Board: 1 Dealer: S Vul: None HCP: 10	<ul><li>♣ AJ73</li><li>♥ 2</li><li>◆ 843</li><li>♣ AJ983</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 13	<ul><li>★ A10864</li><li>♥ Q98</li><li>★ A2</li><li>★ K105</li></ul>	East Bids 1NT if possible. You bid first.
Board: 3 Dealer: S Vul: EW HCP: 10	<ul><li>★ K6</li><li>♥ Q972</li><li>◆ J2</li><li>◆ KJ832</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 14	<ul><li>♠ A</li><li>♥ AQ1095</li><li>♦ J63</li><li>♠ QJ85</li></ul>	East Bids 1NT if possible. You bid first.
Board: 5 Dealer: S Vul: NS HCP: 11	<ul><li>★ A104</li><li>▼ 53</li><li>◆ J9</li><li>◆ KQJ985</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3 V X W	North:  ♠ AJ73  ♥ 2  ♠ 843  ♠ AJ983	South:  ◆ 52  ▼ AJ10  ◆ AQJ52  ♣ 1076	West  1NT 3▼¹ AP 1. artific	Pass	East 2♦ Pass	1 <b>♦</b> 2NT
Board: 2 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 1N E	North:  ♠ A10864  ♥ Q98  ♠ A2  ♠ K105	South:	West	North 1♠	East 1NT	
Board: 3 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 3 S	North:  ♠ K6  ♥ Q972  ♦ J2  ♣ KJ832	South:  ♣ J75  ♥ J3  ♣ AQ8763  ♣ A10	West 1NT AP	North X	East 2♥	South 1 → 3 →
Board: 4 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2 N	North:  ♠ A  ♥ AQ1095  ♦ J63  ♠ QJ85	South:  ♠ KQJ104  ♥ 742  ♠ K8  ♣ 1094	West AP	North 1♥	East 1NT	
Board: 5 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3 S	North:  ♠ A104  ♥ 53  ♠ J9  ♣ KQJ985	South:  ♠ K876  ♥ A104  ♠ KQ8764  ♣ —		North 2♣ 3◆	East Pass AP	1♦

Board: 1 Dealer: S Vul: None HCP: 12	<ul><li>★ 52</li><li>★ AJ10</li><li>★ AQJ52</li><li>★ 1076</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. You bid first.
Board: 2 Dealer: N Vul: NS HCP: 5	<ul><li>▶ J72</li><li>♥ J642</li><li>♦ K653</li><li>▶ 94</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 3 Dealer: S Vul: EW HCP: 12	<ul><li>♣ J75</li><li>♥ J3</li><li>♦ AQ8763</li><li>♣ A10</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.
Board: 4 Dealer: N Vul: Both HCP: 9	<b>★</b> KQJ104 <b>∀</b> 742 <b>★</b> K8 <b>♣</b> 1094	East Bids 1NT if possible.  Partner bids first.
Board: 5 Dealer: S Vul: NS HCP: 12	<b>★</b> K876 <b>♥</b> A104 <b>♦</b> KQ8764 <b>♣</b> —	West Bids 1NT if possible. You bid first.

Board: 1 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3 V X W	North:  ♠ AJ73  ♥ 2  ♠ 843  ♠ AJ983	South:  ◆ 52  ▼ AJ10  ◆ AQJ52  ♣ 1076	West  1NT 3▼¹ AP 1. artific	Pass	East 2♦ Pass	1 <b>♦</b> 2NT
Board: 2 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 1N E	North:  ♠ A10864  ♥ Q98  ♠ A2  ♠ K105	South:	West	North 1♠	East 1NT	
Board: 3 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 3 S	North:  ♠ K6  ♥ Q972  ♦ J2  ♣ KJ832	South:  ♣ J75  ♥ J3  ♣ AQ8763  ♣ A10	West 1NT AP	North X	East 2♥	South 1 → 3 →
Board: 4 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2 N	North:  ♠ A  ♥ AQ1095  ♦ J63  ♠ QJ85	South:  ♠ KQJ104  ♥ 742  ♠ K8  ♣ 1094	West AP	North 1♥	East 1NT	
Board: 5 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3 S	North:  ♠ A104  ♥ 53  ♠ J9  ♣ KQJ985	South:  ♠ K876  ♥ A104  ♠ KQ8764  ♣ —		North 2♣ 3◆	East Pass AP	1♦

Board: 6 Dealer: N Vul: EW HCP: 12	<ul><li>★ K72</li><li>▼ AQ7</li><li>◆ 106</li><li>◆ QJ987</li></ul>	East Bids 1NT if possible. You bid first.
Board: 7 Dealer: S Vul: Both HCP: 6	<ul><li>♣ J76</li><li>♥ KQ1062</li><li>♦ 53</li><li>♣ 982</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 12	<ul><li>AJ4</li><li>♥ Q98</li><li>A10982</li><li>J5</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 9 Dealer: S Vul: EW HCP: 6	<ul><li>★ KJ8742</li><li>♥ Q1083</li><li>♦ 9</li><li>♣ 76</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 10 Dealer: N Vul: Both HCP: 13	<ul><li>★ KQ64</li><li>▼ 107</li><li>◆ Q7</li><li>◆ AQ1063</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.

Board: 6 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ K72  ♥ AQ7  • 106  ♣ QJ987	South:  ♠ AQJ986  ♥ J532  ♠ 32  ♠ K	West AP	North 1♣	East 1NT	
Board: 7 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 4♠ S	North:  ♣ J76  ♥ KQ1062  ♦ 53  ♣ 982	South:  ♠ AQ8532  ♥ 8  ♠ AK97  ♣ J4	West 1NT AP	North 2♠	East Pass	1♠
Board: 8 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 2▼ E	North:  ♠ AJ4  ♥ Q98  ♠ A10982  ♣ J5	South:  ♠ KQ8753  ♥ J2  ♦ 63  ♣ 743	West 2◆	North 1 X		South Pass AP
Board: 9 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ KJ8742  ♥ Q1083  ♦ 9  ♣ 76	South:  ◆ A953  ▼ 76  ◆ KJ3  ◆ A1054	West 1NT	North AP	East	South 1♣
Board: 10 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 3 • E	North:  ♠ KQ64  ▼ 107  ♠ Q7  ♣ AQ1063	South:  ♠ 10987  ♥ AQ95432  ♦ 5  ♣ 8	<b>3</b> ♣¹		1NT 3♦ <sup>2</sup>	Pass

Board: 6 Dealer: N Vul: EW HCP: 11	<ul><li>♣ AQJ986</li><li>♥ J532</li><li>♦ 32</li><li>♣ K</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 7 Dealer: S Vul: Both HCP: 14	<ul><li>AQ8532</li><li>♥ 8</li><li>AK97</li><li>J4</li></ul>	West Bids 1NT if possible. You bid first.
Board: 8 Dealer: N Vul: None HCP: 6	<ul><li>★ KQ8753</li><li>▼ J2</li><li>◆ 63</li><li>◆ 743</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 9 Dealer: S Vul: EW HCP: 12	<ul><li>★ A953</li><li>▼ 76</li><li>◆ KJ3</li><li>◆ A1054</li></ul>	West Bids 1NT if possible. You bid first.
Board: 10 Dealer: N Vul: Both HCP: 6	<ul><li>10987</li><li>✓ AQ95432</li><li>5</li><li>8</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible.  Partner bids first.

Board: 6 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ K72  ♥ AQ7  • 106  ♣ QJ987	South:  ♠ AQJ986  ♥ J532  ♠ 32  ♠ K	West AP	North 1♣	East 1NT	
Board: 7 Dealer: S Vul: Both North HCP: 6 South HCP: 14 Contract: 4♠ S	North:  ♣ J76  ♥ KQ1062  ♦ 53  ♣ 982	South:  ♠ AQ8532  ♥ 8  ♠ AK97  ♣ J4	West 1NT AP	North 2♠	East Pass	1♠
Board: 8 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 2▼ E	North:  ♠ AJ4  ♥ Q98  ♠ A10982  ♣ J5	South:  ♠ KQ8753  ♥ J2  ♦ 63  ♣ 743	West 2◆	North 1 X		South Pass AP
Board: 9 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ KJ8742  ♥ Q1083  ♦ 9  ♣ 76	South:  ◆ A953  ▼ 76  ◆ KJ3  ◆ A1054	West 1NT	North AP	East	South 1♣
Board: 10 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 3 • E	North:  ♠ KQ64  ▼ 107  ♠ Q7  ♣ AQ1063	South:  ♠ 10987  ♥ AQ95432  ♦ 5  ♣ 8	<b>3</b> ♣¹		1NT 3♦ <sup>2</sup>	Pass

Board: 11 Dealer: S Vul: None HCP: 7	<ul><li>★ 75</li><li>♥ QJ104</li><li>◆ KJ1054</li><li>◆ 95</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 12 Dealer: N Vul: NS HCP: 14	<ul><li>J2</li><li>✓ AK94</li><li>J4</li><li>✓ KQ873</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 13 Dealer: S Vul: Both HCP: 9	<ul><li>★KQ109854</li><li>♥3</li><li>♦ 10</li><li>★ A763</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 14 Dealer: N Vul: None HCP: 13	<ul><li>★ K7432</li><li>♥ QJ107</li><li>♦ K74</li><li>★ A</li></ul>	East Bids 1NT if possible. You bid first.
Board: 15 Dealer: S Vul: NS HCP: 8	<ul><li>★ A763</li><li>▼ KJ54</li><li>◆ 98</li><li>◆ 752</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 11 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 2♠ W	North:  ♣ 75  ♥ QJ104  ♠ KJ1054  ♣ 95	South:  ♠ AK108  ♥ K95  ♦ 97  ♣ KJ74	West 1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass
Board: 12 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 2♥ E	North:  ♣ J2  ♥ AK94  ♦ J4  ♣ KQ873	South:  ♠ K976543  ♥ 5  ♦ Q982  ♠ 6	West 2+	North 1♣ Pass	East 1NT 2♥	South Pass AP
Board: 13 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 44 N	North:  ♠ KQ109854  ♥ 3  • 10  ♣ A763	South:  ♣ 72  ▼ AQ987  ♦ AK94  ♣ 82	West 1NT	North 4♣	East AP	South 1♥
Board: 14 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ K7432  ♥ QJ107  ♠ K74  ♠ A	South:  ◆ 95  ▼ A953  ◆ J3  ◆ QJ932	West	North 1♠	East 1NT	
Board: 15 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 1N W	North:  ♠ A763  ♥ KJ54  ♦ 98  ♣ 752	South:  ♠ QJ98  ♥ A86  ♠ K65  ♠ K98	West 1NT	North AP	East	South 1♣

Board: 11 Dealer: S Vul: None HCP: 14	<ul><li>AK108</li><li>✓ K95</li><li>✓ 97</li><li>✓ KJ74</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 12 Dealer: N Vul: NS HCP: 5	<ul><li>★ K976543</li><li>♥ 5</li><li>◆ Q982</li><li>◆ 6</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 13 Dealer: S Vul: Both HCP: 13	<ul><li>♣ 72</li><li>♥ AQ987</li><li>♦ AK94</li><li>♣ 82</li></ul>	West Bids 1NT if possible. You bid first.
Board: 14 Dealer: N Vul: None HCP: 8	<ul><li>♠ 95</li><li>♥ A953</li><li>♦ J3</li><li>♠ QJ932</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 15 Dealer: S Vul: NS HCP: 13	<ul><li>♣ QJ98</li><li>♥ A86</li><li>♦ K65</li><li>♣ K98</li></ul>	West Bids 1NT if possible. You bid first.

Board: 11 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 2♠ W	North:  ♣ 75  ♥ QJ104  ♠ KJ1054  ♣ 95	South:  ♠ AK108  ♥ K95  ♦ 97  ♣ KJ74	West 1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass
Board: 12 Dealer: N Vul: NS North HCP: 14 South HCP: 5 Contract: 2♥ E	North:  ♣ J2  ♥ AK94  ♦ J4  ♣ KQ873	South:  ♠ K976543  ♥ 5  ♦ Q982  ♠ 6	West 2+	North 1♣ Pass	East 1NT 2♥	South Pass AP
Board: 13 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 4 N	North:  ♠ KQ109854  ♥ 3  • 10  ♣ A763	South:  ♣ 72  ▼ AQ987  ♦ AK94  ♣ 82	West 1NT	North 4♣	East AP	South 1♥
Board: 14 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ K7432  ♥ QJ107  ♠ K74  ♠ A	South:  ◆ 95  ▼ A953  ◆ J3  ◆ QJ932	West	North 1♠	East 1NT	
Board: 15 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 1N W	North:  ♠ A763  ♥ KJ54  ♦ 98  ♣ 752	South:  ♠ QJ98  ♥ A86  ♠ K65  ♠ K98	West 1NT	North AP	East	South 1♣

Board: 16 Dealer: N VAKQ4 Vul: EW Vul: EW HCP: 18  Board: 17 Dealer: S Valy965 Vul: None HCP: 10  Board: 18 Dealer: N VK73 Vul: NS Vul			
Dealer: S	Dealer: N Vul: EW	<b>♥</b> AKQ4 <b>•</b> 2	-
Dealer: N Vul: NS HCP: 13  **Nou bid first.  Board: 19 Dealer: S Vul: EW Vul: EW HCP: 10  **AQJ1032  **Board: 19 Dealer: S Vul: EW HCP: 10  **AQJ1032  **Board: 19 Dealer: S Vul: EW Vul: EW HCP: 10  **A10  **A10  **Least Bids 1NT if possible.  You bid first.  **Board: 19 Partner bids first.  **East Bids 1NT if possible.  You bid first  **You bid first  **You bid first	Dealer: S Vul: None	<ul><li>★ AJ965</li><li>★ KQ73</li></ul>	•
Dealer: S	Dealer: N Vul: NS	<b>∨</b> K73 <b>→</b> 52	-
Dealer: N ▼ 103  Vul: Both ◆ A10  East Bids 1NT if possible.  You bid first	Dealer: S Vul: EW	<ul><li>✓ J4</li><li>✓ KJ1093</li></ul>	•
	Dealer: N Vul: Both	♥ 103 ♦ A10	-

Board: 16 Dealer: N Vul: EW North HCP: 18 South HCP: 5 Contract: 3♠ N	North:  ♠ AQ10864  ♥ AKQ4  ♠ 2  ♠ K5	South:	West Pass	North 1♠ 3♠	East 1NT AP	
Board: 17 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3♠ S	North:  ♦ 83  ▼ AJ965  • KQ73  ♣ 107	South:  ♠ AQJ962  ♥ Q  ♦ 4  ♣ QJ963	West 1NT Pass	North 2♥ 3♠		South 1♣ 2♠
Board: 18 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 2♣ N	North:  ♠ K6  ♥ K73  ♦ 52  ♣ AQJ1032	South:  ♠ Q1074  ♥ 854  ♠ KQ973  ♣ 8	West Pass	North 1♣ 2♣	East 1NT AP	
Board: 19 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 2♠ N	North:  ♠ KQ753  ▼ J4  ◆ KJ1093  ♣ 4	South:	West 1NT Pass	North Pass 2♣	East Pass AP	1♣
Board: 20 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♣ J965  ♥ 103  ♠ A10  ♣ AQJ87	South:  ♠ K1074  ♥ A9874  ♦ J87  ♠ 6	West	North 1♣	East 1NT	

Board: 16 Dealer: N Vul: EW HCP: 5	<b>♦</b> 5 <b>♥</b> 82 <b>♦</b> QJ973 <b>♣</b> Q9862	East Bids 1NT if possible.  Partner bids first.
Board: 17 Dealer: S Vul: None HCP: 12	<ul><li>AQJ962</li><li>Q</li><li>4</li><li>QJ963</li></ul>	West Bids 1NT if possible. You bid first.
Board: 18 Dealer: N Vul: NS HCP: 7	<ul><li>♣ Q1074</li><li>♥ 854</li><li>♦ KQ973</li><li>♣ 8</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 19 Dealer: S Vul: EW HCP: 12	<ul><li>▲ 10</li><li>✔ A95</li><li>◆ A52</li><li>♣ A109652</li></ul>	West Bids 1NT if possible. You bid first.
Board: 20 Dealer: N Vul: Both HCP: 8	<ul><li>★ K1074</li><li>▼ A9874</li><li>◆ J87</li><li>◆ 6</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 16 Dealer: N Vul: EW North HCP: 18 South HCP: 5 Contract: 3♠ N	North:  ♠ AQ10864  ♥ AKQ4  ♠ 2  ♠ K5	South:	West Pass	North 1♠ 3♠	East 1NT AP	
Board: 17 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 3♠ S	North:  ♦ 83  ▼ AJ965  • KQ73  ♣ 107	South:  ♠ AQJ962  ♥ Q  ♦ 4  ♣ QJ963	West 1NT Pass	North 2♥ 3♠		South 1♣ 2♠
Board: 18 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 2♣ N	North:  ♠ K6  ♥ K73  ♦ 52  ♣ AQJ1032	South:  ♠ Q1074  ♥ 854  ♠ KQ973  ♣ 8	West Pass	North 1♣ 2♣	East 1NT AP	
Board: 19 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 2♠ N	North:  ♠ KQ753  ▼ J4  ◆ KJ1093  ♣ 4	South:	West 1NT Pass	North Pass 2♣	East Pass AP	1♣
Board: 20 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♣ J965  ♥ 103  ♠ A10  ♣ AQJ87	South:  ♠ K1074  ♥ A9874  ♦ J87  ♠ 6	West	North 1♣	East 1NT	

Board: 21 Dealer: S Vul: NS HCP: 9	<ul><li>◆ Q832</li><li>◆ A107632</li><li>◆ K</li><li>◆ 87</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 22 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q85</li><li>♥ AQ985</li><li>◆ KJ62</li><li>♣ 5</li></ul>	East Bids 1NT if possible. West Doubles 3♥ if possible. You bid first.
Board: 23 Dealer: S Vul: Both HCP: 9	♣— ▼ AJ10632 ◆ 1064 ♣ A432	West Bids 1NT if possible.  Partner bids first.
Board: 24 Dealer: N Vul: None HCP: 13	<ul><li>★ A1065</li><li>♥ J63</li><li>◆ KJ10</li><li>★ A109</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 25 Dealer: S Vul: EW HCP: 5	<ul><li>♣ Q865</li><li>♥ 96</li><li>◆ QJ7632</li><li>♣ 6</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.

Board: 21 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 3 • W	North:  ♠ Q832  ♥ A107632  ♠ K  ♣ 87	South:  ♠ KJ97  ♥ 9  ♦ QJ6  ♣ AQ953	West  1NT 3◆	North 2♥ AP		South 1♣ Pass
Board: 22 Dealer: N Vul: EW North HCP: 12 South HCP: 4 Contract: 3 X N	North:  ♠ Q85  ♥ AQ985  ♦ KJ62  ♣ 5	South:	West X	North 1♥ AP	East 1NT	
Board: 23 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2 N	North:  ♣—  ▼ AJ10632  • 1064  • A432	South:  ♠ AQ542  ♥ K9  ♦ J3  ♣ K1096	West 1NT	North 2♥	East AP	South 1♠
Board: 24 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 2 E	North:  ♠ A1065  ♥ J63  ♠ KJ10  ♠ A109	South:  ♠ KJ8742  ♥ 4  ♠ Q654  ♣ 62	West 2◆	North 1♣ Pass	East 1NT 2♥	South Pass AP
Board: 25 Dealer: S Vul: EW North HCP: 5 South HCP: 16 Contract: 3 W	North:  ♠ Q865  ♥ 96  ♠ QJ7632  ♠ 6	South:  ♠ A4  ♥ AQJ54  ♠ K854  ♣ Q10	1NT 3♣²	North Pass AP 2S trans	2 <b>♠</b> ¹	1♥ Pass

Board: 21	<b>♦</b> KJ97	West Bids 1NT if possible.
Dealer: S	<b>y</b> 9	West Bids 3♦ if possible.
Vul: NS	<b>♦</b> QJ6	1
HCP: 13	♣ AQ953	You bid first.
	~	
Board: 22	<b>♦</b> J109	East Bids 1NT if possible.
Dealer: N	<b>v</b> 10763	West Doubles 3 vif possible.
Vul: EW	<b>♦</b> 43	1
HCP: 4	<b>♣</b> K963	Partner bids first.
Board: 23	<b>♠</b> AQ542	
Dealer: S	<b>♥</b> K9	West Bids 1NT if possible.
Vul: Both	<b>♦</b> J3	4.4.0
HCP: 13	<b>♣</b> K1096	You bid first.
		East Bids 1NT if possible.
Board: 24	<b>♦</b> KJ8742	West Bids 2♦ if possible.
Dealer: N	<b>¥</b> 4	East Bids 2♥ if possible.
Vul: None	◆ Q654	East Bras 2 v 11 possiore.
HCP: 6	<b>♣</b> 62	Partner bids first.
		5
Board: 25	<b>♦</b> A4	West Bids 1NT if possible.
Dealer: S	♥ AQJ54	East Bids 2♠ if possible.
Vul: EW	◆ K854	West Bids 3♣ if possible.
HCP: 16	<b>♣</b> Q10	
1101.10	<b>- V</b> 10	You bid first.

Board: 21 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 3 • W	North:  ♠ Q832  ♥ A107632  ♠ K  ♣ 87	South:  ♠ KJ97  ♥ 9  ♦ QJ6  ♣ AQ953	West  1NT 3◆	North 2♥ AP		South 1♣ Pass
Board: 22 Dealer: N Vul: EW North HCP: 12 South HCP: 4 Contract: 3 X N	North:  ♠ Q85  ♥ AQ985  ♦ KJ62  ♣ 5	South:	West X	North 1♥ AP	East 1NT	
Board: 23 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2 N	North:  ♣—  ▼ AJ10632  • 1064  • A432	South:  ♠ AQ542  ♥ K9  ♦ J3  ♣ K1096	West 1NT	North 2♥	East AP	South 1♠
Board: 24 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 2 E	North:  ♠ A1065  ♥ J63  ♠ KJ10  ♠ A109	South:  ♠ KJ8742  ♥ 4  ♠ Q654  ♣ 62	West 2◆	North 1♣ Pass	East 1NT 2♥	South Pass AP
Board: 25 Dealer: S Vul: EW North HCP: 5 South HCP: 16 Contract: 3 W	North:  ♠ Q865  ♥ 96  ♠ QJ7632  ♠ 6	South:  ♠ A4  ♥ AQJ54  ♠ K854  ♣ Q10	1NT 3♣²	North Pass AP 2S trans	2 <b>♠</b> ¹	1♥ Pass

Board: 26 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQ97</li><li>▼ 106</li><li>◆ K832</li><li>◆ A104</li></ul>	East Bids 1NT if possible. You bid first.
Board: 27 Dealer: S Vul: None HCP: 8	<ul><li>♣ QJ42</li><li>♥ 1083</li><li>◆ A4</li><li>♣ J875</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 28 Dealer: N Vul: NS HCP: 16	<ul><li>★ KQJ762</li><li>▼ K5</li><li>◆ AJ97</li><li>◆ Q</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 29 Dealer: S Vul: Both HCP: 5	<ul><li>♠ 963</li><li>♥ Q975</li><li>♦ 7</li><li>♠ K8743</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 30 Dealer: N Vul: None HCP: 12	<ul><li>▲ A63</li><li>♥ J987</li><li>◆ 864</li><li>◆ AQJ</li></ul>	East Bids 1NT if possible. You bid first.

Board: 26 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2 S	North:  ♠ KQ97  ▼ 106  ♦ K832  ♣ A104	South:	West AP	North 1◆	East 1NT	
Board: 27 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 4♥ S	North:  ♠ QJ42  ♥ 1083  ♠ A4  ♣ J875	South:  ♣ —  ▼ KQJ96  ◆ 875  ♣ AK964		North 2♥ Pass X	East  2♠  3♠  Pass	1♥ 3♥ Pass
Board: 28 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3♠ N	North:  ♠ KQJ762  ♥ K5  ♠ AJ97  ♣ Q	South:	2 <b>♠</b> ¹	North 1♠ 3♠ 2S trans	1NT AP	Pass
Board: 29 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 3 • W	North:	South:  ♠ AJ1082  ♥ 84  ♠ K1083  ♣ A6	West  1NT 3	North 2♠ AP	East X	South 1♠ Pass
Board: 30 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ A63  ♥ J987  ♦ 864  ♣ AQJ	South:  ♠ QJ87  ♥ 42  ♠ A9732  ♠ 95	West	North 1♣	East 1NT	

Board: 26 Dealer: N Vul: Both HCP: 11	<b>♣</b> 864 <b>♥</b> AKJ985 <b>♦</b> Q <b>♣</b> J86	East Bids 1NT if possible.  Partner bids first.
Board: 27 Dealer: S Vul: None HCP: 13	♣— ♥ KQJ96 • 875 • AK964	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 28 Dealer: N Vul: NS HCP: 6	◆— ♥ QJ8732 • 632 • K752	East Bids 1NT if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 29 Dealer: S Vul: Both HCP: 12	<ul><li>AJ1082</li><li>♥ 84</li><li>★ K1083</li><li>♣ A6</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 30 Dealer: N Vul: None HCP: 7	<b>♦</b> QJ87 <b>♥</b> 42 <b>♦</b> A9732 <b>♣</b> 95	East Bids 1NT if possible.  Partner bids first.

Board: 26 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2 S	North:  ♠ KQ97  ▼ 106  ♦ K832  ♣ A104	South:	West AP	North 1◆	East 1NT	
Board: 27 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 4♥ S	North:  ♠ QJ42  ♥ 1083  ♠ A4  ♣ J875	South:  ♣ —  ▼ KQJ96  ◆ 875  ♣ AK964		North 2♥ Pass X	East  2♠  3♠  Pass	1♥ 3♥ Pass
Board: 28 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3♠ N	North:  ♠ KQJ762  ♥ K5  ♠ AJ97  ♣ Q	South:  ♣ —  ♥ QJ8732  • 632  ♣ K752	2 <b>♠</b> ¹	North 1♠ 3♠ 2S trans	1NT AP	Pass
Board: 29 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 3 • W	North:	South:  ♠ AJ1082  ♥ 84  ♠ K1083  ♣ A6	West  1NT 3	North 2♠ AP	East X	South 1♠ Pass
Board: 30 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ A63  ♥ J987  ♦ 864  ♣ AQJ	South:  ♠ QJ87  ♥ 42  ♠ A9732  ♠ 95	West	North 1♣	East 1NT	

Board: 31 Dealer: S Vul: NS HCP: 11	<ul><li>♠ Q864</li><li>♥ KQ9</li><li>♠ Q</li><li>♠ Q10952</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 32 Dealer: N Vul: EW HCP: 13	<ul><li></li></ul>	East Bids 1NT if possible. You bid first.
Board: 33 Dealer: S Vul: None HCP: 8	<ul><li>♣—</li><li>✓ AJ8743</li><li>◆ K865</li><li>♣ 1042</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 34 Dealer: N Vul: NS HCP: 13	<ul><li>▲ 1093</li><li>▼ AK84</li><li>◆ 63</li><li>▲ AQ43</li></ul>	East Bids 1NT if possible. You bid first.
Board: 35 Dealer: S Vul: EW HCP: 8	<ul><li>◆ 2</li><li>♥ Q9864</li><li>◆ J94</li><li>◆ KQ32</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.

Board: 31 Dealer: S Vul: NS North HCP: 11	North: ♠ Q864 ♥ KQ9	South:  ♠ A2  ♥ A653		North		South 1
South HCP: 13 Contract: 1NX W	◆ Q ◆ Q10952	◆ KJ63 ◆ J74	1NT	X	AP	
Board: 32 Dealer: N Vul: EW North HCP: 13	North: <b>♠</b> J62 <b>♥</b> AJ6	South: ♠ Q10985 ♥ 42	West	North 1♦	East 1NT	
South HCP: 9 Contract: 2♠ S	◆ AQ95 ◆ J94	♦ 84 ♣ AK53	AP			
Board: 33 Dealer: S	North:	South: ♠ J1096	West	North	East	South 1♣
Vul: None North HCP: 8 South HCP: 12 Contract: 3♠X E	<ul><li>★ AJ8743</li><li>★ K865</li><li>★ 1042</li></ul>	<ul><li>✓—</li><li>AJ43</li><li>AQ653</li></ul>	1NT 3♠ AP	2♥ Pass	2♠ Pass	Pass X
Board: 34 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ 1093  ♥ AK84  ♠ 63  ♣ AQ43	South:  ♠ K862  ♥ QJ973  ♦ J8  ♣ J9	West	North 1♣	East 1NT	
Board: 35 Dealer: S Vul: EW	North: ♠ 2	South: ♠ Q95	West	North	East	South 1
North HCP: 8 South HCP: 12 Contract: 3♠ W	♥ Q9864 ♦ J94 <b>♣</b> KQ32	<ul><li>▼ K105</li><li>◆ AQ1082</li><li>◆ J7</li></ul>	1NT 2♠	Pass Pass	2 <b>♥</b> 3♠	Pass AP

Board: 31 Dealer: S Vul: NS HCP: 13	<ul><li>A2</li><li>✓ A653</li><li>✓ KJ63</li><li>✓ J74</li></ul>	West Bids 1NT if possible. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 9	<ul><li>◆ Q10985</li><li>▼ 42</li><li>◆ 84</li><li>◆ AK53</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 33 Dealer: S Vul: None HCP: 12	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 34 Dealer: N Vul: NS HCP: 8	<ul><li>★ K862</li><li>♥ QJ973</li><li>◆ J8</li><li>◆ J9</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 35 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q95</li><li>♥ K105</li><li>◆ AQ1082</li><li>♣ J7</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 31 Dealer: S Vul: NS North HCP: 11	North: ♠ Q864 ♥ KQ9	South:  ♠ A2  ♥ A653		North		South 1
South HCP: 13 Contract: 1NX W	◆ Q ◆ Q10952	◆ KJ63 ◆ J74	1NT	X	AP	
Board: 32 Dealer: N Vul: EW North HCP: 13	North: <b>♠</b> J62 <b>♥</b> AJ6	South: ♠ Q10985 ♥ 42	West	North 1♦	East 1NT	
South HCP: 9 Contract: 2♠ S	◆ AQ95 ◆ J94	♦ 84 ♣ AK53	AP			
Board: 33 Dealer: S	North:	South: ♠ J1096	West	North	East	South 1♣
Vul: None North HCP: 8 South HCP: 12 Contract: 3♠X E	<ul><li>★ AJ8743</li><li>★ K865</li><li>★ 1042</li></ul>	<ul><li>✓—</li><li>AJ43</li><li>AQ653</li></ul>	1NT 3♠ AP	2♥ Pass	2♠ Pass	Pass X
Board: 34 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ 1093  ♥ AK84  ♠ 63  ♣ AQ43	South:  ♠ K862  ♥ QJ973  ♦ J8  ♣ J9	West	North 1♣	East 1NT	
Board: 35 Dealer: S Vul: EW	North: ♠ 2	South: ♠ Q95	West	North	East	South 1
North HCP: 8 South HCP: 12 Contract: 3♠ W	♥ Q9864 ♦ J94 <b>♣</b> KQ32	<ul><li>▼ K105</li><li>◆ AQ1082</li><li>◆ J7</li></ul>	1NT 2♠	Pass Pass	2 <b>♥</b> 3♠	Pass AP

Board: 36 Dealer: N Vul: Both HCP: 12	<b>♣</b> 87 <b>♥</b> K <b>♦</b> J108754 <b>♣</b> AKJ4	East Bids 1NT if possible. You bid first.
Board: 37 Dealer: S Vul: EW HCP: 8	<ul><li>★K105</li><li>♥Q76</li><li>◆J9762</li><li>◆Q4</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 38 Dealer: N Vul: Both HCP: 13	<ul><li>♣ QJ1098</li><li>♥ KQJ84</li><li>♦ 4</li><li>♣ A10</li></ul>	East Bids 1NT if possible. You bid first.
Board: 39 Dealer: S Vul: None HCP: 8	<b>★</b> KQ986 <b>▼</b> 42 <b>♦</b> K109 <b>♣</b> 1072	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible.  Partner bids first.
Board: 40 Dealer: N Vul: EW HCP: 12	<ul><li>★ 763</li><li>★ AJ</li><li>★ A8532</li><li>★ K106</li></ul>	East Bids 1NT if possible. You bid first.

Board: 36 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 \( \) N	North:  ♠ 87  ♥ K  ♦ J108754  ♣ AKJ4	South:  ♠ KJ109  ♥ Q842  ♠ K3  ♣ 853	West Pass	North 1  2		South Pass
Board: 37 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 2 S	North:  ♠ K105  ♥ Q76  ♦ J9762  ♣ Q4	South:  ♠ AQ43  ♥ KJ1083  ♠ 4  ♠ KJ8	West 1NT	North 2♥	East AP	South 1♥
Board: 38 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 2♠ N	North:  ♠ QJ1098  ♥ KQJ84  ♠ 4  ♣ A10	South:  ♠ K32  ♥ 52  ♦ J853  ♣ J986	West AP	North 1♣	East 1NT	
Board: 39 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4 W	North:  ♠ KQ986  ♥ 42  ♠ K109  ♣ 1072	South:  ♣ 7  ♥ AJ9876  ♣ AQ763  ♣ J	West  1NT 3♣	North Pass 3♥	East Pass 4♣	South 1♥ 2♥ AP
Board: 40 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♣ 763  ▼ AJ  ♣ A8532  ♣ K106	South:  ♠ Q942  ♥ Q8754  ♠ Q  ♣ J95	West	North 1+	East 1NT	

Board: 36 Dealer: N Vul: Both HCP: 9	<ul><li>★ KJ109</li><li>♥ Q842</li><li>◆ K3</li><li>◆ 853</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 37 Dealer: S Vul: EW HCP: 14	<ul><li>AQ43</li><li>KJ1083</li><li>↓ 4</li><li>KJ8</li></ul>	West Bids 1NT if possible. You bid first.
Board: 38 Dealer: N Vul: Both HCP: 5	<ul><li>★ K32</li><li>▼ 52</li><li>◆ J853</li><li>◆ J986</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 39 Dealer: S Vul: None HCP: 12	<ul><li>♣ 7</li><li>♥ AJ9876</li><li>♦ AQ763</li><li>♣ J</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. You bid first.
Board: 40 Dealer: N Vul: EW HCP: 7	<ul><li>◆ Q942</li><li>♥ Q8754</li><li>◆ Q</li><li>◆ J95</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 36 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 \( \) N	North:  ♠ 87  ♥ K  ♦ J108754  ♣ AKJ4	South:  ♠ KJ109  ♥ Q842  ♠ K3  ♣ 853	West Pass	North 1  2		South Pass
Board: 37 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 2 S	North:  ♠ K105  ♥ Q76  ♦ J9762  ♣ Q4	South:  ♠ AQ43  ♥ KJ1083  ♠ 4  ♠ KJ8	West 1NT	North 2♥	East AP	South 1♥
Board: 38 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 2♠ N	North:  ♠ QJ1098  ♥ KQJ84  ♠ 4  ♣ A10	South:  ♠ K32  ♥ 52  ♦ J853  ♣ J986	West AP	North 1♣	East 1NT	
Board: 39 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4 W	North:  ♠ KQ986  ♥ 42  ♠ K109  ♣ 1072	South:  ♣ 7  ♥ AJ9876  ♣ AQ763  ♣ J	West  1NT 3♣	North Pass 3♥	East Pass 4♣	South 1♥ 2♥ AP
Board: 40 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♣ 763  ▼ AJ  ♣ A8532  ♣ K106	South:  ♠ Q942  ♥ Q8754  ♠ Q  ♣ J95	West	North 1+	East 1NT	

Board: 41 Dealer: S Vul: Both HCP: 10	<ul><li>♠ 64</li><li>♥ QJ942</li><li>♦ 107</li><li>♠ AK102</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 42 Dealer: N Vul: None HCP: 12	<ul><li>♠ 6</li><li>♥ J108</li><li>♦ A108</li><li>♠ AK9642</li></ul>	East Bids 1NT if possible. You bid first.
Board: 43 Dealer: S Vul: NS HCP: 9	<ul><li>♣ Q92</li><li>♥ Q10762</li><li>◆ AJ82</li><li>♣ 4</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 44 Dealer: N Vul: Both HCP: 14	<ul><li>♣ Q75</li><li>♥ KJ</li><li>◆ A9</li><li>♣ KJ8764</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 45 Dealer: S Vul: None HCP: 5	<ul><li>♦ Q9853</li><li>♥ 10</li><li>♦ 73</li><li>♦ K9543</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible.  Partner bids first.

Board: 41 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2♥ N	North:	South:  ♠ AJ3  ♥ 1083  ♠ AK862  ♠ 75	West 1NT	North 2♥	East AP	South 1 ◆
Board: 42 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3♣ N	North:  ♠ 6  ♥ J108  ♠ A108  ♣ AK9642	South:  ♠ AJ982  ♥ Q732  ♠ Q4  ♣ 103	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 43 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ N	North:  ♠ Q92  ♥ Q10762  ♠ AJ82  ♣ 4	South:  ♠ A653  ♥ —  ♠ KQ43  ♠ QJ1062	West 1NT	North 2♥	East AP	South 1♣
Board: 44 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 2♠ E	North:  ♠ Q75  ♥ KJ  ♠ A9  ♠ KJ8764	South: ◆ 92 ▼ Q943 ◆ K8643 ◆ Q10	West 2♥	North 1♣ Pass	East 1NT 2♠	
Board: 45 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 3•X W	North:  ♠ Q9853  ♥ 10  ♠ 73  ♣ K9543	South:  ♠ K4  ▼ AQ8642  ♦ 5  ♣ A876		North Pass X	East Pass AP	1♥

Board: 41 Dealer: S Vul: Both HCP: 12	<ul><li>♣ AJ3</li><li>♥ 1083</li><li>◆ AK862</li><li>♣ 75</li></ul>	West Bids 1NT if possible. You bid first.
Board: 42 Dealer: N Vul: None HCP: 9	<ul><li>AJ982</li><li>♥ Q732</li><li>• Q4</li><li>♣ 103</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 43 Dealer: S Vul: NS HCP: 12	<ul><li>★ A653</li><li>★ —</li><li>★ KQ43</li><li>★ QJ1062</li></ul>	West Bids 1NT if possible. You bid first.
Board: 44 Dealer: N Vul: Both HCP: 7	<ul><li>♦ 92</li><li>♥ Q943</li><li>♦ K8643</li><li>♠ Q10</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 45 Dealer: S Vul: None HCP: 13	<ul><li>★ K4</li><li>★ AQ8642</li><li>★ 5</li><li>★ A876</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.

Board: 41 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 2♥ N	North:	South:  ♠ AJ3  ♥ 1083  ♠ AK862  ♠ 75	West 1NT	North 2♥	East AP	South 1 ◆
Board: 42 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 3♣ N	North:  ♠ 6  ♥ J108  ♠ A108  ♣ AK9642	South:  ♠ AJ982  ♥ Q732  ♠ Q4  ♣ 103	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 43 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2♥ N	North:  ♠ Q92  ♥ Q10762  ♠ AJ82  ♣ 4	South:  ♠ A653  ♥ —  ♠ KQ43  ♠ QJ1062	West 1NT	North 2♥	East AP	South 1♣
Board: 44 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 2♠ E	North:  ♠ Q75  ♥ KJ  ♠ A9  ♠ KJ8764	South: ◆ 92 ▼ Q943 ◆ K8643 ◆ Q10	West 2♥	North 1♣ Pass	East 1NT 2♠	
Board: 45 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 3•X W	North:  ♠ Q9853  ♥ 10  ♠ 73  ♣ K9543	South:  ♠ K4  ▼ AQ8642  ♦ 5  ♣ A876		North Pass X	East Pass AP	1♥

Board: 46 Dealer: N Vul: NS HCP: 19	<ul><li>♠ AK9</li><li>♥ AJ9</li><li>♠ AQJ97</li><li>♠ 93</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 47 Dealer: S Vul: EW HCP: 11	<ul><li>♠ A743</li><li>♥ 6</li><li>♦ KQJ9873</li><li>♠ J</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 48 Dealer: N Vul: None HCP: 13	<ul><li>★ KQJ5</li><li>♥ 93</li><li>◆ AK8632</li><li>◆ 2</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. West Bids 3♠ if possible. You bid first.
Board: 49 Dealer: S Vul: NS HCP: 10	<ul><li>▲ AJ987</li><li>♥ Q5</li><li>◆ K952</li><li>♣ 53</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 50 Dealer: N Vul: EW HCP: 12	<ul><li>10</li><li>KQ875</li><li>AQJ63</li><li>97</li></ul>	East Bids 1NT if possible. You bid first.

Board: 46 Dealer: N Vul: NS North HCP: 19 South HCP: 5 Contract: 2♥ E	North:  ♠ AK9  ♥ AJ9  ♠ AQJ97  ♣ 93	South:  ♠ Q864  ♥ 5  ♦ 854  ♣ K8752	West 2◆	North 1• X	East 1NT 2♥	South Pass AP
Board: 47 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 2 N	North:  ♠ A743  ♥ 6  ♠ KQJ9873  ♣ J	South:	West 1NT	North 2	East AP	South 1♥
Board: 48 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 4 N	North:  ♠ KQJ5  ♥ 93  ♠ AK8632  ♣ 2	South:	West  2♥  3♠  AP	North 1  → 3  Pass		Pass Pass
Board: 49 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ N	North:  ♠ AJ987  ♥ Q5  ♠ K952  ♣ 53	South: ♠ Q2 ♥ KJ8762 ♦ QJ ♠ KQ4	West 1NT	North 2♣	East AP	South 1♥
Board: 50 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ 10  ♥ KQ875  ♠ AQJ63  ♣ 97	South:  ♠ KQJ75  ♥ 32  • 105  ♣ AJ54	West AP	North 1♥	East 1NT	

Board: 46 Dealer: N Vul: NS HCP: 5	<ul><li>◆ Q864</li><li>♥ 5</li><li>◆ 854</li><li>◆ K8752</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 47 Dealer: S Vul: EW HCP: 14	<ul><li>♣862</li><li>✔AQJ93</li><li>♦6</li><li>♣AK83</li></ul>	West Bids 1NT if possible. You bid first.
Board: 48 Dealer: N Vul: None HCP: 5	♦9 ♥ Q872 ♦ 1094 • K9875	East Bids 1NT if possible. West Bids 2♥ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 49 Dealer: S Vul: NS HCP: 14	<b>♠</b> Q2 <b>♥</b> KJ8762 <b>♦</b> QJ <b>♣</b> KQ4	West Bids 1NT if possible. You bid first.
Board: 50 Dealer: N Vul: EW HCP: 11	<ul><li>★ KQJ75</li><li>▼ 32</li><li>◆ 105</li><li>◆ AJ54</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 46 Dealer: N Vul: NS North HCP: 19 South HCP: 5 Contract: 2♥ E	North:  ♠ AK9  ♥ AJ9  ♠ AQJ97  ♣ 93	South:  ♠ Q864  ♥ 5  ♦ 854  ♣ K8752	West 2◆	North 1• X	East 1NT 2♥	South Pass AP
Board: 47 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 2 N	North:  ♠ A743  ♥ 6  ♠ KQJ9873  ♣ J	South:	West 1NT	North 2	East AP	South 1♥
Board: 48 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 4 N	North:  ♠ KQJ5  ♥ 93  ♠ AK8632  ♣ 2	South:	West  2♥  3♠  AP	North 1  → 3  Pass		Pass Pass
Board: 49 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 2♠ N	North:  ♠ AJ987  ♥ Q5  ♠ K952  ♣ 53	South: ♠ Q2 ♥ KJ8762 ♦ QJ ♠ KQ4	West 1NT	North 2♣	East AP	South 1♥
Board: 50 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 2♠ S	North:  ♠ 10  ♥ KQ875  ♠ AQJ63  ♣ 97	South:  ♠ KQJ75  ♥ 32  • 105  ♣ AJ54	West AP	North 1♥	East 1NT	

Board: 51 Dealer: S Vul: Both HCP: 7	<ul><li>♣ Q975</li><li>♥ KQ96</li><li>◆ 876</li><li>♣ 96</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 52 Dealer: N Vul: NS HCP: 15	<ul><li>★ AKQ</li><li>▼ J95</li><li>◆ Q</li><li>★ K108542</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 53 Dealer: S Vul: EW HCP: 8	<ul><li>★ KJ53</li><li>▼ KJ97</li><li>◆ 76</li><li>◆ 1063</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 54 Dealer: N Vul: Both HCP: 16	<ul><li>★ A97</li><li>▼ K10654</li><li>◆ 6</li><li>◆ AKQ5</li></ul>	East Bids 1NT if possible. You bid first.
Board: 55 Dealer: S Vul: None HCP: 6	<ul><li>AQ96543</li><li>✓ 10</li><li>✓ 98653</li><li>✓ —</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible.  Partner bids first.

Board: 51 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ Q975  ♥ KQ96  ♠ 876  ♣ 96	South: <b>♣</b> J1064 <b>♥</b> 103 <b>♦</b> AJ <b>♣</b> KQJ103	West 1NT	North AP	East	South 1♣
Board: 52 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3♣ N	North:  ♠ AKQ  ♥ J95  • Q  ♣ K108542	South:  ♠ 1075  ♥ K10873  ♠ K765  ♠ 6	West 2♥ Pass	North 1♣ Pass 3♣	East 1NT 2♠ AP	South Pass Pass
Board: 53 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 3♥ N	North:  ♠ KJ53  ♥ KJ97  ♦ 76  ♣ 1063	South:		North Pass Pass 3▼	East  2♥ Pass AP	South 1♣ Pass X
Board: 54 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3 N	North:  ♠ A97  ▼ K10654  ♠ 6  ♠ AKQ5	South:  ♠ Q1082  ♥ Q98  ♦ J874  ♣ 73	West Pass	North 1♥ 3♥	East 1NT AP	
Board: 55 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 W	North:  ♠ AQ96543  ♥ 10  ♦ 98653  ♣ —	South:	West  1NT 3♣	North Pass AP	East Pass	1♥

Board: 51 Dealer: S Vul: Both HCP: 12	<ul><li>♣ J1064</li><li>♥ 103</li><li>♦ AJ</li><li>♣ KQJ103</li></ul>	West Bids 1NT if possible. You bid first.
Board: 52 Dealer: N Vul: NS HCP: 6	<ul><li>★ 1075</li><li>★ K10873</li><li>★ K765</li><li>★ 6</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 53 Dealer: S Vul: EW HCP: 13	<ul><li>♦ 92</li><li>♥ Q85</li><li>♦ A32</li><li>♦ AQJ97</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 54 Dealer: N Vul: Both HCP: 5	<ul><li>◆ Q1082</li><li>◆ Q98</li><li>◆ J874</li><li>◆ 73</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 55 Dealer: S Vul: None HCP: 15	<b>♣</b> 8 <b>♥</b> AQJ964 <b>♦</b> KQ <b>♣</b> K1065	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.

Board: 51 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ Q975  ♥ KQ96  ♠ 876  ♣ 96	South: <b>♣</b> J1064 <b>♥</b> 103 <b>♦</b> AJ <b>♣</b> KQJ103	West 1NT	North AP	East	South 1♣
Board: 52 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3♣ N	North:  ♠ AKQ  ♥ J95  • Q  ♣ K108542	South:  ♠ 1075  ♥ K10873  ♠ K765  ♠ 6	West 2♥ Pass	North 1♣ Pass 3♣	East 1NT 2♠ AP	South Pass Pass
Board: 53 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 3♥ N	North:  ♠ KJ53  ♥ KJ97  ♦ 76  ♣ 1063	South:		North Pass Pass 3▼	East  2♥ Pass AP	South 1♣ Pass X
Board: 54 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3 N	North:  ♠ A97  ▼ K10654  ♠ 6  ♠ AKQ5	South:  ♠ Q1082  ♥ Q98  ♦ J874  ♣ 73	West Pass	North 1♥ 3♥	East 1NT AP	
Board: 55 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 W	North:  ♠ AQ96543  ♥ 10  ♦ 98653  ♣ —	South:	West  1NT 3♣	North Pass AP	East Pass	1♥

Board: 56 Dealer: N Vul: EW HCP: 13	<ul><li>AJ4</li><li>✓ Q843</li><li>✓ Q4</li><li>▲ A982</li></ul>	East Bids 1NT if possible. You bid first.
Board: 57 Dealer: S Vul: Both HCP: 6	<ul><li>AQ7432</li><li>♥83</li><li>109</li><li>1063</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 58 Dealer: N Vul: None HCP: 14	<ul><li>♣ 762</li><li>♥ A96</li><li>◆ AQJ965</li><li>♣ K</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 6	<ul><li>1086</li><li>✓ A1086</li><li>✓ Q10532</li><li>✓ 5</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 60 Dealer: N Vul: Both HCP: 14	<ul><li>AQ32</li><li>10</li><li>AJ1063</li><li>K97</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible.  You bid first.

Board: 56 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♠ AJ4  ♥ Q843  ♠ Q4  ♠ A982	South:  ♠ Q832  ♥ A10952  ♦ 1072  ♣ 5	West	North 1♣	East 1NT	
Board: 57 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 4♥ W	North:  ♠ AQ7432  ♥ 83  ♠ 109  ♣ 1063	South:  ♠ K1065  ♥ QJ  ♠ Q4  ♣ A7542	1NT 3 <b>v</b> ¹	Pass	2 <b>♦</b> 4 <b>♥</b>	South  1 A  Pass  AP  after NT
Board: 58 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 3♠ E	North:  ♠ 762  ♥ A96  ♠ AQJ965  ♠ K	South:	2♥	North  1  Pass er accep	1NT 3♠¹	Pass
Board: 59 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 3 W	North:  ♠ 1086  ♥ A1086  ♠ Q10532  ♠ 5	South:  ♠ KQJ92  ♥ QJ  ♠ A9876  ♣ 6	West  1NT 3♣	North 2♣ AP		South 1♠ Pass
Board: 60 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 3 E	North:  ♠ AQ32  ♥ 10  ♠ AJ1063  ♣ K97	South:  ♠ K1065  ♥ 9632  ♦ —  ♠ Q8432	West  2♦ Pass 3♥	North 1  X X AP		Pass Pass

Board: 56 Dealer: N Vul: EW HCP: 6	♣ Q832 ♥ A10952 ♦ 1072 ♣ 5	East Bids 1NT if possible.  Partner bids first.
Board: 57 Dealer: S Vul: Both HCP: 12	<ul><li>★ K1065</li><li>♥ QJ</li><li>◆ Q4</li><li>◆ A7542</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 58 Dealer: N Vul: None HCP: 6	♦9 ▼ Q1074 ◆ 873 ♣ A9653	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 13	<ul><li>★ KQJ92</li><li>♥ QJ</li><li>◆ A9876</li><li>◆ 6</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 60 Dealer: N Vul: Both HCP: 5	<b>★</b> K1065 <b>♥</b> 9632 <b>♦</b> — <b>♣</b> Q8432	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.

Board: 56 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♠ AJ4  ♥ Q843  ♠ Q4  ♠ A982	South:  ♠ Q832  ♥ A10952  ♦ 1072  ♣ 5	West	North 1♣	East 1NT	
Board: 57 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 4♥ W	North:  ♠ AQ7432  ♥ 83  ♠ 109  ♣ 1063	South:  ♠ K1065  ♥ QJ  ♠ Q4  ♣ A7542	1NT 3 <b>v</b> ¹	Pass	2 <b>♦</b> 4 <b>♥</b>	South  1 A  Pass  AP  after NT
Board: 58 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 3♠ E	North:  ♠ 762  ♥ A96  ♠ AQJ965  ♠ K	South:	2♥	North  1  Pass er accep	1NT 3♠¹	Pass
Board: 59 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 3 W	North:  ♠ 1086  ♥ A1086  ♠ Q10532  ♠ 5	South:  ♠ KQJ92  ♥ QJ  ♠ A9876  ♣ 6	West  1NT 3♣	North 2♣ AP		South 1♠ Pass
Board: 60 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 3 E	North:  ♠ AQ32  ♥ 10  ♠ AJ1063  ♣ K97	South:  ♠ K1065  ♥ 9632  ♦ —  ♠ Q8432	West  2♦ Pass 3♥	North 1  X X AP		Pass Pass

Board: 61 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q10753</li><li>♥ 94</li><li>♦ AQ983</li><li>♣ 4</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible.  Partner bids first.
Board: 62 Dealer: N Vul: NS HCP: 14	<ul><li>★ AK94</li><li>♥ J5</li><li>◆ AQ543</li><li>★ 63</li></ul>	East Bids 1NT if possible. You bid first.
Board: 63 Dealer: S Vul: EW HCP: 9	♦ 8 ♥ Q10876 ♦ 3 ♣ AK5432	West Bids 1NT if possible.  Partner bids first.
Board: 64 Dealer: N Vul: None HCP: 13	<ul><li>▲ A643</li><li>✓ A5</li><li>◆ J94</li><li>◆ KJ52</li></ul>	East Bids 1NT if possible. You bid first.
Board: 65 Dealer: S Vul: NS HCP: 6	<ul><li>★ KJ632</li><li>★ 8</li><li>★ 105</li><li>★ Q10542</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. East Bids 5♦ if possible.  Partner bids first.

Board: 61 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 4 W	North:  ♠ Q10753  ♥ 94  ♠ AQ983  ♣ 4	South:		North Pass 3♥	East Pass 4	South 1♥ 2♥ AP
Board: 62 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2 S	North:  ♠ AK94  ♥ J5  ♠ AQ543  ♣ 63	South:  ♠ Q2  ♥ KQ10743  ♦ 86  ♣ K85	West AP	North 1◆	East 1NT	
Board: 63 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 2 N	North:  ♣ 8  ♥ Q10876  ♦ 3  ♣ AK5432	South:  ♠ AQ732  ♥ J5  ♠ AJ1095  ♠ Q	West 1NT	North 2♥	East AP	South 1♠
Board: 64 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 2 S	North:  ♠ A643  ♥ A5  ♦ J94  ♣ KJ52	South:  ♣ J75  ▼ KQ9873  ← —  ♣ Q1084	West AP	North 1♣	East 1NT	
Board: 65 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 5 • E	North:  ♠ KJ632  ♥ 8  ♦ 105  ♣ Q10542	South:  ♠ A1054  ♥ AQ1097654  ♠ A  ♣ —	1NT Pass	Pass	3 <b>♣</b> ¹ 5 <b>♦</b>	South 1♥ 4♥ AP diamonds

Board: 61 Dealer: S Vul: None HCP: 13	<ul><li>↓ J82</li><li>↓ A108653</li><li>↓ KJ</li><li>♠ A5</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. You bid first.
Board: 62 Dealer: N Vul: NS HCP: 10	<ul><li>Q2</li><li>KQ10743</li><li>86</li><li>K85</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 63 Dealer: S Vul: EW HCP: 14	<ul><li>AQ732</li><li>✓ J5</li><li>AJ1095</li><li>Q</li></ul>	West Bids 1NT if possible. You bid first.
Board: 64 Dealer: N Vul: None HCP: 8	<ul><li>♣ J75</li><li>♥ KQ9873</li><li>♦ —</li><li>♣ Q1084</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 65 Dealer: S Vul: NS HCP: 14	<ul><li>A1054</li><li>✓ AQ1097654</li><li>A</li><li>✓ A</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. East Bids 5♦ if possible. You bid first.

Board: 61 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 4 W	North:  ♠ Q10753  ♥ 94  ♠ AQ983  ♣ 4	South:		North Pass 3♥	East Pass 4	South 1♥ 2♥ AP
Board: 62 Dealer: N Vul: NS North HCP: 14 South HCP: 10 Contract: 2 S	North:  ♠ AK94  ♥ J5  ♠ AQ543  ♣ 63	South:  ♠ Q2  ♥ KQ10743  ♦ 86  ♣ K85	West AP	North 1◆	East 1NT	
Board: 63 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 2 N	North:  ♣ 8  ♥ Q10876  ♦ 3  ♣ AK5432	South:  ♠ AQ732  ♥ J5  ♠ AJ1095  ♠ Q	West 1NT	North 2♥	East AP	South 1♠
Board: 64 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 2 S	North:  ♠ A643  ♥ A5  ♦ J94  ♣ KJ52	South:  ♣ J75  ▼ KQ9873  ← —  ♣ Q1084	West AP	North 1♣	East 1NT	
Board: 65 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 5 • E	North:  ♠ KJ632  ♥ 8  ♦ 105  ♣ Q10542	South:  ♠ A1054  ♥ AQ1097654  ♠ A  ♣ —	1NT Pass	Pass	3 <b>♣</b> ¹ 5 <b>♦</b>	South 1♥ 4♥ AP diamonds

Board: 66 Dealer: N Vul: EW HCP: 13	<ul><li></li></ul>	East Bids 1NT if possible. You bid first.
Board: 67 Dealer: S Vul: Both HCP: 7	<ul><li>★ K102</li><li>♥ 987</li><li>◆ Q98</li><li>◆ Q1043</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 68 Dealer: N Vul: NS HCP: 14	<ul><li>♠ AK732</li><li>♥ 72</li><li>♦ K73</li><li>♠ KJ7</li></ul>	East Bids 1NT if possible. You bid first.
Board: 69 Dealer: S Vul: EW HCP: 4	<ul><li>♣ Q9654</li><li>♥ J106</li><li>◆ 8762</li><li>♣ J</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 70 Dealer: N Vul: Both HCP: 12	<ul><li>◆ 932</li><li>♥ K10865</li><li>◆ AK9</li><li>◆ Q5</li></ul>	East Bids 1NT if possible. You bid first.

Board: 66 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♣ J876  ♥ J6  • KJ94  ♣ AK9	South:  ♠ Q1092  ♥ Q1074  ♦ Q8  ♣ 1076	West North East South 1♦ 1NT AP
Board: 67 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2♥ S	North:  ♠ K102  ♥ 987  • Q98  ♣ Q1043	South:  ♠ Q73  ▼ KQ542  ♠ AJ2  ♣ 85	West North East South  1♥  1NT 2♥ AP
Board: 68 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♠ AK732  ♥ 72  ♠ K73  ♠ KJ7	South:  ♣ 4  ♥ KQJ54  • 10854  ♣ 982	West North East South 1♠ 1NT AP
Board: 69 Dealer: S Vul: EW North HCP: 4 South HCP: 14 Contract: 3 \( \) W	North:  ♠ Q9654  ♥ J106  ♠ 8762  ♠ J	South:  ♠ AJ83  ♥ AQ872  ♠ K10  ♣ 96	West North East South  1  1NT Pass 2  1 Pass  3  2  2  1 Pass  3  2  2  2  1 Pass  3  2  3  2  3  4  3  4  3  4  3  4  4  4  4  5  6  7  7  8  8  8  8  8  8  8  8  8  8  8
Board: 70 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 2♣ S	North:	South:  ♠ Q865  ♥ 3  ♦ 87  ♣ AJ10763	West North East South  1♥ 1NT 2♣  AP

Board: 66 Dealer: N Vul: EW HCP: 6	<ul><li>♣ Q1092</li><li>♥ Q1074</li><li>◆ Q8</li><li>♣ 1076</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 67 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q73</li><li>♥ KQ542</li><li>◆ AJ2</li><li>♣ 85</li></ul>	West Bids 1NT if possible. You bid first.
Board: 68 Dealer: N Vul: NS HCP: 6	<ul><li>4</li><li>✓ KQJ54</li><li>10854</li><li>982</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 69 Dealer: S Vul: EW HCP: 14	<ul><li>AJ83</li><li>✓ AQ872</li><li>✓ K10</li><li>◆ 96</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 70 Dealer: N Vul: Both HCP: 7	<ul><li>♣ Q865</li><li>♥ 3</li><li>♦ 87</li><li>♣ AJ10763</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 66 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♣ J876  ♥ J6  • KJ94  ♣ AK9	South:  ♠ Q1092  ♥ Q1074  ♦ Q8  ♣ 1076	West North East South 1♦ 1NT AP
Board: 67 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2♥ S	North:  ♠ K102  ♥ 987  • Q98  ♣ Q1043	South:  ♠ Q73  ▼ KQ542  ♠ AJ2  ♣ 85	West North East South  1♥  1NT 2♥ AP
Board: 68 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♠ AK732  ♥ 72  ♠ K73  ♠ KJ7	South:  ♣ 4  ♥ KQJ54  • 10854  ♣ 982	West North East South 1♠ 1NT AP
Board: 69 Dealer: S Vul: EW North HCP: 4 South HCP: 14 Contract: 3 \( \) W	North:  ♠ Q9654  ♥ J106  ♠ 8762  ♠ J	South:  ♠ AJ83  ♥ AQ872  ♠ K10  ♣ 96	West North East South  1  1NT Pass 2  1 Pass  3  2  2  1 Pass  3  2  2  2  1 Pass  3  2  3  2  3  4  3  4  3  4  3  4  4  4  4  5  6  7  7  8  8  8  8  8  8  8  8  8  8  8
Board: 70 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 2♣ S	North:	South:  ♠ Q865  ♥ 3  ♦ 87  ♣ AJ10763	West North East South  1♥ 1NT 2♣  AP

Board: 71 Dealer: S Vul: None HCP: 7	<ul><li>AJ62</li><li>♥ Q10972</li><li>♦ 102</li><li>♠ 76</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 72 Dealer: N Vul: EW HCP: 13	<ul><li>★ A10762</li><li>★ —</li><li>◆ AK983</li><li>◆ Q52</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible.  You bid first.
Board: 73 Dealer: S Vul: Both HCP: 7	<ul><li>▲ AJ1064</li><li>♥ 3</li><li>◆ Q10963</li><li>♣ 73</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 74 Dealer: N Vul: None HCP: 14	<ul><li>♣ Q98</li><li>♥ AQ</li><li>♦ KJ8642</li><li>♣ Q6</li></ul>	East Bids 1NT if possible. You bid first.
Board: 75 Dealer: S Vul: NS HCP: 6	♣97 ♥ K8764 • K10962 ♣ 6	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 71 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ AJ62  ♥ Q10972  ♦ 102  ♣ 76	South:  ♠ K  ♥ K86  ♠ KQ983  ♣ Q932	West 1NT	North AP	East	South 1♦
Board: 72 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 3 E	North:  ♠ A10762  ♥ —  ♠ AK983  ♣ Q52	South:  ♠ 8  ♥ Q6542  ♦ J106  ♣ K986	West 2♦ 3♥	North 1♠ Pass AP		South Pass Pass
Board: 73 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2 S	North:  ♠ AJ1064  ♥ 3  ♠ Q10963  ♣ 73	South:  ♠ 3  ♥ AJ109864  ♦ J7  ♠ AQ10		North Pass	East Pass	1♥
Board: 74 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 2 \cdot N	North:  ♠ Q98  ♥ AQ  ♠ KJ8642  ♠ Q6	South:  ♠ A1073  ♥ K764  ♦ 3  ♣ 10732	West Pass	North 1♦ 2♦		South Pass
Board: 75 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 2♠ W	North:  ◆ 97  ▼ K8764  ◆ K10962  ◆ 6	South:  ♠ K83  ♥ Q9  ♦ Q4  ♣ KQJ1074	West  1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass

Board: 71 Dealer: S Vul: None HCP: 13	<b>♠</b> K <b>♥</b> K86 <b>♦</b> KQ983 <b>♣</b> Q932	West Bids 1NT if possible. You bid first.
Board: 72 Dealer: N Vul: EW HCP: 6	<b>♦</b> 8 <b>♥</b> Q6542 <b>♦</b> J106 <b>♣</b> K986	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 73 Dealer: S Vul: Both HCP: 12	<b>♣</b> 3 <b>♥</b> AJ109864 <b>♦</b> J7 <b>♣</b> AQ10	West Bids 1NT if possible. You bid first.
Board: 74 Dealer: N Vul: None HCP: 7	<ul><li>★ A1073</li><li>▼ K764</li><li>◆ 3</li><li>◆ 10732</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 75 Dealer: S Vul: NS HCP: 13	<ul><li>★ K83</li><li>♥ Q9</li><li>◆ Q4</li><li>◆ KQJ1074</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

Board: 71 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ AJ62  ♥ Q10972  ♦ 102  ♣ 76	South:  ♠ K  ♥ K86  ♠ KQ983  ♣ Q932	West 1NT	North AP	East	South 1♦
Board: 72 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 3 E	North:  ♠ A10762  ♥ —  ♠ AK983  ♣ Q52	South:  ♠ 8  ♥ Q6542  ♦ J106  ♣ K986	West 2♦ 3♥	North 1♠ Pass AP		South Pass Pass
Board: 73 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2 S	North:  ♠ AJ1064  ♥ 3  ♠ Q10963  ♣ 73	South:  ♠ 3  ♥ AJ109864  ♦ J7  ♠ AQ10		North Pass	East Pass	1♥
Board: 74 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 2 \cdot N	North:  ♠ Q98  ♥ AQ  ♠ KJ8642  ♠ Q6	South:  ♠ A1073  ♥ K764  ♦ 3  ♣ 10732	West Pass	North 1♦ 2♦		South Pass
Board: 75 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 2♠ W	North:  ◆ 97  ▼ K8764  ◆ K10962  ◆ 6	South:  ♠ K83  ♥ Q9  ♦ Q4  ♣ KQJ1074	West  1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass

Board: 76 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q103</li><li>♥ QJ2</li><li>◆ AQJ8542</li><li>♣ —</li></ul>	East Bids 1NT if possible. West Doubles 2♥ if possible. You bid first.
Board: 77 Dealer: S Vul: None HCP: 7	<ul><li>◆ Q86</li><li>♥ Q1074</li><li>◆ K10975</li><li>◆ 8</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 78 Dealer: N Vul: NS HCP: 14	<ul><li>♠ 62</li><li>♥ 643</li><li>♠ AQ643</li><li>♠ AKJ</li></ul>	East Bids 1NT if possible. You bid first.
Board: 79 Dealer: S Vul: EW HCP: 7	<ul><li>♣ QJ943</li><li>♥ A742</li><li>◆ 864</li><li>♣ 8</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 80 Dealer: N Vul: None HCP: 12	<b>♠</b> KJ <b>♥</b> J9 <b>♦</b> KQ986 <b>♣</b> Q653	East Bids 1NT if possible. You bid first.

Board: 76 Dealer: N Vul: Both North HCP: 12	North:  ♠ Q103  ♥ QJ2  ♠ AQJ8542	South:		North 1♦	1NT	
South HCP: 7 Contract: 3♥ S	◆ AQJ8342 ◆ —	◆ 982	X	3♥	AP	
Board: 77 Dealer: S Vul: None	North: ♠ Q86	South: ♠ KJ54	West	North	East	South 1♣
North HCP: 7 South HCP: 12 Contract: 2♣ S	♥ Q1074 ♦ K10975 ♣ 8	◆ A96 ◆ — ◆ KJ10654	1NT AP	Pass	Pass	2♣
Board: 78 Dealer: N Vul: NS	North: ♠ 62	South:  ♠ QJ975	West	North		
North HCP: 14 South HCP: 9 Contract: 2♠ S	♥ 643 ♦ AQ643 ♣ AKJ	◆ AQ75 ◆ 87 ◆ 53	AP	1♦	1NT	2♠
Board: 79 Dealer: S Vul: EW	North: ♠ QJ943 ♥ A742	South: ♠ 102 ▼ 1053	West	North	East	South 1
North HCP: 7 South HCP: 13 Contract: 1N W	◆ 864 ◆ 8	◆ A1073 ◆ AKQ9	1NT	AP		1
Board: 80 Dealer: N	North: ♠ KJ	South: <b>♠</b> 9863	W/4	<b>N</b> I a41	East.	Co41
Vul: None North HCP: 12 South HCP: 5 Contract: 1N E	<ul><li>✓ J9</li><li>✓ KQ986</li><li>✓ Q653</li></ul>	▼ KQ8765 ◆ 5 • 42	West	North 1♦	East 1NT	

Board: 76 Dealer: N Vul: Both HCP: 7	♦ 864 ▼ AK10953 ◆ 10 ♣ 982	East Bids 1NT if possible. West Doubles 2♥ if possible.  Partner bids first.
Board: 77 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ54</li><li>★ A96</li><li>★ —</li><li>★ KJ10654</li></ul>	West Bids 1NT if possible. You bid first.
Board: 78 Dealer: N Vul: NS HCP: 9	<ul><li>♣ QJ975</li><li>♥ AQ75</li><li>◆ 87</li><li>♣ 53</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 13	<ul><li>102</li><li>1053</li><li>A1073</li><li>AKQ9</li></ul>	West Bids 1NT if possible. You bid first.
Board: 80 Dealer: N Vul: None HCP: 5	<ul><li>◆ 9863</li><li>▼ KQ8765</li><li>◆ 5</li><li>◆ 42</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 76 Dealer: N Vul: Both North HCP: 12	North:  ♠ Q103  ♥ QJ2  ♠ AQJ8542	South:		North 1♦	1NT	
South HCP: 7 Contract: 3♥ S	◆ AQJ8342 ◆ —	◆ 982	X	3♥	AP	
Board: 77 Dealer: S Vul: None	North: ♠ Q86	South: ♠ KJ54	West	North	East	South 1♣
North HCP: 7 South HCP: 12 Contract: 2♣ S	♥ Q1074 ♦ K10975 ♣ 8	◆ A96 ◆ — ◆ KJ10654	1NT AP	Pass	Pass	2♣
Board: 78 Dealer: N Vul: NS	North: ♠ 62	South:  ♠ QJ975	West	North		
North HCP: 14 South HCP: 9 Contract: 2♠ S	♥ 643 ♦ AQ643 ♣ AKJ	◆ AQ75 ◆ 87 ◆ 53	AP	1♦	1NT	2♠
Board: 79 Dealer: S Vul: EW	North: ♠ QJ943 ♥ A742	South: ♠ 102 ▼ 1053	West	North	East	South 1
North HCP: 7 South HCP: 13 Contract: 1N W	◆ 864 ◆ 8	◆ A1073 ◆ AKQ9	1NT	AP		1
Board: 80 Dealer: N	North: ♠ KJ	South: <b>♠</b> 9863	W/4	<b>N</b> I a41	East.	Co41
Vul: None North HCP: 12 South HCP: 5 Contract: 1N E	<ul><li>✓ J9</li><li>✓ KQ986</li><li>✓ Q653</li></ul>	▼ KQ8765 ◆ 5 • 42	West	North 1♦	East 1NT	

Board: 81 Dealer: S Vul: NS HCP: 6	<ul><li>42</li><li>✓ K10872</li><li>✓ K87652</li><li>✓ —</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 13	<ul><li>▲ J10876</li><li>✔ AKQ7</li><li>♦ K</li><li>♣ 732</li></ul>	East Bids 1NT if possible. East Doubles Pass if possible. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 7	<ul><li>♣ Q864</li><li>♥ 4</li><li>♦ K10763</li><li>♣ Q87</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 84 Dealer: N Vul: NS HCP: 12	<ul><li>▲ A8</li><li>✓ A10</li><li>◆ 1042</li><li>◆ KJ10976</li></ul>	East Bids 1NT if possible. You bid first.
Board: 85 Dealer: S Vul: EW HCP: 8	<ul><li>♠ Q65432</li><li>♥ Q</li><li>♦ A432</li><li>♠ 107</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible.  Partner bids first.

Board: 81 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 5♣ S	North:  ◆ 42  ▼ K10872  ◆ K87652  ◆ —	South:  ♠ QJ6  ♥ 9  ♠ Q  ♣ AQJ87432	West  1NT Pass Pass AP	North Pass 3	East  2♥ Pass Pass	1♣ 3♣ 4♣
Board: 82 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 4•X N	North:	South:  ♠ KQ532  ▼ 1096  ◆ Q1092  ♣ 5		North 1♠ Pass	East 1NT X	
Board: 83 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2 S	North:  ♠ Q864  ♥ 4  ♦ K10763  ♠ Q87	South:  ★ K52  ▼ AQ10876  ◆ 8  ♣ K103	West 1NT AP	North Pass	East Pass	1♥
Board: 84 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 2 N	North:  ♣ A8  ▼ A10  • 1042  ♣ KJ10976	South:  ♠ KJ10764  ♥ Q9763  ♠ 86  ♣ —	West Pass	North 1♣ 2♣		South Pass
Board: 85 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 3 W	North:  ♠ Q65432  ♥ Q  ♠ A432  ♣ 107	South:  ♠ K9  ♥ AK42  ♦ 976  ♠ Q965	West  1NT 3♥	North 2♠ AP	East X	South 1♣ Pass

Board: 81 Dealer: S Vul: NS	<b>♠</b> QJ6 <b>♥</b> 9 <b>♦</b> Q	West Bids 1NT if possible. East Bids 2♥ if possible.
HCP: 12	♣ AQJ87432	You bid first.
Board: 82 Dealer: N Vul: EW HCP: 7	<ul><li>★ KQ532</li><li>▼ 1096</li><li>◆ Q1092</li><li>◆ 5</li></ul>	East Bids 1NT if possible. East Doubles Pass if possible. Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 12	<ul><li>★K52</li><li>✓ AQ10876</li><li>◆ 8</li><li>◆ K103</li></ul>	West Bids 1NT if possible. You bid first.
Board: 84 Dealer: N Vul: NS HCP: 6	<ul><li>★ KJ10764</li><li>♥ Q9763</li><li>◆ 86</li><li>◆ —</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 85 Dealer: S Vul: EW HCP: 12	<ul><li>★ K9</li><li>▼ AK42</li><li>◆ 976</li><li>◆ Q965</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible.  You bid first.

Board: 81 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 5♣ S	North:  ◆ 42  ▼ K10872  ◆ K87652  ◆ —	South:  ♠ QJ6  ♥ 9  ♠ Q  ♣ AQJ87432	West  1NT Pass Pass AP	North Pass 3	East  2♥ Pass Pass	1♣ 3♣ 4♣
Board: 82 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 4•X N	North:	South:  ♠ KQ532  ▼ 1096  ◆ Q1092  ♣ 5		North 1♠ Pass	East 1NT X	
Board: 83 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2 S	North:  ♠ Q864  ♥ 4  ♦ K10763  ♠ Q87	South:  ★ K52  ▼ AQ10876  ◆ 8  ♣ K103	West 1NT AP	North Pass	East Pass	1♥
Board: 84 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 2 N	North:  ♣ A8  ▼ A10  • 1042  ♣ KJ10976	South:  ♠ KJ10764  ♥ Q9763  ♠ 86  ♣ —	West Pass	North 1♣ 2♣		South Pass
Board: 85 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 3 W	North:  ♠ Q65432  ♥ Q  ♠ A432  ♣ 107	South:  ♠ K9  ♥ AK42  ♦ 976  ♠ Q965	West  1NT 3♥	North 2♠ AP	East X	South 1♣ Pass

Board: 86 Dealer: N Vul: Both HCP: 13	<ul><li>▲ A1074</li><li>♥ AJ</li><li>◆ A653</li><li>♣ 542</li></ul>	East Bids 1NT if possible. You bid first.
Board: 87 Dealer: S Vul: None HCP: 8	<ul><li>10952</li><li>✓ Q765</li><li>A2</li><li>Q95</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 88 Dealer: N Vul: EW HCP: 12	<ul><li>★ AQ6</li><li>▼ J982</li><li>◆ 32</li><li>◆ KQ92</li></ul>	East Bids 1NT if possible. You bid first.
Board: 89 Dealer: S Vul: Both HCP: 7	<ul><li>★ K983</li><li>♥ Q9765</li><li>◆ 87</li><li>♣ Q7</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 90 Dealer: N Vul: None HCP: 12	<ul><li>★ K2</li><li>♥ QJ32</li><li>◆ AQ1087</li><li>◆ 76</li></ul>	East Bids 1NT if possible. You bid first.

Board: 86 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ A1074  ♥ AJ  ♠ A653  ♣ 542	South:  ♠ QJ96  ♥ KQ942  ♦ 10  ♠ 873	West	North 1◆	East 1NT	
Board: 87 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 3♠ S	North:  • 10952  • Q765  • A2  • Q95	South:  ♠ KQJ83  ♥ A3  ♦ 1054  ♣ K86	West  1NT 3♣	North 2♠ 3♠	East X AP	South 1♠ Pass
Board: 88 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ AQ6  ♥ J982  ♦ 32  ♠ KQ92	South:  ♠ K9852  ♥ Q7643  ♦ 5  ♣ J7	West	North 1♣	East 1NT	
Board: 89 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 1N W	North:  ♠ K983  ♥ Q9765  ♠ 87  ♣ Q7	South:  ♠ Q65  ♥ J103  ♠ AQJ9  ♠ A98	West 1NT	North AP	East	South 1♦
Board: 90 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ K2  ♥ QJ32  ♠ AQ1087  ♣ 76	South:  ♠ Q63  ♥ K9876  ←—  ♠ K5432	West	North 1◆	East 1NT	

Board: 86 Dealer: N Vul: Both HCP: 8	<ul><li>♣ QJ96</li><li>♥ KQ942</li><li>◆ 10</li><li>♣ 873</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 87 Dealer: S Vul: None HCP: 13	<ul><li>★ KQJ83</li><li>★ A3</li><li>★ 1054</li><li>★ K86</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♣ if possible. You bid first.
Board: 88 Dealer: N Vul: EW HCP: 6	<ul><li>★ K9852</li><li>♥ Q7643</li><li>◆ 5</li><li>♣ J7</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 89 Dealer: S Vul: Both HCP: 14	<ul><li>♣ Q65</li><li>♥ J103</li><li>♦ AQJ9</li><li>♣ A98</li></ul>	West Bids 1NT if possible. You bid first.
Board: 90 Dealer: N Vul: None HCP: 8	◆ Q63 ▼ K9876 ◆ — ◆ K5432	East Bids 1NT if possible.  Partner bids first.

Board: 86 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ A1074  ♥ AJ  ♠ A653  ♣ 542	South:  ♠ QJ96  ♥ KQ942  ♦ 10  ♠ 873	West	North 1◆	East 1NT	
Board: 87 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 3♠ S	North:  • 10952  • Q765  • A2  • Q95	South:  ♠ KQJ83  ♥ A3  ♦ 1054  ♣ K86	West  1NT 3♣	North 2♠ 3♠	East X AP	South 1♠ Pass
Board: 88 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ AQ6  ♥ J982  ♦ 32  ♠ KQ92	South:  ♠ K9852  ♥ Q7643  ♦ 5  ♣ J7	West	North 1♣	East 1NT	
Board: 89 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 1N W	North:  ♠ K983  ♥ Q9765  ♠ 87  ♣ Q7	South:  ♠ Q65  ♥ J103  ♠ AQJ9  ♠ A98	West 1NT	North AP	East	South 1♦
Board: 90 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ K2  ♥ QJ32  ♠ AQ1087  ♣ 76	South:  ♠ Q63  ♥ K9876  ←—  ♠ K5432	West	North 1◆	East 1NT	

Board: 91 Dealer: S Vul: NS HCP: 9	<ul><li>♣ J102</li><li>♥ AK10973</li><li>♦ J53</li><li>♣ 5</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 92 Dealer: N Vul: Both HCP: 12	<ul><li>♣ J10</li><li>♥ 8</li><li>♦ KQ42</li><li>♣ AQ10654</li></ul>	East Bids 1NT if possible. You bid first.
Board: 93 Dealer: S Vul: None HCP: 12	<ul><li>1065</li><li>KQ10</li><li>106</li><li>AQJ53</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 94 Dealer: N Vul: NS HCP: 14	<ul><li></li></ul>	East Bids 1NT if possible. You bid first.
Board: 95 Dealer: S Vul: EW HCP: 6	<ul><li>★ A762</li><li>♥ Q7632</li><li>◆ 963</li><li>◆ 10</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 91 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2♠ S	North:	South:  ♠ K9843  ♥ 4  ♠ Q98  ♠ AKQ2	West 1NT	North 2♣	East AP	South 1♠
Board: 92 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3 N	North:  ♣ J10  ♥ 8  ♠ KQ42  ♣ AQ10654	South:  ♠ A953  ♥ KJ6532  ♦ J108  ♣ —	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 93 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  • 1065  • KQ10  • 106  • AQJ53	South:  ♠ KQJ982  ♥ A9  • Q84  ♣ 84	1NT Pass AP 1. 1N-3	North  X  4•²  3C transraise or	3♣¹ Pass	1♠ 3♠ 4♠ diamonds
Board: 94 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 1N E	North:	South:  ♠ Q10743  ♥ Q3  ♠ AJ32  ♣ 94	West	North 1♣	East 1NT	South AP
Board: 95 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 3 S	North:  ♠ A762  ♥ Q7632  ♦ 963  ♠ 10	South:  ♠ K4  ▼ A98  ◆ KQJ1074  ♠ QJ	West 1NT AP	North Pass	East 2♥	South 1 ♦ 3 ♦

Board: 91 Dealer: S Vul: NS HCP: 14	<ul><li>★ K9843</li><li>▼ 4</li><li>◆ Q98</li><li>◆ AKQ2</li></ul>	West Bids 1NT if possible. You bid first.
Board: 92 Dealer: N Vul: Both HCP: 9	<ul><li>★ A953</li><li>♥ KJ6532</li><li>◆ J108</li><li>◆ —</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 93 Dealer: S Vul: None HCP: 12	<ul><li>★ KQJ982</li><li>★ A9</li><li>◆ Q84</li><li>◆ 84</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 94 Dealer: N Vul: NS HCP: 9	<ul><li>♠ Q10743</li><li>♥ Q3</li><li>♠ AJ32</li><li>♠ 94</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 95 Dealer: S Vul: EW HCP: 16	<ul><li>★ K4</li><li>▼ A98</li><li>◆ KQJ1074</li><li>◆ QJ</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.

Board: 91 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2♠ S	North:	South:  ♠ K9843  ♥ 4  ♠ Q98  ♠ AKQ2	West 1NT	North 2♣	East AP	South 1♠
Board: 92 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3 N	North:  ♣ J10  ♥ 8  ♠ KQ42  ♣ AQ10654	South:  ♠ A953  ♥ KJ6532  ♦ J108  ♣ —	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 93 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ S	North:  • 1065  • KQ10  • 106  • AQJ53	South:  ♠ KQJ982  ♥ A9  • Q84  ♣ 84	1NT Pass AP 1. 1N-3	North  X  4•²  3C transraise or	3♣¹ Pass	1♠ 3♠ 4♠ diamonds
Board: 94 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 1N E	North:	South:  ♠ Q10743  ♥ Q3  ♠ AJ32  ♣ 94	West	North 1♣	East 1NT	South AP
Board: 95 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 3 S	North:  ♠ A762  ♥ Q7632  ♦ 963  ♠ 10	South:  ♠ K4  ▼ A98  ◆ KQJ1074  ♠ QJ	West 1NT AP	North Pass	East 2♥	South 1 ♦ 3 ♦

Board: 96 Dealer: N Vul: None HCP: 13	<ul><li>★ KQJ92</li><li>▼ A102</li><li>◆ 98</li><li>◆ K83</li></ul>	East Bids 1NT if possible. You bid first.
Board: 97 Dealer: S Vul: NS HCP: 6	<ul><li>★ KJ1054</li><li>★ 43</li><li>★ 84</li><li>★ Q1092</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 98 Dealer: N Vul: EW HCP: 12	<ul><li>◆ QJ8</li><li>◆ K42</li><li>◆ K7</li><li>◆ K8764</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 99 Dealer: S Vul: Both HCP: 9	<ul><li>◆ QJ97</li><li>▼ J</li><li>◆ AJ762</li><li>◆ 932</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 100 Dealer: N Vul: NS HCP: 12	<ul><li></li></ul>	East Bids 1NT if possible. You bid first.

Board: 96 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2♠ N	North:  ♠ KQJ92  ♥ A102  • 98  ♣ K83	South:	West AP	North 1♠	East 1NT	
Board: 97 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 3 W	North:  ♠ KJ1054  ♥ 43  ♦ 84  ♣ Q1092	South:	West  1NT 2♥ 1. Stay	North Pass Pass man	East 2♣¹ 3♥	South 1 → Pass AP
Board: 98 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 4♠ E	North:  ♠ QJ8  ♥ K42  ♠ K7  ♠ K8764	South:  ♣ 76  ♥ Q10863  ♦ QJ653  ♣ 10	West  4 <b>v</b> ¹  1. Texa	North 1♣ Pass	East 1NT 4♠	South Pass AP
Board: 99 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2 W	North:  ♠ QJ97  ♥ J  ♠ AJ762  ♣ 932	South:  ♠ A832  ♥ K52  ♦ 5  ♠ KQJ65	West  1NT 2♥	North Pass AP	East 2♦	South 1♣ Pass
Board: 100 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2 \cdot N	North:	South:  ♠ K5  ♥ KQ92  ♦ 4  ♠ Q76542	West Pass	North 1  2	East 1NT AP	

Board: 96 Dealer: N Vul: None HCP: 9	♦ 875 ♥ KQ93 • Q52 • Q104	East Bids 1NT if possible.  Partner bids first.
Board: 97 Dealer: S Vul: NS HCP: 12	<ul><li>♣972</li><li>♥ A102</li><li>♦ KQ76</li><li>♣ K65</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible.  You bid first.
Board: 98 Dealer: N Vul: EW HCP: 5	♣76 ♥Q10863 •QJ653 ♣10	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 99 Dealer: S Vul: Both HCP: 13	<ul><li>★ A832</li><li>★ K52</li><li>★ 5</li><li>★ KQJ65</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 100 Dealer: N Vul: NS HCP: 10	<ul><li>★ K5</li><li>▼ KQ92</li><li>◆ 4</li><li>◆ Q76542</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 96 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 2♠ N	North:  ♠ KQJ92  ♥ A102  • 98  ♣ K83	South:	West AP	North 1♠	East 1NT	
Board: 97 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 3 W	North:  ♠ KJ1054  ♥ 43  ♦ 84  ♣ Q1092	South:	West  1NT 2♥ 1. Stay	North Pass Pass man	East 2♣¹ 3♥	South 1 → Pass AP
Board: 98 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 4♠ E	North:  ♠ QJ8  ♥ K42  ♠ K7  ♠ K8764	South:  ♣ 76  ♥ Q10863  ♦ QJ653  ♣ 10	West  4 <b>v</b> ¹  1. Texa	North 1♣ Pass	East 1NT 4♠	South Pass AP
Board: 99 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 2 W	North:  ♠ QJ97  ♥ J  ♠ AJ762  ♣ 932	South:  ♠ A832  ♥ K52  ♦ 5  ♠ KQJ65	West  1NT 2♥	North Pass AP	East 2♦	South 1♣ Pass
Board: 100 Dealer: N Vul: NS North HCP: 12 South HCP: 10 Contract: 2 \cdot N	North:	South:  ♠ K5  ♥ KQ92  ♦ 4  ♠ Q76542	West Pass	North 1  2	East 1NT AP	

Board: 101 Dealer: S Vul: EW HCP: 6	<ul><li>★ K6543</li><li>♥ 7</li><li>◆ QJ107</li><li>◆ 874</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 102 Dealer: N Vul: Both HCP: 13	<ul><li>★ A87532</li><li>★ AK</li><li>★ 53</li><li>★ Q97</li></ul>	East Bids 1NT if possible. You bid first.
Board: 103 Dealer: S Vul: None HCP: 6	◆ QJ432 ▼ 10865 ◆ — ◆ K1082	West Bids 1NT if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 104 Dealer: N Vul: EW HCP: 13	<ul><li>★ 5</li><li>▼ AQ8752</li><li>◆ Q3</li><li>◆ KQ72</li></ul>	East Bids 1NT if possible. You bid first.
Board: 105 Dealer: S Vul: Both HCP: 5	♣7 ♥Q10864 •QJ92 ♣ 1096	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible.  Partner bids first.

Board: 101 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 4♠ S	North:  ♠ K6543  ♥ 7  • QJ107  ♣ 874	South:  ♠ QJ1087  ♥ KQ962  ♠ A86  ♣ —	West 1NT	North 4♣	East AP	South 1♣
Board: 102 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 2♠ N	North:  ♠ A87532  ♥ AK  ♦ 53  ♣ Q97	South:	West Pass	North 1♠ 2♠		South Pass
Board: 103 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 3 W	North:  ♠ QJ432  ♥ 10865  ←—  ♠ K1082	South:  ♠ A106  ♥ A2  ♠ K96432  ♣ J7	West  1NT 3♣	North Pass AP	East Pass	1♦
Board: 104 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2♠ S	North:	South:  ♠ KJ943  ❤ —  ♠ AJ10652  ♣ 84	West AP	North 1♥	East 1NT	
Board: 105 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 2♥ W	North:  ♣ 7  ♥ Q10864  • QJ92  ♣ 1096	South:  ♠ AJ32  ♥ 93  ♠ K64  ♠ KQ43		North Pass AP man	East 2♣¹	1♣

Board: 101 Dealer: S Vul: EW HCP: 12	<ul><li>♣ QJ1087</li><li>♥ KQ962</li><li>◆ A86</li><li>♣ —</li></ul>	West Bids 1NT if possible. You bid first.
Board: 102 Dealer: N Vul: Both HCP: 7	♦ 9 ♥ Q1053 ♦ 1074 ♣ AJ652	East Bids 1NT if possible.  Partner bids first.
Board: 103 Dealer: S Vul: None HCP: 12	<ul><li>★ A106</li><li>★ A2</li><li>★ K96432</li><li>★ J7</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 104 Dealer: N Vul: EW HCP: 9	<ul><li>★ KJ943</li><li>▼ —</li><li>◆ AJ10652</li><li>◆ 84</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 105 Dealer: S Vul: Both HCP: 13	<ul><li>AJ32</li><li>♥ 93</li><li>K64</li><li>KQ43</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. You bid first.

Board: 101 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 4♠ S	North:  ♠ K6543  ♥ 7  • QJ107  ♣ 874	South:  ♠ QJ1087  ♥ KQ962  ♠ A86  ♣ —	West 1NT	North 4♣	East AP	South 1♣
Board: 102 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 2♠ N	North:  ♠ A87532  ♥ AK  ♦ 53  ♣ Q97	South:	West Pass	North 1♠ 2♠		South Pass
Board: 103 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 3 W	North:  ♠ QJ432  ♥ 10865  ←—  ♠ K1082	South:  ♠ A106  ♥ A2  ♠ K96432  ♣ J7	West  1NT 3♣	North Pass AP	East Pass	1♦
Board: 104 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 2♠ S	North:	South:  ♠ KJ943  ❤ —  ♠ AJ10652  ♣ 84	West AP	North 1♥	East 1NT	
Board: 105 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 2♥ W	North:  ♣ 7  ♥ Q10864  • QJ92  ♣ 1096	South:  ♠ AJ32  ♥ 93  ♠ K64  ♠ KQ43		North Pass AP man	East 2♣¹	1♣

Board: 106 Dealer: N Vul: None HCP: 12	<ul><li>♣ J10875</li><li>♥ AK65</li><li>♦ 975</li><li>♣ A</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♠ if possible. West Bids 4♣ if possible. You bid first.
Board: 107 Dealer: S Vul: NS HCP: 7	<ul><li>★ A10982</li><li>★ K9752</li><li>★ 5</li><li>★ 87</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 108 Dealer: N Vul: Both HCP: 18	<ul><li>★ K6</li><li>★ AQ1086</li><li>◆ Q2</li><li>★ AK106</li></ul>	East Bids 1NT if possible. You bid first.
Board: 109 Dealer: S Vul: None HCP: 6	♣9 ▼ K10763 ◆ QJ952 ♣ 85	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 110 Dealer: N Vul: NS HCP: 14	<ul><li> ♣ J97</li><li> ♥ A10543</li><li> ♦ AKQ92</li><li> ♣ —</li></ul>	East Bids 1NT if possible. You bid first.

Board: 106 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 4 W	North:  ◆ J10875  ◆ AK65  ◆ 975  ◆ A	South:  ♠ Q94  ♥ Q1043  ♦ J1032  ♣ 83	3♣ 4♣	North 1♠ Pass AP raise or	1NT 3♠¹	2♠ Pass
Board: 107 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2 S	North:  ♠ A10982  ♥ K9752  ♦ 5  ♣ 87	South:  ♠ Q  ♥ Q106  ♠ A107432  ♠ KJ4		North Pass		1♦
Board: 108 Dealer: N Vul: Both North HCP: 18 South HCP: 5 Contract: 2 N	North:  ♠ K6  ♥ AQ1086  • Q2  ♣ AK106	South:	West Pass AP	North 1♥ X		Pass
Board: 109 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 4♠ W	North:	South:  ♠ AQJ10  ♥ Q94  ♠ 7  ♠ QJ1063	West  1NT  4♣  1. Texa	North Pass AP		South 1♣ Pass
Board: 110 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 4 S	North:  ♣ J97  ♥ A10543  ♠ AKQ92  ♣ —	South:  ♠ K10852  ♥ K7  ♠ 87  ♠ K986	West Pass	North 1♥ 4♠	East 1NT AP	

Board: 106 Dealer: N Vul: None HCP: 5	<ul><li>♣ Q94</li><li>♥ Q1043</li><li>◆ J1032</li><li>♣ 83</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♠ if possible. West Bids 4♣ if possible. Partner bids first.
Board: 107 Dealer: S Vul: NS HCP: 12	♠ Q ♥ Q106 ♦ A107432 ♠ KJ4	West Bids 1NT if possible. You bid first.
Board: 108 Dealer: N Vul: Both HCP: 5	<ul><li>10854</li><li>743</li><li>K65</li><li>Q73</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 109 Dealer: S Vul: None HCP: 12	<ul><li>AQJ10</li><li>♥ Q94</li><li>↑ 7</li><li>♣ QJ1063</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 110 Dealer: N Vul: NS HCP: 9	<ul><li>★ K10852</li><li>★ K7</li><li>◆ 87</li><li>★ K986</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 106 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 4 W	North:  ◆ J10875  ◆ AK65  ◆ 975  ◆ A	South:  ♠ Q94  ♥ Q1043  ♦ J1032  ♣ 83	3♣ 4♣	North 1♠ Pass AP raise or	1NT 3♠¹	2♠ Pass
Board: 107 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2 S	North:  ♠ A10982  ♥ K9752  ♦ 5  ♣ 87	South:  ♠ Q  ♥ Q106  ♠ A107432  ♠ KJ4		North Pass		1♦
Board: 108 Dealer: N Vul: Both North HCP: 18 South HCP: 5 Contract: 2 N	North:  ♠ K6  ♥ AQ1086  • Q2  ♣ AK106	South:	West Pass AP	North 1♥ X		Pass
Board: 109 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 4♠ W	North:	South:  ♠ AQJ10  ♥ Q94  ♠ 7  ♠ QJ1063	West  1NT  4♣  1. Texa	North Pass AP		South 1♣ Pass
Board: 110 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 4 S	North:  ♣ J97  ♥ A10543  ♠ AKQ92  ♣ —	South:  ♠ K10852  ♥ K7  ♠ 87  ♠ K986	West Pass	North 1♥ 4♠	East 1NT AP	

Board: 111 Dealer: S Vul: EW HCP: 7	<ul><li>★ 8</li><li>▼ KJ542</li><li>◆ QJ75</li><li>★ 753</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 112 Dealer: N Vul: None HCP: 16	<ul><li>★ KJ102</li><li>★ 8</li><li>◆ AJ2</li><li>◆ AQJ97</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 113 Dealer: S Vul: NS HCP: 5	<ul><li>♣ Q10862</li><li>♥ Q1075</li><li>◆ J3</li><li>♣ 104</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 114 Dealer: N Vul: EW HCP: 12	♣ A ♥ AK1098653 ♦ J10 ♣ 103	East Bids 1NT if possible. You bid first.
Board: 115 Dealer: S Vul: Both HCP: 6	<ul><li>♣ Q954</li><li>♥ A8532</li><li>♦ 74</li><li>♣ 65</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 111 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 24 W	North:	South:  ♣ J53  ✔ A  ♣ K1098  ♣ AQJ92	West  1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass
Board: 112 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3N S	North:  ♠ KJ102  ♥ 8  ♠ AJ2  ♣ AQJ97	South:	West 2◆ AP	North 1♣ 2♠	1NT	South Pass 3NT
Board: 113 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 2 W	North:  ♠ Q10862  ♥ Q1075  ♦ J3  ♠ 104	South:  ♠ K  ♥ J984  ♠ KQ1085  ♠ K83	West 1NT 2♠	North Pass AP	East 2♥	South 1  Pass
Board: 114 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 4 N	North:  ♠ A  ♥ AK1098653  ♦ J10  ♣ 103	South:  ♠ Q106543  ♥ 42  ♠ K  ♣ KJ76	West Pass	North 1♥ 4♥	East 1NT AP	
Board: 115 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ Q954  ♥ A8532  ♠ 74  ♣ 65	South:  ▲ 108  ▼ J  ◆ KQJ92  ♣ AJ743	West 1NT	North AP	East	South 1◆

Board: 111 Dealer: S Vul: EW HCP: 15	<ul><li>J53</li><li>✓ A</li><li>✓ K1098</li><li>✓ AQJ92</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 112 Dealer: N Vul: None HCP: 9	<ul><li>◆ 95</li><li>♥ AK97</li><li>◆ Q8765</li><li>◆ 85</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible.  Partner bids first.
Board: 113 Dealer: S Vul: NS HCP: 12	<ul><li>★ K</li><li>▼ J984</li><li>◆ KQ1085</li><li>◆ K83</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 114 Dealer: N Vul: EW HCP: 9	<ul><li>♣ Q106543</li><li>♥ 42</li><li>♦ K</li><li>♣ KJ76</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 115 Dealer: S Vul: Both HCP: 12	<ul><li>108</li><li>J</li><li>KQJ92</li><li>AJ743</li></ul>	West Bids 1NT if possible. You bid first.

Board: 111 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 24 W	North:	South:  ♣ J53  ✔ A  ♣ K1098  ♣ AQJ92	West  1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass
Board: 112 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3N S	North:  ♠ KJ102  ♥ 8  ♠ AJ2  ♣ AQJ97	South:	West 2◆ AP	North 1♣ 2♠	1NT	South Pass 3NT
Board: 113 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 2 W	North:  ♠ Q10862  ♥ Q1075  ♦ J3  ♠ 104	South:  ♠ K  ♥ J984  ♠ KQ1085  ♠ K83	West 1NT 2♠	North Pass AP	East 2♥	South 1  Pass
Board: 114 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 4 N	North:  ♠ A  ♥ AK1098653  ♦ J10  ♣ 103	South:  ♠ Q106543  ♥ 42  ♠ K  ♣ KJ76	West Pass	North 1♥ 4♥	East 1NT AP	
Board: 115 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ Q954  ♥ A8532  ♠ 74  ♣ 65	South:  ▲ 108  ▼ J  ◆ KQJ92  ♣ AJ743	West 1NT	North AP	East	South 1◆

Board: 116 Dealer: N Vul: NS HCP: 12	<ul><li>AQJ10853</li><li>▼ 103</li><li>◆ 95</li><li>♠ KQ</li></ul>	East Bids 1NT if possible. West Doubles Pass if possible. East Bids 3♦ if possible. East Doubles 4♠ if possible. You bid first.
Board: 117 Dealer: S Vul: EW HCP: 11	<ul><li>↓ J8</li><li>♥ AQ972</li><li>↓ Q8532</li><li>♠ Q</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 118 Dealer: N Vul: Both HCP: 13	<ul><li></li></ul>	East Bids 1NT if possible. You bid first.
Board: 119 Dealer: S Vul: None HCP: 5	<ul><li>♠ 654</li><li>♥ KQ10975</li><li>♦ 63</li><li>♠ 86</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 120 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q62</li><li>♥ 6</li><li>♦ AQJ4</li><li>♣ QJ643</li></ul>	East Bids 1NT if possible. You bid first.

Board: 116 Dealer: N Vul: NS	North: ♠ AQJ10853	South:  ♠ 2		North 1♠	1NT	2♥
North HCP: 12	♥ 103 ♦ 95	<ul><li>★ AK9652</li><li>★ 72</li></ul>	Pass	2♠ Dagg		Pass
South HCP: 7	<b>♦</b> KQ	◆ 10652	X Pass	Pass 4♠	3 <b>♦</b> X	Pass AP
Contract: 4♠X N			- 0.20	-		
Board: 117	North:	South:				
Dealer: S	<b>♦</b> J8	♠ K52	West	North	East	South
Vul: EW North HCP: 11	<b>♥</b> AQ972	<b>♥</b> J3				1♣
South HCP: 14	◆ Q8532	<b>♦</b> AJ9	1NT	AP		
Contract: 1N W	<b>♣</b> Q	♣ AJ1074				
Board: 118	North:	South:				
Dealer: N	Norui. ♠ J9	& K8642	West	North	East	South
Vul: Both	<b>♥</b> AK762	<b>♥</b> 98		1♥	1NT	
North HCP: 13 South HCP: 10	♦ A5	<b>♦</b> KJ106	AP			
South HCP: 10 Contract: 2♠ S	<b>♣</b> J1075	<b>♣</b> K6				
Board: 119	N. d	G 4				
Dealer: S	North: <b>♠</b> 654	South: ♠ A83	West	North	Fact	South
Vul: None	♥ KQ10975	♥ 8	West	rvorur	Last	1 <b>♣</b>
North HCP: 5	◆ 63	♦ K982	1NT	AP		12
South HCP: 13 Contract: 1N W	<b>♣</b> 86	♣ AQ543	22.12			
Board: 120						
Dealer: N	North:	South:	<b>TT</b> 7 .	NT d	г.	C .1
Vul: EW	<b>♠</b> Q62	<b>♦</b> A1093	West	North		
North HCP: 12	<b>♥</b> 6 <b>♦</b> AQJ4	♥ A97432 ♦ 3	٨D	1♣	1NT	2▼
South HCP: 8	▼ AQJ4 <b>♣</b> QJ643	<b>♦</b> 92	AP			

Board: 116 Dealer: N Vul: NS HCP: 7	<ul><li>★2</li><li>★ AK9652</li><li>★ 72</li><li>★ 10652</li></ul>	East Bids 1NT if possible. West Doubles Pass if possible. East Bids 3♦ if possible. East Doubles 4♠ if possible.  Partner bids first.
Board: 117 Dealer: S Vul: EW HCP: 14	<ul><li>★ K52</li><li>♥ J3</li><li>◆ AJ9</li><li>★ AJ1074</li></ul>	West Bids 1NT if possible. You bid first.
Board: 118 Dealer: N Vul: Both HCP: 10	<ul><li>★ K8642</li><li>♥ 98</li><li>◆ KJ106</li><li>◆ K6</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 119 Dealer: S Vul: None HCP: 13	<ul><li>★ A83</li><li>★ 8</li><li>★ K982</li><li>★ AQ543</li></ul>	West Bids 1NT if possible. You bid first.
Board: 120 Dealer: N Vul: EW HCP: 8	<ul><li>★ A1093</li><li>★ A97432</li><li>★ 3</li><li>★ 92</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 116 Dealer: N Vul: NS	North: ♠ AQJ10853	South:  ♠ 2		North 1♠	1NT	2♥
North HCP: 12	♥ 103 ♦ 95	<ul><li>★ AK9652</li><li>★ 72</li></ul>	Pass	2♠ Dagg		Pass
South HCP: 7	<b>♦</b> KQ	◆ 10652	X Pass	Pass 4♠	3 <b>♦</b> X	Pass AP
Contract: 4♠X N			- 0.20	-		
Board: 117	North:	South:				
Dealer: S	<b>♦</b> J8	♠ K52	West	North	East	South
Vul: EW North HCP: 11	<b>♥</b> AQ972	<b>♥</b> J3				1♣
South HCP: 14	◆ Q8532	<b>♦</b> AJ9	1NT	AP		
Contract: 1N W	<b>♣</b> Q	♣ AJ1074				
Board: 118	North:	South:				
Dealer: N	Norui. ♠ J9	& K8642	West	North	East	South
Vul: Both	<b>♥</b> AK762	<b>♥</b> 98		1♥	1NT	
North HCP: 13 South HCP: 10	♦ A5	<b>♦</b> KJ106	AP			
South HCP: 10 Contract: 2♠ S	<b>♣</b> J1075	<b>♣</b> K6				
Board: 119	N. d	G 4				
Dealer: S	North: <b>♠</b> 654	South: ♠ A83	West	North	Fact	South
Vul: None	♥ KQ10975	♥ 8	West	rvorur	Last	1 <b>♣</b>
North HCP: 5	◆ 63	♦ K982	1NT	AP		12
South HCP: 13 Contract: 1N W	<b>♣</b> 86	♣ AQ543	22.12			
Board: 120						
Dealer: N	North:	South:	<b>TT</b> 7 .	NT d	г.	C .1
Vul: EW	<b>♠</b> Q62	<b>♦</b> A1093	West	North		
North HCP: 12	<b>♥</b> 6 <b>♦</b> AQJ4	♥ A97432 ♦ 3	٨D	1♣	1NT	2▼
South HCP: 8	▼ AQJ4 <b>♣</b> QJ643	<b>♦</b> 92	AP			

Board: 121 Dealer: S Vul: Both HCP: 9	<ul><li>↓ J852</li><li>↓ AJ7</li><li>↓ K87</li><li>♠ 653</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 122 Dealer: N Vul: None HCP: 13	<ul><li>★ KQ92</li><li>▼ K82</li><li>◆ 54</li><li>◆ KQ107</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 123 Dealer: S Vul: NS HCP: 7	<ul><li>★ KQ10982</li><li>▼ J54</li><li>◆ 105</li><li>◆ J9</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 124 Dealer: N Vul: Both HCP: 14	<ul><li>♣ Q75</li><li>♥ J</li><li>♦ A</li><li>♣ AQJ108752</li></ul>	East Bids 1NT if possible. You bid first.
Board: 125 Dealer: S Vul: None HCP: 9	<ul><li>AQJ9752</li><li>Q</li><li>984</li><li>₹75</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 121 Dealer: S Vul: Both North HCP: 9	North: <b>♠</b> J852 <b>♥</b> AJ7	South: ♠ KQ10964 ♥ K	West	North	East	South 1♠
South HCP: 12 Contract: 2♠ S	◆ K87 ◆ 653	◆ Q1062 ◆ Q4	1NT	2♠	AP	
Board: 122 Dealer: N Vul: None	North: ♠ KQ92	South:	West	North 1 <b>♣</b>	East 1NT	
North HCP: 13 South HCP: 10 Contract: 4\(\delta\text{X}\) W	<ul><li>★ K82</li><li>◆ 54</li><li>◆ KQ107</li></ul>	◆ AQ1075 ◆ KJ108763 ◆ 3	2 <b>♠</b> 4 <b>♠</b>	3 <b>▼</b> X	Pass AP	
Board: 123 Dealer: S Vul: NS	North: ♠ KQ10982	South: ♠ A3		North		1♥
North HCP: 7 South HCP: 13 Contract: 3♣X W	<ul><li>▶ J54</li><li>◆ 105</li><li>♣ J9</li></ul>	<ul><li>★ KQ976</li><li>★ A864</li><li>★ 108</li></ul>	1NT 3♣ AP	2♥ Pass	Pass Pass	Pass X
Board: 124 Dealer: N Vul: Both	North: ♠ Q75	South: ♠ 982	West	North		
North HCP: 14 South HCP: 8 Contract: 3♣ N	<ul><li>↓ J</li><li>♠ A</li><li>♣ AQJ108752</li></ul>	◆ AK7542 ◆ J1097 ◆ —	Pass	1 <b>♣</b> 3 <b>♣</b>	1NT AP	2▼
Board: 125 Dealer: S	North: ♠ AQJ9752	South: ♠ 3	West	North	East	South
Vul: None North HCP: 9 South HCP: 12 Contract: 4♠ N	♥ Q • 984 • 75	▼ AJ962 ◆ AK63 ♣ 1094	1NT	4♠	AP	1♥

Board: 121 Dealer: S Vul: Both HCP: 12	<b>★</b> KQ10964 <b>♥</b> K <b>♦</b> Q1062 <b>♣</b> Q4	West Bids 1NT if possible. You bid first.
Board: 122 Dealer: N Vul: None HCP: 10	♣— ♥ AQ1075 • KJ108763 • 3	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 123 Dealer: S Vul: NS HCP: 13	<ul><li>★ A3</li><li>▼ KQ976</li><li>◆ A864</li><li>◆ 108</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 124 Dealer: N Vul: Both HCP: 8	<ul><li>◆ 982</li><li>▼ AK7542</li><li>◆ J1097</li><li>◆ —</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 125 Dealer: S Vul: None HCP: 12	<b>♣</b> 3 <b>♥</b> AJ962 <b>♦</b> AK63 <b>♣</b> 1094	West Bids 1NT if possible. You bid first.

Board: 121 Dealer: S Vul: Both North HCP: 9	North: <b>♠</b> J852 <b>♥</b> AJ7	South: ♠ KQ10964 ♥ K	West	North	East	South 1♠
South HCP: 12 Contract: 2♠ S	◆ K87 ◆ 653	◆ Q1062 ◆ Q4	1NT	2♠	AP	
Board: 122 Dealer: N Vul: None	North: ♠ KQ92	South:	West	North 1 <b>♣</b>	East 1NT	
North HCP: 13 South HCP: 10 Contract: 4\(\delta\text{X}\) W	<ul><li>★ K82</li><li>◆ 54</li><li>◆ KQ107</li></ul>	◆ AQ1075 ◆ KJ108763 ◆ 3	2 <b>♠</b> 4 <b>♠</b>	3 <b>▼</b> X	Pass AP	
Board: 123 Dealer: S Vul: NS	North: ♠ KQ10982	South: ♠ A3		North		1♥
North HCP: 7 South HCP: 13 Contract: 3♣X W	<ul><li>▶ J54</li><li>◆ 105</li><li>♣ J9</li></ul>	<ul><li>★ KQ976</li><li>★ A864</li><li>★ 108</li></ul>	1NT 3♣ AP	2♥ Pass	Pass Pass	Pass X
Board: 124 Dealer: N Vul: Both	North: ♠ Q75	South: ♠ 982	West	North		
North HCP: 14 South HCP: 8 Contract: 3♣ N	<ul><li>↓ J</li><li>♠ A</li><li>♣ AQJ108752</li></ul>	◆ AK7542 ◆ J1097 ◆ —	Pass	1 <b>♣</b> 3 <b>♣</b>	1NT AP	2▼
Board: 125 Dealer: S	North: ♠ AQJ9752	South: ♠ 3	West	North	East	South
Vul: None North HCP: 9 South HCP: 12 Contract: 4♠ N	♥ Q • 984 • 75	▼ AJ962 ◆ AK63 ♣ 1094	1NT	4♠	AP	1♥

Board: 126 Dealer: N Vul: NS HCP: 13	<b>★</b> KQ1092 <b>∀</b> K10 <b>♦</b> KQ8643 <b>♣</b> —	East Bids 1NT if possible. You bid first.
Board: 127 Dealer: S Vul: EW HCP: 5	<b>★</b> K854 <b>♥</b> Q10854 <b>♦</b> 1064	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 128 Dealer: N Vul: None HCP: 12	<ul><li>★ K10643</li><li>★ KJ42</li><li>◆ AJ</li><li>★ 104</li></ul>	East Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 129 Dealer: S Vul: NS HCP: 8	<ul><li>★ AKJ532</li><li>▼ 765</li><li>◆ 32</li><li>◆ 98</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 130 Dealer: N Vul: EW HCP: 13	♣ QJ3 ♥ K75 ♦ Q10873 ♣ KQ	East Bids 1NT if possible. You bid first.

Board: 126 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 3♠ N	North:  ♠ KQ1092  ♥ K10  ♠ KQ8643  ♣ —	South:  ♣ 765  ♥ Q863  ♦ J  ♣ Q9852	West Pass	North 1  3  ♣		South Pass
Board: 127 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 3♠ W	North:  ♠ K854  ♥ Q10854  • 10  ♣ 1064	South:	1NT 2♠ Pass 1. Stay	North Pass Pass Pass man raise or	2♣¹ 3♠² 3♠	1♦ Pass X AP
Board: 128 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 3 • W	North:  ♠ K10643  ♥ KJ42  ♠ AJ  ♣ 104	South:  ♠ QJ9  ♥ 9865  • 1074  ♠ Q76	West 3♦	North 1♠ AP	East 1NT	
Board: 129 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 3•X W	North:  ♠ AKJ532  ♥ 765  ♦ 32  ♠ 98	South:  ♣ 76  ♥ AKJ  ♦ J7  ♣ QJ7542	West  1NT 3◆	North 2♣ X		South 1♣ Pass
Board: 130 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 1N E	North:  ♠ QJ3  ♥ K75  ♠ Q10873  ♣ KQ	South:  ♠ K10762  ♥ Q942  ♠ A9  ♣ 43	West	North 1◆	East 1NT	

Board: 126 Dealer: N Vul: NS HCP: 5	♣ 765 ♥ Q863 ♦ J ♣ Q9852	East Bids 1NT if possible.  Partner bids first.
Board: 127 Dealer: S Vul: EW HCP: 12	<ul><li>◆ 9</li><li>★ K73</li><li>◆ AQ874</li><li>◆ K873</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 128 Dealer: N Vul: None HCP: 5	<b>♦</b> QJ9 <b>♥</b> 9865 <b>♦</b> 1074 <b>♣</b> Q76	East Bids 1NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 129 Dealer: S Vul: NS HCP: 12	<ul><li>♣ 76</li><li>♥ AKJ</li><li>◆ J7</li><li>♣ QJ7542</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 130 Dealer: N Vul: EW HCP: 9	<ul><li>★ K10762</li><li>★ Q942</li><li>★ A9</li><li>★ 43</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 126 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 3♠ N	North:  ♠ KQ1092  ♥ K10  ♠ KQ8643  ♣ —	South:  ♣ 765  ♥ Q863  ♦ J  ♣ Q9852	West Pass	North 1  3  ♣		South Pass
Board: 127 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 3♠ W	North:  ♠ K854  ♥ Q10854  • 10  ♣ 1064	South:	1NT 2♠ Pass 1. Stay	North Pass Pass Pass man raise or	2♣¹ 3♠² 3♠	1♦ Pass X AP
Board: 128 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 3 • W	North:  ♠ K10643  ♥ KJ42  ♠ AJ  ♣ 104	South:  ♠ QJ9  ♥ 9865  • 1074  ♠ Q76	West 3♦	North 1♠ AP	East 1NT	
Board: 129 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 3•X W	North:  ♠ AKJ532  ♥ 765  ♦ 32  ♠ 98	South:  ♣ 76  ♥ AKJ  ♦ J7  ♣ QJ7542	West  1NT 3◆	North 2♣ X		South 1♣ Pass
Board: 130 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 1N E	North:  ♠ QJ3  ♥ K75  ♠ Q10873  ♣ KQ	South:  ♠ K10762  ♥ Q942  ♠ A9  ♣ 43	West	North 1◆	East 1NT	

Board: 131 Dealer: S Vul: Both HCP: 10	<b>♠</b> Q3 <b>♥</b> AK10743 <b>♦</b> 54 <b>♣</b> J106	West Bids 1NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 132 Dealer: N Vul: NS HCP: 14	<ul><li>AJ64</li><li>✓ A7</li><li>◆ Q97653</li><li>♠ K</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 133 Dealer: S Vul: EW HCP: 7	<ul><li>★ KJ1096</li><li>♥ 92</li><li>◆ 85</li><li>◆ QJ107</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 134 Dealer: N Vul: Both HCP: 13	<ul><li>★ KQJ83</li><li>▼ J96</li><li>◆ Q73</li><li>◆ A3</li></ul>	East Bids 1NT if possible. You bid first.
Board: 135 Dealer: S Vul: None HCP: 8	<ul><li>◆ QJ1073</li><li>♥ 98</li><li>◆ A982</li><li>◆ J10</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 131 Dealer: S Vul: Both	North: ♠ Q3 ♥ AK10743	South: <b>♠</b> 7652 <b>♥</b> QJ		North		1♣
North HCP: 10 South HCP: 12 Contract: 3 • W	◆ 54 <b>♣</b> J106	◆ KJ9 ◆ KQ94	1NT 3◆	2♥ AP	Pass	Pass
Board: 132 Dealer: N Vul: NS	North: <b>♠</b> AJ64 <b>♥</b> A7	South: ♠ Q10875 ♥ J8	West	North 1♦		South Pass
North HCP: 14 South HCP: 8 Contract: 2♥ E	◆ Q97653 ◆ K	◆ J ◆ A8532	2•	Pass	2♥	AP
Board: 133 Dealer: S Vul: EW	North: ♠ KJ1096 ♥ 92	South: ♠ Q ♥ KJ843	West	North	East	South 1
North HCP: 7 South HCP: 12 Contract: 1N W	◆ 85 ◆ QJ107	◆ AQ743 ◆ 32	1NT	AP		1,
Board: 134 Dealer: N Vul: Both	North: ♠ KQJ83	South: ♠ 7654	West	North		
North HCP: 13 South HCP: 7 Contract: 2♠ N	<ul><li>▼ J96</li><li>◆ Q73</li><li>◆ A3</li></ul>	♥ 84 ♦ AK85 ♣ 1084	AP	1♠	1NT	2♠
Board: 135 Dealer: S Vul: None	North: <b>♠</b> QJ1073	South: ♠ K	West	North	East	South
North HCP: 8 South HCP: 12 Contract: 1N W	♥ 98 ♦ A982 ♣ J10	♥ QJ653 ♦ KJ54 <b>♣</b> Q86	1NT	AP		1♥

Board: 131 Dealer: S Vul: Both HCP: 12	<ul><li>★ 7652</li><li>♥ QJ</li><li>◆ KJ9</li><li>◆ KQ94</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 132 Dealer: N Vul: NS HCP: 8	<ul><li>♣ Q10875</li><li>♥ J8</li><li>♦ J</li><li>♣ A8532</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 133 Dealer: S Vul: EW HCP: 12	♣ Q ♥ KJ843 ♦ AQ743 ♣ 32	West Bids 1NT if possible. You bid first.
Board: 134 Dealer: N Vul: Both HCP: 7	<ul><li>★ 7654</li><li>♥ 84</li><li>◆ AK85</li><li>◆ 1084</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 135 Dealer: S Vul: None HCP: 12	<b>♠</b> K <b>♥</b> QJ653 <b>♦</b> KJ54 <b>♣</b> Q86	West Bids 1NT if possible. You bid first.

Board: 131 Dealer: S Vul: Both	North: ♠ Q3 ♥ AK10743	South: <b>♠</b> 7652 <b>♥</b> QJ		North		1♣
North HCP: 10 South HCP: 12 Contract: 3 • W	◆ 54 <b>♣</b> J106	◆ KJ9 ◆ KQ94	1NT 3◆	2♥ AP	Pass	Pass
Board: 132 Dealer: N Vul: NS	North: <b>♠</b> AJ64 <b>♥</b> A7	South: ♠ Q10875 ♥ J8	West	North 1♦		South Pass
North HCP: 14 South HCP: 8 Contract: 2♥ E	◆ Q97653 ◆ K	◆ J ◆ A8532	2•	Pass	2♥	AP
Board: 133 Dealer: S Vul: EW	North: ♠ KJ1096 ♥ 92	South: ♠ Q ♥ KJ843	West	North	East	South 1
North HCP: 7 South HCP: 12 Contract: 1N W	◆ 85 ◆ QJ107	◆ AQ743 ◆ 32	1NT	AP		1,
Board: 134 Dealer: N Vul: Both	North: ♠ KQJ83	South: ♠ 7654	West	North		
North HCP: 13 South HCP: 7 Contract: 2♠ N	<ul><li>▼ J96</li><li>◆ Q73</li><li>◆ A3</li></ul>	♥ 84 ♦ AK85 ♣ 1084	AP	1♠	1NT	2♠
Board: 135 Dealer: S Vul: None	North: <b>♠</b> QJ1073	South: ♠ K	West	North	East	South
North HCP: 8 South HCP: 12 Contract: 1N W	♥ 98 ♦ A982 ♣ J10	♥ QJ653 ♦ KJ54 <b>♣</b> Q86	1NT	AP		1♥

Board: 136 Dealer: N Vul: EW HCP: 14	<ul><li>♣ 3</li><li>♥ AQ754</li><li>♦ Q93</li><li>♣ AQ32</li></ul>	East Bids 1NT if possible. You bid first.
Board: 137 Dealer: S Vul: Both HCP: 5	<ul><li>10852</li><li>√ J74</li><li>◆ Q5</li><li>◆ Q1075</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 138 Dealer: N Vul: None HCP: 13	<ul><li>★ K72</li><li>▼ K1065</li><li>◆ AQ652</li><li>★ J</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Redoubles if possible. West Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 139 Dealer: S Vul: NS HCP: 6	<ul><li>♣864</li><li>♥ K863</li><li>◆ QJ1083</li><li>♣ 5</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 140 Dealer: N Vul: Both HCP: 12	<ul><li>★ KJ10764</li><li>★ K</li><li>◆ KQ74</li><li>◆ 92</li></ul>	East Bids 1NT if possible. You bid first.

Board: 136 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 4 N	North:  ♠ 3  ♥ AQ754  ♠ Q93  ♣ AQ32	South:  ♠ KQ765  ♥ J10632  ♦ 2  ♣ 64	West AP	North 1♥	East 1NT	
Board: 137 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 2 S	North:	South:  ♠ QJ6  ♥ AQ1093  ♠ 10962  ♠ A	West 1NT	North 2♥	East AP	South 1♥
Board: 138 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 3♠ S	North:  ♠ K72  ♥ K1065  ♠ AQ652  ♣ J	South:  ♠ QJ1094  ♥ Q  ♠ J7  ♠ Q8752	West  2♦  2♥  3♥  1. artific	North 1  X  Pass 3  cial	1NT	Pass Pass
Board: 139 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W	North:	South:  ♠ QJ5  ♥ Q975  ♠ K6  ♠ KJ87	West 1NT	North AP	East	South 1♣
Board: 140 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 3♠ N	North:  ♠ KJ10764  ♥ K  ♠ KQ74  ♣ 92	South:	West Pass AP	North 1♠ 2♠		Pass

Board: 136 Dealer: N Vul: EW HCP: 6	<b>★</b> KQ765 <b>♥</b> J10632 <b>♦</b> 2 <b>♣</b> 64	East Bids 1NT if possible.  Partner bids first.
Board: 137 Dealer: S Vul: Both HCP: 13	♣ QJ6 ♥ AQ1093 ♦ 10962 ♣ A	West Bids 1NT if possible. You bid first.
Board: 138 Dealer: N Vul: None HCP: 8	<ul><li>QJ1094</li><li>Q</li><li>J7</li><li>Q8752</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Redoubles if possible. West Bids 2♥ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 139 Dealer: S Vul: NS HCP: 12	<ul><li>♣ QJ5</li><li>♥ Q975</li><li>♦ K6</li><li>♣ KJ87</li></ul>	West Bids 1NT if possible. You bid first.
Board: 140 Dealer: N Vul: Both HCP: 7	♦ 85 ▼ A10843 ◆ 83 ♣ K1086	East Bids 1NT if possible.  Partner bids first.

Board: 136 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 4 N	North:  ♠ 3  ♥ AQ754  ♠ Q93  ♣ AQ32	South:  ♠ KQ765  ♥ J10632  ♦ 2  ♣ 64	West AP	North 1♥	East 1NT	
Board: 137 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 2 S	North:	South:  ♠ QJ6  ♥ AQ1093  ♠ 10962  ♠ A	West 1NT	North 2♥	East AP	South 1♥
Board: 138 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 3♠ S	North:  ♠ K72  ♥ K1065  ♠ AQ652  ♣ J	South:  ♠ QJ1094  ♥ Q  ♠ J7  ♠ Q8752	West  2♦  2♥  3♥  1. artific	North 1  X  Pass 3  cial	1NT	Pass Pass
Board: 139 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W	North:	South:  ♠ QJ5  ♥ Q975  ♠ K6  ♠ KJ87	West 1NT	North AP	East	South 1♣
Board: 140 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 3♠ N	North:  ♠ KJ10764  ♥ K  ♠ KQ74  ♣ 92	South:	West Pass AP	North 1♠ 2♠		Pass

Board: 141 Dealer: S Vul: None HCP: 10	♣ 5 ▼ AQ10985 ◆ A754 ♣ 107	West Bids 1NT if possible.  Partner bids first.
Board: 142 Dealer: N Vul: NS HCP: 12	<ul><li>★ A10</li><li>▼ J1092</li><li>◆ AQJ1092</li><li>◆ 10</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 143 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q7632</li><li>♥ —</li><li>♦ J1076</li><li>♣ AJ95</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 144 Dealer: N Vul: None HCP: 13	<ul><li> ♣ J632</li><li> ♥ AK5</li><li> ♠ KQ5</li><li> ♣ 973</li></ul>	East Bids 1NT if possible. You bid first.
Board: 145 Dealer: S Vul: NS HCP: 8	<ul><li>♠ 6</li><li>♥ KQ10643</li><li>♠ K653</li><li>♠ 94</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible.  Partner bids first.

Board: 141 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ KQ107642  ♥ J  ♠ K2  ♣ QJ4	West 1NT AP	North 2♥	East Pass	1♠
Board: 142 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 3♠ W	North:  ♠ A10  ♥ J1092  ♠ AQJ1092  ♣ 10	South:  ♠ K982  ♥ 863  ♠ 7  ♣ K9862	West  2♣¹  2♠  1. Stay	North 1 Pass Pass man		South Pass Pass AP
Board: 143 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 1N W	North:  ♠ Q7632  ♥ —  ♦ J1076  ♠ AJ95	South:	West 1NT	North AP	East	South 1♥
Board: 144 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 1N E	North:	South:  ♠ Q10754  ♥ QJ106  ♦ 1042  ♠ Q	West	North 1♣	East 1NT	
Board: 145 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 3•X W	North:  ♠ 6  ♥ KQ10643  ♠ K653  ♠ 94	South:  ♠ AK984  ♥ 872  ♠ Q7  ♣ K53	West  1NT 3	North 2♥ X	East Pass AP	1♠

Board: 141 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ107642</li><li>♥ J</li><li>◆ K2</li><li>◆ QJ4</li></ul>	West Bids 1NT if possible. You bid first.
Board: 142 Dealer: N Vul: NS HCP: 6	<ul><li>★ K982</li><li>★ 863</li><li>★ 7</li><li>★ K9862</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 143 Dealer: S Vul: EW HCP: 13	<ul><li>♦ 985</li><li>♥ KQ863</li><li>♦ K</li><li>♣ KQ32</li></ul>	West Bids 1NT if possible. You bid first.
Board: 144 Dealer: N Vul: None HCP: 7	<ul><li>♣ Q10754</li><li>♥ QJ106</li><li>♦ 1042</li><li>♣ Q</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 145 Dealer: S Vul: NS HCP: 12	<ul><li>★ AK984</li><li>★ 872</li><li>◆ Q7</li><li>★ K53</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.

Board: 141 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4♠ S	North:	South:  ♠ KQ107642  ♥ J  ♠ K2  ♣ QJ4	West 1NT AP	North 2♥	East Pass	1♠
Board: 142 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 3♠ W	North:  ♠ A10  ♥ J1092  ♠ AQJ1092  ♣ 10	South:  ♠ K982  ♥ 863  ♠ 7  ♣ K9862	West  2♣¹  2♠  1. Stay	North 1 Pass Pass man		South Pass Pass AP
Board: 143 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 1N W	North:  ♠ Q7632  ♥ —  ♦ J1076  ♠ AJ95	South:	West 1NT	North AP	East	South 1♥
Board: 144 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 1N E	North:	South:  ♠ Q10754  ♥ QJ106  ♦ 1042  ♠ Q	West	North 1♣	East 1NT	
Board: 145 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 3•X W	North:  ♠ 6  ♥ KQ10643  ♠ K653  ♠ 94	South:  ♠ AK984  ♥ 872  ♠ Q7  ♣ K53	West  1NT 3	North 2♥ X	East Pass AP	1♠

Board: 146 Dealer: N Vul: EW HCP: 12	<ul><li>★ A65</li><li>♥ J32</li><li>◆ AQJ432</li><li>◆ 2</li></ul>	East Bids 1NT if possible. You bid first.
Board: 147 Dealer: S Vul: Both HCP: 7	<ul><li>★KQ875</li><li>♥Q942</li><li>♦ 1085</li><li>♠ 2</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 148 Dealer: N Vul: NS HCP: 14	<ul><li>♣ Q53</li><li>♥ KJ8752</li><li>◆ A4</li><li>♣ A9</li></ul>	East Bids 1NT if possible. You bid first.
Board: 149 Dealer: S Vul: EW HCP: 9	<ul><li>★ A1072</li><li>▼ AJ9843</li><li>◆ 8</li><li>♠ 73</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 150 Dealer: N Vul: Both HCP: 13	<ul><li>★ K5</li><li>▼ AQ98</li><li>◆ 532</li><li>◆ A732</li></ul>	East Bids 1NT if possible. You bid first.

Board: 146 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 2 N	North:  ♠ A65  ♥ J32  ♠ AQJ432  ♣ 2	South:  ♠ Q10942  ♥ A975  ♦ 8  ♣ 976	West Pass	North 1  2		South Pass
Board: 147 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 1N W	North:  ♠ KQ875  ♥ Q942  • 1085  ♣ 2	South:  ♠ A3  ♥ AJ105  ♠ K92  ♠ Q863	West 1NT	North AP	East	South 1♣
Board: 148 Dealer: N Vul: NS North HCP: 14 South HCP: 7 Contract: 3♥ N	North:  ♠ Q53  ♥ KJ8752  ♠ A4  ♠ A9	South:  ♠ AJ84  ♥ Q1094  ♦ 972  ♣ 106	West Pass	North 1♥ 3♥	East 1NT AP	
Board: 149 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2 N	North:  ♠ A1072  ♥ AJ9843  ♠ 8  ♣ 73	South:  ♠ QJ86  ♥ K105  ♠ KQJ9  ♣ J2	West 1NT	North 2♥	East AP	South 1♦
Board: 150 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♠ K5  ▼ AQ98  ◆ 532  ♣ A732	South:  ♠ Q642  ♥ 763  ♠ A8764  ♣ 9	West	North 1♣	East 1NT	

Board: 146 Dealer: N Vul: EW HCP: 6	<ul><li>◆ Q10942</li><li>◆ A975</li><li>◆ 8</li><li>◆ 976</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 147 Dealer: S Vul: Both HCP: 14	<ul><li>★ A3</li><li>▼ AJ105</li><li>★ K92</li><li>★ Q863</li></ul>	West Bids 1NT if possible. You bid first.
Board: 148 Dealer: N Vul: NS HCP: 7	<ul><li>AJ84</li><li>♥ Q1094</li><li>◆ 972</li><li>◆ 106</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 149 Dealer: S Vul: EW HCP: 13	<ul><li>♣ QJ86</li><li>♥ K105</li><li>♦ KQJ9</li><li>♣ J2</li></ul>	West Bids 1NT if possible. You bid first.
Board: 150 Dealer: N Vul: Both HCP: 6	<ul><li>♠ Q642</li><li>♥ 763</li><li>♦ A8764</li><li>♠ 9</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 146 Dealer: N Vul: EW North HCP: 12 South HCP: 6 Contract: 2 N	North:  ♠ A65  ♥ J32  ♠ AQJ432  ♣ 2	South:  ♠ Q10942  ♥ A975  ♦ 8  ♣ 976	West Pass	North 1  2		South Pass
Board: 147 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 1N W	North:  ♠ KQ875  ♥ Q942  • 1085  ♣ 2	South:  ♠ A3  ♥ AJ105  ♠ K92  ♠ Q863	West 1NT	North AP	East	South 1♣
Board: 148 Dealer: N Vul: NS North HCP: 14 South HCP: 7 Contract: 3♥ N	North:  ♠ Q53  ♥ KJ8752  ♠ A4  ♠ A9	South:  ♠ AJ84  ♥ Q1094  ♦ 972  ♣ 106	West Pass	North 1♥ 3♥	East 1NT AP	
Board: 149 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 2 N	North:  ♠ A1072  ♥ AJ9843  ♠ 8  ♣ 73	South:  ♠ QJ86  ♥ K105  ♠ KQJ9  ♣ J2	West 1NT	North 2♥	East AP	South 1♦
Board: 150 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♠ K5  ▼ AQ98  ◆ 532  ♣ A732	South:  ♠ Q642  ♥ 763  ♠ A8764  ♣ 9	West	North 1♣	East 1NT	

Board: 151 Dealer: S Vul: None HCP: 7	<ul><li>★ A643</li><li>▼ 5</li><li>★ K87654</li><li>★ 72</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 152 Dealer: N Vul: EW HCP: 14	<ul><li>★ KQ107</li><li>♥ 7</li><li>♦ AQ54</li><li>♠ QJ76</li></ul>	East Bids 1NT if possible. You bid first.
Board: 153 Dealer: S Vul: Both HCP: 8	<ul><li>♣ Q1098</li><li>♥ AQ73</li><li>♦ 3</li><li>♣ 7654</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 154 Dealer: N Vul: None HCP: 13	<ul><li>♣ QJ1065</li><li>♥ A2</li><li>♦ KQ97</li><li>♣ J9</li></ul>	East Bids 1NT if possible. You bid first.
Board: 155 Dealer: S Vul: NS HCP: 8	<ul><li>◆ QJ1075</li><li>♥ 104</li><li>◆ AJ6532</li><li>◆ —</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible.  Partner bids first.

Board: 151 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 3♣ W	North:  ♠ A643  ♥ 5  ♠ K87654  ♣ 72	South:  ♠ KQ98  ♥ KQJ1072  ♦ 2  ♣ J8	West  1NT 3♣	North  2  AP	East Pass	1♥
Board: 152 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 4♥ S	North:  ♠ KQ107  ♥ 7  • AQ54  ♣ QJ76	South:	West AP	North 1◆	East 1NT	
Board: 153 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 1N W	North:  ♠ Q1098  ♥ AQ73  ♠ 3  ♣ 7654	South:  ♣ J2  ♥ K864  ♠ AK985  ♣ Q9	West 1NT	North AP	East	South 1♦
Board: 154 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ QJ1065  ♥ A2  ♠ KQ97  ♣ J9	South:  ♣ —  ▼ KJ876  • 10543  ♣ A762	West	North 1♠	East 1NT	
Board: 155 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 4 W	North:  ♠ QJ1075  ♥ 104  ♠ AJ6532  ♣ —	South:  ♠ A63  ♥ KQJ975  ♦ Q  ♠ 1062	West  1NT 3♣	North 2	East Pass 4♣	1♥

Board: 151 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ98</li><li>▼ KQJ1072</li><li>◆ 2</li><li>◆ J8</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 152 Dealer: N Vul: EW HCP: 8	<ul><li>43</li><li>✓ AKJ9863</li><li>♦ 82</li><li>♠ 54</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 153 Dealer: S Vul: Both HCP: 13	<ul><li>J2</li><li>✓ K864</li><li>AK985</li><li>Q9</li></ul>	West Bids 1NT if possible. You bid first.
Board: 154 Dealer: N Vul: None HCP: 8	<ul><li>★—</li><li>KJ876</li><li>10543</li><li>A762</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 155 Dealer: S Vul: NS HCP: 12	<ul><li>▲ A63</li><li>♥ KQJ975</li><li>◆ Q</li><li>◆ 1062</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. You bid first.

Board: 151 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 3♣ W	North:  ♠ A643  ♥ 5  ♠ K87654  ♣ 72	South:  ♠ KQ98  ♥ KQJ1072  ♦ 2  ♣ J8	West  1NT 3♣	North  2  AP	East Pass	1♥
Board: 152 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 4♥ S	North:  ♠ KQ107  ♥ 7  • AQ54  ♣ QJ76	South:	West AP	North 1◆	East 1NT	
Board: 153 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 1N W	North:  ♠ Q1098  ♥ AQ73  ♠ 3  ♣ 7654	South:  ♣ J2  ♥ K864  ♠ AK985  ♣ Q9	West 1NT	North AP	East	South 1♦
Board: 154 Dealer: N Vul: None North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ QJ1065  ♥ A2  ♠ KQ97  ♣ J9	South:  ♣ —  ▼ KJ876  • 10543  ♣ A762	West	North 1♠	East 1NT	
Board: 155 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 4 W	North:  ♠ QJ1075  ♥ 104  ♠ AJ6532  ♣ —	South:  ♠ A63  ♥ KQJ975  ♦ Q  ♠ 1062	West  1NT 3♣	North 2	East Pass 4♣	1♥

Board: 156 Dealer: N Vul: Both HCP: 14	<ul><li>★ A10</li><li>★ A10654</li><li>★ AQ82</li><li>★ 108</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 157 Dealer: S Vul: None HCP: 7	<ul><li>★ K643</li><li>▼ J94</li><li>◆ K10743</li><li>◆ 7</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 158 Dealer: N Vul: NS HCP: 12	<ul><li>▲ A986</li><li>▼ A65</li><li>◆ J5</li><li>▲ K1085</li></ul>	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 159 Dealer: S Vul: EW HCP: 8	<ul><li>★ K92</li><li>♥ Q9742</li><li>◆ QJ642</li><li>◆ —</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 160 Dealer: N Vul: None HCP: 14	<ul><li>♣ Q6</li><li>♥ J4</li><li>◆ A65</li><li>♣ AQJ974</li></ul>	East Bids 1NT if possible. West Doubles Pass if possible. You bid first.

Board: 156 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 3 N	North:  ♠ A10  ♥ A10654  ♠ AQ82  ♠ 108	South:	West 2♠	North 1♥ 3♥	East 1NT AP	
Board: 157 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ K643  ♥ J94  ♠ K10743  ♣ 7	South:  ♠ QJ  ♥ A1032  ♠ A6  ♠ Q10853	West 1NT	North AP	East	South 1♣
Board: 158 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 3♥ S	North:  ♠ A986  ♥ A65  ♦ J5  ♠ K1085	South:  ♠ QJ54  ♥ Q10972  ♠ Q43  ♠ Q	West Pass Pass	North 1♣ Pass 3♥	East 1NT 3• AP	
Board: 159 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2 S	North:  ♠ K92  ♥ Q9742  ♦ QJ642  ♣ —	South:	West 1NT AP	North Pass	East Pass	1♣
Board: 160 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 2\$X N	North:  ♠ Q6  ♥ J4  ♠ A65  ♠ AQJ974	South:  ♠ A732  ♥ Q10852  ♦ 42  ♣ 53	West Pass X	North 1♣ 2♣ AP		Pass

Board: 156 Dealer: N Vul: Both HCP: 7	<ul><li>J62</li><li>✓ QJ72</li><li>6543</li><li>K6</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 157 Dealer: S Vul: None HCP: 13	◆ QJ ▼ A1032 ◆ A6 ◆ Q10853	West Bids 1NT if possible. You bid first.
Board: 158 Dealer: N Vul: NS HCP: 9	◆ QJ54 ▼ Q10972 ◆ Q43 ◆ Q	East Bids 1NT if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 159 Dealer: S Vul: EW HCP: 13	<ul><li> ♣ J54</li><li> ♥ 8</li><li> ♦ AK9</li><li> ♣ KQ10954</li></ul>	West Bids 1NT if possible. You bid first.
Board: 160 Dealer: N Vul: None HCP: 6	<ul><li>♣ A732</li><li>♥ Q10852</li><li>♦ 42</li><li>♣ 53</li></ul>	East Bids 1NT if possible. West Doubles Pass if possible. Partner bids first.

Board: 156 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 3 N	North:  ♠ A10  ♥ A10654  ♠ AQ82  ♠ 108	South:	West 2♠	North 1♥ 3♥	East 1NT AP	
Board: 157 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ K643  ♥ J94  ♠ K10743  ♣ 7	South:  ♠ QJ  ♥ A1032  ♠ A6  ♠ Q10853	West 1NT	North AP	East	South 1♣
Board: 158 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 3♥ S	North:  ♠ A986  ♥ A65  ♦ J5  ♠ K1085	South:  ♠ QJ54  ♥ Q10972  ♠ Q43  ♠ Q	West Pass Pass	North 1♣ Pass 3♥	East 1NT 3• AP	
Board: 159 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2 S	North:  ♠ K92  ♥ Q9742  ♦ QJ642  ♣ —	South:	West 1NT AP	North Pass	East Pass	1♣
Board: 160 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 2\$X N	North:  ♠ Q6  ♥ J4  ♠ A65  ♠ AQJ974	South:  ♠ A732  ♥ Q10852  ♦ 42  ♣ 53	West Pass X	North 1♣ 2♣ AP		Pass

Board: 161 Dealer: S Vul: NS HCP: 6	♣— ▼ K875 ◆ QJ10752 ♣ 1098	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 162 Dealer: N Vul: EW HCP: 13	<ul><li>★ AK6</li><li>▼ KJ986</li><li>◆ 64</li><li>★ Q97</li></ul>	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 163 Dealer: S Vul: Both HCP: 7	<b>★</b> 3 <b>♥</b> Q7643 <b>♦</b> KQ75 <b>♣</b> 853	West Bids 1NT if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 164 Dealer: N Vul: NS HCP: 14	<ul><li>AQ963</li><li>Q2</li><li>AQ62</li><li>62</li></ul>	East Bids 1NT if possible. You bid first.
Board: 165 Dealer: S Vul: EW HCP: 9	<ul><li>★ 53</li><li>★ AJ943</li><li>★ A875</li><li>★ 105</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 161 Dealer: S Vul: NS North HCP: 6	North:  ♠ —  ▼ K875  • QJ10752	South:  ♠ AJ  ♥ J6  ♠ K83	West 1NT 4♠	North Pass AP	East 4♥¹	South 1♣ Pass
South HCP: 13 Contract: 4♠ W	<b>♣</b> 1098	♣ A65432	1. Texa			
Board: 162 Dealer: N Vul: EW	North: ♠ AK6	South: <b>♠</b> 1073	West	North 1♥	East 1NT	
North HCP: 13 South HCP: 7 Contract: 3♥ N	<ul><li>★ KJ986</li><li>★ 64</li><li>★ Q97</li></ul>	▼ 532 • QJ932 • KJ	X Pass	Pass 3♥	2♠ AP	Pass
Board: 163 Dealer: S Vul: Both	North: ♠ 3	South:  ♠ Q87	West	North	East	South 1♣
North HCP: 7 South HCP: 16 Contract: 3♣ S	♥ Q7643 ♦ KQ75 ♣ 853	<ul><li>◆ AK9</li><li>◆ 9</li><li>◆ AQJ962</li></ul>	1NT AP	Pass	2♥	3♣
Board: 164 Dealer: N Vul: NS North HCP: 14 South HCP: 7 Contract: 1N E	North:  ♠ AQ963  ♥ Q2  ♠ AQ62  ♣ 62	South:  ◆ 82  ▼ K1076  ◆ K9874  ◆ J3	West	North 1♠	East 1NT	
Board: 165 Dealer: S Vul: EW	North: <b>♠</b> 53 <b>♥</b> AJ943	South: ♠ AQ982 ▼ 107	West	North	East	South 1♠
North HCP: 9 South HCP: 12 Contract: 2 \( \bar{V} \) N	◆ A875 <b>♣</b> 105	◆ Q32 ◆ A32	1NT	2♥	AP	

Board: 161 Dealer: S Vul: NS HCP: 13	<ul><li>AJ</li><li>J6</li><li>K83</li><li>A65432</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 162 Dealer: N Vul: EW HCP: 7	<ul><li>1073</li><li>532</li><li>QJ932</li><li>KJ</li></ul>	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 163 Dealer: S Vul: Both HCP: 16	<ul><li>♣ Q87</li><li>♥ AK9</li><li>◆ 9</li><li>♣ AQJ962</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.
Board: 164 Dealer: N Vul: NS HCP: 7	♦ 82 ▼ K1076 ◆ K9874 ♣ J3	East Bids 1NT if possible.  Partner bids first.
Board: 165 Dealer: S Vul: EW HCP: 12	<ul><li>AQ982</li><li>▼ 107</li><li>◆ Q32</li><li>◆ A32</li></ul>	West Bids 1NT if possible. You bid first.

Board: 161 Dealer: S Vul: NS North HCP: 6	North:  ♠ —  ▼ K875  • QJ10752	South:  ♠ AJ  ♥ J6  ♠ K83	West 1NT 4♠	North Pass AP	East 4♥¹	South 1♣ Pass
South HCP: 13 Contract: 4♠ W	<b>♣</b> 1098	♣ A65432	1. Texa			
Board: 162 Dealer: N Vul: EW	North: ♠ AK6	South: <b>♠</b> 1073	West	North 1♥	East 1NT	
North HCP: 13 South HCP: 7 Contract: 3♥ N	<ul><li>★ KJ986</li><li>★ 64</li><li>★ Q97</li></ul>	▼ 532 • QJ932 • KJ	X Pass	Pass 3♥	2♠ AP	Pass
Board: 163 Dealer: S Vul: Both	North: ♠ 3	South:  ♠ Q87	West	North	East	South 1♣
North HCP: 7 South HCP: 16 Contract: 3♣ S	♥ Q7643 ♦ KQ75 ♣ 853	<ul><li>◆ AK9</li><li>◆ 9</li><li>◆ AQJ962</li></ul>	1NT AP	Pass	2♥	3♣
Board: 164 Dealer: N Vul: NS North HCP: 14 South HCP: 7 Contract: 1N E	North:  ♠ AQ963  ♥ Q2  ♠ AQ62  ♣ 62	South:  ◆ 82  ▼ K1076  ◆ K9874  ◆ J3	West	North 1♠	East 1NT	
Board: 165 Dealer: S Vul: EW	North: <b>♠</b> 53 <b>♥</b> AJ943	South: ♠ AQ982 ▼ 107	West	North	East	South 1♠
North HCP: 9 South HCP: 12 Contract: 2 \( \bar{V} \) N	◆ A875 <b>♣</b> 105	◆ Q32 ◆ A32	1NT	2♥	AP	

Board: 166 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQ63</li><li>▼ AQ1072</li><li>◆ 963</li><li>♣ J</li></ul>	East Bids 1NT if possible. You bid first.
Board: 167 Dealer: S Vul: None HCP: 8	<ul><li>★ 32</li><li>▼ K973</li><li>◆ Q8</li><li>◆ K9542</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 168 Dealer: N Vul: EW HCP: 12	<ul><li>★ KQ842</li><li>▼ KJ98</li><li>◆ 10</li><li>◆ K106</li></ul>	East Bids 1NT if possible. You bid first.
Board: 169 Dealer: S Vul: Both HCP: 6	<ul><li>♣ QJ76</li><li>♥ K1076</li><li>◆ 87</li><li>♣ 942</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 170 Dealer: N Vul: None HCP: 12	<ul><li>A2</li><li>KQ10742</li><li>Q9</li><li>J96</li></ul>	East Bids 1NT if possible. You bid first.

Board: 166 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ KQ63  ♥ AQ1072  ♦ 963  ♣ J	South:  ◆ AJ75  ▼ 9  ◆ 1082  ◆ K10543	West	North 1♥	East 1NT	
Board: 167 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3 S	North:	South:  ♠ AJ5  ♥ 6  ♠ A97432  ♠ QJ3	West 1NT Pass	North Pass 3	East Pass AP	1♦
Board: 168 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4♥ S	North:  ♠ KQ842  ♥ KJ98  ♦ 10  ♠ K106	South:  ♣ J6  ♥ A10532  ♠ AQ94  ♣ J9	West Pass AP	North 1♠ 3♥	East 1NT Pass	2♥
Board: 169 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ QJ76  ♥ K1076  ♦ 87  ♠ 942	South:  ♠ K932  ♥ A43  ♦ 105  ♣ AJ83	West 1NT	North AP	East	South 1♣
Board: 170 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2 \( \text{N} \)	North:  ♠ A2  ♥ KQ10742  ♠ Q9  ♣ J96	South:  ♠ KQJ94  ♥ 653  ♠ A1043  ♣ 2	West AP	North 1♥	East 1NT	

Board: 166 Dealer: N Vul: Both HCP: 8	<ul><li>▲ AJ75</li><li>♥ 9</li><li>♦ 1082</li><li>♣ K10543</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 167 Dealer: S Vul: None HCP: 12	<ul><li>♣ AJ5</li><li>♥ 6</li><li>◆ A97432</li><li>♣ QJ3</li></ul>	West Bids 1NT if possible. You bid first.
Board: 168 Dealer: N Vul: EW HCP: 12	<ul><li>▲ J6</li><li>▼ A10532</li><li>◆ AQ94</li><li>♣ J9</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 169 Dealer: S Vul: Both HCP: 12	<ul><li>★ K932</li><li>▼ A43</li><li>◆ 105</li><li>◆ AJ83</li></ul>	West Bids 1NT if possible. You bid first.
Board: 170 Dealer: N Vul: None HCP: 10	<ul><li>★ KQJ94</li><li>★ 653</li><li>★ A1043</li><li>★ 2</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 166 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ KQ63  ♥ AQ1072  ♦ 963  ♣ J	South:  ◆ AJ75  ▼ 9  ◆ 1082  ◆ K10543	West	North 1♥	East 1NT	
Board: 167 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 3 S	North:	South:  ♠ AJ5  ♥ 6  ♠ A97432  ♠ QJ3	West 1NT Pass	North Pass 3	East Pass AP	1♦
Board: 168 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4♥ S	North:  ♠ KQ842  ♥ KJ98  ♦ 10  ♠ K106	South:  ♣ J6  ♥ A10532  ♠ AQ94  ♣ J9	West Pass AP	North 1♠ 3♥	East 1NT Pass	2♥
Board: 169 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ QJ76  ♥ K1076  ♦ 87  ♠ 942	South:  ♠ K932  ♥ A43  ♦ 105  ♣ AJ83	West 1NT	North AP	East	South 1♣
Board: 170 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 2 \( \text{N} \)	North:  ♠ A2  ♥ KQ10742  ♠ Q9  ♣ J96	South:  ♠ KQJ94  ♥ 653  ♠ A1043  ♣ 2	West AP	North 1♥	East 1NT	

Board: 171 Dealer: S Vul: NS HCP: 9	<ul><li>1072</li><li>✓ AK984</li><li>✓ Q93</li><li>✓ 85</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 172 Dealer: N Vul: Both HCP: 12	<ul><li>AQ1095</li><li>✓ A6</li><li>765</li><li>Q85</li></ul>	East Bids 1NT if possible. You bid first.
Board: 173 Dealer: S Vul: None HCP: 5	<ul><li>♣ J76</li><li>♥ Q85</li><li>◆ Q986</li><li>♣ 1063</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 174 Dealer: N Vul: NS HCP: 13	◆— ▼ K975 ◆ AK9854 ◆ K108	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 175 Dealer: S Vul: EW HCP: 6	<ul><li>★ KQ9532</li><li>♥ 985</li><li>◆ 73</li><li>♣ J7</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 171 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3 W	North:  • 1072  • AK984  • Q93 • 85	South:  ♠ KJ864  ♥ 72  ♠ AKJ2  ♣ 104	West  1NT 3♣	North 2♠ AP		South 1  Pass
Board: 172 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ AQ1095  ♥ A6  ♠ 765  ♣ Q85	South:	West	North 1♠	East 1NT	
Board: 173 Dealer: S Vul: None North HCP: 5 South HCP: 12 Contract: 3 S	North:  ◆ J76  ◆ Q85  ◆ Q986  ◆ 1063	South:		North 2♥	East 2♠	South 1♥ 3♥
Board: 174 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 4•X E	North:  ♠—  ▼ K975  ◆ AK9854  ♣ K108	South:  ♠ Q764  ♥ QJ1083  ♦ 106  ♣ 43	West  4♥¹ AP 1. Texa	North 1 Pass		South Pass X
Board: 175 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 1N W	North:  ♠ KQ9532  ♥ 985  ♦ 73  ♣ J7	South:  ♠ AJ6  ♥ KJ64  ♠ KJ942  ♠ Q	West 1NT	North AP	East	South 1♦

Board: 171 Dealer: S Vul: NS HCP: 12	<ul><li>★ KJ864</li><li>▼ 72</li><li>◆ AKJ2</li><li>◆ 104</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 172 Dealer: N Vul: Both HCP: 6	♦ 87 ▼ KQ10983 • 102 • J63	East Bids 1NT if possible.  Partner bids first.
Board: 173 Dealer: S Vul: None HCP: 12	<ul><li>◆ 98</li><li>♥ KJ1094</li><li>◆ 432</li><li>◆ AKJ</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 174 Dealer: N Vul: NS HCP: 5	<ul><li>♣ Q764</li><li>♥ QJ1083</li><li>♦ 106</li><li>♣ 43</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 175 Dealer: S Vul: EW HCP: 15	<ul><li>▲ AJ6</li><li>♥ KJ64</li><li>◆ KJ942</li><li>▲ Q</li></ul>	West Bids 1NT if possible. You bid first.

Board: 171 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3 W	North:  • 1072  • AK984  • Q93 • 85	South:  ♠ KJ864  ♥ 72  ♠ AKJ2  ♣ 104	West  1NT 3♣	North 2♠ AP		South 1  Pass
Board: 172 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ AQ1095  ♥ A6  ♠ 765  ♣ Q85	South:	West	North 1♠	East 1NT	
Board: 173 Dealer: S Vul: None North HCP: 5 South HCP: 12 Contract: 3 S	North:  ◆ J76  ◆ Q85  ◆ Q986  ◆ 1063	South:		North 2♥	East 2♠	South 1♥ 3♥
Board: 174 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 4•X E	North:  ♠—  ▼ K975  ◆ AK9854  ♣ K108	South:  ♠ Q764  ♥ QJ1083  ♦ 106  ♣ 43	West  4♥¹ AP 1. Texa	North 1 Pass		South Pass X
Board: 175 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 1N W	North:  ♠ KQ9532  ♥ 985  ♦ 73  ♣ J7	South:  ♠ AJ6  ♥ KJ64  ♠ KJ942  ♠ Q	West 1NT	North AP	East	South 1♦

Board: 176 Dealer: N Vul: None HCP: 13	<ul><li>♠ 96</li><li>♥ KJ63</li><li>♦ Q1062</li><li>♠ AK3</li></ul>	East Bids 1NT if possible. You bid first.
Board: 177 Dealer: S Vul: NS HCP: 7	<ul><li>★ A1075</li><li>♥ Q984</li><li>◆ 42</li><li>◆ J86</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 178 Dealer: N Vul: EW HCP: 15	<ul><li>♣ QJ8</li><li>♥ A10985</li><li>◆ Q</li><li>♣ AQ105</li></ul>	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 179 Dealer: S Vul: Both HCP: 6	<ul><li>◆ Q874</li><li>♥ KJ1094</li><li>◆ 63</li><li>◆ 94</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 180 Dealer: N Vul: NS HCP: 13	<ul><li>AQJ53</li><li>✓ J10</li><li>A6</li><li>✓ J1062</li></ul>	East Bids 1NT if possible. You bid first.

Board: 176 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2♠ S	North:  ◆ 96  ▼ KJ63  ◆ Q1062  ◆ AK3	South:  ♠ KQJ543  ♥ 1054  ♠ A7  ♣ Q10	West AP	North 1◆	East 1NT	
Board: 177 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ A1075  ♥ Q984  ♦ 42  ♣ J86	South:  ♣ 42  ♥ KJ102  ♦ KQ65  ♣ A74	West 1NT	North AP	East	South 1♦
Board: 178 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♥ N	North:  ♠ QJ8  ♥ A10985  ♠ Q  ♠ AQ105	South:  ♠ AK75  ♥ Q764  ♦ 72  ♠ 976	West Pass Pass	North 1♥ Pass 4♥	East 1NT 3• AP	
Board: 179 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ Q874  ♥ KJ1094  ♦ 63  ♠ 94	South:	West 1NT	North AP	East	South 1♣
Board: 180 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♠ N	North:  ♠ AQJ53  ♥ J10  ♠ A6  ♣ J1062	South:  ◆ 862  ▼ KQ42  ◆ KJ10743  ◆ —	West AP	North 1♠	East 1NT	

Board: 176 Dealer: N Vul: None HCP: 12	<ul><li>★ KQJ543</li><li>▼ 1054</li><li>◆ A7</li><li>◆ Q10</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 177 Dealer: S Vul: NS HCP: 13	<ul><li>42</li><li>✓ KJ102</li><li>✓ KQ65</li><li>▲ A74</li></ul>	West Bids 1NT if possible. You bid first.
Board: 178 Dealer: N Vul: EW HCP: 9	<ul><li>♠ AK75</li><li>♥ Q764</li><li>♦ 72</li><li>♠ 976</li></ul>	East Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 179 Dealer: S Vul: Both HCP: 12	<ul><li>★32</li><li>♥Q83</li><li>★K84</li><li>★AQJ106</li></ul>	West Bids 1NT if possible. You bid first.
Board: 180 Dealer: N Vul: NS HCP: 9	<b>♦</b> 862 <b>♥</b> KQ42 <b>♦</b> KJ10743 <b>♣</b> —	East Bids 1NT if possible.  Partner bids first.

Board: 176 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2♠ S	North:  ◆ 96  ▼ KJ63  ◆ Q1062  ◆ AK3	South:  ♠ KQJ543  ♥ 1054  ♠ A7  ♣ Q10	West AP	North 1◆	East 1NT	
Board: 177 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ A1075  ♥ Q984  ♦ 42  ♣ J86	South:  ♣ 42  ♥ KJ102  ♦ KQ65  ♣ A74	West 1NT	North AP	East	South 1♦
Board: 178 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 4♥ N	North:  ♠ QJ8  ♥ A10985  ♠ Q  ♠ AQ105	South:  ♠ AK75  ♥ Q764  ♦ 72  ♠ 976	West Pass Pass	North 1♥ Pass 4♥	East 1NT 3• AP	
Board: 179 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ Q874  ♥ KJ1094  ♦ 63  ♠ 94	South:	West 1NT	North AP	East	South 1♣
Board: 180 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♠ N	North:  ♠ AQJ53  ♥ J10  ♠ A6  ♣ J1062	South:  ◆ 862  ▼ KQ42  ◆ KJ10743  ◆ —	West AP	North 1♠	East 1NT	

Board: 181 Dealer: S Vul: EW HCP: 6	<ul><li>102</li><li>✓ K9753</li><li>✓ 95</li><li>✓ K842</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first.
Board: 182 Dealer: N Vul: Both HCP: 12	<ul><li>A32</li><li>✓ AJ95</li><li>✓ QJ109</li><li>✓ 74</li></ul>	East Bids 1NT if possible. You bid first.
Board: 183 Dealer: S Vul: None HCP: 8	<ul><li>★ A96532</li><li>★ A8753</li><li>★ 2</li><li>★ 4</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 184 Dealer: N Vul: EW HCP: 12	<ul><li>▲ A1098</li><li>♥ Q5</li><li>♦ K7</li><li>◆ K10863</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 185 Dealer: S Vul: Both HCP: 7	<ul><li>◆ Q10653</li><li>♥ J6</li><li>◆ A1098</li><li>◆ 85</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.

Board: 181 Dealer: S Vul: EW	North: ♠ 102	South: ♠ AJ964		North		1♠
North HCP: 6 South HCP: 12 Contract: 2N W	<ul><li>★ K9753</li><li>◆ 95</li><li>◆ K842</li></ul>	<b>♥</b> AJ <b>♦</b> Q10 <b>♣</b> 10963	1NT 2♦ 1. Stay	Pass Pass man	2 <b>♣</b> ¹ 2NT	Pass AP
Contract. 21V VV						
Board: 182 Dealer: N	North: ♠ A32	South: ♠8	West	North	Fast	South
Vul: Both	♥ AJ95	♥ KQ10642	West	1 <b>\oldot</b>	1NT	
North HCP: 12 South HCP: 10 Contract: 2♥ S	◆ QJ109 ◆ 74	♦ K73 ♣ Q95	AP			
Board: 183	North:	South:				
Dealer: S Vul: None	♣ A96532 ▼ A8753	♣— ▼ KQ102	West	North	East	South 1♣
North HCP: 8 South HCP: 13 Contract: 2♠ N	◆ 2 ◆ 4	◆ KQ84 ◆ QJ1072	1NT	2♠	AP	
Board: 184 Dealer: N	North:	South:	West	North		
Vul: EW	<b>▲</b> A1098	<b>★</b> KJ762	. 1	1 <b>♣</b>		
North HCP: 12	<b>♥</b> Q5 <b>♦</b> K7	<ul><li>▼ K983</li><li>◆ 1083</li></ul>	3♣¹	Pass	$3 \stackrel{?}{\bullet}^2$	AP diamonds
South HCP: 7 Contract: 3◆ E	♣ K10863	<b>♣</b> 4	2. auto		SICI W	ulamonus
Board: 185	North:	South:	Wast	Na sala	<b>Γ</b> α ≈ <b>4</b>	Cov4l-
Dealer: S Vul: Both	<b>♠</b> Q10653	<b>★</b> 742	west	North	East	South 1&
North HCP: 7	<b>♥</b> J6 ♦ A1098	♥ AQ2	1NT	Pass	2•	Pass
South HCP: 14	◆ A1098 ◆ 85	◆ KQ5 <b>◆</b> QJ102	2♥	AP		

Board: 181 Dealer: S Vul: EW HCP: 12	<ul><li>▲ AJ964</li><li>♥ AJ</li><li>◆ Q10</li><li>▲ 10963</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 182 Dealer: N Vul: Both HCP: 10	<b>♦</b> 8 <b>♥</b> KQ10642 <b>♦</b> K73 <b>♣</b> Q95	East Bids 1NT if possible.  Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 13	♣— ▼ KQ102 ◆ KQ84 ♣ QJ1072	West Bids 1NT if possible. You bid first.
Board: 184 Dealer: N Vul: EW HCP: 7	<b>★</b> KJ762 <b>▼</b> K983 <b>◆</b> 1083 <b>♣</b> 4	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 185 Dealer: S Vul: Both HCP: 14	<ul><li>★742</li><li>✓ AQ2</li><li>→ KQ5</li><li>◆ QJ102</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.

Board: 181 Dealer: S Vul: EW	North: ♠ 102	South: ♠ AJ964		North		1♠
North HCP: 6 South HCP: 12 Contract: 2N W	<ul><li>★ K9753</li><li>◆ 95</li><li>◆ K842</li></ul>	<b>♥</b> AJ <b>♦</b> Q10 <b>♣</b> 10963	1NT 2♦ 1. Stay	Pass Pass man	2 <b>♣</b> ¹ 2NT	Pass AP
Contract. 21V VV						
Board: 182 Dealer: N	North: ♠ A32	South: ♠8	West	North	Fast	South
Vul: Both	♥ AJ95	♥ KQ10642	West	1 <b>\oldot</b>	1NT	
North HCP: 12 South HCP: 10 Contract: 2♥ S	◆ QJ109 ◆ 74	♦ K73 ♣ Q95	AP			
Board: 183	North:	South:				
Dealer: S Vul: None	♣ A96532 ▼ A8753	♣— ▼ KQ102	West	North	East	South 1♣
North HCP: 8 South HCP: 13 Contract: 2♠ N	◆ 2 ◆ 4	◆ KQ84 ◆ QJ1072	1NT	2♠	AP	
Board: 184 Dealer: N	North:	South:	West	North		
Vul: EW	<b>▲</b> A1098	<b>★</b> KJ762	. 1	1 <b>♣</b>		
North HCP: 12	<b>♥</b> Q5 <b>♦</b> K7	<ul><li>▼ K983</li><li>◆ 1083</li></ul>	3♣¹	Pass	$3 \stackrel{?}{\bullet}^2$	AP diamonds
South HCP: 7 Contract: 3◆ E	♣ K10863	<b>♣</b> 4	2. auto		SICI W	ulamonus
Board: 185	North:	South:	Wast	Na sala	<b>Γ</b> α ≈ <b>4</b>	Cov4l-
Dealer: S Vul: Both	<b>♠</b> Q10653	<b>★</b> 742	west	North	East	South 1&
North HCP: 7	<b>♥</b> J6 ♦ A1098	♥ AQ2	1NT	Pass	2•	Pass
South HCP: 14	◆ A1098 ◆ 85	◆ KQ5 <b>◆</b> QJ102	2♥	AP		

Board: 186 Dealer: N Vul: None HCP: 12	♦ 83 ♥ AJ54 ♦ KJ ♣ K10942	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. You bid first.
Board: 187 Dealer: S Vul: NS HCP: 6	<ul><li>★ 52</li><li>▼ K10743</li><li>◆ 62</li><li>◆ K985</li></ul>	West Bids 1NT if possible. East Doubles Pass if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 188 Dealer: N Vul: Both HCP: 12	<ul><li>♣ J10863</li><li>♥ Q10954</li><li>♦ A</li><li>♣ KQ</li></ul>	East Bids 1NT if possible. You bid first.
Board: 189 Dealer: S Vul: None HCP: 9	<ul><li>★ K1042</li><li>▼ 5</li><li>◆ KQJ75</li><li>◆ 1074</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 190 Dealer: N Vul: NS HCP: 12	<ul><li>♠ A73</li><li>♥ 962</li><li>♦ QJ9</li><li>♠ AJ64</li></ul>	East Bids 1NT if possible. You bid first.

Board: 186 Dealer: N Vul: None North HCP: 12	North: ♠ 83 ♥ AJ54	South:  ♠ KQ109765  ♥ 76	West 2♣¹	North 1♣ X		South Pass AP
South HCP: 6 Contract: 2♦ E	◆ KJ ◆ K10942	• 985 • J	1. Stay		_,	
Board: 187 Dealer: S	North: ♠ 52	South: ♠ AQJ973	West	North	East	South 1♠
Vul: NS North HCP: 6	<b>♥</b> K10743	<b>V</b> _		Pass	Pass	
South HCP: 13 Contract: 3♥ W	♦ 62 ♣ K985	◆ Q753 ◆ A63	Pass 3♥	Pass AP	X	Pass
Board: 188 Dealer: N Vul: Both	North: <b>♣</b> J10863 <b>♥</b> Q10954	South: ♠ KQ7 ▼ K32	West	North 1♠	East 1NT	
North HCP: 12 South HCP: 9 Contract: 2♠ N	◆ A ◆ KQ	◆ J9876 ◆ 94	AP	12	1111	Δ₩
Board: 189 Dealer: S Vul: None	North: ♠ K1042	South:  ◆ 95	West	North	East	South 1
North HCP: 9 South HCP: 12 Contract: 2♥ S	<b>♥</b> 5	<ul><li>★ KQJ7632</li><li>★ 3</li><li>★ AQ2</li></ul>	1NT AP	Pass	Pass	2♥
Board: 190 Dealer: N	North: <b>♠</b> A73	South: ♠ Q852	<b>W</b> 74	<b>N</b> To41	Ea-t	C a41
Vul: NS North HCP: 12 South HCP: 9	♥ 962 ♦ QJ9 ♣ AJ64	<ul><li>★ AQJ4</li><li>★ 743</li><li>★ 108</li></ul>	west	North 1♣	East 1NT	

Board: 186 Dealer: N Vul: None HCP: 6	<b>★</b> KQ109765 <b>♥</b> 76 <b>♦</b> 985 <b>♣</b> J	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. Partner bids first.
Board: 187 Dealer: S Vul: NS HCP: 13	<ul><li>♠ AQJ973</li><li>♥ —</li><li>♦ Q753</li><li>♠ A63</li></ul>	West Bids 1NT if possible. East Doubles Pass if possible. West Bids 3♥ if possible.  You bid first.
Board: 188 Dealer: N Vul: Both HCP: 9	<b>★</b> KQ7 <b>★</b> K32 <b>♦</b> J9876 <b>♣</b> 94	East Bids 1NT if possible.  Partner bids first.
Board: 189 Dealer: S Vul: None HCP: 12	<ul><li>◆ 95</li><li>▼ KQJ7632</li><li>◆ 3</li><li>◆ AQ2</li></ul>	West Bids 1NT if possible. You bid first.
Board: 190 Dealer: N Vul: NS HCP: 9	<ul><li>◆ Q852</li><li>▼ AQJ4</li><li>◆ 743</li><li>◆ 108</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 186 Dealer: N Vul: None North HCP: 12	North: ♠ 83 ♥ AJ54	South:  ♠ KQ109765  ♥ 76	West 2♣¹	North 1♣ X		South Pass AP
South HCP: 6 Contract: 2♦ E	◆ KJ ◆ K10942	• 985 • J	1. Stay		_,	
Board: 187 Dealer: S	North: ♠ 52	South: ♠ AQJ973	West	North	East	South 1♠
Vul: NS North HCP: 6	<b>♥</b> K10743	<b>V</b> _		Pass	Pass	
South HCP: 13 Contract: 3♥ W	♦ 62 ♣ K985	◆ Q753 ◆ A63	Pass 3♥	Pass AP	X	Pass
Board: 188 Dealer: N Vul: Both	North: <b>♣</b> J10863 <b>♥</b> Q10954	South: ♠ KQ7 ▼ K32	West	North 1♠	East 1NT	
North HCP: 12 South HCP: 9 Contract: 2♠ N	◆ A ◆ KQ	◆ J9876 ◆ 94	AP	12	1111	Δ₩
Board: 189 Dealer: S Vul: None	North: ♠ K1042	South:  ◆ 95	West	North	East	South 1
North HCP: 9 South HCP: 12 Contract: 2♥ S	<b>♥</b> 5	<ul><li>★ KQJ7632</li><li>★ 3</li><li>★ AQ2</li></ul>	1NT AP	Pass	Pass	2♥
Board: 190 Dealer: N	North: <b>♠</b> A73	South: ♠ Q852	<b>W</b> 74	<b>N</b> To41	Ea-t	C a41
Vul: NS North HCP: 12 South HCP: 9	♥ 962 ♦ QJ9 ♣ AJ64	<ul><li>★ AQJ4</li><li>★ 743</li><li>★ 108</li></ul>	west	North 1♣	East 1NT	

Board: 191 Dealer: S Vul: EW HCP: 10	<ul><li>★ K7642</li><li>♥ Q5</li><li>◆ AJ97</li><li>◆ 96</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 192 Dealer: N Vul: None HCP: 14	<ul><li>★ KJ753</li><li>★ A1063</li><li>★ J6</li><li>★ KQ</li></ul>	East Bids 1NT if possible. West Doubles 3♠ if possible. You bid first.
Board: 193 Dealer: S Vul: NS HCP: 7	<ul><li>★ AK109743</li><li>▼ 1083</li><li>◆ 73</li><li>◆ 2</li></ul>	West Bids 1NT if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 194 Dealer: N Vul: EW HCP: 12	<ul><li>★82</li><li>▼AK7432</li><li>◆K54</li><li>★Q2</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. West Bids 4♣ if possible. You bid first.
Board: 195 Dealer: S Vul: Both HCP: 9	<ul><li>▲ A987</li><li>♥ KJ984</li><li>◆ J5</li><li>◆ 98</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 191 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 2♠ N	North:  ♠ K7642  ♥ Q5  ♠ AJ97  ♣ 96	South:  ♠ A8  ♥ KJ1042  ♦ 1063  ♣ A103	West 1NT	North 2♠	East AP	South 1♥
Board: 192 Dealer: N Vul: None North HCP: 14 South HCP: 5 Contract: 3•X N	North:  ♠ KJ753  ♥ A1063  ♦ J6  ♣ KQ	South:  ♠ Q1082  ♥ 85  ♠ K875  ♣ 976	West X	North 1♠ AP	East 1NT	
Board: 193 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 3 • E	North:  ♠ AK 109743  ♥ 1083  ♦ 73  ♠ 2	South:  ♣ J  ♥ A642  ♠ A106  ♣ K9874	West 1NT	North 2♣	East 3♦	South 1♣ AP
Board: 194 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 4 W	North:	South:  ♠ KQ1076  ♥ 986  ♦ 10983  ♣ 4	West 3♣ 4♣	North 1♥ 3♥ AP	1NT	
Board: 195 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 N	North:  ♠ A987  ♥ KJ984  ♦ J5  ♠ 98	South:  ♠ Q43  ♥ 1065  ♠ AQ63  ♠ A52	West 1NT	North 2♥	East AP	South 1♦

Board: 191 Dealer: S Vul: EW HCP: 12	<ul><li>★ A8</li><li>▼ KJ1042</li><li>★ 1063</li><li>★ A103</li></ul>	West Bids 1NT if possible. You bid first.
Board: 192 Dealer: N Vul: None HCP: 5	<ul><li>♣ Q1082</li><li>♥ 85</li><li>♦ K875</li><li>♣ 976</li></ul>	East Bids 1NT if possible. West Doubles 3♠ if possible. Partner bids first.
Board: 193 Dealer: S Vul: NS HCP: 12	♣ J ♥ A642 ♦ A106 ♣ K9874	West Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 194 Dealer: N Vul: EW HCP: 5	<b>★</b> KQ1076 <b>♥</b> 986 <b>♦</b> 10983 <b>♣</b> 4	East Bids 1NT if possible. West Bids 3♣ if possible. West Bids 4♣ if possible. Partner bids first.
Board: 195 Dealer: S Vul: Both HCP: 12	<ul><li>◆ Q43</li><li>◆ 1065</li><li>◆ AQ63</li><li>◆ A52</li></ul>	West Bids 1NT if possible. You bid first.

Board: 191 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 2♠ N	North:  ♠ K7642  ♥ Q5  ♠ AJ97  ♣ 96	South:  ♠ A8  ♥ KJ1042  ♦ 1063  ♣ A103	West 1NT	North 2♠	East AP	South 1♥
Board: 192 Dealer: N Vul: None North HCP: 14 South HCP: 5 Contract: 3•X N	North:  ♠ KJ753  ♥ A1063  ♦ J6  ♣ KQ	South:  ♠ Q1082  ♥ 85  ♠ K875  ♣ 976	West X	North 1♠ AP	East 1NT	
Board: 193 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 3 • E	North:  ♠ AK 109743  ♥ 1083  ♦ 73  ♠ 2	South:  ♣ J  ♥ A642  ♠ A106  ♣ K9874	West 1NT	North 2♣	East 3♦	South 1♣ AP
Board: 194 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 4 W	North:	South:  ♠ KQ1076  ♥ 986  ♦ 10983  ♣ 4	West 3♣ 4♣	North 1♥ 3♥ AP	1NT	
Board: 195 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 N	North:  ♠ A987  ♥ KJ984  ♦ J5  ♠ 98	South:  ♠ Q43  ♥ 1065  ♠ AQ63  ♠ A52	West 1NT	North 2♥	East AP	South 1♦

Board: 196 Dealer: N Vul: NS HCP: 12	<ul><li>★ K3</li><li>★ KJ7</li><li>★ KJ942</li><li>★ J93</li></ul>	East Bids 1NT if possible. You bid first.
Board: 197 Dealer: S Vul: EW HCP: 11	<ul><li>★ 106</li><li>★ A863</li><li>★ 84</li><li>★ AQJ74</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 198 Dealer: N Vul: Both HCP: 12	<ul><li>▶ J98</li><li>♥ KQJ6</li><li>◆ Q</li><li>◆ K9854</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 199 Dealer: S Vul: None HCP: 10	<ul><li>▲ AJ85</li><li>♥ 65</li><li>◆ A98</li><li>◆ J1098</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 200 Dealer: N Vul: EW HCP: 12	<ul><li>▲ A9873</li><li>♥ J8</li><li>◆ AQ10</li><li>▲ J87</li></ul>	East Bids 1NT if possible. You bid first.

Board: 196 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ K3  ♥ KJ7  ♦ KJ942  ♣ J93	South:  ♠ A876  ♥ A8654  ♠ 85  ♣ 54	West	North 1+	East 1NT	
Board: 197 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 1NX W	North:	South:  ♠ AJ43  ♥ K952  ♠ A62  ♠ 108	West 1NT	North X	East AP	South 1♦
Board: 198 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 4 S	North:	South:  ♠ 72  ♥ A10984  ♠ A9862  ♠ Q	West 2♠ AP	North 1♣ 3♥	East 1NT Pass	2♥
Board: 199 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2♠ S	North:  ♠ AJ85  ♥ 65  ♠ A98  ♣ J1098	South:  ♠ Q9432  ♥ KQJ7  ♠ KJ  ♣ 76	West 1NT	North 2♠	East AP	South 1♠
Board: 200 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 1N E	North:  ♠ A9873  ♥ J8  ♠ AQ10  ♠ J87	South:  ♠ 10  ♥ Q10964  ♦ J4  ♠ Q9642	West	North 1♠	East 1NT	

Board: 196 Dealer: N Vul: NS HCP: 8	<ul><li>★ A876</li><li>▼ A8654</li><li>◆ 85</li><li>◆ 54</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 197 Dealer: S Vul: EW HCP: 12	<ul><li>★ AJ43</li><li>★ K952</li><li>★ A62</li><li>★ 108</li></ul>	West Bids 1NT if possible. You bid first.
Board: 198 Dealer: N Vul: Both HCP: 10	<ul><li>♣ 72</li><li>♥ A10984</li><li>◆ A9862</li><li>♣ Q</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 199 Dealer: S Vul: None HCP: 12	<ul><li>◆ Q9432</li><li>♥ KQJ7</li><li>◆ KJ</li><li>◆ 76</li></ul>	West Bids 1NT if possible. You bid first.
Board: 200 Dealer: N Vul: EW HCP: 5	<ul><li>10</li><li>✓ Q10964</li><li>J4</li><li>✓ Q9642</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 196 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ K3  ♥ KJ7  ♦ KJ942  ♣ J93	South:  ♠ A876  ♥ A8654  ♠ 85  ♣ 54	West	North 1+	East 1NT	
Board: 197 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 1NX W	North:	South:  ♠ AJ43  ♥ K952  ♠ A62  ♠ 108	West 1NT	North X	East AP	South 1♦
Board: 198 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 4 S	North:	South:  ♠ 72  ♥ A10984  ♠ A9862  ♠ Q	West 2♠ AP	North 1♣ 3♥	East 1NT Pass	2♥
Board: 199 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2♠ S	North:  ♠ AJ85  ♥ 65  ♠ A98  ♣ J1098	South:  ♠ Q9432  ♥ KQJ7  ♠ KJ  ♣ 76	West 1NT	North 2♠	East AP	South 1♠
Board: 200 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 1N E	North:  ♠ A9873  ♥ J8  ♠ AQ10  ♠ J87	South:  ♠ 10  ♥ Q10964  ♦ J4  ♠ Q9642	West	North 1♠	East 1NT	

Board: 201 Dealer: S Vul: Both HCP: 7	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 202 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ843</li><li>▼ K107</li><li>◆ KJ84</li><li>◆ 3</li></ul>	East Bids 1NT if possible. You bid first.
Board: 203 Dealer: S Vul: NS HCP: 6	<ul><li>♣ QJ65</li><li>♥ 65</li><li>◆ QJ1084</li><li>♣ 95</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 204 Dealer: N Vul: Both HCP: 14	<ul><li>♠ 10</li><li>♥ AQJ7632</li><li>♠ AJ6</li><li>♠ Q2</li></ul>	East Bids 1NT if possible. You bid first.
Board: 205 Dealer: S Vul: None HCP: 6	<b>★</b> KQ654 <b>♥</b> 10973 <b>♦</b> 84 <b>♣</b> J9	West Bids 1NT if possible.  Partner bids first.

Board: 201 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 3♠ E	North:  ♣ J43  ♥ KQJ532  ♦ 5  ♣ 1082	South:  ♠ Q  ♥ 87  ♠ KQJ942  ♠ KJ93		North 2♥ Pass	East 2♠ 3♠	South 1  → 3  • AP
Board: 202 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ KQ843  ♥ K107  ♠ KJ84  ♣ 3	South:  ◆ 97  ▼ QJ984  ◆ 102  ◆ K1074	West	North 1♠	East 1NT	
Board: 203 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ QJ65  ♥ 65  ♦ QJ1084  ♣ 95	South:  ♠ 1073  ♥ AKQ8  ♠ 73  ♠ K432	West 1NT	North AP	East	South 1♣
Board: 204 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 4 \( \mathbf{N} \) N	North:  ♠ 10  ♥ AQJ7632  ♠ AJ6  ♠ Q2	South:  ♠ AQ962  ♥ 108  ♠ Q32  ♠ J94	West Pass	North 1♥ 4♥	East 1NT AP	
Board: 205 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 3 S	North:  ♠ KQ654  ▼ 10973  ◆ 84  ♣ J9	South:	West 1NT	North 3♥	East AP	South 1♥

Board: 201 Dealer: S Vul: Both HCP: 12	<b>♣</b> Q <b>♥</b> 87 <b>♦</b> KQJ942 <b>♣</b> KJ93	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 202 Dealer: N Vul: None HCP: 6	<ul><li>◆ 97</li><li>♥ QJ984</li><li>◆ 102</li><li>◆ K1074</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 203 Dealer: S Vul: NS HCP: 12	<ul><li>1073</li><li>✓ AKQ8</li><li>73</li><li>✓ K432</li></ul>	West Bids 1NT if possible. You bid first.
Board: 204 Dealer: N Vul: Both HCP: 9	<ul><li>AQ962</li><li>▼ 108</li><li>◆ Q32</li><li>◆ J94</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 205 Dealer: S Vul: None HCP: 12	<ul><li>★ 32</li><li>▼ AQJ42</li><li>◆ AJ52</li><li>★ 64</li></ul>	West Bids 1NT if possible. You bid first.

Board: 201 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 3♠ E	North:  ♣ J43  ♥ KQJ532  ♦ 5  ♣ 1082	South:  ♠ Q  ♥ 87  ♠ KQJ942  ♠ KJ93		North 2♥ Pass	East 2♠ 3♠	South 1  → 3  • AP
Board: 202 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ KQ843  ♥ K107  ♠ KJ84  ♣ 3	South:  ◆ 97  ▼ QJ984  ◆ 102  ◆ K1074	West	North 1♠	East 1NT	
Board: 203 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ QJ65  ♥ 65  ♦ QJ1084  ♣ 95	South:  ♠ 1073  ♥ AKQ8  ♠ 73  ♠ K432	West 1NT	North AP	East	South 1♣
Board: 204 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 4 \( \mathbf{N} \) N	North:  ♠ 10  ♥ AQJ7632  ♠ AJ6  ♠ Q2	South:  ♠ AQ962  ♥ 108  ♠ Q32  ♠ J94	West Pass	North 1♥ 4♥	East 1NT AP	
Board: 205 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 3 S	North:  ♠ KQ654  ▼ 10973  ◆ 84  ♣ J9	South:	West 1NT	North 3♥	East AP	South 1♥

Board: 206 Dealer: N Vul: NS HCP: 15	♣ 7 ♥ KJ84 ♦ A102 ♣ AK1054	East Bids 1NT if possible. You bid first.
Board: 207 Dealer: S Vul: EW HCP: 5	◆— ▼ K109732 ◆ Q532 ◆ 1072	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 208 Dealer: N Vul: None HCP: 13	<ul><li>♣ A96</li><li>♥ Q3</li><li>♦ AK876</li><li>♣ 1098</li></ul>	East Bids 1NT if possible. You bid first.
Board: 209 Dealer: S Vul: NS HCP: 5	<ul><li>◆ Q873</li><li>♥ Q753</li><li>◆ 2</li><li>◆ J842</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 210 Dealer: N Vul: EW HCP: 14	<ul><li>★ KQ873</li><li>♥ J6</li><li>◆ KQJ8</li><li>◆ Q5</li></ul>	East Bids 1NT if possible. You bid first.

Board: 206 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 1N E	North:  ♣ 7  ▼ KJ84  ◆ A102  ♣ AK1054	South:  ♠ K5432  ♥ 107  • Q875  ♣ 73	West	North 1♣	East 1NT	
Board: 207 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 4♠ W	North:  ★—  ▼ K109732  • Q532  • 1072	South:  ♣ J3  ♥ 84  ♠ AK86  ♣ KQ863	West  1NT  4♣  1. Texa	AP	East 4♥¹	South 1♣ Pass
Board: 208 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2 \leftrightarrow N	North:  ♠ A96  ♥ Q3  ♠ AK876  ♣ 1098	South:  ♠ QJ5  ♥ K976  ♦ 5  ♠ KQJ63	West Pass	North 1♦ 2♦	East 1NT AP	
Board: 209 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 2N W	North:  ◆ Q873  ▼ Q753  ◆ 2  ◆ J842	South:  ♠ AK5  ♥ KJ106  ♦ J875  ♣ 53	West  1NT  2  1. Stay	Pass	East 2♣¹ 2NT	1♦ Pass
Board: 210 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 3♠ N	North:  ♠ KQ873  ♥ J6  ♠ KQJ8  ♣ Q5	South:	West AP	North 1♠	East 1NT	

Board: 206 Dealer: N Vul: NS HCP: 5	<ul><li>★ K5432</li><li>▼ 107</li><li>◆ Q875</li><li>♣ 73</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 207 Dealer: S Vul: EW HCP: 13	<ul><li>J3</li><li>♥84</li><li>AK86</li><li>KQ863</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 208 Dealer: N Vul: None HCP: 12	<ul><li>♣ QJ5</li><li>♥ K976</li><li>◆ 5</li><li>♣ KQJ63</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 209 Dealer: S Vul: NS HCP: 12	<ul><li>AK5</li><li>✓ KJ106</li><li>✓ J875</li><li>✓ 53</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. You bid first.
Board: 210 Dealer: N Vul: EW HCP: 6	<ul><li>♦ 9652</li><li>♥ Q7543</li><li>♦ —</li><li>♣ KJ74</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 206 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 1N E	North:  ♣ 7  ▼ KJ84  ◆ A102  ♣ AK1054	South:  ♠ K5432  ♥ 107  • Q875  ♣ 73	West	North 1♣	East 1NT	
Board: 207 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 4♠ W	North:  ★—  ▼ K109732  • Q532  • 1072	South:  ♣ J3  ♥ 84  ♠ AK86  ♣ KQ863	West  1NT  4♣  1. Texa	AP	East 4♥¹	South 1♣ Pass
Board: 208 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2 \leftrightarrow N	North:  ♠ A96  ♥ Q3  ♠ AK876  ♣ 1098	South:  ♠ QJ5  ♥ K976  ♦ 5  ♠ KQJ63	West Pass	North 1♦ 2♦	East 1NT AP	
Board: 209 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 2N W	North:  ◆ Q873  ▼ Q753  ◆ 2  ◆ J842	South:  ♠ AK5  ♥ KJ106  ♦ J875  ♣ 53	West  1NT  2  1. Stay	Pass	East 2♣¹ 2NT	1♦ Pass
Board: 210 Dealer: N Vul: EW North HCP: 14 South HCP: 6 Contract: 3♠ N	North:  ♠ KQ873  ♥ J6  ♠ KQJ8  ♣ Q5	South:	West AP	North 1♠	East 1NT	

Board: 211 Dealer: S Vul: Both HCP: 9	<ul><li>★ AJ54</li><li>♥ 62</li><li>★ 108</li><li>★ KJ643</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 212 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ5</li><li>▼ KJ3</li><li>◆ 5</li><li>★ KQJ1072</li></ul>	East Bids 1NT if possible. You bid first.
Board: 213 Dealer: S Vul: EW HCP: 6	<ul><li>Q3</li><li>♥ Q7542</li><li>♦ 85</li><li>♠ Q987</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 214 Dealer: N Vul: Both HCP: 12	<ul><li>♦ 9654</li><li>♥ A7</li><li>♦ A8653</li><li>♠ A3</li></ul>	East Bids 1NT if possible. You bid first.
Board: 215 Dealer: S Vul: None HCP: 9	<ul><li>★ A1093</li><li>▼ 54</li><li>◆ K2</li><li>◆ Q8742</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 211 Dealer: S Vul: Both North HCP: 9	North:  ♠ AJ54  ♥ 62  ♦ 108	South:  ♠ K1063  ♥ K85  ♠ KQJ73	1NT	North Pass	East 2	South 1 • X
South HCP: 12 Contract: 2♥ W	<b>♣</b> KJ643	<b>♣</b> 9	2♥	AP		
Board: 212 Dealer: N	North:	South:				
Vul: NS	♠KQ5	<b>♦</b> A109872	West	North		
North HCP: 15 South HCP: 10 Contract: 4♠ S	<ul><li>★ KJ3</li><li>★ 5</li><li>★ KQJ1072</li></ul>	♥ 5 ♦ KQJ3 ♣ 86	Pass	1 <b>♣</b> 4 <b>♠</b>	1NT AP	2♠
Board: 213 Dealer: S Vul: EW	North: ♠ Q3	South: ♠ AJ10652	West	North	East	South 1♠
North HCP: 6 South HCP: 14 Contract: 2♠ S	♥ Q7542 ♦ 85 ♣ Q987	<ul><li>✓ J9</li><li>✓ KQ73</li><li>✓ K</li></ul>	1NT AP	Pass	Pass	
Board: 214 Dealer: N Vul: Both North HCP: 12	North:  ◆ 9654  ▼ A7  ◆ A8653	South:  ♠ 10832  ▼ KQ843  ♠ —	West	North 1♦	East 1NT	
South HCP: 7 Contract: 1N E	♣ A3	♣ Q952				
Board: 215	North:	South:				
Dealer: S Vul: None North HCP: 9	<b>♠</b> A1093 <b>♥</b> 54	<b>♠</b> J2 ♥ K86	West	North	East	South 1
South HCP: 12 Contract: 1N W	◆ K2 <b>◆</b> Q8742	<ul><li>→ J763</li><li>→ AK65</li></ul>	1NT	AP		

Board: 211 Dealer: S Vul: Both HCP: 12	<ul><li>★ K1063</li><li>★ K85</li><li>◆ KQJ73</li><li>◆ 9</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 212 Dealer: N Vul: NS HCP: 10	<ul><li>★ A109872</li><li>★ 5</li><li>★ KQJ3</li><li>★ 86</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 213 Dealer: S Vul: EW HCP: 14	<ul><li>AJ10652</li><li>J9</li><li>KQ73</li><li>K</li></ul>	West Bids 1NT if possible. You bid first.
Board: 214 Dealer: N Vul: Both HCP: 7	<ul><li>10832</li><li>KQ843</li><li>←</li><li>Q952</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 215 Dealer: S Vul: None HCP: 12	<ul><li>J2</li><li>K86</li><li>J763</li><li>AK65</li></ul>	West Bids 1NT if possible. You bid first.

Board: 211 Dealer: S Vul: Both North HCP: 9	North:  ♠ AJ54  ♥ 62  ♦ 108	South:  ♠ K1063  ♥ K85  ♠ KQJ73	1NT	North Pass	East 2	South 1 • X
South HCP: 12 Contract: 2♥ W	<b>♣</b> KJ643	<b>♣</b> 9	2♥	AP		
Board: 212 Dealer: N	North:	South:				
Vul: NS	♠KQ5	<b>♦</b> A109872	West	North		
North HCP: 15 South HCP: 10 Contract: 4♠ S	<ul><li>★ KJ3</li><li>★ 5</li><li>★ KQJ1072</li></ul>	♥ 5 ♦ KQJ3 ♣ 86	Pass	1 <b>♣</b> 4 <b>♠</b>	1NT AP	2♠
Board: 213 Dealer: S Vul: EW	North: ♠ Q3	South: ♠ AJ10652	West	North	East	South 1♠
North HCP: 6 South HCP: 14 Contract: 2♠ S	♥ Q7542 ♦ 85 ♣ Q987	<ul><li>✓ J9</li><li>✓ KQ73</li><li>✓ K</li></ul>	1NT AP	Pass	Pass	
Board: 214 Dealer: N Vul: Both North HCP: 12	North:  ◆ 9654  ▼ A7  ◆ A8653	South:  ♠ 10832  ▼ KQ843  ♠ —	West	North 1♦	East 1NT	
South HCP: 7 Contract: 1N E	♣ A3	♣ Q952				
Board: 215	North:	South:				
Dealer: S Vul: None North HCP: 9	<b>♠</b> A1093 <b>♥</b> 54	<b>♠</b> J2 ♥ K86	West	North	East	South 1
South HCP: 12 Contract: 1N W	◆ K2 <b>◆</b> Q8742	<ul><li>→ J763</li><li>→ AK65</li></ul>	1NT	AP		

Board: 216 Dealer: N Vul: EW HCP: 13	<ul><li>★ A32</li><li>♥ Q102</li><li>★ AQJ106</li><li>★ 93</li></ul>	East Bids 1NT if possible. You bid first.
Board: 217 Dealer: S Vul: Both HCP: 6	<ul><li>J76</li><li>K1074</li><li>8</li><li>Q10984</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 218 Dealer: N Vul: None HCP: 12	<ul><li>★ K6543</li><li>▼ J10</li><li>◆ K3</li><li>◆ AJ73</li></ul>	East Bids 1NT if possible. West Bids 3NT if possible. You bid first.
Board: 219 Dealer: S Vul: NS HCP: 6	<ul><li>♠ Q43</li><li>♥ Q964</li><li>♦ 4</li><li>♠ Q10532</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 220 Dealer: N Vul: Both HCP: 14	<ul><li>A10632</li><li>✓ A5</li><li>✓ 2</li><li>AQ983</li></ul>	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 216 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 1NX E	North:  ♠ A32  ♥ Q102  ♠ AQJ106  ♠ 93	South:  ♠ Q74  ♥ AK65  ♠ 8  ♣ J10865	West AP	North 1◆	East 1NT	
Board: 217 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 3 W	North:  ♣ J76  ♥ K1074  ♦ 8  ♣ Q10984	South:  ♠ AQ1053  ♥ Q  ♠ K107  ♣ J732	West  1NT 3▼	North 2♠ AP	East X	South 1♠ Pass
Board: 218 Dealer: N Vul: None North HCP: 12 South HCP: 3 Contract: 3N E	North:  ♠ K6543  ♥ J10  ♠ K3  ♣ AJ73	South:		North 1♣ AP		South Pass
Board: 219 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 1N W	North:  ♠ Q43  ♥ Q964  ♠ 4  ♠ Q10532	South:	West 1NT	North AP	East	South 1♦
Board: 220 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 3 N	North:  ♠ A10632  ♥ A5  ♠ 2  ♠ AQ983	South:  ♠ Q97  ♥ K1064  ♠ Q1054  ♠ 76	West X AP	North 1♠ XX	East 1NT 3♣	South 2♠ 3♠

Board: 216 Dealer: N Vul: EW HCP: 10	<ul><li>♣ Q74</li><li>♥ AK65</li><li>♦ 8</li><li>♣ J10865</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 217 Dealer: S Vul: Both HCP: 12	<ul><li>AQ1053</li><li>Q</li><li>K107</li><li>J732</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible.  You bid first.
Board: 218 Dealer: N Vul: None HCP: 3	<b>♣</b> J97 <b>♥</b> Q97532 <b>♦</b> 84 <b>♣</b> 96	East Bids 1NT if possible. West Bids 3NT if possible. Partner bids first.
Board: 219 Dealer: S Vul: NS HCP: 14	<ul><li>★ 862</li><li>▼ A85</li><li>★ AQ763</li><li>★ A6</li></ul>	West Bids 1NT if possible. You bid first.
Board: 220 Dealer: N Vul: Both HCP: 7	<ul><li>♣ Q97</li><li>♥ K1064</li><li>◆ Q1054</li><li>♣ 76</li></ul>	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.

Board: 216 Dealer: N Vul: EW North HCP: 13 South HCP: 10 Contract: 1NX E	North:  ♠ A32  ♥ Q102  ♠ AQJ106  ♠ 93	South:  ♠ Q74  ♥ AK65  ♠ 8  ♣ J10865	West AP	North 1◆	East 1NT	
Board: 217 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 3 W	North:  ♣ J76  ♥ K1074  ♦ 8  ♣ Q10984	South:  ♠ AQ1053  ♥ Q  ♠ K107  ♣ J732	West  1NT 3▼	North 2♠ AP	East X	South 1♠ Pass
Board: 218 Dealer: N Vul: None North HCP: 12 South HCP: 3 Contract: 3N E	North:  ♠ K6543  ♥ J10  ♠ K3  ♣ AJ73	South:		North 1♣ AP		South Pass
Board: 219 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 1N W	North:  ♠ Q43  ♥ Q964  ♠ 4  ♠ Q10532	South:	West 1NT	North AP	East	South 1♦
Board: 220 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 3 N	North:  ♠ A10632  ♥ A5  ♠ 2  ♠ AQ983	South:  ♠ Q97  ♥ K1064  ♠ Q1054  ♠ 76	West X AP	North 1♠ XX	East 1NT 3♣	South 2♠ 3♠

Dealer: S Vul: None	752 96 J83 A9876	West Bids 1NT if possible. East Bids 4♥ if possible.  Partner bids first.
Dealer: N Vul: NS	KQ642 93 K84 KQ9	East Bids 1NT if possible. You bid first.
Dealer: S Vul: EW	AJ96432 6 A8643	West Bids 1NT if possible.  Partner bids first.
Dealer: N Vul: None	K743 AQJ1062 3 K6	East Bids 1NT if possible. West Bids 5♦ if possible. You bid first.
Dealer: S Vul: NS	AQ875 63 J 108742	West Bids 1NT if possible.  Partner bids first.

Board: 221 Dealer: S Vul: None	North: <b>♠</b> 752 <b>♥</b> 96	South: ♠ Q10964 ♥ QJ7		North		1♠
North HCP: 5 South HCP: 12 Contract: 4♥X E	◆ J83 ◆ A9876	◆ AK7 ◆ 43	1NT AP	2♠	4♥	X
Board: 222 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ KQ642  ♥ 93  ♠ K84  ♣ KQ9	South:  ♣ —  ♥ Q7542  • Q10732  • A102	West	North 1♣	East 1NT	
Board: 223 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 44 N	North:  ♠ AJ96432  ♥ 6  ♠ A8643  ♣ —	South:  ♠ Q105  ♥ A102  ♦ J7  ♠ KQ765	West 1NT	North 4♠	East AP	South 1♣
Board: 224 Dealer: N Vul: None North HCP: 13 South HCP: 3 Contract: 5 • W	North:  ♠ K743  ♥ AQJ1062  ♦ 3  ♣ K6	South:  ♠ QJ102  ♥ 753  ♦ —  ♣ 1098753	West 5♦	North 1♥ AP		South Pass
Board: 225 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North:  ♠ AQ875  ♥ 63  ♦ J  ♣ 108742	South:  ♠ 63  ♥ AK854  ♠ AQ96  ♠ J9	West 1NT	North AP	East	South 1♥

Board: 221 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q10964</li><li>♥ QJ7</li><li>◆ AK7</li><li>♣ 43</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. You bid first.
Board: 222 Dealer: N Vul: NS HCP: 8	◆— ♥ Q7542 • Q10732 • A102	East Bids 1NT if possible.  Partner bids first.
Board: 223 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q105</li><li>♥ A102</li><li>◆ J7</li><li>♣ KQ765</li></ul>	West Bids 1NT if possible. You bid first.
Board: 224 Dealer: N Vul: None HCP: 3	♣ QJ102 ♥ 753 ♦ — ♣ 1098753	East Bids 1NT if possible. West Bids 5♦ if possible.  Partner bids first.
Board: 225 Dealer: S Vul: NS HCP: 14	<ul><li>♠ 63</li><li>♥ AK854</li><li>♠ AQ96</li><li>♠ J9</li></ul>	West Bids 1NT if possible. You bid first.

Board: 221 Dealer: S Vul: None	North: <b>♠</b> 752 <b>♥</b> 96	South: ♠ Q10964 ♥ QJ7		North		1♠
North HCP: 5 South HCP: 12 Contract: 4♥X E	◆ J83 ◆ A9876	◆ AK7 ◆ 43	1NT AP	2♠	4♥	X
Board: 222 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ KQ642  ♥ 93  ♠ K84  ♣ KQ9	South:  ♣ —  ♥ Q7542  • Q10732  • A102	West	North 1♣	East 1NT	
Board: 223 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 44 N	North:  ♠ AJ96432  ♥ 6  ♠ A8643  ♣ —	South:  ♠ Q105  ♥ A102  ♦ J7  ♠ KQ765	West 1NT	North 4♠	East AP	South 1♣
Board: 224 Dealer: N Vul: None North HCP: 13 South HCP: 3 Contract: 5 • W	North:  ♠ K743  ♥ AQJ1062  ♦ 3  ♣ K6	South:  ♠ QJ102  ♥ 753  ♦ —  ♣ 1098753	West 5♦	North 1♥ AP		South Pass
Board: 225 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North:  ♠ AQ875  ♥ 63  ♦ J  ♣ 108742	South:  ♠ 63  ♥ AK854  ♠ AQ96  ♠ J9	West 1NT	North AP	East	South 1♥

Board: 226 Dealer: N Vul: EW HCP: 14	<ul><li>▲ A104</li><li>♥ KJ5</li><li>◆ KQJ4</li><li>♣ 987</li></ul>	East Bids 1NT if possible. You bid first.
Board: 227 Dealer: S Vul: Both HCP: 4	<ul><li>♦ 8643</li><li>♥ J1072</li><li>◆ QJ764</li><li>♠ —</li></ul>	West Bids 1NT if possible. East Doubles 3♥ if possible.  Partner bids first.
Board: 228 Dealer: N Vul: NS HCP: 12	<ul><li>★ K87</li><li>▼ KJ9</li><li>◆ KQ108</li><li>◆ 963</li></ul>	East Bids 1NT if possible. You bid first.
Board: 229 Dealer: S Vul: EW HCP: 4	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first.
Board: 230 Dealer: N Vul: Both HCP: 12	<ul><li>★ AQ106</li><li>♥ QJ3</li><li>♦ 7</li><li>♣ QJ942</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.

Board: 226 Dealer: N Vul: EW North HCP: 14 South HCP: 5 Contract: 1N E	North:  ♠ A104  ♥ KJ5  ♠ KQJ4  ♣ 987	South:  ♠ QJ83  ♥ Q1096  ♦ 1065  ♣ 32	West	North 1◆	East 1NT	
Board: 227 Dealer: S Vul: Both North HCP: 4 South HCP: 14 Contract: 3 VX S	North:	South:  ♣ 72  ▼ KQ653  ◆ K10  ♣ AQ73	West 1NT	North 3♥	East X	South 1♥ AP
Board: 228 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ K87  ♥ KJ9  ♠ KQ108  ♣ 963	South:  ♠ A932  ♥ Q742  ♦ J2  ♣ 1074	West	North 1◆	East 1NT	
Board: 229 Dealer: S Vul: EW North HCP: 4 South HCP: 12 Contract: 2N W	North:	South:  ♠ AQ10654  ♥ A10  ♠ 109  ♠ Q54	West 1NT	North Pass	East 2NT	South 1♠ AP
Board: 230 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 3 • E	North:  ♣ AQ106  ♥ QJ3  ♦ 7  ♣ QJ942	South:  ♠ K983  ♥ A7652  ♦ J6  ♣ 86	<b>3</b> ♣¹		1NT 3♦ <sup>2</sup>	Pass

Board: 226 Dealer: N Vul: EW HCP: 5	<ul><li>♣ QJ83</li><li>♥ Q1096</li><li>◆ 1065</li><li>♣ 32</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 227 Dealer: S Vul: Both HCP: 14	<ul><li>♣ 72</li><li>♥ KQ653</li><li>♦ K10</li><li>♣ AQ73</li></ul>	West Bids 1NT if possible. East Doubles 3♥ if possible. You bid first.
Board: 228 Dealer: N Vul: NS HCP: 7	<ul><li>★ A932</li><li>♥ Q742</li><li>◆ J2</li><li>◆ 1074</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 229 Dealer: S Vul: EW HCP: 12	<ul><li>AQ10654</li><li>✓ A10</li><li>109</li><li>Q54</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. You bid first.
Board: 230 Dealer: N Vul: Both HCP: 8	<ul><li>★ K983</li><li>▼ A7652</li><li>◆ J6</li><li>◆ 86</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible.  Partner bids first.

Board: 226 Dealer: N Vul: EW North HCP: 14 South HCP: 5 Contract: 1N E	North:  ♠ A104  ♥ KJ5  ♠ KQJ4  ♣ 987	South:  ♠ QJ83  ♥ Q1096  ♦ 1065  ♣ 32	West	North 1◆	East 1NT	
Board: 227 Dealer: S Vul: Both North HCP: 4 South HCP: 14 Contract: 3 VX S	North:	South:  ♣ 72  ▼ KQ653  ◆ K10  ♣ AQ73	West 1NT	North 3♥	East X	South 1♥ AP
Board: 228 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ K87  ♥ KJ9  ♠ KQ108  ♣ 963	South:  ♠ A932  ♥ Q742  ♦ J2  ♣ 1074	West	North 1◆	East 1NT	
Board: 229 Dealer: S Vul: EW North HCP: 4 South HCP: 12 Contract: 2N W	North:	South:  ♠ AQ10654  ♥ A10  ♠ 109  ♠ Q54	West 1NT	North Pass	East 2NT	South 1♠ AP
Board: 230 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 3 • E	North:  ♣ AQ106  ♥ QJ3  ♦ 7  ♣ QJ942	South:  ♠ K983  ♥ A7652  ♦ J6  ♣ 86	<b>3</b> ♣¹		1NT 3♦ <sup>2</sup>	Pass

Board: 231 Dealer: S Vul: None HCP: 9	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 232 Dealer: N Vul: EW HCP: 12	<ul><li>♠ 642</li><li>♥ KJ8</li><li>♠ AJ943</li><li>♠ K8</li></ul>	East Bids 1NT if possible. You bid first.
Board: 233 Dealer: S Vul: Both HCP: 9	<ul><li>♠ Q6</li><li>♥ K986</li><li>♦ 96</li><li>♠ A8732</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 234 Dealer: N Vul: None HCP: 13	<ul><li>★ A9876</li><li>♥ Q10</li><li>★ KQ7</li><li>★ Q43</li></ul>	East Bids 1NT if possible. East Bids 3♣ if possible.  You bid first.
Board: 235 Dealer: S Vul: NS HCP: 9	<ul><li>AQ10964</li><li>✓ 5</li><li>1062</li><li>K86</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 231 Dealer: S Vul: None North HCP: 9	North: ♠ J864 ♥ J107	South: ♠ K10953 ♥ Q43	West	North	East	South 1♠
South HCP: 12 Contract: 2♠ S	◆ A42 ◆ QJ3	◆ K ◆ A1054	1NT	2♠	AP	
Board: 232 Dealer: N Vul: EW	North: ♠ 642	South: ♠ AQJ1098	West	North		
North HCP: 12 South HCP: 9 Contract: 2♠ S	<ul><li>★ KJ8</li><li>◆ AJ943</li><li>◆ K8</li></ul>	<ul><li>▼ 104</li><li>◆ Q5</li><li>◆ 1063</li></ul>	AP	1♦	1NT	2♠
Board: 233 Dealer: S Vul: Both	North: ♠ Q6 ♥ K986	South: ♠ KJ8 ▼ 1073	West	North	East	South 1
North HCP: 9 South HCP: 12 Contract: 1N W	◆ 96 ◆ A8732	◆ KQJ85 ◆ Q4	1NT	AP		1▼
Board: 234 Dealer: N	North: <b>♠</b> A9876	South: ♠ QJ2	West	North 1♠	East 1NT	
Vul: None North HCP: 13 South HCP: 7 Contract: 3♣X E	♥ Q10 ♦ KQ7 ♣ Q43	<ul><li>▼ 742</li><li>◆ J862</li><li>◆ K85</li></ul>	Pass Pass	Pass X	3♣ AP	Pass
Board: 235 Dealer: S	North: <b>♠</b> AQ10964	South: ♠ K75	West	North	East	South
Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ N	♥ 5 ♦ 1062 ♣ K86	♥ QJ74 ♦ QJ8 <b>♣</b> QJ5	1NT	2♠	AP	14

Board: 231 Dealer: S Vul: None HCP: 12	<ul><li>★ K10953</li><li>♥ Q43</li><li>★ K</li><li>★ A1054</li></ul>	West Bids 1NT if possible. You bid first.
Board: 232 Dealer: N Vul: EW HCP: 9	<ul><li>AQJ1098</li><li>▼ 104</li><li>◆ Q5</li><li>◆ 1063</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 233 Dealer: S Vul: Both HCP: 12	<ul><li>★ KJ8</li><li>▼ 1073</li><li>◆ KQJ85</li><li>◆ Q4</li></ul>	West Bids 1NT if possible. You bid first.
Board: 234 Dealer: N Vul: None HCP: 7	<ul><li>♣ QJ2</li><li>♥ 742</li><li>◆ J862</li><li>♣ K85</li></ul>	East Bids 1NT if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 235 Dealer: S Vul: NS HCP: 12	<ul><li>★ K75</li><li>♥ QJ74</li><li>◆ QJ8</li><li>◆ QJ5</li></ul>	West Bids 1NT if possible. You bid first.

Board: 231 Dealer: S Vul: None North HCP: 9	North: ♠ J864 ♥ J107	South: ♠ K10953 ♥ Q43	West	North	East	South 1♠
South HCP: 12 Contract: 2♠ S	◆ A42 ◆ QJ3	◆ K ◆ A1054	1NT	2♠	AP	
Board: 232 Dealer: N Vul: EW	North: ♠ 642	South: ♠ AQJ1098	West	North		
North HCP: 12 South HCP: 9 Contract: 2♠ S	<ul><li>★ KJ8</li><li>◆ AJ943</li><li>◆ K8</li></ul>	<ul><li>▼ 104</li><li>◆ Q5</li><li>◆ 1063</li></ul>	AP	1♦	1NT	2♠
Board: 233 Dealer: S Vul: Both	North: ♠ Q6 ♥ K986	South: ♠ KJ8 ▼ 1073	West	North	East	South 1
North HCP: 9 South HCP: 12 Contract: 1N W	◆ 96 ◆ A8732	◆ KQJ85 ◆ Q4	1NT	AP		1▼
Board: 234 Dealer: N	North: <b>♠</b> A9876	South: ♠ QJ2	West	North 1♠	East 1NT	
Vul: None North HCP: 13 South HCP: 7 Contract: 3♣X E	♥ Q10 ♦ KQ7 ♣ Q43	<ul><li>▼ 742</li><li>◆ J862</li><li>◆ K85</li></ul>	Pass Pass	Pass X	3♣ AP	Pass
Board: 235 Dealer: S	North: <b>♠</b> AQ10964	South: ♠ K75	West	North	East	South
Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ N	♥ 5 ♦ 1062 ♣ K86	♥ QJ74 ♦ QJ8 <b>♣</b> QJ5	1NT	2♠	AP	14

Board: 236 Dealer: N Vul: Both HCP: 13	<ul><li>★ KQ2</li><li>♥ QJ1085</li><li>♦ 6</li><li>♣ KQ85</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 237 Dealer: S Vul: None HCP: 8	<ul><li>★ A1043</li><li>★ 6432</li><li>★ A32</li><li>★ 86</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 238 Dealer: N Vul: NS HCP: 13	<ul><li>★ K986543</li><li>★ A2</li><li>◆ Q4</li><li>★ A2</li></ul>	East Bids 1NT if possible. You bid first.
Board: 239 Dealer: S Vul: EW HCP: 7	<ul><li>♠ 97</li><li>♥ K7632</li><li>♦ J</li><li>♠ QJ843</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 240 Dealer: N Vul: None HCP: 12	<ul><li>★ 5</li><li>★ 65</li><li>★ KJ653</li><li>★ AKJ96</li></ul>	East Bids 1NT if possible. You bid first.

Board: 236 Dealer: N Vul: Both North HCP: 13 South HCP: 4 Contract: 3 W	North:  ♠ KQ2  ♥ QJ1085  ♠ 6  ♠ KQ85	South:	West 3♣	North 1♥ AP	East 1NT	
Board: 237 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 2♠ S	North:  ♠ A1043  ♥ 6432  ♠ A32  ♣ 86	South:  ♠ Q9875  ♥ K5  ♠ Q98  ♣ KQ5	West 1NT	North 2♠	East AP	South 1♣
Board: 238 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 44 N	North:  ♠ K986543  ♥ A2  ♠ Q4  ♠ A2	South:  ♠ A7  ♥ Q643  ♠ K10975  ♣ J9	West Pass	North 1♣ 4♠	East 1NT AP	
Board: 239 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 1N W	North:  ◆ 97  ▼ K7632  ◆ J  ◆ QJ843	South:  ♠ KJ8  ♥ J4  ♠ K10973  ♣ A92	West 1NT	North AP	East	South 1♦
Board: 240 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 S	North:  ♠ 5  ♥ 65  ♠ KJ653  ♣ AKJ96	South:  ♠ AK432  ♥ Q1073  ♠ 42  ♣ 52	West AP	North 1◆	East 1NT	

Board: 236 Dealer: N Vul: Both HCP: 4	<ul><li>♦ 954</li><li>♥ 9632</li><li>♦ 10975</li><li>♠ A7</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 237 Dealer: S Vul: None HCP: 12	<ul><li>◆ Q9875</li><li>♥ K5</li><li>◆ Q98</li><li>◆ KQ5</li></ul>	West Bids 1NT if possible. You bid first.
Board: 238 Dealer: N Vul: NS HCP: 10	<ul><li>♠ A7</li><li>♥ Q643</li><li>♦ K10975</li><li>♠ J9</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 239 Dealer: S Vul: EW HCP: 12	<ul><li>★ KJ8</li><li>♥ J4</li><li>◆ K10973</li><li>◆ A92</li></ul>	West Bids 1NT if possible. You bid first.
Board: 240 Dealer: N Vul: None HCP: 9	<ul><li>♠ AK432</li><li>♥ Q1073</li><li>♦ 42</li><li>♠ 52</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 236 Dealer: N Vul: Both North HCP: 13 South HCP: 4 Contract: 3 W	North:  ♠ KQ2  ♥ QJ1085  ♠ 6  ♠ KQ85	South:	West 3♣	North 1♥ AP	East 1NT	
Board: 237 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 2♠ S	North:  ♠ A1043  ♥ 6432  ♠ A32  ♣ 86	South:  ♠ Q9875  ♥ K5  ♠ Q98  ♣ KQ5	West 1NT	North 2♠	East AP	South 1♣
Board: 238 Dealer: N Vul: NS North HCP: 13 South HCP: 10 Contract: 4 N	North:  ♠ K986543  ♥ A2  ♠ Q4  ♠ A2	South:  ♠ A7  ♥ Q643  ♠ K10975  ♣ J9	West Pass	North 1♣ 4♠	East 1NT AP	
Board: 239 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 1N W	North:  ◆ 97  ▼ K7632  ◆ J  ◆ QJ843	South:  ♠ KJ8  ♥ J4  ♠ K10973  ♣ A92	West 1NT	North AP	East	South 1♦
Board: 240 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 S	North:  ♠ 5  ♥ 65  ♠ KJ653  ♣ AKJ96	South:  ♠ AK432  ♥ Q1073  ♠ 42  ♣ 52	West AP	North 1◆	East 1NT	

Board: 241 Dealer: S Vul: NS HCP: 8	♣ Q953 ♥ 104 ♦ 3 ♣ KQJ1082	West Bids 1NT if possible.  Partner bids first.
Board: 242 Dealer: N Vul: EW HCP: 13	<ul><li>◆ 98</li><li>♥ AJ862</li><li>◆ A985</li><li>◆ A8</li></ul>	East Bids 1NT if possible. West Doubles 3♥ if possible. East Bids 3♠ if possible. You bid first.
Board: 243 Dealer: S Vul: Both HCP: 6	<ul><li>★ K963</li><li>♥ QJ82</li><li>◆ 752</li><li>◆ 104</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 244 Dealer: N Vul: NS HCP: 17	<ul><li>AJ9876</li><li>✓ A84</li><li>A</li><li>A</li><li>A</li><li>A</li></ul>	East Bids 1NT if possible. You bid first.
Board: 245 Dealer: S Vul: EW HCP: 10	<ul><li>♠ 10</li><li>♥ Q9432</li><li>♠ A8632</li><li>♠ A6</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.

Board: 241 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 2 S	North:  ♠ Q953  ♥ 104  ♦ 3  ♣ KQJ1082	South:  ♠ K6  ♥ QJ986  ♠ AQJ64  ♣ 5	West 1NT Pass	North 2♣ 2♥	East Pass AP	1♥
Board: 242 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 3♠ E	North:	South:	West X	North 1♥ Pass	East 1NT 3♠	
Board: 243 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 3♠ S	North:  ♠ K963  ♥ QJ82  ♦ 752  ♣ 104	South:  ♠ AJ84  ♥ 7  ♠ KQ106  ♠ AJ98	1NT 2♥ Pass AP	North  Pass Pass 3	2♦ Pass Pass	1 ◆ Pass 2 ◆ 3 ◆
Board: 244 Dealer: N Vul: NS North HCP: 17 South HCP: 6 Contract: 3♠ N	North:  ♠ AJ9876  ♥ A84  ♠ A  ♣ A94	South:	West Pass	North 1♣ 3♠		South Pass
Board: 245 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 3♣ E	North:  ▲ 10  ▼ Q9432  ◆ A8632  ♣ A6	South:  ♠ AQJ872  ♥ AJ  • 74  ♣ J92	1NT Pass		2 <b>♠</b> ¹ 3 <b>♣</b>	1♠ X AP

Board: 241 Dealer: S Vul: NS HCP: 13	<ul><li>★ K6</li><li>♥ QJ986</li><li>◆ AQJ64</li><li>◆ 5</li></ul>	West Bids 1NT if possible. You bid first.
Board: 242 Dealer: N Vul: EW HCP: 6	<ul><li>★ 53</li><li>♥ Q1054</li><li>◆ J42</li><li>◆ K1094</li></ul>	East Bids 1NT if possible. West Doubles 3♥ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 243 Dealer: S Vul: Both HCP: 15	<ul><li>▲ AJ84</li><li>▼ 7</li><li>◆ KQ106</li><li>▲ AJ98</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 244 Dealer: N Vul: NS HCP: 6	♣3 ♥ K975 ♦ Q10652 ♣ J53	East Bids 1NT if possible.  Partner bids first.
Board: 245 Dealer: S Vul: EW HCP: 13	<ul><li>AQJ872</li><li>✓ AJ</li><li>74</li><li>✓ J92</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 241 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 2 S	North:  ♠ Q953  ♥ 104  ♦ 3  ♣ KQJ1082	South:  ♠ K6  ♥ QJ986  ♠ AQJ64  ♣ 5	West 1NT Pass	North 2♣ 2♥	East Pass AP	1♥
Board: 242 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 3♠ E	North:	South:	West X	North 1♥ Pass	East 1NT 3♠	
Board: 243 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 3♠ S	North:  ♠ K963  ♥ QJ82  ♦ 752  ♣ 104	South:  ♠ AJ84  ♥ 7  ♠ KQ106  ♠ AJ98	1NT 2♥ Pass AP	North  Pass Pass 3	2♦ Pass Pass	1 ◆ Pass 2 ◆ 3 ◆
Board: 244 Dealer: N Vul: NS North HCP: 17 South HCP: 6 Contract: 3♠ N	North:  ♠ AJ9876  ♥ A84  ♠ A  ♣ A94	South:	West Pass	North 1♣ 3♠		South Pass
Board: 245 Dealer: S Vul: EW North HCP: 10 South HCP: 13 Contract: 3♣ E	North:  ▲ 10  ▼ Q9432  ◆ A8632  ♣ A6	South:  ♠ AQJ872  ♥ AJ  • 74  ♣ J92	1NT Pass		2 <b>♠</b> ¹ 3 <b>♣</b>	1♠ X AP

Board: 246 Dealer: N Vul: Both HCP: 13	<ul><li></li></ul>	East Bids 1NT if possible. You bid first.
Board: 247 Dealer: S Vul: None HCP: 7	<ul><li>♦ 974</li><li>▼ A543</li><li>♦ 3</li><li>♣ QJ1042</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 248 Dealer: N Vul: EW HCP: 14	<ul><li>◆ 9</li><li>▼ KJ</li><li>◆ A10652</li><li>◆ AQ865</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 249 Dealer: S Vul: Both HCP: 9	<ul><li>42</li><li>★ K10942</li><li>◆ Q10</li><li>★ KJ73</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 250 Dealer: N Vul: None HCP: 14	<b>♠</b> K <b>♥</b> KQ1052 <b>♦</b> QJ6 <b>♣</b> QJ107	East Bids 1NT if possible. You bid first.

Board: 246 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 1N E	North: <b>♠</b> J642 <b>♥</b> KQJ74 <b>♠</b> QJ7 <b>♠</b> K	South:  ♠ K10973  ♥ 6  ♦ 94  ♣ Q10953	West	North 1♥	East 1NT	
Board: 247 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 2♠ W	North:	South:  ♠ Q3  ♥ 72  ♠ AQJ1065  ♣ K65	West 1NT 2♠	North Pass AP	East 2♥	South 1♦ Pass
Board: 248 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 3♣ N	North:	South:  ♠ KJ84  ♥ A1094  ♦ 7  ♣ 10972	West 2♥ Pass	North 1  Pass 3  ♣	East 1NT 2♠ AP	
Board: 249 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 3 N	North:	South:  ♠ AQJ85  ♥ A86  ♦ J3  ♣ Q65	West 1NT AP	North 2♥	East Pass	1♠
Board: 250 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 2 \( \mathbf{N} \) N	North:  ♠ K  ♥ KQ1052  ♠ QJ6  ♣ QJ107	South:  ♠ Q9654  ♥ J84  ♦ 10  ♣ A853	West AP	North 1♥	East 1NT	

Board: 246 Dealer: N Vul: Both HCP: 5	<ul> <li>★K10973</li> <li>★ 6</li> <li>◆ 94</li> <li>◆ Q10953</li> </ul>	East Bids 1NT if possible.  Partner bids first.
Board: 247 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q3</li><li>♥ 72</li><li>◆ AQJ1065</li><li>♣ K65</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 248 Dealer: N Vul: EW HCP: 8	<ul><li>★ KJ84</li><li>▼ A1094</li><li>◆ 7</li><li>◆ 10972</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 249 Dealer: S Vul: Both HCP: 14	<ul><li>AQJ85</li><li>✓ A86</li><li>J3</li><li>Q65</li></ul>	West Bids 1NT if possible. You bid first.
Board: 250 Dealer: N Vul: None HCP: 7	<ul><li>♦ Q9654</li><li>♥ J84</li><li>♦ 10</li><li>♦ A853</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 246 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 1N E	North: <b>♠</b> J642 <b>♥</b> KQJ74 <b>♠</b> QJ7 <b>♠</b> K	South:  ♠ K10973  ♥ 6  ♦ 94  ♣ Q10953	West	North 1♥	East 1NT	
Board: 247 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 2♠ W	North:	South:  ♠ Q3  ♥ 72  ♠ AQJ1065  ♣ K65	West 1NT 2♠	North Pass AP	East 2♥	South 1♦ Pass
Board: 248 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 3♣ N	North:	South:  ♠ KJ84  ♥ A1094  ♦ 7  ♣ 10972	West 2♥ Pass	North 1  Pass 3  ♣	East 1NT 2♠ AP	
Board: 249 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 3 N	North:	South:  ♠ AQJ85  ♥ A86  ♦ J3  ♣ Q65	West 1NT AP	North 2♥	East Pass	1♠
Board: 250 Dealer: N Vul: None North HCP: 14 South HCP: 7 Contract: 2 \( \mathbf{N} \) N	North:  ♠ K  ♥ KQ1052  ♠ QJ6  ♣ QJ107	South:  ♠ Q9654  ♥ J84  ♦ 10  ♣ A853	West AP	North 1♥	East 1NT	

Board: 251 Dealer: S Vul: NS HCP: 9	<ul><li>★ A9632</li><li>▼ 764</li><li>◆ KQ93</li><li>◆ 5</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 252 Dealer: N Vul: Both HCP: 12	<ul><li>♣ J73</li><li>♥ A94</li><li>♦ 10</li><li>♣ AQJ975</li></ul>	East Bids 1NT if possible. You bid first.
Board: 253 Dealer: S Vul: None HCP: 6	♦9 ▼ AQ874 ♦ 1083 • 10943	West Bids 1NT if possible.  Partner bids first.
Board: 254 Dealer: N Vul: NS HCP: 12	<ul><li>AQ72</li><li>♥ 962</li><li>♦ 3</li><li>AQ764</li></ul>	East Bids 1NT if possible. You bid first.
Board: 255 Dealer: S Vul: EW HCP: 10	<ul><li>♣ 7</li><li>♥ AJ104</li><li>♦ J62</li><li>♣ A10832</li></ul>	West Bids 1NT if possible. West Redoubles if possible. East Bids 2♣ if possible.  Partner bids first.

Board: 251 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 44 N	North:  ♠ A9632  ♥ 764  ♠ KQ93  ♣ 5	South:  ♠ KJ7  ♥ K109  ♠ 2  ♣ AQ10984		North 2♣ 4♠	East Pass AP	1♣
Board: 252 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 2 N	North:  ♣ J73  ✔ A94  ♣ 10  ♣ AQJ975	South:  ♠ Q842  ♥ 108  ♠ A9743  ♠ 64	West Pass	North 1♣ 2♣		South Pass
Board: 253 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North:	South:  ♠ AQ742  ♥ K52  ♦ J54  ♣ Q6	West 1NT	North AP	East	South 1♠
Board: 254 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ AQ72  ♥ 962  ♠ 3  ♠ AQ764	South:  ♠ 8  ♥ K8754  ♠ A1052  ♣ J98	West	North 1♣	East 1NT	
Board: 255 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 3♠ S	North:  ♣ 7  ▼ AJ104  ♣ J62  ♣ A10832	South:  ♠ AK9632  ♥ Q8  ♠ K7  ♣ Q76	1NT		East Pass 2♣²	1♠ Pass

Board: 251 Dealer: S Vul: NS HCP: 13	<ul><li>★ KJ7</li><li>▼ K109</li><li>◆ 2</li><li>◆ AQ10984</li></ul>	West Bids 1NT if possible. You bid first.
Board: 252 Dealer: N Vul: Both HCP: 6	<ul><li>♠ Q842</li><li>♥ 108</li><li>♦ A9743</li><li>♠ 64</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 253 Dealer: S Vul: None HCP: 12	<ul><li>AQ742</li><li>K52</li><li>J54</li><li>Q6</li></ul>	West Bids 1NT if possible. You bid first.
Board: 254 Dealer: N Vul: NS HCP: 8	♦ 8 ♥ K8754 ♦ A1052 ♣ J98	East Bids 1NT if possible.  Partner bids first.
Board: 255 Dealer: S Vul: EW HCP: 14	<ul><li>★ AK9632</li><li>♥ Q8</li><li>★ K7</li><li>♣ Q76</li></ul>	West Bids 1NT if possible. West Redoubles if possible. East Bids 2♣ if possible. You bid first.

Board: 251 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 44 N	North:  ♠ A9632  ♥ 764  ♠ KQ93  ♣ 5	South:  ♠ KJ7  ♥ K109  ♠ 2  ♣ AQ10984		North 2♣ 4♠	East Pass AP	1♣
Board: 252 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 2 N	North:  ♣ J73  ✔ A94  ♣ 10  ♣ AQJ975	South:  ♠ Q842  ♥ 108  ♠ A9743  ♠ 64	West Pass	North 1♣ 2♣		South Pass
Board: 253 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North:	South:  ♠ AQ742  ♥ K52  ♦ J54  ♣ Q6	West 1NT	North AP	East	South 1♠
Board: 254 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ AQ72  ♥ 962  ♠ 3  ♠ AQ764	South:  ♠ 8  ♥ K8754  ♠ A1052  ♣ J98	West	North 1♣	East 1NT	
Board: 255 Dealer: S Vul: EW North HCP: 10 South HCP: 14 Contract: 3♠ S	North:  ♣ 7  ▼ AJ104  ♣ J62  ♣ A10832	South:  ♠ AK9632  ♥ Q8  ♠ K7  ♣ Q76	1NT		East Pass 2♣²	1♠ Pass

Board: 256 Dealer: N Vul: None HCP: 12	<ul><li>★ A10642</li><li>★ 86</li><li>★ A7</li><li>★ A986</li></ul>	East Bids 1NT if possible. You bid first.
Board: 257 Dealer: S Vul: NS HCP: 8	<ul><li>AJ6542</li><li>✓ K1085</li><li>✓ 3</li><li>✓ 82</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 258 Dealer: N Vul: EW HCP: 12	<ul><li>▲ AJ76</li><li>▼ A94</li><li>◆ J97</li><li>▲ Q54</li></ul>	East Bids 1NT if possible. You bid first.
Board: 259 Dealer: S Vul: Both HCP: 8	♣8 ▼ AK742 ◆ 7 ♣ J108752	West Bids 1NT if possible.  Partner bids first.
Board: 260 Dealer: N Vul: NS HCP: 13	<b>♦</b> K7 <b>♥</b> K42 <b>♦</b> AK1093 <b>♣</b> 1098	East Bids 1NT if possible. You bid first.

Board: 256 Dealer: N Vul: None North HCP: 12	North:  ♠ A10642  ♥ 86  ♠ A7	South:  ♠ K7  ♥ QJ74  ♦ 102		North 1♠	East 1NT	
South HCP: 10 Contract: 1NX E	◆ A986	◆ KJ1075	AP			
Board: 257 Dealer: S Vul: NS	North:  ♠ AJ6542	South: • K83	West	North	East	South 1
North HCP: 8 South HCP: 12 Contract: 3♣ W	▼ K1085 ◆ 3 • 82	<ul><li>32</li><li>AJ965</li><li>A109</li></ul>	1NT 3♣	2♠ AP	X	Pass
Board: 258 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N E	North:  ♠ AJ76  ♥ A94  ♠ J97  ♣ Q54	South:  ♠ Q1032  ♥ QJ87  ♦ 32  ♠ A63	West	North 1♣	East 1NT	
Board: 259 Dealer: S Vul: Both	North: ♠ 8	South: ♠ AQ10753	West	North	East	South 1♠
North HCP: 8 South HCP: 14 Contract: 2♠ S	◆ AK742 ◆ 7 ◆ J108752	♥ Q3 • Q64 • A3	1NT AP	2♣	Pass	2♠
Board: 260 Dealer: N Vul: NS North HCP: 13 South HCP: 5	North:  ♠ K7  ♥ K42  ♠ AK1093  ♣ 1098	South:  ♠ Q8653  ♥ 975  ♦ 8  ♣ K743	West	North 1◆	East 1NT	

Board: 256 Dealer: N Vul: None HCP: 10	<ul><li>★ K7</li><li>♥ QJ74</li><li>◆ 102</li><li>◆ KJ1075</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 257 Dealer: S Vul: NS HCP: 12	<ul><li>★ K83</li><li>▼ 32</li><li>◆ AJ965</li><li>◆ A109</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 258 Dealer: N Vul: EW HCP: 9	<ul><li>♣ Q1032</li><li>♥ QJ87</li><li>◆ 32</li><li>♣ A63</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 259 Dealer: S Vul: Both HCP: 14	<ul><li>AQ10753</li><li>Q3</li><li>Q64</li><li>A3</li></ul>	West Bids 1NT if possible. You bid first.
Board: 260 Dealer: N Vul: NS HCP: 5	<ul><li>◆ Q8653</li><li>♥ 975</li><li>◆ 8</li><li>◆ K743</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 256 Dealer: N Vul: None North HCP: 12	North:  ♠ A10642  ♥ 86  ♠ A7	South:  ♠ K7  ♥ QJ74  ♦ 102		North 1♠	East 1NT	
South HCP: 10 Contract: 1NX E	◆ A986	◆ KJ1075	AP			
Board: 257 Dealer: S Vul: NS	North:  ♠ AJ6542	South: • K83	West	North	East	South 1
North HCP: 8 South HCP: 12 Contract: 3♣ W	▼ K1085 ◆ 3 • 82	<ul><li>32</li><li>AJ965</li><li>A109</li></ul>	1NT 3♣	2♠ AP	X	Pass
Board: 258 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N E	North:  ♠ AJ76  ♥ A94  ♠ J97  ♣ Q54	South:  ♠ Q1032  ♥ QJ87  ♦ 32  ♠ A63	West	North 1♣	East 1NT	
Board: 259 Dealer: S Vul: Both	North: ♠ 8	South: ♠ AQ10753	West	North	East	South 1♠
North HCP: 8 South HCP: 14 Contract: 2♠ S	◆ AK742 ◆ 7 ◆ J108752	♥ Q3 • Q64 • A3	1NT AP	2♣	Pass	2♠
Board: 260 Dealer: N Vul: NS North HCP: 13 South HCP: 5	North:  ♠ K7  ♥ K42  ♠ AK1093  ♣ 1098	South:  ♠ Q8653  ♥ 975  ♦ 8  ♣ K743	West	North 1◆	East 1NT	

Board: 261 Dealer: S Vul: EW HCP: 10	<b>♦</b> Q3 <b>♥</b> Q86432 <b>♦</b> Q <b>♣</b> KJ106	West Bids 1NT if possible.  Partner bids first.
Board: 262 Dealer: N Vul: Both HCP: 13	<ul><li>★ KQ942</li><li>★ KJ8</li><li>★ K</li><li>★ J1096</li></ul>	East Bids 1NT if possible. You bid first.
Board: 263 Dealer: S Vul: None HCP: 8	<ul><li>★86</li><li>▼AJ98</li><li>◆Q10842</li><li>★J8</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible.  Partner bids first.
Board: 264 Dealer: N Vul: EW HCP: 16	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 265 Dealer: S Vul: Both HCP: 12	♣ J ♥ Q1083 ♦ AKQ105 ♣ 1074	West Bids 1NT if possible. West Redoubles if possible. East Bids 2♣ if possible.  Partner bids first.

Board: 261 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 2 N	North:  ♠ Q3  ♥ Q86432  ♠ Q  ♠ KJ106	South:  ♠ A872  ♥ 1095  ♠ A985  ♠ A3	West 1NT	North 2♥	East AP	South 1◆
Board: 262 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2♠ N	North:  ♠ KQ942  ♥ KJ8  ♠ K  ♣ J1096	South:  ♣ J106  ♥ Q9754  ♠ AQJ7  ♣ 7	West AP	North 1♠	East 1NT	
Board: 263 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 4 W	North:  ♠ 86  ♥ AJ98  ♦ Q10842  ♣ J8	South:  ♠ KQ10432  ♥ 432  ♠ A5  ♣ A2	West  1NT 3♣	North Pass 3♠	East Pass 4♣	South 1♠ 2♠ AP
Board: 264 Dealer: N Vul: EW North HCP: 16 South HCP: 5 Contract: 3 • E	North:	South:  ♠ K10952  ♥ Q9876  ♦ 97  ♣ 4	3 <b>♣</b> ¹		1NT 3♦ <sup>2</sup>	Pass
Board: 265 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♣ J  ♥ Q1083  ♠ AKQ105  ♣ 1074	South:  ♠ AQ753  ♥ KJ9  ♦ J62  ♠ Q6	West  1NT  XX <sup>1</sup> Pass  AP  1. SOS  2. artific	Pass 3.	Pass 2♣²	1♠

Board: 261 Dealer: S Vul: EW HCP: 12	<ul><li>★ A872</li><li>▼ 1095</li><li>★ A985</li><li>★ A3</li></ul>	West Bids 1NT if possible. You bid first.
Board: 262 Dealer: N Vul: Both HCP: 10	<ul><li></li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 263 Dealer: S Vul: None HCP: 13	<ul><li>★ KQ10432</li><li>★ 432</li><li>★ A5</li><li>★ A2</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. You bid first.
Board: 264 Dealer: N Vul: EW HCP: 5	<ul><li>★K10952</li><li>♥Q9876</li><li>◆97</li><li>◆4</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 265 Dealer: S Vul: Both HCP: 13	<ul><li>AQ753</li><li>KJ9</li><li>J62</li><li>Q6</li></ul>	West Bids 1NT if possible. West Redoubles if possible. East Bids 2♣ if possible. You bid first.

Board: 261 Dealer: S Vul: EW North HCP: 10 South HCP: 12 Contract: 2 N	North:  ♠ Q3  ♥ Q86432  ♠ Q  ♠ KJ106	South:  ♠ A872  ♥ 1095  ♠ A985  ♠ A3	West 1NT	North 2♥	East AP	South 1◆
Board: 262 Dealer: N Vul: Both North HCP: 13 South HCP: 10 Contract: 2♠ N	North:  ♠ KQ942  ♥ KJ8  ♠ K  ♣ J1096	South:  ♣ J106  ♥ Q9754  ♠ AQJ7  ♣ 7	West AP	North 1♠	East 1NT	
Board: 263 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 4 W	North:  ♠ 86  ♥ AJ98  ♦ Q10842  ♣ J8	South:  ♠ KQ10432  ♥ 432  ♠ A5  ♣ A2	West  1NT 3♣	North Pass 3♠	East Pass 4♣	South 1♠ 2♠ AP
Board: 264 Dealer: N Vul: EW North HCP: 16 South HCP: 5 Contract: 3 • E	North:	South:  ♠ K10952  ♥ Q9876  ♦ 97  ♣ 4	3 <b>♣</b> ¹		1NT 3♦ <sup>2</sup>	Pass
Board: 265 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 3N S	North:  ♣ J  ♥ Q1083  ♠ AKQ105  ♣ 1074	South:  ♠ AQ753  ♥ KJ9  ♦ J62  ♠ Q6	West  1NT  XX <sup>1</sup> Pass  AP  1. SOS  2. artific	Pass 3.	Pass 2♣²	1♠

Board: 266 Dealer: N Vul: None HCP: 12	<ul><li>♣97</li><li>♥Q85</li><li>◆A865</li><li>♣AQ73</li></ul>	East Bids 1NT if possible. You bid first.
Board: 267 Dealer: S Vul: NS HCP: 6	<ul><li>♠ 652</li><li>♥ 8632</li><li>♦ A1096</li><li>♠ Q3</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 268 Dealer: N Vul: Both HCP: 14	<ul><li>A85</li><li>✓ A109863</li><li>✓ Q9</li><li>A7</li></ul>	East Bids 1NT if possible. West Doubles Pass if possible. East Bids 3♣ if possible. You bid first.
Board: 269 Dealer: S Vul: None HCP: 10	♣ 7 ♥ K1052 ♦ A107 ♣ K10763	West Bids 1NT if possible.  Partner bids first.
Board: 270 Dealer: N Vul: NS HCP: 13	♣— ♥ A754 • Q2 • AQJ10974	East Bids 1NT if possible. You bid first.

Board: 266 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North:  ◆ 97  ▼ Q85  ◆ A865  ◆ AQ73	South:  ♠ K10532  ♥ A7642  ♦ —  ♣ J95	West	North 1◆	East 1NT	
Board: 267 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 3 W	North:  ♠ 652  ♥ 8632  ♠ A1096  ♠ Q3	South:  ♠ AQ974  ♥ AJ4  ♦ —  ♣ J10985	West  1NT 3♣	North 2♠ AP	East X	South 1♠ Pass
Board: 268 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 3  E	North:  ♠ A85  ♥ A109863  • Q9  ♣ A7	South:  ♠ Q94  ♥ Q72  ♦ J62  ♠ 10853	West Pass X	North 1♥ 2♥ Pass	1NT	South Pass Pass AP
Board: 269 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 1NX W	North:  ♣ 7  ▼ K1052  ◆ A107  ♣ K10763	South:  ♠ AQ1032  ♥ A4  ♦ J96  ♣ Q42	West 1NT	North X	East AP	South 1♣
Board: 270 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 3♣ N	North:  ♠ —  ▼ A754  • Q2  ♣ AQJ10974	South:  ♠ AQJ1042  ♥ J96  • 1084  ♣ 2	West Pass	North 1♣ 3♣	East 1NT AP	

Board: 266 Dealer: N Vul: None HCP: 8	<ul><li>★ K10532</li><li>★ A7642</li><li>★ —</li><li>★ J95</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 267 Dealer: S Vul: NS HCP: 12	<ul><li>AQ974</li><li>AJ4</li><li>→ —</li><li>J10985</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♣ if possible.  You bid first.
Board: 268 Dealer: N Vul: Both HCP: 5	<ul><li>◆ Q94</li><li>◆ Q72</li><li>◆ J62</li><li>◆ 10853</li></ul>	East Bids 1NT if possible. West Doubles Pass if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 269 Dealer: S Vul: None HCP: 13	<ul><li>AQ1032</li><li>✓ A4</li><li>J96</li><li>♠ Q42</li></ul>	West Bids 1NT if possible. You bid first.
Board: 270 Dealer: N Vul: NS HCP: 8	<ul><li>AQJ1042</li><li>J96</li><li>1084</li><li>2</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 266 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North:  ◆ 97  ▼ Q85  ◆ A865  ◆ AQ73	South:  ♠ K10532  ♥ A7642  ♦ —  ♣ J95	West	North 1◆	East 1NT	
Board: 267 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 3 W	North:  ♠ 652  ♥ 8632  ♠ A1096  ♠ Q3	South:  ♠ AQ974  ♥ AJ4  ♦ —  ♣ J10985	West  1NT 3♣	North 2♠ AP	East X	South 1♠ Pass
Board: 268 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 3  E	North:  ♠ A85  ♥ A109863  • Q9  ♣ A7	South:  ♠ Q94  ♥ Q72  ♦ J62  ♠ 10853	West Pass X	North 1♥ 2♥ Pass	1NT	South Pass Pass AP
Board: 269 Dealer: S Vul: None North HCP: 10 South HCP: 13 Contract: 1NX W	North:  ♣ 7  ▼ K1052  ◆ A107  ♣ K10763	South:  ♠ AQ1032  ♥ A4  ♦ J96  ♣ Q42	West 1NT	North X	East AP	South 1♣
Board: 270 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 3♣ N	North:  ♠ —  ▼ A754  • Q2  ♣ AQJ10974	South:  ♠ AQJ1042  ♥ J96  • 1084  ♣ 2	West Pass	North 1♣ 3♣	East 1NT AP	

Board: 271 Dealer: S Vul: EW HCP: 9	<ul><li>A765</li><li>KQ764</li><li>5</li><li>1097</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 272 Dealer: N Vul: None HCP: 15	<ul><li>★ KQJ104</li><li>★ KQ854</li><li>★ A10</li><li>★ 8</li></ul>	East Bids 1NT if possible. You bid first.
Board: 273 Dealer: S Vul: NS HCP: 9	<ul><li>♠ 6</li><li>♥ A952</li><li>♠ A8765</li><li>♠ J62</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 274 Dealer: N Vul: EW HCP: 14	<ul><li>★ AK</li><li>▼ AK432</li><li>◆ 10852</li><li>◆ 54</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 275 Dealer: S Vul: Both HCP: 7	<ul><li>♣ QJ75</li><li>♥ K1095</li><li>◆ J97</li><li>♣ 73</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 271 Dealer: S Vul: EW North HCP: 9 South HCP: 12	North:  ♠ A765  ♥ KQ764  ♦ 5	South:  ♠ KQ  ♥ 32  ♠ AJ10873		North Pass	East Pass	1♦
Contract: 2♦ S	<b>♣</b> 1097	<b>♣</b> Q64	All			
Board: 272 Dealer: N Vul: None	North:  ♠ KQJ104	South: ♠ 76	West	North 1♠		South Pass
North HCP: 15 South HCP: 5 Contract: 3♠ N	<ul><li>★ KQ854</li><li>★ A10</li><li>★ 8</li></ul>	♥ 9 ♦ QJ962 ♣ Q10962	Pass AP	3♥	Pass	3♠
Board: 273 Dealer: S Vul: NS	North: ♠ 6	South: ♠ KQ842	West	North	East	
North HCP: 9 South HCP: 14 Contract: 1N W	◆ A952 ◆ A8765 ◆ J62	<ul><li>✓ K87</li><li>◆ J9</li><li>◆ KQ3</li></ul>	1NT	AP		1♠
Board: 274 Dealer: N	North: ♠ AK	South: <b>♠</b> 1076	West	North	East	South
Vul: EW North HCP: 14 South HCP: 9 Contract: 3♥ N	<ul><li>★ AK432</li><li>★ 10852</li><li>★ 54</li></ul>	♥ 865 ♦ J6 • AKJ98	2♠	1♥ 3♥	1NT AP	2♥
Board: 275 Dealer: S	North: ♠ QJ75	South: ♠ A4	West	North	East	South
Vul: Both North HCP: 7 South HCP: 13 Contract: 1N W	♥ K1095 ◆ J97 ♣ 73	✓ A87 ✓ KQ65 ♣ 10542	1NT			1 <b>♦</b>

Board: 271 Dealer: S Vul: EW HCP: 12	<b>♣</b> KQ <b>♥</b> 32 <b>♦</b> AJ10873 <b>♣</b> Q64	West Bids 1NT if possible. You bid first.
Board: 272 Dealer: N Vul: None HCP: 5	<ul><li>♣ 76</li><li>♥ 9</li><li>♦ QJ962</li><li>♣ Q10962</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 273 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQ842</li><li>★ K87</li><li>◆ J9</li><li>★ KQ3</li></ul>	West Bids 1NT if possible. You bid first.
Board: 274 Dealer: N Vul: EW HCP: 9	<ul><li>1076</li><li>865</li><li>J6</li><li>AKJ98</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 275 Dealer: S Vul: Both HCP: 13	<ul><li>★ A4</li><li>▼ A87</li><li>◆ KQ65</li><li>◆ 10542</li></ul>	West Bids 1NT if possible. You bid first.

Board: 271 Dealer: S Vul: EW North HCP: 9 South HCP: 12	North:  ♠ A765  ♥ KQ764  ♦ 5	South:  ♠ KQ  ♥ 32  ♠ AJ10873		North Pass	East Pass	1♦
Contract: 2♦ S	<b>♣</b> 1097	<b>♣</b> Q64	All			
Board: 272 Dealer: N Vul: None	North:  ♠ KQJ104	South: ♠ 76	West	North 1♠		South Pass
North HCP: 15 South HCP: 5 Contract: 3♠ N	<ul><li>★ KQ854</li><li>★ A10</li><li>★ 8</li></ul>	♥ 9 ♦ QJ962 ♣ Q10962	Pass AP	3♥	Pass	3♠
Board: 273 Dealer: S Vul: NS	North: ♠ 6	South: ♠ KQ842	West	North	East	
North HCP: 9 South HCP: 14 Contract: 1N W	◆ A952 ◆ A8765 ◆ J62	<ul><li>✓ K87</li><li>◆ J9</li><li>◆ KQ3</li></ul>	1NT	AP		1♠
Board: 274 Dealer: N	North: ♠ AK	South: <b>♠</b> 1076	West	North	East	South
Vul: EW North HCP: 14 South HCP: 9 Contract: 3♥ N	<ul><li>★ AK432</li><li>★ 10852</li><li>★ 54</li></ul>	♥ 865 ♦ J6 • AKJ98	2♠	1♥ 3♥	1NT AP	2♥
Board: 275 Dealer: S	North: ♠ QJ75	South: ♠ A4	West	North	East	South
Vul: Both North HCP: 7 South HCP: 13 Contract: 1N W	♥ K1095 ◆ J97 ♣ 73	✓ A87 ✓ KQ65 ♣ 10542	1NT			1 <b>♦</b>

Board: 276 Dealer: N Vul: NS HCP: 12	<b>♣</b> KJ <b>♥</b> 1042 <b>♦</b> J62 <b>♣</b> AQJ108	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 277 Dealer: S Vul: EW HCP: 8	<ul><li>★ 864</li><li>★ AKJ54</li><li>★ 7543</li><li>★ 7</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 278 Dealer: N Vul: Both HCP: 14	<ul><li>★ A87</li><li>▼ KJ62</li><li>◆ K82</li><li>★ K54</li></ul>	East Bids 1NT if possible. West Bids 4♠ if possible. East Bids 5♦ if possible. You bid first.
Board: 279 Dealer: S Vul: None HCP: 9	<ul><li>★ KJ963</li><li>▼ 975</li><li>◆ A982</li><li>♣ J</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 280 Dealer: N Vul: EW HCP: 13	<ul><li>AQ654</li><li>₹73</li><li>A</li><li>QJ653</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. You bid first.

Board: 276 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 4♠ W	North:  ♠ KJ  ♥ 1042  ♦ J62  ♣ AQJ108	South:  ♠ 102  ♥ AQJ7653  ♦ 95  ♣ 72	West 2♠ 4♠	North 1♣ Pass AP	East 1NT 3♠	South 2♥ Pass
Board: 277 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2♠ S	North:	South:  ♠ AQJ732  ♥ 92  ♠ Q82  ♣ A9	West 1NT	North 2♣	East AP	South 1♠
Board: 278 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 5•X E	North:  ♠ A87  ♥ KJ62  ♠ K82  ♠ K54	South:  ♠ K962  ♥ Q10984  ♦ 53  ♣ 82	West  4♣¹  Pass  1. Mino	North  1 A  Pass  X  ors		South Pass Pass
Board: 279 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 4 S	North:  ♠ KJ963  ♥ 975  ♠ A982  ♣ J	South:  ♠ 107  ♥ AQ642  ♠ 6  ♣ AK985	West  1NT 3  AP	North 2♥ X	East Pass Pass	1♥ Pass
Board: 280 Dealer: N Vul: EW North HCP: 13 South HCP: 3 Contract: 4 W	North:  ♠ AQ654  ♥ 73  ♠ A  ♣ QJ653	South:	West 4♥	North 1♠ AP	East 1NT	

Board: 276 Dealer: N Vul: NS HCP: 7	<ul><li>102</li><li>✓ AQJ7653</li><li>✓ 95</li><li>✓ 72</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 277 Dealer: S Vul: EW HCP: 13	<ul><li>AQJ732</li><li>♥ 92</li><li>Q82</li><li>A9</li></ul>	West Bids 1NT if possible. You bid first.
Board: 278 Dealer: N Vul: Both HCP: 5	<ul><li>★K962</li><li>♥Q10984</li><li>◆53</li><li>◆82</li></ul>	East Bids 1NT if possible. West Bids 4♠ if possible. East Bids 5♠ if possible.  Partner bids first.
Board: 279 Dealer: S Vul: None HCP: 13	<ul><li>★ 107</li><li>▼ AQ642</li><li>♦ 6</li><li>★ AK985</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 280 Dealer: N Vul: EW HCP: 3	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible.  Partner bids first.

Board: 276 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 4♠ W	North:  ♠ KJ  ♥ 1042  ♦ J62  ♣ AQJ108	South:  ♠ 102  ♥ AQJ7653  ♦ 95  ♣ 72	West 2♠ 4♠	North 1♣ Pass AP	East 1NT 3♠	South 2♥ Pass
Board: 277 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2♠ S	North:	South:  ♠ AQJ732  ♥ 92  ♠ Q82  ♣ A9	West 1NT	North 2♣	East AP	South 1♠
Board: 278 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 5•X E	North:  ♠ A87  ♥ KJ62  ♠ K82  ♠ K54	South:  ♠ K962  ♥ Q10984  ♦ 53  ♣ 82	West  4♣¹  Pass  1. Mino	North  1 A  Pass  X  ors		South Pass Pass
Board: 279 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 4 S	North:  ♠ KJ963  ♥ 975  ♠ A982  ♣ J	South:  ♠ 107  ♥ AQ642  ♠ 6  ♣ AK985	West  1NT 3  AP	North 2♥ X	East Pass Pass	1♥ Pass
Board: 280 Dealer: N Vul: EW North HCP: 13 South HCP: 3 Contract: 4 W	North:  ♠ AQ654  ♥ 73  ♠ A  ♣ QJ653	South:	West 4♥	North 1♠ AP	East 1NT	

Board: 281 Dealer: S Vul: Both HCP: 10	<ul><li>★ A8542</li><li>♥ Q64</li><li>◆ —</li><li>◆ KJ632</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 282 Dealer: N Vul: None HCP: 13	<ul><li>♣ Q1073</li><li>♥ 3</li><li>♦ AQ9863</li><li>♣ AJ</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 283 Dealer: S Vul: NS HCP: 7	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 284 Dealer: N Vul: Both HCP: 13	<ul><li></li></ul>	East Bids 1NT if possible. You bid first.
Board: 285 Dealer: S Vul: None HCP: 5	<ul><li>♦ 965</li><li>♥ —</li><li>♦ K10653</li><li>♠ Q7654</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 281 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 2♠ N	North:  ♠ A8542  ♥ Q64  ♦ —  ♣ KJ632	South:  ♣ J96  ♥ A1082  ♦ AQ82  ♣ Q9	West 1NT	North 2♠	East AP	South 1♦
Board: 282 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 3 N	North:  ♠ Q1073  ♥ 3  ♠ AQ9863  ♠ AJ	South:	West 2♣	North 1♦ 3♦	East 1NT AP	
Board: 283 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 2 N	North:	South:  ♠ A1072  ♥ 32  ♠ Q943  ♣ AK4	West 1NT	North 2♥	East AP	South 1♦
Board: 284 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 S	North:  ♣ J976  ♥ KQ5  ♠ AQ93  ♣ J7	South:  ♠ K1043  ♥ 2  ♦ 42  ♣ KQ9654	West AP	North 1◆	East 1NT	
Board: 285 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 3♥ S	North:	South:  ♠ AKQ  ♥ KQJ8763  • 742  ♣ —	West 1NT AP	North Pass	East Pass	1♥

Board: 281 Dealer: S Vul: Both HCP: 13	<ul><li> ♣ J96</li><li> ♥ A1082</li><li> ♠ AQ82</li><li> ♠ Q9</li></ul>	West Bids 1NT if possible. You bid first.
Board: 282 Dealer: N Vul: None HCP: 7	<ul><li>◆ 5</li><li>♥ QJ10862</li><li>◆ J5</li><li>◆ K864</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 283 Dealer: S Vul: NS HCP: 13	<ul><li>★ A1072</li><li>▼ 32</li><li>◆ Q943</li><li>◆ AK4</li></ul>	West Bids 1NT if possible. You bid first.
Board: 284 Dealer: N Vul: Both HCP: 8	<ul><li>★ K1043</li><li>♥ 2</li><li>♦ 42</li><li>♣ KQ9654</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 285 Dealer: S Vul: None HCP: 15	<ul><li>★ AKQ</li><li>▼ KQJ8763</li><li>◆ 742</li><li>◆ —</li></ul>	West Bids 1NT if possible. You bid first.

Board: 281 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 2♠ N	North:  ♠ A8542  ♥ Q64  ♦ —  ♣ KJ632	South:  ♣ J96  ♥ A1082  ♦ AQ82  ♣ Q9	West 1NT	North 2♠	East AP	South 1♦
Board: 282 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 3 N	North:  ♠ Q1073  ♥ 3  ♠ AQ9863  ♠ AJ	South:	West 2♣	North 1♦ 3♦	East 1NT AP	
Board: 283 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 2 N	North:	South:  ♠ A1072  ♥ 32  ♠ Q943  ♣ AK4	West 1NT	North 2♥	East AP	South 1♦
Board: 284 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2 S	North:  ♣ J976  ♥ KQ5  ♠ AQ93  ♣ J7	South:  ♠ K1043  ♥ 2  ♦ 42  ♣ KQ9654	West AP	North 1◆	East 1NT	
Board: 285 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 3♥ S	North:	South:  ♠ AKQ  ♥ KQJ8763  • 742  ♣ —	West 1NT AP	North Pass	East Pass	1♥

Board: 286 Dealer: N Vul: NS HCP: 13	<ul><li>♣ 2</li><li>♥ KJ2</li><li>♦ K10</li><li>♣ AQ109852</li></ul>	East Bids 1NT if possible. You bid first.
Board: 287 Dealer: S Vul: EW HCP: 8	<ul><li>★ A10965</li><li>♥ 2</li><li>◆ J82</li><li>◆ K1042</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 288 Dealer: N Vul: None HCP: 12	<ul><li>★ A98743</li><li>★ KQJ</li><li>★ 10</li><li>★ Q103</li></ul>	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 289 Dealer: S Vul: NS HCP: 7	<ul><li>♠ 63</li><li>♥ 9</li><li>♦ K10863</li><li>♠ KJ854</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 290 Dealer: N Vul: EW HCP: 12	♣ J ♥ 10542 ♦ Q763 ♣ AKQ7	East Bids 1NT if possible. You bid first.

Board: 286 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 3 N	North:  ♠ 2  ♥ KJ2  ♠ K10  ♣ AQ109852	South:  ♠ AK10873  ♥ 98  ♦ J942  ♣ 3	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 287 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 1N W	North:  ♠ A10965  ♥ 2  ♦ J82  ♣ K1042	South:  ♠ Q  ♥ KQJ8  ♠ KQ93  ♠ 8765	West 1NT	North AP	East	South 1♦
Board: 288 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 3♠ N	North:  ◆ A98743  ▼ KQJ  ◆ 10  ◆ Q103	South:  ♠ K65  ♥ 653  • Q832  ♠ K95	West X Pass	North 1♠ Pass 3♠	East 1NT 3• AP	
Board: 289 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2 W	North:  ♠ 63  ♥ 9  ♠ K10863  ♣ KJ854	South:  ♠ KQJ98  ♥ A742  ♦ 54  ♣ Q3	West  1NT 2♥	North Pass AP	East 2♦	South 1♣ Pass
Board: 290 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 2♠ S	North:  ♣ J  ♥ 10542  ♠ Q763  ♣ AKQ7	South:  ♠ KQ9764  ♥ Q7  ♦ 85  ♣ 642	West AP	North 1	East 1NT	

Board: 286 Dealer: N Vul: NS HCP: 8	<ul><li>♠ AK10873</li><li>♥ 98</li><li>♦ J942</li><li>♠ 3</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 287 Dealer: S Vul: EW HCP: 13	<ul><li>♠ Q</li><li>♥ KQJ8</li><li>♦ KQ93</li><li>♠ 8765</li></ul>	West Bids 1NT if possible. You bid first.
Board: 288 Dealer: N Vul: None HCP: 8	<ul><li>★ K65</li><li>★ 653</li><li>◆ Q832</li><li>★ K95</li></ul>	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 289 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQJ98</li><li>★ A742</li><li>◆ 54</li><li>★ Q3</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 290 Dealer: N Vul: EW HCP: 7	<ul><li>★ KQ9764</li><li>♥ Q7</li><li>◆ 85</li><li>◆ 642</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 286 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 3 N	North:  ♠ 2  ♥ KJ2  ♠ K10  ♣ AQ109852	South:  ♠ AK10873  ♥ 98  ♦ J942  ♣ 3	West Pass	North 1♣ 3♣	East 1NT AP	
Board: 287 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 1N W	North:  ♠ A10965  ♥ 2  ♦ J82  ♣ K1042	South:  ♠ Q  ♥ KQJ8  ♠ KQ93  ♠ 8765	West 1NT	North AP	East	South 1♦
Board: 288 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 3♠ N	North:  ◆ A98743  ▼ KQJ  ◆ 10  ◆ Q103	South:  ♠ K65  ♥ 653  • Q832  ♠ K95	West X Pass	North 1♠ Pass 3♠	East 1NT 3• AP	
Board: 289 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2 W	North:  ♠ 63  ♥ 9  ♠ K10863  ♣ KJ854	South:  ♠ KQJ98  ♥ A742  ♦ 54  ♣ Q3	West  1NT 2♥	North Pass AP	East 2♦	South 1♣ Pass
Board: 290 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 2♠ S	North:  ♣ J  ♥ 10542  ♠ Q763  ♣ AKQ7	South:  ♠ KQ9764  ♥ Q7  ♦ 85  ♣ 642	West AP	North 1	East 1NT	

Board: 291 Dealer: S Vul: Both HCP: 9	<ul><li>★ A98</li><li>▼ K976</li><li>◆ 8</li><li>◆ Q9843</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 292 Dealer: N Vul: NS HCP: 14	<ul><li>♠ AQJ984</li><li>♥ Q</li><li>♦ J</li><li>♠ A8542</li></ul>	East Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 293 Dealer: S Vul: EW HCP: 8	♣ J ♥ Q6532 ♦ AJ1087 ♣ 86	West Bids 1NT if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 294 Dealer: N Vul: Both HCP: 13	<ul><li>★ A3</li><li>▼ K6</li><li>◆ 852</li><li>★ KQJ1084</li></ul>	East Bids 1NT if possible. You bid first.
Board: 295 Dealer: S Vul: None HCP: 8	<ul><li>★ 4</li><li>★ K98753</li><li>◆ Q4</li><li>★ K654</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 291 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 24 W	North:  ♠ A98  ♥ K976  ♦ 8  ♠ Q9843	South:  ♠ Q2  ♥ 103  ♦ KQJ102  ♠ A1062	West  1NT 2♠	North Pass AP	East 2♥	South 1 → Pass
Board: 292 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 3 • E	North:  ♠ AQJ984  ♥ Q  ♦ J  ♣ A8542	South:  ♣ 7  ▼ K109653  ◆ K1063  ♣ 109	West Pass	North 1♠ 2♠		South Pass AP
Board: 293 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 W	North:  ♣ J  ♥ Q6532  ♠ AJ1087  ♣ 86	South:  ♠ KQ6543  ♥ AJ  ♦ 632  ♣ AJ	West  1NT 3♣	North Pass AP	East Pass	1♠
Board: 294 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 N	North:  ♠ A3  ♥ K6  ♦ 852  ♠ KQJ1084	South:  ♠ Q765  ♥ A1097  ♠ K6  ♠ 976	West Pass	North 1♣ 2♣		South Pass
Board: 295 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4 N	North:  ♣ 4  ▼ K98753  ◆ Q4  ♣ K654	South:  ♠ KQJ65  ♥ Q1064  ♠ K7  ♣ A9	West 1NT AP	North 2♥	East Pass	1♠

Board: 291 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q2</li><li>♥ 103</li><li>◆ KQJ102</li><li>♣ A1062</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 292 Dealer: N Vul: NS HCP: 6	♣7 ♥ K109653 ♦ K1063 ♣ 109	East Bids 1NT if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 293 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ6543</li><li>★ AJ</li><li>★ 632</li><li>★ AJ</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 294 Dealer: N Vul: Both HCP: 9	<ul><li>♣ Q765</li><li>♥ A1097</li><li>♦ K6</li><li>♣ 976</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 295 Dealer: S Vul: None HCP: 15	<ul><li>★ KQJ65</li><li>♥ Q1064</li><li>♦ K7</li><li>★ A9</li></ul>	West Bids 1NT if possible. You bid first.

Board: 291 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 24 W	North:  ♠ A98  ♥ K976  ♦ 8  ♠ Q9843	South:  ♠ Q2  ♥ 103  ♦ KQJ102  ♠ A1062	West  1NT 2♠	North Pass AP	East 2♥	South 1 → Pass
Board: 292 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 3 • E	North:  ♠ AQJ984  ♥ Q  ♦ J  ♣ A8542	South:  ♣ 7  ▼ K109653  ◆ K1063  ♣ 109	West Pass	North 1♠ 2♠		South Pass AP
Board: 293 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 W	North:  ♣ J  ♥ Q6532  ♠ AJ1087  ♣ 86	South:  ♠ KQ6543  ♥ AJ  ♦ 632  ♣ AJ	West  1NT 3♣	North Pass AP	East Pass	1♠
Board: 294 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 N	North:  ♠ A3  ♥ K6  ♦ 852  ♠ KQJ1084	South:  ♠ Q765  ♥ A1097  ♠ K6  ♠ 976	West Pass	North 1♣ 2♣		South Pass
Board: 295 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4 N	North:  ♣ 4  ▼ K98753  ◆ Q4  ♣ K654	South:  ♠ KQJ65  ♥ Q1064  ♠ K7  ♣ A9	West 1NT AP	North 2♥	East Pass	1♠

Board: 296 Dealer: N Vul: EW HCP: 12	<ul><li>▶ J87</li><li>♥ AJ963</li><li>◆ A86</li><li>♠ Q3</li></ul>	East Bids 1NT if possible. You bid first.
Board: 297 Dealer: S Vul: Both HCP: 8	<ul><li>♠ Q654</li><li>♥ A732</li><li>♦ 872</li><li>♠ Q8</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 298 Dealer: N Vul: None HCP: 15	<ul><li>♣ J</li><li>♥ A762</li><li>♦ A105</li><li>♣ AQ965</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 299 Dealer: S Vul: NS HCP: 5	• Q98543 • — • J8 • Q10954	West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first.
Board: 300 Dealer: N Vul: Both HCP: 12	<ul><li>▲ J6</li><li>✓ AK732</li><li>◆ KJ104</li><li>◆ 63</li></ul>	East Bids 1NT if possible. You bid first.

Board: 296 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2♠ S	North:  ♣ J87  ♥ AJ963  ♣ A86  ♣ Q3	South:  ♠ KQ10543  ♥ 7  ←—  ♣ KJ9762	West AP	North 1♥	East 1NT	
Board: 297 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 1N W	North:  ♠ Q654  ♥ A732  ♠ 872  ♠ Q8	South:  ♠ K73  ♥ K108  ♠ AQ105  ♣ J95	West 1NT	North AP	East	South 1♦
Board: 298 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 3♥ S	North:  ♣ J  ▼ A762  ♠ A105  ♣ AQ965	South:  ♠ K943  ♥ Q954  ♦ 2  ♣ 10843	West  2♥ Pass AP	North 1♣ Pass X		South Pass Pass 3▼
Board: 299 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 2N W	North:  ♠ Q98543  ❤ —  ♦ J8  ♠ Q10954	South:  ♠ K.J  ♥ QJ654  ♠ KQ92  ♣ 62	West 1NT	North Pass	East 2NT	1♥
Board: 300 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North:	South:  ♠ A10754  ♥ 84  ♠ 32  ♠ A1098	West	North 1♥	East 1NT	

Board: 296 Dealer: N Vul: EW HCP: 9	<ul><li>★ KQ10543</li><li>▼ 7</li><li>◆ —</li><li>◆ KJ9762</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 297 Dealer: S Vul: Both HCP: 13	<ul><li>★ K73</li><li>▼ K108</li><li>◆ AQ105</li><li>◆ J95</li></ul>	West Bids 1NT if possible. You bid first.
Board: 298 Dealer: N Vul: None HCP: 5	<ul><li>★ K943</li><li>♥ Q954</li><li>◆ 2</li><li>◆ 10843</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 299 Dealer: S Vul: NS HCP: 12	<b>♠</b> KJ <b>♥</b> QJ654 <b>♦</b> KQ92 <b>♣</b> 62	West Bids 1NT if possible. East Bids 2NT if possible. You bid first.
Board: 300 Dealer: N Vul: Both HCP: 8	<ul><li>★ A10754</li><li>▼ 84</li><li>◆ 32</li><li>◆ A1098</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 296 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2♠ S	North:  ♣ J87  ♥ AJ963  ♣ A86  ♣ Q3	South:  ♠ KQ10543  ♥ 7  ←—  ♣ KJ9762	West AP	North 1♥	East 1NT	
Board: 297 Dealer: S Vul: Both North HCP: 8 South HCP: 13 Contract: 1N W	North:  ♠ Q654  ♥ A732  ♠ 872  ♠ Q8	South:  ♠ K73  ♥ K108  ♠ AQ105  ♣ J95	West 1NT	North AP	East	South 1♦
Board: 298 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 3♥ S	North:  ♣ J  ▼ A762  ♠ A105  ♣ AQ965	South:  ♠ K943  ♥ Q954  ♦ 2  ♣ 10843	West  2♥ Pass AP	North 1♣ Pass X		South Pass Pass 3▼
Board: 299 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 2N W	North:  ♠ Q98543  ❤ —  ♦ J8  ♠ Q10954	South:  ♠ K.J  ♥ QJ654  ♠ KQ92  ♣ 62	West 1NT	North Pass	East 2NT	1♥
Board: 300 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North:	South:  ♠ A10754  ♥ 84  ♠ 32  ♠ A1098	West	North 1♥	East 1NT	

Board: 301 Dealer: S Vul: None HCP: 7	<ul><li>▲ A1084</li><li>♥ 9</li><li>◆ Q1098754</li><li>♣ J</li></ul>	West Bids 1NT if possible. East Bids 4♣ if possible.  Partner bids first.
Board: 302 Dealer: N Vul: NS HCP: 15	<ul><li>★ K754</li><li>▼ AQJ82</li><li>◆ 3</li><li>◆ AJ8</li></ul>	East Bids 1NT if possible. You bid first.
Board: 303 Dealer: S Vul: EW HCP: 8	<ul><li>◆ 986</li><li>♥ AKJ1095</li><li>◆ 642</li><li>◆ 8</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 304 Dealer: N Vul: None HCP: 15	<ul><li>AQ87643</li><li>✓ 2</li><li>AJ8</li><li>A10</li></ul>	East Bids 1NT if possible. You bid first.
Board: 305 Dealer: S Vul: EW HCP: 6	<ul><li>◆93</li><li>▼ K732</li><li>◆ 108</li><li>◆ K10932</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 301 Dealer: S Vul: None	North: ♠ A1084 ♥ 9	South: ♠ QJ9 ♥ KQJ642		North		1♥
North HCP: 7 South HCP: 13 Contract: 4 N	◆ Q1098754 ◆ J	◆ A ◆ 1076	1NT AP	3♦	4♣	4♦
Board: 302 Dealer: N Vul: NS	North: ♠ K754	South: ♠ J963	West	North		
North HCP: 15 South HCP: 7 Contract: 2♥ N	<ul><li>◆ AQJ82</li><li>◆ 3</li><li>◆ AJ8</li></ul>	<ul><li>▼ 10653</li><li>◆ K52</li><li>◆ K3</li></ul>	AP	1♥	1NT	2♥
Board: 303 Dealer: S Vul: EW	North: <b>♠</b> 986	South: ♠ K1053		North		1♦
North HCP: 8 South HCP: 12 Contract: 3♠X W	◆ AKJ1095 ◆ 642 ◆ 8	♥ Q • AQJ3 • 6543	1NT 3♣ AP	2♥ Pass	Pass Pass	Pass X
Board: 304 Dealer: N Vul: None	North: ♠ AQ87643	South: ♠ 9	West	North		
North HCP: 15 South HCP: 6 Contract: 3♠ N	<b>∨</b> 2 <b>♦</b> AJ8 <b>♣</b> A10	♥ Q10953 ♦ 52 ♣ KJ762	Pass	1 <b>♠</b> 3 <b>♠</b>	1NT AP	Pass
Board: 305 Dealer: S	North: ♠ 93	South: ♠ AK875	West	North	Fast	South
Vul: EW North HCP: 6 South HCP: 13 Contract: 1N W	▼ K732 ◆ 108 ◆ K10932	♥ Q9 ♦ K63 ♣ J75	1NT		LAIDI	1 <b>♠</b>

Board: 301 Dealer: S  Vul: None  HCP: 13  ♣ QJ  ★ KG  ★ KG  ★ A	QJ642 Ea	Vest Bids 1NT if possible.  ast Bids 4♣ if possible.  ou bid first.
Board: 302	0653 Ea	ast Bids 1NT if possible.  artner bids first.
Board: 303	QJ3	Vest Bids 1NT if possible. Vest Bids 3♣ if possible.  ou bid first.
Vul: None ♦ 52	10953	ast Bids 1NT if possible.  artner bids first.
Board: 305  Dealer: S  Vul: EW  HCP: 13	63 V	Vest Bids 1NT if possible.  ou bid first.

Board: 301 Dealer: S Vul: None	North: ♠ A1084 ♥ 9	South: ♠ QJ9 ♥ KQJ642		North		1♥
North HCP: 7 South HCP: 13 Contract: 4 N	◆ Q1098754 ◆ J	◆ A ◆ 1076	1NT AP	3♦	4♣	4♦
Board: 302 Dealer: N Vul: NS	North: ♠ K754	South: ♠ J963	West	North		
North HCP: 15 South HCP: 7 Contract: 2♥ N	<ul><li>◆ AQJ82</li><li>◆ 3</li><li>◆ AJ8</li></ul>	<ul><li>▼ 10653</li><li>◆ K52</li><li>◆ K3</li></ul>	AP	1♥	1NT	2♥
Board: 303 Dealer: S Vul: EW	North: <b>♠</b> 986	South: ♠ K1053		North		1♦
North HCP: 8 South HCP: 12 Contract: 3♠X W	◆ AKJ1095 ◆ 642 ◆ 8	♥ Q • AQJ3 • 6543	1NT 3♣ AP	2♥ Pass	Pass Pass	Pass X
Board: 304 Dealer: N Vul: None	North: ♠ AQ87643	South: ♠ 9	West	North		
North HCP: 15 South HCP: 6 Contract: 3♠ N	<b>∨</b> 2 <b>♦</b> AJ8 <b>♣</b> A10	♥ Q10953 ♦ 52 ♣ KJ762	Pass	1 <b>♠</b> 3 <b>♠</b>	1NT AP	Pass
Board: 305 Dealer: S	North: ♠ 93	South: ♠ AK875	West	North	Fast	South
Vul: EW North HCP: 6 South HCP: 13 Contract: 1N W	▼ K732 ◆ 108 ◆ K10932	♥ Q9 ♦ K63 ♣ J75	1NT		LAIDI	1 <b>♠</b>

Board: 306	<b>♦</b> KJ543	East Bids 1NT if possible.
Dealer: N	♥ Q7	West Doubles 2♠ if possible.
Vul: Both	• K5	East Bids 2NT if possible.
HCP: 14	♣ AJ54	
1101.17	₩ AJJ¬	You bid first.
Board: 307	<b>♦</b> K985	West Bids 1NT if possible.
Dealer: S	<b>¥</b> 3	East Bids 2♥ if possible.
Vul: NS	◆ A106	•
HCP: 10	<b>♣</b> QJ1053	Partner bids first.
Board: 308	<b>♦</b> 97	F . D' 1 4 NT ' 6 '11
Dealer: N	<b>♥</b> KQ6	East Bids 1NT if possible.
Vul: EW	♦ QJ52	X7 1 1 1 0 .
HCP: 13	<b>♣</b> KQ98	You bid first.
Board: 309	<b>♦</b> KJ109	West Bids 1NT if possible.
Dealer: S	<b>♥</b> 92	East Bids 2♥ if possible.
Vul: Both	♦ KQ98	_000 _ 100 _ 1 11 P 00010101
HCP: 10	<b>♣</b> J64	Partner bids first.
	_ • • • •	
		East Bids 1NT if possible.
Board: 310	<b>♦</b> A73	West Bids 2♦ if possible.
Dealer: N	<b>▼</b> 109	East Bids 2♥ if possible.
Vul: None	◆ KQ873	West Bids 3♥ if possible.
HCP: 12	<b>♣</b> K72	det 21de e y 11 pessieie.
<del></del>	<del>-</del>	You bid first.

Board: 306 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 2N E	North:  ♠ KJ543  ♥ Q7  ♠ K5  ♣ AJ54	South:  ♠ Q108  ♥ KJ93  ♦ 8743  ♠ 63	West X	North 1♠ Pass	East 1NT 2NT	2♠
Board: 307 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 3 S	North:  ♠ K985  ♥ 3  ♠ A106  ♣ QJ1053	South:  ♠ A2  ♥ KJ10642  ♠ KJ95  ♣ 7	West 1NT AP	North X	East 2♥	South 1♥ 3♥
Board: 308 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 1N E	North:	South:  ♠ KJ64  ▼ A983  ♠ 73  ♣ 532	West	North 1◆	East 1NT	
Board: 309 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 3 S	North:  ♠ KJ109  ♥ 92  ♠ KQ98  ♣ J64	South:  ♣ 73  ▼ KQJ1087  ♦ A6  ♣ Q107	West 1NT AP	North X	East 2♥	South 1♥ 3♥
Board: 310 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 3♥ E	North:  ♠ A73  ♥ 109  ♠ KQ873  ♣ K72	South:  ♠ KQ10854  ♥ 874  ♠ 64  ♣ 53	West 2♦ 3▼	North 1♦ X AP		South Pass Pass

Board: 306 Dealer: N Vul: Both HCP: 6	<ul><li>♣ Q108</li><li>♥ KJ93</li><li>◆ 8743</li><li>♣ 63</li></ul>	East Bids 1NT if possible. West Doubles 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 307 Dealer: S Vul: NS HCP: 12	<ul><li>A2</li><li>✓ KJ10642</li><li>✓ KJ95</li><li>✓ 7</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.
Board: 308 Dealer: N Vul: EW HCP: 8	<ul><li>★ KJ64</li><li>▼ A983</li><li>◆ 73</li><li>◆ 532</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 309 Dealer: S Vul: Both HCP: 12	<ul><li>♣ 73</li><li>♥ KQJ1087</li><li>♦ A6</li><li>♣ Q107</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.
Board: 310 Dealer: N Vul: None HCP: 5	<b>★</b> KQ10854 <b>♥</b> 874 <b>♦</b> 64 <b>♣</b> 53	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.

Board: 306 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 2N E	North:  ♠ KJ543  ♥ Q7  ♠ K5  ♣ AJ54	South:  ♠ Q108  ♥ KJ93  ♦ 8743  ♠ 63	West X	North 1♠ Pass	East 1NT 2NT	2♠
Board: 307 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 3 S	North:  ♠ K985  ♥ 3  ♠ A106  ♣ QJ1053	South:  ♠ A2  ♥ KJ10642  ♠ KJ95  ♣ 7	West 1NT AP	North X	East 2♥	South 1♥ 3♥
Board: 308 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 1N E	North:	South:  ♠ KJ64  ▼ A983  ♠ 73  ♣ 532	West	North 1◆	East 1NT	
Board: 309 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 3 S	North:  ♠ KJ109  ♥ 92  ♠ KQ98  ♣ J64	South:  ♣ 73  ▼ KQJ1087  ♦ A6  ♣ Q107	West 1NT AP	North X	East 2♥	South 1♥ 3♥
Board: 310 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 3♥ E	North:  ♠ A73  ♥ 109  ♠ KQ873  ♣ K72	South:  ♠ KQ10854  ♥ 874  ♠ 64  ♣ 53	West 2♦ 3▼	North 1♦ X AP		South Pass Pass

Board: 311 Dealer: S Vul: EW HCP: 4	<ul><li>104</li><li>✓ J62</li><li>✓ K1053</li><li>✓ 10863</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 312 Dealer: N Vul: Both HCP: 14	<ul><li>♠ 97</li><li>♥ AK103</li><li>♠ A973</li><li>♠ QJ8</li></ul>	East Bids 1NT if possible. You bid first.
Board: 313 Dealer: S Vul: None HCP: 8	<ul><li>★ K10742</li><li>▼ —</li><li>→ J873</li><li>◆ A1092</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 314 Dealer: N Vul: NS HCP: 13	<ul><li>★ K6</li><li>▼ A62</li><li>◆ QJ1032</li><li>◆ K104</li></ul>	East Bids 1NT if possible. You bid first.
Board: 315 Dealer: S Vul: Both HCP: 7	<ul><li>★ 3</li><li>▼ KJ863</li><li>◆ QJ52</li><li>★ 952</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.

Board: 311 Dealer: S Vul: EW North HCP: 4 South HCP: 12 Contract: 1N W	North:  ♠ 104  ♥ J62  ♠ K1053  ♣ 10863	South:  ♠ A975  ♥ AQ975  ♠ 82  ♣ Q9	West 1NT	North AP	East	South 1♥
Board: 312 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 1N E	North: ♠ 97 ♥ AK103 ♠ A973 ♣ QJ8	South:  ♠ K654  ♥ 97  ♦ 82  ♣ K10953	West	North 1	East 1NT	
Board: 313 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 1N W	North:  ♠ K10742  ♥ —  ♦ J873  ♣ A1092	South:  ♠ Q83  ♥ KQ975  ♠ AQ102  ♠ J	West 1NT	North AP	East	South 1♥
Board: 314 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 1N E	North:  ♠ K6  ▼ A62  ◆ QJ1032  ♠ K104	South:  ♠ QJ43  ♥ J8  ♠ K4  ♠ Q9872	West	North 1◆	East 1NT	
Board: 315 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 3♠ W	North:	South:  ♠ Q97  ♥ Q  ♠ K73  ♠ AK10643	West 1NT 2♠	North Pass Pass	East 2♥ 3♠	South 1♣ Pass AP

Board: 311 Dealer: S Vul: EW HCP: 12	<ul><li>★ A975</li><li>▼ AQ975</li><li>◆ 82</li><li>◆ Q9</li></ul>	West Bids 1NT if possible. You bid first.
Board: 312 Dealer: N Vul: Both HCP: 6	<ul><li>★ K654</li><li>♥ 97</li><li>♦ 82</li><li>★ K10953</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 313 Dealer: S Vul: None HCP: 14	<ul><li>♣ Q83</li><li>♥ KQ975</li><li>◆ AQ102</li><li>♣ J</li></ul>	West Bids 1NT if possible. You bid first.
Board: 314 Dealer: N Vul: NS HCP: 9	<ul><li>♣ QJ43</li><li>♥ J8</li><li>♦ K4</li><li>♣ Q9872</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 315 Dealer: S Vul: Both HCP: 14	<ul><li>♣ Q97</li><li>♥ Q</li><li>♦ K73</li><li>♣ AK10643</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 311 Dealer: S Vul: EW North HCP: 4 South HCP: 12 Contract: 1N W	North:  ♠ 104  ♥ J62  ♠ K1053  ♣ 10863	South:  ♠ A975  ♥ AQ975  ♠ 82  ♣ Q9	West 1NT	North AP	East	South 1♥
Board: 312 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 1N E	North: ♠ 97 ♥ AK103 ♠ A973 ♣ QJ8	South:  ♠ K654  ♥ 97  ♦ 82  ♣ K10953	West	North 1	East 1NT	
Board: 313 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 1N W	North:  ♠ K10742  ♥ —  ♦ J873  ♣ A1092	South:  ♠ Q83  ♥ KQ975  ♠ AQ102  ♠ J	West 1NT	North AP	East	South 1♥
Board: 314 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 1N E	North:  ♠ K6  ▼ A62  ◆ QJ1032  ♠ K104	South:  ♠ QJ43  ♥ J8  ♠ K4  ♠ Q9872	West	North 1◆	East 1NT	
Board: 315 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 3♠ W	North:	South:  ♠ Q97  ♥ Q  ♠ K73  ♠ AK10643	West  1NT 2♠	North Pass Pass	East 2♥ 3♠	South 1♣ Pass AP

Board: 316 Dealer: N Vul: None HCP: 12	<ul><li>♣ J754</li><li>♥ A2</li><li>◆ QJ1082</li><li>♣ KJ</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 317 Dealer: S Vul: NS HCP: 5	♣9 ♥94 • QJ974 • Q10762	West Bids 1NT if possible.  Partner bids first.
Board: 318 Dealer: N Vul: EW HCP: 13	<ul><li>AQ542</li><li>✓ AJ7</li><li>87</li><li>Q86</li></ul>	East Bids 1NT if possible. East Redoubles if possible. You bid first.
Board: 319 Dealer: S Vul: None HCP: 6	<ul><li>♦ 954</li><li>♥ A932</li><li>♦ 2</li><li>♠ Q8752</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 320 Dealer: N Vul: NS HCP: 12	<b>♣</b> 3 <b>♥</b> Q74 <b>♦</b> K106 <b>♣</b> AQJ654	East Bids 1NT if possible. West Bids 5♥ if possible. You bid first.

Board: 316 Dealer: N Vul: None North HCP: 12	North: ♠ J754 ♥ A2 ♠ QJ1082	South:  ♠ KQ10932  ♥ 9  ♦ 97	<b>4</b> ♦¹	North 1♦ Pass		South Pass AP
South HCP: 5 Contract: 4♥ E	<b>♣</b> KJ	<b>♣</b> 9654	1. Texa	S		
Board: 317 Dealer: S	North: ♠ 9	South: ♠ A765	West	North	East	South 1 🗸
Vul: NS North HCP: 5	<b>y</b> 94	<b>♥</b> KJ1065	1NT	Pass	Pass	X
South HCP: 18	◆ QJ974	♦ K10	Pass	2♦	Pass	2♠
Contract: 3♥ S	<b>♣</b> Q10762	<b>♣</b> AK	Pass	3♥	AP	
Board: 318 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♠</b> AQ542	<b>♦</b> J83		1♠	1NT	
North HCP: 13	<b>♥</b> AJ7	♥ Q2	Pass	Pass	$XX^{l}$	2♠
South HCP: 10 Contract: 3♠ N	◆ 87 <b>◆</b> Q86	◆ AK1094 ◆ 953	Pass 1. SOS	3♠	AP	
Board: 319 Dealer: S Vul: None	North: ♠ 954 ▼ A932	South: ♠ KJ83 ♥ KQ4	West	North	East	South 1
North HCP: 6 South HCP: 13 Contract: 1N W	◆ A932 ◆ 2 ◆ Q8752	◆ KJ105 ◆ 63	1NT	AP		1
Board: 320 Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>★</b> 3	<b>♦</b> KQJ10642 <b>♥</b> AJ		1♣	1NT	2♠
North HCP: 12	♥ Q74 ♦ K106	<b>♦</b> Q5	Pass	3♣	Pass	4♠
South HCP: 13 Contract: 5♥X W	♣ AQJ654	<b>♦</b> 92	5♥	X	AP	

Board: 316 Dealer: N Vul: None HCP: 5	<ul><li>★KQ10932</li><li>♥ 9</li><li>◆ 97</li><li>◆ 9654</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 317 Dealer: S Vul: NS HCP: 18	<ul><li>▲ A765</li><li>♥ KJ1065</li><li>♦ K10</li><li>▲ AK</li></ul>	West Bids 1NT if possible. You bid first.
Board: 318 Dealer: N Vul: EW HCP: 10	<ul><li> ♣ J83</li><li> ♥ Q2</li><li> ♦ AK1094</li><li> ♣ 953</li></ul>	East Bids 1NT if possible. East Redoubles if possible. Partner bids first.
Board: 319 Dealer: S Vul: None HCP: 13	<ul><li>★ KJ83</li><li>★ KQ4</li><li>★ KJ105</li><li>★ 63</li></ul>	West Bids 1NT if possible. You bid first.
Board: 320 Dealer: N Vul: NS HCP: 13	<ul><li>★ KQJ10642</li><li>★ AJ</li><li>◆ Q5</li><li>◆ 92</li></ul>	East Bids 1NT if possible. West Bids 5♥ if possible.  Partner bids first.

Board: 316 Dealer: N Vul: None North HCP: 12	North: ♠ J754 ♥ A2 ♠ QJ1082	South:  ♠ KQ10932  ♥ 9  ♦ 97	<b>4</b> ♦¹	North 1♦ Pass		South Pass AP
South HCP: 5 Contract: 4♥ E	<b>♣</b> KJ	<b>♣</b> 9654	1. Texa	S		
Board: 317 Dealer: S	North: ♠ 9	South: ♠ A765	West	North	East	South 1 🗸
Vul: NS North HCP: 5	<b>y</b> 94	<b>♥</b> KJ1065	1NT	Pass	Pass	X
South HCP: 18	◆ QJ974	♦ K10	Pass	2♦	Pass	2♠
Contract: 3♥ S	<b>♣</b> Q10762	<b>♣</b> AK	Pass	3♥	AP	
Board: 318 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♠</b> AQ542	<b>♦</b> J83		1♠	1NT	
North HCP: 13	<b>♥</b> AJ7	♥ Q2	Pass	Pass	$XX^{l}$	2♠
South HCP: 10 Contract: 3♠ N	◆ 87 <b>◆</b> Q86	◆ AK1094 ◆ 953	Pass 1. SOS	3♠	AP	
Board: 319 Dealer: S Vul: None	North: ♠ 954 ▼ A932	South: ♠ KJ83 ♥ KQ4	West	North	East	South 1
North HCP: 6 South HCP: 13 Contract: 1N W	◆ A932 ◆ 2 ◆ Q8752	◆ KJ105 ◆ 63	1NT	AP		1
Board: 320 Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>★</b> 3	<b>♦</b> KQJ10642 <b>♥</b> AJ		1♣	1NT	2♠
North HCP: 12	♥ Q74 ♦ K106	<b>♦</b> Q5	Pass	3♣	Pass	4♠
South HCP: 13 Contract: 5♥X W	♣ AQJ654	<b>♦</b> 92	5♥	X	AP	

Board: 321 Dealer: S Vul: EW HCP: 7	<ul><li>◆ Q1097</li><li>◆ K1072</li><li>◆ J8</li><li>◆ J85</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 322 Dealer: N Vul: Both HCP: 13	<ul><li>★ A108</li><li>♥ 8</li><li>♦ KQJ1075</li><li>♣ K65</li></ul>	East Bids 1NT if possible. You bid first.
Board: 323 Dealer: S Vul: NS HCP: 5	♣5 ♥ KQ109654 ♦ 107 ♣ 1063	West Bids 1NT if possible.  Partner bids first.
Board: 324 Dealer: N Vul: EW HCP: 13	<b>♠</b> K <b>♥</b> AQ109843 <b>♦</b> A92 <b>♣</b> 83	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 325 Dealer: S Vul: Both HCP: 9	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 321 Dealer: S Vul: EW North HCP: 7	North: ♠ Q1097 ♥ K1072 ♦ J8	South: ♠ KJ42 ♥ AJ64 ♦ 109	West 1NT	North AP	East	South 1♣
South HCP: 14 Contract: 1N W	<b>♣</b> J85	♣ KQ4	1111			
Board: 322 Dealer: N	North:	South:				
Vul: Both	<b>♠</b> A108	<b>◆</b> 53	West	North		
North HCP: 13	♥ 8 • KOI1075	▼ AQ10653	D	1 •		Pass
South HCP: 6 Contract: 2 N	◆ KQJ1075 ◆ K65	◆ 986 ◆ 93	Pass	2♦	AP	
Board: 323 Dealer: S	North:	South:	West	North	East	South
Vul: NS	<b>♦</b> 5 <b>•• •• •• •• •• •• •• •</b>	<b>♠</b> AQJ1087 <b>♥</b> 7				1♠
North HCP: 5	<b>♥</b> KQ109654 <b>♦</b> 107	◆ AKQ5	1NT	Pass	Pass	3♠
South HCP: 18 Contract: 4♥ N	<b>♣</b> 1063	<b>♣</b> Q2	Pass	4♥	AP	
Board: 324	North:	South:				
Dealer: N Vul: EW	♠K	<b>♦</b> J1098	West	North	East	South
North HCP: 13	♥ AQ109843	<b>♥</b> 652	_	1♥	1NT	2♥
South HCP: 5 Contract: 3♥ N	♦ A92 • 83	◆ K1083 <b>♣</b> J6	2♠	3♥	AP	
Board: 325	North:	South:				
Dealer: S Vul: Both	<b>♦</b> J4	<b>♠</b> Q1076	West	North	East	South
North HCP: 9	♥ Q9865	<b>♥</b> KJ72				1♦
South HCP: 12	◆ 75 <b>◆</b> KQJ9	◆ AQ6 ◆ 102	1NT	2♥	AP	

Board: 321 Dealer: S Vul: EW HCP: 14	<b>♠</b> KJ42 <b>♥</b> AJ64 <b>♦</b> 109 <b>♣</b> KQ4	West Bids 1NT if possible. You bid first.
Board: 322 Dealer: N Vul: Both HCP: 6	<ul><li>★ 53</li><li>▼ AQ10653</li><li>◆ 986</li><li>◆ 93</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 323 Dealer: S Vul: NS HCP: 18	<ul><li>♣ AQJ1087</li><li>♥ 7</li><li>♦ AKQ5</li><li>♣ Q2</li></ul>	West Bids 1NT if possible. You bid first.
Board: 324 Dealer: N Vul: EW HCP: 5	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 325 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q1076</li><li>♥ KJ72</li><li>◆ AQ6</li><li>♣ 102</li></ul>	West Bids 1NT if possible. You bid first.

Board: 321 Dealer: S Vul: EW North HCP: 7	North: ♠ Q1097 ♥ K1072 ♦ J8	South: ♠ KJ42 ♥ AJ64 ♦ 109	West 1NT	North AP	East	South 1♣
South HCP: 14 Contract: 1N W	<b>♣</b> J85	♣ KQ4	1111			
Board: 322 Dealer: N	North:	South:				
Vul: Both	<b>♠</b> A108	<b>◆</b> 53	West	North		
North HCP: 13	♥ 8 • KOI1075	▼ AQ10653	D	1 •		Pass
South HCP: 6 Contract: 2 N	◆ KQJ1075 ◆ K65	◆ 986 ◆ 93	Pass	2♦	AP	
Board: 323 Dealer: S	North:	South:	West	North	East	South
Vul: NS	<b>♦</b> 5 <b>•• •• •• •• •• •• •• •</b>	<b>♠</b> AQJ1087 <b>♥</b> 7				1♠
North HCP: 5	<b>♥</b> KQ109654 <b>♦</b> 107	◆ AKQ5	1NT	Pass	Pass	3♠
South HCP: 18 Contract: 4♥ N	<b>♣</b> 1063	<b>♣</b> Q2	Pass	4♥	AP	
Board: 324	North:	South:				
Dealer: N Vul: EW	♠K	<b>♦</b> J1098	West	North	East	South
North HCP: 13	♥ AQ109843	<b>♥</b> 652	_	1♥	1NT	2♥
South HCP: 5 Contract: 3♥ N	♦ A92 • 83	◆ K1083 <b>♣</b> J6	2♠	3♥	AP	
Board: 325	North:	South:				
Dealer: S Vul: Both	<b>♦</b> J4	<b>♠</b> Q1076	West	North	East	South
North HCP: 9	♥ Q9865	<b>♥</b> KJ72				1♦
South HCP: 12	◆ 75 <b>◆</b> KQJ9	◆ AQ6 ◆ 102	1NT	2♥	AP	

Board: 326 Dealer: N Vul: None HCP: 14	<ul><li>AQ53</li><li>✓ AJ1095</li><li>✓ K106</li><li>✓ 2</li></ul>	East Bids 1NT if possible. You bid first.
Board: 327 Dealer: S Vul: EW HCP: 8	<ul><li>★72</li><li>★ AKJ1087</li><li>★ 1092</li><li>★ 93</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. West Doubles Pass if possible. Partner bids first.
Board: 328 Dealer: N Vul: Both HCP: 12	<ul><li></li></ul>	East Bids 1NT if possible. You bid first.
Board: 329 Dealer: S Vul: None HCP: 8	<ul><li>★ A1084</li><li>★ K97632</li><li>★ J</li><li>★ 63</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 330 Dealer: N Vul: NS HCP: 12	<ul><li>♠ 654</li><li>♥ KQ</li><li>♦ Q1052</li><li>♠ AJ32</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 326 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 2 N	North:  ♠ AQ53  ♥ AJ1095  ♠ K106  ♠ 2	South:	West AP	North 1♥	East 1NT	
Board: 327 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 5•X S	North:  ♣ 72  ♥ AKJ1087  • 1092  ♣ 93	South:	West  1NT Pass Pass X	North  2♥  3♥  5◆  AP	2 <b>♠</b> 3 <b>♠</b>	South 1
Board: 328 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North:	South:  ♠ KQ62  ♥ 97  ♦ 73  ♣ K8754	West	North 1◆	East 1NT	
Board: 329 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 4 \( \mathbf{N} \)	North:  ♠ A1084  ♥ K97632  ♦ J  ♠ 63	South:  ♠ Q  ♥ AQ4  ♠ KQ10753  ♣ J54	West 1NT Pass	North 2♥ 4♥	East 2♠ AP	South 1 → 3 ♥
Board: 330 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2♥ E	North:	South:  ♠ Q1073  ♥ 76  ♦ J4  ♣ KQ765	West 2◆	North 1♦ Pass		South Pass AP

Board: 326 Dealer: N Vul: None HCP: 10	<ul><li>◆ 94</li><li>♥ Q8763</li><li>◆ Q</li><li>◆ AQ1074</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 327 Dealer: S Vul: EW HCP: 13	<ul><li> ♣ J3</li><li> ♥ Q</li><li> ♠ KQJ653</li><li> ♠ KJ107</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. West Doubles Pass if possible. You bid first.
Board: 328 Dealer: N Vul: Both HCP: 8	<ul><li>★ KQ62</li><li>♥ 97</li><li>♦ 73</li><li>♣ K8754</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 329 Dealer: S Vul: None HCP: 14	♠ Q ♥ AQ4 ♦ KQ10753 ♠ J54	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 330 Dealer: N Vul: NS HCP: 8	<ul><li>♣ Q1073</li><li>♥ 76</li><li>♦ J4</li><li>♣ KQ765</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 326 Dealer: N Vul: None North HCP: 14 South HCP: 10 Contract: 2 N	North:  ♠ AQ53  ♥ AJ1095  ♠ K106  ♠ 2	South:	West AP	North 1♥	East 1NT	
Board: 327 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 5•X S	North:  ♣ 72  ♥ AKJ1087  • 1092  ♣ 93	South:	West  1NT Pass Pass X	North  2♥  3♥  5◆  AP	2 <b>♠</b> 3 <b>♠</b>	South 1
Board: 328 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 1N E	North:	South:  ♠ KQ62  ♥ 97  ♦ 73  ♣ K8754	West	North 1◆	East 1NT	
Board: 329 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 4 \( \mathbf{N} \)	North:  ♠ A1084  ♥ K97632  ♦ J  ♠ 63	South:  ♠ Q  ♥ AQ4  ♠ KQ10753  ♣ J54	West 1NT Pass	North 2♥ 4♥	East 2♠ AP	South 1 → 3 ♥
Board: 330 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2♥ E	North:	South:  ♠ Q1073  ♥ 76  ♦ J4  ♣ KQ765	West 2◆	North 1♦ Pass		South Pass AP

Board: 331 Dealer: S Vul: Both HCP: 8	<ul><li>42</li><li>KQ7652</li><li>975</li><li>QJ</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 332 Dealer: N Vul: None HCP: 12	<ul><li>★ A10872</li><li>★ 3</li><li>★ KQ1093</li><li>★ K10</li></ul>	East Bids 1NT if possible. You bid first.
Board: 333 Dealer: S Vul: NS HCP: 7	♦ 95 ▼ K1065 ◆ K6432 ♣ J9	West Bids 1NT if possible.  Partner bids first.
Board: 334 Dealer: N Vul: EW HCP: 12	<ul><li>★ A10754</li><li>♥ J63</li><li>◆ A864</li><li>★ K</li></ul>	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 335 Dealer: S Vul: None HCP: 5	<ul><li>10852</li><li>KQ7532</li><li>4</li><li>74</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 331 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 3 N	North:  ♠ 42  ♥ KQ7652  ♦ 975  ♠ QJ	South:  ♠ A985  ♥ 4  ♠ KJ86  ♣ A542		North 2♥ 3♥	East 2♠ AP	South 1♦ Pass
Board: 332 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ A10872  ♥ 3  ♠ KQ1093  ♠ K10	South:  ♣ J5  ♥ QJ875  ♦ 84  ♣ Q743	West	North 1♠	East 1NT	
Board: 333 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North:  ◆ 95  ▼ K1065  ◆ K6432  ◆ J9	South:  ♠ KQ1074  ♥ 9873  • 7  ♣ AKQ	West 1NT	North AP	East	South 1♣
Board: 334 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 3 S	North:  ♠ A10754  ♥ J63  ♠ A864  ♠ K	South:  ♣ —  ♥ Q1087  • KQJ972  ♣ 854	West Pass Pass	North 1♠ Pass 3♦	East 1NT 3♣ AP	
Board: 335 Dealer: S Vul: None North HCP: 5 South HCP: 14 Contract: 3 S	North:  ♠ 10852  ♥ KQ7532  ♦ 4  ♣ 74	South:  ♠ K  ♥ A  • QJ87532  ♣ KJ86	West 1NT AP	North Pass	East 2♥	South 1 → 3 →

Board: 331 Dealer: S Vul: Both HCP: 12	<ul><li>▲ A985</li><li>✓ 4</li><li>◆ KJ86</li><li>◆ A542</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 332 Dealer: N Vul: None HCP: 6	<ul><li> ♣ J5</li><li> ♥ QJ875</li><li> ♦ 84</li><li> ♣ Q743</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 333 Dealer: S Vul: NS HCP: 14	<ul><li>★KQ1074</li><li>♥ 9873</li><li>♦ 7</li><li>★ AKQ</li></ul>	West Bids 1NT if possible. You bid first.
Board: 334 Dealer: N Vul: EW HCP: 8	♣— ♥ Q1087 • KQJ972 • 854	East Bids 1NT if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 335 Dealer: S Vul: None HCP: 14	<b>♣</b> K <b>♥</b> A <b>♦</b> QJ87532 <b>♣</b> KJ86	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.

Board: 331 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 3 N	North:  ♠ 42  ♥ KQ7652  ♦ 975  ♠ QJ	South:  ♠ A985  ♥ 4  ♠ KJ86  ♣ A542		North 2♥ 3♥	East 2♠ AP	South 1♦ Pass
Board: 332 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ A10872  ♥ 3  ♠ KQ1093  ♠ K10	South:  ♣ J5  ♥ QJ875  ♦ 84  ♣ Q743	West	North 1♠	East 1NT	
Board: 333 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North:  ◆ 95  ▼ K1065  ◆ K6432  ◆ J9	South:  ♠ KQ1074  ♥ 9873  • 7  ♣ AKQ	West 1NT	North AP	East	South 1♣
Board: 334 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 3 S	North:  ♠ A10754  ♥ J63  ♠ A864  ♠ K	South:  ♣ —  ♥ Q1087  • KQJ972  ♣ 854	West Pass Pass	North 1♠ Pass 3♦	East 1NT 3♣ AP	
Board: 335 Dealer: S Vul: None North HCP: 5 South HCP: 14 Contract: 3 S	North:  ♠ 10852  ♥ KQ7532  ♦ 4  ♣ 74	South:  ♠ K  ♥ A  • QJ87532  ♣ KJ86	West 1NT AP	North Pass	East 2♥	South 1 → 3 →

Board: 336 Dealer: N Vul: NS HCP: 14	<ul><li>J2</li><li>✓ A63</li><li>K7</li><li>✓ KQJ1084</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 337 Dealer: S Vul: EW HCP: 9	<ul><li>◆ QJ1052</li><li>♥ Q4</li><li>◆ 10</li><li>◆ A9543</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 338 Dealer: N Vul: Both HCP: 12	<ul><li>♠ 9</li><li>♥ AJ653</li><li>♦ A763</li><li>♠ K64</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 339 Dealer: S Vul: NS HCP: 10	<ul><li>★ A64</li><li>♥ QJ42</li><li>★ K10876</li><li>★ 2</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 340 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q95</li><li>♥ 9</li><li>♦ KQ10764</li><li>♣ AJ2</li></ul>	East Bids 1NT if possible. You bid first.

Board: 336 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 3 N	North:  ♣ J2  ♥ A63  ♠ K7  ♣ KQJ1084	South:  ♠ A1065  ♥ J9  ♠ QJ932  ♣ 97	West  2  Pass	North 1♣ Pass 3♣		South Pass Pass
Board: 337 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ QJ1052  ♥ Q4  ♦ 10  ♠ A9543	South:  ♣ —  ▼ A9762  ◆ AJ762  ♣ QJ8	West 1NT	North 2♣	East AP	South 1♥
Board: 338 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3 N	North:  ♠ 9  ▼ AJ653  ♠ A763  ♣ K64	South:  ♠ QJ1064  ♥ Q74  ♠ QJ84  ♠ J	West 2♠ AP	North 1♥ Pass	East 1NT Pass	2♥
Board: 339 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 1NX W	North:  ♠ A64  ♥ QJ42  ♦ K10876  ♣ 2	South:  ♠ Q1097  ♥ A108  ♠ Q92  ♠ AQ3	West 1NT	North X	East AP	South 1♣
Board: 340 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2 S	North:  ♠ Q95  ♥ 9  ♦ KQ10764  ♣ AJ2	South:	West Pass AP	North 1♦ 2♦		Pass

Board: 336 Dealer: N Vul: NS HCP: 8	<ul><li>★ A1065</li><li>♥ J9</li><li>◆ QJ932</li><li>◆ 97</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 337 Dealer: S Vul: EW HCP: 12	♣— ♥ A9762 ♦ AJ762 • QJ8	West Bids 1NT if possible. You bid first.
Board: 338 Dealer: N Vul: Both HCP: 9	<ul><li>♣ QJ1064</li><li>♥ Q74</li><li>◆ QJ84</li><li>♣ J</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 339 Dealer: S Vul: NS HCP: 14	<ul><li>♣ Q1097</li><li>♥ A108</li><li>◆ Q92</li><li>♣ AQ3</li></ul>	West Bids 1NT if possible. You bid first.
Board: 340 Dealer: N Vul: EW HCP: 10	<ul><li>♦ 864</li><li>♥ AK875</li><li>♦ 5</li><li>♠ K1086</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 336 Dealer: N Vul: NS North HCP: 14 South HCP: 8 Contract: 3 N	North:  ♣ J2  ♥ A63  ♠ K7  ♣ KQJ1084	South:  ♠ A1065  ♥ J9  ♠ QJ932  ♣ 97	West  2  Pass	North 1♣ Pass 3♣		South Pass Pass
Board: 337 Dealer: S Vul: EW North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ QJ1052  ♥ Q4  ♦ 10  ♠ A9543	South:  ♣ —  ▼ A9762  ◆ AJ762  ♣ QJ8	West 1NT	North 2♣	East AP	South 1♥
Board: 338 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 3 N	North:  ♠ 9  ▼ AJ653  ♠ A763  ♣ K64	South:  ♠ QJ1064  ♥ Q74  ♠ QJ84  ♠ J	West 2♠ AP	North 1♥ Pass	East 1NT Pass	2♥
Board: 339 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 1NX W	North:  ♠ A64  ♥ QJ42  ♦ K10876  ♣ 2	South:  ♠ Q1097  ♥ A108  ♠ Q92  ♠ AQ3	West 1NT	North X	East AP	South 1♣
Board: 340 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2 S	North:  ♠ Q95  ♥ 9  ♦ KQ10764  ♣ AJ2	South:	West Pass AP	North 1♦ 2♦		Pass

Board: 341 Dealer: S Vul: Both	<ul><li>◆ 9</li><li>♥ AKJ732</li><li>◆ J9743</li><li>◆ 4</li></ul>	West Bids 1NT if possible.  Partner bids first.
HCP: 9  Board: 342  Dealer: N  Vul: None	♣ QJ ♥ AJ • Q108	East Bids 1NT if possible. East Bids 3♦ if possible.
HCP: 13	♣ QJ9432	You bid first.
Board: 343 Dealer: S Vul: EW	<b>♦</b> AKQ1073 <b>♥</b> 53 <b>♦</b> 953	West Bids 1NT if possible. West Doubles 4♦ if possible.
HCP: 9	<b>♣</b> 53	Partner bids first.
Board: 344 Dealer: N	<b>★</b> K42 <b>♥</b> 9	East Bids 1NT if possible.
Vul: Both HCP: 12	<ul><li>◆ KQJ42</li><li>◆ K843</li></ul>	You bid first.
Board: 345 Dealer: S	<b>♦</b> Q1096 <b>♥</b> KQ964	West Bids 1NT if possible.
Vul: None HCP: 7	<ul><li>◆ 964</li><li>◆ 6</li></ul>	Partner bids first.

Board: 341 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 N	North:	South:  ♠ 7543  ♥ Q10  ♠ K8  ♣ AQJ72	West 1NT	North 2♥	East AP	South 1♣
Board: 342 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 3•X E	North:  ♠ QJ  ♥ AJ  ♦ Q108  ♣ QJ9432	South:	West Pass AP	North 1♣ 3♣	East 1NT 3♦	
Board: 343 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 6♠ N	North:  ◆ AKQ1073  ▼ 53  ◆ 953  ◆ 53	South:  ◆ J964  ▼ AQJ102  ◆ —  ◆ AQJ9	1NT X Pass 1. Splir 2. Black	North  2♣  4NT²  6♣  atter  kwood 0  /5 or 5/5	Pass Pass AP	1♥ 4♦¹ 5♥³
Board: 344 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 S	North:  ♠ K42  ♥ 9  ♠ KQJ42  ♣ K843	South:  ♠ AQ865  ♥ QJ1032  ♠ —  ♣ 975	West AP	North 1◆		
Board: 345 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ Q1096  ♥ KQ964  ♠ 964  ♠ 6	South:  ♠ K872  ▼ 1087  ♠ K  ♣ AQJ75	West 1NT	North AP	East	South 1♣

Board: 341 Dealer: S Vul: Both HCP: 12	<ul><li>↑7543</li><li>♥ Q10</li><li>↑ K8</li><li>♠ AQJ72</li></ul>	West Bids 1NT if possible. You bid first.
Board: 342 Dealer: N Vul: None HCP: 10	<ul><li>♠ 65</li><li>♥ K10975</li><li>♦ KJ65</li><li>♠ K6</li></ul>	East Bids 1NT if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 343 Dealer: S Vul: EW HCP: 15	<ul><li></li></ul>	West Bids 1NT if possible. West Doubles 4♦ if possible. You bid first.
Board: 344 Dealer: N Vul: Both HCP: 9	<ul><li>AQ865</li><li>✓ QJ1032</li><li>✓ —</li><li>◆ 975</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 345 Dealer: S Vul: None HCP: 13	<ul><li>★ K872</li><li>▼ 1087</li><li>◆ K</li><li>◆ AQJ75</li></ul>	West Bids 1NT if possible. You bid first.

Board: 341 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 N	North:	South:  ♠ 7543  ♥ Q10  ♠ K8  ♣ AQJ72	West 1NT	North 2♥	East AP	South 1♣
Board: 342 Dealer: N Vul: None North HCP: 13 South HCP: 10 Contract: 3•X E	North:  ♠ QJ  ♥ AJ  ♦ Q108  ♣ QJ9432	South:	West Pass AP	North 1♣ 3♣	East 1NT 3♦	
Board: 343 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 6♠ N	North:  ◆ AKQ1073  ▼ 53  ◆ 953  ◆ 53	South:  ◆ J964  ▼ AQJ102  ◆ —  ◆ AQJ9	1NT X Pass 1. Splir 2. Black	North  2♣  4NT²  6♣  atter  kwood 0  /5 or 5/5	Pass Pass AP	1♥ 4♦¹ 5♥³
Board: 344 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 S	North:  ♠ K42  ♥ 9  ♠ KQJ42  ♣ K843	South:  ♠ AQ865  ♥ QJ1032  ♠ —  ♣ 975	West AP	North 1◆		
Board: 345 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ Q1096  ♥ KQ964  ♠ 964  ♠ 6	South:  ♠ K872  ▼ 1087  ♠ K  ♣ AQJ75	West 1NT	North AP	East	South 1♣

Board: 346 Dealer: N Vul: NS HCP: 14	<ul><li>▲ A10752</li><li>♥ AQ</li><li>◆ QJ3</li><li>♣ J53</li></ul>	East Bids 1NT if possible. You bid first.
Board: 347 Dealer: S Vul: Both HCP: 7	<b>♣</b> J ♥ Q10976 ♦ QJ96 <b>♣</b> J64	West Bids 1NT if possible.  Partner bids first.
Board: 348 Dealer: N Vul: None HCP: 15	<ul><li>★ AK6</li><li>▼ A108542</li><li>★ 3</li><li>★ A97</li></ul>	East Bids 1NT if possible. You bid first.
Board: 349 Dealer: S Vul: NS HCP: 4	<ul><li>10842</li><li>1092</li><li>QJ109</li><li>J4</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 350 Dealer: N Vul: EW HCP: 15	<ul><li>★ AK83</li><li>▼ 109865</li><li>★ K</li><li>★ KQ7</li></ul>	East Bids 1NT if possible. You bid first.

Board: 346 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 2 N	North:  ♠ A10752  ♥ AQ  ♠ QJ3  ♣ J53	South:  ♠ Q863  ♥ 6  ♠ A875  ♣ 9874	West AP	North 1♠	East 1NT	
Board: 347 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♣ J  ♥ Q10976  • QJ96  ♣ J64	South:  ♠ KQ1042  ♥ AJ42  ♦ 1084  ♠ K	West 1NT	North AP	East	South 1♣
Board: 348 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3 N	North:  ♠ AK6  ♥ A108542  ♦ 3  ♠ A97	South:  ♠ 10  ♥ Q963  ♠ QJ762  ♣ J65	West AP	North 1♥	East 1NT	
Board: 349 Dealer: S Vul: NS North HCP: 4 South HCP: 15 Contract: 2 S	North:	South:  ♠ KQJ63  ♥ AQ64  ♠ 85  ♣ K10	West 1NT	North 2♣	East AP	South 1♠
Board: 350 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 3 N	North:  ♠ AK83  ♥ 109865  ♠ K  ♣ KQ7	South:	West AP	North 1♥	East 1NT	

Board: 346 Dealer: N Vul: NS HCP: 6	<ul><li>♣ Q863</li><li>♥ 6</li><li>♦ A875</li><li>♣ 9874</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 347 Dealer: S Vul: Both HCP: 13	<ul><li>★ KQ1042</li><li>★ AJ42</li><li>★ 1084</li><li>★ K</li></ul>	West Bids 1NT if possible. You bid first.
Board: 348 Dealer: N Vul: None HCP: 6	<ul><li>10</li><li>♥ Q963</li><li>◆ QJ762</li><li>♣ J65</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 349 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQJ63</li><li>★ AQ64</li><li>◆ 85</li><li>★ K10</li></ul>	West Bids 1NT if possible. You bid first.
Board: 350 Dealer: N Vul: EW HCP: 5	<ul><li>◆ 92</li><li>♥ Q732</li><li>◆ QJ10962</li><li>◆ 8</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 346 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 2 N	North:  ♠ A10752  ♥ AQ  ♠ QJ3  ♣ J53	South:  ♠ Q863  ♥ 6  ♠ A875  ♣ 9874	West AP	North 1♠	East 1NT	
Board: 347 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♣ J  ♥ Q10976  • QJ96  ♣ J64	South:  ♠ KQ1042  ♥ AJ42  ♦ 1084  ♠ K	West 1NT	North AP	East	South 1♣
Board: 348 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3 N	North:  ♠ AK6  ♥ A108542  ♦ 3  ♠ A97	South:  ♠ 10  ♥ Q963  ♠ QJ762  ♣ J65	West AP	North 1♥	East 1NT	
Board: 349 Dealer: S Vul: NS North HCP: 4 South HCP: 15 Contract: 2 S	North:	South:  ♠ KQJ63  ♥ AQ64  ♠ 85  ♣ K10	West 1NT	North 2♣	East AP	South 1♠
Board: 350 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 3 N	North:  ♠ AK83  ♥ 109865  ♠ K  ♣ KQ7	South:	West AP	North 1♥	East 1NT	

Board: 351 Dealer: S Vul: None HCP: 4	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. Partner bids first.
Board: 352 Dealer: N Vul: NS HCP: 13	<ul><li>AQ10876</li><li>✓ 2</li><li>102</li><li>AQJ7</li></ul>	East Bids 1NT if possible. You bid first.
Board: 353 Dealer: S Vul: EW HCP: 5	♦ 92 ♥ Q1084 ♦ K8543 ♣ 103	West Bids 1NT if possible.  Partner bids first.
Board: 354 Dealer: N Vul: Both HCP: 13	<ul><li>♣82</li><li>♥AQ972</li><li>♦KQ4</li><li>♣Q107</li></ul>	East Bids 1NT if possible. You bid first.
Board: 355 Dealer: S Vul: NS HCP: 4	<ul><li>10765</li><li>875</li><li>A1042</li><li>65</li></ul>	West Bids 1NT if possible. East Bids 3♦ if possible. East Bids 4♦ if possible.  Partner bids first.

Board: 351 Dealer: S Vul: None	North: <b>♠</b> J10765 <b>♥</b> 954	South: ♠ A3 ▼ AQ1073		North		1♥
North HCP: 4 South HCP: 14 Contract: 4 \Delta E	◆ 7 ◆ QJ93	◆ 94 ◆ A865	1NT 4◆	2♥ AP	3♦	3♥
Board: 352 Dealer: N Vul: NS North HCP: 13	North:  ♠ AQ10876  ♥ 2  • 102	South: <b>♣</b> J53 <b>♥</b> QJ8753 <b>♦</b> AKJ4	West AP	North 1♠	East 1NT	
South HCP: 12 Contract: 4♠ N	♣ AQJ7	<b>♣</b> —	All			
Board: 353 Dealer: S Vul: EW	North: <b>♠</b> 92 <b>♥</b> Q1084	South: ♠ KQJ64 ♥ 97	West	North	East	South 1♠
North HCP: 5 South HCP: 13 Contract: 1N W	◆ K8543 ◆ 103	◆ QJ7 <b>◆</b> A98	1NT	AP		
Board: 354 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♠ 82  ♥ AQ972  ♠ KQ4  ♣ Q107	South:  ♠ KQ1064  ♥ 3  ♦ 10532  ♣ J52	West	North 1♥	East 1NT	
Board: 355 Dealer: S Vul: NS	North: <b>♠</b> 10765	South: ♠ K98	West	North	East	South 1 🗸
North HCP: 4 South HCP: 15 Contract: 4 \Display	<ul><li>▼ 875</li><li>◆ A1042</li><li>◆ 65</li></ul>	<ul><li>★ AQJ109</li><li>★ 7</li><li>★ AJ109</li></ul>	1NT Pass	2♥ Pass	3 <b>♦</b> 4 <b>♦</b>	3♥ AP

Board: 351 Dealer: S Vul: None HCP: 14	<ul><li>A3</li><li>✓ AQ1073</li><li>✓ 94</li><li>△ A865</li></ul>	West Bids 1NT if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. You bid first.
Board: 352 Dealer: N Vul: NS HCP: 12	<ul><li>↓ J53</li><li>♥ QJ8753</li><li>↓ AKJ4</li><li>♠ —</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 353 Dealer: S Vul: EW HCP: 13	<ul><li>★ KQJ64</li><li>♥ 97</li><li>◆ QJ7</li><li>◆ A98</li></ul>	West Bids 1NT if possible. You bid first.
Board: 354 Dealer: N Vul: Both HCP: 6	<b>★</b> KQ1064 <b>♥</b> 3 <b>♦</b> 10532 <b>♣</b> J52	East Bids 1NT if possible.  Partner bids first.
Board: 355 Dealer: S Vul: NS HCP: 15	<ul><li>★ K98</li><li>▼ AQJ109</li><li>◆ 7</li><li>◆ AJ109</li></ul>	West Bids 1NT if possible. East Bids 3♦ if possible. East Bids 4♦ if possible. You bid first.

Board: 351 Dealer: S Vul: None	North: <b>♠</b> J10765 <b>♥</b> 954	South: ♠ A3 ▼ AQ1073		North		1♥
North HCP: 4 South HCP: 14 Contract: 4 \Delta E	◆ 7 ◆ QJ93	◆ 94 ◆ A865	1NT 4◆	2♥ AP	3♦	3♥
Board: 352 Dealer: N Vul: NS North HCP: 13	North:  ♠ AQ10876  ♥ 2  • 102	South: <b>♣</b> J53 <b>♥</b> QJ8753 <b>♦</b> AKJ4	West AP	North 1♠	East 1NT	
South HCP: 12 Contract: 4♠ N	♣ AQJ7	<b>♣</b> —	All			
Board: 353 Dealer: S Vul: EW	North: <b>♠</b> 92 <b>♥</b> Q1084	South: ♠ KQJ64 ♥ 97	West	North	East	South 1♠
North HCP: 5 South HCP: 13 Contract: 1N W	◆ K8543 ◆ 103	◆ QJ7 <b>◆</b> A98	1NT	AP		
Board: 354 Dealer: N Vul: Both North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♠ 82  ♥ AQ972  ♠ KQ4  ♣ Q107	South:  ♠ KQ1064  ♥ 3  ♦ 10532  ♣ J52	West	North 1♥	East 1NT	
Board: 355 Dealer: S Vul: NS	North: <b>♠</b> 10765	South: ♠ K98	West	North	East	South 1 🗸
North HCP: 4 South HCP: 15 Contract: 4 \Display	<ul><li>▼ 875</li><li>◆ A1042</li><li>◆ 65</li></ul>	<ul><li>★ AQJ109</li><li>★ 7</li><li>★ AJ109</li></ul>	1NT Pass	2♥ Pass	3 <b>♦</b> 4 <b>♦</b>	3♥ AP

Board: 356 Dealer: N Vul: EW HCP: 16	<ul><li>432</li><li>✓ AK652</li><li>✓ K</li><li>▲ AQ42</li></ul>	East Bids 1NT if possible. You bid first.
Board: 357 Dealer: S Vul: Both HCP: 9	♣— ▼ KQJ1082 ◆ 8765 ♣ K75	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 358 Dealer: N Vul: None HCP: 17	<ul><li>★ KJ87</li><li>▼ KQJ98</li><li>◆ —</li><li>◆ AK53</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 359 Dealer: S Vul: EW HCP: 9	<ul><li>♣ QJ643</li><li>♥ K842</li><li>◆ 9</li><li>♣ K62</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 360 Dealer: N Vul: Both HCP: 14	<ul><li>★ KQ109</li><li>▼ J9</li><li>◆ AQ108</li><li>◆ Q94</li></ul>	East Bids 1NT if possible. You bid first.

Board: 356 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 1N E	North:	South:  ♠ A10975  ♥ 9  • Q982  ♣ J105	West	North 1♥	East 1NT	
Board: 357 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 3•X E	North:  ♠ —  ▼ KQJ1082  • 8765  • K75	South:  ♠ KJ95  ♥ 53  ♠ AK10  ♣ J1062	West  1NT Pass 3♠ AP	North 2♥ 3♦ Pass	East  2  Pass  Pass  Pass	1♣ Pass Pass
Board: 358 Dealer: N Vul: None North HCP: 17 South HCP: 4 Contract: 3♠ N	North:  ♠ KJ87  ♥ KQJ98  ♦—  ♠ AK53	South:  ♠ A1065  ♥ 642  ♠ 62  ♣ 10987	3♣¹ Pass	3C trans	1NT 3•² AP	Pass
Board: 359 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 4♠ N	North:  ♠ QJ643  ♥ K842  ♦ 9  ♠ K62	South:  ♠ K97  ✔ A  ♠ KQ32  ♣ Q8743	West 1NT Pass	North 2♠ 4♠	East Pass AP	1♣
Board: 360 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 1N E	North:  ♠ KQ109  ♥ J9  ♠ AQ108  ♣ Q94	South:	West	North 1◆	East 1NT	

Board: 356 Dealer: N Vul: EW HCP: 7	<ul><li>★ A10975</li><li>♥ 9</li><li>◆ Q982</li><li>◆ J105</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 357 Dealer: S Vul: Both HCP: 12	<ul><li>★ KJ95</li><li>▼ 53</li><li>◆ AK10</li><li>◆ J1062</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 358 Dealer: N Vul: None HCP: 4	<ul> <li>★ A1065</li> <li>▼ 642</li> <li>◆ 62</li> <li>★ 10987</li> </ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 359 Dealer: S Vul: EW HCP: 14	<ul><li>★ K97</li><li>★ A</li><li>★ KQ32</li><li>★ Q8743</li></ul>	West Bids 1NT if possible. You bid first.
Board: 360 Dealer: N Vul: Both HCP: 9	<ul><li> ♣ J6</li><li> ♥ K1052</li><li> ♦ 52</li><li> ♣ AJ1085</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 356 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 1N E	North:	South:  ♠ A10975  ♥ 9  • Q982  ♣ J105	West	North 1♥	East 1NT	
Board: 357 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 3•X E	North:  ♠ —  ▼ KQJ1082  • 8765  • K75	South:  ♠ KJ95  ♥ 53  ♠ AK10  ♣ J1062	West  1NT Pass 3♠ AP	North 2♥ 3♦ Pass	East  2  Pass  Pass  Pass	1♣ Pass Pass
Board: 358 Dealer: N Vul: None North HCP: 17 South HCP: 4 Contract: 3♠ N	North:  ♠ KJ87  ♥ KQJ98  ♦—  ♠ AK53	South:  ♠ A1065  ♥ 642  ♠ 62  ♣ 10987	3♣¹ Pass	3C trans	1NT 3•² AP	Pass
Board: 359 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 4♠ N	North:  ♠ QJ643  ♥ K842  ♦ 9  ♠ K62	South:  ♠ K97  ✔ A  ♠ KQ32  ♣ Q8743	West 1NT Pass	North 2♠ 4♠	East Pass AP	1♣
Board: 360 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 1N E	North:  ♠ KQ109  ♥ J9  ♠ AQ108  ♣ Q94	South:	West	North 1◆	East 1NT	

Board: 361 Dealer: S Vul: None HCP: 9	<ul><li>★ KJ9853</li><li>♥ 2</li><li>◆ Q8</li><li>◆ K864</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 362 Dealer: N Vul: NS HCP: 12	<ul><li>♣ QJ873</li><li>♥ A874</li><li>♦ KQ</li><li>♣ 64</li></ul>	East Bids 1NT if possible. You bid first.
Board: 363 Dealer: S Vul: Both HCP: 5	<ul><li>10987</li><li>KQ9752</li><li>94</li><li>7</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 364 Dealer: N Vul: None HCP: 12	<ul><li>◆ QJ9752</li><li>◆ AQ5</li><li>◆ K1052</li><li>◆ —</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♠ if possible. West Bids 5♣ if possible. You bid first.
Board: 365 Dealer: S Vul: NS HCP: 6	<ul><li>★732</li><li>▼J108</li><li>◆Q10753</li><li>★K6</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible.  Partner bids first.

Board: 361 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3♠ N	North:  ♠ KJ9853  ♥ 2  ♠ Q8  ♠ K864	South:  ♠ Q1062  ♥ AQ1064  ♦ 32  ♠ A7	West 1NT AP	North 2♣	East Pass	1♥
Board: 362 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ QJ873  ♥ A874  ♠ KQ  ♣ 64	South:	West	North 1♠	East 1NT	
Board: 363 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 3 S	North:	South:  ♣ —  ▼ J84  ◆ AQJ10632  ♣ AJ6		North Pass	East 2♥	South 1 → 3 →
Board: 364 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 5 \( \) W	North:  ♠ QJ9752  ♥ AQ5  ♠ K1052  ♣ —	South:  ♠ K103  ♥ 9843  • QJ87  ♣ 43	3 <b>♣</b> 5 <b>♣</b>	North 1♠ 3♠ AP raise or	1NT 4♠¹	2♠ Pass
Board: 365 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 3  E	North:  ♠ 732  ♥ J108  ♠ Q10753  ♠ K6	South:  ♠ A10985  ♥ KQ65  ♠ A42  ♣ 5	West 1NT	North 2♠	East 3♣	South 1♠ AP

Board: 361 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q1062</li><li>♥ AQ1064</li><li>◆ 32</li><li>♣ A7</li></ul>	West Bids 1NT if possible. You bid first.
Board: 362 Dealer: N Vul: NS HCP: 7	<b>♦</b> 5 <b>♥</b> KJ1093 <b>♦</b> 1042 <b>♣</b> K975	East Bids 1NT if possible.  Partner bids first.
Board: 363 Dealer: S Vul: Both HCP: 13	◆— ▼ J84 ◆ AQJ10632 ◆ AJ6	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.
Board: 364 Dealer: N Vul: None HCP: 6	<ul><li>★K103</li><li>♥9843</li><li>◆QJ87</li><li>★43</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♠ if possible. West Bids 5♣ if possible. Partner bids first.
Board: 365 Dealer: S Vul: NS HCP: 13	<ul><li>★ A10985</li><li>★ KQ65</li><li>★ A42</li><li>★ 5</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. You bid first.

Board: 361 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3♠ N	North:  ♠ KJ9853  ♥ 2  ♠ Q8  ♠ K864	South:  ♠ Q1062  ♥ AQ1064  ♦ 32  ♠ A7	West 1NT AP	North 2♣	East Pass	1♥
Board: 362 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ QJ873  ♥ A874  ♠ KQ  ♣ 64	South:	West	North 1♠	East 1NT	
Board: 363 Dealer: S Vul: Both North HCP: 5 South HCP: 13 Contract: 3 S	North:	South:  ♣ —  ▼ J84  ◆ AQJ10632  ♣ AJ6		North Pass	East 2♥	South 1 → 3 →
Board: 364 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 5 \( \) W	North:  ♠ QJ9752  ♥ AQ5  ♠ K1052  ♣ —	South:  ♠ K103  ♥ 9843  • QJ87  ♣ 43	3 <b>♣</b> 5 <b>♣</b>	North 1♠ 3♠ AP raise or	1NT 4♠¹	2♠ Pass
Board: 365 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 3  E	North:  ♠ 732  ♥ J108  ♠ Q10753  ♠ K6	South:  ♠ A10985  ♥ KQ65  ♠ A42  ♣ 5	West 1NT	North 2♠	East 3♣	South 1♠ AP

Board: 366 Dealer: N Vul: EW	<b>♠</b> AJ9 <b>♥</b> AK10973 <b>♦</b> 9	East Bids 1NT if possible. East Bids 3♣ if possible.
HCP: 12	<b>♣</b> 982	You bid first.
Board: 367 Dealer: S	♣ A10982 ♥ Q1093	West Bids 1NT if possible.
Vul: None HCP: 9	◆ QJ109 ◆ —	Partner bids first.
D 1.000	770.64	
Board: 368 Dealer: N	<b>♦</b> K964 <b>♥</b> A	East Bids 1NT if possible.
Vul: NS HCP: 14	◆ A54 ◆ K10874	You bid first.
Board: 369 Dealer: S	<b>♠</b> Q954 <b>♥</b> Q1096	West Bids 1NT if possible.
Vul: EW HCP: 7	◆ Q72 ◆ J5	Partner bids first.
Board: 370 Dealer: N	<b>★</b> 1076 <b>∀</b> J86	East Bids 1NT if possible.
Vul: Both HCP: 12	◆ AQJ5 ◆ KJ6	You bid first.

Board: 366 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 3 N	North:  ♠ AJ9  ♥ AK10973  ♦ 9  ♣ 982	South:  ♠ KQ732  ♥ 85  ♠ QJ1053  ♣ 3	West Pass AP	North 1♥ 2♥		South Pass 3*
Board: 367 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 3♣ S	North:  ♠ A10982  ♥ Q1093  • QJ109  ♣ —	South:  ♠ Q  ♥ A4  ♦ K652  ♣ KQ10832	West 1NT AP	North 2♣	East Pass	1♣
Board: 368 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♠ K964  ✔ A  ♠ A54  ♣ K10874	South:  ♠ A832  ♥ Q954  ♦ 9763  ♠ 2	West	North 1♣	East 1NT	
Board: 369 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ Q954  ♥ Q1096  • Q72  ♣ J5	South:  ♠ K62  ♥ 42  ♠ A93  ♣ KQ1083	West 1NT	North AP	East	South 1♣
Board: 370 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S	North:  ▲ 1076  ▼ J86  ◆ AQJ5  ♣ KJ6	South:  ♠ AQJ954  ♥ 9  • 983  ♣ Q73	West AP	North 1◆	East 1NT	

Board: 366 Dealer: N Vul: EW HCP: 8	<b>♦</b> KQ732 <b>♥</b> 85 <b>•</b> QJ1053 <b>•</b> 3	East Bids 1NT if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 367 Dealer: S Vul: None HCP: 14	<b>♠</b> Q <b>♥</b> A4 <b>♦</b> K652 <b>♠</b> KQ10832	West Bids 1NT if possible. You bid first.
Board: 368 Dealer: N Vul: NS HCP: 6	<ul><li>★ A832</li><li>♥ Q954</li><li>◆ 9763</li><li>◆ 2</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 369 Dealer: S Vul: EW HCP: 12	<ul><li>★ K62</li><li>★ 42</li><li>★ A93</li><li>★ KQ1083</li></ul>	West Bids 1NT if possible. You bid first.
Board: 370 Dealer: N Vul: Both HCP: 9	<ul><li>♠ AQJ954</li><li>♥ 9</li><li>♦ 983</li><li>♠ Q73</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 366 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 3 N	North:  ♠ AJ9  ♥ AK10973  ♦ 9  ♣ 982	South:  ♠ KQ732  ♥ 85  ♠ QJ1053  ♣ 3	West Pass AP	North 1♥ 2♥		South Pass 3*
Board: 367 Dealer: S Vul: None North HCP: 9 South HCP: 14 Contract: 3♣ S	North:  ♠ A10982  ♥ Q1093  • QJ109  ♣ —	South:  ♠ Q  ♥ A4  ♦ K652  ♣ KQ10832	West 1NT AP	North 2♣	East Pass	1♣
Board: 368 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♠ K964  ✔ A  ♠ A54  ♣ K10874	South:  ♠ A832  ♥ Q954  ♦ 9763  ♠ 2	West	North 1♣	East 1NT	
Board: 369 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ Q954  ♥ Q1096  • Q72  ♣ J5	South:  ♠ K62  ♥ 42  ♠ A93  ♣ KQ1083	West 1NT	North AP	East	South 1♣
Board: 370 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S	North:  ▲ 1076  ▼ J86  ◆ AQJ5  ♣ KJ6	South:  ♠ AQJ954  ♥ 9  • 983  ♣ Q73	West AP	North 1◆	East 1NT	

Board: 371 Dealer: S Vul: NS HCP: 9	<ul><li>♠ 6</li><li>♥ KJ42</li><li>♠ Q6532</li><li>♠ K104</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 372 Dealer: N Vul: EW HCP: 12	<ul><li>★ KQJ10</li><li>▼ 4</li><li>◆ KJ72</li><li>◆ Q862</li></ul>	East Bids 1NT if possible. You bid first.
Board: 373 Dealer: S Vul: Both HCP: 9	<ul><li>♣ Q10753</li><li>♥ Q10</li><li>♦ 65</li><li>♣ KQ65</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 374 Dealer: N Vul: None HCP: 13	<ul><li>★ KJ54</li><li>▼ 3</li><li>◆ Q9875</li><li>◆ AK5</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 375 Dealer: S Vul: EW HCP: 8	♣ J74 ♥ Q10432 ♦ 2 ♣ KQ102	West Bids 1NT if possible.  Partner bids first.

Board: 371 Dealer: S Vul: NS	North: <b>♠</b> 6 <b>♥</b> KJ42	South: ♠ A875 ▼ A976		North		1♣
North HCP: 9 South HCP: 12 Contract: 2♠ W	◆ Q6532 ◆ K104	◆ K.J ◆ 973	1NT 2♠	Pass AP	2♥	Pass
Board: 372 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N E	North:  ♠ KQJ10  ♥ 4  ♠ KJ72  ♣ Q862	South:  ♠ 732  ♥ A8765  ♠ 8  ♠ AJ94	West	North 1◆	East 1NT	
Board: 373 Dealer: S Vul: Both North HCP: 9	North:  ♠ Q10753  ♥ Q10	South:  ♠ K4  ▼ AJ963		North		South 1♥
South HCP: 12 Contract: 2♠ N	♦ 65 ♣ KQ65	◆ 1092 ◆ A87	1NT	2♠	AP	
Board: 374 Dealer: N	North: ♠ KJ54	South: <b>♠</b> Q1087	West	North 1		South Pass
Vul: None North HCP: 13 South HCP: 9 Contract: 2♠ S	<ul><li>▼ 3</li><li>◆ Q9875</li><li>◆ AK5</li></ul>	▼ AJ107 ◆ J64 ◆ J7	2♦ Pass AP	Pass X	2♥ Pass	Pass 2♣
Board: 375 Dealer: S	North:	South:	West	North	Fact	South
Vul: EW North HCP: 8 South HCP: 14	◆ J74 ▼ Q10432 ◆ 2 ◆ KQ102	♣ AQ1086 ♥ AK876 ♦ J104	1NT		AP	1 <b>♠</b>

Board: 371 Dealer: S Vul: NS HCP: 12	<ul><li>▲ A875</li><li>▼ A976</li><li>◆ KJ</li><li>♣ 973</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 372 Dealer: N Vul: EW HCP: 9	<ul><li>↑732</li><li>↑ A8765</li><li>↑8</li><li>♠ AJ94</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 373 Dealer: S Vul: Both HCP: 12	<ul><li>★ K4</li><li>✓ AJ963</li><li>◆ 1092</li><li>◆ A87</li></ul>	West Bids 1NT if possible. You bid first.
Board: 374 Dealer: N Vul: None HCP: 9	<ul><li>♣ Q1087</li><li>♥ AJ107</li><li>♦ J64</li><li>♣ J7</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 375 Dealer: S Vul: EW HCP: 14	<ul><li>AQ1086</li><li>✓ AK876</li><li>✓ J104</li><li>✓ —</li></ul>	West Bids 1NT if possible. You bid first.

Board: 371 Dealer: S Vul: NS	North: <b>♠</b> 6 <b>♥</b> KJ42	South: ♠ A875 ▼ A976		North		1♣
North HCP: 9 South HCP: 12 Contract: 2♠ W	◆ Q6532 ◆ K104	◆ K.J ◆ 973	1NT 2♠	Pass AP	2♥	Pass
Board: 372 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 1N E	North:  ♠ KQJ10  ♥ 4  ♠ KJ72  ♣ Q862	South:  ♠ 732  ♥ A8765  ♠ 8  ♠ AJ94	West	North 1◆	East 1NT	
Board: 373 Dealer: S Vul: Both North HCP: 9	North:  ♠ Q10753  ♥ Q10	South:  ♠ K4  ▼ AJ963		North		South 1♥
South HCP: 12 Contract: 2♠ N	♦ 65 ♣ KQ65	◆ 1092 ◆ A87	1NT	2♠	AP	
Board: 374 Dealer: N	North: ♠ KJ54	South: <b>♠</b> Q1087	West	North 1		South Pass
Vul: None North HCP: 13 South HCP: 9 Contract: 2♠ S	<ul><li>▼ 3</li><li>◆ Q9875</li><li>◆ AK5</li></ul>	▼ AJ107 ◆ J64 ◆ J7	2♦ Pass AP	Pass X	2♥ Pass	Pass 2♣
Board: 375 Dealer: S	North:	South:	West	North	Fact	South
Vul: EW North HCP: 8 South HCP: 14	◆ J74 ▼ Q10432 ◆ 2 ◆ KQ102	♣ AQ1086 ♥ AK876 ♦ J104	1NT		AP	1 <b>♠</b>

Board: 376 Dealer: N Vul: Both HCP: 13	<ul><li>★ K2</li><li>▼ A876</li><li>◆ AQ962</li><li>◆ 102</li></ul>	East Bids 1NT if possible. You bid first.
Board: 377 Dealer: S Vul: None HCP: 7	♦ 87 ▼ AQ9532 ◆ 1072 ♣ J2	West Bids 1NT if possible.  Partner bids first.
Board: 378 Dealer: N Vul: NS HCP: 16	<ul><li>★ KJ632</li><li>★ K</li><li>★ A10865</li><li>★ KQ</li></ul>	East Bids 1NT if possible. You bid first.
Board: 379 Dealer: S Vul: Both HCP: 12	<ul><li>♣ QJ82</li><li>♥ AQJ</li><li>◆ 865</li><li>♣ Q107</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible.  Partner bids first.
Board: 380 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ9532</li><li>▼ AJ</li><li>◆ 93</li><li>◆ Q62</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.

Board: 376 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ K2  ♥ A876  ♠ AQ962  ♣ 102	South:  ♠ Q1087  ♥ QJ32  ♦ 108  ♣ QJ4	West	North 1◆	East 1NT	
Board: 377 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 3♥ N	North:  ♠ 87  ▼ AQ9532  ♠ 1072  ♣ J2	South:  ♣ J62  ♥ K1076  ♣ A93  ♣ AQ7	West 1NT AP	North 2♥	East Pass	South 1♣ 3♥
Board: 378 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 3♠ N	North:  ♠ KJ632  ♥ K  ♠ A10865  ♠ KQ	South:  ♠ Q98  ♥ Q74  ♠ QJ72  ♣ 853	West Pass	North 1♠ 3♠	East 1NT AP	
Board: 379 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3 S	North:  ♠ QJ82  ♥ AQJ  ♠ 865  ♠ Q107	South:  ♠ K10  ♥ K10  ♠ KQ943  ♣ J865	West 1NT AP	North X	East 2◆	South 1 → 3 ♣
Board: 380 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 4♥ E	North:  ♠ KQ9532  ♥ AJ  ♦ 93  ♣ Q62	South:	West  4•¹ 1. Texa	North 1♠ Pass		South Pass AP

Board: 376 Dealer: N Vul: Both HCP: 8	<ul><li>♣ Q1087</li><li>♥ QJ32</li><li>◆ 108</li><li>♣ QJ4</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 377 Dealer: S Vul: None HCP: 14	<ul><li> ♣ J62</li><li> ♥ K1076</li><li> ♠ A93</li><li> ♣ AQ7</li></ul>	West Bids 1NT if possible. You bid first.
Board: 378 Dealer: N Vul: NS HCP: 7	<ul><li>♣ Q98</li><li>♥ Q74</li><li>◆ QJ72</li><li>♣ 853</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 379 Dealer: S Vul: Both HCP: 12	<ul><li>★K10</li><li>★K10</li><li>★KQ943</li><li>★J865</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 380 Dealer: N Vul: None HCP: 5	<b>♦</b> 8 <b>♥</b> 105 <b>•</b> Q8642 <b>♣</b> K10753	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.

Board: 376 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ K2  ♥ A876  ♠ AQ962  ♣ 102	South:  ♠ Q1087  ♥ QJ32  ♦ 108  ♣ QJ4	West	North 1◆	East 1NT	
Board: 377 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 3♥ N	North:  ♠ 87  ▼ AQ9532  ♠ 1072  ♣ J2	South:  ♣ J62  ♥ K1076  ♣ A93  ♣ AQ7	West 1NT AP	North 2♥	East Pass	South 1♣ 3♥
Board: 378 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 3♠ N	North:  ♠ KJ632  ♥ K  ♠ A10865  ♠ KQ	South:  ♠ Q98  ♥ Q74  ♠ QJ72  ♣ 853	West Pass	North 1♠ 3♠	East 1NT AP	
Board: 379 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 3 S	North:  ♠ QJ82  ♥ AQJ  ♠ 865  ♠ Q107	South:  ♠ K10  ♥ K10  ♠ KQ943  ♣ J865	West 1NT AP	North X	East 2◆	South 1 → 3 ♣
Board: 380 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 4♥ E	North:  ♠ KQ9532  ♥ AJ  ♦ 93  ♣ Q62	South:	West  4•¹ 1. Texa	North 1♠ Pass		South Pass AP

Board: 381 Dealer: S Vul: NS HCP: 9	<ul><li>♣ Q9752</li><li>♥ KJ96</li><li>◆ 87</li><li>♣ QJ</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 382 Dealer: N Vul: EW HCP: 14	<b>♠</b> Q <b>♥</b> K9832 <b>♦</b> K1087 <b>♣</b> AQ3	East Bids 1NT if possible. You bid first.
Board: 383 Dealer: S Vul: None HCP: 9	<ul><li>105</li><li>✓ K762</li><li>✓ J9</li><li>✓ KQ1087</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 384 Dealer: N Vul: NS HCP: 12	<ul><li>★ A62</li><li>▼ J94</li><li>◆ K104</li><li>◆ A862</li></ul>	East Bids 1NT if possible. You bid first.
Board: 385 Dealer: S Vul: EW HCP: 5	<ul><li>♦ 985</li><li>♥ Q10852</li><li>♦ 2</li><li>♣ QJ64</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 381 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 4 N	North:  ♠ Q9752  ♥ KJ96  ♠ 87  ♠ QJ	South:  ♠ 1064  ♥ A5  ♠ AJ6  ♣ A6543	West 1NT Pass	North 2♣ 4♣		South 1♣ 3♠
Board: 382 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 1N E	North:  ♠ Q  ♥ K9832  ♠ K1087  ♣ AQ3	South:  ♠ AK 1054  ♥ 10  ♦ J942  ♣ 1074	West	North 1♥	East 1NT	
Board: 383 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 1N W	North:  ♠ 105  ♥ K762  ♠ J9  ♠ KQ1087	South:  ♠ AJ87  ♥ 109  ♠ K1085  ♠ A95	West 1NT	North AP	East	South 1♦
Board: 384 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ A62  ♥ J94  ♠ K104  ♠ A862	South:  ♠ K8753  ♥ K876  ♦ J3  ♣ 109	West	North 1♣	East 1NT	
Board: 385 Dealer: S Vul: EW North HCP: 5 South HCP: 17 Contract: 3♠ S	North:	South:  ♠ KJ432  ♥ J7  ♠ KQ64  ♣ AK	West 1NT AP	North 2♣	East Pass	1♠

Board: 381 Dealer: S Vul: NS HCP: 13	<ul><li>▲ 1064</li><li>♥ A5</li><li>◆ AJ6</li><li>▲ A6543</li></ul>	West Bids 1NT if possible. You bid first.
Board: 382 Dealer: N Vul: EW HCP: 8	<ul><li>★ AK1054</li><li>▼ 10</li><li>◆ J942</li><li>◆ 1074</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 383 Dealer: S Vul: None HCP: 12	<ul><li>▲ AJ87</li><li>▼ 109</li><li>◆ K1085</li><li>▲ A95</li></ul>	West Bids 1NT if possible. You bid first.
Board: 384 Dealer: N Vul: NS HCP: 7	<ul><li>★ K8753</li><li>★ K876</li><li>◆ J3</li><li>◆ 109</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 385 Dealer: S Vul: EW HCP: 17	<ul><li>★ KJ432</li><li>♥ J7</li><li>♦ KQ64</li><li>★ AK</li></ul>	West Bids 1NT if possible. You bid first.

Board: 381 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 4 N	North:  ♠ Q9752  ♥ KJ96  ♠ 87  ♠ QJ	South:  ♠ 1064  ♥ A5  ♠ AJ6  ♣ A6543	West 1NT Pass	North 2♣ 4♣		South 1♣ 3♠
Board: 382 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 1N E	North:  ♠ Q  ♥ K9832  ♠ K1087  ♣ AQ3	South:  ♠ AK 1054  ♥ 10  ♦ J942  ♣ 1074	West	North 1♥	East 1NT	
Board: 383 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 1N W	North:  ♠ 105  ♥ K762  ♠ J9  ♠ KQ1087	South:  ♠ AJ87  ♥ 109  ♠ K1085  ♠ A95	West 1NT	North AP	East	South 1♦
Board: 384 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ A62  ♥ J94  ♠ K104  ♠ A862	South:  ♠ K8753  ♥ K876  ♦ J3  ♣ 109	West	North 1♣	East 1NT	
Board: 385 Dealer: S Vul: EW North HCP: 5 South HCP: 17 Contract: 3♠ S	North:	South:  ♠ KJ432  ♥ J7  ♠ KQ64  ♣ AK	West 1NT AP	North 2♣	East Pass	1♠

Board: 386 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQ43</li><li>★ A92</li><li>★ 2</li><li>★ KQJ87</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. West Bids 5♠ if possible. You bid first.
Board: 387 Dealer: S Vul: NS HCP: 5	<ul><li>1072</li><li>★ A862</li><li>→ J104</li><li>♣ 974</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 388 Dealer: N Vul: EW HCP: 13	<ul><li>★ K1032</li><li>★ AK102</li><li>◆ QJ64</li><li>◆ 2</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 389 Dealer: S Vul: Both HCP: 5	<ul><li>★ K9732</li><li>▼ 104</li><li>◆ Q974</li><li>◆ 42</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 390 Dealer: N Vul: None HCP: 13	<ul><li>♣ AJ765</li><li>♥ K7</li><li>◆ J1043</li><li>♣ A3</li></ul>	East Bids 1NT if possible. West Doubles 3♠ if possible. East Bids 4♠ if possible. You bid first.

Board: 386 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 5•X E	North:  ♠ KQ43  ♥ A92  ♠ 2  ♣ KQJ87	South:  ♠ A1052  ♥ Q10743  ♠ 6  ♣ 1053	3♣¹ Pass 4♦ 5♦ AP		1NT 3◆² Pass Pass Pass	Pass Pass 3♥ 4♥
Board: 387 Dealer: S Vul: NS North HCP: 5 South HCP: 13 Contract: 1N W	North:  ♠ 1072  ♥ A862  ♦ J104  ♣ 974	South:  ♠ KQJ96  ♥ K97  ♦ 95  ♣ A65	West 1NT	North AP	East	South 1♣
Board: 388 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 2♠ E	North:  ♠ K1032  ♥ AK102  ♠ QJ64  ♣ 2	South:	West 2♥	North 1 Pass		South Pass AP
Board: 389 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 1N W	North:  ★ K9732  ▼ 104  ◆ Q974  ♣ 42	South:  ♠ QJ6  ♥ K8762  ♠ AJ  ♣ J86	West 1NT	North AP	East	South 1♥
Board: 390 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 4 • E	North:  ♠ AJ765  ♥ K7  ♦ J1043  ♠ A3	South:  ♠ Q1032  ♥ J963  ♠ 6  ♣ J1098	West X	North 1♠ Pass	East 1NT 4•	

Board: 386 Dealer: N Vul: Both HCP: 6	<ul> <li>A1052</li> <li>♥ Q10743</li> <li>6</li> <li>1053</li> </ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. West Bids 4♦ if possible. West Bids 5♦ if possible. Partner bids first.
Board: 387 Dealer: S Vul: NS HCP: 13	<ul><li>★ KQJ96</li><li>▼ K97</li><li>◆ 95</li><li>◆ A65</li></ul>	West Bids 1NT if possible. You bid first.
Board: 388 Dealer: N Vul: EW HCP: 8	<b>♦</b> 8 <b>♥</b> Q9753 <b>♦</b> 53 <b>♣</b> KQJ94	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 389 Dealer: S Vul: Both HCP: 12	<ul><li>♣ QJ6</li><li>♥ K8762</li><li>◆ AJ</li><li>♣ J86</li></ul>	West Bids 1NT if possible. You bid first.
Board: 390 Dealer: N Vul: None HCP: 4	<ul><li>♣ Q1032</li><li>♥ J963</li><li>♦ 6</li><li>♣ J1098</li></ul>	East Bids 1NT if possible. West Doubles 3♠ if possible. East Bids 4♠ if possible.  Partner bids first.

Board: 386 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 5•X E	North:  ♠ KQ43  ♥ A92  ♠ 2  ♣ KQJ87	South:  ♠ A1052  ♥ Q10743  ♠ 6  ♣ 1053	3♣¹ Pass 4♦ 5♦ AP		1NT 3◆² Pass Pass Pass	Pass Pass 3♥ 4♥
Board: 387 Dealer: S Vul: NS North HCP: 5 South HCP: 13 Contract: 1N W	North:  ♠ 1072  ♥ A862  ♦ J104  ♣ 974	South:  ♠ KQJ96  ♥ K97  ♦ 95  ♣ A65	West 1NT	North AP	East	South 1♣
Board: 388 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 2♠ E	North:  ♠ K1032  ♥ AK102  ♠ QJ64  ♣ 2	South:	West 2♥	North 1 Pass		South Pass AP
Board: 389 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 1N W	North:  ★ K9732  ▼ 104  ◆ Q974  ♣ 42	South:  ♠ QJ6  ♥ K8762  ♠ AJ  ♣ J86	West 1NT	North AP	East	South 1♥
Board: 390 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 4 • E	North:  ♠ AJ765  ♥ K7  ♦ J1043  ♠ A3	South:  ♠ Q1032  ♥ J963  ♠ 6  ♣ J1098	West X	North 1♠ Pass	East 1NT 4•	

Board: 391 Dealer: S Vul: EW HCP: 6	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 392 Dealer: N Vul: Both HCP: 13	<ul><li>A754</li><li>✓ AQ832</li><li>✓ Q</li><li>✓ J86</li></ul>	East Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 393 Dealer: S Vul: None HCP: 7	<ul><li>♠ 6</li><li>♥ AJ953</li><li>♠ Q983</li><li>♠ 862</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 394 Dealer: N Vul: NS HCP: 12	<ul><li>4</li><li>✓ K96</li><li>◆ A109532</li><li>◆ KQ9</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 395 Dealer: S Vul: Both HCP: 8	<ul><li>◆ 93</li><li>♥ —</li><li>◆ KJ963</li><li>◆ A107542</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 391 Dealer: S Vul: EW North HCP: 6	North: <b>♣</b> J943 <b>♥</b> KQ7532	South:  ♠ AQ1075  ♥ 108  ♠ A		North		South 1♠
South HCP: 17 Contract: 3♠ S	♦ 864 ♣ —	<b>♦</b> AQJ73	1NT	3♠	AP	
Board: 392 Dealer: N	North: ♠ A754	South: ♠ QJ93	West	North	East	South
Vul: Both North HCP: 13 South HCP: 6 Contract: 3 \( \) W	<ul><li>✓ AQ832</li><li>✓ Q</li><li>◆ J86</li></ul>	<ul><li>764</li><li>▶ J97</li><li>▶ Q54</li></ul>	3♦	1♥ AP	1NT	2♥
Board: 393 Dealer: S Vul: None	North: ♠ 6 ♥ AJ953	South: ♠ A754 ▼ 102	West	North	East	South 1♣
North HCP: 7 South HCP: 13 Contract: 1N W	◆ Q983 <b>◆</b> 862	◆ AJ2 ◆ KJ93	1NT	AP		
Board: 394 Dealer: N	North: ♠ 4	South: ♠ A9732	West	North		
Vul: NS North HCP: 12 South HCP: 8 Contract: 3♥ E	<ul><li>★ K96</li><li>★ A109532</li><li>★ KQ9</li></ul>	<ul><li>▼ 10</li><li>◆ 864</li><li>◆ A742</li></ul>	2 <b>♦</b> 3 <b>♥</b>	1♦ X AP	1N1 2♥	Pass Pass
Board: 395 Dealer: S	North: ♠ 93	South: ♠ AQJ85	West	North	East	South 1♠
Vul: Both North HCP: 8 South HCP: 14 Contract: 3♣ N	<ul><li>▼ —</li><li>♦ KJ963</li><li>♠ A107542</li></ul>	♥ QJ84 ♦ 8 ♠ KJ9	1NT Pass AP	2 <b>♣</b> 2 <b>♠</b>	Pass Pass	2 <b>♥</b> 3♣

Board: 391 Dealer: S Vul: EW HCP: 17	<ul><li>AQ1075</li><li>▼ 108</li><li>A</li><li>AQJ73</li></ul>	West Bids 1NT if possible. You bid first.
Board: 392 Dealer: N Vul: Both HCP: 6	<ul><li>♣ QJ93</li><li>♥ 764</li><li>◆ J97</li><li>♣ Q54</li></ul>	East Bids 1NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 393 Dealer: S Vul: None HCP: 13	<ul><li>♠ A754</li><li>♥ 102</li><li>♠ AJ2</li><li>♠ KJ93</li></ul>	West Bids 1NT if possible. You bid first.
Board: 394 Dealer: N Vul: NS HCP: 8	<ul><li>★ A9732</li><li>▼ 10</li><li>◆ 864</li><li>♣ A742</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 395 Dealer: S Vul: Both HCP: 14	<ul><li>AQJ85</li><li>♥ QJ84</li><li>8</li><li>KJ9</li></ul>	West Bids 1NT if possible. You bid first.

Board: 391 Dealer: S Vul: EW North HCP: 6	North: <b>♣</b> J943 <b>♥</b> KQ7532	South:  ♠ AQ1075  ♥ 108  ♠ A		North		South 1♠
South HCP: 17 Contract: 3♠ S	♦ 864 ♣ —	<b>♦</b> AQJ73	1NT	3♠	AP	
Board: 392 Dealer: N	North: ♠ A754	South: ♠ QJ93	West	North	East	South
Vul: Both North HCP: 13 South HCP: 6 Contract: 3 \( \) W	<ul><li>✓ AQ832</li><li>✓ Q</li><li>◆ J86</li></ul>	<ul><li>764</li><li>▶ J97</li><li>▶ Q54</li></ul>	3♦	1♥ AP	1NT	2♥
Board: 393 Dealer: S Vul: None	North: ♠ 6 ♥ AJ953	South: ♠ A754 ▼ 102	West	North	East	South 1♣
North HCP: 7 South HCP: 13 Contract: 1N W	◆ Q983 <b>◆</b> 862	◆ AJ2 ◆ KJ93	1NT	AP		
Board: 394 Dealer: N	North: ♠ 4	South: ♠ A9732	West	North		
Vul: NS North HCP: 12 South HCP: 8 Contract: 3♥ E	<ul><li>★ K96</li><li>★ A109532</li><li>★ KQ9</li></ul>	<ul><li>▼ 10</li><li>◆ 864</li><li>◆ A742</li></ul>	2 <b>♦</b> 3 <b>♥</b>	1♦ X AP	1N1 2♥	Pass Pass
Board: 395 Dealer: S	North: ♠ 93	South: ♠ AQJ85	West	North	East	South 1♠
Vul: Both North HCP: 8 South HCP: 14 Contract: 3♣ N	<ul><li>▼ —</li><li>♦ KJ963</li><li>♠ A107542</li></ul>	♥ QJ84 ♦ 8 ♠ KJ9	1NT Pass AP	2 <b>♣</b> 2 <b>♠</b>	Pass Pass	2 <b>♥</b> 3♣

Board: 396 Dealer: N Vul: None HCP: 12	<b>★</b> KQJ764 <b>♥</b> 876 <b>♦</b> Q76	East Bids 1NT if possible. West Doubles Pass if possible. East Bids 3♣ if possible. East Doubles Pass if possible. You bid first.
Board: 397 Dealer: S Vul: NS HCP: 5	<ul><li>★KQ8753</li><li>♥ 9</li><li>♦ 64</li><li>★ 8762</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. East Bids 3♦ if possible. East Doubles 3♠ if possible. West Bids 4♦ if possible.  Partner bids first.
Board: 398 Dealer: N Vul: EW HCP: 13	<ul><li>AQ1043</li><li>Q64</li><li>53</li><li>AJ7</li></ul>	East Bids 1NT if possible. You bid first.
Board: 399 Dealer: S Vul: None HCP: 9	<ul><li>◆ Q102</li><li>◆ Q1054</li><li>◆ AJ93</li><li>◆ 96</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 400 Dealer: N Vul: NS HCP: 13	<ul><li>AJ9</li><li>✓ AQ104</li><li>109</li><li>✓ Q975</li></ul>	East Bids 1NT if possible. You bid first.

Board: 396 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 3•X N	North:  ♠ KQJ764  ♥ 876  ♠ A  ♣ Q76	South:	West Pass X Pass	North 1♠ 2♠ Pass Pass	1NT	South Pass Pass 3 AP
Board: 397 Dealer: S Vul: NS North HCP: 5 South HCP: 13 Contract: 4 • E	North:  ♠ KQ8753  ♥ 9  • 64  ♣ 8762	South:  ♠ —  ▼ A108743  • Q3  • AQJ95		North Pass Pass 3 4 AP	2♣¹ 3♦ X	1♥ 3♣ Pass Pass
Board: 398 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 2 N	North:  ♠ AQ1043  ♥ Q64  ♦ 53  ♣ AJ7	South:  ◆ 962  ▼ 982  ◆ QJ92  ◆ K98	West AP	North 1♠	East 1NT	
Board: 399 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 4•X E	North:  ♠ Q102  ♥ Q1054  ♠ AJ93  ♣ 96	South:  ♠ AJ  ♥ AJ983  ♠ Q76  ♣ 1075	West  1NT Pass AP		East 2♠ 4♠	South 1♥ Pass X
Board: 400 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ AJ9  ♥ AQ104  ♦ 109  ♣ Q975	South:  ♠ Q764  ♥ J972  ♠ AJ532  ♣ —	West	North 1♣	East 1NT	

Board: 396 Dealer: N Vul: None HCP: 7	<ul><li>★ 52</li><li>♥ QJ104</li><li>◆ KJ952</li><li>★ 93</li></ul>	East Bids 1NT if possible. West Doubles Pass if possible. East Bids 3♣ if possible. East Doubles Pass if possible. Partner bids first.
Board: 397 Dealer: S Vul: NS HCP: 13	<ul><li>♣—</li><li>★ A108743</li><li>◆ Q3</li><li>♣ AQJ95</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. East Bids 3♦ if possible. East Doubles 3♠ if possible. West Bids 4♦ if possible.  You bid first.
Board: 398 Dealer: N Vul: EW HCP: 6	<ul><li>♦ 962</li><li>♥ 982</li><li>♦ QJ92</li><li>♦ K98</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 399 Dealer: S Vul: None HCP: 12	<ul><li>AJ</li><li>✓ AJ983</li><li>✓ Q76</li><li>№ 1075</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 400 Dealer: N Vul: NS HCP: 8	♣ Q764 ♥ J972 ♦ AJ532	East Bids 1NT if possible.  Partner bids first.
1101.0	<b>☆</b> —	

Board: 396 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 3•X N	North:  ♠ KQJ764  ♥ 876  ♠ A  ♣ Q76	South:	West Pass X Pass	North 1♠ 2♠ Pass Pass	1NT	South Pass Pass 3 AP
Board: 397 Dealer: S Vul: NS North HCP: 5 South HCP: 13 Contract: 4 • E	North:  ♠ KQ8753  ♥ 9  • 64  ♣ 8762	South:  ♠ —  ▼ A108743  • Q3  • AQJ95		North Pass Pass 3 4 AP	2♣¹ 3♦ X	1♥ 3♣ Pass Pass
Board: 398 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 2 N	North:  ♠ AQ1043  ♥ Q64  ♦ 53  ♣ AJ7	South:  ◆ 962  ▼ 982  ◆ QJ92  ◆ K98	West AP	North 1♠	East 1NT	
Board: 399 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 4•X E	North:  ♠ Q102  ♥ Q1054  ♠ AJ93  ♣ 96	South:  ♠ AJ  ♥ AJ983  ♠ Q76  ♣ 1075	West  1NT Pass AP		East 2♠ 4♠	South 1♥ Pass X
Board: 400 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ AJ9  ♥ AQ104  ♦ 109  ♣ Q975	South:  ♠ Q764  ♥ J972  ♠ AJ532  ♣ —	West	North 1♣	East 1NT	

Board: 401 Dealer: S Vul: EW HCP: 5	♣— <b>V</b> KQ8754 <b>•</b> 108743 <b>•</b> 103	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 402 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q1054</li><li>♥ AQ4</li><li>♦ QJ1065</li></ul>	East Bids 1NT if possible. East Doubles Pass if possible. You bid first.
Board: 403 Dealer: S Vul: NS HCP: 9	<ul><li>★ KQJ64</li><li>▼ 86</li><li>◆ 65</li><li>◆ QJ103</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 404 Dealer: N Vul: EW HCP: 13	<ul><li>♣ Q3</li><li>♥ AJ93</li><li>◆ AQ75</li><li>♣ 1073</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 405 Dealer: S Vul: Both HCP: 9	♣ 5 ♥ A8752 ♦ 985 ♣ KQ105	West Bids 1NT if possible.  Partner bids first.

Board: 401 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 2♠ W	North:  ♠ —  ▼ KQ8754  • 108743  • 103	South:  ♠ J1054  ♥ 6  ♠ AJ2  ♣ AQ976		North Pass AP	East 2♥	South 1♣ Pass
Board: 402 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 4•X S	North:  ♠ Q1054  ♥ AQ4  ♦ J  ♣ QJ1065	South:  ♠ A9763  ♥ K10  ♠ Q8653  ♣ 8	West Pass Pass	North 1♣ 3♠ Pass	East 1NT Pass X	2♠
Board: 403 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 4 N	North:  ♠ KQJ64  ♥ 86  ♠ 65  ♣ QJ103	South:  ♠ A973  ♥ AQ1092  ♠ 10  ♠ A96	West 1NT AP	North 2♣	East Pass	1♥
Board: 404 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 2♠ E	North:  ♠ Q3  ♥ AJ93  ♠ AQ75  ♣ 1073	South:  ♠ A1094  ♥ Q10852  ♠ 62  ♠ 84	West 2♥	North 1  Pass	East 1NT 2♠	South Pass AP
Board: 405 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 4 N	North:  ◆ 5  ▼ A8752  ◆ 985  ♣ KQ105	South:  ♠ AQ964  ♥ QJ103  ♠ KQ74  ♣ —	West 1NT Pass 1. Splin	4♥	East Pass AP	1♠

Board: 401 Dealer: S Vul: EW HCP: 12	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 402 Dealer: N Vul: Both HCP: 9	<ul><li>★ A9763</li><li>▼ K10</li><li>◆ Q8653</li><li>★ 8</li></ul>	East Bids 1NT if possible. East Doubles Pass if possible. Partner bids first.
Board: 403 Dealer: S Vul: NS HCP: 14	<ul><li>★ A973</li><li>▼ AQ1092</li><li>◆ 10</li><li>◆ A96</li></ul>	West Bids 1NT if possible. You bid first.
Board: 404 Dealer: N Vul: EW HCP: 6	<ul><li>★ A1094</li><li>♥ Q10852</li><li>♦ 62</li><li>★ 84</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 405 Dealer: S Vul: Both HCP: 14	<ul><li>AQ964</li><li>QJ103</li><li>KQ74</li><li>Mathematical Experiments</li></ul>	West Bids 1NT if possible. You bid first.

Board: 401 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 2♠ W	North:  ♠ —  ▼ KQ8754  • 108743  • 103	South:  ♠ J1054  ♥ 6  ♠ AJ2  ♣ AQ976		North Pass AP	East 2♥	South 1♣ Pass
Board: 402 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 4•X S	North:  ♠ Q1054  ♥ AQ4  ♦ J  ♣ QJ1065	South:  ♠ A9763  ♥ K10  ♠ Q8653  ♣ 8	West Pass Pass	North 1♣ 3♠ Pass	East 1NT Pass X	2♠
Board: 403 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 4 N	North:  ♠ KQJ64  ♥ 86  ♠ 65  ♣ QJ103	South:  ♠ A973  ♥ AQ1092  ♠ 10  ♠ A96	West 1NT AP	North 2♣	East Pass	1♥
Board: 404 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 2♠ E	North:  ♠ Q3  ♥ AJ93  ♠ AQ75  ♣ 1073	South:  ♠ A1094  ♥ Q10852  ♠ 62  ♠ 84	West 2♥	North 1  Pass	East 1NT 2♠	South Pass AP
Board: 405 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 4 N	North:  ◆ 5  ▼ A8752  ◆ 985  ♣ KQ105	South:  ♠ AQ964  ♥ QJ103  ♠ KQ74  ♣ —	West 1NT Pass 1. Splin	4♥	East Pass AP	1♠

Board: 406 Dealer: N Vul: None HCP: 14	<ul><li>◆ 9654</li><li>♥ A6</li><li>◆ A108</li><li>◆ KQJ8</li></ul>	East Bids 1NT if possible. You bid first.
Board: 407 Dealer: S Vul: EW HCP: 5	<ul><li>♣ Q96</li><li>♥ 10862</li><li>◆ J96</li><li>♣ Q53</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 408 Dealer: N Vul: Both HCP: 12	<b>♦</b> K <b>♥</b> KQJ1073 <b>♦</b> 2 <b>♣</b> K10652	East Bids 1NT if possible. You bid first.
Board: 409 Dealer: S Vul: None HCP: 7	<b>♦</b> 6 <b>∨</b> K10873 <b>♦</b> J2 <b>♠</b> K10873	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. West Doubles 5♦ if possible. Partner bids first.
Board: 410 Dealer: N Vul: NS HCP: 13	<ul><li>★ K1083</li><li>★ K432</li><li>★ KQJ</li><li>★ J3</li></ul>	East Bids 1NT if possible. You bid first.

Board: 406 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 4 S	North:	South:  ♠ QJ7  ▼ KQ109732  ♠ 2  ♣ 105	West AP	North 1♣	East 1NT	
Board: 407 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 2♠ S	North:  ♠ Q96  ♥ 10862  ♦ J96  ♠ Q53	South:  ♠ AJ752  ♥ 743  ♠ A10  ♠ KJ9	West 1NT	North 2♣	East AP	South 1♣
Board: 408 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 2 N	North:  ♠ K  ♥ KQJ1073  ♠ 2  ♠ K10652	South:  ♠ Q10642  ♥ 8  ♠ Q1098  ♠ A97	West Pass	North 1♥ 2♥		South Pass
Board: 409 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 5•X S	North:  ♠ 6  ♥ K10873  ♦ J2  ♠ K10873	South:  ♠ AQ  ♥ 62  ♠ AQ109743  ♣ 52	West  1NT 3♠  X	North Pass 4 AP	East 2♥ 4♠	South 1 → 3 → 5 →
Board: 410 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♠ K1083  ♥ K432  ♠ KQJ  ♣ J3	South:  ♠ Q752  ♥ A765  ♦ 1097  ♣ 84	West	North 1◆	East 1NT	

Board: 406 Dealer: N Vul: None HCP: 8	♣ QJ7 ♥ KQ109732 ♦ 2 ♣ 105	East Bids 1NT if possible.  Partner bids first.
Board: 407 Dealer: S Vul: EW HCP: 13	<ul><li>AJ752</li><li>√743</li><li>A10</li><li>KJ9</li></ul>	West Bids 1NT if possible. You bid first.
Board: 408 Dealer: N Vul: Both HCP: 8	<ul><li>◆ Q10642</li><li>♥ 8</li><li>◆ Q1098</li><li>◆ A97</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 409 Dealer: S Vul: None HCP: 12	<ul><li>AQ</li><li>✓ 62</li><li>AQ109743</li><li>✓ 52</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. West Doubles 5♦ if possible. You bid first.
Board: 410 Dealer: N Vul: NS HCP: 6	<ul><li>♣ Q752</li><li>♥ A765</li><li>♦ 1097</li><li>♣ 84</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 406 Dealer: N Vul: None North HCP: 14 South HCP: 8 Contract: 4 S	North:	South:  ♠ QJ7  ▼ KQ109732  ♠ 2  ♣ 105	West AP	North 1♣	East 1NT	
Board: 407 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 2♠ S	North:  ♠ Q96  ♥ 10862  ♦ J96  ♠ Q53	South:  ♠ AJ752  ♥ 743  ♠ A10  ♠ KJ9	West 1NT	North 2♣	East AP	South 1♣
Board: 408 Dealer: N Vul: Both North HCP: 12 South HCP: 8 Contract: 2 N	North:  ♠ K  ♥ KQJ1073  ♠ 2  ♠ K10652	South:  ♠ Q10642  ♥ 8  ♠ Q1098  ♠ A97	West Pass	North 1♥ 2♥		South Pass
Board: 409 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 5•X S	North:  ♠ 6  ♥ K10873  ♦ J2  ♠ K10873	South:  ♠ AQ  ♥ 62  ♠ AQ109743  ♣ 52	West  1NT 3♠  X	North Pass 4 AP	East 2♥ 4♠	South 1 → 3 → 5 →
Board: 410 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♠ K1083  ♥ K432  ♠ KQJ  ♣ J3	South:  ♠ Q752  ♥ A765  ♦ 1097  ♣ 84	West	North 1◆	East 1NT	

Board: 411 Dealer: S Vul: Both HCP: 6	<ul><li>43</li><li>✓ A10983</li><li>◆ 84</li><li>♠ Q763</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 412 Dealer: N Vul: None HCP: 14	<ul><li>♣ J7</li><li>♥ KQJ109</li><li>◆ J5</li><li>♣ AQ96</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 413 Dealer: S Vul: NS HCP: 11	<ul><li>♣ QJ982</li><li>♥ 9</li><li>◆ AKJ4</li><li>♣ 1083</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 414 Dealer: N Vul: EW HCP: 13	<ul><li>▲ A86</li><li>▼ AJ95</li><li>◆ K9</li><li>▲ J1087</li></ul>	East Bids 1NT if possible. You bid first.
Board: 415 Dealer: S Vul: None HCP: 5	<ul><li>♠ Q7432</li><li>♥ 85</li><li>♦ 105</li><li>♠ QJ73</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 411 Dealer: S Vul: Both	North: <b>♦</b> 43	South: ♠ KQJ10875		North		1♠
North HCP: 6 South HCP: 13 Contract: 3♠ S	◆ A10983 ◆ 84 ◆ Q763	♥ 62 ♦ A5 ♣ K5	1NT 3♦ AP	Pass Pass	Pass Pass	2 <b>♠</b> 3 <b>♠</b>
Board: 412 Dealer: N Vul: None	North: ♠ J7	South: ♠ Q3 ♥ 654	West 2♥	North 1♥ Pass		South Pass Pass
North HCP: 14 South HCP: 4	<ul><li>▼ KQJ109</li><li>◆ J5</li></ul>	◆ Q9743	2 <b>▼</b> 4 <b>♠</b>	AP	34	1 ass
Contract: 4♠ E	<b>♣</b> AQ96	<b>♣</b> 1084	1. Supe	er accep	tance a	ıfter NT
Board: 413 Dealer: S Vul: NS North HCP: 11 South HCP: 13	North: ♠ QJ982 ♥ 9 ♠ AKJ4	South:  ♠ K63  ♥ A32  ♦ 102	West 1NT	North 2♠	East AP	South 1♣
Contract: 2♠ N	<b>♣</b> 1083	♣ KQJ76				
Board: 414 Dealer: N Vul: EW North HCP: 13 South HCP: 5 Contract: 1N E	North:  ♠ A86  ♥ AJ95  ♠ K9  ♣ J1087	South:  ♠ Q954  ♥ 83  ♠ QJ10832  ♠ 5	West	North 1♣	East 1NT	
Board: 415 Dealer: S Vul: None North HCP: 5	North:  ♠ Q7432  ♥ 85	South:  ♠ 6  ▼ AK972		North	East	South 1
South HCP: 16 Contract: 1N W	<ul><li>105</li><li>QJ73</li></ul>	◆ AJ732 <b>♣</b> A9	1NT	AP		

Board: 411 Dealer: S Vul: Both HCP: 13	<b>♣</b> KQJ10875 <b>♥</b> 62 <b>♦</b> A5 <b>♣</b> K5	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 412 Dealer: N Vul: None HCP: 4	<ul><li>Q3</li><li>♥ 654</li><li>◆ Q9743</li><li>◆ 1084</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 413 Dealer: S Vul: NS HCP: 13	<ul><li>★ K63</li><li>★ A32</li><li>★ 102</li><li>★ KQJ76</li></ul>	West Bids 1NT if possible. You bid first.
Board: 414 Dealer: N Vul: EW HCP: 5	<b>♦</b> Q954 <b>♥</b> 83 <b>♦</b> QJ10832 <b>♣</b> 5	East Bids 1NT if possible.  Partner bids first.
Board: 415 Dealer: S Vul: None HCP: 16	<ul><li>♠ 6</li><li>♥ AK972</li><li>♠ AJ732</li><li>♠ A9</li></ul>	West Bids 1NT if possible. You bid first.

Board: 411 Dealer: S Vul: Both	North: <b>♦</b> 43	South: ♠ KQJ10875		North		1♠
North HCP: 6 South HCP: 13 Contract: 3♠ S	◆ A10983 ◆ 84 ◆ Q763	♥ 62 ♦ A5 ♣ K5	1NT 3♦ AP	Pass Pass	Pass Pass	2 <b>♠</b> 3 <b>♠</b>
Board: 412 Dealer: N Vul: None	North: ♠ J7	South: ♠ Q3 ♥ 654	West 2♥	North 1♥ Pass		South Pass Pass
North HCP: 14 South HCP: 4	<ul><li>▼ KQJ109</li><li>◆ J5</li></ul>	◆ Q9743	2 <b>▼</b> 4 <b>♠</b>	AP	34	1 ass
Contract: 4♠ E	<b>♣</b> AQ96	<b>♣</b> 1084	1. Supe	er accep	tance a	ıfter NT
Board: 413 Dealer: S Vul: NS North HCP: 11 South HCP: 13	North: ♠ QJ982 ♥ 9 ♠ AKJ4	South:  ♠ K63  ♥ A32  ♦ 102	West 1NT	North 2♠	East AP	South 1♣
Contract: 2♠ N	<b>♣</b> 1083	♣ KQJ76				
Board: 414 Dealer: N Vul: EW North HCP: 13 South HCP: 5 Contract: 1N E	North:  ♠ A86  ♥ AJ95  ♠ K9  ♣ J1087	South:  ♠ Q954  ♥ 83  ♠ QJ10832  ♠ 5	West	North 1♣	East 1NT	
Board: 415 Dealer: S Vul: None North HCP: 5	North:  ♠ Q7432  ♥ 85	South:  ♠ 6  ▼ AK972		North	East	South 1
South HCP: 16 Contract: 1N W	<ul><li>105</li><li>QJ73</li></ul>	◆ AJ732 <b>♣</b> A9	1NT	AP		

Board: 416 Dealer: N Vul: NS HCP: 13	<ul><li>♣ Q104</li><li>♥ J43</li><li>◆ AQ953</li><li>♣ A10</li></ul>	East Bids 1NT if possible. You bid first.
Board: 417 Dealer: S Vul: EW HCP: 8	<ul><li>★ 762</li><li>♥ QJ75</li><li>★ 108</li><li>★ KQ93</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 418 Dealer: N Vul: Both HCP: 13	<ul><li>♣ J</li><li>♥ A962</li><li>♦ Q7</li><li>♣ KQJ543</li></ul>	East Bids 1NT if possible. You bid first.
Board: 419 Dealer: S Vul: NS HCP: 7	<b>♦</b> 8 <b>♥</b> A1085432 <b>♦</b> 7 <b>♣</b> QJ65	West Bids 1NT if possible.  Partner bids first.
Board: 420 Dealer: N Vul: EW HCP: 12	<b>♣</b> QJ <b>♥</b> J3 <b>♦</b> AQ106542 <b>♣</b> Q2	East Bids 1NT if possible. You bid first.

Board: 416 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 4 S	North:  ♠ Q104  ♥ J43  ♠ AQ953  ♣ A10	South:  ♠ AK62  ♥ Q10952  ♦ 10  ♠ 432	West Pass AP	North 1♦ 3♥	East 1NT Pass	2♥
Board: 417 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2♠ S	North:  ♠ 762  ♥ QJ75  • 108  ♣ KQ93	South:  ♠ AQ1053  ♥ K932  ♦ 93  ♣ A8	West 1NT	North 2♣	East AP	South 1♣
Board: 418 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 2 S	North:  ♣ J  ♥ A962  • Q7  ♣ KQJ543	South:  ♠ KQ94  ♥ Q8  ♠ A109654  ♣ 2	West AP	North 1♣	East 1NT	
Board: 419 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2 N	North:  ♠ 8  ▼ A1085432  ♠ 7  ♠ QJ65	South:  ♠ A7654  ♥ K97  ♦ J83  ♣ A7	West 1NT	North 2♥	East AP	South 1♠
Board: 420 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 2 N	North:  ♠ QJ  ♥ J3  ♠ AQ106542  ♠ Q2	South:  ♠ K654  ♥ K10862  ♦ —  ♣ J976	West Pass	North 1  2		South Pass

Board: 416 Dealer: N Vul: NS HCP: 9	<ul><li>AK62</li><li>♥ Q10952</li><li>10</li><li>432</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 417 Dealer: S Vul: EW HCP: 13	<ul><li>AQ1053</li><li>K932</li><li>93</li><li>A8</li></ul>	West Bids 1NT if possible. You bid first.
Board: 418 Dealer: N Vul: Both HCP: 11	<ul><li>★ KQ94</li><li>♥ Q8</li><li>◆ A109654</li><li>◆ 2</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 419 Dealer: S Vul: NS HCP: 12	<ul><li>★ A7654</li><li>♥ K97</li><li>◆ J83</li><li>◆ A7</li></ul>	West Bids 1NT if possible. You bid first.
Board: 420 Dealer: N Vul: EW HCP: 7	<ul><li>★ K654</li><li>★ K10862</li><li>★ —</li><li>★ J976</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 416 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 4 S	North:  ♠ Q104  ♥ J43  ♠ AQ953  ♣ A10	South:  ♠ AK62  ♥ Q10952  ♦ 10  ♠ 432	West Pass AP	North 1♦ 3♥	East 1NT Pass	2♥
Board: 417 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2♠ S	North:  ♠ 762  ♥ QJ75  • 108  ♣ KQ93	South:  ♠ AQ1053  ♥ K932  ♦ 93  ♣ A8	West 1NT	North 2♣	East AP	South 1♣
Board: 418 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 2 S	North:  ♣ J  ♥ A962  • Q7  ♣ KQJ543	South:  ♠ KQ94  ♥ Q8  ♠ A109654  ♣ 2	West AP	North 1♣	East 1NT	
Board: 419 Dealer: S Vul: NS North HCP: 7 South HCP: 12 Contract: 2 N	North:  ♠ 8  ▼ A1085432  ♠ 7  ♠ QJ65	South:  ♠ A7654  ♥ K97  ♦ J83  ♣ A7	West 1NT	North 2♥	East AP	South 1♠
Board: 420 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 2 N	North:  ♠ QJ  ♥ J3  ♠ AQ106542  ♠ Q2	South:  ♠ K654  ♥ K10862  ♦ —  ♣ J976	West Pass	North 1  2		South Pass

Board: 421 Dealer: S Vul: Both HCP: 6	♣ Q1073 ♥ 10732 ♦ — ♣ A10875	West Bids 1NT if possible.  Partner bids first.
Board: 422 Dealer: N Vul: None HCP: 13	<ul><li>J94</li><li>✓ A1054</li><li>✓ KQ107</li><li>✓ K4</li></ul>	East Bids 1NT if possible. You bid first.
Board: 423 Dealer: S Vul: EW HCP: 8	<ul><li>♠ 9</li><li>♥ Q862</li><li>♦ QJ9875</li><li>♠ K7</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 424 Dealer: N Vul: Both HCP: 12	<ul><li>★ 1052</li><li>▼ AKQ4</li><li>◆ QJ1054</li><li>♣ 2</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 425 Dealer: S Vul: None HCP: 7	<ul><li>♣ Q1098</li><li>♥ AJ85</li><li>♦ 109</li><li>♣ 532</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.

Board: 421 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ Q1073  ♥ 10732  ♦ —  ♠ A10875	South:  ♠ A965  ♥ 865  ♠ KQ95  ♣ K2	West 1NT	North AP	East	South 1 •
Board: 422 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 1N E	North:  ♣ J94  ♥ A1054  ♦ KQ107  ♣ K4	South:  ♠ Q7532  ♥ 32  ♦ J  ♠ Q9532	West	North 1◆	East 1NT	
Board: 423 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2 N	North:  ♠ 9  ♥ Q862  • QJ9875  ♣ K7	South:  ♠ K10862  ♥ J10  ♠ K4  ♣ AJ42	West 1NT	North 2	East AP	South 1♠
Board: 424 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 2 E	North:	South:  ♠ K974  ♥ 65  • 32  ♣ K9865	West 2◆	North 1◆ Pass	East 1NT 2♥	South Pass AP
Board: 425 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 3 \( \) W	North:  ♠ Q1098  ♥ AJ85  • 109  ♣ 532	South:  ♠ A3  ♥ 10762  ♠ Q54  ♣ KQJ8	1NT 3◆²		<b>3</b> ♣¹	1♣

Board: 421 Dealer: S Vul: Both HCP: 12	<ul><li>★ A965</li><li>★ 865</li><li>★ KQ95</li><li>★ K2</li></ul>	West Bids 1NT if possible. You bid first.
Board: 422 Dealer: N Vul: None HCP: 5	<ul><li>♣ Q7532</li><li>♥ 32</li><li>♦ J</li><li>♣ Q9532</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 423 Dealer: S Vul: EW HCP: 12	<ul><li>★ K10862</li><li>♥ J10</li><li>◆ K4</li><li>◆ AJ42</li></ul>	West Bids 1NT if possible. You bid first.
Board: 424 Dealer: N Vul: Both HCP: 6	<ul><li>★ K974</li><li>♥ 65</li><li>◆ 32</li><li>◆ K9865</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 425 Dealer: S Vul: None HCP: 12	<ul><li>▲ A3</li><li>▼ 10762</li><li>◆ Q54</li><li>▲ KQJ8</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.

Board: 421 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ Q1073  ♥ 10732  ♦ —  ♠ A10875	South:  ♠ A965  ♥ 865  ♠ KQ95  ♣ K2	West 1NT	North AP	East	South 1 •
Board: 422 Dealer: N Vul: None North HCP: 13 South HCP: 5 Contract: 1N E	North:  ♣ J94  ♥ A1054  ♦ KQ107  ♣ K4	South:  ♠ Q7532  ♥ 32  ♦ J  ♠ Q9532	West	North 1◆	East 1NT	
Board: 423 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 2 N	North:  ♠ 9  ♥ Q862  • QJ9875  ♣ K7	South:  ♠ K10862  ♥ J10  ♠ K4  ♣ AJ42	West 1NT	North 2	East AP	South 1♠
Board: 424 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 2 E	North:	South:  ♠ K974  ♥ 65  • 32  ♣ K9865	West 2◆	North 1◆ Pass	East 1NT 2♥	South Pass AP
Board: 425 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 3 \( \) W	North:  ♠ Q1098  ♥ AJ85  • 109  ♣ 532	South:  ♠ A3  ♥ 10762  ♠ Q54  ♣ KQJ8	1NT 3◆²		<b>3</b> ♣¹	1♣

Board: 426 Dealer: N Vul: NS HCP: 12	♣ Q74 ♥ A1064 ♦ KQ42 ♣ J2	East Bids 1NT if possible. You bid first.
Board: 427 Dealer: S Vul: Both HCP: 10	<ul><li>AQ9862</li><li>✓ 2</li><li>KJ75</li><li>♣ 82</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 428 Dealer: N Vul: None HCP: 13	<ul><li>AQ862</li><li>✓ 32</li><li>✓ K942</li><li>A2</li></ul>	East Bids 1NT if possible. You bid first.
Board: 429 Dealer: S Vul: NS HCP: 10	<ul><li>AQJ86</li><li>♥ Q9</li><li>652</li><li>J85</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 430 Dealer: N Vul: EW HCP: 12	<ul><li>◆96</li><li>▼ K762</li><li>◆ K42</li><li>◆ AQ109</li></ul>	East Bids 1NT if possible. You bid first.

Board: 426 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ Q74  ♥ A1064  ♠ KQ42  ♣ J2	South:  ♠ 105  ♥ KQ973  ♦ 53  ♠ Q1054	West	North 1◆	East 1NT	
Board: 427 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 3 W	North:  ♠ AQ9862  ♥ 2  ♠ KJ75  ♣ 82	South:  ♣ 7  ✔ AQ986  ♣ AQ96  ♣ Q97	West  1NT 3♣	North 2♠ AP		South 1♥ Pass
Board: 428 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♠ AQ862  ♥ 32  ♠ K942  ♠ A2	South:  ♣ —  ▼ Q10864  ◆ A1063  ♣ 10976	West	North 1♠	East 1NT	
Board: 429 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 24 N	North:  ♠ AQJ86  ♥ Q9  ♠ 652  ♣ J85	South:  ♠ K3  ♥ A10742  ♠ KJ94  ♣ K9	West 1NT	North 2♠	East AP	South 1♥
Board: 430 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♠ S	North:	South:  ♠ KQ108543  ♥ AJ854  • 10  ♣ —	West AP	North 1♣	East 1NT	

Board: 426 Dealer: N Vul: NS HCP: 7	<ul><li>105</li><li>KQ973</li><li>53</li><li>Q1054</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 427 Dealer: S Vul: Both HCP: 14	<ul><li>♣ 7</li><li>♥ AQ986</li><li>♦ AQ96</li><li>♣ Q97</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 428 Dealer: N Vul: None HCP: 6	◆— ♥ Q10864 ◆ A1063 • 10976	East Bids 1NT if possible.  Partner bids first.
Board: 429 Dealer: S Vul: NS HCP: 14	<ul><li>★ K3</li><li>▼ A10742</li><li>◆ KJ94</li><li>◆ K9</li></ul>	West Bids 1NT if possible. You bid first.
Board: 430 Dealer: N Vul: EW HCP: 10	<ul><li>★KQ108543</li><li>▼AJ854</li><li>◆10</li><li>◆—</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 426 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ Q74  ♥ A1064  ♠ KQ42  ♣ J2	South:  ♠ 105  ♥ KQ973  ♦ 53  ♠ Q1054	West	North 1◆	East 1NT	
Board: 427 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 3 W	North:  ♠ AQ9862  ♥ 2  ♠ KJ75  ♣ 82	South:  ♣ 7  ✔ AQ986  ♣ AQ96  ♣ Q97	West  1NT 3♣	North 2♠ AP		South 1♥ Pass
Board: 428 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♠ AQ862  ♥ 32  ♠ K942  ♠ A2	South:  ♣ —  ▼ Q10864  ◆ A1063  ♣ 10976	West	North 1♠	East 1NT	
Board: 429 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 24 N	North:  ♠ AQJ86  ♥ Q9  ♠ 652  ♣ J85	South:  ♠ K3  ♥ A10742  ♠ KJ94  ♣ K9	West 1NT	North 2♠	East AP	South 1♥
Board: 430 Dealer: N Vul: EW North HCP: 12 South HCP: 10 Contract: 2♠ S	North:	South:  ♠ KQ108543  ♥ AJ854  • 10  ♣ —	West AP	North 1♣	East 1NT	

Board: 431 Dealer: S Vul: None HCP: 8	<b>★</b> KQ108642 <b>♥</b> QJ <b>♦</b> 763 <b>♣</b> 5	West Bids 1NT if possible. East Doubles 4♠ if possible. Partner bids first.
Board: 432 Dealer: N Vul: NS HCP: 12	<ul><li>1053</li><li>54</li><li>AK98</li><li>KQ75</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3♠ if possible.
Board: 433 Dealer: S Vul: EW HCP: 6	<ul><li>♣ Q104</li><li>♥ 862</li><li>◆ Q983</li><li>♣ Q86</li></ul>	You bid first.  West Bids 1NT if possible.  East Bids 2♠ if possible.  West Bids 3♠ if possible.  East Bids 4♠ if possible.  Partner bids first.
Board: 434 Dealer: N Vul: Both HCP: 12	<ul><li>★ K102</li><li>♥ 942</li><li>◆ KQJ</li><li>★ K965</li></ul>	East Bids 1NT if possible. You bid first.
Board: 435 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q6</li><li>♥ 9</li><li>♦ K10874</li><li>♣ QJ975</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible.  Partner bids first.

Board: 431 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4•X N	North:  ♠ KQ108642  ♥ QJ  ♦ 763  ♣ 5	South:  ♣—  ▼ A9842  • KJ105  • KJ42	West 1NT	North 4♣	East X	South 1♥ AP
Board: 432 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 3♠ W	North:  • 1053  • 54  • AK98  • KQ75	South:	2♣¹ 2♠ 3♠ 1. Stay	North  1  Pass  Pass  Pass  AP  man  raise or	1NT 2♦ 3• <sup>2</sup>	South Pass Pass Pass
Board: 433 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 4 E	North:  ♠ Q104  ♥ 862  ♠ Q983  ♠ Q86	South:	West  1NT 3♠	North 2♥ Pass	East 2♠ 4♠	South  1   3   AP
Board: 434 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♥ S	North:  ♠ K102  ♥ 942  ♠ KQJ  ♣ K965	South:  ♣ J753  ♥ KQJ1065  ♦ 3  ♣ Q10	West AP	North 1♣	East 1NT	
Board: 435 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 3 • W	North:  ♠ Q6  ♥ 9  ♠ K10874  ♠ QJ975	South:  ♠ KJ1074  ♥ AQ5  ♠ Q65  ♣ 43	1NT 3 <b>♥</b> <sup>1</sup>	AP	2•	South 1 A Pass  After NT

Board: 431 Dealer: S Vul: None HCP: 12	<ul><li>♣—</li><li>★ A9842</li><li>♦ KJ105</li><li>♣ KJ42</li></ul>	West Bids 1NT if possible. East Doubles 4♠ if possible. You bid first.
Board: 432 Dealer: N Vul: NS HCP: 5	<ul><li>◆ 974</li><li>♥ KQ9762</li><li>◆ 542</li><li>◆ 8</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 433 Dealer: S Vul: EW HCP: 12	<ul><li>★ 3</li><li>♥ QJ943</li><li>◆ AKJ</li><li>★ J1053</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 434 Dealer: N Vul: Both HCP: 9	<ul><li>♣ J753</li><li>♥ KQJ1065</li><li>♦ 3</li><li>♣ Q10</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 435 Dealer: S Vul: NS HCP: 12	<ul><li>★ KJ1074</li><li>★ AQ5</li><li>◆ Q65</li><li>◆ 43</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. You bid first.

Board: 431 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4•X N	North:  ♠ KQ108642  ♥ QJ  ♦ 763  ♣ 5	South:  ♣—  ▼ A9842  • KJ105  • KJ42	West 1NT	North 4♣	East X	South 1♥ AP
Board: 432 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 3♠ W	North:  • 1053  • 54  • AK98  • KQ75	South:	2♣¹ 2♠ 3♠ 1. Stay	North  1  Pass  Pass  Pass  AP  man  raise or	1NT 2♦ 3• <sup>2</sup>	South Pass Pass Pass
Board: 433 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 4 E	North:  ♠ Q104  ♥ 862  ♠ Q983  ♠ Q86	South:	West  1NT 3♠	North 2♥ Pass	East 2♠ 4♠	South  1   3   AP
Board: 434 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♥ S	North:  ♠ K102  ♥ 942  ♠ KQJ  ♣ K965	South:  ♣ J753  ♥ KQJ1065  ♦ 3  ♣ Q10	West AP	North 1♣	East 1NT	
Board: 435 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 3 • W	North:  ♠ Q6  ♥ 9  ♠ K10874  ♠ QJ975	South:  ♠ KJ1074  ♥ AQ5  ♠ Q65  ♣ 43	1NT 3 <b>♥</b> <sup>1</sup>	AP	2•	South 1 A Pass  After NT

Board: 436 Dealer: N Vul: EW HCP: 13	<b>♠</b> Q <b>♥</b> AJ87 <b>♦</b> K872 <b>♠</b> K1086	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 437 Dealer: S Vul: Both HCP: 6	<ul><li>♣ Q753</li><li>♥ QJ8732</li><li>◆ J3</li><li>♣ 3</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 438 Dealer: N Vul: None HCP: 12	<ul><li>♣—</li><li>✓ AQJ8</li><li>◆ K532</li><li>◆ Q9842</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 439 Dealer: S Vul: EW HCP: 8	<ul><li>♣ QJ82</li><li>♥ K532</li><li>♦ 75</li><li>♣ Q105</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 440 Dealer: N Vul: Both HCP: 14	<ul><li>♣ QJ82</li><li>♥ AKJ4</li><li>♦ 104</li><li>♣ QJ3</li></ul>	East Bids 1NT if possible. You bid first.

Board: 436 Dealer: N	North: ♠ Q	South: ♠ K872	West	North 1♦		South Pass
Vul: EW North HCP: 13	<b>♥</b> AJ87	<b>♥</b> Q943	2♥	Pass	2♠	Pass
South HCP: 8	◆ K872	<b>♦</b> QJ6	Pass	X	Pass	3♥
Contract: 3♥ S	<b>♣</b> K1086	<b>♣</b> 95	AP			
Board: 437	North:	South:				
Dealer: S	<b>♦</b> Q753	♣ AJ6	West	North	East	South
Vul: Both	♥ QJ8732	<b>♥</b> 64				1♦
North HCP: 6 South HCP: 13	<b>♦</b> J3	<b>◆</b> 10542	1NT	AP		
Contract: 1N W	<b>♣</b> 3	♣ AKJ10				
Board: 438	North:	South:	West	North	East	South
Dealer: N	Norui.	<b>♦</b> KJ87		1♣	1NT	Pass
Vul: None	♥ AQJ8	<b>♥</b> K973	<b>4</b> ♥ <sup>1</sup>	Pass	4♠	X
North HCP: 12 South HCP: 8	♦ K532	<b>♦</b> 1094	AP			
Contract: 4♠X E	<b>♣</b> Q9842	<b>♣</b> J5	1. Texa	ıs		
Board: 439	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♠</b> QJ82	<b>\$63</b>				1♦
Vul: EW	▼ K532	<b>♥</b> A10	1NT	Pass	Pass	<b>2</b> ♦
North HCP: 8 South HCP: 14	<b>♦</b> 75	<b>♦</b> KQJ1094	AP			
Contract: 2♦ S	<b>♣</b> Q105	<b>♣</b> KJ4				
Board: 440	NI41	C4.				
Dealer: N	North: ♠ QJ82	South: ♠ K	West	North	Fast	South
Vul: Both	♥ AKJ4	<b>₹</b>	77 051	1 <b>.</b> €	1NT	
North HCP: 14	<b>♦</b> 104	◆ QJ8632	AP		. –	
South HCP: 9 Contract: 3♣ N	<b>♣</b> QJ3	♣ K10852				

Board: 436 Dealer: N Vul: EW HCP: 8	<ul><li>★ K872</li><li>♥ Q943</li><li>◆ QJ6</li><li>◆ 95</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 437 Dealer: S Vul: Both HCP: 13	<ul><li>▲ AJ6</li><li>♥ 64</li><li>♦ 10542</li><li>♣ AKJ10</li></ul>	West Bids 1NT if possible. You bid first.
Board: 438 Dealer: N Vul: None HCP: 8	<ul><li>★ KJ87</li><li>★ K973</li><li>★ 1094</li><li>♣ J5</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 439 Dealer: S Vul: EW HCP: 14	<ul><li>♠ 63</li><li>♥ A10</li><li>♦ KQJ1094</li><li>♠ KJ4</li></ul>	West Bids 1NT if possible. You bid first.
Board: 440 Dealer: N Vul: Both HCP: 9	<ul><li>★ K</li><li>▼ 7</li><li>◆ QJ8632</li><li>◆ K10852</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 436 Dealer: N	North: ♠ Q	South: ♠ K872	West	North 1♦		South Pass
Vul: EW North HCP: 13	<b>♥</b> AJ87	<b>♥</b> Q943	2♥	Pass	2♠	Pass
South HCP: 8	◆ K872	<b>♦</b> QJ6	Pass	X	Pass	3♥
Contract: 3♥ S	<b>♣</b> K1086	<b>♣</b> 95	AP			
Board: 437	North:	South:				
Dealer: S	<b>♦</b> Q753	♣ AJ6	West	North	East	South
Vul: Both	♥ QJ8732	<b>♥</b> 64				1♦
North HCP: 6 South HCP: 13	<b>♦</b> J3	<b>◆</b> 10542	1NT	AP		
Contract: 1N W	<b>♣</b> 3	♣ AKJ10				
Board: 438	North:	South:	West	North	East	South
Dealer: N	Norui.	<b>♦</b> KJ87		1♣	1NT	Pass
Vul: None	♥ AQJ8	<b>♥</b> K973	<b>4</b> ♥ <sup>1</sup>	Pass	4♠	X
North HCP: 12 South HCP: 8	♦ K532	<b>♦</b> 1094	AP			
Contract: 4♠X E	<b>♣</b> Q9842	<b>♣</b> J5	1. Texa	ıs		
Board: 439	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♠</b> QJ82	<b>\$63</b>				1♦
Vul: EW	▼ K532	<b>♥</b> A10	1NT	Pass	Pass	<b>2</b> ♦
North HCP: 8 South HCP: 14	<b>♦</b> 75	<b>♦</b> KQJ1094	AP			
Contract: 2♦ S	<b>♣</b> Q105	<b>♣</b> KJ4				
Board: 440	NI41	C4.				
Dealer: N	North: ♠ QJ82	South: ♠ K	West	North	Fast	South
Vul: Both	♥ AKJ4	<b>₹</b>	77 051	1 <b>.</b> €	1NT	
North HCP: 14	<b>♦</b> 104	◆ QJ8632	AP		. –	
South HCP: 9 Contract: 3♣ N	<b>♣</b> QJ3	♣ K10852				

Board: 441 Dealer: S Vul: None HCP: 6	<ul><li>♣ Q862</li><li>♥ J9</li><li>♦ 62</li><li>♣ K10843</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 442 Dealer: N Vul: NS HCP: 13	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 443 Dealer: S Vul: Both HCP: 10	<ul><li>AQ8432</li><li>✓—</li><li>Q6432</li><li>Q2</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 444 Dealer: N Vul: None HCP: 12	<ul><li></li></ul>	East Bids 1NT if possible. You bid first.
Board: 445 Dealer: S Vul: NS HCP: 8	♣ 2 ♥ KQ108764 ♦ 54 ♣ K92	West Bids 1NT if possible. East Doubles 4♥ if possible. Partner bids first.

Board: 441 Dealer: S Vul: None North HCP: 6 South HCP: 17 Contract: 1N W	North:  ♠ Q862  ♥ J9  ♠ 62  ♣ K10843	South:  ♠ AK54  ♥ AQ1054  ♠ QJ5  ♣ J	West 1NT	North AP	East	South 1♥
Board: 442 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 3♣ E	North:  ♠ J62  ♥ AK  ♠ A986  ♠ J943	South:  ♠ Q874  ♥ Q10542  ♦ Q1073  ♠ —	2 <b>♠</b> ¹	North  1  Pass  2S trans  mat	1NT 3♣²	Pass AP
Board: 443 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 2♠ N	North:  ♠ AQ8432  ♥ —  ♠ Q6432  ♣ Q2	South:  ♠ 9  ♥ AQ953  • KJ10  ♠ KJ95	West 1NT	North 2♣	East AP	South 1♥
Board: 444 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4 S	North:	South:  ♠ KQ10952  ♥ K  ♦ 97  ♠ QJ72	West Pass AP	North 1♣ 3♠	East 1NT Pass	2♠
Board: 445 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 4 VX N	North:  ♠ 2  ♥ KQ108764  ♠ 54  ♣ K92	South:  ♠ AKQ9  ♥ J9  • 1093  ♣ QJ107	West 1NT	North 4♥	East X	South 1♣ AP

Board: 441 Dealer: S Vul: None HCP: 17	<ul><li>AK54</li><li>✓ AQ1054</li><li>✓ QJ5</li><li>✓ J</li></ul>	West Bids 1NT if possible. You bid first.
Board: 442 Dealer: N Vul: NS HCP: 6	◆ Q874 ♥ Q10542 ◆ Q1073 ◆ —	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 443 Dealer: S Vul: Both HCP: 14	♣9 ♥ AQ953 ♦ KJ10 ♣ KJ95	West Bids 1NT if possible. You bid first.
Board: 444 Dealer: N Vul: None HCP: 11	<ul><li>★ KQ10952</li><li>★ K</li><li>◆ 97</li><li>◆ QJ72</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 445 Dealer: S Vul: NS HCP: 13	<ul><li>♠ AKQ9</li><li>♥ J9</li><li>♦ 1093</li><li>♠ QJ107</li></ul>	West Bids 1NT if possible. East Doubles 4♥ if possible. You bid first.

Board: 441 Dealer: S Vul: None North HCP: 6 South HCP: 17 Contract: 1N W	North:  ♠ Q862  ♥ J9  ♠ 62  ♣ K10843	South:  ♠ AK54  ♥ AQ1054  ♠ QJ5  ♣ J	West 1NT	North AP	East	South 1♥
Board: 442 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 3♣ E	North:  ♠ J62  ♥ AK  ♠ A986  ♠ J943	South:  ♠ Q874  ♥ Q10542  ♦ Q1073  ♠ —	2 <b>♠</b> ¹	North  1  Pass  2S trans  mat	1NT 3♣²	Pass AP
Board: 443 Dealer: S Vul: Both North HCP: 10 South HCP: 14 Contract: 2♠ N	North:  ♠ AQ8432  ♥ —  ♠ Q6432  ♣ Q2	South:  ♠ 9  ♥ AQ953  • KJ10  ♠ KJ95	West 1NT	North 2♣	East AP	South 1♥
Board: 444 Dealer: N Vul: None North HCP: 12 South HCP: 11 Contract: 4 S	North:	South:  ♠ KQ10952  ♥ K  ♦ 97  ♠ QJ72	West Pass AP	North 1♣ 3♠	East 1NT Pass	2♠
Board: 445 Dealer: S Vul: NS North HCP: 8 South HCP: 13 Contract: 4 VX N	North:  ♠ 2  ♥ KQ108764  ♠ 54  ♣ K92	South:  ♠ AKQ9  ♥ J9  • 1093  ♣ QJ107	West 1NT	North 4♥	East X	South 1♣ AP

Board: 446 Dealer: N Vul: EW HCP: 13	<ul><li>AQ9762</li><li>✓ AQ2</li><li>J10</li><li>92</li></ul>	East Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 447 Dealer: S Vul: None HCP: 8	<ul><li>★ AK97542</li><li>♥ 9</li><li>◆ J8</li><li>◆ 852</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 448 Dealer: N Vul: NS HCP: 13	<ul><li>★ A6</li><li>♥ Q10873</li><li>♦ KQ8</li><li>♣ Q54</li></ul>	East Bids 1NT if possible. You bid first.
Board: 449 Dealer: S Vul: EW HCP: 7	<ul><li>♦ 92</li><li>♥ Q9732</li><li>♦ 103</li><li>♠ AJ72</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 450 Dealer: N Vul: Both HCP: 12	<ul><li>★ K92</li><li>▼ AQ4</li><li>◆ K94</li><li>◆ 9764</li></ul>	East Bids 1NT if possible. You bid first.

Board: 446 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ N	North:  ♠ AQ9762  ♥ AQ2  ♦ J10  ♣ 92	South:	Pass	North 1♠ Pass 3♠	East 1NT 2• AP	South <i>X</i> 3♣
Board: 447 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4♠ N	North:  ♠ AK97542  ♥ 9  ♦ J8  ♣ 852	South:  ♠ 103  ♥ K1042  ♠ K1063  ♣ AQ7	West 1NT	North 4♠	East AP	South 1◆
Board: 448 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♠ A6  ♥ Q10873  ♠ KQ8  ♠ Q54	South:  ♠ KQ1032  ♥ J  • 1043  ♣ 10862	West	North 1♥	East 1NT	
Board: 449 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 3 S	North:	South:  ♠ AQ10864  ♥ A10  ♠ Q542  ♠ 9	West  1NT 3◆	North Pass 3♣	East Pass AP	1♠
Board: 450 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2 N	North:  ♠ K92  ♥ AQ4  ♠ K94  ♣ 9764	South: <b>♣</b> J10 <b>♥</b> J73 <b>♠</b> Q1076 <b>♣</b> KQJ8	West AP	North 1♣	East 1NT	

Board: 446 Dealer: N Vul: EW HCP: 11	<b>♣</b> 5	East Bids 1NT if possible. East Bids 2♦ if possible.  Partner bids first.
Board: 447 Dealer: S Vul: None HCP: 12	<ul><li>103</li><li>★ K1042</li><li>★ K1063</li><li>★ AQ7</li></ul>	West Bids 1NT if possible. You bid first.
Board: 448 Dealer: N Vul: NS HCP: 6	<ul><li>★ KQ1032</li><li>♥ J</li><li>♦ 1043</li><li>♠ 10862</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 449 Dealer: S Vul: EW HCP: 12	<ul><li>AQ10864</li><li>✓ A10</li><li>Q542</li><li>♠ 9</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 450 Dealer: N Vul: Both HCP: 10	<ul><li>♣ J10</li><li>♥ J73</li><li>◆ Q1076</li><li>♣ KQJ8</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 446 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 3♠ N	North:  ♠ AQ9762  ♥ AQ2  ♦ J10  ♣ 92	South:	Pass	North 1♠ Pass 3♠	East 1NT 2• AP	South <i>X</i> 3♣
Board: 447 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4♠ N	North:  ♠ AK97542  ♥ 9  ♦ J8  ♣ 852	South:  ♠ 103  ♥ K1042  ♠ K1063  ♣ AQ7	West 1NT	North 4♠	East AP	South 1◆
Board: 448 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 1N E	North:  ♠ A6  ♥ Q10873  ♠ KQ8  ♠ Q54	South:  ♠ KQ1032  ♥ J  • 1043  ♣ 10862	West	North 1♥	East 1NT	
Board: 449 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 3 S	North:	South:  ♠ AQ10864  ♥ A10  ♠ Q542  ♠ 9	West  1NT 3◆	North Pass 3♣	East Pass AP	1♠
Board: 450 Dealer: N Vul: Both North HCP: 12 South HCP: 10 Contract: 2 N	North:  ♠ K92  ♥ AQ4  ♠ K94  ♣ 9764	South: <b>♣</b> J10 <b>♥</b> J73 <b>♠</b> Q1076 <b>♣</b> KQJ8	West AP	North 1♣	East 1NT	

Board: 451 Dealer: S Vul: NS HCP: 6	<ul><li>★K1096</li><li>✓ 4</li><li>◆ 852</li><li>◆ K9762</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 452 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q53</li><li>♥ AQ9764</li><li>◆ Q3</li><li>♣ Q4</li></ul>	East Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 453 Dealer: S Vul: Both HCP: 8	<ul><li>▲ A965</li><li>♥ K10974</li><li>◆ J2</li><li>◆ 106</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 454 Dealer: N Vul: None HCP: 14	<ul><li>↓ J5</li><li>↓ AQ842</li><li>↓ AQ65</li><li>↓ J4</li></ul>	East Bids 1NT if possible. You bid first.
Board: 455 Dealer: S Vul: EW HCP: 8	<ul><li>★ K8753</li><li>▼ 52</li><li>◆ AJ942</li><li>◆ 5</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 451 Dealer: S Vul: NS	North: <b>★</b> K1096 <b>∀</b> 4	South: ♠ Q4 ♥ AQ982	West	North	East	South 1
North HCP: 6 South HCP: 13 Contract: 2♠ W	♦ 852 ♣ K9762	◆ A73 ◆ J85	1NT 2 <b>♠</b>	Pass AP	2♥	Pass
Board: 452 Dealer: N Vul: EW	North: ♠ Q53	South: ♠ A874	West	North 1♥	East 1NT	
North HCP: 12 South HCP: 9 Contract: 3♣ S	◆ AQ9764 ◆ Q3 • Q4	<ul><li>10</li><li>109</li><li>AJ7652</li></ul>	Pass Pass	Pass 3♣	2♦ AP	Pass
Board: 453 Dealer: S Vul: Both	North: ♠ A965  ▼ K10974	South: ♠ K7 ♥ 632	West	North	East	South 1♣
North HCP: 8 South HCP: 12 Contract: 1N W	◆ J2 ◆ 106	◆ Q94 ◆ AQJ84	1NT	AP		12
Board: 454 Dealer: N Vul: None	North: ♣ J5	South: ♠ K742	West	North 1♥	East 1NT	South X
North HCP: 14 South HCP: 10 Contract: 4♥ N	<ul><li>AQ842</li><li>AQ65</li><li>J4</li></ul>	▼ J106 ◆ 4 ♣ AQ962	Pass Pass	2 <b>♦</b> 4 <b>♥</b>	Pass AP	3♥
Board: 455 Dealer: S Vul: EW	North: ♠ K8753	South:	West	North	East	
North HCP: 8 South HCP: 16 Contract: 1N W	♥ 52 ♦ AJ942 ♣ 5	<ul><li>✓ AJ83</li><li>✓ KQ108</li><li>✓ KQJ62</li></ul>	1NT	AP		1♣

Board: 451 Dealer: S Vul: NS HCP: 13	<ul><li>◆ Q4</li><li>▼ AQ982</li><li>◆ A73</li><li>◆ J85</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 452 Dealer: N Vul: EW HCP: 9	<ul><li>★ A874</li><li>▼ 10</li><li>◆ 109</li><li>◆ AJ7652</li></ul>	East Bids 1NT if possible. East Bids 2♦ if possible.  Partner bids first.
Board: 453 Dealer: S Vul: Both HCP: 12	<b>♦</b> K7 <b>♥</b> 632 <b>♦</b> Q94 <b>♣</b> AQJ84	West Bids 1NT if possible. You bid first.
Board: 454 Dealer: N Vul: None HCP: 10	<ul><li>★ K742</li><li>▼ J106</li><li>◆ 4</li><li>◆ AQ962</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 455 Dealer: S Vul: EW HCP: 16	<ul><li>♣—</li><li>✓ AJ83</li><li>◆ KQ108</li><li>◆ KQJ62</li></ul>	West Bids 1NT if possible. You bid first.

Board: 451 Dealer: S Vul: NS	North: <b>★</b> K1096 <b>∀</b> 4	South: ♠ Q4 ♥ AQ982	West	North	East	South 1
North HCP: 6 South HCP: 13 Contract: 2♠ W	♦ 852 ♣ K9762	◆ A73 ◆ J85	1NT 2 <b>♠</b>	Pass AP	2♥	Pass
Board: 452 Dealer: N Vul: EW	North: ♠ Q53	South: ♠ A874	West	North 1♥	East 1NT	
North HCP: 12 South HCP: 9 Contract: 3♣ S	◆ AQ9764 ◆ Q3 • Q4	<ul><li>10</li><li>109</li><li>AJ7652</li></ul>	Pass Pass	Pass 3♣	2♦ AP	Pass
Board: 453 Dealer: S Vul: Both	North: ♠ A965  ▼ K10974	South: ♠ K7 ♥ 632	West	North	East	South 1♣
North HCP: 8 South HCP: 12 Contract: 1N W	◆ J2 ◆ 106	◆ Q94 ◆ AQJ84	1NT	AP		12
Board: 454 Dealer: N Vul: None	North: ♣ J5	South: ♠ K742	West	North 1♥	East 1NT	South X
North HCP: 14 South HCP: 10 Contract: 4♥ N	<ul><li>AQ842</li><li>AQ65</li><li>J4</li></ul>	▼ J106 ◆ 4 ♣ AQ962	Pass Pass	2 <b>♦</b> 4 <b>♥</b>	Pass AP	3♥
Board: 455 Dealer: S Vul: EW	North: ♠ K8753	South:	West	North	East	
North HCP: 8 South HCP: 16 Contract: 1N W	♥ 52 ♦ AJ942 ♣ 5	<ul><li>✓ AJ83</li><li>✓ KQ108</li><li>✓ KQJ62</li></ul>	1NT	AP		1♣

Board: 456 Dealer: N Vul: Both HCP: 15	♣— ♥ KQ863 ♦ AJ1098 ♣ KQ9	East Bids 1NT if possible. You bid first.
Board: 457 Dealer: S Vul: None HCP: 9	♦ 9 ♥ Q873 ♦ 52 ♣ AK9843	West Bids 1NT if possible.  Partner bids first.
Board: 458 Dealer: N Vul: NS HCP: 13	<ul><li>♦95</li><li>♥Q85</li><li>♦AJ543</li><li>♣AQ4</li></ul>	East Bids 1NT if possible. You bid first.
Board: 459 Dealer: S Vul: Both HCP: 7	<ul><li>▲ AJ98</li><li>♥ Q632</li><li>◆ 97</li><li>▲ 1075</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 460 Dealer: N Vul: None HCP: 12	<ul><li>♣ Q4</li><li>♥ AQJ873</li><li>♦ 1083</li><li>♣ K8</li></ul>	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible. You bid first.

Board: 456 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3♠ S	North:  ♠ —  ▼ KQ863  ◆ AJ1098  ♣ KQ9	South:  ♠ KQ10975  ♥ 105  • Q32  ♣ 72	West Pass AP	North 1♥ 3◆	East 1NT Pass	2♠
Board: 457 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 24 N	North:	South:  ♠ AQ87  ♥ J109  • QJ96  ♣ Q10	West 1NT	North 2♣	East AP	South 1♦
Board: 458 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2♠ S	North:  ◆ 95  ▼ Q85  ◆ AJ543  ◆ AQ4	South:  ♠ Q107432  ♥ KJ74  ♠ Q  ♠ 106	West AP	North 1◆	East 1NT	
Board: 459 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 3 S	North:  ♠ AJ98  ♥ Q632  ♠ 97  ♣ 1075	South:  ♣ 752  ✔ A  ♣ AK542  ♣ K642		North Pass Pass	2•	South 1 → X 3 ♣
Board: 460 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 3♥ N	North:  ♠ Q4  ♥ AQJ873  ♦ 1083  ♣ K8	South:	West X AP	North 1♥ Pass	East 1NT 2♠	South 2♥ 3♥

Board: 456 Dealer: N Vul: Both HCP: 7	<ul><li>★KQ10975</li><li>▼ 105</li><li>◆ Q32</li><li>◆ 72</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 457 Dealer: S Vul: None HCP: 12	<ul><li>AQ87</li><li>✓ J109</li><li>✓ QJ96</li><li>✓ Q10</li></ul>	West Bids 1NT if possible. You bid first.
Board: 458 Dealer: N Vul: NS HCP: 8	<ul><li>◆ Q107432</li><li>♥ KJ74</li><li>◆ Q</li><li>◆ 106</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 459 Dealer: S Vul: Both HCP: 14	<ul><li>♣ 752</li><li>♥ A</li><li>♦ AK542</li><li>♣ K642</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 460 Dealer: N Vul: None HCP: 7	<ul><li>1098</li><li>1054</li><li>Q96</li><li>AJ107</li></ul>	East Bids 1NT if possible. West Doubles 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.

Board: 456 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3♠ S	North:  ♠ —  ▼ KQ863  ◆ AJ1098  ♣ KQ9	South:  ♠ KQ10975  ♥ 105  • Q32  ♣ 72	West Pass AP	North 1♥ 3◆	East 1NT Pass	2♠
Board: 457 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 24 N	North:	South:  ♠ AQ87  ♥ J109  • QJ96  ♣ Q10	West 1NT	North 2♣	East AP	South 1♦
Board: 458 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2♠ S	North:  ◆ 95  ▼ Q85  ◆ AJ543  ◆ AQ4	South:  ♠ Q107432  ♥ KJ74  ♠ Q  ♠ 106	West AP	North 1◆	East 1NT	
Board: 459 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 3 S	North:  ♠ AJ98  ♥ Q632  ♠ 97  ♣ 1075	South:  ♣ 752  ✔ A  ♣ AK542  ♣ K642		North Pass Pass	2•	South 1 → X 3 ♣
Board: 460 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 3♥ N	North:  ♠ Q4  ♥ AQJ873  ♦ 1083  ♣ K8	South:	West X AP	North 1♥ Pass	East 1NT 2♠	South 2♥ 3♥

Board: 461 Dealer: S Vul: NS HCP: 9	<b>♣</b> QJ6 <b>♥</b> KQ1083 <b>♦</b> J97 <b>♣</b> 42	West Bids 1NT if possible. West Bids 3♦ if possible. East Bids 5♦ if possible.  Partner bids first.
Board: 462 Dealer: N Vul: EW HCP: 14	<ul><li>AQ7</li><li>✓ 103</li><li>✓ A86543</li><li>✓ A7</li></ul>	East Bids 1NT if possible. You bid first.
Board: 463 Dealer: S Vul: None HCP: 9	<ul><li>4</li><li>✓ AJ532</li><li>✓ J98</li><li>✓ K1096</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 464 Dealer: N Vul: NS HCP: 12	<ul><li>★ A94</li><li>▼ 1064</li><li>◆ KQ8</li><li>◆ K653</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 465 Dealer: S Vul: EW HCP: 12	<ul><li>AQ976</li><li>♥ 8</li><li>A862</li><li>Q84</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 461 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 5•X W	North:  ♠ QJ6  ♥ KQ1083  ♠ J97  ♣ 42	South:  ♠ A9873  ♥ A652  ♠ —  ♠ AQ109	West  1NT 3  Pass Pass	North  2♠  3♠  Pass  X		1 <b>♠</b> Pass
Board: 462 Dealer: N Vul: EW North HCP: 14 South HCP: 5 Contract: 2 \( \) N	North:  ♠ AQ7  ♥ 103  ♠ A86543  ♣ A7	South:  ◆ 32  ▼ QJ8764  ◆ 10  ◆ Q832	West Pass	North 1  2		South Pass
Board: 463 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3•X W	North:  ♣ 4  ♥ AJ532  ♦ J98  ♣ K1096	South:  ♠ AQ873  ♥ Q108  ♠ Q64  ♠ Q3	West  1NT 3♣	North 2♥ X		South 1♠ Pass
Board: 464 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3 • E	North:  ♠ A94  ♥ 1064  ♠ KQ8  ♠ K653	South:  ♠ K876  ♥ K732  ♦ J7  ♣ J98	3 <b>♣</b> ¹		1NT 3♦ <sup>2</sup>	Pass
Board: 465 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 2♠ N	North:  ♠ AQ976  ♥ 8  ♠ A862  ♠ Q84	South:	West 1NT	North 2♠	East AP	South 1♥

Board: 461 Dealer: S Vul: NS HCP: 14	<ul><li>▲ A9873</li><li>♥ A652</li><li>◆ —</li><li>▲ AQ109</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible. East Bids 5♦ if possible. You bid first.
Board: 462 Dealer: N Vul: EW HCP: 5	<ul><li>★32</li><li>♥QJ8764</li><li>★10</li><li>★Q832</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 463 Dealer: S Vul: None HCP: 12	<ul><li>AQ873</li><li>Q108</li><li>Q64</li><li>Q3</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 464 Dealer: N Vul: NS HCP: 8	<ul><li>★ K876</li><li>▼ K732</li><li>◆ J7</li><li>◆ J98</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 465 Dealer: S Vul: EW HCP: 13	<ul><li>10</li><li>KQJ42</li><li>Q953</li><li>AJ10</li></ul>	West Bids 1NT if possible. You bid first.

Board: 461 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 5•X W	North:  ♠ QJ6  ♥ KQ1083  ♠ J97  ♣ 42	South:  ♠ A9873  ♥ A652  ♠ —  ♠ AQ109	West  1NT 3  Pass Pass	North  2♠  3♠  Pass  X		1 <b>♠</b> Pass
Board: 462 Dealer: N Vul: EW North HCP: 14 South HCP: 5 Contract: 2 \( \) N	North:  ♠ AQ7  ♥ 103  ♠ A86543  ♣ A7	South:  ◆ 32  ▼ QJ8764  ◆ 10  ◆ Q832	West Pass	North 1  2		South Pass
Board: 463 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3•X W	North:  ♣ 4  ♥ AJ532  ♦ J98  ♣ K1096	South:  ♠ AQ873  ♥ Q108  ♠ Q64  ♠ Q3	West  1NT 3♣	North 2♥ X		South 1♠ Pass
Board: 464 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3 • E	North:  ♠ A94  ♥ 1064  ♠ KQ8  ♠ K653	South:  ♠ K876  ♥ K732  ♦ J7  ♣ J98	3 <b>♣</b> ¹		1NT 3♦ <sup>2</sup>	Pass
Board: 465 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 2♠ N	North:  ♠ AQ976  ♥ 8  ♠ A862  ♠ Q84	South:	West 1NT	North 2♠	East AP	South 1♥

Board: 466 Dealer: N Vul: Both HCP: 14 Board: 467	<ul><li>★ KQJ105</li><li>♥ QJ3</li><li>◆ J9</li><li>◆ A63</li><li>★ KQ95</li></ul>	East Bids 1NT if possible.  You bid first.  West Bids 1NT if possible.
Dealer: S Vul: NS HCP: 7	♥ 62 ♦ 85 <b>♣</b> Q10974	Partner bids first.
Board: 468 Dealer: N Vul: EW HCP: 13	<ul><li>★ AJ10742</li><li>▼ J953</li><li>◆ A</li><li>★ K6</li></ul>	East Bids 1NT if possible. You bid first.
Board: 469 Dealer: S Vul: Both HCP: 7	◆— ▼ A9843 ◆ 965 ◆ K8764	West Bids 1NT if possible.  Partner bids first.
Board: 470 Dealer: N Vul: None HCP: 12	<ul><li>★ A642</li><li>★ A63</li><li>★ Q6</li><li>★ Q854</li></ul>	East Bids 1NT if possible. You bid first.

Board: 466 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♠ KQJ105  ♥ QJ3  ♠ J9  ♣ A63	South:	West	North 1♠	East 1NT	
Board: 467 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North:  ♠ KQ95  ♥ 62  ♦ 85  ♣ Q10974	South:  ♠ 1074  ♥ KQJ74  ♠ K4  ♣ AJ5	West 1NT	North AP	East	South 1♥
Board: 468 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 4♠ N	North:  ♠ AJ10742  ♥ J953  ♠ A  ♣ K6	South:  ♠ Q965  ♥ Q  ♠ K106542  ♠ Q2	West Pass AP	North 1♣ 3♠	East 1NT Pass	2♠
Board: 469 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 2 S	North:  ♠ —  ▼ A9843  ◆ 965  ♣ K8764	South:  ♠ KQ10943  ♥ Q7  • Q10  ♣ A92		North Pass	East Pass	1♠
Board: 470 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ A642  ♥ A63  ♠ Q6  ♠ Q854	South:	West	North 1♣	East 1NT	

Board: 466 Dealer: N Vul: Both HCP: 6	◆3 ▼ A752 ◆ Q8542 ◆ 874	East Bids 1NT if possible.  Partner bids first.
Board: 467 Dealer: S Vul: NS HCP: 14	<ul><li>1074</li><li>KQJ74</li><li>K4</li><li>AJ5</li></ul>	West Bids 1NT if possible. You bid first.
Board: 468 Dealer: N Vul: EW HCP: 9	<ul><li>♣ Q965</li><li>♥ Q</li><li>♦ K106542</li><li>♣ Q2</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 469 Dealer: S Vul: Both HCP: 13	<ul><li>★ KQ10943</li><li>♥ Q7</li><li>◆ Q10</li><li>◆ A92</li></ul>	West Bids 1NT if possible. You bid first.
Board: 470 Dealer: N Vul: None HCP: 8	<ul><li>105</li><li>✓ QJ974</li><li>A872</li><li>J2</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 466 Dealer: N Vul: Both North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♠ KQJ105  ♥ QJ3  ♠ J9  ♣ A63	South:	West	North 1♠	East 1NT	
Board: 467 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 1N W	North:  ♠ KQ95  ♥ 62  ♦ 85  ♣ Q10974	South:  ♠ 1074  ♥ KQJ74  ♠ K4  ♣ AJ5	West 1NT	North AP	East	South 1♥
Board: 468 Dealer: N Vul: EW North HCP: 13 South HCP: 9 Contract: 4♠ N	North:  ♠ AJ10742  ♥ J953  ♠ A  ♣ K6	South:  ♠ Q965  ♥ Q  ♠ K106542  ♠ Q2	West Pass AP	North 1♣ 3♠	East 1NT Pass	2♠
Board: 469 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 2 S	North:  ♠ —  ▼ A9843  ◆ 965  ♣ K8764	South:  ♠ KQ10943  ♥ Q7  • Q10  ♣ A92		North Pass	East Pass	1♠
Board: 470 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ A642  ♥ A63  ♠ Q6  ♠ Q854	South:	West	North 1♣	East 1NT	

Board: 471 Dealer: S Vul: EW HCP: 8	<ul><li>★ A1084</li><li>♥ Q932</li><li>★ 3</li><li>★ Q1043</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 472 Dealer: N Vul: Both HCP: 15	<ul><li>▲ A106</li><li>♥ A6</li><li>◆ AQJ1096</li><li>◆ 97</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 4♣ if possible. You bid first.
Board: 473 Dealer: S Vul: None HCP: 9	<ul><li>◆ Q84</li><li>▼ AQ10972</li><li>◆ 43</li><li>◆ J7</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 474 Dealer: N Vul: NS HCP: 12	<ul><li>▲ 107</li><li>♥ AQ75</li><li>◆ QJ5</li><li>▲ K932</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 475 Dealer: S Vul: Both HCP: 10	<b>★</b> K973 <b>♥</b> 10 <b>♦</b> AK10842 <b>♣</b> 65	West Bids 1NT if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 471 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2 S	North:  ♠ A1084  ♥ Q932  ♦ 3  ♣ Q1043	South:  ♠ Q5  ♥ AJ6  ♠ AQ10987  ♣ 72	West 1NT AP	North Pass	East Pass	1♦
Board: 472 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 4 W	North:  ♠ A106  ♥ A6  ♠ AQJ1096  ♣ 97	South:  ♠ Q98743  ♥ QJ74  ♦ 53  ♣ 10	2♠¹ 4♣	North  1   3   AP  2S trans	1NT Pass	Pass Pass
Board: 473 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2 S	North:  ♠ Q84  ♥ AQ10972  ♦ 43  ♣ J7	South:  ♠ KJ652  ♥ 4  ♠ KQ107  ♣ A52	West 1NT	North 2♣	East AP	South 1♠
Board: 474 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 2♥ E	North:  ♠ 107  ♥ AQ75  ♠ QJ5  ♣ K932	South:  ♠ KQ98632  ♥ 109  ♦ 87  ♣ 76	West 2◆	North 1♣ Pass	East 1NT 2♥	South Pass AP
Board: 475 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 3♣ S	North:  ♠ K973  ▼ 10  • AK10842  ♣ 65	South:  ♣ J2  ♥ KQ92  ♦ 9  ♣ AQ10974	West 1NT AP	North 2◆	East 2♥	South 1♣ 3♣

Board: 471 Dealer: S Vul: EW HCP: 13	<ul><li>♣ Q5</li><li>♥ AJ6</li><li>◆ AQ10987</li><li>♣ 72</li></ul>	West Bids 1NT if possible. You bid first.
Board: 472 Dealer: N Vul: Both HCP: 5	<ul><li>◆ Q98743</li><li>♥ QJ74</li><li>◆ 53</li><li>◆ 10</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 473 Dealer: S Vul: None HCP: 13	<ul><li>★ KJ652</li><li>✓ 4</li><li>◆ KQ107</li><li>◆ A52</li></ul>	West Bids 1NT if possible. You bid first.
Board: 474 Dealer: N Vul: NS HCP: 5	<b>★</b> KQ98632 <b>♥</b> 109 <b>♦</b> 87 <b>♣</b> 76	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 475 Dealer: S Vul: Both HCP: 12	<ul><li>J2</li><li>KQ92</li><li>9</li><li>AQ10974</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.

Board: 471 Dealer: S Vul: EW North HCP: 8 South HCP: 13 Contract: 2 S	North:  ♠ A1084  ♥ Q932  ♦ 3  ♠ Q1043	South:  ♠ Q5  ♥ AJ6  ♠ AQ10987  ♣ 72	West 1NT AP	North Pass	East Pass	1♦
Board: 472 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 4 W	North:  ♠ A106  ♥ A6  ♠ AQJ1096  ♣ 97	South:  ♠ Q98743  ♥ QJ74  ♦ 53  ♣ 10	2♠¹ 4♣	North  1   3   AP  2S trans	1NT Pass	Pass Pass
Board: 473 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2 S	North:  ♠ Q84  ♥ AQ10972  ♦ 43  ♣ J7	South:  ♠ KJ652  ♥ 4  ♠ KQ107  ♣ A52	West 1NT	North 2♣	East AP	South 1♠
Board: 474 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 2♥ E	North:  ♠ 107  ♥ AQ75  ♠ QJ5  ♣ K932	South:  ♠ KQ98632  ♥ 109  ♦ 87  ♣ 76	West 2◆	North 1♣ Pass	East 1NT 2♥	South Pass AP
Board: 475 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 3♣ S	North:  ♠ K973  ▼ 10  • AK10842  ♣ 65	South:  ♣ J2  ♥ KQ92  ♦ 9  ♣ AQ10974	West 1NT AP	North 2◆	East 2♥	South 1♣ 3♣

Board: 476 Dealer: N Vul: None HCP: 12	♣— ▼ AQJ9432 • 4 • KQ1064	East Bids 1NT if possible. You bid first.
Board: 477 Dealer: S Vul: NS HCP: 6	<ul><li>★ A754</li><li>♥ Q764</li><li>◆ 842</li><li>◆ 98</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 478 Dealer: N Vul: EW HCP: 12	<ul><li>♣ AQ103</li><li>♥ 73</li><li>♦ KJ973</li><li>♣ Q10</li></ul>	East Bids 1NT if possible. You bid first.
Board: 479 Dealer: S Vul: None HCP: 10	<ul><li>★ K864</li><li>♥ Q5</li><li>◆ 7</li><li>◆ KQ8532</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 480 Dealer: N Vul: NS HCP: 13	<ul><li>42</li><li>KQJ109</li><li>A102</li><li>K95</li></ul>	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.

Board: 476 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 4 N	North:  ♣—  ▼ AQJ9432  • 4  ♣ KQ1064	South:  ♠ KQ974  ♥ 7  ♠ AJ10986  ♠ 8	West Pass	North 1♥ 4♥	East 1NT AP	
Board: 477 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North:  ♠ A754  ♥ Q764  ♦ 842  ♣ 98	South:  ♠ KJ10  ♥ 109  ♠ K105  ♣ AQ1042	West 1NT	North AP	East	South 1♣
Board: 478 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ AQ103  ♥ 73  ♠ KJ973  ♠ Q10	South:  ♠ K652  ♥ Q1098  • Q62  ♣ 96	West	North 1◆	East 1NT	
Board: 479 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2 S	North:  ♠ K864  ♥ Q5  ♦ 7  ♣ KQ8532	South:  ♠ 109  ▼ A98  ♠ AQJ8643  ♠ J	West 1NT AP	North 2♣		South 1 ◆ 2 ◆
Board: 480 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3&X E	North:  ♣ 42  ▼ KQJ109  ◆ A102  ♣ K95	South:  ♠ QJ1087  ♥ 3  ♠ K75  ♠ QJ102	West Pass AP	North 1♥ Pass	East 1NT 3♣	

Board: 476 Dealer: N Vul: None HCP: 10	<ul><li>★KQ974</li><li>▼ 7</li><li>◆ AJ10986</li><li>◆ 8</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 477 Dealer: S Vul: NS HCP: 13	<ul><li>★ KJ10</li><li>▼ 109</li><li>◆ K105</li><li>◆ AQ1042</li></ul>	West Bids 1NT if possible. You bid first.
Board: 478 Dealer: N Vul: EW HCP: 7	<ul><li>★ K652</li><li>♥ Q1098</li><li>◆ Q62</li><li>◆ 96</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 479 Dealer: S Vul: None HCP: 12	<ul><li>♠ 109</li><li>♥ A98</li><li>♠ AQJ8643</li><li>♠ J</li></ul>	West Bids 1NT if possible. You bid first.
Board: 480 Dealer: N Vul: NS HCP: 9	<ul><li>♣ QJ1087</li><li>♥ 3</li><li>♦ K75</li><li>♣ QJ102</li></ul>	East Bids 1NT if possible. East Bids 3♣ if possible.  Partner bids first.

Board: 476 Dealer: N Vul: None North HCP: 12 South HCP: 10 Contract: 4 N	North:  ♣—  ▼ AQJ9432  • 4  ♣ KQ1064	South:  ♠ KQ974  ♥ 7  ♠ AJ10986  ♠ 8	West Pass	North 1♥ 4♥	East 1NT AP	
Board: 477 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 1N W	North:  ♠ A754  ♥ Q764  ♦ 842  ♣ 98	South:  ♠ KJ10  ♥ 109  ♠ K105  ♣ AQ1042	West 1NT	North AP	East	South 1♣
Board: 478 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ AQ103  ♥ 73  ♠ KJ973  ♠ Q10	South:  ♠ K652  ♥ Q1098  • Q62  ♣ 96	West	North 1◆	East 1NT	
Board: 479 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 2 S	North:  ♠ K864  ♥ Q5  ♦ 7  ♣ KQ8532	South:  ♠ 109  ▼ A98  ♠ AQJ8643  ♠ J	West 1NT AP	North 2♣		South 1 ◆ 2 ◆
Board: 480 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3&X E	North:  ♣ 42  ▼ KQJ109  ◆ A102  ♣ K95	South:  ♠ QJ1087  ♥ 3  ♠ K75  ♠ QJ102	West Pass AP	North 1♥ Pass	East 1NT 3♣	

Board: 481 Dealer: S Vul: EW HCP: 3	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 482 Dealer: N Vul: Both HCP: 14	<ul><li>★ 2</li><li>▼ KQ87</li><li>◆ KQJ1032</li><li>◆ K2</li></ul>	East Bids 1NT if possible. You bid first.
Board: 483 Dealer: S Vul: NS HCP: 3	<ul><li>1072</li><li>106</li><li>K98753</li><li>74</li></ul>	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 484 Dealer: N Vul: EW HCP: 12	<ul><li>AJ6</li><li>✓ K102</li><li>✓ 982</li><li>A732</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.
Board: 485 Dealer: S Vul: Both HCP: 3	<ul><li>♠ Q864</li><li>♥ 1032</li><li>♦ J9762</li><li>♠ 3</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first.

Board: 481 Dealer: S Vul: EW North HCP: 3 South HCP: 14	North:	South:  ♠ K5  ♥ KJ1032  ♠ KJ4  ♣ K87	West 1NT	North 4♥	East AP	South 1♥
Contract: 4♥ S  Board: 482  Dealer: N  Vul: Both  North HCP: 14  South HCP: 7  Contract: 4♠ S	North:  ♠ 2  ♥ KQ87  ♦ KQJ1032  ♣ K2	South:  ♠ KQJ97653  ♥ 94  ♦ 95  ♣ J	West AP	North 1◆	East 1NT	
Board: 483 Dealer: S Vul: NS North HCP: 3 South HCP: 14 Contract: 4♥ W	North:	South:  ♠ KQJ954  ♥ J4  ♦ 2  ♣ AK53	West  1NT  4♥  1. Texa	AP	East 4◆¹	South 1♠ Pass
Board: 484 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 2N E	North:  ♠ AJ6  ♥ K102  ♦ 982  ♠ A732	South:  ♠ Q532  ♥ 985  ♠ K7643  ♣ 10	West  2♣¹ 2NT 1. Stay	North 1♣ Pass AP man		South Pass Pass
Board: 485 Dealer: S Vul: Both North HCP: 3 South HCP: 13 Contract: 2N W	North:  ♠ Q864  ♥ 1032  ♦ J9762  ♣ 3	South:  ♠ KJ3  ♥ AK954  ♦ 10  ♣ Q986	West 1NT	North Pass	East 2NT	1♥

Board: 481 Dealer: S Vul: EW HCP: 14	<b>★</b> K5 <b>♥</b> KJ1032 <b>♦</b> KJ4 <b>♣</b> K87	West Bids 1NT if possible. You bid first.
Board: 482 Dealer: N Vul: Both HCP: 7	<ul><li>★ KQJ97653</li><li>♥ 94</li><li>◆ 95</li><li>◆ J</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 483 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQJ954</li><li>♥ J4</li><li>◆ 2</li><li>◆ AK53</li></ul>	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 484 Dealer: N Vul: EW HCP: 5	♦ Q532 ▼ 985 ♦ K7643 ♣ 10	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.
Board: 485 Dealer: S Vul: Both HCP: 13	<b>♦</b> KJ3 <b>♥</b> AK954 <b>♦</b> 10 <b>♣</b> Q986	West Bids 1NT if possible. East Bids 2NT if possible. You bid first.

Board: 481 Dealer: S Vul: EW North HCP: 3 South HCP: 14	North:	South:  ♠ K5  ♥ KJ1032  ♠ KJ4  ♣ K87	West 1NT	North 4♥	East AP	South 1♥
Contract: 4♥ S  Board: 482  Dealer: N  Vul: Both  North HCP: 14  South HCP: 7  Contract: 4♠ S	North:  ♠ 2  ♥ KQ87  ♦ KQJ1032  ♣ K2	South:  ♠ KQJ97653  ♥ 94  ♦ 95  ♣ J	West AP	North 1◆	East 1NT	
Board: 483 Dealer: S Vul: NS North HCP: 3 South HCP: 14 Contract: 4♥ W	North:	South:  ♠ KQJ954  ♥ J4  ♦ 2  ♣ AK53	West  1NT  4♥  1. Texa	AP	East 4◆¹	South 1♠ Pass
Board: 484 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 2N E	North:  ♠ AJ6  ♥ K102  ♦ 982  ♠ A732	South:  ♠ Q532  ♥ 985  ♠ K7643  ♣ 10	West  2♣¹ 2NT 1. Stay	North 1♣ Pass AP man		South Pass Pass
Board: 485 Dealer: S Vul: Both North HCP: 3 South HCP: 13 Contract: 2N W	North:  ♠ Q864  ♥ 1032  ♦ J9762  ♣ 3	South:  ♠ KJ3  ♥ AK954  ♦ 10  ♣ Q986	West 1NT	North Pass	East 2NT	1♥

Board: 486 Dealer: N Vul: None HCP: 13	<b>♠</b> K <b>♥</b> KJ7532 <b>♦</b> AQ52 <b>♣</b> 106	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 487 Dealer: S Vul: EW HCP: 6	<ul><li>◆ Q95</li><li>▼ QJ543</li><li>◆ J87</li><li>◆ 74</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 488 Dealer: N Vul: Both HCP: 12	<b>♣</b> KJ54 <b>♥</b> QJ8 <b>♦</b> 10 <b>♣</b> KQ1042	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 489 Dealer: S Vul: None HCP: 7	<ul><li>103</li><li>✓ QJ75</li><li>✓ A10983</li><li>✓ 76</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 490 Dealer: N Vul: NS HCP: 13	<ul><li>▲ AJ7</li><li>♥ Q</li><li>◆ K1095</li><li>▲ QJ1097</li></ul>	East Bids 1NT if possible. You bid first.

Board: 486 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 4 \( \mathbf{N} \) N	North:  ♠ K  ♥ KJ7532  ♠ AQ52  ♣ 106	South:  ♠ A95  ♥ Q1064  ♦ 873  ♣ 754	West  2♠ 3♠	North 1♥ 3♥ 4♥	1NT	
Board: 487 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 W	North:  ♠ Q95  ♥ QJ543  ♦ J87  ♣ 74	South:  ♠ A10862  ♥ 92  ♠ A53  ♣ AJ3	West  1NT 3♣	North 2♠ AP	East X	South 1♠ Pass
Board: 488 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 4 S	North:  ♠ KJ54  ♥ QJ8  ♦ 10  ♠ KQ1042	South:  ♣ —  ▼ A107532  • AJ92  • 865	West 2♣ AP	North 1♣ 3♥	East 1NT Pass	2♥
Board: 489 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North:	South:  ♠ K652  ♥ A9  ♠ K72  ♣ QJ108	West 1NT	North AP	East	South 1♣
Board: 490 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2 S	North:  ♠ AJ7  ♥ Q  ♠ K1095  ♣ QJ1097	South:	West AP	North 1♣	East 1NT	

Board: 486 Dealer: N Vul: None HCP: 6	<ul><li>★ A95</li><li>♥ Q1064</li><li>◆ 873</li><li>◆ 754</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 487 Dealer: S Vul: EW HCP: 13	<ul><li>★ A10862</li><li>♥ 92</li><li>★ A53</li><li>★ AJ3</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♣ if possible. You bid first.
Board: 488 Dealer: N Vul: Both HCP: 9	<ul><li>♣—</li><li>✓ A107532</li><li>◆ AJ92</li><li>◆ 865</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 489 Dealer: S Vul: None HCP: 13	<ul><li>★ K652</li><li>★ A9</li><li>★ K72</li><li>♣ QJ108</li></ul>	West Bids 1NT if possible. You bid first.
Board: 490 Dealer: N Vul: NS HCP: 9	<ul><li>◆93</li><li>✓ AKJ1054</li><li>◆ J7</li><li>◆ 652</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 486 Dealer: N Vul: None North HCP: 13 South HCP: 6 Contract: 4 \( \mathbf{N} \) N	North:  ♠ K  ♥ KJ7532  ♠ AQ52  ♣ 106	South:  ♠ A95  ♥ Q1064  ♦ 873  ♣ 754	West  2♠ 3♠	North 1♥ 3♥ 4♥	1NT	
Board: 487 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 3 W	North:  ♠ Q95  ♥ QJ543  ♦ J87  ♣ 74	South:  ♠ A10862  ♥ 92  ♠ A53  ♣ AJ3	West  1NT 3♣	North 2♠ AP	East X	South 1♠ Pass
Board: 488 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 4 S	North:  ♠ KJ54  ♥ QJ8  ♦ 10  ♠ KQ1042	South:  ♣ —  ▼ A107532  • AJ92  • 865	West 2♣ AP	North 1♣ 3♥	East 1NT Pass	2♥
Board: 489 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North:	South:  ♠ K652  ♥ A9  ♠ K72  ♣ QJ108	West 1NT	North AP	East	South 1♣
Board: 490 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2 S	North:  ♠ AJ7  ♥ Q  ♠ K1095  ♣ QJ1097	South:	West AP	North 1♣	East 1NT	

Board: 491 Dealer: S Vul: Both HCP: 6	◆ AQ10943 ▼ 103 ◆ — ◆ 107642	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 492 Dealer: N Vul: None HCP: 14	<ul><li></li></ul>	East Bids 1NT if possible. You bid first.
Board: 493 Dealer: S Vul: NS HCP: 6	<ul><li>◆ Q8432</li><li>◆ 64</li><li>◆ 63</li><li>◆ A1073</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible.  Partner bids first.
Board: 494 Dealer: N Vul: EW HCP: 13	<ul><li>J54</li><li>KQ86</li><li>J8</li><li>AQ96</li></ul>	East Bids 1NT if possible. West Bids 4♠ if possible. East Bids 4NT if possible. You bid first.
Board: 495 Dealer: S Vul: None HCP: 9	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 491 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 3 • W	North:  ♠ AQ10943  ♥ 103  ♦ —  ♣ 107642	South:  ♣ J8  ♥ AQJ754  ♣ A52  ♣ 85	West North East South  1♥  1NT Pass 3♣¹ Pass  3♣² AP  1. 1N-3C transfer to diamonds  2. automat
Board: 492 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 2♣ N	North:  ♣ J105  ♥ K5  • K2  ♣ AQJ843	South:  ♠ 64  ♥ QJ1074  • QJ985  ♣ 7	West North East South  1♣ 1NT Pass  Pass 2♣ AP
Board: 493 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 3 S	North:  ♠ Q8432  ♥ 64  ♦ 63  ♠ A1073	South:  ♠ A76  ♥ K97  ♠ KQJ1054  ♠ 8	West North East South  1 ↑  1NT Pass 2 ↑ 3 ↑  AP
Board: 494 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 4NX E	North:	South:  ♠ Q109862  ♥ 104  ♠ A632  ♣ 5	West North East South  1♣ 1NT Pass  4♣¹ Pass 4NT X  AP  1. Minors
Board: 495 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2 S	North:  ♠ J10952  ♥ KJ2  ♠ A92  ♣ 75	South:  ♠ AQ8  ♥ Q10874  ♦ J10  ♠ A96	West North East South  1♥  1NT 2♥ AP

Board: 491 Dealer: S Vul: Both HCP: 12	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 492 Dealer: N Vul: None HCP: 6	<ul><li>♠ 64</li><li>♥ QJ1074</li><li>♦ QJ985</li><li>♠ 7</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 493 Dealer: S Vul: NS HCP: 13	<ul><li>▲ A76</li><li>♥ K97</li><li>♦ KQJ1054</li><li>♣ 8</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 494 Dealer: N Vul: EW HCP: 6	<ul><li>◆ Q109862</li><li>◆ 104</li><li>◆ A632</li><li>◆ 5</li></ul>	East Bids 1NT if possible. West Bids 4♠ if possible. East Bids 4NT if possible. Partner bids first.
Board: 495 Dealer: S Vul: None HCP: 13	<ul><li>AQ8</li><li>♥ Q10874</li><li>◆ J10</li><li>◆ A96</li></ul>	West Bids 1NT if possible. You bid first.

Board: 491 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 3 • W	North:  ♠ AQ10943  ♥ 103  ♦ —  ♣ 107642	South:  ♣ J8  ♥ AQJ754  ♣ A52  ♣ 85	West North East South  1♥  1NT Pass 3♣¹ Pass  3♣² AP  1. 1N-3C transfer to diamonds  2. automat
Board: 492 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 2♣ N	North:  ♣ J105  ♥ K5  • K2  ♣ AQJ843	South:  ♠ 64  ♥ QJ1074  • QJ985  ♣ 7	West North East South  1♣ 1NT Pass  Pass 2♣ AP
Board: 493 Dealer: S Vul: NS North HCP: 6 South HCP: 13 Contract: 3 S	North:  ♠ Q8432  ♥ 64  ♦ 63  ♠ A1073	South:  ♠ A76  ♥ K97  ♠ KQJ1054  ♠ 8	West North East South  1 ↑  1NT Pass 2 ↑ 3 ↑  AP
Board: 494 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 4NX E	North:	South:  ♠ Q109862  ♥ 104  ♠ A632  ♣ 5	West North East South  1♣ 1NT Pass  4♣¹ Pass 4NT X  AP  1. Minors
Board: 495 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2 S	North:  ♠ J10952  ♥ KJ2  ♠ A92  ♣ 75	South:  ♠ AQ8  ♥ Q10874  ♦ J10  ♠ A96	West North East South  1♥  1NT 2♥ AP

Board: 496	<b>★</b> 763	East Bids 1NT if possible.
Dealer: N	♥ AQJ52	West Bids 4♠ if possible.
Vul: NS	♦ Q9	•
HCP: 13	♣ A96	You bid first.
Board: 497	<b>♦</b> K542	West Bids 1NT if possible.
Dealer: S	<b>v</b> 106	East Bids 2♥ if possible.
Vul: EW	<b>♦</b> 96	•
HCP: 6	♣ K9842	Partner bids first.
Board: 498	<b>♠</b> AQ1082	East Bids 1NT if possible.
Dealer: N	<b>♥</b> K3	West Bids 2NT if possible.
Vul: Both	◆ J1072	1
HCP: 14	<b>♣</b> KJ	You bid first.

Board: 496 Dealer: N Vul: NS North HCP: 13 South HCP: 4 Contract: 4♠ W	North:  ♠ 763  ♥ AQJ52  ♠ Q9  ♠ A96	South:	West 4♠	North 1♥ AP	East 1NT	
Board: 497 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 3 S	North:  ♠ K542  ♥ 106  ♦ 96  ♠ K9842	South:  ♠ Q  ♥ AQJ754  ♠ KQJ5  ♠ 105	West 1NT AP	North Pass	East 2♥	South 1♥ 3♥
Board: 498 Dealer: N Vul: Both North HCP: 14 South HCP: 3 Contract: 2N E	North:  ♠ AQ1082  ♥ K3  ♦ J1072  ♠ KJ	South:  ◆ 953  ▼ J10972  ◆ Q653  ◆ 7	West 2NT	North 1♠ AP		South Pass

Board: 496	♠—	East Bids 1NT if possible.
Dealer: N	<b>v</b> 10763	West Bids 4♠ if possible.
Vul: NS	◆ J1075	<del>-</del>
HCP: 4	<b>♣</b> QJ874	Partner bids first.
Board: 497	<b>♠</b> Q	West Bids 1NT if possible.
Dealer: S	<b>♥</b> AQJ754	East Bids 2♥ if possible.
Vul: EW	♦ KQJ5	•
HCP: 15	<b>♣</b> 105	You bid first.
Board: 498	<b>♦</b> 953	East Bids 1NT if possible.
Dealer: N	<b>♥</b> J10972	West Bids 2NT if possible.
Vul: Both	◆ Q653	1
HCP: 3	<b>♣</b> 7	Partner bids first.

Board: 496 Dealer: N Vul: NS North HCP: 13 South HCP: 4 Contract: 4♠ W	North:  ♠ 763  ♥ AQJ52  ♠ Q9  ♠ A96	South:	West 4♠	North 1♥ AP	East 1NT	
Board: 497 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 3 S	North:  ♠ K542  ♥ 106  ♦ 96  ♠ K9842	South:  ♠ Q  ♥ AQJ754  ♠ KQJ5  ♠ 105	West 1NT AP	North Pass	East 2♥	South 1♥ 3♥
Board: 498 Dealer: N Vul: Both North HCP: 14 South HCP: 3 Contract: 2N E	North:  ♠ AQ1082  ♥ K3  ♦ J1072  ♠ KJ	South:  ◆ 953  ▼ J10972  ◆ Q653  ◆ 7	West 2NT	North 1♠ AP		South Pass