ62 ♦ K2	♥ KJ107	3♦	Pass	Pass	X
South HCP: 12	♦ QJ62	◆ Q7 ◆ A10074	AP			
Contract: 3♦X W	Ç2	♣ A10974	1. Stay	man		
Board: 287 Dealer: S	North: ♠ K652	South: ♠ AQ87	West	North	East	South 1NT
Vul: None	♥ 95	♥ 1074	Pass	2 ♣ ¹	2♥	Pass
North HCP: 9 South HCP: 15	♦ 984	◆ AJ2	Pass	X	AP	
South HCP: 13 Contract: 2 V X E	♣ AQ52	♣ KJ4	1. Stay			

Board: 288	West Bids 3♥ if possible. You bid first.
Board: 289	East Bids 2♥ if possible. Partner bids first.
Board: 290	West Bids 4♦ if possible. You bid first.
Board: 291	East Bids 4♥ if possible. Partner bids first.
Board: 292	West Bids 2♦ if possible. You bid first.

Board: 288 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KJ9 ♥ Q3 ♠ AQ75 ♣ A765	South: ♠ A1083 ♥ K7 ♠ K10982 ♣ 92	West 3♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 289 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3♣ N	North: ♠ KQ85 ♥ 64 ♠ 65 ♠ KQ1072	South: ♠ AJ104 ♥ 98 ♠ AQ74 ♣ A64		North 2♣¹ 3♣ man	East 2♥ AP	South 1NT Pass
Board: 290 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	East Pass Pass	2 ♣ ¹
Board: 291 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4 VX E	North: ♠ K763 ♥ 86 ♠ Q42 ♣ A952	South: ♠ AQ942 ♥ 43 ♠ AK9 ♣ K76		North 2♣¹ X man	East 4 AP	South 1NT Pass
Board: 292 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 S	North: ♠ AQ105 ♥ A6 ♠ 974 ♣ AQ64	South: ♠ KJ6 ♥ Q754 ♦ Q2 ♣ K1073	2♦ Pass Pass 1. Stay		Pass Pass Pass AP	2♠¹ X 3♠²

Board: 288 Dealer: N Vul: NS HCP: 10	★ A1083♥ K7◆ K10982◆ 92	West Bids 3♥ if possible. Partner bids first.
Board: 289 Dealer: S Vul: EW HCP: 15	AJ104♥ 98AQ74A64	East Bids 2♥ if possible. You bid first.
Board: 290 Dealer: N Vul: None HCP: 13	J1083✓ AJ82104△ AK6	West Bids 4♦ if possible. Partner bids first.
Board: 291 Dealer: S Vul: EW HCP: 16	AQ94243AK9K76	East Bids 4♥ if possible. You bid first.
Board: 292 Dealer: N Vul: Both HCP: 11	★ KJ6♥ Q754◆ Q2◆ K1073	West Bids 2♦ if possible. Partner bids first.

Board: 288 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ KJ9 ♥ Q3 ♠ AQ75 ♣ A765	South: ♠ A1083 ♥ K7 ♠ K10982 ♣ 92	West 3♥ AP 1. Stay	North 1NT Pass man	Pass	
Board: 289 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3♣ N	North: ♠ KQ85 ♥ 64 ♠ 65 ♠ KQ1072	South: ♠ AJ104 ♥ 98 ♠ AQ74 ♣ A64		North 2♣¹ 3♣ man	East 2♥ AP	South 1NT Pass
Board: 290 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	East Pass Pass	2 ♣ ¹
Board: 291 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4 VX E	North: ♠ K763 ♥ 86 ♠ Q42 ♣ A952	South: ♠ AQ942 ♥ 43 ♠ AK9 ♣ K76		North 2♣¹ X man	East 4 AP	South 1NT Pass
Board: 292 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 S	North: ♠ AQ105 ♥ A6 ♠ 974 ♣ AQ64	South: ♠ KJ6 ♥ Q754 ♦ Q2 ♣ K1073	2♦ Pass Pass 1. Stay		Pass Pass Pass AP	2♠¹ X 3♠²

Board: 293	East Bids 2♠ if possible. Partner bids first.
Board: 294	West Bids 2♠ if possible. You bid first.
Board: 295	East Bids 2♦ if possible. Partner bids first.
Board: 296	West Bids 2♠ if possible. You bid first.
Board: 297	East Bids 2♦ if possible. Partner bids first.

Board: 293 Dealer: S Vul: NS	North: ★ 74 ∀ KQ109	South: ♠ AJ103 ♥ AJ86	West Pass	North 2♣¹	East 2♠	South 1NT Pass
North HCP: 8 South HCP: 15 Contract: 2N S	◆ K985 ◆ 1065	◆ Q104 ◆ QJ	Pass AP	X	Pass	2NT
			1. Stay	IIIAII		
Board: 294 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: Both North HCP: 15 South HCP: 13	♠ 65♥ A107♦ AQJ97	♠ Q7 ♥ KQ43 ♦ K1064	2♠ Pass	Pass 3	Pass Pass	X 3NT
Contract: 3N N	Contract: 3N N ♣ A54	♣ K109	AP 1. Stay	man		
Board: 295 Dealer: S	North: ♠ AJ963	South: ♠ KQ	West	North	East	South 1NT
Vul: None North HCP: 9	▼ A842 ◆ 92	▼ KJ65 ◆ 1065	Pass	2 ♣ ¹	2 \	Pass
South HCP: 15 Contract: 3♠ N	♦ 42	♣ AQ103	Pass 1. Stay	3♠ man	AP	
Board: 296 Dealer: N Vul: EW	North: ♠ AJ3	South: ♠ 842	West	North 1NT	East Pass	_
North HCP: 16 South HCP: 9 Contract: 2N N	✓ J64◆ AK109◆ K43	★ A875◆ Q53◆ QJ8	2 ♠ 1. Stay	2NT man	AP	
Board: 297 Dealer: S Vul: Both	North: ♠ A853	South: ♠ KQJ64	West	North	East	South 1NT
North HCP: 10	♥ K72 ♦ 76	♥ AJ ♦ A54	Pass		2 \(\phi\)	2♠
South HCP: 16 Contract: 4♠ S	◆ K1073	◆ A34 ◆ J52	Pass 1. Stay		AP	

Board: 293 Dealer: S Vul: NS HCP: 15	AJ103✓ AJ86✓ Q104✓ QJ	East Bids 2♠ if possible. You bid first.
Board: 294 Dealer: N Vul: Both HCP: 13	♣ Q7 ♥ KQ43 ♦ K1064 ♣ K109	West Bids 2♠ if possible. Partner bids first.
Board: 295 Dealer: S Vul: None HCP: 15	★ KQ ♥ KJ65 ♦ 1065 ♣ AQ103	East Bids 2♦ if possible. You bid first.
Board: 296 Dealer: N Vul: EW HCP: 9	★842★A875◆Q53◆QJ8	West Bids 2♠ if possible. Partner bids first.
Board: 297 Dealer: S Vul: Both HCP: 16	★ KQJ64▼ AJ◆ A54◆ J52	East Bids 2♦ if possible. You bid first.

Board: 293 Dealer: S Vul: NS	North: ★ 74 ∀ KQ109	South: ♠ AJ103 ♥ AJ86	West Pass	North 2♣¹	East 2♠	South 1NT Pass
North HCP: 8 South HCP: 15 Contract: 2N S	◆ K985 ◆ 1065	◆ Q104 ◆ QJ	Pass AP	X	Pass	2NT
			1. Stay	IIIAII		
Board: 294 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: Both North HCP: 15 South HCP: 13	♠ 65♥ A107♦ AQJ97	♠ Q7 ♥ KQ43 ♦ K1064	2♠ Pass	Pass 3	Pass Pass	X 3NT
Contract: 3N N	Contract: 3N N ♣ A54	♣ K109	AP 1. Stay	man		
Board: 295 Dealer: S	North: ♠ AJ963	South: ♠ KQ	West	North	East	South 1NT
Vul: None North HCP: 9	▼ A842 ◆ 92	▼ KJ65 ◆ 1065	Pass	2 ♣ ¹	2 \	Pass
South HCP: 15 Contract: 3♠ N	♦ 42	♣ AQ103	Pass 1. Stay	3♠ man	AP	
Board: 296 Dealer: N Vul: EW	North: ♠ AJ3	South: ♠ 842	West	North 1NT	East Pass	_
North HCP: 16 South HCP: 9 Contract: 2N N	✓ J64◆ AK109◆ K43	★ A875◆ Q53◆ QJ8	2 ♠ 1. Stay	2NT man	AP	
Board: 297 Dealer: S Vul: Both	North: ♠ A853	South: ♠ KQJ64	West	North	East	South 1NT
North HCP: 10	♥ K72 ♦ 76	♥ AJ ♦ A54	Pass		2 \(\phi\)	2♠
South HCP: 16 Contract: 4♠ S	◆ K1073	◆ A34 ◆ J52	Pass 1. Stay		AP	

Board: 298 Dealer: N Vul: None HCP: 17	AKQ7762AK103J8	West Bids 5♣ if possible. You bid first.
Board: 299 Dealer: S Vul: NS HCP: 13	♣ QJ72 ♥ AQ963 ♦ A1052 ♣ —	East Bids 3♣ if possible. Partner bids first.
Board: 300 Dealer: N Vul: Both HCP: 16	★ KQ986★ AJ★ K93★ K42	West Bids 2♦ if possible. You bid first.
Board: 301 Dealer: S Vul: None HCP: 9	◆ Q9864◆ Q942◆ AJ75◆ —	East Bids 3♣ if possible. Partner bids first.
Board: 302 Dealer: N Vul: NS HCP: 15	421052AKQ8AQ107	West Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.

Board: 298 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 5&X W	North: ♠ AKQ7 ♥ 762 ♠ AK103 ♣ J8	South: ♣ J8632 ♥ AKJ5 ♦ 952 ♣ 4	West 5♣ 1. Stay	North 1NT X man	East Pass AP	
Board: 299 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4♥ N	North: ♠ QJ72 ♥ AQ963 ♠ A1052 ♣ —	South: ♠ AK8 ♥ KJ10 ♠ KJ974 ♣ 64		North 2♣¹ 3♥ man	East 3♣ Pass	1NT Pass
Board: 300 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 N	North: ♠ KQ986 ♥ AJ ♠ K93 ♣ K42	South: ♠ AJ73 ♥ 843 ♠ 86 ♠ QJ109	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 301 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 44 N	North: ♠ Q9864 ♥ Q942 ♠ AJ75 ♣ —	South: ♠ AK 102 ♥ AJ87 ♠ 82 ♣ A63	Pass Pass Pass 1. Stay		3♣ Pass AP	1NT Pass 4♣²
Board: 302 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4•X W	North: 42 1052 AKQ8 AQ107	South: ♣ 76 ▼ AJ73 ◆ 94 ♣ K8432	West 2♣ 3♣ AP 1. Stay	North 1NT Pass 4♣	East Pass Pass 44	2 ♣ ¹

Board: 298 Dealer: N Vul: None HCP: 9		West Bids 5♣ if possible. Partner bids first.
Board: 299 Dealer: S Vul: NS HCP: 15	★ AK8▼ KJ10◆ KJ974★ 64	East Bids 3♣ if possible. You bid first.
Board: 300 Dealer: N Vul: Both HCP: 8	★ AJ73▼ 843◆ 86◆ QJ109	West Bids 2♦ if possible. Partner bids first.
Board: 301 Dealer: S Vul: None HCP: 16	★ AK102▼ AJ87◆ 82♣ A63	East Bids 3♣ if possible. You bid first.
Board: 302 Dealer: N Vul: NS HCP: 8	★76✓ AJ73◆94★ K8432	West Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.

Board: 298 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 5&X W	North: ♠ AKQ7 ♥ 762 ♠ AK103 ♣ J8	South: ♣ J8632 ♥ AKJ5 ♦ 952 ♣ 4	West 5♣ 1. Stay	North 1NT X man	East Pass AP	
Board: 299 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 4♥ N	North: ♠ QJ72 ♥ AQ963 ♠ A1052 ♣ —	South: ♠ AK8 ♥ KJ10 ♠ KJ974 ♣ 64		North 2♣¹ 3♥ man	East 3♣ Pass	1NT Pass
Board: 300 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 N	North: ♠ KQ986 ♥ AJ ♠ K93 ♣ K42	South: ♠ AJ73 ♥ 843 ♠ 86 ♠ QJ109	West 2 AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 301 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 44 N	North: ♠ Q9864 ♥ Q942 ♠ AJ75 ♣ —	South: ♠ AK 102 ♥ AJ87 ♠ 82 ♣ A63	Pass Pass Pass 1. Stay		3♣ Pass AP	1NT Pass 4♣²
Board: 302 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4•X W	North: 42 1052 AKQ8 AQ107	South: ♣ 76 ▼ AJ73 ◆ 94 ♣ K8432	West 2♣ 3♣ AP 1. Stay	North 1NT Pass 4♣	East Pass Pass 44	2 ♣ ¹

Board: 303 Dealer: S Vul: EW HCP: 8		East Bids 2♦ if possible. Partner bids first.
Board: 304 Dealer: N Vul: None HCP: 15	★ 7653★ AK6★ KQ4★ QJ3	West Bids 3♣ if possible. You bid first.
Board: 305 Dealer: S Vul: EW HCP: 13	◆ QJ1042◆ K1092◆ —◆ AQJ5	East Bids 4♦ if possible. Partner bids first.
Board: 306 Dealer: N Vul: NS HCP: 15	★ KQ5▼ 87653◆ AQ2◆ A4	West Bids 3♣ if possible. You bid first.
Board: 307 Dealer: S Vul: EW HCP: 11	♠ AKJ3♥ QJ42♦ 105♠ 965	East Bids 4♦ if possible. Partner bids first.

Board: 303 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4 N	North:	South: ♠ AKQ ♥ J1073 ♠ A2 ♣ Q1083	Pass Pass Pass 1. Stay	3♠ 4♠	2♦ Pass AP	1NT 2NT 4• ²
Board: 304 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♣ 7653 ♥ AK6 ♠ KQ4 ♣ QJ3	South: ♠ AKQJ ♥ 543 ♦ J1052 ♣ 42	West 3♣ AP 1. Stay	North 1NT Pass	Pass	
Board: 305 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4♠ N	North: ♠ QJ1042 ♥ K1092 ←— ♣ AQJ5	South: ◆ A8753 ▼ AJ ◆ A94 ◆ K102	West Pass Pass 1. Stay	North 2♣¹ 4♠ man	East 4 AP	South 1NT Pass
Board: 306 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3•X W	North: ♠ KQ5 ♥ 87653 ♠ AQ2 ♠ A4	South: ♣ 76 ▼ AQ109 ♣ J974 ♣ Q76	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 307 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4•X E	North: ♠ AK.J3 ♥ QJ42 ♦ 105 ♣ 965	South: ♠ Q7652 ♥ A93 ♦ 92 ♣ AKQ	Pass	X	East 4♦ AP	South 1NT Pass

Board: 303 Dealer: S Vul: EW HCP: 16	★ AKQ▼ J1073★ A2★ Q1083	East Bids 2♦ if possible. You bid first.
Board: 304 Dealer: N Vul: None HCP: 11	★ AKQJ▼ 543◆ J1052★ 42	West Bids 3♣ if possible. Partner bids first.
Board: 305 Dealer: S Vul: EW HCP: 16	★ A8753★ AJ★ A94★ K102	East Bids 4♦ if possible. You bid first.
Board: 306 Dealer: N Vul: NS HCP: 9	★76★ AQ109★ J974★ Q76	West Bids 3♣ if possible. Partner bids first.
Board: 307 Dealer: S Vul: EW HCP: 15	♣ Q7652♥ A93◆ 92♣ AKQ	East Bids 4♦ if possible. You bid first.

Board: 303 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4 N	North:	South: ♠ AKQ ♥ J1073 ♠ A2 ♣ Q1083	Pass Pass Pass 1. Stay	3♠ 4♠	2♦ Pass AP	1NT 2NT 4• ²
Board: 304 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♣ 7653 ♥ AK6 ♠ KQ4 ♣ QJ3	South: ♠ AKQJ ♥ 543 ♦ J1052 ♣ 42	West 3♣ AP 1. Stay	North 1NT Pass	Pass	
Board: 305 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4♠ N	North: ♠ QJ1042 ♥ K1092 ←— ♣ AQJ5	South: ◆ A8753 ▼ AJ ◆ A94 ◆ K102	West Pass Pass 1. Stay	North 2♣¹ 4♠ man	East 4 AP	South 1NT Pass
Board: 306 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3•X W	North: ♠ KQ5 ♥ 87653 ♠ AQ2 ♠ A4	South: ♣ 76 ▼ AQ109 ♣ J974 ♣ Q76	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 307 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4•X E	North: ♠ AK.J3 ♥ QJ42 ♦ 105 ♣ 965	South: ♠ Q7652 ♥ A93 ♦ 92 ♣ AKQ	Pass	X	East 4♦ AP	South 1NT Pass

Board: 308 Dealer: N Vul: Both HCP: 16	♠ AK62♥ KJ5◆ Q872♠ K4	West Bids 2♦ if possible. You bid first.
Board: 309 Dealer: S Vul: None HCP: 10	♣ Q8♥ QJ107♦ K4♣ Q7542	East Bids 2♦ if possible. Partner bids first.
Board: 310 Dealer: N Vul: EW HCP: 16	★ K63★ AQ73◆ QJ6★ A74	West Bids 2♥ if possible. You bid first.
Board: 311 Dealer: S Vul: Both HCP: 10	★ K10★ K743★ 1097★ KJ92	East Bids 2♦ if possible. Partner bids first.
Board: 312 Dealer: N Vul: None HCP: 15	★ KQ98▼ AQJ9◆ 92◆ K108	West Bids 2♦ if possible. You bid first.

Board: 308 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 S	North: ♠ AK62 ♥ KJ5 ♦ Q872 ♠ K4	South: ♠ Q753 ♥ AQ1042 ♠ 5 ♠ QJ6	West 2 Pass 1. Stay	North 1NT 2NT 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 309 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4 N	North: ♠ Q8 ♥ QJ107 ♠ K4 ♠ Q7542	South: ♠ AJ93 ♥ AK9 ♦ J103 ♠ A108	Pass Pass Pass 1. Stay	North 2.1 3.4 4.4 man raise or	2♦ Pass AP	1NT Pass 3♦²
Board: 310 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ K63 ▼ AQ73 ♠ QJ6 ♠ A74	South: ♠ Q852 ♥ 6 ♠ A10754 ♠ Q63	West 2♥ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 311 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K10 ♥ K743 ♦ 1097 ♣ KJ92	South: ♠ Q732 ♥ AQ65 ♠ AJ ♣ Q83	West Pass Pass 1. Stay	North 2♣¹ 3NT	East 2 AP	South 1NT Pass
Board: 312 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 44 S	North: ♠ KQ98 ♥ AQJ9 ♦ 92 ♠ K108	South: ♠ AJ432 ♥ K832 ♦ J10 ♠ 94	2♦ Pass AP 1. Stay	North 1NT Pass 3• ² man raise or	Pass Pass Pass	2♣¹ 2♠ 4♠

Board: 308 Dealer: N Vul: Both HCP: 11	♣ Q753♥ AQ1042♦ 5♣ QJ6	West Bids 2♦ if possible. Partner bids first.
Board: 309 Dealer: S Vul: None HCP: 17	▲ AJ93✔ AK9◆ J103▲ A108	East Bids 2♦ if possible. You bid first.
Board: 310 Dealer: N Vul: EW HCP: 8	♠ Q852♥ 6♦ A10754♠ Q63	West Bids 2♥ if possible. Partner bids first.
Board: 311 Dealer: S Vul: Both HCP: 15	♣ Q732♥ AQ65♦ AJ♣ Q83	East Bids 2♦ if possible. You bid first.
Board: 312 Dealer: N Vul: None HCP: 9	★ AJ432▼ K832◆ J10◆ 94	West Bids 2♦ if possible. Partner bids first.

Board: 308 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 S	North: ♠ AK62 ♥ KJ5 ♦ Q872 ♠ K4	South: ♠ Q753 ♥ AQ1042 ♠ 5 ♠ QJ6	West 2 Pass 1. Stay	North 1NT 2NT 4♥ man	East Pass Pass AP	2 ♣ ¹
Board: 309 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4 N	North: ♠ Q8 ♥ QJ107 ♠ K4 ♠ Q7542	South: ♠ AJ93 ♥ AK9 ♦ J103 ♠ A108	Pass Pass Pass 1. Stay	North 2.1 3.4 4.4 man raise or	2♦ Pass AP	1NT Pass 3♦²
Board: 310 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ K63 ▼ AQ73 ♠ QJ6 ♠ A74	South: ♠ Q852 ♥ 6 ♠ A10754 ♠ Q63	West 2♥ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 311 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K10 ♥ K743 ♦ 1097 ♣ KJ92	South: ♠ Q732 ♥ AQ65 ♠ AJ ♣ Q83	West Pass Pass 1. Stay	North 2♣¹ 3NT	East 2 AP	South 1NT Pass
Board: 312 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 44 S	North: ♠ KQ98 ♥ AQJ9 ♦ 92 ♠ K108	South: ♠ AJ432 ♥ K832 ♦ J10 ♠ 94	2♦ Pass AP 1. Stay	North 1NT Pass 3• ² man raise or	Pass Pass Pass	2♣¹ 2♠ 4♠

Board: 313 Dealer: S Vul: NS HCP: 8	★ KQJ9♥ 95◆ 842◆ Q976	East Bids 2♥ if possible. Partner bids first.
Board: 314 Dealer: N Vul: Both HCP: 15	♣ Q94♥ AK4◆ AQ865♣ 76	West Bids 5♣ if possible. You bid first.
Board: 315 Dealer: S Vul: None HCP: 10	★ KJ65★ K75★ 73★ K432	East Bids 2♦ if possible. Partner bids first.
Board: 316 Dealer: N Vul: NS HCP: 16	★ KQ5▼ AK1074◆ KJ5◆ 97	West Bids 5♣ if possible. You bid first.
Board: 317 Dealer: S Vul: EW HCP: 7	♣ Q9632♥ J873◆ 8♣ A76	East Bids 5♦ if possible. Partner bids first.

Board: 313 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ KQJ9 ♥ 95 ♦ 842 ♣ Q976	South: ♠ A65 ♥ A72 ♠ A63 ♣ KJ83		North 2♣¹ man	East 2♥	South 1NT 2NT
Board: 314 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 5•X W	North: ♠ Q94 ♥ AK4 ♠ AQ865 ♠ 76	South: ♠ AK87 ♥ QJ965 ♦ 942 ♣ 5	West 5♣ 1. Stayı	North 1NT X man	East Pass AP	
Board: 315 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 2•X E	North: ♠ KJ65 ♥ K75 ♦ 73 ♠ K432	South: ♠ Q984 ♥ AJ102 ♦ J5 ♣ AQJ	Pass	North 2♣¹ X man	East 2 AP	South 1NT Pass
Board: 316 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 5♠X W	North: ♠ KQ5 ♥ AK1074 ♠ KJ5 ♣ 97	South: ♠ A932 ♥ QJ9 ♠ A8432 ♣ 8	West 5♣ AP 1. Stayı	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 317 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 5•X E	North: ♠ Q9632 ♥ J873 ♠ 8 ♣ A76	South: ♠ AK4 ♥ AK65 ♦ 52 ♣ QJ104	West Pass AP 1. Stayı		East 5♦	South 1NT X

Board: 313 Dealer: S Vul: NS HCP: 16	★ A65★ A72★ A63★ KJ83	East Bids 2♥ if possible. You bid first.
Board: 314 Dealer: N Vul: Both HCP: 10	AK87♥ QJ965♦ 942♣ 5	West Bids 5♣ if possible. Partner bids first.
Board: 315 Dealer: S Vul: None HCP: 15	♣ Q984♥ AJ102◆ J5♣ AQJ	East Bids 2♦ if possible. You bid first.
Board: 316 Dealer: N Vul: NS HCP: 11	★ A932♥ QJ9★ A8432★ 8	West Bids 5♣ if possible. Partner bids first.
Board: 317 Dealer: S Vul: EW HCP: 17	★ AK4★ AK65★ 52★ QJ104	East Bids 5♦ if possible. You bid first.

Board: 313 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ KQJ9 ♥ 95 ♦ 842 ♣ Q976	South: ♠ A65 ♥ A72 ♠ A63 ♣ KJ83		North 2♣¹ man	East 2♥	South 1NT 2NT
Board: 314 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 5•X W	North: ♠ Q94 ♥ AK4 ♠ AQ865 ♠ 76	South: ♠ AK87 ♥ QJ965 ♦ 942 ♣ 5	West 5♣ 1. Stayı	North 1NT X man	East Pass AP	
Board: 315 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 2•X E	North: ♠ KJ65 ♥ K75 ♦ 73 ♠ K432	South: ♠ Q984 ♥ AJ102 ♦ J5 ♣ AQJ	Pass	North 2♣¹ X man	East 2 AP	South 1NT Pass
Board: 316 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 5♠X W	North: ♠ KQ5 ♥ AK1074 ♠ KJ5 ♣ 97	South: ♠ A932 ♥ QJ9 ♠ A8432 ♣ 8	West 5♣ AP 1. Stayı	North 1NT Pass man	East Pass Pass	2 ♣ ¹
Board: 317 Dealer: S Vul: EW North HCP: 7 South HCP: 17 Contract: 5•X E	North: ♠ Q9632 ♥ J873 ♠ 8 ♣ A76	South: ♠ AK4 ♥ AK65 ♦ 52 ♣ QJ104	West Pass AP 1. Stayı		East 5♦	South 1NT X

Board: 318 Dealer: N Vul: NS HCP: 15	♣ J1085♥ QJ4◆ K8♣ AKJ6	West Bids 2♠ if possible. You bid first.
Board: 319 Dealer: S Vul: EW HCP: 9	★ K432★ Q82★ A83★ 986	East Bids 2♠ if possible. Partner bids first.
Board: 320 Dealer: N Vul: Both HCP: 15	AJ64♥872★K54AK7	West Bids 2♥ if possible. You bid first.
Board: 321 Dealer: S Vul: NS HCP: 10	★ KJ1063▼ 10954◆ Q8◆ A9	East Bids 2♦ if possible. Partner bids first.
Board: 322 Dealer: N Vul: Both HCP: 15	AQ54✓ AK421065Q5	West Bids 3♦ if possible. You bid first.

Board: 318 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3 S	North: ♣ J1085 ♥ QJ4 ♦ K8 ♣ AKJ6	South: ♠ Q ♠ AK82 ♠ 1052 ♠ Q10432	West North East South 1NT Pass 2♣¹ 2♠ Pass Pass X Pass 3♠ AP 1. Stayman
Board: 319 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K432 ♥ Q82 ♠ A83 ♣ 986	South: ♣ J7 ▼ AK1065 ♠ KJ2 ♣ A75	West North East South 1NT Pass 2♣¹ 2♠ Pass Pass 2NT AP 1. Stayman
Board: 320 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2 V X W	North: ♠ AJ64 ♥ 872 ♠ K54 ♣ AK7	South: ♠ Q1087 ♥ K ♠ Q72 ♠ Q9654	West North East South 1NT Pass 2♣¹ 2♥ Pass Pass X AP 1. Stayman
Board: 321 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4♠ N	North: ♠ KJ1063 ▼ 10954 ◆ Q8 ♣ A9	South: ♠ AQ9 ♥ AQJ7 ♠ A3 ♣ 10875	West North East South 1NT Pass 2♣¹ 2♦ 2NT Pass 3♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. limit raise or better in ♠
Board: 322 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ AQ54 ♥ AK42 ♦ 1065 ♠ Q5	South:	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass 3NT AP 1. Stayman

Board: 318 Dealer: N Vul: NS HCP: 11	♠ Q ♥ AK82 ♦ 1052 ♣ Q10432	West Bids 2♠ if possible. Partner bids first.
Board: 319 Dealer: S Vul: EW HCP: 16	♣ J7♥ AK1065♦ KJ2♣ A75	East Bids 2♠ if possible. You bid first.
Board: 320 Dealer: N Vul: Both HCP: 9	♣ Q1087♥ K♦ Q72♣ Q9654	West Bids 2♥ if possible. Partner bids first.
Board: 321 Dealer: S Vul: NS HCP: 17	AQ9AQJ7A310875	East Bids 2♦ if possible. You bid first.
Board: 322 Dealer: N Vul: Both HCP: 14	◆ 972♥ Q863◆ A◆ AKJ84	West Bids 3♦ if possible. Partner bids first.

Board: 318 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3 S	North: ♣ J1085 ♥ QJ4 ♦ K8 ♣ AKJ6	South: ♠ Q ♠ AK82 ♠ 1052 ♠ Q10432	West North East South 1NT Pass 2♣¹ 2♠ Pass Pass X Pass 3♠ AP 1. Stayman
Board: 319 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K432 ♥ Q82 ♠ A83 ♣ 986	South: ♣ J7 ▼ AK1065 ♠ KJ2 ♣ A75	West North East South 1NT Pass 2♣¹ 2♠ Pass Pass 2NT AP 1. Stayman
Board: 320 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2 V X W	North: ♠ AJ64 ♥ 872 ♠ K54 ♣ AK7	South: ♠ Q1087 ♥ K ♠ Q72 ♠ Q9654	West North East South 1NT Pass 2♣¹ 2♥ Pass Pass X AP 1. Stayman
Board: 321 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 4♠ N	North: ♠ KJ1063 ▼ 10954 ◆ Q8 ♣ A9	South: ♠ AQ9 ♥ AQJ7 ♠ A3 ♣ 10875	West North East South 1NT Pass 2♣¹ 2♦ 2NT Pass 3♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. limit raise or better in ♠
Board: 322 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ AQ54 ♥ AK42 ♦ 1065 ♠ Q5	South:	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass 3NT AP 1. Stayman

Board: 323 Dealer: S Vul: None HCP: 8	A532✓ J75✓ 74✓ K875	East Bids 2♥ if possible. Partner bids first.
Board: 324 Dealer: N Vul: EW HCP: 15	★ K72♥ Q10◆ QJ52◆ AK43	West Bids 3♠ if possible. You bid first.
Board: 325 Dealer: S Vul: Both HCP: 12	★ KQ4★ KQ96◆ Q◆ 87654	East Bids 2♦ if possible. Partner bids first.
Board: 326 Dealer: N Vul: None HCP: 16	★ AJ7▼ KJ2◆ Q62★ KQ98	West Bids 5♦ if possible. You bid first.
Board: 327 Dealer: S Vul: NS HCP: 9	★ K854★ K54◆ 94◆ QJ82	East Bids 2♥ if possible. Partner bids first.

Board: 323 Dealer: S Vul: None North HCP: 8	North: ◆ A532 ▼ J75	South: ♠ QJ7 ▼ K84		North 2♣¹	East 2	South 1NT AP
South HCP: 15 Contract: 2♥ E	◆ 74 ◆ K875	◆ AKQ96 ◆ 32	1. Stay		-	- -
Board: 324 Dealer: N	North: ♠ K72	South: ♠ 96	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 9	♥ Q10 ♦ QJ52	♥ K987 ♦ K4	3♠ AP	Pass	Pass	
Contract: 3♠X W	♣ AK43	♣ QJ986	1. Stay	man		
Board: 325	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both	♠KQ4	★ A86	Pass	2 ♣ ¹	2 ♦	Pass
North HCP: 12 South HCP: 15	✓ KQ96✓ Q◆ 87654	✓ AJ54◆ A752◆ Q2	Pass Pass	X 3♣		2NT 3NT
Contract: 3N S			AP 1. Stay	man		
Board: 326 Dealer: N Vul: None	North: ♠ AJ7	South: ♠ K52	West	North 1NT	East Pass	
North HCP: 16 South HCP: 13 Contract: 5•X W	★ KJ2◆ Q62◆ KQ98	◆ A763◆ J◆ AJ1063	5 ♦ 1. Stay	X man	AP	
Board: 327 Dealer: S	North: ♠ K854	South: ♠ A1096	West	North	East	South 1NT
Vul: NS North HCP: 9	♥ K54	♥ 63	Pass	2 ♣ ¹	2♥	Pass
South HCP: 16 Contract: 2N S	♦ 94 ♣ QJ82	♦ KQ87 ♣ AK9	Pass 1. Stay	2NT man	AP	

Board: 323 Dealer: S Vul: None HCP: 15	♣ QJ7 ♥ K84 ♦ AKQ96 ♣ 32	East Bids 2♥ if possible. You bid first.
Board: 324 Dealer: N Vul: EW HCP: 9	♠ 96♥ K987♦ K4♠ QJ986	West Bids 3♠ if possible. Partner bids first.
Board: 325 Dealer: S Vul: Both HCP: 15	▲ A86♥ AJ54◆ A752♣ Q2	East Bids 2♦ if possible. You bid first.
Board: 326 Dealer: N Vul: None HCP: 13	★ K52▼ A763◆ J◆ AJ1063	West Bids 5♦ if possible. Partner bids first.
Board: 327 Dealer: S Vul: NS HCP: 16	★ A1096♥ 63♦ KQ87★ AK9	East Bids 2♥ if possible. You bid first.

Board: 323 Dealer: S Vul: None North HCP: 8	North: ◆ A532 ▼ J75	South: ♠ QJ7 ▼ K84		North 2♣¹	East 2	South 1NT AP
South HCP: 15 Contract: 2♥ E	◆ 74 ◆ K875	◆ AKQ96 ◆ 32	1. Stay		-	- -
Board: 324 Dealer: N	North: ♠ K72	South: ♠ 96	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 9	♥ Q10 ♦ QJ52	♥ K987 ♦ K4	3♠ AP	Pass	Pass	
Contract: 3♠X W	♣ AK43	♣ QJ986	1. Stay	man		
Board: 325	North:	South:	West	North	East	South 1NT
Dealer: S Vul: Both	♠KQ4	★ A86	Pass	2 ♣ ¹	2 ♦	Pass
North HCP: 12 South HCP: 15	✓ KQ96✓ Q◆ 87654	✓ AJ54◆ A752◆ Q2	Pass Pass	X 3♣		2NT 3NT
Contract: 3N S			AP 1. Stay	man		
Board: 326 Dealer: N Vul: None	North: ♠ AJ7	South: ♠ K52	West	North 1NT	East Pass	
North HCP: 16 South HCP: 13 Contract: 5•X W	★ KJ2◆ Q62◆ KQ98	◆ A763◆ J◆ AJ1063	5 ♦ 1. Stay	X man	AP	
Board: 327 Dealer: S	North: ♠ K854	South: ♠ A1096	West	North	East	South 1NT
Vul: NS North HCP: 9	♥ K54	♥ 63	Pass	2 ♣ ¹	2♥	Pass
South HCP: 16 Contract: 2N S	♦ 94 ♣ QJ82	♦ KQ87 ♣ AK9	Pass 1. Stay	2NT man	AP	

Board: 328 Dealer: N Vul: Both HCP: 15	★ K10★ KJ63★ KQJ8★ Q64	West Bids 4♠ if possible. You bid first.
Board: 329 Dealer: S Vul: None HCP: 8	★ K543▼ J52◆ 103◆ KJ103	East Bids 2♦ if possible. Partner bids first.
Board: 330 Dealer: N Vul: NS HCP: 16	♠ AKQ4♥ Q65♠ A9♠ J643	West Bids 4♦ if possible. You bid first.
Board: 331 Dealer: S Vul: None HCP: 9	 ♣ J82 ♥ QJ87 ♠ AJ8 ♣ 976	East Bids 4♠ if possible. Partner bids first.
Board: 332 Dealer: N Vul: NS HCP: 16	♣ Q6♥ Q95◆ AKJ84♣ A32	West Bids 3♠ if possible. You bid first.

Board: 328 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4•X W	North: ♠ K10 ♥ KJ63 ♠ KQJ8 ♣ Q64	South: ♠ A7 ♥ A1072 ♦ 1054 ♣ K752	West 4♣ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 329 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K543 ♥ J52 ♦ 103 ♠ KJ103	South: ♠ AQ96 ♥ KQ7 ♠ KQ8 ♣ 975		North 2♣¹ man	East 2◆	South 1NT 2NT
Board: 330 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4•X W	North: ♠ AKQ4 ♥ Q65 ♠ A9 ♣ J643	South:	West 4 AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 331 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4•X E	North:	South: ♠ 105 ♥ AK6 ♠ Q942 ♣ KQJ3	West Pass Pass 1. Stay	X	East 4♣ AP	South 1NT Pass
Board: 332 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3 \(\) W	North: ♠ Q6 ♥ Q95 ♠ AKJ84 ♠ A32	South:	West 3♣ 1. Stay	North 1NT AP man	East Pass	

Board: 328 Dealer: N Vul: Both HCP: 11	 ♠ A7 ♥ A1072 ♦ 1054 ♠ K752 	West Bids 4♠ if possible. Partner bids first.
Board: 329 Dealer: S Vul: None HCP: 16	AQ96KQ7KQ8975	East Bids 2♦ if possible. You bid first.
Board: 330 Dealer: N Vul: NS HCP: 8	109852✓ A984✓ 3✓ A95	West Bids 4♦ if possible. Partner bids first.
Board: 331 Dealer: S Vul: None HCP: 15	105✓ AK6✓ Q942✓ KQJ3	East Bids 4♠ if possible. You bid first.
Board: 332 Dealer: N Vul: NS HCP: 10	1097KJ3210KQJ108	West Bids 3♠ if possible. Partner bids first.

Board: 328 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4•X W	North: ♠ K10 ♥ KJ63 ♠ KQJ8 ♣ Q64	South: ♠ A7 ♥ A1072 ♦ 1054 ♣ K752	West 4♣ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 329 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K543 ♥ J52 ♦ 103 ♠ KJ103	South: ♠ AQ96 ♥ KQ7 ♠ KQ8 ♣ 975		North 2♣¹ man	East 2◆	South 1NT 2NT
Board: 330 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4•X W	North: ♠ AKQ4 ♥ Q65 ♠ A9 ♣ J643	South:	West 4 AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 331 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4•X E	North:	South: ♠ 105 ♥ AK6 ♠ Q942 ♣ KQJ3	West Pass Pass 1. Stay	X	East 4♣ AP	South 1NT Pass
Board: 332 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3 \(\) W	North: ♠ Q6 ♥ Q95 ♠ AKJ84 ♠ A32	South:	West 3♣ 1. Stay	North 1NT AP man	East Pass	

Board: 333 Dealer: S Vul: EW HCP: 9	★ AKJ8▼ J32◆ 54★ 10742	East Bids 5♦ if possible. Partner bids first.
Board: 334 Dealer: N Vul: Both HCP: 17	★ K96♥ KQ72◆ AQ◆ K974	West Bids 3♦ if possible. You bid first.
Board: 335 Dealer: S Vul: EW HCP: 8	◆ 2♥ Q642◆ K104◆ K7543	East Bids 2♠ if possible. Partner bids first.
Board: 336 Dealer: N Vul: Both HCP: 15		West Bids 2♠ if possible. You bid first.
Board: 337 Dealer: S Vul: None HCP: 10	♠ KQ94 ♥ 986 ♦ 2 ♣ KQ763	East Bids 5♦ if possible. Partner bids first.

Board: 333 Dealer: S Vul: EW	North: ♠ AKJ8	South: ♠ 1042		North		1NT
North HCP: 9	▼ J32◆ 54	♥ KQ85 ♦ A9	Pass Pass	2 ♣ ¹ X	5 ♦ AP	Pass
South HCP: 15 Contract: 5•X E	♣ 10742	♣ KQJ5	1. Stay		AP	
			West	North		
Board: 334	North:	South:	2 :	1NT	Pass	
Dealer: N Vul: Both	♦ K96	♦ AQ54	3♦	Pass		4NT ²
North HCP: 17	♥ KQ72	♥ A853	Pass	5 ♦ ³	Pass	6NT
South HCP: 18	♦ AQ ♣ K974	♦ J3 ♣ AQJ	AP	122012		
Contract: 6N N	₩ K 9/4	₩ AQJ	1. Stay	man kwood (0314	
				/4 or 4/4		
Board: 335	NI 4	G 4	West	North	Fast	South
Dealer: S	North: ♠ 2	South: ♠ A1095	***************************************	rvorur	Last	1NT
Vul: EW	♥ Q642	♥ AJ108	Pass	2 ♣ ¹	2♠	2NT
North HCP: 8 South HCP: 17	♦ K104	◆ A65	AP			
Contract: 2N S	♣ K7543	♣ A6	1. Stay	man		
Board: 336	NIdl.	C 4l	West	North	Fast	South
Dealer: N	North: ♠ J864	South: ♠ 752	VV CSt	1NT	Pass	
Vul: Both	♥ J8	♥ KQ32	2♠	Pass	Pass	
North HCP: 15 South HCP: 10	◆ A62	♦ KQ543	AP			
Contract: 3♦ S	♣ AKQ10	♣ 9	1. Stay	man		
Board: 337	NI 4	G. d	Wast	North	Fact	South
Dealer: S	North:	South: ♠ AJ8	WEST	INOIUI	Last	1NT
Vul: None	♠ KQ94 ♥ 986	♣ AJ8 ♥ AQ42	Pass	2 ♣ ¹	5\(\phi\)	X
North HCP: 10	♦ 2	◆ 54	AP	4 T	. •	
South HCP: 16 Contract: 5♦X E	♣ KQ763	♣ AJ54	1. Stay	man		

Board: 333 Dealer: S Vul: EW HCP: 15	1042KQ85A9KQJ5	East Bids 5♦ if possible. You bid first.
Board: 334 Dealer: N Vul: Both HCP: 18	AQ54✓ A853J3AQJ	West Bids 3♦ if possible. Partner bids first.
Board: 335 Dealer: S Vul: EW HCP: 17	A1095✓ AJ108A65A6	East Bids 2♠ if possible. You bid first.
Board: 336 Dealer: N Vul: Both HCP: 10	↑752∀ KQ32↑ KQ543♠ 9	West Bids 2♠ if possible. Partner bids first.
Board: 337 Dealer: S Vul: None HCP: 16	AJ8✓ AQ4254AJ54	East Bids 5♦ if possible. You bid first.

Board: 333 Dealer: S Vul: EW	North: ♠ AKJ8	South: ♠ 1042		North		1NT
North HCP: 9	▼ J32◆ 54	♥ KQ85 ♦ A9	Pass Pass	2 ♣ ¹ X	5 ♦ AP	Pass
South HCP: 15 Contract: 5•X E	♣ 10742	♣ KQJ5	1. Stay		AP	
			West	North		
Board: 334	North:	South:	2 :	1NT	Pass	
Dealer: N Vul: Both	♦ K96	♦ AQ54	3♦	Pass		4NT ²
North HCP: 17	♥ KQ72	♥ A853	Pass	5 ♦ ³	Pass	6NT
South HCP: 18	♦ AQ ♣ K974	♦ J3 ♣ AQJ	AP	122012		
Contract: 6N N	₩ K 9/4	₩ AQJ	1. Stay	man kwood (0314	
				/4 or 4/4		
Board: 335	NI 4	G 4	West	North	Fast	South
Dealer: S	North: ♠ 2	South: ♠ A1095	***************************************	rtorur	Last	1NT
Vul: EW	♥ Q642	♥ AJ108	Pass	2 ♣ ¹	2♠	2NT
North HCP: 8 South HCP: 17	♦ K104	◆ A65	AP			
Contract: 2N S	♣ K7543	♣ A6	1. Stay	man		
Board: 336	NIdl.	C 4l	West	North	Fast	South
Dealer: N	North: ♠ J864	South: ♠ 752	VV CSt	1NT	Pass	
Vul: Both	♥ J8	♥ KQ32	2♠	Pass	Pass	
North HCP: 15 South HCP: 10	◆ A62	♦ KQ543	AP			
Contract: 3♦ S	♣ AKQ10	♣ 9	1. Stay	man		
Board: 337	NI 4	G. d	Wast	North	Fact	South
Dealer: S	North:	South: ♠ AJ8	WEST	INOIUI	Last	1NT
Vul: None	♠ KQ94 ♥ 986	♣ AJ8 ♥ AQ42	Pass	2 ♣ ¹	5\(\phi\)	X
North HCP: 10	♦ 2	◆ 54	AP	4 T	. •	
South HCP: 16 Contract: 5♦X E	♣ KQ763	♣ AJ54	1. Stay	man		

Board: 338 Dealer: N Vul: EW HCP: 15	AQ10✓ J54✓ KQ842✓ K8	West Bids 2♦ if possible. You bid first.
Board: 339 Dealer: S Vul: Both HCP: 8	\$986♥ AQ103\$J96\$J73	East Bids 3♦ if possible. Partner bids first.
Board: 340 Dealer: N Vul: None HCP: 15	★ AKJ95▼ K9◆ 1092◆ KJ5	West Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 5♦ if possible. You bid first.
Board: 341 Dealer: S Vul: NS HCP: 10	★ K10964♥ A643◆ K52◆ 8	East Bids 3♣ if possible. Partner bids first.
Board: 342 Dealer: N Vul: Both HCP: 16	♣ Q1094♥ KJ63◆ A3♣ KQJ	West Bids 4♦ if possible. You bid first.

Board: 338 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ AQ10 ♥ J54 ♠ KQ842 ♠ K8	South: ♠ K8654 ♥ KQ92 ♦— ♣ 10953	West North East South 1NT Pass 2♣¹ 2 Pass Pass X Pass 2NT AP 1. Stayman
Board: 339 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3•X E	North:	South: ♣ KQ3 ♥ K765 ♦ Q7 ♣ AK105	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass X AP 1. Stayman
Board: 340 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 5♠ N	North: ♠ AKJ95 ♥ K9 ♦ 1092 ♣ KJ5	South: ♠ Q8742 ♥ QJ76 ♦ — ♠ Q1083	West North East South 1NT Pass $2 \stackrel{1}{•} 1$ 2 • 2 • 3 • $4 \stackrel{1}{•} 2$ Pass $4 \stackrel{1}{•} 5$ AP 1. Stayman 2. limit raise or better in •
Board: 341 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4♠ N	North: ♠ K10964 ♥ A643 ♠ K52 ♣ 8	South: ♠ QJ87 ♥ K107 ♠ AQ107 ♣ K2	West North East South 1NT Pass 2♣¹ 3♣ Pass Pass 3♠ Pass 4♣² Pass 4♠³ Pass 4♠ AP 1. Stayman 2. limit raise or better in ♠ 3. Cue bid, a ♠ stopper
Board: 342 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4•X W	North: ♠ Q1094 ♥ KJ63 ♠ A3 ♣ KQJ	South: ♠ AJ52 ♥ A74 ♠ Q ♣ 86432	West North East South 1NT Pass 2♣¹ 4♦ Pass Pass X AP 1. Stayman

Board: 338 Dealer: N Vul: EW HCP: 8	★ K8654★ KQ92★ —★ 10953	West Bids 2♦ if possible. Partner bids first.
Board: 339 Dealer: S Vul: Both HCP: 17	★ KQ3★ K765◆ Q7◆ AK105	East Bids 3♦ if possible. You bid first.
Board: 340 Dealer: N Vul: None HCP: 7	◆ Q8742◆ QJ76◆ —◆ Q1083	West Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 5♦ if possible. Partner bids first.
Board: 341 Dealer: S Vul: NS HCP: 15	♣ QJ87♥ K107◆ AQ107♣ K2	East Bids 3♣ if possible. You bid first.
Board: 342 Dealer: N Vul: Both HCP: 11	AJ52✓ A74✓ Q№ 86432	West Bids 4♦ if possible. Partner bids first.

Board: 338 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ AQ10 ♥ J54 ♠ KQ842 ♠ K8	South: ♠ K8654 ♥ KQ92 ♦— ♣ 10953	West North East South 1NT Pass 2♣¹ 2 Pass Pass X Pass 2NT AP 1. Stayman
Board: 339 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3•X E	North:	South: ♣ KQ3 ♥ K765 ♦ Q7 ♣ AK105	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass X AP 1. Stayman
Board: 340 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 5♠ N	North: ♠ AKJ95 ♥ K9 ♦ 1092 ♣ KJ5	South: ♠ Q8742 ♥ QJ76 ♦ — ♠ Q1083	West North East South 1NT Pass $2 \stackrel{1}{•} 1$ 2 • 2 • 3 • $4 \stackrel{1}{•} 2$ Pass $4 \stackrel{1}{•} 5$ AP 1. Stayman 2. limit raise or better in •
Board: 341 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4♠ N	North: ♠ K10964 ♥ A643 ♠ K52 ♣ 8	South: ♠ QJ87 ♥ K107 ♠ AQ107 ♣ K2	West North East South 1NT Pass 2♣¹ 3♣ Pass Pass 3♠ Pass 4♣² Pass 4♠³ Pass 4♠ AP 1. Stayman 2. limit raise or better in ♠ 3. Cue bid, a ♠ stopper
Board: 342 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4•X W	North: ♠ Q1094 ♥ KJ63 ♠ A3 ♣ KQJ	South: ♠ AJ52 ♥ A74 ♠ Q ♣ 86432	West North East South 1NT Pass 2♣¹ 4♦ Pass Pass X AP 1. Stayman

Board: 343 Dealer: S Vul: None HCP: 12	★ KJ82▼ J98◆ AQJ98◆ 8	East Bids 2♥ if possible. Partner bids first.
Board: 344 Dealer: N Vul: NS HCP: 15	♣ A765♥ Q93◆ A5♣ KQ62	West Bids 2♥ if possible. You bid first.
Board: 345 Dealer: S Vul: EW HCP: 10	★ AK87♥ Q7654◆ —★ J973	East Bids 4♦ if possible. Partner bids first.
Board: 346 Dealer: N Vul: None HCP: 16	♣ Q8♥ J8◆ AK983♣ AQ32	West Bids 2♥ if possible. You bid first.
Board: 347 Dealer: S Vul: NS HCP: 8	▲ 10▼ KQ72◆ QJ982▲ 1076	East Bids 2♠ if possible. Partner bids first.

Board: 343 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4♠ N	North: ♠ KJ82 ♥ J98 ♠ AQJ98 ♣ 8	South: ♠ AQ53 ♥ 73 ♠ K52 ♠ AK103		North 2♣¹ 3♠ man	East 2♥ Pass	1NT Pass
Board: 344 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4♠ S	North: ♠ A765 ♥ Q93 ♠ A5 ♣ KQ62	South: ♠ KJ102 ♥ 75 • 104 ♣ AJ1095	·	North 1NT Pass 4♠		2 ♣ ¹
Board: 345 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4 N	North: ♠ AK87 ♥ Q7654 ←— ♠ J973	South: ♠ Q1042 ♥ AK102 ♦ J9 ♣ KQ2		North 2♣¹ 4♥ man		South 1NT Pass
Board: 346 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 man	Pass	
Board: 347 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:	South: ♠ A64 ♥ J109 ♠ AK76 ♣ KJ3		North 2♣¹ man	East 2♠	South 1NT 2NT

Board: 343	
Board: 344 Dealer: N Vul: NS HCP: 9 ★ KJ102 West Bids 2♥ if possible. Partner bids first.	
Board: 345 Dealer: S Vul: EW HCP: 15 ♣ Q1042 ▼ AK102 Fast Bids 4♦ if possible. You bid first.	
Board: 346	
Board: 347 Dealer: S Vul: NS Vul: NS HCP: 16 ♣ A64 ★ J109 ★ AK76 ★ KJ3 East Bids 2♠ if possible. You bid first.	

Board: 343 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4♠ N	North: ♠ KJ82 ♥ J98 ♠ AQJ98 ♣ 8	South: ♠ AQ53 ♥ 73 ♠ K52 ♠ AK103		North 2♣¹ 3♠ man	East 2♥ Pass	1NT Pass
Board: 344 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 4♠ S	North: ♠ A765 ♥ Q93 ♠ A5 ♣ KQ62	South: ♠ KJ102 ♥ 75 • 104 ♣ AJ1095	·	North 1NT Pass 4♠		2 ♣ ¹
Board: 345 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4 N	North: ♠ AK87 ♥ Q7654 ←— ♠ J973	South: ♠ Q1042 ♥ AK102 ♦ J9 ♣ KQ2		North 2♣¹ 4♥ man		South 1NT Pass
Board: 346 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 man	Pass	
Board: 347 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:	South: ♠ A64 ♥ J109 ♠ AK76 ♣ KJ3		North 2♣¹ man	East 2♠	South 1NT 2NT

Board: 348 Dealer: N Vul: Both HCP: 16	★ AK107▼ 865★ AJ96★ A8	West Bids 2♥ if possible. You bid first.
Board: 349 Dealer: S Vul: NS HCP: 13	AQ109✓ J876AQ8102	East Bids 5♦ if possible. Partner bids first.
Board: 350 Dealer: N Vul: EW HCP: 15	★ K10★ K4★ KQ872★ A1084	West Bids 2♥ if possible. You bid first.
Board: 351 Dealer: S Vul: Both HCP: 10	♠ KQJ8 ♥ A52 ♦ 3 ♠ 109862	East Bids 2♦ if possible. Partner bids first.
Board: 352 Dealer: N Vul: Both HCP: 16	♣ QJ532♥ KQ7◆ KJ10♣ A3	West Bids 3♣ if possible. You bid first.

Board: 348 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♠ S	North: ♠ AK107 ♥ 865 ♠ AJ96 ♠ A8	South: ♠ Q542 ♥ A72 ♠ Q7 ♣ J1095	West 2♥ Pass 1. Stay	North 1NT Pass 4•	East Pass Pass AP	2 ♣ ¹
Board: 349 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 5•X E	North: ♠ AQ109 ♥ J876 ♠ AQ8 ♣ 102	South: ♠ K765 ♥ AK95 ♠ K4 ♣ Q85		North 2♣¹ man	East 5◆	South 1NT X
Board: 350 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ K10 ♥ K4 ♠ KQ872 ♠ A1084	South: ♠ A964 ♥ 106 ♦ J9 ♣ KJ762	West 2♥ Pass 1. Stay	North 1NT Pass 3NT	East Pass Pass AP	2 ♣ ¹
Board: 351 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ KQJ8 ♥ A52 ♦ 3 ♣ 109862	South:	West Pass Pass AP 1. Stay	3♣	2•	South 1NT 2NT 3NT
Board: 352 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 3\$X W	North: ♠ QJ532 ♥ KQ7 ♠ KJ10 ♠ A3	South: ♠ AK96 ♥ A10542 ♠ Q8 ♣ 54	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 348 Dealer: N Vul: Both HCP: 9	♣ Q542♥ A72♦ Q7♣ J1095	West Bids 2♥ if possible. Partner bids first.
Board: 349 Dealer: S Vul: NS HCP: 15	★ K765★ AK95★ K4♣ Q85	East Bids 5♦ if possible. You bid first.
Board: 350 Dealer: N Vul: EW HCP: 9	▲ A964♥ 106◆ J9◆ KJ762	West Bids 2♥ if possible. Partner bids first.
Board: 351 Dealer: S Vul: Both HCP: 17	1075KQ8K96AKQ3	East Bids 2♦ if possible. You bid first.
Board: 352 Dealer: N Vul: Both HCP: 13	★ AK96▼ A10542◆ Q8◆ 54	West Bids 3♣ if possible. Partner bids first.

Board: 348 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4♠ S	North: ♠ AK107 ♥ 865 ♠ AJ96 ♠ A8	South: ♠ Q542 ♥ A72 ♠ Q7 ♣ J1095	West 2♥ Pass 1. Stay	North 1NT Pass 4•	East Pass Pass AP	2 ♣ ¹
Board: 349 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 5•X E	North: ♠ AQ109 ♥ J876 ♠ AQ8 ♣ 102	South: ♠ K765 ♥ AK95 ♠ K4 ♣ Q85		North 2♣¹ man	East 5◆	South 1NT X
Board: 350 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ K10 ♥ K4 ♠ KQ872 ♠ A1084	South: ♠ A964 ♥ 106 ♦ J9 ♣ KJ762	West 2♥ Pass 1. Stay	North 1NT Pass 3NT	East Pass Pass AP	2 ♣ ¹
Board: 351 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ KQJ8 ♥ A52 ♦ 3 ♣ 109862	South:	West Pass Pass AP 1. Stay	3♣	2•	South 1NT 2NT 3NT
Board: 352 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 3\$X W	North: ♠ QJ532 ♥ KQ7 ♠ KJ10 ♠ A3	South: ♠ AK96 ♥ A10542 ♠ Q8 ♣ 54	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 353 Dealer: S Vul: None Vul: None Vul: None HCP: 10 Board: 354 Dealer: N Vul: NS HCP: 15 Board: 355 Vul: NS HCP: 15 Board: 355 Vul: Both HCP: 11 Board: 356 Dealer: N Vul: NS HCP: 11 Board: 356 Dealer: N Vul: None HCP: 15 Board: 357 Vul: None HCP: 15 Board: 357 Vul: None HCP: 15 Board: 357 Vul: NS HCP: 8 Board: 357 Vul: NS Vul:			
Dealer: N Vul: NS HCP: 15 AQ3 HCP: 15 QJ984 Dealer: S VK932 Vul: Both HCP: 11 Board: 356 Partner bids first. Board: 356 Dealer: N Val: None HCP: 15 AQ32 Vul: None HCP: 15 AQ33 AQ34 AQ35 AQ36 AQ37 AQ37 AQ37 AQ37 AQ38 AQ39 AQ43 AQ43 AQ43 AQ43 AQ44 AQ54 AQ54 AQ64 AQ64 AQ64 AQ64 AQ64 AQ76 AQ77 AQ	Dealer: S Vul: None	♥ QJ109 ♦ 653	_
Dealer: S Vul: Both HCP: 11 Board: 356 Dealer: N Vul: None HCP: 15 Board: 357 Dealer: S Vul: NS Partner bids first. East Bids 3 ◆ 1f possible. Partner bids first. West Bids 2 ◆ if possible. You bid first. East Bids 3 ◆ 1f possible. Partner bids first. Partner bids first.	Dealer: N Vul: NS	♥ KJ74 ♦ AQ3	•
Dealer: N	Dealer: S Vul: Both	♥ K932 • 3	•
Dealer: S ▼ 107 Vul: NS ◆ 98 East Bids 2♠ if possible. Partner bids first	Dealer: N Vul: None	♦ AQ732 ♦ A43	•
1	Dealer: S Vul: NS	▼ 107 → 98	-

Board: 353 Dealer: S Vul: None	North: ♠ A10 ♥ QJ109	South: ♠ 96 ♥ K74		North 2♣¹	East 4♠	South 1NT X
North HCP: 10 South HCP: 15 Contract: 4♠X E	♦ 653 ♣ QJ92	◆ AJ1042 ◆ AK6	AP 1. Stay			
Board: 354 Dealer: N Vul: NS	North: ♠ KQ84	South: ♠ AJ106	West	North 1NT	East Pass	
North HCP: 15 South HCP: 11 Contract: 5♠X W	✓ KJ74◆ AQ3◆ 74	◆ AQ1083 ◆ 954 ◆ 9	5♣ 1. Stay	X man	AP	
Board: 355 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both North HCP: 11 South HCP: 15	♣ QJ984♥ K932◆ 3♣ KQ7	♠ K73	Pass Pass AP	2♣¹ 3♠	3♦ Pass	Pass 4♥
Contract: 4♥ S	₩ KQ/	₩ AZ	1. Stay	man		
Board: 356 Dealer: N	North: ♠ Q32	South: ♠ K965	West	North 1NT	East Pass	
Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	★ AQ732★ A43★ K8	♥ 85 • 82 • AJ1096	2 ♦ AP 1. Stay	2♥ man	Pass	2NT
Board: 357			West	North	East	South
Dealer: S Vul: NS	North: ♠ Q843	South: ♣ J2	west	North	ĽäSt	South 1NT
North HCP: 8 South HCP: 15 Contract: 2N S	▼ 107◆ 98◆ KQJ82	✓ AKQ◆ AJ1064◆ 1093	Pass Pass 1. Stay	2♣¹ 2NT	2♠ AP	Pass

Board: 353 Dealer: S Vul: None HCP: 15	♣96♥ K74◆ AJ1042♣ AK6	East Bids 4♠ if possible. You bid first.
Board: 354 Dealer: N Vul: NS HCP: 11	AJ106✓ AQ1083✓ 954✓ 9	West Bids 5♣ if possible. Partner bids first.
Board: 355 Dealer: S Vul: Both HCP: 15	★ K73▼ AQ1076◆ Q65◆ A2	East Bids 3♦ if possible. You bid first.
Board: 356 Dealer: N Vul: None HCP: 8	♦ K965 ♥ 85 ♦ 82 ♣ AJ1096	West Bids 2♦ if possible. Partner bids first.
Board: 357 Dealer: S Vul: NS HCP: 15	J2✓ AKQAJ10641093	East Bids 2♠ if possible. You bid first.

Board: 353 Dealer: S Vul: None	North: ♠ A10 ♥ QJ109	South: ♠ 96 ♥ K74		North 2♣¹	East 4♠	South 1NT X
North HCP: 10 South HCP: 15 Contract: 4♠X E	♦ 653 ♣ QJ92	◆ AJ1042 ◆ AK6	AP 1. Stay			
Board: 354 Dealer: N Vul: NS	North: ♠ KQ84	South: ♠ AJ106	West	North 1NT	East Pass	
North HCP: 15 South HCP: 11 Contract: 5♠X W	✓ KJ74◆ AQ3◆ 74	◆ AQ1083 ◆ 954 ◆ 9	5♣ 1. Stay	X man	AP	
Board: 355 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both North HCP: 11 South HCP: 15	♣ QJ984♥ K932◆ 3♣ KQ7	♠ K73	Pass Pass AP	2♣¹ 3♠	3♦ Pass	Pass 4♥
Contract: 4♥ S	₩ KQ/	₩ AZ	1. Stay	man		
Board: 356 Dealer: N	North: ♠ Q32	South: ♠ K965	West	North 1NT	East Pass	
Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	★ AQ732★ A43★ K8	♥ 85 • 82 • AJ1096	2 ♦ AP 1. Stay	2♥ man	Pass	2NT
Board: 357			West	North	East	South
Dealer: S Vul: NS	North: ♠ Q843	South: ♣ J2	west	North	ĽäSt	South 1NT
North HCP: 8 South HCP: 15 Contract: 2N S	▼ 107◆ 98◆ KQJ82	✓ AKQ◆ AJ1064◆ 1093	Pass Pass 1. Stay	2♣¹ 2NT	2♠ AP	Pass

Board: 358 Dealer: N Vul: None HCP: 16	★ K1095★ KQJ5★ 102★ AK4	West Bids 2♦ if possible. You bid first.
Board: 359 Dealer: S Vul: NS HCP: 11	♣ J7♥ AJ82♦ 82♣ AJ1084	East Bids 2♦ if possible. Partner bids first.
Board: 360 Dealer: N Vul: Both HCP: 17	♠ 975♥ A53♦ KJ2♠ AKQ9	West Bids 4♦ if possible. You bid first.
Board: 361 Dealer: S Vul: NS HCP: 8	★KQ53▼ 7◆ J10864◆ Q82	East Bids 4♥ if possible. Partner bids first.
Board: 362 Dealer: N Vul: EW HCP: 16	♠ AK2♥ Q42♦ Q103♠ KQ85	West Bids 2♥ if possible. You bid first.

North: ♠ K1095 ♥ KQJ5	South: ★ 86 ▼ A863	West	North 1NT Pass	Pass	2 ♣ ¹
◆ 102 ◆ AK4	◆ AJ7 ◆ Q1093	Pass	4♥	AP	
North: ♠ J7	South: ♠ AK5	West	North	East	South 1NT
♥ AJ82	♥ Q95	Pass	2 ♣ ¹	2•	Pass
◆ 82 • AJ1084	◆ J63 ◆ KQ92		_	AP	
North:	South:	West	North	East	South
♦ 975	♠ AKQJ2		1NT	Pass	
		4 ♦	Pass	Pass	4♠
♦ AKQ9	♦ 875		man		
North: ♠ KQ53	South: ♠ A982	West	North	East	South 1NT
v 7		Pass	2 ♣ ¹	4♥	AP
◆ J10864 ◆ Q82	◆ AJ4	1. Stay	man		
North:	South	West	North	East	South
AK2	♦ Q975		1NT	Pass	2 ♣ ¹
♥ Q42	♥ 86	2♥	2NT	Pass	3NT
♦ Q103 ♣ KQ85	♦ AK65 ♣ 1043	AP 1. Stay			
	 ★ K1095 ★ KQJ5 ◆ 102 ♣ AK4 North: ♠ J7 ▼ AJ82 ◆ 82 ♣ AJ1084 North: ♠ 975 ▼ A53 ◆ KJ2 ♣ AKQ9 North: ♠ KQ53 ▼ 7 ◆ J10864 ♣ Q82 North: ♠ AK2 ♥ Q42 ◆ Q103 	 ★ K1095 ★ KQJ5 ★ A863 ★ 102 ★ AJ7 ★ AK4 ♣ Q1093 North: ♣ J7 ♠ AK5 ★ AJ82 ♠ Q95 ♣ 82 ♠ J63 ♣ AJ1084 ♣ KQ92 North: ♠ 975 ♠ AKQJ2 ★ A53 ♠ K1042 ♠ KJ2 ♠ 3 ♠ KQ53 ♠ 875 North: ♠ KQ53 ♠ 7 ♠ A982 ♠ 962 ♠ J10864 ♠ Q82 ♠ AK5 ♠ AJ4 North: ♠ AK5 ♠ AJ4 North: ♠ AK2 ♠ Q975 ♥ Q42 ♠ 86 ♠ Q103 ♠ AK65 	★ K1095 ★ 86 ▼ KQJ5 ▼ A863 2 ★ ★ 102 ♠ AJ7 Pass ★ AK4 ♣ Q1093 1. Stay North: ♣ AK5 ₩est ♣ J7 ♠ AK5 ♀ Q95 Pass ♠ 82 ♠ J63 Pass 1. Stay North: ♣ AVQ92 1. Stay North: ♣ AKQJ2 ♣ AKQJ2 ♣ AKQJ2 ▼ A53 ♥ K1042 ♣ AP ♠ KJ2 ♠ 3 AP 1. Stay North: ♣ AS2 ♠ AP82 Pass ▼ 7 ₱ 962 Pass 1. Stay North: ♠ AP82 ♠ AJ4 1. Stay North: ♠ AS2 ♠ AJ4 1. Stay North: ♠ AK5 ♠ AJ4 1. Stay North: ♠ AK2 ♠ Q975 ♥ Q42 ♠ 86 2♥ ♠ Q103 ♠ AK65 ♠ AP ♠ AK65 AP	♦ K1095 ♠ 86 1NT ♦ K1095 ♠ 86 1NT ♦ KQJ5 ♠ A863 2 ♠ Pass ♠ 102 ♠ AJ7 ♣ pass 4♥ ♠ AK4 ♠ Q1093 1. Stayman North: ♠ AK5 ♠ AK5 ♠ ♠ Pass 2♠¹ ♠ AJ1084 ♠ KQ92 Pass 3♥ ♠ 1. Stayman North: ♠ AKQJ2 ♠ AKQJ2 1. Stayman North: ♠ AKQJ2 ♠ AKQJ2 ♠ Pass AP ♠ AKQ9 ♠ 875 1. Stayman North: ♠ A982 ♠ A982 ♠ A982 ♠ A982 ♠ A982 ♠ AJ4 Pass 2♠¹ ♠ J10864 ♠ AK5 ♠ AK5 ♠ AJ4 1. Stayman 1. Stayman North: ♠ AK2 ♠ AJ4 1. Stayman 1. Stayman North: ♠ AK2 ♠ AK65 ♠ AK65 1. NT ♠ AK2 ♠ AK65 ♠ AK65 AP	♠ K1095 ♠ 86 INT Pass ♠ KQJ5 ♠ A863 2♠ Pass Pass ♠ 102 ♠ AJ7 Pass 4♥ AP ♠ AK4 ♠ Q1093 1. Stayman North: ♠ AK5 West North East ♠ J7 ♠ AK5 Pass 2♠ 1 2♠ ♠ AJ2 ♠ AK5 Pass 3♥ AP AP ♠ AJ1084 ♠ KQ92 1. Stayman INT Pass North: ♠ AKQJ2 ♠ Pass Pass Pass ♠ AS3 ♠ K1042 ♠ Pass Pass Pass ♠ KJ2 ♠ 3 AP 1. Stayman North: ♠ AS5 1. Stayman North East ♠ KQ53 ♠ A982 ♠ A982 ♠ AK5 1. Stayman North: ♠ AK5 ♠ AK5 1. Stayman North: ♠ AK5 1. Stayman 1. Stayman

Board: 358 Dealer: N Vul: None HCP: 11	♦ 86 ▼ A863 ◆ AJ7 ♣ Q1093	West Bids 2♦ if possible. Partner bids first.
Board: 359 Dealer: S Vul: NS HCP: 15	♠ AK5♥ Q95♦ J63♠ KQ92	East Bids 2♦ if possible. You bid first.
Board: 360 Dealer: N Vul: Both HCP: 13	★ AKQJ2★ K1042★ 3★ 875	West Bids 4♦ if possible. Partner bids first.
Board: 361 Dealer: S Vul: NS HCP: 16	♠ A982♥ 962♦ AK5♠ AJ4	East Bids 4♥ if possible. You bid first.
Board: 362 Dealer: N Vul: EW HCP: 9	♣ Q975♥ 86♦ AK65♣ 1043	West Bids 2♥ if possible. Partner bids first.

North: ♠ K1095 ♥ KQJ5	South: ★ 86 ▼ A863	West	North 1NT Pass	Pass	2 ♣ ¹
◆ 102 ◆ AK4	◆ AJ7 ◆ Q1093	Pass	4♥	AP	
North: ♠ J7	South: ♠ AK5	West	North	East	South 1NT
♥ AJ82	♥ Q95	Pass	2 ♣ ¹	2•	Pass
◆ 82 • AJ1084	◆ J63 ◆ KQ92		_	AP	
North:	South:	West	North	East	South
♦ 975	♠ AKQJ2		1NT	Pass	
		4 ♦	Pass	Pass	4♠
♦ AKQ9	♦ 875		man		
North: ♠ KQ53	South: ♠ A982	West	North	East	South 1NT
v 7		Pass	2 ♣ ¹	4♥	AP
◆ J10864 ◆ Q82	◆ AJ4	1. Stay	man		
North:	South	West	North	East	South
AK2	♦ Q975		1NT	Pass	2 ♣ ¹
♥ Q42	♥ 86	2♥	2NT	Pass	3NT
♦ Q103 ♣ KQ85	♦ AK65 ♣ 1043	AP 1. Stay			
	 ★ K1095 ★ KQJ5 ◆ 102 ♣ AK4 North: ♠ J7 ▼ AJ82 ◆ 82 ♣ AJ1084 North: ♠ 975 ▼ A53 ◆ KJ2 ♣ AKQ9 North: ♠ KQ53 ▼ 7 ◆ J10864 ♣ Q82 North: ♠ AK2 ♥ Q42 ◆ Q103 	 ★ K1095 ★ KQJ5 ★ A863 ★ 102 ★ AJ7 ★ AK4 ♣ Q1093 North: ♣ J7 ♠ AK5 ★ AJ82 ♠ Q95 ♣ 82 ♠ J63 ♣ AJ1084 ♣ KQ92 North: ♠ 975 ♠ AKQJ2 ★ A53 ♠ K1042 ♠ KJ2 ♠ 3 ♠ KQ53 ♠ 875 North: ♠ KQ53 ♠ 7 ♠ A982 ♠ 962 ♠ J10864 ♠ Q82 ♠ AK5 ♠ AJ4 North: ♠ AK5 ♠ AJ4 North: ♠ AK2 ♠ Q975 ♥ Q42 ♠ 86 ♠ Q103 ♠ AK65 	★ K1095 ★ 86 ▼ KQJ5 ▼ A863 2 ★ ★ 102 ♠ AJ7 Pass ★ AK4 ♣ Q1093 1. Stay North: ♣ AK5 ₩est ♣ J7 ♠ AK5 ♀ Q95 Pass ♠ 82 ♠ J63 Pass 1. Stay North: ♣ AVQ92 1. Stay North: ♣ AKQJ2 ♣ AKQJ2 ♣ AKQJ2 ▼ A53 ♥ K1042 ♣ AP ♠ KJ2 ♠ 3 AP 1. Stay North: ♣ AS2 ♠ AP82 Pass ▼ 7 ₱ 962 Pass 1. Stay North: ♠ AP82 ♠ AJ4 1. Stay North: ♠ AS2 ♠ AJ4 1. Stay North: ♠ AK5 ♠ AJ4 1. Stay North: ♠ AK2 ♠ Q975 ♥ Q42 ♠ 86 2♥ ♠ Q103 ♠ AK65 ♠ AP ♠ AK65 AP	♦ K1095 ♠ 86 1NT ♦ K1095 ♠ 86 1NT ♦ KQJ5 ♠ A863 2 ♠ Pass ♠ 102 ♠ AJ7 ♣ pass 4♥ ♠ AK4 ♠ Q1093 1. Stayman North: ♠ AK5 ♠ AK5 ♠ ♠ Pass 2♠¹ ♠ AJ1084 ♠ KQ92 Pass 3♥ ♠ 1. Stayman North: ♠ AKQJ2 ♠ AKQJ2 1. Stayman North: ♠ AKQJ2 ♠ AKQJ2 ♠ Pass AP ♠ AKQ9 ♠ 875 1. Stayman North: ♠ A982 ♠ A982 ♠ A982 ♠ A982 ♠ A982 ♠ AJ4 Pass 2♠¹ ♠ J10864 ♠ AK5 ♠ AK5 ♠ AJ4 1. Stayman 1. Stayman North: ♠ AK2 ♠ AJ4 1. Stayman 1. Stayman North: ♠ AK2 ♠ AK65 ♠ AK65 1. NT ♠ AK2 ♠ AK65 ♠ AK65 AP	♠ K1095 ♠ 86 INT Pass ♠ KQJ5 ♠ A863 2♠ Pass Pass ♠ 102 ♠ AJ7 Pass 4♥ AP ♠ AK4 ♠ Q1093 1. Stayman North: ♠ AK5 West North East ♠ J7 ♠ AK5 Pass 2♠ 1 2♠ ♠ AJ2 ♠ AK5 Pass 3♥ AP AP ♠ AJ1084 ♠ KQ92 1. Stayman INT Pass North: ♠ AKQJ2 ♠ Pass Pass Pass ♠ AS3 ♠ K1042 ♠ Pass Pass Pass ♠ KJ2 ♠ 3 AP 1. Stayman North: ♠ AS5 1. Stayman North East ♠ KQ53 ♠ A982 ♠ A982 ♠ AK5 1. Stayman North: ♠ AK5 ♠ AK5 1. Stayman North: ♠ AK5 1. Stayman 1. Stayman

Board: 363 Dealer: S Vul: Both HCP: 11	♣ Q843♥ KJ105◆ A73♣ J8	East Bids 3♣ if possible. Partner bids first.
Board: 364 Dealer: N Vul: None HCP: 16	♣ KJ9 ♥ Q6 ♦ K1076 ♣ AK74	West Bids 2♦ if possible. You bid first.
Board: 365 Dealer: S Vul: EW HCP: 10	♣ J97♥ KQ85♦ 32♣ A1096	East Bids 2♠ if possible. Partner bids first.
Board: 366 Dealer: N Vul: Both HCP: 15	★ AK8▼ J10742◆ A102◆ K8	West Bids 2♥ if possible. You bid first.
Board: 367 Dealer: S Vul: None HCP: 9	♠ AKJ5♥ 932♦ J42♠ 1042	East Bids 2♥ if possible. Partner bids first.

Board: 363 Dealer: S Vul: Both	North: ♠ Q843	South: ♠ AKJ7		North		1NT
North HCP: 11	▼ KJ105	▼ A832	Pass	2 ♣ ¹	3♣	Pass
South HCP: 16	♦ A73 ♣ J8	♦ Q96 ♣ Q7	Pass	X	AP	
Contract: 3♣X E	2 30	₩ Q1	1. Stay	man		
Board: 364	North:	South:	West	North	East	South
Dealer: N	• KJ9	♦ A1072		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ Q6	♥ A7	2•	2NT	Pass	3♣
South HCP: 9	◆ K1076	♦ 95	Pass	3NT	AP	
Contract: 3N N	♣ AK74	♣ J10852	1. Stay	man		
Board: 365 Dealer: S Vul: EW	North: ♣ J97	South: ♠ Q102	West	North	East	South 1NT
North HCP: 10	♥ KQ85 ♦ 32	♥ AJ94 ♦ AJ	Pass	2 ♣ ¹	2♠	AP
South HCP: 15 Contract: 2♠ E	◆ A1096	◆ QJ43	1. Stay	man		
Board: 366	North:	South:	West	North	East	South
Dealer: N	AK8	Souii. • QJ97		1NT	Pass	2 ♣ ¹
Vul: Both	♥ J10742	♥ 96	2♥	Pass	Pass	X
North HCP: 15 South HCP: 8	◆ A102	♦ J954	AP			
Contract: 2♥X W	♣ K8	♣ A106	1. Stay	man		
Board: 367 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♠ AKJ5 ♥ 932	♠ Q94 ♥ J84	Pass	2 ♣ ¹	2♥	Pass
North HCP: 9	◆ J42	• AQ9	Pass	2 ∓ 3 ♠	AP	1 400
South HCP: 15 Contract: 3♠ N	♣ 1042	♣ AQ63	1. Stay		1 11	

Board: 363 Dealer: S Vul: Both HCP: 16	AKJ7✓ A832Q96✓ Q7	East Bids 3♣ if possible. You bid first.
Board: 364 Dealer: N Vul: None HCP: 9	★ A1072★ A7◆ 95★ J10852	West Bids 2♦ if possible. Partner bids first.
Board: 365 Dealer: S Vul: EW HCP: 15	◆ Q102◆ AJ94◆ AJ◆ QJ43	East Bids 2♠ if possible. You bid first.
Board: 366 Dealer: N Vul: Both HCP: 8	◆ QJ97◆ 96◆ J954◆ A106	West Bids 2♥ if possible. Partner bids first.
Board: 367 Dealer: S Vul: None HCP: 15	◆ Q94♥ J84◆ AQ9◆ AQ63	East Bids 2♥ if possible. You bid first.

Board: 363 Dealer: S Vul: Both	North: ♠ Q843	South: ♠ AKJ7		North		1NT
North HCP: 11	♥ KJ105	▼ A832	Pass	2 ♣ ¹	3♣	Pass
South HCP: 16	♦ A73 ♣ J8	♦ Q96 ♣ Q7	Pass	X	AP	
Contract: 3♣X E	2 30	₩ Q1	1. Stay	man		
Board: 364	North:	South:	West	North	East	South
Dealer: N	• KJ9	♦ A1072		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ Q6	♥ A7	2•	2NT	Pass	3♣
South HCP: 9	◆ K1076	♦ 95	Pass	3NT	AP	
Contract: 3N N	♣ AK74	♣ J10852	1. Stay	man		
Board: 365 Dealer: S Vul: EW	North: ♣ J97	South: ♠ Q102	West	North	East	South 1NT
North HCP: 10	♥ KQ85 ♦ 32	♥ AJ94 ♦ AJ	Pass	2 ♣ ¹	2♠	AP
South HCP: 15 Contract: 2♠ E	◆ A1096	◆ QJ43	1. Stay	man		
Board: 366	North:	South:	West	North	East	South
Dealer: N	AK8	Souii. • QJ97		1NT	Pass	2 ♣ ¹
Vul: Both	♥ J10742	♥ 96	2♥	Pass	Pass	X
North HCP: 15 South HCP: 8	◆ A102	♦ J954	AP			
Contract: 2♥X W	♣ K8	♣ A106	1. Stay	man		
Board: 367 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♠ AKJ5 ♥ 932	♠ Q94 ♥ J84	Pass	2 ♣ ¹	2♥	Pass
North HCP: 9	◆ J42	• AQ9	Pass	2 ∓ 3 ♠	AP	1 400
South HCP: 15 Contract: 3♠ N	♣ 1042	♣ AQ63	1. Stay		1 11	

Board: 368 Dealer: N Vul: NS HCP: 15	★ AK6★ KQ8★ 732★ K953	West Bids 5♦ if possible. You bid first.
Board: 369 Dealer: S Vul: Both HCP: 7	★ KJ1094▼ J843◆ 9★ Q74	East Bids 2♦ if possible. Partner bids first.
Board: 370 Dealer: N Vul: None HCP: 16	A873✓ A108A6A1085	West Bids 2♦ if possible. East Bids 3♦ if possible. East Doubles 4♦ if possible. West Bids 5♦ if possible. You bid first.
Board: 371 Dealer: S Vul: NS HCP: 9	★ 532★ AQJ9★ 104★ Q932	East Bids 2♠ if possible. Partner bids first.
Board: 372 Dealer: N Vul: EW HCP: 15	★ A864★ KQ42★ AQ3★ 83	West Bids 3♣ if possible. You bid first.

Board: 368 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 5•X W	North: ♠ AK6 ♥ KQ8 ♠ 732 ♣ K953	South:	West 5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 369 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 2N S	North: ♠ KJ1094 ♥ J843 ♦ 9 ♠ Q74	South: ◆ A5 ◆ AQ92 ◆ K64 ◆ K1032		North 2♣¹ man	East 2♦	South 1NT 2NT
Board: 370 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 5•X W	North: ♠ A873 ♥ A108 ♠ A6 ♠ A1085	South: ♠ QJ942 ♥ KQ75 ♠ 3 ♣ J72	2♦ Pass Pass 5♦ 1. Stay 2. limit	North 1NT 2NT 4♦² 4♠ X man raise or bid, a ♦	Pass 3 X Pass AP	2♣¹ 3♠ XX³ Pass
Board: 371 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2♠ E	North: ◆ 532 ▼ AQJ9 ◆ 104 ◆ Q932	South: ♠ QJ10 ♥ K10432 ♠ AJ ♣ A104		North 2♣¹ man	East 2♠	South 1NT AP
Board: 372 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3•X W	North: ♠ A864 ♥ KQ42 ♠ AQ3 ♣ 83	South: ♠ Q972 ♥ J86 ♠ K765 ♣ K5	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 368 Dealer: N Vul: NS HCP: 12		West Bids 5♦ if possible. Partner bids first.
Board: 369 Dealer: S Vul: Both HCP: 16	A5✓ AQ92✓ K64✓ K1032	East Bids 2♦ if possible. You bid first.
Board: 370 Dealer: N Vul: None HCP: 9	♣ QJ942♥ KQ75◆ 3♣ J72	West Bids 2♦ if possible. East Bids 3♦ if possible. East Doubles 4♦ if possible. West Bids 5♦ if possible. Partner bids first.
Board: 371 Dealer: S Vul: NS HCP: 15	◆ QJ10 ▼ K10432 ◆ AJ ◆ A104	East Bids 2♠ if possible. You bid first.
Board: 372 Dealer: N Vul: EW HCP: 9	♣ Q972♥ J86♦ K765♣ K5	West Bids 3♣ if possible. Partner bids first.

Board: 368 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 5•X W	North: ♠ AK6 ♥ KQ8 ♠ 732 ♣ K953	South:	West 5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 369 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 2N S	North: ♠ KJ1094 ♥ J843 ♦ 9 ♠ Q74	South: ◆ A5 ◆ AQ92 ◆ K64 ◆ K1032		North 2♣¹ man	East 2♦	South 1NT 2NT
Board: 370 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 5•X W	North: ♠ A873 ♥ A108 ♠ A6 ♠ A1085	South: ♠ QJ942 ♥ KQ75 ♠ 3 ♣ J72	2♦ Pass Pass 5♦ 1. Stay 2. limit	North 1NT 2NT 4♦² 4♠ X man raise or bid, a ♦	Pass 3 X Pass AP	2♣¹ 3♠ XX³ Pass
Board: 371 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2♠ E	North: ◆ 532 ▼ AQJ9 ◆ 104 ◆ Q932	South: ♠ QJ10 ♥ K10432 ♠ AJ ♣ A104		North 2♣¹ man	East 2♠	South 1NT AP
Board: 372 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3•X W	North: ♠ A864 ♥ KQ42 ♠ AQ3 ♣ 83	South: ♠ Q972 ♥ J86 ♠ K765 ♣ K5	West 3♣ AP 1. Stay	North 1NT Pass man	East Pass Pass	2 ♣ ¹

Board: 373 Dealer: S Vul: None HCP: 10	♠ A7♥ QJ74♦ QJ852♠ 98	East Bids 3♣ if possible. Partner bids first.
Board: 374 Dealer: N Vul: NS HCP: 17	★ A854▼ KJ86◆ 102◆ AKQ	West Bids 2♦ if possible. You bid first.
Board: 375 Dealer: S Vul: EW HCP: 8	★832★ A1092★74★ KJ108	East Bids 2♦ if possible. Partner bids first.
Board: 376 Dealer: N Vul: Both HCP: 15	★ AKJ86▼ 875★ K4★ A103	West Bids 2♦ if possible. You bid first.
Board: 377 Dealer: S Vul: NS HCP: 10	♣ Q6♥ K754♦ KQ106♣ 873	East Bids 2♠ if possible. Partner bids first.

North:	South:	West	North	East	
♠ A7 ♥ QJ74	≜ KQJ84 ♥ A52	Pass	2 ♣ ¹	3♣	1NT Pass
◆ QJ852	♦ K97	Pass	3♦	AP	
♣ 98	♣ Q2	1. Stay	man		
North:	South:	West	North	East	South
A A854			1NT	Pass	2 ♣ ¹
♥ KJ86	v 109	2•	Pass	Pass	2NT
♦ 102	♦ K8	AP			
♣ AKQ	♣ 108/43	1. Stay	man		
North: ♦ 832	South:	West	North	East	South 1NT
♥ A1092	♥ KJ73	Pass	2 ♣ ¹	2•	2NT
♦ 74	◆ QJ32	AP			
♣ KJ108	♣ A72	1. Stay	man		
North:	South	West	North	East	South
♠ AKJ86	★ 103		1NT	Pass	2 ♣ ¹
♥ 875	♥ KQJ6	2♦	2♠	Pass	3NT
	•	AP			
♣ A103	◆ Q762	1. Stay	man		
NI - Al-	C41	West	North	East	South
					1NT
♥ K754	♥ AQJ3			2♠	Pass
♦ KQ106	• A9	Pass Pass	X 3NT	Pass AP	3♣
♣ 873	♣ A1052				
	♣ A7	♣ A7	♠ A7 ♠ KQJ84 ♥ QJ74 ♥ A52 Pass ♠ QJ852 ♠ K97 Pass ♠ 98 ♣ Q2 1. Stay North: ♠ A854 ♠ KQJ6 ♥ KJ86 ♥ 109 2♠ ♠ 102 ♠ K8 AP ♠ AKQ ♣ 108743 1. Stay North: ♠ KJ73 Pass ♠ KJ108 ♣ A72 1. Stay North: ♠ A72 1. Stay North: ♠ AKJ86 ♠ 103 ♥ 875 ♥ KQJ6 2♠ ♠ K4 ♠ Q109 AP ♠ A103 ♣ Q762 1. Stay North: ♠ Q6 ♠ 1073 Pass North: ♠ Q109 AP Pass <td>♠ A7 ♠ KQJ84 ♥ QJ74 ♥ A52 Pass 2♣¹ ♠ QJ852 ♠ K97 Pass 3♠¹ ♠ 98 ♠ Q2 1. Stayman North: ♠ A854 ♠ KQJ6 1NT ♥ KJ86 ♥ 109 2♠ Pass ♠ 102 ♠ K8 AP ♠ 102 ♠ K8 AP ♠ 102 ♠ K8 AP ♠ 103 ♠ KJ73 Pass 2♣¹ ♠ 74 ♠ QJ32 AP ♠ KJ108 ♠ A72 1. Stayman North: ♠ A72 1. Stayman North: ♠ A62 103 1NT ♠ A75 ♠ KQJ6 2♠ 2♠ 2♠ ♠ K4 ♠ Q109 AP 1. Stayman North: ♠ A103 ♠ Q762 1. Stayman North: ♠ Q6 ♠ 1073 Pass 2♠¹ ♠ K754 ♠ AQJ3 Pass 2♠¹</td> <td>♠ A7 ♠ KQJ84 ♠ QJ74 ♠ A52 Pass 2♠¹ 3♠ ♠ QJ852 ♠ K97 Pass 3♠ AP ♠ 98 ♠ Q2 1. Stayman North: ♦ KQJ6 INT Pass ♠ A854 ♠ KQJ6 INT Pass ♠ KJ86 ♠ 109 2♠ Pass Pass ♠ 102 ♠ K8 AP ♠ 102 ♠ K8 AP ♠ 102 ♠ K8 AP ♠ 102 ♠ KJ73 Pass 2♠¹ ♠ KJ108 ♠ A72 Pass 2♠¹ ♠ KJ108 ♠ A72 1. Stayman North: ♠ AKJ86 ♠ 103 INT Pass ♠ 875 ♠ KQJ6 AP 1. Stayman North: ♠ A103 ♠ Q762 AP ♠ A103 ♠ Q762 1. Stayman West North East North: ♠ Q6 ♠ 1073 ♠ K754 ♠ AQJ3 Pass 2♠¹ 2♠ ♠ ARS ♠ AQJ3 Pass 2♠¹ 2♠ 2♠ Pass 2♠¹ 2♠ ♠ ARS ♠ AQJ3 Pass 2♠¹ 2♠ Pass 2♠¹ 2♠ Pass 2♠¹ 2♠ Pass 2♠¹ 2♠ 2</td>	♠ A7 ♠ KQJ84 ♥ QJ74 ♥ A52 Pass 2♣¹ ♠ QJ852 ♠ K97 Pass 3♠¹ ♠ 98 ♠ Q2 1. Stayman North: ♠ A854 ♠ KQJ6 1NT ♥ KJ86 ♥ 109 2♠ Pass ♠ 102 ♠ K8 AP ♠ 102 ♠ K8 AP ♠ 102 ♠ K8 AP ♠ 103 ♠ KJ73 Pass 2♣¹ ♠ 74 ♠ QJ32 AP ♠ KJ108 ♠ A72 1. Stayman North: ♠ A72 1. Stayman North: ♠ A62 103 1NT ♠ A75 ♠ KQJ6 2♠ 2♠ 2♠ ♠ K4 ♠ Q109 AP 1. Stayman North: ♠ A103 ♠ Q762 1. Stayman North: ♠ Q6 ♠ 1073 Pass 2♠¹ ♠ K754 ♠ AQJ3 Pass 2♠¹	♠ A7 ♠ KQJ84 ♠ QJ74 ♠ A52 Pass 2♠¹ 3♠ ♠ QJ852 ♠ K97 Pass 3♠ AP ♠ 98 ♠ Q2 1. Stayman North: ♦ KQJ6 INT Pass ♠ A854 ♠ KQJ6 INT Pass ♠ KJ86 ♠ 109 2♠ Pass Pass ♠ 102 ♠ K8 AP ♠ 102 ♠ K8 AP ♠ 102 ♠ K8 AP ♠ 102 ♠ KJ73 Pass 2♠¹ ♠ KJ108 ♠ A72 Pass 2♠¹ ♠ KJ108 ♠ A72 1. Stayman North: ♠ AKJ86 ♠ 103 INT Pass ♠ 875 ♠ KQJ6 AP 1. Stayman North: ♠ A103 ♠ Q762 AP ♠ A103 ♠ Q762 1. Stayman West North East North: ♠ Q6 ♠ 1073 ♠ K754 ♠ AQJ3 Pass 2♠¹ 2♠ ♠ ARS ♠ AQJ3 Pass 2♠¹ 2♠ 2♠ Pass 2♠¹ 2♠ ♠ ARS ♠ AQJ3 Pass 2♠¹ 2♠ Pass 2♠¹ 2♠ Pass 2♠¹ 2♠ Pass 2♠¹ 2♠ 2

Board: 373 Dealer: S Vul: None HCP: 15	★ KQJ84▼ A52★ K97◆ Q2	East Bids 3♣ if possible. You bid first.
Board: 374 Dealer: N Vul: NS HCP: 9	★ KQJ6▼ 109◆ K8◆ 108743	West Bids 2♦ if possible. Partner bids first.
Board: 375 Dealer: S Vul: EW HCP: 16	★ KQ▼ KJ73◆ QJ32◆ A72	East Bids 2♦ if possible. You bid first.
Board: 376 Dealer: N Vul: Both HCP: 10	103KQJ6Q109Q762	West Bids 2♦ if possible. Partner bids first.
Board: 377 Dealer: S Vul: NS HCP: 15	1073✓ AQJ3✓ A9✓ A1052	East Bids 2♠ if possible. You bid first.

North:	South:	West	North	East	
♠ A7 ♥ QJ74	≜ KQJ84 ♥ A52	Pass	2 ♣ ¹	3♣	1NT Pass
◆ QJ852	♦ K97	Pass	3♦	AP	
♣ 98	♣ Q2	1. Stay	man		
North:	South:	West	North	East	South
A A854			1NT	Pass	2 ♣ ¹
♥ KJ86	v 109	2•	Pass	Pass	2NT
♦ 102	♦ K8	AP			
♣ AKQ	♣ 108/43	1. Stay	man		
North: ♦ 832	South:	West	North	East	South 1NT
♥ A1092	♥ KJ73	Pass	2 ♣ ¹	2•	2NT
♦ 74	◆ QJ32	AP			
♣ KJ108	♣ A72	1. Stay	man		
North:	South	West	North	East	South
♠ AKJ86	★ 103		1NT	Pass	2 ♣ ¹
♥ 875	♥ KQJ6	2♦	2♠	Pass	3NT
	•	AP			
♣ A103	◆ Q762	1. Stay	man		
NI - Al-	C41	West	North	East	South
					1NT
♥ K754	♥ AQJ3			2♠	Pass
♦ KQ106	• A9	Pass Pass	X 3NT	Pass AP	3♣
♣ 873	♣ A1052				
	♣ A7	♣ A7	♠ A7 ♠ KQJ84 ♥ QJ74 ♥ A52 Pass ♠ QJ852 ♠ K97 Pass ♠ 98 ♣ Q2 1. Stay North: ♠ A854 ♠ KQJ6 ♥ KJ86 ♥ 109 2♠ ♠ 102 ♠ K8 AP ♠ AKQ ♣ 108743 1. Stay North: ♠ KJ73 Pass ♠ KJ108 ♣ A72 1. Stay North: ♠ A72 1. Stay North: ♠ AKJ86 ♠ 103 ♥ 875 ♥ KQJ6 2♠ ♠ K4 ♠ Q109 AP ♠ A103 ♣ Q762 1. Stay North: ♠ Q6 ♠ 1073 Pass North: ♠ Q109 AP Pass <td>♠ A7 ♠ KQJ84 ♥ QJ74 ♥ A52 Pass 2♣¹ ♠ QJ852 ♠ K97 Pass 3♠¹ ♠ 98 ♠ Q2 1. Stayman North: ♠ A854 ♠ KQJ6 1NT ♥ KJ86 ♥ 109 2♠ Pass ♠ 102 ♠ K8 AP ♠ 102 ♠ K8 AP ♠ 102 ♠ K8 AP ♠ 103 ♠ KJ73 Pass 2♣¹ ♠ 74 ♠ QJ32 AP ♠ KJ108 ♠ A72 1. Stayman North: ♠ A72 1. Stayman North: ♠ A62 103 1NT ♠ A75 ♠ KQJ6 2♠ 2♠ 2♠ ♠ K4 ♠ Q109 AP 1. Stayman North: ♠ A103 ♠ Q762 1. Stayman North: ♠ Q6 ♠ 1073 Pass 2♠¹ ♠ K754 ♠ AQJ3 Pass 2♠¹</td> <td>♠ A7 ♠ KQJ84 ♠ QJ74 ♠ A52 Pass 2♠¹ 3♠ ♠ QJ852 ♠ K97 Pass 3♠ AP ♠ 98 ♠ Q2 1. Stayman North: ♦ KQJ6 INT Pass ♠ A854 ♠ KQJ6 INT Pass ♠ KJ86 ♠ 109 2♠ Pass Pass ♠ 102 ♠ K8 AP ♠ 102 ♠ K8 AP ♠ 102 ♠ K8 AP ♠ 102 ♠ KJ73 Pass 2♠¹ ♠ KJ108 ♠ A72 Pass 2♠¹ ♠ KJ108 ♠ A72 1. Stayman North: ♠ AKJ86 ♠ 103 INT Pass ♠ 875 ♠ KQJ6 AP 1. Stayman North: ♠ A103 ♠ Q762 AP ♠ A103 ♠ Q762 1. Stayman West North East North: ♠ Q6 ♠ 1073 ♠ K754 ♠ AQJ3 Pass 2♠¹ 2♠ ♠ ARS ♠ AQJ3 Pass 2♠¹ 2♠ 2♠ Pass 2♠¹ 2♠ ♠ ARS ♠ AQJ3 Pass 2♠¹ 2♠ Pass 2♠¹ 2♠ Pass 2♠¹ 2♠ Pass 2♠¹ 2♠ 2</td>	♠ A7 ♠ KQJ84 ♥ QJ74 ♥ A52 Pass 2♣¹ ♠ QJ852 ♠ K97 Pass 3♠¹ ♠ 98 ♠ Q2 1. Stayman North: ♠ A854 ♠ KQJ6 1NT ♥ KJ86 ♥ 109 2♠ Pass ♠ 102 ♠ K8 AP ♠ 102 ♠ K8 AP ♠ 102 ♠ K8 AP ♠ 103 ♠ KJ73 Pass 2♣¹ ♠ 74 ♠ QJ32 AP ♠ KJ108 ♠ A72 1. Stayman North: ♠ A72 1. Stayman North: ♠ A62 103 1NT ♠ A75 ♠ KQJ6 2♠ 2♠ 2♠ ♠ K4 ♠ Q109 AP 1. Stayman North: ♠ A103 ♠ Q762 1. Stayman North: ♠ Q6 ♠ 1073 Pass 2♠¹ ♠ K754 ♠ AQJ3 Pass 2♠¹	♠ A7 ♠ KQJ84 ♠ QJ74 ♠ A52 Pass 2♠¹ 3♠ ♠ QJ852 ♠ K97 Pass 3♠ AP ♠ 98 ♠ Q2 1. Stayman North: ♦ KQJ6 INT Pass ♠ A854 ♠ KQJ6 INT Pass ♠ KJ86 ♠ 109 2♠ Pass Pass ♠ 102 ♠ K8 AP ♠ 102 ♠ K8 AP ♠ 102 ♠ K8 AP ♠ 102 ♠ KJ73 Pass 2♠¹ ♠ KJ108 ♠ A72 Pass 2♠¹ ♠ KJ108 ♠ A72 1. Stayman North: ♠ AKJ86 ♠ 103 INT Pass ♠ 875 ♠ KQJ6 AP 1. Stayman North: ♠ A103 ♠ Q762 AP ♠ A103 ♠ Q762 1. Stayman West North East North: ♠ Q6 ♠ 1073 ♠ K754 ♠ AQJ3 Pass 2♠¹ 2♠ ♠ ARS ♠ AQJ3 Pass 2♠¹ 2♠ 2♠ Pass 2♠¹ 2♠ ♠ ARS ♠ AQJ3 Pass 2♠¹ 2♠ Pass 2♠¹ 2♠ Pass 2♠¹ 2♠ Pass 2♠¹ 2♠ 2

Board: 378 Dealer: N Vul: EW HCP: 15	★ KQ8▼ KQJ109◆ A7◆ 643	West Bids 2♦ if possible. You bid first.
Board: 379 Dealer: S Vul: Both HCP: 11	★ KQ76 ♥ Q53 ♦ A108 ♣ 652	East Bids 3♥ if possible. Partner bids first.
Board: 380 Dealer: N Vul: None HCP: 15	A53♥ QJ109◆ 53♠ AKJ3	West Bids 2♦ if possible. You bid first.
Board: 381 Dealer: S Vul: EW HCP: 11	★ KQ874♥ QJ74◆ —◆ QJ73	East Bids 2♦ if possible. Partner bids first.
Board: 382 Dealer: N Vul: Both HCP: 15	★ KQ73▼ 72◆ 874◆ AKQJ	West Bids 4♥ if possible. You bid first.

Board: 378 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 \(\mathbb{N} \) N	North: ♠ KQ8 ♥ KQJ109 ♠ A7 ♣ 643	South: ♣ AJ103 ♣ 643 ♣ 108 ♣ AQ98	West 2♦ AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 379 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3▼X E	North: ♠ KQ76 ♥ Q53 ♠ A108 ♣ 652	South: ♠ AJ9 ♥ K8 ♠ KQJ74 ♠ Q109	Pass	North 2♣¹ X man	East 3♥ AP	South 1NT Pass
Board: 380 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ A53 ♥ QJ109 ♦ 53 ♣ AKJ3	South: ♠ KQ107 ♥ 65 ♠ K96 ♣ 10876	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 381 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North: ♠ KQ874 ♥ QJ74 ♦ — ♠ QJ73	South: ♠ 109532 ♥ A105 ♠ A9 ♣ AK5		North 2♣¹ 4♠ man	East 2 AP	South 1NT 2♠
Board: 382 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 VX W	North: ♠ KQ73 ▼ 72 ♠ 874 ♣ AKQJ	South: ◆ A952 ▼ 108 ◆ AK53 ◆ 982	West 4♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹

Board: 378 Dealer: N Vul: EW HCP: 11	◆ AJ103◆ 643◆ 108◆ AQ98	West Bids 2♦ if possible. Partner bids first.
Board: 379 Dealer: S Vul: Both HCP: 16	▲ AJ9▼ K8◆ KQJ74▲ Q109	East Bids 3♥ if possible. You bid first.
Board: 380 Dealer: N Vul: None HCP: 8	★ KQ107 ♥ 65 ♦ K96 ♣ 10876	West Bids 2♦ if possible. Partner bids first.
Board: 381 Dealer: S Vul: EW HCP: 15	109532★ A105★ A9★ AK5	East Bids 2♦ if possible. You bid first.
Board: 382 Dealer: N Vul: Both HCP: 11	A952▼ 108◆ AK53♣ 982	West Bids 4♥ if possible. Partner bids first.

Board: 378 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 \(\mathbb{N} \) N	North: ♠ KQ8 ♥ KQJ109 ♠ A7 ♣ 643	South: ♣ AJ103 ♣ 643 ♣ 108 ♣ AQ98	West 2♦ AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 379 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3▼X E	North: ♠ KQ76 ♥ Q53 ♠ A108 ♣ 652	South: ♠ AJ9 ♥ K8 ♠ KQJ74 ♠ Q109	Pass	North 2♣¹ X man	East 3♥ AP	South 1NT Pass
Board: 380 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ A53 ♥ QJ109 ♦ 53 ♣ AKJ3	South: ♠ KQ107 ♥ 65 ♠ K96 ♣ 10876	West 2 AP 1. Stay	North 1NT Pass man	Pass	
Board: 381 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♠ S	North: ♠ KQ874 ♥ QJ74 ♦ — ♠ QJ73	South: ♠ 109532 ♥ A105 ♠ A9 ♣ AK5		North 2♣¹ 4♠ man	East 2 AP	South 1NT 2♠
Board: 382 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 4 VX W	North: ♠ KQ73 ▼ 72 ♠ 874 ♣ AKQJ	South: ◆ A952 ▼ 108 ◆ AK53 ◆ 982	West 4♥ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹

Board: 383 Dealer: S Vul: None HCP: 11	★ KJ84★ K53★ A5★ 7432	East Bids 2♦ if possible. Partner bids first.
Board: 384 Dealer: N Vul: NS HCP: 15	♦ 932♥ KJ3♦ KJ6♠ AK107	West Bids 2♥ if possible. You bid first.
Board: 385 Dealer: S Vul: Both HCP: 8	★76★ AK86★ 1074★ J975	East Bids 2♠ if possible. Partner bids first.
Board: 386 Dealer: N Vul: NS HCP: 16	♣ Q5♥ KQJ93◆ Q93♣ AQ5	West Bids 2♦ if possible. You bid first.
Board: 387 Dealer: S Vul: EW HCP: 15	★ KQ95▼ J108◆ 106◆ AKQ3	East Bids 3♦ if possible. Partner bids first.

Board: 383 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♦ KJ84 ♥ K53	♠ AQ92 ♥ AJ10	Pass	2 ♣ ¹	2	Pass
North HCP: 11	◆ A5	◆ 82	Pass	X	Pass	3♣
South HCP: 16	♣ 7432	♣ AJ98	Pass	3NT	AP	
Contract: 3N S			1. Stay	man		
			West	North	East	South
Board: 384	NT 4	G 4		1NT	Pass	2 ♣ ¹
Dealer: N	North: ♠ 932	South: ♠ AQJ7	2♥	Pass	Pass	X
Vul: NS	♥ KJ3	₽ AQJ/ ♥ Q8	Pass	3♣	Pass	3 ♥ ²
North HCP: 15 South HCP: 12	◆ KJ6 ◆ AK107	♦ 873 ♣ QJ92	Pass AP	4♣	Pass	5♣
Contract: 5♣ S	TIMETO	1 00/2	1. Stay 2. limit	man raise or	better	in ঽ
Board: 385 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	★ 76	♦ J9	Pass	2 ♣ ¹	2♠	Pass
North HCP: 8 South HCP: 15	♦ AK86 ♦ 1074	♥ Q94 ♦ AJ32	Pass AP	X	Pass	3♣
Contract: 3♣ N	♣ J975	♣ AK108	1. Stay	man		
Board: 386	27. 4	G . 1	West	North	East	South
Dealer: N	North: ♠ Q5	South: ♠ K62		1NT	Pass	2 ♣ ¹
Vul: NS	♥ KQJ93	♥ A1042	2•	2♥	Pass	4♥
North HCP: 16	♦ Q93	♦ 84	AP			
South HCP: 11 Contract: 4♥ N	♣ AQ5	♣ KJ87	1. Stay	man		
Board: 387	North:	South:	West	North	East	South
Dealer: S	Norun: ♠ KQ95	Souin: ♠ AJ42	,, est	1,5141		1NT
Vul: EW	♥ J108	♥ A973	Pass	2 ♣ ¹	3♦	Pass
North HCP: 15 South HCP: 15	◆ 106	♦ AJ	Pass	X	AP	-
Contract: 3•X E	♣ AKQ3	♣ J107	1. Stay		-	

Board: 383 Dealer: S Vul: None HCP: 16	AQ92✓ AJ1082AJ98	East Bids 2♦ if possible. You bid first.
Board: 384 Dealer: N Vul: NS HCP: 12	♠ AQJ7♥ Q8♦ 873♠ QJ92	West Bids 2♥ if possible. Partner bids first.
Board: 385 Dealer: S Vul: Both HCP: 15	▶ J9♥ Q94◆ AJ32◆ AK108	East Bids 2♠ if possible. You bid first.
Board: 386 Dealer: N Vul: NS HCP: 11	★ K62▼ A1042◆ 84◆ KJ87	West Bids 2♦ if possible. Partner bids first.
Board: 387 Dealer: S Vul: EW HCP: 15	★ AJ42▼ A973◆ AJ★ J107	East Bids 3♦ if possible. You bid first.

Board: 383 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♦ KJ84 ♥ K53	♠ AQ92 ♥ AJ10	Pass	2 ♣ ¹	2	Pass
North HCP: 11	◆ A5	◆ 82	Pass	X	Pass	3♣
South HCP: 16	♣ 7432	♣ AJ98	Pass	3NT	AP	
Contract: 3N S			1. Stay	man		
			West	North	East	South
Board: 384	NT 4	G 4		1NT	Pass	2 ♣ ¹
Dealer: N	North: ♠ 932	South: ♠ AQJ7	2♥	Pass	Pass	X
Vul: NS	♥ KJ3	₽ AQJ/ ♥ Q8	Pass	3♣	Pass	3 ♥ ²
North HCP: 15 South HCP: 12	◆ KJ6 ◆ AK107	♦ 873 ♣ QJ92	Pass AP	4♣	Pass	5♣
Contract: 5♣ S	TIMETO	1 00/2	1. Stay 2. limit	man raise or	better	in ঽ
Board: 385 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	★ 76	♦ J9	Pass	2 ♣ ¹	2♠	Pass
North HCP: 8 South HCP: 15	♦ AK86 ♦ 1074	♥ Q94 ♦ AJ32	Pass AP	X	Pass	3♣
Contract: 3♣ N	♣ J975	♣ AK108	1. Stay	man		
Board: 386	27. 4	G . 1	West	North	East	South
Dealer: N	North: ♠ Q5	South: ♠ K62		1NT	Pass	2 ♣ ¹
Vul: NS	♥ KQJ93	♥ A1042	2•	2♥	Pass	4♥
North HCP: 16	♦ Q93	♦ 84	AP			
South HCP: 11 Contract: 4♥ N	♣ AQ5	♣ KJ87	1. Stay	man		
Board: 387	North:	South:	West	North	East	South
Dealer: S	Norun: ♠ KQ95	Souin: ♠ AJ42	,, est	1,5141		1NT
Vul: EW	♥ J108	♥ A973	Pass	2 ♣ ¹	3♦	Pass
North HCP: 15 South HCP: 15	◆ 106	♦ AJ	Pass	X	AP	-
Contract: 3•X E	♣ AKQ3	♣ J107	1. Stay		-	

Board: 388 Dealer: N Vul: NS HCP: 15	♣ KQ ♥ A97 ♦ AQ1095 ♣ 852	West Bids 5♣ if possible. You bid first.
Board: 389 Dealer: S Vul: EW HCP: 9	♠ 632♥ AKQ9♦ 854♠ 987	East Bids 3♦ if possible. Partner bids first.
Board: 390 Dealer: N Vul: Both HCP: 17	AQ96✓ AJ4✓ K5✓ QJ75	West Bids 2♠ if possible. You bid first.
Board: 391 Dealer: S Vul: NS HCP: 11	★ A1053★ KJ643★ —★ K853	East Bids 5♦ if possible. Partner bids first.
Board: 392 Dealer: N Vul: EW HCP: 16	★ 32♥ QJ4◆ AKQ2◆ KJ64	West Bids 2♠ if possible. You bid first.

Board: 388 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 North East South 1NT Pass 2♣¹ 5♣ X AP 1. Stayman
Board: 389 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3•X E	North: ♠ 632 ♥ AKQ9 ♠ 854 ♣ 987	South: ♠ AKJ10 ♥ J432 ♠ QJ ♣ A42	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass X AP 1. Stayman
Board: 390 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ AQ96 ♥ AJ4 ♠ K5 ♣ QJ75	South: ◆ 82 ▼ K952 ◆ AJ83 ♣ 1086	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman
Board: 391 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 5•X E	North: ♠ A1053 ♥ KJ643 ←— ♠ K853	South: ♠ K6 ♥ AQ75 ♠ AK105 ♣ J104	West North East South 1NT Pass 2♣¹ 5♦ X AP 1. Stayman
Board: 392 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3 S	North:	South: ♠ Q7 ▼ A1092 ♦ J10864 ♣ A5	West North East South 1NT Pass 2♣¹ 2♠ Pass Pass 3♦ AP 1. Stayman

Board: 388 Dealer: N Vul: NS HCP: 10	▲ AJ84♥ KJ642◆ J64▲ 10	West Bids 5♣ if possible. Partner bids first.
Board: 389 Dealer: S Vul: EW HCP: 16	★ AKJ10▼ J432◆ QJ★ A42	East Bids 3♦ if possible. You bid first.
Board: 390 Dealer: N Vul: Both HCP: 8	♦ 82 ▼ K952 ◆ AJ83 ♣ 1086	West Bids 2♠ if possible. Partner bids first.
Board: 391 Dealer: S Vul: NS HCP: 17	★ K6▼ AQ75◆ AK105◆ J104	East Bids 5♦ if possible. You bid first.
Board: 392 Dealer: N Vul: EW HCP: 11	♣ Q7♥ A1092◆ J10864♣ A5	West Bids 2♠ if possible. Partner bids first.

Board: 388 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 North East South 1NT Pass 2♣¹ 5♣ X AP 1. Stayman
Board: 389 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3•X E	North: ♠ 632 ♥ AKQ9 ♠ 854 ♣ 987	South: ♠ AKJ10 ♥ J432 ♠ QJ ♣ A42	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass X AP 1. Stayman
Board: 390 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 2N N	North: ♠ AQ96 ♥ AJ4 ♠ K5 ♣ QJ75	South: ◆ 82 ▼ K952 ◆ AJ83 ♣ 1086	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman
Board: 391 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 5•X E	North: ♠ A1053 ♥ KJ643 ←— ♠ K853	South: ♠ K6 ♥ AQ75 ♠ AK105 ♣ J104	West North East South 1NT Pass 2♣¹ 5♦ X AP 1. Stayman
Board: 392 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3 S	North:	South: ♠ Q7 ▼ A1092 ♦ J10864 ♣ A5	West North East South 1NT Pass 2♣¹ 2♠ Pass Pass 3♦ AP 1. Stayman

Board: 393 Dealer: S Vul: Both	◆ QJ974 ♥ J842 • —	East Bids 2♦ if possible. West Bids 3♦ if possible.
HCP: 7	♣ K765	Partner bids first.
Board: 394 Dealer: N	♠ AQ2 ♥ AQJ9	West Bids 4♦ if possible.
Vul: None HCP: 17	◆ A4 ◆ 10974	You bid first.
Board: 395 Dealer: S	♠ KJ84 ♥ 97	East Bids 2♥ if possible.
Vul: EW HCP: 9	◆ AJ74 ◆ 532	Partner bids first.
Board: 396 Dealer: N	♠ KQJ106 ♥ 1086	West Bids 2♦ if possible.
Vul: Both HCP: 15	★ K65★ AQ	You bid first.
Board: 397 Dealer: S	♠ A642 ♥ J742	East Bids 2♦ if possible.
Vul: None HCP: 8	♦ 63 ♣ K93	Partner bids first.

Board: 393 Dealer: S	North:	South:		North		1NT
Vul: Both	♦ QJ974	♦ A8	Pass	2 ♣ ¹	2 ♦	2♥
North HCP: 7	♥ J842	♥ AQ975	3♦	4 ◆ ²	Pass	4♥
South HCP: 15	♦ — ♣ K765	♦ 853 ♣ AJ3	AP			
Contract: 4♥ S	₩ K /03	4 A33	1. Stay		_	
			2. limit	raise or	better	in Y
Board: 394	North:	South:	33 7 4	NI 4	Г .	G 4
Dealer: N	♠ AQ2	♦ 543	West	North		
Vul: None North HCP: 17	♥ AQJ9	♥ K742	4.	1NT	Pass	2♣¹
South HCP: 9	♦ A4	♦ Q	4 ♦	AP		
Contract: 4♦ W	♣ 10974	♣ KJ863	1. Stay	man		
Board: 395	North:	South:	West	North	East	South
Dealer: S Vul: EW	♦ KJ84	♦ AQ1052				1NT
vui. Ew North HCP: 9	♥ 97	♥ Q3	Pass	2 ♣ ¹	2♥	2♠
South HCP: 16	◆ AJ74	♦ K65	Pass	4♠	AP	
Contract: 4♠ S	♣ 532	♣ AJ10	1. Stay	man		
Board: 396	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ KQJ106	♦ A875		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	▼ 1086	♥ Q3	2•	2♠	Pass	4♠
North HCP: 15 South HCP: 9	♦ K65	♦ 98	AP			
Contract: 4♠ N	♣ AQ	♣ K8764	1. Stay	man		
Board: 397	NI 4	C 4	West	North	Fact	South
Dealer: S	North: ♠ A642	South:	West	rvorul	Lasi	1NT
Vul: None	• A042 ▼ J742	♠ KQ98 ♥ A10	Pass	2 ♣ ¹	2•	2NT
North HCP: 8	◆ 63	◆ AQ7	AP	∠ ⊼	∠ ₹	21 1 1
South HCP: 16	♣ K93	♣ J876	1. Stay			

Board: 393	East Bids 2 if possible. West Bids 3 if possible. You bid first.
Board: 394 Dealer: N Vul: None HCP: 9 ♣ 543 ▼ K742 ♣ KJ86	Partner hids first
Board: 395 Dealer: S Vul: EW HCP: 16 ♣ AQ10 ♣ AQ10 ♣ AJ10	You hid first
Board: 396 Dealer: N Vul: Both HCP: 9 ♣ A875 ♥ Q3 ♣ K876	West Bids 2♦ if possible. Partner bids first
Board: 397 Dealer: S Vul: None HCP: 16 ★ KQ98 ★ A10 ★ AQ7 ★ J876	You hid first

Board: 393 Dealer: S	North:	South:		North		1NT
Vul: Both	♦ QJ974	♦ A8	Pass	2 ♣ ¹	2 ♦	2♥
North HCP: 7	♥ J842	♥ AQ975	3♦	4 ◆ ²	Pass	4♥
South HCP: 15	♦ — ♣ K765	♦ 853 ♣ AJ3	AP			
Contract: 4♥ S	₩ K /03	4 A33	1. Stay		_	
			2. limit	raise or	better	in Y
Board: 394	North:	South:	33 7 4	NI 4	Г .	G 4
Dealer: N	♠ AQ2	♦ 543	West	North		
Vul: None North HCP: 17	♥ AQJ9	♥ K742	4.	1NT	Pass	2♣¹
South HCP: 9	♦ A4	♦ Q	4 ♦	AP		
Contract: 4♦ W	♣ 10974	♣ KJ863	1. Stay	man		
Board: 395	North:	South:	West	North	East	South
Dealer: S Vul: EW	♦ KJ84	♦ AQ1052				1NT
vui. Ew North HCP: 9	♥ 97	♥ Q3	Pass	2 ♣ ¹	2♥	2♠
South HCP: 16	◆ AJ74	♦ K65	Pass	4♠	AP	
Contract: 4♠ S	♣ 532	♣ AJ10	1. Stay	man		
Board: 396	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ KQJ106	♦ A875		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	▼ 1086	♥ Q3	2•	2♠	Pass	4♠
North HCP: 15 South HCP: 9	♦ K65	♦ 98	AP			
Contract: 4♠ N	♣ AQ	♣ K8764	1. Stay	man		
Board: 397	NI 4	C 4	West	North	Fact	South
Dealer: S	North: ♠ A642	South:	West	rvorul	Lasi	1NT
Vul: None	• A042 ▼ J742	♠ KQ98 ♥ A10	Pass	2 ♣ ¹	2•	2NT
North HCP: 8	◆ 63	◆ AQ7	AP	∠ ⊼	∠ ₹	21 1 1
South HCP: 16	♣ K93	♣ J876	1. Stay			

Board: 398 Dealer: N Vul: Both HCP: 16	★ K7♥ Q72◆ AJ54◆ AQ85	West Bids 2♠ if possible. You bid first.
Board: 399 Dealer: S Vul: None HCP: 8	AJ43✓ 106✓ QJ1092♠ 64	East Bids 2♥ if possible. Partner bids first.
Board: 400 Dealer: N Vul: NS HCP: 16	▲ A6♥ K1054◆ AK108♣ Q75	West Bids 2♠ if possible. You bid first.
Board: 401 Dealer: S Vul: EW HCP: 8	♣ Q1096♥ 84♦ 103♣ AQ732	East Bids 2♦ if possible. Partner bids first.
Board: 402 Dealer: N Vul: None HCP: 15	AJ109✓ 10952✓ AQ8✓ A3	West Bids 5♦ if possible. You bid first.

Board: 398 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ K7 ♥ Q72 ♠ AJ54 ♣ AQ85	South:	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman
Board: 399 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ S	North: ♠ AJ43 ♥ 106 ♦ QJ1092 ♣ 64	South: ♠ KQ1097 ♥ QJ2 ♠ 85 ♣ AKJ	West North East South 1NT Pass 2♣¹ 2♥ 2♠ Pass 4♠ AP 1. Stayman
Board: 400 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ A6 ♥ K1054 ♠ AK108 ♠ Q75	South: ♣ J5 ♥ AJ93 ♦ 976 ♣ K1043	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman
Board: 401 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2 S	North: ◆ Q1096 ▼ 84 ◆ 103 ◆ AQ732	South: ♠ AK ♥ KJ652 ♠ KJ7 ♣ J95	West North East South 1NT Pass 2♣¹ 2♦ 2♥ AP 1. Stayman
Board: 402 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 5•X W	North: ♠ AJ109 ♥ 10952 ♠ AQ8 ♠ A3	South:	West North East South 1NT Pass 2♣¹ 5♦ X AP 1. Stayman

Board: 398 Dealer: N Vul: Both HCP: 9	♦ 93♥ K985♦ K62♠ K1062	West Bids 2♠ if possible. Partner bids first.
Board: 399 Dealer: S Vul: None HCP: 16	★ KQ1097♥ QJ2◆ 85◆ AKJ	East Bids 2♥ if possible. You bid first.
Board: 400 Dealer: N Vul: NS HCP: 9	♣ J5♥ AJ93♦ 976♣ K1043	West Bids 2♠ if possible. Partner bids first.
Board: 401 Dealer: S Vul: EW HCP: 16	♠ AK♥ KJ652♠ KJ7♠ J95	East Bids 2♦ if possible. You bid first.
Board: 402 Dealer: N Vul: None HCP: 12	★ 53▼ AKJ4◆ 73◆ KJ652	West Bids 5♦ if possible. Partner bids first.

Board: 398 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ K7 ♥ Q72 ♠ AJ54 ♣ AQ85	South:	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman
Board: 399 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ S	North: ♠ AJ43 ♥ 106 ♦ QJ1092 ♣ 64	South: ♠ KQ1097 ♥ QJ2 ♠ 85 ♣ AKJ	West North East South 1NT Pass 2♣¹ 2♥ 2♠ Pass 4♠ AP 1. Stayman
Board: 400 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ A6 ♥ K1054 ♠ AK108 ♠ Q75	South: ♣ J5 ♥ AJ93 ♦ 976 ♣ K1043	West North East South 1NT Pass 2♣¹ 2♠ 2NT AP 1. Stayman
Board: 401 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2 S	North: ◆ Q1096 ▼ 84 ◆ 103 ◆ AQ732	South: ♠ AK ♥ KJ652 ♠ KJ7 ♣ J95	West North East South 1NT Pass 2♣¹ 2♦ 2♥ AP 1. Stayman
Board: 402 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 5•X W	North: ♠ AJ109 ♥ 10952 ♠ AQ8 ♠ A3	South:	West North East South 1NT Pass 2♣¹ 5♦ X AP 1. Stayman

Board: 403	★ K1075	East Bids 4♥ if possible.
Dealer: S Vul: NS HCP: 8	♥ 87 ♦ A1072 ♣ J43	Partner bids first.
Board: 404 Dealer: N Vul: EW HCP: 16	AQ3♥ QJ754↑ 76♣ AK10	West Bids 5♦ if possible. You bid first.
Board: 405 Dealer: S Vul: Both HCP: 8	♣ J9832♥ AQJ9◆ 2♣ 532	East Bids 2♦ if possible. Partner bids first.
Board: 406 Dealer: N Vul: NS HCP: 16	★ A42★ KJ94★ A7★ A1054	West Bids 3♦ if possible. You bid first.
Board: 407 Dealer: S Vul: EW HCP: 10	♠ 64♥ K976♠ 1092♠ AQJ7	East Bids 2♦ if possible. Partner bids first.

Board: 403 Dealer: S Vul: NS	North: ♠ K1075	South: ♠ A62	West	North	East	South 1NT
Vui: NS North HCP: 8	♥ 87	4 32	Pass	2 ♣ ¹	4♥	Pass
South HCP: 15	♦ A1072	♦ KQJ	Pass	X	AP	
Contract: 4♥X E	♣ J43	♣ KQ86	1. Stay	man		
Board: 404	North:	South:	Wast	Manda	East	C
Dealer: N Vul: EW	♠ AQ3	♦ KJ102	west	North 1NT	Pass	
North HCP: 16	♥ QJ754	♥ K10863	5 ♦	X	AP	2 4
South HCP: 12 Contract: 5◆X W	◆ 76 ◆ AK10	◆ A2 ◆ J5	1. Stay			
Board: 405	Nouth	Contla	West	North	East	South
Dealer: S	North: ♠ J9832	South: ♠ Q106	_			1NT
Vul: Both North HCP: 8	♥ AQJ9	♥ K63	Pass	2 ♣ ¹	2•	Pass
South HCP: 15	• 2	♦ K98	Pass AP	X	Pass	3♣
Contract: 3♣ N	♣ 532	♣ AK98	1. Stay	man		
Board: 406	North:	South:	West	North	East	South
Dealer: N	• A42	♦ KJ765		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ KJ94	♥ A1062	3♦	Pass	Pass	X
South HCP: 8	• A7	♦ 52	AP			
Contract: 3♦X W	♣ A1054	♣ 83	1. Stay	man		
Board: 407 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♦ 64	♦ QJ8	Pass	2 ♣ ¹	2•	Pass
North HCP: 10	♥ K976 ♦ 1092	♥ AJ10 ♦ KJ43	Pass	3 ♥	Pass	
South HCP: 15	• 1092 • AQJ7	V KJ43 ♣ K95	AP			
Contract: 3N S	/ - /		1. Stay	man		

Board: 403	East Bids 4♥ if possible. You bid first.
Board: 404	West Bids 5♦ if possible. Partner bids first.
Board: 405	East Bids 2♦ if possible. You bid first.
Board: 406	West Bids 3♦ if possible. Partner bids first.
Board: 407	East Bids 2♦ if possible. You bid first.

Board: 403 Dealer: S Vul: NS	North: ♠ K1075	South: ♠ A62	West	North	East	South 1NT
Vui: NS North HCP: 8	♥ 87	4 32	Pass	2 ♣ ¹	4♥	Pass
South HCP: 15	♦ A1072	♦ KQJ	Pass	X	AP	
Contract: 4♥X E	♣ J43	♣ KQ86	1. Stay	man		
Board: 404	North:	South:	Wast	Manda	East	C
Dealer: N Vul: EW	♠ AQ3	♦ KJ102	west	North 1NT	Pass	
North HCP: 16	♥ QJ754	♥ K10863	5 ♦	X	AP	2 4
South HCP: 12 Contract: 5◆X W	◆ 76 ◆ AK10	◆ A2 ◆ J5	1. Stay			
Board: 405	Nouth	Contla	West	North	East	South
Dealer: S	North: ♠ J9832	South: ♠ Q106	_			1NT
Vul: Both North HCP: 8	♥ AQJ9	♥ K63	Pass	2 ♣ ¹	2•	Pass
South HCP: 15	• 2	♦ K98	Pass AP	X	Pass	3♣
Contract: 3♣ N	♣ 532	♣ AK98	1. Stay	man		
Board: 406	North:	South:	West	North	East	South
Dealer: N	• A42	♦ KJ765		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ KJ94	♥ A1062	3♦	Pass	Pass	X
South HCP: 8	• A7	♦ 52	AP			
Contract: 3♦X W	♣ A1054	♣ 83	1. Stay	man		
Board: 407 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♦ 64	♦ QJ8	Pass	2 ♣ ¹	2•	Pass
North HCP: 10	♥ K976 ♦ 1092	♥ AJ10 ♦ KJ43	Pass	3 ♥	Pass	
South HCP: 15	• 1092 • AQJ7	V KJ43 ♣ K95	AP			
Contract: 3N S	/ - /		1. Stay	man		

Board: 408 Dealer: N Vul: Both HCP: 17	♣ AJ102♥ AKJ2♦ J5♣ QJ7	West Bids 3♦ if possible. You bid first.
Board: 409 Dealer: S Vul: None HCP: 8	◆ 985♥ A852◆ 862◆ KJ6	East Bids 2♠ if possible. Partner bids first.
Board: 410 Dealer: N Vul: EW HCP: 15	♣ Q10♥ AJ109♦ K76♣ KQ106	West Bids 2♦ if possible. You bid first.
Board: 411 Dealer: S Vul: Both HCP: 9	♠ 65♥ AJ92♠ 92♠ A10652	East Bids 2♦ if possible. Partner bids first.
Board: 412 Dealer: N Vul: None HCP: 17	▲ 1043✔ A75◆ AKQJ4♣ K2	West Bids 2♥ if possible. You bid first.

Board: 408 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3•X W	North: ♠ AJ102 ♥ AKJ2 ♦ J5 ♣ QJ7	South: ♠ K754 ♥ Q76 ♦ 763 ♣ A95	West 3♦ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 409 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2 E	North:	South: • 103 • KQ6 • AQ1073 • A104		North 2♣¹ man	East 2♠	South 1NT AP
Board: 410 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. Stay	North 1NT Pass 3♣ 4♥	Pass	2♣¹ X 3♠
Board: 411 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North:	South: ♠ AQ102 ♥ 543 ♠ AK ♠ Q943	Pass	North 2♣¹ 3▼	2•	South 1NT Pass 3NT
Board: 412 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3 N	North: • 1043 • A75 • AKQJ4 • K2	South: ♠ AKQ7 ♥ 942 • 10 ♣ J8754	West 2♥ 1. Stay	North 1NT 3• man	East Pass AP	

Board: 408 Dealer: N Vul: Both HCP: 9	★ K754♥ Q76◆ 763◆ A95	West Bids 3♦ if possible. Partner bids first.
Board: 409 Dealer: S Vul: None HCP: 15	103KQ6AQ1073A104	East Bids 2♠ if possible. You bid first.
Board: 410 Dealer: N Vul: EW HCP: 10	★ KJ853♥ Q432◆ 10◆ A95	West Bids 2♦ if possible. Partner bids first.
Board: 411 Dealer: S Vul: Both HCP: 15	AQ102✓ 543AKQ943	East Bids 2♦ if possible. You bid first.
Board: 412 Dealer: N Vul: None HCP: 10	★ AKQ7♥ 942♦ 10★ J8754	West Bids 2♥ if possible. Partner bids first.

Board: 408 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3•X W	North: ♠ AJ102 ♥ AKJ2 ♦ J5 ♣ QJ7	South: ♠ K754 ♥ Q76 ♦ 763 ♣ A95	West 3♦ AP 1. Stay	North 1NT Pass	East Pass Pass	2 ♣ ¹
Board: 409 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2 E	North:	South: • 103 • KQ6 • AQ1073 • A104		North 2♣¹ man	East 2♠	South 1NT AP
Board: 410 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. Stay	North 1NT Pass 3♣ 4♥	Pass	2♣¹ X 3♠
Board: 411 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North:	South: ♠ AQ102 ♥ 543 ♠ AK ♠ Q943	Pass	North 2♣¹ 3▼	2•	South 1NT Pass 3NT
Board: 412 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3 N	North: • 1043 • A75 • AKQJ4 • K2	South: ♠ AKQ7 ♥ 942 • 10 ♣ J8754	West 2♥ 1. Stay	North 1NT 3• man	East Pass AP	

Board: 413 Dealer: S Vul: NS HCP: 10	♣875★ KQ64★ KQ52♣ 104	East Bids 2♠ if possible. Partner bids first.
Board: 414 Dealer: N Vul: Both HCP: 15	◆ 9853♥ AQ8◆ KQ◆ A1084	West Bids 3♦ if possible. You bid first.
Board: 415 Dealer: S Vul: None HCP: 11	♠ 96♥ Q1032♦ AKJ7♠ J108	East Bids 4♠ if possible. Partner bids first.
Board: 416 Dealer: N Vul: NS HCP: 17	♠ AK9♥ AQ3♠ K975♠ J92	West Bids 3♣ if possible. You bid first.
Board: 417 Dealer: S Vul: EW HCP: 8	109✓ QJ72✓ AJ965✓ 94	East Bids 2♠ if possible. Partner bids first.

Board: 413 Dealer: S Vul: NS North HCP: 10	North: ♠ 875 ♥ KQ64 ♦ KQ52	South: ♠ K3 ♥ J1087 ♠ AJ9	Pass	North 2♣¹ 3NT	2♠	South 1NT Pass
South HCP: 15 Contract: 3N S	♣ 104	♣ AQ83	Pass 1. Stay		AP	
Board: 414 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 6♥ S	North: ◆ 9853 ▼ AQ8 ◆ KQ ◆ A1084	South: ♠ AKQ2 ♥ K9532 ♦ — ♣ K732	3♦ Pass Pass AP 1. Stayı 2. Black	North 1NT Pass 4♥ 5♣³ man kwood 0 /5 or 5/5	Pass Pass Pass Pass	2♣¹ 3▼ 4NT² 6▼
Board: 415 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4•X E	North: ◆ 96 ▼ Q1032 ◆ AKJ7 ◆ J108	South:		North 2♣¹ man	East 4♠	South 1NT X
Board: 416 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♠ S	North: ♠ AK9 ♥ AQ3 ♠ K975 ♣ J92	South: ♠ Q8654 ♥ 10975 ♠ A42 ♣ K	3♣ Pass AP 1. Stay	North 1NT Pass 4♣² man raise or	Pass Pass Pass	2♣¹ 3♠ 4♠

West North East South Board: 417 1NT North: South: Dealer: S Pass $2 \stackrel{1}{•} 1$ 2♠ Pass **♠** 109 **★** 74 Vul: EW **♥** QJ72 **♥** A643 Pass 3♦ Pass $3 \triangleq^2$ North HCP: 8 ♦ AJ965 **♦** KQ874 Pass 4♦ AP South HCP: 16 **♣** 94 ♣ AK 1. Stayman Contract: 4♦ N 2. limit raise or better in ♦

Board: 413 Dealer: S Vul: NS HCP: 15	★ K3▼ J1087◆ AJ9◆ AQ83	East Bids 2♠ if possible. You bid first.
Board: 414 Dealer: N Vul: Both HCP: 15	★ AKQ2▼ K9532◆ —★ K732	West Bids 3♦ if possible. Partner bids first.
Board: 415 Dealer: S Vul: None HCP: 15	43✓ A965✓ Q63✓ AKQ7	East Bids 4♠ if possible. You bid first.
Board: 416 Dealer: N Vul: NS HCP: 9	◆ Q8654 ▼ 10975 ◆ A42 ◆ K	West Bids 3♣ if possible. Partner bids first.
Board: 417 Dealer: S Vul: EW HCP: 16	★ 74★ A643★ KQ874★ AK	East Bids 2♠ if possible. You bid first.

Board: 413 Dealer: S Vul: NS North HCP: 10	North: ♠ 875 ♥ KQ64 ♦ KQ52	South: ♠ K3 ♥ J1087 ♠ AJ9	Pass	North 2♣¹ 3NT	2♠	South 1NT Pass
South HCP: 15 Contract: 3N S	♣ 104	♣ AQ83	Pass 1. Stay		AP	
Board: 414 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 6♥ S	North: ◆ 9853 ▼ AQ8 ◆ KQ ◆ A1084	South: ♠ AKQ2 ♥ K9532 ♦ — ♣ K732	3♦ Pass Pass AP 1. Stayı 2. Black	North 1NT Pass 4♥ 5♣³ man kwood 0 /5 or 5/5	Pass Pass Pass Pass	2♣¹ 3▼ 4NT² 6▼
Board: 415 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4•X E	North: ◆ 96 ▼ Q1032 ◆ AKJ7 ◆ J108	South:		North 2♣¹ man	East 4♠	South 1NT X
Board: 416 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♠ S	North: ♠ AK9 ♥ AQ3 ♠ K975 ♣ J92	South: ♠ Q8654 ♥ 10975 ♠ A42 ♣ K	3♣ Pass AP 1. Stay	North 1NT Pass 4♣² man raise or	Pass Pass Pass	2♣¹ 3♠ 4♠

West North East South Board: 417 1NT North: South: Dealer: S Pass $2 \stackrel{1}{•} 1$ 2♠ Pass **♠** 109 **★** 74 Vul: EW **♥** QJ72 **♥** A643 Pass 3♦ Pass $3 \triangleq^2$ North HCP: 8 ♦ AJ965 **♦** KQ874 Pass 4♦ AP South HCP: 16 **♣** 94 ♣ AK 1. Stayman Contract: 4♦ N 2. limit raise or better in ♦

Board: 418 Dealer: N Vul: None HCP: 17	★ K4★ AKJ4★ A976★ Q53	West Bids 2♦ if possible. You bid first.
Board: 419 Dealer: S Vul: NS HCP: 9	★ KJ109 ★ K106 ♦ 864 ♣ Q72	East Bids 2♦ if possible. Partner bids first.
Board: 420 Dealer: N Vul: EW HCP: 15	★ A108★ AJ43★ 32★ AQ74	West Bids 5♦ if possible. You bid first.
Board: 421 Dealer: S Vul: NS HCP: 8	42★ K1094◆ Q92★ K1092	East Bids 2♠ if possible. Partner bids first.
Board: 422 Dealer: N Vul: EW HCP: 15	◆ Q1063▼ KQ7◆ A86◆ A52	West Bids 2♦ if possible. You bid first.

Board: 418 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4♥ S	North: ♠ K4 ♥ AKJ4 ♠ A976 ♠ Q53	South: ♠ AJ106 ♥ Q10972 ♠ 8 ♣ K98	2♦ Pass AP 1. Stay	North 1NT 2NT 4•² man raise or	Pass Pass Pass	2♣¹ 3♥ 4♥
Board: 419 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3♠ N	North: ♠ KJ109 ♥ K106 ♦ 864 ♣ Q72	South: ♠ AQ86 ♥ AJ9 ♦ J32 ♣ KJ8	West Pass Pass 1. Stay	North 2♣¹ 3♠ man	East 2◆ AP	South 1NT Pass
Board: 420 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 5•X W	North: ♠ A108 ♥ AJ43 ♦ 32 ♠ AQ74	South: ♠ KJ764 ♥ K965 ♦ 94 ♣ 62	West 5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 421 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3♣ N	North:	South: ♠ K10 ♥ A65 ♠ KJ63 ♣ A865	Pass Pass AP 1. Stay		East 2♠ Pass	1NT Pass
Board: 422 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	East Pass Pass AP	2 ♣ ¹

Board: 418 Dealer: N Vul: None HCP: 10	AJ106♥ Q10972♦ 8♠ K98	West Bids 2♦ if possible. Partner bids first.
Board: 419 Dealer: S Vul: NS HCP: 16	AQ86✓ AJ9✓ J32✓ KJ8	East Bids 2♦ if possible. You bid first.
Board: 420 Dealer: N Vul: EW HCP: 7	★ KJ764▼ K965◆ 94◆ 62	West Bids 5♦ if possible. Partner bids first.
Board: 421 Dealer: S Vul: NS HCP: 15	★ K10★ A65★ KJ63★ A865	East Bids 2♠ if possible. You bid first.
Board: 422 Dealer: N Vul: EW HCP: 8		West Bids 2♦ if possible. Partner bids first.

Board: 418 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4♥ S	North: ♠ K4 ♥ AKJ4 ♠ A976 ♠ Q53	South: ♠ AJ106 ♥ Q10972 ♠ 8 ♣ K98	2♦ Pass AP 1. Stay	North 1NT 2NT 4•² man raise or	Pass Pass Pass	2♣¹ 3♥ 4♥
Board: 419 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3♠ N	North: ♠ KJ109 ♥ K106 ♦ 864 ♣ Q72	South: ♠ AQ86 ♥ AJ9 ♦ J32 ♣ KJ8	West Pass Pass 1. Stay	North 2♣¹ 3♠ man	East 2◆ AP	South 1NT Pass
Board: 420 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 5•X W	North: ♠ A108 ♥ AJ43 ♦ 32 ♠ AQ74	South: ♠ KJ764 ♥ K965 ♦ 94 ♣ 62	West 5♦ 1. Stay	North 1NT X man	East Pass AP	
Board: 421 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3♣ N	North:	South: ♠ K10 ♥ A65 ♠ KJ63 ♣ A865	Pass Pass AP 1. Stay		East 2♠ Pass	1NT Pass
Board: 422 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	East Pass Pass AP	2 ♣ ¹

Board: 423 Dealer: S Vul: Both HCP: 8	♦ KQ109 ♥ 2 ♦ J9652 ♣ Q106	East Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 424 Dealer: N Vul: None HCP: 15	AJ5▼ 1032◆ A93◆ AQ52	West Bids 4♥ if possible. You bid first.
Board: 425 Dealer: S Vul: EW HCP: 9	J52✓ QJ1056AJ743	East Bids 2♦ if possible. Partner bids first.
Board: 426 Dealer: N Vul: Both HCP: 16	★ K104★ AQ652★ K97★ A3	West Bids 2♦ if possible. You bid first.
Board: 427 Dealer: S Vul: None HCP: 11	♠ Q8♥ KJ72♦ J9♠ KJ1073	East Bids 3♠ if possible. Partner bids first.

Board: 423 Dealer: S Vul: Both	North: ♠ KQ109 ♥ 2	South: ♠ AJ64 ♥ J103	West Pass	North 2♣¹	East 2♥	South 1NT Pass
North HCP: 8 South HCP: 15 Contract: 4◆ S	◆ J9652 ◆ Q106	◆ AKQ4 ◆ 87	Pass 3♥ 1. Stay	X 4♦ man	Pass AP	3♦
Board: 424 Dealer: N Vul: None	North: ♠ AJ5	South: ♠ Q976		North 1NT	Pass	2 ♣ ¹
North HCP: 15 South HCP: 11 Contract: 4♥X W	▼ 1032◆ A93◆ AQ52	∨ A ⋄ KQ1042 ⋄ 876	4♥ AP 1. Stay	Pass man	Pass	X
Board: 425 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♦ J52 ♥ QJ105	♠ KQ6 ♥ K62	Pass	2 ♣ ¹	2 ♦	2NT
North HCP: 9 South HCP: 17 Contract: 3N S QJ105 6 AJ743	◆ KJ3 ◆ KQ92	Pass AP 1. Stay	3♣ man	Pass	3NT	
Board: 426 Dealer: N	North: ♠ K104	South: ♠ AJ73	West	North 1NT	East Pass	
Vul: Both North HCP: 16 South HCP: 8 Contract: 4♥ N	★ AQ652★ K97★ A3	▼ J43◆ Q52◆ 984	2♦ Pass 1. Stay		Pass AP	3♥
Board: 427 Dealer: S	North: ♠ Q8	South: ♠ K1043	West	North	East	South 1NT
Vul: None North HCP: 11 South HCP: 17 Contract: 3♠X E	★ KJ72◆ J9◆ KJ1073	✓ AQ10✓ Q106✓ AQ8	Pass Pass 1. Stay	X	3♠ AP	Pass

Board: 423	
D 1 424 0056	
Board: 424 Dealer: N Vul: None HCP: 11 ♣ Q976 ▼ A West Bids 4♥ if possible. Partner bids first.	
Board: 425	
Board: 426 Dealer: N Vul: Both HCP: 8 AJ73 ✓ J43 ✓ Use Bids 2 if possible. West Bids 2 if possible. Partner bids first.	
Board: 427	

Board: 423 Dealer: S Vul: Both	North: ♠ KQ109 ♥ 2	South: ♠ AJ64 ♥ J103	West Pass	North 2♣¹	East 2♥	South 1NT Pass
North HCP: 8 South HCP: 15 Contract: 4◆ S	◆ J9652 ◆ Q106	◆ AKQ4 ◆ 87	Pass 3♥ 1. Stay	X 4♦ man	Pass AP	3♦
Board: 424 Dealer: N Vul: None	North: ♠ AJ5	South: ♠ Q976		North 1NT	Pass	2 ♣ ¹
North HCP: 15 South HCP: 11 Contract: 4♥X W	▼ 1032◆ A93◆ AQ52	∨ A ⋄ KQ1042 ⋄ 876	4♥ AP 1. Stay	Pass man	Pass	X
Board: 425 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♦ J52 ♥ QJ105	♠ KQ6 ♥ K62	Pass	2 ♣ ¹	2 ♦	2NT
North HCP: 9 South HCP: 17 Contract: 3N S QJ105 6 AJ743	◆ KJ3 ◆ KQ92	Pass AP 1. Stay	3♣ man	Pass	3NT	
Board: 426 Dealer: N	North: ♠ K104	South: ♠ AJ73	West	North 1NT	East Pass	
Vul: Both North HCP: 16 South HCP: 8 Contract: 4♥ N	★ AQ652★ K97★ A3	▼ J43◆ Q52◆ 984	2♦ Pass 1. Stay		Pass AP	3♥
Board: 427 Dealer: S	North: ♠ Q8	South: ♠ K1043	West	North	East	South 1NT
Vul: None North HCP: 11 South HCP: 17 Contract: 3♠X E	★ KJ72◆ J9◆ KJ1073	✓ AQ10✓ Q106✓ AQ8	Pass Pass 1. Stay	X	3♠ AP	Pass

Board: 428 Dealer: N Vul: NS HCP: 16	★ K9★ KJ10★ A743★ KQ42	West Bids 2♦ if possible. You bid first.
Board: 429 Dealer: S Vul: Both HCP: 8	★ KJ105 ★ A97 ★ 843 ♣ 1084	East Bids 2♦ if possible. Partner bids first.
Board: 430 Dealer: N Vul: None HCP: 17	↑72↑A1075↑K106↑AKQJ	West Bids 2♠ if possible. You bid first.
Board: 431 Dealer: S Vul: NS HCP: 7	★ K9873★ A1094★ 76★ 94	East Bids 3♣ if possible. Partner bids first.
Board: 432 Dealer: N Vul: EW HCP: 15	52✓ AKQJ1074▲ AJ92	West Bids 2♦ if possible. You bid first.

Board: 428 Dealer: N Vul: NS	North: ♠ K9	South: ♠ A1072	West	North 1NT	East Pass	
North HCP: 16	♥ KJ10	♥ 973	2♦	2NT	Pass	3NT
South HCP: 10	♦ A743	♦ J8	AP			
Contract: 3N N	♣ KQ42	♣ AJ96	1. Stay	man		
Board: 429 Dealer: S Vul: Both	North: ♠ KJ105	South: ♠ Q63	West	North	East	South 1NT
North HCP: 8	♥ A97 ♦ 843	♥ KJ52 ♦ 72	Pass	2 ♣ ¹	2	AP
South HCP: 15 Contract: 2♦ E	♦ 1084	♣ AKQ3	1. Stayı	man		
Board: 430	Nowb	Conth	West	North	Fast	South
Dealer: N	North: ♠ 72	South: ♠ Q4	,, 050	1NT	Pass	_
Vul: None	♥ A1075	♥ KQ98	2♠	Pass	Pass	
North HCP: 17 South HCP: 10	◆ K106	◆ QJ72	Pass	3 ♣	AP	
Contract: 3♣ S	♣ AKQJ	♣ 976	1. Stay	man		
Board: 431 Dealer: S	North: ♠ K9873	South: ♠ AJ6	West	North	East	South 1NT
Vul: NS	▼ A1094	♥ KQ32	Pass	2 ♣ ¹	3♣	Pass
North HCP: 7 South HCP: 15	♦ 76	♦ KQ108	Pass	X	AP	
Contract: 3♣X E	♣ 94	♣ 63	1. Stay	man		
Board: 432	North:	South:	West	North	East	South
Dealer: N	1\\01\\\dagger 52	AK74		1NT	Pass	
Vul: EW	♥ AKQJ	♥ 963	2•	Pass		3NT
North HCP: 15 South HCP: 10	◆ 1074	♦ QJ53	AP			
Contract: 3N N	♣ AJ92	♣ 73	1. Stay	man		

Board: 428 Dealer: N Vul: NS Vul: NS HCP: 10 Board: 429 Dealer: S Vul: Both HCP: 15 Board: 430 Dealer: N Vul: None Vul: None HCP: 10 Board: 431 Dealer: S Vul: Both Vul: None Vul: None HCP: 10 Board: 431 Dealer: S VKQ32 West Bids 2♦ if possible. Partner bids first. West Bids 2♦ if possible. Partner bids first. Board: 430 Partner bids first. East Bids 2♠ if possible. Fartner bids first. East Bids 3♠ if possible.			
Dealer: S Vul: Both HCP: 15 AKQ3 Vou bid first. West Bids 2♦ if possible. You bid first. West Bids 2♦ if possible. You bid first. West Bids 2♦ if possible. You bid first. West Bids 2♦ if possible. Partner bids first. Board: 431 AJ6 Fast Bids 3♠ if possible. Fast Bids 3♠ if possible.	Dealer: N Vul: NS	I	
Dealer: N	Dealer: S Vul: Both	I	
East Bids 3♣ if nossible	Dealer: N Vul: None	I	
Vul: NS	Dealer: S Vul: NS	I	
Board: 432	Dealer: N Vul: EW	I	

Board: 428 Dealer: N Vul: NS	North: ♠ K9	South: ♠ A1072	West	North 1NT	East Pass	
North HCP: 16	♥ KJ10	♥ 973	2♦	2NT	Pass	3NT
South HCP: 10	♦ A743	♦ J8	AP			
Contract: 3N N	♣ KQ42	♣ AJ96	1. Stay	man		
Board: 429 Dealer: S Vul: Both	North: ♠ KJ105	South: ♠ Q63	West	North	East	South 1NT
North HCP: 8	♥ A97 ♦ 843	♥ KJ52 ♦ 72	Pass	2 ♣ ¹	2	AP
South HCP: 15 Contract: 2♦ E	♦ 1084	♣ AKQ3	1. Stayı	man		
Board: 430	Nowb	Conth	West	North	Fast	South
Dealer: N	North: ♠ 72	South: ♠ Q4	,, 050	1NT	Pass	_
Vul: None	♥ A1075	♥ KQ98	2♠	Pass	Pass	
North HCP: 17 South HCP: 10	◆ K106	◆ QJ72	Pass	3 ♣	AP	
Contract: 3♣ S	♣ AKQJ	♣ 976	1. Stay	man		
Board: 431 Dealer: S	North: ♠ K9873	South: ♠ AJ6	West	North	East	South 1NT
Vul: NS	▼ A1094	♥ KQ32	Pass	2 ♣ ¹	3♣	Pass
North HCP: 7 South HCP: 15	♦ 76	♦ KQ108	Pass	X	AP	
Contract: 3♣X E	♣ 94	♣ 63	1. Stay	man		
Board: 432	North:	South:	West	North	East	South
Dealer: N	1\\01\\\dagger 52	AK74		1NT	Pass	
Vul: EW	♥ AKQJ	♥ 963	2•	Pass		3NT
North HCP: 15 South HCP: 10	◆ 1074	♦ QJ53	AP			
Contract: 3N N	♣ AJ92	♣ 73	1. Stay	man		

Board: 433 Dealer: S Vul: NS HCP: 10	A8✓ AQ4210965342	East Bids 3♣ if possible. Partner bids first.
Board: 434 Dealer: N Vul: EW HCP: 16	▲ AJ74✔ AQ74◆ 43♣ AJ3	West Bids 2♦ if possible. You bid first.
Board: 435 Dealer: S Vul: Both HCP: 8	♠ 63♥ KJ82♠ KJ942♠ 98	East Bids 3♣ if possible. Partner bids first.

Board: 433 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3 N	North: ♠ A8 ♥ AQ42 ♦ 109653 ♣ 42	South: ♠ J2 ♥ KJ876 ♠ KQ8 ♠ KQ7	Pass Pass 1. Stay	3♦	East 3♣ AP	South 1NT Pass
Board: 434 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2 • W	North: ♠ AJ74 ♥ AQ74 ♦ 43 ♣ AJ3	South: ♠ KQ32 ♥ K983 ♦ 1095 ♣ 86	West 2♦ 1. Stay	North 1NT AP man	East Pass	_
Board: 435 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 N	North: ♠ 63 ♥ KJ82 ♦ KJ942 ♠ 98	South: ♠ AK5 ♥ AQ95 ♠ Q5 ♣ 10742	Pass Pass 1. Stay	3♦	East 3♣ AP	South 1NT Pass

Board: 433 Dealer: S Vul: NS HCP: 15	J2KJ876KQ8KQ7	East Bids 3♣ if possible. You bid first.
Board: 434 Dealer: N Vul: EW HCP: 8	★ KQ32★ K983★ 1095★ 86	West Bids 2♦ if possible. Partner bids first.
Board: 435 Dealer: S Vul: Both HCP: 15	♠ AK5♥ AQ95♦ Q5♠ 10742	East Bids 3♣ if possible. You bid first.

Board: 433 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3 N	North: ♠ A8 ♥ AQ42 ♦ 109653 ♣ 42	South: ♠ J2 ♥ KJ876 ♠ KQ8 ♠ KQ7	Pass Pass 1. Stay	3♦	East 3♣ AP	South 1NT Pass
Board: 434 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2 • W	North: ♠ AJ74 ♥ AQ74 ♦ 43 ♣ AJ3	South: ♠ KQ32 ♥ K983 ♦ 1095 ♣ 86	West 2♦ 1. Stay	North 1NT AP man	East Pass	_
Board: 435 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 N	North: ♠ 63 ♥ KJ82 ♦ KJ942 ♠ 98	South: ♠ AK5 ♥ AQ95 ♠ Q5 ♣ 10742	Pass Pass 1. Stay	3♦	East 3♣ AP	South 1NT Pass