Board: 1 Dealer: S Vul: None HCP: 9	◆ Q8532 ▼ K1092 ◆ 93 ◆ A3	West Doubles 3♦ if possible.  Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 20	<ul><li>▲ A10</li><li>✓ A4</li><li>◆ AKJ8</li><li>▲ A10763</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: Both HCP: 14	<b>★</b> KQ103 <b>♥</b> J10953 <b>♦</b> A <b>♣</b> KJ9	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 20	<ul><li>★ A53</li><li>▼ K8</li><li>◆ AKJ2</li><li>◆ AJ103</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: None HCP: 9	♣ AJ986 ♥ 7532 ♦ Q103 ♣ Q	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 4 N	North:  ♠ Q8532  ♥ K1092  ♦ 93  ♣ A3	South:  ♠ AK4  ♥ A6  ♦ KJ82  ♣ KQ42	West North East South 2NT  Pass 3♣¹ Pass 3♣  X 3♥² Pass 4♣  Pass 4♣ AP  1. Stayman  2. SMOLEN  3. limit raise or better in ♠
Board: 2 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A10  ♥ A4  ♠ AKJ8  ♣ A10763	South:  ♠ K8643  ♥ K1072  ♦ 5  ♣ J52	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 3 Dealer: S Vul: Both North HCP: 14 South HCP: 20 Contract: 7N S	North:  ♠ KQ103  ♥ J10953  ♠ A  ♣ KJ9	South:  ♠ A8  ♥ AQ2  ♠ KQJ4  ♣ A863	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♠  Pass 7NT AP  1. Stayman 2. SMOLEN 3. Blackwood 1430, for ♥
Board: 4 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ A53  ♥ K8  ♠ AKJ2  ♠ AJ103	South:  ♠ QJ872  ♥ J1032  ♦ 97  ♣ Q6	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 4♠ AP  1. Stayman  2. SMOLEN
Board: 5 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 5♠ S	North:  ♠ AJ986  ♥ 7532  ♠ Q103  ♠ Q	South:  ♠ Q104  ♥ AK6  ♠ K6  ♣ AKJ75	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 4♣  Pass 4NT³ Pass 5♣  AP  1. Stayman 2. SMOLEN 3. Blackwood 1430, for ♠

Board: 1 Dealer: S Vul: None HCP: 20	<ul><li>AK4</li><li>✓ A6</li><li>✓ KJ82</li><li>✓ KQ42</li></ul>	West Doubles 3♦ if possible.  You bid first.
Board: 2 Dealer: N Vul: NS HCP: 7	<ul><li>★ K8643</li><li>★ K1072</li><li>★ 5</li><li>★ J52</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: Both HCP: 20	<ul><li>A8</li><li>✓ AQ2</li><li>✓ KQJ4</li><li>▲ A863</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: Both HCP: 6	<ul><li>♣ QJ872</li><li>♥ J1032</li><li>♦ 97</li><li>♣ Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: None HCP: 20	<ul><li>♠ Q104</li><li>♥ AK6</li><li>♦ K6</li><li>♠ AKJ75</li></ul>	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 4 N	North:  ♠ Q8532  ♥ K1092  ♦ 93  ♣ A3	South:  ♠ AK4  ♥ A6  ♦ KJ82  ♣ KQ42	West North East South 2NT  Pass 3♣¹ Pass 3♣  X 3♥² Pass 4♣  Pass 4♣ AP  1. Stayman  2. SMOLEN  3. limit raise or better in ♠
Board: 2 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A10  ♥ A4  ♠ AKJ8  ♣ A10763	South:  ♠ K8643  ♥ K1072  ♦ 5  ♣ J52	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 3 Dealer: S Vul: Both North HCP: 14 South HCP: 20 Contract: 7N S	North:  ♠ KQ103  ♥ J10953  ♠ A  ♣ KJ9	South:  ♠ A8  ♥ AQ2  ♠ KQJ4  ♣ A863	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♠  Pass 7NT AP  1. Stayman 2. SMOLEN 3. Blackwood 1430, for ♥
Board: 4 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ A53  ♥ K8  ♠ AKJ2  ♠ AJ103	South:  ♠ QJ872  ♥ J1032  ♦ 97  ♣ Q6	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 4♠ AP  1. Stayman  2. SMOLEN
Board: 5 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 5♠ S	North:  ♠ AJ986  ♥ 7532  ♠ Q103  ♠ Q	South:  ♠ Q104  ♥ AK6  ♠ K6  ♣ AKJ75	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 4♣  Pass 4NT³ Pass 5♣  AP  1. Stayman 2. SMOLEN 3. Blackwood 1430, for ♠

Board: 6 Dealer: N Vk106 Vul: EW AKJ3 HCP: 21 AQ3  Board: 7 Dealer: S VaQ864 Vul: None HCP: 9 AQ3  Board: 8 Dealer: N VaQ876 HCP: 20 AQ876  Board: 9 Dealer: S VaP8763 Dealer: S VaP8763 Dealer: S VaP8763 Dealer: S VaP876 HCP: 6 AG4  Board: 9 Dealer: S VaP876 AG5  Board: 10 Dealer: N VAK Vul: None AK76 HCP: 20 A9832  West Doubles 3♣ if possible. West Doubles 3♣ if possible.  You bid first.  West Doubles 3♣ if possible.  You bid first.  Board: 10 AG5 Dealer: N VAK Vul: None AK76 A9832  You bid first.			
Dealer: S Vul: None HCP: 9  AQ864  Vul: None HCP: 9  AQ3  Board: 8 Dealer: N Vul: NS Vul: NS Vul: NS HCP: 20  A64  Board: 9 Dealer: S Val: EW HCP: 6  Board: 10 Dealer: N Vul: None  AK76  AQ5  The opponents are silent.  Partner bids first.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  Partner bids first.  Partner bids first.	Dealer: N Vul: EW	<ul><li>▼ K106</li><li>◆ AKJ3</li></ul>	•
Dealer: N	Dealer: S Vul: None	♥ AQ864 ♦ J4	
Dealer: S	Dealer: N Vul: NS	<b>∀</b> AQ <b>♦</b> KQ876	
Dealer: N	Dealer: S Vul: EW	<ul><li>★ A952</li><li>◆ J82</li></ul>	
	Dealer: N Vul: None	<b>♥</b> AK <b>♦</b> AK76	

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Board: 6 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 4♥ S	North:	South:  ♠ KQ93  ♥ J8432  ♦ 6  ♣ 1086	West  X  Pass  AP  1. Stayn 2. SMC 3. limit 1	2NT 3♦ 4♣³ man DLEN	Pass Pass Pass	3 <b>♠</b> <sup>2</sup> 4♥
Board: 7 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 4♥ S	North:  ◆ 8532  ▼ AQ864  ◆ J4  ◆ Q3	South:  ♠ KQJ  ♥ K95  ♠ AKQ5  ♠ K108	Pass	3♣¹ 3♣²	East Pass Pass	
Board: 8 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ KQ2  ♥ AQ  ♠ KQ876  ♣ A64	South:  ♠ AJ85  ♥ J10862  ♦ 543  ♣ 2	Pass Pass 1. Stayı 2. SMC	2NT 3♦ 3NT	East Pass Pass AP	
Board: 9 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North: ♠ 98763 ♥ A952 ♦ J82 ♣ J	South:  ♠ AJ  ♥ K4  ♠ AKQ103  ♠ K976			Pass	2NT
Board: 10 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ Q5  ♥ AK  ♠ AK76  ♣ A9832	South:  ♠ A843  ♥ J10732  ♦ J2  ♠ KQ	Pass Pass AP 1. Stayı 2. SMC		Pass Pass	3 <b>♣</b> ¹

Board: 6 Dealer: N VJ8432 Vul: EW Vul: EW HCP: 6  Board: 7 Dealer: S Vul: None HCP: 21  Board: 8 Dealer: N Vul: NS Dealer: N Vul: NS HCP: 6  AJ Dealer: S Vul: NS HCP: 6  AJ Dealer: N Vul: NS HCP: 6  Board: 9 Dealer: S Vul: EW Vul: Farance Vul: None Vul: None Vul: None HCP: 11  AKQ Vul: None Vul: None HCP: 11  AKQ Vul: None Vul: None Vul: None HCP: 11  AKQ Vul: None Vul: None Vul: None Vul: None HCP: 11  AKQ Vul: None Vul			
Dealer: S Vul: None HCP: 21  AKQ5 HCP: 6  AJ Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first  The opponents are silent.  You bid first.	Dealer: N Vul: EW	<b>♥</b> J8432 <b>♦</b> 6	West Doubles 3♣ if possible.  Partner bids first.
Dealer: N Vul: NS HCP: 6  AJ Dealer: S Vul: EW HCP: 20  AKQ103 HCP: 20  ARAGA  ARAGA  Board: 10 Board: 10 Dealer: N Vul: None  ARAGA  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Partner bids first.	Dealer: S Vul: None	<b>∨</b> K95 <b>♦</b> AKQ5	
Dealer: S Vul: EW HCP: 20  AKQ103 HCP: 20  AKQ103 Found in the opponents are silent.  You bid first.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first	Dealer: N Vul: NS	♥ J10862 ♦ 543	
Dealer: N Vul: None J2 Partner bids first	Dealer: S Vul: EW	<b>∨</b> K4 <b>→</b> AKQ103	
	Dealer: N Vul: None	▼ J10732 ◆ J2	

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Board: 6 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 4♥ S	North:	South:  ♠ KQ93  ♥ J8432  ♦ 6  ♣ 1086	West  X  Pass  AP  1. Stayn 2. SMC 3. limit 1	2NT 3♦ 4♣³ man DLEN	Pass Pass Pass	3 <b>♠</b> <sup>2</sup> 4♥
Board: 7 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 4♥ S	North:  ◆ 8532  ▼ AQ864  ◆ J4  ◆ Q3	South:  ♠ KQJ  ♥ K95  ♠ AKQ5  ♠ K108	Pass	3♣¹ 3♣²	East Pass Pass	
Board: 8 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ KQ2  ♥ AQ  ♠ KQ876  ♣ A64	South:  ♠ AJ85  ♥ J10862  ♦ 543  ♣ 2	Pass Pass 1. Stayı 2. SMC	2NT 3♦ 3NT	East Pass Pass AP	
Board: 9 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North: ♠ 98763 ♥ A952 ♦ J82 ♣ J	South:  ♠ AJ  ♥ K4  ♠ AKQ103  ♠ K976			Pass	2NT
Board: 10 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ Q5  ♥ AK  ♠ AK76  ♣ A9832	South:  ♠ A843  ♥ J10732  ♦ J2  ♠ KQ	Pass Pass AP 1. Stayı 2. SMC		Pass Pass	3 <b>♣</b> ¹

Board: 11 Dealer: S Vul: NS HCP: 7	<ul><li>★ KJ1072</li><li>♥ 9732</li><li>♦ —</li><li>★ K943</li></ul>	West Doubles 3♦ if possible.  Partner bids first.
Board: 12 Dealer: N Vul: EW HCP: 21	<ul><li>♣ Q105</li><li>♥ AK</li><li>♦ KQ75</li><li>♣ AK52</li></ul>	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: EW HCP: 6	<b>★</b> K1062 <b>∀</b> K10873 <b>♦</b> 932 <b>♣</b> 3	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: None HCP: 20	♣ AJ ♥ AK8 ♦ AQ1042 ♣ Q74	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: EW HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 11			West	North	East	South 2NT
Dealer: S	North:	South:	Pass	<b>3</b> •1	Pass	
Vul: NS	<b>♦</b> KJ1072	<b>♠</b> A65	X	3 <b>♥</b> <sup>2</sup>	Pass	
North HCP: 7	<b>♥</b> 9732	♥ AQ4		-		4•
South HCP: 20	<b>♦</b> —	◆ KQ75	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> K943	<b>♣</b> AJ8	1. Stay			
				raise or	hetter	in 🛦
			Э. штш	raise or	octici	111 2
			West	North	Fast	South
			West	2NT	Pass	
			Pass	3 <b>♦</b>	Pass	
Doord, 12					Pass	
Board: 12 Dealer: N	North:	South:	Pass			• •
Vul: EW	<b>♠</b> Q105	<b>♦</b> J9763		<b>4</b> ♥ <sup>4</sup>	Pass	
North HCP: 21	<b>∀</b> AK	<b>♥</b> 10952	Pass	4NT <sup>5</sup>		5♣
South HCP: 6	◆ KQ75 ◆ AK52	♦ A6 ♣ J10	Pass	5♠	AP	
Contract: 5♠ N	₩ ANJZ	<b>₹</b> J10	1. Stay			
			2. SMC		atama	244
				bid, a ♦ bid, a ♣		
				kwood		
			J. Diac.	KWOOG	1750,	101 \$
D 1.12			West	North	East	South
Board: 13	North:	South:				2NT
Dealer: S Vul: EW	<b>♠</b> K1062	♠ AQ5	Pass	<b>3</b> ♣¹	Pass	3♦
	<b>♥</b> K10873	<b>♥</b> Q2	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
		-				
North HCP: 6	<b>♦</b> 932	◆ KQ1076	AP			
North HCP: 6 South HCP: 20		-		man		
North HCP: 6 South HCP: 20	<b>♦</b> 932	◆ KQ1076	AP 1. Stay 2. SMO			
North HCP: 6 South HCP: 20	<b>♦</b> 932	◆ KQ1076	1. Stay. 2. SMC	OLEN		
North HCP: 6 South HCP: 20 Contract: 3N S	◆ 932 ◆ 3	◆ KQ1076 ◆ AK2	1. Stay. 2. SMC			
North HCP: 6 South HCP: 20 Contract: 3N S Board: 14	<ul><li>• 932</li><li>• 3</li><li>North:</li></ul>	◆ KQ1076 ♣ AK2  South:	1. Stay. 2. SMC	OLEN	East Pass	
North HCP: 6 South HCP: 20 Contract: 3N S Board: 14 Dealer: N Vul: None	<ul><li>• 932</li><li>• 3</li><li>North:</li><li>• AJ</li></ul>	◆ KQ1076 ◆ AK2  South: ◆ 108532	1. Stay. 2. SMC	OLEN North		<b>3♣</b> ¹
North HCP: 6 South HCP: 20 Contract: 3N S Board: 14 Dealer: N Vul: None North HCP: 20	<ul> <li>• 932</li> <li>• 3</li> <li>North:</li> <li>• AJ</li> <li>• AK8</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> </ul>	1. Stay 2. SMC	OLEN  North  2NT	Pass	<b>3♣</b> ¹
North HCP: 6 South HCP: 20 Contract: 3N S Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 9	<ul><li>• 932</li><li>• 3</li><li>North:</li><li>• AJ</li></ul>	◆ KQ1076 ◆ AK2  South: ◆ 108532	1. Stay 2. SMO West	North 2NT 3  3NT	Pass Pass	<b>3♣</b> ¹
North HCP: 6 South HCP: 20 Contract: 3N S Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 9	<ul> <li>◆ 932</li> <li>◆ 3</li> <li>North:</li> <li>◆ AJ</li> <li>◆ AK8</li> <li>◆ AQ1042</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> <li>★ KJ5</li> </ul>	1. Stay 2. SMC West Pass Pass	North 2NT 3 3NT	Pass Pass	<b>3♣</b> ¹
North HCP: 6	<ul> <li>◆ 932</li> <li>◆ 3</li> <li>North:</li> <li>◆ AJ</li> <li>◆ AK8</li> <li>◆ AQ1042</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> <li>★ KJ5</li> </ul>	1. Stay. 2. SMC West Pass Pass 1. Stay. 2. SMC	North 2NT 3 3NT man DLEN	Pass Pass AP	3 <b>♣</b> ¹ 3 <b>▼</b> ²
North HCP: 6 South HCP: 20 Contract: 3N S Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N	<ul> <li>◆ 932</li> <li>◆ 3</li> <li>North:</li> <li>◆ AJ</li> <li>◆ AK8</li> <li>◆ AQ1042</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> <li>★ KJ5</li> </ul>	1. Stay. 2. SMC West Pass Pass 1. Stay. 2. SMC	North 2NT 3 3NT	Pass Pass AP	3♣¹ 3♥²  South
North HCP: 6 South HCP: 20 Contract: 3N S  Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N	<ul> <li>• 932</li> <li>• 3</li> <li>North:</li> <li>• AJ</li> <li>• AK8</li> <li>• AQ1042</li> <li>• Q74</li> <li>North:</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> <li>★ KJ5</li> <li>★ K</li> <li>South:</li> </ul>	1. Stay. 2. SMC West Pass Pass 1. Stay. 2. SMC	North 2NT 3 3NT man DLEN North	Pass Pass AP	3♣¹ 3♥²  South 2NT
North HCP: 6 South HCP: 20 Contract: 3N S  Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N  Board: 15 Dealer: S	<ul> <li>♦ 932</li> <li>♣ 3</li> <li>North:</li> <li>♠ AJ</li> <li>▼ AK8</li> <li>♠ AQ1042</li> <li>♣ Q74</li> <li>North:</li> <li>♠ J10862</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> <li>◆ KJ5</li> <li>★ K</li> <li>South:</li> <li>★ KQ</li> </ul>	1. Stay. 2. SMC West Pass Pass 1. Stay. 2. SMC	North 2NT 3 3NT man DLEN	Pass Pass AP	3♣¹ 3♥²  South 2NT
North HCP: 6 South HCP: 20 Contract: 3N S  Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N  Board: 15 Dealer: S Vul: EW	<ul> <li>♦ 932</li> <li>♣ 3</li> <li>North:</li> <li>♠ AJ</li> <li>♦ AK8</li> <li>♦ AQ1042</li> <li>♣ Q74</li> <li>North:</li> <li>♠ J10862</li> <li>♥ K654</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> <li>◆ KJ5</li> <li>★ K</li> <li>South:</li> <li>★ KQ</li> <li>▼ AQJ</li> </ul>	1. Stay. 2. SMC West Pass Pass 1. Stay. 2. SMC	North 2NT 3 3NT man DLEN North 3 1	Pass Pass AP East Pass	3♣¹ 3♥²  South 2NT
North HCP: 6 South HCP: 20 Contract: 3N S Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 9	<ul> <li>♦ 932</li> <li>♣ 3</li> <li>North:</li> <li>♠ AJ</li> <li>♦ AQ1042</li> <li>♠ Q74</li> <li>North:</li> <li>♠ J10862</li> <li>♥ K654</li> <li>♦ K4</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> <li>◆ KJ5</li> <li>★ K</li> <li>South:</li> <li>★ KQ</li> <li>▼ AQJ</li> <li>◆ 763</li> </ul>	1. Stay 2. SMC West Pass Pass 1. Stay 2. SMC West	North 2NT 3 3NT man DLEN North 3 1	Pass Pass AP East Pass	3♣¹ 3▼²  South 2NT 3◆
North HCP: 6 South HCP: 20 Contract: 3N S  Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N  Board: 15 Dealer: S Vul: EW North HCP: 7	<ul> <li>♦ 932</li> <li>♣ 3</li> <li>North:</li> <li>♠ AJ</li> <li>♦ AK8</li> <li>♦ AQ1042</li> <li>♣ Q74</li> <li>North:</li> <li>♠ J10862</li> <li>♥ K654</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> <li>◆ KJ5</li> <li>★ K</li> <li>South:</li> <li>★ KQ</li> <li>▼ AQJ</li> </ul>	1. Stay. 2. SMC West Pass Pass 1. Stay. 2. SMC West Pass Pass	North 2NT 3 3NT man DLEN North  3 1 3 2	Pass Pass AP East Pass	3♣¹ 3▼²  South 2NT 3◆

Board: 11 Dealer: S Vul: NS HCP: 20	<ul><li>A65</li><li>✓ AQ4</li><li>✓ KQ75</li><li>AJ8</li></ul>	West Doubles 3♦ if possible.  You bid first.
Board: 12 Dealer: N Vul: EW HCP: 6	<ul><li>▶ J9763</li><li>♥ 10952</li><li>♦ A6</li><li>♣ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: EW HCP: 20	<ul><li>AQ5</li><li>♥ Q2</li><li>★ KQ1076</li><li>★ AK2</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: None HCP: 9	<ul><li>108532</li><li>Q652</li><li>KJ5</li><li>K</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: EW HCP: 20	<b>♠</b> KQ <b>♥</b> AQJ <b>♦</b> 763 <b>♣</b> AKJ42	The opponents are silent. You bid first.

Board: 11			West	North	East	South 2NT
Dealer: S	North:	South:	Pass	<b>3</b> •1	Pass	
Vul: NS	<b>♦</b> KJ1072	<b>♠</b> A65	X	3 <b>♥</b> <sup>2</sup>	Pass	
North HCP: 7	<b>♥</b> 9732	♥ AQ4		-		4•
South HCP: 20	<b>♦</b> —	◆ KQ75	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> K943	<b>♣</b> AJ8	1. Stay			
				raise or	hetter	in 🛦
			Э. штш	raise or	octici	111 2
			West	North	Fast	South
			West	2NT	Pass	
			Pass	3 <b>♦</b>	Pass	
Doord, 12					Pass	
Board: 12 Dealer: N	North:	South:	Pass			• •
Vul: EW	<b>♠</b> Q105	<b>♦</b> J9763		<b>4</b> ♥ <sup>4</sup>	Pass	
North HCP: 21	<b>∀</b> AK	<b>♥</b> 10952	Pass	4NT <sup>5</sup>		5♣
South HCP: 6	◆ KQ75 ◆ AK52	♦ A6 ♣ J10	Pass	5♠	AP	
Contract: 5♠ N	₩ ANJZ	<b>₹</b> J10	1. Stay			
			2. SMC		atama	244
				bid, a ♦ bid, a ♣		
				kwood		
			J. Diac.	KWOOG	1750,	101 \$
D 1.12			West	North	East	South
Board: 13	North:	South:				2NT
Dealer: S Vul: EW	<b>♠</b> K1062	♠ AQ5	Pass	<b>3</b> ♣¹	Pass	3♦
	<b>♥</b> K10873	<b>♥</b> Q2	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
		-				
North HCP: 6	<b>♦</b> 932	◆ KQ1076	AP			
North HCP: 6 South HCP: 20		-		man		
North HCP: 6 South HCP: 20	<b>♦</b> 932	◆ KQ1076	AP 1. Stay 2. SMO			
North HCP: 6 South HCP: 20	<b>♦</b> 932	◆ KQ1076	1. Stay. 2. SMC	OLEN		
North HCP: 6 South HCP: 20 Contract: 3N S	◆ 932 ◆ 3	◆ KQ1076 ◆ AK2	1. Stay. 2. SMC			
North HCP: 6 South HCP: 20 Contract: 3N S Board: 14	<ul><li>• 932</li><li>• 3</li><li>North:</li></ul>	◆ KQ1076 ♣ AK2  South:	1. Stay. 2. SMC	OLEN	East Pass	
North HCP: 6 South HCP: 20 Contract: 3N S Board: 14 Dealer: N Vul: None	<ul><li>• 932</li><li>• 3</li><li>North:</li><li>• AJ</li></ul>	◆ KQ1076 ◆ AK2  South: ◆ 108532	1. Stay. 2. SMC	OLEN North		<b>3♣</b> ¹
North HCP: 6 South HCP: 20 Contract: 3N S Board: 14 Dealer: N Vul: None North HCP: 20	<ul> <li>• 932</li> <li>• 3</li> <li>North:</li> <li>• AJ</li> <li>• AK8</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> </ul>	1. Stay 2. SMC	OLEN  North  2NT	Pass	<b>3♣</b> ¹
North HCP: 6 South HCP: 20 Contract: 3N S Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 9	<ul><li>• 932</li><li>• 3</li><li>North:</li><li>• AJ</li></ul>	◆ KQ1076 ◆ AK2  South: ◆ 108532	1. Stay 2. SMO West	North 2NT 3  3NT	Pass Pass	<b>3♣</b> ¹
North HCP: 6 South HCP: 20 Contract: 3N S Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 9	<ul> <li>◆ 932</li> <li>◆ 3</li> <li>North:</li> <li>◆ AJ</li> <li>◆ AK8</li> <li>◆ AQ1042</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> <li>★ KJ5</li> </ul>	1. Stay 2. SMC West Pass Pass	North 2NT 3 3NT	Pass Pass	<b>3♣</b> ¹
North HCP: 6	<ul> <li>◆ 932</li> <li>◆ 3</li> <li>North:</li> <li>◆ AJ</li> <li>◆ AK8</li> <li>◆ AQ1042</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> <li>★ KJ5</li> </ul>	1. Stay. 2. SMC West Pass Pass 1. Stay. 2. SMC	North 2NT 3 3NT man DLEN	Pass Pass AP	3 <b>♣</b> ¹ 3 <b>▼</b> ²
North HCP: 6 South HCP: 20 Contract: 3N S Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N	<ul> <li>◆ 932</li> <li>◆ 3</li> <li>North:</li> <li>◆ AJ</li> <li>◆ AK8</li> <li>◆ AQ1042</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> <li>★ KJ5</li> </ul>	1. Stay. 2. SMC West Pass Pass 1. Stay. 2. SMC	North 2NT 3 3NT	Pass Pass AP	3♣¹ 3♥²  South
North HCP: 6 South HCP: 20 Contract: 3N S  Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N	<ul> <li>• 932</li> <li>• 3</li> <li>North:</li> <li>• AJ</li> <li>• AK8</li> <li>• AQ1042</li> <li>• Q74</li> <li>North:</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> <li>★ KJ5</li> <li>★ K</li> <li>South:</li> </ul>	1. Stay. 2. SMC West Pass Pass 1. Stay. 2. SMC	North 2NT 3 3NT man DLEN North	Pass Pass AP	3♣¹ 3♥²  South 2NT
North HCP: 6 South HCP: 20 Contract: 3N S  Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N  Board: 15 Dealer: S	<ul> <li>♦ 932</li> <li>♣ 3</li> <li>North:</li> <li>♠ AJ</li> <li>▼ AK8</li> <li>♠ AQ1042</li> <li>♣ Q74</li> <li>North:</li> <li>♠ J10862</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> <li>◆ KJ5</li> <li>★ K</li> <li>South:</li> <li>★ KQ</li> </ul>	1. Stay. 2. SMC West Pass Pass 1. Stay. 2. SMC	North 2NT 3 3NT man DLEN	Pass Pass AP	3♣¹ 3♥²  South 2NT
North HCP: 6 South HCP: 20 Contract: 3N S  Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N  Board: 15 Dealer: S Vul: EW	<ul> <li>♦ 932</li> <li>♣ 3</li> <li>North:</li> <li>♠ AJ</li> <li>♦ AK8</li> <li>♦ AQ1042</li> <li>♣ Q74</li> <li>North:</li> <li>♠ J10862</li> <li>♥ K654</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> <li>◆ KJ5</li> <li>★ K</li> <li>South:</li> <li>★ KQ</li> <li>▼ AQJ</li> </ul>	1. Stay. 2. SMC West Pass Pass 1. Stay. 2. SMC	North 2NT 3 3NT man DLEN North 3 1	Pass Pass AP East Pass	3♣¹ 3♥²  South 2NT
North HCP: 6 South HCP: 20 Contract: 3N S Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 9	<ul> <li>♦ 932</li> <li>♣ 3</li> <li>North:</li> <li>♠ AJ</li> <li>♦ AQ1042</li> <li>♠ Q74</li> <li>North:</li> <li>♠ J10862</li> <li>♥ K654</li> <li>♦ K4</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> <li>◆ KJ5</li> <li>★ K</li> <li>South:</li> <li>★ KQ</li> <li>▼ AQJ</li> <li>◆ 763</li> </ul>	1. Stay 2. SMC West Pass Pass 1. Stay 2. SMC West	North 2NT 3 3NT man DLEN North 3 1	Pass Pass AP East Pass	3♣¹ 3▼²  South 2NT 3◆
North HCP: 6 South HCP: 20 Contract: 3N S  Board: 14 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N  Board: 15 Dealer: S Vul: EW North HCP: 7	<ul> <li>♦ 932</li> <li>♣ 3</li> <li>North:</li> <li>♠ AJ</li> <li>♦ AK8</li> <li>♦ AQ1042</li> <li>♣ Q74</li> <li>North:</li> <li>♠ J10862</li> <li>♥ K654</li> </ul>	<ul> <li>★ KQ1076</li> <li>★ AK2</li> <li>South:</li> <li>★ 108532</li> <li>▼ Q652</li> <li>◆ KJ5</li> <li>★ K</li> <li>South:</li> <li>★ KQ</li> <li>▼ AQJ</li> </ul>	1. Stay. 2. SMC West Pass Pass 1. Stay. 2. SMC West Pass Pass	North 2NT 3 3NT man DLEN North  3 1 3 2	Pass Pass AP East Pass	3♣¹ 3▼²  South 2NT 3◆

Board: 16 Dealer: N Vul: None HCP: 21	<ul><li>AQ7</li><li>✓ AJ8</li><li>✓ Q5</li><li>◆ AKJ106</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: None HCP: 7	<ul><li>★76542</li><li>▼ AK86</li><li>◆ 84</li><li>★ 83</li></ul>	The opponents are silent.  Partner bids first.
Board: 18 Dealer: N Vul: EW HCP: 20	<ul><li>♠ AK9</li><li>♥ Q64</li><li>♦ KQ3</li><li>♠ AQ32</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: NS HCP: 5	<ul><li>★ K8764</li><li>♥ Q765</li><li>♦ 7</li><li>★ 743</li></ul>	West Doubles 3♦ if possible.  Partner bids first.
Board: 20 Dealer: N Vul: EW HCP: 20	<ul><li>▲ 107</li><li>♥ AQ8</li><li>◆ AK42</li><li>▲ AK43</li></ul>	The opponents are silent. You bid first.
Board: 21 Dealer: S Vul: NS HCP: 6	<ul> <li>10875</li> <li>✓ AQ1074</li> <li>104</li> <li>104</li> </ul>	The opponents are silent.  Partner bids first.

Board: 16 Dealer: N Vul: None North HCP: 21 South HCP: 6 Contract: 4♥ N	North:  ♠ AQ7  ♥ AJ8  ♠ Q5  ♠ AKJ106	South:  ♠ KJ103  ♥ 109543  ♠ 6  ♠ Q73	Pass Pass 1. Stay		East Pass Pass AP	3 <b>♣</b> ¹
Board: 17 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 3N S	North:  ♣ 76542  ✔ AK86  ♣ 84  ♣ 83	South:  ♠ A10  ♥ QJ  ♠ AKQ52  ♣ KQ64			Pass	2NT
Board: 18 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 4 N	North:  ♠ AK9  ♥ Q64  ♠ KQ3  ♣ AQ32	South:	Pass Pass 1. Stay 2. SMC	man	East Pass Pass AP	3 <b>♣</b> ¹
Board: 19 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ K8764  ♥ Q765  ♦ 743	South:  ♠ AJ  ♥ J104  ♠ AQ862  ♠ AKJ	Pass X AP 1. Stay	3♥²	Pass	2NT
Board: 20 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4♥ N	North:  ▲ 107  ▼ AQ8  ◆ AK42  ♣ AK43	South:  ♣ Q654  ♥ K7652  ♦ 9  ♣ 1092	Pass Pass 1. Stayr 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 21 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4 S	North:	South:  ♠ AK4  ♥ K52  ♠ K75  ♠ AK95			East Pass Pass	2NT 3◆

Board: 16 Dealer: N Vul: None HCP: 6	<ul><li>★ KJ103</li><li>▼ 109543</li><li>◆ 6</li><li>◆ Q73</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: None HCP: 21	♣ A10 ♥ QJ • AKQ52 ♣ KQ64	The opponents are silent.  You bid first.
Board: 18 Dealer: N Vul: EW HCP: 9	♣ J876 ♥ AJ1098 ♦ — ♣ K984	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: NS HCP: 20	<ul><li>▲ AJ</li><li>▼ J104</li><li>◆ AQ862</li><li>▲ AKJ</li></ul>	West Doubles 3♦ if possible.  You bid first.
Board: 20 Dealer: N Vul: EW HCP: 5	◆ Q654 ▼ K7652 ◆ 9 ◆ 1092	The opponents are silent.  Partner bids first.
Board: 21 Dealer: S Vul: NS HCP: 20	<ul><li>★ AK4</li><li>▼ K52</li><li>◆ K75</li><li>◆ AK95</li></ul>	The opponents are silent.  You bid first.

Board: 16 Dealer: N Vul: None North HCP: 21 South HCP: 6 Contract: 4♥ N	North:  ♠ AQ7  ♥ AJ8  ♠ Q5  ♠ AKJ106	South:  ♠ KJ103  ♥ 109543  ♠ 6  ♠ Q73	Pass Pass 1. Stay		East Pass Pass AP	3 <b>♣</b> ¹
Board: 17 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 3N S	North:  ♣ 76542  ✔ AK86  ♣ 84  ♣ 83	South:  ♠ A10  ♥ QJ  ♠ AKQ52  ♣ KQ64			Pass	2NT
Board: 18 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 4 N	North:  ♠ AK9  ♥ Q64  ♠ KQ3  ♣ AQ32	South:	Pass Pass 1. Stay 2. SMC	man	East Pass Pass AP	3 <b>♣</b> ¹
Board: 19 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ K8764  ♥ Q765  ♦ 743	South:  ♠ AJ  ♥ J104  ♠ AQ862  ♠ AKJ	Pass X AP 1. Stay	3♥²	Pass	2NT
Board: 20 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4♥ N	North:  ▲ 107  ▼ AQ8  ◆ AK42  ♣ AK43	South:  ♣ Q654  ♥ K7652  ♦ 9  ♣ 1092	Pass Pass 1. Stayr 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 21 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4 S	North:	South:  ♠ AK4  ♥ K52  ♠ K75  ♠ AK95			East Pass Pass	2NT 3◆

Board: 22 Dealer: N Vul: EW Vul: EW AKQ3 HCP: 21  Board: 23 Dealer: S VAQ872 Vul: NS HCP: 9  AQ872 Vul: NS HCP: 9  A105 Dealer: N Vul: None HCP: 20  A48 Vul: None HCP: 20  A48 Vul: Both HCP: 9  A2 Vul: Both HCP: 20  A3  Board: 26 Dealer: N VA2 Vul: Both HCP: 20  A45  Board: 26 Dealer: N VA2 Vul: Both HCP: 20  A45  Board: 26 Dealer: N VA2 Vul: Both HCP: 20  A45  Board: 26 Dealer: N VA2 Vul: Both HCP: 20  A45  Board: 27 Dealer: S VA2 Vul: Both HCP: 20  A45  Board: 27 Dealer: S VA2 Vul: None HCP: 20  A45  A45  Board: 27 Dealer: S VJ964 Vul: None HCP: 5  A2 Vul: None HCP: 5  A2 Vul: None HCP: 5  A45  A45  A45  A45  A45  A45  A45  A			
Dealer: S Vul: NS HCP: 9 AQ872  Vul: NS HCP: 9 AQ3  Partner bids first.  Partner bids first.  Partner bids first.  Partner bids first.  The opponents are silent.  You bid first.  Partner bids first.  The opponents are silent.  You bid first.  Partner bids first.	Dealer: N Vul: EW	♥ AK ♦ AKQ3	• •
Dealer: N	Dealer: S Vul: NS	<b>♥</b> AQ872 <b>♦</b> 87	• •
Dealer: S Vul: Both HCP: 9  Dealer: N Vul: Both Vul: Both HCP: 9  Dealer: N Vul: Both HCP: 20  Dealer: N Vul: Both HCP: 20  Dealer: N Vul: Both HCP: 20  AK5  AQ964 For incomponents are silent.  You bid first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  Partner bids first.  Partner bids first.	Dealer: N Vul: None	<b>∨</b> A8 <b>♦</b> AK87	• •
Dealer: N	Dealer: S Vul: Both	♥ J7642 ♦ —	• •
Dealer: S Vul: None Q4 Partner bids first.	Dealer: N Vul: Both	<b>∀</b> A2 <b>♦</b> AQ964	• •
	Dealer: S Vul: None	♥ J964 ♦ Q4	• •

Board: 22 Dealer: N Vul: EW North HCP: 21 South HCP: 8 Contract: 3N N	North: ♠ K9 ♥ AK ♠ AKQ3 ♠ Q9763	South:  ♠ AJ72  ♥ Q10972  • 97  ♣ J8	West North 2NT Pass 3 Pass 3NT 1. Stayman 2. SMOLEN		<b>3♣</b> <sup>1</sup>
Board: 23 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 4 S	North:	South:  ♠ AQ6  ♥ J65  ♠ AQ43  ♠ AK5	West North  Pass 3♣¹  Pass 3♠²  AP  1. Stayman  2. SMOLEN	Pass Pass	2NT 3♦
Board: 24 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A105  ♥ A8  ♠ AK87  ♠ AJ98	South:  ♠ J742  ♥ KQ932  ♦ J962  ♣ —	West North 2NT Pass 3 Pass 3NT 1. Stayman 2. SMOLEN	Pass	3 <b>♣</b> ¹
Board: 25 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♠ AQ94  ♥ J7642  ♦ —  ♠ Q952	South: ♠ KJ7 ♥ KQ ♠ AK105 ♣ AJ106	West North  Pass 3♣¹  Pass 3♠²  AP  1. Stayman  2. SMOLEN	Pass	2NT
Board: 26 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ K42  ♥ A2  ♠ AQ964  ♣ AK5	South:  ♠ AQJ9  ♥ KQ643  ♠ 75  ♣ 63	West North 2NT Pass 3♦ Pass 3NT Pass 6NT 1. Stayman 2. SMOLEN	Pass Pass	<b>3♣</b> ¹
Board: 27 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North: ♠ Q10876 ♥ J964 ♠ Q4 ♠ 62	South:  ♠ A4  ♥ AK10  ♠ A96  ♣ AJ1087	West North  Pass 3♣¹  Pass 3♥²  AP  1. Stayman  2. SMOLEN	Pass	2NT

Board: 22 Dealer: N Vul: EW HCP: 8	<ul><li>▲ AJ72</li><li>♥ Q10972</li><li>◆ 97</li><li>▲ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: NS HCP: 20	<ul><li>AQ6</li><li>✓ J65</li><li>AQ43</li><li>AK5</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: None HCP: 7	<ul><li>▶ J742</li><li>♥ KQ932</li><li>◆ J962</li><li>♣ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 21	<ul><li>★ KJ7</li><li>▼ KQ</li><li>◆ AK105</li><li>◆ AJ106</li></ul>	The opponents are silent. You bid first.
Board: 26 Dealer: N Vul: Both HCP: 12	<ul><li>AQJ9</li><li>KQ643</li><li>75</li><li>63</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: None HCP: 20	<ul><li>A4</li><li>✓ AK10</li><li>A96</li><li>▲ AJ1087</li></ul>	The opponents are silent. You bid first.

Board: 22 Dealer: N Vul: EW North HCP: 21 South HCP: 8 Contract: 3N N	North: ♠ K9 ♥ AK ♠ AKQ3 ♠ Q9763	South:  ♠ AJ72  ♥ Q10972  • 97  ♣ J8	West North 2NT Pass 3 Pass 3NT 1. Stayman 2. SMOLEN		<b>3♣</b> <sup>1</sup>
Board: 23 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 4 S	North:	South:  ♠ AQ6  ♥ J65  ♠ AQ43  ♠ AK5	West North  Pass 3♣¹  Pass 3♠²  AP  1. Stayman  2. SMOLEN	Pass Pass	2NT 3♦
Board: 24 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A105  ♥ A8  ♠ AK87  ♠ AJ98	South:  ♠ J742  ♥ KQ932  ♦ J962  ♣ —	West North 2NT Pass 3 Pass 3NT 1. Stayman 2. SMOLEN	Pass	3 <b>♣</b> ¹
Board: 25 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♠ AQ94  ♥ J7642  ♦ —  ♠ Q952	South: ♠ KJ7 ♥ KQ ♠ AK105 ♣ AJ106	West North  Pass 3♣¹  Pass 3♠²  AP  1. Stayman  2. SMOLEN	Pass	2NT
Board: 26 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ K42  ♥ A2  ♠ AQ964  ♣ AK5	South:  ♠ AQJ9  ♥ KQ643  ♠ 75  ♣ 63	West North 2NT Pass 3♦ Pass 3NT Pass 6NT 1. Stayman 2. SMOLEN	Pass Pass	<b>3♣</b> ¹
Board: 27 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North: ♠ Q10876 ♥ J964 ♠ Q4 ♠ 62	South:  ♠ A4  ♥ AK10  ♠ A96  ♣ AJ1087	West North  Pass 3♣¹  Pass 3♥²  AP  1. Stayman  2. SMOLEN	Pass	2NT

Board: 28 Dealer: N Vul: EW HCP: 21	<ul><li>♠ AK8</li><li>♥ Q73</li><li>◆ KJ</li><li>♠ AKJ96</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: Both HCP: 13	<ul><li>AQ865</li><li>KQJ8</li><li>92</li><li>J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: None HCP: 20	<b>♠</b> 62 <b>♥</b> AKJ <b>♦</b> K10864 <b>♣</b> AKQ	The opponents are silent. You bid first.
Board: 31 Dealer: S Vul: EW HCP: 10	<ul><li>AQ1098</li><li>♥ Q643</li><li>◆ 98</li><li>◆ Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: EW HCP: 20	<ul><li>★ AK10</li><li>▼ K10</li><li>★ AQ62</li><li>★ KJ75</li></ul>	The opponents are silent. You bid first.

Board: 28 Dealer: N Vul: EW North HCP: 21 South HCP: 13 Contract: 7♥ N	North:  ♠ AK8  ♥ Q73  ♠ KJ  ♠ AKJ96	South:  ♣ J764  ✔ AKJ106  ♣ A  ♣ 1052	Pass Pass Pass AP 1. Stay: 2. SM0	Pass Pass Pass Pass	3♣¹ 3♣² 4NT³ 7♥
Board: 29 Dealer: S Vul: Both North HCP: 13 South HCP: 20 Contract: 6N S	North:  ♠ AQ865  ♥ KQJ8  ♦ 92  ♠ J3	South:  ♠ KJ9  ♥ 96  ♠ AKQ5  ♠ AK52	Pass Pass Pass Pass 1. Stay: 2. SMO	Pass Pass Pass AP	2NT 3♦ 4♠ 5♦
Board: 30 Dealer: N Vul: None North HCP: 20 South HCP: 13 Contract: 7♥ N	North:  ♣ 62  ▼ AKJ  • K10864  ♣ AKQ	South:  ♠ AK74  ♥ Q9753  ♠ A7  ♣ 72	Pass Pass Pass AP 1. Stay: 2. SM0	Pass Pass Pass Pass	3♣¹ 3♣² 4NT³ 7♥
Board: 31 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ AQ1098  ♥ Q643  ♦ 98  ♠ Q6	South:  ♣ K7  ▼ AJ8  ◆ AKQ4  ♣ K985	Pass	Pass	2NT
Board: 32 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North:  ◆ AK10  ▼ K10  ◆ AQ62  ◆ KJ75	South:  ◆ 5432  ▼ AJ965  ◆ 95  ◆ 86	Pass Pass 1. Stay	East Pass Pass AP	<b>3♣</b> ¹

Board: 28 Dealer: N Vul: EW HCP: 13	<ul><li>♣ J764</li><li>♥ AKJ106</li><li>♦ A</li><li>♣ 1052</li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: Both HCP: 20	<ul><li>★ KJ9</li><li>♥ 96</li><li>◆ AKQ5</li><li>◆ AK52</li></ul>	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: None HCP: 13	<ul><li>★ AK74</li><li>♥ Q9753</li><li>◆ A7</li><li>★ 72</li></ul>	The opponents are silent.  Partner bids first.
Board: 31 Dealer: S Vul: EW HCP: 20	<b>♣</b> K7 <b>♥</b> AJ8 <b>♦</b> AKQ4 <b>♣</b> K985	The opponents are silent.  You bid first.
Board: 32 Dealer: N Vul: EW HCP: 5	<ul><li>\$5432</li><li>♥ AJ965</li><li>♦95</li><li>\$86</li></ul>	The opponents are silent.  Partner bids first.

Board: 28 Dealer: N Vul: EW North HCP: 21 South HCP: 13 Contract: 7♥ N	North:  ♠ AK8  ♥ Q73  ♠ KJ  ♠ AKJ96	South:  ♣ J764  ✔ AKJ106  ♣ A  ♣ 1052	Pass Pass Pass AP 1. Stay: 2. SM0	Pass Pass Pass Pass	3♣¹ 3♣² 4NT³ 7♥
Board: 29 Dealer: S Vul: Both North HCP: 13 South HCP: 20 Contract: 6N S	North:  ♠ AQ865  ♥ KQJ8  ♦ 92  ♠ J3	South:  ♠ KJ9  ♥ 96  ♠ AKQ5  ♠ AK52	Pass Pass Pass Pass 1. Stay: 2. SMO	Pass Pass Pass AP	2NT 3♦ 4♠ 5♦
Board: 30 Dealer: N Vul: None North HCP: 20 South HCP: 13 Contract: 7♥ N	North:  ♣ 62  ▼ AKJ  • K10864  ♣ AKQ	South:  ♠ AK74  ♥ Q9753  ♠ A7  ♣ 72	Pass Pass Pass AP 1. Stay: 2. SM0	Pass Pass Pass Pass	3♣¹ 3♣² 4NT³ 7♥
Board: 31 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ AQ1098  ♥ Q643  ♦ 98  ♠ Q6	South:  ♣ K7  ▼ AJ8  ◆ AKQ4  ♣ K985	Pass	Pass	2NT
Board: 32 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North:  ◆ AK10  ▼ K10  ◆ AQ62  ◆ KJ75	South:  ◆ 5432  ▼ AJ965  ◆ 95  ◆ 86	Pass Pass 1. Stay	East Pass Pass AP	<b>3♣</b> ¹

Board: 33 Dealer: S Vul: Both HCP: 5	<ul><li>J1086</li><li>✓ A10954</li><li>✓ 63</li><li>✓ 76</li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: Both HCP: 20	<ul><li>♣ Q72</li><li>♥ AQ</li><li>◆ AQJ6</li><li>♣ KQ76</li></ul>	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: None HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 36 Dealer: N Vul: Both HCP: 20	<ul><li>★ KQ9</li><li>✓ AJ</li><li>◆ A1083</li><li>◆ AQ53</li></ul>	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: Both HCP: 9	◆ AQJ7 ♥ Q5432 ♦ 5 ◆ 976	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: Both HCP: 20	<ul><li>AQ5</li><li>K4</li><li>K976</li><li>AKJ4</li></ul>	The opponents are silent. You bid first.

Board: 33	North:	South:	West	North	East	South 2NT
Dealer: S	• J1086	<b>♦</b> Q5	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♦
Vul: Both	♥ A10954	<b>♥</b> KQJ	Pass		Pass	<b>4</b> ♥
North HCP: 5 South HCP: 21	<b>♦</b> 63	◆ A872	AP	JŦ		•
Contract: 4 S	<b>♣</b> 76	<b>♣</b> AKQ5	1. Stayı	man		
Contract. 4 V 5			2. SMC			
			West	North	Fact	South
Board: 34	North:	South:	West	2NT	Pass	
Dealer: N Vul: Both	<b>♦</b> Q72	<b>♠</b> KJ653	D			
North HCP: 20	<b>♥</b> AQ	<b>♥</b> 9852	Pass -	3♦	Pass	3 <b>V</b> <sup>2</sup>
South HCP: 5	♦ AQJ6	<b>♦</b> 75	Pass	72	AP	
Contract: 4♠ N	<b>♣</b> KQ76	<b>♣</b> J3	1. Stayı 2. SMC			
			West	North	Fact	South
Board: 35	NI 4	G 4	west	rvorul	Last	2NT
Dealer: S	North: ♠ J10864	South: ♠ AK9	Dogg	<b>3♣</b> 1	Pass	
Vul: None	101000.	<b>♠</b> AK9 <b>♥</b> 1073				
North HCP: 5	♥ QJ42 ♦ 7	◆ 1075 ◆ AKQ95		<b>3</b> ♥ <sup>2</sup>	Pass	4♠
South HCP: 20	• J72	◆ AKQ93	AP			
Contract: 4♠ S	¥ 372	<b>2</b> 713	1. Stayı			
			2. SMC	DLEN		
Board: 36			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3 <b>♣</b> ¹
Vul: Both	♠ KQ9	<b>♦</b> 76542	Pass	3♦	Pass	3 <b>v</b> 2
North HCP: 20	♥ AJ	♥ K954	Pass	<b>4</b> ♠	AP	<i>5</i> •
South HCP: 7	◆ A1083 ◆ AQ53	♦ 7 ♣ KJ9	1. Stayı		7.11	
Contract: 4♠ N	₩ AQ33	₩ KJ9	2. SMC			
			West	North	East	South
Board: 37 Dealer: S	North:	South:				2NT
Vul: Both	<b>♠</b> AQJ7	<b>♦</b> K63	Pass	3 <b>♣</b> ¹	Pass	3♦
North HCP: 9	<b>♥</b> Q5432	<b>♥</b> AJ	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 20	<b>♦</b> 5	• AQ10	AP			
Contract: 3N S	<b>♣</b> 976	♣ AQ1085	1. Stayı 2. SMC			
Board: 38			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3 <b>♣</b> 1
Vul: Both	♠ AQ5	<b>♦</b> 8743	Pass	3♦	Pass	
North HCP: 20	<b>∀</b> K4	▼ A9765	Pass	3NT	AP	J <del>4</del>
South HCP: 5	♦ K976 • AKIA	♦ J104 • 10	1. Stayı		<i>1</i> <b>11</b>	
Contract: 3N N	♣ AKJ4	<b>♣</b> 10				
Contract: 3N N	-		2. SMC			

Board: 33 Dealer: S Vul: Both HCP: 21	• Q5 ▼ KQJ • A872 • AKQ5	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: Both HCP: 5	<ul><li>★ KJ653</li><li>▼ 9852</li><li>◆ 75</li><li>◆ J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: None HCP: 20	<ul><li>♠ AK9</li><li>▼ 1073</li><li>◆ AKQ95</li><li>♠ A5</li></ul>	The opponents are silent. You bid first.
Board: 36 Dealer: N Vul: Both HCP: 7	<ul><li>★ 76542</li><li>▼ K954</li><li>◆ 7</li><li>◆ KJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: Both HCP: 20	<ul><li>★ K63</li><li>▼ AJ</li><li>◆ AQ10</li><li>◆ AQ1085</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: Both HCP: 5	◆ 8743 ▼ A9765 ◆ J104 ◆ 10	The opponents are silent.  Partner bids first.

Board: 33	North:	South:	West	North	East	South 2NT
Dealer: S	• J1086	<b>♦</b> Q5	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♦
Vul: Both	♥ A10954	<b>♥</b> KQJ	Pass		Pass	<b>4</b> ♥
North HCP: 5 South HCP: 21	<b>♦</b> 63	◆ A872	AP	JŦ		•
Contract: 4 S	<b>♣</b> 76	<b>♣</b> AKQ5	1. Stayı	man		
Contract. 4 V 5			2. SMC			
			West	North	Fact	South
Board: 34	North:	South:	West	2NT	Pass	
Dealer: N Vul: Both	<b>♦</b> Q72	<b>♠</b> KJ653	D			
North HCP: 20	<b>♥</b> AQ	<b>♥</b> 9852	Pass -	3♦	Pass	3 <b>V</b> <sup>2</sup>
South HCP: 5	♦ AQJ6	<b>♦</b> 75	Pass	72	AP	
Contract: 4♠ N	<b>♣</b> KQ76	<b>♣</b> J3	1. Stayı 2. SMC			
			West	North	Fact	South
Board: 35	NI 4	G 4	west	rvorul	Last	2NT
Dealer: S	North: ♠ J10864	South: ♠ AK9	Dogg	<b>3♣</b> 1	Pass	
Vul: None	101000.	<b>♠</b> AK9 <b>♥</b> 1073				
North HCP: 5	♥ QJ42 ♦ 7	◆ 1075 ◆ AKQ95		<b>3</b> ♥ <sup>2</sup>	Pass	4♠
South HCP: 20	• J72	◆ A5	AP			
Contract: 4♠ S	¥ 372	<b>2</b> 713	1. Stayı			
			2. SMC	DLEN		
Board: 36			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3 <b>♣</b> ¹
Vul: Both	♠ KQ9	<b>♦</b> 76542	Pass	3♦	Pass	3 <b>v</b> 2
North HCP: 20	♥ AJ	♥ K954	Pass	<b>4</b> ♠	AP	<i>5</i> •
South HCP: 7	◆ A1083 ◆ AQ53	♦ 7 ♣ KJ9	1. Stayı		7.11	
Contract: 4♠ N	₩ AQ33	₩ KJ9	2. SMC			
			West	North	East	South
Board: 37 Dealer: S	North:	South:				2NT
Vul: Both	<b>♠</b> AQJ7	<b>♦</b> K63	Pass	3 <b>♣</b> ¹	Pass	3♦
North HCP: 9	<b>♥</b> Q5432	<b>♥</b> AJ	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 20	<b>♦</b> 5	• AQ10	AP			
Contract: 3N S	<b>♣</b> 976	♣ AQ1085	1. Stayı 2. SMC			
Board: 38			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3 <b>♣</b> 1
Vul: Both	♠ AQ5	<b>♦</b> 8743	Pass	3♦	Pass	
North HCP: 20	<b>∀</b> K4	▼ A9765	Pass	3NT	AP	J <del>4</del>
South HCP: 5	♦ K976 • AKIA	♦ J104 • 10	1. Stayı		<i>1</i> <b>11</b>	
Contract: 3N N	♣ AKJ4	<b>♣</b> 10				
Contract: 3N N	-		2. SMC			

Board: 39 Dealer: S Vul: None HCP: 8	<ul><li>★ K953</li><li>▼ J9765</li><li>◆ A104</li><li>◆ 8</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 40 Dealer: N Vul: EW HCP: 20	<ul><li>♠ AK8</li><li>♥ AQ2</li><li>♦ 54</li><li>♠ AQJ32</li></ul>	East Doubles 3♦ if possible.  You bid first.
Board: 41 Dealer: S Vul: None HCP: 10	• Q10986 ♥ Q1097 • K4 • K6	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: EW HCP: 20	<ul><li>★ A8</li><li>▼ A104</li><li>★ A853</li><li>★ AKJ2</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: NS HCP: 12	<ul><li>★ AKJ8</li><li>♥ QJ965</li><li>★ 53</li><li>★ J6</li></ul>	The opponents are silent.  Partner bids first.

Board: 39 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 4 S	North:  ♠ K953  ♥ J9765  ♠ A104  ♣ 8	South:  ♠ AQ8  ♥ K42  ♠ KQ65  ♣ AQ7	West North East South  2NT  Pass 3♣¹ X 3♣  Pass 3♣² Pass 4♣³  Pass 4♣⁴ Pass 4♥  AP  1. Stayman  2. SMOLEN  3. limit raise or better in ♥  4. Cue bid, surplus
Board: 40 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 4♥ S	North:  ♠ AK8  ▼ AQ2  ♠ 54  ♠ AQJ32	South:	West North East South  2NT Pass 3♣¹  Pass 3♣ X 3♠²  Pass 4♣³ Pass 4♥  AP  1. Stayman  2. SMOLEN  3. limit raise or better in ♥
Board: 41 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ Q10986  ♥ Q1097  ♠ K4  ♠ K6	South:  ♠ KJ  ♥ A64  ♠ AQ5  ♣ AQ1097	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 42 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ A8  ♥ A104  ♠ A853  ♠ AKJ2	South:  ♠ KQJ52  ♥ J953  ♠ Q72  ♣ 7	West North East South 2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT AP  1. Stayman 2. SMOLEN
Board: 43 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ AKJ8  ♥ QJ965  ♦ 53  ♣ J6	South:  ♠ 74  ♥ A103  ♠ AQJ6  ♠ AKQ5	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♠  Pass 6NT AP  1. Stayman 2. SMOLEN 3. Blackwood 1430, for ♥

East Doubles 3♣ if possible.  You bid first.
East Doubles 3♦ if possible.  Partner bids first.
The opponents are silent.  You bid first.
The opponents are silent.  Partner bids first.
The opponents are silent. You bid first.

Board: 39 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 4 S	North:  ♠ K953  ♥ J9765  ♠ A104  ♣ 8	South:  ♠ AQ8  ♥ K42  ♠ KQ65  ♣ AQ7	West North East South  2NT  Pass 3♣¹ X 3♣  Pass 3♣² Pass 4♣³  Pass 4♣⁴ Pass 4♥  AP  1. Stayman  2. SMOLEN  3. limit raise or better in ♥  4. Cue bid, surplus
Board: 40 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 4♥ S	North:  ♠ AK8  ▼ AQ2  ♠ 54  ♠ AQJ32	South:	West North East South  2NT Pass 3♣¹  Pass 3♣ X 3♠²  Pass 4♣³ Pass 4♥  AP  1. Stayman  2. SMOLEN  3. limit raise or better in ♥
Board: 41 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ Q10986  ♥ Q1097  ♠ K4  ♠ K6	South:  ♠ KJ  ♥ A64  ♠ AQ5  ♣ AQ1097	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 42 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ A8  ♥ A104  ♠ A853  ♠ AKJ2	South:  ♠ KQJ52  ♥ J953  ♠ Q72  ♣ 7	West North East South 2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT AP  1. Stayman 2. SMOLEN
Board: 43 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ AKJ8  ♥ QJ965  ♦ 53  ♣ J6	South:  ♠ 74  ♥ A103  ♠ AQJ6  ♠ AKQ5	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♠  Pass 6NT AP  1. Stayman 2. SMOLEN 3. Blackwood 1430, for ♥

Board: 44 Dealer: N Vul: EW HCP: 20	<ul><li>AQ</li><li>✓ A103</li><li>✓ AJ94</li><li>✓ KQ42</li></ul>	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: NS HCP: 7	◆ AQ83 ▼ J10743 ◆ 1053 ◆ 5	The opponents are silent.  Partner bids first.
Board: 46 Dealer: N Vul: Both HCP: 20	<ul><li>★ AK10</li><li>♥ J5</li><li>◆ KQ106</li><li>◆ AK109</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 7	<b>★</b> K853 <b>▼</b> 109862 <b>◆</b> 9 <b>♣</b> A105	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: EW HCP: 20	<ul><li>★ A74</li><li>▼ K8</li><li>◆ AK4</li><li>★ KQJ109</li></ul>	The opponents are silent. You bid first.

	•			•		
Board: 44 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 5♥ N	North:  ♠ AQ  ♥ A103  ♠ AJ94  ♣ KQ42	South:  ♠ K753  ▼ J8752  ◆ Q2  ♣ A10	Pass Pass Pass AP 1. Stay		Pass Pass Pass Pass	3♣¹ 3♠² 4NT³ 5♥
Board: 45 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♠ AQ83  ♥ J10743  ♦ 1053  ♣ 5	South:     42    A65   AQJ   AKQ32	Pass Pass AP 1. Stay 2. SM0	3♠²	East Pass Pass	2NT 3◆
Board: 46 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ AK10  ♥ J5  ♠ KQ106  ♣ AK109	South: ♠ Q853 ♥ K10972 ♠ 743 ♣ Q	Pass Pass 1. Stayr 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 47 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4♥ S	North:  ♠ K853  ▼ 109862  ◆ 9  ♣ A105	South:  ♠ A7  ♥ AJ7  ♠ AJ6  ♣ KQJ97	Pass Pass AP 1. Stayı 2. SMC		East Pass Pass	2NT 3◆
Board: 48 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ A74  ♥ K8  ♠ AK4  ♣ KQJ109	South:	Pass Pass 1. Stay		East Pass Pass AP	3 <b>♣</b> ¹

Board: 44 Dealer: N Vul: EW HCP: 10	<ul><li>★ K753</li><li>▼ J8752</li><li>◆ Q2</li><li>★ A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: NS HCP: 20	<ul><li>42</li><li>★ A65</li><li>★ AQJ</li><li>★ AKQ32</li></ul>	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: Both HCP: 7	<b>♦</b> Q853 <b>♥</b> K10972 <b>♦</b> 743 <b>♣</b> Q	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 20	<ul><li>♠ A7</li><li>♥ AJ7</li><li>♦ AJ6</li><li>♠ KQJ97</li></ul>	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: EW HCP: 8	<ul><li>♠ 6532</li><li>♥ A10943</li><li>♦ 87</li><li>♠ A4</li></ul>	The opponents are silent.  Partner bids first.

	•		•		
Board: 44	North:	South:	West Nort 2NT Pass 3	Pass	South 3♣¹ 3♠²
Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 5 \( \) N	<ul><li>AQ</li><li>✓ A103</li><li>✓ AJ94</li><li>✓ KQ42</li></ul>	<ul><li>★ K753</li><li>▼ J8752</li><li>◆ Q2</li><li>★ A10</li></ul>	Pass 4♥ Pass 5♦ AP 1. Stayman 2. SMOLEN	Pass Pass	4NT <sup>3</sup>
			3. Blackwoo		for 🔻
Board: 45	North:	South:	West Nort	h East	South 2NT
Dealer: S Vul: NS North HCP: 7 South HCP: 20	♠ AQ83 ♥ J10743 ♦ 1053	<b>♦</b> 42 <b>♥</b> A65 <b>♦</b> AQJ	Pass 3♣¹ Pass 3♠² AP	Pass Pass	
Contract: 4♥ S	<b>♣</b> 5	♣ AKQ32	<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>		
Board: 46 Dealer: N	North:	South:	West Nort		South 3♣¹
Vul: Both North HCP: 20	<b>♠</b> AK10 <b>♥</b> J5	<b>♠</b> Q853 <b>♥</b> K10972	Pass 3♦		3 <b>♠</b> <sup>2</sup>
South HCP: 7 Contract: 3N N	◆ KQ106 ◆ AK109	• 743 • Q	Pass 3NT 1. Stayman 2. SMOLEN		
Board: 47	North:	South:	West Nort	h East	South 2NT
Dealer: S Vul: NS	<b>★</b> K853	<b>♠</b> A7	Pass 3♣¹	Pass	
North HCP: 7 South HCP: 20 Contract: 4♥ S	▼ 109862 ◆ 9 ◆ A105	<b>♥</b> AJ7 <b>♦</b> AJ6 <b>♣</b> KQJ97	Pass 3♣² AP 1. Stayman 2. SMOLEN	Pass	4♥
Board: 48	North:	South:	West Nort		South 3♣¹
Dealer: N Vul: EW	<b>♠</b> A74 <b>♥</b> K8	<b>♦</b> 6532 <b>▼</b> A10943	Pass 3		3♠²
North HCP: 20 South HCP: 8 Contract: 3N N	◆ K8 ◆ AK4 ◆ KQJ109	◆ A10943 ◆ 87 ◆ A4	Pass 3NT 1. Stayman 2. SMOLEN	AP	

<b>♦</b> K876 <b>♥</b> J10762 <b>♦</b> 8 <b>♣</b> QJ8	West Doubles 3♦ if possible.  Partner bids first.
<ul><li>♠ Q3</li><li>♥ AQ3</li><li>♦ AKJ97</li><li>♠ A43</li></ul>	The opponents are silent.  You bid first.
<ul><li>10983</li><li>✓ QJ763</li><li>A</li><li>J42</li></ul>	The opponents are silent.  Partner bids first.
<ul><li>★ A104</li><li>★ AQ3</li><li>★ KQJ4</li><li>★ AJ9</li></ul>	The opponents are silent. You bid first.
◆Q10764 ▼K1073 ◆ 4 ◆ 1075	The opponents are silent.  Partner bids first.
	<ul> <li>▼ J10762</li> <li>◆ 8</li> <li>◆ QJ8</li> <li>◆ Q3</li> <li>◆ AQ3</li> <li>◆ AKJ97</li> <li>◆ A43</li> <li>◆ 10983</li> <li>◆ QJ763</li> <li>◆ A</li> <li>◆ J42</li> <li>◆ A104</li> <li>◆ AQ3</li> <li>◆ KQJ4</li> <li>◆ AJ9</li> <li>◆ Q10764</li> <li>▼ K1073</li> <li>◆ 4</li> </ul>

Board: 49	N. d	C 4	West	North	East	South 2NT	
Dealer: S	North: <b>♠</b> K876	South: ♠ AQ10	Pass	<b>3♣</b> ¹	Pass		
Vul: Both North HCP: 7	♥ J10762	♥ AQ	X	<b>3</b> ♠ <sup>2</sup>	Pass	3NT	
South HCP: 20	♦ 8 <b>♣</b> QJ8	♦ AJ652 ♣ K53	AP				
Contract: 3N S	± 620	<b>4</b> 1033	1. Stayr 2. SMC				
			2. SIVIC	LLIN			
			West	North	East	South	
D 1.50				2NT	Pass	<b>3♣</b> ¹	
Board: 50 Dealer: N	North:	South:	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>	
Vul: Both	<b>♦</b> Q3	<b>♦</b> J985	Pass	4♥	Pass	4NT <sup>3</sup>	
North HCP: 20	<b>♥</b> AQ3 <b>♦</b> AKJ97	<ul><li>▼ KJ1065</li><li>◆ 10</li></ul>	Pass	5♦	Pass	6♥	
South HCP: 10 Contract: 6♥ N	♣ A43	♣ KQ8	AP	mn			
Comact. 0 V IV			<ol> <li>Stayr</li> <li>SMC</li> </ol>				
			3. Black		1430,	for 🔻	
Board: 51			West	North	East		
Dealer: S	North:	South:	Pass	<b>3</b> ♣¹	Pass	2NT	
Vul: NS	<b>▲</b> 10983 <b>♥</b> QJ763	<b>♠</b> K54 <b>♥</b> AK	Pass	3♠²		3NT	
North HCP: 8 South HCP: 21	◆ A	♦ KQ96	AP	37	1 433	3111	
Contract: 3N S	♣ J42	<b>♣</b> AQ87	1. Stayman				
			2. SMC	DLEN			
			West	North	Fact	South	
			West	2NT	Pass		
Board: 52			Pass	3	Pass		
Dealer: N	North:	South:	Pass	3♠	Pass		
Vul: None	<b>♠</b> A104 <b>♥</b> AQ3	<b>♦</b> QJ953			Pass		
North HCP: 21	Y (1.)	<b>▼</b> 10983	Pass	$4 \diamond^4$			
	◆ KQJ4	▼ 10985 ◆ 82	Pass AP	4♦*			
South HCP: 6			AP 1. Stayr	man			
South HCP: 6	♦ KQJ4	<b>♦</b> 82	AP 1. Stayr 2. SMC	man OLEN	store	or	
South HCP: 6	♦ KQJ4	<b>♦</b> 82	AP 1. Stayr	man OLEN bid, a ♣			
South HCP: 6	♦ KQJ4	<b>♦</b> 82	AP 1. Stayr 2. SMC 3. Cue l	man OLEN bid, a ♣			
South HCP: 6 Contract: 4♠ N	♦ KQJ4	<b>♦</b> 82	AP 1. Stayr 2. SMC 3. Cue I 4. Cue I	man OLEN bid, a ♣	stoppe	er South	
South HCP: 6 Contract: 4♠ N Board: 53	◆ KQJ4 ◆ AJ9	◆ 82 ◆ K5	AP 1. Stayr 2. SMC 3. Cue I 4. Cue I	man DLEN bid, a ♣ bid, a ♦	stoppe	er South 2NT	
South HCP: 6 Contract: 4♠ N	• KQJ4 • AJ9  North: • Q10764	◆ 82 ◆ K5  South: ◆ K93	AP 1. Stayr 2. SMC 3. Cue I 4. Cue I West	man DLEN bid, a ♣ bid, a ◆ North	East Pass	South 2NT 3	
South HCP: 6 Contract: 4♠ N  Board: 53 Dealer: S Vul: Both North HCP: 5	North:  ♠ Q10764  ▼ K1073	♦ 82 ♣ K5  South: ♠ K93 ▼ AQ5	AP 1. Stayr 2. SMC 3. Cue l 4. Cue l West Pass Pass	man DLEN bid, a  bid, a  North  3 1 3 2	East Pass Pass	South 2NT 3	
South HCP: 6 Contract: 4♠ N  Board: 53 Dealer: S Vul: Both	• KQJ4 • AJ9  North: • Q10764	◆ 82 ◆ K5  South: ◆ K93	AP 1. Stayr 2. SMC 3. Cue I 4. Cue I West	man DLEN bid, a ♣ bid, a ♦  North  3♣¹ 3♥² 4♠	East Pass	South 2NT 3	

Board: 49 Dealer: S Vul: Both HCP: 20	♣ AQ10 ♥ AQ ♦ AJ652 ♣ K53	West Doubles 3♦ if possible.  You bid first.
Board: 50 Dealer: N Vul: Both HCP: 10	<ul><li>▲ J985</li><li>♥ KJ1065</li><li>◆ 10</li><li>♣ KQ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 51 Dealer: S Vul: NS HCP: 21	<ul><li>★ K54</li><li>✓ AK</li><li>◆ KQ96</li><li>◆ AQ87</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: None HCP: 6	♣ QJ953 ♥ 10985 ♦ 82 ♣ K5	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 21	<ul><li>★ K93</li><li>▼ AQ5</li><li>◆ AQ102</li><li>◆ AQ8</li></ul>	The opponents are silent. You bid first.

Board: 49	NT <sub>0</sub> value	Cardin	West	North	East	South 2NT	
Dealer: S	North: ♠ K876	South: ♠ AQ10	Pass	3 <b>♣</b> ¹	Pass		
Vul: Both	♥ J10762	♥ AQ	X	3 <b>♠</b> <sup>2</sup>	Pass		
North HCP: 7 South HCP: 20	<b>♦</b> 8	♦ AJ652	AP	34			
Contract: 3N S	<b>♣</b> QJ8	<b>♣</b> K53	1. Stayı	man			
			2. SMC	DLEN			
			West	North	East	South	
				2NT	Pass	<b>3♣</b> ¹	
Board: 50	North:	South:	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>	
Dealer: N Vul: Both	<b>♠</b> Q3	<b>♦</b> J985	Pass	4♥	Pass	4NT <sup>3</sup>	
North HCP: 20	<b>♥</b> AQ3	♥ KJ1065	Pass	<b>5</b>	Pass		
South HCP: 10	♦ AKJ97 • A43	◆ 10 <b>◆</b> KQ8	AP				
Contract: 6♥ N	x 11IJ	± 11Q0	1. Stayı				
			<ol> <li>SMC</li> <li>Black</li> </ol>		1430 -	for 🐸	
			J. Diaci	xwoou .	1430,	101 🔻	
Doord: 51			West	North	East		
Board: 51 Dealer: S	North:	South:	ъ	. 1	ъ	2NT	
Vul: NS	<b>★</b> 10983	<b>♦</b> K54		3♣¹	Pass		
North HCP: 8	♥ QJ763 ♦ A	<b>♥</b> AK • KQ96	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT	
South HCP: 21 Contract: 3N S	<b>↓</b> A <b>♣</b> J42	♣ AQ87	AP	mon			
Contract. 31v 3			<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>				
			West	North	Foot	South	
			west	2NT	Pass		
D 1.50			Pass	3 <b>\(\phi\)</b>	Pass		
Board: 52 Dealer: N	North:	South:	Pass	3♠		3 <b>√</b> ² 4♣³	
Vul: None	<b>★</b> A104	<b>♦</b> QJ953	Pass	3 <b>₽</b> 4 <b>♦</b> <sup>4</sup>	Pass		
North HCP: 21	<b>♥</b> AQ3 <b>♦</b> KQJ4	▼ 10985 ◆ 82	AP	4♥	1 ass	<b>ਰ</b> ਾ	
South HCP: 6	<b>♦</b> AJ9	• 62 • K5	1. Stayı	man			
Contract: 4♠ N			2. SMC				
			3. Cue				
			4. Cue	bid, a ♦	stoppe	er	
			West	North	East	South	
Board: 53 Dealer: S	North:	South:				2NT	
Dealer: S Vul: Both	<b>♦</b> Q10764	<b>♦</b> K93	Pass	3 <b>♣</b> ¹	Pass	3♦	
North HCP: 5	♥ K1073	<b>♥</b> AQ5	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠	
South HCP: 21	♦ 4 ♣ 1075	◆ AQ102 ◆ AQ8	Pass	4♠	AP		
	1010	± 1140	<ol> <li>Stayı</li> </ol>	man			
Contract: 4♠ S			2. SMC				

Board: 54 Dealer: N Vul: NS HCP: 21	<ul><li>AJ</li><li>✓ AQ4</li><li>✓ AQJ5</li><li>✓ QJ96</li></ul>	West Doubles 3♣ if possible. East Bids XA♠ if possible. You bid first.
Board: 55 Dealer: S Vul: Both HCP: 6	♦ Q652 ▼ A10965 ♦ 95 ♦ 108	The opponents are silent.  Partner bids first.
Board: 56 Dealer: N Vul: Both HCP: 20	<ul><li>★ K95</li><li>★ AK</li><li>◆ Q62</li><li>★ AKJ85</li></ul>	East Doubles 3♦ if possible.  You bid first.
Board: 57 Dealer: S Vul: EW HCP: 8	<b>♦</b> K976 <b>♥</b> KQ1053 <b>♦</b> 632 <b>♣</b> 4	East Doubles 3♣ if possible.  Partner bids first.
Board: 58 Dealer: N Vul: EW HCP: 20	<ul><li>J82</li><li>✓ K109</li><li>AKQ7</li><li>AK10</li></ul>	The opponents are silent. You bid first.

			West	North 2NT	East Pass	South 3♣¹
			X	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Board: 54	North:	South:	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
Dealer: N	AJ	♠ Q1092	Pass	4♥	Pass	4NT <sup>5</sup>
Vul: NS North HCP: 21	♥ AQ4	<b>♥</b> K8532	Pass	<b>5</b> ♦	Pass	6NT
South HCP: 11	♦ AQJ5	<b>♦</b> K8	Pass	Pass	XA♠♠	AP
Contract: 6NX N	<b>♣</b> QJ96	<b>♣</b> K5	1. Stay 2. SMC			
				raise or		n♥
				bid, surj	-	` <b></b>
			J. DIAC	kwood	1430, 1	or 🔻
Board: 55			West	North	East	
Dealer: S	North:	South:	Pass	3 <b>♣</b> ¹	Pass	2NT
Vul: Both	<b>♦</b> Q652 <b>♥</b> A10965	<b>♠</b> K3 ♥ 84	Pass	3♣¹ 3♠²	Pass Pass	
North HCP: 6	◆ 95	◆ AKQ10		<b>3</b> ♠²	Pass	3IN I
South HCP: 21 Contract: 3N S	<b>♣</b> 108	♣ AKQ93	AP	man		
Conduct. 51V 5			1. Stayman 2. SMOLEN			
			West	North	Fast	South
Board: 56		,, <b>c</b> st	2NT	Pass		
Dealer: N	North:	South:	Pass	3♦	X	3 <b>♥</b> <sup>2</sup>
Vul: Both	<b>♦</b> K95 <b>♥</b> AK	♠ Q8432	Pass	<b>4</b> ◆ <sup>3</sup>	Pass	-
North HCP: 20	<b>♦</b> Q62	<b>♥</b> Q965 <b>♦</b> A7	AP	7.	1 400	
South HCP: 8	<b>♣</b> AKJ85	<b>♣</b> 102	1. Stay	man		
Contract: 4♠ S			2. SM0			
			3. limit	raise or	better i	n♠
Board: 57	N. 4	G . 4	West	North	East	South 2NT
Dealer: S	North: <b>♠</b> K976	South: ♠ QJ5	Pass	3 <b>♣</b> ¹	X	3
Vul: EW	♥ KQ1053	<b>▼</b> QJ3 <b>▼</b> AJ	Pass	3♣²	Pass	
North HCP: 8	♦ 632	◆ AKJ85	AP	3₹_	1 433	J1 <b>1 1</b>
South HCP: 20 Contract: 3N S	<b>♣</b> 4	♣ A82	1. Stay	man		
Conduct. 51 V 5			2. SMC			
Roard: 58			West	North	East	South
Board: 58 Dealer: N	North:	South:		2NT	Pass	
Vul: EW	<b>♣</b> J82	<b>♦</b> Q973	Pass	3♦	Pass	
North HCP: 20	<b>♥</b> K109 <b>♦</b> AKQ7	<ul><li>★ A6432</li><li>★ 53</li></ul>	Pass	<b>4</b> ♥	AP	J.
South HCP: 8	◆ AKQ/ ◆ AK10	♥ 33 <b>♣</b> Q3	1. Stay		٠	
Contract: 4♥ N	2 / 1110	- 42	2. SM(			

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	Board: 54 Dealer: N Vul: NS HCP: 11	<ul><li>◆ Q1092</li><li>◆ K8532</li><li>◆ K8</li><li>◆ K5</li></ul>	West Doubles 3♣ if possible. East Bids XA♠ if possible.  Partner bids first.
	Board: 55 Dealer: S Vul: Both HCP: 21	<b>≜</b> K3 <b>♥</b> 84 <b>♦</b> AKQ10 <b>♣</b> AKQ93	The opponents are silent. You bid first.
	Board: 56 Dealer: N Vul: Both HCP: 8	◆ Q8432 ▼ Q965 ◆ A7 ◆ 102	East Doubles 3♦ if possible.  Partner bids first.
	Board: 57 Dealer: S Vul: EW HCP: 20	<ul><li>♣ QJ5</li><li>♥ AJ</li><li>◆ AKJ85</li><li>♣ A82</li></ul>	East Doubles 3♣ if possible.  You bid first.
	Board: 58 Dealer: N Vul: EW HCP: 8	<b>♦</b> Q973 <b>♦</b> A6432 <b>♦</b> 53 <b>♣</b> Q3	The opponents are silent.  Partner bids first.

			West	North 2NT	East Pass	South 3♣¹
			X	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Board: 54	North:	South:	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	<b>4</b> ♦ <sup>4</sup>
Dealer: N	AJ	♠ Q1092	Pass	4♥	Pass	4NT <sup>5</sup>
Vul: NS North HCP: 21	♥ AQ4	<b>♥</b> K8532	Pass	<b>5</b> ♦	Pass	6NT
South HCP: 11	♦ AQJ5	<b>♦</b> K8	Pass	Pass	XA♠♠	AP
Contract: 6NX N	<b>♣</b> QJ96	<b>♣</b> K5	1. Stay 2. SMC			
				raise or		n♥
				bid, surj	-	` <b></b>
			J. DIAC	kwood	1430, 1	or 🔻
Board: 55			West	North	East	
Dealer: S	North:	South:	Pass	3 <b>♣</b> ¹	Pass	2NT
Vul: Both	<b>♦</b> Q652 <b>♥</b> A10965	<b>♠</b> K3 ♥ 84	Pass	3♣¹ 3♠²	Pass Pass	
North HCP: 6	◆ 95	◆ AKQ10		<b>3</b> ♠²	Pass	3IN I
South HCP: 21 Contract: 3N S	<b>♣</b> 108	♣ AKQ93	AP	man		
Conduct. 51V 5			1. Stayman 2. SMOLEN			
			West	North	Fast	South
Board: 56		,, <b>c</b> st	2NT	Pass		
Dealer: N	North:	South:	Pass	3♦	X	3 <b>♥</b> <sup>2</sup>
Vul: Both	<b>♦</b> K95 <b>♥</b> AK	♠ Q8432	Pass	<b>4</b> ◆ <sup>3</sup>	Pass	-
North HCP: 20	<b>♦</b> Q62	<b>♥</b> Q965 <b>♦</b> A7	AP	7.	1 400	
South HCP: 8	<b>♣</b> AKJ85	<b>♣</b> 102	1. Stay	man		
Contract: 4♠ S			2. SM0			
			3. limit	raise or	better i	n♠
Board: 57	N. 4	G . 4	West	North	East	South 2NT
Dealer: S	North: <b>♠</b> K976	South: ♠ QJ5	Pass	3 <b>♣</b> ¹	X	3
Vul: EW	♥ KQ1053	<b>▼</b> QJ3 <b>▼</b> AJ	Pass	3♣²	Pass	
North HCP: 8	♦ 632	◆ AKJ85	AP	3₹_	1 433	J1 <b>1 1</b>
South HCP: 20 Contract: 3N S	<b>♣</b> 4	♣ A82	1. Stay	man		
Conduct. 51 V 5			2. SMC			
Roard: 58			West	North	East	South
Board: 58 Dealer: N	North:	South:		2NT	Pass	
Vul: EW	<b>♣</b> J82	<b>♦</b> Q973	Pass	3♦	Pass	
North HCP: 20	<b>♥</b> K109 <b>♦</b> AKQ7	<ul><li>★ A6432</li><li>★ 53</li></ul>	Pass	<b>4</b> ♥	AP	J.
South HCP: 8	◆ AKQ/ ◆ AK10	♥ 33 <b>♣</b> Q3	1. Stay		٠	
Contract: 4♥ N	2 / 1110	- 42	2. SM(			

Board: 59 Dealer: S Vul: EW HCP: 6	◆ Q1096 ♥ A10972 ◆ 106 ◆ 109	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AK2</li><li>♥ K7</li><li>♦ KJ97</li><li>♠ KQJ3</li></ul>	The opponents are silent. You bid first.
Board: 61 Dealer: S Vul: Both HCP: 6	◆Q1086 ▼ A6543 ◆ 97 ◆ 64	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: None HCP: 21	<ul><li>A7</li><li>✓ A54</li><li>✓ KQ94</li><li>✓ AKJ2</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: NS HCP: 9	<b>♦</b> QJ874 ♥ QJ96 ♦ J <b>♦</b> Q87	The opponents are silent.  Partner bids first.

Board: 59	NId	01	West	North	East	South 2NT
Dealer: S	North: ♠ Q1096	South: ♠ AJ3	Pass	3 <b>♣</b> ¹	Pass	
Vul: EW	♥ A10972	<b>♥</b> KQ5		3♠ <sup>2</sup>	Pass	
North HCP: 6	<b>♦</b> 106	♦ AQJ8	AP	J <b>₹</b>	1 033	•
South HCP: 21 Contract: 4♥ S	<b>♣</b> 109	♣ A87	1. Stayr	nan		
Conduct. 4V S			2. SMO			
			West	North	East	South
D 1.00				2NT	Pass	3 <b>♣</b> ¹
Board: 60 Dealer: N	North:	South:	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: Both	♠ AK2	<b>♦</b> Q9854	Pass	4♠	Pass	4NT <sup>3</sup>
North HCP: 20	<b>∀</b> K7	♥ AJ65	Pass	<b>5</b> ♥	Pass	6NT
South HCP: 11	♦ KJ97 ♣ KQJ3	♦ A3 ♣ 82	AP			
Contract: 6N N	₹ KQ33	₩ 02	1. Stayr			
			2. SMO		1.420 .	Com A
			3. Black	wood	1430,	ior <b>•</b>
			West	North	East	South
Board: 61	North:	South:				2NT
Dealer: S	<b>♦</b> Q1086	♠ AJ2	Pass	3 <b>♣</b> ¹	Pass	3♦
Vul: Both North HCP: 6	♥ A6543	<b>♥</b> KJ8	Pass	$3 \clubsuit^2$	Pass	4♥
South HCP: 21	<b>♦</b> 97	♦ AKJ	AP			
Contract: 4♥ S	<b>♣</b> 64	♣ A932	1. Stayr	nan		
			2. SMO	LEN		
Board: 62	Nd	C 41	West	North	East	South
Dealer: N	North: ♠ A7	South: ♠ QJ862		2NT	Pass	3 <b>♣</b> ¹
Vul: None	♥ A54	♥ K762	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 21 South HCP: 6	<b>♦</b> KQ94	<b>♦</b> 852	Pass	3NT	AP	
Contract: 3N N	♣ AKJ2	<b>♣</b> 9	1. Stayr 2. SMO			
			West	North	East	South 2NT
Board: 63	North:	South:	Pass	3 <b>♣</b> ¹	Pass	
Dealer: S	Norui. <b>♠</b> QJ874	AK3	Pass	3 <b>♥</b> <sup>2</sup>	Pass	
Vul: NS	<b>♥</b> QJ96	<b>♥</b> A7		4NT <sup>3</sup>		
North HCP: 9 South HCP: 20	<b>♦</b> J	◆ Q1062	Pass	4N 1°	AP	J-1
Contract: 5♠ S	<b>♣</b> Q87	<b>♣</b> AK64	1. Stayr		<i>1</i> 11	
			2. SMO			
			3. Black		1/30 -	for 🛦

Board: 59 Dealer: S Vul: EW HCP: 21	<ul><li>AJ3</li><li>KQ5</li><li>AQJ8</li><li>A87</li></ul>	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: Both HCP: 11	<ul><li>◆ Q9854</li><li>▼ AJ65</li><li>◆ A3</li><li>◆ 82</li></ul>	The opponents are silent.  Partner bids first.
Board: 61 Dealer: S Vul: Both HCP: 21	<ul><li>♣ AJ2</li><li>♥ KJ8</li><li>◆ AKJ</li><li>♣ A932</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: None HCP: 6	<b>♦</b> QJ862 <b>♥</b> K762 <b>♦</b> 852 <b>♣</b> 9	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: NS HCP: 20	<ul><li>♠ AK3</li><li>♥ A7</li><li>♦ Q1062</li><li>♠ AK64</li></ul>	The opponents are silent. You bid first.

Board: 59	NId	01	West	North	East	South 2NT
Dealer: S	North: ♠ Q1096	South: ♠ AJ3	Pass	3 <b>♣</b> ¹	Pass	
Vul: EW	♥ A10972	<b>♥</b> KQ5		3♠ <sup>2</sup>	Pass	
North HCP: 6	<b>♦</b> 106	♦ AQJ8	AP	J <b>₹</b>	1 033	•
South HCP: 21 Contract: 4♥ S	<b>♣</b> 109	♣ A87	1. Stayr	nan		
Conduct. 4V S			2. SMO			
			West	North	East	South
D 1.00				2NT	Pass	3 <b>♣</b> ¹
Board: 60 Dealer: N	North:	South:	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
Vul: Both	♠ AK2	<b>♦</b> Q9854	Pass	4♠	Pass	4NT <sup>3</sup>
North HCP: 20	<b>∀</b> K7	♥ AJ65	Pass	<b>5</b> ♥	Pass	6NT
South HCP: 11	♦ KJ97 ♣ KQJ3	♦ A3 ♣ 82	AP			
Contract: 6N N	₹ KQ33	₩ 02	1. Stayr			
			2. SMO		1.420 .	Com A
			3. Black	wood	1430,	ior <b>•</b>
			West	North	East	South
Board: 61	North:	South:				2NT
Dealer: S	<b>♦</b> Q1086	♠ AJ2	Pass	3 <b>♣</b> ¹	Pass	3♦
Vul: Both North HCP: 6	♥ A6543	<b>♥</b> KJ8	Pass	$3 \clubsuit^2$	Pass	4♥
South HCP: 21	<b>♦</b> 97	♦ AKJ	AP			
Contract: 4♥ S	<b>♣</b> 64	♣ A932	1. Stayr	nan		
			2. SMO	LEN		
Board: 62	Nd	C 41	West	North	East	South
Dealer: N	North: ♠ A7	South: ♠ QJ862		2NT	Pass	3 <b>♣</b> ¹
Vul: None	♥ A54	♥ K762	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 21 South HCP: 6	<b>♦</b> KQ94	<b>♦</b> 852	Pass	3NT	AP	
Contract: 3N N	♣ AKJ2	<b>♣</b> 9	1. Stayr 2. SMO			
			West	North	East	South 2NT
Board: 63	North:	South:	Pass	3 <b>♣</b> ¹	Pass	
Dealer: S	Norui. <b>♠</b> QJ874	AK3	Pass	3 <b>♥</b> <sup>2</sup>	Pass	
Vul: NS	<b>♥</b> QJ96	<b>♥</b> A7		4NT <sup>3</sup>		
North HCP: 9 South HCP: 20	<b>♦</b> J	◆ Q1062	Pass	4N 1°	AP	J-1
Contract: 5♠ S	<b>♣</b> Q87	<b>♣</b> AK64	1. Stayr		<i>1</i> 11	
			2. SMO			
			3. Black		1/30 -	for 🛦

Board: 64 Dealer: N Vul: None HCP: 20	<b>♠</b> KQ4 <b>♥</b> A10 <b>♦</b> AKJ3 <b>♣</b> K643	West Doubles 3♣ if possible.  You bid first.
Board: 65 Dealer: S Vul: NS HCP: 12	<ul><li>▲ AJ82</li><li>▼ J10852</li><li>◆ K5</li><li>▲ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 66 Dealer: N Vul: NS HCP: 20	<ul><li>▲ A75</li><li>✓ A2</li><li>◆ A653</li><li>◆ AKJ7</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: Both HCP: 12	<b>★</b> KQ765 <b>♥</b> K954 <b>♦</b> 94 <b>♣</b> A2	The opponents are silent.  Partner bids first.

Board: 64 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 44 S	North: ♠ KQ4 ♥ A10 ♠ AKJ3 ♣ K643	South:	X Pass AP 1. Stayı 2. SMO		Pass Pass Pass	3♣¹ 3♥² 4♠
Board: 65 Dealer: S Vul: NS North HCP: 12 South HCP: 21 Contract: 7♥ S	North:  ♠ AJ82  ♥ J10852  ♦ K5  ♣ QJ	South:  ♠ 65  ♥ AKQ  ♠ AJ107  ♣ AK74	Pass Pass Pass Pass Pass AP 1. Stayr 2. SMC	3♠² 4NT³ 5♠ 6NT	Pass Pass Pass Pass Pass	2NT 3 ◆ 4 ▼ 5 ◆ 6 ◆ 7 ▼
Board: 66 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ A75  ♥ A2  ♠ A653  ♣ AKJ7	South:  ♠ Q642  ♥ K10763  ♠ 107  ♠ 109	Pass Pass 1. Stayr 2. SMC		East Pass Pass AP	3 <b>♣</b> ¹
Board: 67 Dealer: S Vul: Both North HCP: 12 South HCP: 21 Contract: 6N S	North:  ♠ KQ765  ♥ K954  ♦ 94  ♣ A2	South:  ♠ A102  ♥ Q62  ♠ AKQJ  ♠ KQ3	Pass Pass Pass Pass Pass Pass 1. Stayr 2. SMC 3. Cue 4. Cue 5. Cue		Pass Pass Pass Pass Pass AP	2NT 3  3  4  4  4  5  ✓

Board: 64 Dealer: N	<b>♦</b> J9632 <b>♥</b> KQ85	West Doubles 3♣ if possible.
Vul: None HCP: 8	◆ Q10 ◆ 82	Partner bids first.
Board: 65 Dealer: S Vul: NS HCP: 21	<b>♠</b> 65 <b>♥</b> AKQ <b>♦</b> AJ107 <b>♣</b> AK74	The opponents are silent. You bid first.
Board: 66 Dealer: N	♠ Q642 ♥ K10763	The opponents are silent.
Vul: NS HCP: 5	<ul><li>107</li><li>109</li></ul>	Partner bids first.
Board: 67 Dealer: S Vul: Both	<ul><li>A102</li><li>♥ Q62</li><li>AKQJ</li><li>★ KQ3</li></ul>	The opponents are silent.  You bid first.

Board: 64 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 44 S	North: ♠ KQ4 ♥ A10 ♠ AKJ3 ♣ K643	South:	X Pass AP 1. Stayı 2. SMO		Pass Pass Pass	3♣¹ 3♥² 4♠
Board: 65 Dealer: S Vul: NS North HCP: 12 South HCP: 21 Contract: 7♥ S	North:  ♠ AJ82  ♥ J10852  ♦ K5  ♣ QJ	South:  ♠ 65  ♥ AKQ  ♠ AJ107  ♣ AK74	Pass Pass Pass Pass Pass AP 1. Stayr 2. SMC	3♠² 4NT³ 5♠ 6NT	Pass Pass Pass Pass Pass	2NT 3 ◆ 4 ▼ 5 ◆ 6 ◆ 7 ▼
Board: 66 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ A75  ♥ A2  ♠ A653  ♣ AKJ7	South:  ♠ Q642  ♥ K10763  ♠ 107  ♠ 109	Pass Pass 1. Stayr 2. SMC		East Pass Pass AP	3 <b>♣</b> ¹
Board: 67 Dealer: S Vul: Both North HCP: 12 South HCP: 21 Contract: 6N S	North:  ♠ KQ765  ♥ K954  ♦ 94  ♣ A2	South:  ♠ A102  ♥ Q62  ♠ AKQJ  ♠ KQ3	Pass Pass Pass Pass Pass Pass 1. Stayr 2. SMC 3. Cue 4. Cue 5. Cue		Pass Pass Pass Pass Pass AP	2NT 3  3  4  4  4  5  ✓

Board: 68 Dealer: N Vul: None HCP: 20	<ul><li>AQ3</li><li>K96</li><li>A7</li><li>AK1064</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: EW HCP: 8	<ul><li>▲ A986</li><li>♥ QJ976</li><li>◆ 8</li><li>♣ J109</li></ul>	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: NS HCP: 20	<ul><li>★ A85</li><li>▼ AK6</li><li>◆ KJ</li><li>★ KQ1073</li></ul>	The opponents are silent. You bid first.
Board: 71 Dealer: S Vul: Both HCP: 14	<ul><li>A865</li><li>✓ AK982</li><li>◆ QJ</li><li>◆ 54</li></ul>	The opponents are silent.  Partner bids first.

Board: 68 Dealer: N Vul: None North HCP: 20 South HCP: 13 Contract: 6 N	North:  ♠ AQ3  ♥ K96  ♠ A7  ♣ AK1064	South: ♠ KJ942 ♥ AJ72 • Q82 ♣ Q	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♣ Pass 4NT³  Pass 5♠ Pass 6♣  Pass 6♥ Pass 6♠  AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♠
Board: 69 Dealer: S Vul: EW North HCP: 8 South HCP: 21 Contract: 6♥ S	North:  ♠ A986  ♥ QJ976  ♠ 8  ♣ J109	South:  ♠ Q10  ♥ K105  ♠ AQJ102  ♣ AKQ	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♠  Pass 6♥ AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♥
Board: 70 Dealer: N Vul: NS North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ A85  ♥ AK6  ♠ KJ  ♣ KQ1073	South:  ♠ KQ96  ♥ QJ1074  ♠ A2  ♣ 85	West North East South  2NT Pass 3♣¹  Pass 3♣²  Pass 4♥ Pass 4NT³  Pass 5♦ Pass 6NT  AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♥
Board: 71 Dealer: S Vul: Both North HCP: 14 South HCP: 20 Contract: 7♥ S	North:  ♠ A865  ♥ AK982  ♦ QJ  ♣ 54	South:  ♠ KJ4  ♥ Q104  ♠ AK3  ♣ AK63	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♠  Pass 7♥ AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♥

Board: 68 Dealer: N Vul: None HCP: 13	<ul><li>★ KJ942</li><li>▼ AJ72</li><li>◆ Q82</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: EW HCP: 21	♣ Q10 ♥ K105 ♦ AQJ102 ♣ AKQ	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ96</li><li>♥ QJ1074</li><li>◆ A2</li><li>◆ 85</li></ul>	The opponents are silent.  Partner bids first.
Board: 71 Dealer: S Vul: Both HCP: 20	<ul><li>★ KJ4</li><li>♥ Q104</li><li>◆ AK3</li><li>◆ AK63</li></ul>	The opponents are silent. You bid first.

Board: 68 Dealer: N Vul: None North HCP: 20 South HCP: 13 Contract: 6 N	North:  ♠ AQ3  ♥ K96  ♠ A7  ♣ AK1064	South: ♠ KJ942 ♥ AJ72 • Q82 ♣ Q	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♣ Pass 4NT³  Pass 5♠ Pass 6♣  Pass 6♥ Pass 6♠  AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♠
Board: 69 Dealer: S Vul: EW North HCP: 8 South HCP: 21 Contract: 6♥ S	North:  ♠ A986  ♥ QJ976  ♠ 8  ♣ J109	South:  ♠ Q10  ♥ K105  ♠ AQJ102  ♣ AKQ	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♠  Pass 6♥ AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♥
Board: 70 Dealer: N Vul: NS North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ A85  ♥ AK6  ♠ KJ  ♣ KQ1073	South:  ♠ KQ96  ♥ QJ1074  ♠ A2  ♣ 85	West North East South  2NT Pass 3♣¹  Pass 3♣²  Pass 4♥ Pass 4NT³  Pass 5♦ Pass 6NT  AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♥
Board: 71 Dealer: S Vul: Both North HCP: 14 South HCP: 20 Contract: 7♥ S	North:  ♠ A865  ♥ AK982  ♦ QJ  ♣ 54	South:  ♠ KJ4  ♥ Q104  ♠ AK3  ♣ AK63	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♠  Pass 7♥ AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♥

Board: 72 Dealer: N Vul: EW HCP: 20	<ul><li>AK</li><li>J3</li><li>AK954</li><li>KQ62</li></ul>	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: Both HCP: 9	<ul><li>◆ Q1095</li><li>▼ A10985</li><li>◆ K75</li><li>◆ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: NS HCP: 20	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: None HCP: 8	<b>♦</b> Q873 <b>♥</b> AJ1085 <b>♦</b> J985 <b>♣</b> —	The opponents are silent.  Partner bids first.
Board: 76 Dealer: N Vul: None HCP: 20	<ul><li>♣ Q96</li><li>♥ A63</li><li>◆ AQJ</li><li>♣ AK104</li></ul>	The opponents are silent. You bid first.

D 1. 72			West	North	Fast	South
Board: 72 Dealer: N	North:	South:	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2NT	Pass	
Vul: EW	♠ AK	<b>♦</b> 97652	Pass	3♦	Pass	
North HCP: 20	<b>♥</b> J3 <b>♦</b> AK954	<b>♥</b> AK42	Pass	3NT	AP	J 🔻
South HCP: 9	◆ AK954 ◆ KQ62	◆ Q2 <b>◆</b> 104	1. Stayı		7 11	
Contract: 3N N	¥ KQ02	₹ 10+	2. SMC			
			West	North	East	South 2NT
Board: 73	North:	South:	Pass	3 <b>♣</b> ¹	Pass	3♦
Dealer: S Vul: Both	<b>♠</b> Q1095	<b>♠</b> KJ	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4♥</b>
North HCP: 9 South HCP: 20	<b>▼</b> A10985	<b>♥</b> KQJ	Pass	4NT <sup>3</sup>	Pass	5♠
	♦ K75	♦ A983	AP			
Contract: 5♠ N	<b>♣</b> 2	<b>♣</b> KQJ3	1. Stayı	man		
			2. SMC			
			3. Black	kwood	1430,	for 🔻
Board: 74	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ J98	South: <b>♠</b> K1072		2NT	Pass	3 <b>♣</b> ¹
Vul: NS	<b>♣</b> J98 <b>♥</b> A53	▼ K1072 ▼ K10762	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20	◆ AKQ	◆ 52	Pass	4♥	AP	
South HCP: 6 Contract: 4♥ N	<b>♣</b> AQ96	<b>♣</b> 107	1. Stayman 2. SMOLEN			
			West	North	East	South
Board: 75	North:	South:				2NT
Dealer: S	<b>♦</b> Q873	♠ AK6	Pass	<b>3</b> ♣¹	Pass	3♦
Vul: None North HCP: 8	<b>♥</b> AJ1085	<b>¥</b> 42	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 20	♦ J985	◆ A74	AP			
Contract: 3N S	♣—	♣ AKQ87	1. Stayman 2. SMOLEN			
			West	North		
Doord: 76				2NT	Pass	3 <b>♣</b> ¹
Board: 76 Dealer: N	North:	South:	Pass	3♦	Pass	3 <b>♥</b> <sup>2</sup>
Vul: None	♠ A8543	Pass	4♠	Pass	4NT <sup>3</sup>	
	♥ K982	Pass	5♦	Pass	6♠	
1101411101.20	♦ AQJ	♦ K83	AP			
South HCP: 10	♣ AK 104	•• )				
South HCP: 10 Contract: 6♠ N	♣ AK104	<b>♣</b> 5	<ol> <li>Stayı</li> </ol>			
South HCP: 10	♣ AK104	<b>₹</b> 0	<ol> <li>Stayı</li> <li>SMC</li> <li>Blacl</li> </ol>	DLEN		0

Board: 72 Dealer: N Vul: EW HCP: 9	♦ 97652 ♥ AK42 ♦ Q2 ♦ 104	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: Both HCP: 20	♠ KJ ♥ KQJ ♠ A983 ♠ KQJ3	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: NS HCP: 6	<b>★</b> K1072 <b>∀</b> K10762 <b>♦</b> 52 <b>♣</b> 107	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: None HCP: 20	<ul><li>★ AK6</li><li>▼ 42</li><li>★ A74</li><li>★ AKQ87</li></ul>	The opponents are silent. You bid first.
Board: 76 Dealer: N Vul: None HCP: 10	♦ A8543 ♥ K982 ♦ K83 ♣ 5	The opponents are silent.  Partner bids first.

D 1. 72			West	North	Fast	South
Board: 72 Dealer: N	North:	South:	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2NT	Pass	
Vul: EW	♠ AK	<b>♦</b> 97652	Pass	3♦	Pass	
North HCP: 20	<b>♥</b> J3 <b>♦</b> AK954	<b>♥</b> AK42	Pass	3NT	AP	J 🔻
South HCP: 9	◆ AK954 ◆ KQ62	◆ Q2 ◆ 104	1. Stayı		7 11	
Contract: 3N N	¥ KQ02	₹ 10+	2. SMC			
			West	North	East	South 2NT
Board: 73	North:	South:	Pass	3 <b>♣</b> ¹	Pass	3♦
Dealer: S Vul: Both	<b>♠</b> Q1095	<b>♠</b> KJ	Pass	3 <b>♠</b> <sup>2</sup>	Pass	<b>4♥</b>
North HCP: 9 South HCP: 20	<b>▼</b> A10985	<b>♥</b> KQJ	Pass	4NT <sup>3</sup>	Pass	5♠
	♦ K75	♦ A983	AP			
Contract: 5♠ N	<b>♣</b> 2	<b>♣</b> KQJ3	1. Stayı	man		
			2. SMC			
			3. Black	kwood	1430,	for 🔻
Board: 74	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ J98	South: <b>♠</b> K1072		2NT	Pass	3 <b>♣</b> ¹
Vul: NS	<b>♣</b> J98 <b>♥</b> A53	▼ K1072 ▼ K10762	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20	◆ AKQ	◆ 52	Pass	4♥	AP	
South HCP: 6 Contract: 4♥ N	<b>♣</b> AQ96	<b>♣</b> 107	1. Stayman 2. SMOLEN			
			West	North	East	South
Board: 75	North:	South:				2NT
Dealer: S	<b>♦</b> Q873	♠ AK6	Pass	<b>3</b> ♣¹	Pass	3♦
Vul: None North HCP: 8	<b>♥</b> AJ1085	<b>¥</b> 42	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 20	♦ J985	◆ A74	AP			
Contract: 3N S	♣—	♣ AKQ87	1. Stayman 2. SMOLEN			
			West	North		
Doord: 76				2NT	Pass	3 <b>♣</b> ¹
Board: 76 Dealer: N	North:	South:	Pass	3♦	Pass	3 <b>♥</b> <sup>2</sup>
Vul: None	♠ A8543	Pass	4♠	Pass	4NT <sup>3</sup>	
	♥ K982	Pass	5♦	Pass	6♠	
1101411101.20	♦ AQJ	♦ K83	AP			
South HCP: 10	♣ AK 104	•• )				
South HCP: 10 Contract: 6♠ N	♣ AK104	<b>♣</b> 5	<ol> <li>Stayı</li> </ol>			
South HCP: 10	♣ AK104	<b>₹</b> 0	<ol> <li>Stayı</li> <li>SMC</li> <li>Blacl</li> </ol>	DLEN		0

Board: 77 Dealer: S Vul: EW HCP: 6	<ul><li>\$9863</li><li>♥ KJ986</li><li>◆ Q52</li><li>\$6</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: NS HCP: 20	◆ Q95 ♥ AK4 ◆ A1098 ◆ AK6	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: EW HCP: 10	<ul><li>◆ Q8764</li><li>▼ A743</li><li>◆ 74</li><li>◆ A2</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: EW HCP: 21	<b>♦</b> Q7 ▼ AQ • A1063 • AKQ73	The opponents are silent. You bid first.
Board: 81 Dealer: S Vul: None HCP: 10	<ul><li>★ KJ942</li><li>▼ K953</li><li>◆ K1092</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 77			West	North	East	
Dealer: S	North:	South:	Dogg	2.1	Pass	2NT
Vul: EW	<b>♦</b> 9863 <b>♥</b> KJ986	<b>♠</b> AK ♥ 1072		3♣¹		
North HCP: 6	◆ Q52	◆ K876	Pass	3♠⁴	Pass	4₹
South HCP: 20	<b>♦</b> 6	◆ AKQJ	AP	2012		
Contract: 4♥ S		`	1. Stayn 2. SMO			
Doord, 70			West	North	Fast	South
Board: 78 Dealer: N	North:	South:		2NT	Pass	
Vul: NS	<b>♦</b> Q95	<b>♦</b> AK42		3♦	Pass	
North HCP: 20	<b>♥</b> AK4 <b>♦</b> A1098	♥ 86532 ♦ 4		<b>4</b> ♥	AP	J¥
South HCP: 8	◆ A1098 <b>◆</b> AK6	• 4 • J92	1. Stayn	-		
Contract: 4♥ N	11110	20/2	2. SMO			
			West	North	East	South 2NT
Board: 79	North:	South:	Pass	3 <b>♣</b> ¹	Pass	3♦
Dealer: S Vul: EW	<b>♦</b> Q8764	<b>♠</b> AJ2	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
North HCP: 10	<b>▼</b> A743	<b>♥</b> K8	Pass	4NT <sup>3</sup>	Pass	5 <b>Y</b>
South HCP: 20	<b>♦</b> 74	◆ AKQ108		6NT	AP	
Contract: 6N S	<b>♣</b> A2	<b>♣</b> K84	1. Stayn	nan		
			2. SMO	LEN		
			3. Black	wood 1	1430, 1	for <b>♠</b>
Board: 80	N4	C41.	West	North	East	South
Dealer: N	North: ♠ Q7	South: <b>♠</b> K10954		2NT	Pass	3 <b>♣</b> ¹
Vul: EW	<b>₽</b> Q/ <b>∀</b> AQ	♥ K1084	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 21 South HCP: 10	◆ A1063	◆ K9	Pass	3NT	AP	
Contract: 3N N	♣ AKQ73	<b>♣</b> J9	1. Stayn 2. SMO			
			West	North	East	South 2NT
Board: 81			Pass	3 <b>♣</b> ¹	Pass	
Dealer: S	North:	South:		3 <b>♥</b> <sup>2</sup>	Pass	
Vul: None	<b>★</b> KJ942	<b>♦</b> Q103		5 <b>,</b> 4	Pass	
North HCP: 10	♥ K953 ♦ K1092	<b>♥</b> AQ ♦ AJ84		5 <b>₩</b> 5NT	Pass	
South HCP: 21	<b>♦</b> K1092	◆ AKJ4		51 <b>\</b> 1 6 <b>♠</b>	AP	0-2
Contract: 6♠ S	_	•	1. Stayn			
			2. SMO			

Board: 77 Dealer: S Vul: EW HCP: 20	<b>♠</b> AK ♥ 1072 <b>♦</b> K876 <b>♣</b> AKQJ	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: NS HCP: 8	<ul><li>★ AK42</li><li>▼ 86532</li><li>◆ 4</li><li>♣ J92</li></ul>	The opponents are silent.  Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 20	<ul><li>▲ AJ2</li><li>▼ K8</li><li>◆ AKQ108</li><li>▲ K84</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: EW HCP: 10	<ul><li>★ K10954</li><li>▼ K1084</li><li>◆ K9</li><li>◆ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 81 Dealer: S Vul: None HCP: 21	<ul><li>♠ Q103</li><li>♥ AQ</li><li>♦ AJ84</li><li>♠ AKJ4</li></ul>	The opponents are silent. You bid first.

Board: 77			West	North	East	
Dealer: S	North:	South:	Dogg	2.1	Pass	2NT
Vul: EW	<b>♦</b> 9863 <b>♥</b> KJ986	<b>♠</b> AK ♥ 1072		3♣¹		
North HCP: 6	◆ Q52	◆ K876	Pass	3♠⁴	Pass	4₹
South HCP: 20	<b>♦</b> 6	◆ AKQJ	AP	2012		
Contract: 4♥ S		`	1. Stayn 2. SMO			
Doord, 70			West	North	Fast	South
Board: 78 Dealer: N	North:	South:		2NT	Pass	
Vul: NS	<b>♦</b> Q95	<b>♦</b> AK42		3♦	Pass	
North HCP: 20	<b>♥</b> AK4 <b>♦</b> A1098	♥ 86532 ♦ 4		<b>4</b> ♥	AP	J¥
South HCP: 8	◆ A1098 <b>◆</b> AK6	• 4 • J92	1. Stayn	-		
Contract: 4♥ N	11110	20/2	2. SMO			
			West	North	East	South 2NT
Board: 79	North:	South:	Pass	3 <b>♣</b> ¹	Pass	3♦
Dealer: S Vul: EW	<b>♦</b> Q8764	<b>♠</b> AJ2	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
North HCP: 10	<b>▼</b> A743	<b>♥</b> K8	Pass	4NT <sup>3</sup>	Pass	5 <b>Y</b>
South HCP: 20	<b>♦</b> 74	◆ AKQ108		6NT	AP	
Contract: 6N S	<b>♣</b> A2	<b>♣</b> K84	1. Stayn	nan		
			2. SMO	LEN		
			3. Black	wood 1	1430, 1	for <b>♠</b>
Board: 80	N4	C41.	West	North	East	South
Dealer: N	North: ♠ Q7	South: <b>♠</b> K10954		2NT	Pass	3 <b>♣</b> ¹
Vul: EW	<b>₽</b> Q/ <b>∀</b> AQ	♥ K1084	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 21 South HCP: 10	◆ A1063	◆ K9	Pass	3NT	AP	
Contract: 3N N	♣ AKQ73	<b>♣</b> J9	1. Stayn 2. SMO			
			West	North	East	South 2NT
Board: 81			Pass	3 <b>♣</b> ¹	Pass	
Dealer: S	North:	South:		3 <b>♥</b> <sup>2</sup>	Pass	
Vul: None	<b>★</b> KJ942	<b>♦</b> Q103		5 <b>,</b> 4	Pass	
North HCP: 10	♥ K953 ♦ K1092	<b>♥</b> AQ ♦ AJ84		5 <b>₩</b> 5NT	Pass	
South HCP: 21	<b>♦</b> K1092	◆ AKJ4		51 <b>\</b> 1 6 <b>♠</b>	AP	0-2
Contract: 6♠ S	_	•	1. Stayn			
			2. SMO			

Board: 82 Dealer: N Vul: NS HCP: 21	<ul><li>AJ4</li><li>♥ Q10</li><li>AQJ10</li><li>AQJ2</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: None HCP: 11	<ul><li> J842</li><li> ✓ AKJ102</li><li> Q42</li><li> 10</li></ul>	East Doubles 3♣ if possible. East Doubles 4♣ if possible.  Partner bids first.
Board: 84 Dealer: N Vul: NS HCP: 21	<ul><li>★ A42</li><li>▼ K7</li><li>◆ AK1053</li><li>◆ AK9</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: EW HCP: 7	<ul><li>♣ Q983</li><li>♥ QJ842</li><li>◆ 82</li><li>♣ Q2</li></ul>	West Doubles 3♦ if possible.  Partner bids first.
Board: 86 Dealer: N Vul: Both HCP: 20	<ul><li>★ AKJ</li><li>▼ AJ3</li><li>◆ KJ104</li><li>★ K98</li></ul>	The opponents are silent. You bid first.

North		West	Nouth	<b>.</b>	
North:  ♠ AJ4  ♥ Q10  ♠ AQJ10  ♠ AOJ2	South:  ♠ Q875  ♥ K9765  ♦ 972  ♠ 7	Pass Pass	2NT 3♦ 3NT	Pass Pass AP	
		West	North	East	South 2NT
North:	South:	Pass	<b>3♣</b> ¹	X	3♦
<b>♦</b> J842	♠ AK5	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
♥ AKJ102	♥ Q9	Pass	<b>4</b> ♣ <sup>3</sup>	X	<b>4</b>
		Pass	6NT	AP	
₹ 10	<b>₹</b> No2	2. SMC	DLEN	N	
		West	North	Fast	South
North:	South:	*** CSt	2NT		
		Pass	3♦		
		Pass	3NT	AP	-
♣ AK9	<b>♣</b> 864				
		West	North	East	South 2NT
		Pass	<b>3♣</b> ¹	Pass	3♦
-		X	3 <b>♠</b> <sup>2</sup>	Pass	<b>4</b> ♦ <sup>3</sup>
<b>♦</b> 82	◆ KQ74	Pass	4♥	AP	
<b>♣</b> Q2	♣ AKJ10				
				hetter	in 🕊
		J. min.	iabe oi	ocuci	ш1 🔻
		West	North	East	South
North:	South:		2NT	Pass	
		Pass	3♦	Pass	
		Pass	4♥	AP	
♣ K98	<b>♣</b> 53	1. Stay			
	<ul> <li>AQJ10</li> <li>AQJ2</li> <li>North:</li> <li>J842</li> <li>AKJ102</li> <li>Q42</li> <li>10</li> <li>North:</li> <li>A42</li> <li>K7</li> <li>AK1053</li> <li>AK9</li> <li>North:</li> <li>Q983</li> <li>QJ842</li> <li>82</li> <li>Q2</li> <li>North:</li> <li>AKJ</li> <li>AJ3</li> <li>KJ104</li> </ul>	◆ AQJ10       ◆ 972         ♠ AQJ2       ♠ 7         North:       ♠ J842       ♠ AK5         ♥ AKJ102       ♥ Q9         ♠ Q42       ♠ AKJ107         ♠ 10       ♠ K82         North:       ♠ KJ87         ♥ K7       ♥ J10952         ♠ AK1053       ♠ 6         ♠ AK9       ♠ 864         North:       ♠ South:         ♠ Q983       ♠ A4         ♥ QJ842       ♥ K53         ♠ 82       ♠ KQ74         ♠ Q2       ♠ AKJ10         North:       ♠ AKJ         ♠ AKJ       ♠ 10742         ♥ AJ3       ♥ K10986         ♠ KJ104       ♠ Q3	◆ AQJ10       ◆ 972       Pass         ★ AQJ2       ♣ 7       1. Stays         2. SMC       West         West       West         North:       ♠ AK5       Pass         ♠ AKJ102       ♠ Q9       Pass         ♠ AKJ107       Pass       1. Stays         2. SMC       3. Gerb         North:       ♠ KJ87       Pass         ♠ AK1053       ♠ 6       Pass         ♠ AK9       ♠ 864       1. Stays         2. SMC         West         North:       ♠ Q983       ♠ A4       Pass         ♠ Q983       ♠ A4       Pass         ♠ Q983       ♠ A4       Pass         ♠ Q1842       ♠ KG74       Pass         ♠ Q2       ♠ AKJ10       1. Stays         2. SMC       3. limit         North:       ♠ AKJ10       1. Stays         ♠ AKJ       ♠ YK10986       Pass         ♠ KJ104       ♠ Q3       Pass         ♠ K98       ♠ 53       1. Stays	Image: Pass of the pas	AQJ10  AQJ10  AQJ2  Pass 3NT AP  1. Stayman  2. SMOLEN  West North East  North:  J842  AK5  AKJ102  Q9  AKJ107  K82  AKJ107  K82  North:  A42  K7  AKJ053  AKJ054  AKJ054  AKJ055  AKJ054  AKJ055  AKJ055  AKJ064  AKJ055  AKJ064  AKJ056  AKJ064  AK

Board: 82 Dealer: N Vul: NS HCP: 5	<ul><li>◆ Q875</li><li>▼ K9765</li><li>◆ 972</li><li>◆ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: None HCP: 20	<ul><li>♠ AK5</li><li>♥ Q9</li><li>♠ AKJ107</li><li>♠ K82</li></ul>	East Doubles 3♣ if possible. East Doubles 4♣ if possible. You bid first.
Board: 84 Dealer: N Vul: NS HCP: 5	<b>♠</b> KJ87 <b>♥</b> J10952 <b>♦</b> 6 <b>♣</b> 864	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: EW HCP: 20	<ul><li>▲ A4</li><li>♥ K53</li><li>♦ KQ74</li><li>▲ AKJ10</li></ul>	West Doubles 3♦ if possible.  You bid first.
Board: 86 Dealer: N Vul: Both HCP: 5	<ul><li>10742</li><li>✓ K10986</li><li>✓ Q3</li><li>✓ 53</li></ul>	The opponents are silent.  Partner bids first.

Board: 82 Dealer: N Vul: NS North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ AJ4  ♥ Q10  ♠ AQJ10  ♣ AQJ2	South:  ♠ Q875  ▼ K9765  ♦ 972  ♣ 7	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 83 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North:	South:  ♠ AK5  ♥ Q9  ♠ AKJ107  ♠ K82		OLEN	X Pass X AP	South 2NT 3♦ 3NT 4♦
Board: 84 Dealer: N Vul: NS North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ A42  ♥ K7  ♠ AK1053  ♠ AK9	South:  ♠ KJ87  ▼ J10952  ♠ 6  ♠ 864	Pass Pass 1. Stayr 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 85 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 4 N	North:  ♠ Q983  ♥ QJ842  ♠ 82  ♣ Q2	South:  ♠ A4  ♥ K53  ♠ KQ74  ♣ AKJ10	Pass X Pass 1. Stay		Pass Pass AP	2NT 3♦ 4•³
Board: 86 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ AKJ  ♥ AJ3  ♠ KJ104  ♠ K98	South:  • 10742  • K10986  • Q3  • 53	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹

Board: 87 Dealer: S Vul: None HCP: 11	<ul><li>AK742</li><li>✓ A1092</li><li>◆ 85</li><li>◆ 53</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: Both HCP: 21	<ul><li>♠ AK</li><li>♥ Q97</li><li>♦ AKQ2</li><li>♠ QJ85</li></ul>	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: None HCP: 9	<ul><li>♣ Q753</li><li>♥ KJ984</li><li>♦ K6</li><li>♣ 74</li></ul>	West Doubles 3♦ if possible.  Partner bids first.
Board: 90 Dealer: N Vul: NS HCP: 21	<ul><li>A2</li><li>K2</li><li>AJ742</li><li>AKQ7</li></ul>	The opponents are silent. You bid first.
Board: 91 Dealer: S Vul: None HCP: 7	<b>★</b> KQJ98 <b>▼</b> 10963 <b>•</b> 10 <b>♣</b> J97	The opponents are silent.  Partner bids first.

Board: 87 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ AK742  ♥ A1092  ♠ 85  ♣ 53	South:  ♠ J109  ♥ K6  ♠ AK92  ♣ AKQ8	West North East South  2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 4♣  Pass 4NT³ Pass 5♥  Pass 6NT AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♠
Board: 88 Dealer: N Vul: Both North HCP: 21 South HCP: 8 Contract: 3N N	North:  ♠ AK  ♥ Q97  ♠ AKQ2  ♣ QJ85	South: ♣ J10763 ♥ K1063 ♦ 109 ♣ A10	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 89 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♠ Q753  ♥ KJ984  ♠ K6  ♣ 74	South:  ♠ AK2  ♥ Q2  ♠ QJ83  ♣ AKQ2	West North East South 2NT  Pass 3♣¹ Pass 3♣  X 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 90 Dealer: N Vul: NS North HCP: 21 South HCP: 10 Contract: 3N N	North:  ♠ A2  ♥ K2  ♠ AJ742  ♠ AKQ7	South: ♠ Q653 ♥ AJ1073 ♠ Q10 ♠ J4	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 91 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ KQJ98  ♥ 10963  • 10  ♣ J97	South:  ♠ 75  ♥ AK2  ♠ KQJ7  ♠ AK53	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 3NT  AP  1. Stayman 2. SMOLEN

Board: 87 Dealer: S Vul: None HCP: 20	<ul><li>♣ J109</li><li>♥ K6</li><li>♦ AK92</li><li>♣ AKQ8</li></ul>	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: Both HCP: 8	<b>♦</b> J10763 <b>♥</b> K1063 <b>♦</b> 109 <b>♣</b> A10	The opponents are silent.  Partner bids first.
Board: 89 Dealer: S Vul: None HCP: 21	<ul><li>♠ AK2</li><li>♥ Q2</li><li>♦ QJ83</li><li>♠ AKQ2</li></ul>	West Doubles 3♦ if possible.  You bid first.
Board: 90 Dealer: N Vul: NS HCP: 10	<ul><li>♣ Q653</li><li>♥ AJ1073</li><li>◆ Q10</li><li>♣ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 91 Dealer: S Vul: None HCP: 20	<ul><li>↑75</li><li>✓ AK2</li><li>◆ KQJ7</li><li>♠ AK53</li></ul>	The opponents are silent. You bid first.

Board: 87 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ AK742  ♥ A1092  ♠ 85  ♣ 53	South:  ♠ J109  ♥ K6  ♠ AK92  ♣ AKQ8	West North East South  2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 4♣  Pass 4NT³ Pass 5♥  Pass 6NT AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♠
Board: 88 Dealer: N Vul: Both North HCP: 21 South HCP: 8 Contract: 3N N	North:  ♠ AK  ♥ Q97  ♠ AKQ2  ♣ QJ85	South: ♣ J10763 ♥ K1063 ♦ 109 ♣ A10	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 89 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 3N S	North:  ♠ Q753  ♥ KJ984  ♠ K6  ♣ 74	South:  ♠ AK2  ♥ Q2  ♠ QJ83  ♣ AKQ2	West North East South 2NT  Pass 3♣¹ Pass 3♣  X 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 90 Dealer: N Vul: NS North HCP: 21 South HCP: 10 Contract: 3N N	North:  ♠ A2  ♥ K2  ♠ AJ742  ♠ AKQ7	South: ♠ Q653 ♥ AJ1073 ♠ Q10 ♠ J4	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 91 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ KQJ98  ♥ 10963  • 10  ♣ J97	South:  ♠ 75  ♥ AK2  ♠ KQJ7  ♠ AK53	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 3NT  AP  1. Stayman 2. SMOLEN

<ul><li>★ K96</li><li>▼ AJ</li><li>◆ AJ98</li><li>◆ AK54</li></ul>	The opponents are silent. You bid first.
<ul><li>★ AJ63</li><li>▼ KQ753</li><li>★ 65</li><li>★ 98</li></ul>	The opponents are silent.  Partner bids first.
<ul><li>★ AK4</li><li>▼ A43</li><li>★ A3</li><li>★ AJ965</li></ul>	The opponents are silent. You bid first.
<ul><li>★ A10853</li><li>▼ 10753</li><li>★ A</li><li>◆ 983</li></ul>	The opponents are silent.  Partner bids first.
<ul><li>♣ Q52</li><li>♥ KJ8</li><li>♦ AK</li><li>♣ AK976</li></ul>	The opponents are silent. You bid first.
	<ul> <li>✓ AJ</li> <li>◆ AJ98</li> <li>◆ AK54</li> <li>◆ AJ63</li> <li>✓ KQ753</li> <li>◆ 65</li> <li>◆ 98</li> <li>◆ AK4</li> <li>✓ A43</li> <li>◆ A3</li> <li>◆ AJ965</li> <li>◆ A10853</li> <li>✓ 10753</li> <li>◆ A</li> <li>◆ 983</li> <li>◆ Q52</li> <li>✓ KJ8</li> <li>◆ AK</li> </ul>

Board: 92 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ K96  ♥ AJ  ♠ AJ98  ♣ AK54	South:  ♠ 85432  ♥ Q1032  ♠ K3  ♣ J8	Pass Pass 1. Stay	man	East Pass Pass AP	<b>3</b> ♣¹
Board: 93 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 6 S	North:  ♠ AJ63  ♥ KQ753  ♠ 65  ♠ 98	South:  ♠ Q8  ♥ A109  ♠ KQ9  ♣ AKQ32	Pass Pass Pass Pass 1. Stay	6♥ man	Pass Pass Pass AP	2NT 3♦ 4♥ 5♥
Board: 94 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 6♥ N	North:  ♠ AK4  ▼ A43  ♠ A3  ♠ AJ965	South:  ♠ 8765  ♥ KQJ85  ♠ K9  ♣ K10	Pass Pass Pass AP 1. Stay	4♥ 5♣ man	Pass Pass Pass Pass	3♣¹ 3♠² 4NT³
Board: 95 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 6♠ S	North: ♠ A10853 ♥ 10753 ♠ A ♠ 983	South:  ♠ QJ2  ♥ AQJ  ♠ K1075  ♠ AK4	Pass Pass Pass Pass 1. Stay		Pass Pass Pass AP	2NT 3♦ 4♠ 5♠
Board: 96 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 44 N	North: ♠ Q52 ♥ KJ8 ♠ AK ♣ AK976	South:  ♠ AJ1096  ♥ 10965  ♠ 62  ♣ 32	Pass Pass 1. Stay 2. SMC	man	East Pass Pass AP	<b>3♣</b> ¹

Board: 92 Dealer: N Vul: NS HCP: 6	♦ 85432 ♥ Q1032 ♦ K3 ♠ J8	The opponents are silent.  Partner bids first.
Board: 93 Dealer: S Vul: EW HCP: 20	<b>♦</b> Q8 <b>♥</b> A109 <b>♦</b> KQ9 <b>♣</b> AKQ32	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: None HCP: 12	<b>♦</b> 8765 <b>♥</b> KQJ85 <b>♦</b> K9 <b>♣</b> K10	The opponents are silent.  Partner bids first.
Board: 95 Dealer: S Vul: NS HCP: 20	<b>♦</b> QJ2 <b>♥</b> AQJ <b>♦</b> K1075 <b>♣</b> AK4	The opponents are silent. You bid first.
Board: 96 Dealer: N Vul: EW HCP: 5	♣ AJ1096 ♥ 10965 ♦ 62 ♣ 32	The opponents are silent.  Partner bids first.

Board: 92 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ K96  ♥ AJ  ♠ AJ98  ♣ AK54	South:  ♠ 85432  ♥ Q1032  ♠ K3  ♣ J8	Pass Pass 1. Stay	man	East Pass Pass AP	<b>3</b> ♣¹
Board: 93 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 6 S	North:  ♠ AJ63  ♥ KQ753  ♠ 65  ♠ 98	South:  ♠ Q8  ♥ A109  ♠ KQ9  ♣ AKQ32	Pass Pass Pass Pass 1. Stay	6♥ man	Pass Pass Pass AP	2NT 3♦ 4♥ 5♥
Board: 94 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 6♥ N	North:  ♠ AK4  ▼ A43  ♠ A3  ♠ AJ965	South:  ♠ 8765  ♥ KQJ85  ♠ K9  ♣ K10	Pass Pass Pass AP 1. Stay	4♥ 5♣ man	Pass Pass Pass Pass	3♣¹ 3♠² 4NT³
Board: 95 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 6♠ S	North: ♠ A10853 ♥ 10753 ♠ A ♠ 983	South:  ♠ QJ2  ♥ AQJ  ♠ K1075  ♠ AK4	Pass Pass Pass Pass 1. Stay		Pass Pass Pass AP	2NT 3♦ 4♠ 5♠
Board: 96 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 44 N	North: ♠ Q52 ♥ KJ8 ♠ AK ♣ AK976	South:  ♠ AJ1096  ♥ 10965  ♠ 62  ♣ 32	Pass Pass 1. Stay 2. SMC	man	East Pass Pass AP	<b>3♣</b> ¹

Board: 97 Dealer: S Vul: Both HCP: 5	<ul><li>♣ QJ65</li><li>♥ Q9643</li><li>♦ 976</li><li>♣ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: None HCP: 20	<ul><li>★ AK10</li><li>★ A2</li><li>◆ AKQ32</li><li>◆ 643</li></ul>	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q9862</li><li>♥ KJ52</li><li>◆ Q64</li><li>♣ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: EW HCP: 20	<ul><li>♠ Q8</li><li>♥ AJ9</li><li>♦ AK86</li><li>♠ KQJ4</li></ul>	The opponents are silent. You bid first.
Board: 101 Dealer: S Vul: NS HCP: 6	◆ QJ1065 ▼ K1053 ◆ 102 ◆ 103	The opponents are silent.  Partner bids first.

Board: 97 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ QJ65  ♥ Q9643  ♦ 976  ♠ 2	South:  ♠ AK  ♥ K10  ♠ A1054  ♠ KQJ73	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♠² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 98 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ AK 10  ♥ A2  ♠ AKQ32  ♣ 643	South:  ♠ 6532  ♥ KQ1064  ♦ 75  ♠ Q9	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 99 Dealer: S Vul: NS North HCP: 8 South HCP: 21 Contract: 4♠ S	North:  ♠ Q9862  ♥ KJ52  ♠ Q64  ♠ 6	South:  ♠ AKJ  ♥ A63  ♠ AK7  ♣ Q942	West North East South  2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3♣  Pass 3NT³ Pass 4♣⁴  Pass 4♣⁵ Pass 4♣  AP  1. Stayman  2. SMOLEN  3. Cue bid, surplus  4. Cue bid, a ♣ stopper  5. Cue bid, a ♥ stopper
Board: 100 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ Q8  ♥ AJ9  ♠ AK86  ♠ KQJ4	South:  ♠ AK1075  ♥ Q854  ♦ 3  ♣ 753	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT AP  1. Stayman 2. SMOLEN
Board: 101 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4 S	North:  ♠ QJ1065  ♥ K1053  ♠ 102  ♣ 103	South:  ♠ K43  ♥ AQ8  ♠ KJ7  ♣ AQJ2	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 4♣  AP  1. Stayman 2. SMOLEN

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Board: 97 Dealer: S Vul: Both HCP: 20	<ul><li>★ AK</li><li>▼ K10</li><li>◆ A1054</li><li>◆ KQJ73</li></ul>	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: None HCP: 7	<b>♦</b> 6532 <b>∀</b> KQ1064 <b>♦</b> 75 <b>♠</b> Q9	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: NS HCP: 21	<ul><li>♠ AKJ</li><li>♥ A63</li><li>♦ AK7</li><li>♠ Q942</li></ul>	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: EW HCP: 9	<ul><li>★ AK1075</li><li>♥ Q854</li><li>★ 3</li><li>★ 753</li></ul>	The opponents are silent.  Partner bids first.
Board: 101 Dealer: S Vul: NS HCP: 20	<ul><li>★ K43</li><li>▼ AQ8</li><li>◆ KJ7</li><li>★ AQJ2</li></ul>	The opponents are silent. You bid first.

Board: 97 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ QJ65  ♥ Q9643  ♦ 976  ♠ 2	South:  ♠ AK  ♥ K10  ♠ A1054  ♠ KQJ73	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♠² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 98 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ AK 10  ♥ A2  ♠ AKQ32  ♣ 643	South:  ♠ 6532  ♥ KQ1064  ♦ 75  ♠ Q9	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 99 Dealer: S Vul: NS North HCP: 8 South HCP: 21 Contract: 4♠ S	North:  ♠ Q9862  ♥ KJ52  ♠ Q64  ♠ 6	South:  ♠ AKJ  ♥ A63  ♠ AK7  ♣ Q942	West North East South  2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3♣  Pass 3NT³ Pass 4♣⁴  Pass 4♣⁵ Pass 4♣  AP  1. Stayman  2. SMOLEN  3. Cue bid, surplus  4. Cue bid, a ♣ stopper  5. Cue bid, a ♥ stopper
Board: 100 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ Q8  ♥ AJ9  ♠ AK86  ♠ KQJ4	South:  ♠ AK1075  ♥ Q854  ♦ 3  ♣ 753	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT AP  1. Stayman 2. SMOLEN
Board: 101 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4 S	North:  ♠ QJ1065  ♥ K1053  ♠ 102  ♣ 103	South:  ♠ K43  ♥ AQ8  ♠ KJ7  ♣ AQJ2	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 4♣  AP  1. Stayman 2. SMOLEN

Board: 102 Dealer: N Vul: EW HCP: 20	<ul><li>AJ8</li><li>✓ A94</li><li>AJ</li><li>AQ865</li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: None HCP: 9	<ul><li>★ K853</li><li>▼ KJ862</li><li>◆ Q10</li><li>◆ 93</li></ul>	East Doubles 5♦ if possible.  Partner bids first.
Board: 104 Dealer: N Vul: Both HCP: 20	<ul><li>AJ</li><li>K8</li><li>AK42</li><li>AJ982</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: None HCP: 6	<ul><li>★ KJ97</li><li>▼ J9754</li><li>◆ J</li><li>★ 1093</li></ul>	The opponents are silent.  Partner bids first.
Board: 106 Dealer: N Vul: NS HCP: 20	<ul><li>★ K10</li><li>▼ KJ</li><li>◆ AKQ103</li><li>◆ KJ82</li></ul>	The opponents are silent. You bid first.

Board: 102 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 4 N	North:  ♠ AJ8  ♥ A94  ♠ AJ  ♣ AQ865	South:  ♠ KQ962  ♥ QJ102  ♦ 752  ♣ 4	Pass Pass 1. Stay	man	East Pass Pass AP	<b>3</b> ♣¹
Board: 103 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 6♥ S	North:  ♠ K853  ▼ KJ862  • Q10  ♣ 93	South:  ♠ AQ10  ♥ AQ9  ♠ A93  ♣ AJ76	Pass	North $3 \stackrel{1}{ \bullet}^{1}$ $3 \stackrel{2}{ \bullet}^{2}$ $4NT^{3}$ $5 \stackrel{1}{ \bullet}$ $6 \stackrel{2}{ \bullet}$ man	Pass Pass	2NT 3♦ 4♥
Board: 104 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:	South:  ♠ K9873  ♥ J972  ♦ 6  ♠ K64	West Pass			South 3♣¹
Board: 105 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♥ S	North:  ♠ KJ97  ▼ J9754  ◆ J  ♣ 1093	South:  ♣ A5  ♥ K32  ♦ AQ762  ♣ AK8			East Pass Pass	2NT 3◆
Board: 106 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ K10  ♥ KJ  ♠ AKQ103  ♣ KJ82	South:  ◆ A9752  ▼ Q1042  ◆ 952  ◆ Q	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹

Board: 102 Dealer: N Vul: EW HCP: 8	<b>♣</b> KQ962 <b>♥</b> QJ102 <b>♦</b> 752 <b>♣</b> 4	The opponents are silent.  Partner bids first.
Board: 103 Dealer: S Vul: None HCP: 21	<ul><li>AQ10</li><li>AQ9</li><li>A93</li><li>AJ76</li></ul>	East Doubles 5♦ if possible.  You bid first.
Board: 104 Dealer: N Vul: Both HCP: 7	<ul><li>★ K9873</li><li>▼ J972</li><li>◆ 6</li><li>◆ K64</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: None HCP: 20	<ul><li>A5</li><li>★ K32</li><li>★ AQ762</li><li>★ AK8</li></ul>	The opponents are silent. You bid first.
Board: 106 Dealer: N Vul: NS HCP: 8	<ul><li>A9752</li><li>♥ Q1042</li><li>♦ 952</li><li>₽ Q</li></ul>	The opponents are silent.  Partner bids first.

Board: 102 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 4 N	North:  ♠ AJ8  ♥ A94  ♠ AJ  ♣ AQ865	South:  ♠ KQ962  ♥ QJ102  ♦ 752  ♣ 4	Pass Pass 1. Stay	man	East Pass Pass AP	<b>3</b> ♣¹
Board: 103 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 6♥ S	North:  ♠ K853  ▼ KJ862  • Q10  ♣ 93	South:  ♠ AQ10  ♥ AQ9  ♠ A93  ♣ AJ76	Pass	North $3 \stackrel{1}{ \bullet}^{1}$ $3 \stackrel{2}{ \bullet}^{2}$ $4NT^{3}$ $5 \stackrel{1}{ \bullet}$ $6 \stackrel{2}{ \bullet}$ man	Pass Pass	2NT 3♦ 4♥
Board: 104 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:	South:  ♠ K9873  ♥ J972  ♦ 6  ♠ K64	West Pass			South 3♣¹
Board: 105 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♥ S	North:  ♠ KJ97  ▼ J9754  ◆ J  ♣ 1093	South:  ♣ A5  ♥ K32  ♦ AQ762  ♣ AK8			East Pass Pass	2NT 3◆
Board: 106 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ K10  ♥ KJ  ♠ AKQ103  ♣ KJ82	South:  ◆ A9752  ▼ Q1042  ◆ 952  ◆ Q	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹

Board: 107 Dealer: S Vul: EW HCP: 9	<b>★</b> KQ974 <b>♥</b> K974 <b>♦</b> J72 <b>♣</b> 6	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: NS HCP: 20	<b>★</b> KQ <b>♥</b> A95 <b>♦</b> AJ10 <b>♣</b> AQ986	East Doubles 3♦ if possible.  You bid first.
Board: 109 Dealer: S Vul: None HCP: 17	<ul><li>AK852</li><li>✓ AK62</li><li>J4</li><li>Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: EW HCP: 20	♣ AK7 ♥ AQ • Q105 ♣ AJ1094	The opponents are silent. You bid first.
Board: 111 Dealer: S Vul: None HCP: 7	<ul><li>★ K9543</li><li>▼ K743</li><li>◆ J3</li><li>◆ 72</li></ul>	The opponents are silent.  Partner bids first.

Board: 107 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ KQ974  ♥ K974  ♦ J72  ♠ 6	South:  ♠ AJ  ♥ J52  ♠ KQ95  ♣ AKQ5	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 108 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♥ S	North:  ♠ KQ  ♥ A95  ♠ AJ10  ♣ AQ986	South:  ◆ J1054  ◆ KQJ64  ◆ 6  ◆ 1052	West North East South $ \begin{array}{cccc} 2NT & Pass & 3 & 1 \\ Pass & 3 & X & 3 & 2 \\ Pass & 4 & 3 & Pass & 4 & 4 \end{array} $ Pass 4. Pass 4. AP  1. Stayman 2. SMOLEN 3. limit raise or better in $\checkmark$
Board: 109 Dealer: S Vul: None North HCP: 17 South HCP: 21 Contract: 7N S	North:  ♠ AK852  ♥ AK62  ♦ J4  ♠ Q9	South:  ♠ Q10  ♥ Q74  ♠ AKQ75  ♣ AKJ	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT Pass 7NT AP 1. Stayman 2. SMOLEN
Board: 110 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ AK7  ♥ AQ  ♠ Q105  ♠ AJ1094	South:  ♠ Q962  ♥ K9653  ♦ 6  ♣ 865	West North East South 2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 3NT AP  1. Stayman 2. SMOLEN
Board: 111 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4♠ S	North:  ♠ K9543  ♥ K743  ♦ J3  ♣ 72	South:  ♠ AQ6  ♥ AJ  ♠ K954  ♣ KQJ10	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 4♣  AP  1. Stayman 2. SMOLEN

Board: 107 Dealer: S Vul: EW HCP: 20	<ul><li>▲ AJ</li><li>▼ J52</li><li>◆ KQ95</li><li>▲ AKQ5</li></ul>	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: NS HCP: 7	<ul><li></li></ul>	East Doubles 3♦ if possible.  Partner bids first.
Board: 109 Dealer: S Vul: None HCP: 21	<b>♦</b> Q10 <b>♥</b> Q74 <b>♦</b> AKQ75 <b>♣</b> AKJ	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: EW HCP: 5	<ul><li>◆ Q962</li><li>▼ K9653</li><li>◆ 6</li><li>◆ 865</li></ul>	The opponents are silent.  Partner bids first.
Board: 111 Dealer: S Vul: None HCP: 20	♣ AQ6 ♥ AJ ♦ K954 ♣ KQJ10	The opponents are silent.  You bid first.

Board: 107 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♠ KQ974  ♥ K974  ♦ J72  ♠ 6	South:  ♠ AJ  ♥ J52  ♠ KQ95  ♣ AKQ5	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 108 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♥ S	North:  ♠ KQ  ♥ A95  ♠ AJ10  ♣ AQ986	South:  ♣ J1054  ♥ KQJ64  ♦ 6  ♣ 1052	West North East South $ \begin{array}{cccc} 2NT & Pass & 3 \stackrel{\bullet}{\bullet}^{1} \\ Pass & 3 \stackrel{\bullet}{\bullet} & X & 3 \stackrel{\bullet}{\bullet}^{2} \\ Pass & 4 \stackrel{\bullet}{\bullet}^{3} & Pass & 4 \stackrel{\bullet}{\bullet} \\ AP \\ 1. Stayman \\ 2. SMOLEN \\ 3. limit raise or better in \stackrel{\bullet}{\bullet}$
Board: 109 Dealer: S Vul: None North HCP: 17 South HCP: 21 Contract: 7N S	North:  ♠ AK852  ♥ AK62  ♦ J4  ♣ Q9	South:  ♠ Q10  ♥ Q74  ♠ AKQ75  ♣ AKJ	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 3NT  Pass 7NT AP  1. Stayman  2. SMOLEN
Board: 110 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ AK7  ♥ AQ  ♠ Q105  ♣ AJ1094	South:  ♠ Q962  ♥ K9653  ♦ 6  ♣ 865	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 111 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4 S	North:  ♠ K9543  ♥ K743  ♦ J3  ♣ 72	South:  ♠ AQ6  ♥ AJ  ♠ K954  ♣ KQJ10	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 4♣  AP  1. Stayman 2. SMOLEN

Board: 112 Dealer: N Vul: Both HCP: 20	<ul><li>A85</li><li>✓ AQ</li><li>AKJ76</li><li>Q65</li></ul>	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: None HCP: 6	<ul><li>AJ842</li><li>▼ 10942</li><li>◆ —</li><li>♣ J1085</li></ul>	The opponents are silent.  Partner bids first.
Board: 114 Dealer: N Vul: NS HCP: 20	<b>★</b> K63 <b>▼</b> AQ <b>♦</b> AQ852 <b>♣</b> KQ10	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: Both HCP: 6	♦ 87543 ▼ KQ86 ♦ J96 ♣ 2	West Doubles 3♦ if possible.  Partner bids first.
Board: 116 Dealer: N Vul: NS HCP: 21	<ul><li>★ AKJ</li><li>▼ K97</li><li>◆ KQJ8</li><li>★ A63</li></ul>	East Doubles 3♦ if possible. East Doubles 4♦ if possible. You bid first.

Board: 112 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 6♠ N	North:  ♠ A85  ♥ AQ  ♠ AKJ76  ♠ Q65	South:  ♠ KJ1062  ♥ KJ109  ♠ Q95  ♣ 7	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 4♠ Pass 4NT³  Pass 5♠ Pass 6♠  AP  1. Stayman 2. SMOLEN 3. Blackwood 1430, for ♠
Board: 113 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ AJ842  ♥ 10942  ♦ —  ♣ J1085	South: ♠ Q63 ♥ AQJ ♠ AK982 ♠ A7	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 4♣ AP 1. Stayman 2. SMOLEN
Board: 114 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ K63  ♥ AQ  ♠ AQ852  ♠ KQ10	South:  ◆ A9854  ▼ J432  ◆ J76  ◆ 5	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 4♠ AP 1. Stayman 2. SMOLEN
Board: 115 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4♠ N	North: ♠ 87543 ♥ KQ86 ♠ J96 ♣ 2	South:  ♠ AQ2  ♥ A95  ♠ KQ  ♣ KQ843	West North East South 2NT  Pass 3♣¹ Pass 3♣  X 3♥² Pass 4♣³  Pass 4♣ AP  1. Stayman  2. SMOLEN  3. limit raise or better in ♣
Board: 116 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 4♠ N	North:  ◆ AKJ  ▼ K97  ◆ KQJ8  ◆ A63	South: ♠ Q8762 ♥ Q1084 ♠ 7 ♣ KJ4	West North East South  2NT Pass 3♣¹  Pass 3♠ X 3♥²  Pass 4♠³ X XX⁴  Pass 4♠ AP  1. Stayman 2. SMOLEN 3. limit raise or better in ♠ 4. Cue bid, a♠ stopper

Board: 112 Dealer: N Vul: Both HCP: 10	<ul><li>★KJ1062</li><li>▼KJ109</li><li>◆ Q95</li><li>◆ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: None HCP: 20	<ul><li>♣ Q63</li><li>♥ AQJ</li><li>◆ AK982</li><li>♣ A7</li></ul>	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: NS HCP: 6	<ul><li>★ A9854</li><li>▼ J432</li><li>◆ J76</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: Both HCP: 20	<ul><li>AQ2</li><li>A95</li><li>KQ</li><li>KQ843</li></ul>	West Doubles 3♦ if possible.  You bid first.
Board: 116 Dealer: N Vul: NS HCP: 8	◆ Q8762 ♥ Q1084 • 7 • KJ4	East Doubles 3♦ if possible. East Doubles 4♦ if possible. Partner bids first.

Board: 112 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 6♠ N	North:  ♠ A85  ♥ AQ  ♠ AKJ76  ♠ Q65	South:  ♠ KJ1062  ♥ KJ109  ♠ Q95  ♣ 7	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 4♠ Pass 4NT³  Pass 5♠ Pass 6♠  AP  1. Stayman 2. SMOLEN 3. Blackwood 1430, for ♠
Board: 113 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ AJ842  ♥ 10942  ♦ —  ♣ J1085	South: ♠ Q63 ♥ AQJ ♠ AK982 ♠ A7	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 4♣ AP 1. Stayman 2. SMOLEN
Board: 114 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ K63  ♥ AQ  ♠ AQ852  ♠ KQ10	South:  ◆ A9854  ▼ J432  ◆ J76  ◆ 5	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 4♠ AP 1. Stayman 2. SMOLEN
Board: 115 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4♠ N	North: ♠ 87543 ♥ KQ86 ♠ J96 ♣ 2	South:  ♠ AQ2  ♥ A95  ♠ KQ  ♣ KQ843	West North East South 2NT  Pass 3♣¹ Pass 3♣  X 3♥² Pass 4♣³  Pass 4♣ AP  1. Stayman  2. SMOLEN  3. limit raise or better in ♣
Board: 116 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 4♠ N	North:  ◆ AKJ  ▼ K97  ◆ KQJ8  ◆ A63	South: ♠ Q8762 ♥ Q1084 ♠ 7 ♣ KJ4	West North East South  2NT Pass 3♣¹  Pass 3♠ X 3♥²  Pass 4♠³ X XX⁴  Pass 4♠ AP  1. Stayman 2. SMOLEN 3. limit raise or better in ♠ 4. Cue bid, a♠ stopper

Board: 117 Dealer: S Vul: None HCP: 13	<ul><li>A743</li><li>✓ K10974</li><li>A9</li><li>Q8</li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N Vul: NS HCP: 20	<ul><li> ♣ J5</li><li> ♥ A62</li><li> ♦ AK92</li><li> ♣ AKJ6</li></ul>	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: EW HCP: 5		The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: EW HCP: 20	<ul><li>♣ Q82</li><li>♥ A3</li><li>◆ AJ8</li><li>♣ AKQ63</li></ul>	East Doubles 3♦ if possible. East Doubles 4♦ if possible. You bid first.
Board: 121 Dealer: S Vul: Both HCP: 13	<b>♦</b> KQ872 <b>♥</b> QJ102 <b>♦</b> KQ5 <b>♣</b> 10	The opponents are silent.  Partner bids first.

			West North East South 2NT
Board: 117	North:	South:	Pass 3♣¹ Pass 3♦
Dealer: S Vul: None	<b>♦</b> A743	<b>♠</b> KJ10	Pass 3♠ <sup>2</sup> Pass 4♥
North HCP: 13	<b>♥</b> K10974	<b>♥</b> AJ8	Pass 4NT <sup>3</sup> Pass 5♥
South HCP: 20	♦ A9	◆ KJ75	Pass 6NT AP
Contract: 6N S	<b>♣</b> Q8	♣ AK4	1. Stayman
			2. SMOLEN
			3. Blackwood 1430, for ♥
Board: 118			West North East South
Dealer: N	North:	South:	2NT Pass 3♣¹
Vul: NS	<b>♦</b> J5	♠ Q1032	Pass 3♦ Pass 3♠ <sup>2</sup>
North HCP: 20	<b>♥</b> A62 <b>♦</b> AK92	♥ KJ1053 ♦ J64	Pass 4♥ AP
South HCP: 9	◆ AKJ6	<b>♦</b> Q	1. Stayman
Contract: 4♥ N			2. SMOLEN
			West North East South
Board: 119	North:	South:	2NT
Dealer: S	<b>♦</b> J975	♠ AKQ	Pass 3♣¹ Pass 3♦
Vul: EW North HCP: 5	<b>♥</b> K10642	<b>♥</b> AQ	Pass 3♠ <sup>2</sup> Pass 3NT
South HCP: 20	<b>♦</b> 103	<b>♦</b> 872	AP
Contract: 3N S	<b>♣</b> J10	<b>♣</b> KQ954	1. Stayman 2. SMOLEN
			West North East South
			2NT Pass 3♣¹
Board: 120	North:	South:	Pass $3 \bullet X 3 \checkmark^2$
Dealer: N	♠ Q82	♣ AJ1096	Pass 4•3 X Pass
Vul: EW North HCP: 20	<b>♥</b> A3	<b>v</b> 10984	Pass 4♠ AP
South HCP: 6	◆ AJ8	<b>♦</b> 92	1. Stayman
Contract: 4♠ N	♣ AKQ63	<b>♣</b> J4	2. SMOLEN
			3. limit raise or better in ♠
			4. denies a ♦ stopper
			West North East South
5 145			2NT
Board: 121	North:	South:	Pass 3♣¹ Pass 3♦
Dealer: S Vul: Both	<b>♠</b> KQ872	<b>♠</b> AJ10	Pass 3♥ <sup>2</sup> Pass 4♠
North HCP: 13	♥ QJ102	<b>♥</b> AK7	Pass 4NT <sup>3</sup> Pass 5♦
South HCP: 20	◆ KQ5 ◆ 10	♦ AJ63 • K07	Pass 6♠ AP
Contract: 6♠ S	<b>₹</b> 10	<b>♣</b> K97	1. Stayman
			2. SMOLEN
			3. Blackwood 1430, for ♠

Board: 117 Dealer: S Vul: None HCP: 20	<ul><li>★ KJ10</li><li>▼ AJ8</li><li>◆ KJ75</li><li>◆ AK4</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: NS HCP: 9	<b>♦</b> Q1032 <b>♥</b> KJ1053 <b>♦</b> J64 <b>♣</b> Q	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: EW HCP: 20	<b>♠</b> AKQ <b>♥</b> AQ <b>♦</b> 872 <b>♠</b> KQ954	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: EW HCP: 6	<ul><li>AJ1096</li><li>▼ 10984</li><li>◆ 92</li><li>◆ J4</li></ul>	East Doubles 3♦ if possible. East Doubles 4♦ if possible.  Partner bids first.
Board: 121 Dealer: S Vul: Both HCP: 20	<ul><li>▲ AJ10</li><li>▼ AK7</li><li>◆ AJ63</li><li>▲ K97</li></ul>	The opponents are silent. You bid first.

			West North East South 2NT
Board: 117	North:	South:	Pass 3♣¹ Pass 3♦
Dealer: S Vul: None	<b>♦</b> A743	<b>♠</b> KJ10	Pass 3♠ <sup>2</sup> Pass 4♥
North HCP: 13	<b>♥</b> K10974	<b>♥</b> AJ8	Pass 4NT <sup>3</sup> Pass 5♥
South HCP: 20	♦ A9	◆ KJ75	Pass 6NT AP
Contract: 6N S	<b>♣</b> Q8	♣ AK4	1. Stayman
			2. SMOLEN
			3. Blackwood 1430, for ♥
Board: 118			West North East South
Dealer: N	North:	South:	2NT Pass 3♣¹
Vul: NS	<b>♦</b> J5	♠ Q1032	Pass 3♦ Pass 3♠ <sup>2</sup>
North HCP: 20	<b>♥</b> A62 <b>♦</b> AK92	♥ KJ1053 ♦ J64	Pass 4♥ AP
South HCP: 9	◆ AKJ6	<b>♦</b> Q	1. Stayman
Contract: 4♥ N			2. SMOLEN
			West North East South
Board: 119	North:	South:	2NT
Dealer: S	<b>♦</b> J975	♠ AKQ	Pass 3♣¹ Pass 3♦
Vul: EW North HCP: 5	<b>♥</b> K10642	<b>♥</b> AQ	Pass 3♠ <sup>2</sup> Pass 3NT
South HCP: 20	<b>♦</b> 103	<b>♦</b> 872	AP
Contract: 3N S	<b>♣</b> J10	<b>♣</b> KQ954	1. Stayman 2. SMOLEN
			West North East South
			2NT Pass 3♣¹
Board: 120	North:	South:	Pass $3 \bullet X 3 \checkmark^2$
Dealer: N	♠ Q82	♣ AJ1096	Pass 4•3 X Pass
Vul: EW North HCP: 20	<b>♥</b> A3	<b>v</b> 10984	Pass 4♠ AP
South HCP: 6	◆ AJ8	<b>♦</b> 92	1. Stayman
Contract: 4♠ N	♣ AKQ63	<b>♣</b> J4	2. SMOLEN
			3. limit raise or better in ♠
			4. denies a ♦ stopper
			West North East South
5 145			2NT
Board: 121	North:	South:	Pass 3♣¹ Pass 3♦
Dealer: S Vul: Both	<b>♦</b> KQ872	<b>♠</b> AJ10	Pass 3♥ <sup>2</sup> Pass 4♠
North HCP: 13	♥ QJ102	<b>♥</b> AK7	Pass 4NT <sup>3</sup> Pass 5♦
South HCP: 20	◆ KQ5 ◆ 10	♦ AJ63 • K07	Pass 6♠ AP
Contract: 6♠ S	<b>₹</b> 10	<b>♣</b> K97	1. Stayman
			2. SMOLEN
			3. Blackwood 1430, for ♠

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Board: 122 Dealer: N Vul: None HCP: 20	<b>♠</b> K10 <b>♥</b> AQ9 <b>♦</b> AKQ86 <b>♣</b> Q54	West Doubles 3♣ if possible.  You bid first.
Board: 123 Dealer: S Vul: NS HCP: 12	<ul><li>AQ82</li><li>KJ972</li><li>Q973</li><li>✓</li></ul>	The opponents are silent.  Partner bids first.
Board: 124 Dealer: N Vul: Both HCP: 20	<ul><li>AQ5</li><li>KQ5</li><li>AQ64</li><li>K84</li></ul>	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: NS HCP: 7	<ul><li>J1065</li><li>♥ Q10762</li><li>10</li><li>A107</li></ul>	The opponents are silent.  Partner bids first.
Board: 126 Dealer: N Vul: EW HCP: 20	<ul><li>A82</li><li>✓ A98</li><li>✓ K9</li><li>AKQ54</li></ul>	East Doubles 3♦ if possible.  You bid first.

Board: 122 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ K10  ♥ AQ9  ♠ AKQ86  ♣ Q54	South:  ♠ A9743  ♥ K1086  ♦ 43  ♣ 93	X Pass 1. Stay: 2. SMO		East Pass Pass AP	<b>3</b> ♣¹
Board: 123 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 7♥ S	North:  ♠ AQ82  ♥ KJ972  ♠ Q973  ♠ —	South:	Pass Pass Pass Pass Pass 1. Stay 2. SMO		Pass Pass Pass Pass AP	2NT 3♦ 4♥ 5♠
Board: 124 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 44 N	North:  ♠ AQ5  ♥ KQ5  ♠ AQ64  ♣ K84	South:	Pass Pass 1. Stay 2. SMC	man	East Pass Pass AP	<b>3</b> ♣¹
Board: 125 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4 S	North:	South:  ♠ AKQ  ♥ K95  ♠ K432  ♣ KQ2	Pass Pass AP 1. Stay: 2. SM0		East Pass Pass	2NT 3◆
Board: 126 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4♥ S	North:  ♣ A82  ♥ A98  • K9  ♣ AKQ54	South:  ♣ KJ76  ▼ K10432  ◆ 8752  ♣ —	Pass Pass AP 1. Stay		Pass X Pass	3♣¹ 3♠² 4♥

Board: 122 Dealer: N Vul: None HCP: 7	♦ A9743 ♥ K1086 ♦ 43 • 93	West Doubles 3♣ if possible.  Partner bids first.
Board: 123 Dealer: S Vul: NS HCP: 20	<ul><li>\$53</li><li>▼ AQ10</li><li>◆ AKJ</li><li>◆ AQ764</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: Both HCP: 7	<ul><li>108642</li><li>✓ A984</li><li>✓ K8</li><li>✓ 76</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: NS HCP: 20	<ul><li>★ AKQ</li><li>▼ K95</li><li>◆ K432</li><li>◆ KQ2</li></ul>	The opponents are silent. You bid first.
Board: 126 Dealer: N Vul: EW HCP: 7	♣ KJ76 ♥ K10432 ♦ 8752 ♣ —	East Doubles 3♦ if possible.  Partner bids first.

Board: 122 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ K10  ♥ AQ9  ♠ AKQ86  ♣ Q54	South:  ♠ A9743  ♥ K1086  ♦ 43  ♣ 93	X Pass 1. Stay: 2. SMO		East Pass Pass AP	<b>3</b> ♣¹
Board: 123 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 7♥ S	North:  ♠ AQ82  ♥ KJ972  ♠ Q973  ♠ —	South:	Pass Pass Pass Pass Pass 1. Stay 2. SMO		Pass Pass Pass Pass AP	2NT 3♦ 4♥ 5♠
Board: 124 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 44 N	North:  ♠ AQ5  ♥ KQ5  ♠ AQ64  ♣ K84	South:	Pass Pass 1. Stay 2. SMC	man	East Pass Pass AP	<b>3</b> ♣¹
Board: 125 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4 S	North:	South:  ♠ AKQ  ♥ K95  ♠ K432  ♣ KQ2	Pass Pass AP 1. Stay: 2. SM0		East Pass Pass	2NT 3◆
Board: 126 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4♥ S	North:  ♣ A82  ♥ A98  • K9  ♣ AKQ54	South:  ♣ KJ76  ▼ K10432  ◆ 8752  ♣ —	Pass Pass AP 1. Stay		Pass X Pass	3♣¹ 3♠² 4♥

Board: 127 Dealer: S Vul: None HCP: 10	♣ QJ108 ♥ Q10762 • Q ♣ K62	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: EW HCP: 21	<ul><li>▲ A4</li><li>✓ AK5</li><li>◆ K653</li><li>▲ AK75</li></ul>	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: Both HCP: 8	<b>★</b> K8653   ♥ Q1064 <b>♦</b> K6 <b>♣</b> 109	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: None HCP: 20	<ul><li></li></ul>	The opponents are silent. You bid first.

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Board: 127 Dealer: S Vul: None North HCP: 10 South HCP: 21	North:  ♠ QJ108  ♥ Q10762  ♠ Q  ♣ K62	South:	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Contract: 6♥ S		`	<ol> <li>Stayman</li> <li>SMOLEN</li> <li>Blackwood 1430, for ♥</li> </ol>
			West North East South 2NT Pass 3♣¹
Board: 128 Dealer: N	North:	South:	Pass $3 \spadesuit$ Pass $3 \spadesuit^2$
Vul: EW	<b>♦</b> A4	<b>♠</b> QJ93	Pass 4♥ Pass 4NT <sup>3</sup>
North HCP: 21	<ul><li>✓ AK5</li><li>✓ K653</li></ul>	♥ J10632 ♦ A82	Pass 5♣ Pass 6♥
South HCP: 8 Contract: 6♥ N	◆ AK75	<b>♦</b> 3	AP
Contract: 6 N			1. Stayman 2. SMOLEN
			3. Blackwood 1430, for ♥
Board: 129	North:	South:	West North East South 2NT
Dealer: S Vul: Both	<b>★</b> K8653	<b>♠</b> AJ	Pass 3♣¹ Pass 3♦
North HCP: 8	♥ Q1064 ♦ K6	<b>♥</b> AJ9 <b>♦</b> QJ108	Pass 3♥ <sup>2</sup> Pass 3NT
South HCP: 20	<b>♦</b> 109	• QJ108 • AK42	AP
Contract: 3N S			<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>
Board: 130			West North East South
Dealer: N	North: ♠ J102	South: ♠ AQ985	2NT Pass 3♣¹
Vul: None	<b>♥</b> J102 <b>♥</b> AK4	<b>♣</b> AQ983 <b>♥</b> QJ85	Pass $3 \blacklozenge$ Pass $3 \blacktriangledown^2$
North HCP: 20 South HCP: 9	♦ K932	<b>♦</b> 86	Pass 4♠ AP
Contract: 4♠ N	<b>♣</b> AKQ	<b>♣</b> 104	1. Stayman 2. SMOLEN

Board: 127 Dealer: S Vul: None HCP: 21	<ul><li>♠ A76</li><li>♥ KJ9</li><li>♠ AK8</li><li>♠ AQ54</li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: EW HCP: 8	◆ QJ93 ▼ J10632 ◆ A82 ◆ 3	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: Both HCP: 20	<ul><li>▲ AJ</li><li>♥ AJ9</li><li>◆ QJ108</li><li>▲ AK42</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: None HCP: 9	◆ AQ985 ♥ QJ85 ◆ 86 ◆ 104	The opponents are silent.  Partner bids first.

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Board: 127 Dealer: S Vul: None North HCP: 10 South HCP: 21	North:  ♠ QJ108  ♥ Q10762  ♠ Q  ♣ K62	South:	West North East South $ \begin{array}{ccccccccccccccccccccccccccccccccccc$
Contract: 6♥ S		`	<ol> <li>Stayman</li> <li>SMOLEN</li> <li>Blackwood 1430, for ♥</li> </ol>
			West North East South 2NT Pass 3♣¹
Board: 128 Dealer: N	North:	South:	Pass $3 \spadesuit$ Pass $3 \spadesuit^2$
Vul: EW	<b>♦</b> A4	<b>♠</b> QJ93	Pass 4♥ Pass 4NT <sup>3</sup>
North HCP: 21	<ul><li>✓ AK5</li><li>✓ K653</li></ul>	♥ J10632 ♦ A82	Pass 5♣ Pass 6♥
South HCP: 8 Contract: 6♥ N	◆ AK75	<b>♦</b> 3	AP
Contract: 6 N			1. Stayman 2. SMOLEN
			3. Blackwood 1430, for ♥
Board: 129	North:	South:	West North East South 2NT
Dealer: S Vul: Both	<b>★</b> K8653	<b>♠</b> AJ	Pass 3♣¹ Pass 3♦
North HCP: 8	♥ Q1064 ♦ K6	<b>♥</b> AJ9 <b>♦</b> QJ108	Pass 3♥ <sup>2</sup> Pass 3NT
South HCP: 20	<b>♦</b> 109	• QJ108 • AK42	AP
Contract: 3N S			<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>
Board: 130			West North East South
Dealer: N	North: ♠ J102	South: ♠ AQ985	2NT Pass 3♣¹
Vul: None	<b>♥</b> J102 <b>♥</b> AK4	<b>♣</b> AQ983 <b>♥</b> QJ85	Pass $3 \blacklozenge$ Pass $3 \blacktriangledown^2$
North HCP: 20 South HCP: 9	♦ K932	<b>♦</b> 86	Pass 4♠ AP
Contract: 4♠ N	<b>♣</b> AKQ	<b>♣</b> 104	1. Stayman 2. SMOLEN

Board: 131 Dealer: S	<b>♦</b> K762 <b>♥</b> Q9752	West Doubles 3♦ if possible. West Doubles 4♦ if possible.
Vul: NS HCP: 6	◆ 3 ◆ J98	Partner bids first.
Board: 132 Dealer: N	<b>♠</b> AQ9 <b>♥</b> K7	The opponents are silent.
Vul: EW HCP: 21	<ul><li>★ K95</li><li>★ AKQ97</li></ul>	You bid first.
Board: 133 Dealer: S	<b>♦</b> 9543 <b>♥</b> QJ965	The opponents are silent.
Vul: EW HCP: 5	◆ Q6 <b>◆</b> 106	Partner bids first.
Board: 134 Dealer: N	<b>♦</b> Q65 <b>♥</b> A102	The opponents are silent.
Vul: Both HCP: 20	<ul><li>◆ AKQJ</li><li>◆ A96</li></ul>	You bid first.

Board: 131 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4♥ S	North:  ♠ K762  ♥ Q9752  ♦ 3  ♣ J98	South:  ♠ A108  ♥ AKJ  ♠ A742  ♠ A72	Pass X X AP 1. Stayy 2. SM0 3. limit	Pass Pass Pass	2NT 3♦ 4♦³ 4♥
Board: 132 Dealer: N Vul: EW North HCP: 21 South HCP: 10 Contract: 6♠ N	North:  ♠ AQ9  ♥ K7  ♠ K95  ♣ AKQ97	South: ♠ KJ763 ♥ AJ94 ♠ 62 ♣ J6	Pass Pass Pass Pass Pass 1. Stay 2. SMC 3. Cue 4. Cue 5. Cue	Pass Pass Pass Pass Pass AP	3♣¹ 3▼² 3NT³ 4▼⁵ 5▼
Board: 133 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♥ S	North:	South:  ♠ AK10  ♥ AK7  ♠ K1094  ♠ K95	Pass Pass AP 1. Stay 2. SMC	East Pass Pass	2NT 3♦
Board: 134 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ Q65  ♥ A102  ♠ AKQJ  ♣ A96	South:  ♠ 109742  ♥ KQ95  ♠ 8  ♣ 1075	Pass Pass 1. Stay 2. SMC	East Pass Pass AP	<b>3♣</b> ¹

Board: 131 Dealer: S Vul: NS HCP: 20	<ul><li>▲ A108</li><li>✔ AKJ</li><li>◆ A742</li><li>♣ A72</li></ul>	West Doubles 3♦ if possible. West Doubles 4♦ if possible. You bid first.
Board: 132 Dealer: N Vul: EW HCP: 10	<ul><li>★ KJ763</li><li>★ AJ94</li><li>★ 62</li><li>★ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: EW HCP: 20	◆ AK10 ▼ AK7 ◆ K1094 ◆ K95	The opponents are silent.  You bid first.
Board: 134 Dealer: N Vul: Both HCP: 5	<ul><li>109742</li><li>KQ95</li><li>8</li><li>1075</li></ul>	The opponents are silent.  Partner bids first.

Board: 131 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4♥ S	North:  ♠ K762  ♥ Q9752  ♦ 3  ♣ J98	South:  ♠ A108  ♥ AKJ  ♠ A742  ♠ A72	Pass X X AP 1. Stayy 2. SM0 3. limit	Pass Pass Pass	2NT 3♦ 4♦³ 4♥
Board: 132 Dealer: N Vul: EW North HCP: 21 South HCP: 10 Contract: 6♠ N	North:  ♠ AQ9  ♥ K7  ♠ K95  ♣ AKQ97	South: ♠ KJ763 ♥ AJ94 ♠ 62 ♣ J6	Pass Pass Pass Pass Pass 1. Stay 2. SMC 3. Cue 4. Cue 5. Cue	Pass Pass Pass Pass Pass AP	3♣¹ 3▼² 3NT³ 4▼⁵ 5▼
Board: 133 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♥ S	North:	South:  ♠ AK10  ♥ AK7  ♠ K1094  ♠ K95	Pass Pass AP 1. Stay 2. SMC	East Pass Pass	2NT 3♦
Board: 134 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ Q65  ♥ A102  ♠ AKQJ  ♣ A96	South:  ♠ 109742  ♥ KQ95  ♠ 8  ♣ 1075	Pass Pass 1. Stay 2. SMC	East Pass Pass AP	<b>3♣</b> ¹

Board: 135 Dealer: S Vul: Both HCP: 9	<b>♦</b> K1076 <b>♥</b> KJ987 <b>♦</b> Q83 <b>♣</b> 6	The opponents are silent.  Partner bids first.
Board: 136 Dealer: N Vul: Both HCP: 21	<b>★</b> K3 <b>∀</b> KQ7 <b>♦</b> AKJ107 <b>♣</b> AJ10	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: None HCP: 11	<ul><li>★ KJ842</li><li>♥ QJ42</li><li>◆ KJ97</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: NS HCP: 20	<ul><li>AQ8</li><li>♥ Q54</li><li>AKQJ9</li><li>♥ Q7</li></ul>	West Doubles 3♣ if possible.  You bid first.

Board: 135 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 5♠ N	North:  ♠ K1076  ♥ KJ987  ◆ Q83  ♠ 6	South: ♠ Q3 ♥ AQ4 ♠ AKJ107 ♠ KQ10	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♣  AP  1. Stayman 2. SMOLEN 3. Blackwood 1430, for ♥
Board: 136 Dealer: N Vul: Both North HCP: 21 South HCP: 10 Contract: 6 N	North:  ♠ K3  ♥ KQ7  ♠ AKJ107  ♣ AJ10	South: ♠ QJ54 ♥ AJ1052 ♠ 64 ♠ Q9	West North East South  2NT Pass 3♣¹  Pass 3♣²  Pass 4♥ Pass 4NT³  Pass 5♦ Pass 6♣  Pass 6♦ Pass 6♥  AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♥
Board: 137 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ KJ842  ♥ QJ42  ♠ KJ97  ♣ —	South:  ♠ A7  ♥ AK6  ♠ Q543  ♣ AQJ2	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  Pass 4NT³ Pass 6NT  AP  1. Stayman 2. SMOLEN 3. Quantitative 4NT
Board: 138 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 4 S	North: ♠ AQ8 ♥ Q54 ♠ AKQJ9 ♠ Q7	South:	West North East South  2NT Pass 3♣¹  X 3♦ Pass 3♣²  Pass 4♣³ Pass 4♥  AP  1. Stayman  2. SMOLEN  3. limit raise or better in ♥

Board: 135 Dealer: S Vul: Both HCP: 21	• Q3 ▼ AQ4 • AKJ107 • KQ10	The opponents are silent.  You bid first.
Board: 136 Dealer: N Vul: Both HCP: 10	♣ QJ54 ♥ AJ1052 ♦ 64 ♣ Q9	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: None HCP: 20	<ul><li>♠ A7</li><li>♥ AK6</li><li>♦ Q543</li><li>♠ AQJ2</li></ul>	The opponents are silent.  You bid first.
Board: 138 Dealer: N Vul: NS HCP: 5	<ul><li></li></ul>	West Doubles 3♣ if possible.  Partner bids first.

Board: 135 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 5♠ N	North:  ♠ K1076  ♥ KJ987  ◆ Q83  ♠ 6	South: ♠ Q3 ♥ AQ4 ♠ AKJ107 ♠ KQ10	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♣  AP  1. Stayman 2. SMOLEN 3. Blackwood 1430, for ♥
Board: 136 Dealer: N Vul: Both North HCP: 21 South HCP: 10 Contract: 6 N	North:  ♠ K3  ♥ KQ7  ♠ AKJ107  ♣ AJ10	South: ♠ QJ54 ♥ AJ1052 ♠ 64 ♠ Q9	West North East South  2NT Pass 3♣¹  Pass 3♣²  Pass 4♥ Pass 4NT³  Pass 5♦ Pass 6♣  Pass 6♦ Pass 6♥  AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♥
Board: 137 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ KJ842  ♥ QJ42  ♠ KJ97  ♣ —	South:  ♠ A7  ♥ AK6  ♠ Q543  ♣ AQJ2	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  Pass 4NT³ Pass 6NT  AP  1. Stayman 2. SMOLEN 3. Quantitative 4NT
Board: 138 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 4 S	North: ♠ AQ8 ♥ Q54 ♠ AKQJ9 ♠ Q7	South:	West North East South  2NT Pass 3♣¹  X 3♦ Pass 3♣²  Pass 4♣³ Pass 4♥  AP  1. Stayman  2. SMOLEN  3. limit raise or better in ♥

Board: 139 Dealer: S Vul: EW HCP: 8	<ul><li>★ AJ42</li><li>▼ K10642</li><li>◆ 4</li><li>◆ 982</li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: None HCP: 20	<ul><li>AK4</li><li>✓ AJ4</li><li>✓ Q98</li><li>AQ84</li></ul>	The opponents are silent. You bid first.
Board: 141 Dealer: S Vul: NS HCP: 7	<b>★</b> KQ76 <b>♥</b> J10873 <b>♦</b> J972 <b>♣</b> —	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: Both HCP: 20	<ul><li>AQ10</li><li>✓ AK</li><li>AQ105</li><li>J986</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: EW HCP: 6	<ul><li>108642</li><li>✓ AQ106</li><li>✓ 73</li><li>✓ 96</li></ul>	The opponents are silent.  Partner bids first.

Board: 139 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ AJ42  ♥ K10642  ♦ 4  ♣ 982	South:  ♠ K103  ▼ A9  ♠ AQ532  ♠ AK6	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 140 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6 N	North:  ♠ AK4  ♥ AJ4  ♠ Q98  ♠ AQ84	South:  ♠ Q953  ♥ KQ732  ♠ A76  ♠ 6	West North East South  2NT Pass 3♣¹  Pass 3♣²  Pass 4♥ Pass 4NT³  Pass 5♦ Pass 6♥  AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♥
Board: 141 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 3N S	North:  ♠ KQ76  ▼ J10873  ♠ J972  ♣ —	South:  ♠ A4  ♥ KQ  ♠ AQ1086  ♠ AQ103	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♣² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 142 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ AQ10  ♥ AK  ♠ AQ105  ♣ J986	South:	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♠² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 143 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 4 S	North:	South:  ♠ AKQ  ♥ J4  ♠ AKJ8  ♠ K872	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3♣  Pass 4♣³ Pass 4♣  AP  1. Stayman  2. SMOLEN  3. Cue bid, a ▼ stopper

Board: 139 Dealer: S Vul: EW HCP: 20	<ul><li>★ K103</li><li>▼ A9</li><li>◆ AQ532</li><li>◆ AK6</li></ul>	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: None HCP: 11	<b>♦</b> Q953 <b>♥</b> KQ732 <b>♦</b> A76 <b>♣</b> 6	The opponents are silent.  Partner bids first.
Board: 141 Dealer: S Vul: NS HCP: 21	<ul><li>★ A4</li><li>▼ KQ</li><li>◆ AQ1086</li><li>◆ AQ103</li></ul>	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: Both HCP: 7	<ul><li>♠ 6542</li><li>♥ J9875</li><li>♦ K2</li><li>♠ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: EW HCP: 21	<ul><li>★ AKQ</li><li>▼ J4</li><li>◆ AKJ8</li><li>◆ K872</li></ul>	The opponents are silent. You bid first.

Board: 139 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ AJ42  ♥ K10642  ♦ 4  ♠ 982	South:  ♠ K103  ▼ A9  ♠ AQ532  ♠ AK6	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 140 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6 N	North:  ♠ AK4  ♥ AJ4  ♠ Q98  ♠ AQ84	South:  ♠ Q953  ♥ KQ732  ♠ A76  ♠ 6	West North East South  2NT Pass 3♣¹  Pass 3♣²  Pass 4♥ Pass 4NT³  Pass 5♦ Pass 6♥  AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♥
Board: 141 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 3N S	North:  ♠ KQ76  ▼ J10873  ♠ J972  ♣ —	South:  ♠ A4  ▼ KQ  ♠ AQ1086  ♠ AQ103	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♣² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 142 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ AQ10  ♥ AK  ♠ AQ105  ♣ J986	South:	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♠² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 143 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 4 S	North:	South:  ♠ AKQ  ♥ J4  ♠ AKJ8  ♠ K872	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3♣  Pass 4♥³ Pass 4♣  AP  1. Stayman  2. SMOLEN  3. Cue bid, a ♥ stopper

Board: 144 Dealer: N Vul: NS HCP: 20	♣ AK ♥ A87 ♦ KQ1087 ♣ A73	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: None HCP: 11	<ul><li>10972</li><li>✓ AK1082</li><li>✓ J8</li><li>✓ K5</li></ul>	The opponents are silent.  Partner bids first.
Board: 146 Dealer: N Vul: NS HCP: 20	<b>♠</b> KJ7 <b>♥</b> AQ4 <b>♦</b> AQ98 <b>♣</b> A107	East Doubles 3♦ if possible.  You bid first.
Board: 147 Dealer: S Vul: EW HCP: 7	<b>★</b> K1052 <b>♥</b> 98632 <b>♦</b> KJ3 <b>♣</b> 9	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: Both HCP: 20	<b>♣</b> KJ6 <b>♥</b> AK <b>♦</b> K8743 <b>♣</b> AQ9	The opponents are silent. You bid first.

_			Wast	North	Eact	Sar41
Board: 144	North:	South:	west	Norun 2NT	Pass	
Dealer: N	<b>♦</b> AK	<b>♦</b> 97532	D			
Vul: NS North HCP: 20	<b>♥</b> A87	<b>♥</b> K952	Pass	3 <b>♦</b>	Pass	<b>3</b> ♥ <sup>2</sup>
South HCP: 7	◆ KQ1087	<b>♦</b> A	Pass	3NT	AP	
Contract: 3N N	♣ A73	<b>♣</b> 942	1. Stay			
			2. SM0	JLEN		
			West	North	East	South 2NT
Board: 145			Pass	<b>3♣</b> ¹	Pass	3♦
Dealer: S	North:	South:	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Vul: None	♠ 10972 •• AV 1082	<b>♦</b> AK4	Pass	4NT <sup>3</sup>		
North HCP: 11	<ul><li>✓ AK1082</li><li>→ J8</li></ul>	<b>♥</b> J73 <b>♦</b> AK96	Pass	41N1 6♣	Pass	
South HCP: 20	<b>♦</b> K5	<b>♦</b> AJ4	Pass	6NT	AP	0,
Contract: 6N S		<del>- ·</del>	1. Stay			
			2. SMC			
				kwood	1430,	for 🔻
			West	North	East	South
				2NT	Pass	3 <b>♣</b> ¹
D1.146	North:		Pass	3♦	X	3 <b>♠</b> <sup>2</sup>
Board: 146 Dealer: N		South:	Pass	<b>4</b> ♦ <sup>3</sup>	Pass	4NT
Vul: NS	♠ KJ7	<b>♠</b> AQ103	Pass	<b>5</b> •	Pass	
North HCP: 20	<b>♥</b> AQ4	♥ K9765	Pass	6NT	Pass	7NT
South HCP: 12	◆ AQ98 ◆ A107	♦ 7 ♣ K98	AP			
Contract: 7N N	<b>▼</b> A10/	<b>₹</b> 130	1. Stay	man		
			2. SM0			_
				raise or		
			4. Blac	kwood	1430,	IOF 🔻
<b>.</b>			West	North	East	South
Board: 147	North:	South:				2NT
Dealer: S Vul: EW	<b>★</b> K1052	<b>♠</b> A9	Pass	3 <b>♣</b> ¹	Pass	3♦
North HCP: 7	<b>9</b> 8632	♥ AJ	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 20	◆ KJ3	• AQ107	AP			
Contract: 3N S	<b>♣</b> 9	<b>♣</b> AJ863	1. Stay			
			2. SM0	OLEN		
D4-140			West	North	Fast	South
Board: 148 Dealer: N	North:	South:	West	2NT	Pass	
Vul: Both	<b>♠</b> KJ6	<b>♠</b> Q853	Pass	3 <b>\( \)</b>	Pass	
North HCP: 20	♥ AK	♥ Q10973				<b>3</b> ♠²
South HCP: 5	♦ K8743	• 92 • 12	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AQ9	<b>♣</b> J3	1. Stay 2. SM0			
			۷. نا۱۷۱۸	/ LULI Y		

Board: 144 Dealer: N Vul: NS HCP: 7	<ul><li>◆ 97532</li><li>♥ K952</li><li>◆ A</li><li>◆ 942</li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: None HCP: 20	<ul><li>▲ AK4</li><li>♥ J73</li><li>◆ AK96</li><li>▲ AJ4</li></ul>	The opponents are silent.  You bid first.
Board: 146 Dealer: N Vul: NS HCP: 12	<ul><li>AQ103</li><li>K9765</li><li>7</li><li>K98</li></ul>	East Doubles 3♦ if possible.  Partner bids first.
Board: 147 Dealer: S Vul: EW HCP: 20	<ul><li>▲ A9</li><li>▼ AJ</li><li>◆ AQ107</li><li>▲ AJ863</li></ul>	The opponents are silent.  You bid first.
Board: 148 Dealer: N Vul: Both HCP: 5	◆ Q853 ▼ Q10973 ◆ 92 ◆ J3	The opponents are silent.  Partner bids first.

_			Wast	North	Eact	Sar41
Board: 144	North:	South:	west	Norun 2NT	Pass	
Dealer: N	<b>♦</b> AK	<b>♦</b> 97532	D			
Vul: NS North HCP: 20	<b>♥</b> A87	<b>♥</b> K952	Pass	3 <b>♦</b>	Pass	<b>3</b> ♥ <sup>2</sup>
South HCP: 7	◆ KQ1087	<b>♦</b> A	Pass	3NT	AP	
Contract: 3N N	♣ A73	<b>♣</b> 942	1. Stay			
			2. SM0	JLEN		
			West	North	East	South 2NT
Board: 145			Pass	<b>3♣</b> ¹	Pass	3♦
Dealer: S	North:	South:	Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
Vul: None	♠ 10972 •• AV 1082	<b>♦</b> AK4	Pass	4NT <sup>3</sup>		
North HCP: 11	<ul><li>✓ AK1082</li><li>→ J8</li></ul>	<b>♥</b> J73 <b>♦</b> AK96	Pass	41N1 6♣	Pass	
South HCP: 20	<b>♦</b> K5	<b>♦</b> AJ4	Pass	6NT	AP	0,
Contract: 6N S		<del>- ·</del>	1. Stay			
			2. SMC			
				kwood	1430,	for 🔻
			West	North	East	South
				2NT	Pass	3 <b>♣</b> ¹
D1.146	North:		Pass	3♦	X	3 <b>♠</b> <sup>2</sup>
Board: 146 Dealer: N		South:	Pass	<b>4</b> ♦ <sup>3</sup>	Pass	4NT
Vul: NS	♠ KJ7	<b>♠</b> AQ103	Pass	<b>5</b> •	Pass	
North HCP: 20	<b>♥</b> AQ4	♥ K9765	Pass	6NT	Pass	7NT
South HCP: 12	◆ AQ98 ◆ A107	♦ 7 ♣ K98	AP			
Contract: 7N N	<b>▼</b> A10/	<b>₹</b> 130	1. Stay	man		
			2. SM0			_
				raise or		
			4. Blac	kwood	1430,	IOF 🔻
<b>.</b>			West	North	East	South
Board: 147	North:	South:				2NT
Dealer: S Vul: EW	<b>★</b> K1052	<b>♠</b> A9	Pass	3 <b>♣</b> ¹	Pass	3♦
North HCP: 7	<b>9</b> 8632	♥ AJ	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 20	◆ KJ3	• AQ107	AP			
Contract: 3N S	<b>♣</b> 9	<b>♣</b> AJ863	1. Stay			
			2. SM0	OLEN		
D4-140			West	North	Fast	South
Board: 148 Dealer: N	North:	South:	West	2NT	Pass	
Vul: Both	<b>♠</b> KJ6	<b>♠</b> Q853	Pass	3 <b>\( \)</b>	Pass	
North HCP: 20	♥ AK	♥ Q10973				<b>3</b> ♠²
South HCP: 5	♦ K8743	• 92 • 12	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> AQ9	<b>♣</b> J3	1. Stay 2. SM0			
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Board: 149 Dealer: S Vul: NS HCP: 14	<ul><li>AQ72</li><li>✓ AQJ98</li><li>J10</li><li>76</li></ul>	The opponents are silent.  Partner bids first.
Board: 150 Dealer: N Vul: EW HCP: 20	<ul><li>★ A10</li><li>♥ 986</li><li>◆ AKQ103</li><li>◆ AK10</li></ul>	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: Both HCP: 6	<ul><li>AJ1065</li><li>✓ J754</li><li>✓ 32</li><li>◆ 85</li></ul>	The opponents are silent.  Partner bids first.
Board: 152 Dealer: N Vul: None HCP: 20	<ul><li>★ K64</li><li>▼ A83</li><li>◆ AQ874</li><li>◆ AK</li></ul>	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: NS HCP: 13	<ul><li>★K1072</li><li>▼AKJ83</li><li>◆ 5</li><li>◆ Q73</li></ul>	The opponents are silent.  Partner bids first.

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Board: 149 Dealer: S Vul: NS North HCP: 1 South HCP: 2 Contract: 6	0 • J10 • 76	South:  ♠ K9  ♥ K64  ♠ KQ3  ♣ AKQ52		DLEN	Pass Pass Pass AP	2NT 3♦ 4♥ 5♥
Board: 150 Dealer: N Vul: EW North HCP: 2 South HCP: 8 Contract: 3N	♦ AKQ103 ♠ ΔK10	South:  ♣ J9765  ♥ AJ102  ♦ 8  ♣ Q32	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 151 Dealer: S Vul: Both North HCP: 6 South HCP: 2 Contract: 44	0	South:  ♠ Q93  ♥ K2  ♠ AKQ10  ♠ AQ64			East Pass Pass	2NT 3◆
Board: 152 Dealer: N Vul: None North HCP: 2 South HCP: 6 Contract: 44	♦ AQ8/4	South:  ♠ QJ752  ♥ 10962  ♠ K10  ♠ 63	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	3 <b>♣</b> ¹
Board: 153 Dealer: S Vul: NS North HCP: 1 South HCP: 2 Contract: 6N	21	South:  ♠ AQ4  ♥ Q5  ♠ AKQ72  ♣ A105	Pass Pass Pass AP 1. Stayı 2. SMC	3♠² 5NT	Pass Pass	2NT

Board: 149 Dealer: S Vul: NS HCP: 20	<b>★</b> K9 <b>♥</b> K64 <b>♦</b> KQ3 <b>♣</b> AKQ52	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: EW HCP: 8	<ul><li>▲ J9765</li><li>♥ AJ102</li><li>◆ 8</li><li>♣ Q32</li></ul>	The opponents are silent.  Partner bids first.
Board: 151 Dealer: S Vul: Both HCP: 20	• Q93 • K2 • AKQ10 • AQ64	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: None HCP: 6	◆ QJ752 ▼ 10962 ◆ K10 ◆ 63	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: NS HCP: 21	<ul><li>AQ4</li><li>Q5</li><li>AKQ72</li><li>A105</li></ul>	The opponents are silent. You bid first.

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Board: 149 Dealer: S Vul: NS North HCP: 1 South HCP: 2 Contract: 6	0 • J10 • 76	South:  ♠ K9  ♥ K64  ♠ KQ3  ♣ AKQ52		DLEN	Pass Pass Pass AP	2NT 3♦ 4♥ 5♥
Board: 150 Dealer: N Vul: EW North HCP: 2 South HCP: 8 Contract: 3N	♦ AKQ103 ♠ ΔK10	South:  ♣ J9765  ♥ AJ102  ♦ 8  ♣ Q32	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 151 Dealer: S Vul: Both North HCP: 6 South HCP: 2 Contract: 44	0	South:  ♠ Q93  ♥ K2  ♠ AKQ10  ♠ AQ64			East Pass Pass	2NT 3◆
Board: 152 Dealer: N Vul: None North HCP: 2 South HCP: 6 Contract: 44	♦ AQ8/4	South:  ♠ QJ752  ♥ 10962  ♠ K10  ♠ 63	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	3 <b>♣</b> ¹
Board: 153 Dealer: S Vul: NS North HCP: 1 South HCP: 2 Contract: 6N	21	South:  ♠ AQ4  ♥ Q5  ♠ AKQ72  ♣ A105	Pass Pass Pass AP 1. Stayı 2. SMC	3♠² 5NT	Pass Pass	2NT

Board: 154 Dealer: N Vul: None HCP: 20	<ul><li>AK2</li><li>✓ 54</li><li>◆ AQ5</li><li>◆ AK1073</li></ul>	The opponents are silent.  You bid first.
Board: 155 Dealer: S Vul: EW HCP: 5	<ul><li>★ KJ984</li><li>▼ J1064</li><li>◆ 532</li><li>◆ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 156 Dealer: N Vul: Both HCP: 21	<ul><li>★ KQ2</li><li>▼ KQ7</li><li>◆ AK82</li><li>◆ A109</li></ul>	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: EW HCP: 5	<b>★</b> KJ987 <b>∀</b> J762 <b>♦</b> 1086 <b>♣</b> 6	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: Both HCP: 20	<ul><li>AQ4</li><li>QJ8</li><li>AQ64</li><li>AJ3</li></ul>	West Doubles 3♣ if possible.  You bid first.

Board: 154 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ AK2  ♥ 54  ♠ AQ5  ♣ AK1073	South:  ♣ J1086  ♥ KQ973  ♣ J  ♣ 962	Pass Pass 1. Stay 2. SM0	East Pass Pass AP	3 <b>♣</b> ¹
Board: 155 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4 S	North:  ♠ KJ984  ♥ J1064  ♦ 532  ♣ 7	South:  ♠ A75  ♥ A87  ♠ AK8  ♠ AJ92	Pass	East Pass Pass	2NT 3♦
Board: 156 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 4 N	North:  ♠ KQ2  ♥ KQ7  ♠ AK82  ♠ A109	South:	Pass Pass 1. Stay 2. SMO	East Pass Pass AP	3 <b>♣</b> ¹
Board: 157 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 3N S	North:  ♠ KJ987  ♥ J762  ♦ 1086  ♣ 6	South:  ♠ AQ  ♥ A104  ♠ AK74  ♠ KJ53	Pass	Pass	2NT
Board: 158 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 6 S	North:  ♠ AQ4  ♥ QJ8  ♠ AQ64  ♣ AJ3	South:	X Pass Pass Pass 1. Stay. 2. SMC 3. limit 4. Cue	Pass Pass Pass Pass AP better	3♠² 4♠⁴ 5♥

Board: 154 Dealer: N Vul: None HCP: 7	<ul><li>♣ J1086</li><li>♥ KQ973</li><li>♦ J</li><li>♣ 962</li></ul>	The opponents are silent.  Partner bids first.
Board: 155 Dealer: S Vul: EW HCP: 20	<ul><li>▲ A75</li><li>▼ A87</li><li>◆ AK8</li><li>▲ AJ92</li></ul>	The opponents are silent. You bid first.
Board: 156 Dealer: N Vul: Both HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 157 Dealer: S Vul: EW HCP: 21	♣ AQ ♥ A104 ♦ AK74 ♣ KJ53	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: Both HCP: 11	<ul><li>♣ J653</li><li>♥ AK954</li><li>♦ K7</li><li>♣ 85</li></ul>	West Doubles 3♣ if possible.  Partner bids first.

Board: 154 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ AK2  ♥ 54  ♠ AQ5  ♣ AK1073	South:  ♣ J1086  ♥ KQ973  ♣ J  ♣ 962	Pass Pass 1. Stay 2. SM0	East Pass Pass AP	3 <b>♣</b> ¹
Board: 155 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4 S	North:  ♠ KJ984  ♥ J1064  ♦ 532  ♣ 7	South:  ♠ A75  ♥ A87  ♠ AK8  ♠ AJ92	Pass	East Pass Pass	2NT 3♦
Board: 156 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 4 N	North:  ♠ KQ2  ♥ KQ7  ♠ AK82  ♠ A109	South:	Pass Pass 1. Stay 2. SMO	East Pass Pass AP	3 <b>♣</b> ¹
Board: 157 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 3N S	North:  ♠ KJ987  ♥ J762  ♦ 1086  ♣ 6	South:  ♠ AQ  ♥ A104  ♠ AK74  ♠ KJ53	Pass	Pass	2NT
Board: 158 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 6 S	North:  ♠ AQ4  ♥ QJ8  ♠ AQ64  ♣ AJ3	South:	X Pass Pass Pass 1. Stay. 2. SMC 3. limit 4. Cue	Pass Pass Pass Pass AP better	3♠² 4♠⁴ 5♥

Board: 159 Dealer: S Vul: EW HCP: 6	◆ QJ764 ▼ K1084 ◆ 1093 ◆ 10	The opponents are silent.  Partner bids first.
Board: 160 Dealer: N Vul: Both HCP: 20	<ul><li>▲ A108</li><li>♥ K4</li><li>♦ KQ8</li><li>▲ AKJ94</li></ul>	The opponents are silent. You bid first.
Board: 161 Dealer: S Vul: Both HCP: 9	<ul><li>10932</li><li>K9643</li><li>KQ3</li><li>J</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: None HCP: 21	<ul><li>♣ Q53</li><li>♥ AK</li><li>♦ AK96</li><li>♣ KQ108</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: EW HCP: 10	<ul><li>10654</li><li>✓ J10976</li><li>✓ KQ10</li><li>A</li></ul>	The opponents are silent.  Partner bids first.

Pass Pass Pass Pass AP East Pass	3NT South 3♣¹		
East Pass Pass AP East	3♦ 3NT South 3♣¹ 3♠² South		
East Pass Pass AP East	South 3♣¹ 3♠²  South		
East Pass Pass AP East	South 3♣¹ 3♣² South		
Pass Pass AP East Pass	3♣¹ 3♣² South		
Pass Pass AP East Pass	3♣¹ 3♣² South		
Pass Pass AP East Pass	3♣¹ 3♣² South		
Pass Pass AP East Pass	3♣¹ 3♣² South		
Pass AP East Pass	3♠² South		
AP East Pass	South		
East Pass			
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Pass			
	2NT		
Door	3♦		
rass	4♥		
<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
East	South		
Pass	3 <b>♣</b> ¹		
Pass	<b>3</b> ♥ <sup>2</sup>		
Pass	<b>4</b> ♣ <sup>3</sup>		
Pass	4NT <sup>5</sup>		
Pass	6♠		
430, 1	101 🖚		
East			
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rass	3IN I		
S	Pass Pass Pass Pass Pass Stopped 430,		

Board: 159 Dealer: S Vul: EW HCP: 21	<ul><li>A9</li><li>✓ A32</li><li>✓ KQJ6</li><li>△ AQJ7</li></ul>	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: Both HCP: 9	<ul><li>▲ J532</li><li>♥ QJ963</li><li>◆ AJ9</li><li>▲ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 161 Dealer: S Vul: Both HCP: 21	<ul><li>★ AKJ</li><li>♥ Q87</li><li>◆ AJ86</li><li>★ AQ10</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: None HCP: 7	◆ AK974 ▼ 10973 ◆ 532 ◆ 6	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: EW HCP: 21	<ul><li>★ AKQ</li><li>▼ A2</li><li>◆ A842</li><li>◆ KJ73</li></ul>	The opponents are silent. You bid first.

Board: 159	North:	South:	West North	East	South 2NT
Dealer: S	Norun: <b>♠</b> QJ764	Soun: <b>♠</b> A9	Pass 3♣¹	Pass	
Vul: EW	♥ K1084	♥ A32	Pass 3 <sup>2</sup>		3NT
North HCP: 6	<ul><li>1093</li></ul>	<b>♦</b> KQJ6	AP	1 ass	3111
South HCP: 21	<b>♣</b> 10	♣ AQJ7			
Contract: 3N S			<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>		
			2. SIVIOLLIV		
Board: 160			West North	East	South
Dealer: N	North:	South:	2NT	Pass	3 <b>♣</b> ¹
Vul: Both	<b>♠</b> A108	<b>♦</b> J532	Pass 3♦	Pass	<b>3</b> ♠ <sup>2</sup>
North HCP: 20	<b>♥</b> K4 <b>♦</b> KQ8	♥ QJ963 ♦ AJ9	Pass 3NT	AP	
South HCP: 9	<b>♦</b> AKJ94	◆ A39	1. Stayman		
Contract: 3N N			2. SMOLEN		
			West North	Fact	South
Board: 161	North:	South:	1103t 1101ti	Last	2NT
Dealer: S	North: <b>♠</b> 10932	Soutn: ♠ AKJ	Pass 3♣¹	Pass	
Vul: Both	♥ K9643	♥ Q87	Pass 3♣ <sup>2</sup>		
North HCP: 9	♦ KQ3	◆ AJ86	AP	1 ass	4
South HCP: 21 Contract: 4♥ S	<b>♣</b> J <b>♣</b> AQ10	<b>♣</b> AQ10	1. Stayman		
Contract: 4 V S		2. SMOLEN			
			2. SIVIOLLIV		
			West North	East	South
			2NT	Pass	3 <b>♣</b> ¹
			Pass 3♦	Pass	<b>3</b> ♥ <sup>2</sup>
Board: 162	North:	South:	Pass 3♠	Pass	<b>4♣</b> <sup>3</sup>
Dealer: N	♠ Q53	<b>♦</b> AK974	Pass $4 \stackrel{4}{\bullet}^4$	Pass	4NT <sup>5</sup>
Vul: None North HCP: 21	<b>♥</b> ÅK	<b>v</b> 10973	Pass 5♠	Pass	6 <b>♠</b>
South HCP: 7	◆ AK96	<b>♦</b> 532	AP		
Contract: 6♠ N	<b>♣</b> KQ108	<b>♣</b> 6	1. Stayman		
			2. SMOLEN		
			3. Cue bid, a		
			4. Cue bid, a 6. Blackwood		
			J. DIACKWOOD	1430,	101 🕏
			West North	East	South
Board: 163	North:	South:			2NT
Dealer: S	<b>▲</b> 10654	<b>♠</b> AKQ	Pass $3 \clubsuit^1$	Pass	3♦
	<b>♥</b> J10976	<b>♥</b> A2	Pass $3 \triangleq 2$	Pass	3NT
Vul: EW North HCP: 10					
North HCP: 10	<b>♦</b> KQ10	◆ A842	AP		
		◆ A842 ◆ KJ73	AP 1. Stayman		

Board: 164 Dealer: N Vul: None HCP: 20	<ul><li>♣ Q53</li><li>♥ K7</li><li>♦ AK32</li><li>♣ AKJ3</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: EW HCP: 7	<ul><li>★ AK964</li><li>▼ 10932</li><li>◆ 106</li><li>◆ 53</li></ul>	The opponents are silent.  Partner bids first.
Board: 166 Dealer: N Vul: EW HCP: 20	<ul><li>★ K104</li><li>★ AKQ</li><li>★ 82</li><li>★ AKJ97</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: None HCP: 8	<ul><li>★ K9853</li><li>▼ J1074</li><li>◆ K</li><li>◆ J74</li></ul>	The opponents are silent.  Partner bids first.
Board: 168 Dealer: N Vul: EW HCP: 20	<ul><li>★ KQ</li><li>▼ AK7</li><li>◆ QJ105</li><li>◆ AJ42</li></ul>	The opponents are silent. You bid first.

Board: 164 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 5 N	North:  ♠ Q53  ♥ K7  ♠ AK32  ♠ AKJ3	South:  ♠ AJ1082  ♥ Q1082  ♠ 6  ♣ 752	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♣ Pass 4NT³  Pass 5♠ AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♠
Board: 165 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ AK964  ♥ 10932  ♦ 106  ♠ 53	South: ♣ J7 ♥ AQ8 ♦ AK842 ♣ AQ2	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 166 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 6♠ N	North:  ♠ K104  ♥ AKQ  ♠ 82  ♣ AKJ97	South:  ♠ AQ876  ♥ 7652  ♠ A7  ♣ 43	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♣ Pass 4NT³  Pass 5♠ Pass 6♠  AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♠
Board: 167 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ K9853  ♥ J1074  ♠ K  ♣ J74	South:  ♣ AQ  ▼ A8  ◆ AQ762  ♣ A1092	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 168 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ KQ  ♥ AK7  ♦ QJ105  ♣ AJ42	South:  ♠ 109654  ♥ QJ105  ♠ K2  ♣ 98	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT AP 1. Stayman 2. SMOLEN

Board: 164 Dealer: N Vul: None HCP: 7	◆ AJ1082 ▼ Q1082 ◆ 6 ◆ 752	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: EW HCP: 20	<ul><li>▶ J7</li><li>▼ AQ8</li><li>◆ AK842</li><li>♣ AQ2</li></ul>	The opponents are silent. You bid first.
Board: 166 Dealer: N Vul: EW HCP: 10	<ul><li>AQ876</li><li>₹7652</li><li>A7</li><li>43</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S Vul: None HCP: 20	<ul><li>♠ AQ</li><li>♥ A8</li><li>♠ AQ762</li><li>♠ A1092</li></ul>	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: EW HCP: 6	<ul><li>109654</li><li>✓ QJ105</li><li>✓ K2</li><li>✓ 98</li></ul>	The opponents are silent.  Partner bids first.

Board: 164 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 5 N	North:  ♠ Q53  ♥ K7  ♠ AK32  ♠ AKJ3	South:  ♠ AJ1082  ♥ Q1082  ♠ 6  ♣ 752	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♣ Pass 4NT³  Pass 5♠ AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♠
Board: 165 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ AK964  ♥ 10932  ♦ 106  ♠ 53	South: ♣ J7 ♥ AQ8 ♦ AK842 ♣ AQ2	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 166 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 6♠ N	North:  ♠ K104  ♥ AKQ  ♠ 82  ♣ AKJ97	South:  ♠ AQ876  ♥ 7652  ♠ A7  ♣ 43	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♣ Pass 4NT³  Pass 5♠ Pass 6♠  AP  1. Stayman  2. SMOLEN  3. Blackwood 1430, for ♠
Board: 167 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ K9853  ♥ J1074  ♠ K  ♣ J74	South:  ♣ AQ  ▼ A8  ◆ AQ762  ♣ A1092	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 168 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ KQ  ♥ AK7  ♦ QJ105  ♣ AJ42	South:  ♠ 109654  ♥ QJ105  ♠ K2  ♣ 98	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT AP 1. Stayman 2. SMOLEN

Board: 169 Dealer: S Vul: None HCP: 6	<b>★</b> K9865 <b>♥</b> QJ42 <b>♦</b> 8 <b>♣</b> 1084	The opponents are silent.  Partner bids first.
Board: 170 Dealer: N Vul: NS HCP: 20	<ul><li>A54</li><li>✓ AK</li><li>✓ KQ652</li><li>A62</li></ul>	East Doubles 3♦ if possible.  You bid first.
Board: 171 Dealer: S Vul: EW HCP: 16	<ul><li>◆ QJ1053</li><li>▼ AK74</li><li>◆ Q9</li><li>◆ A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AQ</li><li>♥ A3</li><li>♠ AJ72</li><li>♠ AJ975</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: EW HCP: 5	◆ 8752 ▼ KJ863 ◆ 964 ◆ J	East Doubles 3♣ if possible.  Partner bids first.

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Board: 169 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ K9865  ♥ QJ42  ♠ 8  ♣ 1084	South:  ♠ AQ10  ♥ 109  ♠ KQ63  ♣ AKQ7	Pass Pass AP 1. Stayı 2. SMC		East Pass Pass	2NT 3◆
Board: 170 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ A54  ♥ AK  ♠ KQ652  ♣ A62	South:  ♠ K1032  ♥ Q10942  ↑ 7  ♣ QJ7	Pass Pass 1. Stay 2. SMC		East Pass X AP	
Board: 171 Dealer: S Vul: EW North HCP: 16 South HCP: 21 Contract: 7N S	North:  ♠ QJ1053  ♥ AK74  ♠ Q9  ♠ A7	South:  ♠ AK6  ♥ Q8  ♠ AK743  ♠ KQ3	Pass Pass Pass Pass 1. Stay		Pass Pass Pass AP	2NT 3♦ 3♠ 5♦
Board: 172 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ AQ  ♥ A3  ♠ AJ72  ♠ AJ975	South:  ♠ K6542  ♥ Q1074  • 1096  ♠ 2	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3♣</b> ¹
Board: 173 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 3N S	North: ♠ 8752 ♥ KJ863 ♠ 964 ♠ J	South:  ♠ AJ9  ♥ A7  ♠ AQJ102  ♣ A97	Pass Pass AP 1. Stay		X	South 2NT 3◆ 3NT

Board: 169 Dealer: S Vul: None HCP: 20	<ul><li>AQ10</li><li>▼ 109</li><li>★ KQ63</li><li>★ AKQ7</li></ul>	The opponents are silent.  You bid first.
Board: 170 Dealer: N Vul: NS HCP: 8	<ul><li>★K1032</li><li>♥Q10942</li><li>↑7</li><li>◆QJ7</li></ul>	East Doubles 3♦ if possible.  Partner bids first.
Board: 171 Dealer: S Vul: EW HCP: 21	<ul><li>♠ AK6</li><li>♥ Q8</li><li>♠ AK743</li><li>♠ KQ3</li></ul>	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: NS HCP: 5	<b>♦</b> K6542 <b>♥</b> Q1074 <b>•</b> 1096 <b>•</b> 2	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: EW HCP: 20	<ul><li>♣ AJ9</li><li>♥ A7</li><li>◆ AQJ102</li><li>♣ A97</li></ul>	East Doubles 3♣ if possible.  You bid first.

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Board: 169 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ K9865  ♥ QJ42  ♦ 8  ♣ 1084	South:  ♠ AQ10  ▼ 109  ♠ KQ63 ♠ AKQ7	Pass Pass AP 1. Stay	man	East Pass Pass	2NT 3♦
Board: 170 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ A54  ♥ AK  ♦ KQ652  ♣ A62	South:  ♠ K1032  ♥ Q10942  ↑ 7  ♠ QJ7	Pass Pass 1. Stay 2. SMC		East Pass X AP	
Board: 171 Dealer: S Vul: EW North HCP: 16 South HCP: 21 Contract: 7N S	North:  ♠ QJ1053  ♥ AK74  ♠ Q9  ♠ A7	South:  ♠ AK6  ♥ Q8  ♠ AK743  ♠ KQ3	Pass Pass Pass Pass 1. Stayr 2. SMO		Pass Pass Pass AP	2NT 3♦ 3♠ 5♦
Board: 172 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North:	South:  ♠ K6542  ♥ Q1074  • 1096  ♣ 2	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 173 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 3N S	North:	South:  ♠ AJ9  ♥ A7  ♠ AQJ102  ♣ A97	Pass Pass AP 1. Staye 2. SMO		X	South 2NT 3 • 3NT

Board: 174 Dealer: N Vul: EW HCP: 20	◆ AQ5 ▼ Q83 ◆ AJ843 ◆ AK	East Doubles 3♦ if possible.  You bid first.
Board: 175 Dealer: S Vul: None HCP: 10	<b>★</b> KJ1076 <b>♥</b> Q1083 <b>♦</b> — <b>♣</b> A876	The opponents are silent.  Partner bids first.
Board: 176 Dealer: N Vul: EW HCP: 20	<ul><li>AK</li><li>1094</li><li>AK75</li><li>AQ32</li></ul>	The opponents are silent. You bid first.
Board: 177 Dealer: S Vul: EW HCP: 7	<ul><li>◆ Q10852</li><li>◆ AJ73</li><li>◆ 54</li><li>◆ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 178 Dealer: N Vul: Both HCP: 20	<ul><li>♣ J97</li><li>♥ A9</li><li>♦ AQ953</li><li>♣ AKQ</li></ul>	The opponents are silent. You bid first.

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Board: 174 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 6 N	North:  ♠ AQ5  ♥ Q83  ♠ AJ843  ♣ AK	South:  ♣ J8743  ♥ AJ94  • 10  ♣ Q87	Pass 3 Pass 4 Pass 4	NT  NT  NT  An  LEN  ise or  d, surp	Pass X Pass Pass AP	3♣¹ 3♥² 4♥⁴ 5♣
Board: 175 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 4 S	North:  ♠ KJ1076  ♥ Q1083  ♦—  ♣ A876	South:  ♠ AQ3  ♥ A5  ♠ AK1063  ♠ K42		3♣¹ 3♥²	East Pass Pass	2NT 3◆
Board: 176 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ AK  ▼ 1094  ♠ AK75  ♠ AQ32	South:  ◆ J9762  ▼ KQJ8  ◆ 842  ◆ 10	Pass 3	2NT S♦ SNT an	East Pass Pass AP	<b>3</b> ♣¹
Board: 177 Dealer: S Vul: EW North HCP: 7 South HCP: 21 Contract: 3N S	North:  ♠ Q10852  ♥ AJ73  ♦ 54  ♣ 94	South:  ♠ A4  ▼ K2  ♠ AKQJ7  ♠ A1053	West M Pass 3 Pass 3 AP 1. Stayma 2. SMOL	3♣¹ 3♥²	Pass	2NT
Board: 178 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 4 N	North: <b>♦</b> J97 <b>♦</b> A9 <b>♦</b> AQ953 <b>♣</b> AKQ	South:  ♠ AQ854  ♥ K1085  ♦ J2  ♠ 52	Pass 3	NT S♦ I♠ an	East Pass Pass AP	<b>3♣</b> ¹

Board: 174 Dealer: N Vul: EW HCP: 8	<ul><li></li></ul>	East Doubles 3♦ if possible.  Partner bids first.
Board: 175 Dealer: S Vul: None HCP: 20	<ul><li>AQ3</li><li>✓ A5</li><li>AK1063</li><li>K42</li></ul>	The opponents are silent.  You bid first.
Board: 176 Dealer: N Vul: EW HCP: 7	<ul><li>▶ J9762</li><li>♥ KQJ8</li><li>◆ 842</li><li>▶ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 177 Dealer: S Vul: EW HCP: 21	<ul><li>A4</li><li>K2</li><li>AKQJ7</li><li>A1053</li></ul>	The opponents are silent.  You bid first.
Board: 178 Dealer: N Vul: Both HCP: 10	<ul><li>AQ854</li><li>K1085</li><li>J2</li><li>52</li></ul>	The opponents are silent.  Partner bids first.

Board: 174 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 6 N	North:  ♠ AQ5  ♥ Q83  ♠ AJ843  ♣ AK	South:  ♣ J8743  ♥ AJ94  • 10  ♣ Q87	Pass Pass Pass	OLEN raise or bid, surp	Pass X Pass Pass AP	3♣¹ 3♥² 4♥⁴ 5♣
Board: 175 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 4 S	North:  ♠ KJ1076  ♥ Q1083  ♦—  ♣ A876	South:  ♠ AQ3  ♥ A5  ♠ AK1063  ♠ K42	Pass		East Pass Pass	2NT 3◆
Board: 176 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ◆ AK  ▼ 1094  ◆ AK75  ◆ AQ32	South:  ◆ J9762  ▼ KQJ8  ◆ 842  ◆ 10			East Pass Pass AP	<b>3</b> ♣¹
Board: 177 Dealer: S Vul: EW North HCP: 7 South HCP: 21 Contract: 3N S	North:  ♠ Q10852  ♥ AJ73  ♦ 54  ♣ 94	South:  ♣ A4  ▼ K2  ♣ AKQJ7  ♣ A1053		nan	Pass	2NT
Board: 178 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 4 N	North: ♠ J97 ♥ A9 ♠ AQ953 ♣ AKQ	South:  ♠ AQ854  ▼ K1085  ♦ J2  ♠ 52	Pass		East Pass Pass AP	<b>3♣</b> ¹

## North hands (Practice Page)

	Board: 179 Dealer: S Vul: NS HCP: 6	♣ 98542 ♥ Q652 ♦ A107 ♣ 8	The opponents are silent.  Partner bids first.
	Board: 180 Dealer: N Vul: NS HCP: 20	<b>★</b> KQ8 <b>♥</b> K8 <b>♦</b> KQ86 <b>♣</b> AK64	The opponents are silent.  You bid first.
	Board: 181 Dealer: S Vul: EW HCP: 6	◆ J8532 ♥ Q863 ◆ 72 ◆ K10	The opponents are silent.  Partner bids first.
	Board: 182 Dealer: N Vul: EW HCP: 21	<ul><li>▲ AJ4</li><li>♥ K43</li><li>◆ AKJ</li><li>▲ KQ74</li></ul>	The opponents are silent.  You bid first.
	Board: 183 Dealer: S Vul: None HCP: 7	<ul><li>♦ 98732</li><li>♥ KJ107</li><li>♦ 86</li><li>♠ K2</li></ul>	West Doubles 3♦ if possible.  Partner bids first.
	Board: 184 Dealer: N Vul: EW HCP: 20	<ul><li>▲ A6</li><li>♥ J4</li><li>◆ AQ864</li><li>◆ AKQ3</li></ul>	The opponents are silent.  You bid first.
1			

			Wast	Mantle	Ecat	Card
Board: 179	NT 4	G 4	west	North	East	South 2NT
Dealer: S	North:	South:	Pass	<b>3♣</b> 1	Pass	
Vul: NS	◆ 98542 ♥ Q652	<b>♠</b> AK7 <b>♥</b> A8		-		
North HCP: 6	◆ Q032 ◆ A107	◆ J965	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4 <b>♠</b>
South HCP: 20	<b>♦</b> 8	<b>♦</b> AKJ4	AP			
Contract: 4♠ S	10	11111	1. Stay			
			2. SMC	JLEN		
Board: 180			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	<b>3♣</b> 1
Vul: NS	♠ KQ8	<b>♣</b> J1095	Pass	3♦	Pass	
North HCP: 20	<b>∀</b> K8	▼ AJ1072	Pass	-	AP	<i>J</i> <b>T</b>
South HCP: 10	◆ KQ86 ◆ AK64	♦ A103 ♣ 5	1. Stayı		<i>1</i> <b>u</b>	
Contract: 3N N	₹ AK04	<b>~</b> 3	2. SMC			
Board: 181			West	North	East	
Dealer: S	North:	South:	_			2NT
Vul: EW	<b>♦</b> J8532	<b>♦</b> A106	Pass	-	Pass	3♦
North HCP: 6	♥ Q863	<b>♥</b> AK7	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
South HCP: 20	◆ 72 <b>◆</b> K10	♦ AKQ4 • 942	AP			
Contract: 4♠ S	<b>₹</b> K10	₩ 942	1. Stayı			
			2. SMC	DLEN		
Doords 192			West	North	Fast	South
Board: 182 Dealer: N	North:	South:		2NT	Pass	3 <b>.</b> 1
Vul: EW	♠ AJ4	<b>★</b> K1096	Pass	3♦	Pass	
North HCP: 21	<b>♥</b> K43	<b>♥</b> 109762	Pass	-	AP	J <b>Ŧ</b>
South HCP: 5	<b>♦</b> AKJ <b>♣</b> KQ74	♦ Q43 ♣ 5	1. Stayı		Л	
Contract: 4♥ N	<b>₹</b> KQ/4	<b>₹</b> 3	2. SMC			
Doord, 192			West	North	East	
Board: 183 Dealer: S	North:	South:				2NT
Vul: None	<b>♦</b> 98732	<b>♠</b> QJ	Pass	3 <b>♣</b> ¹	Pass	
North HCP: 7	<b>♥</b> KJ107	<b>♥</b> A4	X	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 20	♦ 86	♦ KQJ93	AP			
Contract: 3N S	<b>♣</b> K2	♣ AQJ3	1. Stayı			
			2. SMC	OLEN		
Doords 194			West	North	Fact	South
Board: 184 Dealer: N	North:	South:	vvest	2NT	Pass	
Vul: EW	<b>♠</b> A6	<b>♦</b> 85432	D			
North HCP: 20	<b>♥</b> J4	<b>♥</b> AK62	Pass	<b>3</b> ♦	Pass	<b>3♥</b> <sup>2</sup>
	♦ AQ864	<b>♦</b> J52	Pass	3NT	AP	
South HCP: 8	-					
	<b>♦</b> AKQ3	<b>♣</b> 2	1. Stayı 2. SMC			

### South hands (Practice Page)

Board: 179 Dealer: S Vul: NS HCP: 20	<ul><li>AK7</li><li>✓ A8</li><li>✓ J965</li><li>♠ AKJ4</li></ul>	The opponents are silent. You bid first.
Board: 180 Dealer: N Vul: NS HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 181 Dealer: S Vul: EW HCP: 20	<ul><li>▲ A106</li><li>✔ AK7</li><li>◆ AKQ4</li><li>▲ 942</li></ul>	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: EW HCP: 5	<b>★</b> K1096 <b>♥</b> 109762 <b>♦</b> Q43 <b>♣</b> 5	The opponents are silent.  Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 20	<b>♠</b> QJ <b>♥</b> A4 <b>♦</b> KQJ93 <b>♠</b> AQJ3	West Doubles 3♦ if possible.  You bid first.
Board: 184 Dealer: N Vul: EW HCP: 8	♦ 85432 ♥ AK62 ♦ J52 ♣ 2	The opponents are silent.  Partner bids first.

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Board: 179			West	North	East	
Dealer: S	North:	South:	_		_	2NT
Vul: NS	<b>◆</b> 98542	♠ AK7	Pass	J <b>1</b>	Pass	3♦
North HCP: 6	♥ Q652	<b>♥</b> A8	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
South HCP: 20	♦ A107	♦ J965	AP			
Contract: 4♠ S	<b>♣</b> 8	♣ AKJ4	1. Stay			
			2. SM0	DLEN		
Board: 180			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	<b>3♣</b> 1
Vul: NS	♠ KQ8	<b>♦</b> J1095	Pass	3♦	Pass	
North HCP: 20	<b>♥</b> K8	♥ AJ1072	Pass	3NT	AP	34
South HCP: 10	<b>♦</b> KQ86 <b>♣</b> AK64	♦ A103 ♣ 5	1. Stay		<i>1</i> <b>u</b>	
Contract: 3N N	₩ AK04	<b>~</b> 3	2. SMC			
			West	North	Fast	South
Board: 181	North:	South:	***************************************	110141	Lust	2NT
Dealer: S	Norui. <b>♠</b> J8532	Souii. ♠ A106	Pass	<b>3♣</b> 1	Pass	
Vul: EW	♥ Q863	<b>♥</b> AK7	Pass		Pass	-
North HCP: 6	<b>→</b> 72	♦ AKQ4	AP	3♥	1 455	72
South HCP: 20 Contract: 4♠ S	<b>♣</b> K10	<b>◆</b> 942	1. Stay	man		
Contract. 42 5			2. SMC			
			West	North	Fact	South
Board: 182	North:	South:	West	2NT	Pass	
Dealer: N Vul: EW	<b>♠</b> AJ4	<b>♠</b> K1096	Dogg			
North HCP: 21	<b>♥</b> K43	<b>v</b> 109762	Pass		Pass	3 <b>4</b> 2
South HCP: 5	♦ AKJ	• Q43	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> KQ74	<b>♣</b> 5	1. Stay 2. SMC			
			XX74	NT41-	F4	C41-
Board: 183	North:	South:	west	North	East	2NT
Dealer: S Vul: None	<b>♦</b> 98732	<b>♠</b> QJ	Pass	3 <b>♣</b> ¹	Pass	3♦
North HCP: 7	<b>♥</b> KJ107	<b>♥</b> A4	X	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 20	<b>♦</b> 86	♦ KQJ93	AP			
Contract: 3N S	<b>♣</b> K2	♣ AQJ3	1. Stay	man		
			2. SM0	OLEN		
			West	North	East	South
Board: 184					_	a - 1
	North:	South:		2NT	Pass	3•
Board: 184 Dealer: N Vul: EW	<b>♠</b> A6	<b>♦</b> 85432	Pass			
Dealer: N Vul: EW North HCP: 20	<b>♠</b> A6 <b>♥</b> J4	◆ 85432 ▼ AK62	Pass Pass	3♦	Pass	
Dealer: N Vul: EW	<b>♠</b> A6	<b>♦</b> 85432	Pass Pass 1. Stay	3 <b>♦</b> 3NT		

## North hands (Practice Page)

Board: 185 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q7542</li><li>♥ KJ93</li><li>◆ 9</li><li>♣ AJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 186 Dealer: N Vul: None HCP: 21	<ul><li>▲ A43</li><li>♥ Q107</li><li>◆ AKQ9</li><li>▲ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 187 Dealer: S Vul: NS HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 188 Dealer: N Vul: None HCP: 20	<b>♠</b> KQ <b>♥</b> KQ4 <b>♦</b> AQJ10 <b>♣</b> K853	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: NS HCP: 5	<ul><li>109542</li><li>8432</li><li>KQ</li><li>92</li></ul>	The opponents are silent.  Partner bids first.

Board: 185 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6♠ S	North:  ♠ Q7542  ♥ KJ93  ♦ 9  ♣ AJ9	South:  ♠ AJ9  ♥ A4  ♠ AKQ7  ♣ Q642	Pass Pass Pass Pass 1. Stayo	4NT <sup>3</sup> 6♠ man	Pass Pass Pass AP	2NT 3♦ 4♠ 5♦
Board: 186 Dealer: N Vul: None North HCP: 21 South HCP: 6 Contract: 44 N	North:  ♠ A43  ♥ Q107  ♠ AKQ9  ♠ AQ3	South:	Pass Pass Pass 1. Stay	man	Pass Pass Pass AP	3♣¹ 3▼² 4▼³
Board: 187 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 4 S	North:  ◆ J10432  ◆ A1052  ◆ 85  ◆ 83	South:  ♠ AK6  ♥ 984  ♠ AK3  ♣ AK74	Pass Pass Pass 1. Stayr 2. SMC			2NT 3♦
Board: 188 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 4 \( \mathbf{N} \) N	North:  ♠ KQ  ♥ KQ4  ♠ AQJ10  ♣ K853	South: ♠ 10965 ♥ AJ1063 ♦ 72 ♣ Q4	Pass Pass 1. Stayı 2. SMO	man	East Pass Pass AP	<b>3</b> ♣¹
Board: 189 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 44 S	North:  • 109542  • 8432  • KQ  • 92	South:  ♠ AK6  ♥ KQ  ♠ AJ94  ♣ A753	Pass Pass Pass 1. Stayr 2. SMC		East Pass Pass AP	2NT 3♦

### South hands (Practice Page)

Board: 185 Dealer: S Vul: NS HCP: 20	<ul><li>▲ AJ9</li><li>▼ A4</li><li>◆ AKQ7</li><li>▲ Q642</li></ul>	The opponents are silent. You bid first.
Board: 186 Dealer: N Vul: None HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 187 Dealer: S Vul: NS HCP: 21	<ul><li>★ AK6</li><li>♥ 984</li><li>★ AK3</li><li>★ AK74</li></ul>	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: None HCP: 7	<ul><li>10965</li><li>✓ AJ1063</li><li>✓ 72</li><li>✓ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 189 Dealer: S Vul: NS HCP: 21	<ul><li>★ AK6</li><li>♥ KQ</li><li>◆ AJ94</li><li>◆ A753</li></ul>	The opponents are silent. You bid first.

Board: 185 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6♠ S	North:  ♠ Q7542  ♥ KJ93  ♦ 9  ♣ AJ9	South:  ♠ AJ9  ♥ A4  ♠ AKQ7  ♣ Q642	Pass Pass Pass Pass 1. Stayo	4NT <sup>3</sup> 6♠ man	Pass Pass Pass AP	2NT 3♦ 4♠ 5♦
Board: 186 Dealer: N Vul: None North HCP: 21 South HCP: 6 Contract: 44 N	North:  ♠ A43  ♥ Q107  ♠ AKQ9  ♠ AQ3	South:	Pass Pass Pass 1. Stay	man	Pass Pass Pass AP	3♣¹ 3▼² 4▼³
Board: 187 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 4 S	North:  ◆ J10432  ◆ A1052  ◆ 85  ◆ 83	South:  ♠ AK6  ♥ 984  ♠ AK3  ♣ AK74	Pass Pass Pass 1. Stayr 2. SMC			2NT 3♦
Board: 188 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 4 \( \mathbf{N} \) N	North:  ♠ KQ  ♥ KQ4  ♠ AQJ10  ♣ K853	South: ♠ 10965 ♥ AJ1063 ♦ 72 ♣ Q4	Pass Pass 1. Stayı 2. SMO	man	East Pass Pass AP	<b>3</b> ♣¹
Board: 189 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 44 S	North:  • 109542  • 8432  • KQ  • 92	South:  ♠ AK6  ♥ KQ  ♠ AJ94  ♣ A753	Pass Pass Pass 1. Stayr 2. SMC		East Pass Pass AP	2NT 3♦

### North hands (Practice Page)

Board: 190 Dealer: N Vul: EW HCP: 20	<ul><li>▶ J87</li><li>♥ AQ</li><li>♦ KJ6</li><li>♠ AKQ65</li></ul>	The opponents are silent. You bid first.
Board: 191 Dealer: S Vul: Both HCP: 8	◆Q10754 ▼K873 ◆86 ◆ K10	The opponents are silent.  Partner bids first.

Board: 190 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North: <b>▲</b> J87 <b>▼</b> AQ <b>♦</b> KJ6 <b>♣</b> AKQ65	South:  ♠ Q632  ▼ K10853  • 109  ♠ 109	Pass Pass 1. Stay 2. SM0		Pass Pass	3 <b>♣</b> ¹
Board: 191 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4 S	North:  ♠ Q10754  ♥ K873  ♠ 86  ♠ K10	South:  ♠ AJ9  ♥ J10  ♠ AKQJ3  ♠ A43	Pass Pass AP 1. Stay 2. SMO	3♥²	East Pass Pass	2NT 3♦

# South hands (Practice Page)

Board: 190 Dealer: N Vul: EW HCP: 5	♦ Q632 ▼ K10853 ♦ 109 ♦ 109	The opponents are silent.  Partner bids first.
Board: 191 Dealer: S Vul: Both HCP: 20	<ul><li>▲ AJ9</li><li>♥ J10</li><li>◆ AKQJ3</li><li>▲ A43</li></ul>	The opponents are silent. You bid first.

Board: 190 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North: <b>▲</b> J87 <b>▼</b> AQ <b>♦</b> KJ6 <b>♣</b> AKQ65	South:  ♠ Q632  ▼ K10853  • 109  ♠ 109	Pass Pass 1. Stay 2. SM0		Pass Pass	3 <b>♣</b> ¹
Board: 191 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4 S	North:  ♠ Q10754  ♥ K873  ♠ 86  ♠ K10	South:  ♠ AJ9  ♥ J10  ♠ AKQJ3  ♠ A43	Pass Pass AP 1. Stay 2. SMO	3♥²	East Pass Pass	2NT 3♦