| Board: 1<br>Dealer: E<br>Vul: NS<br>HCP: 12   | <ul><li>♣95</li><li>★ K954</li><li>◆ AQ9</li><li>◆ K843</li></ul>   | East Opens 3♣.  Partner bids first. |
|-----------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 2<br>Dealer: W<br>Vul: EW<br>HCP: 15   | <ul><li>♠ AQJ8</li><li>♥ Q</li><li>♠ AQ42</li><li>♠ 8643</li></ul>  | West Opens 3♥. You bid first.       |
| Board: 3<br>Dealer: E<br>Vul: NS<br>HCP: 12   | <ul><li>★ K75</li><li>♥ 92</li><li>★ KQ63</li><li>★ A874</li></ul>  | East Opens 3♥.  Partner bids first. |
| Board: 4<br>Dealer: W<br>Vul: EW<br>HCP: 18   | <ul><li>★ AK76</li><li>♥ 2</li><li>★ AQ103</li><li>★ KQ93</li></ul> | West Opens 3♥. You bid first.       |
| Board: 5<br>Dealer: E<br>Vul: Both<br>HCP: 13 | <ul><li>♣ QJ4</li><li>♥ A642</li><li>◆ KQJ7</li><li>♣ 52</li></ul>  | East Opens 3♣.  Partner bids first. |

| Board: 1<br>Dealer: E<br>Vul: NS<br>North HCP: 12<br>South HCP: 14<br>Contract: 3N N | North:  ◆ 95  ▼ K954  ◆ AQ9  ◆ K843  | South:  ♠ AJ83  ♥ AQ107  ♠ K742  ♠ 2  | West<br>Pass     | North<br>3NT | East<br>3♣<br>AP | South X |
|--------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|------------------|--------------|------------------|---------|
| Board: 2 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 3 VX                | North:  ♠ AQJ8  ♥ Q  ♠ AQ42  ♣ 8643  | South:  ♠ K97  ▼ 10542  ◆ J86  ♣ AQ10 | West 3♥          | North X      | East<br>AP       | South   |
| Board: 3 Dealer: E Vul: NS North HCP: 12 South HCP: 14 Contract: 4 N                 | North:  ♠ K75  ♥ 92  ♠ KQ63  ♣ A874  | South:  ♠ AQ102  ♥ J6  ♠ A1072  ♣ K32 | West<br>Pass     | North 4♣     | East<br>3♥<br>AP | South X |
| Board: 4 Dealer: W Vul: EW North HCP: 18 South HCP: 5 Contract: 4 S                  | North:  ♠ AK76  ♥ 2  ♠ AQ103  ♣ KQ93 | South:  ♣ J105  ♥ K864  ♦ J5  ♣ 10762 | West<br>3♥<br>AP | North<br>X   | East<br>Pass     |         |
| Board: 5 Dealer: E Vul: Both North HCP: 13 South HCP: 14 Contract: 3 N               | North:  ♠ QJ4  ♥ A642  ♠ KQJ7  ♣ 52  | South:  ♠ A1063  ♥ K1073  ♠ A54  ♠ K7 | West<br>Pass     | North 3♥     | East 3♣ AP       | South X |

| Board: 1<br>Dealer: E<br>Vul: NS<br>HCP: 14   | <ul><li>AJ83</li><li>✓ AQ107</li><li>✓ K742</li><li>✓ 2</li></ul>    | East Opens 3♣. You bid first.       |
|-----------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 2<br>Dealer: W<br>Vul: EW<br>HCP: 10   | <b>★</b> K97<br><b>♥</b> 10542<br><b>♦</b> J86<br><b>♣</b> AQ10      | West Opens 3♥.  Partner bids first. |
| Board: 3<br>Dealer: E<br>Vul: NS<br>HCP: 14   | <ul><li>AQ102</li><li>J6</li><li>A1072</li><li>K32</li></ul>         | East Opens 3♥. You bid first.       |
| Board: 4<br>Dealer: W<br>Vul: EW<br>HCP: 5    | <ul><li>♣ J105</li><li>♥ K864</li><li>♦ J5</li><li>♣ 10762</li></ul> | West Opens 3♥.  Partner bids first. |
| Board: 5<br>Dealer: E<br>Vul: Both<br>HCP: 14 | <ul><li>▲ A1063</li><li>♥ K1073</li><li>◆ A54</li><li>♣ K7</li></ul> | East Opens 3♣. You bid first.       |

| Board: 1<br>Dealer: E<br>Vul: NS<br>North HCP: 12<br>South HCP: 14<br>Contract: 3N N | North:  ◆ 95  ▼ K954  ◆ AQ9  ◆ K843  | South:  ♠ AJ83  ♥ AQ107  ♠ K742  ♠ 2  | West<br>Pass     | North<br>3NT | East<br>3♣<br>AP | South X |
|--------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|------------------|--------------|------------------|---------|
| Board: 2 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 3 VX                | North:  ♠ AQJ8  ♥ Q  ♠ AQ42  ♣ 8643  | South:  ♠ K97  ▼ 10542  ◆ J86  ♣ AQ10 | West 3♥          | North X      | East<br>AP       | South   |
| Board: 3 Dealer: E Vul: NS North HCP: 12 South HCP: 14 Contract: 4 N                 | North:  ♠ K75  ♥ 92  ♠ KQ63  ♣ A874  | South:  ♠ AQ102  ♥ J6  ♠ A1072  ♣ K32 | West<br>Pass     | North 4♣     | East<br>3♥<br>AP | South X |
| Board: 4 Dealer: W Vul: EW North HCP: 18 South HCP: 5 Contract: 4 S                  | North:  ♠ AK76  ♥ 2  ♠ AQ103  ♣ KQ93 | South:  ♣ J105  ♥ K864  ♦ J5  ♣ 10762 | West<br>3♥<br>AP | North<br>X   | East<br>Pass     |         |
| Board: 5 Dealer: E Vul: Both North HCP: 13 South HCP: 14 Contract: 3 N               | North:  ♠ QJ4  ♥ A642  ♠ KQJ7  ♣ 52  | South:  ♠ A1063  ♥ K1073  ♠ A54  ♠ K7 | West<br>Pass     | North 3♥     | East 3♣ AP       | South X |

| Board: 6<br>Dealer: W<br>Vul: None<br>HCP: 15  | <ul><li>♣ A765</li><li>♥ 7</li><li>♦ AK103</li><li>♣ KJ72</li></ul> | West Opens 3♥. You bid first.       |
|------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 7<br>Dealer: E<br>Vul: None<br>HCP: 7   | ♣9<br>♥ Q9863<br>♦ J954<br>♣ A54                                    | East Opens 3♦.  Partner bids first. |
| Board: 8<br>Dealer: W<br>Vul: NS<br>HCP: 15    | <ul><li>♠ AK42</li><li>♥ 98</li><li>♠ AQJ6</li><li>♠ J52</li></ul>  | West Opens 3♥. You bid first.       |
| Board: 9<br>Dealer: E<br>Vul: None<br>HCP: 12  | <ul><li>♣ Q32</li><li>♥ K3</li><li>◆ AJ103</li><li>♣ Q865</li></ul> | East Opens 3♠.  Partner bids first. |
| Board: 10<br>Dealer: W<br>Vul: None<br>HCP: 14 | <ul><li>♠ A</li><li>♥ KJ102</li><li>♠ A754</li><li>♠ Q854</li></ul> | West Opens 3♠. You bid first.       |

| Board: 6<br>Dealer: W<br>Vul: None<br>North HCP: 15<br>South HCP: 13<br>Contract: 3N S | North:  ♠ A765  ♥ 7  ♠ AK103  ♠ KJ72 | South:  ♣ KJ10  ♥ A1094  ♦ J2  ♣ A1085 | West<br>3♥<br>AP | North<br>X |                  | South<br>3NT |
|----------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------|------------------|------------|------------------|--------------|
| Board: 7 Dealer: E Vul: None North HCP: 7 South HCP: 18 Contract: 3♥ N                 | North:  ◆ 9  ▼ Q9863  ◆ J954  ◆ A54  | South:  ♠ AJ72  ♥ AKJ4  ♠ Q  ♠ K832    | West<br>Pass     | North 3♥   | East<br>3♦<br>AP | South X      |
| Board: 8 Dealer: W Vul: NS North HCP: 15 South HCP: 13 Contract: 4 S                   | North:  ♠ AK42  ♥ 98  ♠ AQJ6  ♣ J52  | South:  ♠ 1083  ♥ QJ  ♠ K97  ♣ AK1083  | West<br>3♥<br>AP | North<br>X | East<br>Pass     |              |
| Board: 9 Dealer: E Vul: None North HCP: 12 South HCP: 14 Contract: 4 N                 | North:  ♠ Q32  ♥ K3  ♠ AJ103  ♠ Q865 | South:  ◆ 84  ▼ A762  ◆ Q975  ◆ AKJ    | West<br>Pass     | North 4♣   | East<br>3♠<br>AP | South X      |
| Board: 10 Dealer: W Vul: None North HCP: 14 South HCP: 9 Contract: 4 S                 | North:  ♠ A  ♥ KJ102  ♠ A754  ♠ Q854 | South:  ♠ 10832  ♥ Q763  ♠ KJ  ♠ K106  | West<br>3♠<br>AP | North X    | East<br>Pass     |              |

| Board: 6<br>Dealer: W<br>Vul: None<br>HCP: 13 | <ul><li>★ KJ10</li><li>★ A1094</li><li>◆ J2</li><li>★ A1085</li></ul> | West Opens 3♥.  Partner bids first. |
|-----------------------------------------------|-----------------------------------------------------------------------|-------------------------------------|
| Board: 7<br>Dealer: E<br>Vul: None<br>HCP: 18 | <ul><li>♣ AJ72</li><li>♥ AKJ4</li><li>◆ Q</li><li>♣ K832</li></ul>    | East Opens 3♦. You bid first.       |
| Board: 8<br>Dealer: W<br>Vul: NS<br>HCP: 13   | <ul><li>1083</li><li>✓ QJ</li><li>✓ K97</li><li>✓ AK1083</li></ul>    | West Opens 3♥.  Partner bids first. |
| Board: 9<br>Dealer: E<br>Vul: None<br>HCP: 14 | <ul><li>★ 84</li><li>♥ A762</li><li>◆ Q975</li><li>◆ AKJ</li></ul>    | East Opens 3♠. You bid first.       |
| Board: 10<br>Dealer: W<br>Vul: None<br>HCP: 9 | <ul><li>10832</li><li>♥ Q763</li><li>₭ KJ</li><li>✿ K106</li></ul>    | West Opens 3♠.  Partner bids first. |

| Board: 6<br>Dealer: W<br>Vul: None<br>North HCP: 15<br>South HCP: 13<br>Contract: 3N S | North:  ♠ A765  ♥ 7  ♠ AK103  ♠ KJ72 | South:  ♣ KJ10  ♥ A1094  ♦ J2  ♣ A1085 | West<br>3♥<br>AP | North<br>X |                  | South<br>3NT |
|----------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------|------------------|------------|------------------|--------------|
| Board: 7 Dealer: E Vul: None North HCP: 7 South HCP: 18 Contract: 3♥ N                 | North:  ◆ 9  ▼ Q9863  ◆ J954  ◆ A54  | South:  ♠ AJ72  ♥ AKJ4  ♠ Q  ♠ K832    | West<br>Pass     | North 3♥   | East<br>3♦<br>AP | South X      |
| Board: 8 Dealer: W Vul: NS North HCP: 15 South HCP: 13 Contract: 4 S                   | North:  ♠ AK42  ♥ 98  ♠ AQJ6  ♣ J52  | South:  ♠ 1083  ♥ QJ  ♠ K97  ♣ AK1083  | West<br>3♥<br>AP | North<br>X | East<br>Pass     |              |
| Board: 9 Dealer: E Vul: None North HCP: 12 South HCP: 14 Contract: 4 N                 | North:  ♠ Q32  ♥ K3  ♠ AJ103  ♠ Q865 | South:  ◆ 84  ▼ A762  ◆ Q975  ◆ AKJ    | West<br>Pass     | North 4♣   | East<br>3♠<br>AP | South X      |
| Board: 10 Dealer: W Vul: None North HCP: 14 South HCP: 9 Contract: 4 S                 | North:  ♠ A  ♥ KJ102  ♠ A754  ♠ Q854 | South:  ♠ 10832  ♥ Q763  ♠ KJ  ♠ K106  | West<br>3♠<br>AP | North X    | East<br>Pass     |              |

| Board: 11<br>Dealer: E<br>Vul: Both<br>HCP: 7  | <ul><li>★ A10753</li><li>♥ 9</li><li>★ K54</li><li>★ 10952</li></ul> | East Opens 3♣.  Partner bids first. |
|------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 12<br>Dealer: W<br>Vul: Both<br>HCP: 15 | <ul><li>AQJ10</li><li>✓ A954</li><li>J2</li><li>QJ7</li></ul>        | West Opens 3♦. You bid first.       |
| Board: 13<br>Dealer: E<br>Vul: Both<br>HCP: 10 | <ul><li>1063</li><li>✓ A8</li><li>✓ K104</li><li>✓ K8543</li></ul>   | East Opens 3♦.  Partner bids first. |
| Board: 14<br>Dealer: W<br>Vul: None<br>HCP: 18 | <ul><li>♠—</li><li>✓ AKJ103</li><li>◆ AJ53</li><li>♠ KQ62</li></ul>  | West Opens 3♠. You bid first.       |
| Board: 15<br>Dealer: E<br>Vul: EW<br>HCP: 14   | <ul><li>★ A102</li><li>▼ AJ104</li><li>◆ KQ75</li><li>◆ 65</li></ul> | East Opens 3♠.  Partner bids first. |

| Board: 11<br>Dealer: E<br>Vul: Both<br>North HCP: 7<br>South HCP: 15<br>Contract: 3♠ N   | North:  ♠ A10753  ♥ 9  ♠ K54  ♣ 10952 | South:  ♠ KJ96  ♥ J432  ♠ AQ83  ♣ A |                  | North 3♠     | East<br>3♣<br>AP | South X |
|------------------------------------------------------------------------------------------|---------------------------------------|-------------------------------------|------------------|--------------|------------------|---------|
| Board: 12<br>Dealer: W<br>Vul: Both<br>North HCP: 15<br>South HCP: 10<br>Contract: 4♥ S  | North:  ♠ AQJ10  ♥ A954  ♠ J2  ♣ QJ7  | South:  ♠ K93  ♥ KQ873  • Q94  ♣ 98 | West<br>3♦<br>AP | North<br>X   | East<br>Pass     |         |
| Board: 13<br>Dealer: E<br>Vul: Both<br>North HCP: 10<br>South HCP: 16<br>Contract: 3•X E | North:  • 1063  • A8  • K104  • K8543 | South:  ♠ KQ94  ♥ KJ93  ♦ J  ♣ AQ97 | West<br>AP       | North        | East 3♦          | South X |
| Board: 14 Dealer: W Vul: None North HCP: 18 South HCP: 8 Contract: 4♥ S                  | North:  ♠—  ▼ AKJ103  ◆ AJ53  ♣ KQ62  | South:  ♠ Q542  ♥ Q984  ♦ 2  ♣ A985 | West<br>3♠<br>AP | North<br>X   | East<br>Pass     |         |
| Board: 15<br>Dealer: E<br>Vul: EW<br>North HCP: 14<br>South HCP: 17<br>Contract: 3N N    | North:  ♠ A102  ♥ AJ104  ♠ KQ75  ♣ 65 | South:                              |                  | North<br>3NT | East<br>3♠<br>AP | South X |

| Board: 11<br>Dealer: E<br>Vul: Both<br>HCP: 15 | <ul><li>★ KJ96</li><li>▼ J432</li><li>◆ AQ83</li><li>◆ A</li></ul>  | East Opens 3♣.  You bid first.      |
|------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 12<br>Dealer: W<br>Vul: Both<br>HCP: 10 | <ul><li>★ K93</li><li>★ KQ873</li><li>◆ Q94</li><li>◆ 98</li></ul>  | West Opens 3♦.  Partner bids first. |
| Board: 13<br>Dealer: E<br>Vul: Both<br>HCP: 16 | <ul><li>★ KQ94</li><li>★ KJ93</li><li>◆ J</li><li>★ AQ97</li></ul>  | East Opens 3♦. You bid first.       |
| Board: 14<br>Dealer: W<br>Vul: None<br>HCP: 8  | <ul><li>♣ Q542</li><li>♥ Q984</li><li>◆ 2</li><li>♣ A985</li></ul>  | West Opens 3♠.  Partner bids first. |
| Board: 15<br>Dealer: E<br>Vul: EW<br>HCP: 17   | <ul><li>★ 4</li><li>★ KQ32</li><li>★ A864</li><li>★ AKJ10</li></ul> | East Opens 3♠. You bid first.       |

| Board: 11<br>Dealer: E<br>Vul: Both<br>North HCP: 7<br>South HCP: 15<br>Contract: 3♠ N   | North:  ♠ A10753  ♥ 9  ♠ K54  ♣ 10952 | South:  ♠ KJ96  ♥ J432  ♠ AQ83  ♣ A |                  | North 3♠     | East<br>3♣<br>AP | South X |
|------------------------------------------------------------------------------------------|---------------------------------------|-------------------------------------|------------------|--------------|------------------|---------|
| Board: 12<br>Dealer: W<br>Vul: Both<br>North HCP: 15<br>South HCP: 10<br>Contract: 4♥ S  | North:  ♠ AQJ10  ♥ A954  ♠ J2  ♣ QJ7  | South:  ♠ K93  ♥ KQ873  • Q94  ♣ 98 | West<br>3♦<br>AP | North<br>X   | East<br>Pass     |         |
| Board: 13<br>Dealer: E<br>Vul: Both<br>North HCP: 10<br>South HCP: 16<br>Contract: 3•X E | North:  • 1063  • A8  • K104  • K8543 | South:  ♠ KQ94  ♥ KJ93  ♦ J  ♣ AQ97 | West<br>AP       | North        | East 3♦          | South X |
| Board: 14 Dealer: W Vul: None North HCP: 18 South HCP: 8 Contract: 4♥ S                  | North:  ♠—  ▼ AKJ103  ◆ AJ53  ♣ KQ62  | South:  ♠ Q542  ♥ Q984  ♦ 2  ♣ A985 | West<br>3♠<br>AP | North<br>X   | East<br>Pass     |         |
| Board: 15<br>Dealer: E<br>Vul: EW<br>North HCP: 14<br>South HCP: 17<br>Contract: 3N N    | North:  ♠ A102  ♥ AJ104  ♠ KQ75  ♣ 65 | South:                              |                  | North<br>3NT | East<br>3♠<br>AP | South X |

| Board: 16<br>Dealer: W<br>Vul: NS<br>HCP: 17   | <ul><li>★—</li><li>KQ98</li><li>AJ1096</li><li>AK32</li></ul>       | West Opens 3♠. You bid first.       |
|------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 17<br>Dealer: E<br>Vul: EW<br>HCP: 7    | <ul><li>★ A1095</li><li>♥ J65</li><li>◆ 8642</li><li>★ Q3</li></ul> | East Opens 3♠.  Partner bids first. |
| Board: 18<br>Dealer: W<br>Vul: None<br>HCP: 14 | <ul><li>★ AK96</li><li>▼ 5</li><li>★ A965</li><li>★ K1042</li></ul> | West Opens 3♥. You bid first.       |
| Board: 19<br>Dealer: E<br>Vul: NS<br>HCP: 5    | <ul><li>★ K32</li><li>♥ 93</li><li>♦ 7632</li><li>★ Q864</li></ul>  | East Opens 3♠.  Partner bids first. |
| Board: 20<br>Dealer: W<br>Vul: Both<br>HCP: 14 | <ul><li>★ A653</li><li>★ AQJ10</li><li>★ K73</li><li>★ 82</li></ul> | West Opens 3♣. You bid first.       |

| Board: 16<br>Dealer: W<br>Vul: NS<br>North HCP: 17<br>South HCP: 12<br>Contract: 4♥ S    | North:  ♣—  ▼ KQ98  ◆ AJ1096  ♣ AK32 | South:  ♠ KJ43  ♥ A632  ♠ Q74  ♠ Q8   | West<br>3♠<br>AP | North X    | East<br>Pass     |         |
|------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|------------------|------------|------------------|---------|
| Board: 17 Dealer: E Vul: EW North HCP: 7 South HCP: 15 Contract: 4 \cdot N               | North:  ♠ A1095  ♥ J65  ♠ 8642  ♠ Q3 | South:  ♠ 2  ♥ A1098  ♠ AK53  ♠ KJ65  | West<br>Pass     | North 4    | East<br>3♠<br>AP | South X |
| Board: 18<br>Dealer: W<br>Vul: None<br>North HCP: 14<br>South HCP: 15<br>Contract: 3♥X W | North:  ♠ AK96  ♥ 5  ♠ A965  ♠ K1042 | South:  ♠ Q105  ♥ AJ863  ♠ Q  ♠ AQ86  | West 3♥          | North X    | East<br>AP       | South   |
| Board: 19 Dealer: E Vul: NS North HCP: 5 South HCP: 20 Contract: 4 N                     | North:  ♠ K32  ♥ 93  ♦ 7632  ♣ Q864  | South:  ♣ J8  ♥ AKJ8  ♠ AK94  ♣ A53   | West<br>Pass     | North 4♣   | East<br>3♠<br>AP | South X |
| Board: 20<br>Dealer: W<br>Vul: Both<br>North HCP: 14<br>South HCP: 12<br>Contract: 4♥ S  | North:  ♠ A653  ♥ AQJ10  ♠ K73  ♣ 82 | South:  ♠ KQ8  ♥ K9752  ♠ A108  ♣ 109 | West<br>3♣<br>AP | North<br>X | East<br>Pass     |         |

| Board: 16<br>Dealer: W<br>Vul: NS<br>HCP: 12   | <ul><li>★ KJ43</li><li>▼ A632</li><li>◆ Q74</li><li>◆ Q8</li></ul>  | West Opens 3♠.  Partner bids first. |
|------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 17<br>Dealer: E<br>Vul: EW<br>HCP: 15   | <ul><li>◆ 2</li><li>♥ A1098</li><li>◆ AK53</li><li>◆ KJ65</li></ul> | East Opens 3♠. You bid first.       |
| Board: 18<br>Dealer: W<br>Vul: None<br>HCP: 15 | <ul><li>♣ Q105</li><li>♥ AJ863</li><li>♦ Q</li><li>♣ AQ86</li></ul> | West Opens 3♥.  Partner bids first. |
| Board: 19<br>Dealer: E<br>Vul: NS<br>HCP: 20   | <ul><li>↓ J8</li><li>♥ AKJ8</li><li>↓ AK94</li><li>♣ A53</li></ul>  | East Opens 3♠. You bid first.       |
| Board: 20<br>Dealer: W<br>Vul: Both<br>HCP: 12 | <b>★</b> KQ8<br><b>♥</b> K9752<br><b>♦</b> A108<br><b>♣</b> 109     | West Opens 3♣.  Partner bids first. |

| Board: 16<br>Dealer: W<br>Vul: NS<br>North HCP: 17<br>South HCP: 12<br>Contract: 4♥ S    | North:  ♣—  ▼ KQ98  ◆ AJ1096  ♣ AK32 | South:  ♠ KJ43  ♥ A632  ♠ Q74  ♠ Q8   | West<br>3♠<br>AP | North X    | East<br>Pass     |         |
|------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|------------------|------------|------------------|---------|
| Board: 17 Dealer: E Vul: EW North HCP: 7 South HCP: 15 Contract: 4 \cdot N               | North:  ♠ A1095  ♥ J65  ♠ 8642  ♠ Q3 | South:  ♠ 2  ♥ A1098  ♠ AK53  ♠ KJ65  | West<br>Pass     | North 4    | East<br>3♠<br>AP | South X |
| Board: 18<br>Dealer: W<br>Vul: None<br>North HCP: 14<br>South HCP: 15<br>Contract: 3♥X W | North:  ♠ AK96  ♥ 5  ♠ A965  ♠ K1042 | South:  ♠ Q105  ♥ AJ863  ♠ Q  ♠ AQ86  | West 3♥          | North X    | East<br>AP       | South   |
| Board: 19 Dealer: E Vul: NS North HCP: 5 South HCP: 20 Contract: 4 N                     | North:  ♠ K32  ♥ 93  ♦ 7632  ♣ Q864  | South:  ♣ J8  ♥ AKJ8  ♠ AK94  ♣ A53   | West<br>Pass     | North 4♣   | East<br>3♠<br>AP | South X |
| Board: 20<br>Dealer: W<br>Vul: Both<br>North HCP: 14<br>South HCP: 12<br>Contract: 4♥ S  | North:  ♠ A653  ♥ AQJ10  ♠ K73  ♣ 82 | South:  ♠ KQ8  ♥ K9752  ♠ A108  ♣ 109 | West<br>3♣<br>AP | North<br>X | East<br>Pass     |         |

| Board: 21<br>Dealer: E<br>Vul: EW<br>HCP: 15   | <ul><li>▲ AJ7</li><li>▼ AJ84</li><li>◆ K10</li><li>▲ Q632</li></ul> | East Opens 3♥.  Partner bids first. |
|------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 22<br>Dealer: W<br>Vul: EW<br>HCP: 15   | <ul><li>♪ J7</li><li>♥ KQ42</li><li>◆ AQ6</li><li>♪ QJ87</li></ul>  | West Opens 3♠. You bid first.       |
| Board: 23<br>Dealer: E<br>Vul: NS<br>HCP: 13   | <b>♦</b> KJ10982<br><b>♥</b> Q32<br><b>♦</b> K104<br><b>♣</b> A     | East Opens 3♥.  Partner bids first. |
| Board: 24<br>Dealer: W<br>Vul: Both<br>HCP: 17 | <ul><li>★ KJ98</li><li>★ AKJ9</li><li>★ 8</li><li>★ AJ72</li></ul>  | West Opens 3♦. You bid first.       |
| Board: 25<br>Dealer: E<br>Vul: None<br>HCP: 8  | <ul><li>♦ 982</li><li>♥ KQ92</li><li>♦ Q6</li><li>♠ J943</li></ul>  | East Opens 3♣.  Partner bids first. |

| Board: 21<br>Dealer: E<br>Vul: EW<br>North HCP: 15<br>South HCP: 16<br>Contract: 3 VX E | North:  ♠ AJ7  ♥ AJ84  ♠ K10  ♠ Q632  | South:  ♠ KQ106  ♥ 7  ♠ AQJ7  ♣ KJ75  | West<br>AP                       | North                                   | East 3♥                           | South<br>X     |
|-----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|----------------------------------|-----------------------------------------|-----------------------------------|----------------|
| Board: 22<br>Dealer: W<br>Vul: EW<br>North HCP: 15<br>South HCP: 12<br>Contract: 4 S    | North:  ♣ J7  ♥ KQ42  ♠ AQ6  ♣ QJ87   | South:  ♠ K5  ♥ AJ63  • 732  ♣ A532   | West<br>3♠<br>AP                 | North<br>X                              | East<br>Pass                      |                |
| Board: 23<br>Dealer: E<br>Vul: NS<br>North HCP: 13<br>South HCP: 14<br>Contract: 6♠ N   | North:  ♠ KJ10982  ♥ Q32  ♠ K104  ♣ A | South:  ♠ A654  ♥ 7  ♠ AQJ2  ♠ K832   | West<br>Pass                     | North 6♣                                | East<br>3♥<br>AP                  | South X        |
| Board: 24 Dealer: W Vul: Both North HCP: 17 South HCP: 6 Contract: 3 S                  | North:  ♠ KJ98  ♥ AKJ9  ♠ 8  ♣ AJ72   | South:  ♠ 102  ♥ Q10864  • Q732  ♠ Q5 | West 3♦ AP                       | North<br>X                              | East<br>Pass                      |                |
| Board: 25<br>Dealer: E<br>Vul: None<br>North HCP: 8<br>South HCP: 19<br>Contract: 5♥ N  | North:                                | South:  ♠ AKJ43  ♥ A874  ♠ AK75  ♣ —  | Pass<br>Pass<br>Pass<br>1. Black | North  3♥  4NT¹  5♥  kwood 0  /5 or 3/5 | 3♣<br>Pass<br>Pass<br>AP<br>0314, | X<br>4♥<br>5♣² |

| Board: 21<br>Dealer: E<br>Vul: EW<br>HCP: 16   | <ul><li>★ KQ106</li><li>♥ 7</li><li>♦ AQJ7</li><li>★ KJ75</li></ul> | East Opens 3♥. You bid first.       |
|------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 22<br>Dealer: W<br>Vul: EW<br>HCP: 12   | <ul><li>★ K5</li><li>▼ AJ63</li><li>◆ 732</li><li>◆ A532</li></ul>  | West Opens 3♠.  Partner bids first. |
| Board: 23<br>Dealer: E<br>Vul: NS<br>HCP: 14   | <ul><li>★ A654</li><li>♥ 7</li><li>♦ AQJ2</li><li>★ K832</li></ul>  | East Opens 3♥. You bid first.       |
| Board: 24<br>Dealer: W<br>Vul: Both<br>HCP: 6  | <ul><li>102</li><li>✓ Q10864</li><li>✓ Q732</li><li>✓ Q5</li></ul>  | West Opens 3♦.  Partner bids first. |
| Board: 25<br>Dealer: E<br>Vul: None<br>HCP: 19 | <ul><li>★ AKJ43</li><li>★ A874</li><li>★ AK75</li><li>★ —</li></ul> | East Opens 3♣. You bid first.       |

| Board: 21<br>Dealer: E<br>Vul: EW<br>North HCP: 15<br>South HCP: 16<br>Contract: 3 VX E | North:  ♠ AJ7  ♥ AJ84  ♠ K10  ♠ Q632  | South:  ♠ KQ106  ♥ 7  ♠ AQJ7  ♣ KJ75  | West<br>AP                       | North                                   | East 3♥                           | South<br>X     |
|-----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|----------------------------------|-----------------------------------------|-----------------------------------|----------------|
| Board: 22<br>Dealer: W<br>Vul: EW<br>North HCP: 15<br>South HCP: 12<br>Contract: 4 S    | North:  ♣ J7  ♥ KQ42  ♠ AQ6  ♣ QJ87   | South:  ♠ K5  ♥ AJ63  • 732  ♣ A532   | West<br>3♠<br>AP                 | North<br>X                              | East<br>Pass                      |                |
| Board: 23<br>Dealer: E<br>Vul: NS<br>North HCP: 13<br>South HCP: 14<br>Contract: 6♠ N   | North:  ♠ KJ10982  ♥ Q32  ♠ K104  ♣ A | South:  ♠ A654  ♥ 7  ♠ AQJ2  ♠ K832   | West<br>Pass                     | North 6♣                                | East<br>3♥<br>AP                  | South X        |
| Board: 24 Dealer: W Vul: Both North HCP: 17 South HCP: 6 Contract: 3 S                  | North:  ♠ KJ98  ♥ AKJ9  ♠ 8  ♣ AJ72   | South:  ♠ 102  ♥ Q10864  • Q732  ♠ Q5 | West 3♦ AP                       | North<br>X                              | East<br>Pass                      |                |
| Board: 25<br>Dealer: E<br>Vul: None<br>North HCP: 8<br>South HCP: 19<br>Contract: 5♥ N  | North:                                | South:  ♠ AKJ43  ♥ A874  ♠ AK75  ♣ —  | Pass<br>Pass<br>Pass<br>1. Black | North  3♥  4NT¹  5♥  kwood 0  /5 or 3/5 | 3♣<br>Pass<br>Pass<br>AP<br>0314, | X<br>4♥<br>5♣² |

| Board: 26<br>Dealer: W<br>Vul: EW<br>HCP: 15   | <ul><li>★ KJ86</li><li>▼ AKJ2</li><li>★ K9</li><li>★ 643</li></ul>   | West Opens 3♦. You bid first.       |
|------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 27<br>Dealer: E<br>Vul: NS<br>HCP: 12   | <ul><li>♠ 107</li><li>♥ Q104</li><li>♦ AQ7643</li><li>♠ A2</li></ul> | East Opens 3♥.  Partner bids first. |
| Board: 28<br>Dealer: W<br>Vul: EW<br>HCP: 14   | <ul><li>♠ AK95</li><li>♥ AQJ8</li><li>♦ 965</li><li>♠ 105</li></ul>  | West Opens 3♣. You bid first.       |
| Board: 29<br>Dealer: E<br>Vul: Both<br>HCP: 13 | <ul><li>★ KQ107</li><li>★ K985</li><li>★ KQ5</li><li>★ 97</li></ul>  | East Opens 3♣.  Partner bids first. |
| Board: 30<br>Dealer: W<br>Vul: None<br>HCP: 23 | <ul><li>▲ 10973</li><li>♥ AKQ</li><li>◆ AK94</li><li>♣ AK</li></ul>  | West Opens 3♠. You bid first.       |

| Board: 26 Dealer: W Vul: EW North HCP: 15 South HCP: 13 Contract: 3•X W                | North:  ♠ KJ86  ♥ AKJ2  ♠ K9  ♣ 643   | South:  ♠ A93  ♥ Q65  ♦ J106  ♠ AQ82  | West 3♦          | North<br>X         | East<br>AP         | South   |
|----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|------------------|--------------------|--------------------|---------|
| Board: 27<br>Dealer: E<br>Vul: NS<br>North HCP: 12<br>South HCP: 15<br>Contract: 3N N  | North:  ♠ 107  ♥ Q104  ♠ AQ7643  ♠ A2 | South:  ♠ AKQ6  ♥ 52  ♠ KJ109  ♠ Q108 | West<br>Pass     | North<br>3NT       | East<br>3♥<br>AP   | South X |
| Board: 28 Dealer: W Vul: EW North HCP: 14 South HCP: 14 Contract: 4 S                  | North:  ♠ AK95  ♥ AQJ8  ♦ 965  ♠ 105  | South:  ♠ 6  ♥ K6532  ♠ AQJ10  ♠ A92  | West<br>3♣<br>AP | North<br>X         | East<br>Pass       |         |
| Board: 29 Dealer: E Vul: Both North HCP: 13 South HCP: 15 Contract: 4 S                | North:  ♠ KQ107  ♥ K985  ♠ KQ5  ♣ 97  | South:                                | Pass<br>AP       | North  4♣¹  majors | East<br>3♣<br>Pass | X       |
| Board: 30<br>Dealer: W<br>Vul: None<br>North HCP: 23<br>South HCP: 4<br>Contract: 4♥ S | North:  • 10973  • AKQ  • AK94  • AK  | South:  ♠ K6  ♥ 986532  ♦ 63  ♣ J63   | West<br>3♠<br>AP | North<br>X         | East<br>Pass       |         |

| Board: 26<br>Dealer: W<br>Vul: EW<br>HCP: 13   | <ul><li>★ A93</li><li>♥ Q65</li><li>◆ J106</li><li>◆ AQ82</li></ul>  | West Opens 3♦.  Partner bids first. |
|------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 27<br>Dealer: E<br>Vul: NS<br>HCP: 15   | <ul><li>★ AKQ6</li><li>▼ 52</li><li>◆ KJ109</li><li>◆ Q108</li></ul> | East Opens 3♥. You bid first.       |
| Board: 28<br>Dealer: W<br>Vul: EW<br>HCP: 14   | <ul><li>♠ 6</li><li>♥ K6532</li><li>♠ AQJ10</li><li>♠ A92</li></ul>  | West Opens 3♣.  Partner bids first. |
| Board: 29<br>Dealer: E<br>Vul: Both<br>HCP: 15 | <ul><li>▲ J853</li><li>♥ AQ43</li><li>◆ AJ3</li><li>♣ K4</li></ul>   | East Opens 3♣. You bid first.       |
| Board: 30<br>Dealer: W<br>Vul: None<br>HCP: 4  | <b>★</b> K6<br><b>♥</b> 986532<br><b>♦</b> 63<br><b>♣</b> J63        | West Opens 3♠.  Partner bids first. |

| Board: 26 Dealer: W Vul: EW North HCP: 15 South HCP: 13 Contract: 3•X W                | North:  ♠ KJ86  ♥ AKJ2  ♠ K9  ♣ 643   | South:  ♠ A93  ♥ Q65  ♦ J106  ♠ AQ82  | West 3♦          | North<br>X         | East<br>AP         | South   |
|----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|------------------|--------------------|--------------------|---------|
| Board: 27<br>Dealer: E<br>Vul: NS<br>North HCP: 12<br>South HCP: 15<br>Contract: 3N N  | North:  ♠ 107  ♥ Q104  ♠ AQ7643  ♠ A2 | South:  ♠ AKQ6  ♥ 52  ♠ KJ109  ♠ Q108 | West<br>Pass     | North<br>3NT       | East<br>3♥<br>AP   | South X |
| Board: 28 Dealer: W Vul: EW North HCP: 14 South HCP: 14 Contract: 4 S                  | North:  ♠ AK95  ♥ AQJ8  ♦ 965  ♣ 105  | South:  ♠ 6  ♥ K6532  ♠ AQJ10  ♠ A92  | West<br>3♣<br>AP | North<br>X         | East<br>Pass       |         |
| Board: 29 Dealer: E Vul: Both North HCP: 13 South HCP: 15 Contract: 4 S                | North:  ♠ KQ107  ♥ K985  ♠ KQ5  ♣ 97  | South:                                | Pass<br>AP       | North  4♣¹  majors | East<br>3♣<br>Pass | X       |
| Board: 30<br>Dealer: W<br>Vul: None<br>North HCP: 23<br>South HCP: 4<br>Contract: 4♥ S | North:  • 10973  • AKQ  • AK94  • AK  | South:  ♠ K6  ♥ 986532  ♦ 63  ♣ J63   | West<br>3♠<br>AP | North<br>X         | East<br>Pass       |         |

| Board: 31<br>Dealer: E<br>Vul: EW<br>HCP: 13   | <b>♦</b> QJ7<br><b>♥</b> 102<br><b>♦</b> AJ102<br><b>♣</b> KQ93     | East Opens 3♠.  Partner bids first. |
|------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 32<br>Dealer: W<br>Vul: NS<br>HCP: 20   | <ul><li>★ AK42</li><li>★ AKJ4</li><li>◆ 9</li><li>★ KQ85</li></ul>  | West Opens 3♦. You bid first.       |
| Board: 33<br>Dealer: E<br>Vul: NS<br>HCP: 9    | <ul><li>★ K1096</li><li>♥ QJ87</li><li>◆ 32</li><li>◆ QJ7</li></ul> | East Opens 3♥.  Partner bids first. |
| Board: 34<br>Dealer: W<br>Vul: None<br>HCP: 15 | <ul><li>★ K965</li><li>★ A742</li><li>★ K9</li><li>★ AJ5</li></ul>  | West Opens 3♦. You bid first.       |
| Board: 35<br>Dealer: E<br>Vul: NS<br>HCP: 8    | <ul><li>J52</li><li>KQJ65</li><li>10984</li><li>J</li></ul>         | East Opens 3♠.  Partner bids first. |

| Board: 31<br>Dealer: E<br>Vul: EW<br>North HCP: 13<br>South HCP: 14<br>Contract: 3N N  | North:  ♠ QJ7  ♥ 102  ♠ AJ102  ♣ KQ93 | South:  ♣ 9  ♥ KQ73  • KQ85  ♣ A642  | West<br>Pass     | North<br>3NT | East 3♠ AP   | South X |
|----------------------------------------------------------------------------------------|---------------------------------------|--------------------------------------|------------------|--------------|--------------|---------|
| Board: 32 Dealer: W Vul: NS North HCP: 20 South HCP: 3 Contract: 4 S                   | North:  ♠ AK42  ♥ AKJ4  ♦ 9  ♣ KQ85   | South:  ♣ J105  ♥ 72  • J863  ♣ J762 | West<br>3♦<br>AP | North<br>X   | East<br>Pass |         |
| Board: 33 Dealer: E Vul: NS North HCP: 9 South HCP: 17 Contract: 3 X E                 | North:  ♠ K1096  ♥ QJ87  ♦ 32  ♣ QJ7  | South:  ♠ AQJ7  ♥ 3  ♠ K765  ♠ AK106 | West<br>AP       | North        | East 3♥      | South X |
| Board: 34<br>Dealer: W<br>Vul: None<br>North HCP: 15<br>South HCP: 9<br>Contract: 3♠ S | North:  ♠ K965  ♥ A742  ♠ K9  ♣ AJ5   | South:  ♠ AJ1042  ♥ 98  ♦ J84  ♣ K96 | West<br>3♦<br>AP | North<br>X   | East<br>Pass |         |
| Board: 35 Dealer: E Vul: NS North HCP: 8 South HCP: 14 Contract: 4 N                   | North:  ♣ J52  ♥ KQJ65  • 10984  ♣ J  | South:  ♠ K7  ▼ A1097  ♠ A532  ♣ K75 | West<br>Pass     | North<br>4♥  | East 3♠ AP   | South X |

| Board: 31<br>Dealer: E<br>Vul: EW<br>HCP: 14  | <ul><li>♠ 9</li><li>♥ KQ73</li><li>♦ KQ85</li><li>♠ A642</li></ul>  | East Opens 3♠. You bid first.       |
|-----------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 32<br>Dealer: W<br>Vul: NS<br>HCP: 3   | <ul><li>♣ J105</li><li>♥ 72</li><li>◆ J863</li><li>♣ J762</li></ul> | West Opens 3♦.  Partner bids first. |
| Board: 33<br>Dealer: E<br>Vul: NS<br>HCP: 17  | <ul><li>AQJ7</li><li>✓ 3</li><li>✓ K765</li><li>✓ AK106</li></ul>   | East Opens 3♥. You bid first.       |
| Board: 34<br>Dealer: W<br>Vul: None<br>HCP: 9 | <ul><li>▲ AJ1042</li><li>♥ 98</li><li>◆ J84</li><li>▲ K96</li></ul> | West Opens 3♦.  Partner bids first. |
| Board: 35<br>Dealer: E<br>Vul: NS<br>HCP: 14  | <ul><li>★ K7</li><li>▼ A1097</li><li>◆ A532</li><li>◆ K75</li></ul> | East Opens 3♠. You bid first.       |

| Board: 31<br>Dealer: E<br>Vul: EW<br>North HCP: 13<br>South HCP: 14<br>Contract: 3N N  | North:  ♠ QJ7  ♥ 102  ♠ AJ102  ♣ KQ93 | South:  ♣ 9  ♥ KQ73  • KQ85  ♣ A642  | West<br>Pass     | North<br>3NT | East 3♠ AP   | South X |
|----------------------------------------------------------------------------------------|---------------------------------------|--------------------------------------|------------------|--------------|--------------|---------|
| Board: 32 Dealer: W Vul: NS North HCP: 20 South HCP: 3 Contract: 4 S                   | North:  ♠ AK42  ♥ AKJ4  ♦ 9  ♣ KQ85   | South:  ♣ J105  ♥ 72  • J863  ♣ J762 | West<br>3♦<br>AP | North<br>X   | East<br>Pass |         |
| Board: 33 Dealer: E Vul: NS North HCP: 9 South HCP: 17 Contract: 3 X E                 | North:  ♠ K1096  ♥ QJ87  ♦ 32  ♣ QJ7  | South:  ♠ AQJ7  ♥ 3  ♠ K765  ♠ AK106 | West<br>AP       | North        | East 3♥      | South X |
| Board: 34<br>Dealer: W<br>Vul: None<br>North HCP: 15<br>South HCP: 9<br>Contract: 3♠ S | North:  ♠ K965  ♥ A742  ♠ K9  ♣ AJ5   | South:  ♠ AJ1042  ♥ 98  ♦ J84  ♣ K96 | West<br>3♦<br>AP | North<br>X   | East<br>Pass |         |
| Board: 35 Dealer: E Vul: NS North HCP: 8 South HCP: 14 Contract: 4 N                   | North:  ♣ J52  ♥ KQJ65  • 10984  ♣ J  | South:  ♠ K7  ▼ A1097  ♠ A532  ♣ K75 | West<br>Pass     | North<br>4♥  | East 3♠ AP   | South X |

| Board: 36<br>Dealer: W<br>Vul: Both<br>HCP: 19 | <ul><li>♣ AJ108</li><li>♥ QJ95</li><li>♦ A</li><li>♣ AQJ10</li></ul> | West Opens 3♦. You bid first.                              |
|------------------------------------------------|----------------------------------------------------------------------|------------------------------------------------------------|
| Board: 37<br>Dealer: E<br>Vul: EW<br>HCP: 13   | <ul><li>AQJ3</li><li>♥ Q76</li><li>A10432</li><li>7</li></ul>        | East Opens 3♥.  Partner bids first.                        |
| Board: 38<br>Dealer: W<br>Vul: EW<br>HCP: 16   | <ul><li>★ K964</li><li>♥ AK52</li><li>◆ 9</li><li>◆ AQ105</li></ul>  | West Opens 3♦. East Doubles 6♥ if possible. You bid first. |
| Board: 39<br>Dealer: E<br>Vul: Both<br>HCP: 11 | <ul><li>♣ QJ1082</li><li>♥ J1084</li><li>♦ Q6</li><li>♣ KQ</li></ul> | East Opens 3♠.  Partner bids first.                        |
| Board: 40<br>Dealer: W<br>Vul: None<br>HCP: 14 | <ul><li>106</li><li>♥ Q975</li><li>AKJ6</li><li>A86</li></ul>        | West Opens 3♠. You bid first.                              |

| Board: 36<br>Dealer: W<br>Vul: Both<br>North HCP: 19<br>South HCP: 7<br>Contract: 3•X W | North:  ♠ AJ108  ♥ QJ95  ♠ A  ♣ AQJ10 | South:  ♠ K5  ♥ A102  ♦ 108764  ♣ 964 | West 3♦                       | North<br>X                        | East<br>AP                 | South                                 |
|-----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|-------------------------------|-----------------------------------|----------------------------|---------------------------------------|
| Board: 37<br>Dealer: E<br>Vul: EW<br>North HCP: 13<br>South HCP: 14<br>Contract: 3N N   | North:  ♠ AQJ3  ♥ Q76  ♠ A10432  ♠ 7  | South:  ♠ K854  ♥ 109  ♠ KQ8  ♣ AQ65  | West<br>Pass                  | North<br>3NT                      | East<br>3♥<br>AP           | South X                               |
| Board: 38 Dealer: W Vul: EW North HCP: 16 South HCP: 11 Contract: 6 VX S                | North:  ♠ K964  ♥ AK52  ♦ 9  ♣ AQ105  | South:  ♠ AQ7  ♥ Q9843  ♠ K642  ♠ 4   | 3♦<br>Pass<br>Pass<br>1. Blac | North X 4NT¹ 6♥ kwood 0 /5 or 4/5 | Pass<br>Pass<br>X<br>0314, | 4 <b>♥</b> 5 <b>♦</b> <sup>2</sup> AP |
| Board: 39 Dealer: E Vul: Both North HCP: 11 South HCP: 20 Contract: 3•X E               | North:  ♠ QJ1082  ♥ J1084  ♠ Q6  ♠ KQ | South:  ♠ —  ▼ AK652  • AKJ10  ♣ AJ85 | West<br>AP                    | North                             | East 3♠                    | South X                               |
| Board: 40 Dealer: W Vul: None North HCP: 14 South HCP: 10 Contract: 4 S                 | North:  ♠ 106  ♥ Q975  ♠ AKJ6  ♠ A86  | South:  ♠ Q3  ♥ K10  ♦ 743  ♣ KQ10974 | West<br>3♠<br>AP              | North X                           | East<br>Pass               |                                       |

| Board: 36<br>Dealer: W | <b>★</b> K5 <b>★</b> A102              | West Opens 3♦.               |
|------------------------|----------------------------------------|------------------------------|
| Vul: Both<br>HCP: 7    | <ul><li>108764</li><li>◆964</li></ul>  | Partner bids first.          |
| Board: 37<br>Dealer: E | <b>★</b> K854 <b>♥</b> 109             | East Opens 3♥.               |
| Vul: EW<br>HCP: 14     | <ul><li>• KQ8</li><li>• AQ65</li></ul> | You bid first.               |
| Board: 38              | <b>♠</b> AQ7                           | West Opens 3♦.               |
| Dealer: W<br>Vul: EW   | ♥ Q9843<br>♦ K642                      | East Doubles 6♥ if possible. |
| HCP: 11                | <b>♣</b> 4                             | Partner bids first.          |
| Board: 39<br>Dealer: E | <b>♠</b> —<br>♥ AK652<br>• AKJ10       | East Opens 3♠.               |
| Vul: Both<br>HCP: 20   | ◆ AJ85                                 | You bid first.               |
| Board: 40<br>Dealer: W | <b>♠</b> Q3 <b>♥</b> K10               | West Opens 3♠.               |
| Vul: None<br>HCP: 10   | ◆ 743<br>◆ KQ10974                     | Partner bids first.          |

| Board: 36<br>Dealer: W<br>Vul: Both<br>North HCP: 19<br>South HCP: 7<br>Contract: 3•X W | North:  ♠ AJ108  ♥ QJ95  ♠ A  ♣ AQJ10 | South:  ♠ K5  ♥ A102  ♦ 108764  ♣ 964 | West 3♦                       | North<br>X                        | East<br>AP                 | South                                 |
|-----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|-------------------------------|-----------------------------------|----------------------------|---------------------------------------|
| Board: 37<br>Dealer: E<br>Vul: EW<br>North HCP: 13<br>South HCP: 14<br>Contract: 3N N   | North:  ♠ AQJ3  ♥ Q76  ♠ A10432  ♠ 7  | South:  ♠ K854  ♥ 109  ♠ KQ8  ♣ AQ65  | West<br>Pass                  | North<br>3NT                      | East<br>3♥<br>AP           | South X                               |
| Board: 38 Dealer: W Vul: EW North HCP: 16 South HCP: 11 Contract: 6 VX S                | North:  ♠ K964  ♥ AK52  ♦ 9  ♣ AQ105  | South:  ♠ AQ7  ♥ Q9843  ♠ K642  ♠ 4   | 3♦<br>Pass<br>Pass<br>1. Blac | North X 4NT¹ 6♥ kwood 0 /5 or 4/5 | Pass<br>Pass<br>X<br>0314, | 4 <b>♥</b> 5 <b>♦</b> <sup>2</sup> AP |
| Board: 39 Dealer: E Vul: Both North HCP: 11 South HCP: 20 Contract: 3•X E               | North:  ♠ QJ1082  ♥ J1084  ♠ Q6  ♠ KQ | South:  ♠ —  ▼ AK652  • AKJ10  ♣ AJ85 | West<br>AP                    | North                             | East 3♠                    | South X                               |
| Board: 40 Dealer: W Vul: None North HCP: 14 South HCP: 10 Contract: 4 S                 | North:  ♠ 106  ♥ Q975  ♠ AKJ6  ♠ A86  | South:  ♠ Q3  ♥ K10  ♦ 743  ♣ KQ10974 | West<br>3♠<br>AP              | North X                           | East<br>Pass               |                                       |

| Board: 41<br>Dealer: E<br>Vul: EW<br>HCP: 9    | ♣ KJ1093<br>♥ Q5<br>• K2<br>♣ 10654                                 | East Opens 3♥.  Partner bids first. |
|------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 42<br>Dealer: W<br>Vul: Both<br>HCP: 20 | <ul><li>★ AK86</li><li>★ AKJ7</li><li>★ J6</li><li>★ A63</li></ul>  | West Opens 3♦. You bid first.       |
| Board: 43<br>Dealer: E<br>Vul: Both<br>HCP: 14 | <ul><li>♣ Q986</li><li>♥ QJ4</li><li>♦ K76</li><li>♣ AQ2</li></ul>  | East Opens 3♠.  Partner bids first. |
| Board: 44<br>Dealer: W<br>Vul: EW<br>HCP: 15   | <ul><li>A852</li><li>✓ AQ82</li><li>✓ KQ9</li><li>✓ 53</li></ul>    | West Opens 3♣. You bid first.       |
| Board: 45<br>Dealer: E<br>Vul: Both<br>HCP: 12 | <ul><li>↓ J52</li><li>♥ Q74</li><li>♦ KQ8</li><li>♠ A1032</li></ul> | East Opens 3♠.  Partner bids first. |

| Board: 41<br>Dealer: E<br>Vul: EW<br>North HCP: 9<br>South HCP: 15<br>Contract: 3♠ N    | North:  ♠ KJ1093  ♥ Q5  ♠ K2  ♣ 10654 | South:  ♠ AQ54  ♥ J2  ♠ A975  ♣ KJ7   | West<br>Pass     | North 3♠     | East 3♥ AP       | South X      |
|-----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|------------------|--------------|------------------|--------------|
| Board: 42<br>Dealer: W<br>Vul: Both<br>North HCP: 20<br>South HCP: 10<br>Contract: 3♠ S | North:  ♠ AK86  ♥ AKJ7  ♦ J6  ♣ A63   | South:  ♣ J10752  ♥ Q10  ♣ A532  ♣ K9 | West<br>3♦<br>AP | North<br>X   | East<br>Pass     |              |
| Board: 43<br>Dealer: E<br>Vul: Both<br>North HCP: 14<br>South HCP: 17<br>Contract: 3N N | North:  ♠ Q986  ♥ QJ4  ♠ K76  ♣ AQ2   | South:  ♠ —  ▼ AK82  • AQ93  • KJ983  | West<br>Pass     | North<br>3NT | East<br>3♠<br>AP | South X      |
| Board: 44<br>Dealer: W<br>Vul: EW<br>North HCP: 15<br>South HCP: 14<br>Contract: 3N S   | North:  ♠ A852  ♥ AQ82  ♠ KQ9  ♣ 53   | South:  ♠ KQ9  ♥ 54  ♠ AJ8652  ♣ A2   | West<br>3♣<br>AP | North<br>X   |                  | South<br>3NT |
| Board: 45 Dealer: E Vul: Both North HCP: 12 South HCP: 14 Contract: 4 N                 | North:                                | South:  ♠ A9  ♥ AK52  ♦ 9752  ♣ QJ7   | West<br>Pass     | North<br>4♣  | East 3♠ AP       | South X      |

| Board: 41<br>Dealer: E<br>Vul: EW<br>HCP: 15   | <ul><li>AQ54</li><li>J2</li><li>A975</li><li>KJ7</li></ul>           | East Opens 3♥. You bid first.       |
|------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 42<br>Dealer: W<br>Vul: Both<br>HCP: 10 | <ul><li>♣ J10752</li><li>♥ Q10</li><li>♦ A532</li><li>♣ K9</li></ul> | West Opens 3♦.  Partner bids first. |
| Board: 43<br>Dealer: E<br>Vul: Both<br>HCP: 17 | ◆—<br>▼ AK82<br>◆ AQ93<br>◆ KJ983                                    | East Opens 3♠. You bid first.       |
| Board: 44<br>Dealer: W<br>Vul: EW<br>HCP: 14   | <ul><li>★ KQ9</li><li>★ 54</li><li>◆ AJ8652</li><li>◆ A2</li></ul>   | West Opens 3♣.  Partner bids first. |
| Board: 45<br>Dealer: E<br>Vul: Both<br>HCP: 14 | <ul><li>♠ A9</li><li>♥ AK52</li><li>♦ 9752</li><li>♠ QJ7</li></ul>   | East Opens 3♠. You bid first.       |

| Board: 41<br>Dealer: E<br>Vul: EW<br>North HCP: 9<br>South HCP: 15<br>Contract: 3♠ N    | North:  ♠ KJ1093  ♥ Q5  ♠ K2  ♣ 10654 | South:  ♠ AQ54  ♥ J2  ♠ A975  ♣ KJ7   | West<br>Pass     | North 3♠     | East 3♥ AP       | South X      |
|-----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|------------------|--------------|------------------|--------------|
| Board: 42<br>Dealer: W<br>Vul: Both<br>North HCP: 20<br>South HCP: 10<br>Contract: 3♠ S | North:  ♠ AK86  ♥ AKJ7  ♦ J6  ♣ A63   | South:  ♣ J10752  ♥ Q10  ♣ A532  ♣ K9 | West<br>3♦<br>AP | North<br>X   | East<br>Pass     |              |
| Board: 43<br>Dealer: E<br>Vul: Both<br>North HCP: 14<br>South HCP: 17<br>Contract: 3N N | North:  ♠ Q986  ♥ QJ4  ♠ K76  ♣ AQ2   | South:  ♠ —  ▼ AK82  • AQ93  • KJ983  | West<br>Pass     | North<br>3NT | East<br>3♠<br>AP | South X      |
| Board: 44<br>Dealer: W<br>Vul: EW<br>North HCP: 15<br>South HCP: 14<br>Contract: 3N S   | North:  ♠ A852  ♥ AQ82  ♠ KQ9  ♣ 53   | South:  ♠ KQ9  ♥ 54  ♠ AJ8652  ♣ A2   | West<br>3♣<br>AP | North<br>X   |                  | South<br>3NT |
| Board: 45 Dealer: E Vul: Both North HCP: 12 South HCP: 14 Contract: 4 N                 | North:                                | South:  ♠ A9  ♥ AK52  ♦ 9752  ♣ QJ7   | West<br>Pass     | North<br>4♣  | East 3♠ AP       | South X      |

| Board: 46<br>Dealer: W<br>Vul: None<br>HCP: 18 | <ul><li>♠ AKJ2</li><li>♥ 7</li><li>♠ A743</li><li>♠ AQ106</li></ul>  | West Opens 3♥. You bid first.       |
|------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 47<br>Dealer: E<br>Vul: EW<br>HCP: 12   | <ul><li>♠ Q8</li><li>♥ A10985</li><li>♦ Q85</li><li>♠ A74</li></ul>  | East Opens 3♥.  Partner bids first. |
| Board: 48<br>Dealer: W<br>Vul: None<br>HCP: 14 | <ul><li>♠ 10</li><li>♥ AQ65</li><li>♠ A1043</li><li>♠ A974</li></ul> | West Opens 3♠. You bid first.       |
| Board: 49<br>Dealer: E<br>Vul: NS<br>HCP: 12   | <ul><li>★ KQJ</li><li>▼ J32</li><li>◆ AJ10</li><li>◆ 10982</li></ul> | East Opens 3♥.  Partner bids first. |
| Board: 50<br>Dealer: W<br>Vul: Both<br>HCP: 16 | <ul><li>♣ 4</li><li>♥ A1042</li><li>◆ QJ72</li><li>♣ AKQ7</li></ul>  | West Opens 3♠. You bid first.       |

| Board: 46 Dealer: W Vul: None North HCP: 18 South HCP: 9 Contract: 3 VX W               | North:  ♠ AKJ2  ♥ 7  ♠ A743  ♣ AQ106  | South:                               | West<br>3♥       | North<br>X  | East<br>AP       | South        |
|-----------------------------------------------------------------------------------------|---------------------------------------|--------------------------------------|------------------|-------------|------------------|--------------|
| Board: 47<br>Dealer: E<br>Vul: EW<br>North HCP: 12<br>South HCP: 14<br>Contract: 3♥X E  | North:  ♠ Q8  ♥ A10985  ♠ Q85  ♣ A74  | South:  ♠ KJ96  ♥ 2  ♠ AJ42  ♣ KQ92  | West<br>AP       | North       | East 3♥          | South X      |
| Board: 48<br>Dealer: W<br>Vul: None<br>North HCP: 14<br>South HCP: 14<br>Contract: 3N S | North:  ♠ 10  ♥ AQ65  ♠ A1043  ♣ A974 | South:  ♠ KJ4  ♥ J983  ♠ KQ8  ♠ KJ3  | West<br>3♠<br>AP | North<br>X  |                  | South<br>3NT |
| Board: 49 Dealer: E Vul: NS North HCP: 12 South HCP: 15 Contract: 44 N                  | North:  ♠ KQJ  ♥ J32  ♠ AJ10  ♣ 10982 | South:  ♠ A1092  ♥ K  ♦ 9853  ♣ AKJ6 | West<br>Pass     | North<br>4♣ | East<br>3♥<br>AP | South X      |
| Board: 50<br>Dealer: W<br>Vul: Both<br>North HCP: 16<br>South HCP: 10<br>Contract: 4♥ S | North:  ♣ 4  ▼ A1042  ◆ QJ72  ♣ AKQ7  | South:  ♠ QJ3  ♥ KQJ75  ♦ 95  ♣ J43  | West<br>3♠<br>AP | North X     | East<br>Pass     |              |

| Board: 46<br>Dealer: W<br>Vul: None<br>HCP: 9  | <ul><li>★83</li><li>★AJ83</li><li>◆982</li><li>★KJ32</li></ul>      | West Opens 3♥.  Partner bids first. |
|------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 47<br>Dealer: E<br>Vul: EW<br>HCP: 14   | <ul><li>★ KJ96</li><li>★ 2</li><li>★ AJ42</li><li>★ KQ92</li></ul>  | East Opens 3♥. You bid first.       |
| Board: 48<br>Dealer: W<br>Vul: None<br>HCP: 14 | <ul><li>★ KJ4</li><li>▼ J983</li><li>◆ KQ8</li><li>◆ KJ3</li></ul>  | West Opens 3♠.  Partner bids first. |
| Board: 49<br>Dealer: E<br>Vul: NS<br>HCP: 15   | <ul><li>★ A1092</li><li>★ K</li><li>◆ 9853</li><li>◆ AKJ6</li></ul> | East Opens 3♥. You bid first.       |
| Board: 50<br>Dealer: W<br>Vul: Both<br>HCP: 10 | <b>♣</b> QJ3<br><b>♥</b> KQJ75<br><b>♦</b> 95<br><b>♣</b> J43       | West Opens 3♠.  Partner bids first. |

| Board: 46 Dealer: W Vul: None North HCP: 18 South HCP: 9 Contract: 3 VX W               | North:  ♠ AKJ2  ♥ 7  ♠ A743  ♣ AQ106  | South:                               | West<br>3♥       | North<br>X  | East<br>AP       | South        |
|-----------------------------------------------------------------------------------------|---------------------------------------|--------------------------------------|------------------|-------------|------------------|--------------|
| Board: 47<br>Dealer: E<br>Vul: EW<br>North HCP: 12<br>South HCP: 14<br>Contract: 3♥X E  | North:  ♠ Q8  ♥ A10985  ♠ Q85  ♣ A74  | South:  ♠ KJ96  ♥ 2  ♠ AJ42  ♣ KQ92  | West<br>AP       | North       | East 3♥          | South X      |
| Board: 48<br>Dealer: W<br>Vul: None<br>North HCP: 14<br>South HCP: 14<br>Contract: 3N S | North:  ♠ 10  ♥ AQ65  ♠ A1043  ♣ A974 | South:  ♠ KJ4  ♥ J983  ♠ KQ8  ♠ KJ3  | West<br>3♠<br>AP | North<br>X  |                  | South<br>3NT |
| Board: 49 Dealer: E Vul: NS North HCP: 12 South HCP: 15 Contract: 44 N                  | North:  ♠ KQJ  ♥ J32  ♠ AJ10  ♣ 10982 | South:  ♠ A1092  ♥ K  ♦ 9853  ♣ AKJ6 | West<br>Pass     | North<br>4♣ | East<br>3♥<br>AP | South X      |
| Board: 50<br>Dealer: W<br>Vul: Both<br>North HCP: 16<br>South HCP: 10<br>Contract: 4♥ S | North:  ♣ 4  ▼ A1042  ◆ QJ72  ♣ AKQ7  | South:  ♠ QJ3  ♥ KQJ75  ♦ 95  ♣ J43  | West<br>3♠<br>AP | North X     | East<br>Pass     |              |

| Board: 51<br>Dealer: E<br>Vul: NS<br>HCP: 7    | <b>♣</b> Q2<br><b>♥</b> A8764<br><b>♦</b> J865<br><b>♣</b> 54       | East Opens 3♥.  Partner bids first. |
|------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 52<br>Dealer: W<br>Vul: None<br>HCP: 16 | <ul><li>★ K985</li><li>♥ 2</li><li>◆ A986</li><li>◆ AKQ7</li></ul>  | West Opens 3♥. You bid first.       |
| Board: 53<br>Dealer: E<br>Vul: NS<br>HCP: 8    | <ul><li>♣ Q1073</li><li>♥ AQ965</li><li>♦ 74</li><li>♣ 53</li></ul> | East Opens 3♦.  Partner bids first. |
| Board: 54<br>Dealer: W<br>Vul: EW<br>HCP: 14   | <ul><li>AQ95</li><li>✓ AJ</li><li>✓ K105</li><li>◆ 9653</li></ul>   | West Opens 3♥. You bid first.       |
| Board: 55<br>Dealer: E<br>Vul: NS<br>HCP: 11   | <ul><li>▲ 103</li><li>♥ A6</li><li>◆ AQ652</li><li>♣ J654</li></ul> | East Opens 3♣.  Partner bids first. |

| Board: 51 Dealer: E Vul: NS North HCP: 7 South HCP: 18 Contract: 4 N                  | North:  ♠ Q2  ♥ A8764  ♦ J865  ♠ 54  | South:  ♠ AK65  ♥ —  ♠ A973  ♣ AK632    | West<br>Pass     | North 4      | East<br>3♥<br>AP | South X |
|---------------------------------------------------------------------------------------|--------------------------------------|-----------------------------------------|------------------|--------------|------------------|---------|
| Board: 52<br>Dealer: W<br>Vul: None<br>North HCP: 16<br>South HCP: 8<br>Contract: 4 S | North:  ♠ K985  ♥ 2  ♠ A986  ♣ AKQ7  | South:  ♠ 1042  ♥ A108  ♠ KJ107  ♣ 1096 | West<br>3♥<br>AP | North<br>X   | East<br>Pass     |         |
| Board: 53<br>Dealer: E<br>Vul: NS<br>North HCP: 8<br>South HCP: 23<br>Contract: 3♥ N  | North:  ♠ Q1073  ♥ AQ965  ♠ 74  ♣ 53 | South:  ♠ AK54  ♥ KJ3  ♠ QJ  ♣ AKQ6     | West<br>Pass     | North 3♥     | East 3 • AP      | South X |
| Board: 54 Dealer: W Vul: EW North HCP: 14 South HCP: 12 Contract: 3 VX                | North:  ♠ AQ95  ♥ AJ  ♠ K105  ♣ 9653 | South:  ♠ KJ82  ♥ 65  ♠ A743  ♣ A84     | West<br>3♥       | North X      | East<br>AP       | South   |
| Board: 55<br>Dealer: E<br>Vul: NS<br>North HCP: 11<br>South HCP: 16<br>Contract: 3N N | North:  ♠ 103  ♥ A6  ♠ AQ652  ♣ J654 | South:  ♠ KJ82  ♥ KQ73  ♠ K984  ♣ A     | West<br>Pass     | North<br>3NT | East 3♣ AP       | South X |

| Board: 51<br>Dealer: E<br>Vul: NS<br>HCP: 18  | <ul><li>AK65</li><li>✓—</li><li>A973</li><li>AK632</li></ul>           | East Opens 3♥. You bid first.       |
|-----------------------------------------------|------------------------------------------------------------------------|-------------------------------------|
| Board: 52<br>Dealer: W<br>Vul: None<br>HCP: 8 | <ul><li>★ 1042</li><li>★ A108</li><li>◆ KJ107</li><li>★ 1096</li></ul> | West Opens 3♥.  Partner bids first. |
| Board: 53<br>Dealer: E<br>Vul: NS<br>HCP: 23  | <ul><li>★ AK54</li><li>♥ KJ3</li><li>◆ QJ</li><li>★ AKQ6</li></ul>     | East Opens 3♦. You bid first.       |
| Board: 54<br>Dealer: W<br>Vul: EW<br>HCP: 12  | <ul><li>★ KJ82</li><li>★ 65</li><li>★ A743</li><li>★ A84</li></ul>     | West Opens 3♥.  Partner bids first. |
| Board: 55<br>Dealer: E<br>Vul: NS<br>HCP: 16  | <ul><li>★ KJ82</li><li>▼ KQ73</li><li>◆ K984</li><li>◆ A</li></ul>     | East Opens 3♣. You bid first.       |

| Board: 51 Dealer: E Vul: NS North HCP: 7 South HCP: 18 Contract: 4 N                  | North:  ♠ Q2  ♥ A8764  ♦ J865  ♠ 54  | South:  ♠ AK65  ♥ —  ♠ A973  ♣ AK632    | West<br>Pass     | North 4      | East<br>3♥<br>AP | South X |
|---------------------------------------------------------------------------------------|--------------------------------------|-----------------------------------------|------------------|--------------|------------------|---------|
| Board: 52<br>Dealer: W<br>Vul: None<br>North HCP: 16<br>South HCP: 8<br>Contract: 4 S | North:  ♠ K985  ♥ 2  ♠ A986  ♣ AKQ7  | South:  ♠ 1042  ♥ A108  ♠ KJ107  ♣ 1096 | West<br>3♥<br>AP | North<br>X   | East<br>Pass     |         |
| Board: 53<br>Dealer: E<br>Vul: NS<br>North HCP: 8<br>South HCP: 23<br>Contract: 3♥ N  | North:  ♠ Q1073  ♥ AQ965  ♠ 74  ♣ 53 | South:  ♠ AK54  ♥ KJ3  ♠ QJ  ♣ AKQ6     | West<br>Pass     | North 3♥     | East 3 • AP      | South X |
| Board: 54 Dealer: W Vul: EW North HCP: 14 South HCP: 12 Contract: 3 VX                | North:  ♠ AQ95  ♥ AJ  ♠ K105  ♣ 9653 | South:  ♠ KJ82  ♥ 65  ♠ A743  ♣ A84     | West<br>3♥       | North X      | East<br>AP       | South   |
| Board: 55<br>Dealer: E<br>Vul: NS<br>North HCP: 11<br>South HCP: 16<br>Contract: 3N N | North:  ♠ 103  ♥ A6  ♠ AQ652  ♣ J654 | South:  ♠ KJ82  ♥ KQ73  ♠ K984  ♣ A     | West<br>Pass     | North<br>3NT | East 3♣ AP       | South X |

| Board: 56<br>Dealer: W<br>Vul: EW<br>HCP: 18   | <ul><li>♠ 6532</li><li>♥ AKQ109</li><li>♦ —</li><li>♠ AKQ8</li></ul> | West Opens 3♦. You bid first.       |
|------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 57<br>Dealer: E<br>Vul: Both<br>HCP: 10 | <ul><li></li></ul>                                                   | East Opens 3♥.  Partner bids first. |
| Board: 58<br>Dealer: W<br>Vul: None<br>HCP: 21 | <ul><li>★ KQJ10</li><li>♥ 973</li><li>◆ AQ</li><li>◆ AKQ7</li></ul>  | West Opens 3♥. You bid first.       |
| Board: 59<br>Dealer: E<br>Vul: EW<br>HCP: 12   | <ul><li>AQ10</li><li>♥ Q753</li><li>KJ854</li><li>4</li></ul>        | East Opens 3♦.  Partner bids first. |
| Board: 60<br>Dealer: W<br>Vul: None<br>HCP: 16 | <ul><li>▲ J</li><li>▼ A1054</li><li>◆ KQ54</li><li>◆ KQJ5</li></ul>  | West Opens 3♠. You bid first.       |

| Board: 56 Dealer: W Vul: EW North HCP: 18 South HCP: 5 Contract: 4 S                    | North:  ♠ 6532  ♥ AKQ109  ←—  ♠ AKQ8 | South:  ♠ 10  ♥ 8762  ♠ AJ52  ♠ 10743 | West 3♦ Pass                  | North X                           | East<br>Pass<br>AP |                                      |
|-----------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|-------------------------------|-----------------------------------|--------------------|--------------------------------------|
| Board: 57 Dealer: E Vul: Both North HCP: 10 South HCP: 17 Contract: 6♠ N                | North:                               | South:  ♠ AKQ3  ♥ 8  ♠ KQ87  ♠ QJ53   | Pass<br>Pass<br>AP<br>1. Blac | North  4♠  5♥²  kwood 0 /5 or 5/3 | 3♥<br>Pass<br>Pass | X<br>4NT <sup>1</sup><br>6♠<br>for ♠ |
| Board: 58<br>Dealer: W<br>Vul: None<br>North HCP: 21<br>South HCP: 11<br>Contract: 6N S | North:  ♠ KQJ10  ♥ 973  ♠ AQ  ♣ AKQ7 | South:  ♠ A54  ♥ KJ6  ♠ K87642  ♠ 5   | West<br>3♥<br>Pass            | North<br>X<br>6NT                 | East<br>Pass<br>AP | South<br>3NT                         |
| Board: 59 Dealer: E Vul: EW North HCP: 12 South HCP: 14 Contract: 3•X E                 | North:  ♠ AQ10  ♥ Q753  ♠ KJ854  ♠ 4 | South:  ♣ J763  ✔ AK82  ♣ —  ♣ AQ1076 | West<br>AP                    | North                             | East 3♦            | South X                              |
| Board: 60<br>Dealer: W<br>Vul: None<br>North HCP: 16<br>South HCP: 11<br>Contract: 4 S  | North:  ♠ J  ♥ A1054  ♠ KQ54  ♠ KQJ5 | South:  ♠ A83  ♥ QJ98  ♦ 976  ♠ A108  | West<br>3♠<br>AP              | North<br>X                        | East<br>Pass       |                                      |

| Board: 56<br>Dealer: W<br>Vul: EW<br>HCP: 5    | <ul><li>★ 10</li><li>★ 8762</li><li>★ AJ52</li><li>★ 10743</li></ul> | West Opens 3♦.  Partner bids first. |
|------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 57<br>Dealer: E<br>Vul: Both<br>HCP: 17 | <ul><li>♠ AKQ3</li><li>♥ 8</li><li>♦ KQ87</li><li>♠ QJ53</li></ul>   | East Opens 3♥. You bid first.       |
| Board: 58<br>Dealer: W<br>Vul: None<br>HCP: 11 | <ul><li>A54</li><li>✓ KJ6</li><li>✓ K87642</li><li>♠ 5</li></ul>     | West Opens 3♥.  Partner bids first. |
| Board: 59<br>Dealer: E<br>Vul: EW<br>HCP: 14   | <ul><li>♣ J763</li><li>♥ AK82</li><li>♦ —</li><li>♣ AQ1076</li></ul> | East Opens 3♦. You bid first.       |
| Board: 60<br>Dealer: W<br>Vul: None<br>HCP: 11 | <ul><li>★ A83</li><li>♥ QJ98</li><li>◆ 976</li><li>★ A108</li></ul>  | West Opens 3♠.  Partner bids first. |

| Board: 56 Dealer: W Vul: EW North HCP: 18 South HCP: 5 Contract: 4 S                    | North:  ♠ 6532  ♥ AKQ109  ←—  ♠ AKQ8 | South:  ♠ 10  ♥ 8762  ♠ AJ52  ♠ 10743 | West 3♦ Pass                  | North X                           | East<br>Pass<br>AP |                                      |
|-----------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|-------------------------------|-----------------------------------|--------------------|--------------------------------------|
| Board: 57 Dealer: E Vul: Both North HCP: 10 South HCP: 17 Contract: 6♠ N                | North:                               | South:  ♠ AKQ3  ♥ 8  ♠ KQ87  ♠ QJ53   | Pass<br>Pass<br>AP<br>1. Blac | North  4♠  5♥²  kwood 0 /5 or 5/3 | 3♥<br>Pass<br>Pass | X<br>4NT <sup>1</sup><br>6♠<br>for ♠ |
| Board: 58<br>Dealer: W<br>Vul: None<br>North HCP: 21<br>South HCP: 11<br>Contract: 6N S | North:  ♠ KQJ10  ♥ 973  ♠ AQ  ♣ AKQ7 | South:  ♠ A54  ♥ KJ6  ♠ K87642  ♠ 5   | West<br>3♥<br>Pass            | North<br>X<br>6NT                 | East<br>Pass<br>AP | South<br>3NT                         |
| Board: 59 Dealer: E Vul: EW North HCP: 12 South HCP: 14 Contract: 3•X E                 | North:  ♠ AQ10  ♥ Q753  ♠ KJ854  ♠ 4 | South:  ♣ J763  ✔ AK82  ♣ —  ♣ AQ1076 | West<br>AP                    | North                             | East 3♦            | South X                              |
| Board: 60<br>Dealer: W<br>Vul: None<br>North HCP: 16<br>South HCP: 11<br>Contract: 4 S  | North:  ♠ J  ♥ A1054  ♠ KQ54  ♠ KQJ5 | South:  ♠ A83  ♥ QJ98  ♦ 976  ♠ A108  | West<br>3♠<br>AP              | North<br>X                        | East<br>Pass       |                                      |

| Board: 61<br>Dealer: E<br>Vul: NS<br>HCP: 10   | <ul><li>★742</li><li>★ AQ72</li><li>◆ Q9</li><li>★ Q854</li></ul>    | East Opens 3♦.  Partner bids first. |
|------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 62<br>Dealer: W<br>Vul: None<br>HCP: 21 | <ul><li>★ AKQ4</li><li>★ 83</li><li>★ AK42</li><li>★ KQ10</li></ul>  | West Opens 3♥. You bid first.       |
| Board: 63<br>Dealer: E<br>Vul: EW<br>HCP: 10   | <ul><li>↓ J42</li><li>↓ A102</li><li>↓ KQ1063</li><li>♣ 86</li></ul> | East Opens 3♠.  Partner bids first. |
| Board: 64<br>Dealer: W<br>Vul: EW<br>HCP: 19   | <ul><li>AQJ10</li><li>₹73</li><li>AJ4</li><li>AK76</li></ul>         | West Opens 3♥. You bid first.       |
| Board: 65<br>Dealer: E<br>Vul: None<br>HCP: 13 | <ul><li>★ K876</li><li>♥ Q3</li><li>♦ K2</li><li>★ KQ1087</li></ul>  | East Opens 3♠.  Partner bids first. |

| Board: 61<br>Dealer: E<br>Vul: NS<br>North HCP: 10<br>South HCP: 19<br>Contract: 3♥ N   | North:  ♠ 742  ♥ AQ72  ♠ Q9  ♠ Q854   | South:  ♠ AK3  ♥ K1096  ♦ J4  ♣ AKJ7  | West<br>Pass       | North 3♥    | East<br>3♦<br>AP   | South X |
|-----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|--------------------|-------------|--------------------|---------|
| Board: 62 Dealer: W Vul: None North HCP: 21 South HCP: 10 Contract: 4 S                 | North:  ♠ AKQ4  ♥ 83  ♠ AK42  ♠ KQ10  | South:  ♠ 10  ♥ QJ5  ♦ QJ765  ♣ A864  | West<br>3♥<br>AP   | North X     | East<br>Pass       |         |
| Board: 63 Dealer: E Vul: EW North HCP: 10 South HCP: 15 Contract: 4 \cdot N             | North:  ♣ J42  ♥ A102  ♠ KQ1063  ♣ 86 | South:  ♠ Q10  ♥ 9876  ♠ AJ2  ♠ AKJ10 | West<br>Pass       | North 4     | East<br>3♠<br>AP   | South X |
| Board: 64<br>Dealer: W<br>Vul: EW<br>North HCP: 19<br>South HCP: 10<br>Contract: 6N N   | North:  ♠ AQJ10  ♥ 73  ♠ AJ4  ♣ AK76  | South:  ♠ K65  ♥ A5  ♦ 73  ♣ QJ10982  | West<br>3♥<br>Pass | North X 6NT | East<br>Pass<br>AP |         |
| Board: 65<br>Dealer: E<br>Vul: None<br>North HCP: 13<br>South HCP: 14<br>Contract: 3N N | North:  ♠ K876  ♥ Q3  ♠ K2  ♠ KQ1087  | South:  ♣ J  ♥ K942  ♠ AQ94  ♣ A952   | West<br>Pass       | North 3NT   | East<br>3♠<br>AP   | South X |

| Board: 61<br>Dealer: E<br>Vul: NS<br>HCP: 19   | <ul><li>★ AK3</li><li>▼ K1096</li><li>◆ J4</li><li>◆ AKJ7</li></ul>  | East Opens 3♦. You bid first.       |
|------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 62<br>Dealer: W<br>Vul: None<br>HCP: 10 | <ul><li>♠ 10</li><li>♥ QJ5</li><li>♦ QJ765</li><li>♠ A864</li></ul>  | West Opens 3♥.  Partner bids first. |
| Board: 63<br>Dealer: E<br>Vul: EW<br>HCP: 15   | <ul><li>♣ Q10</li><li>♥ 9876</li><li>◆ AJ2</li><li>♣ AKJ10</li></ul> | East Opens 3♠. You bid first.       |
| Board: 64<br>Dealer: W<br>Vul: EW<br>HCP: 10   | <ul><li>★ K65</li><li>★ A5</li><li>★ 73</li><li>★ QJ10982</li></ul>  | West Opens 3♥.  Partner bids first. |
| Board: 65<br>Dealer: E<br>Vul: None<br>HCP: 14 | <ul><li>♣ J</li><li>♥ K942</li><li>◆ AQ94</li><li>♣ A952</li></ul>   | East Opens 3♠. You bid first.       |

| Board: 61<br>Dealer: E<br>Vul: NS<br>North HCP: 10<br>South HCP: 19<br>Contract: 3♥ N   | North:  ♠ 742  ♥ AQ72  ♠ Q9  ♠ Q854   | South:  ♠ AK3  ♥ K1096  ♦ J4  ♣ AKJ7  | West<br>Pass       | North 3♥    | East<br>3♦<br>AP   | South X |
|-----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|--------------------|-------------|--------------------|---------|
| Board: 62 Dealer: W Vul: None North HCP: 21 South HCP: 10 Contract: 4 S                 | North:  ♠ AKQ4  ♥ 83  ♠ AK42  ♠ KQ10  | South:  ♠ 10  ♥ QJ5  ♦ QJ765  ♣ A864  | West<br>3♥<br>AP   | North X     | East<br>Pass       |         |
| Board: 63 Dealer: E Vul: EW North HCP: 10 South HCP: 15 Contract: 4 \cdot N             | North:  ♣ J42  ♥ A102  ♠ KQ1063  ♣ 86 | South:  ♠ Q10  ♥ 9876  ♠ AJ2  ♠ AKJ10 | West<br>Pass       | North 4     | East<br>3♠<br>AP   | South X |
| Board: 64<br>Dealer: W<br>Vul: EW<br>North HCP: 19<br>South HCP: 10<br>Contract: 6N N   | North:  ♠ AQJ10  ♥ 73  ♠ AJ4  ♣ AK76  | South:  ♠ K65  ♥ A5  ♦ 73  ♣ QJ10982  | West<br>3♥<br>Pass | North X 6NT | East<br>Pass<br>AP |         |
| Board: 65<br>Dealer: E<br>Vul: None<br>North HCP: 13<br>South HCP: 14<br>Contract: 3N N | North:  ♠ K876  ♥ Q3  ♠ K2  ♠ KQ1087  | South:  ♣ J  ♥ K942  ♠ AQ94  ♣ A952   | West<br>Pass       | North 3NT   | East<br>3♠<br>AP   | South X |

| Board: 66<br>Dealer: W<br>Vul: Both<br>HCP: 20 | <ul><li>♠ AKJ4</li><li>♥ J7</li><li>♦ AK64</li><li>♠ A95</li></ul>  | West Opens 3♥. You bid first.       |
|------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 67<br>Dealer: E<br>Vul: Both<br>HCP: 7  | <ul><li>★ KQJ5</li><li>▼ 7</li><li>◆ J9873</li><li>◆ 1086</li></ul> | East Opens 3♦.  Partner bids first. |
| Board: 68<br>Dealer: W<br>Vul: None<br>HCP: 14 | <ul><li>A842</li><li>✓ AJ94</li><li>A93</li><li>▲ J6</li></ul>      | West Opens 3♣. You bid first.       |
| Board: 69<br>Dealer: E<br>Vul: EW<br>HCP: 13   | <ul><li>★ K7</li><li>♥ Q73</li><li>◆ K83</li><li>◆ KQ932</li></ul>  | East Opens 3♥.  Partner bids first. |
| Board: 70<br>Dealer: W<br>Vul: NS<br>HCP: 14   | <ul><li>★K1054</li><li>★ —</li><li>★A1032</li><li>★ AK852</li></ul> | West Opens 3♥. You bid first.       |

| Board: 66<br>Dealer: W<br>Vul: Both<br>North HCP: 20<br>South HCP: 5<br>Contract: 3♠ S | North:  ♠ AKJ4  ♥ J7  ♠ AK64  ♠ A95    | South:                                | West<br>3♥<br>AP | North<br>X   | East<br>Pass     |              |
|----------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------|------------------|--------------|------------------|--------------|
| Board: 67<br>Dealer: E<br>Vul: Both<br>North HCP: 7<br>South HCP: 19<br>Contract: 3♠ N | North:  ♠ KQJ5  ♥ 7  • J9873  ♣ 1086   | South:  ♠ A632  ♥ AQ83  ♠ Q  ♠ AQJ9   | West<br>Pass     | North 3♣     | East<br>3♦<br>AP | South X      |
| Board: 68 Dealer: W Vul: None North HCP: 14 South HCP: 12 Contract: 4 S                | North:  ◆ A842  ▼ AJ94  ◆ A93  ◆ J6    | South:  ♠ KJ  ♥ KQ1052  ♦ J72  ♣ Q107 | West<br>3♣<br>AP | North<br>X   | East<br>Pass     |              |
| Board: 69<br>Dealer: E<br>Vul: EW<br>North HCP: 13<br>South HCP: 15<br>Contract: 3N N  | North:  ♠ K7  ♥ Q73  ♠ K83  ♣ KQ932    | South:  ♠ AQ83  ♥ 106  ♠ AJ76  ♣ A105 | West<br>Pass     | North<br>3NT | East<br>3♥<br>AP | South X      |
| Board: 70<br>Dealer: W<br>Vul: NS<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S  | North:  ♠ K1054  ♥ —  ♠ A1032  ♣ AK852 | South:  ♠ A87  ♥ K983  ♠ K54  ♣ Q74   | West<br>3♥<br>AP | North X      |                  | South<br>3NT |

| Board: 66<br>Dealer: W<br>Vul: Both<br>HCP: 5  | <ul><li>108653</li><li>✓ Q5</li><li>✓ 9</li><li>✓ QJ764</li></ul>  | West Opens 3♥.  Partner bids first. |
|------------------------------------------------|--------------------------------------------------------------------|-------------------------------------|
| Board: 67<br>Dealer: E<br>Vul: Both<br>HCP: 19 | <ul><li>A632</li><li>✓ AQ83</li><li>✓ Q</li><li>AQJ9</li></ul>     | East Opens 3♦. You bid first.       |
| Board: 68<br>Dealer: W<br>Vul: None<br>HCP: 12 | <b>♠</b> KJ<br><b>♥</b> KQ1052<br><b>♦</b> J72<br><b>♣</b> Q107    | West Opens 3♣.  Partner bids first. |
| Board: 69<br>Dealer: E<br>Vul: EW<br>HCP: 15   | <ul><li>AQ83</li><li>✓ 106</li><li>✓ AJ76</li><li>✓ A105</li></ul> | East Opens 3♥. You bid first.       |
| Board: 70<br>Dealer: W<br>Vul: NS<br>HCP: 12   | <ul><li>★ A87</li><li>★ K983</li><li>★ K54</li><li>★ Q74</li></ul> | West Opens 3♥.  Partner bids first. |

| Board: 66<br>Dealer: W<br>Vul: Both<br>North HCP: 20<br>South HCP: 5<br>Contract: 3♠ S | North:  ♠ AKJ4  ♥ J7  ♠ AK64  ♠ A95    | South:                                | West<br>3♥<br>AP | North<br>X   | East<br>Pass     |              |
|----------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------|------------------|--------------|------------------|--------------|
| Board: 67<br>Dealer: E<br>Vul: Both<br>North HCP: 7<br>South HCP: 19<br>Contract: 3♠ N | North:  ♠ KQJ5  ♥ 7  • J9873  ♣ 1086   | South:  ♠ A632  ♥ AQ83  ♠ Q  ♠ AQJ9   | West<br>Pass     | North 3♣     | East<br>3♦<br>AP | South X      |
| Board: 68 Dealer: W Vul: None North HCP: 14 South HCP: 12 Contract: 4 S                | North:  ◆ A842  ▼ AJ94  ◆ A93  ◆ J6    | South:  ♠ KJ  ♥ KQ1052  ♦ J72  ♣ Q107 | West<br>3♣<br>AP | North<br>X   | East<br>Pass     |              |
| Board: 69<br>Dealer: E<br>Vul: EW<br>North HCP: 13<br>South HCP: 15<br>Contract: 3N N  | North:  ♠ K7  ♥ Q73  ♠ K83  ♣ KQ932    | South:  ♠ AQ83  ♥ 106  ♠ AJ76  ♣ A105 | West<br>Pass     | North<br>3NT | East<br>3♥<br>AP | South X      |
| Board: 70<br>Dealer: W<br>Vul: NS<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S  | North:  ♠ K1054  ♥ —  ♠ A1032  ♣ AK852 | South:  ♠ A87  ♥ K983  ♠ K54  ♣ Q74   | West<br>3♥<br>AP | North X      |                  | South<br>3NT |

| Board: 71<br>Dealer: E<br>Vul: None<br>HCP: 7  | <ul><li>♣ J9</li><li>♥ 102</li><li>◆ AQ753</li><li>♣ 9743</li></ul>  | East Opens 3♥.  Partner bids first. |
|------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 72<br>Dealer: W<br>Vul: NS<br>HCP: 15   | <ul><li>▲ J965</li><li>▼ AK107</li><li>◆ QJ10</li><li>◆ A5</li></ul> | West Opens 3♣. You bid first.       |
| Board: 73<br>Dealer: E<br>Vul: Both<br>HCP: 5  | <b>♦</b> 6 <b>♥</b> Q10986 <b>♦</b> K8743 <b>♣</b> 73                | East Opens 3♦.  Partner bids first. |
| Board: 74<br>Dealer: W<br>Vul: Both<br>HCP: 17 | <ul><li>♠ 10</li><li>♥ AK54</li><li>♠ AK54</li><li>♠ QJ87</li></ul>  | West Opens 3♠. You bid first.       |
| Board: 75<br>Dealer: E<br>Vul: Both<br>HCP: 11 | <ul><li>★ K1064</li><li>★ 863</li><li>◆ AK6</li><li>★ J53</li></ul>  | East Opens 3♥.  Partner bids first. |

| Board: 71 Dealer: E Vul: None North HCP: 7 South HCP: 20 Contract: 4 N               | North:  ♣ J9  ♥ 102  ♠ AQ753  ♣ 9743 | South:  ♠ AK83  ♥ 53  ♠ K109  ♠ AKQJ  | West<br>Pass     | North 4    | East<br>3♥<br>AP | South X |
|--------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|------------------|------------|------------------|---------|
| Board: 72 Dealer: W Vul: NS North HCP: 15 South HCP: 13 Contract: 44 S               | North:                               | South:  ♠ AKQ108  ♥ 9843  ♠ A8  ♣ 97  | West<br>3♣<br>AP | North<br>X | East<br>Pass     |         |
| Board: 73 Dealer: E Vul: Both North HCP: 5 South HCP: 17 Contract: 3 \( \bar{V} \) N | North:  ♠ 6  ♥ Q10986  ♠ K8743  ♣ 73 | South:  ♠ A1073  ♥ AKJ5  ←—  ♠ AJ954  | West<br>Pass     | North 3♥   | East<br>3♦<br>AP | South X |
| Board: 74 Dealer: W Vul: Both North HCP: 17 South HCP: 7 Contract: 3•X W             | North:  ♠ 10  ✔ AK54  ♠ AK54  ♣ QJ87 | South:  ♠ K83  ▼ 108  ◆ 10963  ♣ A542 | West 3♠          | North X    | East<br>AP       | South   |
| Board: 75 Dealer: E Vul: Both North HCP: 11 South HCP: 16 Contract: 3♠ N             | North:  ♠ K1064  ♥ 863  ♠ AK6  ♣ J53 | South:  ♠ A975  ♥ A  • J732  ♣ AK74   | West<br>Pass     | North 3♣   | East<br>3♥<br>AP | South X |

| Board: 71<br>Dealer: E<br>Vul: None<br>HCP: 20 | <ul><li>★ AK83</li><li>▼ 53</li><li>★ K109</li><li>★ AKQJ</li></ul>  | East Opens 3♥. You bid first.       |
|------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 72<br>Dealer: W<br>Vul: NS<br>HCP: 13   | <ul><li>★ AKQ108</li><li>♥ 9843</li><li>★ A8</li><li>★ 97</li></ul>  | West Opens 3♣.  Partner bids first. |
| Board: 73<br>Dealer: E<br>Vul: Both<br>HCP: 17 | <ul><li>★ A1073</li><li>★ AKJ5</li><li>★ —</li><li>★ AJ954</li></ul> | East Opens 3♦. You bid first.       |
| Board: 74<br>Dealer: W<br>Vul: Both<br>HCP: 7  | <ul><li>★ K83</li><li>▼ 108</li><li>◆ 10963</li><li>◆ A542</li></ul> | West Opens 3♠.  Partner bids first. |
| Board: 75<br>Dealer: E<br>Vul: Both<br>HCP: 16 | <ul><li>▲ A975</li><li>✓ A</li><li>◆ J732</li><li>◆ AK74</li></ul>   | East Opens 3♥. You bid first.       |

| Board: 71 Dealer: E Vul: None North HCP: 7 South HCP: 20 Contract: 4 N               | North:  ♣ J9  ♥ 102  ♠ AQ753  ♣ 9743 | South:  ♠ AK83  ♥ 53  ♠ K109  ♠ AKQJ  | West<br>Pass     | North 4    | East<br>3♥<br>AP | South X |
|--------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|------------------|------------|------------------|---------|
| Board: 72 Dealer: W Vul: NS North HCP: 15 South HCP: 13 Contract: 44 S               | North:                               | South:  ♠ AKQ108  ♥ 9843  ♠ A8  ♣ 97  | West<br>3♣<br>AP | North<br>X | East<br>Pass     |         |
| Board: 73 Dealer: E Vul: Both North HCP: 5 South HCP: 17 Contract: 3 \( \bar{V} \) N | North:  ♠ 6  ♥ Q10986  ♠ K8743  ♣ 73 | South:  ♠ A1073  ♥ AKJ5  ←—  ♠ AJ954  | West<br>Pass     | North 3♥   | East<br>3♦<br>AP | South X |
| Board: 74 Dealer: W Vul: Both North HCP: 17 South HCP: 7 Contract: 3•X W             | North:  ♠ 10  ✔ AK54  ♠ AK54  ♣ QJ87 | South:  ♠ K83  ▼ 108  ◆ 10963  ♣ A542 | West 3♠          | North X    | East<br>AP       | South   |
| Board: 75 Dealer: E Vul: Both North HCP: 11 South HCP: 16 Contract: 3♠ N             | North:  ♠ K1064  ♥ 863  ♠ AK6  ♣ J53 | South:  ♠ A975  ♥ A  • J732  ♣ AK74   | West<br>Pass     | North 3♣   | East<br>3♥<br>AP | South X |

| Board: 76<br>Dealer: W<br>Vul: None<br>HCP: 16 | <ul><li>★ AK64</li><li>★ K1073</li><li>★ 8</li><li>★ AQ84</li></ul> | West Opens 3♦. You bid first.       |
|------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 77<br>Dealer: E<br>Vul: NS<br>HCP: 13   | <ul><li>★ A87</li><li>★ K1092</li><li>★ A64</li><li>★ Q72</li></ul> | East Opens 3♠.  Partner bids first. |
| Board: 78<br>Dealer: W<br>Vul: EW<br>HCP: 14   | <ul><li>★ A952</li><li>▼ AJ93</li><li>◆ 98</li><li>★ KQ6</li></ul>  | West Opens 3♦. You bid first.       |
| Board: 79<br>Dealer: E<br>Vul: Both<br>HCP: 7  | <ul><li>♣ Q7542</li><li>♥ A976</li><li>◆ 93</li><li>♣ J3</li></ul>  | East Opens 3♦.  Partner bids first. |
| Board: 80<br>Dealer: W<br>Vul: None<br>HCP: 20 | <ul><li>♣ Q8</li><li>♥ KJ74</li><li>◆ AQJ3</li><li>♣ AQJ</li></ul>  | West Opens 3♠. You bid first.       |

| Board: 76 Dealer: W Vul: None North HCP: 16 South HCP: 11 Contract: 3♥ S              | North:  ♠ AK64  ♥ K1073  ♠ 8  ♣ AQ84 | South:  ♠ Q108  ♥ AJ98  ♠ A107  ♣ 1075 | West<br>3♦<br>AP | North X      | East<br>Pass     |              |
|---------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------|------------------|--------------|------------------|--------------|
| Board: 77<br>Dealer: E<br>Vul: NS<br>North HCP: 13<br>South HCP: 15<br>Contract: 3N N | North:  ♠ A87  ♥ K1092  ♠ A64  ♣ Q72 | South:  ♠ 2  ♥ AQ53  ♠ KQJ7  ♣ K865    | West<br>Pass     | North<br>3NT | East<br>3♠<br>AP | South X      |
| Board: 78<br>Dealer: W<br>Vul: EW<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S | North:  ♠ A952  ♥ AJ93  ♦ 98  ♣ KQ6  | South:  ♣ J  ♥ Q1085  ♠ AJ6  ♣ A9874   | West<br>3♦<br>AP | North X      |                  | South<br>3NT |
| Board: 79 Dealer: E Vul: Both North HCP: 7 South HCP: 15 Contract: 3♠ N               | North:  ♠ Q7542  ♥ A976  ♦ 93  ♣ J3  | South:                                 | West<br>Pass     | North 3♣     | East<br>3♦<br>AP | South X      |
| Board: 80 Dealer: W Vul: None North HCP: 20 South HCP: 8 Contract: 4 S                | North:  ♠ Q8  ♥ KJ74  ♠ AQJ3  ♣ AQJ  | South:                                 | West<br>3♠<br>AP | North X      | East<br>Pass     |              |

| Board: 76<br>Dealer: W<br>Vul: None<br>HCP: 11 | <ul><li>♣ Q108</li><li>♥ AJ98</li><li>◆ A107</li><li>♣ 1075</li></ul> | West Opens 3♦.  Partner bids first. |
|------------------------------------------------|-----------------------------------------------------------------------|-------------------------------------|
| Board: 77<br>Dealer: E<br>Vul: NS<br>HCP: 15   | <ul><li>♠ 2</li><li>♥ AQ53</li><li>♦ KQJ7</li><li>♠ K865</li></ul>    | East Opens 3♠. You bid first.       |
| Board: 78<br>Dealer: W<br>Vul: EW<br>HCP: 12   | <ul><li>↓ J</li><li>♥ Q1085</li><li>↑ AJ6</li><li>♠ A9874</li></ul>   | West Opens 3♦.  Partner bids first. |
| Board: 79<br>Dealer: E<br>Vul: Both<br>HCP: 15 | <ul><li>▲ 10986</li><li>♥ KJ85</li><li>◆ AJ</li><li>♣ AQ6</li></ul>   | East Opens 3♦. You bid first.       |
| Board: 80<br>Dealer: W<br>Vul: None<br>HCP: 8  | <ul><li></li></ul>                                                    | West Opens 3♠.  Partner bids first. |

| Board: 76 Dealer: W Vul: None North HCP: 16 South HCP: 11 Contract: 3♥ S              | North:  ♠ AK64  ♥ K1073  ♠ 8  ♣ AQ84 | South:  ♠ Q108  ♥ AJ98  ♠ A107  ♣ 1075 | West<br>3♦<br>AP | North X      | East<br>Pass     |              |
|---------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------|------------------|--------------|------------------|--------------|
| Board: 77<br>Dealer: E<br>Vul: NS<br>North HCP: 13<br>South HCP: 15<br>Contract: 3N N | North:  ♠ A87  ♥ K1092  ♠ A64  ♣ Q72 | South:  ♠ 2  ♥ AQ53  ♠ KQJ7  ♣ K865    | West<br>Pass     | North<br>3NT | East<br>3♠<br>AP | South X      |
| Board: 78<br>Dealer: W<br>Vul: EW<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S | North:  ♠ A952  ♥ AJ93  ♦ 98  ♣ KQ6  | South:  ♣ J  ♥ Q1085  ♠ AJ6  ♣ A9874   | West<br>3♦<br>AP | North X      |                  | South<br>3NT |
| Board: 79 Dealer: E Vul: Both North HCP: 7 South HCP: 15 Contract: 3♠ N               | North:  ♠ Q7542  ♥ A976  ♦ 93  ♣ J3  | South:                                 | West<br>Pass     | North 3♣     | East<br>3♦<br>AP | South X      |
| Board: 80 Dealer: W Vul: None North HCP: 20 South HCP: 8 Contract: 4 S                | North:  ♠ Q8  ♥ KJ74  ♠ AQJ3  ♣ AQJ  | South:                                 | West<br>3♠<br>AP | North X      | East<br>Pass     |              |

| Board: 81<br>Dealer: E<br>Vul: EW<br>HCP: 14   | <ul><li>♣ J75</li><li>♥ AJ4</li><li>♦ K5</li><li>♣ KQ932</li></ul>  | East Opens 3♠.  Partner bids first. |
|------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 82<br>Dealer: W<br>Vul: Both<br>HCP: 22 | <ul><li>AQ75</li><li>Q</li><li>AKQ9</li><li>AJ109</li></ul>         | West Opens 3♥. You bid first.       |
| Board: 83<br>Dealer: E<br>Vul: NS<br>HCP: 12   | <ul><li>♠ AK83</li><li>♥ QJ52</li><li>◆ Q104</li><li>♠ 43</li></ul> | East Opens 3♥.  Partner bids first. |
| Board: 84<br>Dealer: W<br>Vul: EW<br>HCP: 21   | <ul><li>AJ102</li><li>✓ AKQ10</li><li>Q4</li><li>✓ KQ6</li></ul>    | West Opens 3♦. You bid first.       |
| Board: 85<br>Dealer: E<br>Vul: Both<br>HCP: 8  | <ul><li>A532</li><li>✓ QJ7</li><li>✓ J9</li><li>№ 10842</li></ul>   | East Opens 3♣.  Partner bids first. |

| Board: 81 Dealer: E Vul: EW North HCP: 14 South HCP: 14 Contract: 5♣ N                 | North:  ♣ J75  ♥ AJ4  ♠ K5  ♣ KQ932   | South:  ♠ Q6  ♥ K972  ♠ A1064  ♣ AJ5  | West<br>Pass     | North 5♣     | East<br>3♠<br>AP | South X |
|----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|------------------|--------------|------------------|---------|
| Board: 82<br>Dealer: W<br>Vul: Both<br>North HCP: 22<br>South HCP: 5<br>Contract: 4♦ S | North:  ♠ AQ75  ♥ Q  ♠ AKQ9  ♣ AJ109  | South:  ♠ K84  ♥ 8642  ♠ 8743  ♣ Q4   | West<br>3♥<br>AP | North X      | East<br>Pass     |         |
| Board: 83<br>Dealer: E<br>Vul: NS<br>North HCP: 12<br>South HCP: 16<br>Contract: 3N N  | North:  ♠ AK83  ♥ QJ52  ♦ Q104  ♣ 43  | South:  ♠ Q1072  ♥ 9  ♠ AK96  ♣ AK105 | West<br>Pass     | North<br>3NT | East<br>3♥<br>AP | South X |
| Board: 84 Dealer: W Vul: EW North HCP: 21 South HCP: 9 Contract: 4 S                   | North:  ♠ AJ102  ♥ AKQ10  ♠ Q4  ♣ KQ6 | South:  ♠ K87  ♥ J86  ♦ J86  ♣ A1098  | West<br>3♦<br>AP | North<br>X   | East<br>Pass     |         |
| Board: 85<br>Dealer: E<br>Vul: Both<br>North HCP: 8<br>South HCP: 17<br>Contract: 3♠ N | North:  ♠ A532  ♥ QJ7  ♦ J9  ♣ 10842  | South:  ♠ Q764  ♥ AK85  ♠ A654  ♣ A   | West<br>Pass     | North 3♠     | East<br>3♣<br>AP | South X |

| Board: 81<br>Dealer: E<br>Vul: EW<br>HCP: 14   | <ul><li>♠ Q6</li><li>♥ K972</li><li>◆ A1064</li><li>♠ AJ5</li></ul>  | East Opens 3♠. You bid first.       |
|------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 82<br>Dealer: W<br>Vul: Both<br>HCP: 5  | <ul><li>★ K84</li><li>▼ 8642</li><li>◆ 8743</li><li>◆ Q4</li></ul>   | West Opens 3♥.  Partner bids first. |
| Board: 83<br>Dealer: E<br>Vul: NS<br>HCP: 16   | <ul><li>♣ Q1072</li><li>♥ 9</li><li>♦ AK96</li><li>♣ AK105</li></ul> | East Opens 3♥. You bid first.       |
| Board: 84<br>Dealer: W<br>Vul: EW<br>HCP: 9    | <ul><li>★ K87</li><li>▼ J86</li><li>◆ J86</li><li>◆ A1098</li></ul>  | West Opens 3♦.  Partner bids first. |
| Board: 85<br>Dealer: E<br>Vul: Both<br>HCP: 17 | <ul><li>♣ Q764</li><li>♥ AK85</li><li>♦ A654</li><li>♣ A</li></ul>   | East Opens 3♣. You bid first.       |

| Board: 81 Dealer: E Vul: EW North HCP: 14 South HCP: 14 Contract: 5♣ N                 | North:  ♣ J75  ♥ AJ4  ♠ K5  ♣ KQ932   | South:  ♠ Q6  ♥ K972  ♠ A1064  ♣ AJ5  | West<br>Pass     | North 5♣     | East<br>3♠<br>AP | South X |
|----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|------------------|--------------|------------------|---------|
| Board: 82<br>Dealer: W<br>Vul: Both<br>North HCP: 22<br>South HCP: 5<br>Contract: 4♦ S | North:  ♠ AQ75  ♥ Q  ♠ AKQ9  ♣ AJ109  | South:  ♠ K84  ♥ 8642  ♠ 8743  ♣ Q4   | West<br>3♥<br>AP | North X      | East<br>Pass     |         |
| Board: 83<br>Dealer: E<br>Vul: NS<br>North HCP: 12<br>South HCP: 16<br>Contract: 3N N  | North:  ♠ AK83  ♥ QJ52  ♦ Q104  ♣ 43  | South:  ♠ Q1072  ♥ 9  ♠ AK96  ♣ AK105 | West<br>Pass     | North<br>3NT | East<br>3♥<br>AP | South X |
| Board: 84 Dealer: W Vul: EW North HCP: 21 South HCP: 9 Contract: 4 S                   | North:  ♠ AJ102  ♥ AKQ10  ♠ Q4  ♣ KQ6 | South:  ♠ K87  ♥ J86  ♦ J86  ♣ A1098  | West<br>3♦<br>AP | North<br>X   | East<br>Pass     |         |
| Board: 85<br>Dealer: E<br>Vul: Both<br>North HCP: 8<br>South HCP: 17<br>Contract: 3♠ N | North:  ♠ A532  ♥ QJ7  ♦ J9  ♣ 10842  | South:  ♠ Q764  ♥ AK85  ♠ A654  ♣ A   | West<br>Pass     | North 3♠     | East<br>3♣<br>AP | South X |

| Board: 86<br>Dealer: W<br>Vul: None<br>HCP: 15 | <ul><li>◆ 9863</li><li>♥ A3</li><li>◆ AQJ</li><li>◆ A1062</li></ul> | West Opens 3♥. You bid first.       |
|------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 87<br>Dealer: E<br>Vul: EW<br>HCP: 14   | <ul><li></li></ul>                                                  | East Opens 3♥.  Partner bids first. |
| Board: 88<br>Dealer: W<br>Vul: Both<br>HCP: 18 | <ul><li>AJ65</li><li>✓ AQ76</li><li>✓ AQJ62</li><li>✓ —</li></ul>   | West Opens 3♣. You bid first.       |
| Board: 89<br>Dealer: E<br>Vul: None<br>HCP: 9  | ◆ AK10<br>▼ Q8<br>◆ 107632<br>◆ 1086                                | East Opens 3♣.  Partner bids first. |
| Board: 90<br>Dealer: W<br>Vul: EW<br>HCP: 15   | <ul><li>▲ A984</li><li>♥ QJ94</li><li>◆ AKJ</li><li>◆ 83</li></ul>  | West Opens 3♣. You bid first.       |

| Board: 86<br>Dealer: W<br>Vul: None<br>North HCP: 15<br>South HCP: 12<br>Contract: 6◆ S | North:  ◆ 9863  ▼ A3  ◆ AQJ  ◆ A1062   | South:  ♠ AK2  ♥ 854  ♠ K9643  ♣ Q8   | West<br>3♥<br>Pass | North X 6♦ | East<br>Pass<br>AP |         |
|-----------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------|--------------------|------------|--------------------|---------|
| Board: 87 Dealer: E Vul: EW North HCP: 14 South HCP: 14 Contract: 5♣ N                  | North:  ◆ 5  ▼ J107  ◆ AK42  ◆ AQ942   | South:  ♠ AKQ8  ♥ 86  ♦ J53  ♣ KJ63   | West<br>Pass       | North 5♣   | East<br>3♥<br>AP   | South X |
| Board: 88 Dealer: W Vul: Both North HCP: 18 South HCP: 8 Contract: 3♠ S                 | North:  ♠ AJ65  ♥ AQ76  ♠ AQJ62  ♣ —   | South:  ♠ KQ982  ♥ 984  ♦ 4  ♣ K987   | West<br>3♣<br>AP   | North<br>X | East<br>Pass       |         |
| Board: 89 Dealer: E Vul: None North HCP: 9 South HCP: 20 Contract: 3 N                  | North:  ♠ AK10  ♥ Q8  ♦ 107632  ♣ 1086 | South:  ♠ Q984  ♥ AKJ9  ♠ AQ98  ♠ A   | West<br>Pass       | North 3◆   | East 3♣ AP         | South X |
| Board: 90<br>Dealer: W<br>Vul: EW<br>North HCP: 15<br>South HCP: 12<br>Contract: 4♠ S   | North:  ♠ A984  ♥ QJ94  ♠ AKJ  ♣ 83    | South:  ♠ KJ765  ♥ A10  • 10874  ♣ A2 | West<br>3♣<br>AP   | North X    | East<br>Pass       |         |

| Board: 86<br>Dealer: W<br>Vul: None<br>HCP: 12 | <ul><li>AK2</li><li>♥854</li><li>★K9643</li><li>◆Q8</li></ul>        | West Opens 3♥.  Partner bids first. |
|------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 87<br>Dealer: E<br>Vul: EW<br>HCP: 14   | <ul><li>★ AKQ8</li><li>★ 86</li><li>★ J53</li><li>★ KJ63</li></ul>   | East Opens 3♥. You bid first.       |
| Board: 88<br>Dealer: W<br>Vul: Both<br>HCP: 8  | <ul><li>★ KQ982</li><li>♥ 984</li><li>◆ 4</li><li>◆ K987</li></ul>   | West Opens 3♣.  Partner bids first. |
| Board: 89<br>Dealer: E<br>Vul: None<br>HCP: 20 | <ul><li>♣ Q984</li><li>♥ AKJ9</li><li>◆ AQ98</li><li>♣ A</li></ul>   | East Opens 3♣. You bid first.       |
| Board: 90<br>Dealer: W<br>Vul: EW<br>HCP: 12   | <ul><li>★ KJ765</li><li>★ A10</li><li>★ 10874</li><li>♣ A2</li></ul> | West Opens 3♣.  Partner bids first. |

| Board: 86<br>Dealer: W<br>Vul: None<br>North HCP: 15<br>South HCP: 12<br>Contract: 6◆ S | North:  ◆ 9863  ▼ A3  ◆ AQJ  ◆ A1062   | South:  ♠ AK2  ♥ 854  ♠ K9643  ♣ Q8   | West<br>3♥<br>Pass | North X 6♦ | East<br>Pass<br>AP |         |
|-----------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------|--------------------|------------|--------------------|---------|
| Board: 87 Dealer: E Vul: EW North HCP: 14 South HCP: 14 Contract: 5♣ N                  | North:  ◆ 5  ▼ J107  ◆ AK42  ◆ AQ942   | South:  ♠ AKQ8  ♥ 86  ♦ J53  ♣ KJ63   | West<br>Pass       | North 5♣   | East<br>3♥<br>AP   | South X |
| Board: 88 Dealer: W Vul: Both North HCP: 18 South HCP: 8 Contract: 3♠ S                 | North:  ♠ AJ65  ♥ AQ76  ♠ AQJ62  ♣ —   | South:  ♠ KQ982  ♥ 984  ♦ 4  ♣ K987   | West<br>3♣<br>AP   | North<br>X | East<br>Pass       |         |
| Board: 89 Dealer: E Vul: None North HCP: 9 South HCP: 20 Contract: 3 N                  | North:  ♠ AK10  ♥ Q8  ♦ 107632  ♣ 1086 | South:  ♠ Q984  ♥ AKJ9  ♠ AQ98  ♠ A   | West<br>Pass       | North 3◆   | East 3♣ AP         | South X |
| Board: 90<br>Dealer: W<br>Vul: EW<br>North HCP: 15<br>South HCP: 12<br>Contract: 4♠ S   | North:  ♠ A984  ♥ QJ94  ♠ AKJ  ♣ 83    | South:  ♠ KJ765  ♥ A10  • 10874  ♣ A2 | West<br>3♣<br>AP   | North X    | East<br>Pass       |         |

| Board: 91<br>Dealer: E<br>Vul: NS<br>HCP: 7    | <ul><li>♣ Q10765</li><li>♥ K74</li><li>◆ J32</li><li>♣ J9</li></ul> | East Opens 3♠.  Partner bids first. |
|------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 92<br>Dealer: W<br>Vul: Both<br>HCP: 21 | <ul><li>★ K</li><li>✓ AK95</li><li>◆ A984</li><li>◆ AK74</li></ul>  | West Opens 3♠. You bid first.       |
| Board: 93<br>Dealer: E<br>Vul: EW<br>HCP: 4    | <ul><li>J542</li><li>J106</li><li>Q654</li><li>65</li></ul>         | East Opens 3♥.  Partner bids first. |
| Board: 94<br>Dealer: W<br>Vul: None<br>HCP: 18 | <ul><li>★ KQ96</li><li>★ AK872</li><li>★ AQ95</li><li>★ —</li></ul> | West Opens 3♣. You bid first.       |
| Board: 95<br>Dealer: E<br>Vul: NS<br>HCP: 14   | <ul><li>★ KQJ8</li><li>▼ KJ4</li><li>◆ 9832</li><li>◆ A10</li></ul> | East Opens 3♥.  Partner bids first. |

| Board: 91<br>Dealer: E<br>Vul: NS<br>North HCP: 7<br>South HCP: 20<br>Contract: 3•X E  | North:  ♠ Q10765  ♥ K74  ♦ J32  ♣ J9 | South:  ♣ —  ▼ AQ92  • KQ1076  • AKQ5 | West<br>AP               | North        | East 3♠          | South X |
|----------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|--------------------------|--------------|------------------|---------|
| Board: 92 Dealer: W Vul: Both North HCP: 21 South HCP: 4 Contract: 4 S                 | North:  ♠ K  ♥ AK95  ♠ A984  ♣ AK74  | South:  ◆ 975  ▼ 874  ◆ J75  ◆ QJ53   | West<br>3♠<br>AP         | North X      | East<br>Pass     |         |
| Board: 93<br>Dealer: E<br>Vul: EW<br>North HCP: 4<br>South HCP: 20<br>Contract: 3♠ N   | North:  ♣ J542  ♥ J106  • Q654  ♣ 65 | South:  ♠ AKQ7  ♥ 43  ♠ AKJ2  ♣ QJ4   | West<br>Pass             | North 3♣     | East<br>3♥<br>AP | South X |
| Board: 94<br>Dealer: W<br>Vul: None<br>North HCP: 18<br>South HCP: 7<br>Contract: 3N S | North:  ♠ KQ96  ♥ AK872  ♠ AQ95  ♣ — | South:  ♦ 873  ♥ Q6  ♦ K863  ♠ Q543   | West<br>3♣<br>Pass<br>AP | North X 3♥   | Pass             |         |
| Board: 95<br>Dealer: E<br>Vul: NS<br>North HCP: 14<br>South HCP: 14<br>Contract: 3N N  | North:  ♠ KQJ8  ♥ KJ4  ♦ 9832  ♣ A10 | South:  ♠ A764  ♥ 2  ♠ AK106  ♠ QJ92  | West<br>Pass             | North<br>3NT | East<br>3♥<br>AP | South X |

| Board: 91<br>Dealer: E<br>Vul: NS<br>HCP: 20  | ♣—<br>▼ AQ92<br>• KQ1076<br>• AKQ5                                  | East Opens 3♠. You bid first.       |
|-----------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 92<br>Dealer: W<br>Vul: Both<br>HCP: 4 | <ul><li>◆ 975</li><li>♥ 874</li><li>◆ J75</li><li>◆ QJ53</li></ul>  | West Opens 3♠.  Partner bids first. |
| Board: 93<br>Dealer: E<br>Vul: EW<br>HCP: 20  | <ul><li>♠ AKQ7</li><li>♥ 43</li><li>♠ AKJ2</li><li>♠ QJ4</li></ul>  | East Opens 3♥.  You bid first.      |
| Board: 94<br>Dealer: W<br>Vul: None<br>HCP: 7 | <ul><li>♠ 873</li><li>♥ Q6</li><li>♦ K863</li><li>♠ Q543</li></ul>  | West Opens 3♣.  Partner bids first. |
| Board: 95<br>Dealer: E<br>Vul: NS<br>HCP: 14  | <ul><li>★ A764</li><li>♥ 2</li><li>◆ AK106</li><li>◆ QJ92</li></ul> | East Opens 3♥. You bid first.       |

| Board: 91<br>Dealer: E<br>Vul: NS<br>North HCP: 7<br>South HCP: 20<br>Contract: 3•X E  | North:  ♠ Q10765  ♥ K74  ♦ J32  ♣ J9 | South:  ♣ —  ▼ AQ92  • KQ1076  • AKQ5 | West<br>AP               | North        | East 3♠          | South X |
|----------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|--------------------------|--------------|------------------|---------|
| Board: 92 Dealer: W Vul: Both North HCP: 21 South HCP: 4 Contract: 4 S                 | North:  ♠ K  ♥ AK95  ♠ A984  ♣ AK74  | South:  ◆ 975  ▼ 874  ◆ J75  ◆ QJ53   | West<br>3♠<br>AP         | North X      | East<br>Pass     |         |
| Board: 93<br>Dealer: E<br>Vul: EW<br>North HCP: 4<br>South HCP: 20<br>Contract: 3♠ N   | North:  ♣ J542  ♥ J106  ♦ Q654  ♣ 65 | South:  ♠ AKQ7  ♥ 43  ♠ AKJ2  ♣ QJ4   | West<br>Pass             | North 3♣     | East<br>3♥<br>AP | South X |
| Board: 94<br>Dealer: W<br>Vul: None<br>North HCP: 18<br>South HCP: 7<br>Contract: 3N S | North:  ♠ KQ96  ♥ AK872  ♠ AQ95  ♣ — | South:  ♦ 873  ♥ Q6  ♦ K863  ♠ Q543   | West<br>3♣<br>Pass<br>AP | North X 3♥   | Pass             |         |
| Board: 95<br>Dealer: E<br>Vul: NS<br>North HCP: 14<br>South HCP: 14<br>Contract: 3N N  | North:  ♠ KQJ8  ♥ KJ4  ♦ 9832  ♣ A10 | South:  ♠ A764  ♥ 2  ♠ AK106  ♠ QJ92  | West<br>Pass             | North<br>3NT | East<br>3♥<br>AP | South X |

| Board: 96<br>Dealer: W<br>Vul: EW | <ul><li>♠ AKQ5</li><li>♥ AJ62</li><li>♠ —</li></ul> | West Opens 3♦.        |
|-----------------------------------|-----------------------------------------------------|-----------------------|
| HCP: 17                           | <b>♣</b> QJ952                                      | You bid first.        |
| Board: 97                         | <b>♦</b> AJ95                                       | East Opens 3♠.        |
| Dealer: E                         | <b>♥</b> A1084                                      | Last Opens 34.        |
| Vul: EW                           | <b>♦</b> K32                                        | Partner bids first.   |
| HCP: 12                           | <b>♣</b> 65                                         | Tarmer ords mist.     |
| Board: 98                         | <b>♦</b> J964                                       |                       |
| Dealer: W                         | ♥ AK82                                              | West Opens 3♣.        |
| Vul: NS                           | ◆ AK85                                              |                       |
| HCP: 15                           | <b>♣</b> 3                                          | You bid first.        |
|                                   |                                                     |                       |
| Board: 99                         | <b>♠</b> 103                                        | East Opens 3♦.        |
| Dealer: E                         | <b>♥</b> A1062                                      | East Opens 5V.        |
| Vul: None                         | ◆ Q865                                              | Partner bids first.   |
| HCP: 7                            | <b>♣</b> J52                                        | i dittiei olds ilist. |
| Board: 100                        | <b>♦</b> 54                                         |                       |
| Dealer: W                         | <b>▼</b> 34<br><b>▼</b> AK97                        | West Opens 3♠.        |
| Vul: NS                           | ◆ AN9 /<br>◆ A973                                   |                       |
| V III   N. 7                      | ▼ A3 / 3                                            | You bid first.        |

| Board: 96 Dealer: W Vul: EW North HCP: 17 South HCP: 9 Contract: 3•X W                 | North:  ♠ AKQ5  ♥ AJ62  ←—  ♠ QJ952   | South:  ♣ J2  ♥ 9753  ♠ KJ109  ♣ A106 | West 3♦          | North<br>X | East<br>AP  | South        |
|----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|------------------|------------|-------------|--------------|
| Board: 97<br>Dealer: E<br>Vul: EW<br>North HCP: 12<br>South HCP: 16<br>Contract: 3•X E | North:  ♠ AJ95  ♥ A1084  ♠ K32  ♠ 65  | South:  ♣—  ▼ K976  ◆ A876  ♣ AKQ82   | West<br>AP       | North      | East 3♠     | South X      |
| Board: 98<br>Dealer: W<br>Vul: NS<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S  | North:  ◆ J964  ◆ AK82  ◆ AK85  ♣ 3   | South:  ♠ AK7  ♥ J64  ♦ Q932  ♠ Q86   | West<br>3♣<br>AP | North<br>X |             | South<br>3NT |
| Board: 99 Dealer: E Vul: None North HCP: 7 South HCP: 18 Contract: 3 N                 | North:  ♠ 103  ♥ A1062  ♠ Q865  ♣ J52 | South:  ♠ AJ42  ♥ KQJ5  ←—  ♠ AK1097  | West<br>Pass     | North 3♥   | East 3 • AP | South X      |
| Board: 100<br>Dealer: W<br>Vul: NS<br>North HCP: 15<br>South HCP: 15<br>Contract: 3N S | North:                                | South:  ♠ K9  ♥ QJ2  ♠ KQJ  ♣ K10976  | West<br>3♠<br>AP | North X    |             | South<br>3NT |

| Board: 96<br>Dealer: W<br>Vul: EW<br>HCP: 9    | <ul><li>J2</li><li>♥ 9753</li><li>KJ109</li><li>A106</li></ul>     | West Opens 3♦.  Partner bids first. |
|------------------------------------------------|--------------------------------------------------------------------|-------------------------------------|
| Board: 97<br>Dealer: E<br>Vul: EW<br>HCP: 16   | ♣—<br>▼ K976<br>◆ A876<br>♣ AKQ82                                  | East Opens 3♠. You bid first.       |
| Board: 98<br>Dealer: W<br>Vul: NS<br>HCP: 12   | <ul><li>♠ AK7</li><li>♥ J64</li><li>♦ Q932</li><li>♠ Q86</li></ul> | West Opens 3♣.  Partner bids first. |
| Board: 99<br>Dealer: E<br>Vul: None<br>HCP: 18 | <ul><li>AJ42</li><li>KQJ5</li><li>←</li><li>AK1097</li></ul>       | East Opens 3♦. You bid first.       |
| Board: 100<br>Dealer: W<br>Vul: NS<br>HCP: 15  | <b>♠</b> K9<br><b>♥</b> QJ2<br><b>♦</b> KQJ<br><b>♣</b> K10976     | West Opens 3♠.  Partner bids first. |

| Board: 96 Dealer: W Vul: EW North HCP: 17 South HCP: 9 Contract: 3•X W                 | North:  ♠ AKQ5  ♥ AJ62  ←—  ♠ QJ952   | South:  ♣ J2  ♥ 9753  ♠ KJ109  ♣ A106 | West 3♦          | North<br>X | East<br>AP  | South        |
|----------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|------------------|------------|-------------|--------------|
| Board: 97<br>Dealer: E<br>Vul: EW<br>North HCP: 12<br>South HCP: 16<br>Contract: 3•X E | North:  ♠ AJ95  ♥ A1084  ♠ K32  ♠ 65  | South:  ♣—  ▼ K976  ◆ A876  ♣ AKQ82   | West<br>AP       | North      | East 3♠     | South X      |
| Board: 98<br>Dealer: W<br>Vul: NS<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S  | North:  ◆ J964  ◆ AK82  ◆ AK85  ♣ 3   | South:  ♠ AK7  ♥ J64  ♦ Q932  ♠ Q86   | West<br>3♣<br>AP | North<br>X |             | South<br>3NT |
| Board: 99 Dealer: E Vul: None North HCP: 7 South HCP: 18 Contract: 3 N                 | North:  ♠ 103  ♥ A1062  ♠ Q865  ♣ J52 | South:  ♠ AJ42  ♥ KQJ5  ←—  ♠ AK1097  | West<br>Pass     | North 3♥   | East 3 • AP | South X      |
| Board: 100<br>Dealer: W<br>Vul: NS<br>North HCP: 15<br>South HCP: 15<br>Contract: 3N S | North:                                | South:  ♠ K9  ♥ QJ2  ♠ KQJ  ♣ K10976  | West<br>3♠<br>AP | North X    |             | South<br>3NT |

| Board: 101<br>Dealer: E<br>Vul: Both<br>HCP: 7  | <ul><li>◆ Q9854</li><li>♥ QJ109</li><li>◆ Q65</li><li>◆ 9</li></ul>  | East Opens 3♦.  Partner bids first. |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 102<br>Dealer: W<br>Vul: None<br>HCP: 14 | <ul><li>★ K1072</li><li>★ K</li><li>◆ Q975</li><li>◆ AQ54</li></ul>  | West Opens 3♥. You bid first.       |
| Board: 103<br>Dealer: E<br>Vul: EW<br>HCP: 12   | <ul><li>★ KJ5</li><li>▼ 7432</li><li>◆ A86</li><li>◆ A53</li></ul>   | East Opens 3♠.  Partner bids first. |
| Board: 104<br>Dealer: W<br>Vul: NS<br>HCP: 23   | <ul><li>★ K</li><li>▼ AKQ2</li><li>◆ AK74</li><li>◆ KJ107</li></ul>  | West Opens 3♠. You bid first.       |
| Board: 105<br>Dealer: E<br>Vul: EW<br>HCP: 15   | <ul><li>★ K54</li><li>♥ Q109</li><li>♦ KQJ10</li><li>★ A64</li></ul> | East Opens 3♣.  Partner bids first. |

| Board: 101 Dealer: E Vul: Both North HCP: 7 South HCP: 22 Contract: 3 N  | North:  ♠ Q9854  ♥ QJ109  ♠ Q65  ♠ 9  | South:  ♠ AK10  ♥ AK63  ♦ 92  ♣ AKJ7 | West<br>Pass     | North 3♣   | East<br>3♦<br>AP | South X |
|--------------------------------------------------------------------------|---------------------------------------|--------------------------------------|------------------|------------|------------------|---------|
| Board: 102 Dealer: W Vul: None North HCP: 14 South HCP: 12 Contract: 4 S | North:  ♠ K1072  ♥ K  ♠ Q975  ♣ AQ54  | South:  ♠ A83  ♥ 542  ♠ AJ4  ♣ K1086 | West<br>3♥<br>AP | North<br>X | East<br>Pass     |         |
| Board: 103 Dealer: E Vul: EW North HCP: 12 South HCP: 14 Contract: 3•X E | North:  ♠ KJ5  ♥ 7432  ♠ A86  ♠ A53   | South:                               | West<br>AP       | North      | East 3♠          | South X |
| Board: 104 Dealer: W Vul: NS North HCP: 23 South HCP: 4 Contract: 4 S    | North:  ♠ K  ♥ AKQ2  ♠ AK74  ♠ KJ107  | South:  ♣ J32  ♥ 964  ♣ J95  ♣ Q643  | West<br>3♠<br>AP | North X    | East<br>Pass     |         |
| Board: 105 Dealer: E Vul: EW North HCP: 15 South HCP: 14 Contract: 3AX E | North:  ♠ K54  ♥ Q109  ♠ KQJ10  ♣ A64 | South:  ♠ AQ87  ♥ KJ64  ♠ A96  ♠ 108 | West<br>AP       | North      | East 3♣          | South X |

| Board: 101<br>Dealer: E<br>Vul: Both<br>HCP: 22 | <ul><li>★ AK10</li><li>▼ AK63</li><li>◆ 92</li><li>◆ AKJ7</li></ul> | East Opens 3♦. You bid first.       |
|-------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 102<br>Dealer: W<br>Vul: None<br>HCP: 12 | <ul><li>★ A83</li><li>▼ 542</li><li>★ AJ4</li><li>★ K1086</li></ul> | West Opens 3♥.  Partner bids first. |
| Board: 103<br>Dealer: E<br>Vul: EW<br>HCP: 14   | <ul><li>108</li><li>✓ AQJ8</li><li>✓ KJ10</li><li>✓ K742</li></ul>  | East Opens 3♠. You bid first.       |
| Board: 104<br>Dealer: W<br>Vul: NS<br>HCP: 4    | <ul><li></li></ul>                                                  | West Opens 3♠.  Partner bids first. |
| Board: 105<br>Dealer: E<br>Vul: EW<br>HCP: 14   | <ul><li>AQ87</li><li>KJ64</li><li>A96</li><li>108</li></ul>         | East Opens 3♣.  You bid first.      |

| Board: 101 Dealer: E Vul: Both North HCP: 7 South HCP: 22 Contract: 3 N  | North:  ♠ Q9854  ♥ QJ109  ♠ Q65  ♠ 9  | South:  ♠ AK10  ♥ AK63  ♦ 92  ♣ AKJ7 | West<br>Pass     | North 3♣   | East<br>3♦<br>AP | South X |
|--------------------------------------------------------------------------|---------------------------------------|--------------------------------------|------------------|------------|------------------|---------|
| Board: 102 Dealer: W Vul: None North HCP: 14 South HCP: 12 Contract: 4 S | North:  ♠ K1072  ♥ K  ♠ Q975  ♣ AQ54  | South:  ♠ A83  ♥ 542  ♠ AJ4  ♣ K1086 | West<br>3♥<br>AP | North<br>X | East<br>Pass     |         |
| Board: 103 Dealer: E Vul: EW North HCP: 12 South HCP: 14 Contract: 3•X E | North:  ♠ KJ5  ♥ 7432  ♠ A86  ♠ A53   | South:                               | West<br>AP       | North      | East 3♠          | South X |
| Board: 104 Dealer: W Vul: NS North HCP: 23 South HCP: 4 Contract: 4 S    | North:  ♠ K  ♥ AKQ2  ♠ AK74  ♠ KJ107  | South:  ♣ J32  ♥ 964  ♣ J95  ♣ Q643  | West<br>3♠<br>AP | North X    | East<br>Pass     |         |
| Board: 105 Dealer: E Vul: EW North HCP: 15 South HCP: 14 Contract: 3AX E | North:  ♠ K54  ♥ Q109  ♠ KQJ10  ♣ A64 | South:  ♠ AQ87  ♥ KJ64  ♠ A96  ♠ 108 | West<br>AP       | North      | East 3♣          | South X |

| Board: 106<br>Dealer: W<br>Vul: NS<br>HCP: 14   | <ul><li>★ A865</li><li>★ 42</li><li>★ AQJ7</li><li>★ K43</li></ul>   | West Opens 3♥. You bid first.                                |
|-------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------|
| Board: 107<br>Dealer: E<br>Vul: EW<br>HCP: 8    | <ul><li>♠ Q63</li><li>♥ K87654</li><li>♦ 52</li><li>♠ K3</li></ul>   | East Opens 3♠.  Partner bids first.                          |
| Board: 108<br>Dealer: W<br>Vul: Both<br>HCP: 14 | <ul><li>★7432</li><li>★ AK43</li><li>★ AQ72</li><li>★ J</li></ul>    | West Opens 3♣. You bid first.                                |
| Board: 109<br>Dealer: E<br>Vul: None<br>HCP: 12 | <ul><li>♣ J1085</li><li>♥ AQ5</li><li>◆ J9</li><li>♣ A862</li></ul>  | East Opens 3♦.  Partner bids first.                          |
| Board: 110<br>Dealer: W<br>Vul: None<br>HCP: 20 | <ul><li>★ AK97</li><li>▼ KQ108</li><li>◆ AKJ87</li><li>◆ —</li></ul> | West Opens 3♣. West Doubles Pass if possible. You bid first. |

| Board: 106<br>Dealer: W<br>Vul: NS<br>North HCP: 14<br>South HCP: 14<br>Contract: 3N S   | North:  ♠ A865  ♥ 42  ♠ AQJ7  ♠ K43   | South:  ♠ K9  ♥ A108  ♦ 10643  ♣ AQJ5 | West<br>3♥<br>AP                        | North X                                                 |                                      | South 3NT        |
|------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|-----------------------------------------|---------------------------------------------------------|--------------------------------------|------------------|
| Board: 107 Dealer: E Vul: EW North HCP: 8 South HCP: 16 Contract: 4 N                    | North:  ♠ Q63  ♥ K87654  ♦ 52  ♠ K3   | South:  ♣ 7  ♥ AJ102  ♠ AQ107  ♣ AJ82 | West<br>Pass                            | North 4♥                                                | East<br>3♠<br>AP                     | South X          |
| Board: 108<br>Dealer: W<br>Vul: Both<br>North HCP: 14<br>South HCP: 15<br>Contract: 3N S | North:  ♠ 7432  ❤ AK43  ♠ AQ72  ♣ J   | South:  ♣ KQ10  ♥ QJ10  ♦ KJ65  ♣ K73 | West<br>3♣<br>AP                        | North X                                                 |                                      | South<br>3NT     |
| Board: 109 Dealer: E Vul: None North HCP: 12 South HCP: 14 Contract: 3♠ N                | North:  ◆ J1085  ◆ AQ5  ◆ J9  ◆ A862  | South:  ♠ AKQ6  ♥ J864  ♠ K8  ♣ J93   |                                         | North 3♣                                                | East<br>3♦<br>AP                     | South X          |
| Board: 110 Dealer: W Vul: None North HCP: 20 South HCP: 10 Contract: 7 X N               | North:  ♠ AK97  ♥ KQ108  ♠ AKJ87  ♣ — | South:  ♠ QJ104  ♥ AJ63  ♦ 9  ♠ Q1073 | Pass Pass Pass X 1. both 2. Blac 3. A=1 | 5NT <sup>4</sup> 7 AP majors kwood 0 /5 or 4/5 g ask by | Pass<br>Pass<br>Pass<br>Pass<br>Pass | 4♣¹ 5♠³ 6♣⁵ Pass |

| Board: 106<br>Dealer: W           | <b>♦</b> K9<br><b>▼</b> A108         | West Opens 3♥.                 |
|-----------------------------------|--------------------------------------|--------------------------------|
| Vul: NS<br>HCP: 14                | ◆ 10643<br>◆ AQJ5                    | Partner bids first.            |
| Board: 107<br>Dealer: E           | <b>♠</b> 7<br><b>♥</b> AJ102         | East Opens 3♠.                 |
| Vul: EW<br>HCP: 16                | <ul><li>AQ107</li><li>AJ82</li></ul> | You bid first.                 |
| Board: 108                        | <b>♦</b> KQ10                        | West Opens 3♣.                 |
| Dealer: W<br>Vul: Both<br>HCP: 15 | ♥ QJ10<br>♦ KJ65<br>♠ K73            | Partner bids first.            |
| Board: 109                        | ♠ AKQ6                               | F O 2 .                        |
| Dealer: E<br>Vul: None            | ♥ J864<br>♦ K8                       | East Opens 3♦.                 |
| HCP: 14                           | <b>♣</b> J93                         | You bid first.                 |
| Board: 110                        | <b>♠</b> QJ104                       | West Opens 3♣.                 |
| Dealer: W<br>Vul: None            | <b>♥</b> AJ63<br><b>♦</b> 9          | West Doubles Pass if possible. |
| HCP: 10                           | ♣ Q1073                              | Partner bids first.            |

| Board: 106<br>Dealer: W<br>Vul: NS<br>North HCP: 14<br>South HCP: 14<br>Contract: 3N S   | North:  ♠ A865  ♥ 42  ♠ AQJ7  ♠ K43   | South:  ♠ K9  ♥ A108  ♦ 10643  ♣ AQJ5 | West<br>3♥<br>AP                        | North X                                                 |                                      | South 3NT        |
|------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|-----------------------------------------|---------------------------------------------------------|--------------------------------------|------------------|
| Board: 107 Dealer: E Vul: EW North HCP: 8 South HCP: 16 Contract: 4 N                    | North:  ♠ Q63  ♥ K87654  ♦ 52  ♠ K3   | South:  ♣ 7  ♥ AJ102  ♠ AQ107  ♣ AJ82 | West<br>Pass                            | North 4♥                                                | East<br>3♠<br>AP                     | South X          |
| Board: 108<br>Dealer: W<br>Vul: Both<br>North HCP: 14<br>South HCP: 15<br>Contract: 3N S | North:  ♠ 7432  ❤ AK43  ♠ AQ72  ♣ J   | South:  ♣ KQ10  ♥ QJ10  ♦ KJ65  ♣ K73 | West<br>3♣<br>AP                        | North X                                                 |                                      | South<br>3NT     |
| Board: 109 Dealer: E Vul: None North HCP: 12 South HCP: 14 Contract: 3♠ N                | North:  ◆ J1085  ◆ AQ5  ◆ J9  ◆ A862  | South:  ♠ AKQ6  ♥ J864  ♠ K8  ♣ J93   |                                         | North 3♣                                                | East<br>3♦<br>AP                     | South X          |
| Board: 110 Dealer: W Vul: None North HCP: 20 South HCP: 10 Contract: 7 X N               | North:  ♠ AK97  ♥ KQ108  ♠ AKJ87  ♣ — | South:  ♠ QJ104  ♥ AJ63  ♦ 9  ♠ Q1073 | Pass Pass Pass X 1. both 2. Blac 3. A=1 | 5NT <sup>4</sup> 7 AP majors kwood 0 /5 or 4/5 g ask by | Pass<br>Pass<br>Pass<br>Pass<br>Pass | 4♣¹ 5♠³ 6♣⁵ Pass |

| Board: 111<br>Dealer: E<br>Vul: Both<br>HCP: 8  | <ul><li>★8432</li><li>▼ J5</li><li>★ A832</li><li>★ K107</li></ul>   | East Opens 3♠.  Partner bids first. |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 112<br>Dealer: W<br>Vul: NS<br>HCP: 16   | <ul><li>AJ109</li><li>✓ AQ92</li><li>AJ85</li><li>10</li></ul>       | West Opens 3♣. You bid first.       |
| Board: 113<br>Dealer: E<br>Vul: EW<br>HCP: 6    | <ul><li>♣ Q102</li><li>♥ K82</li><li>◆ 843</li><li>♣ J984</li></ul>  | East Opens 3♥.  Partner bids first. |
| Board: 114<br>Dealer: W<br>Vul: Both<br>HCP: 20 | <ul><li>★ KJ93</li><li>▼ AKQJ10</li><li>◆ AQ63</li><li>◆ —</li></ul> | West Opens 3♣. You bid first.       |
| Board: 115<br>Dealer: E<br>Vul: None<br>HCP: 14 | <ul><li>★ K32</li><li>▼ 875</li><li>◆ AKJ</li><li>◆ QJ96</li></ul>   | East Opens 3♠.  Partner bids first. |

| Board: 111 Dealer: E Vul: Both North HCP: 8 South HCP: 14 Contract: 3♠X E                | North:  ♠ 8432  ♥ J5  ♠ A832  ♣ K107  | South:  ♣ —  ▼ AKQ76  • Q1065  • QJ95 | West<br>AP         | North        | East 3♠            | South X |
|------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|--------------------|--------------|--------------------|---------|
| Board: 112 Dealer: W Vul: NS North HCP: 16 South HCP: 11 Contract: 3 S                   | North:  ♠ AJ109  ♥ AQ92  ♠ AJ85  ♠ 10 | South:  ♠ K65  ♥ 10765  ♠ K4  ♣ AJ65  | West<br>3♣<br>AP   | North X      | East<br>Pass       |         |
| Board: 113 Dealer: E Vul: EW North HCP: 6 South HCP: 21 Contract: 4 N                    | North:  ♠ Q102  ♥ K82  ♠ 843  ♠ J984  | South:  ♠ K864  ♥ 105  ♠ AKQ7  ♠ AKQ  | West<br>Pass       | North 4♣     | East<br>3♥<br>AP   | South X |
| Board: 114 Dealer: W Vul: Both North HCP: 20 South HCP: 4 Contract: 4 S                  | North:  ♠ KJ93  ♥ AKQJ10  ♠ AQ63  ♠ — | South:                                | West<br>3♣<br>Pass | North X 4♥   | East<br>Pass<br>AP |         |
| Board: 115<br>Dealer: E<br>Vul: None<br>North HCP: 14<br>South HCP: 19<br>Contract: 3N N | North:  ♠ K32  ♥ 875  ♠ AKJ  ♠ QJ96   | South:  ♠ J4  ♥ AKQ3  ♠ Q87  ♠ AK102  | West<br>Pass       | North<br>3NT | East 3♠ AP         | South X |

| Board: 111<br>Dealer: E<br>Vul: Both<br>HCP: 14 | <b>♣</b> —<br><b>♥</b> AKQ76<br><b>♦</b> Q1065<br><b>♣</b> QJ95     | East Opens 3♠. You bid first.       |
|-------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 112<br>Dealer: W<br>Vul: NS<br>HCP: 11   | <ul><li>★ K65</li><li>▼ 10765</li><li>◆ K4</li><li>◆ AJ65</li></ul> | West Opens 3♣.  Partner bids first. |
| Board: 113<br>Dealer: E<br>Vul: EW<br>HCP: 21   | <ul><li>★ K864</li><li>▼ 105</li><li>◆ AKQ7</li><li>◆ AKQ</li></ul> | East Opens 3♥. You bid first.       |
| Board: 114<br>Dealer: W<br>Vul: Both<br>HCP: 4  | <ul><li>♦ 872</li><li>♥ 9875</li><li>♦ 7</li><li>♠ A10962</li></ul> | West Opens 3♣.  Partner bids first. |
| Board: 115<br>Dealer: E<br>Vul: None<br>HCP: 19 | <ul><li>↓ J4</li><li>↓ AKQ3</li><li>↓ Q87</li><li>♠ AK102</li></ul> | East Opens 3♠. You bid first.       |

| Board: 111 Dealer: E Vul: Both North HCP: 8 South HCP: 14 Contract: 3♠X E                | North:  ♠ 8432  ♥ J5  ♠ A832  ♣ K107  | South:  ♣ —  ▼ AKQ76  • Q1065  • QJ95 | West<br>AP         | North        | East 3♠            | South X |
|------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|--------------------|--------------|--------------------|---------|
| Board: 112 Dealer: W Vul: NS North HCP: 16 South HCP: 11 Contract: 3 S                   | North:  ♠ AJ109  ♥ AQ92  ♠ AJ85  ♠ 10 | South:  ♠ K65  ♥ 10765  ♠ K4  ♣ AJ65  | West<br>3♣<br>AP   | North X      | East<br>Pass       |         |
| Board: 113 Dealer: E Vul: EW North HCP: 6 South HCP: 21 Contract: 4 N                    | North:  ♠ Q102  ♥ K82  ♠ 843  ♠ J984  | South:  ♠ K864  ♥ 105  ♠ AKQ7  ♠ AKQ  | West<br>Pass       | North 4♣     | East<br>3♥<br>AP   | South X |
| Board: 114 Dealer: W Vul: Both North HCP: 20 South HCP: 4 Contract: 4 S                  | North:  ♠ KJ93  ♥ AKQJ10  ♠ AQ63  ♠ — | South:                                | West<br>3♣<br>Pass | North X 4♥   | East<br>Pass<br>AP |         |
| Board: 115<br>Dealer: E<br>Vul: None<br>North HCP: 14<br>South HCP: 19<br>Contract: 3N N | North:  ♠ K32  ♥ 875  ♠ AKJ  ♠ QJ96   | South:  ♠ J4  ♥ AKQ3  ♠ Q87  ♠ AK102  | West<br>Pass       | North<br>3NT | East 3♠ AP         | South X |

| Board: 116<br>Dealer: W<br>Vul: EW<br>HCP: 16   | <ul><li>AQJ7</li><li>✓—</li><li>AJ86</li><li>A5432</li></ul>        | West Opens 3♥. You bid first.       |
|-------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 117<br>Dealer: E<br>Vul: Both<br>HCP: 12 | <ul><li>♣ Q86</li><li>♥ J98</li><li>♦ K82</li><li>♣ AQ62</li></ul>  | East Opens 3♥.  Partner bids first. |
| Board: 118<br>Dealer: W<br>Vul: Both<br>HCP: 17 | <ul><li>♣ 4</li><li>♥ AQ97</li><li>♦ KJ103</li><li>♣ AK42</li></ul> | West Opens 3♠. You bid first.       |
| Board: 119<br>Dealer: E<br>Vul: None<br>HCP: 8  | <ul><li>▶ J95</li><li>♥ 964</li><li>◆ QJ10</li><li>♣ A743</li></ul> | East Opens 3♦.  Partner bids first. |
| Board: 120<br>Dealer: W<br>Vul: NS<br>HCP: 14   | <ul><li>10743</li><li>★ A4</li><li>★ AKJ4</li><li>♣ Q63</li></ul>   | West Opens 3♥. You bid first.       |

| Board: 116 Dealer: W Vul: EW North HCP: 16 South HCP: 8 Contract: 3♠ S                 | North:  ♠ AQJ7  ♥ —  ♠ AJ86  ♣ A5432 | South:  ♠ K10852  ♥ K963  ♦ 93  ♣ Q9 | West<br>3♥<br>AP | North<br>X | East<br>Pass     |         |
|----------------------------------------------------------------------------------------|--------------------------------------|--------------------------------------|------------------|------------|------------------|---------|
| Board: 117 Dealer: E Vul: Both North HCP: 12 South HCP: 14 Contract: 44 N              | North:  ♠ Q86  ♥ J98  ♠ K82  ♣ AQ62  | South:  ♠ A932  ♥ Q  ♠ AQJ4  ♣ J874  | West<br>Pass     | North 4♣   | East<br>3♥<br>AP | South X |
| Board: 118 Dealer: W Vul: Both North HCP: 17 South HCP: 6 Contract: 4 S                | North:  ♠ 4  ♥ AQ97  ♠ KJ103  ♣ AK42 | South:  ♠ A10876  ♥ 62  ♠ Q854  ♣ 87 | West<br>3♠<br>AP | North X    | East<br>Pass     |         |
| Board: 119 Dealer: E Vul: None North HCP: 8 South HCP: 16 Contract: 44 N               | North:                               | South:  ♠ AK62  ♥ A875  ♠ 6  ♠ KQ62  | West<br>Pass     | North 4♣   | East 3♦ AP       | South X |
| Board: 120<br>Dealer: W<br>Vul: NS<br>North HCP: 14<br>South HCP: 14<br>Contract: 4♠ S | North:  • 10743  • A4  • AKJ4  • Q63 | South:  ♠ AJ865  ♥ 103  ♠ Q6  ♠ AK84 | West<br>3♥<br>AP | North<br>X | East<br>Pass     |         |

| Board: 116<br>Dealer: W<br>Vul: EW<br>HCP: 8    | <ul><li>★ K10852</li><li>★ K963</li><li>◆ 93</li><li>◆ Q9</li></ul> | West Opens 3♥.  Partner bids first. |
|-------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 117<br>Dealer: E<br>Vul: Both<br>HCP: 14 | <ul><li>♠ A932</li><li>♥ Q</li><li>♦ AQJ4</li><li>♠ J874</li></ul>  | East Opens 3♥. You bid first.       |
| Board: 118<br>Dealer: W<br>Vul: Both<br>HCP: 6  | <ul><li>★ A10876</li><li>♥ 62</li><li>◆ Q854</li><li>◆ 87</li></ul> | West Opens 3♠.  Partner bids first. |
| Board: 119<br>Dealer: E<br>Vul: None<br>HCP: 16 | <ul><li>★ AK62</li><li>★ A875</li><li>★ 6</li><li>★ KQ62</li></ul>  | East Opens 3♦. You bid first.       |
| Board: 120<br>Dealer: W<br>Vul: NS<br>HCP: 14   | <ul><li>AJ865</li><li>▼ 103</li><li>◆ Q6</li><li>◆ AK84</li></ul>   | West Opens 3♥.  Partner bids first. |

| Board: 116 Dealer: W Vul: EW North HCP: 16 South HCP: 8 Contract: 3♠ S                 | North:  ♠ AQJ7  ♥ —  ♠ AJ86  ♣ A5432 | South:  ♠ K10852  ♥ K963  ♦ 93  ♣ Q9 | West<br>3♥<br>AP | North<br>X | East<br>Pass     |         |
|----------------------------------------------------------------------------------------|--------------------------------------|--------------------------------------|------------------|------------|------------------|---------|
| Board: 117 Dealer: E Vul: Both North HCP: 12 South HCP: 14 Contract: 44 N              | North:  ♠ Q86  ♥ J98  ♠ K82  ♣ AQ62  | South:  ♠ A932  ♥ Q  ♠ AQJ4  ♣ J874  | West<br>Pass     | North 4♣   | East<br>3♥<br>AP | South X |
| Board: 118 Dealer: W Vul: Both North HCP: 17 South HCP: 6 Contract: 4 S                | North:  ♠ 4  ♥ AQ97  ♠ KJ103  ♣ AK42 | South:  ♠ A10876  ♥ 62  ♠ Q854  ♣ 87 | West<br>3♠<br>AP | North X    | East<br>Pass     |         |
| Board: 119 Dealer: E Vul: None North HCP: 8 South HCP: 16 Contract: 44 N               | North:                               | South:  ♠ AK62  ♥ A875  ♠ 6  ♠ KQ62  | West<br>Pass     | North 4♣   | East 3♦ AP       | South X |
| Board: 120<br>Dealer: W<br>Vul: NS<br>North HCP: 14<br>South HCP: 14<br>Contract: 4♠ S | North:  • 10743  • A4  • AKJ4  • Q63 | South:  ♠ AJ865  ♥ 103  ♠ Q6  ♠ AK84 | West<br>3♥<br>AP | North<br>X | East<br>Pass     |         |

| Board: 121<br>Dealer: E<br>Vul: NS<br>HCP: 9    | <ul><li>♣ QJ1086</li><li>♥ 7</li><li>◆ AJ63</li><li>♣ J83</li></ul>  | East Opens 3♦.  Partner bids first. |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 122<br>Dealer: W<br>Vul: Both<br>HCP: 18 | <ul><li>★ KQ72</li><li>♥ QJ109</li><li>♦ K</li><li>★ AK53</li></ul>  | West Opens 3♦. You bid first.       |
| Board: 123<br>Dealer: E<br>Vul: EW<br>HCP: 8    | <ul><li>▶ J8</li><li>♥ KJ6</li><li>◆ Q542</li><li>◆ J1093</li></ul>  | East Opens 3♥.  Partner bids first. |
| Board: 124<br>Dealer: W<br>Vul: Both<br>HCP: 20 | <ul><li>★ AKJ6</li><li>▼ AKQ4</li><li>◆ 743</li><li>★ K10</li></ul>  | West Opens 3♦. You bid first.       |
| Board: 125<br>Dealer: E<br>Vul: EW<br>HCP: 8    | <ul><li>◆ 963</li><li>♥ 1086</li><li>◆ AJ86</li><li>◆ K102</li></ul> | East Opens 3♥.  Partner bids first. |

| Board: 121<br>Dealer: E<br>Vul: NS<br>North HCP: 9<br>South HCP: 18<br>Contract: 3 N | North:  ♠ QJ1086  ♥ 7  ♠ AJ63  ♣ J83          | South:  ♠ AK75  ♥ AKJ4  ♦ 5  ♣ K942   | West<br>Pass     | North 3♠   | East 3♦ AP       | South X |
|--------------------------------------------------------------------------------------|-----------------------------------------------|---------------------------------------|------------------|------------|------------------|---------|
| Board: 122 Dealer: W Vul: Both North HCP: 18 South HCP: 5 Contract: 4 S              | North:  ♠ KQ72  ♥ QJ109  ♠ K  ♣ AK53          | South:  ♠ AJ9  ♥ 843  • 1094  ♣ 10986 | West<br>3♦<br>AP | North<br>X | East<br>Pass     |         |
| Board: 123 Dealer: E Vul: EW North HCP: 8 South HCP: 20 Contract: 4 N                | North:  ♣ J8  ♥ KJ6  ♦ Q542  ♣ J1093          | South:  ♠ AQ109  ♥ 92  ♠ AKJ  ♣ AQ74  | West<br>Pass     | North 4♣   | East<br>3♥<br>AP | South X |
| Board: 124 Dealer: W Vul: Both North HCP: 20 South HCP: 3 Contract: 3♠ S             | North:  ♠ AKJ6  ♥ AKQ4  ♠ 743  ♠ K10          | South:  ♠ Q10832  ♥ 72  ♦ 10  ♣ J8764 | West<br>3♦<br>AP | North<br>X | East<br>Pass     |         |
| Board: 125<br>Dealer: E<br>Vul: EW<br>North HCP: 8<br>South HCP: 19<br>Contract: 4 N | North:<br>♦ 963<br>▼ 1086<br>♦ AJ86<br>♣ K102 | South:  ♠ AQ75  ♥ A  ♠ Q1094  ♣ AQJ5  | West<br>Pass     | North 4    | East<br>3♥<br>AP | South X |

| Board: 121<br>Dealer: E<br>Vul: NS<br>HCP: 18  | <ul><li>★ AK75</li><li>▼ AKJ4</li><li>◆ 5</li><li>★ K942</li></ul>   | East Opens 3♦. You bid first.       |
|------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 122<br>Dealer: W<br>Vul: Both<br>HCP: 5 | <ul><li>★ AJ9</li><li>▼ 843</li><li>◆ 1094</li><li>◆ 10986</li></ul> | West Opens 3♦.  Partner bids first. |
| Board: 123<br>Dealer: E<br>Vul: EW<br>HCP: 20  | <ul><li>AQ109</li><li>♥ 92</li><li>AKJ</li><li>AQ74</li></ul>        | East Opens 3♥. You bid first.       |
| Board: 124<br>Dealer: W<br>Vul: Both<br>HCP: 3 | <ul><li>◆ Q10832</li><li>♥ 72</li><li>◆ 10</li><li>◆ J8764</li></ul> | West Opens 3♦.  Partner bids first. |
| Board: 125<br>Dealer: E<br>Vul: EW<br>HCP: 19  | <ul><li>AQ75</li><li>✓ A</li><li>◆ Q1094</li><li>◆ AQJ5</li></ul>    | East Opens 3♥. You bid first.       |

| Board: 121<br>Dealer: E<br>Vul: NS<br>North HCP: 9<br>South HCP: 18<br>Contract: 3 N | North:  ♠ QJ1086  ♥ 7  ♠ AJ63  ♣ J83          | South:  ♠ AK75  ♥ AKJ4  ♦ 5  ♣ K942   | West<br>Pass     | North 3♠   | East 3♦ AP       | South X |
|--------------------------------------------------------------------------------------|-----------------------------------------------|---------------------------------------|------------------|------------|------------------|---------|
| Board: 122 Dealer: W Vul: Both North HCP: 18 South HCP: 5 Contract: 4 S              | North:  ♠ KQ72  ♥ QJ109  ♠ K  ♣ AK53          | South:  ♠ AJ9  ♥ 843  • 1094  ♣ 10986 | West<br>3♦<br>AP | North<br>X | East<br>Pass     |         |
| Board: 123 Dealer: E Vul: EW North HCP: 8 South HCP: 20 Contract: 4 N                | North:  ♣ J8  ♥ KJ6  ♦ Q542  ♣ J1093          | South:  ♠ AQ109  ♥ 92  ♠ AKJ  ♣ AQ74  | West<br>Pass     | North 4♣   | East<br>3♥<br>AP | South X |
| Board: 124 Dealer: W Vul: Both North HCP: 20 South HCP: 3 Contract: 3♠ S             | North:  ♠ AKJ6  ♥ AKQ4  ♠ 743  ♠ K10          | South:  ♠ Q10832  ♥ 72  ♦ 10  ♣ J8764 | West<br>3♦<br>AP | North<br>X | East<br>Pass     |         |
| Board: 125<br>Dealer: E<br>Vul: EW<br>North HCP: 8<br>South HCP: 19<br>Contract: 4 N | North:<br>♦ 963<br>▼ 1086<br>♦ AJ86<br>♣ K102 | South:  ♠ AQ75  ♥ A  ♠ Q1094  ♣ AQJ5  | West<br>Pass     | North 4    | East<br>3♥<br>AP | South X |

| Board: 126<br>Dealer: W<br>Vul: Both<br>HCP: 16 | ♣—<br>▼ AK76<br>◆ A632<br>♣ KQ1032                                  | West Opens 3♠. You bid first.       |
|-------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 127<br>Dealer: E<br>Vul: Both<br>HCP: 10 | <ul><li>◆ 93</li><li>▼ A52</li><li>◆ K54</li><li>◆ QJ943</li></ul>  | East Opens 3♣.  Partner bids first. |
| Board: 128<br>Dealer: W<br>Vul: EW<br>HCP: 14   | <ul><li>A954</li><li>♥ Q3</li><li>AK94</li><li>▶ J64</li></ul>      | West Opens 3♥. You bid first.       |
| Board: 129<br>Dealer: E<br>Vul: NS<br>HCP: 7    | <ul><li>★ K9652</li><li>▼ 109</li><li>◆ 9872</li><li>★ A9</li></ul> | East Opens 3♥.  Partner bids first. |
| Board: 130<br>Dealer: W<br>Vul: EW<br>HCP: 16   | <ul><li>★ AK94</li><li>★ K1072</li><li>◆ Q853</li><li>★ A</li></ul> | West Opens 3♣. You bid first.       |

| Board: 126<br>Dealer: W<br>Vul: Both<br>North HCP: 16<br>South HCP: 8<br>Contract: 3•X W | North:  ♣ —  ▼ AK76  ◆ A632  ♣ KQ1032 | South:  ♠ KJ842  ♥ 105  ♦ 75  ♣ A965   | West 3♠          | North X    | East<br>AP       | South   |
|------------------------------------------------------------------------------------------|---------------------------------------|----------------------------------------|------------------|------------|------------------|---------|
| Board: 127 Dealer: E Vul: Both North HCP: 10 South HCP: 18 Contract: 3&X E               | North:                                | South:  ♠ AK64  ♥ KQ64  ♠ AQ1073  ♣ —  | West<br>AP       | North      | East 3♣          | South X |
| Board: 128 Dealer: W Vul: EW North HCP: 14 South HCP: 11 Contract: 3 S                   | North:  ♠ A954  ♥ Q3  ♠ AK94  ♣ J64   | South:  ♠ KJ108  ♥ J6  ♦ J85  ♠ KQ53   | West<br>3♥<br>AP | North<br>X | East<br>Pass     |         |
| Board: 129 Dealer: E Vul: NS North HCP: 7 South HCP: 20 Contract: 3♠ N                   | North:  ♠ K9652  ♥ 109  ♦ 9872  ♠ A9  | South:  ♠ AQ10  ♥ Q2  ♠ AKQ10  ♣ QJ106 | West<br>Pass     | North 3♠   | East<br>3♥<br>AP | South X |
| Board: 130 Dealer: W Vul: EW North HCP: 16 South HCP: 7 Contract: 3 S                    | North:  ♠ AK94  ♥ K1072  ♠ Q853  ♠ A  | South:  ♠ Q106532  ♥ 4  ♠ AJ2  ♠ 982   | West<br>3♣<br>AP | North<br>X | East<br>Pass     |         |

| Board: 126<br>Dealer: W<br>Vul: Both<br>HCP: 8  | <ul><li>★ KJ842</li><li>▼ 105</li><li>◆ 75</li><li>◆ A965</li></ul>  | West Opens 3♠.  Partner bids first. |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 127<br>Dealer: E<br>Vul: Both<br>HCP: 18 | <ul><li>★ AK64</li><li>▼ KQ64</li><li>◆ AQ1073</li><li>◆ —</li></ul> | East Opens 3♣. You bid first.       |
| Board: 128<br>Dealer: W<br>Vul: EW<br>HCP: 11   | <ul><li>★ KJ108</li><li>♥ J6</li><li>◆ J85</li><li>◆ KQ53</li></ul>  | West Opens 3♥.  Partner bids first. |
| Board: 129<br>Dealer: E<br>Vul: NS<br>HCP: 20   | <ul><li>AQ10</li><li>Q2</li><li>AKQ10</li><li>QJ106</li></ul>        | East Opens 3♥. You bid first.       |
| Board: 130<br>Dealer: W<br>Vul: EW<br>HCP: 7    | <ul><li>◆ Q106532</li><li>◆ 4</li><li>◆ AJ2</li><li>◆ 982</li></ul>  | West Opens 3♣.  Partner bids first. |

| Board: 126<br>Dealer: W<br>Vul: Both<br>North HCP: 16<br>South HCP: 8<br>Contract: 3•X W | North:  ♣ —  ▼ AK76  ◆ A632  ♣ KQ1032 | South:  ♠ KJ842  ♥ 105  ♦ 75  ♣ A965   | West 3♠          | North X    | East<br>AP       | South   |
|------------------------------------------------------------------------------------------|---------------------------------------|----------------------------------------|------------------|------------|------------------|---------|
| Board: 127 Dealer: E Vul: Both North HCP: 10 South HCP: 18 Contract: 3&X E               | North:                                | South:  ♠ AK64  ♥ KQ64  ♠ AQ1073  ♣ —  | West<br>AP       | North      | East 3♣          | South X |
| Board: 128 Dealer: W Vul: EW North HCP: 14 South HCP: 11 Contract: 3 S                   | North:  ♠ A954  ♥ Q3  ♠ AK94  ♣ J64   | South:  ♠ KJ108  ♥ J6  ♦ J85  ♠ KQ53   | West<br>3♥<br>AP | North<br>X | East<br>Pass     |         |
| Board: 129 Dealer: E Vul: NS North HCP: 7 South HCP: 20 Contract: 3♠ N                   | North:  ♠ K9652  ♥ 109  ♦ 9872  ♠ A9  | South:  ♠ AQ10  ♥ Q2  ♠ AKQ10  ♣ QJ106 | West<br>Pass     | North 3♠   | East<br>3♥<br>AP | South X |
| Board: 130 Dealer: W Vul: EW North HCP: 16 South HCP: 7 Contract: 3 S                    | North:  ♠ AK94  ♥ K1072  ♠ Q853  ♠ A  | South:  ♠ Q106532  ♥ 4  ♠ AJ2  ♠ 982   | West<br>3♣<br>AP | North<br>X | East<br>Pass     |         |

| Board: 131<br>Dealer: E<br>Vul: EW<br>HCP: 12   | <b>♦</b> K7<br><b>♥</b> A9<br><b>♦</b> KQ654<br><b>♣</b> 10982       | East Opens 3♠.  Partner bids first. |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 132<br>Dealer: W<br>Vul: Both<br>HCP: 18 | <ul><li>▲ AJ105</li><li>▼ AK75</li><li>◆ —</li><li>▲ KQJ32</li></ul> | West Opens 3♦. You bid first.       |
| Board: 133<br>Dealer: E<br>Vul: None<br>HCP: 9  | <ul><li>1072</li><li>✓ AQ</li><li>✓ Q1087</li><li>✓ J832</li></ul>   | East Opens 3♦.  Partner bids first. |
| Board: 134<br>Dealer: W<br>Vul: EW<br>HCP: 17   | <ul><li>♠ A</li><li>♥ J1097</li><li>♠ AJ75</li><li>♠ AK53</li></ul>  | West Opens 3♠. You bid first.       |
| Board: 135<br>Dealer: E<br>Vul: EW<br>HCP: 7    | <b>♦</b> 8<br><b>♥</b> Q964<br><b>♦</b> 95<br><b>♣</b> KQ7653        | East Opens 3♦.  Partner bids first. |

| Board: 131<br>Dealer: E<br>Vul: EW<br>North HCP: 12<br>South HCP: 15<br>Contract: 3N N | North:  ♠ K7  ♥ A9  ♠ KQ654  ♣ 10982  | South:                                 | West<br>Pass | North<br>3NT | East 3♠ AP | South X |
|----------------------------------------------------------------------------------------|---------------------------------------|----------------------------------------|--------------|--------------|------------|---------|
| Board: 132 Dealer: W Vul: Both North HCP: 18 South HCP: 5 Contract: 3•X W              | North:  ♠ AJ105  ♥ AK75  ← —  ♠ KQJ32 | South:  ♠ 7643  ♥ Q64  ♦ QJ872  ♣ 5    | West 3◆      | North X      | East<br>AP | South   |
| Board: 133 Dealer: E Vul: None North HCP: 9 South HCP: 17 Contract: 4 N                | North:  ♠ 1072  ♥ AQ  ♠ Q1087  ♣ J832 | South:  ♠ AK54  ♥ K943  ♠ 6  ♠ AK104   | West<br>Pass | North 4♣     | East 3♦ AP | South X |
| Board: 134 Dealer: W Vul: EW North HCP: 17 South HCP: 10 Contract: 3♠X W               | North:  ♠ A  ♥ J1097  ♠ AJ75  ♠ AK53  | South:                                 | West 3♠      | North X      | East<br>AP | South   |
| Board: 135 Dealer: E Vul: EW North HCP: 7 South HCP: 15 Contract: 4 N                  | North:  ♠ 8  ♥ Q964  ♦ 95  ♣ KQ7653   | South:  ♠ K1062  ♥ AK102  ♠ 107  ♣ AJ8 | West<br>Pass | North 4♣     | East 3♦ AP | South X |

| Board: 131<br>Dealer: E<br>Vul: EW<br>HCP: 15   | <ul><li>◆ 98</li><li>♥ K1085</li><li>◆ A87</li><li>◆ AKJ6</li></ul>   | East Opens 3♠. You bid first.       |
|-------------------------------------------------|-----------------------------------------------------------------------|-------------------------------------|
| Board: 132<br>Dealer: W<br>Vul: Both<br>HCP: 5  | <ul><li>★ 7643</li><li>♥ Q64</li><li>◆ QJ872</li><li>◆ 5</li></ul>    | West Opens 3♦.  Partner bids first. |
| Board: 133<br>Dealer: E<br>Vul: None<br>HCP: 17 | <ul><li>★ AK54</li><li>▼ K943</li><li>♦ 6</li><li>♣ AK104</li></ul>   | East Opens 3♦. You bid first.       |
| Board: 134<br>Dealer: W<br>Vul: EW<br>HCP: 10   | <ul><li>♣ J762</li><li>♥ AQ</li><li>♦ Q62</li><li>♣ J982</li></ul>    | West Opens 3♠.  Partner bids first. |
| Board: 135<br>Dealer: E<br>Vul: EW<br>HCP: 15   | <ul><li>★ K1062</li><li>✓ AK102</li><li>◆ 107</li><li>◆ AJ8</li></ul> | East Opens 3♦. You bid first.       |

| Board: 131<br>Dealer: E<br>Vul: EW<br>North HCP: 12<br>South HCP: 15<br>Contract: 3N N | North:  ♠ K7  ♥ A9  ♠ KQ654  ♣ 10982  | South:                                 | West<br>Pass | North<br>3NT | East 3♠ AP | South X |
|----------------------------------------------------------------------------------------|---------------------------------------|----------------------------------------|--------------|--------------|------------|---------|
| Board: 132 Dealer: W Vul: Both North HCP: 18 South HCP: 5 Contract: 3•X W              | North:  ♠ AJ105  ♥ AK75  ← —  ♠ KQJ32 | South:  ♠ 7643  ♥ Q64  ♦ QJ872  ♣ 5    | West 3◆      | North X      | East<br>AP | South   |
| Board: 133 Dealer: E Vul: None North HCP: 9 South HCP: 17 Contract: 4 N                | North:  ♠ 1072  ♥ AQ  ♠ Q1087  ♣ J832 | South:  ♠ AK54  ♥ K943  ♠ 6  ♠ AK104   | West<br>Pass | North 4♣     | East 3♦ AP | South X |
| Board: 134 Dealer: W Vul: EW North HCP: 17 South HCP: 10 Contract: 3♠X W               | North:  ♠ A  ♥ J1097  ♠ AJ75  ♠ AK53  | South:                                 | West 3♠      | North X      | East<br>AP | South   |
| Board: 135 Dealer: E Vul: EW North HCP: 7 South HCP: 15 Contract: 4 N                  | North:  ♠ 8  ♥ Q964  ♦ 95  ♣ KQ7653   | South:  ♠ K1062  ♥ AK102  ♠ 107  ♣ AJ8 | West<br>Pass | North 4♣     | East 3♦ AP | South X |

| Board: 136<br>Dealer: W<br>Vul: Both<br>HCP: 18 | <ul><li>♣ 9</li><li>♥ AK86</li><li>♦ A854</li><li>♣ AK54</li></ul>   | West Opens 3♠. You bid first.       |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 137<br>Dealer: E<br>Vul: None<br>HCP: 4  | <ul><li>★ 109</li><li>▼ 7642</li><li>★ A963</li><li>★ 1073</li></ul> | East Opens 3♠.  Partner bids first. |
| Board: 138<br>Dealer: W<br>Vul: NS<br>HCP: 16   | <ul><li>★ K984</li><li>★ A654</li><li>★ J</li><li>★ AKJ3</li></ul>   | West Opens 3♦. You bid first.       |
| Board: 139<br>Dealer: E<br>Vul: EW<br>HCP: 16   | <ul><li>▲ AJ982</li><li>✔ AQ10</li><li>◆ QJ9</li><li>▲ Q9</li></ul>  | East Opens 3♠.  Partner bids first. |
| Board: 140<br>Dealer: W<br>Vul: NS<br>HCP: 14   | <ul><li>▲ AJ83</li><li>♥ J7</li><li>♦ K62</li><li>♣ KQ75</li></ul>   | West Opens 3♥. You bid first.       |

| Board: 136<br>Dealer: W<br>Vul: Both<br>North HCP: 18<br>South HCP: 9<br>Contract: 3•X W | North:                               | South:  ♠ K75  ♥ Q53  ♦ J102  ♣ QJ32   | West 3♠          | North X     | East<br>AP       | South     |
|------------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------|------------------|-------------|------------------|-----------|
| Board: 137 Dealer: E Vul: None North HCP: 4 South HCP: 21 Contract: 4 N                  | North:                               | South:  ♠ QJ  ♥ AKQ8  ♠ KJ5  ♠ KQ54    | West<br>Pass     | North<br>4♥ | East<br>3♠<br>AP | South X   |
| Board: 138 Dealer: W Vul: NS North HCP: 16 South HCP: 9 Contract: 3•X W                  | North:  ♠ K984  ♥ A654  ♦ J  ♣ AKJ3  | South:  ♠ Q76  ♥ K103  ♠ A1075  ♣ 1096 | West 3♦          | North X     | East<br>AP       | South     |
| Board: 139 Dealer: E Vul: EW North HCP: 16 South HCP: 15 Contract: 3•X E                 | North:  ♠ AJ982  ♥ AQ10  ♠ QJ9  ♠ Q9 | South:  ◆ —  ▼ 97653  ◆ AK84  ◆ AKJ5   | West<br>AP       | North       | East 3♠          | South X   |
| Board: 140<br>Dealer: W<br>Vul: NS<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ AJ83  ♥ J7  ♠ K62  ♠ KQ75  | South:  ♠ Q4  ♥ Q542  ♠ A10  ♠ A10964  | West<br>3♥<br>AP | North<br>X  |                  | South 3NT |

| Board: 136<br>Dealer: W<br>Vul: Both<br>HCP: 9  | <ul><li>★ K75</li><li>♥ Q53</li><li>◆ J102</li><li>◆ QJ32</li></ul>   | West Opens 3♠.  Partner bids first. |
|-------------------------------------------------|-----------------------------------------------------------------------|-------------------------------------|
| Board: 137<br>Dealer: E<br>Vul: None<br>HCP: 21 | <b>♠</b> QJ<br><b>♥</b> AKQ8<br><b>♦</b> KJ5<br><b>♣</b> KQ54         | East Opens 3♠. You bid first.       |
| Board: 138<br>Dealer: W<br>Vul: NS<br>HCP: 9    | <ul><li>♣ Q76</li><li>♥ K103</li><li>◆ A1075</li><li>♣ 1096</li></ul> | West Opens 3♦.  Partner bids first. |
| Board: 139<br>Dealer: E<br>Vul: EW<br>HCP: 15   | <ul><li>♣—</li><li>♥ 97653</li><li>♦ AK84</li><li>♣ AKJ5</li></ul>    | East Opens 3♠. You bid first.       |
| Board: 140<br>Dealer: W<br>Vul: NS<br>HCP: 12   | <ul><li>Q4</li><li>♥ Q542</li><li>★ A10</li><li>♣ A10964</li></ul>    | West Opens 3♥.  Partner bids first. |

| Board: 136<br>Dealer: W<br>Vul: Both<br>North HCP: 18<br>South HCP: 9<br>Contract: 3•X W | North:                               | South:  ♠ K75  ♥ Q53  ♦ J102  ♣ QJ32   | West 3♠          | North X     | East<br>AP       | South     |
|------------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------|------------------|-------------|------------------|-----------|
| Board: 137 Dealer: E Vul: None North HCP: 4 South HCP: 21 Contract: 4 N                  | North:                               | South:  ♠ QJ  ♥ AKQ8  ♠ KJ5  ♠ KQ54    | West<br>Pass     | North<br>4♥ | East<br>3♠<br>AP | South X   |
| Board: 138 Dealer: W Vul: NS North HCP: 16 South HCP: 9 Contract: 3•X W                  | North:  ♠ K984  ♥ A654  ♦ J  ♣ AKJ3  | South:  ♠ Q76  ♥ K103  ♠ A1075  ♣ 1096 | West 3♦          | North X     | East<br>AP       | South     |
| Board: 139 Dealer: E Vul: EW North HCP: 16 South HCP: 15 Contract: 3•X E                 | North:  ♠ AJ982  ♥ AQ10  ♠ QJ9  ♠ Q9 | South:  ◆ —  ▼ 97653  ◆ AK84  ◆ AKJ5   | West<br>AP       | North       | East 3♠          | South X   |
| Board: 140<br>Dealer: W<br>Vul: NS<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ AJ83  ♥ J7  ♠ K62  ♠ KQ75  | South:  ♠ Q4  ♥ Q542  ♠ A10  ♠ A10964  | West<br>3♥<br>AP | North<br>X  |                  | South 3NT |

| Board: 141<br>Dealer: E<br>Vul: EW<br>HCP: 8    | <ul><li>♣83</li><li>♥ AJ65</li><li>◆ J102</li><li>♣ Q984</li></ul>   | East Opens 3♥.  Partner bids first. |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 142<br>Dealer: W<br>Vul: Both<br>HCP: 17 | <ul><li>♣ J</li><li>♥ AQ104</li><li>◆ AQJ9</li><li>♣ K854</li></ul>  | West Opens 3♠. You bid first.       |
| Board: 143<br>Dealer: E<br>Vul: Both<br>HCP: 9  | <b>♣</b> KQ84<br><b>♥</b> A1085<br><b>♦</b> 9532<br><b>♣</b> 6       | East Opens 3♦.  Partner bids first. |
| Board: 144<br>Dealer: W<br>Vul: NS<br>HCP: 19   | <ul><li>♣ J10</li><li>♥ KQJ8</li><li>◆ AKJ9</li><li>♣ KJ9</li></ul>  | West Opens 3♠. You bid first.       |
| Board: 145<br>Dealer: E<br>Vul: None<br>HCP: 12 | <ul><li>★ A1085</li><li>▼ J93</li><li>◆ AK92</li><li>◆ 102</li></ul> | East Opens 3♣.  Partner bids first. |

| Board: 141 Dealer: E Vul: EW North HCP: 8 South HCP: 19 Contract: 4 N                    | North:  ◆ 83  ▼ AJ65  ◆ J102  ◆ Q984                         | South:  ♠ KQ72  ▼ —  ♠ AK764  ♣ AK103 | West<br>Pass     | North 4♣           | East<br>3♥<br>AP   | South X      |
|------------------------------------------------------------------------------------------|--------------------------------------------------------------|---------------------------------------|------------------|--------------------|--------------------|--------------|
| Board: 142<br>Dealer: W<br>Vul: Both<br>North HCP: 17<br>South HCP: 12<br>Contract: 3N S | North:  ♣ J  ▼ AQ104  ♠ AQJ9  ♣ K854                         | South:  ♠ Q97  ▼ J976  ♠ K32  ♠ AQ3   | West 3♣ AP       | North<br>X         |                    | South<br>3NT |
| Board: 143 Dealer: E Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ S                 | North:  ♠ KQ84  ♥ A1085  ♦ 9532  ♠ 6                         | South:  ♣ J532  ♥ KJ76  ♠ A  ♣ AK107  | Pass<br>AP       | North  4◆¹  majors | East<br>3♦<br>Pass | X            |
| Board: 144 Dealer: W Vul: NS North HCP: 19 South HCP: 6 Contract: 4 S                    | North: <b>♠</b> J10 <b>♥</b> KQJ8 <b>♠</b> AKJ9 <b>♣</b> KJ9 | South:  ♠ Q93  ♥ A975  ♦ 1065  ♠ 852  | West<br>3♠<br>AP | North<br>X         | East<br>Pass       |              |
| Board: 145 Dealer: E Vul: None North HCP: 12 South HCP: 14 Contract: 3♠ N                | North:  ♠ A1085  ♥ J93  ♠ AK92  ♣ 102                        | South:  ♠ KQ96  ♥ A765  ♦ J63  ♣ A5   | West<br>Pass     | North 3♠           | East<br>3♣<br>AP   | South X      |

| Board: 141<br>Dealer: E<br>Vul: EW<br>HCP: 19   | <ul><li>★ KQ72</li><li>▼ —</li><li>◆ AK764</li><li>◆ AK103</li></ul>    | East Opens 3♥.  You bid first.      |
|-------------------------------------------------|-------------------------------------------------------------------------|-------------------------------------|
| Board: 142<br>Dealer: W<br>Vul: Both<br>HCP: 12 | <ul><li>♣ Q97</li><li>♥ J976</li><li>♦ K32</li><li>♣ AQ3</li></ul>      | West Opens 3♠.  Partner bids first. |
| Board: 143<br>Dealer: E<br>Vul: Both<br>HCP: 16 | <ul><li> ♣ J532</li><li> ♥ KJ76</li><li> ♠ A</li><li> ♣ AK107</li></ul> | East Opens 3♦.  You bid first.      |
| Board: 144<br>Dealer: W<br>Vul: NS<br>HCP: 6    | <ul><li>♣ Q93</li><li>♥ A975</li><li>♦ 1065</li><li>♣ 852</li></ul>     | West Opens 3♠.  Partner bids first. |
| Board: 145<br>Dealer: E<br>Vul: None<br>HCP: 14 | <ul><li>★ KQ96</li><li>★ A765</li><li>◆ J63</li><li>★ A5</li></ul>      | East Opens 3♣. You bid first.       |

| Board: 141 Dealer: E Vul: EW North HCP: 8 South HCP: 19 Contract: 4 N                    | North:  ◆ 83  ▼ AJ65  ◆ J102  ◆ Q984                         | South:  ♠ KQ72  ▼ —  ♠ AK764  ♣ AK103 | West<br>Pass     | North 4♣           | East<br>3♥<br>AP   | South X      |
|------------------------------------------------------------------------------------------|--------------------------------------------------------------|---------------------------------------|------------------|--------------------|--------------------|--------------|
| Board: 142<br>Dealer: W<br>Vul: Both<br>North HCP: 17<br>South HCP: 12<br>Contract: 3N S | North:  ♣ J  ▼ AQ104  ♠ AQJ9  ♣ K854                         | South:  ♠ Q97  ▼ J976  ♠ K32  ♠ AQ3   | West 3♣ AP       | North<br>X         |                    | South<br>3NT |
| Board: 143 Dealer: E Vul: Both North HCP: 9 South HCP: 16 Contract: 4♠ S                 | North:  ♠ KQ84  ♥ A1085  ♦ 9532  ♠ 6                         | South:  ♣ J532  ♥ KJ76  ♠ A  ♣ AK107  | Pass<br>AP       | North  4◆¹  majors | East<br>3♦<br>Pass | X            |
| Board: 144 Dealer: W Vul: NS North HCP: 19 South HCP: 6 Contract: 4 S                    | North: <b>♠</b> J10 <b>♥</b> KQJ8 <b>♠</b> AKJ9 <b>♣</b> KJ9 | South:  ♠ Q93  ♥ A975  ♦ 1065  ♠ 852  | West<br>3♠<br>AP | North<br>X         | East<br>Pass       |              |
| Board: 145 Dealer: E Vul: None North HCP: 12 South HCP: 14 Contract: 3♠ N                | North:  ♠ A1085  ♥ J93  ♠ AK92  ♣ 102                        | South:  ♠ KQ96  ♥ A765  ♦ J63  ♣ A5   | West<br>Pass     | North 3♠           | East<br>3♣<br>AP   | South X      |

| Board: 146<br>Dealer: W<br>Vul: EW<br>HCP: 18   | <ul><li>★ KQ64</li><li>♥ J</li><li>◆ AQ83</li><li>◆ AQ32</li></ul>   | West Opens 3♥. You bid first.       |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 147<br>Dealer: E<br>Vul: Both<br>HCP: 15 | <ul><li>♣ AQ10</li><li>♥ 843</li><li>◆ KQ109</li><li>♣ A53</li></ul> | East Opens 3♥.  Partner bids first. |
| Board: 148<br>Dealer: W<br>Vul: None<br>HCP: 15 | <ul><li>♣ Q1064</li><li>♥ AKQ5</li><li>♦ 1074</li><li>♣ A6</li></ul> | West Opens 3♣. You bid first.       |
| Board: 149<br>Dealer: E<br>Vul: EW<br>HCP: 14   | <ul><li>109</li><li>✓ AJ103</li><li>✓ KJ85</li><li>✓ AJ10</li></ul>  | East Opens 3♠.  Partner bids first. |
| Board: 150<br>Dealer: W<br>Vul: NS<br>HCP: 17   | <ul><li>♣ J953</li><li>♥ AKQ10</li><li>◆ AK65</li><li>♣ 3</li></ul>  | West Opens 3♣. You bid first.       |

| Board: 146<br>Dealer: W<br>Vul: EW<br>North HCP: 18<br>South HCP: 8<br>Contract: 3♠ S | North:  ♠ KQ64  ♥ J  ♠ AQ83  ♣ AQ32    | South:  ♣ J932  ♥ A83  ♦ K1062  ♣ 84  | West<br>3♥<br>AP | North X    | East<br>Pass     |         |
|---------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------|------------------|------------|------------------|---------|
| Board: 147 Dealer: E Vul: Both North HCP: 15 South HCP: 15 Contract: 4 N              | North:  ♠ AQ10  ♥ 843  ♠ KQ109  ♣ A53  | South:  ♠ K843  ✔ A  ♠ AJ82  ♣ QJ82   | West<br>Pass     | North 4    | East<br>3♥<br>AP | South X |
| Board: 148 Dealer: W Vul: None North HCP: 15 South HCP: 10 Contract: 3 S              | North:  ♠ Q1064  ♥ AKQ5  ♦ 1074  ♣ A6  | South:  ♣ J82  ♥ J43  ♣ AKJ96  ♣ 103  | West<br>3♣<br>AP | North<br>X | East<br>Pass     |         |
| Board: 149 Dealer: E Vul: EW North HCP: 14 South HCP: 15 Contract: 3•X E              | North:  ♠ 109  ♥ AJ103  ♠ KJ85  ♣ AJ10 | South:  ♠ A2  ♥ 9762  ♠ AQ6  ♣ KQ84   | West<br>AP       | North      | East 3♠          | South X |
| Board: 150 Dealer: W Vul: NS North HCP: 17 South HCP: 7 Contract: 3 S                 | North:                                 | South:  ♠ K107  ♥ 854  ♦ 9873  ♣ A108 | West<br>3♣<br>AP | North X    | East<br>Pass     |         |

| Board: 146<br>Dealer: W<br>Vul: EW<br>HCP: 8    | <ul><li></li></ul>                                                 | West Opens 3♥.  Partner bids first. |
|-------------------------------------------------|--------------------------------------------------------------------|-------------------------------------|
| Board: 147<br>Dealer: E<br>Vul: Both<br>HCP: 15 | <ul><li>★ K843</li><li>★ A</li><li>★ AJ82</li><li>★ QJ82</li></ul> | East Opens 3♥. You bid first.       |
| Board: 148<br>Dealer: W<br>Vul: None<br>HCP: 10 | <ul><li></li></ul>                                                 | West Opens 3♣.  Partner bids first. |
| Board: 149<br>Dealer: E<br>Vul: EW<br>HCP: 15   | <ul><li>A2</li><li>♥ 9762</li><li>AQ6</li><li>KQ84</li></ul>       | East Opens 3♠. You bid first.       |
| Board: 150<br>Dealer: W<br>Vul: NS<br>HCP: 7    | <ul><li>★K107</li><li>▼854</li><li>◆9873</li><li>◆A108</li></ul>   | West Opens 3♣.  Partner bids first. |

| Board: 146<br>Dealer: W<br>Vul: EW<br>North HCP: 18<br>South HCP: 8<br>Contract: 3♠ S | North:  ♠ KQ64  ♥ J  ♠ AQ83  ♣ AQ32    | South:  ♣ J932  ♥ A83  ♦ K1062  ♣ 84  | West<br>3♥<br>AP | North X    | East<br>Pass     |         |
|---------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------|------------------|------------|------------------|---------|
| Board: 147 Dealer: E Vul: Both North HCP: 15 South HCP: 15 Contract: 4 N              | North:  ♠ AQ10  ♥ 843  ♠ KQ109  ♣ A53  | South:  ♠ K843  ✔ A  ♠ AJ82  ♣ QJ82   | West<br>Pass     | North 4    | East<br>3♥<br>AP | South X |
| Board: 148 Dealer: W Vul: None North HCP: 15 South HCP: 10 Contract: 3 S              | North:  ♠ Q1064  ♥ AKQ5  ♦ 1074  ♣ A6  | South:  ♣ J82  ♥ J43  ♣ AKJ96  ♣ 103  | West<br>3♣<br>AP | North<br>X | East<br>Pass     |         |
| Board: 149 Dealer: E Vul: EW North HCP: 14 South HCP: 15 Contract: 3•X E              | North:  ♠ 109  ♥ AJ103  ♠ KJ85  ♣ AJ10 | South:  ♠ A2  ♥ 9762  ♠ AQ6  ♣ KQ84   | West<br>AP       | North      | East 3♠          | South X |
| Board: 150 Dealer: W Vul: NS North HCP: 17 South HCP: 7 Contract: 3 S                 | North:                                 | South:  ♠ K107  ♥ 854  ♦ 9873  ♣ A108 | West<br>3♣<br>AP | North X    | East<br>Pass     |         |

| Board: 151<br>Dealer: E<br>Vul: EW<br>HCP: 6    | <ul><li>◆96</li><li>♥ K875</li><li>◆ K9864</li><li>◆82</li></ul>     | East Opens 3♦.  Partner bids first. |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 152<br>Dealer: W<br>Vul: EW<br>HCP: 19   | <ul><li>♠ AQJ4</li><li>♥ 105</li><li>♠ AJ9</li><li>♠ AK76</li></ul>  | West Opens 3♥. You bid first.       |
| Board: 153<br>Dealer: E<br>Vul: Both<br>HCP: 14 | <ul><li>★ K5</li><li>▼ AQJ64</li><li>◆ 752</li><li>◆ KJ4</li></ul>   | East Opens 3♣.  Partner bids first. |
| Board: 154<br>Dealer: W<br>Vul: NS<br>HCP: 17   | <ul><li>AQ52</li><li>✓ A854</li><li>✓ —</li><li>AK863</li></ul>      | West Opens 3♦. You bid first.       |
| Board: 155<br>Dealer: E<br>Vul: EW<br>HCP: 6    | <ul><li>★ K83</li><li>▼ 10953</li><li>◆ K1065</li><li>◆ 42</li></ul> | East Opens 3♥.  Partner bids first. |

| Board: 151 Dealer: E Vul: EW North HCP: 6 South HCP: 22 Contract: 3 N                     | North:                                | South:  ♠ AKQ3  ♥ AJ103  ♦ 5  ♣ AKJ5 | West<br>Pass | North 3♥    | East 3♦ AP       | South X |
|-------------------------------------------------------------------------------------------|---------------------------------------|--------------------------------------|--------------|-------------|------------------|---------|
| Board: 152 Dealer: W Vul: EW North HCP: 19 South HCP: 10 Contract: 3 VX W                 | North:  ♠ AQJ4  ♥ 105  ♠ AJ9  ♣ AK76  | South:  ♠ K876  ♥ K986  ♦ K62  ♣ J8  | West 3♥      | North<br>X  | East<br>AP       | South   |
| Board: 153 Dealer: E Vul: Both North HCP: 14 South HCP: 14 Contract: 4 \( \mathbb{N} \) N | North:  ♠ K5  ▼ AQJ64  ◆ 752  ♣ KJ4   | South:  ♠ A742  ♥ 10752  ♠ AKQJ  ♠ 8 | West<br>Pass | North<br>4♥ | East<br>3♣<br>AP | South X |
| Board: 154 Dealer: W Vul: NS North HCP: 17 South HCP: 6 Contract: 3•X W                   | North:  ♠ AQ52  ♥ A854  ←—  ♠ AK863   | South:                               | West 3♦      | North X     | East<br>AP       | South   |
| Board: 155 Dealer: E Vul: EW North HCP: 6 South HCP: 16 Contract: 4 N                     | North:  ♠ K83  ▼ 10953  ◆ K1065  ♣ 42 | South:                               | West<br>Pass | North 4     | East<br>3♥<br>AP | South X |

| Board: 151<br>Dealer: E<br>Vul: EW<br>HCP: 22   | <ul><li>♠ AKQ3</li><li>♥ AJ103</li><li>♦ 5</li><li>♠ AKJ5</li></ul>  | East Opens 3♦. You bid first.       |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 152<br>Dealer: W<br>Vul: EW<br>HCP: 10   | <ul><li>★ K876</li><li>▼ K986</li><li>◆ K62</li><li>◆ J8</li></ul>   | West Opens 3♥.  Partner bids first. |
| Board: 153<br>Dealer: E<br>Vul: Both<br>HCP: 14 | <ul><li>♠ A742</li><li>♥ 10752</li><li>♦ AKQJ</li><li>♠ 8</li></ul>  | East Opens 3♣. You bid first.       |
| Board: 154<br>Dealer: W<br>Vul: NS<br>HCP: 6    | <ul><li>★ 1063</li><li>♥ 9732</li><li>◆ KJ1062</li><li>★ Q</li></ul> | West Opens 3♦.  Partner bids first. |
| Board: 155<br>Dealer: E<br>Vul: EW<br>HCP: 16   | <ul><li>♦ 9642</li><li>♥ A</li><li>♦ AJ73</li><li>♣ AQJ7</li></ul>   | East Opens 3♥. You bid first.       |

| Board: 151 Dealer: E Vul: EW North HCP: 6 South HCP: 22 Contract: 3 N                     | North:                                | South:  ♠ AKQ3  ♥ AJ103  ♦ 5  ♣ AKJ5 | West<br>Pass | North 3♥    | East 3♦ AP       | South X |
|-------------------------------------------------------------------------------------------|---------------------------------------|--------------------------------------|--------------|-------------|------------------|---------|
| Board: 152 Dealer: W Vul: EW North HCP: 19 South HCP: 10 Contract: 3 VX W                 | North:  ♠ AQJ4  ♥ 105  ♠ AJ9  ♣ AK76  | South:  ♠ K876  ♥ K986  ♦ K62  ♣ J8  | West 3♥      | North<br>X  | East<br>AP       | South   |
| Board: 153 Dealer: E Vul: Both North HCP: 14 South HCP: 14 Contract: 4 \( \mathbb{N} \) N | North:  ♠ K5  ▼ AQJ64  ◆ 752  ♣ KJ4   | South:  ♠ A742  ♥ 10752  ♠ AKQJ  ♠ 8 | West<br>Pass | North<br>4♥ | East<br>3♣<br>AP | South X |
| Board: 154 Dealer: W Vul: NS North HCP: 17 South HCP: 6 Contract: 3•X W                   | North:  ♠ AQ52  ♥ A854  ←—  ♠ AK863   | South:                               | West 3♦      | North X     | East<br>AP       | South   |
| Board: 155 Dealer: E Vul: EW North HCP: 6 South HCP: 16 Contract: 4 N                     | North:  ♠ K83  ▼ 10953  ◆ K1065  ♣ 42 | South:                               | West<br>Pass | North 4     | East<br>3♥<br>AP | South X |

| Board: 156<br>Dealer: W<br>Vul: NS<br>HCP: 15   | <ul><li>♣ A762</li><li>♥ 10</li><li>◆ Q1062</li><li>♣ AKQ2</li></ul> | West Opens 3♥. You bid first.       |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 157<br>Dealer: E<br>Vul: Both<br>HCP: 5  | <ul><li></li></ul>                                                   | East Opens 3♦.  Partner bids first. |
| Board: 158<br>Dealer: W<br>Vul: None<br>HCP: 17 | <ul><li>AQ75</li><li>✓ 3</li><li>AK72</li><li>A1032</li></ul>        | West Opens 3♥. You bid first.       |
| Board: 159<br>Dealer: E<br>Vul: EW<br>HCP: 5    | <ul><li>10984</li><li>KQ10</li><li>1075</li><li>1072</li></ul>       | East Opens 3♦.  Partner bids first. |
| Board: 160<br>Dealer: W<br>Vul: Both<br>HCP: 19 | <ul><li>▶ J6</li><li>♥ AKJ</li><li>◆ KQJ10</li><li>♣ A973</li></ul>  | West Opens 3♠. You bid first.       |

| Board: 156<br>Dealer: W<br>Vul: NS<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S  | North:  ♠ A762  ♥ 10  ♦ Q1062  ♣ AKQ2   | South:  ♠ KQJ  ♥ K82  ♦ K8543  ♣ 94  | West<br>3♥<br>AP | North X    |                  | South<br>3NT |
|-----------------------------------------------------------------------------------------|-----------------------------------------|--------------------------------------|------------------|------------|------------------|--------------|
| Board: 157 Dealer: E Vul: Both North HCP: 5 South HCP: 21 Contract: 3♥ N                | North:  ♣ J98  ♥ Q8742  • 109  ♣ Q73    | South:  ♠ AQ65  ♥ AJ106  ♠ QJ  ♠ AK5 | West<br>Pass     | North 3♥   | East<br>3♦<br>AP | South X      |
| Board: 158 Dealer: W Vul: None North HCP: 17 South HCP: 10 Contract: 4 S                | North:  ♠ AQ75  ♥ 3  ♠ AK72  ♣ A1032    | South:                               | West<br>3♥<br>AP | North<br>X | East<br>Pass     |              |
| Board: 159 Dealer: E Vul: EW North HCP: 5 South HCP: 18 Contract: 3♠ N                  | North:  ♠ 10984  ♥ KQ10  ♦ 1075  ♣ 1072 | South:  ♠ AKQ5  ♥ A972  ♦ 3  ♣ KQ96  | West<br>Pass     | North 3♠   | East 3♦ AP       | South X      |
| Board: 160<br>Dealer: W<br>Vul: Both<br>North HCP: 19<br>South HCP: 5<br>Contract: 4♥ S | North:  ♣ J6  ♥ AKJ  ♠ KQJ10  ♣ A973    | South:  ♠ Q7  ♥ 10652  ♦ 765  ♣ K654 | West<br>3♠<br>AP | North X    | East<br>Pass     |              |

| Board: 156<br>Dealer: W<br>Vul: NS<br>HCP: 12   | <b>♠</b> KQJ<br><b>♥</b> K82<br><b>♦</b> K8543<br><b>♣</b> 94      | West Opens 3♥.  Partner bids first. |
|-------------------------------------------------|--------------------------------------------------------------------|-------------------------------------|
| Board: 157<br>Dealer: E<br>Vul: Both<br>HCP: 21 | <ul><li>AQ65</li><li>✓ AJ106</li><li>✓ QJ</li><li>AK5</li></ul>    | East Opens 3♦. You bid first.       |
| Board: 158<br>Dealer: W<br>Vul: None<br>HCP: 10 | <ul><li>♣ 4</li><li>♥ KJ9</li><li>◆ QJ94</li><li>♣ QJ876</li></ul> | West Opens 3♥.  Partner bids first. |
| Board: 159<br>Dealer: E<br>Vul: EW<br>HCP: 18   | <ul><li>★ AKQ5</li><li>▼ A972</li><li>◆ 3</li><li>◆ KQ96</li></ul> | East Opens 3♦. You bid first.       |
| Board: 160<br>Dealer: W<br>Vul: Both<br>HCP: 5  | <b>♠</b> Q7 <b>♥</b> 10652 <b>♦</b> 765 <b>♣</b> K654              | West Opens 3♠.  Partner bids first. |

| Board: 156<br>Dealer: W<br>Vul: NS<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S  | North:  ♠ A762  ♥ 10  ♦ Q1062  ♣ AKQ2   | South:  ♠ KQJ  ♥ K82  ♦ K8543  ♣ 94  | West<br>3♥<br>AP | North X    |                  | South<br>3NT |
|-----------------------------------------------------------------------------------------|-----------------------------------------|--------------------------------------|------------------|------------|------------------|--------------|
| Board: 157 Dealer: E Vul: Both North HCP: 5 South HCP: 21 Contract: 3♥ N                | North:  ♣ J98  ♥ Q8742  • 109  ♣ Q73    | South:  ♠ AQ65  ♥ AJ106  ♠ QJ  ♠ AK5 | West<br>Pass     | North 3♥   | East<br>3♦<br>AP | South X      |
| Board: 158 Dealer: W Vul: None North HCP: 17 South HCP: 10 Contract: 4 S                | North:  ♠ AQ75  ♥ 3  ♠ AK72  ♣ A1032    | South:                               | West<br>3♥<br>AP | North<br>X | East<br>Pass     |              |
| Board: 159 Dealer: E Vul: EW North HCP: 5 South HCP: 18 Contract: 3♠ N                  | North:  ♠ 10984  ♥ KQ10  ♦ 1075  ♣ 1072 | South:  ♠ AKQ5  ♥ A972  ♦ 3  ♣ KQ96  | West<br>Pass     | North 3♠   | East 3♦ AP       | South X      |
| Board: 160<br>Dealer: W<br>Vul: Both<br>North HCP: 19<br>South HCP: 5<br>Contract: 4♥ S | North:  ♣ J6  ♥ AKJ  ♠ KQJ10  ♣ A973    | South:  ♠ Q7  ♥ 10652  ♦ 765  ♣ K654 | West<br>3♠<br>AP | North X    | East<br>Pass     |              |

| Board: 161<br>Dealer: E<br>Vul: None<br>HCP: 14 | <ul><li>♠ AJ</li><li>♥ A53</li><li>♦ J75</li><li>♠ KJ1097</li></ul> | East Opens 3♥.  Partner bids first. |
|-------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 162<br>Dealer: W<br>Vul: EW<br>HCP: 14   | <ul><li>★ KJ104</li><li>★ A984</li><li>◆ 8</li><li>★ AQ64</li></ul> | West Opens 3♦. You bid first.       |
| Board: 163<br>Dealer: E<br>Vul: EW<br>HCP: 12   | <ul><li>★ A87</li><li>▼ 3</li><li>◆ A10432</li><li>◆ A863</li></ul> | East Opens 3♣.  Partner bids first. |
| Board: 164<br>Dealer: W<br>Vul: Both<br>HCP: 15 | <ul><li>★ K754</li><li>★ KQ83</li><li>★ 82</li><li>★ AQJ</li></ul>  | West Opens 3♦. You bid first.       |
| Board: 165<br>Dealer: E<br>Vul: None<br>HCP: 5  | <ul><li>♣ Q63</li><li>♥ J874</li><li>◆ Q6</li><li>♣ 9543</li></ul>  | East Opens 3♥.  Partner bids first. |

| Board: 161<br>Dealer: E<br>Vul: None<br>North HCP: 14<br>South HCP: 14<br>Contract: 3N N | North:  ♠ AJ  ♥ A53  ♦ J75  ♣ KJ1097 | South:  ♠ Q1085  ♥ 6  ♠ AQ83  ♣ AQ82   | West<br>Pass                  | North<br>3NT                               | East<br>3♥<br>AP   | South X           |
|------------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------|-------------------------------|--------------------------------------------|--------------------|-------------------|
| Board: 162<br>Dealer: W<br>Vul: EW<br>North HCP: 14<br>South HCP: 13<br>Contract: 3N S   | North:  ♠ KJ104  ♥ A984  ♦ 8  ♣ AQ64 | South:  ♠ Q52  ♥ KJ10  ♠ K104  ♠ KJ83  | West 3♦ AP                    | North<br>X                                 |                    | South<br>3NT      |
| Board: 163<br>Dealer: E<br>Vul: EW<br>North HCP: 12<br>South HCP: 19<br>Contract: 6N N   | North:  ◆ A87  ▼ 3  ◆ A10432  ◆ A863 | South:  ♠ KQJ3  ♥ AK64  ♠ KQJ6  ♣ 5    | Pass<br>Pass<br>AP<br>1. Gert | North  3NT  4NT <sup>2</sup> Der  out of 4 | 3♣<br>Pass<br>Pass | X<br>4 <b>♣</b> ¹ |
| Board: 164 Dealer: W Vul: Both North HCP: 15 South HCP: 10 Contract: 3•X W               | North:  ♠ K754  ♥ KQ83  ♦ 82  ♣ AQJ  | South:  ♠ AQ102  ♥ A76  ♦ 1054  ♣ 1063 | West 3♦                       | North X                                    | East<br>AP         | South             |
| Board: 165 Dealer: E Vul: None North HCP: 5 South HCP: 19 Contract: 4 N                  | North:  ♠ Q63  ♥ J874  ♦ Q6  ♠ 9543  | South:  ♠ AKJ7  ♥ 6  ♠ AK87  ♣ KJ107   | West<br>Pass                  | North 4♣                                   | East<br>3♥<br>AP   | South X           |

| Board: 161<br>Dealer: E<br>Vul: None<br>HCP: 14 | <ul><li>♣ Q1085</li><li>♥ 6</li><li>♦ AQ83</li><li>♣ AQ82</li></ul>  | East Opens 3♥. You bid first.       |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 162<br>Dealer: W<br>Vul: EW<br>HCP: 13   | <ul><li>♣ Q52</li><li>♥ KJ10</li><li>◆ K104</li><li>♣ KJ83</li></ul> | West Opens 3♦.  Partner bids first. |
| Board: 163<br>Dealer: E<br>Vul: EW<br>HCP: 19   | <ul><li>★ KQJ3</li><li>▼ AK64</li><li>◆ KQJ6</li><li>◆ 5</li></ul>   | East Opens 3♣. You bid first.       |
| Board: 164<br>Dealer: W<br>Vul: Both<br>HCP: 10 | <ul><li>AQ102</li><li>✓ A76</li><li>1054</li><li>1063</li></ul>      | West Opens 3♦.  Partner bids first. |
| Board: 165<br>Dealer: E<br>Vul: None<br>HCP: 19 | <ul><li>★ AKJ7</li><li>★ 6</li><li>★ AK87</li><li>★ KJ107</li></ul>  | East Opens 3♥. You bid first.       |

| Board: 161<br>Dealer: E<br>Vul: None<br>North HCP: 14<br>South HCP: 14<br>Contract: 3N N | North:  ♠ AJ  ♥ A53  ♦ J75  ♣ KJ1097 | South:  ♠ Q1085  ♥ 6  ♠ AQ83  ♣ AQ82   | West<br>Pass                  | North<br>3NT                               | East<br>3♥<br>AP   | South X           |
|------------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------|-------------------------------|--------------------------------------------|--------------------|-------------------|
| Board: 162<br>Dealer: W<br>Vul: EW<br>North HCP: 14<br>South HCP: 13<br>Contract: 3N S   | North:  ♠ KJ104  ♥ A984  ♦ 8  ♣ AQ64 | South:  ♠ Q52  ♥ KJ10  ♠ K104  ♠ KJ83  | West 3♦ AP                    | North<br>X                                 |                    | South<br>3NT      |
| Board: 163<br>Dealer: E<br>Vul: EW<br>North HCP: 12<br>South HCP: 19<br>Contract: 6N N   | North:  ◆ A87  ▼ 3  ◆ A10432  ◆ A863 | South:  ♠ KQJ3  ♥ AK64  ♠ KQJ6  ♣ 5    | Pass<br>Pass<br>AP<br>1. Gert | North  3NT  4NT <sup>2</sup> Der  out of 4 | 3♣<br>Pass<br>Pass | X<br>4 <b>♣</b> ¹ |
| Board: 164 Dealer: W Vul: Both North HCP: 15 South HCP: 10 Contract: 3•X W               | North:  ♠ K754  ♥ KQ83  ♦ 82  ♣ AQJ  | South:  ♠ AQ102  ♥ A76  ♦ 1054  ♣ 1063 | West 3♦                       | North X                                    | East<br>AP         | South             |
| Board: 165 Dealer: E Vul: None North HCP: 5 South HCP: 19 Contract: 4 N                  | North:  ♠ Q63  ♥ J874  ♦ Q6  ♠ 9543  | South:  ♠ AKJ7  ♥ 6  ♠ AK87  ♣ KJ107   | West<br>Pass                  | North 4♣                                   | East<br>3♥<br>AP   | South X           |

| Board: 166<br>Dealer: W<br>Vul: Both<br>HCP: 17 | <ul><li>♠ AKJ2</li><li>♥ A742</li><li>♦ 8</li><li>♠ AJ75</li></ul>  | West Opens 3♦. You bid first.       |
|-------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 167<br>Dealer: E<br>Vul: EW<br>HCP: 10   | <ul><li>AQ632</li><li>✓ J7</li><li>✓ Q96</li><li>✓ J85</li></ul>    | East Opens 3♦.  Partner bids first. |
| Board: 168<br>Dealer: W<br>Vul: Both<br>HCP: 14 | <ul><li>★ K1087</li><li>♥ J3</li><li>◆ AK6</li><li>◆ K862</li></ul> | West Opens 3♥. You bid first.       |
| Board: 169<br>Dealer: E<br>Vul: EW<br>HCP: 17   | <ul><li>★ A542</li><li>♥ QJ8</li><li>◆ AK10</li><li>◆ K32</li></ul> | East Opens 3♠.  Partner bids first. |
| Board: 170<br>Dealer: W<br>Vul: Both<br>HCP: 18 | <ul><li>♠ A754</li><li>♥ 9</li><li>♦ AK82</li><li>♠ AK82</li></ul>  | West Opens 3♥. You bid first.       |

| Board: 166<br>Dealer: W<br>Vul: Both<br>North HCP: 17<br>South HCP: 11<br>Contract: 3•X W | North:  ♠ AKJ2  ♥ A742  ♠ 8  ♣ AJ75  | South:  ♠ Q64  ♥ KQ8  ♠ A1043  ♣ 432  | West 3♦          | North<br>X | East<br>AP       | South        |
|-------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|------------------|------------|------------------|--------------|
| Board: 167 Dealer: E Vul: EW North HCP: 10 South HCP: 15 Contract: 3 N                    | North:  ♠ AQ632  ♥ J7  ♠ Q96  ♠ J85  | South:  ♠ KJ74  ♥ KQ84  ♦ 82  ♣ AQ4   |                  | North 3♣   | East<br>3♦<br>AP | South X      |
| Board: 168<br>Dealer: W<br>Vul: Both<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S  | North:  ♠ K1087  ♥ J3  ♠ AK6  ♠ K862 | South:  ♠ AQ63  ♥ K97  ♦ 103  ♠ QJ104 | West<br>3♥<br>AP | North<br>X |                  | South<br>3NT |
| Board: 169 Dealer: E Vul: EW North HCP: 17 South HCP: 14 Contract: 3♠X E                  | North:  ♠ A542  ♥ QJ8  ♠ AK10  ♣ K32 | South:  ♠ 6  ♥ AK103  ♦ J764  ♣ AQ95  | West<br>AP       | North      | East 3♠          | South X      |
| Board: 170 Dealer: W Vul: Both North HCP: 18 South HCP: 8 Contract: 3 S                   | North:  ♠ A754  ♥ 9  ♠ AK82  ♠ AK82  | South:  ♠ KQ83  ♥ 642  ♠ Q95  ♣ J65   | West<br>3♥<br>AP | North<br>X | East<br>Pass     |              |

| Board: 166<br>Dealer: W<br>Vul: Both<br>HCP: 11 | <ul><li>♣ Q64</li><li>♥ KQ8</li><li>◆ A1043</li><li>♣ 432</li></ul> | West Opens 3♦.  Partner bids first. |
|-------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 167<br>Dealer: E<br>Vul: EW<br>HCP: 15   | <ul><li>★ KJ74</li><li>★ KQ84</li><li>◆ 82</li><li>◆ AQ4</li></ul>  | East Opens 3♦. You bid first.       |
| Board: 168<br>Dealer: W<br>Vul: Both<br>HCP: 12 | <ul><li>AQ63</li><li>K97</li><li>103</li><li>QJ104</li></ul>        | West Opens 3♥.  Partner bids first. |
| Board: 169<br>Dealer: E<br>Vul: EW<br>HCP: 14   | ♣6<br>▼ AK103<br>◆ J764<br>♣ AQ95                                   | East Opens 3♠. You bid first.       |
| Board: 170<br>Dealer: W<br>Vul: Both<br>HCP: 8  | <ul><li>★ KQ83</li><li>★ 642</li><li>★ Q95</li><li>★ J65</li></ul>  | West Opens 3♥.  Partner bids first. |

| Board: 166<br>Dealer: W<br>Vul: Both<br>North HCP: 17<br>South HCP: 11<br>Contract: 3•X W | North:  ♠ AKJ2  ♥ A742  ♠ 8  ♣ AJ75  | South:  ♠ Q64  ♥ KQ8  ♠ A1043  ♣ 432  | West 3♦          | North<br>X | East<br>AP       | South        |
|-------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------------|------------------|------------|------------------|--------------|
| Board: 167 Dealer: E Vul: EW North HCP: 10 South HCP: 15 Contract: 3 N                    | North:  ♠ AQ632  ♥ J7  ♠ Q96  ♠ J85  | South:  ♠ KJ74  ♥ KQ84  ♦ 82  ♣ AQ4   |                  | North 3♣   | East<br>3♦<br>AP | South X      |
| Board: 168<br>Dealer: W<br>Vul: Both<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S  | North:  ♠ K1087  ♥ J3  ♠ AK6  ♠ K862 | South:  ♠ AQ63  ♥ K97  ♦ 103  ♠ QJ104 | West<br>3♥<br>AP | North<br>X |                  | South<br>3NT |
| Board: 169 Dealer: E Vul: EW North HCP: 17 South HCP: 14 Contract: 3♠X E                  | North:  ♠ A542  ♥ QJ8  ♠ AK10  ♣ K32 | South:  ♠ 6  ♥ AK103  ♦ J764  ♣ AQ95  | West<br>AP       | North      | East 3♠          | South X      |
| Board: 170 Dealer: W Vul: Both North HCP: 18 South HCP: 8 Contract: 3 S                   | North:  ♠ A754  ♥ 9  ♠ AK82  ♠ AK82  | South:  ♠ KQ83  ♥ 642  ♠ Q95  ♣ J65   | West<br>3♥<br>AP | North<br>X | East<br>Pass     |              |

| Board: 171<br>Dealer: E | <b>♠</b> A106<br><b>♥</b> K8             | East Opens 3♠.      |
|-------------------------|------------------------------------------|---------------------|
| Vul: EW<br>HCP: 14      | <ul><li>◆ 942</li><li>◆ AQJ76</li></ul>  | Partner bids first. |
| Board: 172<br>Dealer: W | <b>♠</b> 6<br><b>♥</b> KQ75              | West Opens 3♠.      |
| Vul: NS<br>HCP: 17      | <ul><li>AQ65</li><li>AQ54</li></ul>      | You bid first.      |
| Board: 173<br>Dealer: E | <b>♦</b> Q1043 <b>♥</b> A10              | East Opens 3♣.      |
| Vul: Both<br>HCP: 8     | <ul><li>↑732</li><li>♠ Q1093</li></ul>   | Partner bids first. |
| Board: 174<br>Dealer: W | <b>♠</b> Q3<br><b>♥</b> K76              | West Opens 3♠.      |
| Vul: NS<br>HCP: 20      | <ul><li>◆ AK83</li><li>◆ AKJ10</li></ul> | You bid first.      |
| Board: 175<br>Dealer: E | <b>♠</b> Q2<br><b>♥</b> Q982             | East Opens 3♥.      |
| Vul: EW<br>HCP: 9       | <b>♦</b> K109<br><b>♣</b> Q986           | Partner bids first. |
|                         |                                          |                     |

| Board: 171<br>Dealer: E<br>Vul: EW<br>North HCP: 14<br>South HCP: 14<br>Contract: 3N N | North:  ♠ A106  ♥ K8  ♦ 942  ♣ AQJ76   | South:  ♣ J5  ♥ Q942  ♠ AKJ3  ♣ K102  | West<br>Pass                    | North<br>3NT                            | East 3♠ AP                        | South X                                                                      |
|----------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------|---------------------------------|-----------------------------------------|-----------------------------------|------------------------------------------------------------------------------|
| Board: 172<br>Dealer: W<br>Vul: NS<br>North HCP: 17<br>South HCP: 7<br>Contract: 4 S   | North:  ♠ 6  ♥ KQ75  ♠ AQ65  ♣ AQ54    | South:  ◆ 8432  ▼ A1032  ◆ K83  ♣ 102 | West 3♠ AP                      | North<br>X                              | East<br>Pass                      |                                                                              |
| Board: 173 Dealer: E Vul: Both North HCP: 8 South HCP: 18 Contract: 5♠ N               | North:  ◆ Q1043  ▼ A10  • 732  ◆ Q1093 | South:  ♠ AKJ98  ♥ KQ96  ♠ KQ64  ♣ —  | Pass<br>Pass<br>Pass<br>1. Blac | North  3♠  4NT¹  5♠  kwood 0  /5 or 5/5 | 3♣<br>Pass<br>Pass<br>AP<br>0314, | $X$ $4 \stackrel{\bullet}{=}$ $5 \checkmark^{2}$ for $\stackrel{\bullet}{=}$ |
| Board: 174 Dealer: W Vul: NS North HCP: 20 South HCP: 4 Contract: 4♣ S                 | North:  ♠ Q3  ♥ K76  ♠ AK83  ♠ AKJ10   | South:  ♠ 76  ♥ Q4  ♦ 10954  ♠ Q9542  | West<br>3♠<br>AP                | North X                                 | East<br>Pass                      |                                                                              |
| Board: 175 Dealer: E Vul: EW North HCP: 9 South HCP: 16 Contract: 3 VX E               | North:  ♠ Q2  ♥ Q982  ♠ K109  ♠ Q986   | South:  ♠ A765  ♥ —  ♠ AQJ65  ♠ AJ53  | West<br>AP                      | North                                   | East 3♥                           | South X                                                                      |

| Board: 171<br>Dealer: E<br>Vul: EW<br>HCP: 14   | <ul><li>↓ J5</li><li>♥ Q942</li><li>↓ AKJ3</li><li>♠ K102</li></ul> | East Opens 3♠. You bid first.       |
|-------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 172<br>Dealer: W<br>Vul: NS<br>HCP: 7    | <ul><li>★8432</li><li>★A1032</li><li>★K83</li><li>★102</li></ul>    | West Opens 3♠.  Partner bids first. |
| Board: 173<br>Dealer: E<br>Vul: Both<br>HCP: 18 | <ul><li>★ AKJ98</li><li>♥ KQ96</li><li>◆ KQ64</li><li>◆ —</li></ul> | East Opens 3♣. You bid first.       |
| Board: 174<br>Dealer: W<br>Vul: NS<br>HCP: 4    | <ul><li>♣76</li><li>♥ Q4</li><li>♦ 10954</li><li>♣ Q9542</li></ul>  | West Opens 3♠.  Partner bids first. |
| Board: 175<br>Dealer: E<br>Vul: EW<br>HCP: 16   | <ul><li>A765</li><li>✓ —</li><li>AQJ65</li><li>AJ53</li></ul>       | East Opens 3♥. You bid first.       |

| Board: 171<br>Dealer: E<br>Vul: EW<br>North HCP: 14<br>South HCP: 14<br>Contract: 3N N | North:  ♠ A106  ♥ K8  ♦ 942  ♣ AQJ76   | South:  ♣ J5  ♥ Q942  ♠ AKJ3  ♣ K102  | West<br>Pass                    | North<br>3NT                            | East 3♠ AP                        | South X                                                                      |
|----------------------------------------------------------------------------------------|----------------------------------------|---------------------------------------|---------------------------------|-----------------------------------------|-----------------------------------|------------------------------------------------------------------------------|
| Board: 172<br>Dealer: W<br>Vul: NS<br>North HCP: 17<br>South HCP: 7<br>Contract: 4 S   | North:  ♠ 6  ♥ KQ75  ♠ AQ65  ♣ AQ54    | South:  ◆ 8432  ▼ A1032  ◆ K83  ♣ 102 | West 3♠ AP                      | North<br>X                              | East<br>Pass                      |                                                                              |
| Board: 173 Dealer: E Vul: Both North HCP: 8 South HCP: 18 Contract: 5♠ N               | North:  ◆ Q1043  ▼ A10  • 732  ◆ Q1093 | South:  ♠ AKJ98  ♥ KQ96  ♠ KQ64  ♣ —  | Pass<br>Pass<br>Pass<br>1. Blac | North  3♠  4NT¹  5♠  kwood 0  /5 or 5/5 | 3♣<br>Pass<br>Pass<br>AP<br>0314, | $X$ $4 \stackrel{\bullet}{=}$ $5 \checkmark^{2}$ for $\stackrel{\bullet}{=}$ |
| Board: 174 Dealer: W Vul: NS North HCP: 20 South HCP: 4 Contract: 4♣ S                 | North:  ♠ Q3  ♥ K76  ♠ AK83  ♠ AKJ10   | South:  ♠ 76  ♥ Q4  ♦ 10954  ♠ Q9542  | West<br>3♠<br>AP                | North X                                 | East<br>Pass                      |                                                                              |
| Board: 175 Dealer: E Vul: EW North HCP: 9 South HCP: 16 Contract: 3 VX E               | North:  ♠ Q2  ♥ Q982  ♠ K109  ♠ Q986   | South:  ♠ A765  ♥ —  ♠ AQJ65  ♠ AJ53  | West<br>AP                      | North                                   | East 3♥                           | South X                                                                      |

| Board: 176<br>Dealer: W<br>Vul: NS<br>HCP: 14   | <ul><li>★ K984</li><li>✓ —</li><li>◆ AQ942</li><li>◆ AJ107</li></ul> | West Opens 3♥. You bid first.       |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 177<br>Dealer: E<br>Vul: EW<br>HCP: 14   | <ul><li>▶ J9</li><li>♥ K94</li><li>◆ AK4</li><li>◆ K8765</li></ul>   | East Opens 3♠.  Partner bids first. |
| Board: 178<br>Dealer: W<br>Vul: Both<br>HCP: 14 | <ul><li>42</li><li>✓ AQ86</li><li>◆ A92</li><li>◆ A972</li></ul>     | West Opens 3♠. You bid first.       |
| Board: 179<br>Dealer: E<br>Vul: EW<br>HCP: 7    | <ul><li>J3</li><li>♥ Q1084</li><li>♦ Q10764</li><li>♠ Q3</li></ul>   | East Opens 3♥.  Partner bids first. |
| Board: 180<br>Dealer: W<br>Vul: None<br>HCP: 14 | <ul><li>★ K432</li><li>★ AKJ4</li><li>◆ 85</li><li>★ K42</li></ul>   | West Opens 3♦. You bid first.       |

| Board: 176<br>Dealer: W<br>Vul: NS<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ K984  ✓ —  ♠ AQ942  ♣ AJ107 | South:  ♠ AQJ  ♥ A1054  ♦ J106  ♣ 853 | West<br>3♥<br>AP | North X    |                  | South<br>3NT |
|------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|------------------|------------|------------------|--------------|
| Board: 177 Dealer: E Vul: EW North HCP: 14 South HCP: 14 Contract: 5♣ N                  | North:                                | South:  ♠ Q3  ♥ AJ73  ♦ QJ93  ♣ A42   | West<br>Pass     | North 5♣   | East<br>3♠<br>AP | South X      |
| Board: 178 Dealer: W Vul: Both North HCP: 14 South HCP: 14 Contract: 6 S                 | North:  ♣ 42  ♥ AQ86  ♠ A92  ♣ A972   | South:  ♠ Q95  ♥ 10  • KQJ1074  ♣ KQJ | West<br>3♠<br>AP | North<br>X | East<br>Pass     |              |
| Board: 179 Dealer: E Vul: EW North HCP: 7 South HCP: 18 Contract: 4 \cdot N              | North:  ♣ J3  ♥ Q1084  • Q10764  ♣ Q3 | South:  ♠ AQ962  ♥ —  ♠ KJ92  ♣ AKJ6  | West<br>Pass     | North 4    | East<br>3♥<br>AP | South X      |
| Board: 180<br>Dealer: W<br>Vul: None<br>North HCP: 14<br>South HCP: 13<br>Contract: 3♠ S | North:  ♠ K432  ♥ AKJ4  ♠ 85  ♠ K42   | South:  ♠ AQJ8  ♥ 763  ♦ 96  ♣ AQ95   | West<br>3♦<br>AP | North<br>X | East<br>Pass     |              |

| Board: 176<br>Dealer: W<br>Vul: NS<br>HCP: 12   | <ul><li>♠ AQJ</li><li>♥ A1054</li><li>◆ J106</li><li>♠ 853</li></ul> | West Opens 3♥.  Partner bids first. |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 177<br>Dealer: E<br>Vul: EW<br>HCP: 14   | <ul><li>♠ Q3</li><li>♥ AJ73</li><li>♦ QJ93</li><li>♠ A42</li></ul>   | East Opens 3♠. You bid first.       |
| Board: 178<br>Dealer: W<br>Vul: Both<br>HCP: 14 | <ul><li>♣ Q95</li><li>♥ 10</li><li>♦ KQJ1074</li><li>♣ KQJ</li></ul> | West Opens 3♠.  Partner bids first. |
| Board: 179<br>Dealer: E<br>Vul: EW<br>HCP: 18   | <ul><li>AQ962</li><li>✓—</li><li>KJ92</li><li>AKJ6</li></ul>         | East Opens 3♥. You bid first.       |
| Board: 180<br>Dealer: W<br>Vul: None<br>HCP: 13 | <ul><li>AQJ8</li><li>763</li><li>96</li><li>AQ95</li></ul>           | West Opens 3♦.  Partner bids first. |

| Board: 176<br>Dealer: W<br>Vul: NS<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ K984  ✓ —  ♠ AQ942  ♣ AJ107 | South:  ♠ AQJ  ♥ A1054  ♦ J106  ♣ 853 | West<br>3♥<br>AP | North X    |                  | South<br>3NT |
|------------------------------------------------------------------------------------------|---------------------------------------|---------------------------------------|------------------|------------|------------------|--------------|
| Board: 177 Dealer: E Vul: EW North HCP: 14 South HCP: 14 Contract: 5♣ N                  | North:                                | South:  ♠ Q3  ♥ AJ73  ♦ QJ93  ♣ A42   | West<br>Pass     | North 5♣   | East<br>3♠<br>AP | South X      |
| Board: 178 Dealer: W Vul: Both North HCP: 14 South HCP: 14 Contract: 6 S                 | North:  ♣ 42  ♥ AQ86  ♠ A92  ♣ A972   | South:  ♠ Q95  ♥ 10  • KQJ1074  ♣ KQJ | West<br>3♠<br>AP | North<br>X | East<br>Pass     |              |
| Board: 179 Dealer: E Vul: EW North HCP: 7 South HCP: 18 Contract: 4 \cdot N              | North:  ♣ J3  ♥ Q1084  • Q10764  ♣ Q3 | South:  ♠ AQ962  ♥ —  ♠ KJ92  ♣ AKJ6  | West<br>Pass     | North 4    | East<br>3♥<br>AP | South X      |
| Board: 180<br>Dealer: W<br>Vul: None<br>North HCP: 14<br>South HCP: 13<br>Contract: 3♠ S | North:  ♠ K432  ♥ AKJ4  ♠ 85  ♠ K42   | South:  ♠ AQJ8  ♥ 763  ♦ 96  ♣ AQ95   | West<br>3♦<br>AP | North<br>X | East<br>Pass     |              |

| Board: 181<br>Dealer: E<br>Vul: EW<br>HCP: 12   | <ul><li>★ K2</li><li>♥ J764</li><li>◆ A1064</li><li>◆ A108</li></ul> | East Opens 3♥.  Partner bids first. |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 182<br>Dealer: W<br>Vul: Both<br>HCP: 19 | <ul><li>★ AK96</li><li>▼ A74</li><li>◆ J4</li><li>◆ AK43</li></ul>   | West Opens 3♦. You bid first.       |
| Board: 183<br>Dealer: E<br>Vul: None<br>HCP: 7  | <ul><li>1054</li><li>✓ Q1082</li><li>✓ J863</li><li>♠ A4</li></ul>   | East Opens 3♦.  Partner bids first. |
| Board: 184<br>Dealer: W<br>Vul: NS<br>HCP: 15   | <ul><li>★ AK92</li><li>♥ Q5</li><li>◆ Q743</li><li>◆ A105</li></ul>  | West Opens 3♥. You bid first.       |
| Board: 185<br>Dealer: E<br>Vul: NS<br>HCP: 11   | <ul><li></li></ul>                                                   | East Opens 3♠.  Partner bids first. |

| Board: 181 Dealer: E Vul: EW North HCP: 12 South HCP: 15 Contract: 3 VX E                | North:  ♠ K2  ♥ J764  ♠ A1064  ♠ A108       | South:  ♠ AQJ4  ♥ —  ♦ K8732  ♣ KQ42  | West<br>AP       | North       | East 3♥          | South X |
|------------------------------------------------------------------------------------------|---------------------------------------------|---------------------------------------|------------------|-------------|------------------|---------|
| Board: 182<br>Dealer: W<br>Vul: Both<br>North HCP: 19<br>South HCP: 11<br>Contract: 3♠ S | North:  ♠ AK96  ♥ A74  ♦ J4  ♠ AK43         | South:  ♠ Q853  ♥ K103  ♠ A973  ♠ Q5  | West 3♦ AP       | North<br>X  | East<br>Pass     |         |
| Board: 183 Dealer: E Vul: None North HCP: 7 South HCP: 15 Contract: 3 \( \bar{V} \) N    | North:  ♠ 1054  ♥ Q1082  ♦ J863  ♠ A4       | South:  ♠ A976  ♥ AKJ5  ♠ Q10  ♣ J107 | West<br>Pass     | North 3♥    | East<br>3♦<br>AP | South X |
| Board: 184 Dealer: W Vul: NS North HCP: 15 South HCP: 14 Contract: 5 S                   | North:  ♠ AK92  ♥ Q5  ♠ Q743  ♠ A105        | South:  ♠ Q65  ♥ 106  ♠ AKJ92  ♠ KJ9  | West<br>3♥<br>AP | North<br>X  | East<br>Pass     |         |
| Board: 185 Dealer: E Vul: NS North HCP: 11 South HCP: 16 Contract: 4 \( \mathbb{N} \) N  | North:<br>♠ J83<br>♥ KJ32<br>♠ K94<br>♠ QJ8 | South:  ♠ Q  ♥ A1064  ♠ AQ103  ♠ A973 | West<br>Pass     | North<br>4♥ | East 3♠ AP       | South X |

| Board: 181<br>Dealer: E<br>Vul: EW<br>HCP: 15   | ♣ AQJ4<br>♥—<br>• K8732<br>♣ KQ42                                    | East Opens 3♥. You bid first.       |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 182<br>Dealer: W<br>Vul: Both<br>HCP: 11 | <ul><li>♣ Q853</li><li>♥ K103</li><li>◆ A973</li><li>♣ Q5</li></ul>  | West Opens 3♦.  Partner bids first. |
| Board: 183<br>Dealer: E<br>Vul: None<br>HCP: 15 | <ul><li>▲ A976</li><li>♥ AKJ5</li><li>◆ Q10</li><li>▲ J107</li></ul> | East Opens 3♦. You bid first.       |
| Board: 184<br>Dealer: W<br>Vul: NS<br>HCP: 14   | <ul><li>♣ Q65</li><li>♥ 106</li><li>♦ AKJ92</li><li>♣ KJ9</li></ul>  | West Opens 3♥.  Partner bids first. |
| Board: 185<br>Dealer: E<br>Vul: NS<br>HCP: 16   | ◆ Q<br>▼ A1064<br>◆ AQ103<br>◆ A973                                  | East Opens 3♠. You bid first.       |

| Board: 181 Dealer: E Vul: EW North HCP: 12 South HCP: 15 Contract: 3 VX E                | North:  ♠ K2  ♥ J764  ♠ A1064  ♠ A108       | South:  ♠ AQJ4  ♥ —  ♦ K8732  ♣ KQ42  | West<br>AP       | North       | East 3♥          | South X |
|------------------------------------------------------------------------------------------|---------------------------------------------|---------------------------------------|------------------|-------------|------------------|---------|
| Board: 182<br>Dealer: W<br>Vul: Both<br>North HCP: 19<br>South HCP: 11<br>Contract: 3♠ S | North:  ♠ AK96  ♥ A74  ♦ J4  ♠ AK43         | South:  ♠ Q853  ♥ K103  ♠ A973  ♠ Q5  | West 3♦ AP       | North<br>X  | East<br>Pass     |         |
| Board: 183 Dealer: E Vul: None North HCP: 7 South HCP: 15 Contract: 3 \( \bar{V} \) N    | North:  ♠ 1054  ♥ Q1082  ♦ J863  ♠ A4       | South:  ♠ A976  ♥ AKJ5  ♠ Q10  ♣ J107 | West<br>Pass     | North 3♥    | East<br>3♦<br>AP | South X |
| Board: 184 Dealer: W Vul: NS North HCP: 15 South HCP: 14 Contract: 5 S                   | North:  ♠ AK92  ♥ Q5  ♠ Q743  ♠ A105        | South:  ♠ Q65  ♥ 106  ♠ AKJ92  ♠ KJ9  | West<br>3♥<br>AP | North<br>X  | East<br>Pass     |         |
| Board: 185 Dealer: E Vul: NS North HCP: 11 South HCP: 16 Contract: 4 \( \mathbb{N} \) N  | North:<br>♠ J83<br>♥ KJ32<br>♠ K94<br>♠ QJ8 | South:  ♠ Q  ♥ A1064  ♠ AQ103  ♠ A973 | West<br>Pass     | North<br>4♥ | East 3♠ AP       | South X |

| Board: 186<br>Dealer: W<br>Vul: EW<br>HCP: 15   | <ul><li>★ KQJ10</li><li>▼ 84</li><li>◆ AJ7</li><li>◆ A732</li></ul> | West Opens 3♥. You bid first.       |
|-------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 187<br>Dealer: E<br>Vul: Both<br>HCP: 13 | <ul><li>★ KQ732</li><li>★ A7</li><li>★ 64</li><li>★ A974</li></ul>  | East Opens 3♥.  Partner bids first. |
| Board: 188<br>Dealer: W<br>Vul: EW<br>HCP: 14   | <ul><li>A2</li><li>✓ AK105</li><li>10843</li><li>✓ QJ7</li></ul>    | West Opens 3♠. You bid first.       |
| Board: 189<br>Dealer: E<br>Vul: Both<br>HCP: 4  | ♣7<br>♥ J753<br>♦ Q97<br>♣ J9543                                    | East Opens 3♦.  Partner bids first. |
| Board: 190<br>Dealer: W<br>Vul: NS<br>HCP: 16   | <ul><li>AQ54</li><li>✓ 3</li><li>✓ KQ104</li><li>AJ106</li></ul>    | West Opens 3♥. You bid first.       |

| Board: 186 Dealer: W Vul: EW North HCP: 15 South HCP: 12 Contract: 3♠ S   | North:  ♠ KQJ10  ♥ 84  ♠ AJ7  ♣ A732  | South:  ◆ 9543  ▼ AJ9  ◆ KQ85  ◆ Q10  | West<br>3♥<br>AP | North X    | East<br>Pass     |         |
|---------------------------------------------------------------------------|---------------------------------------|---------------------------------------|------------------|------------|------------------|---------|
| Board: 187 Dealer: E Vul: Both North HCP: 13 South HCP: 15 Contract: 6♠ N | North:  ♠ KQ732  ♥ A7  ♦ 64  ♣ A974   | South:  ♠ A985  ♥ J10  ♠ AQJ2  ♠ K82  | West<br>Pass     | North 6♣   | East<br>3♥<br>AP | South X |
| Board: 188 Dealer: W Vul: EW North HCP: 14 South HCP: 8 Contract: 5◆ S    | North:  ♠ A2  ♥ AK105  • 10843  ♣ QJ7 | South:  ♣ J108  ♥ Q932  ♠ KQ7652  ♣ — | West<br>3♠<br>AP | North<br>X | East<br>Pass     |         |
| Board: 189 Dealer: E Vul: Both North HCP: 4 South HCP: 19 Contract: 4 N   | North:  ♣ 7  ♥ J753  ♦ Q97  ♣ J9543   | South:  ♠ AJ106  ♥ AK62  ♠ J  ♠ AQ108 | West<br>Pass     | North 4♣   | East<br>3♦<br>AP | South X |
| Board: 190 Dealer: W Vul: NS North HCP: 16 South HCP: 10 Contract: 4 S    | North:  ♠ AQ54  ♥ 3  ♠ KQ104  ♣ AJ106 | South:  ♠ KJ9  ♥ J876  ♠ 62  ♣ KQ94   | West<br>3♥<br>AP | North<br>X | East<br>Pass     |         |

| Board: 186<br>Dealer: W<br>Vul: EW<br>HCP: 12   | <ul><li>♦ 9543</li><li>♥ AJ9</li><li>♦ KQ85</li><li>♠ Q10</li></ul>  | West Opens 3♥.  Partner bids first. |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 187<br>Dealer: E<br>Vul: Both<br>HCP: 15 | <ul><li>▲ A985</li><li>♥ J10</li><li>◆ AQJ2</li><li>◆ K82</li></ul>  | East Opens 3♥. You bid first.       |
| Board: 188<br>Dealer: W<br>Vul: EW<br>HCP: 8    | <ul><li></li></ul>                                                   | West Opens 3♠.  Partner bids first. |
| Board: 189<br>Dealer: E<br>Vul: Both<br>HCP: 19 | <ul><li>▲ AJ106</li><li>✔ AK62</li><li>◆ J</li><li>▲ AQ108</li></ul> | East Opens 3♦. You bid first.       |
| Board: 190<br>Dealer: W<br>Vul: NS<br>HCP: 10   | <ul><li>★ KJ9</li><li>▼ J876</li><li>◆ 62</li><li>◆ KQ94</li></ul>   | West Opens 3♥.  Partner bids first. |

| Board: 186 Dealer: W Vul: EW North HCP: 15 South HCP: 12 Contract: 3♠ S   | North:  ♠ KQJ10  ♥ 84  ♠ AJ7  ♣ A732  | South:  ◆ 9543  ▼ AJ9  ◆ KQ85  ◆ Q10  | West<br>3♥<br>AP | North X    | East<br>Pass     |         |
|---------------------------------------------------------------------------|---------------------------------------|---------------------------------------|------------------|------------|------------------|---------|
| Board: 187 Dealer: E Vul: Both North HCP: 13 South HCP: 15 Contract: 6♠ N | North:  ♠ KQ732  ♥ A7  ♦ 64  ♣ A974   | South:  ♠ A985  ♥ J10  ♠ AQJ2  ♠ K82  | West<br>Pass     | North 6♣   | East<br>3♥<br>AP | South X |
| Board: 188 Dealer: W Vul: EW North HCP: 14 South HCP: 8 Contract: 5◆ S    | North:  ♠ A2  ♥ AK105  • 10843  ♣ QJ7 | South:  ♣ J108  ♥ Q932  ♠ KQ7652  ♣ — | West<br>3♠<br>AP | North<br>X | East<br>Pass     |         |
| Board: 189 Dealer: E Vul: Both North HCP: 4 South HCP: 19 Contract: 4 N   | North:  ♣ 7  ♥ J753  ♦ Q97  ♣ J9543   | South:  ♠ AJ106  ♥ AK62  ♠ J  ♠ AQ108 | West<br>Pass     | North 4♣   | East<br>3♦<br>AP | South X |
| Board: 190 Dealer: W Vul: NS North HCP: 16 South HCP: 10 Contract: 4 S    | North:  ♠ AQ54  ♥ 3  ♠ KQ104  ♣ AJ106 | South:  ♠ KJ9  ♥ J876  ♠ 62  ♣ KQ94   | West<br>3♥<br>AP | North<br>X | East<br>Pass     |         |

| Board: 191       | <b>♦</b> J953 | East Onong 3                   |
|------------------|---------------|--------------------------------|
| Dealer: E        | <b>♥</b> K52  | East Opens 3♥.                 |
| Vul: Both        | <b>♦</b> 942  | Partner bids first.            |
| HCP: 7           | <b>♣</b> QJ9  | Partiler bigs first.           |
|                  |               |                                |
| Board: 192       | <b>♦</b> A753 | West Onens 2m                  |
| Dealer: W        | <b>v</b> 105  | West Opens 3♥.                 |
| Vul: EW          | <b>♦</b> AK4  | You bid first.                 |
| HCP: 14          | <b>♣</b> QJ76 | i ou old first.                |
|                  |               |                                |
| Board: 193       | <b>♦</b> 843  | East Onong 24                  |
| Dealer: E        | <b>♥</b> 843  | East Opens 3♠.                 |
| Vul: None        | ♦ A864        | Partner bids first.            |
| HCP: 8           | ♣ A107        | Tarther blus first.            |
|                  |               |                                |
| Board: 194       | <b>♠</b> A2   | West Opens 3♠.                 |
| Dealer: W        | <b>♥</b> KQ53 | East Doubles Pass if possible. |
| Vul: EW          | ◆ Q752        |                                |
| HCP: 15          | <b>♣</b> A96  | You bid first.                 |
|                  |               |                                |
| Board: 195       | <b>♠</b> A106 | East Opens 3♥.                 |
| Dealer: E        | <b>♥</b> K953 | Last Opens 5 .                 |
| 17-1. NI         | ♦ Q109        | Partner bids first.            |
| Vul: None HCP: 9 | <b>♦</b> 863  | Pariner mine ringi             |

| Board: 191<br>Dealer: E<br>Vul: Both<br>North HCP: 7                        | North:<br><b>♠</b> J953<br><b>♥</b> K52 | South:<br>♠ AQ87<br>♥ 8                      | West               | North              | East 3♥           | South X     |
|-----------------------------------------------------------------------------|-----------------------------------------|----------------------------------------------|--------------------|--------------------|-------------------|-------------|
| South HCP: 17<br>Contract: 3♥X E                                            | ◆ 942<br>◆ QJ9                          | ◆ AQJ7<br>◆ A1032                            | AP                 |                    |                   |             |
| Board: 192 Dealer: W Vul: EW North HCP: 14 South HCP: 11 Contract: 3 VX     | North:  ♠ A753  ♥ 105  ♠ AK4  ♠ QJ76    | South:  ♠ KQJ9  ♥ K74  ♠ Q97  ♣ 985          | West 3♥            | North<br>X         | East<br>AP        | South       |
| Board: 193 Dealer: E Vul: None North HCP: 8 South HCP: 14 Contract: 4 \( \) | North:  ◆ 843  ◆ 843  ◆ A864  ◆ A107    | South:  ♣ 7  ♥ AKJ2  ♦ KJ93  ♣ Q864          | West<br>Pass       | North 4            | East<br>3♠<br>AP  | South X     |
| Board: 194 Dealer: W Vul: EW North HCP: 15 South HCP: 8 Contract: 4♥X S     | North:  ♠ A2  ♥ KQ53  ♠ Q752  ♣ A96     | South:<br>♠ 97<br>♥ A874<br>♦ J109<br>♠ QJ53 | West<br>3♠<br>Pass | North<br>X<br>Pass | East<br>Pass<br>X | South 4♥ AP |
| Board: 195 Dealer: E Vul: None North HCP: 9 South HCP: 16 Contract: 3♥X E   | North:  ♠ A106  ♥ K953  ♠ Q109  ♣ 863   | South:  ♠ K743  ♥ 6  ♠ AK85  ♣ AQ72          | West<br>AP         | North              | East 3♥           | South X     |

| Board: 191<br>Dealer: E<br>Vul: Both<br>HCP: 17 | <ul><li>AQ87</li><li>♥ 8</li><li>AQJ7</li><li>A1032</li></ul>      | East Opens 3♥. You bid first.                                      |
|-------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------|
| Board: 192<br>Dealer: W<br>Vul: EW<br>HCP: 11   | <ul><li>★ KQJ9</li><li>★ K74</li><li>◆ Q97</li><li>◆ 985</li></ul> | West Opens 3♥.  Partner bids first.                                |
| Board: 193<br>Dealer: E<br>Vul: None<br>HCP: 14 | <ul><li>♣ 7</li><li>♥ AKJ2</li><li>◆ KJ93</li><li>♣ Q864</li></ul> | East Opens 3♠. You bid first.                                      |
| Board: 194<br>Dealer: W<br>Vul: EW<br>HCP: 8    | <ul><li>♣97</li><li>★ A874</li><li>◆ J109</li><li>♣ QJ53</li></ul> | West Opens 3♠. East Doubles Pass if possible.  Partner bids first. |
| Board: 195<br>Dealer: E<br>Vul: None<br>HCP: 16 | <ul><li>★ K743</li><li>★ 6</li><li>◆ AK85</li><li>★ AQ72</li></ul> | East Opens 3♥. You bid first.                                      |

| Board: 191<br>Dealer: E<br>Vul: Both<br>North HCP: 7                        | North:<br><b>♠</b> J953<br><b>♥</b> K52 | South:<br>♠ AQ87<br>♥ 8                      | West               | North              | East 3♥           | South X     |
|-----------------------------------------------------------------------------|-----------------------------------------|----------------------------------------------|--------------------|--------------------|-------------------|-------------|
| South HCP: 17<br>Contract: 3♥X E                                            | ◆ 942<br>◆ QJ9                          | ◆ AQJ7<br>◆ A1032                            | AP                 |                    |                   |             |
| Board: 192 Dealer: W Vul: EW North HCP: 14 South HCP: 11 Contract: 3 VX     | North:  ♠ A753  ♥ 105  ♠ AK4  ♠ QJ76    | South:  ♠ KQJ9  ♥ K74  ♠ Q97  ♣ 985          | West 3♥            | North<br>X         | East<br>AP        | South       |
| Board: 193 Dealer: E Vul: None North HCP: 8 South HCP: 14 Contract: 4 \( \) | North:  ◆ 843  ◆ 843  ◆ A864  ◆ A107    | South:  ♣ 7  ♥ AKJ2  ♦ KJ93  ♣ Q864          | West<br>Pass       | North 4            | East<br>3♠<br>AP  | South X     |
| Board: 194 Dealer: W Vul: EW North HCP: 15 South HCP: 8 Contract: 4♥X S     | North:  ♠ A2  ♥ KQ53  ♠ Q752  ♣ A96     | South:<br>♠ 97<br>♥ A874<br>♦ J109<br>♠ QJ53 | West<br>3♠<br>Pass | North<br>X<br>Pass | East<br>Pass<br>X | South 4♥ AP |
| Board: 195 Dealer: E Vul: None North HCP: 9 South HCP: 16 Contract: 3♥X E   | North:  ♠ A106  ♥ K953  ♠ Q109  ♣ 863   | South:  ♠ K743  ♥ 6  ♠ AK85  ♣ AQ72          | West<br>AP         | North              | East 3♥           | South X     |

| Board: 196<br>Dealer: W<br>Vul: NS<br>HCP: 15   | <ul><li>♣ QJ65</li><li>♥ 42</li><li>♦ AJ94</li><li>♣ AK5</li></ul> | West Opens 3♥. You bid first.       |
|-------------------------------------------------|--------------------------------------------------------------------|-------------------------------------|
| Board: 197<br>Dealer: E<br>Vul: Both<br>HCP: 11 | <ul><li>★ K9</li><li>▼ J85</li><li>◆ KJ95</li><li>◆ K753</li></ul> | East Opens 3♣.  Partner bids first. |
| Board: 198<br>Dealer: W<br>Vul: NS<br>HCP: 17   | <ul><li>♣ AJ53</li><li>♥ J</li><li>♦ AK87</li><li>♣ A742</li></ul> | West Opens 3♥. You bid first.       |
| Board: 199<br>Dealer: E<br>Vul: Both<br>HCP: 16 | <ul><li>♠ AQ93</li><li>♥ A2</li><li>♠ KJ872</li><li>♠ Q6</li></ul> | East Opens 3♥.  Partner bids first. |
| Board: 200<br>Dealer: W<br>Vul: NS<br>HCP: 15   | <ul><li>109</li><li>KQ107</li><li>J107</li><li>AKQ6</li></ul>      | West Opens 3♠. You bid first.       |

| Board: 196<br>Dealer: W<br>Vul: NS<br>North HCP: 15<br>South HCP: 13<br>Contract: 3♠ S | North:  ♠ QJ65  ♥ 42  ♠ AJ94  ♠ AK5    | South:  ♠ AK43  ♥ J5  ♠ KQ65  ♣ 1043   | West<br>3♥<br>AP | North X    | East<br>Pass     |              |
|----------------------------------------------------------------------------------------|----------------------------------------|----------------------------------------|------------------|------------|------------------|--------------|
| Board: 197 Dealer: E Vul: Both North HCP: 11 South HCP: 16 Contract: 3 N               | North:  ♠ K9  ♥ J85  ♠ KJ95  ♣ K753    | South:  ♠ AQJ5  ♥ K743  ♠ AQ76  ♠ 10   |                  | North 3♦   | East<br>3♣<br>AP | South X      |
| Board: 198 Dealer: W Vul: NS North HCP: 17 South HCP: 9 Contract: 4 S                  | North:  ♠ AJ53  ♥ J  ♠ AK87  ♠ A742    | South:  ♣ 76  ♥ K1096  • Q103  ♣ KJ103 | West<br>3♥<br>AP | North X    | East<br>Pass     |              |
| Board: 199 Dealer: E Vul: Both North HCP: 16 South HCP: 15 Contract: 6 N               | North:  ♠ AQ93  ♥ A2  ♠ KJ872  ♣ Q6    | South:  ♠ KJ108  ♥ 84  ♠ A64  ♣ AK102  | West<br>Pass     | North 6♦   | East<br>3♥<br>AP | South X      |
| Board: 200<br>Dealer: W<br>Vul: NS<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S | North:  • 109  • KQ107  • J107  • AKQ6 | South:  ♠ A62  ♥ A83  ♠ A6542  ♣ 92    | West<br>3♠<br>AP | North<br>X |                  | South<br>3NT |

| Board: 196<br>Dealer: W<br>Vul: NS<br>HCP: 13   | <ul><li>♠ AK43</li><li>♥ J5</li><li>♦ KQ65</li><li>♠ 1043</li></ul>  | West Opens 3♥.  Partner bids first. |
|-------------------------------------------------|----------------------------------------------------------------------|-------------------------------------|
| Board: 197<br>Dealer: E<br>Vul: Both<br>HCP: 16 | <ul><li>▲ AQJ5</li><li>▼ K743</li><li>◆ AQ76</li><li>▲ 10</li></ul>  | East Opens 3♣. You bid first.       |
| Board: 198<br>Dealer: W<br>Vul: NS<br>HCP: 9    | <ul><li>★76</li><li>▼K1096</li><li>◆Q103</li><li>◆KJ103</li></ul>    | West Opens 3♥.  Partner bids first. |
| Board: 199<br>Dealer: E<br>Vul: Both<br>HCP: 15 | <ul><li>★ KJ108</li><li>▼ 84</li><li>◆ A64</li><li>◆ AK102</li></ul> | East Opens 3♥.  You bid first.      |
| Board: 200<br>Dealer: W<br>Vul: NS<br>HCP: 12   | <ul><li>A62</li><li>✓ A83</li><li>A6542</li><li>● 92</li></ul>       | West Opens 3♠.  Partner bids first. |

| Board: 196<br>Dealer: W<br>Vul: NS<br>North HCP: 15<br>South HCP: 13<br>Contract: 3♠ S | North:  ♠ QJ65  ♥ 42  ♠ AJ94  ♠ AK5    | South:  ♠ AK43  ♥ J5  ♠ KQ65  ♣ 1043   | West<br>3♥<br>AP | North X    | East<br>Pass     |              |
|----------------------------------------------------------------------------------------|----------------------------------------|----------------------------------------|------------------|------------|------------------|--------------|
| Board: 197 Dealer: E Vul: Both North HCP: 11 South HCP: 16 Contract: 3 N               | North:  ♠ K9  ♥ J85  ♠ KJ95  ♣ K753    | South:  ♠ AQJ5  ♥ K743  ♠ AQ76  ♠ 10   |                  | North 3♦   | East<br>3♣<br>AP | South X      |
| Board: 198 Dealer: W Vul: NS North HCP: 17 South HCP: 9 Contract: 4 S                  | North:  ♠ AJ53  ♥ J  ♠ AK87  ♠ A742    | South:  ♣ 76  ♥ K1096  • Q103  ♣ KJ103 | West<br>3♥<br>AP | North X    | East<br>Pass     |              |
| Board: 199 Dealer: E Vul: Both North HCP: 16 South HCP: 15 Contract: 6 N               | North:  ♠ AQ93  ♥ A2  ♠ KJ872  ♣ Q6    | South:  ♠ KJ108  ♥ 84  ♠ A64  ♣ AK102  | West<br>Pass     | North 6♦   | East<br>3♥<br>AP | South X      |
| Board: 200<br>Dealer: W<br>Vul: NS<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S | North:  • 109  • KQ107  • J107  • AKQ6 | South:  ♠ A62  ♥ A83  ♠ A6542  ♣ 92    | West<br>3♠<br>AP | North<br>X |                  | South<br>3NT |

| Board: 201<br>Dealer: E<br>Vul: Both<br>HCP: 15 | <ul><li>★ A1092</li><li>★ AK863</li><li>★ A642</li><li>★ —</li></ul>   | East Opens 3♠.  Partner bids first. |
|-------------------------------------------------|------------------------------------------------------------------------|-------------------------------------|
| Board: 202<br>Dealer: W<br>Vul: None<br>HCP: 19 | <ul><li>AQ75</li><li>✓ AQ753</li><li>✓ —</li><li>AK72</li></ul>        | West Opens 3♦. You bid first.       |
| Board: 203<br>Dealer: E<br>Vul: EW<br>HCP: 9    | <ul><li>★ 109</li><li>★ A1075</li><li>★ K102</li><li>★ Q1063</li></ul> | East Opens 3♥.  Partner bids first. |
| Board: 204<br>Dealer: W<br>Vul: NS<br>HCP: 15   | <ul><li>▲ AJ96</li><li>♥ 94</li><li>◆ AK102</li><li>◆ K54</li></ul>    | West Opens 3♥. You bid first.       |
| Board: 205<br>Dealer: E<br>Vul: EW<br>HCP: 4    | <ul><li>★ K97642</li><li>▼ 76</li><li>◆ 863</li><li>◆ J8</li></ul>     | East Opens 3♣.  Partner bids first. |

| Board: 201 Dealer: E Vul: Both North HCP: 15 South HCP: 14 Contract: 6♥ N               | North:  ♠ A1092  ♥ AK863  ♠ A642  ♠ —   | South:  ♠ 6  ♥ QJ105  ♠ KJ98  ♣ AK72 | West<br>Pass                        | North 6♥                          | East 3♠ AP           | South X          |
|-----------------------------------------------------------------------------------------|-----------------------------------------|--------------------------------------|-------------------------------------|-----------------------------------|----------------------|------------------|
| Board: 202<br>Dealer: W<br>Vul: None<br>North HCP: 19<br>South HCP: 9<br>Contract: 6♥ S | North:  ♠ AQ75  ♥ AQ753  ♠ —  ♣ AK72    | South:  ♠ K96  ♥ K1084  ♠ K865  ♣ 43 | 3♦<br>Pass<br>Pass<br>AP<br>1. Blac | North X 4♥ 5♣²  kwood 0 /5 or 3/5 | Pass<br>Pass<br>Pass | 3♥<br>4NT¹<br>6♥ |
| Board: 203 Dealer: E Vul: EW North HCP: 9 South HCP: 20 Contract: 4 N                   | North:  ♠ 109  ♥ A1075  ♠ K102  ♣ Q1063 | South:  ♠ AKQJ  ♥ 6  ♠ AQJ8  ♠ K974  | West<br>Pass                        | North 4♣                          | East<br>3♥<br>AP     | South X          |
| Board: 204<br>Dealer: W<br>Vul: NS<br>North HCP: 15<br>South HCP: 13<br>Contract: 3N S  | North:  ♠ AJ96  ♥ 94  ♠ AK102  ♠ K54    | South:  ♠ Q1053  ♥ K7  ♠ Q95  ♠ AQ82 | West<br>3♥<br>AP                    | North X                           |                      | South<br>3NT     |
| Board: 205<br>Dealer: E<br>Vul: EW<br>North HCP: 4<br>South HCP: 20<br>Contract: 3♠ N   | North:  ♠ K97642  ♥ 76  ♦ 863  ♣ J8     | South:  ♠ AQ8  ♥ AQ85  ♠ KQJ10  ♠ Q4 | West<br>Pass                        | North 3♠                          | East 3♣ AP           | South X          |

| Board: 201<br>Dealer: E<br>Vul: Both<br>HCP: 14 | <ul><li>♠ 6</li><li>♥ QJ105</li><li>♦ KJ98</li><li>♠ AK72</li></ul> | East Opens 3♠. You bid first.       |
|-------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Board: 202<br>Dealer: W<br>Vul: None<br>HCP: 9  | <ul><li>★ K96</li><li>▼ K1084</li><li>◆ K865</li><li>◆ 43</li></ul> | West Opens 3♦.  Partner bids first. |
| Board: 203<br>Dealer: E<br>Vul: EW<br>HCP: 20   | <ul><li>★ AKQJ</li><li>♥ 6</li><li>★ AQJ8</li><li>★ K974</li></ul>  | East Opens 3♥. You bid first.       |
| Board: 204<br>Dealer: W<br>Vul: NS<br>HCP: 13   | <ul><li>♣ Q1053</li><li>♥ K7</li><li>◆ Q95</li><li>♣ AQ82</li></ul> | West Opens 3♥.  Partner bids first. |
| Board: 205<br>Dealer: E<br>Vul: EW<br>HCP: 20   | <ul><li>AQ8</li><li>✓ AQ85</li><li>✓ KQJ10</li><li>✓ Q4</li></ul>   | East Opens 3♣. You bid first.       |

| Board: 201 Dealer: E Vul: Both North HCP: 15 South HCP: 14 Contract: 6♥ N               | North:  ♠ A1092  ♥ AK863  ♠ A642  ♠ —   | South:  ♠ 6  ♥ QJ105  ♠ KJ98  ♣ AK72 | West<br>Pass                        | North 6♥                          | East 3♠ AP           | South X          |
|-----------------------------------------------------------------------------------------|-----------------------------------------|--------------------------------------|-------------------------------------|-----------------------------------|----------------------|------------------|
| Board: 202<br>Dealer: W<br>Vul: None<br>North HCP: 19<br>South HCP: 9<br>Contract: 6♥ S | North:  ♠ AQ75  ♥ AQ753  ♠ —  ♣ AK72    | South:  ♠ K96  ♥ K1084  ♠ K865  ♣ 43 | 3♦<br>Pass<br>Pass<br>AP<br>1. Blac | North X 4♥ 5♣²  kwood 0 /5 or 3/5 | Pass<br>Pass<br>Pass | 3♥<br>4NT¹<br>6♥ |
| Board: 203 Dealer: E Vul: EW North HCP: 9 South HCP: 20 Contract: 4 N                   | North:  ♠ 109  ♥ A1075  ♠ K102  ♣ Q1063 | South:  ♠ AKQJ  ♥ 6  ♠ AQJ8  ♠ K974  | West<br>Pass                        | North 4♣                          | East<br>3♥<br>AP     | South X          |
| Board: 204<br>Dealer: W<br>Vul: NS<br>North HCP: 15<br>South HCP: 13<br>Contract: 3N S  | North:  ♠ AJ96  ♥ 94  ♠ AK102  ♠ K54    | South:  ♠ Q1053  ♥ K7  ♠ Q95  ♠ AQ82 | West<br>3♥<br>AP                    | North X                           |                      | South<br>3NT     |
| Board: 205<br>Dealer: E<br>Vul: EW<br>North HCP: 4<br>South HCP: 20<br>Contract: 3♠ N   | North:  ♠ K97642  ♥ 76  ♦ 863  ♣ J8     | South:  ♠ AQ8  ♥ AQ85  ♠ KQJ10  ♠ Q4 | West<br>Pass                        | North 3♠                          | East 3♣ AP           | South X          |