Board: 1 Dealer: S Vul: NS HCP: 4	<ul><li>▶ J83</li><li>♥ 8742</li><li>◆ K10875</li><li>▶ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: Both HCP: 16	<ul><li>★ 75</li><li>★ A3</li><li>★ AK96</li><li>★ KQ942</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: Both HCP: 7	<ul><li>★K1075</li><li>♥QJ109643</li><li>◆ —</li><li>★ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: None HCP: 16	<ul><li>♠ AQ</li><li>♥ 103</li><li>◆ KJ1064</li><li>♠ KQJ3</li></ul>	East Bids 2♦ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. West Bids 3♥ if possible. East Bids 4♥ if possible.  You bid first.
Board: 5 Dealer: S Vul: EW HCP: 7	<ul><li>♣ J105</li><li>♥ K9</li><li>♦ 854</li><li>♣ K10872</li></ul>	East Bids 3♥ if possible.  Partner bids first.

Board: 1 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 1N S	North:	South:  ♠ A6  ♥ 63  • QJ62  ♣ AKQ87	West AP	North	East	South 1NT
Board: 2 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 \( \bar{V} \) N	North:  ♣ 75  ✔ A3  ♣ AK96  ♣ KQ942	South:  ♠ J106  ♥ KQJ942  ♠ 2  ♣ J73	West Pass 1. Texa		East Pass AP	
Board: 3 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 4♥ S	North:  ♠ K1075  ♥ QJ109643  ♦ —  ♣ J6	South:  ♠ A3  ♥ A7  ♠ KJ62  ♠ A10432	West Pass AP 1. Texa		East Pass	1NT
Board: 4 Dealer: N Vul: None North HCP: 16 South HCP: 3 Contract: 4♥ W	North:  ♠ AQ  ♥ 103  ♠ KJ1064  ♣ KQJ3	South:  ♣ J10752  ♥ 98  • Q852  ♣ 82	West  2♠ 3♥ 1. Multi	North 1NT Pass Pass Landy	2 <b>♦</b> ¹ 2NT 4 <b>♥</b>	Pass Pass AP
Board: 5 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3♥ E	North:  ♣ J105  ♥ K9  • 854  ♣ K10872	South:	West Pass	North Pass	East 3♥	South 1NT AP

Board: 1 Dealer: S Vul: NS HCP: 16	<ul><li>▲ A6</li><li>♥ 63</li><li>◆ QJ62</li><li>▲ AKQ87</li></ul>	The opponents are silent.  You bid first.
Board: 2 Dealer: N Vul: Both HCP: 8	<ul><li>♣ J106</li><li>♥ KQJ942</li><li>◆ 2</li><li>♣ J73</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: Both HCP: 16	<ul><li>★ A3</li><li>★ A7</li><li>★ KJ62</li><li>★ A10432</li></ul>	The opponents are silent.  You bid first.
Board: 4 Dealer: N Vul: None HCP: 3	<ul><li></li></ul>	East Bids 2♦ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 5 Dealer: S Vul: EW HCP: 15	<ul><li>♠ 93</li><li>♥ Q2</li><li>♦ AQ763</li><li>♠ AQJ5</li></ul>	East Bids 3♥ if possible.  You bid first.

Board: 1 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 1N S	North:	South:  ♠ A6  ♥ 63  • QJ62  ♣ AKQ87	West AP	North	East	South 1NT
Board: 2 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 \( \bar{V} \) N	North:  ♣ 75  ✔ A3  ♣ AK96  ♣ KQ942	South:  ♠ J106  ♥ KQJ942  ♠ 2  ♣ J73	West Pass 1. Texa		East Pass AP	
Board: 3 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 4♥ S	North:  ♠ K1075  ♥ QJ109643  ♦ —  ♣ J6	South:  ♠ A3  ♥ A7  ♠ KJ62  ♠ A10432	West Pass AP 1. Texa		East Pass	1NT
Board: 4 Dealer: N Vul: None North HCP: 16 South HCP: 3 Contract: 4♥ W	North:  ♠ AQ  ♥ 103  ♠ KJ1064  ♣ KQJ3	South:  ♣ J10752  ♥ 98  • Q852  ♣ 82	West  2♠ 3♥ 1. Multi	North 1NT Pass Pass Landy	2 <b>♦</b> ¹ 2NT 4 <b>♥</b>	Pass Pass AP
Board: 5 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3♥ E	North:  ♣ J105  ♥ K9  • 854  ♣ K10872	South:	West Pass	North Pass	East 3♥	South 1NT AP

Board: 6 Dealer: N Vul: EW HCP: 16	<ul><li>♣ Q1085</li><li>♥ AK</li><li>◆ J6</li><li>♣ AQ1065</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 7 Dealer: S Vul: Both HCP: 11	<ul><li>♣96</li><li>★ KQ976</li><li>◆ AJ6</li><li>♣ J85</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 16	<ul><li>★ KJ42</li><li>♥ Q5</li><li>◆ AK</li><li>★ K8652</li></ul>	West Bids 3♣ if possible.  You bid first.
Board: 9 Dealer: S Vul: EW HCP: 3	<ul><li>♣ Q7543</li><li>♥ 1072</li><li>◆ J83</li><li>♣ 107</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 10 Dealer: N Vul: Both HCP: 16	<ul><li>AJ107</li><li>✓ J2</li><li>AKJ109</li><li>Q4</li></ul>	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3•X W	North:  ♠ Q1085  ♥ AK  ♦ J6  ♠ AQ1065	South:  ♠ K743  ♥ Q65  ♠ K1083  ♣ KJ	West North East South  1NT Pass 2♣¹  3 Pass Pass X  AP  1. Stayman
Board: 7 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ◆ 96  ▼ KQ976  ◆ AJ6  ◆ J85	South:  ♠ 103  ♥ A10  ♠ KQ1085  ♣ AQ107	West North East South 1NT Pass 2♦ Pass 2♥ Pass 3NT AP
Board: 8 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 3 W	North:  ♠ KJ42  ♥ Q5  ♠ AK  ♣ K8652	South:  ♠ Q107  ♥ 98643  ♠ Q1062  ♠ 10	West North East South  1NT Pass 2  3♣ AP
Board: 9 Dealer: S Vul: EW North HCP: 3 South HCP: 16 Contract: 2♥ E	North:  ♠ Q7543  ♥ 1072  ♦ J83  ♠ 107	South:  ♠ AK96  ♥ Q6  ♦ Q10  ♠ AJ852	West North East South  1NT  2◆¹ Pass 2♥² AP  1. Multi-Landy, Multi 2. to the partner's longer
Board: 10 Dealer: N Vul: Both North HCP: 16 South HCP: 3 Contract: 3♣ N	North:  ♠ AJ107  ♥ J2  ♠ AKJ109  ♠ Q4	South:  ♠ K62  ♥ 8543  ←—  ♣ 1087653	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 6 Dealer: N Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW Vul: Board: 7 Dealer: S Vul: Both Vul: Both Vul: Both Vul: Both Vul: None Vul:				
Dealer: S	De Vi	ealer: N al: EW	♥ Q65 ♦ K1083	•
Dealer: N	De Vi	ealer: S al: Both	▼ A10 ◆ KQ1085	
Dealer: S	De Vi	ealer: N al: None	♥ 98643 ♦ Q1062	-
Dealer: N	De Vi	ealer: S ul: EW	♥ Q6 • Q10	East Bids 2♥ if possible.
	De Vi	ealer: N al: Both	♥ 8543 • —	• •

Board: 6 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3•X W	North:  ♠ Q1085  ♥ AK  ♦ J6  ♠ AQ1065	South:  ♠ K743  ♥ Q65  ♠ K1083  ♣ KJ	West North East South  1NT Pass 2♣¹  3 Pass Pass X  AP  1. Stayman
Board: 7 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ◆ 96  ▼ KQ976  ◆ AJ6  ◆ J85	South:  ♠ 103  ♥ A10  ♠ KQ1085  ♣ AQ107	West North East South 1NT Pass 2♦ Pass 2♥ Pass 3NT AP
Board: 8 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 3 W	North:  ♠ KJ42  ♥ Q5  ♠ AK  ♣ K8652	South:  ♠ Q107  ♥ 98643  ♠ Q1062  ♠ 10	West North East South  1NT Pass 2  3♣ AP
Board: 9 Dealer: S Vul: EW North HCP: 3 South HCP: 16 Contract: 2♥ E	North:  ♠ Q7543  ♥ 1072  ♦ J83  ♠ 107	South:  ♠ AK96  ♥ Q6  ♦ Q10  ♠ AJ852	West North East South  1NT  2◆¹ Pass 2♥² AP  1. Multi-Landy, Multi 2. to the partner's longer
Board: 10 Dealer: N Vul: Both North HCP: 16 South HCP: 3 Contract: 3♣ N	North:  ♠ AJ107  ♥ J2  ♠ AKJ109  ♠ Q4	South:  ♠ K62  ♥ 8543  ←—  ♣ 1087653	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 11 Dealer: S Vul: EW HCP: 9	<ul><li>♣ J10973</li><li>♥ A93</li><li>♦ 7</li><li>♣ A643</li></ul>	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: NS HCP: 15	<ul><li>A762</li><li>♥ 98</li><li>A6</li><li>AK987</li></ul>	West Bids 2♥ if possible. East Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 13 Dealer: S Vul: NS HCP: 8	<ul><li>♦ 85</li><li>♥ Q97</li><li>◆ QJ10872</li><li>♠ K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 15	<ul><li>♣ QJ</li><li>♥ Q8</li><li>◆ K972</li><li>♣ AQJ73</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: EW HCP: 14	<ul><li>★ K532</li><li>★ AK652</li><li>★ A2</li><li>★ 92</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 11 Dealer: S Vul: EW	North: <b>♠</b> J10973 <b>♥</b> A93	South: ♠ K5 ♥ QJ	West Pass	North 2  V	East Pass	1NT
North HCP: 9 South HCP: 16 Contract: 5♣ N	◆ 7 ◆ A643	◆ AQ95 ◆ KJ1075	Pass Pass	3 <b>♣</b> 5 <b>♣</b>	Pass AP	4♣
Board: 12 Dealer: N Vul: NS	North: ♠ A762	South: ♠ Q	West	North 1NT	East Pass	
North HCP: 15 South HCP: 3 Contract: 3♠ E	♥ 98 ♦ A6 ♣ AK987	♥ J76543 ♦ 1093 ♣ 1064		Pass Pass naels Cu	2♠ 3♠ ebid	3♥ AP
Board: 13 Dealer: S Vul: NS	North: ♠ 85	South: ♠ Q1092		North 3♣¹	East Pass	1NT
North HCP: 8 South HCP: 15 Contract: 3 • S	♥ Q97 ♦ QJ10872 ♠ K5	◆ QJ10872	AP 1. Minor Suit Transfers after 1NT 2. automat			
Board: 14 Dealer: N Vul: NS North HCP: 15 South HCP: 10	North: ♠ QJ ♥ Q8 ♠ K972	South:  ♠ AK109852  ♥ 9632  ←—	Pass	North 1NT 44	East Pass AP	
Contract: 4♠ N	♣ AQJ73	<b>♣</b> K4	1. Texa	S		
Board: 15 Dealer: S Vul: EW	North: ♠ K532	South: ♠ A1097	West	North	East	South 1NT
North HCP: 14 South HCP: 15 Contract: 3•X E	<ul><li>AK652</li><li>A2</li><li>92</li></ul>	♥ QJ ♦ 95 ♠ AKJ84	Pass Pass 1. Stay	X	3♦ AP	Pass

Board: 11 Dealer: S Vul: EW HCP: 16	<ul><li>★ K5</li><li>♥ QJ</li><li>◆ AQ95</li><li>◆ KJ1075</li></ul>	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: NS HCP: 3	♣ Q ▼ J76543 ◆ 1093 ♣ 1064	West Bids 2♥ if possible. East Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 13 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q1092</li><li>♥ J8</li><li>◆ AK</li><li>♣ AJ432</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: NS HCP: 10	<ul><li>★ AK109852</li><li>★ 9632</li><li>★ —</li><li>★ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: EW HCP: 15	<ul><li>▲ A1097</li><li>♥ QJ</li><li>◆ 95</li><li>▲ AKJ84</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 11 Dealer: S Vul: EW	North: <b>♠</b> J10973 <b>♥</b> A93	South: ♠ K5 ♥ QJ	West Pass	North 2  V	East Pass	1NT
North HCP: 9 South HCP: 16 Contract: 5♣ N	◆ 7 ◆ A643	◆ AQ95 ◆ KJ1075	Pass Pass	3 <b>♣</b> 5 <b>♣</b>	Pass AP	4♣
Board: 12 Dealer: N Vul: NS	North: ♠ A762	South: ♠ Q	West	North 1NT	East Pass	
North HCP: 15 South HCP: 3 Contract: 3♠ E	♥ 98 ♦ A6 ♣ AK987	♥ J76543 ♦ 1093 ♣ 1064		Pass Pass naels Cu	2♠ 3♠ ebid	3♥ AP
Board: 13 Dealer: S Vul: NS	North: ♠ 85	South: ♠ Q1092		North 3♣¹	East Pass	1NT
North HCP: 8 South HCP: 15 Contract: 3 • S	♥ Q97 ♦ QJ10872 ♠ K5	◆ QJ10872	AP 1. Minor Suit Transfers after 1NT 2. automat			
Board: 14 Dealer: N Vul: NS North HCP: 15 South HCP: 10	North: ♠ QJ ♥ Q8 ♠ K972	South:  ♠ AK109852  ♥ 9632  ←—	Pass	North 1NT 44	East Pass AP	
Contract: 4♠ N	♣ AQJ73	<b>♣</b> K4	1. Texa	S		
Board: 15 Dealer: S Vul: EW	North: ♠ K532	South: ♠ A1097	West	North	East	South 1NT
North HCP: 14 South HCP: 15 Contract: 3•X E	<ul><li>AK652</li><li>A2</li><li>92</li></ul>	♥ QJ ♦ 95 ♠ AKJ84	Pass Pass 1. Stay	X	3♦ AP	Pass

Board: 16 Dealer: N Vul: NS HCP: 16	<ul><li>♠ AQJ9</li><li>♥ J6</li><li>♦ AKJ63</li><li>♠ 104</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: EW HCP: 9	<ul><li>♠ AQJ73</li><li>♥ Q</li><li>♦ 1087</li><li>♠ 10763</li></ul>	East Doubles 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 18 Dealer: N Vul: None HCP: 16	<ul><li>108</li><li>♥ Q6</li><li>AQJ97</li><li>AK76</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: EW HCP: 13	<ul><li>♣—</li><li>✓ AJ6543</li><li>◆ AK974</li><li>◆ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 20 Dealer: N Vul: EW HCP: 15	<ul><li>♣ QJ</li><li>▼ 76</li><li>◆ KQ943</li><li>♣ AQJ7</li></ul>	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4♠ N	North:  ♠ AQJ9  ♥ J6  ♠ AKJ63  ♣ 104	South:  ♠ K87652  ♥ AK105  ♦ 102  ♣ 3	West North East South  1NT Pass 4  Pass 4  AP  1. Texas
Board: 17 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3♥X W	North:  ♠ AQJ73  ♥ Q  ♦ 1087  ♣ 10763	South:	West North East South 1NT Pass 2♥ X Pass¹ Pass 2NT Pass 3♦ 3♥ X AP 1. artificial
Board: 18 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 5♠ N	North:	South:  ♠ AKQJ9532  ♥ 83  ♠ K5  ♣ J	West North East South  1NT Pass 4♥¹  Pass 4♠ Pass 4NT²  Pass 5♥ Pass 5♠  AP  1. Texas  2. Blackwood 0314, for ♠
Board: 19 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 6♥ S	North:  ♠—  ▼ AJ6543  • AK974  • J6	South:  ♠ AJ54  ♥ K7  ♦ J10  ♠ AK853	West North East South  1NT  Pass 4•¹ Pass 4♥  Pass 4NT² Pass 5•  Pass 5• Pass 5♥  Pass 6♥ AP  1. Texas  2. Blackwood 0314, for ♥
Board: 20 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ QJ  ♥ 76  ♠ KQ943  ♣ AQJ7	South:  ♠ K10765  ♥ K52  ♠ AJ2  ♣ K4	West North East South  1NT Pass 2♥  Pass 2♠ Pass 3NT  AP

Board: 16 Dealer: N Vul: NS HCP: 10	<b>★</b> K87652 <b>♥</b> AK105 <b>♦</b> 102 <b>♣</b> 3	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: EW HCP: 16	<ul><li>♠ 98</li><li>♥ 73</li><li>♦ AKQJ5</li><li>♠ AQ85</li></ul>	East Doubles 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 18 Dealer: N Vul: None HCP: 14	<ul><li>★ AKQJ9532</li><li>▼ 83</li><li>◆ K5</li><li>★ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: EW HCP: 16	<ul><li>▲ AJ54</li><li>♥ K7</li><li>◆ J10</li><li>▲ AK853</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: EW HCP: 14	<ul><li>★ K10765</li><li>▼ K52</li><li>◆ AJ2</li><li>◆ K4</li></ul>	The opponents are silent.  Partner bids first.

Board: 16 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4♠ N	North:  ♠ AQJ9  ♥ J6  ♠ AKJ63  ♣ 104	South:  ♠ K87652  ♥ AK105  ♦ 102  ♣ 3	West North East South  1NT Pass 4  Pass 4  AP  1. Texas
Board: 17 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3♥X W	North:  ♠ AQJ73  ♥ Q  ♦ 1087  ♣ 10763	South:	West North East South 1NT Pass 2♥ X Pass¹ Pass 2NT Pass 3♦ 3♥ X AP 1. artificial
Board: 18 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 5♠ N	North:	South:  ♠ AKQJ9532  ♥ 83  ♠ K5  ♣ J	West North East South  1NT Pass 4♥¹  Pass 4♠ Pass 4NT²  Pass 5♥ Pass 5♠  AP  1. Texas  2. Blackwood 0314, for ♠
Board: 19 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 6♥ S	North:  ♠—  ▼ AJ6543  • AK974  • J6	South:  ♠ AJ54  ♥ K7  ♦ J10  ♠ AK853	West North East South  1NT  Pass 4•¹ Pass 4♥  Pass 4NT² Pass 5•  Pass 5• Pass 5♥  Pass 6♥ AP  1. Texas  2. Blackwood 0314, for ♥
Board: 20 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ QJ  ♥ 76  ♠ KQ943  ♣ AQJ7	South:  ♠ K10765  ♥ K52  ♠ AJ2  ♣ K4	West North East South  1NT Pass 2♥  Pass 2♠ Pass 3NT  AP

Board: 21 Dealer: S Vul: NS HCP: 5	<b>♦</b> 65 <b>♥</b> 10875 <b>♦</b> K1042 <b>♣</b> Q42	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 15	<ul><li>★ AK72</li><li>♥ 93</li><li>◆ J6</li><li>★ AK1098</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: NS HCP: 9	<b>♦</b> KQ1042 <b>♥</b> Q8 <b>♦</b> 10532 <b>♣</b> Q9	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: Both HCP: 15	<ul><li>◆ QJ64</li><li>♥ A8</li><li>◆ AKJ94</li><li>◆ 82</li></ul>	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: Both HCP: 7	<b>★</b> KQJ853 <b>▼</b> J1086 <b>◆</b> 753 <b>♣</b> —	The opponents are silent.  Partner bids first.

Board: 21 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 1N S	North:	South:  ♠ KJ87  ♥ A4  ♠ Q7  ♣ AJ1093	West AP	North	East	South 1NT
Board: 22 Dealer: N Vul: None North HCP: 15 South HCP: 3 Contract: 1N N	North:  ♠ AK72  ♥ 93  ♦ J6  ♣ AK1098	South:  ♠ 1093  ♥ K1076  ♦ 109874  ♠ 2	West	North 1NT		South
Board: 23 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ KQ1042  ♥ Q8  • 10532  ♣ Q9	South:  ♠ AJ53  ♥ 74  ♠ KQ  ♣ AJ1084	Pass Pass	North  2♥  4♣  nded according	Pass AP	South 1NT 2NT <sup>1</sup> ce after NT
Board: 24 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ QJ64  ♥ A8  ♠ AKJ94  ♠ 82	South:  ♠ A85  ♥ 1063  • 10  ♠ AKJ1096	West AP	North 1NT		South 3NT
Board: 25 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 2♠ S	North:  ♠ KQJ853  ♥ J1086  • 753  ♣ —	South:  ♠ 102  ♥ A9  ♠ AKJ6  ♠ K10853	West Pass AP	North 2♥	East Pass	1NT

Board: 21 Dealer: S Vul: NS HCP: 15	<ul><li>★ KJ87</li><li>★ A4</li><li>◆ Q7</li><li>★ AJ1093</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: None HCP: 3	<ul><li>1093</li><li>K1076</li><li>109874</li><li>2</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: NS HCP: 15	<ul><li>★ AJ53</li><li>▼ 74</li><li>★ KQ</li><li>★ AJ1084</li></ul>	The opponents are silent.  You bid first.
Board: 24 Dealer: N Vul: Both HCP: 12	<ul><li>★ A85</li><li>▼ 1063</li><li>◆ 10</li><li>◆ AKJ1096</li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 15	<ul><li>102</li><li>✓ A9</li><li>✓ AKJ6</li><li>✓ K10853</li></ul>	The opponents are silent. You bid first.

Board: 21 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 1N S	North:	South:  ♠ KJ87  ♥ A4  ♠ Q7  ♣ AJ1093	West AP	North	East	South 1NT
Board: 22 Dealer: N Vul: None North HCP: 15 South HCP: 3 Contract: 1N N	North:  ♠ AK72  ♥ 93  ♦ J6  ♣ AK1098	South:  ♠ 1093  ♥ K1076  ♦ 109874  ♠ 2	West	North 1NT		South
Board: 23 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 4♠ N	North:  ♠ KQ1042  ♥ Q8  • 10532  ♣ Q9	South:  ♠ AJ53  ♥ 74  ♠ KQ  ♣ AJ1084	Pass Pass	North  2♥  4♣  nded according	Pass AP	South 1NT 2NT <sup>1</sup> ce after NT
Board: 24 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ QJ64  ♥ A8  ♠ AKJ94  ♠ 82	South:  ♠ A85  ♥ 1063  • 10  ♠ AKJ1096	West AP	North 1NT		South 3NT
Board: 25 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 2♠ S	North:  ♠ KQJ853  ♥ J1086  • 753  ♣ —	South:  ♠ 102  ♥ A9  ♠ AKJ6  ♠ K10853	West Pass AP	North 2♥	East Pass	1NT

Board: 26 Dealer: N Vul: Both HCP: 16	<ul><li>▲ AJ87</li><li>♥ K8</li><li>◆ 75</li><li>▲ AKJ106</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: EW HCP: 7	<ul><li>♠ 9</li><li>♥ AQJ8532</li><li>♦ 42</li><li>♠ 754</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 28 Dealer: N Vul: NS HCP: 16	<ul><li>★ K9</li><li>▼ K10</li><li>◆ AKQ3</li><li>◆ J9762</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: Both HCP: 8	<ul><li>1042</li><li>432</li><li>AQ87</li><li>Q106</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q10</li><li>♥ J10</li><li>◆ AKJ108</li><li>♣ A964</li></ul>	East Bids 2♣ if possible. West Bids 2♠ if possible. You bid first.

Board: 26 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ AJ87  ♥ K8  ♦ 75  ♣ AKJ106	South:  ♣ 4  ♥ Q9543  ♦ AK94  ♣ Q53	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 27 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 4♥ N	North:	South:  ♠ A8  ♥ 76  ♠ AJ983  ♣ AK62	West 3♠	North 4♥	East AP	South 1NT
Board: 28 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ K9  ♥ K10  ♠ AKQ3  ♣ J9762	South:  ♣ J63  ♥ A86  ♦ J9742  ♣ A10	West AP	North 1NT		South 3NT
Board: 29 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ 1042  ♥ 432  ♠ AQ87  ♠ Q106	South:  ♠ QJ96  ♥ KQ  ♠ KJ1096  ♣ K8	West Pass	North 2NT	East AP	South 1NT
Board: 30 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 2♠ W	North:  ♠ Q10  ♥ J10  ♠ AKJ108  ♠ A964	South:  ♣ J432  ♥ 864  • Q9  ♣ Q1075	2♠	North 1NT AP i-Landy	2 <b>♣</b> ¹	Pass

Board: 26 Dealer: N Vul: Both HCP: 11	<ul><li>4</li><li>♥ Q9543</li><li>♦ AK94</li><li>♣ Q53</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: EW HCP: 16	<ul><li>★ A8</li><li>▼ 76</li><li>◆ AJ983</li><li>◆ AK62</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 28 Dealer: N Vul: NS HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: Both HCP: 15	<ul><li>♣ QJ96</li><li>♥ KQ</li><li>◆ KJ1096</li><li>♣ K8</li></ul>	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 5	<ul><li></li></ul>	East Bids 2♣ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 26 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ AJ87  ♥ K8  ♦ 75  ♣ AKJ106	South:  ♣ 4  ♥ Q9543  ♦ AK94  ♣ Q53	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 27 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 4♥ N	North:	South:  ♠ A8  ♥ 76  ♠ AJ983  ♣ AK62	West 3♠	North 4♥	East AP	South 1NT
Board: 28 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ K9  ♥ K10  ♠ AKQ3  ♣ J9762	South:  ♣ J63  ♥ A86  ♦ J9742  ♣ A10	West AP	North 1NT		South 3NT
Board: 29 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North:  ♠ 1042  ♥ 432  ♠ AQ87  ♠ Q106	South:  ♠ QJ96  ♥ KQ  ♠ KJ1096  ♣ K8	West Pass	North 2NT	East AP	South 1NT
Board: 30 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 2♠ W	North:  ♠ Q10  ♥ J10  ♠ AKJ108  ♠ A964	South:  ♣ J432  ♥ 864  • Q9  ♣ Q1075	2♠	North 1NT AP i-Landy	2 <b>♣</b> ¹	Pass

Board: 31 Dealer: S Vul: Both HCP: 10	<ul><li>★ 86</li><li>▼ AQ94</li><li>★ 42</li><li>★ A9432</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: None HCP: 16	<ul><li>★ K4</li><li>▼ 85</li><li>◆ AJ86</li><li>◆ AKJ84</li></ul>	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: NS HCP: 4	♣— ♥ J1086542 ♦ K2 ♣ 8732	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: NS HCP: 15	<ul><li>★ K2</li><li>♥ Q2</li><li>◆ A9642</li><li>◆ AQ106</li></ul>	The opponents are silent.  You bid first.
Board: 35 Dealer: S Vul: NS HCP: 11	<ul><li>▲ A975</li><li>▼ A1052</li><li>◆ K5</li><li>♣ 953</li></ul>	The opponents are silent.  Partner bids first.

Board: 31 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♣ 86  ♥ AQ94  ♣ 42  ♣ A9432	South:  ♠ A1097  ♥ K3  ♠ Q5  ♠ KQJ106	West North Pass 2♣¹ Pass 3NT 1. Stayman		1NT
Board: 32 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ K4  ♥ 85  ♠ AJ86  ♣ AKJ84	South:  ♠ AJ9  ♥ J106  ♠ K10732  ♠ 95	West North 1NT AP		South 2NT
Board: 33 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 4 S	North:  ♣—  ▼ J1086542  • K2  ♣ 8732	South:  ♠ AJ85  ♥ AQ  ♠ J10875  ♣ A10	West North Pass 4•¹ AP 1. Texas	East Pass	1NT
Board: 34 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ K2  ♥ Q2  ♠ A9642  ♣ AQ106	South:  ♠ Q763  ♥ AJ87  ♠ Q87  ♠ 94	West North 1NT Pass 2♦ AP 1. Stayman	Pass	
Board: 35 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ A975  ♥ A1052  ♠ K5  ♣ 953	South:  ♠ K8  ♥ K4  ♠ AQJ42  ♣ K1087	West North Pass 2♣¹ Pass 3NT 1. Stayman	East Pass AP	1NT

Board: 31 Dealer: S Vul: Both HCP: 15	<ul><li>★ A1097</li><li>★ K3</li><li>◆ Q5</li><li>★ KQJ106</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: None HCP: 9	♣ AJ9 ♥ J106 ♦ K10732 ♣ 95	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: NS HCP: 16	<ul><li>AJ85</li><li>✓ AQ</li><li>✓ J10875</li><li>▲ A10</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: NS HCP: 9	<ul><li>♣ Q763</li><li>♥ AJ87</li><li>◆ Q87</li><li>♣ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: NS HCP: 16	<ul><li>★ K8</li><li>▼ K4</li><li>◆ AQJ42</li><li>◆ K1087</li></ul>	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♣ 86  ♥ AQ94  ♣ 42  ♣ A9432	South:  ♠ A1097  ♥ K3  ♠ Q5  ♠ KQJ106	West North Pass 2♣¹ Pass 3NT 1. Stayman		1NT
Board: 32 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ K4  ♥ 85  ♠ AJ86  ♣ AKJ84	South:  ♠ AJ9  ♥ J106  ♠ K10732  ♠ 95	West North 1NT AP		South 2NT
Board: 33 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 4 S	North:  ♣—  ▼ J1086542  • K2  ♣ 8732	South:  ♠ AJ85  ♥ AQ  ♠ J10875  ♣ A10	West North Pass 4•¹ AP 1. Texas	East Pass	1NT
Board: 34 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ K2  ♥ Q2  ♠ A9642  ♣ AQ106	South:  ♠ Q763  ♥ AJ87  ♠ Q87  ♠ 94	West North 1NT Pass 2♦ AP 1. Stayman	Pass	
Board: 35 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ A975  ♥ A1052  ♠ K5  ♣ 953	South:  ♠ K8  ♥ K4  ♠ AQJ42  ♣ K1087	West North Pass 2♣¹ Pass 3NT 1. Stayman	East Pass AP	1NT

Board: 36 Dealer: N Vul: EW HCP: 15	<ul><li>▲ A8</li><li>♥ Q2</li><li>◆ K986</li><li>▲ KQJ42</li></ul>	The opponents are silent.  You bid first.
Board: 37 Dealer: S Vul: None HCP: 2	<ul><li>◆ 97</li><li>♥ J2</li><li>◆ J852</li><li>◆ 76542</li></ul>	West Bids 2♦ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 3♥ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 38 Dealer: N Vul: NS HCP: 15	◆ 84 ♥ Q10 ◆ AQ764 ◆ AK108	The opponents are silent.  You bid first.
Board: 39 Dealer: S Vul: Both HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 16	<ul><li>♣95</li><li>★ A4</li><li>◆ AJ65</li><li>♣ AK1076</li></ul>	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: EW North HCP: 15 South HCP: 3 Contract: 2♠ N	North:  ♠ A8  ♥ Q2  ♠ K986  ♠ KQJ42	South:  ♠ K109532  ♥ 1063  ♦ 72  ♣ 97	West Pass	North 1NT 2♠	East Pass AP	South 2♥
Board: 37 Dealer: S Vul: None North HCP: 2 South HCP: 16 Contract: 4♥ E	North:	South:  ♠ KJ106  ♥ Q6  ♠ K4  ♠ AK1083	2◆¹ 2NT 4♥	North Pass Pass AP i-Landy	2 <b>♠</b> 3 <b>♥</b>	1NT Pass Pass
Board: 38 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 2♠ N	North:  ♠ 84  ♥ Q10  ♠ AQ764  ♣ AK108	South:  ♠ AQ962  ♥ 654  ♦ 95  ♣ 976	West Pass	North 1NT 2♠	East Pass AP	
Board: 39 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 1N S	North:	South:  ♠ AK73  ♥ 109  ♠ AK954  ♣ J2	West AP	North	East	South 1NT
Board: 40 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:	South:  ♠ K82  ♥ KJ  ♦ Q74  ♣ QJ543	West AP	North 1NT		South 3NT

Board: 36 Dealer: N Vul: EW HCP: 3	<b>★</b> K109532 <b>▼</b> 1063 <b>◆</b> 72 <b>♣</b> 97	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: None HCP: 16	<ul><li>★ KJ106</li><li>♥ Q6</li><li>♦ K4</li><li>★ AK1083</li></ul>	West Bids 2♦ if possible.  East Bids 2♠ if possible.  West Bids 2NT if possible.  East Bids 3♥ if possible.  West Bids 4♥ if possible.  You bid first.
Board: 38 Dealer: N Vul: NS HCP: 6	<ul><li>AQ962</li><li>✓ 654</li><li>✓ 95</li><li>✓ 976</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: Both HCP: 15	<ul><li>♠ AK73</li><li>♥ 109</li><li>♦ AK954</li><li>♠ J2</li></ul>	The opponents are silent.  You bid first.
Board: 40 Dealer: N Vul: Both HCP: 12	<ul><li>★ K82</li><li>★ KJ</li><li>◆ Q74</li><li>◆ QJ543</li></ul>	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N Vul: EW North HCP: 15 South HCP: 3 Contract: 2♠ N	North:  ♠ A8  ♥ Q2  ♠ K986  ♠ KQJ42	South:  ♠ K109532  ♥ 1063  ♦ 72  ♣ 97	West Pass	North 1NT 2♠	East Pass AP	South 2♥
Board: 37 Dealer: S Vul: None North HCP: 2 South HCP: 16 Contract: 4♥ E	North:	South:  ♠ KJ106  ♥ Q6  ♠ K4  ♠ AK1083	2◆¹ 2NT 4♥	North Pass Pass AP i-Landy	2 <b>♠</b> 3 <b>♥</b>	1NT Pass Pass
Board: 38 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 2♠ N	North:  ♠ 84  ♥ Q10  ♠ AQ764  ♣ AK108	South:  ♠ AQ962  ♥ 654  ♦ 95  ♣ 976	West Pass	North 1NT 2♠	East Pass AP	
Board: 39 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 1N S	North:	South:  ♠ AK73  ♥ 109  ♠ AK954  ♣ J2	West AP	North	East	South 1NT
Board: 40 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:	South:  ♠ K82  ♥ KJ  ♦ Q74  ♣ QJ543	West AP	North 1NT		South 3NT

Board: 41 Dealer: S Vul: None HCP: 7	<ul><li></li></ul>	West Bids 2♠ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 42 Dealer: N Vul: NS HCP: 16	<b>♦</b> KJ43 <b>♥</b> KQ <b>♦</b> KQ1087 <b>♣</b> Q8	East Bids 2♥ if possible.  You bid first.
Board: 43 Dealer: S Vul: EW HCP: 10	<ul><li>104</li><li>✓ QJ82</li><li>✓ KJ9</li><li>✓ K974</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: None HCP: 15	<ul><li>★84</li><li>★A10</li><li>★AQ75</li><li>★KQ765</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 45 Dealer: S Vul: Both HCP: 12	<ul><li>★ KJ10543</li><li>♥ Q109</li><li>◆ Q4</li><li>◆ A2</li></ul>	The opponents are silent.  Partner bids first.

Board: 41 Dealer: S Vul: None	North: ♠ J654	South: ♠ K7	West	North		1NT
North HCP: 7	<b>♥</b> K7	<b>♥</b> AQ	2 <b>♠</b> ¹	Pass	Pass	X
South HCP: 16	♦ K10843	♦ A952	Pass	Pass	<b>4</b> ♥	AP
Contract: 4♥ E	<b>♣</b> 62	<b>♣</b> K8543	1. Mult	i-Landy	, 5M-4	ŀm
Board: 42	North:	South:	West	North	East	South
Dealer: N	<b>★</b> KJ43	♠ AQ952		1NT	2 <b>v</b> 1	2♠
Vul: NS	<b>♥</b> KQ	<b>♥</b> 1052	Pass	3♠	Pass	4♠
North HCP: 16 South HCP: 10	◆ KQ1087	<b>♦</b> 62	AP			
Contract: 4♠ S	<b>♣</b> Q8	♣ KJ2	1. Mult	i-Landy	, 5M-4	lm
Board: 43 Dealer: S	North: • 104	South:	West	North	East	South 1NT
Vul: EW	<b>♥</b> QJ82	<b>♥</b> A7	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 10 South HCP: 15	<b>♦</b> KJ9	◆ A2	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K974	♣ Q10852	1. Stay	man		
Board: 44 Dealer: N Vul: None	North: ♠ 84	South: ♠ AK1097	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> A10 <b>♦</b> AQ75	♥ Q975 ♦ J4	X	XX	AP	
South HCP: 10 Contract: 2♣XX S	♣ KQ765	<b>♣</b> 84	1. Stay		-	
Board: 45 Dealer: S	North: ♠ KJ10543	South: ♠ 96	West	North	East	South
Vul: Both	◆ KJ10543 ♥ Q109	<b>№</b> 96 <b>♥</b> A2				1NT
North HCP: 12	• Q4	◆ AKJ73	Pass	2♥	Pass	2♠
South HCP: 15 Contract: 4♠ S	♣ A2	<b>♣</b> QJ65	Pass	4♠	AP	

Board: 41 Dealer: S Vul: None	<b>♠</b> K7 <b>♥</b> AQ <b>♦</b> A952	West Bids 2♠ if possible. East Bids 4♥ if possible.
HCP: 16	♣ K8543	You bid first.
Board: 42 Dealer: N	<b>♠</b> AQ952 <b>♥</b> 1052	East Bids 2♥ if possible.
Vul: NS HCP: 10	<ul><li>◆ 62</li><li>◆ KJ2</li></ul>	Partner bids first.
Board: 43 Dealer: S	<b>♠</b> AJ92 <b>♥</b> A7	The opponents are silent.
Vul: EW HCP: 15	◆ A2 ◆ Q10852	You bid first.
Board: 44 Dealer: N	<b>♠</b> AK1097 <b>♥</b> Q975	West Doubles 2♣ if possible.
Vul: None HCP: 10	◆ J4 ◆ 84	Partner bids first.
Board: 45 Dealer: S	<b>♦</b> 96 <b>♦</b> A2	The opponents are silent.
Vul: Both HCP: 15	<ul><li>◆ AKJ73</li><li>◆ QJ65</li></ul>	You bid first.

Board: 41 Dealer: S Vul: None	North: ♠ J654	South: ♠ K7	West	North		1NT
North HCP: 7	<b>♥</b> K7	<b>♥</b> AQ	2 <b>♠</b> ¹	Pass	Pass	X
South HCP: 16	♦ K10843	♦ A952	Pass	Pass	<b>4</b> ♥	AP
Contract: 4♥ E	<b>♣</b> 62	<b>♣</b> K8543	1. Mult	i-Landy	, 5M-4	ŀm
Board: 42	North:	South:	West	North	East	South
Dealer: N	<b>★</b> KJ43	♠ AQ952		1NT	2 <b>v</b> 1	2♠
Vul: NS	<b>♥</b> KQ	<b>♥</b> 1052	Pass	3♠	Pass	4♠
North HCP: 16 South HCP: 10	◆ KQ1087	<b>♦</b> 62	AP			
Contract: 4♠ S	<b>♣</b> Q8	♣ KJ2	1. Mult	i-Landy	, 5M-4	lm
Board: 43 Dealer: S	North: • 104	South:	West	North	East	South 1NT
Vul: EW	<b>♥</b> QJ82	<b>♥</b> A7	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 10 South HCP: 15	<b>♦</b> KJ9	◆ A2	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K974	♣ Q10852	1. Stay	man		
Board: 44 Dealer: N Vul: None	North: ♠ 84	South: ♠ AK1097	West	North 1NT	East Pass	
North HCP: 15	<b>♥</b> A10 <b>♦</b> AQ75	♥ Q975 ♦ J4	X	XX	AP	
South HCP: 10 Contract: 2♣XX S	♣ KQ765	<b>♣</b> 84	1. Stay		-	
Board: 45 Dealer: S	North: ♠ KJ10543	South: ♠ 96	West	North	East	South
Vul: Both	◆ KJ10543 ♥ Q109	<b>№</b> 96 <b>♥</b> A2				1NT
North HCP: 12	• Q4	◆ AKJ73	Pass	2♥	Pass	2♠
South HCP: 15 Contract: 4♠ S	♣ A2	<b>♣</b> QJ65	Pass	4♠	AP	

Board: 46 Dealer: N Vul: Both HCP: 16	<ul><li>★ 54</li><li>✓ AK</li><li>◆ KJ1083</li><li>◆ KQ104</li></ul>	The opponents are silent.  You bid first.
Board: 47 Dealer: S Vul: NS HCP: 8	<ul><li>★ KJ87</li><li>♥ 9542</li><li>◆ —</li><li>★ KJ953</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: Both HCP: 16	<ul><li>▲ A10</li><li>✔ AJ</li><li>◆ Q543</li><li>◆ AJ753</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: None HCP: 5	<ul><li>109843</li><li>82</li><li>AJ</li><li>10742</li></ul>	East Doubles 2♥ if possible.  Partner bids first.
Board: 50 Dealer: N Vul: None HCP: 16	<ul><li>AQ109</li><li>K3</li><li>A7</li><li>K7654</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 46 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North:	South:  ♠ KQ1086  ♥ 964  ♦ 976  ♠ A2	West Pass AP	North 1NT 2♠	Pass	
Board: 47 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ KJ87  ♥ 9542  ♦ —  ♣ KJ953	South:	West Pass Pass 1. Stay	North  2♣¹  2NT man		South 1NT 2+
Board: 48 Dealer: N Vul: Both North HCP: 16 South HCP: 0 Contract: 2♠ N	North:  ♠ A10  ♥ AJ  ♠ Q543  ♣ AJ753	South:  ♦ 87654  ▼ 1096  • 97  • 1062	West Pass	North 1NT 2♠	East Pass AP	
Board: 49 Dealer: S Vul: None North HCP: 5 South HCP: 16 Contract: 4♣ N	North:  • 109843  • 82  • AJ  • 10742	South:  ♠ K2  ♥ A10  ♠ K1086  ♣ AQ865	West Pass Pass AP 1. artific	North 2♥ 3♣ cial	East X Pass	1NT XX <sup>1</sup>
Board: 50 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4 S	North:  ♠ AQ109  ♥ K3  ♠ A7  ♣ K7654	South:  ♣ 7532  ▼ AQ10862  ◆ 2  ♣ A3	West Pass AP	North 1NT 3NT	East 3 Pass	3♥

Board: 46 Dealer: N Vul: Both HCP: 9	<b>♣</b> KQ1086 <b>♥</b> 964 <b>♦</b> 976 <b>♣</b> A2	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 16	<ul><li>★ 53</li><li>★ AK</li><li>◆ AK653</li><li>★ Q872</li></ul>	The opponents are silent.  You bid first.
Board: 48 Dealer: N Vul: Both HCP: 0	<ul><li>♦ 87654</li><li>♥ 1096</li><li>♦ 97</li><li>♠ 1062</li></ul>	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: None HCP: 16	<ul><li>★ K2</li><li>▼ A10</li><li>◆ K1086</li><li>◆ AQ865</li></ul>	East Doubles 2♥ if possible.  You bid first.
Board: 50 Dealer: N Vul: None HCP: 10	<ul><li>♣ 7532</li><li>♥ AQ10862</li><li>◆ 2</li><li>♣ A3</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 46 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 2N N	North:	South:  ♠ KQ1086  ♥ 964  ♦ 976  ♠ A2	West Pass AP	North 1NT 2♠	Pass	
Board: 47 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ KJ87  ♥ 9542  ♦ —  ♣ KJ953	South:	West Pass Pass 1. Stay	North  2♣¹  2NT man		South 1NT 2+
Board: 48 Dealer: N Vul: Both North HCP: 16 South HCP: 0 Contract: 2♠ N	North:  ♠ A10  ♥ AJ  ♠ Q543  ♣ AJ753	South:  ♦ 87654  ▼ 1096  • 97  • 1062	West Pass	North 1NT 2♠	East Pass AP	
Board: 49 Dealer: S Vul: None North HCP: 5 South HCP: 16 Contract: 4♣ N	North:  • 109843  • 82  • AJ  • 10742	South:  ♠ K2  ♥ A10  ♠ K1086  ♣ AQ865	West Pass Pass AP 1. artific	North 2♥ 3♣ cial	East X Pass	1NT XX <sup>1</sup>
Board: 50 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 4 S	North:  ♠ AQ109  ♥ K3  ♠ A7  ♣ K7654	South:  ♣ 7532  ▼ AQ10862  ◆ 2  ♣ A3	West Pass AP	North 1NT 3NT	East 3 Pass	3♥

Board: 51 Dealer: S Vul: None HCP: 10	<b>♠</b> K8 <b>♥</b> A98743 <b>♦</b> J <b>♣</b> Q1032	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQJ10</li><li>♥ Q3</li><li>◆ AQ1083</li><li>◆ J6</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: NS HCP: 6	<ul><li>◆ Q1076</li><li>◆ Q876</li><li>◆ Q106</li><li>◆ 85</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 54 Dealer: N Vul: None HCP: 15	<ul><li>AK102</li><li>K9</li><li>95</li><li>AJ652</li></ul>	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: EW HCP: 9	<ul><li>★83</li><li>★KQ</li><li>◆8743</li><li>★A9852</li></ul>	The opponents are silent.  Partner bids first.

Board: 51 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 5♣ N	North:  ♠ K8  ♥ A98743  ♦ J  ♣ Q1032	South:  ♠ QJ62  ♥ Q5  ♠ A8  ♣ AK974	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 52 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ KQJ10  ♥ Q3  ♠ AQ1083  ♣ J6	South:	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 53 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 2 X E	North:  ♠ Q1076  ♥ Q876  ♦ Q106  ♣ 85	South:  ♠ AK54  ♥ 92  ♠ A3  ♣ AJ963	Pass AP	North Pass i-Landy	2 <b>▼</b> ¹	1NT X
Board: 54 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ AK102  ♥ K9  ♦ 95  ♣ AJ652	South:  ♠ Q64  ♥ J1062  ♠ AKQJ6  ♣ 3	West Pass Pass 1. Stay	North 1NT 2  3NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 55 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:	South:  ♠ AJ74  ♥ J9  ♠ AK1062  ♠ K6	West Pass	North 2NT	East AP	South 1NT

Board: 51 Dealer: S Vul: None HCP: 16	<ul><li>♣ QJ62</li><li>♥ Q5</li><li>◆ A8</li><li>♣ AK974</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: NS HCP: 10	<ul><li>◆ 973</li><li>♥ J9742</li><li>◆ —</li><li>◆ AKQ54</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: NS HCP: 16	<ul><li>★ AK54</li><li>♥ 92</li><li>★ A3</li><li>★ AJ963</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 54 Dealer: N Vul: None HCP: 13	<ul><li>♣ Q64</li><li>♥ J1062</li><li>◆ AKQJ6</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: EW HCP: 16	<ul><li>▲ AJ74</li><li>♥ J9</li><li>◆ AK1062</li><li>◆ K6</li></ul>	The opponents are silent. You bid first.

Board: 51 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 5♣ N	North:  ♠ K8  ♥ A98743  ♦ J  ♣ Q1032	South:  ♠ QJ62  ♥ Q5  ♠ A8  ♣ AK974	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 52 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ KQJ10  ♥ Q3  ♠ AQ1083  ♣ J6	South:	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 53 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 2 X E	North:  ♠ Q1076  ♥ Q876  ♦ Q106  ♣ 85	South:  ♠ AK54  ♥ 92  ♠ A3  ♣ AJ963	Pass AP	North Pass i-Landy	2 <b>▼</b> ¹	1NT X
Board: 54 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ AK102  ♥ K9  ♦ 95  ♣ AJ652	South:  ♠ Q64  ♥ J1062  ♠ AKQJ6  ♣ 3	West Pass Pass 1. Stay	North 1NT 2  3NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 55 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:	South:  ♠ AJ74  ♥ J9  ♠ AK1062  ♠ K6	West Pass	North 2NT	East AP	South 1NT

Board: 56 Dealer: N Vul: Both HCP: 16	<ul><li>★ K2</li><li>▼ K5</li><li>◆ J763</li><li>◆ AKQ97</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: None HCP: 11	<ul><li>★ 865</li><li>★ AQ75</li><li>★ J1092</li><li>★ A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: NS HCP: 16	<ul><li>★ 53</li><li>♥ AJ</li><li>★ A9752</li><li>★ AK84</li></ul>	The opponents are silent.  You bid first.
Board: 59 Dealer: S Vul: Both HCP: 4	<ul><li>★ 53</li><li>♥ 765</li><li>♦ Q108762</li><li>♠ Q5</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 60 Dealer: N Vul: Both HCP: 15	<ul><li>♣82</li><li>✔AJ</li><li>★K1094</li><li>♣AK743</li></ul>	The opponents are silent. You bid first.

Board: 56 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ K2  ♥ K5  ♦ J763  ♣ AKQ97	South:  ♠ A765  ♥ QJ7  ♠ A942  ♣ 106	West Pass AP 1. Stay		Pass	
Board: 57 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ 865  ♥ AQ75  ♦ J1092  ♠ A10	South:  ♠ A7  ♥ K9  ♠ AK73  ♣ Q9765	West Pass Pass 1. Stay	North  2*  3NT  man		1NT
Board: 58 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 2 N	North:	South:  ♠ Q8  ♥ Q9763  • 1086  ♠ 763	West Pass	North 1NT 2♥	East Pass AP	
Board: 59 Dealer: S Vul: Both North HCP: 4 South HCP: 16 Contract: 4 N	North:	South:  ♠ A1096  ♥ A3  ♠ A3  ♣ KJ1082	Pass Pass	North  3♣¹  4♦  or Suit T	3♥ AP	South 1NT Pass rs after 1NT
Board: 60 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ 82  ♥ AJ  ♠ K1094  ♣ AK743	South:  ♠ K10543  ♥ Q65  • QJ63  ♠ Q	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥

Board: 56 Dealer: N Vul: Both HCP: 11	<ul><li>▲ A765</li><li>♥ QJ7</li><li>◆ A942</li><li>▲ 106</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: None HCP: 16	<ul><li>♠ A7</li><li>♥ K9</li><li>♠ AK73</li><li>♠ Q9765</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: NS HCP: 4	<b>♣</b> Q8 <b>♥</b> Q9763 <b>♦</b> 1086 <b>♣</b> 763	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: Both HCP: 16	<ul><li>★ A1096</li><li>★ A3</li><li>★ A3</li><li>★ KJ1082</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 60 Dealer: N Vul: Both HCP: 10	<ul><li>★ K10543</li><li>♥ Q65</li><li>◆ QJ63</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.

Board: 56 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ K2  ♥ K5  ♦ J763  ♣ AKQ97	South:  ♠ A765  ♥ QJ7  ♠ A942  ♣ 106	West Pass AP 1. Stay		Pass	
Board: 57 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ 865  ♥ AQ75  ♦ J1092  ♠ A10	South:  ♠ A7  ♥ K9  ♠ AK73  ♣ Q9765	West Pass Pass 1. Stay	North  2*  3NT  man		1NT
Board: 58 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 2 N	North:	South:  ♠ Q8  ♥ Q9763  • 1086  ♠ 763	West Pass	North 1NT 2♥	East Pass AP	
Board: 59 Dealer: S Vul: Both North HCP: 4 South HCP: 16 Contract: 4 N	North:	South:  ♠ A1096  ♥ A3  ♠ A3  ♣ KJ1082	Pass Pass	North  3♣¹  4♦  or Suit T	3♥ AP	South 1NT Pass rs after 1NT
Board: 60 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ 82  ♥ AJ  ♠ K1094  ♣ AK743	South:  ♠ K10543  ♥ Q65  • QJ63  ♠ Q	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥

Board: 61 Dealer: S Vul: None HCP: 7	<ul><li>♣ 8743</li><li>♥ 3</li><li>♦ AJ75</li><li>♣ Q1062</li></ul>	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: None HCP: 16	<ul><li>★ K963</li><li>★ KJ</li><li>★ A4</li><li>★ AJ1032</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: EW HCP: 8	<ul><li>1083</li><li>✓ J8</li><li>✓ Q84</li><li>◆ AJ762</li></ul>	West Doubles 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 64 Dealer: N Vul: None HCP: 15	<ul><li>A2</li><li>▼ 108</li><li>◆ AQJ98</li><li>◆ A1086</li></ul>	The opponents are silent.  You bid first.
Board: 65 Dealer: S Vul: NS HCP: 5	<ul><li>★ A842</li><li>▼ 43</li><li>◆ J7542</li><li>◆ 84</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 61 Dealer: S Vul: None North HCP: 7	North:  ◆ 8743  ▼ 3  ◆ AJ75	South:  ♠ QJ  ♥ K9	West North East South 1NT
South HCP: 16 Contract: 1N S	◆ Q1062	◆ KQ96 ◆ AJ985	AP
Board: 62 Dealer: N	North: ♠ K963	South: ♠ AJ107	West North East South 1NT Pass 2♣¹
Vul: None North HCP: 16	♥ KJ • A4	♥ 10976 ♦ KQJ	Pass 24 Pass 44 AP
South HCP: 11 Contract: 4♠ N	♣ AJ1032	<b>♣</b> 64	1. Stayman
Board: 63 Dealer: S Vul: EW	North: <b>♠</b> 1083	South: ♠ QJ64	West North East South 1NT
North HCP: 8	<b>♥</b> J8	<b>♥</b> Q9	$X^1$ XX $2$ Pass
South HCP: 16	◆ Q84 <b>◆</b> AJ762	♦ AKJ72 • K4	2♠ 3♠ AP
Contract: 3♣ N	<b>A</b> A) 702	<b>₹</b> K4	1. Multi-Landy, 4M-5m or 18+ HCP
			West North East South  1NT Pass 4◆¹
Board: 64	North:	South:	Pass 4♥ Pass 4NT <sup>2</sup>
Dealer: N Vul: None	<b>♠</b> A2	<b>★</b> K10	Pass 5♣ Pass 5♦
North HCP: 15	<b>▼</b> 108 <b>◆</b> AQJ98	<ul><li>✓ AK7432</li><li>◆ 10</li></ul>	Pass 5♥ Pass 6♥
South HCP: 15	◆ AQ398 ◆ A1086	<b>♣</b> KQ93	AP
Contract: 6♥ N			1. Texas
			2. Blackwood 0314, for ♥
Board: 65	North:	South:	West North East South
Dealer: S Vul: NS	<b>♦</b> A842	<b>♦</b> KJ106	1NT
North HCP: 5	<b>¥</b> 43	<b>∀</b> K7	$2^{1}$ Pass $2^{2}$ AP
South HCP: 15	♦ J7542 • 84	♦ A6 • 1/1053	1. Multi-Landy, Multi
Contract: 2♥ E	<b>₹</b> 0 <del>1</del>	<b>♣</b> KJ953	2. to the partner's longer

Board: 61 Dealer: S Vul: None HCP: 16	♠ QJ ♥ K9 • KQ96 • AJ985	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: None HCP: 11	<ul><li>AJ107</li><li>▼ 10976</li><li>◆ KQJ</li><li>◆ 64</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: EW HCP: 16	<ul><li>♣ QJ64</li><li>♥ Q9</li><li>◆ AKJ72</li><li>♣ K4</li></ul>	West Doubles 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  You bid first.
Board: 64 Dealer: N Vul: None HCP: 15	<b>★</b> K10 <b>♥</b> AK7432 <b>♦</b> 10 <b>♣</b> KQ93	The opponents are silent.  Partner bids first.
Board: 65 Dealer: S Vul: NS HCP: 15	<ul><li>★ KJ106</li><li>★ K7</li><li>★ A6</li><li>★ KJ953</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 61 Dealer: S Vul: None North HCP: 7	North:  ◆ 8743  ▼ 3  ◆ AJ75	South:  ♠ QJ  ♥ K9	West North East South 1NT
South HCP: 16 Contract: 1N S	◆ Q1062	◆ KQ96 ◆ AJ985	AP
Board: 62 Dealer: N	North: ♠ K963	South: ♠ AJ107	West North East South 1NT Pass 2♣¹
Vul: None North HCP: 16	♥ KJ • A4	♥ 10976 ♦ KQJ	Pass 24 Pass 44 AP
South HCP: 11 Contract: 4♠ N	♣ AJ1032	<b>♣</b> 64	1. Stayman
Board: 63 Dealer: S Vul: EW	North: <b>♠</b> 1083	South: ♠ QJ64	West North East South 1NT
North HCP: 8	<b>♥</b> J8	<b>♥</b> Q9	$X^1$ XX $2$ Pass
South HCP: 16	◆ Q84 <b>◆</b> AJ762	♦ AKJ72 • K4	2♠ 3♠ AP
Contract: 3♣ N	<b>A</b> A) 702	<b>₹</b> K4	1. Multi-Landy, 4M-5m or 18+ HCP
			West North East South  1NT Pass 4◆¹
Board: 64	North:	South:	Pass 4♥ Pass 4NT <sup>2</sup>
Dealer: N Vul: None	<b>♠</b> A2	<b>★</b> K10	Pass 5♣ Pass 5♦
North HCP: 15	<b>▼</b> 108 <b>◆</b> AQJ98	<ul><li>✓ AK7432</li><li>◆ 10</li></ul>	Pass 5♥ Pass 6♥
South HCP: 15	◆ AQ398 ◆ A1086	<b>♣</b> KQ93	AP
Contract: 6♥ N			1. Texas
			2. Blackwood 0314, for ♥
Board: 65	North:	South:	West North East South
Dealer: S Vul: NS	<b>♦</b> A842	<b>♦</b> KJ106	1NT
North HCP: 5	<b>4</b> 3	<b>∀</b> K7	$2^{1}$ Pass $2^{2}$ AP
South HCP: 15	♦ J7542 • 84	♦ A6 • 1/1053	1. Multi-Landy, Multi
Contract: 2♥ E	<b>₹</b> 0 <del>1</del>	<b>♣</b> KJ953	2. to the partner's longer

Board: 66 Dealer: N Vul: Both HCP: 15	<ul><li>♠ 73</li><li>♥ Q2</li><li>♦ KJ53</li><li>♠ AKQ53</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: EW HCP: 6	<ul><li>★ A85</li><li>▼ 10875</li><li>◆ 96</li><li>◆ Q1082</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: NS HCP: 15	<ul><li>▲ A6</li><li>♥ Q8</li><li>◆ AJ98</li><li>▲ A9842</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 69 Dealer: S Vul: Both HCP: 11	<ul><li></li></ul>	West Doubles 1NT if possible.  Partner bids first.
Board: 70 Dealer: N Vul: Both HCP: 16	<ul><li>♣ Q2</li><li>♥ QJ</li><li>◆ A1086</li><li>♣ AQJ103</li></ul>	East Bids 2♣ if possible. West Bids 2♠ if possible. You bid first.

Board: 66 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♣ 73  ♥ Q2  ♦ KJ53  ♣ AKQ53	South:  ♠ KQ  ♥ K76  ♦ Q10872  ♣ J104	West North East South 1NT Pass 3NT AP
Board: 67 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 1N S	North:  ♠ A85  ♥ 10875  ♦ 96  ♠ Q1082	South:  ♠ K943  ♥ K4  ♠ A5  ♣ AJ653	West North East South 1NT AP
Board: 68 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3 W	North:  ♠ A6  ♥ Q8  ♠ AJ98  ♣ A9842	South:  ♣ J10985  ♥ 532  • Q104  ♣ KJ	West North East South  1NT Pass 2♥  3♥ AP
Board: 69 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North: <b>♠</b> J10532 <b>♥</b> AQ9 <b>♠</b> QJ82 <b>♣</b> J	South:  ♠ A9  ♥ 87  ♠ AK954  ♣ KQ97	West North East South  1NT  X¹ 2♥ Pass 2♠  Pass 3♠ Pass 3♠  Pass 3NT AP  1. Multi-Landy, 4M-5m or 18+ HCP
Board: 70 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 2♠ W	North:  ♠ Q2  ♥ QJ  ♠ A1086  ♣ AQJ103	South:  ♠ K104  ♥ 97  • QJ73  ♣ 8752	West North East South  1NT 2♣¹ Pass 2♠ AP 1. Multi-Landy, both majors

Board: 66 Dealer: N Vul: Both HCP: 11	<b>♣</b> KQ <b>♥</b> K76 <b>♦</b> Q10872 <b>♣</b> J104	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: EW HCP: 15	<ul><li>★ K943</li><li>★ K4</li><li>★ A5</li><li>★ AJ653</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: NS HCP: 7	<ul><li></li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 69 Dealer: S Vul: Both HCP: 16	<ul><li>♣ A9</li><li>♥ 87</li><li>◆ AK954</li><li>♣ KQ97</li></ul>	West Doubles 1NT if possible. You bid first.
Board: 70 Dealer: N Vul: Both HCP: 6	<ul><li>★ K104</li><li>♥ 97</li><li>◆ QJ73</li><li>◆ 8752</li></ul>	East Bids 2♣ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 66 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♣ 73  ♥ Q2  ♦ KJ53  ♣ AKQ53	South:  ♠ KQ  ♥ K76  ♦ Q10872  ♣ J104	West North East South 1NT Pass 3NT AP
Board: 67 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 1N S	North:  ♠ A85  ♥ 10875  ♦ 96  ♠ Q1082	South:  ♠ K943  ♥ K4  ♠ A5  ♣ AJ653	West North East South 1NT AP
Board: 68 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3 W	North:  ♠ A6  ♥ Q8  ♠ AJ98  ♣ A9842	South:  ♣ J10985  ♥ 532  • Q104  ♣ KJ	West North East South  1NT Pass 2♥  3♥ AP
Board: 69 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North: <b>♠</b> J10532 <b>♥</b> AQ9 <b>♠</b> QJ82 <b>♣</b> J	South:  ♠ A9  ♥ 87  ♠ AK954  ♣ KQ97	West North East South  1NT  X¹ 2♥ Pass 2♠  Pass 3♠ Pass 3♠  Pass 3NT AP  1. Multi-Landy, 4M-5m or 18+ HCP
Board: 70 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 2♠ W	North:  ♠ Q2  ♥ QJ  ♠ A1086  ♣ AQJ103	South:  ♠ K104  ♥ 97  • QJ73  ♣ 8752	West North East South  1NT 2♣¹ Pass 2♠ AP 1. Multi-Landy, both majors

Board: 71 Dealer: S Vul: None	<b>★</b> KJ543 <b>♥</b> J875 <b>♦</b> 95	East Doubles Pass if possible. West Bids 3♦ if possible.
HCP: 5	<b>♣</b> 87	Partner bids first.
Board: 72 Dealer: N	<b>★</b> AKQ9 <b>∀</b> 76	The opponents are silent.
Vul: NS HCP: 16	<ul><li>◆ 93</li><li>◆ AQJ54</li></ul>	You bid first.
Board: 73 Dealer: S	<b>★</b> KQ3 <b>♥</b> J1054	The opponents are silent.
Vul: Both HCP: 6	<ul><li>◆ 953</li><li>◆ 962</li></ul>	Partner bids first.
Board: 74 Dealer: N	<b>♦</b> AK92 <b>♥</b> J5	The opponents are silent.
Vul: None HCP: 15	<ul><li>AJ865</li><li>♣ Q3</li></ul>	You bid first.
Board: 75 Dealer: S	<b>♠</b> A97 <b>♥</b> AQJ2	The opponents are silent.
Vul: NS HCP: 14	<ul><li>→ J942</li><li>→ Q3</li></ul>	Partner bids first.

Board: 71 Dealer: S Vul: None North HCP: 5 South HCP: 16 Contract: 3 • W	North:  ♠ KJ543  ♥ J875  ♦ 95  ♣ 87	South:  ♠ A10  ♥ A9  ♠ AJ42  ♠ K10932	West Pass Pass 3♦	North  2  Pass  AP	East Pass X	South 1NT 2• Pass
Board: 72 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 2♥ N	North:  ♠ AKQ9  ♥ 76  ♦ 93  ♠ AQJ54	South:  ♣ J5  ♥ K10954  • Q1087  ♣ 102	West Pass	North 1NT 2♥	East Pass AP	South 2+
Board: 73 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 1N S	North:  ♠ KQ3  ♥ J1054  ♦ 953  ♣ 962	South:	West AP	North	East	South 1NT
Board: 74 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AK92  ♥ J5  ♠ AJ865  ♣ Q3	South:  ♠ 65  ▼ KQ109  ♦ 104  ♣ AK864	West Pass Pass 1. Stay	North 1NT 2  3NT man	East Pass Pass AP	
Board: 75 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ A97  ♥ AQJ2  ♠ J942  ♠ Q3	South:	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 71 Dealer: S Vul: None HCP: 16	<ul><li>★ A10</li><li>▼ A9</li><li>◆ AJ42</li><li>◆ K10932</li></ul>	East Doubles Pass if possible. West Bids 3♦ if possible.  You bid first.
Board: 72 Dealer: N Vul: NS HCP: 6	<b>♦</b> J5 <b>♥</b> K10954 <b>♦</b> Q1087 <b>♣</b> 102	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: Both HCP: 15	<ul><li>★ 52</li><li>▼ A3</li><li>◆ AK82</li><li>◆ A10743</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: None HCP: 12	<b>♦</b> 65 <b>♥</b> KQ109 <b>♦</b> 104 <b>♣</b> AK864	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: NS HCP: 15	<ul><li>J2</li><li>♥ 96</li><li>AKQ65</li><li>AJ87</li></ul>	The opponents are silent. You bid first.

Board: 71 Dealer: S Vul: None North HCP: 5 South HCP: 16 Contract: 3 • W	North:  ♠ KJ543  ♥ J875  ♦ 95  ♣ 87	South:  ♠ A10  ♥ A9  ♠ AJ42  ♠ K10932	West Pass Pass 3♦	North  2  Pass  AP	East Pass X	South 1NT 2• Pass
Board: 72 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 2♥ N	North:  ♠ AKQ9  ♥ 76  ♦ 93  ♠ AQJ54	South:  ♣ J5  ♥ K10954  • Q1087  ♣ 102	West Pass	North 1NT 2♥	East Pass AP	South 2+
Board: 73 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 1N S	North:  ♠ KQ3  ♥ J1054  ♦ 953  ♣ 962	South:	West AP	North	East	South 1NT
Board: 74 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AK92  ♥ J5  ♠ AJ865  ♣ Q3	South:  ♠ 65  ▼ KQ109  ♦ 104  ♣ AK864	West Pass Pass 1. Stay	North 1NT 2  3NT man	East Pass Pass AP	
Board: 75 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ A97  ♥ AQJ2  ♠ J942  ♠ Q3	South:	West Pass Pass 1. Stay	3NT	East Pass AP	1NT

Board: 76 Dealer: N Vul: Both HCP: 16	<ul><li>107</li><li>✓ Q2</li><li>AK43</li><li>AK1053</li></ul>	The opponents are silent.  You bid first.
Board: 77 Dealer: S Vul: None HCP: 11	<ul><li>▶ J843</li><li>♥ A9752</li><li>◆ A93</li><li>♣ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ32</li><li>▼ J5</li><li>◆ AQ987</li><li>◆ K10</li></ul>	East Bids 2♦ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. West Bids 4♥ if possible. You bid first.
Board: 79 Dealer: S Vul: None HCP: 11	♦ 832 ▼ K1082 ◆ — • AKJ1064	West Bids 3♦ if possible.  Partner bids first.
Board: 80 Dealer: N Vul: Both HCP: 15	<ul><li>♣ AQJ3</li><li>♥ 109</li><li>♦ KJ743</li><li>♣ A8</li></ul>	The opponents are silent. You bid first.

Board: 76 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 N	North:  • 107  • Q2  • AK43  • AK1053	South:  ♠ AQJ9863  ♥ K106  ←—  ♣ J92	West Pass 1. Texa		East Pass AP	
Board: 77 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:	South:  ♠ AK  ♥ J4  ♦ QJ642  ♠ A1073	Pass		Pass	1NT
Board: 78 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 4 W	North:  ♠ KQ32  ♥ J5  ♠ AQ987  ♣ K10	South:  ♣ J  ♥ Q8  ♦ J10652  ♣ J9842	2 <b>♠</b> 4 <b>♥</b>	North 1NT Pass AP i-Landy	2 <b>♦</b> <sup>1</sup> 2NT	Pass Pass
Board: 79 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 6♣ N	North:	South:  ♠ KJ54  ♥ A9  ♠ AK643  ♣ 98	West Pass  3  1. Stay	<b>6♣</b>	East Pass AP	South 1NT 2♠
Board: 80 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AQJ3  ♥ 109  ♠ KJ743  ♣ A8	South:  ♠ K.52  ♥ Q7542  ♠ A2  ♣ 953	West Pass AP	North 1NT 2♥	Pass	

Board: 76 Dealer: N Vul: Both HCP: 11	<ul><li>AQJ9863</li><li>K106</li><li>✓</li><li>J92</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: None HCP: 15	<ul><li>♠ AK</li><li>♥ J4</li><li>♦ QJ642</li><li>♠ A1073</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: NS HCP: 5	♣ J ♥ Q8 ♦ J10652 ♣ J9842	East Bids 2♦ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 79 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ54</li><li>★ A9</li><li>◆ AK643</li><li>◆ 98</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 80 Dealer: N Vul: Both HCP: 9	<ul><li>★ K52</li><li>♥ Q7542</li><li>◆ A2</li><li>◆ 953</li></ul>	The opponents are silent.  Partner bids first.

Board: 76 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 N	North:  • 107  • Q2  • AK43  • AK1053	South:  ♠ AQJ9863  ♥ K106  ←—  ♣ J92	West Pass 1. Texa		East Pass AP	
Board: 77 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North:	South:  ♠ AK  ♥ J4  ♦ QJ642  ♠ A1073	Pass		Pass	1NT
Board: 78 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 4 W	North:  ♠ KQ32  ♥ J5  ♠ AQ987  ♣ K10	South:  ♣ J  ♥ Q8  ♦ J10652  ♣ J9842	2 <b>♠</b> 4 <b>♥</b>	North 1NT Pass AP i-Landy	2 <b>♦</b> <sup>1</sup> 2NT	Pass Pass
Board: 79 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 6♣ N	North:	South:  ♠ KJ54  ♥ A9  ♠ AK643  ♣ 98	West Pass  3  1. Stay	<b>6♣</b>	East Pass AP	South 1NT 2♠
Board: 80 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AQJ3  ♥ 109  ♠ KJ743  ♣ A8	South:  ♠ K.52  ♥ Q7542  ♠ A2  ♣ 953	West Pass AP	North 1NT 2♥	Pass	

Board: 81 Dealer: S Vul: None HCP: 6	◆ QJ32 ▼ 953 ◆ J43 ◆ Q103	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q1092</li><li>♥ A4</li><li>◆ AKQ76</li><li>♣ 72</li></ul>	West Bids 2♠ if possible. East Bids 3♥ if possible. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 7	<ul><li>♠ 6543</li><li>♥ K853</li><li>♦ J65</li><li>♠ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 16	<ul><li>A2</li><li>✓ A3</li><li>✓ K10872</li><li>✓ AJ97</li></ul>	The opponents are silent.  You bid first.
Board: 85 Dealer: S Vul: EW HCP: 3	<b>♦</b> 853 <b>∀</b> K1085 <b>♦</b> 654 <b>♣</b> 1086	The opponents are silent.  Partner bids first.

Board: 81 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 1N S	North:  ♠ QJ32  ♥ 953  ♦ J43  ♠ Q103	South:  ♠ K6  ♥ 106  ♠ AKQ86  ♣ K974	West AP	North	East	South 1NT
Board: 82 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3♠ S	North:  ♠ Q1092  ♥ A4  ♠ AKQ76  ♣ 72	South:  ♠ 76543  ♥ K32  ♦ J94  ♠ K4	2 <b>♠</b> ¹ AP	North 1NT X naels Cu	Pass 3♥	South 2♥ 3♠
Board: 83 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 1N S	North:	South:  ♠ AK97  ♥ AQ  ♠ Q10874  ♠ 64	West AP	North	East	South 1NT
Board: 84 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ A2  ♥ A3  ♠ K10872  ♣ AJ97	South:  ♠ QJ943  ♥ K84  ♠ Q63  ♠ 53	West Pass AP	North 1NT 2♠	Pass	South 2♥ 2NT
Board: 85 Dealer: S Vul: EW North HCP: 3 South HCP: 16 Contract: 1N S	North:  ♦ 853  ▼ K1085  ♦ 654  ♣ 1086	South:  ♠ AK64  ♥ 62  ♠ AKQ32  ♣ 95	West AP	North	East	South 1NT

Board: 81 Dealer: S Vul: None HCP: 15	<ul><li>★ K6</li><li>▼ 106</li><li>◆ AKQ86</li><li>◆ K974</li></ul>	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: NS HCP: 7	<ul><li>★ 76543</li><li>★ K32</li><li>★ J94</li><li>★ K4</li></ul>	West Bids 2♠ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK97</li><li>▼ AQ</li><li>◆ Q10874</li><li>◆ 64</li></ul>	The opponents are silent.  You bid first.
Board: 84 Dealer: N Vul: None HCP: 8	<ul><li>◆ QJ943</li><li>♥ K84</li><li>◆ Q63</li><li>◆ 53</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: EW HCP: 16	<ul><li>★ AK64</li><li>♥ 62</li><li>◆ AKQ32</li><li>◆ 95</li></ul>	The opponents are silent.  You bid first.

Board: 81 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 1N S	North:  ♠ QJ32  ♥ 953  ♦ J43  ♠ Q103	South:  ♠ K6  ♥ 106  ♠ AKQ86  ♣ K974	West AP	North	East	South 1NT
Board: 82 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3♠ S	North:  ♠ Q1092  ♥ A4  ♠ AKQ76  ♣ 72	South:  ♠ 76543  ♥ K32  ♦ J94  ♠ K4	2 <b>♠</b> ¹ AP	North 1NT X naels Cu	Pass 3♥	South 2♥ 3♠
Board: 83 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 1N S	North:	South:  ♠ AK97  ♥ AQ  ♠ Q10874  ♠ 64	West AP	North	East	South 1NT
Board: 84 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North:  ♠ A2  ♥ A3  ♠ K10872  ♣ AJ97	South:  ♠ QJ943  ♥ K84  ♠ Q63  ♠ 53	West Pass AP	North 1NT 2♠	Pass	South 2♥ 2NT
Board: 85 Dealer: S Vul: EW North HCP: 3 South HCP: 16 Contract: 1N S	North:  ♦ 853  ▼ K1085  ♦ 654  ♣ 1086	South:  ♠ AK64  ♥ 62  ♠ AKQ32  ♣ 95	West AP	North	East	South 1NT

Board: 86 Dealer: N Vul: None HCP: 15	<ul><li>▲ AJ</li><li>♥ Q9</li><li>◆ Q10987</li><li>▲ KQJ9</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: NS HCP: 13	<ul><li>★ K</li><li>▼ 876</li><li>◆ AQ865432</li><li>◆ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: Both HCP: 16	<ul><li>★ AK76</li><li>▼ 107</li><li>◆ KQ963</li><li>◆ A2</li></ul>	East Bids 2♠ if possible.  You bid first.
Board: 89 Dealer: S Vul: Both HCP: 5	<ul><li>★ 54</li><li>▼ 75</li><li>◆ AJ87</li><li>◆ 87654</li></ul>	West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♣ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 90 Dealer: N Vul: EW HCP: 16	<ul><li>★ K2</li><li>▼ AJ</li><li>◆ A10975</li><li>◆ A543</li></ul>	The opponents are silent.  You bid first.

Board: 86 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AJ  ♥ Q9  ♠ Q10987  ♣ KQJ9	South:  • 10852  • A765  • A2  • 875	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 87 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ K  ♥ 876  ♠ AQ865432  ♣ A	South:  ♠ AQ105  ♥ QJ  ♠ K7  ♣ QJ875	West Pass	North 3NT	East AP	South 1NT
Board: 88 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 S	North:  ♠ AK76  ♥ 107  ♠ KQ963  ♠ A2	South:	Pass AP	North 1NT 3NT i-Landy	2♠¹ Pass	3 <b>♥</b> 4 <b>♥</b>
Board: 89 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 3 W	North:	South:  ♠ KJ92  ♥ K6  ♦ Q10654  ♣ AQ	2 <b>▼</b> ¹ 3♣	North Pass X i-Landy	2NT 3♥	1NT Pass AP
Board: 90 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ K2  ♥ AJ  ♠ A10975  ♣ A543	South:  ♠ QJ4  ♥ K9843  ♠ QJ  ♠ K87	West Pass AP	North 1NT 2♥	Pass	

Board: 86 Dealer: N Vul: None HCP: 8	<ul><li>10852</li><li>✓ A765</li><li>A2</li><li>875</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: NS HCP: 15	<ul><li>AQ105</li><li>♥ QJ</li><li>K7</li><li>QJ875</li></ul>	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: Both HCP: 9	<ul><li>★32</li><li>★ AKJ9532</li><li>★ J1054</li><li>★ —</li></ul>	East Bids 2♠ if possible.  Partner bids first.
Board: 89 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ92</li><li>★ K6</li><li>◆ Q10654</li><li>◆ AQ</li></ul>	West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♣ if possible. East Bids 3♥ if possible. You bid first.
Board: 90 Dealer: N Vul: EW HCP: 12	<ul><li>♣ QJ4</li><li>♥ K9843</li><li>◆ QJ</li><li>♣ K87</li></ul>	The opponents are silent.  Partner bids first.

Board: 86 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AJ  ♥ Q9  ♠ Q10987  ♣ KQJ9	South:  • 10852  • A765  • A2  • 875	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 87 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ K  ♥ 876  ♠ AQ865432  ♣ A	South:  ♠ AQ105  ♥ QJ  ♠ K7  ♣ QJ875	West Pass	North 3NT	East AP	South 1NT
Board: 88 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 S	North:  ♠ AK76  ♥ 107  ♠ KQ963  ♠ A2	South:	Pass AP	North 1NT 3NT i-Landy	2♠¹ Pass	3 <b>♥</b> 4 <b>♥</b>
Board: 89 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 3 W	North:	South:  ♠ KJ92  ♥ K6  ♦ Q10654  ♣ AQ	2 <b>▼</b> ¹ 3♣	North Pass X i-Landy	2NT 3♥	1NT Pass AP
Board: 90 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ K2  ♥ AJ  ♠ A10975  ♣ A543	South:  ♠ QJ4  ♥ K9843  ♠ QJ  ♠ K87	West Pass AP	North 1NT 2♥	Pass	

Board: 91 Dealer: S Vul: None HCP: 13	<ul><li>◆ Q1072</li><li>◆ AK5</li><li>◆ A53</li><li>◆ 1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: Both HCP: 15	<ul><li>★ K642</li><li>▼ J8</li><li>◆ A3</li><li>◆ AK864</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 93 Dealer: S Vul: Both HCP: 19	<ul><li>★ AKJ6</li><li>▼ AKQ1063</li><li>◆ —</li><li>★ Q98</li></ul>	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: None HCP: 15	<ul><li>★ A3</li><li>▼ K9</li><li>◆ KQ1065</li><li>◆ K863</li></ul>	East Bids 3♥ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. You bid first.
Board: 95 Dealer: S Vul: EW HCP: 9	<ul><li>♣ QJ73</li><li>♥ J987</li><li>♦ 7</li><li>♣ KQ73</li></ul>	The opponents are silent.  Partner bids first.

Board: 91 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ Q1072  ♥ AK5  ♠ A53  ♣ 1075	South:  ♠ AKJ3  ♥ 109  ♠ K2  ♣ KJ642	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 92 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3♥ E	North:  ♠ K642  ♥ J8  ♠ A3  ♠ AK864	South:  ♠ A1095  ♥ 92  ♠ K1054  ♣ 1072	West North East South 1NT 3♥ AP
Board: 93 Dealer: S Vul: Both North HCP: 19 South HCP: 15 Contract: 7♥ S	North:  ♠ AKJ6  ♥ AKQ1063  ♦ —  ♠ Q98	South:  ◆ 74  ◆ 84  ◆ AKJ96  ◆ AK42	West North East South  1NT  Pass 4♦¹ Pass 4♥  Pass 4NT² Pass 5♥  Pass 7♥ AP  1. Texas  2. Blackwood 0314, for ♥
Board: 94 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 4♠ E	North:  ♠ A3  ♥ K9  ♠ KQ1065  ♠ K863	South:	West North East South  1NT Pass 2  Pass 2  Pass 2  AP  1. Michaels Cuebid  2. to the partner's longer
Board: 95 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ QJ73  ♥ J987  ♠ 7  ♠ KQ73	South:  ♠ AK95  ♥ KQ  ♠ KJ983  ♣ 98	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 4♠² Pass 4♠  AP  1. Stayman  2. Splinter

Board: 91 Dealer: S Vul: None HCP: 15	<ul><li>♠ AKJ3</li><li>♥ 109</li><li>♠ K2</li><li>♠ KJ642</li></ul>	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: Both HCP: 7	<ul><li>★ A1095</li><li>♥ 92</li><li>★ K1054</li><li>★ 1072</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 93 Dealer: S Vul: Both HCP: 15	<ul><li>★74</li><li>▼84</li><li>◆ AKJ96</li><li>◆ AK42</li></ul>	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: None HCP: 6	<ul><li>♦ 952</li><li>♥ Q8765</li><li>♦ J74</li><li>♠ QJ</li></ul>	East Bids 3♥ if possible. West Bids 3NT if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 95 Dealer: S Vul: EW HCP: 16	<ul><li>★ AK95</li><li>▼ KQ</li><li>◆ KJ983</li><li>◆ 98</li></ul>	The opponents are silent. You bid first.

Board: 91 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 4♠ S	North:  ♠ Q1072  ♥ AK5  ♠ A53  ♣ 1075	South:  ♠ AKJ3  ♥ 109  ♠ K2  ♣ KJ642	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 92 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3♥ E	North:  ♠ K642  ♥ J8  ♠ A3  ♠ AK864	South:  ♠ A1095  ♥ 92  ♠ K1054  ♣ 1072	West North East South 1NT 3♥ AP
Board: 93 Dealer: S Vul: Both North HCP: 19 South HCP: 15 Contract: 7♥ S	North:  ♠ AKJ6  ♥ AKQ1063  ♦ —  ♠ Q98	South:  ◆ 74  ◆ 84  ◆ AKJ96  ◆ AK42	West North East South  1NT  Pass 4♦¹ Pass 4♥  Pass 4NT² Pass 5♥  Pass 7♥ AP  1. Texas  2. Blackwood 0314, for ♥
Board: 94 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 4♠ E	North:  ♠ A3  ♥ K9  ♠ KQ1065  ♠ K863	South:	West North East South  1NT Pass 2  Pass 2  Pass 2  AP  1. Michaels Cuebid  2. to the partner's longer
Board: 95 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ QJ73  ♥ J987  ♠ 7  ♠ KQ73	South:  ♠ AK95  ♥ KQ  ♠ KJ983  ♣ 98	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 4♠² Pass 4♠  AP  1. Stayman  2. Splinter

Board: 96 Dealer: N Vul: EW HCP: 15	<ul><li>♣ QJ109</li><li>♥ 105</li><li>◆ AKQ96</li><li>♣ K10</li></ul>	East Bids 2♣ if possible.  West Bids 3♥ if possible.  West Doubles 4♣ if possible.  You bid first.
Board: 97 Dealer: S Vul: Both HCP: 13	<ul><li>10975</li><li>✓ A32</li><li>✓ Q4</li><li>△ AK98</li></ul>	West Doubles Pass if possible.  Partner bids first.
Board: 98 Dealer: N Vul: EW HCP: 15	<b>★</b> K7 <b>♥</b> 109 <b>♦</b> K1072 <b>♣</b> AKQ65	The opponents are silent.  You bid first.
Board: 99 Dealer: S Vul: Both HCP: 3	<ul><li>108652</li><li>109</li><li>K3</li><li>8652</li></ul>	East Doubles 2♥ if possible.  Partner bids first.
Board: 100 Dealer: N Vul: None HCP: 15	<ul><li>★ K985</li><li>▼ AQ</li><li>◆ K6542</li><li>◆ K7</li></ul>	East Doubles 4♥ if possible.  You bid first.

Board: 96 Dealer: N Vul: EW North HCP: 15 South HCP: 4 Contract: 4•X S	North:  ♠ QJ109  ♥ 105  ♠ AKQ96  ♠ K10	South:  ♠ 853  ♥ J6  ♠ 84  ♣ QJ8764	3 <b>♥</b> X	North 1NT Pass AP i-Landy	2♣¹ Pass	Pass 4♣
Board: 97 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 6♠X S	North:  • 10975  • A32  • Q4  • AK98	South:  ♠ AKQ8  ♥ J7  • KJ963  ♣ J5	Pass Pass X 1. Stay	North  2♣¹ 6♠ AP man	Pass	1NT
Board: 98 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2 S	North:  ♠ K7  ▼ 109  ◆ K1072  ♣ AKQ65	South:  ♠ AJ32  ♥ QJ852  ♦ 96  ♣ 93	West Pass AP	North 1NT 2♥	East Pass Pass	2•
Board: 99 Dealer: S Vul: Both North HCP: 3 South HCP: 15 Contract: 2♠ N	North:  • 108652  • 109  • K3  • 8652	South:  ♠ KQ  ♥ J4  ♦ J10654  ♣ AKJ3	West Pass Pass 1. artific	North  2♥  2♠  cial	East X AP	South 1NT Pass <sup>1</sup>
Board: 100 Dealer: N Vul: None North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ K985  ♥ AQ  ♠ K6542  ♣ K7	South:  ♠ AQ4  ♥ 42  ♠ AQ9  ♣ A9653	Pass AP	North 1NT 4♥  Der, for 1	Pass X	

Board: 96 Dealer: N Vul: EW HCP: 4	<ul><li>\$853</li><li>♥ J6</li><li>\$84</li><li>♣ QJ8764</li></ul>	East Bids 2♣ if possible. West Bids 3♥ if possible. West Doubles 4♣ if possible. Partner bids first.
Board: 97 Dealer: S Vul: Both HCP: 15	<ul><li>★ AKQ8</li><li>♥ J7</li><li>♦ KJ963</li><li>♣ J5</li></ul>	West Doubles Pass if possible. You bid first.
Board: 98 Dealer: N Vul: EW HCP: 8	<ul><li>AJ32</li><li>♥ QJ852</li><li>• 96</li><li>• 93</li></ul>	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: Both HCP: 15	<b>♦</b> KQ <b>♥</b> J4 <b>♦</b> J10654 <b>♣</b> AKJ3	East Doubles 2♥ if possible.  You bid first.
Board: 100 Dealer: N Vul: None HCP: 16	<ul><li>AQ4</li><li>✓ 42</li><li>AQ9</li><li>A9653</li></ul>	East Doubles 4♥ if possible.  Partner bids first.

Board: 96 Dealer: N Vul: EW North HCP: 15 South HCP: 4 Contract: 4•X S	North:  ♠ QJ109  ♥ 105  ♠ AKQ96  ♠ K10	South:  ♠ 853  ♥ J6  ♠ 84  ♣ QJ8764	3 <b>♥</b> X	North 1NT Pass AP i-Landy	2♣¹ Pass	Pass 4♣
Board: 97 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 6♠X S	North:  • 10975  • A32  • Q4  • AK98	South:  ♠ AKQ8  ♥ J7  • KJ963  ♣ J5	Pass Pass X 1. Stay	North  2♣¹ 6♠ AP man	Pass	1NT
Board: 98 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2 S	North:  ♠ K7  ▼ 109  ◆ K1072  ♣ AKQ65	South:  ♠ AJ32  ♥ QJ852  ♦ 96  ♣ 93	West Pass AP	North 1NT 2♥	East Pass Pass	2•
Board: 99 Dealer: S Vul: Both North HCP: 3 South HCP: 15 Contract: 2♠ N	North:  • 108652  • 109  • K3  • 8652	South:  ♠ KQ  ♥ J4  ♦ J10654  ♣ AKJ3	West Pass Pass 1. artific	North  2♥  2♠  cial	East X AP	South 1NT Pass <sup>1</sup>
Board: 100 Dealer: N Vul: None North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ K985  ♥ AQ  ♠ K6542  ♣ K7	South:  ♠ AQ4  ♥ 42  ♠ AQ9  ♣ A9653	Pass AP	North 1NT 4♥  Der, for 1	Pass X	

Board: 101 Dealer: S Vul: NS HCP: 10	♣ A3 ♥ AQ1092 ♦ 109652 ♣ 10	West Bids 2♠ if possible.  Partner bids first.
Board: 102 Dealer: N Vul: None HCP: 15	<ul><li>★ AKJ8</li><li>★ K6</li><li>★ K8753</li><li>★ J5</li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: Both HCP: 13	<ul><li>105</li><li>✓ AK106</li><li>✓ Q76</li><li>✓ KJ96</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: None HCP: 15	<ul><li>♠ AQ93</li><li>♥ 83</li><li>♠ AJ1042</li><li>♠ A3</li></ul>	East Bids 2♥ if possible.  You bid first.
Board: 105 Dealer: S Vul: EW HCP: 3	♣7 ♥ J7543 ♦ Q84 ♣ 10763	East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible.  Partner bids first.

Board: 101 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3 \( \) N	North:  ♠ A3  ♥ AQ1092  ♦ 109652  ♣ 10	South:  ♠ K982  ♥ J6  ♠ KQ  ♣ AK532	2♣¹ Pass 1. Mult	North  2NT <sup>2</sup> 3♥ i-Landy	Pass AP , 5M-4	1NT 3♣
Board: 102 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ AKJ8  ♥ K6  ♠ K8753  ♣ J5	South:  • 104  • AJ75  • Q942  • K104		North 1NT 2♠	East Pass	South
Board: 103 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ 105  ♥ AK106  ♠ Q76  ♠ KJ96	South:  ♠ KJ  ♥ 87  ♠ AK1093  ♣ A832	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	South 1NT 2
Board: 104 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 4 S	North:  ♠ AQ93  ♥ 83  ♠ AJ1042  ♣ A3	South:  ♠ K87642  ♥ 104  ♦ 53  ♣ K106	AP	North 1NT i-Landy	2 <b>▼</b> ¹	4♠
Board: 105 Dealer: S Vul: EW North HCP: 3 South HCP: 15 Contract: 4♠ E	North:  ♣ 7  ▼ J7543  ◆ Q84  ♣ 10763	South:	West Pass 3♠	North  2  Pass	East 2♣ 4♠	South 1NT Pass AP

Board: 101 Dealer: S Vul: NS HCP: 16	<ul><li>★ K982</li><li>♥ J6</li><li>◆ KQ</li><li>◆ AK532</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 102 Dealer: N Vul: None HCP: 10	<ul><li>★ 104</li><li>★ AJ75</li><li>★ Q942</li><li>★ K104</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: Both HCP: 15	<b>♣</b> KJ <b>♥</b> 87 <b>♦</b> AK1093 <b>♣</b> A832	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: None HCP: 6	<ul><li>★ K87642</li><li>▼ 104</li><li>◆ 53</li><li>◆ K106</li></ul>	East Bids 2♥ if possible.  Partner bids first.
Board: 105 Dealer: S Vul: EW HCP: 15	<ul><li>★83</li><li>▼109</li><li>◆AJ102</li><li>◆AKQJ4</li></ul>	East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.

Board: 101 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3 \( \) N	North:  ♠ A3  ♥ AQ1092  ♦ 109652  ♣ 10	South:  ♠ K982  ♥ J6  ♠ KQ  ♣ AK532	2♣¹ Pass 1. Mult	North  2NT <sup>2</sup> 3♥ i-Landy	Pass AP , 5M-4	1NT 3♣
Board: 102 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ AKJ8  ♥ K6  ♠ K8753  ♣ J5	South:  • 104  • AJ75  • Q942  • K104		North 1NT 2♠	East Pass	South
Board: 103 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	North:  ♠ 105  ♥ AK106  ♠ Q76  ♠ KJ96	South:  ♠ KJ  ♥ 87  ♠ AK1093  ♣ A832	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	South 1NT 2
Board: 104 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 4 S	North:  ♠ AQ93  ♥ 83  ♠ AJ1042  ♣ A3	South:  ♠ K87642  ♥ 104  ♦ 53  ♣ K106	AP	North 1NT i-Landy	2 <b>▼</b> ¹	4♠
Board: 105 Dealer: S Vul: EW North HCP: 3 South HCP: 15 Contract: 4♠ E	North:  ♣ 7  ▼ J7543  ◆ Q84  ♣ 10763	South:	West Pass 3♠	North  2  Pass	East 2♣ 4♠	South 1NT Pass AP

Board: 106 Dealer: N Vul: None HCP: 15	<ul><li>♣ 75</li><li>♥ A10</li><li>♦ AKQJ7</li><li>♣ J765</li></ul>	East Bids 3♣ if possible.  You bid first.
Board: 107 Dealer: S Vul: NS HCP: 7	<ul><li>◆ 52</li><li>♥ Q108</li><li>◆ KQ842</li><li>◆ 752</li></ul>	East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 108 Dealer: N Vul: Both HCP: 15	<ul><li>▲ A1083</li><li>♥ 94</li><li>◆ AJ742</li><li>▲ AQ</li></ul>	The opponents are silent. You bid first.
Board: 109 Dealer: S Vul: EW HCP: 9	<ul><li>★ 843</li><li>★ K85</li><li>★ A64</li><li>★ Q763</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: Both HCP: 16	<ul><li>▲ A10</li><li>♥ QJ</li><li>◆ AJ42</li><li>◆ KJ653</li></ul>	The opponents are silent. You bid first.

Board: 106 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ 75  ♥ A10  • AKQJ7  ♣ J765	South:  ♠ AK62  ♥ 643  ♦ 9852  ♠ K10	West AP	North 1NT		South 3NT
Board: 107 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 3 N	North:	South:  ♠ AQ84  ♥ 43  ♠ AJ973  ♠ AJ	Pass 2♥ <sup>2</sup> 1. Mult	North  Pass 3  i-Landy e partne	2◆¹ AP , Multi	1NT X
Board: 108 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 1N N	North:  ♠ A1083  ♥ 94  ♠ AJ742  ♣ AQ	South:  ♠ QJ75  ♥ 8762  ♠ K105  ♣ 82	West	North 1NT	East AP	South
Board: 109 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:  ◆ 843  ▼ K85  ◆ A64  ◆ Q763	South:  ♠ AK  ♥ A3  ♠ KJ107  ♠ J10952	West Pass	North 2NT	East AP	South 1NT
Board: 110 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 1N N	North:  ♠ A10  ♥ QJ  ♠ AJ42  ♠ KJ653	South:  ♣ J952  ♥ 763  ◆ Q87  ♣ Q107	West	North 1NT	East AP	South

Board: 106 Dealer: N Vul: None HCP: 10	<ul><li>♠ AK62</li><li>♥ 643</li><li>♦ 9852</li><li>♠ K10</li></ul>	East Bids 3♣ if possible.  Partner bids first.
Board: 107 Dealer: S Vul: NS HCP: 16	<ul><li>AQ84</li><li>✓ 43</li><li>◆ AJ973</li><li>◆ AJ</li></ul>	East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 108 Dealer: N Vul: Both HCP: 6	<ul><li>♣ QJ75</li><li>♥ 8762</li><li>◆ K105</li><li>♣ 82</li></ul>	The opponents are silent.  Partner bids first.
Board: 109 Dealer: S Vul: EW HCP: 16	<ul><li>♠ AK</li><li>♥ A3</li><li>◆ KJ107</li><li>♠ J10952</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: Both HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 106 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ 75  ♥ A10  • AKQJ7  ♣ J765	South:  ♠ AK62  ♥ 643  ♦ 9852  ♠ K10	West AP	North 1NT		South 3NT
Board: 107 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 3 N	North:	South:  ♠ AQ84  ♥ 43  ♠ AJ973  ♠ AJ	Pass 2♥ <sup>2</sup> 1. Mult	North  Pass 3  i-Landy e partne	2◆¹ AP , Multi	1NT X
Board: 108 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 1N N	North:  ♠ A1083  ♥ 94  ♠ AJ742  ♣ AQ	South:  ♠ QJ75  ♥ 8762  ♠ K105  ♣ 82	West	North 1NT	East AP	South
Board: 109 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:  ◆ 843  ▼ K85  ◆ A64  ◆ Q763	South:  ♠ AK  ♥ A3  ♠ KJ107  ♠ J10952	West Pass	North 2NT	East AP	South 1NT
Board: 110 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 1N N	North:  ♠ A10  ♥ QJ  ♠ AJ42  ♠ KJ653	South:  ♣ J952  ♥ 763  ◆ Q87  ♣ Q107	West	North 1NT	East AP	South

Board: 111 Dealer: S Vul: None HCP: 9	<ul><li>J4</li><li>♥ Q63</li><li>◆ AQ1075</li><li>◆ 985</li></ul>	The opponents are silent.  Partner bids first.
Board: 112 Dealer: N Vul: NS HCP: 16	<ul><li>Q2</li><li>Q6</li><li>AQJ103</li><li>KQ72</li></ul>	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: NS HCP: 1	<ul><li>◆ 984</li><li>♥ 74</li><li>◆ 964</li><li>◆ J9865</li></ul>	East Bids 2♣ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 114 Dealer: N Vul: None HCP: 16	<ul><li>★ K5</li><li>▼ J6</li><li>◆ A1042</li><li>◆ AKJ85</li></ul>	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: Both HCP: 11	<ul><li>★ K7</li><li>▼ KJ98</li><li>◆ 964</li><li>◆ A873</li></ul>	The opponents are silent.  Partner bids first.

Board: 111 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ J4  ♥ Q63  ♠ AQ1075  ♠ 985	South:  ◆ 8753  ▼ AK  ◆ KJ  ◆ AJ432	West Pass	North 2NT	East AP	South 1NT
Board: 112 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ Q2  ♥ Q6  ♠ AQJ103  ♠ KQ72	South:  ♠ AJ1098  ♥ KJ2  ♦ 986  ♣ 83	West Pass AP	North 1NT 2♠	Pass	
Board: 113 Dealer: S Vul: NS North HCP: 1 South HCP: 16 Contract: 2 W	North:	South:  ♠ KJ73  ♥ K6  ♠ KQ1032  ♣ A7	Pass 2♥	North Pass AP i-Landy	2 <b>♣</b> ¹	1NT Pass
Board: 114 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ K5  ♥ J6  ♠ A1042  ♣ AKJ85	South:  ♠ AQJ76  ♥ A42  ♠ K96  ♠ 102	West Pass AP	North 1NT 2♠	Pass	
Board: 115 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ K7  ♥ KJ98  ♦ 964  ♣ A873	South:  ♠ QJ86  ♥ Q3  ♠ AJ  ♠ KQ1054	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

Board: 111 Dealer: S Vul: None HCP: 16	<ul><li>♣ 8753</li><li>♥ AK</li><li>◆ KJ</li><li>♣ AJ432</li></ul>	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: NS HCP: 9	<ul><li>★ AJ1098</li><li>▼ KJ2</li><li>◆ 986</li><li>◆ 83</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: NS HCP: 16	<ul><li>★ KJ73</li><li>★ K6</li><li>★ KQ1032</li><li>★ A7</li></ul>	East Bids 2♣ if possible. West Bids 2♥ if possible. You bid first.
Board: 114 Dealer: N Vul: None HCP: 14	<ul><li>AQJ76</li><li>✓ A42</li><li>K96</li><li>102</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: Both HCP: 15	♣ QJ86 ♥ Q3 ♦ AJ ♣ KQ1054	The opponents are silent. You bid first.

Board: 111 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♠ J4  ♥ Q63  ♠ AQ1075  ♠ 985	South:  ◆ 8753  ▼ AK  ◆ KJ  ◆ AJ432	West Pass	North 2NT	East AP	South 1NT
Board: 112 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North:  ♠ Q2  ♥ Q6  ♠ AQJ103  ♠ KQ72	South:  ♠ AJ1098  ♥ KJ2  ♦ 986  ♣ 83	West Pass AP	North 1NT 2♠	Pass	
Board: 113 Dealer: S Vul: NS North HCP: 1 South HCP: 16 Contract: 2 W	North:	South:  ♠ KJ73  ♥ K6  ♠ KQ1032  ♣ A7	Pass 2♥	North Pass AP i-Landy	2 <b>♣</b> ¹	1NT Pass
Board: 114 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ K5  ♥ J6  ♠ A1042  ♣ AKJ85	South:  ♠ AQJ76  ♥ A42  ♠ K96  ♠ 102	West Pass AP	North 1NT 2♠	Pass	
Board: 115 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ K7  ♥ KJ98  ♦ 964  ♣ A873	South:  ♠ QJ86  ♥ Q3  ♠ AJ  ♠ KQ1054	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

Board: 116 Dealer: N Vul: NS HCP: 15	<ul><li></li></ul>	West Doubles 6♠ if possible.  You bid first.
Board: 117 Dealer: S Vul: None HCP: 4	<ul><li></li></ul>	East Bids 3♣ if possible. West Bids 4♣ if possible.  Partner bids first.
Board: 118 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q1065</li><li>♥ AK</li><li>♦ KQJ72</li><li>♣ 94</li></ul>	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q32</li><li>♥ A743</li><li>♦ K9754</li><li>♣ 8</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 120 Dealer: N Vul: None HCP: 16	<ul><li>♣ QJ65</li><li>♥ K7</li><li>♦ KQ</li><li>♣ AJ643</li></ul>	The opponents are silent.  You bid first.

Board: 116 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 6•X N	North:	South:  ♠ AK9764  ♥ 97  ♠ AQ109  ♣ 5	Pass Pass X 1. Texa	North 1NT 4  5  AP as kwood 0	Pass Pass Pass	4 <b>v</b> ¹ 4NT² 6♠
Board: 117 Dealer: S Vul: None North HCP: 4 South HCP: 15 Contract: 4 E	North: <b>♠</b> J107 <b>♥</b> QJ8742 <b>♦</b> 62 <b>♣</b> 54	South:  ♠ K862  ♥ K10  ♠ AKJ98  ♣ J10	West Pass Pass Pass 4♣	North  2  Pass 3  ✓ AP	Pass 3♣	South 1NT 2  Pass Pass
Board: 118 Dealer: N Vul: NS North HCP: 15 South HCP: 3 Contract: 1N N	North:  ♠ Q1065  ♥ AK  ♠ KQJ72  ♠ 94	South:  ♠ K974  ▼ 10873  ◆ 986  ♣ 76	West	North 1NT	East AP	South
Board: 119 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ Q32  ♥ A743  ♦ K9754  ♣ 8	South:  ♠ AJ87  ♥ K8  ♦ 103  ♣ AQJ92	2∳ <sup>1</sup> Pass 1. Mult	North  X  2NT i-Landy, e partne	2 <b>♥</b> <sup>2</sup> AP , Multi	1NT Pass
Board: 120 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4 \(\neq \) N	North:  ♠ QJ65  ♥ K7  ♠ KQ  ♠ AJ643	South:	West Pass 1. Texa	North 1NT 4♥ as	East Pass AP	

Board: 116 Dealer: N Vul: NS HCP: 13	<ul><li>★ AK9764</li><li>♥ 97</li><li>★ AQ109</li><li>★ 5</li></ul>	West Doubles 6♠ if possible.  Partner bids first.
Board: 117 Dealer: S Vul: None HCP: 15	<ul><li>★ K862</li><li>▼ K10</li><li>◆ AKJ98</li><li>◆ J10</li></ul>	East Bids 3♣ if possible. West Bids 4♣ if possible. You bid first.
Board: 118 Dealer: N Vul: NS HCP: 3	<b>★</b> K974 <b>▼</b> 10873 <b>◆</b> 986 <b>♣</b> 76	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: EW HCP: 15	<ul><li>▲ AJ87</li><li>♥ K8</li><li>◆ 103</li><li>▲ AQJ92</li></ul>	West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 120 Dealer: N Vul: None HCP: 9	♣9 ▼ AQ10432 ◆ J106 ♣ Q102	The opponents are silent.  Partner bids first.

Board: 116 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 6•X N	North:	South:  ♠ AK9764  ♥ 97  ♠ AQ109  ♣ 5	Pass Pass X 1. Texa	North 1NT 4  5  AP as kwood 0	Pass Pass Pass	4 <b>v</b> ¹ 4NT² 6♠
Board: 117 Dealer: S Vul: None North HCP: 4 South HCP: 15 Contract: 4 E	North: <b>♠</b> J107 <b>♥</b> QJ8742 <b>♦</b> 62 <b>♣</b> 54	South:  ♠ K862  ♥ K10  ♠ AKJ98  ♣ J10	West Pass Pass Pass 4♣	North  2  Pass 3  ✓ AP	Pass 3♣	South 1NT 2  Pass Pass
Board: 118 Dealer: N Vul: NS North HCP: 15 South HCP: 3 Contract: 1N N	North:  ♠ Q1065  ♥ AK  ♠ KQJ72  ♠ 94	South:  ♠ K974  ▼ 10873  ◆ 986  ♣ 76	West	North 1NT	East AP	South
Board: 119 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ Q32  ♥ A743  ♦ K9754  ♣ 8	South:  ♠ AJ87  ♥ K8  ♦ 103  ♣ AQJ92	2∳ <sup>1</sup> Pass 1. Mult	North  X  2NT i-Landy, e partne	2 <b>♥</b> <sup>2</sup> AP , Multi	1NT Pass
Board: 120 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4 \(\neq \) N	North:  ♠ QJ65  ♥ K7  ♠ KQ  ♠ AJ643	South:	West Pass 1. Texa	North 1NT 4♥ as	East Pass AP	

Board: 121	The opponents are silent.  Partner bids first.
Board: 122	The opponents are silent.  You bid first.
Board: 123	The opponents are silent.  Partner bids first.
Board: 124	East Bids 3♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 125	East Bids 3♠ if possible.  Partner bids first.

Board: 121 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 44 S	North:  ♠ K643  ♥ Q108  ♠ K6  ♣ 10743	South:  ♠ QJ102  ♥ 43  ♠ AQJ54  ♣ AJ	Pass Pass AP 1. Stay	North  2♣¹ 3♠ man	East Pass Pass	1NT 2♠
Board: 122 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ J2  ♥ AJ  ♠ AQ763  ♠ K532	South:  ♠ AK84  ♥ Q63  ♠ K852  ♠ 106	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 123 Dealer: S Vul: Both North HCP: 3 South HCP: 15 Contract: 1N S	North:	South:	West AP	North	East	South 1NT
Board: 124 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 4 X E	North:  ♣ J3  ♥ K8  ♠ AKQ6  ♣ Q9743	South:	West 4♥ AP	North 1NT Pass	East 3♥ Pass	South Pass X
Board: 125 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3•X E	North:  ♠ Q5  ♥ AJ10643  ♠ QJ8  ♣ Q2	South:  ♠ A4  ♥ 72  ♠ A643  ♣ AKJ105	West Pass AP	North 2	East 3♠	South 1NT X

Board: 121 Dealer: S Vul: Both HCP: 15  AJ  Wul: Both HCP: 15  AA  AA  Vul: Both HCP: 15  AA  AA  Vul: Both HCP: 15  AA  AA  Vul bid first.  The opponents are silent.  Partner bids first.  Board: 123 AB  Partner bids first.  Board: 123  Dealer: S Vul: Both HCP: 15  AA  AA  AA  AA  AA  Board: 124  Dealer: N  Vul: EW  Vul: Both Vul: EW  AA  AA  AA  Board: 124  AB  Board: 124  AB  Board: 124  AB  Board: 124  AB  AB  AB  AB  AB  AB  AB  AB  AB  A			
Dealer: N	Dealer: S Vul: Both	<b>♥</b> 43 <b>♦</b> AQJ54	
Dealer: S Vul: Both HCP: 15  A8532 HCP: 15  AK97  Wou bid first.  You bid first.  You bid first.  Board: 124 AK97  East Bids 3♥ if possible. West Bids 4♥ if possible. Vul: EW Vul: EW FINANCE: 6  A4 Dealer: S Vul: Both  A643  The opponents are silent.  You bid first.  Fast Bids 3♥ if possible.  You bid first.  Fast Bids 3♠ if possible.  You bid first.	Dealer: N Vul: EW	♥ Q63 ♦ K852	
Dealer: N	Dealer: S Vul: Both	<ul><li>▼ K7</li><li>◆ A8532</li></ul>	
Dealer: S	Dealer: N Vul: EW	♥ Q10 ♦ J10743	West Bids 4♥ if possible.
	Dealer: S Vul: Both	♥ 72 ♦ A643	•

Board: 121 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 44 S	North:  ♠ K643  ♥ Q108  ♠ K6  ♣ 10743	South:  ♠ QJ102  ♥ 43  ♠ AQJ54  ♣ AJ	Pass Pass AP 1. Stay	North  2♣¹ 3♠ man	East Pass Pass	1NT 2♠
Board: 122 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ J2  ♥ AJ  ♠ AQ763  ♠ K532	South:  ♠ AK84  ♥ Q63  ♠ K852  ♠ 106	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 123 Dealer: S Vul: Both North HCP: 3 South HCP: 15 Contract: 1N S	North:	South:	West AP	North	East	South 1NT
Board: 124 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 4 X E	North:  ♣ J3  ♥ K8  ♠ AKQ6  ♣ Q9743	South:	West 4♥ AP	North 1NT Pass	East 3♥ Pass	South Pass X
Board: 125 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3•X E	North:  ♠ Q5  ♥ AJ10643  ♠ QJ8  ♣ Q2	South:  ♠ A4  ♥ 72  ♠ A643  ♣ AKJ105	West Pass AP	North 2	East 3♠	South 1NT X

Board: 126 Dealer: N Vul: NS HCP: 16	<ul><li>♣ J9</li><li>♥ 65</li><li>♦ AKQJ7</li><li>♣ AJ108</li></ul>	East Bids 3♠ if possible. West Bids 4♥ if possible. You bid first.
Board: 127 Dealer: S Vul: EW HCP: 16	<ul><li>AQ32</li><li>✓ AK</li><li>Q985</li><li>J94</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: NS HCP: 15	<b>♣</b> Q732 <b>♥</b> Q8 <b>♦</b> Q6 <b>♣</b> AKQ106	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q963</li><li>♥ QJ65</li><li>◆ 9</li><li>♣ QJ84</li></ul>	West Bids 2NT if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 130 Dealer: N Vul: EW HCP: 16	<ul><li>★ AKQ9</li><li>▼ 75</li><li>◆ K10632</li><li>★ A9</li></ul>	The opponents are silent.  You bid first.

Board: 126 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 4♥X W	North:	South:  ♠ AK 62  ♥ 984  ♠ 654  ♣ 432	West Pass 4♥	North 1NT 4• X	East 3♠ Pass AP	X
Board: 127 Dealer: S Vul: EW North HCP: 16 South HCP: 15 Contract: 4N S	North:  ♠ AQ32  ♥ AK  ♠ Q985  ♣ J94	South: <b>♠</b> J1098 <b>♥</b> J10 <b>♠</b> AKJ32 <b>♠</b> KQ	Pass Pass 1. Stay	North  2.1  4NT <sup>2</sup> man  ntitative	Pass AP	1NT
Board: 128 Dealer: N Vul: NS North HCP: 15 South HCP: 4 Contract: 3 N	North:  ♠ Q732  ♥ Q8  ♠ Q6  ♠ AKQ106	South:	West Pass AP	North 1NT 2♥	East Pass Pass	2•
Board: 129 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3♣X E	North:  ♠ Q963  ♥ QJ65  ♦ 9  ♠ QJ84	South:  ♠ KJ54  ♥ A4  ♠ QJ1062  ♣ A5	2NT <sup>1</sup> Pass	North Pass X sual 2N7	3♣ AP	South 1NT Pass
Board: 130 Dealer: N Vul: EW North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ AKQ9  ♥ 75  ♦ K10632  ♠ A9	South:  ♠ 8  ♥ AJ62  ♠ AQ74  ♣ QJ74		North 1NT 3NT ater	East Pass AP	

Board: 126 Dealer: N Vul: NS HCP: 7	<ul><li>♠ AK62</li><li>♥ 984</li><li>♦ 654</li><li>♠ 432</li></ul>	East Bids 3♠ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 127 Dealer: S Vul: EW HCP: 15	<ul><li></li></ul>	The opponents are silent.  You bid first.
Board: 128 Dealer: N Vul: NS HCP: 4	♣ J8 ♥ 1097632 ♦ K10987 ♣ —	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ54</li><li>✓ A4</li><li>◆ QJ1062</li><li>◆ A5</li></ul>	West Bids 2NT if possible. East Bids 3♣ if possible. You bid first.
Board: 130 Dealer: N Vul: EW HCP: 14	<ul><li>♠ 8</li><li>♥ AJ62</li><li>♠ AQ74</li><li>♠ QJ74</li></ul>	The opponents are silent.  Partner bids first.

Board: 126 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 4♥X W	North:	South:  ♠ AK 62  ♥ 984  ♠ 654  ♣ 432	West Pass 4♥	North 1NT 4• X	East 3♠ Pass AP	X
Board: 127 Dealer: S Vul: EW North HCP: 16 South HCP: 15 Contract: 4N S	North:  ♠ AQ32  ♥ AK  ♠ Q985  ♣ J94	South: <b>♠</b> J1098 <b>♥</b> J10 <b>♠</b> AKJ32 <b>♠</b> KQ	Pass Pass 1. Stay	North  2.1  4NT <sup>2</sup> man  ntitative	Pass AP	1NT
Board: 128 Dealer: N Vul: NS North HCP: 15 South HCP: 4 Contract: 3 N	North:  ♠ Q732  ♥ Q8  ♠ Q6  ♠ AKQ106	South:	West Pass AP	North 1NT 2♥	East Pass Pass	2•
Board: 129 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3♣X E	North:  ♠ Q963  ♥ QJ65  ♦ 9  ♠ QJ84	South:  ♠ KJ54  ♥ A4  ♠ QJ1062  ♣ A5	2NT <sup>1</sup> Pass	North Pass X sual 2N7	3♣ AP	South 1NT Pass
Board: 130 Dealer: N Vul: EW North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ AKQ9  ♥ 75  ♦ K10632  ♠ A9	South:  ♠ 8  ♥ AJ62  ♠ AQ74  ♣ QJ74		North 1NT 3NT ater	East Pass AP	

Board: 131 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ8</li><li>▼ AJ65</li><li>◆ K8</li><li>◆ Q1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: EW HCP: 15	<ul><li>AQ</li><li>♥ Q8</li><li>8632</li><li>AQJ94</li></ul>	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: NS HCP: 11	<ul><li>★ K543</li><li>♥ J7</li><li>◆ Q86</li><li>◆ KQ65</li></ul>	West Bids 2♦ if possible. West Doubles 4♥ if possible. Partner bids first.

Board: 131 Dealer: S Vul: Both North HCP: 15 South HCP: 16 Contract: 3N S	North:  ♠ KQ8  ♥ AJ65  ♦ K8  ♠ Q1094	South:  ♠ A4  ♥ K7  ♠ AQ1063  ♠ K853	Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 132 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ AQ  ♥ Q8  ♦ 8632  ♠ AQJ94	South:  ♠ KJ86  ✔ AK974  ♠ 10954  ♣ —	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 133 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♠ N	North:  ♠ K.543  ♥ J7  • Q86  ♠ KQ65	South:  ♠ AQ82  ♥ Q5  ♠ K5432  ♣ A7	2♦¹ Pass X 1. Mult	North  2NT <sup>2</sup> 3NT 4♣ i-Landy, ensohl af	Pass Pass AP Multi	1NT 3♣ 4♥

Board: 131 Dealer: S Vul: Both HCP: 16	<ul><li>★ A4</li><li>▼ K7</li><li>◆ AQ1063</li><li>◆ K853</li></ul>	The opponents are silent.  You bid first.
Board: 132 Dealer: N Vul: EW HCP: 11	<b>♣</b> KJ86 <b>♥</b> AK974 <b>♦</b> 10954 <b>♣</b> —	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: NS HCP: 15	<ul><li>AQ82</li><li>♥ Q5</li><li>K5432</li><li>A7</li></ul>	West Bids 2♦ if possible. West Doubles 4♥ if possible. You bid first.

Board: 131 Dealer: S Vul: Both North HCP: 15 South HCP: 16 Contract: 3N S	North:  ♠ KQ8  ♥ AJ65  ♦ K8  ♠ Q1094	South:  ♠ A4  ♥ K7  ♠ AQ1063  ♠ K853	Pass Pass 1. Stay	3NT	East Pass AP	1NT
Board: 132 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ AQ  ♥ Q8  ♦ 8632  ♠ AQJ94	South:  ♠ KJ86  ✔ AK974  ♠ 10954  ♣ —	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 133 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♠ N	North:  ♠ K.543  ♥ J7  • Q86  ♠ KQ65	South:  ♠ AQ82  ♥ Q5  ♠ K5432  ♣ A7	2♦¹ Pass X 1. Mult	North  2NT <sup>2</sup> 3NT 4♣ i-Landy, ensohl af	Pass Pass AP Multi	1NT 3♣ 4♥