| Board: 1<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>A2</li><li>✓ 6</li><li>✓ QJ76</li><li>▲ AJ8754</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 2<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>◆97</li><li>♥9875</li><li>◆AJ84</li><li>◆AK10</li></ul>    | The opponents are silent. You bid first.       |
| Board: 3<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★ KJ4</li><li>♥ QJ8642</li><li>◆ AJ2</li><li>◆ 3</li></ul> | East Bids 3♦ if possible.  Partner bids first. |
| Board: 4<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>1054</li><li>♥ Q95</li><li>A65</li><li>AK104</li></ul>     | The opponents are silent. You bid first.       |
| Board: 5<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★2</li><li>▼ K7542</li><li>◆ AQ1095</li><li>★ K2</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 1<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 18<br>Contract: 3N S    | North:  ♠ A2  ♥ 6  ♠ QJ76  ♣ AJ8754   | South:  ♠ KQ8  ♥ AKQ87  ♠ A983  ♣ 2   | Pass<br>AP                   | North 3♣¹ ing Jump                                 | Pass                           | 1♥<br>3NT     |
|---|---------------------------------------|---------------------------------------|------------------------------|--|--------------------------------|---------------|
| Board: 2 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4 S                    | North:                                | South:  ♠ AQ4  ♥ QJ1043  ♦ —  ♠ Q8743 | Pass Pass Pass 1. Cue 2. Cue | North 1 → 2 ▼ 3 ♣ ² 4 ▼ bid, a ♠ bid, a ♠ bid, a ♠ | Pass Pass Pass AP stoppe stopp | 1♥ 2♠¹ 3♠³ er |
| Board: 3 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4 \( \mathbb{N} \) N | North:  ♠ KJ4  ♥ QJ8642  ♠ AJ2  ♣ 3   | South:  ♠ Q732  ♥ K3  ←—  ♠ AKQ10942  | West Pass Pass               | North 1♥ 4♥  | East 3♦ AP                     | South 1♣ 4♣   |
| Board: 4<br>Dealer: N<br>Vul: NS<br>North HCP: 13<br>South HCP: 11<br>Contract: 1N N    | North:  • 1054  • Q95  • A65  • AK104 | South:  ♠ J862  ♥ KJ83  ♠ KQJ9  ♠ 6   | West<br>Pass                 | North<br>1♣<br>1NT                                 | East<br>Pass<br>AP             |               |
| Board: 5<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 16<br>Contract: 3N N    | North:  ♠ 2  ♥ K7542  ♠ AQ1095  ♣ K2  | South:  ♠ AKQJ10  ♥ AJ  ♠ 87  ♣ J943  | Pass<br>Pass<br>AP           | North  1NT¹ 3♥  ng 1NT                             | Pass<br>Pass                   | 1♠            |

| Board: 1<br>Dealer: S<br>Vul: NS<br>HCP: 18   | <ul><li>★ KQ8</li><li>▼ AKQ87</li><li>◆ A983</li><li>◆ 2</li></ul>   | The opponents are silent.  You bid first.      |
|---|--|--|
| Board: 2<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>AQ4</li><li>✓ QJ1043</li><li>✓ —</li><li>✓ Q8743</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 3<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>♣ Q732</li><li>♥ K3</li><li>♦ —</li><li>♣ AKQ10942</li></ul> | East Bids 3♦ if possible.  You bid first.      |
| Board: 4<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>▶ J862</li><li>♥ KJ83</li><li>♦ KQJ9</li><li>♠ 6</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 5<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>★ AKQJ10</li><li>▼ AJ</li><li>◆ 87</li><li>◆ J943</li></ul>  | The opponents are silent.  You bid first.      |

| Board: 1<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 18<br>Contract: 3N S    | North:  ♠ A2  ♥ 6  ♠ QJ76  ♣ AJ8754   | South:  ♠ KQ8  ♥ AKQ87  ♠ A983  ♣ 2   | Pass<br>AP                   | North 3♣¹ ing Jump                                 | Pass                           | 1♥<br>3NT     |
|---|---------------------------------------|---------------------------------------|------------------------------|--|--------------------------------|---------------|
| Board: 2 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 4 S                    | North:                                | South:  ♠ AQ4  ♥ QJ1043  ♦ —  ♠ Q8743 | Pass Pass Pass 1. Cue 2. Cue | North 1 → 2 ▼ 3 ♣ ² 4 ▼ bid, a ♠ bid, a ♠ bid, a ♠ | Pass Pass Pass AP stoppe stopp | 1♥ 2♠¹ 3♠³ er |
| Board: 3 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4 \( \mathbb{N} \) N | North:  ♠ KJ4  ♥ QJ8642  ♠ AJ2  ♣ 3   | South:  ♠ Q732  ♥ K3  ←—  ♠ AKQ10942  | West Pass Pass               | North 1♥ 4♥  | East 3♦ AP                     | South 1♣ 4♣   |
| Board: 4<br>Dealer: N<br>Vul: NS<br>North HCP: 13<br>South HCP: 11<br>Contract: 1N N    | North:  • 1054  • Q95  • A65  • AK104 | South:  ♠ J862  ♥ KJ83  ♠ KQJ9  ♠ 6   | West<br>Pass                 | North<br>1♣<br>1NT                                 | East<br>Pass<br>AP             |               |
| Board: 5<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 16<br>Contract: 3N N    | North:  ♠ 2  ♥ K7542  ♠ AQ1095  ♣ K2  | South:  ♠ AKQJ10  ♥ AJ  ♠ 87  ♣ J943  | Pass<br>Pass<br>AP           | North  1NT¹ 3♥  ng 1NT                             | Pass<br>Pass                   | 1♠            |

| Board: 6<br>Dealer: N<br>Vul: Both<br>HCP: 15  | <ul><li>♣ Q5</li><li>♥ J52</li><li>◆ AKJ987</li><li>♣ A3</li></ul>   | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 7<br>Dealer: S<br>Vul: None<br>HCP: 11  | <ul><li>♦ 984</li><li>♥ KQ986</li><li>♦ KQJ2</li><li>♦ 10</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 8<br>Dealer: N<br>Vul: EW<br>HCP: 13    | <ul><li>★ 1086</li><li>♥ AK1072</li><li>♦ A</li><li>♣ Q932</li></ul> | The opponents are silent. You bid first.       |
| Board: 9<br>Dealer: S<br>Vul: Both<br>HCP: 12  | <ul><li>AQJ1054</li><li>K</li><li>←</li><li>Q109743</li></ul>        | The opponents are silent.  Partner bids first. |
| Board: 10<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ KQ8632</li><li>★ K</li><li>★ 104</li><li>★ A1072</li></ul> | The opponents are silent. You bid first.       |

| Board: 6<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S | North:  ♠ Q5  ♥ J52  ♠ AKJ987  ♠ A3    | South:  ♠ A82  ♥ AK1098  ♦ 10  ♣ J1054 | West Pass AP       | North 1♦ 3♦                     | Pass               |                   |
|--|--|--|--------------------|---------------------------------|--------------------|-------------------|
| Board: 7 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3♣ S                | North:                                 | South:  ♠ A107  ♥ A7  • 104  ♣ AKJ532  | West<br>Pass<br>AP | North<br>1♥                     | East<br>Pass       | 1♣                |
| Board: 8 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 24 N                  | North:  ♠ 1086  ♥ AK1072  ♠ A  ♣ Q932  | South:  ♠ AJ32  ♥ 8  ♠ KQJ98  ♣ 864    | West<br>Pass       | North<br>1♥<br>2♣               | East<br>Pass<br>AP |                   |
| Board: 9 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♠ N                | North:  ♠ AQJ1054  ♥ K  ♦ —  ♠ Q109743 | South:  ♠ K32  ♥ Q94  ♠ AKQ8752  ♣ —   | Pass<br>Pass       | North  3♣¹  4♠  ing Jump        | Pass<br>AP         | 1 <b>♦</b><br>3NT |
| Board: 10<br>Dealer: N<br>Vul: None<br>North HCP: 12<br>South HCP: 11<br>Contract: 3 S | North:  ♠ KQ8632  ♥ K  ♦ 104  ♣ A1072  | South:  ♠ A  ♥ J932  ♠ KQ9872  ♣ J6    | AP                 | North<br>1 <b>♠</b><br>ing Jump | Pass               | <b>3</b> ♦¹       |

| Board: 6<br>Dealer: N<br>Vul: Both<br>HCP: 12  | <ul><li>★ A82</li><li>▼ AK1098</li><li>◆ 10</li><li>◆ J1054</li></ul> | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 7<br>Dealer: S<br>Vul: None<br>HCP: 16  | <ul><li>★ A107</li><li>★ A7</li><li>★ 104</li><li>★ AKJ532</li></ul>  | The opponents are silent. You bid first.       |
| Board: 8<br>Dealer: N<br>Vul: EW<br>HCP: 11    | <ul><li>★ AJ32</li><li>▼ 8</li><li>◆ KQJ98</li><li>◆ 864</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 9<br>Dealer: S<br>Vul: Both<br>HCP: 14  | <ul><li>★ K32</li><li>♥ Q94</li><li>◆ AKQ8752</li><li>◆ —</li></ul>   | The opponents are silent. You bid first.       |
| Board: 10<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>♠ A</li><li>♥ J932</li><li>♦ KQ9872</li><li>♠ J6</li></ul>    | The opponents are silent.  Partner bids first. |

| Board: 6<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S | North:  ♠ Q5  ♥ J52  ♠ AKJ987  ♠ A3    | South:  ♠ A82  ♥ AK1098  ♦ 10  ♣ J1054 | West Pass AP       | North 1♦ 3♦                     | Pass               |                   |
|--|--|--|--------------------|---------------------------------|--------------------|-------------------|
| Board: 7 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3♣ S                | North:                                 | South:  ♠ A107  ♥ A7  • 104  ♣ AKJ532  | West<br>Pass<br>AP | North<br>1♥                     | East<br>Pass       | 1♣                |
| Board: 8 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 24 N                  | North:  ♠ 1086  ♥ AK1072  ♠ A  ♣ Q932  | South:  ♠ AJ32  ♥ 8  ♠ KQJ98  ♣ 864    | West<br>Pass       | North<br>1♥<br>2♣               | East<br>Pass<br>AP |                   |
| Board: 9 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♠ N                | North:  ♠ AQJ1054  ♥ K  ♦ —  ♠ Q109743 | South:  ♠ K32  ♥ Q94  ♠ AKQ8752  ♣ —   | Pass<br>Pass       | North  3♣¹  4♠  ing Jump        | Pass<br>AP         | 1 <b>♦</b><br>3NT |
| Board: 10<br>Dealer: N<br>Vul: None<br>North HCP: 12<br>South HCP: 11<br>Contract: 3 S | North:  ♠ KQ8632  ♥ K  ♦ 104  ♣ A1072  | South:  ♠ A  ♥ J932  ♠ KQ9872  ♣ J6    | AP                 | North<br>1 <b>♠</b><br>ing Jump | Pass               | <b>3</b> ♦¹       |

| Board: 11<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>AQ10763</li><li>♥ Q843</li><li>◆ QJ8</li><li>♣ —</li></ul>   | East Doubles 3♦ if possible.  Partner bids first. |
|--|--|---|
| Board: 12<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>♣ Q103</li><li>♥ AJ</li><li>♦ AK6542</li><li>♣ 109</li></ul> | The opponents are silent.  You bid first.         |
| Board: 13<br>Dealer: S<br>Vul: None<br>HCP: 11 | ♣ J<br>♥ AJ74<br>♦ A106<br>♣ J10532                                  | The opponents are silent.  Partner bids first.    |
| Board: 14<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>AQ873</li><li>✓—</li><li>83</li><li>AQ9875</li></ul>         | The opponents are silent.  You bid first.         |
| Board: 15<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li></li></ul>   | The opponents are silent.  Partner bids first.    |

| Board: 11<br>Dealer: S              | North:<br>♠ AQ10763         | South:<br>♠ 4             |               | North                 |              | 1♣               |
|-------------------------------------|-----------------------------|---------------------------|---------------|-----------------------|--------------|------------------|
| Vul: NS<br>North HCP: 11            | ♥ Q843<br>♦ QJ8             | ♥ AK75<br>♦ K             | Pass<br>Pass  | 1♠<br>3♦¹             | Pass<br>X    | 2 <b>♥</b><br>4♣ |
| South HCP: 18<br>Contract: 4 S      | <b>.</b>                    | ♣ AKJ10853                | Pass          | 4♥                    | AP           |                  |
| Contract: 4▼ S                      |                             |                           | 1. Four       | th suit g             | ame fo       | rce              |
| Board: 12<br>Dealer: N<br>Vul: Both | North:<br>♠ Q103            | South:<br>♠ A86           | West          | North 1◆              | East<br>Pass |                  |
| North HCP: 14                       | <b>♥</b> AJ                 | <b>♥</b> Q63              | AP            | 1 🔻                   | 1 033        | 34               |
| South HCP: 12<br>Contract: 3♣ S     | ◆ AK6542<br>◆ 109           | ◆ Q<br>◆ KJ6532           |               | ing Jump              | Shifts       |                  |
| Board: 13<br>Dealer: S              | North:<br>♠ J               | South:<br>♠ A109863       | West          | North                 | East         | South 14         |
| Vul: None                           | <b>♥</b> AJ74               | <b>♥</b> K                | Pass          | 1NT <sup>1</sup>      | Pass         | 3♠               |
| North HCP: 11<br>South HCP: 18      | ◆ A106                      | <b>♦</b> KQJ              | Pass          | 3NT                   | AP           |                  |
| Contract: 3N N                      | <b>♣</b> J10532             | <b>♣</b> KQ9              | 1. forci      | ng 1NT                |              |                  |
| Board: 14<br>Dealer: N              | North:                      | South:<br>♠ 1042          | West          | North<br>1♣           | East<br>Pass | South 1♥         |
| Vul: NS                             | ♠ AQ873<br>♥—               | ♥ A9732                   | Pass          | 1♠                    | Pass         | 1NT              |
| North HCP: 12                       | <b>→</b> 83                 | <b>♦</b> KJ76             | Pass          | 2♣                    | Pass         | 2NT              |
| South HCP: 11<br>Contract: 3♠ N     | ♣ AQ9875                    | <b>♣</b> K                | Pass          | 3♠                    | AP           |                  |
| Board: 15                           |                             |                           | West          | North                 | East         |                  |
| Dealer: S                           | North:                      | South:                    | D             | 1 4                   | D            | 1♣<br>1NT        |
| Vul: EW                             | <b>♦</b> J9754 <b>♥</b> AJ3 | <b>♦</b> A103 <b>♥</b> 97 | Pass          | 1 <b>♠</b>            |              | 1NT              |
| North HCP: 12                       | ◆ KQJ2                      | ◆ 1063                    | Pass          | 2 <b>♦</b> ¹          | Pass         | <b>3</b> ♠²      |
| South HCP: 14                       | <b>♣</b> 4                  | ♣ AKQJ3                   | Pass          | 4 <b>♠</b><br>⁄Minor: | AP<br>Forcin | OT.              |
| Contract: 4♠ N                      |                             | -                         | 1. New 2. 3 ♠ | / IVIIIIVI .          | I OICHI      | 5                |

| Board: 11<br>Dealer: S<br>Vul: NS<br>HCP: 18   | <ul><li>♣ 4</li><li>♥ AK75</li><li>♦ K</li><li>♣ AKJ10853</li></ul>  | East Doubles 3♦ if possible.  You bid first.   |
|--|--|--|
| Board: 12<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ A86</li><li>♥ Q63</li><li>◆ Q</li><li>◆ KJ6532</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 13<br>Dealer: S<br>Vul: None<br>HCP: 18 | <ul><li>★ A109863</li><li>♥ K</li><li>◆ KQJ</li><li>◆ KQ9</li></ul>  | The opponents are silent. You bid first.       |
| Board: 14<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>▲ 1042</li><li>♥ A9732</li><li>◆ KJ76</li><li>♣ K</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 15<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>★ A103</li><li>♥ 97</li><li>♦ 1063</li><li>♠ AKQJ3</li></ul> | The opponents are silent.  You bid first.      |

| Board: 11<br>Dealer: S              | North:<br>♠ AQ10763         | South:<br>♠ 4             |               | North                 |              | 1♣               |
|-------------------------------------|-----------------------------|---------------------------|---------------|-----------------------|--------------|------------------|
| Vul: NS<br>North HCP: 11            | ♥ Q843<br>♦ QJ8             | ♥ AK75<br>♦ K             | Pass<br>Pass  | 1♠<br>3♦¹             | Pass<br>X    | 2 <b>♥</b><br>4♣ |
| South HCP: 18<br>Contract: 4 S      | <b>.</b>                    | ♣ AKJ10853                | Pass          | 4♥                    | AP           |                  |
| Contract: 4▼ S                      |                             |                           | 1. Four       | th suit g             | ame fo       | rce              |
| Board: 12<br>Dealer: N<br>Vul: Both | North:<br>♠ Q103            | South:<br>♠ A86           | West          | North 1◆              | East<br>Pass |                  |
| North HCP: 14                       | <b>♥</b> AJ                 | <b>♥</b> Q63              | AP            | 1 🔻                   | 1 033        | 34               |
| South HCP: 12<br>Contract: 3♣ S     | ◆ AK6542<br>◆ 109           | ◆ Q<br>◆ KJ6532           |               | ing Jump              | Shifts       |                  |
| Board: 13<br>Dealer: S              | North:<br>♠ J               | South:<br>♠ A109863       | West          | North                 | East         | South 14         |
| Vul: None                           | <b>♥</b> AJ74               | <b>♥</b> K                | Pass          | 1NT <sup>1</sup>      | Pass         | 3♠               |
| North HCP: 11<br>South HCP: 18      | ◆ A106                      | <b>♦</b> KQJ              | Pass          | 3NT                   | AP           |                  |
| Contract: 3N N                      | <b>♣</b> J10532             | <b>♣</b> KQ9              | 1. forci      | ng 1NT                |              |                  |
| Board: 14<br>Dealer: N              | North:                      | South:<br>♠ 1042          | West          | North<br>1♣           | East<br>Pass | South 1♥         |
| Vul: NS                             | ♠ AQ873<br>♥—               | ♥ A9732                   | Pass          | 1♠                    | Pass         | 1NT              |
| North HCP: 12                       | <b>→</b> 83                 | <b>♦</b> KJ76             | Pass          | 2♣                    | Pass         | 2NT              |
| South HCP: 11<br>Contract: 3♠ N     | ♣ AQ9875                    | <b>♣</b> K                | Pass          | 3♠                    | AP           |                  |
| Board: 15                           |                             |                           | West          | North                 | East         |                  |
| Dealer: S                           | North:                      | South:                    | D             | 1 4                   | D            | 1♣<br>1NT        |
| Vul: EW                             | <b>♦</b> J9754 <b>♥</b> AJ3 | <b>♦</b> A103 <b>♥</b> 97 | Pass          | 1 <b>♠</b>            |              | 1NT              |
| North HCP: 12                       | ◆ KQJ2                      | ◆ 1063                    | Pass          | 2 <b>♦</b> ¹          | Pass         | <b>3</b> ♠²      |
| South HCP: 14                       | <b>♣</b> 4                  | ♣ AKQJ3                   | Pass          | 4 <b>♠</b><br>⁄Minor: | AP<br>Forcin | OT.              |
| Contract: 4♠ N                      |                             | -                         | 1. New 2. 3 ♠ | / IVIIIIVI .          | I OICHI      | 5                |

| Board: 16<br>Dealer: N<br>Vul: None<br>HCP: 17 | <ul><li>★ K10</li><li>★ KQ9753</li><li>★ A</li><li>★ AJ93</li></ul> | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 17<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>▶ J8764</li><li>♥ K</li><li>◆ KJ</li><li>◆ K10652</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 18<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>★ AQ532</li><li>♥ J10</li><li>◆ J7</li><li>◆ KQJ3</li></ul> | The opponents are silent.  You bid first.      |
| Board: 19<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>AQ52</li><li>J</li><li>KJ1063</li><li>1087</li></ul>        | The opponents are silent.  Partner bids first. |
| Board: 20<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>♣ Q10942</li><li>♥ AQ2</li><li>♦ A6</li><li>♣ Q94</li></ul> | The opponents are silent. You bid first.       |

| Board: 16<br>Dealer: N<br>Vul: None<br>North HCP: 17<br>South HCP: 12<br>Contract: 5♣ N | North:  ♠ K10  ♥ KQ9753  ♠ A  ♣ AJ93  | South:  ♠ Q9543  ♥ —  ♦ KQ72  ♠ KQ42 | Pass<br>Pass<br>AP | North 1♥ 3♣ 4♥ th suit g | Pass<br>Pass<br>Pass | 1♠<br>3♠¹<br>5♠                  |
|---|---------------------------------------|--------------------------------------|--------------------|--------------------------|----------------------|----------------------------------|
| Board: 17<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 14<br>Contract: 3N N   | North:  ♠ J8764  ♥ K  ♠ KJ  ♣ K10652  | South:  ♣ 5  ▼ AQJ64  ◆ A432  ♣ QJ3  | West Pass Pass AP  | North 1♣ 2NT             | Pass                 | 1♥                               |
| Board: 18<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ AQ532  ♥ J10  ♦ J7  ♣ KQJ3  | South:  ♠ 6  ♥ KQ754  ♠ K8543  ♠ A2  | Pass<br>Pass       | North 1♠ 2♣ 3NT ng 1NT   | Pass                 | South<br>1NT <sup>1</sup><br>2NT |
| Board: 19<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 12<br>Contract: 1N S | North:  ♠ AQ52  ♥ J  • KJ1063  ♣ 1087 | South:                               | West Pass AP       | North<br>1♠              | East<br>Pass         | South<br>1♥<br>1NT               |
| Board: 20<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 12<br>Contract: 3 S    | North:  ♠ Q10942  ♥ AQ2  ♠ A6  ♠ Q94  | South:  ♣ 7  ♥ J8  • K109873  ♣ AKJ7 | AP                 | North<br>1♠<br>ing Jump  | Pass                 | <b>3</b> ♦¹                      |

| Board: 16<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>♣ Q9543</li><li>♥ —</li><li>♦ KQ72</li><li>♣ KQ42</li></ul> | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 17<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>◆ 5</li><li>♥ AQJ64</li><li>◆ A432</li><li>◆ QJ3</li></ul>  | The opponents are silent. You bid first.       |
| Board: 18<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♠ 6</li><li>♥ KQ754</li><li>♦ K8543</li><li>♠ A2</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 19<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>1074</li><li>K8742</li><li>Q8</li><li>AK2</li></ul>         | The opponents are silent. You bid first.       |
| Board: 20<br>Dealer: N<br>Vul: NS<br>HCP: 12   | ♣ 7<br>♥ J8<br>♦ K109873<br>♣ AKJ7                                  | The opponents are silent.  Partner bids first. |

| Board: 16<br>Dealer: N<br>Vul: None<br>North HCP: 17<br>South HCP: 12<br>Contract: 5♣ N | North:  ♠ K10  ♥ KQ9753  ♠ A  ♣ AJ93  | South:  ♠ Q9543  ♥ —  ♦ KQ72  ♠ KQ42 | Pass<br>Pass<br>AP | North 1♥ 3♣ 4♥ th suit g | Pass<br>Pass<br>Pass | 1♠<br>3♠¹<br>5♠                  |
|---|---------------------------------------|--------------------------------------|--------------------|--------------------------|----------------------|----------------------------------|
| Board: 17<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 14<br>Contract: 3N N   | North:  ♠ J8764  ♥ K  ♠ KJ  ♣ K10652  | South:  ♣ 5  ▼ AQJ64  ◆ A432  ♣ QJ3  | West Pass Pass AP  | North 1♣ 2NT             | Pass                 | 1♥                               |
| Board: 18<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ AQ532  ♥ J10  ♦ J7  ♣ KQJ3  | South:  ♠ 6  ♥ KQ754  ♠ K8543  ♠ A2  | Pass<br>Pass       | North 1♠ 2♣ 3NT ng 1NT   | Pass                 | South<br>1NT <sup>1</sup><br>2NT |
| Board: 19<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 12<br>Contract: 1N S | North:  ♠ AQ52  ♥ J  • KJ1063  ♣ 1087 | South:                               | West Pass AP       | North<br>1♠              | East<br>Pass         | South<br>1♥<br>1NT               |
| Board: 20<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 12<br>Contract: 3 S    | North:  ♠ Q10942  ♥ AQ2  ♠ A6  ♠ Q94  | South:  ♣ 7  ♥ J8  • K109873  ♣ AKJ7 | AP                 | North<br>1♠<br>ing Jump  | Pass                 | <b>3</b> ♦¹                      |

| Board: 21<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ AK103</li><li>▼ AJ10732</li><li>◆ 7</li><li>◆ 42</li></ul> | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 22<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>★ 2</li><li>▼ 864</li><li>★ KQ43</li><li>★ AKJ84</li></ul>   | The opponents are silent.  You bid first.      |
| Board: 23<br>Dealer: S<br>Vul: None<br>HCP: 11 | ♣—<br>♥ AQ832<br>• Q1065<br>• QJ109                                  | The opponents are silent.  Partner bids first. |
| Board: 24<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>♣ 2</li><li>♥ J102</li><li>♦ AJ875</li><li>♣ AK83</li></ul>  | The opponents are silent. You bid first.       |
| Board: 25<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>▲ AJ983</li><li>✓ AQJ8762</li><li>✓ —</li><li>▲ 10</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 21 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 5 N                   | North:  ♠ AK103  ♥ AJ10732  ♠ 7  ♣ 42 | South:  ♣ —  ▼ 654  ◆ AKQ6532  ♣ KQ3  | West North East South  1 ◆ Pass 1 ♥ Pass 3 ◆ Pass 3 ◆ Pass 4 ♥ Pass 4NT¹ Pass 5 ◆ ² Pass 5 ♥ AP  1. Blackwood 0314, for ♥ 2. A=1/5 or 4/5 |
|---|---------------------------------------|---------------------------------------|---|
| Board: 22 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 S                 | North:  ♠ 2  ♥ 864  ♠ KQ43  ♠ AKJ84   | South:  ♣ J1096  ♥ KQJ952  ♠ A9  ♣ 7  | West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♠¹  Pass 3♥² Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥                                  |
| Board: 23<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 18<br>Contract: 3N N | North:  ♣—  ▼ AQ832  • Q1065  • QJ109 | South:  ♠ AKJ1094  ♥ 10  ♠ AK  ♣ K872 | West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 3NT AP  1. forcing 1NT   |
| Board: 24<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ 2  ♥ J102  ♠ AJ875  ♠ AK83  | South:  ♠ KJ1064  ♥ AK8  ♦ 4  ♣ J742  | West North East South  1  Pass 1  Pass 2 Pass 3NT  AP   |

West North East South 1• Board: 25 North: South: Pass 1♥ Pass 1♠ Dealer: S **♠** AJ983 **♠** KQ54 Vul: Both 4NT¹ Pass 5♣² Pass **♥** AQJ8762 **¥** 4 North HCP: 12 Pass 5♠ Pass 6♠ ◆ AJ103 **♦**— South HCP: 17 AP Pass 7♠ **♣** 10 ♣ AQJ8 Contract: 7♠ S 1. Blackwood 0314, for ♠ 2. A=0/5 or 3/5

| Board: 21<br>Dealer: S<br>Vul: EW<br>HCP: 14   | ♣—<br>♥ 654<br>♦ AKQ6532<br>♣ KQ3                                    | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 22<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♣ J1096</li><li>♥ KQJ952</li><li>◆ A9</li><li>♣ 7</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 23<br>Dealer: S<br>Vul: None<br>HCP: 18 | <ul><li>★ AKJ1094</li><li>★ 10</li><li>★ AK</li><li>★ K872</li></ul> | The opponents are silent. You bid first.       |
| Board: 24<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ KJ1064</li><li>★ AK8</li><li>★ 4</li><li>★ J742</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 25<br>Dealer: S<br>Vul: Both<br>HCP: 17 | <ul><li>★ KQ54</li><li>▼ 4</li><li>◆ AJ103</li><li>◆ AQJ8</li></ul>  | The opponents are silent. You bid first.       |

| Board: 21 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 5 N                   | North:  ♠ AK103  ♥ AJ10732  ♠ 7  ♣ 42 | South:  ♣ —  ▼ 654  ◆ AKQ6532  ♣ KQ3  | West North East South  1 ◆ Pass 1 ♥ Pass 3 ◆ Pass 3 ◆ Pass 4 ♥ Pass 4NT¹ Pass 5 ◆ ² Pass 5 ♥ AP  1. Blackwood 0314, for ♥ 2. A=1/5 or 4/5 |
|---|---------------------------------------|---------------------------------------|---|
| Board: 22 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 S                 | North:  ♠ 2  ♥ 864  ♠ KQ43  ♠ AKJ84   | South:  ♣ J1096  ♥ KQJ952  ♠ A9  ♣ 7  | West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♠¹  Pass 3♥² Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥                                  |
| Board: 23<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 18<br>Contract: 3N N | North:  ♣—  ▼ AQ832  • Q1065  • QJ109 | South:  ♠ AKJ1094  ♥ 10  ♠ AK  ♣ K872 | West North East South  1♠  Pass 1NT¹ Pass 3♠  Pass 3NT AP  1. forcing 1NT   |
| Board: 24<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ 2  ♥ J102  ♠ AJ875  ♠ AK83  | South:  ♠ KJ1064  ♥ AK8  ♦ 4  ♣ J742  | West North East South  1  Pass 1  Pass 2 Pass 3NT  AP   |

West North East South 1• Board: 25 North: South: Pass 1♥ Pass 1♠ Dealer: S **♠** AJ983 **♠** KQ54 Vul: Both 4NT¹ Pass 5♣² Pass **♥** AQJ8762 **¥** 4 North HCP: 12 Pass 5♠ Pass 6♠ ◆ AJ103 **♦**— South HCP: 17 AP Pass 7♠ **♣** 10 ♣ AQJ8 Contract: 7♠ S 1. Blackwood 0314, for ♠ 2. A=0/5 or 3/5

| Board: 26<br>Dealer: N<br>Vul: None<br>HCP: 17 | <b>★</b> K6<br><b>♥</b> KQ84<br><b>♦</b> AJ976<br><b>♣</b> A10      | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 27<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>AQ3</li><li>✓ 3</li><li>✓ 109865</li><li>♠ AQ94</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 28<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>♣ Q1062</li><li>♥ K5</li><li>◆ AK972</li><li>♣ J5</li></ul> | The opponents are silent. You bid first.       |
| Board: 29<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ A1083</li><li>★ 8</li><li>★ K64</li><li>★ KJ743</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 30<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>▲ AJ76</li><li>♥ QJ875</li><li>◆ 106</li><li>▲ AJ</li></ul> | The opponents are silent. You bid first.       |

| Board: 26<br>Dealer: N<br>Vul: None<br>North HCP: 17<br>South HCP: 12<br>Contract: 3N N | North:  ♠ K6  ♥ KQ84  ♠ AJ976  ♣ A10 | South:  ♠ AJ1072  ♥ J62  ♠ K  ♠ K942  | West North East South  1   Pass 1   Pass 2  Pass 3   Pass 3NT AP  1. Fourth suit game force   |
|---|--------------------------------------|---------------------------------------|---|
| Board: 27 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4♥ S                  | North:  ♠ AQ3  ♥ 3  ♦ 109865  ♠ AQ94 | South:  ♠ K2  ♥ KQJ10642  ♠ QJ  ♣ 106 | West North East South  1♥  Pass 1NT¹ Pass 4♥  AP  1. forcing 1NT  |
| Board: 28 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 3 S                 | North:  ♠ Q1062  ♥ K5  ♠ AK972  ♣ J5 | South:  ♠ K3  ♥ QJ86  ♦ J  ♣ KQ10984  | West North East South  1 → Pass 3♣¹  AP  1. Inviting Jump Shifts  |
| Board: 29 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4♠ N                | North:  ♠ A1083  ♥ 8  ♠ K64  ♠ KJ743 | South:  ♠ K962  ♥ KQ9432  ♠ A5  ♣ Q   | West North East South  1  Pass 1  Pass 3  Pass 3  Pass 3  Pass 4  Pass 4  AP  1. Cue bid, surplus  2. Cue bid, a   stopper  3. Cue bid, a   stopper |
| Board: 30<br>Dealer: N<br>Vul: NS<br>North HCP: 13<br>South HCP: 11<br>Contract: 3♣ N   | North:  ♠ AJ76  ♥ QJ875  ♦ 106  ♠ AJ | South:  ♠ K82  ♥ K  ♦ QJ84  ♣ Q9762   | West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 3♣  AP  1. forcing 1NT  |

| Board: 26<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ AJ1072</li><li>♥ J62</li><li>♦ K</li><li>★ K942</li></ul> | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 27<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★K2</li><li>▼KQJ10642</li><li>◆QJ</li><li>◆106</li></ul>    | The opponents are silent. You bid first.       |
| Board: 28<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ K3</li><li>♥ QJ86</li><li>◆ J</li><li>◆ KQ10984</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 29<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ K962</li><li>★ KQ9432</li><li>★ A5</li><li>★ Q</li></ul>  | The opponents are silent. You bid first.       |
| Board: 30<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ K82</li><li>★ K</li><li>◆ QJ84</li><li>◆ Q9762</li></ul>  | The opponents are silent.  Partner bids first. |
|  |   |  |

| Board: 26<br>Dealer: N<br>Vul: None<br>North HCP: 17<br>South HCP: 12<br>Contract: 3N N | North:  ♠ K6  ♥ KQ84  ♠ AJ976  ♣ A10 | South:  ♠ AJ1072  ♥ J62  ♠ K  ♠ K942  | West North East South  1   Pass 1   Pass 2  Pass 3   Pass 3NT AP  1. Fourth suit game force   |
|---|--------------------------------------|---------------------------------------|---|
| Board: 27 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4♥ S                  | North:  ♠ AQ3  ♥ 3  ♦ 109865  ♠ AQ94 | South:  ♠ K2  ♥ KQJ10642  ♠ QJ  ♣ 106 | West North East South  1♥  Pass 1NT¹ Pass 4♥  AP  1. forcing 1NT  |
| Board: 28 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 3 S                 | North:  ♠ Q1062  ♥ K5  ♠ AK972  ♣ J5 | South:  ♠ K3  ♥ QJ86  ♦ J  ♣ KQ10984  | West North East South  1 → Pass 3♣¹  AP  1. Inviting Jump Shifts  |
| Board: 29 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4♠ N                | North:  ♠ A1083  ♥ 8  ♠ K64  ♠ KJ743 | South:  ♠ K962  ♥ KQ9432  ♠ A5  ♣ Q   | West North East South  1  Pass 1  Pass 3  Pass 3  Pass 3  Pass 4  Pass 4  AP  1. Cue bid, surplus  2. Cue bid, a   stopper  3. Cue bid, a   stopper |
| Board: 30<br>Dealer: N<br>Vul: NS<br>North HCP: 13<br>South HCP: 11<br>Contract: 3♣ N   | North:  ♠ AJ76  ♥ QJ875  ♦ 106  ♠ AJ | South:  ♠ K82  ♥ K  ♦ QJ84  ♣ Q9762   | West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 3♣  AP  1. forcing 1NT  |

| Board: 31<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ AK109862</li><li>♥ 6</li><li>◆ KJ8</li><li>★ 43</li></ul> | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 32<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>♠ AKJ8</li><li>♥ Q</li><li>♠ KJ5</li><li>♠ Q9762</li></ul>  | The opponents are silent. You bid first.       |
| Board: 33<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ KJ64</li><li>♥ 5</li><li>◆ J432</li><li>◆ AK65</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 34<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>★ KJ108</li><li>▼ J8</li><li>◆ AQ974</li><li>◆ K2</li></ul> | The opponents are silent.  You bid first.      |
| Board: 35<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>♣ Q54</li><li>♥ J10743</li><li>◆ 5</li><li>♣ AKQ2</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 31<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 13<br>Contract: 4♠ N   | North:  ♠ AK109862  ♥ 6  ♠ KJ8  ♣ 43         | South:  ♠ Q3  ♥ KJ743  ♠ AQ5  ♣ J75    | Pass<br>Pass<br>Pass       | North  1♠  2♦¹  4♠  7 Minor                 | Pass<br>Pass<br>AP   | 1♥<br>1NT<br>3NT |
|---|--|--|----------------------------|---|----------------------|------------------|
| Board: 32<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 11<br>Contract: 3N S | North:  ♠ AKJ8  ♥ Q  ♠ KJ5  ♣ Q9762          | South:  ♠ Q105  ♥ K1043  ♠ AQ876  ♣ 10 | Pass                       | North 1♣ 1♠ 3NT                             | Pass                 |                  |
| Board: 33<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 19<br>Contract: 6N N   | North:  ♠ KJ64  ♥ 5  ♠ J432  ♣ AK65          | South:  ♠ A3  ♥ AKQ863  ♠ KQ  ♣ J84    | Pass Pass Pass AP 1. Black | North  1♣  3NT  5♣  2  kwood 0  /4 or 4/4   | Pass<br>Pass<br>Pass | 1♥               |
| Board: 34 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4 \( \) N             | North:<br>♠ KJ108<br>♥ J8<br>♠ AQ974<br>♣ K2 | South:  ♠ Q952  ♥ AK107  ♠ 2  ♠ QJ93   | West Pass AP               | North 1  1  1  1  1  1  1  1  1  1  1  1  1 | East<br>Pass<br>Pass | 1♥               |

|  |                                      |                                      | West North East South 1◆   |
|--|--------------------------------------|--------------------------------------|--|
| Board: 35 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4 \( \mathbb{N} \) N | North:  ♠ Q54  ♥ J10743  ♦ 5  ♠ AKQ2 | South:  ♣ J103  ♥ AK6  ♠ KQ72  ♣ J85 | Pass 1♥ Pass 1NT Pass 2♣¹ Pass 3♥² Pass 4♣³ Pass 4♥ AP 1. New Minor Forcing 2. 3 ♥ 3. Cue bid, a ♣ stopper |

| Board: 31<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>♣ Q3</li><li>♥ KJ743</li><li>◆ AQ5</li><li>♣ J75</li></ul>    | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 32<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>♣ Q105</li><li>♥ K1043</li><li>♦ AQ876</li><li>♣ 10</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 33<br>Dealer: S<br>Vul: NS<br>HCP: 19   | <ul><li>★ A3</li><li>★ AKQ863</li><li>★ KQ</li><li>★ J84</li></ul>    | The opponents are silent. You bid first.       |
| Board: 34<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♣ Q952</li><li>♥ AK107</li><li>◆ 2</li><li>♣ QJ93</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 35<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li></li></ul>  | The opponents are silent. You bid first.       |

| Board: 31<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 13<br>Contract: 4♠ N   | North:  ♠ AK109862  ♥ 6  ♠ KJ8  ♣ 43         | South:  ♠ Q3  ♥ KJ743  ♠ AQ5  ♣ J75    | Pass<br>Pass<br>Pass       | North  1♠  2♦¹  4♠  7 Minor                 | Pass<br>Pass<br>AP   | 1♥<br>1NT<br>3NT |
|---|--|--|----------------------------|---|----------------------|------------------|
| Board: 32<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 11<br>Contract: 3N S | North:  ♠ AKJ8  ♥ Q  ♠ KJ5  ♣ Q9762          | South:  ♠ Q105  ♥ K1043  ♠ AQ876  ♣ 10 | Pass                       | North 1♣ 1♠ 3NT                             | Pass                 |                  |
| Board: 33<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 19<br>Contract: 6N N   | North:  ♠ KJ64  ♥ 5  ♠ J432  ♣ AK65          | South:  ♠ A3  ♥ AKQ863  ♠ KQ  ♣ J84    | Pass Pass Pass AP 1. Black | North  1♣  3NT  5♣  2  kwood 0  /4 or 4/4   | Pass<br>Pass<br>Pass | 1♥               |
| Board: 34 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4 \( \) N             | North:<br>♠ KJ108<br>♥ J8<br>♠ AQ974<br>♣ K2 | South:  ♠ Q952  ♥ AK107  ♠ 2  ♠ QJ93   | West Pass AP               | North 1  1  1  1  1  1  1  1  1  1  1  1  1 | East<br>Pass<br>Pass | 1♥               |

|  |                                      |                                      | West North East South 1◆   |
|--|--------------------------------------|--------------------------------------|--|
| Board: 35 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4 \( \mathbb{N} \) N | North:  ♠ Q54  ♥ J10743  ♦ 5  ♠ AKQ2 | South:  ♣ J103  ♥ AK6  ♠ KQ72  ♣ J85 | Pass 1♥ Pass 1NT Pass 2♣¹ Pass 3♥² Pass 4♣³ Pass 4♥ AP 1. New Minor Forcing 2. 3 ♥ 3. Cue bid, a ♣ stopper |

| Board: 36<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>▶ J6</li><li>♥ K9873</li><li>◆ K75</li><li>♣ AJ5</li></ul>    | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 37<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♠ AQJ3</li><li>♥ —</li><li>♠ AJ109532</li><li>♠ 105</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 38<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>♠ 643</li><li>♥ AJ9543</li><li>♦ 10</li><li>♠ AK5</li></ul>   | The opponents are silent. You bid first.       |
| Board: 39<br>Dealer: S<br>Vul: None<br>HCP: 12 | <b>♦</b> K6<br><b>♥</b> AQ8754<br><b>•</b> Q1083<br><b>♣</b> J        | The opponents are silent.  Partner bids first. |
| Board: 40<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>★ K72</li><li>♥ Q6</li><li>◆ A7</li><li>◆ AKJ1053</li></ul>   | The opponents are silent. You bid first.       |

| Board: 36<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N N | North:  ♣ J6  ♥ K9873  • K75  ♣ AJ5    | South:  ♠ AQ1097  ♥ 10  ♠ QJ82  ♣ K93 | Pass<br>Pass         | North  1 V  1NT  3NT  Minor | Pass<br>Pass<br>AP | 1♠<br>2♦¹                |
|---|--|---------------------------------------|----------------------|-----------------------------|--------------------|--------------------------|
| Board: 37<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 14<br>Contract: 3 N  | North:  ♠ AQJ3  ♥ —  ♠ AJ109532  ♣ 105 | South:  ◆ 854  ▼ KQJ54  ◆ 4  ◆ AKJ6   | Pass                 | North  3•¹ ing Jump         | AP                 | 1♥                       |
| Board: 38 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3 N               | North:                                 | South:  ♠ K98  ▼ —  ♠ AQ8765  ♣ QJ84  | Pass                 | North 1♥ 3♥ ing Jump        | Pass<br>AP         | <b>3</b> ♦¹              |
| Board: 39 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4♥ N              | North:  ♠ K6  ♥ AQ8754  • Q1083  ♣ J   | South:  ♠ AJ52  ♥ 92  ♠ A75  ♠ A876   | West Pass Pass AP    | North  1♥  3♥               |                    | 1 <b>♣</b><br>1 <b>♠</b> |
| Board: 40<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 11<br>Contract: 4♠ S | North:  ♠ K72  ♥ Q6  ♠ A7  ♣ AKJ1053   | South:  ♠ QJ10843  ♥ AJ9  ♠ K106  ♣ 2 | West<br>Pass<br>Pass | North 1♣ 3♣ 4♠              |                    | 1♠                       |

| D 1 26                 |                                       |                           |
|------------------------|---------------------------------------|---------------------------|
| Board: 36<br>Dealer: N | <b>♦</b> AQ1097<br><b>♥</b> 10        | The opponents are silent. |
| Vul: NS                | ◆ QJ82                                | Partner bids first.       |
| HCP: 12                | <b>♣</b> K93                          | Farmer olds first.        |
| Board: 37              | <b>★</b> 854                          | The opponents are silent. |
| Dealer: S              | ♥ KQJ54                               | The opponents are shent.  |
| Vul: EW<br>HCP: 14     | ♦ 4<br>♣ AKJ6                         | You bid first.            |
| 11Cr. 14               | ₩ ANJO                                |                           |
| Board: 38              | <b>♠</b> K98                          | The opponents are silent. |
| Dealer: N              | <b>∀</b> —                            | The opponents are shent.  |
| Vul: Both HCP: 12      | <ul><li>AQ8765</li><li>QJ84</li></ul> | Partner bids first.       |
| HCF. 12                | <b>₹</b> QJ04                         |                           |
| Board: 39              | <b>♠</b> AJ52                         | The opponents are silent. |
| Dealer: S              | <b>♥</b> 92                           | The opponents are shent.  |
| Vul: None              | ♦ A75                                 | You bid first.            |
| HCP: 13                | <b>♣</b> A876                         |                           |
| Board: 40              | <b>♦</b> QJ10843                      | The opponents are silent. |
| Dealer: N              | <b>♥</b> AJ9                          | The opponents are shellt. |
| Vul: EW                | ♦ K106                                | Partner bids first.       |
| HCP: 11                | <b>♣</b> 2                            | 2 44 4141 0140 11100      |

| Board: 36<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N N | North:  ♣ J6  ♥ K9873  • K75  ♣ AJ5    | South:  ♠ AQ1097  ♥ 10  ♠ QJ82  ♣ K93 | Pass<br>Pass         | North  1 V  1NT  3NT  Minor | Pass<br>Pass<br>AP | 1♠<br>2♦¹                |
|---|--|---------------------------------------|----------------------|-----------------------------|--------------------|--------------------------|
| Board: 37<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 14<br>Contract: 3 N  | North:  ♠ AQJ3  ♥ —  ♠ AJ109532  ♣ 105 | South:  ◆ 854  ▼ KQJ54  ◆ 4  ◆ AKJ6   | Pass                 | North  3•¹ ing Jump         | AP                 | 1♥                       |
| Board: 38 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3 N               | North:                                 | South:  ♠ K98  ▼ —  ♠ AQ8765  ♣ QJ84  | Pass                 | North 1♥ 3♥ ing Jump        | Pass<br>AP         | <b>3</b> ♦¹              |
| Board: 39 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4♥ N              | North:  ♠ K6  ♥ AQ8754  • Q1083  ♣ J   | South:  ♠ AJ52  ♥ 92  ♠ A75  ♠ A876   | West Pass Pass AP    | North  1♥  3♥               |                    | 1 <b>♣</b><br>1 <b>♠</b> |
| Board: 40<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 11<br>Contract: 4♠ S | North:  ♠ K72  ♥ Q6  ♠ A7  ♣ AKJ1053   | South:  ♠ QJ10843  ♥ AJ9  ♠ K106  ♣ 2 | West<br>Pass<br>Pass | North 1♣ 3♣ 4♠              |                    | 1♠                       |

| Board: 41<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ KJ43</li><li>♥ QJ</li><li>★ K95432</li><li>★ J</li></ul>  | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 42<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>♠ 62</li><li>♥ QJ</li><li>♠ AK7632</li><li>♠ Q75</li></ul>  | The opponents are silent. You bid first.       |
| Board: 43<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★76</li><li>♥9</li><li>◆ AK942</li><li>★ KQ643</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 44<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>◆ QJ10542</li><li>◆ 3</li><li>◆ QJ6</li><li>◆ AQ8</li></ul> | The opponents are silent.  You bid first.      |
| Board: 45<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ A95</li><li>▼ 5</li><li>◆ K96542</li><li>★ KJ8</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 41<br>Dealer: S<br>Vul: Both              | North:<br>♠ KJ43          | South:<br>♠ AQ9<br>♥ A843                           | West<br>Pass     | North  1  •          | East<br>Pass | South 1♣ 1♥      |
|--|---------------------------|---|------------------|----------------------|--------------|------------------|
| North HCP: 11<br>South HCP: 17<br>Contract: 3N S | ♥ QJ<br>♦ K95432<br>♣ J   | ◆ Q<br>◆ KQ643                                      | Pass<br>AP       | 3 <b>♦</b>           |              | 3NT              |
| Board: 42<br>Dealer: N<br>Vul: None              | North:<br>♠ 62            | South:<br>♠ AKJ73                                   | West             | North 1♦             | East<br>Pass | South 1♠         |
| North HCP: 12<br>South HCP: 12<br>Contract: 2♥ S | ♥ QJ<br>♦ AK7632<br>♠ Q75 | <ul><li>★ A987</li><li>◆ 9</li><li>◆ 1064</li></ul> | Pass<br>AP       | 2•                   | Pass         |                  |
| Board: 43 Dealer: S                              | North:<br>♠ 76            | South:<br>♠ KQ93                                    | West             | North                | East         | South 1♥         |
| Vul: Both<br>North HCP: 12                       | ♥9<br>• AE042             | ♥ AKQ1064   |                  | 1NT <sup>1</sup>     |              | 2♠               |
| South HCP: 18<br>Contract: 3N N                  | ◆ AK942<br>◆ KQ643        | • 6<br>• A5   | Pass<br>1. forci | 3NT<br>ng 1NT        | AP           |                  |
| Board: 44<br>Dealer: N                           | North:                    | South:  | West             | North                | East         | South            |
| Vul: None<br>North HCP: 12                       | ♠ QJ10542<br>♥ 3          | <b>♦</b> 8 <b>♥</b> KJ82                            |                  | 1♠                   |              | 1NT <sup>1</sup> |
| South HCP: 11<br>Contract: 2♠ N                  | ◆ QJ6<br>◆ AQ8            | ◆ K1092<br>◆ KJ64                                   | Pass<br>1. forci | 2 <b>♠</b><br>ng 1NT | AP           |                  |
| Board: 45<br>Dealer: S                           | North:<br>♠ A95           | South:<br>♠ KQ                                      | West             | North                | East         |                  |
| Vul: NS<br>North HCP: 11                         | <b>♥</b> 5                | <b>♥</b> QJ1086                                     | Pass             | 2.1                  | AP           | 1♥               |
| South HCP: 13                                    | ♦ K96542<br>♣ KJ8         | ♦ J<br>• A10654                                     |                  | o▼<br>ing Jump       |              |                  |

| Board: 41<br>Dealer: S<br>Vul: Both<br>HCP: 17 | <ul><li>AQ9</li><li>✓ A843</li><li>✓ Q</li><li>✓ KQ643</li></ul>     | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 42<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>♠ AKJ73</li><li>♥ A987</li><li>♦ 9</li><li>♠ 1064</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 43<br>Dealer: S<br>Vul: Both<br>HCP: 18 | <ul><li>★ KQ93</li><li>★ AKQ1064</li><li>★ 6</li><li>★ A5</li></ul>  | The opponents are silent. You bid first.       |
| Board: 44<br>Dealer: N<br>Vul: None<br>HCP: 11 | <b>♦</b> 8<br><b>♥</b> KJ82<br><b>♦</b> K1092<br><b>♣</b> KJ64       | The opponents are silent.  Partner bids first. |
| Board: 45<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>★ KQ</li><li>▼ QJ1086</li><li>◆ J</li><li>◆ A10654</li></ul> | The opponents are silent. You bid first.       |

| Board: 41<br>Dealer: S<br>Vul: Both              | North:<br>♠ KJ43          | South:<br>♠ AQ9<br>♥ A843                           | West<br>Pass     | North  1  •          | East<br>Pass | South 1♣ 1♥      |
|--|---------------------------|---|------------------|----------------------|--------------|------------------|
| North HCP: 11<br>South HCP: 17<br>Contract: 3N S | ♥ QJ<br>♦ K95432<br>♣ J   | ◆ Q<br>◆ KQ643                                      | Pass<br>AP       | 3 <b>♦</b>           |              | 3NT              |
| Board: 42<br>Dealer: N<br>Vul: None              | North:<br>♠ 62            | South:<br>♠ AKJ73                                   | West             | North 1♦             | East<br>Pass | South 1♠         |
| North HCP: 12<br>South HCP: 12<br>Contract: 2♥ S | ♥ QJ<br>♦ AK7632<br>♠ Q75 | <ul><li>★ A987</li><li>◆ 9</li><li>◆ 1064</li></ul> | Pass<br>AP       | 2•                   | Pass         |                  |
| Board: 43 Dealer: S                              | North:<br>♠ 76            | South:<br>♠ KQ93                                    | West             | North                | East         | South 1♥         |
| Vul: Both<br>North HCP: 12                       | ♥9<br>• AE042             | ♥ AKQ1064   |                  | 1NT <sup>1</sup>     |              | 2♠               |
| South HCP: 18<br>Contract: 3N N                  | ◆ AK942<br>◆ KQ643        | • 6<br>• A5   | Pass<br>1. forci | 3NT<br>ng 1NT        | AP           |                  |
| Board: 44<br>Dealer: N                           | North:                    | South:  | West             | North                | East         | South            |
| Vul: None<br>North HCP: 12                       | ♠ QJ10542<br>♥ 3          | <b>♦</b> 8 <b>♥</b> KJ82                            |                  | 1♠                   |              | 1NT <sup>1</sup> |
| South HCP: 11<br>Contract: 2♠ N                  | ◆ QJ6<br>◆ AQ8            | ◆ K1092<br>◆ KJ64                                   | Pass<br>1. forci | 2 <b>♠</b><br>ng 1NT | AP           |                  |
| Board: 45<br>Dealer: S                           | North:<br>♠ A95           | South:<br>♠ KQ                                      | West             | North                | East         |                  |
| Vul: NS<br>North HCP: 11                         | <b>♥</b> 5                | <b>♥</b> QJ1086                                     | Pass             | 2.1                  | AP           | 1♥               |
| South HCP: 13                                    | ♦ K96542<br>♣ KJ8         | ♦ J<br>• A10654                                     |                  | o▼<br>ing Jump       |              |                  |

| Board: 46<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>◆ Q53</li><li>♥ KJ</li><li>◆ 83</li><li>◆ AK8654</li></ul>  | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 47<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♠ AJ7</li><li>♥ 9</li><li>♠ KQJ743</li><li>♠ 1095</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 48<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <ul><li>★ AKJ1086</li><li>♥ 764</li><li>♦ A</li><li>★ AJ8</li></ul> | The opponents are silent. You bid first.       |
| Board: 49<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>AQ76</li><li>♥ 9</li><li>♦ 8653</li><li>AQ97</li></ul>      | The opponents are silent.  Partner bids first. |

| Board: 46<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 12<br>Contract: 3N S | North:  ♠ Q53  ♥ KJ  ♦ 83  ♠ AK8654  | South:  ♠ K984  ♥ A743  ♠ A642  ♣ J | West North East South  1♣ Pass 1♥  Pass 2♣ Pass 3NT  AP  |
|---|--------------------------------------|-------------------------------------|--|
| Board: 47 Dealer: S Vul: None North HCP: 11 South HCP: 21 Contract: 7 N               | North:  ♠ AJ7  ♥ 9  ♠ KQJ743  ♠ 1095 | South:  ♠ K  ♥ AQJ87  ♠ A98  ♣ AK87 | West North East South  1  Pass 3  Pass 4NT <sup>2</sup> Pass 5  Pass 7  AP  1. Inviting Jump Shifts  2. Blackwood 0314, for   3. A=2/5 or 5/5, Q(D)=1  |
| Board: 48 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N S                | North:  ♠ AKJ1086  ♥ 764  ♠ A  ♣ AJ8 | South:                              | West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT  |
| Board: 49 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 7♣ S                | North:  ♠ AQ76  ♥ 9  ♠ 8653  ♣ AQ97  | South:                              | West North East South  1  Pass 1  Pass 3  Pass 5  Pass 5  Pass 5  Pass 5  AP  1. Fourth suit game force 2. Blackwood 0314, for   3. A=2/5 or 5/5, Q(C)=1  4. King ask by 5NT  5. K=0 |

| Board: 46<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ K984</li><li>▼ A743</li><li>◆ A642</li><li>★ J</li></ul>  | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 47<br>Dealer: S<br>Vul: None<br>HCP: 21 | <ul><li>★ K</li><li>▼ AQJ87</li><li>◆ A98</li><li>◆ AK87</li></ul>  | The opponents are silent. You bid first.       |
| Board: 48<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ 4</li><li>♥ AK85</li><li>★ J85</li><li>★ K10652</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 49<br>Dealer: S<br>Vul: EW<br>HCP: 18   | <ul><li>★ 4</li><li>▼ AKQJ6</li><li>◆ AJ2</li><li>★ K842</li></ul>  | The opponents are silent. You bid first.       |

| Board: 46<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 12<br>Contract: 3N S | North:  ♠ Q53  ♥ KJ  ♦ 83  ♠ AK8654  | South:  ♠ K984  ♥ A743  ♠ A642  ♣ J | West North East South  1♣ Pass 1♥  Pass 2♣ Pass 3NT  AP  |
|---|--------------------------------------|-------------------------------------|--|
| Board: 47 Dealer: S Vul: None North HCP: 11 South HCP: 21 Contract: 7 N               | North:  ♠ AJ7  ♥ 9  ♠ KQJ743  ♠ 1095 | South:  ♠ K  ♥ AQJ87  ♠ A98  ♣ AK87 | West North East South  1  Pass 3  Pass 4NT <sup>2</sup> Pass 5  Pass 7  AP  1. Inviting Jump Shifts  2. Blackwood 0314, for   3. A=2/5 or 5/5, Q(D)=1  |
| Board: 48 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N S                | North:  ♠ AKJ1086  ♥ 764  ♠ A  ♣ AJ8 | South:                              | West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT  |
| Board: 49 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 7♣ S                | North:  ♠ AQ76  ♥ 9  ♠ 8653  ♣ AQ97  | South:                              | West North East South  1  Pass 1  Pass 3  Pass 5  Pass 5  Pass 5  Pass 5  AP  1. Fourth suit game force 2. Blackwood 0314, for   3. A=2/5 or 5/5, Q(C)=1  4. King ask by 5NT  5. K=0 |

| Board: 50<br>Dealer: N<br>Vul: Both<br>HCP: 12 | ◆ Q10<br>▼ 9872<br>◆ AKQ53<br>◆ J7                                    | The opponents are silent. You bid first.       |
|--|---|--|
| Board: 51<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★3</li><li>★4</li><li>★ AQ85</li><li>★ AJ96532</li></ul>      | The opponents are silent.  Partner bids first. |
| Board: 52<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <b>★</b> KJ<br><b>♥</b> KJ1053<br><b>♦</b> K<br><b>♣</b> Q7654        | The opponents are silent. You bid first.       |
| Board: 53<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ K1052</li><li>★ AJ3</li><li>★ 10</li><li>★ K10764</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 54<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>◆ 942</li><li>▼ KJ9543</li><li>◆ A8</li><li>◆ A10</li></ul>   | The opponents are silent. You bid first.       |

| Board: 50<br>Dealer: N<br>Vul: Both<br>North HCP: 12<br>South HCP: 12<br>Contract: 4♥ S | North:  ♠ Q10  ♥ 9872  ♠ AKQ53  ♣ J7   | South:  ♠ 743  ♥ AJ1043  ♦ 6  ♠ AK104 | West<br>Pass<br>AP | North<br>1♦<br>2♥         | East<br>Pass<br>Pass | 1♥                       |
|---|--|---------------------------------------|--------------------|---------------------------|----------------------|--------------------------|
| Board: 51<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 15<br>Contract: 3N N   | North:  ♠ 3  ♥ 4  ♠ AQ85  ♠ AJ96532    | South:  ♠ AK1097  ♥ AKJ107  ♦ 42  ♠ 8 | Pass<br>Pass       | North  3.1  3NT  ing Jump | Pass<br>AP           | 1 <b>♠</b><br>3 <b>♥</b> |
| Board: 52<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 11<br>Contract: 3N S   | North:  ♠ KJ  ♥ KJ1053  ♠ K  ♠ Q7654   | South:  ♠ AQ652  ♥ Q  • Q10842  ♣ J2  | West Pass Pass     | North<br>1♥<br>2♣<br>3NT  | Pass                 |                          |
| Board: 53<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 14<br>Contract: 3N N | North:  ♠ K1052  ♥ AJ3  ♦ 10  ♠ K10764 | South:  ♠ A  ♥ K65  ♠ AQ7432  ♣ J52   | West Pass Pass AP  | North 1♣ 2NT              |                      | South  1   2   3NT       |
| Board: 54<br>Dealer: N<br>Vul: None<br>North HCP: 12<br>South HCP: 12<br>Contract: 2N S | North:                                 | South:  ♠ KQ85  ♥ —  • KJ1053  ♣ QJ84 | West<br>Pass<br>AP | North<br>1♥<br>2♥         | Pass                 | South 1♠ 2NT             |

| Board: 50<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★743</li><li>✓ AJ1043</li><li>♦ 6</li><li>♠ AK104</li></ul>  | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 51<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>★ AK1097</li><li>▼ AKJ107</li><li>◆ 42</li><li>◆ 8</li></ul> | The opponents are silent. You bid first.       |
| Board: 52<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>♠ AQ652</li><li>♥ Q</li><li>◆ Q10842</li><li>♠ J2</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 53<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>A</li><li>★ K65</li><li>◆ AQ7432</li><li>◆ J52</li></ul>     | The opponents are silent. You bid first.       |
| Board: 54<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ KQ85</li><li>▼ —</li><li>◆ KJ1053</li><li>◆ QJ84</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 50<br>Dealer: N<br>Vul: Both<br>North HCP: 12<br>South HCP: 12<br>Contract: 4♥ S | North:  ♠ Q10  ♥ 9872  ♠ AKQ53  ♣ J7   | South:  ♠ 743  ♥ AJ1043  ♦ 6  ♠ AK104 | West<br>Pass<br>AP | North<br>1♦<br>2♥         | East<br>Pass<br>Pass | 1♥                       |
|---|--|---------------------------------------|--------------------|---------------------------|----------------------|--------------------------|
| Board: 51<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 15<br>Contract: 3N N   | North:  ♠ 3  ♥ 4  ♠ AQ85  ♠ AJ96532    | South:  ♠ AK1097  ♥ AKJ107  ♦ 42  ♠ 8 | Pass<br>Pass       | North  3.1  3NT  ing Jump | Pass<br>AP           | 1 <b>♠</b><br>3 <b>♥</b> |
| Board: 52<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 11<br>Contract: 3N S   | North:  ♠ KJ  ♥ KJ1053  ♠ K  ♠ Q7654   | South:  ♠ AQ652  ♥ Q  • Q10842  ♣ J2  | West Pass Pass     | North<br>1♥<br>2♣<br>3NT  | Pass                 |                          |
| Board: 53<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 14<br>Contract: 3N N | North:  ♠ K1052  ♥ AJ3  ♦ 10  ♠ K10764 | South:  ♠ A  ♥ K65  ♠ AQ7432  ♣ J52   | West Pass Pass AP  | North 1♣ 2NT              |                      | South  1   2   3NT       |
| Board: 54<br>Dealer: N<br>Vul: None<br>North HCP: 12<br>South HCP: 12<br>Contract: 2N S | North:                                 | South:  ♠ KQ85  ♥ —  • KJ1053  ♣ QJ84 | West<br>Pass<br>AP | North<br>1♥<br>2♥         | Pass                 | South 1♠ 2NT             |

| Board: 55<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ A10864</li><li>★ A</li><li>◆ 962</li><li>★ K762</li></ul> | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 56<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>AK10654</li><li>✓ AQ63</li><li>♦ 8</li><li>♣ 94</li></ul>   | The opponents are silent. You bid first.       |
| Board: 57<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ A1065</li><li>★ A9542</li><li>★ K76</li><li>★ 8</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 58<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>▲ A976</li><li>♥ J</li><li>◆ QJ1075</li><li>▲ AQJ</li></ul> | The opponents are silent. You bid first.       |
| Board: 59<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ A876</li><li>▼ 10963</li><li>◆ 3</li><li>◆ AQJ4</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 55<br>Dealer: S<br>Vul: EW<br>North HCP: 11 | North:<br>♠ A10864<br>♥ A<br>♦ 962 | South:<br>♠ Q5<br>♥ 987632<br>♠ AK | West<br>Pass | North 1♠      | East<br>Pass | 1♥               |
|--|------------------------------------|------------------------------------|--------------|---------------|--------------|------------------|
| South HCP: 13<br>Contract: 2♥ S                    | ♣ K762                             | ♣ A84                              | AP           |               |              |                  |
| Board: 56  | North:                             | South:                             | West         | North         | East         | South            |
| Dealer: N<br>Vul: Both                             | <b>♠</b> AK10654                   | <b>♠</b> J                         | West         | Norui<br>1♠   |              | 1NT <sup>1</sup> |
| North HCP: 13                                      | <b>♥</b> AQ63 <b>♦</b> 8           | <b>♥</b> K874 <b>♦</b> A543        | Pass         | 2 🗸           | AP           | 1111             |
| South HCP: 11<br>Contract: 2♥ N                    | <b>♦</b> 94                        | <b>♦</b> K872                      | 1. forci     | ng 1NT        |              |                  |
| Board: 57<br>Dealer: S                             | North:                             | South:                             | West         | North         | East         | South            |
| Vul: None  | <b>♦</b> A1065 <b>♥</b> A9542      | <b>♠</b> Q932<br><b>♥</b> Q7       | _            |               | _            | 1♣               |
| North HCP: 11<br>South HCP: 13                     | <b>♦</b> K76                       | ◆ Q2                               | Pass<br>Pass | 1 <b>♥</b> 3♠ | Pass<br>AP   | 1♠               |
| Contract: 3♠ S                                     | <b>♣</b> 8                         | <b>♣</b> AK432                     | rass         | <b>3</b> ₹    | Ar           |                  |
| Board: 58  | North:                             | South:                             | West         | North         | Fact         | South            |
| Dealer: N<br>Vul: NS                               | <b>♠</b> A976<br><b>♥</b> J        | <b>★</b> KQ105                     | West         | 1\ldot        | Pass         | 1 <b>y</b>       |
| North HCP: 15                                      | ◆ QJ1075                           | <b>♥</b> AQ1073 <b>♦</b> 2         | Pass         | 1♠            | Pass         |                  |
| South HCP: 11<br>Contract: 4♠ N                    | <b>♣</b> ÂQJ                       | <b>♣</b> 1098                      | Pass         | 4♠            | AP           |                  |
| Board: 59  | North:                             | South:                             | West         | North         | East         | South            |
| Dealer: S  | A876                               | 50un.<br><b>♦</b> 9                |              |               |              | 1•               |
| Vul: Both<br>North HCP: 11                         | <b>▼</b> 10963                     | <b>♥</b> KJ7                       | Pass         | 1♥            | Pass         | 2•               |
| South HCP: 13                                      | <b>•</b> 3                         | ◆ AKQ764                           | Pass         | 2NT           | Pass         | 3♥               |
| Contract: 3♥ N                                     | <b>♣</b> AQJ4                      | <b>♣</b> 932                       | AP           |               |              |                  |

| Board: 55<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>♣ Q5</li><li>♥ 987632</li><li>♦ AK</li><li>♣ A84</li></ul> | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 56<br>Dealer: N<br>Vul: Both<br>HCP: 11 | ♣ J<br>♥ K874<br>♦ A543<br>♣ K872                                  | The opponents are silent.  Partner bids first. |
| Board: 57<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>♣ Q932</li><li>♥ Q7</li><li>♦ Q2</li><li>♣ AK432</li></ul> | The opponents are silent. You bid first.       |
| Board: 58<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <b>★</b> KQ105<br><b>★</b> AQ1073<br><b>★</b> 2<br><b>♣</b> 1098   | The opponents are silent.  Partner bids first. |
| Board: 59<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>♠ 9</li><li>♥ KJ7</li><li>♦ AKQ764</li><li>♠ 932</li></ul> | The opponents are silent.  You bid first.      |

| Board: 55<br>Dealer: S<br>Vul: EW<br>North HCP: 11 | North:<br>♠ A10864<br>♥ A<br>♦ 962 | South:<br>♠ Q5<br>♥ 987632<br>♠ AK | West<br>Pass | North 1♠      | East<br>Pass | 1♥               |
|--|------------------------------------|------------------------------------|--------------|---------------|--------------|------------------|
| South HCP: 13<br>Contract: 2♥ S                    | ♣ K762                             | ♣ A84                              | AP           |               |              |                  |
| Board: 56  | North:                             | South:                             | West         | North         | East         | South            |
| Dealer: N<br>Vul: Both                             | <b>♠</b> AK10654                   | <b>♠</b> J                         | West         | Norui<br>1♠   |              | 1NT <sup>1</sup> |
| North HCP: 13                                      | <b>♥</b> AQ63 <b>♦</b> 8           | <b>♥</b> K874 <b>♦</b> A543        | Pass         | 2 🗸           | AP           | 1111             |
| South HCP: 11<br>Contract: 2♥ N                    | <b>♦</b> 94                        | <b>♦</b> K872                      | 1. forci     | ng 1NT        |              |                  |
| Board: 57<br>Dealer: S                             | North:                             | South:                             | West         | North         | East         | South            |
| Vul: None  | <b>♦</b> A1065 <b>♥</b> A9542      | <b>♠</b> Q932<br><b>♥</b> Q7       | _            |               | _            | 1♣               |
| North HCP: 11<br>South HCP: 13                     | <b>♦</b> K76                       | ◆ Q2                               | Pass<br>Pass | 1 <b>♥</b> 3♠ | Pass<br>AP   | 1♠               |
| Contract: 3♠ S                                     | <b>♣</b> 8                         | <b>♣</b> AK432                     | rass         | <b>3</b> ₹    | Ar           |                  |
| Board: 58  | North:                             | South:                             | West         | North         | Fact         | South            |
| Dealer: N<br>Vul: NS                               | <b>♠</b> A976<br><b>♥</b> J        | <b>★</b> KQ105                     | West         | 1\ldot        | Pass         | 1 <b>y</b>       |
| North HCP: 15                                      | ◆ QJ1075                           | <b>♥</b> AQ1073 <b>♦</b> 2         | Pass         | 1♠            | Pass         |                  |
| South HCP: 11<br>Contract: 4♠ N                    | <b>♣</b> ÂQJ                       | <b>♣</b> 1098                      | Pass         | 4♠            | AP           |                  |
| Board: 59  | North:                             | South:                             | West         | North         | East         | South            |
| Dealer: S  | A876                               | 50un.<br><b>♦</b> 9                |              |               |              | 1•               |
| Vul: Both<br>North HCP: 11                         | <b>▼</b> 10963                     | <b>♥</b> KJ7                       | Pass         | 1♥            | Pass         | 2•               |
| South HCP: 13                                      | <b>•</b> 3                         | ◆ AKQ764                           | Pass         | 2NT           | Pass         | 3♥               |
| Contract: 3♥ N                                     | <b>♣</b> AQJ4                      | <b>♣</b> 932                       | AP           |               |              |                  |

| Board: 60<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>▲ A1052</li><li>▼ A872</li><li>◆ 76</li><li>▲ KJ8</li></ul>  | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 61<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>♣ QJ3</li><li>♥ 5</li><li>♦ KQJ52</li><li>♣ Q432</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 62<br>Dealer: N<br>Vul: EW<br>HCP: 19   | <ul><li>♠ AK2</li><li>♥ 963</li><li>♦ K2</li><li>♠ AKQ94</li></ul>   | The opponents are silent. You bid first.       |
| Board: 63<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ KJ10764</li><li>★ —</li><li>★ A92</li><li>★ A963</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 64<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ A5</li><li>▼ A8742</li><li>◆ 72</li><li>◆ KJ53</li></ul>   | The opponents are silent. You bid first.       |

| Board: 60<br>Dealer: N<br>Vul: None<br>North HCP: 12<br>South HCP: 11<br>Contract: 4♠ S | North:  ♠ A1052  ♥ A872  ♠ 76  ♠ KJ8  | South:  ♠ Q9643  ♥ Q104  ♠ AK94  ♠ 6   | West<br>Pass<br>AP | North<br>1♣<br>2♠                   | East<br>Pass<br>Pass | 1♠                    |
|---|---------------------------------------|--|--------------------|-------------------------------------|----------------------|-----------------------|
| Board: 61<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 14<br>Contract: 3N N   | North:  ♠ QJ3  ♥ 5  ♠ KQJ52  ♠ Q432   | South:  ♣ 762  ✔ AKQJ10  ♣ A109  ♣ 106 | Pass<br>Pass<br>AP | North  1NT <sup>1</sup> 2NT  ng 1NT | Pass                 | 1♥                    |
| Board: 62<br>Dealer: N<br>Vul: EW<br>North HCP: 19<br>South HCP: 11<br>Contract: 3N N   | North:  ♠ AK2  ♥ 963  ♠ K2  ♣ AKQ94   | South:  ♠ QJ1075  ♥ A852  ♠ A943  ♣ —  | West Pass Pass     | North 1♣ 2NT 3NT                    |                      | 1♠                    |
| Board: 63<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 14<br>Contract: 4♠ N | North:  ♠ KJ10764  ▼ —  ♠ A92  ♣ A963 | South:  ♠ A  ♥ KQJ543  ♦ J106  ♠ K104  | West Pass Pass AP  | North 1♣ 3♣                         | East<br>Pass<br>Pass | 1 <b>♥</b> 2 <b>♥</b> |
| Board: 64<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N S   | North:  ◆ A5  ▼ A8742  ◆ 72  ◆ KJ53   | South:  ♠ K863  ♥ Q  ♠ QJ95  ♣ A862    | West Pass AP       | North<br>1♥<br>2♣                   | Pass                 | South 1♠ 3NT          |

| Board: 60<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>♣ Q9643</li><li>♥ Q104</li><li>♦ AK94</li><li>♣ 6</li></ul>   | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 61<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>★ 762</li><li>★ AKQJ10</li><li>★ A109</li><li>★ 106</li></ul> | The opponents are silent. You bid first.       |
| Board: 62<br>Dealer: N<br>Vul: EW<br>HCP: 11   | ◆ QJ1075<br>▼ A852<br>◆ A943<br>◆ —                                   | The opponents are silent.  Partner bids first. |
| Board: 63<br>Dealer: S<br>Vul: None<br>HCP: 14 | A → KQJ543<br>→ J106<br>→ K104  | The opponents are silent. You bid first.       |
| Board: 64<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ K863</li><li>♥ Q</li><li>◆ QJ95</li><li>◆ A862</li></ul>    | The opponents are silent.  Partner bids first. |

| Board: 60<br>Dealer: N<br>Vul: None<br>North HCP: 12<br>South HCP: 11<br>Contract: 4♠ S | North:  ♠ A1052  ♥ A872  ♠ 76  ♠ KJ8  | South:  ♠ Q9643  ♥ Q104  ♠ AK94  ♠ 6   | West<br>Pass<br>AP | North<br>1♣<br>2♠                   | East<br>Pass<br>Pass | 1♠                    |
|---|---------------------------------------|--|--------------------|-------------------------------------|----------------------|-----------------------|
| Board: 61<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 14<br>Contract: 3N N   | North:  ♠ QJ3  ♥ 5  ♠ KQJ52  ♠ Q432   | South:  ♣ 762  ✔ AKQJ10  ♣ A109  ♣ 106 | Pass<br>Pass<br>AP | North  1NT <sup>1</sup> 2NT  ng 1NT | Pass                 | 1♥                    |
| Board: 62<br>Dealer: N<br>Vul: EW<br>North HCP: 19<br>South HCP: 11<br>Contract: 3N N   | North:  ♠ AK2  ♥ 963  ♠ K2  ♣ AKQ94   | South:  ♠ QJ1075  ♥ A852  ♠ A943  ♣ —  | West Pass Pass     | North 1♣ 2NT 3NT                    |                      | 1♠                    |
| Board: 63<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 14<br>Contract: 4♠ N | North:  ♠ KJ10764  ▼ —  ♠ A92  ♣ A963 | South:  ♠ A  ♥ KQJ543  ♦ J106  ♠ K104  | West Pass Pass AP  | North 1♣ 3♣                         | East<br>Pass<br>Pass | 1 <b>♥</b> 2 <b>♥</b> |
| Board: 64<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N S   | North:  ◆ A5  ▼ A8742  ◆ 72  ◆ KJ53   | South:  ♠ K863  ♥ Q  ♠ QJ95  ♣ A862    | West Pass AP       | North<br>1♥<br>2♣                   | Pass                 | South 1♠ 3NT          |

| Board: 65<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ K1064</li><li>★ 62</li><li>★ K</li><li>★ AJ9742</li></ul> | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 66<br>Dealer: N<br>Vul: Both<br>HCP: 18 | <ul><li>★ K43</li><li>★ AKJ102</li><li>★ AK</li><li>★ 863</li></ul> | The opponents are silent. You bid first.       |
| Board: 67<br>Dealer: S<br>Vul: NS<br>HCP: 11   | ♣—<br>♥ 32<br>• KQ10942<br>• KQJ98                                  | The opponents are silent.  Partner bids first. |
| Board: 68<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li>♣ 4</li><li>♥ J</li><li>♦ AKJ1098</li><li>♣ AKQ63</li></ul> | The opponents are silent. You bid first.       |
| Board: 69<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>▲ 10</li><li>♥ KQ4</li><li>◆ QJ853</li><li>♣ K986</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 65 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3♣ N                  | North:  ♠ K1064  ♥ 62  ♠ K  ♣ AJ9742 | South:  ♠ Q952  ♥ Q97  ♠ AJ75  ♣ K5   | Pass                 | North 3♣¹ ing Jump                  | AP                         | 1♦              |
|---|--------------------------------------|---------------------------------------|----------------------|-------------------------------------|----------------------------|-----------------|
| Board: 66<br>Dealer: N<br>Vul: Both<br>North HCP: 18<br>South HCP: 12<br>Contract: 3N N | North:  ♠ K43  ♥ AKJ102  ♠ AK  ♣ 863 | South:  ♠ AJ102  ♥ 4  ♠ Q952  ♣ KQ52  | West<br>Pass<br>Pass | North<br>1♥<br>2NT<br>3NT           | East<br>Pass<br>Pass<br>AP | 1♠              |
| Board: 67 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 6♥ S                  | North:  ♣—  ▼ 32  • KQ10942  • KQJ98 | South:  ♠ AQJ876  ♥ Q108754  ♠ A  ♣ — | Pass<br>Pass<br>Pass | North  3◆¹  4♣  6♥  ing Jump        | Pass<br>Pass<br>AP         | 1♠<br>3♥<br>4♥  |
| Board: 68 Dealer: N Vul: EW North HCP: 18 South HCP: 11 Contract: 4♠ S                  | North:                               | South:  ♠ AQ7632  ♥ A976  ♦ 4  ♣ J4   | Pass<br>Pass<br>AP   | North 1 ◆ 3 ♣ 4 ♣ th suit g         | Pass<br>Pass<br>Pass       | 1♠<br>3♥¹<br>4♠ |
| Board: 69<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 19<br>Contract: 3N N | North:  ♠ 10  ♥ KQ4  • QJ853  ♣ K986 | South:  ♠ AKJ74  ♥ A532  ♠ AK4  ♣ 5   | Pass<br>Pass         | North  1NT <sup>1</sup> 3NT  ng 1NT | Pass<br>AP                 | 1♠              |

| Dea<br>Vul | rd: 65<br>ler: S<br>: EW<br>P: 12    | <ul><li>♣ Q952</li><li>♥ Q97</li><li>◆ AJ75</li><li>♣ K5</li></ul> | The opponents are silent.  You bid first.      |
|------------|--------------------------------------|--|--|
| Dea<br>Vul | erd: 66<br>ler: N<br>: Both<br>P: 12 | <ul><li>AJ102</li><li>✓ 4</li><li>✓ Q952</li><li>✓ KQ52</li></ul>  | The opponents are silent.  Partner bids first. |
| Dea<br>Vul | ard: 67<br>ler: S<br>: NS<br>P: 13   | <ul><li>AQJ876</li><li>♥ Q108754</li><li>A</li><li>M</li></ul>     | The opponents are silent. You bid first.       |
| Dea<br>Vul | rd: 68<br>ler: N<br>: EW<br>P: 11    | <ul><li>AQ7632</li><li>✓ A976</li><li>4</li><li>J4</li></ul>       | The opponents are silent.  Partner bids first. |
| Dea<br>Vul | ard: 69<br>ler: S<br>: Both<br>P: 19 | <ul><li>★ AKJ74</li><li>▼ A532</li><li>◆ AK4</li><li>◆ 5</li></ul> | The opponents are silent. You bid first.       |

| Board: 65 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 3♣ N                  | North:  ♠ K1064  ♥ 62  ♠ K  ♣ AJ9742 | South:  ♠ Q952  ♥ Q97  ♠ AJ75  ♣ K5   | Pass                 | North 3♣¹ ing Jump                  | AP                         | 1♦              |
|---|--------------------------------------|---------------------------------------|----------------------|-------------------------------------|----------------------------|-----------------|
| Board: 66<br>Dealer: N<br>Vul: Both<br>North HCP: 18<br>South HCP: 12<br>Contract: 3N N | North:  ♠ K43  ♥ AKJ102  ♠ AK  ♣ 863 | South:  ♠ AJ102  ♥ 4  ♠ Q952  ♣ KQ52  | West<br>Pass<br>Pass | North<br>1♥<br>2NT<br>3NT           | East<br>Pass<br>Pass<br>AP | 1♠              |
| Board: 67 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 6♥ S                  | North:  ♣—  ▼ 32  • KQ10942  • KQJ98 | South:  ♠ AQJ876  ♥ Q108754  ♠ A  ♣ — | Pass<br>Pass<br>Pass | North  3◆¹  4♣  6♥  ing Jump        | Pass<br>Pass<br>AP         | 1♠<br>3♥<br>4♥  |
| Board: 68 Dealer: N Vul: EW North HCP: 18 South HCP: 11 Contract: 4♠ S                  | North:                               | South:  ♠ AQ7632  ♥ A976  ♦ 4  ♣ J4   | Pass<br>Pass<br>AP   | North 1 ◆ 3 ♣ 4 ♣ th suit g         | Pass<br>Pass<br>Pass       | 1♠<br>3♥¹<br>4♠ |
| Board: 69<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 19<br>Contract: 3N N | North:  ♠ 10  ♥ KQ4  • QJ853  ♣ K986 | South:  ♠ AKJ74  ♥ A532  ♠ AK4  ♣ 5   | Pass<br>Pass         | North  1NT <sup>1</sup> 3NT  ng 1NT | Pass<br>AP                 | 1♠              |

| Board: 70 Dealer: N VAKJ3 Vul: None HCP: 17 AX10852 HCP: 17 AJ10852 Dealer: S Vul: EW Vul: EW HCP: 12 AX4 HCP: 12 AX4 AX4 AX5  |                        |   |    |
|--|------------------------|---|----|
| Dealer: S Vul: EW HCP: 12  K4  Board: 72 Dealer: N Vul: Both HCP: 12  Q  R  Wall: Board: 73 Wall: Board: 73 Wall: Board: 73 Wall: Board: 73 Wall: None Vul: None Vul: None Wall: None Wall: Na Wall: None Wall: Na | Dealer: N<br>Vul: None | <ul><li>★ AKJ3</li><li>★ AK1052</li></ul> | •• |
| Dealer: N Vul: Both HCP: 12  Dealer: N Vul: Both HCP: 12  Q  Wou bid first.  Wou bid first.  Wou bid first.  Wou bid first.  The opponents are silent. You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Board: 74 Pealer: N Vul: None HCP: 11  AKQJ9654 Pealer: N Vul: NS  Q2  You bid first  You bid first   | Dealer: S<br>Vul: EW   | ♥ Q1092<br>• Q                            | •• |
| Dealer: S Vul: None HCP: 11  Board: 74 Dealer: N Vul: NS  Vul: None Vul: None Vul: NOne Vul: NOne Vul: NOne Vul: NOne Vul: NO  | Dealer: N<br>Vul: Both | ▼ A108632<br>◆ K53                        |    |
| Dealer: N  | Dealer: S<br>Vul: None | ♥ 4<br>♦ KJ9872                           | •• |
|  | Dealer: N<br>Vul: NS   | <b>♥</b> AQJ2<br><b>•</b> Q2              | •• |

| Board: 70 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 4♣ S               | North:  ♠ Q7  ▼ AKJ3  ♠ AK1052  ♣ 109 | South:  ♠ K842  ♥ 4  • Q  ♣ KQJ6543   | West North East South  1 → Pass 3 ♣ 1  Pass 3 ▼ Pass 4 ♣  AP  1. Inviting Jump Shifts   |
|--|---------------------------------------|---------------------------------------|---|
| Board: 71<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 19<br>Contract: 3N S  | North:  ♠ AJ10852  ♥ Q1092  ♠ Q  ♠ K4 | South:  ♠ K6  ♥ AK6  ♦ KJ10632  ♠ AJ  | West North East South  1  Pass 1  Pass 2NT  Pass 3  Pass 3NT  AP  |
| Board: 72<br>Dealer: N<br>Vul: Both<br>North HCP: 12<br>South HCP: 11<br>Contract: 3 N | North:  ♠ K76  ▼ A108632  ♠ K53  ♣ Q  | South:  ♠ A94  ♥ 7  ♦ 872  ♠ AK8754   | West North East South  1  Pass 3  AP  1. Inviting Jump Shifts   |
| Board: 73 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 N                | North:  ♠ Q86  ♥ 4  ♠ KJ9872  ♠ KQ9   | South:  ♠ K7  ▼ AQ1083  ◆ 53  ♣ A872  | West North East South  1♥  Pass 3•¹ AP  1. Inviting Jump Shifts   |
| Board: 74 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 6♠ N                 | North:  ♠ KQJ9654  ♥ AQJ2  ♠ Q2  ♣ —  | South:  ♠ 10  ♥ 3  ♠ AKJ10974  ♠ QJ76 | West North East South  1 Pass $3  ightharpoonup 1$ Pass $4NT^2$ Pass $5  ightharpoonup 3$ Pass $6  ightharpoonup AP$ 1. Inviting Jump Shifts  2. Blackwood 0314, for $ ightharpoonup 3$ 3. A=2/5 or 5/5, Q(D)=0 |

| Board: 70<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>★ K842</li><li>✓ 4</li><li>✓ Q</li><li>◆ KQJ6543</li></ul>   | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 71<br>Dealer: S<br>Vul: EW<br>HCP: 19   | <ul><li>★ K6</li><li>▼ AK6</li><li>◆ KJ10632</li><li>◆ AJ</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 72<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>▲ A94</li><li>♥ 7</li><li>◆ 872</li><li>◆ AK8754</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 73<br>Dealer: S<br>Vul: None<br>HCP: 13 | <b>♦</b> K7<br><b>♥</b> AQ1083<br><b>♦</b> 53<br><b>♣</b> A872       | The opponents are silent.  You bid first.      |
| Board: 74<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>▲ 10</li><li>▼ 3</li><li>◆ AKJ10974</li><li>♣ QJ76</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 70 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 4♣ S               | North:  ♠ Q7  ▼ AKJ3  ♠ AK1052  ♣ 109 | South:  ♠ K842  ♥ 4  • Q  ♣ KQJ6543   | West North East South  1 → Pass 3 ♣ 1  Pass 3 ▼ Pass 4 ♣  AP  1. Inviting Jump Shifts   |
|--|---------------------------------------|---------------------------------------|---|
| Board: 71<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 19<br>Contract: 3N S  | North:  ♠ AJ10852  ♥ Q1092  ♠ Q  ♠ K4 | South:  ♠ K6  ♥ AK6  ♦ KJ10632  ♠ AJ  | West North East South  1  Pass 1  Pass 2NT  Pass 3  Pass 3NT  AP  |
| Board: 72<br>Dealer: N<br>Vul: Both<br>North HCP: 12<br>South HCP: 11<br>Contract: 3 N | North:  ♠ K76  ▼ A108632  ♠ K53  ♣ Q  | South:  ♠ A94  ♥ 7  ♦ 872  ♠ AK8754   | West North East South  1  Pass 3  AP  1. Inviting Jump Shifts   |
| Board: 73 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 N                | North:  ♠ Q86  ♥ 4  ♠ KJ9872  ♠ KQ9   | South:  ♠ K7  ▼ AQ1083  ◆ 53  ♣ A872  | West North East South  1♥  Pass 3•¹ AP  1. Inviting Jump Shifts   |
| Board: 74 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 6♠ N                 | North:  ♠ KQJ9654  ♥ AQJ2  ♠ Q2  ♣ —  | South:  ♠ 10  ♥ 3  ♠ AKJ10974  ♠ QJ76 | West North East South  1 Pass $3  ightharpoonup 1$ Pass $4NT^2$ Pass $5  ightharpoonup 3$ Pass $6  ightharpoonup AP$ 1. Inviting Jump Shifts  2. Blackwood 0314, for $ ightharpoonup 3$ 3. A=2/5 or 5/5, Q(D)=0 |

| Board: 75<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <b>♣</b> 3<br><b>♥</b> J964<br><b>♦</b> AQJ86<br><b>♣</b> K103       | The opponents are silent.  Partner bids first. |
|--|--|--|
| Board: 76<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ AQ92</li><li>★ KQ</li><li>★ J10432</li><li>★ Q10</li></ul> | The opponents are silent. You bid first.       |
| Board: 77<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>♣ Q4</li><li>♥ AQ76</li><li>♦ 5</li><li>♣ A85432</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 78<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <b>♠</b> Q <b>♥</b> Q54 <b>♦</b> K863 <b>♣</b> AJ963                 | The opponents are silent. You bid first.       |
| Board: 79<br>Dealer: S<br>Vul: None<br>HCP: 12 | <b>♦</b> Q<br><b>♥</b> Q<br><b>♦</b> J97642<br><b>♣</b> AK952        | The opponents are silent.  Partner bids first. |

| Board: 75<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 12<br>Contract: 2N N | North:  ♠ 3  ♥ J964  ♠ AQJ86  ♠ K103  | South:  ♠ KQ854  ♥ K105  ♦ 103  ♣ A76 | West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2NT AP  1. forcing 1NT                        |
|---|---------------------------------------|---------------------------------------|--|
| Board: 76<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 11<br>Contract: 3N S | North:  ♠ AQ92  ♥ KQ  • J10432  ♣ Q10 | South:  ♠ K106  ♥ J1073  ♠ K  ♣ KJ642 | West North East South  1 → Pass 1 ▼  Pass 1 ◆ Pass 2NT  Pass 3NT AP                              |
| Board: 77 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3 N                   | North:  ♠ Q4  ♥ AQ76  ♦ 5  ♣ A85432   | South:  ♠ A109  ♥ KJ2  ♠ K10943  ♠ K9 | West North East South  1 ◆ Pass 3 ♣ ¹ AP 1. Inviting Jump Shifts                                 |
| Board: 78<br>Dealer: N<br>Vul: EW<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N N   | North:  ♠ Q  ♥ Q54  ♠ K863  ♣ AJ963   | South:  ♠ AK8653  ♥ A10  ♦ J542  ♣ 10 | West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♦¹  Pass 3♦ Pass 3NT  AP  1. New Minor Forcing |
| Board: 79 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ S                | North:  ♠ Q  ♥ Q  ♦ J97642  ♣ AK952   | South:  ♠ AKJ9842  ♥ KJ654  ♦ 8  ♣ —  | West North East South  1♠  Pass 3♠¹ Pass 3♥  Pass 3NT Pass 4♠  AP  1. Inviting Jump Shifts       |

| Board: 75<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★ KQ854</li><li>★ K105</li><li>★ 103</li><li>★ A76</li></ul> | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 76<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>★ K106</li><li>▼ J1073</li><li>◆ K</li><li>★ KJ642</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 77<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>▲ A109</li><li>♥ KJ2</li><li>◆ K10943</li><li>♣ K9</li></ul> | The opponents are silent. You bid first.       |
| Board: 78<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>AK8653</li><li>✓ A10</li><li>✓ J542</li><li>▲ 10</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 79<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ AKJ9842</li><li>★ KJ654</li><li>★ 8</li><li>★ —</li></ul>  | The opponents are silent. You bid first.       |
|  |  |  |

| Board: 75<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 12<br>Contract: 2N N | North:  ♠ 3  ♥ J964  ♠ AQJ86  ♠ K103  | South:  ♠ KQ854  ♥ K105  ♦ 103  ♣ A76 | West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2NT AP  1. forcing 1NT                        |
|---|---------------------------------------|---------------------------------------|--|
| Board: 76<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 11<br>Contract: 3N S | North:  ♠ AQ92  ♥ KQ  • J10432  ♣ Q10 | South:  ♠ K106  ♥ J1073  ♠ K  ♣ KJ642 | West North East South  1 → Pass 1 ▼  Pass 1 ◆ Pass 2NT  Pass 3NT AP                              |
| Board: 77 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3 N                   | North:  ♠ Q4  ♥ AQ76  ♦ 5  ♣ A85432   | South:  ♠ A109  ♥ KJ2  ♠ K10943  ♠ K9 | West North East South  1 ◆ Pass 3 ♣ ¹ AP 1. Inviting Jump Shifts                                 |
| Board: 78<br>Dealer: N<br>Vul: EW<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N N   | North:  ♠ Q  ♥ Q54  ♠ K863  ♣ AJ963   | South:  ♠ AK8653  ♥ A10  ♦ J542  ♣ 10 | West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♦¹  Pass 3♦ Pass 3NT  AP  1. New Minor Forcing |
| Board: 79 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ S                | North:  ♠ Q  ♥ Q  ♦ J97642  ♣ AK952   | South:  ♠ AKJ9842  ♥ KJ654  ♦ 8  ♣ —  | West North East South  1♠  Pass 3♠¹ Pass 3♥  Pass 3NT Pass 4♠  AP  1. Inviting Jump Shifts       |

| Board: 80   |  |               |
|---|--|---------------|
|   | <ul> <li>★ AK10542</li> <li>★ A3</li> <li>You bid first</li> </ul> |               |
| Board: 81   | ▼ A107543  The opponents  Partner bids fire                        |               |
| Board: 82   | <ul><li>★ KQ9732</li><li>★ Q2</li><li>You bid first</li></ul>      | s are silent. |
| Board: 83 ♣3 Dealer: S ♥Q Vul: NS ♣AJ943 HCP: 11 ♣ A108542  The opponents are silent. Partner bids first. | ▼ Q  |               |
| Board: 84   | <ul> <li>★ KJ</li> <li>★ J6</li> <li>You bid first</li> </ul>      |               |

| Board: 80<br>Dealer: N<br>Vul: NS<br>North HCP: 19<br>South HCP: 11<br>Contract: 3N S    | North:  ♠ A108  ♥ AK10542  ♠ A3  ♣ KJ | South:  ♠ K54  ♥ Q  ♠ KJ82  ♣ Q10632 | West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 3NT  AP  1. forcing 1NT |
|--|---------------------------------------|--------------------------------------|---|
| Board: 81<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 13<br>Contract: 3N S    | North:  ♠ A942  ♥ A107543  ←—  ♣ K63  | South:  ♠ KJ3  ♥ 6  ♠ A97654  ♣ AJ5  | West North East South  1  Pass 1  Pass 2  Pass 3NT  AP                    |
| Board: 82 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2 \( \mathbb{V} \) N | North:  ♠ AJ65  ♥ KQ9732  ♠ Q2  ♠ 10  | South:  ♠ 832  ♥ A  ♠ A1074  ♠ QJ864 | West North East South  1♥ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT           |
| Board: 83 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3♠ S                   | North:  ♣ 3  ♥ Q  ♠ AJ943  ♣ A108542  | South:  ♠ KQ7642  ♥ KJ5  ♠ K2  ♣ J3  | West North East South  1♣  Pass 3♣¹ Pass 3♠  AP  1. Inviting Jump Shifts  |
| Board: 84<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S    | North:  • 1085  • KJ  • J6  • AKQ875  | South:  ♠ KJ3  ▼ A9642  ♠ A1043  ♣ 6 | West North East South  1♣ Pass 1♥  Pass 2♣ Pass 3NT  AP                   |

| Board: 80<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ K54</li><li>♥ Q</li><li>◆ KJ82</li><li>◆ Q10632</li></ul> | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 81<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>★ KJ3</li><li>♥ 6</li><li>◆ A97654</li><li>◆ AJ5</li></ul>  | The opponents are silent. You bid first.       |
| Board: 82<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♦ 832</li><li>♥ A</li><li>♦ A1074</li><li>♠ QJ864</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 83<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>★ KQ7642</li><li>▼ KJ5</li><li>◆ K2</li><li>◆ J3</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 84<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ KJ3</li><li>▼ A9642</li><li>◆ A1043</li><li>◆ 6</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 80<br>Dealer: N<br>Vul: NS<br>North HCP: 19<br>South HCP: 11<br>Contract: 3N S    | North:  ♠ A108  ♥ AK10542  ♠ A3  ♣ KJ | South:  ♠ K54  ♥ Q  ♠ KJ82  ♣ Q10632 | West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 3NT  AP  1. forcing 1NT |
|--|---------------------------------------|--------------------------------------|---|
| Board: 81<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 13<br>Contract: 3N S    | North:  ♠ A942  ♥ A107543  ←—  ♣ K63  | South:  ♠ KJ3  ♥ 6  ♠ A97654  ♣ AJ5  | West North East South  1  Pass 1  Pass 2  Pass 3NT  AP                    |
| Board: 82 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 2 \( \mathbb{V} \) N | North:  ♠ AJ65  ♥ KQ9732  ♠ Q2  ♠ 10  | South:  ♠ 832  ♥ A  ♠ A1074  ♠ QJ864 | West North East South  1♥ Pass 1NT¹  Pass 2♥ AP  1. forcing 1NT           |
| Board: 83 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 3♠ S                   | North:  ♣ 3  ♥ Q  ♠ AJ943  ♣ A108542  | South:  ♠ KQ7642  ♥ KJ5  ♠ K2  ♣ J3  | West North East South  1♣  Pass 3♣¹ Pass 3♠  AP  1. Inviting Jump Shifts  |
| Board: 84<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S    | North:  • 1085  • KJ  • J6  • AKQ875  | South:  ♠ KJ3  ▼ A9642  ♠ A1043  ♣ 6 | West North East South  1♣ Pass 1♥  Pass 2♣ Pass 3NT  AP                   |

| Board: 85<br>Dealer: S              | ♣ AQ10952<br>♥ AJ65                              | The opponents are silent. |
|-------------------------------------|--|---------------------------|
| Vul: Both<br>HCP: 11                | <ul><li>◆ 63</li><li>◆ 10</li></ul>              | Partner bids first.       |
| Board: 86<br>Dealer: N<br>Vul: None | <b>♦</b> 1053<br><b>♥</b> KQ10<br><b>♦</b> AJ942 | The opponents are silent. |
| HCP: 12                             | ◆ AJ942<br>◆ Q10                                 | You bid first.            |
| Board: 87<br>Dealer: S              | <b>★</b> KQ642 <b>∀</b> 743                      | The opponents are silent. |
| Vul: EW<br>HCP: 11                  | <ul><li>◆ 4</li><li>◆ AQ63</li></ul>             | Partner bids first.       |
| Board: 88<br>Dealer: N              | <b>♦</b> KJ4<br><b>♥</b> AQ932                   | The opponents are silent. |
| Vul: Both<br>HCP: 18                | <ul><li>◆ AJ</li><li>◆ K73</li></ul>             | You bid first.            |

| Board: 85<br>Dealer: S<br>Vul: Both<br>North HCP: 11 | North:<br>♠ AQ10952<br>♥ AJ65                      | South:<br>♠ K3<br>♥ K72                                  | West<br>Pass       | North 1♠                   | East<br>Pass | 1♣                         |
|--|--|--|--------------------|----------------------------|--------------|----------------------------|
| South HCP: 18<br>Contract: 3N S                      | ♦ 63<br>♣ 10                                       | ◆ K10<br>◆ AKQ852  | Pass<br>AP         | 3♥                         | Pass         | 3NT                        |
| Board: 86<br>Dealer: N<br>Vul: None                  | North:<br>♠ 1053                                   | South:<br>♠ KQ642  | Pass               | North  1 • 1NT             | Pass<br>Pass | 1 <b>♠</b><br>2 <b>♣</b> ¹ |
| North HCP: 12 South HCP: 12 Contract: 4♠ S           | <ul><li>★ A97</li><li>◆ 8</li><li>◆ K542</li></ul> | Pass 2♠² Pass 4♠<br>AP<br>1. New Minor Forcing<br>2. 3 ♠ |                    |                            |              |                            |
| Board: 87  | North:   | South:   | West               | North                      | East         | South 1                    |
| Dealer: S<br>Vul: EW<br>North HCP: 11                | ◆ KQ642<br>▼ 743<br>◆ 4                            | KQ642 ♠ A109<br>743 ♥ Q98                                | Pass<br>Pass<br>AP | 1 <b>♠</b><br>2 <b>♠</b> ¹ | Pass<br>Pass | 1NT<br>2♠ <sup>2</sup>     |
| South HCP: 12<br>Contract: 2♠ N                      | <b>♣</b> AQ63                                      | <b>♣</b> 107   |                    | Minor 1                    | Forcin       | g                          |
| Board: 88<br>Dealer: N                               | North:<br>♠ KJ4                                    | South:<br>♠ A1096  | West               | North                      | East<br>Pass |                            |
| Vul: Both<br>North HCP: 18<br>South HCP: 11          | <b>♥</b> AQ932<br><b>♦</b> AJ                      | ♥ 7<br>• KQ109742  | Pass               | 3NT                        | AP           |                            |
| Contract: 3N N                                       | <b>♣</b> K73                                       | <b>♣</b> Q   | 1. Inviti          | ing Jump                   | Shifts       |                            |

| Board: 85<br>Dealer: S<br>Vul: Both<br>HCP: 18 | <ul><li>★ K3</li><li>▼ K72</li><li>◆ K10</li><li>◆ AKQ852</li></ul>  | The opponents are silent.  You bid first.      |
|--|--|--|
| Board: 86<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ KQ642</li><li>★ A97</li><li>◆ 8</li><li>★ K542</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 87<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ A109</li><li>♥ Q98</li><li>◆ AQ963</li><li>★ 107</li></ul> | The opponents are silent. You bid first.       |
| Board: 88<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>▲ A1096</li><li>♥ 7</li><li>♦ KQ109742</li><li>♠ Q</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 85<br>Dealer: S<br>Vul: Both<br>North HCP: 11 | North:<br>♠ AQ10952<br>♥ AJ65                      | South:<br>♠ K3<br>♥ K72                                  | West<br>Pass       | North 1♠                   | East<br>Pass | 1♣                         |
|--|--|--|--------------------|----------------------------|--------------|----------------------------|
| South HCP: 18<br>Contract: 3N S                      | ♦ 63<br>♣ 10                                       | ◆ K10<br>◆ AKQ852  | Pass<br>AP         | 3♥                         | Pass         | 3NT                        |
| Board: 86<br>Dealer: N<br>Vul: None                  | North:<br>♠ 1053                                   | South:<br>♠ KQ642  | Pass               | North  1 • 1NT             | Pass<br>Pass | 1 <b>♠</b><br>2 <b>♣</b> ¹ |
| North HCP: 12 South HCP: 12 Contract: 4♠ S           | <ul><li>★ A97</li><li>◆ 8</li><li>◆ K542</li></ul> | Pass 2♠² Pass 4♠<br>AP<br>1. New Minor Forcing<br>2. 3 ♠ |                    |                            |              |                            |
| Board: 87  | North:   | South:   | West               | North                      | East         | South 1                    |
| Dealer: S<br>Vul: EW<br>North HCP: 11                | ◆ KQ642<br>▼ 743<br>◆ 4                            | KQ642 ♠ A109<br>743 ♥ Q98                                | Pass<br>Pass<br>AP | 1 <b>♠</b><br>2 <b>♠</b> ¹ | Pass<br>Pass | 1NT<br>2♠ <sup>2</sup>     |
| South HCP: 12<br>Contract: 2♠ N                      | <b>♣</b> AQ63                                      | <b>♣</b> 107   |                    | Minor 1                    | Forcin       | g                          |
| Board: 88<br>Dealer: N                               | North:<br>♠ KJ4                                    | South:<br>♠ A1096  | West               | North                      | East<br>Pass |                            |
| Vul: Both<br>North HCP: 18<br>South HCP: 11          | <b>♥</b> AQ932<br><b>♦</b> AJ                      | ♥ 7<br>• KQ109742  | Pass               | 3NT                        | AP           |                            |
| Contract: 3N N                                       | <b>♣</b> K73                                       | <b>♣</b> Q   | 1. Inviti          | ing Jump                   | Shifts       |                            |

| Board: 89<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ K10853</li><li>♥ 2</li><li>♦ K75</li><li>♣ AJ64</li></ul> | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 90<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ K10</li><li>★ A98765</li><li>◆ Q8</li><li>◆ AJ2</li></ul> | The opponents are silent.  You bid first.      |
| Board: 91<br>Dealer: S<br>Vul: Both<br>HCP: 12 | ♣ A<br>♥ A10764<br>♦ Q43<br>♣ Q953                                  | The opponents are silent.  Partner bids first. |
| Board: 92<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>AQ9763</li><li>✓ AK8</li><li>✓ K5</li><li>◆ 84</li></ul>    | The opponents are silent.  You bid first.      |
| Board: 93<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ K765</li><li>▼ AQ10</li><li>◆ 4</li><li>◆ Q9854</li></ul> | The opponents are silent.  Partner bids first. |

|   |                                      |                                      | West              | North   | East               | South 1                          |
|---|--------------------------------------|--------------------------------------|-------------------|---|--------------------|----------------------------------|
| Board: 89   |                                      |                                      | Pass              | 1♠  |                    | 3♣                               |
| Dealer: S   | North:                               | South:                               | Pass              | <b>3</b> ♦ <sup>1</sup>                       |                    | 3NT                              |
| Vul: None   | <b>★</b> K10853                      | <b>♠</b> J<br>■ AVO07                | Pass              |   | Pass               | • •                              |
| North HCP: 11   | <b>♥</b> 2<br><b>♦</b> K75           | <b>♥</b> AKQ97<br><b>♦</b> A43       | Pass              | 4NT <sup>3</sup>                              |                    | 5 <b>♣</b> <sup>4</sup>          |
| South HCP: 19   | ♣ AJ64                               | <b>♣</b> KQ95                        | Pass              | 6♣  | AP                 |                                  |
| Contract: 6♣ S  |                                      |                                      | 2. Cue<br>3. Blac | th suit g<br>bid, a •<br>kwood (<br>/5 or 3/5 | stoppe<br>0314, 1  | er                               |
| Board: 90<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 11<br>Contract: 2 N    | North:  ♠ K10  ♥ A98765  ♠ Q8  ♣ AJ2 | South:  ♣ J9873  ♥ Q  ♠ K65  ♣ KQ83  | West<br>Pass      | North<br>1♥<br>2♥                             | East<br>Pass<br>AP |                                  |
| Board: 91<br>Dealer: S<br>Vul: Both<br>North HCP: 12<br>South HCP: 13<br>Contract: 2N N | North:  ♠ A  ♥ A10764  ♠ Q43  ♣ Q953 | South:  ♠ K5432  ♥ Q5  ♠ KJ9  ♣ A82  | Pass<br>Pass      | North  1NT <sup>1</sup> 2NT ng 1NT            |                    | 1♠                               |
| Board: 92<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 11<br>Contract: 3N S | North:  ♠ AQ9763  ♥ AK8  ♠ K5  ♠ 84  | South:  ♠ K  ♥ 732  ♠ AJ1083  ♣ QJ76 | Pass<br>AP        | North 1♠ 3♠ ng 1NT                            | Pass<br>Pass       | South<br>1NT <sup>1</sup><br>3NT |

Board: 93 North: South: West North East South Dealer: S **★** K765 **♠** A943 **1**♦ Vul: NS **♥** AQ10 **♥** J43 North HCP: 11 Pass 1♠ Pass 2♠ **4** ♦ AJ85 South HCP: 13 Pass 3♠ AP **♣** K6 **♣** Q9854 Contract: 3♠ N

| Board: 89<br>Dealer: S<br>Vul: None<br>HCP: 19 | <ul><li>↓ J</li><li>↓ AKQ97</li><li>↓ A43</li><li>♠ KQ95</li></ul> | The opponents are silent. You bid first.       |
|--|--|--|
| Board: 90<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>▶ J9873</li><li>♥ Q</li><li>♦ K65</li><li>♣ KQ83</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 91<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>★ K5432</li><li>♥ Q5</li><li>◆ KJ9</li><li>◆ A82</li></ul> | The opponents are silent. You bid first.       |
| Board: 92<br>Dealer: N<br>Vul: None<br>HCP: 11 | <b>♠</b> K <b>♥</b> 732 <b>♦</b> AJ1083 <b>♣</b> QJ76              | The opponents are silent.  Partner bids first. |
| Board: 93<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>★ A943</li><li>♥ J43</li><li>◆ AJ85</li><li>★ K6</li></ul> | The opponents are silent. You bid first.       |

|   |                                      |                                      | West              | North   | East               | South 1                          |
|---|--------------------------------------|--------------------------------------|-------------------|---|--------------------|----------------------------------|
| Board: 89   |                                      |                                      | Pass              | 1♠  |                    | 3♣                               |
| Dealer: S   | North:                               | South:                               | Pass              | <b>3</b> ♦ <sup>1</sup>                       |                    | 3NT                              |
| Vul: None   | <b>★</b> K10853                      | <b>♠</b> J<br>■ AVO07                | Pass              |   | Pass               | • •                              |
| North HCP: 11   | <b>♥</b> 2<br><b>♦</b> K75           | <b>♥</b> AKQ97<br><b>♦</b> A43       | Pass              | 4NT <sup>3</sup>                              |                    | 5 <b>♣</b> <sup>4</sup>          |
| South HCP: 19   | ♣ AJ64                               | <b>♣</b> KQ95                        | Pass              | 6♣  | AP                 |                                  |
| Contract: 6♣ S  |                                      |                                      | 2. Cue<br>3. Blac | th suit g<br>bid, a •<br>kwood (<br>/5 or 3/5 | stoppe<br>0314, 1  | er                               |
| Board: 90<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 11<br>Contract: 2 N    | North:  ♠ K10  ♥ A98765  ♠ Q8  ♣ AJ2 | South:  ♣ J9873  ♥ Q  ♠ K65  ♣ KQ83  | West<br>Pass      | North<br>1♥<br>2♥                             | East<br>Pass<br>AP |                                  |
| Board: 91<br>Dealer: S<br>Vul: Both<br>North HCP: 12<br>South HCP: 13<br>Contract: 2N N | North:  ♠ A  ♥ A10764  ♠ Q43  ♣ Q953 | South:  ♠ K5432  ♥ Q5  ♠ KJ9  ♣ A82  | Pass<br>Pass      | North  1NT <sup>1</sup> 2NT ng 1NT            |                    | 1♠                               |
| Board: 92<br>Dealer: N<br>Vul: None<br>North HCP: 16<br>South HCP: 11<br>Contract: 3N S | North:  ♠ AQ9763  ♥ AK8  ♠ K5  ♠ 84  | South:  ♠ K  ♥ 732  ♠ AJ1083  ♣ QJ76 | Pass<br>AP        | North 1♠ 3♠ ng 1NT                            | Pass<br>Pass       | South<br>1NT <sup>1</sup><br>3NT |

Board: 93 North: South: West North East South Dealer: S **★** K765 **♠** A943 **1**♦ Vul: NS **♥** AQ10 **♥** J43 North HCP: 11 Pass 1♠ Pass 2♠ **4** ♦ AJ85 South HCP: 13 Pass 3♠ AP **♣** K6 **♣** Q9854 Contract: 3♠ N

| Board: 94<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♦ 982</li><li>♥ AKJ104</li><li>♦ A84</li><li>♦ 82</li></ul>  | The opponents are silent.  You bid first.      |
|--|--|--|
| Board: 95<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>♣ Q5</li><li>♥ KQ954</li><li>♦ 6</li><li>♣ KQ876</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 96<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>♣ 4</li><li>♥ —</li><li>♦ AJ9532</li><li>♣ AKJ1097</li></ul> | The opponents are silent. You bid first.       |
| Board: 97<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ KJ854</li><li>♥ Q10</li><li>◆ Q</li><li>★ K7654</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 94<br>Dealer: N<br>Vul: EW<br>North HCP: 12<br>South HCP: 11<br>Contract: 1N N   | North:                                | South:  ♠ AQ63  ♥ 7  ♠ KQ962  ♣ 954    | West<br>Pass                                | North<br>1♥<br>1NT   | East<br>Pass<br>AP                         | South 1♠                            |
|---|---------------------------------------|--|---|--|--|-------------------------------------|
| Board: 95<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 14<br>Contract: 3N N | North:  ♠ Q5  ♥ KQ954  ♠ 6  ♣ KQ876   | South:  ♠ AKJ9  ♥ J  ♦ J974  ♣ A932    | West Pass Pass AP                           | North  1♥  2NT   | Pass                                       | South 1  1  3NT                     |
| Board: 96 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 6 N                   | North:  ♣ 4  ♥ —  ♠ AJ9532  ♣ AKJ1097 | South:  ♠ AJ1096  ♥ AJ102  ♦ 10  ♠ Q82 | Pass<br>Pass<br>Pass<br>AP<br>1. Blac       | North 1 ◆ 2 ♣ 3 ♣ 5 ♣ 2  kwood 0 /5 or 3/5                         | Pass<br>Pass<br>Pass<br>Pass               | 1♠<br>2NT<br>4NT <sup>1</sup><br>6♠ |
| Board: 97 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 6♣ S                  | North:  ♠ KJ854  ♥ Q10  ♠ Q  ♣ K7654  | South:  ♠ 103  ♥ AK  ♠ AJ854  ♠ AJ83   | Pass Pass Pass Pass 1. Four 2. Cue 3. Blace | North  1♣  3♥¹  4♣  4NT³  6♣  th suit g bid, a ♦ kwood 0 /5 or 3/5 | Pass Pass Pass Pass AP ame fo stoppe 0314, | 1                                   |

| Board: 94<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>♠ AQ63</li><li>♥ 7</li><li>♦ KQ962</li><li>♠ 954</li></ul>  | The opponents are silent.  Partner bids first. |
|--|---|--|
| Board: 95<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>♠ AKJ9</li><li>♥ J</li><li>◆ J974</li><li>♠ A932</li></ul>  | The opponents are silent. You bid first.       |
| Board: 96<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>AJ1096</li><li>✓ AJ102</li><li>◆ 10</li><li>♠ Q82</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 97<br>Dealer: S<br>Vul: EW<br>HCP: 17   | <ul><li>♠ 103</li><li>♥ AK</li><li>♠ AJ854</li><li>♠ AJ83</li></ul> | The opponents are silent. You bid first.       |

| Board: 94<br>Dealer: N<br>Vul: EW<br>North HCP: 12<br>South HCP: 11<br>Contract: 1N N   | North:                                | South:  ♠ AQ63  ♥ 7  ♠ KQ962  ♣ 954    | West<br>Pass                                | North<br>1♥<br>1NT   | East<br>Pass<br>AP                         | South 1♠                            |
|---|---------------------------------------|--|---|--|--|-------------------------------------|
| Board: 95<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 14<br>Contract: 3N N | North:  ♠ Q5  ♥ KQ954  ♠ 6  ♣ KQ876   | South:  ♠ AKJ9  ♥ J  ♦ J974  ♣ A932    | West Pass Pass AP                           | North  1♥  2NT   | Pass                                       | South 1  1  3NT                     |
| Board: 96 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 6 N                   | North:  ♣ 4  ♥ —  ♠ AJ9532  ♣ AKJ1097 | South:  ♠ AJ1096  ♥ AJ102  ♦ 10  ♠ Q82 | Pass<br>Pass<br>Pass<br>AP<br>1. Blac       | North 1 ◆ 2 ♣ 3 ♣ 5 ♣ 2  kwood 0 /5 or 3/5                         | Pass<br>Pass<br>Pass<br>Pass               | 1♠<br>2NT<br>4NT <sup>1</sup><br>6♠ |
| Board: 97 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 6♣ S                  | North:  ♠ KJ854  ♥ Q10  ♠ Q  ♣ K7654  | South:  ♠ 103  ♥ AK  ♠ AJ854  ♠ AJ83   | Pass Pass Pass Pass 1. Four 2. Cue 3. Blace | North  1♣  3♥¹  4♣  4NT³  6♣  th suit g bid, a ♦ kwood 0 /5 or 3/5 | Pass Pass Pass Pass AP ame fo stoppe 0314, | 1                                   |

| Board: 98<br>Dealer: N<br>Vul: Both<br>HCP: 12  | <ul><li>A85</li><li>J</li><li>KQ109763</li><li>Q6</li></ul>         | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 99<br>Dealer: S<br>Vul: NS<br>HCP: 12    | <ul><li>♠ AK83</li><li>♥ Q85</li><li>♦ 9</li><li>♠ K10852</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 100<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>♣ 9</li><li>♥ J102</li><li>♦ AK</li><li>♣ AKQ7642</li></ul> | The opponents are silent. You bid first.       |
| Board: 101<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>AK842</li><li>✓ Q</li><li>QJ942</li><li>83</li></ul>        | The opponents are silent.  Partner bids first. |
| Board: 102<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li></li></ul>  | The opponents are silent. You bid first.       |

| Board: 98 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4 N                  | North:  ♠ A85  ♥ J  ♦ KQ109763  ♣ Q6 | South:  ◆ 943  ▼ K107542  ◆ A  ♣ AJ9 | West<br>Pass<br>Pass | North 1 ◆ 2 ◆ 4 ◆   | East<br>Pass<br>Pass<br>AP | 1♥                               |
|--|--------------------------------------|--------------------------------------|----------------------|---------------------|----------------------------|----------------------------------|
| Board: 99<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N S    | North:  ♠ AK83  ♥ Q85  ♦ 9  ♠ K10852 | South:  ♠ Q106  ♥ A96  ♠ QJ73  ♠ QJ9 | West Pass Pass       | North 1♣ 3NT        | East<br>Pass<br>AP         | South  1 • 1NT                   |
| Board: 100<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 12<br>Contract: 3N S   | North:                               | South:  ♠ AJ863  ♥ AK  ♦ 108543  ♣ 5 | West Pass AP         | North<br>1♣<br>3♣   | Pass                       | South 1♠ 3NT                     |
| Board: 101 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S                 | North:  ♠ AK842  ♥ Q  ♦ QJ942  ♣ 83  | South:                               | West Pass Pass AP    | North 1♣ 3NT        | East<br>Pass<br>Pass       | 1 <b>∀</b> 2 <b>∀</b>            |
| Board: 102<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 11<br>Contract: 2N S | North:  ♣ J982  ♥ KQ542  ♠ AK10  ♣ 6 | South:  ♠ K107  ♥ 6  • QJ976  ♣ AJ82 | Pass<br>AP           | North 1♥ 2•  ng 1NT | Pass<br>Pass               | South<br>1NT <sup>1</sup><br>2NT |

| Board: 98<br>Dealer: N<br>Vul: Both<br>HCP: 12  | <ul><li>◆ 943</li><li>♥ K107542</li><li>◆ A</li><li>◆ AJ9</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 99<br>Dealer: S<br>Vul: NS<br>HCP: 12    | <ul><li>♣ Q106</li><li>♥ A96</li><li>◆ QJ73</li><li>♣ QJ9</li></ul> | The opponents are silent. You bid first.       |
| Board: 100<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>AJ863</li><li>✓ AK</li><li>108543</li><li>♠ 5</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 101<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>◆ 976</li><li>♥ AJ87654</li><li>◆ A5</li><li>◆ K</li></ul>  | The opponents are silent. You bid first.       |
| Board: 102<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>★ K107</li><li>★ 6</li><li>◆ QJ976</li><li>◆ AJ82</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 98 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4 N                  | North:  ♠ A85  ♥ J  ♦ KQ109763  ♣ Q6 | South:  ◆ 943  ▼ K107542  ◆ A  ♣ AJ9 | West<br>Pass<br>Pass | North 1 ◆ 2 ◆ 4 ◆   | East<br>Pass<br>Pass<br>AP | 1♥                               |
|--|--------------------------------------|--------------------------------------|----------------------|---------------------|----------------------------|----------------------------------|
| Board: 99<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N S    | North:  ♠ AK83  ♥ Q85  ♦ 9  ♠ K10852 | South:  ♠ Q106  ♥ A96  ♠ QJ73  ♠ QJ9 | West Pass Pass       | North 1♣ 3NT        | East<br>Pass<br>AP         | South  1 • 1NT                   |
| Board: 100<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 12<br>Contract: 3N S   | North:                               | South:  ♠ AJ863  ♥ AK  ♦ 108543  ♣ 5 | West Pass AP         | North<br>1♣<br>3♣   | Pass                       | South 1♠ 3NT                     |
| Board: 101 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S                 | North:  ♠ AK842  ♥ Q  ♦ QJ942  ♣ 83  | South:                               | West Pass Pass AP    | North 1♣ 3NT        | East<br>Pass<br>Pass       | 1 <b>♥</b> 2 <b>♥</b>            |
| Board: 102<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 11<br>Contract: 2N S | North:  ♣ J982  ♥ KQ542  ♠ AK10  ♣ 6 | South:  ♠ K107  ♥ 6  • QJ976  ♣ AJ82 | Pass<br>AP           | North 1♥ 2•  ng 1NT | Pass<br>Pass               | South<br>1NT <sup>1</sup><br>2NT |

| Board: 103<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>AQJ109</li><li>✓ QJ65</li><li>Q742</li><li>✓ —</li></ul>     | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 104<br>Dealer: N<br>Vul: Both<br>HCP: 16 | <ul><li>AQJ6</li><li>✓ AQ1052</li><li>✓ K62</li><li>▲ 10</li></ul>   | The opponents are silent. You bid first.       |
| Board: 105<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>109842</li><li>KQJ64</li><li>—</li><li>AJ2</li></ul>         | The opponents are silent.  Partner bids first. |
| Board: 106<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★—</li><li>KJ1076</li><li>AJ763</li><li>KQ6</li></ul>        | The opponents are silent. You bid first.       |
| Board: 107<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ AK107643</li><li>▼ —</li><li>★ A963</li><li>★ 96</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 103 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 5 S                   | North:  ♠ AQJ109  ♥ QJ65  ♠ Q742  ♠ — | South:  ♠ K  ♥ A92  ♠ J  ♠ AJ986432   | Pass<br>Pass<br>AP   | North 1♣ 2♥                   | East Pass Pass     | 1 <b>♣</b><br>2 <b>♣</b>         |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------------------|--------------------|----------------------------------|
| Board: 104<br>Dealer: N<br>Vul: Both<br>North HCP: 16<br>South HCP: 12<br>Contract: 3N S | North:  ♠ AQJ6  ♥ AQ1052  ♠ K62  ♣ 10 | South:  • 1083  • K  • AQ984  • QJ73  | Pass<br>AP           | North 1♥ 2♦ ng 1NT            | Pass<br>Pass       | South<br>1NT <sup>1</sup><br>3NT |
| Board: 105 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 6 S                 | North:  • 109842  • KQJ64  • —  • AJ2 | South:  ♣ J  ♥ A1052  ♠ AQ106  ♣ KQ74 | Pass<br>Pass<br>Pass | North  1♣  3♣¹  6♥  th suit g | Pass<br>Pass<br>AP | 1 <b>♦</b> 2 <b>♥</b> 3NT        |
| Board: 106<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ —  ▼ KJ1076  ◆ AJ763  ♣ KQ6 | South:  ♠ AQ852  ♥ 4  ♠ Q942  ♠ A103  | West Pass AP         | North<br>1♥<br>2◆             | Pass               | South 1♠ 3NT                     |
| Board: 107 Dealer: S Vul: Both North HCP: 11 South HCP: 18 Contract: 6♠ N                | North:  ♠ AK107643  ♥ —  ♠ A963  ♣ 96 | South:  ♣ J5  ♥ AKJ97  • Q5  ♣ AK108  | Pass<br>Pass<br>Pass | North  1♣  3♦¹  6♠  th suit g | Pass<br>Pass<br>AP | 1♥<br>3♣<br>3NT                  |

| Board: 103<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <b>♠</b> K<br><b>♥</b> A92<br><b>♦</b> J<br><b>♣</b> AJ986432       | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 104<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ 1083</li><li>★ K</li><li>★ AQ984</li><li>★ QJ73</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 105<br>Dealer: S<br>Vul: None<br>HCP: 16 | ♣ J<br>♥ A1052<br>♦ AQ106<br>♣ KQ74                                 | The opponents are silent. You bid first.       |
| Board: 106<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>AQ852</li><li>✓ 4</li><li>Q942</li><li>A103</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 107<br>Dealer: S<br>Vul: Both<br>HCP: 18 | <ul><li>♣ J5</li><li>♥ AKJ97</li><li>♦ Q5</li><li>♣ AK108</li></ul> | The opponents are silent. You bid first.       |

| Board: 103 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 5 S                   | North:  ♠ AQJ109  ♥ QJ65  ♠ Q742  ♠ — | South:  ♠ K  ♥ A92  ♠ J  ♠ AJ986432   | Pass<br>Pass<br>AP   | North 1♣ 2♥                   | East Pass Pass     | 1 <b>♣</b><br>2 <b>♣</b>         |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------------------|--------------------|----------------------------------|
| Board: 104<br>Dealer: N<br>Vul: Both<br>North HCP: 16<br>South HCP: 12<br>Contract: 3N S | North:  ♠ AQJ6  ♥ AQ1052  ♠ K62  ♣ 10 | South:  • 1083  • K  • AQ984  • QJ73  | Pass<br>AP           | North 1♥ 2♦ ng 1NT            | Pass<br>Pass       | South<br>1NT <sup>1</sup><br>3NT |
| Board: 105 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 6 S                 | North:  • 109842  • KQJ64  • —  • AJ2 | South:  ♣ J  ♥ A1052  ♠ AQ106  ♣ KQ74 | Pass<br>Pass<br>Pass | North  1♣  3♣¹  6♥  th suit g | Pass<br>Pass<br>AP | 1 <b>♦</b> 2 <b>♥</b> 3NT        |
| Board: 106<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ —  ▼ KJ1076  ◆ AJ763  ♣ KQ6 | South:  ♠ AQ852  ♥ 4  ♠ Q942  ♠ A103  | West Pass AP         | North<br>1♥<br>2◆             | Pass               | South 1♠ 3NT                     |
| Board: 107 Dealer: S Vul: Both North HCP: 11 South HCP: 18 Contract: 6♠ N                | North:  ♠ AK107643  ♥ —  ♠ A963  ♣ 96 | South:  ♣ J5  ♥ AKJ97  • Q5  ♣ AK108  | Pass<br>Pass<br>Pass | North  1♣  3♦¹  6♠  th suit g | Pass<br>Pass<br>AP | 1♥<br>3♣<br>3NT                  |

| Board: 108<br>Dealer: N<br>Vul: None<br>HCP: 14 | <b>♠</b> K<br><b>♥</b> AKJ106<br><b>♦</b> Q2<br><b>♣</b> J10865      | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 109<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ K108764</li><li>★ A2</li><li>◆ KJ753</li><li>♣ —</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 110<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>AQ52</li><li>✓ AJ1093</li><li>✓ K</li><li>✓ 754</li></ul>    | The opponents are silent. You bid first.       |
| Board: 111<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>♠ 965</li><li>♥ KQ876</li><li>♦ KJ93</li><li>♠ K</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 112<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>J6</li><li>▼ 1075</li><li>◆ Q64</li><li>◆ AKQ52</li></ul>    | The opponents are silent. You bid first.       |

| Board: 108<br>Dealer: N<br>Vul: None<br>North HCP: 14 | North:<br>♠ K<br>♥ AKJ106<br>♠ Q2 | South:  ♠ AQJ5  ♥ 3  ♦ J98653 | West<br>AP  | North 1♥            | East<br>Pass |                         |
|---|-----------------------------------|-------------------------------|---|---------------------|--------------|-------------------------|
| South HCP: 11<br>Contract: 3♦ S                       | ♣ J10865                          | <b>♦</b> K4                   | 1. Inviti   | ing Jump            | Shifts       |                         |
| Board: 109  |                                   |                               | West  | North               | East         |                         |
| Dealer: S   | North:                            | South:                        | D   | 1 4                 | D            | 1 <b>♣</b>              |
| Vul: NS   | <b>★</b> K108764 <b>∀</b> A2      | ♠ A932<br>♥ J106              | Pass  | 1 <b>♠</b>          | Pass         | 2 <b>♠</b>              |
| North HCP: 11   | ◆ KJ753                           | <b>♦</b> AQ                   | Pass  | 4NT <sup>1</sup>    |              | 5 <b>V</b> <sup>2</sup> |
| South HCP: 14<br>Contract: 6♠ N                       | <b>♣</b> —                        | <b>♣</b> QJ42                 | Pass  | 6 <b>♠</b><br>1 1 4 | AP           | C A                     |
|   | <b>₩</b> — ₩QJ+2                  |                               | <ol> <li>Blackwood 0314, for ♠</li> <li>A=2/5 or 5/5, Q(S)=0</li> </ol> |                     |              |                         |
| Board: 110  | North:                            | South:                        | West  | North               | East         | South                   |
| Dealer: N<br>Vul: EW                                  | <b>♠</b> AQ52                     | <b>★</b> 764                  |   | 1♥                  | Pass         | 1NT <sup>1</sup>        |
| North HCP: 14   | <b>♥</b> AJ1093                   | <b>y</b> 5                    | Pass  | 2♣                  | Pass         | 2NT                     |
| South HCP: 11   | ♦ K                               | ♦ A10963                      | Pass  | 3NT                 | AP           |                         |
| Contract: 3N S  | <b>♣</b> 754                      | <b>♣</b> AK63                 | 1. forci  | ng 1NT              |              |                         |
| Board: 111<br>Dealer: S                               | North:                            | South:<br>♠ AJ103             | West  | North               | East         | South 1♣                |
| Vul: None   | <b>♦</b> 965<br><b>•</b> KO876    | <b>♥</b> 3                    | Pass  | 1♥                  | Pass         | 1♠                      |
| North HCP: 12   | <b>♥</b> KQ876<br><b>♦</b> KJ93   | ♦ A65                         | Pass  | 2NT                 | Pass         | 3NT                     |
| South HCP: 14<br>Contract: 3N N                       | ♣ K                               | <b>♣</b> AJ962                | AP  |                     |              |                         |
| Board: 112  | North:                            | South:                        |   |                     |              |                         |
| Dealer: N   | Morui.                            | <b>♦</b> AK84                 | West  | North               | East         | South                   |
| Vul: NS   | <b>▼</b> 1075                     | <b>♥</b> 9643                 |   | 1♣                  | Pass         | 1♥                      |
| North HCP: 12<br>South HCP: 11                        | <b>♦</b> Q64                      | ♦ A975                        | Pass  | 1NT                 | AP           |                         |
| Contract: 1N N  | ♣ AKQ52                           | <b>♣</b> 3                    |   |                     |              |                         |

| Board: 108<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>AQJ5</li><li>✓ 3</li><li>✓ J98653</li><li>✓ K4</li></ul>    | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 109<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>♠ A932</li><li>♥ J106</li><li>♠ AQ</li><li>♠ QJ42</li></ul> | The opponents are silent. You bid first.       |
| Board: 110<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ 764</li><li>♥ 5</li><li>★ A10963</li><li>★ AK63</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 111<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>▲ AJ103</li><li>♥ 3</li><li>◆ A65</li><li>▲ AJ962</li></ul> | The opponents are silent. You bid first.       |
| Board: 112<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ AK84</li><li>♥ 9643</li><li>★ A975</li><li>★ 3</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 108<br>Dealer: N<br>Vul: None<br>North HCP: 14 | North:<br>♠ K<br>♥ AKJ106<br>♠ Q2 | South:  ♠ AQJ5  ♥ 3  ♦ J98653 | West<br>AP  | North 1♥            | East<br>Pass |                         |
|---|-----------------------------------|-------------------------------|---|---------------------|--------------|-------------------------|
| South HCP: 11<br>Contract: 3♦ S                       | ♣ J10865                          | <b>♦</b> K4                   | 1. Inviti   | ing Jump            | Shifts       |                         |
| Board: 109  |                                   |                               | West  | North               | East         |                         |
| Dealer: S   | North:                            | South:                        | D   | 1 4                 | D            | 1 <b>♣</b>              |
| Vul: NS   | <b>★</b> K108764 <b>∀</b> A2      | ♠ A932<br>♥ J106              | Pass  | 1 <b>♠</b>          | Pass         | 2 <b>♠</b>              |
| North HCP: 11   | ◆ KJ753                           | <b>♦</b> AQ                   | Pass  | 4NT <sup>1</sup>    |              | 5 <b>V</b> <sup>2</sup> |
| South HCP: 14<br>Contract: 6♠ N                       | <b>♣</b> —                        | <b>♣</b> QJ42                 | Pass  | 6 <b>♠</b><br>1 1 4 | AP           | C A                     |
|   | <b>₩</b> — ₩QJ+2                  |                               | <ol> <li>Blackwood 0314, for ♠</li> <li>A=2/5 or 5/5, Q(S)=0</li> </ol> |                     |              |                         |
| Board: 110  | North:                            | South:                        | West  | North               | East         | South                   |
| Dealer: N<br>Vul: EW                                  | <b>♠</b> AQ52                     | <b>★</b> 764                  |   | 1♥                  | Pass         | 1NT <sup>1</sup>        |
| North HCP: 14   | <b>♥</b> AJ1093                   | <b>y</b> 5                    | Pass  | 2♣                  | Pass         | 2NT                     |
| South HCP: 11   | ♦ K                               | ♦ A10963                      | Pass  | 3NT                 | AP           |                         |
| Contract: 3N S  | <b>♣</b> 754                      | <b>♣</b> AK63                 | 1. forci  | ng 1NT              |              |                         |
| Board: 111<br>Dealer: S                               | North:                            | South:<br>♠ AJ103             | West  | North               | East         | South 1♣                |
| Vul: None   | <b>♦</b> 965<br><b>•</b> KO876    | <b>♥</b> 3                    | Pass  | 1♥                  | Pass         | 1♠                      |
| North HCP: 12   | <b>♥</b> KQ876<br><b>♦</b> KJ93   | ♦ A65                         | Pass  | 2NT                 | Pass         | 3NT                     |
| South HCP: 14<br>Contract: 3N N                       | ♣ K                               | <b>♣</b> AJ962                | AP  |                     |              |                         |
| Board: 112  | North:                            | South:                        |   |                     |              |                         |
| Dealer: N   | Morui.                            | <b>♦</b> AK84                 | West  | North               | East         | South                   |
| Vul: NS   | <b>▼</b> 1075                     | <b>♥</b> 9643                 |   | 1♣                  | Pass         | 1♥                      |
| North HCP: 12<br>South HCP: 11                        | <b>♦</b> Q64                      | ♦ A975                        | Pass  | 1NT                 | AP           |                         |
| Contract: 1N N  | ♣ AKQ52                           | <b>♣</b> 3                    |   |                     |              |                         |

| Board: 113<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <b>★</b> KQJ109764<br><b>♥</b> KQJ<br><b>♦</b> 106<br><b>♣</b> —     | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 114<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ AK84</li><li>▼ 8732</li><li>★ AQJ84</li><li>★ —</li></ul>  | The opponents are silent. You bid first.       |
| Board: 115<br>Dealer: S<br>Vul: NS<br>HCP: 11   | ♣—<br>♥ KQ8<br>• 7642<br>• AQ8765                                    | The opponents are silent.  Partner bids first. |
| Board: 116<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>★ AQJ42</li><li>▼ 7</li><li>◆ K105</li><li>◆ KJ108</li></ul> | The opponents are silent. You bid first.       |
| Board: 117<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ K9873</li><li>▼ KJ83</li><li>◆ 6</li><li>◆ A106</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 113 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♠ N                  | North:  ♠ KQJ109764  ♥ KQJ  • 106  ♣ — | South:  ♠ A5  ♥ A5  ♦ J873  ♣ AJ965                         | West Pass Pass               | North 1♣ 4♣   | East<br>Pass<br>AP           | South 1♣ 1NT             |
|--|--|---|------------------------------|---|------------------------------|--------------------------|
| Board: 114 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 S                 | North:  ♠ AK84  ♥ 8732  ♠ AQJ84  ♣ —   | South: <b>▲</b> J973 <b>♥</b> AKQ6 <b>♦</b> 9 <b>♣</b> J974 | Pass Pass Pass 1. Cue 2. Cue | North 1  3  4  4  2  4  bid, surj bid, a  bid, a  4  bid, a | Pass Pass Pass AP plus stopp | 1♥ 3NT¹ 4•³              |
| Board: 115 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♠ S                  | North:  ♣ —  ▼ KQ8  • 7642  ♣ AQ8765   | South:  ♠ A108765  ♥ AJ105  ♠ K9  ♣ 2                       | Pass<br>AP                   | North 3♣¹ ing Jump  | Pass                         | 1 <b>♠</b><br>3 <b>♠</b> |
| Board: 116<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 11<br>Contract: 3N S   | North:  ♠ AQJ42  ♥ 7  • K105  ♣ KJ108  | South:  ♠ 8  ♥ KQ4  ♠ 98743  ♣ AQ62                         | Pass<br>Pass                 | North 1♠ 2♣ 3NT ng 1NT                                      | Pass<br>Pass<br>AP           | 1NT <sup>1</sup>         |
| Board: 117<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 18<br>Contract: 3N S | North:  ♠ K9873  ♥ KJ83  ♠ 6  ♣ A106   | South:  ♠ AJ  ♥ AQ9  ♠ KQ53  ♣ Q752                         | West Pass Pass AP            | North 1♣ 3♥   | Pass                         | South 1  2NT 3NT         |

| Board: 113<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>♣ A5</li><li>♥ A5</li><li>◆ J873</li><li>♣ AJ965</li></ul>   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 114<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>▶ J973</li><li>♥ AKQ6</li><li>♦ 9</li><li>♣ J974</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 115<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ A108765</li><li>★ AJ105</li><li>★ K9</li><li>★ 2</li></ul> | The opponents are silent. You bid first.       |
| Board: 116<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <b>♦</b> 8<br><b>♥</b> KQ4<br><b>♦</b> 98743<br><b>♣</b> AQ62        | The opponents are silent.  Partner bids first. |
| Board: 117<br>Dealer: S<br>Vul: Both<br>HCP: 18 | <ul><li>♠ AJ</li><li>♥ AQ9</li><li>♠ KQ53</li><li>♠ Q752</li></ul>   | The opponents are silent. You bid first.       |

| Board: 113 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 4♠ N                  | North:  ♠ KQJ109764  ♥ KQJ  • 106  ♣ — | South:  ♠ A5  ♥ A5  ♦ J873  ♣ AJ965                         | West Pass Pass               | North 1♣ 4♣   | East<br>Pass<br>AP           | South 1♣ 1NT             |
|--|--|---|------------------------------|---|------------------------------|--------------------------|
| Board: 114 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 S                 | North:  ♠ AK84  ♥ 8732  ♠ AQJ84  ♣ —   | South: <b>▲</b> J973 <b>♥</b> AKQ6 <b>♦</b> 9 <b>♣</b> J974 | Pass Pass Pass 1. Cue 2. Cue | North 1  3  4  4  2  4  bid, surj bid, a  bid, a  4  bid, a | Pass Pass Pass AP plus stopp | 1♥ 3NT¹ 4•³              |
| Board: 115 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♠ S                  | North:  ♣ —  ▼ KQ8  • 7642  ♣ AQ8765   | South:  ♠ A108765  ♥ AJ105  ♠ K9  ♣ 2                       | Pass<br>AP                   | North 3♣¹ ing Jump  | Pass                         | 1 <b>♠</b><br>3 <b>♠</b> |
| Board: 116<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 11<br>Contract: 3N S   | North:  ♠ AQJ42  ♥ 7  • K105  ♣ KJ108  | South:  ♠ 8  ♥ KQ4  ♠ 98743  ♣ AQ62                         | Pass<br>Pass                 | North 1♠ 2♣ 3NT ng 1NT                                      | Pass<br>Pass<br>AP           | 1NT <sup>1</sup>         |
| Board: 117<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 18<br>Contract: 3N S | North:  ♠ K9873  ♥ KJ83  ♠ 6  ♣ A106   | South:  ♠ AJ  ♥ AQ9  ♠ KQ53  ♣ Q752                         | West Pass Pass AP            | North 1♣ 3♥   | Pass                         | South 1  2NT 3NT         |

| Board: 118<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>1097643</li><li>K</li><li>A4</li><li>AQ62</li></ul>         | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 119<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣ J10985</li><li>♥ A4</li><li>♦ J</li><li>♣ KQ963</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 120<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>★K106</li><li>♥93</li><li>◆AKJ987</li><li>★A10</li></ul>    | The opponents are silent. You bid first.       |
| Board: 121<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♦ 852</li><li>♥ AKJ84</li><li>◆ QJ102</li><li>♠ 6</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 122<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>1054</li><li>✓ AKJ982</li><li>✓ 93</li><li>▲ A7</li></ul>   | The opponents are silent. You bid first.       |

| Board: 118<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 11<br>Contract: 3N S | North:  ♠ 1097643  ♥ K  ♠ A4  ♣ AQ62  | South:  ♠ A  ♥ A653  ♠ 109653  ♠ K104 | Pass<br>Pass<br>AP   | North 1♠ 2♠ 3♠ ng 1NT         | Pass<br>Pass<br>Pass | South<br>1NT <sup>1</sup><br>2NT<br>3NT |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------------------|----------------------|---|
| Board: 119 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 5♣ S                  | North:  ♠ J10985  ♥ A4  ♦ J  ♣ KQ963  | South:  ♠ 6  ♥ QJ95  ♠ KQ84  ♠ A1054  | West<br>Pass<br>Pass | North 1♠ 5♣                   | East<br>Pass<br>AP   | 1♦                                      |
| Board: 120<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 12<br>Contract: 4♠ S | North:  ♠ K106  ♥ 93  ♠ AKJ987  ♣ A10 | South:  ♠ AJ9754  ♥ AK4  ♠ 6  ♠ 943   | West<br>Pass<br>Pass | North 1 → 3 → 4 ◆             |                      | 1♠                                      |
| Board: 121<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 14<br>Contract: 1N N | North:                                | South:  ♠ AJ109  ♥ 1065  ♠ K3  ♠ AQ75 | Pass                 | North 1♥ 1NT                  | Pass                 | South 1♣ 1♠                             |
| Board: 122<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 11<br>Contract: 3♥ N   | North:  • 1054  • AKJ982  • 93  • A7  | South:  ♠ QJ63  ♥ —  ♦ K87642  ♣ KQ2  | Pass                 | North<br>1♥<br>3♥<br>ing Jump | Pass<br>AP           | <b>3</b> ♦¹                             |

| Board: 118<br>Dealer: N<br>Vul: None<br>HCP: 11 | ♣ A<br>♥ A653<br>♦ 109653<br>♣ K104                                  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 119<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♠ 6</li><li>♥ QJ95</li><li>♠ KQ84</li><li>♠ A1054</li></ul>  | The opponents are silent. You bid first.       |
| Board: 120<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>AJ9754</li><li>✓ AK4</li><li>6</li><li>943</li></ul>         | The opponents are silent.  Partner bids first. |
| Board: 121<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>▲ AJ109</li><li>▼ 1065</li><li>◆ K3</li><li>▲ AQ75</li></ul> | The opponents are silent. You bid first.       |
| Board: 122<br>Dealer: N<br>Vul: NS<br>HCP: 11   | ♣ QJ63<br>♥—<br>♦ K87642<br>♣ KQ2                                    | The opponents are silent.  Partner bids first. |

| Board: 118<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 11<br>Contract: 3N S | North:  ♠ 1097643  ♥ K  ♠ A4  ♣ AQ62  | South:  ♠ A  ♥ A653  ♠ 109653  ♠ K104 | Pass<br>Pass<br>AP   | North 1♠ 2♣ 3♠ ng 1NT         | Pass<br>Pass<br>Pass | South<br>1NT <sup>1</sup><br>2NT<br>3NT |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------------------|----------------------|---|
| Board: 119 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 5♣ S                  | North:  ♠ J10985  ♥ A4  ♦ J  ♣ KQ963  | South:  ♠ 6  ♥ QJ95  ♠ KQ84  ♠ A1054  | West<br>Pass<br>Pass | North 1♠ 5♣                   | East<br>Pass<br>AP   | 1♦                                      |
| Board: 120<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 12<br>Contract: 4♠ S | North:  ♠ K106  ♥ 93  ♠ AKJ987  ♣ A10 | South:  ♠ AJ9754  ♥ AK4  ♠ 6  ♠ 943   | West<br>Pass<br>Pass | North 1 → 3 → 4 ◆             |                      | 1♠                                      |
| Board: 121<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 14<br>Contract: 1N N | North:  ♠ 852  ♥ AKJ84  • QJ102  ♣ 6  | South:  ♠ AJ109  ♥ 1065  ♠ K3  ♠ AQ75 | Pass                 | North 1♥ 1NT                  | Pass                 | South 1♣ 1♠                             |
| Board: 122<br>Dealer: N<br>Vul: NS<br>North HCP: 12<br>South HCP: 11<br>Contract: 3♥ N   | North:  • 1054  • AKJ982  • 93  • A7  | South:  ♠ QJ63  ♥ —  ♦ K87642  ♣ KQ2  | Pass                 | North<br>1♥<br>3♥<br>ing Jump | Pass<br>AP           | <b>3</b> ♦¹                             |

| Board: 123<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>♣ Q9532</li><li>♥ A</li><li>♦ A75</li><li>♣ Q975</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 124<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>AQ10</li><li>Q92</li><li>A872</li><li>Q98</li></ul>          | The opponents are silent. You bid first.       |
| Board: 125<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>♣ Q10954</li><li>♥ A</li><li>♦ KQ</li><li>♣ 108743</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 126<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>★ K742</li><li>★ AQJ652</li><li>★ —</li><li>★ KJ6</li></ul>  | The opponents are silent. You bid first.       |
| Board: 127<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>♣ Q6</li><li>♥ K873</li><li>♦ —</li><li>♣ AK97654</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 123<br>Dealer: S<br>Vul: Both<br>North HCP: 12<br>South HCP: 14<br>Contract: 3N N | North:  ♠ Q9532  ♥ A  ♠ A75  ♠ Q975   | South:  ♠ A  ♥ KQ963  ♦ 842  ♣ AJ84  | West Pass Pass     | North 1♠ 3NT                  | East<br>Pass<br>AP   | 1♥                       |
|--|---------------------------------------|--------------------------------------|--------------------|-------------------------------|----------------------|--------------------------|
| Board: 124 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♠ S                | North:  ♠ AQ10  ♥ Q92  ♠ A872  ♣ Q98  | South:  ♠ KJ8753  ▼ 1075  ♦ 6  ♣ AK6 | Pass<br>Pass<br>AP | North 1  1NT 3  2  ✓ Minor    | Pass<br>Pass<br>Pass | 1♠<br>2♠¹<br>4♠          |
| Board: 125 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 S                   | North:  ♠ Q10954  ♥ A  ♦ KQ  ♣ 108743 | South:  ♠ A7  ▼ K108632  ♠ AJ42  ♣ 9 | West Pass Pass AP  | North 1♣ 2NT                  | East<br>Pass<br>Pass | 1 <b>♥</b> 2 <b>♦</b>    |
| Board: 126<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 11<br>Contract: 3N S   | North:  ♠ K742  ♥ AQJ652  • —  ♣ KJ6  | South:  ♠ QJ  ♥ 4  ♠ KQJ752  ♠ Q1097 | Pass<br>AP         | North<br>1♥<br>3♠<br>ing Jump | Pass<br>Pass         | 3 <b>♦</b> ¹<br>3NT      |
| Board: 127 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4♣ N                | North:  ♠ Q6  ♥ K873  ←—  ♠ AK97654   | South:  ♠ K984  ♥ QJ9  ♠ AK52  ♣ J10 | Pass<br>Pass       | North  3♣¹  4♣  ing Jump      | Pass<br>AP           | 1 <b>♦</b><br>3 <b>♠</b> |

| Board: 123<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>♠ A</li><li>♥ KQ963</li><li>♦ 842</li><li>♠ AJ84</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 124<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>★ KJ8753</li><li>▼ 1075</li><li>◆ 6</li><li>◆ AK6</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 125<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ A7</li><li>▼ K108632</li><li>◆ AJ42</li><li>◆ 9</li></ul> | The opponents are silent. You bid first.       |
| Board: 126<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <b>♠</b> QJ<br><b>♥</b> 4<br><b>♦</b> KQJ752<br><b>♠</b> Q1097      | The opponents are silent.  Partner bids first. |
| Board: 127<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ K984</li><li>♥ QJ9</li><li>◆ AK52</li><li>◆ J10</li></ul> | The opponents are silent. You bid first.       |

| Board: 123<br>Dealer: S<br>Vul: Both<br>North HCP: 12<br>South HCP: 14<br>Contract: 3N N | North:  ♠ Q9532  ♥ A  ♠ A75  ♠ Q975   | South:  ♠ A  ♥ KQ963  ♦ 842  ♣ AJ84  | West Pass Pass     | North 1♠ 3NT                  | East<br>Pass<br>AP   | 1♥                       |
|--|---------------------------------------|--------------------------------------|--------------------|-------------------------------|----------------------|--------------------------|
| Board: 124 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 4♠ S                | North:  ♠ AQ10  ♥ Q92  ♠ A872  ♣ Q98  | South:  ♠ KJ8753  ▼ 1075  ♦ 6  ♣ AK6 | Pass<br>Pass<br>AP | North 1  1NT 3  2  ✓ Minor    | Pass<br>Pass<br>Pass | 1♠<br>2♠¹<br>4♠          |
| Board: 125 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 S                   | North:  ♠ Q10954  ♥ A  ♦ KQ  ♣ 108743 | South:  ♠ A7  ▼ K108632  ♠ AJ42  ♣ 9 | West Pass Pass AP  | North 1♣ 2NT                  | East<br>Pass<br>Pass | 1 <b>♥</b> 2 <b>♦</b>    |
| Board: 126<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 11<br>Contract: 3N S   | North:  ♠ K742  ♥ AQJ652  • —  ♣ KJ6  | South:  ♠ QJ  ♥ 4  ♠ KQJ752  ♠ Q1097 | Pass<br>AP         | North<br>1♥<br>3♠<br>ing Jump | Pass<br>Pass         | 3 <b>♦</b> ¹<br>3NT      |
| Board: 127 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4♣ N                | North:  ♠ Q6  ♥ K873  ←—  ♠ AK97654   | South:  ♠ K984  ♥ QJ9  ♠ AK52  ♣ J10 | Pass<br>Pass       | North  3♣¹  4♣  ing Jump      | Pass<br>AP           | 1 <b>♦</b><br>3 <b>♠</b> |

| Board: 128<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>★ AKJ32</li><li>★ A7632</li><li>★ J</li><li>★ 52</li></ul>   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 129<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★872</li><li>▼KJ107</li><li>◆AKJ86</li><li>◆8</li></ul>      | The opponents are silent.  Partner bids first. |
| Board: 130<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>♣ QJ10</li><li>♥ AKQJ10</li><li>◆ 852</li><li>♣ J7</li></ul> | The opponents are silent. You bid first.       |
| Board: 131<br>Dealer: S<br>Vul: NS<br>HCP: 11   | ♦ 8<br>♥ Q75<br>♦ KQ643<br>♣ KJ102                                   | The opponents are silent.  Partner bids first. |
| Board: 132<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li>♣ J</li><li>♥ A3</li><li>♦ KJ754</li><li>♣ AKQ64</li></ul>   | The opponents are silent. You bid first.       |

| Board: 128 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 \( \varphi \) N   | North:  ♠ AKJ32  ♥ A7632  ♦ J  ♣ 52   | South:  ♠ 6  ♥ 1084  ♠ A5432  ♠ AK74  | West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2NT  Pass 4♥ AP  1. forcing 1NT   |
|--|---------------------------------------|---------------------------------------|---|
| Board: 129<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 14<br>Contract: 3N N | North:  ♠ 872  ♥ KJ107  ♠ AKJ86  ♣ 8  | South:  ♠ AQ104  ♥ Q93  ♠ 3  ♣ AQ543  | West North East South  1♣  Pass 1♦ Pass 1♠  Pass 2NT Pass 3NT  AP   |
| Board: 130 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 3 S               | North:  ♠ QJ10  ♥ AKQJ10  ♦ 852  ♣ J7 | South:  ♣ 76  ♥ 2  ♠ AQJ943  ♣ KQ52   | West North East South  1  Pass 3   1 AP  1. Inviting Jump Shifts  |
| Board: 131<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 15<br>Contract: 2♠ S | North:  ♠ 8  ♥ Q75  ♠ KQ643  ♠ KJ102  | South:  ♠ QJ10942  ♥ AK10  ♠ AJ9  ♣ 8 | West North East South  1♣  Pass 1NT¹ Pass 2♠  AP  1. forcing 1NT  |
| Board: 132<br>Dealer: N<br>Vul: EW<br>North HCP: 18<br>South HCP: 11<br>Contract: 3N N | North:  ♠ J  ♥ A3  ♠ KJ754  ♠ AKQ64   | South:  ♠ AK953  ♥ KJ76  ♦ 3  ♣ 973   | West North East South  1   Pass 1  Pass 3 Pass 3  Pass 4  Pas |

| Board: 128<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♠ 6</li><li>♥ 1084</li><li>♠ A5432</li><li>♠ AK74</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 129<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>AQ104</li><li>♥ Q93</li><li>3</li><li>AQ543</li></ul>        | The opponents are silent. You bid first.       |
| Board: 130<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>♣76</li><li>♥2</li><li>◆AQJ943</li><li>♣KQ52</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 131<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>♣ QJ10942</li><li>♥ AK10</li><li>◆ AJ9</li><li>♣ 8</li></ul> | The opponents are silent. You bid first.       |
| Board: 132<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ AK953</li><li>★ KJ76</li><li>★ 3</li><li>★ 973</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 128 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4 \( \varphi \) N   | North:  ♠ AKJ32  ♥ A7632  ♦ J  ♣ 52   | South:  ♠ 6  ♥ 1084  ♠ A5432  ♠ AK74  | West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2NT  Pass 4♥ AP  1. forcing 1NT   |
|--|---------------------------------------|---------------------------------------|---|
| Board: 129<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 14<br>Contract: 3N N | North:  ♠ 872  ♥ KJ107  ♠ AKJ86  ♣ 8  | South:  ♠ AQ104  ♥ Q93  ♠ 3  ♣ AQ543  | West North East South  1♣  Pass 1♦ Pass 1♠  Pass 2NT Pass 3NT  AP   |
| Board: 130 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 3 S               | North:  ♠ QJ10  ♥ AKQJ10  ♦ 852  ♣ J7 | South:  ♣ 76  ♥ 2  ♠ AQJ943  ♣ KQ52   | West North East South  1  Pass 3   1 AP  1. Inviting Jump Shifts  |
| Board: 131<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 15<br>Contract: 2♠ S | North:  ♠ 8  ♥ Q75  ♠ KQ643  ♠ KJ102  | South:  ♠ QJ10942  ♥ AK10  ♠ AJ9  ♣ 8 | West North East South  1♣  Pass 1NT¹ Pass 2♠  AP  1. forcing 1NT  |
| Board: 132<br>Dealer: N<br>Vul: EW<br>North HCP: 18<br>South HCP: 11<br>Contract: 3N N | North:  ♠ J  ♥ A3  ♠ KJ754  ♠ AKQ64   | South:  ♠ AK953  ♥ KJ76  ♦ 3  ♣ 973   | West North East South  1   Pass 1  Pass 3 Pass 3  Pass 4  Pas |

| Board: 133<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★ KQ743</li><li>▼ 10</li><li>◆ AQJ942</li><li>◆ 5</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 134<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★ A863</li><li>▼ 8</li><li>◆ AQ10973</li><li>◆ K9</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 135<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <b>♣</b> 3<br><b>♥</b> AJ10984<br><b>♦</b> Q1083<br><b>♣</b> A6      | The opponents are silent.  Partner bids first. |
| Board: 136<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>★ AKJ10962</li><li>▼ KJ10</li><li>◆ Q</li><li>★ K9</li></ul> | The opponents are silent.  You bid first.      |

|                            |                             |                             | West      | North                           | East         | South 1♣          |
|----------------------------|-----------------------------|-----------------------------|-----------|---------------------------------|--------------|-------------------|
|                            |                             |                             | Pass      | <b>2</b>                        | Pass         |                   |
| Board: 133                 | North:                      | South:                      | Pass      | <b>4</b> ♥ <sup>1</sup>         |              | 4NT <sup>2</sup>  |
| Dealer: S                  | <b>★</b> KQ743              | ♣ A862                      | Pass      | 5 <b>♠</b> <sup>3</sup>         |              | 5NT <sup>4</sup>  |
| Vul: Both<br>North HCP: 12 | <b>v</b> 10                 | <b>♥</b> AKJ                |           | 6 <b>♣</b> <sup>5</sup>         | Pass         | 7♠                |
| South HCP: 19              | ♦ AQJ942                    | ♦ 6                         | AP        |                                 |              |                   |
| Contract: 7♠ S             | <b>♣</b> 5                  | ♣ AK643                     | 3. A=2    | kwood (<br>/5 or 5/:<br>gask by | 5, Q(S)      |                   |
| Board: 134                 | North:                      | South:                      | ***       | NT 4                            |              | G 4               |
| Dealer: N                  | ♣ A863                      | <b>♦</b> Q107               | West      | North                           |              |                   |
| Vul: None<br>North HCP: 13 | <b>*</b> 8                  | <b>♥</b> AJ9762             | Pass      | 1 <b>♦</b><br>1 <b>♠</b>        | Pass<br>Pass | 1♥<br>3♥          |
| South HCP: 11              | ♦ AQ10973<br>♣ K9           | <b>♦</b> K<br><b>♣</b> J107 | Pass      | 4 <b>♥</b>                      | AP           | <i>5</i> <b>•</b> |
| Contract: 4♥ S             | <b>₽ К</b> 9                | <b>₹</b> J107               |           |                                 |              |                   |
| Board: 135<br>Dealer: S    | North:<br>♠ 3               | South:<br>♠ AKQJ95          | West      | North                           | East         | South 1♠          |
| Vul: EW<br>North HCP: 11   | <b>♥</b> AJ10984            | <b>v</b> 2                  | Pass      | <b>3</b> ♥ <sup>1</sup>         | Pass         | 3NT               |
| South HCP: 17              | • Q1083                     | ♦ A764                      | AP        |                                 |              |                   |
| Contract: 3N S             | <b>♣</b> A6                 | <b>♣</b> K2                 | 1. Inviti | ing Jump                        | Shifts       |                   |
| Board: 136<br>Dealer: N    | North:                      | South:                      | West      | North                           | East         | South             |
| Vul: Both                  | ♠ AKJ10962                  | <b>♦</b> 5                  |           | 1♠                              | Pacc         | 1NT <sup>1</sup>  |
| North HCP: 17              | <b>♥</b> KJ10<br><b>♦</b> Q | <b>♥</b> AQ54               | Pass      | 1 <del>⊈</del><br>4 <b>♠</b>    | AP           | 1111              |
| South HCP: 12              | <b>♦</b> K9                 | ◆ K107<br>◆ O1643           |           | ng 1NT                          | 4 M          |                   |
| Contract: 4♠ N             |                             | <b>♣</b> QJ643              | 2. 10101  |                                 |              |                   |

| Board: 133<br>Dealer: S<br>Vul: Both<br>HCP: 19 | <ul><li>★ A862</li><li>★ AKJ</li><li>★ 6</li><li>★ AK643</li></ul>   | The opponents are silent.  You bid first.      |
|---|--|--|
| Board: 134<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>♣ Q107</li><li>♥ AJ9762</li><li>♦ K</li><li>♣ J107</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 135<br>Dealer: S<br>Vul: EW<br>HCP: 17   | <ul><li>★ AKQJ95</li><li>♥ 2</li><li>★ A764</li><li>★ K2</li></ul>   | The opponents are silent. You bid first.       |
| Board: 136<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ 5</li><li>★ AQ54</li><li>★ K107</li><li>★ QJ643</li></ul>  | The opponents are silent.  Partner bids first. |

|                            |                             |                             | West      | North                           | East         | South 1♣          |
|----------------------------|-----------------------------|-----------------------------|-----------|---------------------------------|--------------|-------------------|
|                            |                             |                             | Pass      | <b>2</b>                        | Pass         |                   |
| Board: 133                 | North:                      | South:                      | Pass      | <b>4</b> ♥ <sup>1</sup>         |              | 4NT <sup>2</sup>  |
| Dealer: S                  | <b>★</b> KQ743              | ♣ A862                      | Pass      | 5 <b>♠</b> <sup>3</sup>         |              | 5NT <sup>4</sup>  |
| Vul: Both<br>North HCP: 12 | <b>v</b> 10                 | <b>♥</b> AKJ                |           | 6 <b>♣</b> <sup>5</sup>         | Pass         | 7♠                |
| South HCP: 19              | ♦ AQJ942                    | ♦ 6                         | AP        |                                 |              |                   |
| Contract: 7♠ S             | <b>♣</b> 5                  | ♣ AK643                     | 3. A=2    | kwood (<br>/5 or 5/:<br>gask by | 5, Q(S)      |                   |
| Board: 134                 | North:                      | South:                      | ***       | NT 4                            |              | G 4               |
| Dealer: N                  | ♣ A863                      | <b>♦</b> Q107               | West      | North                           |              |                   |
| Vul: None<br>North HCP: 13 | <b>v</b> 8                  | <b>♥</b> AJ9762             | Pass      | 1 <b>♦</b><br>1 <b>♠</b>        | Pass<br>Pass | 1♥<br>3♥          |
| South HCP: 11              | ♦ AQ10973<br>♣ K9           | <b>♦</b> K<br><b>♣</b> J107 | Pass      | 4 <b>♥</b>                      | AP           | <i>5</i> <b>•</b> |
| Contract: 4♥ S             | <b>₽ К</b> 9                | <b>₹</b> J107               |           |                                 |              |                   |
| Board: 135<br>Dealer: S    | North:<br>♠ 3               | South:<br>♠ AKQJ95          | West      | North                           | East         | South 1♠          |
| Vul: EW<br>North HCP: 11   | <b>♥</b> AJ10984            | <b>v</b> 2                  | Pass      | <b>3</b> ♥ <sup>1</sup>         | Pass         | 3NT               |
| South HCP: 17              | • Q1083                     | ♦ A764                      | AP        |                                 |              |                   |
| Contract: 3N S             | <b>♣</b> A6                 | <b>♣</b> K2                 | 1. Inviti | ing Jump                        | Shifts       |                   |
| Board: 136<br>Dealer: N    | North:                      | South:                      | West      | North                           | East         | South             |
| Vul: Both                  | ♠ AKJ10962                  | <b>♦</b> 5                  |           | 1♠                              | Pacc         | 1NT <sup>1</sup>  |
| North HCP: 17              | <b>♥</b> KJ10<br><b>♦</b> Q | <b>♥</b> AQ54               | Pass      | 1 <del>⊈</del><br>4 <b>♠</b>    | AP           | 1111              |
| South HCP: 12              | <b>♦</b> K9                 | ◆ K107<br>◆ O1643           |           | ng 1NT                          | 4 M          |                   |
| Contract: 4♠ N             |                             | <b>♣</b> QJ643              | 2. 10101  |                                 |              |                   |

| Board: 137<br>Dealer: S<br>Vul: None<br>HCP: 12 | ♣ 7<br>♥ KQJ9<br>• QJ10<br>♣ K10963                                  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 138<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ AKQJ9762</li><li>▼ —</li><li>★ 1076</li><li>★ Q9</li></ul> | The opponents are silent. You bid first.       |
| Board: 139<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★—</li><li>✓ AK74</li><li>◆ J98653</li><li>◆ A75</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 140<br>Dealer: N<br>Vul: None<br>HCP: 14 | <b>♠</b> KJ<br><b>♥</b> A8432<br><b>♦</b> Q72<br><b>♣</b> A95        | The opponents are silent. You bid first.       |
| Board: 141<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ KJ10</li><li>★ KQ962</li><li>★ 4</li><li>★ QJ95</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 137<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 13<br>Contract: 2N N | North:  ♣ 7  ♥ KQJ9  ♠ QJ10  ♣ K10963 | South:  ♠ AJ963  ♥ A65  ♠ A984  ♣ 2   | West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2NT AP  1. forcing 1NT |
|--|---------------------------------------|---------------------------------------|---|
| Board: 138 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ N                  | North:  ♠ AKQJ9762  ♥ —  • 1076  ♣ Q9 | South:  ♠ 10  ♥ AQ2  ♠ A4  ♣ J1076542 | West North East South  1♠ Pass 3♣¹  Pass 4♠ AP  1. Inviting Jump Shifts   |
| Board: 139 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 3♠ S                | North:  ♣—  ▼ AK74  ◆ J98653  ♣ A75   | South:  ♠ A98532  ♥ 63  ♠ AQ  ♠ K109  | West North East South  1♠  Pass 3♠¹ Pass 3♠  AP  1. Inviting Jump Shifts  |
| Board: 140 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3  S                | North:  ♠ KJ  ♥ A8432  ♠ Q72  ♣ A95   | South:  ♠ Q94  ♥ —  ♠ AJ54  ♣ KQ10876 | West North East South  1♥ Pass 3♣¹  AP  1. Inviting Jump Shifts           |
| Board: 141<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 15<br>Contract: 3N N   | North:  ♠ KJ10  ♥ KQ962  ♠ 4  ♣ QJ95  | South:                                | West North East South  1  Pass 1  Pass 2  Pass 3NT AP                     |

| Board: 137<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ AJ963</li><li>▼ A65</li><li>★ A984</li><li>★ 2</li></ul>   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 138<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♠ 10</li><li>♥ AQ2</li><li>♠ A4</li><li>♠ J1076542</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 139<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>★ A98532</li><li>★ 63</li><li>★ AQ</li><li>★ K109</li></ul>  | The opponents are silent. You bid first.       |
| Board: 140<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>♣ Q94</li><li>♥ —</li><li>♦ AJ54</li><li>♣ KQ10876</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 141<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>♣ 4</li><li>♥ AJ</li><li>♦ K8753</li><li>♣ AK1042</li></ul>  | The opponents are silent. You bid first.       |

| Board: 137<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 13<br>Contract: 2N N | North:  ♣ 7  ♥ KQJ9  ♠ QJ10  ♣ K10963 | South:  ♠ AJ963  ♥ A65  ♠ A984  ♣ 2   | West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2NT AP  1. forcing 1NT |
|--|---------------------------------------|---------------------------------------|---|
| Board: 138 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ N                  | North:  ♠ AKQJ9762  ♥ —  • 1076  ♣ Q9 | South:  ♠ 10  ♥ AQ2  ♠ A4  ♣ J1076542 | West North East South  1♠ Pass 3♣¹  Pass 4♠ AP  1. Inviting Jump Shifts   |
| Board: 139 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 3♠ S                | North:  ♣—  ▼ AK74  ◆ J98653  ♣ A75   | South:  ♠ A98532  ♥ 63  ♠ AQ  ♠ K109  | West North East South  1♠  Pass 3♠¹ Pass 3♠  AP  1. Inviting Jump Shifts  |
| Board: 140 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3  S                | North:  ♠ KJ  ♥ A8432  ♠ Q72  ♣ A95   | South:  ♠ Q94  ♥ —  ♠ AJ54  ♣ KQ10876 | West North East South  1♥ Pass 3♣¹  AP  1. Inviting Jump Shifts           |
| Board: 141<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 15<br>Contract: 3N N   | North:  ♠ KJ10  ♥ KQ962  ♠ 4  ♣ QJ95  | South:                                | West North East South  1  Pass 1  Pass 2  Pass 3NT AP                     |

| Board: 142<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>AJ643</li><li>▼ 1042</li><li>◆ KQ5</li><li>♣ A5</li></ul>    | The opponents are silent.  You bid first.      |
|---|--|--|
| Board: 143<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ 10874</li><li>★ KQJ9</li><li>★ AJ986</li><li>★ —</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 144<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ AK4</li><li>▼ AQJ874</li><li>★ 6</li><li>★ 932</li></ul>   | The opponents are silent. You bid first.       |
| Board: 145<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ AK108</li><li>★ K54</li><li>★ 6</li><li>★ Q10842</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 146<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>AQ1084</li><li>✓ A982</li><li>J42</li><li>A</li></ul>        | The opponents are silent. You bid first.       |

| Board: 142<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ AJ643  ♥ 1042  ♠ KQ5  ♠ A5  | South:  ♣ —  ▼ AJ975  • AJ4  ♣ Q10842 | Pass<br>Pass         | North 1♣ 2♦ 3NT ng 1NT      | Pass<br>Pass<br>AP | South<br>1NT <sup>1</sup><br>2NT |
|--|---------------------------------------|---------------------------------------|----------------------|-----------------------------|--------------------|----------------------------------|
| Board: 143<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 14<br>Contract: 3N S | North:  • 10874  • KQJ9  • AJ986  • — | South:  ♠ AQ  ♥ 76  ♠ K7  ♣ AJ108543  |                      | North  1♦ 3♥                | Pass               | 1♣                               |
| Board: 144 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 2 N                   | North:  ♠ AK4  ♥ AQJ874  ♠ 6  ♠ 932   | South:  ♠ Q98  ♥ —  ♠ AJ842  ♠ KJ1054 | Pass                 | North<br>1♥<br>2♥<br>ng 1NT | Pass<br>AP         | South 1NT <sup>1</sup>           |
| Board: 145<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 14<br>Contract: 3N N   | North:  ♠ AK108  ♥ K54  ♠ 6  ♠ Q10842 | South:  ♣ J  ♥ Q632  ♠ AK10754  ♣ A9  | West<br>Pass<br>Pass | North 1♣ 3NT                | East<br>Pass<br>AP | 1♦                               |
| Board: 146 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 6 S                 | North:  ♠ AQ1084  ♥ A982  ♦ J42  ♠ A  | South:  ♣ J  ♥ 10  • A10  ♣ KQJ975432 | Pass<br>AP           | North 1♣ 3♥ ing Jump        | Pass<br>Pass       | 3♣¹<br>6♣                        |

| Board: 142<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♣—</li><li>★ AJ975</li><li>◆ AJ4</li><li>♣ Q10842</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 143<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>♠ AQ</li><li>♥ 76</li><li>♦ K7</li><li>♠ AJ108543</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 144<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♣ Q98</li><li>♥ —</li><li>◆ AJ842</li><li>♣ KJ1054</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 145<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>↓ J</li><li>↓ Q632</li><li>↓ AK10754</li><li>♠ A9</li></ul>  | The opponents are silent. You bid first.       |
| Board: 146<br>Dealer: N<br>Vul: Both<br>HCP: 11 | ♣ J<br>♥ 10<br>♦ A10<br>♣ KQJ975432                                  | The opponents are silent.  Partner bids first. |

| Board: 142<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ AJ643  ♥ 1042  ♠ KQ5  ♠ A5  | South:  ♣ —  ▼ AJ975  • AJ4  ♣ Q10842 | Pass<br>Pass         | North 1♣ 2♦ 3NT ng 1NT      | Pass<br>Pass<br>AP | South<br>1NT <sup>1</sup><br>2NT |
|--|---------------------------------------|---------------------------------------|----------------------|-----------------------------|--------------------|----------------------------------|
| Board: 143<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 14<br>Contract: 3N S | North:  • 10874  • KQJ9  • AJ986  • — | South:  ♠ AQ  ♥ 76  ♠ K7  ♣ AJ108543  |                      | North  1♦ 3♥                | Pass               | 1♣                               |
| Board: 144 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 2 N                   | North:  ♠ AK4  ♥ AQJ874  ♠ 6  ♠ 932   | South:  ♠ Q98  ♥ —  ♠ AJ842  ♠ KJ1054 | Pass                 | North<br>1♥<br>2♥<br>ng 1NT | Pass<br>AP         | South 1NT <sup>1</sup>           |
| Board: 145<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 14<br>Contract: 3N N   | North:  ♠ AK108  ♥ K54  ♠ 6  ♠ Q10842 | South:  ♣ J  ♥ Q632  ♠ AK10754  ♣ A9  | West<br>Pass<br>Pass | North 1♣ 3NT                | East<br>Pass<br>AP | 1♦                               |
| Board: 146 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 6 S                 | North:  ♠ AQ1084  ♥ A982  ♦ J42  ♠ A  | South:  ♣ J  ♥ 10  • A10  ♣ KQJ975432 | Pass<br>AP           | North 1♣ 3♥ ing Jump        | Pass<br>Pass       | 3♣¹<br>6♣                        |

| Board: 147<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>▲ AJ10985</li><li>♥ AJ4</li><li>♦ 6</li><li>♣ J102</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 148<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>A8</li><li>₹ 7</li><li>AQ5</li><li>AQJ10762</li></ul>        | West Doubles Pass if possible. You bid first.  |
| Board: 149<br>Dealer: S<br>Vul: Both<br>HCP: 12 | ♣—<br>♥ AJ9<br>• K109842<br>• A1092                                  | The opponents are silent.  Partner bids first. |
| Board: 150<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★ K32</li><li>★ AJ43</li><li>★ 74</li><li>★ KQ94</li></ul>   | The opponents are silent. You bid first.       |
| Board: 151<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>AK6532</li><li>✓ A</li><li>✓ J1065</li><li>✓ 97</li></ul>    | The opponents are silent.  Partner bids first. |

| Board: 147 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♠ N                 | North:  ♠ AJ10985  ♥ AJ4  ♠ 6  ♠ J102  | South:  ♠ —  ▼ K85  ◆ AKQ95  ♣ 98763  | West<br>Pass<br>Pass  | North 1♣ 3♣          | East<br>Pass<br>AP   | 1♦                       |
|---|--|---------------------------------------|-----------------------|----------------------|----------------------|--------------------------|
| Board: 148 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 6•X S                | North:  ♠ A8  ♥ 7  ♠ AQ5  ♣ AQJ10762   | South:  ♠ KQ10753  ♥ KQJ98  • 10  ♣ 3 | West Pass Pass Pass X | North 1♣ 3♣ 5♣ 6♠ AP | Pass<br>Pass<br>Pass | 1 <b>♠</b><br>4 <b>♥</b> |
| Board: 149 Dealer: S Vul: Both North HCP: 12 South HCP: 18 Contract: 3♠ S               | North:  ♠ —  ▼ AJ9  ◆ K109842  ♠ A1092 | South:  ♠ AKJ653  ♥ K8  ♠ A65  ♠ K3   | Pass<br>AP            | North  3•¹ ing Jump  | Pass                 | 1 <b>♠</b><br>3 <b>♠</b> |
| Board: 150<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 12<br>Contract: 4 N | North:  ♠ K32  ♥ AJ43  ♠ 74  ♣ KQ94    | South:  ◆ J54  ▼ K875  ◆ AK963  ◆ J   | West<br>Pass<br>AP    | North<br>1♣<br>1♥    | East<br>Pass<br>Pass | 1♦                       |
| Board: 151 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 5♥ S                 | North:  ♠ AK6532  ♥ A  ♦ J1065  ♠ 97   | South:  ♠ Q10  ♥ K87652  ♠ AKQ  ♣ KJ  | West Pass Pass Pass   | North  1♣  3♠  5♥    | East Pass Pass AP    | 1♥<br>3♥                 |

| Board: 147<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <b>♣</b> —<br><b>∨</b> K85<br><b>♦</b> AKQ95<br><b>♣</b> 98763      | The opponents are silent. You bid first.            |
|---|---|---|
| Board: 148<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <b>★</b> KQ10753<br><b>♥</b> KQJ98<br><b>♦</b> 10<br><b>♣</b> 3     | West Doubles Pass if possible.  Partner bids first. |
| Board: 149<br>Dealer: S<br>Vul: Both<br>HCP: 18 | <ul><li>★ AKJ653</li><li>★ K8</li><li>★ A65</li><li>★ K3</li></ul>  | The opponents are silent. You bid first.            |
| Board: 150<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ J54</li><li>▼ K875</li><li>◆ AK963</li><li>◆ J</li></ul>  | The opponents are silent.  Partner bids first.      |
| Board: 151<br>Dealer: S<br>Vul: EW<br>HCP: 18   | <ul><li>♣ Q10</li><li>♥ K87652</li><li>♦ AKQ</li><li>♣ KJ</li></ul> | The opponents are silent.  You bid first.           |

| Board: 147 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 3♠ N                 | North:  ♠ AJ10985  ♥ AJ4  ♠ 6  ♠ J102  | South:  ♠ —  ▼ K85  ◆ AKQ95  ♣ 98763  | West<br>Pass<br>Pass  | North 1♣ 3♣          | East<br>Pass<br>AP   | 1♦                       |
|---|--|---------------------------------------|-----------------------|----------------------|----------------------|--------------------------|
| Board: 148 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 6•X S                | North:  ♠ A8  ♥ 7  ♠ AQ5  ♣ AQJ10762   | South:  ♠ KQ10753  ♥ KQJ98  • 10  ♣ 3 | West Pass Pass Pass X | North 1♣ 3♣ 5♣ 6♠ AP | Pass<br>Pass<br>Pass | 1 <b>♠</b><br>4 <b>♥</b> |
| Board: 149 Dealer: S Vul: Both North HCP: 12 South HCP: 18 Contract: 3♠ S               | North:  ♠ —  ▼ AJ9  ◆ K109842  ♠ A1092 | South:  ♠ AKJ653  ♥ K8  ♠ A65  ♠ K3   | Pass<br>AP            | North  3•¹ ing Jump  | Pass                 | 1 <b>♠</b><br>3 <b>♠</b> |
| Board: 150<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 12<br>Contract: 4 N | North:  ♠ K32  ♥ AJ43  ♠ 74  ♣ KQ94    | South:  ◆ J54  ▼ K875  ◆ AK963  ◆ J   | West<br>Pass<br>AP    | North<br>1♣<br>1♥    | East<br>Pass<br>Pass | 1♦                       |
| Board: 151 Dealer: S Vul: EW North HCP: 12 South HCP: 18 Contract: 5♥ S                 | North:  ♠ AK6532  ♥ A  ♦ J1065  ♠ 97   | South:  ♠ Q10  ♥ K87652  ♠ AKQ  ♣ KJ  | West Pass Pass Pass   | North  1♣  3♠  5♥    | East Pass Pass AP    | 1♥<br>3♥                 |

| Board: 152<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ A6</li><li>★ K92</li><li>★ 1043</li><li>★ AQJ97</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 153<br>Dealer: S<br>Vul: None<br>HCP: 12 | <b>♣</b> K<br><b>♥</b> Q1093<br><b>♦</b> AQJ10976<br><b>♣</b> 7     | The opponents are silent.  Partner bids first. |
| Board: 154<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>AQ5</li><li>✓ A10632</li><li>✓ A83</li><li>✓ 102</li></ul>  | The opponents are silent. You bid first.       |
| Board: 155<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>AJ873</li><li>✓ A8764</li><li>✓ —</li><li>Q54</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 156<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★83</li><li>▼K102</li><li>◆KQ8</li><li>★AJ975</li></ul>     | The opponents are silent.  You bid first.      |

| Board: 152 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 6 S  | North:  ♠ A6  ♥ K92  ♦ 1043  ♣ AQJ97  | South:  ♠ 10943  ♥ AJ8  ♠ AQJ82  ♣ 8   | Pass Pass Pass Pass 1. Cue 2. Black | North  1♣  1NT  4♦  4NT <sup>2</sup> 6♦  bid, a ♥  kwood 0  /5 or 5/5 | Pass<br>Pass<br>Pass<br>Pass<br>AP<br>stopp<br>0314, | 1                     |
|---|---------------------------------------|--|-------------------------------------|---|--|-----------------------|
| Board: 153 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4 S  | North:  ♠ K  ♥ Q1093  ♠ AQJ10976  ♣ 7 | South:  ♠ A1098  ♥ A872  ♠ 8  ♠ KJ54   | West<br>Pass<br>Pass                | North 2♦ 4♥   | East<br>Pass<br>AP                                   | 1♣                    |
| Board: 154 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 44 S   | North:  ♠ AQ5  ♥ A10632  ♠ A83  ♣ 102 | South:  • 108  • Q  • Q6  • AQJ97654   | Pass                                | North<br>1♥<br>4♣<br>ing Jump   | Pass<br>AP   | <b>3</b> ♣¹           |
| Board: 155 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♠ N | North:  ♠ AJ873  ♥ A8764  ♠ —  ♠ Q54  | South:                                 | West Pass Pass AP                   | North 1♣ 4♥   | East<br>Pass<br>Pass                                 | 1 <b>♦</b> 2 <b>♦</b> |
| Board: 156 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3 S  | North:  ♠ 83  ♥ K102  ♠ KQ8  ♠ AJ975  | South:  ♠ AK 106  ♥ J964  ♦ J1042  ♠ Q | West Pass Pass                      | North 1♣ 1NT 3▼   | Pass   |                       |

| Board: 152<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>10943</li><li>✓ AJ8</li><li>✓ AQJ82</li><li>✓ 8</li></ul>    | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 153<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ A1098</li><li>★ A872</li><li>★ 8</li><li>★ KJ54</li></ul>  | The opponents are silent. You bid first.       |
| Board: 154<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>108</li><li>✓ Q</li><li>Q6</li><li>AQJ97654</li></ul>        | The opponents are silent.  Partner bids first. |
| Board: 155<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>1042</li><li>5</li><li>AK8654</li><li>AJ6</li></ul>          | The opponents are silent. You bid first.       |
| Board: 156<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>★ AK106</li><li>♥ J964</li><li>◆ J1042</li><li>◆ Q</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 152 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 6 S  | North:  ♠ A6  ♥ K92  ♦ 1043  ♣ AQJ97  | South:  ♠ 10943  ♥ AJ8  ♠ AQJ82  ♣ 8   | Pass Pass Pass Pass 1. Cue 2. Black | North  1♣  1NT  4♦  4NT <sup>2</sup> 6♦  bid, a ♥  kwood 0  /5 or 5/5 | Pass<br>Pass<br>Pass<br>Pass<br>AP<br>stopp<br>0314, | 1                     |
|---|---------------------------------------|--|-------------------------------------|---|--|-----------------------|
| Board: 153 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4 S  | North:  ♠ K  ♥ Q1093  ♠ AQJ10976  ♣ 7 | South:  ♠ A1098  ♥ A872  ♠ 8  ♠ KJ54   | West<br>Pass<br>Pass                | North 2♦ 4♥   | East<br>Pass<br>AP                                   | 1♣                    |
| Board: 154 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 44 S   | North:  ♠ AQ5  ♥ A10632  ♠ A83  ♣ 102 | South:  • 108  • Q  • Q6  • AQJ97654   | Pass                                | North<br>1♥<br>4♣<br>ing Jump   | Pass<br>AP   | <b>3</b> ♣¹           |
| Board: 155 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4♠ N | North:  ♠ AJ873  ♥ A8764  ♦ —  ♠ Q54  | South:                                 | West Pass Pass AP                   | North 1♣ 4♥   | East<br>Pass<br>Pass                                 | 1 <b>♦</b> 2 <b>♦</b> |
| Board: 156 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3 S  | North:  ♠ 83  ♥ K102  ♠ KQ8  ♠ AJ975  | South:  ♠ AK 106  ♥ J964  ♦ J1042  ♠ Q | West Pass Pass                      | North 1♣ 1NT 3▼   | Pass   |                       |

| Board: 157<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>AQ2</li><li>K</li><li>10972</li><li>QJ1076</li></ul>       | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 158<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>★ K865</li><li>★ A8</li><li>◆ AQJ98</li><li>◆ 93</li></ul> | The opponents are silent. You bid first.       |
| Board: 159<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 160<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <b>♠</b> Q<br><b>♥</b> 9<br><b>♦</b> AJ764<br><b>♣</b> AKQJ62      | The opponents are silent. You bid first.       |
| Board: 161<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>◆ 983</li><li>♥ KJ76</li><li>◆ AQJ72</li><li>◆ 6</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 157 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3♣ S                  | North:  ♠ AQ2  ♥ K  ♦ 10972  ♠ QJ1076 | South:  ♠ 65  ♥ QJ764  ♠ AK8  ♠ A32   | West North East South  1  Pass 1NT¹ Pass 2  Pass 3  AP  1. forcing 1NT  |
|--|---------------------------------------|---------------------------------------|---|
| Board: 158 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4♥ S                  | North:  ♠ K865  ♥ A8  ♠ AQJ98  ♣ 93   | South:  ♠ QJ9  ♥ QJ107643  ♦ 10  ♠ AQ | West North East South  1 → Pass 1 ▼  Pass 1 ◆ Pass 4 ▼  AP  |
| Board: 159<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 13<br>Contract: 3N N | North:                                | South:  ♠ A4  ♥ AQ842  ♠ K  ♠ 108753  | West North East South  1♥  Pass 1♠ Pass 2♠  Pass 2NT Pass 3NT  AP   |
| Board: 160<br>Dealer: N<br>Vul: NS<br>North HCP: 17<br>South HCP: 12<br>Contract: 6 N    | North:  ♣ Q  ♥ 9  ♠ AJ764  ♣ AKQJ62   | South:                                | West North East South  1 Pass 1 Pass 1 Pass 2 Pass 2 Pass 2 Pass 2 Pass 4 Pass 4 Pass 4 Pass 4 Pass 6 AP  1. Fourth suit game force  2. Blackwood 0314, for 3. A=2/5 or 5/5, Q(D)=1 |
| Board: 161<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 15<br>Contract: 3N N   | North:  ◆ 983  ▼ KJ76  ◆ AQJ72  ◆ 6   | South:  ♠ K1064  ♥ 32  ♠ K  ♣ AKQ987  | West North East South  1♣  Pass 1 Pass 1♠  Pass 1NT Pass 2♣  Pass 2NT Pass 3NT  AP  |

| Board: 157<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>♠ 65</li><li>♥ QJ764</li><li>♠ AK8</li><li>♠ A32</li></ul>   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 158<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♣ QJ9</li><li>♥ QJ107643</li><li>♦ 10</li><li>♣ AQ</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 159<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>A4</li><li>✓ AQ842</li><li>✓ K</li><li>№ 108753</li></ul>    | The opponents are silent. You bid first.       |
| Board: 160<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 161<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>★K1064</li><li>▼32</li><li>★ K</li><li>★ AKQ987</li></ul>    | The opponents are silent. You bid first.       |

| Board: 157 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3♣ S                  | North:  ♠ AQ2  ♥ K  ♦ 10972  ♠ QJ1076 | South:  ♠ 65  ♥ QJ764  ♠ AK8  ♠ A32   | West North East South  1  Pass 1NT¹ Pass 2  Pass 3  AP  1. forcing 1NT  |
|--|---------------------------------------|---------------------------------------|---|
| Board: 158 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 4♥ S                  | North:  ♠ K865  ♥ A8  ♠ AQJ98  ♣ 93   | South:  ♠ QJ9  ♥ QJ107643  ♦ 10  ♠ AQ | West North East South  1 → Pass 1 ▼  Pass 1 ◆ Pass 4 ▼  AP  |
| Board: 159<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 13<br>Contract: 3N N | North:                                | South:  ♠ A4  ♥ AQ842  ♠ K  ♠ 108753  | West North East South  1♥  Pass 1♠ Pass 2♠  Pass 2NT Pass 3NT  AP   |
| Board: 160<br>Dealer: N<br>Vul: NS<br>North HCP: 17<br>South HCP: 12<br>Contract: 6 N    | North:  ♣ Q  ♥ 9  ♠ AJ764  ♣ AKQJ62   | South:                                | West North East South  1 Pass 1 Pass 1 Pass 2 Pass 2 Pass 2 Pass 2 Pass 4 Pass 4 Pass 4 Pass 4 Pass 6 AP  1. Fourth suit game force  2. Blackwood 0314, for 3. A=2/5 or 5/5, Q(D)=1 |
| Board: 161<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 15<br>Contract: 3N N   | North:  ◆ 983  ▼ KJ76  ◆ AQJ72  ◆ 6   | South:  ♠ K1064  ♥ 32  ♠ K  ♣ AKQ987  | West North East South  1♣  Pass 1 Pass 1♠  Pass 1NT Pass 2♣  Pass 2NT Pass 3NT  AP  |

| Board: 162<br>Dealer: N<br>Vul: Both<br>HCP: 18 | <ul><li>♣ Q5</li><li>♥ AQ964</li><li>♦ KQ3</li><li>♣ KQ9</li></ul>   | The opponents are silent.  You bid first.      |
|---|--|--|
| Board: 163<br>Dealer: S<br>Vul: NS<br>HCP: 11   | ♣9<br>♥ K862<br>♦ A1064<br>♣ KJ87                                    | The opponents are silent.  Partner bids first. |
| Board: 164<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>43</li><li>✓ Q82</li><li>→ AKQ76</li><li>♠ QJ6</li></ul>     | The opponents are silent. You bid first.       |
| Board: 165<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★ AKQ7</li><li>♥ J</li><li>◆ J10542</li><li>◆ J105</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 166<br>Dealer: N<br>Vul: None<br>HCP: 17 | <ul><li>★ A9432</li><li>▼ 5</li><li>◆ AK84</li><li>◆ AQ7</li></ul>   | The opponents are silent.  You bid first.      |

| Board: 162<br>Dealer: N<br>Vul: Both<br>North HCP: 18<br>South HCP: 12<br>Contract: 3N N | North:  ♠ Q5  ♥ AQ964  ♠ KQ3  ♣ KQ9   | South:  ♠ AK76  ♥ 10  ♦ J852  ♣ A532  | Pass              | North<br>1♥<br>2NT<br>3NT           | Pass<br>Pass       | 1♠                      |
|--|---------------------------------------|---------------------------------------|-------------------|-------------------------------------|--------------------|-------------------------|
| Board: 163<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 13<br>Contract: 2N N   | North:                                | South:  ♠ Q10862  ♥ A54  ♠ K  ♠ A1063 | Pass<br>Pass      | North  1NT <sup>1</sup> 2NT  ng 1NT | Pass<br>AP         | 1♠                      |
| Board: 164<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 11<br>Contract: 3N N   | North:                                | South:  ♠ QJ1076  ♥ A97  ♠ —  ♠ A9742 | Pass<br>Pass      | North  1  1NT  3NT  Minor           | Pass<br>Pass<br>AP | 1♠<br>2♣¹               |
| Board: 165<br>Dealer: S<br>Vul: Both<br>North HCP: 12<br>South HCP: 15<br>Contract: 3N N | North:  ♠ AKQ7  ♥ J  ♦ J10542  ♣ J105 | South:  ♠ 10  ♥ KQ1096  ♠ A83  ♣ AQ97 | West Pass Pass AP | North 1♠ 2NT                        | Pass               | 1♥                      |
| Board: 166 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 4♥ S                | North:  ♠ A9432  ♥ 5  ♠ AK84  ♣ AQ7   | South:  ♠ Q  ♥ AQJ109842  ♠ Q10  ♠ 62 | Pass              | North<br>1♠<br>4♥<br>ing Jump       | Pass<br>AP         | <b>3</b> ▼ <sup>1</sup> |

| Board: 162<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ AK76</li><li>▼ 10</li><li>◆ J852</li><li>★ A532</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 163<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>♣ Q10862</li><li>♥ A54</li><li>♦ K</li><li>♣ A1063</li></ul> | The opponents are silent. You bid first.       |
| Board: 164<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>♣ QJ1076</li><li>♥ A97</li><li>◆ —</li><li>♣ A9742</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 165<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <ul><li>10</li><li>KQ1096</li><li>A83</li><li>AQ97</li></ul>         | The opponents are silent. You bid first.       |
| Board: 166<br>Dealer: N<br>Vul: None<br>HCP: 11 | <b>♠</b> Q<br><b>♥</b> AQJ109842<br><b>♦</b> Q10<br><b>♣</b> 62      | The opponents are silent.  Partner bids first. |

| Board: 162<br>Dealer: N<br>Vul: Both<br>North HCP: 18<br>South HCP: 12<br>Contract: 3N N | North:  ♠ Q5  ♥ AQ964  ♠ KQ3  ♣ KQ9   | South:  ♠ AK76  ♥ 10  ♦ J852  ♣ A532  | Pass              | North<br>1♥<br>2NT<br>3NT           | Pass<br>Pass       | 1♠                      |
|--|---------------------------------------|---------------------------------------|-------------------|-------------------------------------|--------------------|-------------------------|
| Board: 163<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 13<br>Contract: 2N N   | North:                                | South:  ♠ Q10862  ♥ A54  ♠ K  ♠ A1063 | Pass<br>Pass      | North  1NT <sup>1</sup> 2NT  ng 1NT | Pass<br>AP         | 1♠                      |
| Board: 164<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 11<br>Contract: 3N N   | North:                                | South:  ♠ QJ1076  ♥ A97  ♠ —  ♠ A9742 | Pass<br>Pass      | North  1  1NT  3NT  Minor           | Pass<br>Pass<br>AP | 1♠<br>2♣¹               |
| Board: 165<br>Dealer: S<br>Vul: Both<br>North HCP: 12<br>South HCP: 15<br>Contract: 3N N | North:  ♠ AKQ7  ♥ J  ♦ J10542  ♣ J105 | South:  ♠ 10  ♥ KQ1096  ♠ A83  ♣ AQ97 | West Pass Pass AP | North 1♠ 2NT                        | Pass               | 1♥                      |
| Board: 166 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 4♥ S                | North:  ♠ A9432  ♥ 5  ♠ AK84  ♣ AQ7   | South:  ♠ Q  ♥ AQJ109842  ♠ Q10  ♠ 62 | Pass              | North<br>1♠<br>4♥<br>ing Jump       | Pass<br>AP         | <b>3</b> ▼ <sup>1</sup> |

| Board: 167<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♣—</li><li>✓ AJ983</li><li>◆ Q82</li><li>◆ AJ742</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 168<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <b>♣</b> Q<br><b>♥</b> KQ1096<br><b>♦</b> AJ64<br><b>♣</b> J42       | The opponents are silent. You bid first.       |
| Board: 169<br>Dealer: S<br>Vul: None<br>HCP: 11 | <b>♦</b> 8   | The opponents are silent.  Partner bids first. |
| Board: 170<br>Dealer: N<br>Vul: Both<br>HCP: 19 | <ul><li>♠ AQ</li><li>♥ AK63</li><li>♦ Q104</li><li>♠ KJ103</li></ul> | The opponents are silent. You bid first.       |
| Board: 171<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>AJ</li><li>♥ Q109763</li><li>♦ Q653</li><li>★ K</li></ul>    | The opponents are silent.  Partner bids first. |
|   |  |  |

| Board: 167 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4 S                   | North:  ♣—  ▼ AJ983  • Q82  ♣ AJ742   | South:  ♠ AKJ10983  ♥ K102  ♠ A  ♣ 83 | West North East South  1♠  Pass 1NT¹ Pass 4♠  AP  1. forcing 1NT   |
|--|---------------------------------------|---------------------------------------|--|
| Board: 168 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3 N                 | North:  ♠ Q  ♥ KQ1096  ♠ AJ64  ♣ J42  | South:  ♠ KJ963  ♥ 5  ♠ KQ32  ♣ Q65   | West North East South  1♥ Pass 1♠  Pass 2♦ Pass 3♦  AP   |
| Board: 169 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3♠ S                | North:  ♣ 8  ♥ K85  ♣ AQ10532  ♣ Q104 | South:  ♠ AQJ632  ♥ A4  ♠ K6  ♣ J72   | West North East South  1♠  Pass 3♠¹ Pass 3♠  AP  1. Inviting Jump Shifts   |
| Board: 170<br>Dealer: N<br>Vul: Both<br>North HCP: 19<br>South HCP: 11<br>Contract: 3N N | North:  ♠ AQ  ♥ AK63  ♠ Q104  ♠ KJ103 | South:  ♠ K10943  ♥ J8  ♠ AJ932  ♠ Q  | West North East South  1♣ Pass 1♠  Pass 2NT Pass 3♠  Pass 3♥ Pass 3♠  Pass 3NT AP  |
| Board: 171 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 5♥ N                | North:  ♠ AJ  ♥ Q109763  • Q653  ♣ K  | South:  ♠ K754  ♥ AK2  ♠ 8  ♣ A8642   | West North East South  1♣  Pass 1♥ Pass 1♠  Pass 3♥ Pass 4NT¹  Pass 5♠² Pass 5♥  AP  1. Blackwood 0314, for ♥  2. A=1/5 or 4/5 |

| Board: 167<br>Dealer: S | <b>♦</b> AKJ10983<br><b>♥</b> K102    | The opponents are silent. |
|-------------------------|---------------------------------------|---------------------------|
| Vul: EW<br>HCP: 15      | ◆ A<br>◆ 83                           | You bid first.            |
| Board: 168<br>Dealer: N | <b>♦</b> KJ963 <b>♥</b> 5             | The opponents are silent. |
| Vul: Both<br>HCP: 11    | ◆ KQ32<br>◆ Q65                       | Partner bids first.       |
| Board: 169<br>Dealer: S | <b>♠</b> AQJ632 <b>♥</b> A4           | The opponents are silent. |
| Vul: None<br>HCP: 15    | <ul><li>★ K6</li><li>★ J72</li></ul>  | You bid first.            |
| Board: 170<br>Dealer: N | <b>★</b> K10943 <b>▼</b> J8           | The opponents are silent. |
| Vul: Both<br>HCP: 11    | <ul><li>◆ AJ932</li><li>◆ Q</li></ul> | Partner bids first.       |
| Board: 171<br>Dealer: S | <b>♦</b> K754 <b>♥</b> AK2            | The opponents are silent. |
| Vul: None<br>HCP: 14    | ♦ 8<br>♣ A8642                        | You bid first.            |

| Board: 167 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4 S                   | North:  ♣—  ✓ AJ983  ✓ Q82  ♣ AJ742   | South:  ♠ AKJ10983  ♥ K102  ♠ A  ♣ 83 | West North East South  1♠  Pass 1NT¹ Pass 4♠  AP  1. forcing 1NT   |
|--|---------------------------------------|---------------------------------------|--|
| Board: 168 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3 N                 | North:  ♠ Q  ♥ KQ1096  ♠ AJ64  ♣ J42  | South:  ♠ KJ963  ♥ 5  ♠ KQ32  ♣ Q65   | West North East South  1♥ Pass 1♠  Pass 2♦ Pass 3♦  AP   |
| Board: 169 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3♠ S                | North:  ♣ 8  ♥ K85  ♣ AQ10532  ♣ Q104 | South:  ♠ AQJ632  ♥ A4  ♠ K6  ♣ J72   | West North East South  1♠  Pass 3♠¹ Pass 3♠  AP  1. Inviting Jump Shifts   |
| Board: 170<br>Dealer: N<br>Vul: Both<br>North HCP: 19<br>South HCP: 11<br>Contract: 3N N | North:  ♠ AQ  ♥ AK63  ♠ Q104  ♠ KJ103 | South:  ♠ K10943  ♥ J8  ♠ AJ932  ♠ Q  | West North East South  1♣ Pass 1♠  Pass 2NT Pass 3♠  Pass 3♥ Pass 3♠  Pass 3NT AP  |
| Board: 171 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 5♥ N                | North:  ♠ AJ  ♥ Q109763  • Q653  ♣ K  | South:  ♠ K754  ♥ AK2  ♠ 8  ♣ A8642   | West North East South  1♣  Pass 1♥ Pass 1♠  Pass 3♥ Pass 4NT¹  Pass 5♠² Pass 5♥  AP  1. Blackwood 0314, for ♥  2. A=1/5 or 4/5 |

| Board: 172<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ KJ6</li><li>▼ 108</li><li>◆ AQ3</li><li>◆ A10632</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 173<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♠96</li><li>♥Q53</li><li>♠AKQ9853</li><li>♠4</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 174<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>A2</li><li>✓ AKQJ984</li><li>1094</li><li>Q</li></ul>        | The opponents are silent. You bid first.       |
| Board: 175<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>AQ1086</li><li>✓ K107</li><li>✓ 7</li><li>✓ Q1083</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 176<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>★ AKQ92</li><li>★ K7</li><li>◆ Q3</li><li>◆ K743</li></ul>   | The opponents are silent. You bid first.       |

| Board: 172 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4♠ S                 | North:  ♠ KJ6  ♥ 108  ♠ AQ3  ♣ A10632  | South:  ♠ Q9742  ♥ AJ2  ♠ KJ965  ♣ — | Pass<br>Pass<br>AP | North 1♣ 1NT 3♣²  Minor   | Pass<br>Pass<br>Pass | 1♠<br>2♠¹<br>4♠                  |
|---|--|--------------------------------------|--------------------|---------------------------|----------------------|----------------------------------|
| Board: 173<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 13<br>Contract: 3N N  | North:                                 | South:  ♠ AKQ5  ♥ A4  ♦ 102  ♣ 98632 | West Pass Pass     | North  2  3NT             | East<br>Pass<br>AP   | 1♣                               |
| Board: 174 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 4 \( \mathbb{N} \) | North:  ♠ A2  ♥ AKQJ984  • 1094  ♣ Q   | South:  ♠ KQ86  ♥ —  ♠ Q532  ♣ KJ632 | West<br>Pass       | North<br>1♥<br>4♥         | East<br>Pass<br>AP   |                                  |
| Board: 175<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 17<br>Contract: 3N S  | North:  ♠ AQ1086  ♥ K107  ♠ 7  ♠ Q1083 | South:                               | Pass<br>Pass<br>AP | North  1♣  3♣¹  th suit g | Pass<br>Pass         | 1 <b>♦</b> 2 <b>♥</b> 3NT        |
| Board: 176<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 11<br>Contract: 3N S  | North:  ♠ AKQ92  ♥ K7  ♦ Q3  ♠ K743    | South:  ♠ 8  ♥ QJ943  ♠ K105  ♠ AJ62 | Pass<br>AP         | North 1♠ 3♠ ng 1NT        | Pass                 | South<br>1NT <sup>1</sup><br>3NT |

| Board: 172<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♣ Q9742</li><li>♥ AJ2</li><li>◆ KJ965</li><li>♣ —</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 173<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>AKQ5</li><li>✓ A4</li><li>102</li><li>◆ 98632</li></ul>     | The opponents are silent.  You bid first.      |
| Board: 174<br>Dealer: N<br>Vul: None<br>HCP: 11 | <b>♣</b> KQ86<br><b>♥</b> —<br><b>♦</b> Q532<br><b>♣</b> KJ632      | The opponents are silent.  Partner bids first. |
| Board: 175<br>Dealer: S<br>Vul: NS<br>HCP: 17   | <ul><li>♣ 4</li><li>♥ AJ95</li><li>♦ AKQ109</li><li>♣ K74</li></ul> | The opponents are silent. You bid first.       |
| Board: 176<br>Dealer: N<br>Vul: EW<br>HCP: 11   | ♣ 8<br>♥ QJ943<br>♦ K105<br>♣ AJ62                                  | The opponents are silent.  Partner bids first. |

| Board: 172 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4♠ S                 | North:  ♠ KJ6  ♥ 108  ♠ AQ3  ♣ A10632  | South:  ♠ Q9742  ♥ AJ2  ♠ KJ965  ♣ — | Pass<br>Pass<br>AP | North 1♣ 1NT 3♣²  Minor   | Pass<br>Pass<br>Pass | 1♠<br>2♠¹<br>4♠                  |
|---|--|--------------------------------------|--------------------|---------------------------|----------------------|----------------------------------|
| Board: 173<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 13<br>Contract: 3N N  | North:                                 | South:  ♠ AKQ5  ♥ A4  ♦ 102  ♣ 98632 | West Pass Pass     | North  2  3NT             | East<br>Pass<br>AP   | 1♣                               |
| Board: 174 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 4 \( \mathbb{N} \) | North:  ♠ A2  ♥ AKQJ984  • 1094  ♣ Q   | South:  ♠ KQ86  ♥ —  ♠ Q532  ♣ KJ632 | West<br>Pass       | North<br>1♥<br>4♥         | East<br>Pass<br>AP   |                                  |
| Board: 175<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 17<br>Contract: 3N S  | North:  ♠ AQ1086  ♥ K107  ♠ 7  ♠ Q1083 | South:                               | Pass<br>Pass<br>AP | North  1♣  3♣¹  th suit g | Pass<br>Pass         | 1 <b>♦</b> 2 <b>♥</b> 3NT        |
| Board: 176<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 11<br>Contract: 3N S  | North:  ♠ AKQ92  ♥ K7  ♦ Q3  ♠ K743    | South:  ♠ 8  ♥ QJ943  ♠ K105  ♠ AJ62 | Pass<br>AP         | North 1♠ 3♠ ng 1NT        | Pass                 | South<br>1NT <sup>1</sup><br>3NT |

| Board: 177<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>♣ J6</li><li>♥ A109872</li><li>♦ AQ82</li><li>♣ 5</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 178<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>♣ QJ2</li><li>♥ A96</li><li>◆ A3</li><li>♣ K8765</li></ul>  | The opponents are silent. You bid first.       |
| Board: 179<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>10985</li><li>AQJ62</li><li>A75</li><li>6</li></ul>         | The opponents are silent.  Partner bids first. |
| Board: 180<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <b>♠</b> Q<br><b>♥</b> Q874<br><b>♦</b> AK10865<br><b>♣</b> K7      | The opponents are silent. You bid first.       |
| Board: 181<br>Dealer: S<br>Vul: None<br>HCP: 12 | ♣ J<br>♥ KQ8764<br>♦ AQ103<br>♣ 54                                  | The opponents are silent.  Partner bids first. |
|   |   |  |

| Board: 177 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4 N                | North:                                       | South:  ♠ AQ107  ♥ 43  ♠ K74  ♣ K862  | West North East South  1♣  Pass 1♥ Pass 1♠  Pass 3♥ Pass 4♥  AP   |
|---|--|---------------------------------------|---|
| Board: 178 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4 S                  | North:  ♠ QJ2  ♥ A96  ♠ A3  ♠ K8765          | South:  ♠ K84  ♥ QJ752  ♠ KQ64  ♣ 3   | West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥  |
| Board: 179 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4 N                  | North:                                       | South:  ♠ K  ♥ K854  ♦ 96  ♣ AKJ942   | West North East South  1♣  Pass 1♥ Pass 3♥  Pass 3NT¹ Pass 4♣²  Pass 4♠³ Pass 4♥  AP  1. Cue bid, surplus  2. Cue bid, a ♣ stopper  3. Cue bid, a ♦ stopper |
| Board: 180 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4 S                | North:<br>♠ Q<br>♥ Q874<br>♠ AK10865<br>♠ K7 | South:  ♠ A6543  ♥ K1063  ♠ 2  ♠ AJ10 | West North East South  1 → Pass 1 ◆  Pass 2 → Pass 2 ▼  Pass 4 ▼ AP   |
| Board: 181 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4 \( \mathbb{N} \) | North:  ♣ J  ♥ KQ8764  ♠ AQ103  ♣ 54         | South:  ♠ AQ1054  ♥ J  ♠ K4  ♠ K10963 | West North East South  1♣  Pass 3♥¹ Pass 4♥  AP  1. Inviting Jump Shifts  |

| Board: 177<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>AQ107</li><li>✓ 43</li><li>✓ K74</li><li>✓ K862</li></ul>    | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 178<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ K84</li><li>♥ QJ752</li><li>◆ KQ64</li><li>◆ 3</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 179<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <b>♠</b> K<br><b>♥</b> K854<br><b>♦</b> 96<br><b>♠</b> AKJ942        | The opponents are silent. You bid first.       |
| Board: 180<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ A6543</li><li>▼ K1063</li><li>◆ 2</li><li>★ AJ10</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 181<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>AQ1054</li><li>✓ J</li><li>✓ K4</li><li>✓ K10963</li></ul>   | The opponents are silent. You bid first.       |

| Board: 177 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4 N                | North:                                       | South:  ♠ AQ107  ♥ 43  ♠ K74  ♣ K862  | West North East South  1♣  Pass 1♥ Pass 1♠  Pass 3♥ Pass 4♥  AP   |
|---|--|---------------------------------------|---|
| Board: 178 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4 S                  | North:  ♠ QJ2  ♥ A96  ♠ A3  ♠ K8765          | South:  ♠ K84  ♥ QJ752  ♠ KQ64  ♣ 3   | West North East South  1♣ Pass 1♥  Pass 1NT Pass 2♦¹  Pass 3♥² Pass 4♥  AP  1. New Minor Forcing  2. 3 ♥  |
| Board: 179 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4 N                  | North:                                       | South:  ♠ K  ♥ K854  ♦ 96  ♣ AKJ942   | West North East South  1♣  Pass 1♥ Pass 3♥  Pass 3NT¹ Pass 4♣²  Pass 4♠³ Pass 4♥  AP  1. Cue bid, surplus  2. Cue bid, a ♣ stopper  3. Cue bid, a ♦ stopper |
| Board: 180 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4 S                | North:<br>♠ Q<br>♥ Q874<br>♠ AK10865<br>♠ K7 | South:  ♠ A6543  ♥ K1063  ♠ 2  ♠ AJ10 | West North East South  1 → Pass 1 ◆  Pass 2 → Pass 2 ▼  Pass 4 ▼ AP   |
| Board: 181 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4 \( \mathbb{N} \) | North:  ♣ J  ♥ KQ8764  ♠ AQ103  ♣ 54         | South:  ♠ AQ1054  ♥ J  ♠ K4  ♠ K10963 | West North East South  1♣  Pass 3♥¹ Pass 4♥  AP  1. Inviting Jump Shifts  |

| ◆ AK10863<br>♥ J52<br>◆ KQ                               | The opponents are silent.  You bid first.   |
|--|---|
| <b>♦</b> KJ4<br><b>♥</b> 10<br><b>♦</b> A8654            | The opponents are silent.  Partner bids first.  |
| <ul><li>▲ A10</li><li>♥ AQJ54</li><li>◆ A10832</li></ul> | The opponents are silent.  You bid first.   |
| <ul><li>10842</li><li>✓ K932</li><li>AKQ87</li></ul>     | The opponents are silent.  Partner bids first.  |
| ♣ KJ3<br>♥ 2<br>♦ KQ854<br>♣ KJ102                       | The opponents are silent. You bid first.  |
|  | <ul> <li>▼ J52</li> <li>◆ KQ</li> <li>◆ Q9</li> <li>♠ KJ4</li> <li>▼ 10</li> <li>◆ A8654</li> <li>♠ A1085</li> <li>♠ A1085</li> <li>♠ A2</li> <li>♠ A10832</li> <li>♠ 5</li> <li>♠ A10842</li> <li>♥ K932</li> <li>◆ AKQ87</li> <li>♠ —</li> <li>♠ KJ3</li> <li>♥ 2</li> <li>◆ KQ854</li> </ul> |

| Board: 182<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ AK10863  ♥ J52  ♠ KQ  ♠ Q9  | South:  ♣ 7  ▼ A876  ◆ J6  ♣ AK10542  | Pass<br>AP         | North 1♠ 3♠ ng Jump                | Pass<br>Pass | 3♣¹<br>3NT |
|--|---------------------------------------|---------------------------------------|--------------------|------------------------------------|--------------|------------|
| Board: 183<br>Dealer: S<br>Vul: Both<br>North HCP: 12<br>South HCP: 12<br>Contract: 2N N | North:  ♠ KJ4  ▼ 10  • A8654  ♣ A1085 | South:  ♣ 9  ♥ AK862  ♦ K107  ♣ Q762  | Pass<br>Pass       | North  1NT <sup>1</sup> 2NT ng 1NT |              | 1♥         |
| Board: 184<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S | North:  ♠ A10  ♥ AQJ54  ♠ A10832  ♠ 5 | South:  ♠ Q872  ♥ 7  ♦ KJ65  ♠ AQ86   | West<br>Pass<br>AP | North<br>1♥<br>2◆                  | Pass         |            |
| Board: 185<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 16<br>Contract: 3N S   | North:  • 10842  • K932  • AKQ87  • — | South:  ♠ KJ  ♥ Q65  ♦ J6  ♣ AKQ863   |                    | North  1  3 ▼                      | Pass         | 1♣         |
| Board: 186 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 5♣ N                | North:  ♠ KJ3  ♥ 2  ♠ KQ854  ♣ KJ102  | South:  ♠ A874  ♥ K1098  ♦ —  ♣ A9763 | West Pass AP       | North<br>1♦<br>2♣                  |              | 1♥         |

| Board: 182<br>Dealer: N<br>Vul: EW<br>HCP: 12   | ♣7<br>♥ A876<br>♦ J6<br>♣ AK10542                                    | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 183<br>Dealer: S<br>Vul: Both<br>HCP: 12 | ♣9<br>▼ AK862<br>◆ K107<br>♣ Q762                                    | The opponents are silent. You bid first.       |
| Board: 184<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>♣ Q872</li><li>♥ 7</li><li>♦ KJ65</li><li>♣ AQ86</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 185<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>★ KJ</li><li>♥ Q65</li><li>◆ J6</li><li>◆ AKQ863</li></ul>   | The opponents are silent. You bid first.       |
| Board: 186<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>★ A874</li><li>▼ K1098</li><li>◆ —</li><li>★ A9763</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 182<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ AK10863  ♥ J52  ♠ KQ  ♠ Q9  | South:  ♣ 7  ▼ A876  ◆ J6  ♣ AK10542  | Pass<br>AP         | North 1♠ 3♠ ng Jump                | Pass<br>Pass | 3♣¹<br>3NT |
|--|---------------------------------------|---------------------------------------|--------------------|------------------------------------|--------------|------------|
| Board: 183<br>Dealer: S<br>Vul: Both<br>North HCP: 12<br>South HCP: 12<br>Contract: 2N N | North:  ♠ KJ4  ▼ 10  • A8654  ♣ A1085 | South:  ♣ 9  ♥ AK862  ♦ K107  ♣ Q762  | Pass<br>Pass       | North  1NT <sup>1</sup> 2NT ng 1NT |              | 1♥         |
| Board: 184<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S | North:  ♠ A10  ♥ AQJ54  ♠ A10832  ♠ 5 | South:  ♠ Q872  ♥ 7  ♦ KJ65  ♠ AQ86   | West<br>Pass<br>AP | North<br>1♥<br>2◆                  | Pass         |            |
| Board: 185<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 16<br>Contract: 3N S   | North:  • 10842  • K932  • AKQ87  • — | South:  ♠ KJ  ♥ Q65  ♦ J6  ♣ AKQ863   |                    | North  1  3 ▼                      | Pass         | 1♣         |
| Board: 186 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 5♣ N                | North:  ♠ KJ3  ♥ 2  ♠ KQ854  ♣ KJ102  | South:  ♠ A874  ♥ K1098  ♦ —  ♣ A9763 | West Pass AP       | North<br>1♦<br>2♣                  |              | 1♥         |

| Board: 187<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>♣ Q1085</li><li>♥ AJ10</li><li>◆ A8752</li><li>♣ J</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 188<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>♣ J75</li><li>♥ Q953</li><li>◆ 95</li><li>♣ AKQ9</li></ul>   | The opponents are silent. You bid first.       |
| Board: 189<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>A5</li><li>✓ J7532</li><li>◆ 8</li><li>◆ AQ652</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 190<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>♣ Q3</li><li>♥ Q94</li><li>◆ AJ</li><li>♣ KJ10765</li></ul>  | The opponents are silent. You bid first.       |
| Board: 191<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ KJ8732</li><li>▼ 972</li><li>◆ KJ9</li><li>★ A</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 187 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4♠ S              | North:  ♠ Q1085  ♥ AJ10  ♠ A8752  ♣ J | South:  ♠ K643  ♥ K4  ♦ J6  ♣ AK953   | West<br>Pass<br>Pass | North 1♦ 4♠       |                      | South 1♣ 1♠              |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------|----------------------|--------------------------|
| Board: 188 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3 S                 | North:  ♣ J75  ♥ Q953  ♦ 95  ♣ AKQ9   | South:  ♠ A1084  ♥ A762  ♠ K642  ♠ 8  | West<br>Pass<br>AP   | North<br>1♣<br>2♥ | East<br>Pass<br>Pass | 1♥                       |
| Board: 189<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 14<br>Contract: 1N N | North:  ♣ A5  ▼ J7532  ◆ 8  ♣ AQ652   | South:  ♣ J1094  ✔ A6  ♣ AQ102  ♣ K84 | West<br>Pass<br>Pass | North 1♥ 1NT      | East<br>Pass<br>AP   | 1♦                       |
| Board: 190 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2 S               | North:  ♠ Q3  ♥ Q94  ♠ AJ  ♣ KJ10765  | South:  ♠ AK8542  ♥ AJ32  ♦ 96  ♠ 4   | West<br>Pass<br>AP   | North<br>1♣<br>2♣ | East<br>Pass<br>Pass | 1♠                       |
| Board: 191 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 4 N                 | North:  ♠ KJ8732  ♥ 972  ♠ KJ9  ♣ A   | South:  ♠ A10  ♥ A63  ♠ 64  ♠ KQJ1075 | West Pass Pass AP    | North 1♠ 3♠       | East<br>Pass<br>Pass | 1 <b>♣</b><br>2 <b>♣</b> |

| Board: 187<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ K643</li><li>★ K4</li><li>◆ J6</li><li>◆ AK953</li></ul>   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 188<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ A1084</li><li>♥ A762</li><li>♦ K642</li><li>★ 8</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 189<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>♣ J1094</li><li>♥ A6</li><li>♦ AQ102</li><li>♣ K84</li></ul> | The opponents are silent. You bid first.       |
| Board: 190<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ AK8542</li><li>▼ AJ32</li><li>◆ 96</li><li>★ 4</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 191<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>★ A10</li><li>★ A63</li><li>★ 64</li><li>★ KQJ1075</li></ul> | The opponents are silent. You bid first.       |

| Board: 187 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 4♠ S              | North:  ♠ Q1085  ♥ AJ10  ♠ A8752  ♣ J | South:  ♠ K643  ♥ K4  ♦ J6  ♣ AK953   | West<br>Pass<br>Pass | North 1♦ 4♠       |                      | South 1♣ 1♠              |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------|----------------------|--------------------------|
| Board: 188 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 3 S                 | North:  ♣ J75  ♥ Q953  ♦ 95  ♣ AKQ9   | South:  ♠ A1084  ♥ A762  ♠ K642  ♠ 8  | West<br>Pass<br>AP   | North<br>1♣<br>2♥ | East<br>Pass<br>Pass | 1♥                       |
| Board: 189<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 14<br>Contract: 1N N | North:  ♣ A5  ▼ J7532  ◆ 8  ♣ AQ652   | South:  ♣ J1094  ✔ A6  ♣ AQ102  ♣ K84 | West<br>Pass<br>Pass | North 1♥ 1NT      | East<br>Pass<br>AP   | 1♦                       |
| Board: 190 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 2 S               | North:  ♠ Q3  ♥ Q94  ♠ AJ  ♣ KJ10765  | South:  ♠ AK8542  ♥ AJ32  ♦ 96  ♠ 4   | West<br>Pass<br>AP   | North<br>1♣<br>2♣ | East<br>Pass<br>Pass | 1♠                       |
| Board: 191 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 4 N                 | North:  ♠ KJ8732  ♥ 972  ♠ KJ9  ♣ A   | South:  ♠ A10  ♥ A63  ♠ 64  ♠ KQJ1075 | West Pass Pass AP    | North 1♠ 3♠       | East<br>Pass<br>Pass | 1 <b>♣</b><br>2 <b>♣</b> |

| Board: 192<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♣ Q952</li><li>♥ K10</li><li>◆ 105</li><li>♣ AK986</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 193<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>♦ 932</li><li>♥ 9</li><li>♦ AK63</li><li>♠ KJ862</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 194<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>AJ632</li><li>✓ AQ93</li><li>J8</li><li>✓ J8</li></ul>       | The opponents are silent. You bid first.       |
| Board: 195<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>4</li><li>✓ A3</li><li>✓ KQJ103</li><li>✓ J10874</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 196<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>♠ AKJ10832</li><li>♥ A</li><li>♦ Q543</li><li>♠ 9</li></ul>  | The opponents are silent. You bid first.       |

| Board: 192<br>Dealer: N<br>Vul: EW<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N N  | North:  ♠ Q952  ♥ K10  ♦ 105  ♣ AK986 | South:  ♣ J74  ♥ J8  • AKJ9876  ♣ Q   | West Pass Pass      | North 1♣ 2♠ 3NT                    | East<br>Pass<br>Pass<br>AP | 2•                     |
|---|---------------------------------------|---------------------------------------|---------------------|------------------------------------|----------------------------|------------------------|
| Board: 193 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3♣ S               | North:                                | South:  ♠ QJ86  ♥ QJ1085  ♠ Q5  ♣ A10 | Pass                | North  1NT <sup>1</sup> 3♣  ng 1NT | Pass<br>AP                 | South 1♥ 2♣            |
| Board: 194 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 2 \( \mathbb{N} \) N | North:  ♠ AJ632  ♥ AQ93  ♠ J8  ♣ J8   | South:  ♣ 8  ♥ J1085  ◆ KQ1032  ♣ AQ2 |                     | North<br>1♠<br>2♥<br>ng 1NT        |                            | South 1NT <sup>1</sup> |
| Board: 195 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3 S                  | North:                                | South:  ♠ K10873  ♥ Q108  ♠ A8  ♣ A32 | Pass                | North  1NT <sup>1</sup> 3♣ ng 1NT  |                            | 14                     |
| Board: 196 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 44 N               | North:  ♠ AKJ10832  ♥ A  ♠ Q543  ♠ 9  | South:  ♣ 7  ♥ KJ75  ♦ KJ6  ♣ QJ1086  | West Pass 1. forcin | North<br>1♠<br>4♠<br>ng 1NT        | East<br>Pass<br>AP         | South 1NT <sup>1</sup> |

| Board: 192<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>▶ J74</li><li>♥ J8</li><li>◆ AKJ9876</li><li>◆ Q</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 193<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>♣ QJ86</li><li>♥ QJ1085</li><li>◆ Q5</li><li>♣ A10</li></ul> | The opponents are silent. You bid first.       |
| Board: 194<br>Dealer: N<br>Vul: NS<br>HCP: 12   | ♣ 8 ♥ J1085 ♦ KQ1032 ♣ AQ2   | The opponents are silent.  Partner bids first. |
| Board: 195<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>★K10873</li><li>♥Q108</li><li>◆A8</li><li>◆A32</li></ul>     | The opponents are silent. You bid first.       |
| Board: 196<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♣ 7</li><li>♥ KJ75</li><li>♦ KJ6</li><li>♣ QJ1086</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 192<br>Dealer: N<br>Vul: EW<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N N  | North:  ♠ Q952  ♥ K10  ♦ 105  ♣ AK986 | South:  ♣ J74  ♥ J8  • AKJ9876  ♣ Q   | West Pass Pass      | North 1♣ 2♠ 3NT                    | East<br>Pass<br>Pass<br>AP | 2•                     |
|---|---------------------------------------|---------------------------------------|---------------------|------------------------------------|----------------------------|------------------------|
| Board: 193 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 3♣ S               | North:                                | South:  ♠ QJ86  ♥ QJ1085  ♠ Q5  ♣ A10 | Pass                | North  1NT <sup>1</sup> 3♣  ng 1NT | Pass<br>AP                 | South 1♥ 2♣            |
| Board: 194 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 2 \( \mathbb{N} \) N | North:  ♠ AJ632  ♥ AQ93  ♠ J8  ♣ J8   | South:  ♣ 8  ♥ J1085  ◆ KQ1032  ♣ AQ2 |                     | North<br>1♠<br>2♥<br>ng 1NT        |                            | South 1NT <sup>1</sup> |
| Board: 195 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3 S                  | North:                                | South:  ♠ K10873  ♥ Q108  ♠ A8  ♣ A32 | Pass                | North  1NT <sup>1</sup> 3♣ ng 1NT  |                            | 14                     |
| Board: 196 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 44 N               | North:  ♠ AKJ10832  ♥ A  ♠ Q543  ♠ 9  | South:  ♣ 7  ♥ KJ75  ♦ KJ6  ♣ QJ1086  | West Pass 1. forcin | North<br>1♠<br>4♠<br>ng 1NT        | East<br>Pass<br>AP         | South 1NT <sup>1</sup> |

| Board: 197<br>Dealer: S<br>Vul: None<br>HCP: 11 | <b>★</b> KQ62<br><b>♥</b> Q109875<br><b>♦</b> KJ10                    | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 198<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>★ AQ96</li><li>▼ K86</li><li>◆ —</li><li>★ AKJ532</li></ul>   | The opponents are silent. You bid first.       |
| Board: 199<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★ 5</li><li>♥ 32</li><li>◆ AKJ10764</li><li>◆ KJ4</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 200<br>Dealer: N<br>Vul: None<br>HCP: 12 | ♦ 92<br>▼ AK1065432<br>♦ A10<br>♣ J                                   | The opponents are silent. You bid first.       |
| Board: 201<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>♣ 102</li><li>♥ AK1083</li><li>◆ A98542</li><li>♣ —</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 197<br>Dealer: S<br>Vul: None | North:<br>♠ KQ62                  | South:<br>♠ 3               | West       | North                    |              | 1♣           |
|--------------------------------------|-----------------------------------|-----------------------------|------------|--------------------------|--------------|--------------|
| North HCP: 11                        | ♥ Q109875                         | ♥ KJ                        | Pass       | 1 🔻                      | Pass         |              |
| South HCP: 13<br>Contract: 3N S      | ◆ KJ10<br>◆ —                     | ◆ AQ64<br>◆ QJ8632          | Pass<br>AP | 2♠                       | Pass         | 3NT          |
|                                      |                                   |                             | West       | North                    |              |              |
| D 1 100                              |                                   |                             | Pass       | 1 <b>♣</b><br>1 <b>♠</b> | Pass<br>Pass | 1 <b>♦</b>   |
| Board: 198<br>Dealer: N              | North:                            | South:                      | Pass       | 3NT <sup>1</sup>         |              |              |
| Vul: EW                              | <b>♠</b> AQ96                     | <b>★</b> KJ103              | Pass       | 4NT <sup>3</sup>         |              |              |
| North HCP: 17                        | <b>∨</b> K86<br><b>◆</b> —        | ♥ J32<br>♦ A10986           | Pass       |                          | AP           | 3.           |
| South HCP: 11                        | ◆—<br><b>A</b> KJ532              | ▼A10980<br>♣ Q              |            | bid, sum                 |              |              |
| Contract: 6♠ N                       | 11110002                          | - 4                         |            | bid, a ♣                 |              | er           |
|                                      |                                   |                             |            | kwood (<br>/5 or 5/5     |              |              |
| Board: 199<br>Dealer: S              | North:<br>♠ 5                     | South:<br>♠ AQ872           | West       | North                    | East         | South 1♠     |
| Vul: Both                            | <b>♥</b> 32                       | ♥ QJ1085                    | Pass       | <b>3♦</b> <sup>1</sup>   | Pass         | 3♥           |
| North HCP: 12<br>South HCP: 13       | ♦ AKJ10764                        | ♦ Q                         | Pass       | 3NT                      | AP           |              |
| Contract: 3N N                       | ♣ KJ4                             | <b>♣</b> Q8                 | 1. Invit   | ing Jump                 | Shifts       |              |
| Board: 200<br>Dealer: N              | North:                            | South:                      | West       | North                    |              |              |
| Vul: None                            | <b>♦</b> 92<br><b>♥</b> AK1065432 | <b>♦</b> KQ75<br><b>∀</b> — |            | 1♥                       | Pass         | 3 <b>♣</b> ¹ |
| North HCP: 12                        | • A10                             | <b>♦</b> 42                 | Pass       | 4♥                       | AP           |              |
| South HCP: 12<br>Contract: 4♥ N      | <b>♣</b> J                        | ♣ AK87654                   | 1. Invit   | ing Jump                 | Shifts       |              |
| Board: 201                           | North:                            | South:                      | West       | North                    | East         | South        |
| Dealer: S<br>Vul: NS                 | <b>♠</b> 102                      | <b>★</b> 753                |            |                          |              | 1♣           |
| North HCP: 11                        | ▼ AK1083                          | ♥9<br>• KO7                 | Pass       | 1•                       | Pass         |              |
|                                      | ♦ A98542                          | <b>♦</b> KQ7                | Pass       | <b>4♥</b>                | Pass         | 5•           |

| Board: 197<br>Dealer: S<br>Vul: None<br>HCP: 13 | <b>♣</b> 3<br><b>♥</b> KJ<br><b>♦</b> AQ64<br><b>♣</b> QJ8632        | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 198<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ KJ103</li><li>▼ J32</li><li>◆ A10986</li><li>◆ Q</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 199<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>AQ872</li><li>✓ QJ1085</li><li>✓ Q</li><li>✓ Q8</li></ul>    | The opponents are silent. You bid first.       |
| Board: 200<br>Dealer: N<br>Vul: None<br>HCP: 12 | <b>♦</b> KQ75<br><b>♥</b> —<br><b>♦</b> 42<br><b>♣</b> AK87654       | The opponents are silent.  Partner bids first. |
| Board: 201<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>↑753</li><li>↑9</li><li>↑KQ7</li><li>♠ AKQ1042</li></ul>     | The opponents are silent. You bid first.       |

| Board: 197<br>Dealer: S<br>Vul: None | North:<br>♠ KQ62                  | South:<br>♠ 3               | West       | North                    |              | 1♣           |
|--------------------------------------|-----------------------------------|-----------------------------|------------|--------------------------|--------------|--------------|
| North HCP: 11                        | ♥ Q109875                         | ♥ KJ                        | Pass       | 1 🔻                      | Pass         |              |
| South HCP: 13<br>Contract: 3N S      | ◆ KJ10<br>◆ —                     | ◆ AQ64<br>◆ QJ8632          | Pass<br>AP | 2♠                       | Pass         | 3NT          |
|                                      |                                   |                             | West       | North                    |              |              |
| D 1 100                              |                                   |                             | Pass       | 1 <b>♣</b><br>1 <b>♠</b> | Pass<br>Pass | 1 <b>♦</b>   |
| Board: 198<br>Dealer: N              | North:                            | South:                      | Pass       | 3NT <sup>1</sup>         |              |              |
| Vul: EW                              | <b>♠</b> AQ96                     | <b>★</b> KJ103              | Pass       | 4NT <sup>3</sup>         |              |              |
| North HCP: 17                        | <b>∨</b> K86<br><b>◆</b> —        | ♥ J32<br>♦ A10986           | Pass       |                          | AP           | 3.           |
| South HCP: 11                        | ◆—<br><b>A</b> KJ532              | ▼A10980<br>♣ Q              |            | bid, sum                 |              |              |
| Contract: 6♠ N                       | 11111002                          | ¥Q                          |            | bid, a ♣                 |              | er           |
|                                      |                                   |                             |            | kwood (<br>/5 or 5/5     |              |              |
| Board: 199<br>Dealer: S              | North:<br>♠ 5                     | South:<br>♠ AQ872           | West       | North                    | East         | South 1♠     |
| Vul: Both                            | <b>♥</b> 32                       | ♥ QJ1085                    | Pass       | <b>3♦</b> <sup>1</sup>   | Pass         | 3♥           |
| North HCP: 12<br>South HCP: 13       | ♦ AKJ10764                        | ♦ Q                         | Pass       | 3NT                      | AP           |              |
| Contract: 3N N                       | ♣ KJ4                             | <b>♣</b> Q8                 | 1. Invit   | ing Jump                 | Shifts       |              |
| Board: 200<br>Dealer: N              | North:                            | South:                      | West       | North                    |              |              |
| Vul: None                            | <b>♦</b> 92<br><b>♥</b> AK1065432 | <b>♦</b> KQ75<br><b>∀</b> — |            | 1♥                       | Pass         | 3 <b>♣</b> ¹ |
| North HCP: 12                        | • A10                             | <b>♦</b> 42                 | Pass       | 4♥                       | AP           |              |
| South HCP: 12<br>Contract: 4♥ N      | <b>♣</b> J                        | ♣ AK87654                   | 1. Invit   | ing Jump                 | Shifts       |              |
| Board: 201                           | North:                            | South:                      | West       | North                    | East         | South        |
| Dealer: S<br>Vul: NS                 | <b>♠</b> 102                      | <b>★</b> 753                |            |                          |              | 1♣           |
| North HCP: 11                        | ▼ AK1083                          | ♥9<br>• KO7                 | Pass       | 1•                       | Pass         |              |
|                                      | ♦ A98542                          | <b>♦</b> KQ7                | Pass       | <b>4♥</b>                | Pass         | 5•           |

| Board: 202  | The opponents are silent. You bid first.       |
|---|--|
| Board: 203  | The opponents are silent.  Partner bids first. |
| Board: 204  | The opponents are silent. You bid first.       |
| Board: 205  | The opponents are silent.  Partner bids first. |
| Board: 206 Dealer: N  Vul: None  HCP: 12  ★ KQ1086  ▼ J105  ◆ A87  ♣ Q2 | The opponents are silent.  You bid first.      |

| Board: 202<br>Dealer: N<br>Vul: Both                           | North:<br>♠ K.J                                       | South:<br>♠ AQ10932                                | West<br>Pass   | North<br>1♣<br>1NT |         | 1♠               |
|--|---|--|----------------|--------------------|---------|------------------|
| North HCP: 13<br>South HCP: 11<br>Contract: 4 \( \mathbf{N} \) | <ul><li>✓ J876</li><li>◆ J8</li><li>◆ AK863</li></ul> | <ul><li>★ K542</li><li>◆ Q42</li><li>◆ —</li></ul> | Pass<br>AP     | 2♥                 | Pass    | <b>4</b> ♥       |
| Connact. 4V IV   |   |  | 1. New         | Minor 1            | Forcing | g                |
| Board: 203<br>Dealer: S<br>Vul: None                           | North:  ♠ J952  | South:<br>♠ KQ                                     | West           | North              | East    | South 1          |
| North HCP: 11  | <b>♥</b> Q96<br><b>♦</b> K                            | <ul><li>✓ J3</li><li>◆ AJ10953</li></ul>           | Pass           | 1♠                 | Pass    | 3♦               |
| South HCP: 16<br>Contract: 3N N                                | ♣ AJ982   | ♣ KQ4  | Pass           | 3NT                | AP      |                  |
| Board: 204   | North:  | South:   | West           | North              | East    | South            |
| Dealer: N<br>Vul: NS   | <b>♠</b> KQJ65  | <b>♣</b> 7   |                | 1♠                 | Pass    | 1NT <sup>1</sup> |
| North HCP: 12  | ♥ Q1072<br>♦ A7                                       | <ul><li>✓ A53</li><li>◆ J6532</li></ul>            | Pass           | 2♥                 | Pass    | 2NT              |
| South HCP: 12<br>Contract: 2N S                                | ◆ 94  | ◆ AK32   | AP<br>1. forci | ng 1NT             |         |                  |
| D 1.005  |   |  |                |                    |         |                  |
| Board: 205<br>Dealer: S<br>Vul: EW                             | North:<br>♠ J   | South:<br>♠ AQ976                                  | West           | North              | East    | South 1♠         |
| North HCP: 11  | ♥ J1053   | <b>♥</b> AQ974                                     | Pass           | 1NT <sup>1</sup>   | Pass    | 2♥               |
| South HCP: 16  | <b>♦</b> Q9643<br><b>♣</b> AQJ                        | <b>♦</b> KJ<br><b>♣</b> 10                         | AP             |                    |         |                  |
| Contract: 2♥ S   | ₹ AQJ   | <b>2</b> 10  | 1. forci       | ng 1NT             |         |                  |
| Board: 206   | North:  | South:   | West           | North              | East    | South            |
| Dealer: N  | Norui:<br><b>♠</b> KQ1086                             | Soum:<br>♠9  | ., 550         | 14                 |         | 1NT <sup>1</sup> |
| Vul: None<br>North HCP: 12                                     | <b>♥</b> J105   | <b>♥</b> Q74                                       | Pass           | 2•                 |         | 2NT              |
| South HCP: 11  | • A87   | ♦ KJ965  | AP             |                    |         |                  |
| Contract: 2N S   | <b>♣</b> Q2   | <b>♣</b> AJ63                                      | 1. forci       | ng 1NT             |         |                  |

| Board: 202<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>AQ10932</li><li>✓ K542</li><li>Q42</li><li>✓ —</li></ul>    | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 203<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>★ KQ</li><li>▼ J3</li><li>◆ AJ10953</li><li>◆ KQ4</li></ul> | The opponents are silent.  You bid first.      |
| Board: 204<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>♣ 7</li><li>♥ A53</li><li>◆ J6532</li><li>♣ AK32</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 205<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>AQ976</li><li>AQ974</li><li>KJ</li><li>10</li></ul>         | The opponents are silent.  You bid first.      |
| Board: 206<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>◆ 9</li><li>♥ Q74</li><li>◆ KJ965</li><li>◆ AJ63</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 202<br>Dealer: N<br>Vul: Both                           | North:<br>♠ K.J                                       | South:<br>♠ AQ10932                                | West<br>Pass   | North<br>1♣<br>1NT |         | 1♠               |
|--|---|--|----------------|--------------------|---------|------------------|
| North HCP: 13<br>South HCP: 11<br>Contract: 4 \( \mathbf{N} \) | <ul><li>✓ J876</li><li>◆ J8</li><li>◆ AK863</li></ul> | <ul><li>★ K542</li><li>◆ Q42</li><li>◆ —</li></ul> | Pass<br>AP     | 2♥                 | Pass    | <b>4</b> ♥       |
| Connact. 4V IV   |   |  | 1. New         | Minor 1            | Forcing | g                |
| Board: 203<br>Dealer: S<br>Vul: None                           | North:  ♠ J952  | South:<br>♠ KQ                                     | West           | North              | East    | South 1          |
| North HCP: 11  | <b>♥</b> Q96<br><b>♦</b> K                            | <ul><li>✓ J3</li><li>◆ AJ10953</li></ul>           | Pass           | 1♠                 | Pass    | 3♦               |
| South HCP: 16<br>Contract: 3N N                                | ♣ AJ982   | ♣ KQ4  | Pass           | 3NT                | AP      |                  |
| Board: 204   | North:  | South:   | West           | North              | East    | South            |
| Dealer: N<br>Vul: NS   | <b>♠</b> KQJ65  | <b>♣</b> 7   |                | 1♠                 | Pass    | 1NT <sup>1</sup> |
| North HCP: 12  | ♥ Q1072<br>♦ A7                                       | <ul><li>✓ A53</li><li>◆ J6532</li></ul>            | Pass           | 2♥                 | Pass    | 2NT              |
| South HCP: 12<br>Contract: 2N S                                | ◆ 94  | ◆ AK32   | AP<br>1. forci | ng 1NT             |         |                  |
| D 1.005  |   |  |                |                    |         |                  |
| Board: 205<br>Dealer: S<br>Vul: EW                             | North:<br>♠ J   | South:<br>♠ AQ976                                  | West           | North              | East    | South 1♠         |
| North HCP: 11  | ♥ J1053   | <b>♥</b> AQ974                                     | Pass           | 1NT <sup>1</sup>   | Pass    | 2♥               |
| South HCP: 16  | <b>♦</b> Q9643<br><b>♣</b> AQJ                        | <b>♦</b> KJ<br><b>♣</b> 10                         | AP             |                    |         |                  |
| Contract: 2♥ S   | ₹ AQJ   | <b>2</b> 10  | 1. forci       | ng 1NT             |         |                  |
| Board: 206   | North:  | South:   | West           | North              | East    | South            |
| Dealer: N  | Norui:<br><b>♠</b> KQ1086                             | Soum:<br>♠9  | ., 550         | 14                 |         | 1NT <sup>1</sup> |
| Vul: None<br>North HCP: 12                                     | <b>♥</b> J105   | <b>♥</b> Q74                                       | Pass           | 2•                 |         | 2NT              |
| South HCP: 11  | • A87   | ♦ KJ965  | AP             |                    |         |                  |
| Contract: 2N S   | <b>♣</b> Q2   | <b>♣</b> AJ63                                      | 1. forci       | ng 1NT             |         |                  |

| Board: 207<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>AQ9</li><li>Q1082</li><li>↑ 7</li><li>KJ853</li></ul>        | The opponents are silent.  Partner bids first.    |
|---|--|---|
| Board: 208<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>★ KQ1085</li><li>♥ Q1054</li><li>◆ A</li><li>◆ A83</li></ul> | The opponents are silent. You bid first.          |
| Board: 209<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>AQ52</li><li>✓ A107</li><li>✓ Q10932</li><li>✓ 8</li></ul>   | The opponents are silent.  Partner bids first.    |
| Board: 210<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>A72</li><li>✓ Q4</li><li>AK1065</li><li>✓ J74</li></ul>      | The opponents are silent. You bid first.          |
| Board: 211<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♣ Q75</li><li>♥ 6</li><li>♦ KQJ109762</li><li>♣ A</li></ul>  | East Doubles 6♦ if possible.  Partner bids first. |
|   |  |   |

| Board: 207<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 16<br>Contract: 3N N | North:  ♠ AQ9  ♥ Q1082  ♦ 7  ♣ KJ853  | South:  ♠ J3  ♥ AJ7  ♠ KJ9632  ♠ AQ   | West North East South  1 ◆ Pass 1 ♥ Pass 3 ◆ Pass 3NT AP  |
|--|---------------------------------------|---------------------------------------|---|
| Board: 208<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S | North:  ♠ KQ1085  ♥ Q1054  ♠ A  ♣ A83 | South:                                | West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2NT  Pass 3NT AP  1. forcing 1NT              |
| Board: 209 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S              | North:  ♠ AQ52  ♥ A107  ♠ Q10932  ♣ 8 | South:  ♠ K1064  ♥ K3  ♦ 6  ♣ KQJ1032 | West North East South  1♣  Pass 1♠ Pass 1♠  Pass 4♠ AP  |
| Board: 210 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4 S                 | North:  ♠ A72  ♥ Q4  ♠ AK1065  ♣ J74  | South:  ♠ Q63  ♥ AJ10953  ←—  ♠ A1095 | West North East South  1  Pass 1  Pass 1 Pass 2  Pass 3 Pass 3  Pass 4 AP  1. New Minor Forcing |
| Board: 211 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 6•X N               | North:  ♠ Q75  ♥ 6  ♠ KQJ109762  ♠ A  | South:  ♠ AJ82  ♥ KJ1087  ♠ —  ♣ K765 | West North East South  1♥  Pass 3•¹ Pass 3•  Pass 6• X AP  1. Inviting Jump Shifts              |

| Board: 207<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>♣ J3</li><li>♥ AJ7</li><li>♦ KJ9632</li><li>♣ AQ</li></ul>    | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 208<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♠ 9</li><li>♥ AK3</li><li>♦ QJ102</li><li>♠ Q9752</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 209<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★ K1064</li><li>★ K3</li><li>★ 6</li><li>★ KQJ1032</li></ul>  | The opponents are silent. You bid first.       |
| Board: 210<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♣ Q63</li><li>♥ AJ10953</li><li>♦ —</li><li>♣ A1095</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 211<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>▲ AJ82</li><li>♥ KJ1087</li><li>◆ —</li><li>▲ K765</li></ul>  | East Doubles 6♦ if possible.  You bid first.   |

| Board: 207<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 16<br>Contract: 3N N | North:  ♠ AQ9  ♥ Q1082  ♦ 7  ♣ KJ853  | South:  ♠ J3  ♥ AJ7  ♠ KJ9632  ♠ AQ   | West North East South  1 ◆ Pass 1 ♥ Pass 3 ◆ Pass 3NT AP  |
|--|---------------------------------------|---------------------------------------|---|
| Board: 208<br>Dealer: N<br>Vul: EW<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S | North:  ♠ KQ1085  ♥ Q1054  ♠ A  ♣ A83 | South:                                | West North East South  1♠ Pass 1NT¹  Pass 2♥ Pass 2NT  Pass 3NT AP  1. forcing 1NT              |
| Board: 209 Dealer: S Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S              | North:  ♠ AQ52  ♥ A107  ♠ Q10932  ♣ 8 | South:  ♠ K1064  ♥ K3  ♦ 6  ♣ KQJ1032 | West North East South  1♣  Pass 1♠ Pass 1♠  Pass 4♠ AP  |
| Board: 210 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4 S                 | North:  ♠ A72  ♥ Q4  ♠ AK1065  ♣ J74  | South:  ♠ Q63  ♥ AJ10953  ←—  ♠ A1095 | West North East South  1  Pass 1  Pass 1 Pass 2  Pass 3 Pass 3  Pass 4 AP  1. New Minor Forcing |
| Board: 211 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 6•X N               | North:  ♠ Q75  ♥ 6  ♠ KQJ109762  ♠ A  | South:  ♠ AJ82  ♥ KJ1087  ♠ —  ♣ K765 | West North East South  1♥  Pass 3•¹ Pass 3•  Pass 6• X AP  1. Inviting Jump Shifts              |

| Board: 212<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <b>♠</b> KQ<br><b>♥</b> AJ1097<br><b>♦</b> 6<br><b>♣</b> K9732      | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 213<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>AJ862</li><li>✓ KQ963</li><li>✓ —</li><li>✓ J52</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 214<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>▲ A93</li><li>♥ AK62</li><li>◆ J1072</li><li>◆ 95</li></ul> | The opponents are silent. You bid first.       |
| Board: 215<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <b>♠</b> KJ86<br><b>♥</b> K983<br><b>♦</b> A1086<br><b>♣</b> 6      | The opponents are silent.  Partner bids first. |
| Board: 216<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>▲ AJ7</li><li>♥ J982</li><li>◆ AK973</li><li>▲ J</li></ul>  | The opponents are silent. You bid first.       |

| Board: 212<br>Dealer: N<br>Vul: Both             | North:<br><b>♠</b> KQ<br><b>♥</b> AJ1097            | South:<br>♠ A9732<br>♥ 5         | West               | North<br>1♥                      | Pass         | 1♠          |
|--|---|----------------------------------|--------------------|----------------------------------|--------------|-------------|
| North HCP: 13<br>South HCP: 11<br>Contract: 3♣ N | ♦ 6<br>♣ K9732                                      | ◆ 743<br>◆ AQJ8                  | Pass<br>AP         | 2♣                               | Pass         | 3♣          |
| Board: 213<br>Dealer: S<br>Vul: None             | North:<br>♠ AJ862                                   | South:<br>♠ 73                   | West               | North                            | East         | South 1     |
| North HCP: 11<br>South HCP: 13<br>Contract: 4♠ N | <ul><li>★ KQ963</li><li>★ —</li><li>♣ J52</li></ul> | ♥ 2<br>• AKJ10862<br>• KQ9       | Pass<br>Pass<br>AP | 1 <b>♠</b><br>4 <b>♥</b>         | Pass<br>Pass |             |
| D 1014   |   |                                  | West               | North 1♦                         | East<br>Pass | South 1     |
| Board: 214<br>Dealer: N                          | North:  | South:                           | Pass               | 2 <b>∀</b>                       | Pass         |             |
| Vul: EW  | <b>♠</b> A93<br><b>♥</b> AK62                       | <b>♠</b> Q42<br><b>♥</b> QJ10975 | Pass               | <b>3</b> ♦ <sup>2</sup>          | Pass         |             |
| North HCP: 12                                    | ◆ J1072   | <b>♦</b> —                       | Pass               | 4♥                               | AP           |             |
| South HCP: 12<br>Contract: 4♥ S                  | <b>◆</b> 95   | ♣ AQJ2                           | 2. Cue             | bid, a ♣<br>bid, a ♠<br>bid, a ◆ | stoppe       | er          |
| Board: 215<br>Dealer: S<br>Vul: Both             | North:<br>♠ KJ86                                    | South:<br>♠ AQ3<br>♥ A1052       | West               | North                            | East         | South 1♣    |
| North HCP: 11                                    | <b>♥</b> K983<br><b>♦</b> A1086                     | ♦ K3                             | Pass               | 1♥                               | Pass         | 2♥          |
| South HCP: 13<br>Contract: 3♥ N                  | <b>♣</b> 6  | <b>◆</b> 9743                    | Pass               | 3♥                               | AP           |             |
| Board: 216                                       | North:  | South:                           | Wast               | North                            | Fact         | South       |
| Dealer: N<br>Vul: None                           | <b>♦</b> AJ7  | <b>♠</b> KQ106                   | WEST               | Norui<br>1♦                      | Pass         | 30uui<br>1♥ |
| North HCP: 14                                    | ♥ J982<br>♦ AK973                                   | ♥ AQ54<br>♦ J                    | Pass               | 2♥                               | Pass         |             |
| South HCP: 12<br>Contract: 4♥ S                  | <ul> <li>✓ AIX 9 / 3</li> <li>♣ J</li> </ul>        | <b>♣</b> 10932                   | Pass               | 4♥                               | AP           |             |

| Board: 212<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>★ A9732</li><li>★ 5</li><li>★ 743</li><li>★ AQJ8</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 213<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ 73</li><li>★ 2</li><li>★ AKJ10862</li><li>★ KQ9</li></ul>  | The opponents are silent. You bid first.       |
| Board: 214<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>◆ Q42</li><li>▼ QJ10975</li><li>◆ —</li><li>◆ AQJ2</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 215<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>AQ3</li><li>✓ A1052</li><li>✓ K3</li><li>✓ 9743</li></ul>    | The opponents are silent. You bid first.       |
| Board: 216<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ KQ106</li><li>★ AQ54</li><li>◆ J</li><li>★ 10932</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 212<br>Dealer: N<br>Vul: Both             | North:<br><b>♠</b> KQ<br><b>♥</b> AJ1097            | South:<br>♠ A9732<br>♥ 5         | West   | North<br>1♥              | Pass         | 1♠          |
|--|---|----------------------------------|--|--------------------------|--------------|-------------|
| North HCP: 13<br>South HCP: 11<br>Contract: 3♣ N | ♦ 6<br>♣ K9732                                      | ◆ 743<br>◆ AQJ8                  | Pass<br>AP   | 2♣                       | Pass         | 3♣          |
| Board: 213<br>Dealer: S<br>Vul: None             | North:<br>♠ AJ862                                   | South:<br>♠ 73                   | West   | North                    | East         | South 1     |
| North HCP: 11<br>South HCP: 13<br>Contract: 4♠ N | <ul><li>★ KQ963</li><li>★ —</li><li>♣ J52</li></ul> | ♥ 2<br>• AKJ10862<br>• KQ9       | Pass<br>Pass<br>AP   | 1 <b>♠</b><br>4 <b>♥</b> | Pass<br>Pass |             |
| D 1014   |   |                                  | West   | North 1♦                 | East<br>Pass | South 1     |
| Board: 214<br>Dealer: N                          | North:  | South:                           | Pass   | 2 <b>∀</b>               | Pass         |             |
| Vul: EW  | <b>♠</b> A93<br><b>♥</b> AK62                       | <b>♠</b> Q42<br><b>♥</b> QJ10975 | Pass   | <b>3</b> ♦ <sup>2</sup>  | Pass         | -           |
| North HCP: 12                                    | ◆ J1072   | <b>♦</b> —                       | Pass   | 4♥                       | AP           |             |
| South HCP: 12<br>Contract: 4♥ S                  | <b>◆</b> 95   | ♣ AQJ2                           | <ol> <li>Cue bid, a ♣ stopper</li> <li>Cue bid, a ♠ stopper</li> <li>Cue bid, a ♠ stopper</li> </ol> |                          |              |             |
| Board: 215<br>Dealer: S<br>Vul: Both             | North:<br>♠ KJ86                                    | South:<br>♠ AQ3<br>♥ A1052       | West   | North                    | East         | South 1♣    |
| North HCP: 11                                    | <b>♥</b> K983<br><b>♦</b> A1086                     | ♦ K3                             | Pass   | 1♥                       | Pass         | 2♥          |
| South HCP: 13<br>Contract: 3♥ N                  | <b>♣</b> 6  | <b>◆</b> 9743                    | Pass   | 3♥                       | AP           |             |
| Board: 216                                       | North:  | South:                           | Wast   | North                    | Fact         | South       |
| Dealer: N<br>Vul: None                           | <b>♦</b> AJ7  | <b>♠</b> KQ106                   | WEST   | Norui<br>1♦              | Pass         | 30uui<br>1♥ |
| North HCP: 14                                    | ♥ J982<br>♦ AK973                                   | ♥ AQ54<br>♦ J                    | Pass   | 2♥                       | Pass         |             |
| South HCP: 12<br>Contract: 4♥ S                  | <ul> <li>✓ AIX 9 / 3</li> <li>♣ J</li> </ul>        | <b>♣</b> 10932                   | Pass   | 4♥                       | AP           |             |

| I   |   |  |
|---|---|--|
| Board: 217<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ 5</li><li>▼ AKJ9653</li><li>◆ K8653</li><li>♣ —</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 218<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>♣ QJ87</li><li>♥ KJ965</li><li>◆ A9</li><li>♣ KJ</li></ul>    | The opponents are silent. You bid first.       |
| Board: 219<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>★ AK75</li><li>♥ J9852</li><li>♦ 1075</li><li>★ K</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 220<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>★ A1075</li><li>★ A432</li><li>◆ AK1084</li><li>◆ —</li></ul> | The opponents are silent. You bid first.       |
| Board: 221<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ AK8543</li><li>✓ —</li><li>★ KQ108</li><li>★ 873</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 217 Dealer: S Vul: NS North HCP: 11 South HCP: 18 Contract: 4 \( \mathbf{N} \)    | North:  ◆ 5  ▼ AKJ9653  ◆ K8653  ◆ —   | South:  ♠ KQ10876  ♥ 8  ♠ AQ4  ♣ AK4 | Pass<br>Pass               | North  3♥¹  4♥  ing Jump      | Pass<br>AP           | 1 <b>♠</b><br>3 <b>♠</b>         |
|--|--|--------------------------------------|----------------------------|-------------------------------|----------------------|----------------------------------|
| Board: 218<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S | North:  ♠ QJ87  ♥ KJ965  ♠ A9  ♣ KJ    | South:  ♠ AK5  ♥ Q  ♦ J1065  ♣ Q9842 | Pass<br>AP                 | North 1♥ 2♣ ng 1NT            | Pass<br>Pass         | South<br>1NT <sup>1</sup><br>3NT |
| Board: 219<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 16<br>Contract: 3N S | North:  ♠ AK75  ♥ J9852  ♦ 1075  ♠ K   | South:  ♠ QJ  ♥ A  ♦ KJ93  ♣ AJ8532  | Pass<br>Pass<br>Pass<br>AP | North  1♥  2♠¹  3♥  th suit g | Pass<br>Pass<br>Pass | 1♣<br>2♦<br>3♣<br>3NT            |
| Board: 220<br>Dealer: N<br>Vul: NS<br>North HCP: 15<br>South HCP: 11<br>Contract: 4 S    | North:  ♠ A1075  ♥ A432  ♠ AK1084  ♣ — | South:  ♠ QJ8  ♥ 65  ♦ J  ♣ AQJ9654  | Pass<br>AP                 | North 1                       | Pass<br>Pass         | 3 <b>♣</b> ¹<br>4 <b>♣</b>       |
| Board: 221 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4 S                   | North:  ♠ AK8543  ♥ —  ♦ KQ108  ♣ 873  | South:  ♠ 6  ♥ AK9832  ♠ A4  ♠ A964  | West Pass Pass AP          | North 1♠ 3♠                   | East<br>Pass<br>Pass | 1 <b>∀</b> 2♣                    |

| Board: 217<br>Dealer: S<br>Vul: NS<br>HCP: 18   | <b>♣</b> KQ10876<br><b>♥</b> 8<br><b>♦</b> AQ4<br><b>♣</b> AK4      | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 218<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>♠ AK5</li><li>♥ Q</li><li>♦ J1065</li><li>♠ Q9842</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 219<br>Dealer: S<br>Vul: None<br>HCP: 16 | <ul><li>♣ QJ</li><li>✔ A</li><li>◆ KJ93</li><li>♣ AJ8532</li></ul>  | The opponents are silent. You bid first.       |
| Board: 220<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♣ QJ8</li><li>♥ 65</li><li>♦ J</li><li>♣ AQJ9654</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 221<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>♠ 6</li><li>♥ AK9832</li><li>♠ A4</li><li>♠ A964</li></ul>  | The opponents are silent. You bid first.       |

| Board: 217 Dealer: S Vul: NS North HCP: 11 South HCP: 18 Contract: 4 \( \mathbf{N} \)    | North:  ◆ 5  ▼ AKJ9653  ◆ K8653  ◆ —   | South:  ♠ KQ10876  ♥ 8  ♠ AQ4  ♣ AK4 | Pass<br>Pass               | North  3♥¹  4♥  ing Jump      | Pass<br>AP           | 1 <b>♠</b><br>3 <b>♠</b>         |
|--|--|--------------------------------------|----------------------------|-------------------------------|----------------------|----------------------------------|
| Board: 218<br>Dealer: N<br>Vul: Both<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S | North:  ♠ QJ87  ♥ KJ965  ♠ A9  ♣ KJ    | South:  ♠ AK5  ♥ Q  ♦ J1065  ♣ Q9842 | Pass<br>AP                 | North 1♥ 2♣ ng 1NT            | Pass<br>Pass         | South<br>1NT <sup>1</sup><br>3NT |
| Board: 219<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 16<br>Contract: 3N S | North:  ♠ AK75  ♥ J9852  ♦ 1075  ♠ K   | South:  ♠ QJ  ♥ A  ♦ KJ93  ♣ AJ8532  | Pass<br>Pass<br>Pass<br>AP | North  1♥  2♠¹  3♥  th suit g | Pass<br>Pass<br>Pass | 1♣<br>2♦<br>3♣<br>3NT            |
| Board: 220<br>Dealer: N<br>Vul: NS<br>North HCP: 15<br>South HCP: 11<br>Contract: 4 S    | North:  ♠ A1075  ♥ A432  ♠ AK1084  ♣ — | South:  ♠ QJ8  ♥ 65  ♦ J  ♣ AQJ9654  | Pass<br>AP                 | North 1                       | Pass<br>Pass         | 3♣¹<br>4♣                        |
| Board: 221 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4 S                   | North:  ♠ AK8543  ♥ —  ♦ KQ108  ♣ 873  | South:  ♠ 6  ♥ AK9832  ♠ A4  ♠ A964  | West Pass Pass AP          | North 1♠ 3♠                   | East<br>Pass<br>Pass | 1 <b>∀</b> 2♣                    |

| Board: 222<br>Dealer: N<br>Vul: None<br>HCP: 18 | <ul><li>A532</li><li>✓ AQ5</li><li>✓ K43</li><li>✓ AJ2</li></ul>    | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 223<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>♣ QJ2</li><li>♥ K74</li><li>◆ AJ9654</li><li>♣ 3</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 224<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>A2</li><li>✓ J73</li><li>✓ Q86</li><li>✓ AK652</li></ul>    | The opponents are silent. You bid first.       |
| Board: 225<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>▲ A9865</li><li>♥ K73</li><li>◆ J</li><li>◆ KJ103</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 226<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ A4</li><li>♥ 9854</li><li>♦ J</li><li>★ AK9872</li></ul>  | The opponents are silent. You bid first.       |

| Board: 222<br>Dealer: N         | North:<br>♠ A532               | South:<br>♠ KJ7  | West    | North<br>1♣  | East<br>Pass | South      |
|---------------------------------|--------------------------------|------------------|---------|--------------|--------------|------------|
| Vul: None                       | ♥ AQ5                          | <b>♥</b> J982    | Pass    | 2NT          | Pass         | 3♥         |
| North HCP: 18<br>South HCP: 12  | ♦ K43                          | ◆ AQJ52          | Pass    | 3♠           | Pass         | 3NT        |
| Contract: 3N N                  | <b>♣</b> AJ2                   | <b>♣</b> 8       | AP      |              |              |            |
| Board: 223                      | North:                         | South:           | West    | North        | East         | South      |
| Dealer: S                       | ♠ QJ2                          | <b>♦</b> AK96    |         |              |              | 1♣         |
| Vul: NS                         | ▼ K74                          | <b>♥</b> AJ93    | Pass    | 1♦           | Pass         | 1♥         |
| North HCP: 11                   | ♦ AJ9654                       | <b>•</b> —       | Pass    | 3♦           | Pass         | 3NT        |
| South HCP: 17<br>Contract: 3N S | <b>♣</b> 3                     | <b>♣</b> KQ1062  | AP      |              |              |            |
| Board: 224                      | North:                         | South:           | West    | North        | East         | South      |
| Dealer: N                       | A2                             | <b>♦</b> QJ7643  | ,,,,,,, | 1♣           | Pass         | 1          |
| Vul: EW                         | ♥ J73                          | ♥ A8             | Pass    | 1NT          | Pass         |            |
| North HCP: 14                   | ◆ Q86                          | ◆ AJ1072         | Pass    | 3NT          | AP           | <b>∠</b> ▼ |
| South HCP: 12<br>Contract: 3N N | ♣ AK652                        | <b>.</b> —       |         | / Minor      |              | σ          |
| Contract. 51V 1V                |                                |                  |         | _            |              | 6          |
|                                 |                                |                  | West    | North        | East         |            |
| Board: 225                      | NI 4                           | South:           | D       | 1.           | ъ            | 1 <b>♦</b> |
| Dealer: S                       | North:                         | <b>♦</b> QJ4     | Pass    | 1♠           | Pass         | 1NT        |
| Vul: Both                       | <b>♦</b> A9865<br><b>♥</b> K73 | ♥ Q1052          | Pass    | 2 <b>♣</b> ¹ | Pass         |            |
| North HCP: 12                   | <b>V K</b> /3 <b>♦</b> J       | ♦ AK83           | Pass    | 3♠           | Pass         | 4♠         |
| South HCP: 12                   | <b>♣</b> KJ103                 | <b>♣</b> 94      | AP      |              |              |            |
| Contract: 4♠ N                  | 2 120 100                      |                  |         | Minor        | Forcing      | g          |
|                                 |                                |                  | 2. 3 ♠  |              |              |            |
| Board: 226                      |                                |                  |         |              |              |            |
| Dealer: N                       | North:                         | South:           | West    | North        | East         | South      |
| Vul: NS                         | <b>♦</b> A4                    | <b>★</b> K1065   |         | 1♣           | Pass         | <b>2</b>   |
| North HCP: 12                   | ♥ 9854                         | <b>∀</b> K       | Pass    | 2♥           | Pass         | 2NT        |
| South HCP: 12                   | <b>♦</b> J<br><b>♣</b> AK9872  | ◆ AQ95432<br>◆ 6 | Pass    | 3NT          | AP           |            |
| Contract: 3N S                  | <b>∞</b> /\\\\\\\\\\           | <del>-</del> ♥ U |         |              |              |            |

| Board: 222<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ KJ7</li><li>▼ J982</li><li>◆ AQJ52</li><li>◆ 8</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 223<br>Dealer: S<br>Vul: NS<br>HCP: 17   | <ul><li>★ AK96</li><li>▼ AJ93</li><li>◆ —</li><li>★ KQ1062</li></ul> | The opponents are silent.  You bid first.      |
| Board: 224<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♣ QJ7643</li><li>♥ A8</li><li>◆ AJ1072</li><li>♣ —</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 225<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>♣ QJ4</li><li>♥ Q1052</li><li>◆ AK83</li><li>♣ 94</li></ul>  | The opponents are silent. You bid first.       |
| Board: 226<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ K1065</li><li>▼ K</li><li>◆ AQ95432</li><li>◆ 6</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 222<br>Dealer: N         | North:<br>♠ A532               | South:<br>♠ KJ7  | West    | North<br>1♣  | East<br>Pass | South      |
|---------------------------------|--------------------------------|------------------|---------|--------------|--------------|------------|
| Vul: None                       | ♥ AQ5                          | <b>♥</b> J982    | Pass    | 2NT          | Pass         | 3♥         |
| North HCP: 18<br>South HCP: 12  | ♦ K43                          | ◆ AQJ52          | Pass    | 3♠           | Pass         | 3NT        |
| Contract: 3N N                  | <b>♣</b> AJ2                   | <b>♣</b> 8       | AP      |              |              |            |
| Board: 223                      | North:                         | South:           | West    | North        | East         | South      |
| Dealer: S                       | ♠ QJ2                          | <b>♦</b> AK96    |         |              |              | 1♣         |
| Vul: NS                         | ▼ K74                          | <b>♥</b> AJ93    | Pass    | 1♦           | Pass         | 1♥         |
| North HCP: 11                   | ♦ AJ9654                       | <b>•</b> —       | Pass    | 3♦           | Pass         | 3NT        |
| South HCP: 17<br>Contract: 3N S | <b>♣</b> 3                     | <b>♣</b> KQ1062  | AP      |              |              |            |
| Board: 224                      | North:                         | South:           | West    | North        | East         | South      |
| Dealer: N                       | A2                             | <b>♦</b> QJ7643  | ,,,,,,, | 1♣           | Pass         | 1          |
| Vul: EW                         | ♥ J73                          | ♥ A8             | Pass    | 1NT          | Pass         |            |
| North HCP: 14                   | ◆ Q86                          | ◆ AJ1072         | Pass    | 3NT          | AP           | <b>∠</b> ▼ |
| South HCP: 12<br>Contract: 3N N | ♣ AK652                        | <b>.</b> —       |         | / Minor      |              | σ          |
| Contract. 51V 1V                |                                |                  |         | _            |              | 6          |
|                                 |                                |                  | West    | North        | East         |            |
| Board: 225                      | NI 4                           | South:           | D       | 1.           | ъ            | 1 <b>♦</b> |
| Dealer: S                       | North:                         | <b>♦</b> QJ4     | Pass    | 1♠           | Pass         | 1NT        |
| Vul: Both                       | <b>♦</b> A9865<br><b>♥</b> K73 | ♥ Q1052          | Pass    | 2 <b>♣</b> ¹ | Pass         |            |
| North HCP: 12                   | <b>V K</b> /3 <b>♦</b> J       | ♦ AK83           | Pass    | 3♠           | Pass         | 4♠         |
| South HCP: 12                   | <b>♣</b> KJ103                 | <b>♣</b> 94      | AP      |              |              |            |
| Contract: 4♠ N                  | 2 120 100                      |                  |         | Minor        | Forcing      | g          |
|                                 |                                |                  | 2. 3 ♠  |              |              |            |
| Board: 226                      |                                |                  |         |              |              |            |
| Dealer: N                       | North:                         | South:           | West    | North        | East         | South      |
| Vul: NS                         | <b>♦</b> A4                    | <b>★</b> K1065   |         | 1♣           | Pass         | <b>2</b>   |
| North HCP: 12                   | ♥ 9854                         | <b>∀</b> K       | Pass    | 2♥           | Pass         | 2NT        |
| South HCP: 12                   | <b>♦</b> J<br><b>♣</b> AK9872  | ◆ AQ95432<br>◆ 6 | Pass    | 3NT          | AP           |            |
| Contract: 3N S                  | <b>∞</b> /\\\\\\\\\\           | <del>-</del> ♥ U |         |              |              |            |

| Board: 227<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <b>♣</b> 3<br><b>♥</b> AJ643<br><b>♦</b> K62<br><b>♣</b> A1062     | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 228<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>★832</li><li>★ K4</li><li>★ AQ106</li><li>★ KJ73</li></ul> | The opponents are silent. You bid first.       |
| Board: 229<br>Dealer: S<br>Vul: None<br>HCP: 11 | <b>♣</b> 6<br><b>♥</b> QJ109732<br><b>♦</b> A65<br><b>♣</b> A2     | The opponents are silent.  Partner bids first. |
| Board: 230<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <b>♣</b> Q<br><b>♥</b> AQ1082<br><b>♦</b> J106<br><b>♣</b> KQ103   | The opponents are silent. You bid first.       |
| Board: 231<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>◆ 9643</li><li>♥ Q987</li><li>◆ AKQ6</li><li>◆ 4</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 227<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 12<br>Contract: 2N N    | North:  ♠ 3  ♥ AJ643  ♦ K62  ♠ A1062   | South:  ♠ A7654  ♥ 82  ♠ AQ3  ♣ Q74    | West No<br>Pass 1N<br>Pass 2N<br>1. forcing 1 | TT Pass                | 1♠              |
|---|--|--|---|------------------------|-----------------|
| Board: 228 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♠ S                 | North:                                 | South:  ♠ AQ1094  ♥ Q763  ♠ K  ♣ 952   | West No 1 Pass 1N Pass 3 AP 1. New Mit 2. 3 A | Pass<br>T Pass<br>Pass | 1♠<br>2♠¹<br>4♠ |
| Board: 229 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 N                  | North:  ♠ 6  ♥ QJ109732  ♠ A65  ♠ A2   | South:  ♠ QJ1052  ♥ K8  ♠ K72  ♠ KJ3   | West No Pass 3  1. Inviting J                 | 1 AP                   | 1♠              |
| Board: 230 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3♣ S                   | North:  ♠ Q  ♥ AQ1082  ♦ J106  ♠ KQ103 | South:  ♠ K983  ♥ 3  ♠ A5  ♣ A98764    | West No<br>1 V<br>AP<br>1. Inviting J         | Pass                   | <b>3♣</b> ¹     |
| Board: 231 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4 \( \mathbb{N} \) N | North:                                 | South:  ♠ Q1087  ♥ AK104  ←—  ♠ AK1082 | West No Pass 1 Pass 4 1. Splinter             | Pass                   | 1♣              |

| Board: 227<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>A7654</li><li>♥ 82</li><li>AQ3</li><li>Q74</li></ul>        | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 228<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>AQ1094</li><li>♥ Q763</li><li>K</li><li>\$ 952</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 229<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>♣ QJ1052</li><li>♥ K8</li><li>◆ K72</li><li>♣ KJ3</li></ul> | The opponents are silent. You bid first.       |
| Board: 230<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ K983</li><li>★ 3</li><li>★ A5</li><li>★ A98764</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 231<br>Dealer: S<br>Vul: Both<br>HCP: 16 | ◆ Q1087<br>▼ AK104<br>◆ —<br>◆ AK1082                               | The opponents are silent. You bid first.       |

| Board: 227<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 12<br>Contract: 2N N    | North:  ♠ 3  ♥ AJ643  ♦ K62  ♠ A1062   | South:  ♠ A7654  ♥ 82  ♠ AQ3  ♣ Q74    | West No<br>Pass 1N<br>Pass 2N<br>1. forcing 1 | TT Pass                | 1♠              |
|---|--|--|---|------------------------|-----------------|
| Board: 228 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♠ S                 | North:                                 | South:  ♠ AQ1094  ♥ Q763  ♠ K  ♣ 952   | West No 1 Pass 1N Pass 3 AP 1. New Mit 2. 3 A | Pass<br>T Pass<br>Pass | 1♠<br>2♠¹<br>4♠ |
| Board: 229 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 N                  | North:  ♠ 6  ♥ QJ109732  ♠ A65  ♠ A2   | South:  ♠ QJ1052  ♥ K8  ♠ K72  ♠ KJ3   | West No Pass 3  1. Inviting J                 | 1 AP                   | 1♠              |
| Board: 230 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3♣ S                   | North:  ♠ Q  ♥ AQ1082  ♦ J106  ♠ KQ103 | South:  ♠ K983  ♥ 3  ♠ A5  ♣ A98764    | West No<br>1 V<br>AP<br>1. Inviting J         | Pass                   | <b>3♣</b> ¹     |
| Board: 231 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4 \( \mathbb{N} \) N | North:                                 | South:  ♠ Q1087  ♥ AK104  ←—  ♠ AK1082 | West No Pass 1 Pass 4 1. Splinter             | Pass                   | 1♣              |

| Board: 232<br>Dealer: N<br>Vul: None<br>HCP: 18 | <ul><li>★ AKQ976</li><li>★ K10</li><li>★ A3</li><li>★ Q73</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 233<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ KQ875</li><li>▼ —</li><li>◆ J85</li><li>◆ KQ752</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 234<br>Dealer: N<br>Vul: Both<br>HCP: 19 | <ul><li>★ AQJ632</li><li>★ K</li><li>★ AQ5</li><li>★ K72</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 235<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 236<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>★ AKQ6432</li><li>▼ 853</li><li>◆ K2</li><li>★ A</li></ul>  | The opponents are silent. You bid first.       |

| Board: 232 Dealer: N Vul: None North HCP: 18 South HCP: 11 Contract: 4 S                 | North:  ♠ AKQ976  ♥ K10  ♠ A3  ♣ Q73 | South:                                 | West North East South  1♠ Pass 3♥¹  Pass 4♥ AP  1. Inviting Jump Shifts  |
|--|--------------------------------------|--|--|
| Board: 233 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3 S                   | North:  ♠ KQ875  ♥ —  ♦ J85  ♣ KQ752 | South:  ♠ A63  ♥ AQJ762  ♠ 10  ♣ A104  | West North East South  1♥  Pass 1♠ Pass 3♥  AP   |
| Board: 234<br>Dealer: N<br>Vul: Both<br>North HCP: 19<br>South HCP: 11<br>Contract: 3N S | North:  ♠ AQJ632  ♥ K  ♠ AQ5  ♣ K72  | South:  ♠ —  ▼ AQ864  ◆ K10862  ♠ Q109 | West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT  |
| Board: 235 Dealer: S Vul: None North HCP: 12 South HCP: 19 Contract: 6♥ N                | North:  ♠ J93  ♥ AQJ104  ←—  ♠ A9754 | South:  ♠ AQ  ♥ K862  ♠ AQJ986  ♠ K    | West North East South  1 ◆ Pass 1 ♥ Pass 4 ♥ Pass 4NT¹ Pass 5 ♣²  Pass 6 ♥ AP 1. Blackwood 0314, for ♥ 2. A=0/5 or 3/5 |
| Board: 236 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 44 N                  | North:  ♠ AKQ6432  ♥ 853  ♠ K2  ♠ A  | South:  ♠ J  ♥ K96  ♠ AQJ64  ♠ J653    | West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT  |

| Board: 232<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>♣ 4</li><li>♥ AJ9876</li><li>◆ Q765</li><li>♣ KJ</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 233<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>★ A63</li><li>▼ AQJ762</li><li>◆ 10</li><li>◆ A104</li></ul> | The opponents are silent. You bid first.       |
| Board: 234<br>Dealer: N<br>Vul: Both<br>HCP: 11 | ♣—<br>♥ AQ864<br>♦ K10862<br>♣ Q109                                  | The opponents are silent.  Partner bids first. |
| Board: 235<br>Dealer: S<br>Vul: None<br>HCP: 19 | <ul><li>AQ</li><li>✓ K862</li><li>AQJ986</li><li>K</li></ul>         | The opponents are silent.  You bid first.      |
| Board: 236<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>♣ J</li><li>♥ K96</li><li>◆ AQJ64</li><li>♣ J653</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 232 Dealer: N Vul: None North HCP: 18 South HCP: 11 Contract: 4 S                 | North:  ♠ AKQ976  ♥ K10  ♠ A3  ♣ Q73 | South:                                 | West North East South  1♠ Pass 3♥¹  Pass 4♥ AP  1. Inviting Jump Shifts  |
|--|--------------------------------------|--|--|
| Board: 233 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3 S                   | North:  ♠ KQ875  ♥ —  ♦ J85  ♣ KQ752 | South:  ♠ A63  ♥ AQJ762  ♠ 10  ♣ A104  | West North East South  1♥  Pass 1♠ Pass 3♥  AP   |
| Board: 234<br>Dealer: N<br>Vul: Both<br>North HCP: 19<br>South HCP: 11<br>Contract: 3N S | North:  ♠ AQJ632  ♥ K  ♠ AQ5  ♣ K72  | South:  ♠ —  ▼ AQ864  ◆ K10862  ♠ Q109 | West North East South  1♠ Pass 1NT¹  Pass 3♠ Pass 3NT  AP  1. forcing 1NT  |
| Board: 235 Dealer: S Vul: None North HCP: 12 South HCP: 19 Contract: 6♥ N                | North:  ♠ J93  ♥ AQJ104  ←—  ♠ A9754 | South:  ♠ AQ  ♥ K862  ♠ AQJ986  ♠ K    | West North East South  1 ◆ Pass 1 ♥ Pass 4 ♥ Pass 4NT¹ Pass 5 ♣²  Pass 6 ♥ AP 1. Blackwood 0314, for ♥ 2. A=0/5 or 3/5 |
| Board: 236 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 44 N                  | North:  ♠ AKQ6432  ♥ 853  ♠ K2  ♠ A  | South:  ♠ J  ♥ K96  ♠ AQJ64  ♠ J653    | West North East South  1♠ Pass 1NT¹  Pass 4♠ AP  1. forcing 1NT  |

| Board: 237<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>◆ 9</li><li>♥ 6</li><li>◆ AQ962</li><li>◆ AJ8654</li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 238<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ KQ9863</li><li>★ AQ</li><li>★ K76</li><li>★ 83</li></ul>  | The opponents are silent. You bid first.       |
| Board: 239<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ A865</li><li>★ KQ72</li><li>★ K852</li><li>★ 10</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 240<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>J2</li><li>✓ J54</li><li>◆ AKQJ105</li><li>◆ AJ</li></ul>   | The opponents are silent. You bid first.       |
| Board: 241<br>Dealer: S<br>Vul: Both<br>HCP: 11 | ♣ J<br>♥ Q1098765<br>♦ J6<br>♣ AK10                                 | The opponents are silent.  Partner bids first. |

| Board: 237<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 14<br>Contract: 3N N   | North:  ♠ 9  ♥ 6  ♠ AQ962  ♣ AJ8654   | South:  ♠ KQJ3  ♥ KQ754  ♠ K104  ♣ 7    | Pass<br>Pass   | North  3.1  3NT  ing Jump       | Pass<br>AP         | 1♥<br>3♠                 |
|--|---------------------------------------|---|----------------|---------------------------------|--------------------|--------------------------|
| Board: 238<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 12<br>Contract: 4♠ N | North:  ♠ KQ9863  ♥ AQ  ♠ K76  ♣ 83   | South:  ♣ J  ♥ J108  ♠ AQ9  ♣ A107542   | Pass<br>AP     | North 1♣ 3♣ ing Jump            | Pass<br>Pass       | 3♣¹<br>4♠                |
| Board: 239<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N N   | North:  ♠ A865  ♥ KQ72  ♠ K852  ♠ 10  | South:  ♠ Q2  ♦ 65  ♦ Q  ♣ AKJ98742     | West Pass Pass | North 1♥ 3NT                    | East<br>Pass<br>AP | 1♣                       |
| Board: 240<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 12<br>Contract: 3♣ S   | North:  ♠ J2  ♥ J54  ♠ AKQJ105  ♠ AJ  | South:  ♠ AK108743  ♥ —  ♠ —  ♠ KQ10654 | AP             | North<br>1 <b>♦</b><br>ing Jump | Pass               | <b>3♣</b> ¹              |
| Board: 241 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♠ S                | North:  ♣ J  ♥ Q1098765  ♦ J6  ♣ AK10 | South:  ♠ AKQ7654  ♥ J  ♠ K73  ♣ J7     | Pass<br>AP     | North 3♥¹ ing Jump              | Pass               | 1 <b>♠</b><br>4 <b>♠</b> |

| Board: 237<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>★ KQJ3</li><li>★ KQ754</li><li>★ K104</li><li>★ 7</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 238<br>Dealer: N<br>Vul: None<br>HCP: 12 | ♣ J<br>♥ J108<br>♦ AQ9<br>♣ A107542                                 | The opponents are silent.  Partner bids first. |
| Board: 239<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>Q2</li><li>♥ 65</li><li>Q</li><li>AKJ98742</li></ul>        | The opponents are silent. You bid first.       |
| Board: 240<br>Dealer: N<br>Vul: EW<br>HCP: 12   | ◆ AK108743<br>▼ —<br>• —<br>• KQ10654                               | The opponents are silent.  Partner bids first. |
| Board: 241<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>AKQ7654</li><li>J</li><li>K73</li><li>J7</li></ul>          | The opponents are silent. You bid first.       |
|   |   |  |

| Board: 237<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 14<br>Contract: 3N N   | North:  ♠ 9  ♥ 6  ♠ AQ962  ♣ AJ8654   | South:  ♠ KQJ3  ♥ KQ754  ♠ K104  ♣ 7    | Pass<br>Pass   | North  3.1  3NT  ing Jump       | Pass<br>AP         | 1♥<br>3♠                 |
|--|---------------------------------------|---|----------------|---------------------------------|--------------------|--------------------------|
| Board: 238<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 12<br>Contract: 4♠ N | North:  ♠ KQ9863  ♥ AQ  ♠ K76  ♣ 83   | South:  ♣ J  ♥ J108  ♠ AQ9  ♣ A107542   | Pass<br>AP     | North 1♣ 3♣ ing Jump            | Pass<br>Pass       | 3♣¹<br>4♠                |
| Board: 239<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N N   | North:  ♠ A865  ♥ KQ72  ♠ K852  ♠ 10  | South:  ♠ Q2  ♦ 65  ♦ Q  ♣ AKJ98742     | West Pass Pass | North 1♥ 3NT                    | East<br>Pass<br>AP | 1♣                       |
| Board: 240<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 12<br>Contract: 3♣ S   | North:  ♠ J2  ♥ J54  ♠ AKQJ105  ♠ AJ  | South:  ♠ AK108743  ♥ —  ♠ —  ♠ KQ10654 | AP             | North<br>1 <b>♦</b><br>ing Jump | Pass               | <b>3♣</b> ¹              |
| Board: 241 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♠ S                | North:  ♣ J  ♥ Q1098765  ♦ J6  ♣ AK10 | South:  ♠ AKQ7654  ♥ J  ♠ K73  ♣ J7     | Pass<br>AP     | North 3♥¹ ing Jump              | Pass               | 1 <b>♠</b><br>4 <b>♠</b> |

| Board: 242<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>★ K75</li><li>★ K8653</li><li>◆ AK2</li><li>★ 42</li></ul>  | The opponents are silent.  You bid first.      |
|---|---|--|
| Board: 243<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♠ 63</li><li>♥ K9</li><li>♠ AKQ108732</li><li>♠ 6</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 244<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>★ AK865</li><li>✓ —</li><li>★ A42</li><li>★ AQ632</li></ul> | The opponents are silent. You bid first.       |
| Board: 245<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♣ 4</li><li>♥ AK98</li><li>♦ K742</li><li>♣ J985</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 246<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>▲ AJ65</li><li>♥ KQ95</li><li>◆ 1087</li><li>◆ K4</li></ul> | The opponents are silent. You bid first.       |

| North:                         | South:   | West  | North   | East   | South   |
|--------------------------------|--|---|---|--|---|
| <b>♦</b> K75                   | <b>♠</b> A6  |   | 1♥  | Pass   | 1NT <sup>1</sup>  |
| <b>♥</b> K8653                 | <b>v</b> 2   | Pass  | 2♦  | Pass   | 3♦  |
|                                | •  | AP  |   |  |   |
| <b>♣</b> 42                    | ♣ A9763  | 1. forci  | ng 1NT  |  |   |
|                                |  |   |   |  |   |
| North                          | South  | West  | North   | Fast   | South   |
|                                |  | ,, <b>C</b> St  | 1 (0141   | Last   | 1 <b>♣</b>  |
|                                | -  | Pass  | 2•  | Pass   |   |
|                                | <b>♦</b> 9   |   |   |  | 3NT   |
| <b>♣</b> 6                     | <b>♣</b> KJ1054  | AP  |   |  |   |
|                                |  |   |   |  |   |
|                                |  | West  | North   | Fast   | South   |
|                                |  | West  |   |  |   |
| Marth                          | Courth   | Dogg  |   |  |   |
|                                |  |   |   |  |   |
|                                | •  |   |   |  | 5NT <sup>4</sup>  |
|                                |  |   |   |  |   |
| ♣ AQ632                        | <b>♣</b> 84  |   | -   |  |   |
|                                |  |   |   |  | tor •   |
|                                |  |   |   |  | no ♣ kino   |
|                                |  | , 43  |   |  |   |
|                                |  | West  | North   | East   | South   |
| North:                         | South:   |   |   |  | 1♠  |
| <b>♠</b> 4                     | <b>★</b> A8652   | Pass  | 1NT <sup>1</sup>  | Pass   | 2♣  |
| <b>♥</b> AK98                  |  |   |   |  |   |
|                                |  | AP  |   |  |   |
| <b>₹</b> 1983                  | <b>₹</b> AQ62  | 1. forci  | ng 1NT  |  |   |
|                                |  |   |   |  |   |
|                                |  |   |   |  |   |
| North:                         | South:   | <b>33</b> 7 4   | <b>N</b> T 4  | Г 4  | G 4   |
|                                |  | west  | North   | East<br>Pass   |   |
| <b>♠</b> AJ65                  | <b>₹</b> Q8/432  |   |   | POCC   | 1 🗥   |
| <b>♠</b> AJ65<br><b>♥</b> KQ95 | <b>♦</b> Q87432 <b>♥</b> 102   | n.  | 1 <b>♦</b>  |  |   |
|                                | •  | Pass<br>AP  | 1 <b>♦</b><br>2 <b>♠</b>  | Pass   |   |
|                                | <ul> <li>★ K75</li> <li>★ K8653</li> <li>◆ AK2</li> <li>★ 42</li> <li>North:</li> <li>★ 63</li> <li>★ K9</li> <li>◆ AKQ108732</li> <li>★ 6</li> <li>North:</li> <li>★ AK865</li> <li>✓ —</li> <li>◆ A42</li> <li>★ AQ632</li> <li>North:</li> <li>★ 4</li> <li>▼ AK98</li> <li>◆ K742</li> <li>★ J985</li> </ul> | ♠ K75       ♠ A6         ♥ K8653       ♥ 2         ♠ AK2       ♠ QJ743         ♠ 42       ♠ A9763         North:       ♠ AQ10         ♥ K9       ♠ A653         ♠ AKQ108732       ♠ 9         ♠ AK865       ♠ Q         ♥ —       ♥ KJ98         ♠ A42       ♠ KQ9653         ♠ AQ632       ♠ 84         North:       ♠ A8652         ♠ AK98       ♥ 53         ♠ K742       ♠ A3         ♠ J985       ♠ AQ62 | ♦ K75       ♠ A6         ▼ K8653       ♥ 2       Pass         ♠ AK2       ♠ QJ743       AP         ♠ 42       ♠ A9763       1. forci         North:       ♠ 63       ♠ AQ10         ▼ K9       ♠ A653       Pass         ♠ AKQ108732       ♠ 9       Pass         ♠ AK865       ♠ Q       Pass         ▼ KJ98       ♠ KQ9653       1. Invit         ♠ AQ632       ♠ 84       1. Invit         № AQ632       ♠ 84       1. Invit         № South:       ♠ AQ652       Pass         North:       ♠ A8652       Pass         ♠ AK98       ♠ 53       Pass         ♠ K742       ♠ A3       Pass         ♠ K742       ♠ A3       AP         ♠ J985       ♠ AQ62       1. forci | ♦ K75       ♦ A6       1 ▼         ▼ K8653       ♥ 2       Pass 2 ◆         ♦ AK2       • QJ743       AP         • 42       • A9763       1. forcing 1NT         North:       • A9763       1. forcing 1NT         North:       • A653       Pass 2 ◆         • AKQ108732       • 9       Pass 3 ◆         • AKQ108732       • 9       Pass 3 ◆         • AK865       • Q       Pass 4NT²         • AK865       • Q       Pass 5 ▼         • A42       • KQ9653       Pass 7 ◆         • A42       • KQ9653       1. Inviting Jung 2. Blackwood 0. A=1/5 or 4/3 4. • queen no 4/4. • A8652       Pass 1NT¹         North:       • A8652       Pass 1NT¹       Pass 2NT AP         • AK98       • 53       Pass 2NT AP       AP         1. forcing 1NT       1. forcing 1NT | ♠ K75       ♠ A6       I♥ Pass       Pass 2♠ Pass       Pass 3♠ Pass       Pass 5♠ Pass       Pass 7♠ AP       1. Inviting Jump Shifts       2. Blackwood 0314, 3. A=1/5 or 4/5       4. ♠ queen no ♠ king range       West North East       North:       ♠ A8652       Pass 1NT¹ Pass       Pass 2NT Pass       Pass 2NT Pass       AP       1. forcing 1NT       AP       1. forcing 1NT       1. forcing 1NT |

| Board: 242<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ A6</li><li>♥ 2</li><li>◆ QJ743</li><li>★ A9763</li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 243<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>AQ10</li><li>✓ A653</li><li>9</li><li>✓ KJ1054</li></ul>    | The opponents are silent. You bid first.       |
| Board: 244<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <b>♣</b> Q<br><b>♥</b> KJ98<br><b>♦</b> KQ9653<br><b>♣</b> 84       | The opponents are silent.  Partner bids first. |
| Board: 245<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ A8652</li><li>★ 53</li><li>★ A3</li><li>★ AQ62</li></ul>  | The opponents are silent. You bid first.       |
| Board: 246<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♠ Q87432</li><li>♥ 102</li><li>♠ A</li><li>♠ AQ92</li></ul> | The opponents are silent.  Partner bids first. |

| North:                         | South:   | West  | North   | East   | South   |
|--------------------------------|--|---|---|--|---|
| <b>♦</b> K75                   | <b>♠</b> A6  |   | 1♥  | Pass   | 1NT <sup>1</sup>  |
| <b>♥</b> K8653                 | <b>v</b> 2   | Pass  | 2♦  | Pass   | 3♦  |
|                                | •  | AP  |   |  |   |
| <b>♣</b> 42                    | ♣ A9763  | 1. forci  | ng 1NT  |  |   |
|                                |  |   |   |  |   |
| North                          | South  | West  | North   | Fast   | South   |
|                                |  | ,, <b>C</b> St  | 1 (0141   | Last   | 1 <b>♣</b>  |
|                                | -  | Pass  | 2•  | Pass   |   |
|                                | <b>♦</b> 9   |   |   |  | 3NT   |
| <b>♣</b> 6                     | <b>♣</b> KJ1054  | AP  |   |  |   |
|                                |  |   |   |  |   |
|                                |  | West  | North   | Fast   | South   |
|                                |  | West  |   |  |   |
| Marth                          | Courth   | Dogg  |   |  |   |
|                                |  |   |   |  |   |
|                                | •  |   |   |  | 5NT <sup>4</sup>  |
|                                |  |   |   |  |   |
| ♣ AQ632                        | <b>♣</b> 84  |   | -   |  |   |
|                                |  |   |   |  | tor •   |
|                                |  |   |   |  | no ♣ kino   |
|                                |  | , 43  |   |  |   |
|                                |  | West  | North   | East   | South   |
| North:                         | South:   |   |   |  | 1♠  |
| <b>♠</b> 4                     | <b>★</b> A8652   | Pass  | 1NT <sup>1</sup>  | Pass   | 2♣  |
| <b>♥</b> AK98                  |  |   |   |  |   |
|                                |  | AP  |   |  |   |
| <b>₹</b> 1983                  | <b>₹</b> AQ62  | 1. forci  | ng 1NT  |  |   |
|                                |  |   |   |  |   |
|                                |  |   |   |  |   |
| North:                         | South:   | <b>33</b> 7 4   | <b>N</b> T 4  | Г 4  | G 4   |
|                                |  | west  | North   | East<br>Pass   |   |
| <b>♠</b> AJ65                  | <b>₹</b> Q8/432  |   |   | POCC   | 1 🗥   |
| <b>♠</b> AJ65<br><b>♥</b> KQ95 | <b>♦</b> Q87432 <b>♥</b> 102   | n.  | 1 <b>♦</b>  |  |   |
|                                | •  | Pass<br>AP  | 1 <b>♦</b><br>2 <b>♠</b>  | Pass   |   |
|                                | <ul> <li>★ K75</li> <li>★ K8653</li> <li>◆ AK2</li> <li>★ 42</li> <li>North:</li> <li>★ 63</li> <li>★ K9</li> <li>◆ AKQ108732</li> <li>★ 6</li> <li>North:</li> <li>★ AK865</li> <li>✓ —</li> <li>◆ A42</li> <li>★ AQ632</li> <li>North:</li> <li>★ 4</li> <li>▼ AK98</li> <li>◆ K742</li> <li>★ J985</li> </ul> | ♠ K75       ♠ A6         ♥ K8653       ♥ 2         ♠ AK2       ♠ QJ743         ♠ 42       ♠ A9763         North:       ♠ AQ10         ♥ K9       ♠ A653         ♠ AKQ108732       ♠ 9         ♠ AK865       ♠ Q         ♥ —       ♥ KJ98         ♠ A42       ♠ KQ9653         ♠ AQ632       ♠ 84         North:       ♠ A8652         ♠ AK98       ♥ 53         ♠ K742       ♠ A3         ♠ J985       ♠ AQ62 | ♦ K75       ♠ A6         ▼ K8653       ♥ 2       Pass         ♠ AK2       ♠ QJ743       AP         ♠ 42       ♠ A9763       1. forci         North:       ♠ 63       ♠ AQ10         ▼ K9       ♠ A653       Pass         ♠ AKQ108732       ♠ 9       Pass         ♠ AK865       ♠ Q       Pass         ▼ KJ98       ♠ KQ9653       1. Invit         ♠ AQ632       ♠ 84       1. Invit         № AQ632       ♠ 84       1. Invit         № South:       ♠ AQ652       Pass         North:       ♠ A8652       Pass         ♠ AK98       ♠ 53       Pass         ♠ K742       ♠ A3       Pass         ♠ K742       ♠ A3       AP         ♠ J985       ♠ AQ62       1. forci | ♦ K75       ♦ A6       1 ▼         ▼ K8653       ♥ 2       Pass 2 ◆         ♦ AK2       • QJ743       AP         • 42       • A9763       1. forcing 1NT         North:       • A9763       1. forcing 1NT         North:       • A653       Pass 2 ◆         • AKQ108732       • 9       Pass 3 ◆         • AKQ108732       • 9       Pass 3 ◆         • AK865       • Q       Pass 4NT²         • AK865       • Q       Pass 5 ▼         • A42       • KQ9653       Pass 7 ◆         • A42       • KQ9653       1. Inviting Jung 2. Blackwood 0. A=1/5 or 4/3 4. • queen no 4/4. • A8652       Pass 1NT¹         North:       • A8652       Pass 1NT¹       Pass 2NT AP         • AK98       • 53       Pass 2NT AP       AP         1. forcing 1NT       1. forcing 1NT | ♠ K75       ♠ A6       I♥ Pass       Pass 2♠ Pass       Pass 3♠ Pass       Pass 5♠ Pass       Pass 7♠ AP       1. Inviting Jump Shifts       2. Blackwood 0314, 3. A=1/5 or 4/5       4. ♠ queen no ♠ king range       West North East       North:       ♠ A8652       Pass 1NT¹ Pass       Pass 2NT Pass       Pass 2NT Pass       AP       1. forcing 1NT       AP       1. forcing 1NT       1. forcing 1NT |

| Board: 247<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>♣ QJ863</li><li>♥ —</li><li>♦ AQ106</li><li>♣ Q654</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 248<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>♠ AQJ7</li><li>♥ KQ9432</li><li>♠ K4</li><li>♠ 2</li></ul>   | The opponents are silent. You bid first.       |
| Board: 249<br>Dealer: S<br>Vul: NS<br>HCP: 11   | ♣—<br>▼ A10<br>◆ KQ109842<br>♣ Q1086                                 | The opponents are silent.  Partner bids first. |
| Board: 250<br>Dealer: N<br>Vul: Both<br>HCP: 19 | <ul><li>▲ J963</li><li>♥ A</li><li>◆ AJ</li><li>◆ AKQ753</li></ul>   | The opponents are silent. You bid first.       |
| Board: 251<br>Dealer: S<br>Vul: None<br>HCP: 12 | <b>♦</b> 8<br><b>♥</b> Q8<br><b>♦</b> KQJ964<br><b>♣</b> KJ72        | The opponents are silent.  Partner bids first. |

| Board: 247<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 18<br>Contract: 3N S | North:  ♠ QJ863  ♥ —  ♠ AQ106  ♠ Q654                       | South:  ♠ A9  ♥ AQJ105  ♠ K43  ♣ A103  | West Pass Pass AP            | North 1♠ 3♣                                    | Pass                         | South  1 v  2NT  3NT     |
|--|---|--|------------------------------|--|------------------------------|--------------------------|
| Board: 248 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4♠ S                | North:  ♠ AQJ7  ♥ KQ9432  ♠ K4  ♣ 2                         | South:                                 | Pass Pass Pass 1. Cue 2. Cue | North 1♥ 3♠ 4♣² 4♠ bid, surp bid, a ♣ bid, a ♦ | Pass Pass Pass AP plus stopp | 1♠ 3NT¹ 4♠³ er           |
| Board: 249 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 N                   | North:  ♣—  ▼ A10  • KQ109842  • Q1086                      | South:  ♠ AQJ854  ♥ J2  ♦ J  ♣ KJ97    | Pass<br>Pass                 | North  3•¹  4•  ing Jump                       | Pass<br>AP                   | 1 <b>♠</b><br>3 <b>♠</b> |
| Board: 250<br>Dealer: N<br>Vul: Both<br>North HCP: 19<br>South HCP: 11<br>Contract: 3N N | North: <b>♣</b> J963 <b>♥</b> A <b>♦</b> AJ <b>♣</b> AKQ753 | South:  ♠ AK4  ♥ KJ1096  ♦ 106532  ♣ — | Pass<br>Pass                 | North 1♣ 2♠ 3NT th suit g                      | Pass<br>Pass<br>AP           | 1♥<br>3◆¹                |
| Board: 251<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N N | North:  ♠ 8  ♥ Q8  ♠ KQJ964  ♠ KJ72                         | South:  ♠ Q9542  ♥ AKJ75  ←—  ♠ Q95    | Pass<br>Pass                 | North  3•¹  3NT  ing Jump                      | Pass<br>AP                   | 1 <b>♠</b><br>3 <b>♥</b> |

| Board: 247<br>Dealer: S<br>Vul: Both<br>HCP: 18 | <ul><li>♣ A9</li><li>♥ AQJ105</li><li>♦ K43</li><li>♣ A103</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 248<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>10952</li><li>7</li><li>A932</li><li>AK53</li></ul>           | The opponents are silent.  Partner bids first. |
| Board: 249<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>AQJ854</li><li>J2</li><li>J</li><li>KJ97</li></ul>            | The opponents are silent. You bid first.       |
| Board: 250<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>★ AK4</li><li>▼ KJ1096</li><li>◆ 106532</li><li>◆ —</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 251<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>♣ Q9542</li><li>♥ AKJ75</li><li>♦ —</li><li>♣ Q95</li></ul>   | The opponents are silent. You bid first.       |

| Board: 247<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 18<br>Contract: 3N S | North:  ♠ QJ863  ♥ —  ♠ AQ106  ♠ Q654                       | South:  ♠ A9  ♥ AQJ105  ♠ K43  ♣ A103  | West Pass Pass AP            | North 1♠ 3♣                                    | Pass                         | South  1 v  2NT  3NT     |
|--|---|--|------------------------------|--|------------------------------|--------------------------|
| Board: 248 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 4♠ S                | North:  ♠ AQJ7  ♥ KQ9432  ♠ K4  ♣ 2                         | South:                                 | Pass Pass Pass 1. Cue 2. Cue | North 1♥ 3♠ 4♣² 4♠ bid, surp bid, a ♣ bid, a ♦ | Pass Pass Pass AP plus stopp | 1♠ 3NT¹ 4♠³ er           |
| Board: 249 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 N                   | North:  ♣—  ▼ A10  • KQ109842  • Q1086                      | South:  ♠ AQJ854  ♥ J2  ♦ J  ♣ KJ97    | Pass<br>Pass                 | North  3•¹  4•  ing Jump                       | Pass<br>AP                   | 1 <b>♠</b><br>3 <b>♠</b> |
| Board: 250<br>Dealer: N<br>Vul: Both<br>North HCP: 19<br>South HCP: 11<br>Contract: 3N N | North: <b>♣</b> J963 <b>♥</b> A <b>♦</b> AJ <b>♣</b> AKQ753 | South:  ♠ AK4  ♥ KJ1096  ♦ 106532  ♣ — | Pass<br>Pass                 | North 1♣ 2♠ 3NT th suit g                      | Pass<br>Pass<br>AP           | 1♥<br>3◆¹                |
| Board: 251<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N N | North:  ♠ 8  ♥ Q8  ♠ KQJ964  ♠ KJ72                         | South:  ♠ Q9542  ♥ AKJ75  ←—  ♠ Q95    | Pass<br>Pass                 | North  3•¹  3NT  ing Jump                      | Pass<br>AP                   | 1 <b>♠</b><br>3 <b>♥</b> |

| Board: 252<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>109</li><li>Q83</li><li>AK1032</li><li>A109</li></ul>       | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 253<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ A42</li><li>♥ 97542</li><li>♦ 5</li><li>★ AK108</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 254<br>Dealer: N<br>Vul: None<br>HCP: 17 | <ul><li>★ K8</li><li>★ K6</li><li>◆ AKJ973</li><li>★ K94</li></ul>  | The opponents are silent. You bid first.       |
| Board: 255<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>♠ Q64</li><li>♥ AQJ9865</li><li>♦ 5</li><li>♠ Q8</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 256<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>▲ AJ</li><li>▼ KQJ952</li><li>◆ Q965</li><li>▲ 8</li></ul>  | The opponents are silent. You bid first.       |
|   |   |  |

| Board: 252 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4♥ S                  | North:  ♠ 109  ♥ Q83  ♠ AK1032  ♠ A109 | South:  ♠ AK652  ♥ A97652  ♦ 9  ♣ 2    | West<br>Pass<br>Pass | North 1  1NT  4  ▼            | East<br>Pass<br>Pass<br>AP | 1♥            |
|--|--|--|----------------------|-------------------------------|----------------------------|---------------|
| Board: 253<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 14<br>Contract: 1N N   | North:  ♠ A42  ♥ 97542  ♦ 5  ♣ AK108   | South:  ♠ Q986  ♥ AJ3  ♠ AJ82  ♠ Q4    | West<br>Pass<br>Pass | North 1♥ 1NT                  | East<br>Pass<br>AP         | South 1 → 1 ♠ |
| Board: 254<br>Dealer: N<br>Vul: None<br>North HCP: 17<br>South HCP: 12<br>Contract: 3N S | North:  ♠ K8  ♥ K6  ♠ AKJ973  ♣ K94    | South:  ♠ A10964  ♥ AQ2  ♠ 2  ♣ Q1085  | West<br>Pass<br>AP   | North 1♦ 3♦                   | Pass                       | South 1♣ 3NT  |
| Board: 255 Dealer: S Vul: NS North HCP: 11 South HCP: 19 Contract: 4 N                   | North:  ♠ Q64  ♥ AQJ9865  ♦ 5  ♠ Q8    | South:  ♠ AK  ♥ K10  ♠ KQ1073  ♠ A1052 | West<br>Pass<br>Pass | North 1♥ 4♥                   |                            | South 1   2NT |
| Board: 256<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 11<br>Contract: 3N S   | North:  ♠ AJ  ♥ KQJ952  ♠ Q965  ♣ 8    | South:  ♠ Q986  ♥ 10  ♠ A8  ♠ KQ9762   | Pass<br>AP           | North<br>1♥<br>3♦<br>ing Jump | Pass<br>Pass               | 3♣¹<br>3NT    |

| Board: 252<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>AK652</li><li>✓ A97652</li><li>✓ 9</li><li>✓ 2</li></ul>      | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 253<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>♣ Q986</li><li>♥ AJ3</li><li>◆ AJ82</li><li>♣ Q4</li></ul>    | The opponents are silent. You bid first.       |
| Board: 254<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ A10964</li><li>♥ AQ2</li><li>★ 2</li><li>★ Q1085</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 255<br>Dealer: S<br>Vul: NS<br>HCP: 19   | <ul><li>★ AK</li><li>▼ K10</li><li>◆ KQ1073</li><li>◆ A1052</li></ul> | The opponents are silent. You bid first.       |
| Board: 256<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>♣ Q986</li><li>♥ 10</li><li>◆ A8</li><li>♣ KQ9762</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 252 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 4♥ S                  | North:  ♠ 109  ♥ Q83  ♠ AK1032  ♠ A109 | South:  ♠ AK652  ♥ A97652  ♦ 9  ♣ 2    | West<br>Pass<br>Pass | North 1  1NT  4  ▼            | East<br>Pass<br>Pass<br>AP | 1♥            |
|--|--|--|----------------------|-------------------------------|----------------------------|---------------|
| Board: 253<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 14<br>Contract: 1N N   | North:  ♠ A42  ♥ 97542  ♦ 5  ♣ AK108   | South:  ♠ Q986  ♥ AJ3  ♠ AJ82  ♠ Q4    | West<br>Pass<br>Pass | North 1♥ 1NT                  | East<br>Pass<br>AP         | South 1 → 1 ♠ |
| Board: 254<br>Dealer: N<br>Vul: None<br>North HCP: 17<br>South HCP: 12<br>Contract: 3N S | North:  ♠ K8  ♥ K6  ♠ AKJ973  ♣ K94    | South:  ♠ A10964  ♥ AQ2  ♠ 2  ♣ Q1085  | West<br>Pass<br>AP   | North 1♦ 3♦                   | Pass                       | South 1♣ 3NT  |
| Board: 255 Dealer: S Vul: NS North HCP: 11 South HCP: 19 Contract: 4 N                   | North:  ♠ Q64  ♥ AQJ9865  ♦ 5  ♠ Q8    | South:  ♠ AK  ♥ K10  ♠ KQ1073  ♠ A1052 | West<br>Pass<br>Pass | North 1♥ 4♥                   |                            | South 1   2NT |
| Board: 256<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 11<br>Contract: 3N S   | North:  ♠ AJ  ♥ KQJ952  ♠ Q965  ♣ 8    | South:  ♠ Q986  ♥ 10  ♠ A8  ♠ KQ9762   | Pass<br>AP           | North<br>1♥<br>3♦<br>ing Jump | Pass<br>Pass               | 3♣¹<br>3NT    |

| Board: 257<br>Dealer: S<br>Vul: Both<br>HCP: 11 | ♣—<br>▼ KQ986<br>◆ 1097<br>♣ AQ642                                   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 258<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>♠ 6</li><li>♥ AKJ1092</li><li>♠ QJ10</li><li>♠ KQ4</li></ul> | The opponents are silent.  You bid first.      |
| Board: 259<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♠ AQ543</li><li>♥ 9</li><li>♠ A105</li><li>♠ J983</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 260<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>★ K5</li><li>▼ 72</li><li>◆ AQ10652</li><li>◆ A54</li></ul>  | The opponents are silent. You bid first.       |
| Board: 261<br>Dealer: S<br>Vul: None<br>HCP: 12 | <b>♠</b> Q<br><b>♥</b> AQJ54<br><b>♦</b> 97<br><b>♣</b> QJ1087       | The opponents are silent.  Partner bids first. |

| Board: 257 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 2♠ S | North:  ♣—  ▼ KQ986  • 1097  • AQ642  | South:  ♠ K109853  ♥ A73  ♠ AK5  ♣ 3  | Pass<br>AP                   | North<br>1NT <sup>1</sup><br>ng 1NT      | Pass         | 1♠                               |
|---|---------------------------------------|---------------------------------------|------------------------------|--|--------------|----------------------------------|
| Board: 258 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N S   | North:  ♠ 6  ✔ AKJ1092  ♠ QJ10  ♠ KQ4 | South:  ♠ AQJ42  ♥ —  ♠ A852  ♣ 10986 | West<br>Pass<br>AP           | North<br>1♥<br>3♥                        | Pass         |                                  |
| Board: 259 Dealer: S Vul: EW North HCP: 11 South HCP: 19 Contract: 2♥ S   | North:  ♠ AQ543  ♥ 9  ♠ A105  ♣ J983  | South:  ♠ KJ  ♥ AKQJ43  ♦ J9  ♣ A52   | West<br>Pass<br>AP           | North 1♠                                 | East<br>Pass | 1♥                               |
| Board: 260 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♠ S | North:  ♠ K5  ▼ 72  ♠ AQ10652  ♣ A54  | South:  ♠ QJ6432  ♥ Q86  ♦ —  ♠ KQJ8  | West Pass Pass               | North 1 ◆ 2 ◆ 4 ◆                        |              | 1♠                               |
| Board: 261 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 5♣ N | North:  ♠ Q  ▼ AQJ54  ◆ 97  ♣ QJ1087  | South:  ♠ A10543  ♥ 97  ♠ AKJ104  ♣ 5 | Pass<br>Pass<br>Pass<br>Pass | North  1NT <sup>1</sup> 2NT 3▼ 5♣ ng 1NT |              | 1 <b>♠</b> 2 <b>♦</b> 3 <b>♦</b> |

| Board: 257<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>★ K109853</li><li>★ A73</li><li>★ AK5</li><li>★ 3</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 258<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♠ AQJ42</li><li>♥ —</li><li>♦ A852</li><li>♠ 10986</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 259<br>Dealer: S<br>Vul: EW<br>HCP: 19   | <ul><li>★ KJ</li><li>▼ AKQJ43</li><li>◆ J9</li><li>◆ A52</li></ul>   | The opponents are silent. You bid first.       |
| Board: 260<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>◆ QJ6432</li><li>◆ Q86</li><li>◆ —</li><li>◆ KQJ8</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 261<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ A10543</li><li>▼ 97</li><li>◆ AKJ104</li><li>◆ 5</li></ul> | The opponents are silent. You bid first.       |

| Board: 257 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 2♠ S | North:  ♣—  ▼ KQ986  • 1097  • AQ642  | South:  ♠ K109853  ♥ A73  ♠ AK5  ♣ 3  | Pass<br>AP                   | North<br>1NT <sup>1</sup><br>ng 1NT      | Pass         | 1♠                               |
|---|---------------------------------------|---------------------------------------|------------------------------|--|--------------|----------------------------------|
| Board: 258 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N S   | North:  ♠ 6  ✔ AKJ1092  ♠ QJ10  ♠ KQ4 | South:  ♠ AQJ42  ♥ —  ♠ A852  ♠ 10986 | West<br>Pass<br>AP           | North<br>1♥<br>3♥                        | Pass         |                                  |
| Board: 259 Dealer: S Vul: EW North HCP: 11 South HCP: 19 Contract: 2♥ S   | North:  ♠ AQ543  ♥ 9  ♠ A105  ♣ J983  | South:  ♠ KJ  ♥ AKQJ43  ♦ J9  ♣ A52   | West<br>Pass<br>AP           | North 1♠                                 | East<br>Pass | 1♥                               |
| Board: 260 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♠ S | North:  ♠ K5  ▼ 72  ◆ AQ10652  ♣ A54  | South:  ♠ QJ6432  ♥ Q86  ♦ —  ♠ KQJ8  | West Pass Pass               | North 1 ♦ 2 ♦ 4 ♣                        |              | 1♠                               |
| Board: 261 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 5♣ N | North:  ♠ Q  ▼ AQJ54  ◆ 97  ♣ QJ1087  | South:  ♠ A10543  ♥ 97  ♠ AKJ104  ♣ 5 | Pass<br>Pass<br>Pass<br>Pass | North  1NT <sup>1</sup> 2NT 3▼ 5♣ ng 1NT |              | 1 <b>♠</b> 2 <b>♦</b> 3 <b>♦</b> |

| Board: 262<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>▲ AJ876</li><li>♥ J63</li><li>◆ Q763</li><li>▲ A</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 263<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★K10765</li><li>♥ Q9</li><li>◆ QJ943</li><li>★ A</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 264<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>♦ 986</li><li>♥ Q7</li><li>♦ AKJ864</li><li>♠ K2</li></ul> | The opponents are silent. You bid first.       |
| Board: 265<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ A98</li><li>♥ Q9876</li><li>◆ AJ53</li><li>◆ 7</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 266<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>♠ AKJ8</li><li>♥ Q963</li><li>♠ KJ93</li><li>♠ 3</li></ul> | The opponents are silent. You bid first.       |

| Board: 262 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3♣ S                  | North:  ♠ AJ876  ♥ J63  ♠ Q763  ♣ A  | South:  ♠ Q  ♥ AQ84  ♦ K10  ♠ 1096532 | AP                   | North<br>1 <b>∳</b><br>ing Jump | Pass                 | <b>3♣</b> ¹ |
|--|--------------------------------------|---------------------------------------|----------------------|---------------------------------|----------------------|-------------|
| Board: 263 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♠ N                | North:  ♠ K10765  ♥ Q9  • QJ943  ♣ A | South:  ♠ AQ43  ♥ AKJ7  ♦ 87  ♣ 954   | West<br>Pass<br>Pass | North 1♠ 4♠                     | East<br>Pass<br>AP   | 1♣          |
| Board: 264<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 12<br>Contract: 3N S | North:                               | South:  ♠ QJ532  ♥ AK9  ♦ 3  ♠ Q1094  | West<br>Pass<br>AP   | North<br>1♦<br>2♦               | Pass                 |             |
| Board: 265<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 16<br>Contract: 3N N   | North:  ♠ A98  ♥ Q9876  ♠ AJ53  ♣ 7  | South:  ♠ K74  ♥ K3  ♠ K9  ♣ AK10542  | West<br>Pass<br>Pass | North  1♥  3NT                  | East Pass AP         | 1♣          |
| Board: 266 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4♠ S                | North:  ♠ AKJ8  ♥ Q963  ♠ KJ93  ♣ 3  | South:                                | West<br>Pass<br>AP   | North 1♦ 2♠                     | East<br>Pass<br>Pass | 1♠          |

| Board: 262<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <b>♣</b> Q<br><b>♥</b> AQ84<br><b>♦</b> K10<br><b>♣</b> 1096532     | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 263<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>AQ43</li><li>✓ AKJ7</li><li>87</li><li>954</li></ul>        | The opponents are silent. You bid first.       |
| Board: 264<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>♣ QJ532</li><li>♥ AK9</li><li>♦ 3</li><li>♣ Q1094</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 265<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>★ K74</li><li>★ K3</li><li>★ K9</li><li>★ AK10542</li></ul> | The opponents are silent. You bid first.       |
| Board: 266<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>♦ 9643</li><li>♥ 852</li><li>♦ A</li><li>◆ AKJ92</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 262 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3♣ S                  | North:  ♠ AJ876  ♥ J63  ♠ Q763  ♣ A  | South:  ♠ Q  ♥ AQ84  ♦ K10  ♠ 1096532 | AP                   | North<br>1 <b>∳</b><br>ing Jump | Pass                 | <b>3♣</b> ¹ |
|--|--------------------------------------|---------------------------------------|----------------------|---------------------------------|----------------------|-------------|
| Board: 263 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 4♠ N                | North:  ♠ K10765  ♥ Q9  • QJ943  ♣ A | South:  ♠ AQ43  ♥ AKJ7  ♦ 87  ♣ 954   | West<br>Pass<br>Pass | North 1♠ 4♠                     | East<br>Pass<br>AP   | 1♣          |
| Board: 264<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 12<br>Contract: 3N S | North:                               | South:  ♠ QJ532  ♥ AK9  ♦ 3  ♠ Q1094  | West<br>Pass<br>AP   | North<br>1♦<br>2♦               | Pass                 |             |
| Board: 265<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 16<br>Contract: 3N N   | North:  ♠ A98  ♥ Q9876  ♠ AJ53  ♣ 7  | South:  ♠ K74  ♥ K3  ♠ K9  ♣ AK10542  | West<br>Pass<br>Pass | North  1♥  3NT                  | East Pass AP         | 1♣          |
| Board: 266 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 4♠ S                | North:  ♠ AKJ8  ♥ Q963  ♠ KJ93  ♣ 3  | South:                                | West<br>Pass<br>AP   | North 1♦ 2♠                     | East<br>Pass<br>Pass | 1♠          |

| Board: 267<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♣ Q94</li><li>♥ K75</li><li>♦ A</li><li>♣ Q87542</li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 268<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>AJ875</li><li>♥ Q6</li><li>AK10</li><li>1098</li></ul>      | The opponents are silent. You bid first.       |
| Board: 269<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ K872</li><li>★ AQ1063</li><li>★ K83</li><li>★ 5</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 270<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>♣ Q2</li><li>♥ A86</li><li>◆ AKQ8632</li><li>♣ 3</li></ul>  | The opponents are silent. You bid first.       |
| Board: 271<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>♣ Q642</li><li>♥ AKJ3</li><li>◆ J9532</li><li>♣ —</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 267 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3 N                 | North:  ♠ Q94  ♥ K75  ♠ A  ♠ Q87542   | South:  ♠ A73  ♥ J103  ♦ J932  ♣ AKJ  | Pass                 | North 3♣¹ ing Jump       | AP                   | 1♦                               |
|--|---------------------------------------|---------------------------------------|----------------------|--------------------------|----------------------|----------------------------------|
| Board: 268<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ AJ875  ♥ Q6  ♠ AK10  ♣ 1098 | South:  ♠ K  ♥ K10742  ♠ Q3  ♣ KJ532  | Pass<br>AP           | North 1♠ 2♣ ng 1NT       | Pass<br>Pass         | South<br>1NT <sup>1</sup><br>3NT |
| Board: 269 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4♥ N                  | North:  ♠ K872  ♥ AQ1063  ♠ K83  ♣ 5  | South:  ♠ Q93  ♥ KJ9  ♦ J42  ♣ KQ32   | Pass<br>Pass<br>Pass | North  1  2  1  W  Minor | Pass<br>Pass<br>AP   | 1♣<br>1NT<br>2♥ <sup>2</sup>     |
| Board: 270<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S | North:  ♠ Q2  ♥ A86  ♠ AKQ8632  ♠ 3   | South:  ♠ A54  ♥ KQJ5  • 10  ♠ Q10765 | West Pass AP         | North<br>1♦<br>3♦        | East<br>Pass<br>Pass | 1♥                               |
| Board: 271 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 5 N                   | North:  ♠ Q642  ♥ AKJ3  ♦ J9532  ♣ —  | South:  ♣ 7  ♥ 642  ♠ A64  ♣ AKQ863   | West Pass Pass AP    | North 1                  | East<br>Pass<br>Pass | 1 <b>♣</b><br>2 <b>♣</b>         |

| Board: 267<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>♣ A73</li><li>♥ J103</li><li>◆ J932</li><li>♣ AKJ</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 268<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <b>♠</b> K<br><b>♥</b> K10742<br><b>♦</b> Q3<br><b>♣</b> KJ532      | The opponents are silent.  Partner bids first. |
| Board: 269<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♣ Q93</li><li>♥ KJ9</li><li>◆ J42</li><li>♣ KQ32</li></ul>  | The opponents are silent. You bid first.       |
| Board: 270<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>A54</li><li>✓ KQJ5</li><li>10</li><li>Q10765</li></ul>      | The opponents are silent.  Partner bids first. |
| Board: 271<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>♣ 7</li><li>♥ 642</li><li>♦ A64</li><li>♣ AKQ863</li></ul>  | The opponents are silent. You bid first.       |

| Board: 267 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3 N                 | North:  ♠ Q94  ♥ K75  ♠ A  ♠ Q87542   | South:  ♠ A73  ♥ J103  ♦ J932  ♣ AKJ  | Pass                 | North 3♣¹ ing Jump       | AP                   | 1♦                               |
|--|---------------------------------------|---------------------------------------|----------------------|--------------------------|----------------------|----------------------------------|
| Board: 268<br>Dealer: N<br>Vul: NS<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ AJ875  ♥ Q6  ♠ AK10  ♣ 1098 | South:  ♠ K  ♥ K10742  ♠ Q3  ♣ KJ532  | Pass<br>AP           | North 1♠ 2♣ ng 1NT       | Pass<br>Pass         | South<br>1NT <sup>1</sup><br>3NT |
| Board: 269 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 4♥ N                  | North:  ♠ K872  ♥ AQ1063  ♠ K83  ♣ 5  | South:  ♠ Q93  ♥ KJ9  ♦ J42  ♣ KQ32   | Pass<br>Pass<br>Pass | North  1  2  1  W  Minor | Pass<br>Pass<br>AP   | 1♣<br>1NT<br>2♥ <sup>2</sup>     |
| Board: 270<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S | North:  ♠ Q2  ♥ A86  ♠ AKQ8632  ♠ 3   | South:  ♠ A54  ♥ KQJ5  • 10  ♠ Q10765 | West Pass AP         | North<br>1♦<br>3♦        | East<br>Pass<br>Pass | 1♥                               |
| Board: 271 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 5 N                   | North:  ♠ Q642  ♥ AKJ3  ♦ J9532  ♣ —  | South:  ♣ 7  ♥ 642  ♠ A64  ♣ AKQ863   | West Pass Pass AP    | North 1                  | East<br>Pass<br>Pass | 1 <b>♣</b><br>2 <b>♣</b>         |

| Board: 272<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li>♣ Q74</li><li>♥ A2</li><li>♦ AK42</li><li>♣ KQ76</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 273<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <b>♦</b> Q96<br><b>♥</b> Q10763<br><b>♦</b> 4<br><b>♣</b> AK86      | The opponents are silent.  Partner bids first. |
| Board: 274<br>Dealer: N<br>Vul: NS<br>HCP: 18   | <ul><li>★ K7</li><li>▼ AK87</li><li>◆ KQ92</li><li>★ K32</li></ul>  | The opponents are silent. You bid first.       |
| Board: 275<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★873</li><li>★AKQ852</li><li>★—</li><li>★QJ32</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 276<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>◆ Q105</li><li>▼ A2</li><li>◆ K965</li><li>◆ A843</li></ul> | The opponents are silent. You bid first.       |

| Board: 272<br>Dealer: N              | North:                         | South:                                  |              | North 1    2NT             | East<br>Pass<br>Pass | 1♠         |
|--------------------------------------|--------------------------------|---|--------------|----------------------------|----------------------|------------|
| Vul: EW<br>North HCP: 18             | <b>♠</b> Q74<br>♥ A2<br>♦ AK42 | <b>♦</b> AJ9832 <b>♥</b> Q85 <b>♦</b> 3 | Pass<br>Pass | 4NT <sup>1</sup>           | Pass                 |            |
| South HCP: 11                        | <b>♣</b> KQ76                  | ♣ A105                                  | Pass         | 6 <b>♠</b><br>Invested     | AP                   | Som ▲      |
| Contract: 6♠ S                       |                                |   |              | kwood (<br>/5 or 5/5       |                      |            |
| Board: 273<br>Dealer: S<br>Vul: Both | North:<br>♠ Q96                | South:<br>♠ K85                         | West         | North                      | East                 | South 1    |
| North HCP: 11                        | ♥ Q10763<br>♦ 4                | ♥ KJ98<br>♦ K862                        | Pass         | 1♥                         | Pass                 | 2♥         |
| South HCP: 12<br>Contract: 4♥ N      | <b>♦</b> AK86                  | • R602<br>• Q4                          | Pass         | 4♥                         | AP                   |            |
| Board: 274                           | North:                         | South:                                  | West         | North                      | East                 | South      |
| Dealer: N<br>Vul: NS                 | <b>♠</b> K7                    | <b>♦</b> QJ10982                        |              | 1♦                         | Pass                 | 1♠         |
| North HCP: 18                        | <b>♥</b> AK87                  | <b>♥</b> Q64                            | Pass         | 2NT                        |                      | 3♣         |
| South HCP: 12                        | ♦ KQ92<br>♣ K32                | <b>♦</b> —                              | Pass         | 3 <b>V</b>                 | Pass                 | 3♠         |
| Contract: 3N N                       | ₩ K32                          | ♣ AQJ10                                 | Pass         | 3NT                        | AP                   |            |
| Board: 275                           | North:                         |   | West         | North                      | East                 |            |
| Dealer: S                            | Norui:<br><b>♦</b> 873         | South:                                  | D            | 1                          | D                    | 1 <b>♦</b> |
| Vul: EW                              | ▼ AKQ852                       | <b>♠</b> AJ2<br><b>♥</b> 76             | Pass         | 1 <b>♥</b>                 | Pass                 | 1NT        |
| North HCP: 12                        | <b>•</b> —                     | ♦ KQJ9                                  | Pass<br>Pass | 2 <b>♣</b> ¹<br>4 <b>♥</b> | AP                   | 3NT        |
| South HCP: 14<br>Contract: 4♥ N      | <b>♣</b> QJ32                  | <b>♣</b> K875                           |              |                            |                      |            |
| Comact. 7 V IV                       |                                |   | 1. New       | Minor 1                    | Forcing              | g          |
| Board: 276                           | North:                         | South:                                  |              |                            | -                    | a -        |
| Dealer: N                            | • Q105                         | <b>AK32</b>                             | West         | North                      |                      |            |
| Vul: Both                            | <b>▼</b> A2                    | <b>♥</b> 9753                           | n.           | 1 <b>♦</b>                 | Pass                 | 1♥<br>2NIT |
| North HCP: 13<br>South HCP: 12       | ♦ K965                         | <b>♦</b> 8                              | Pass         | 1NT                        | Pass                 | 2NT        |
| Contract: 2N N                       | ♣ A843                         | <b>♣</b> KQ92                           | AP           |                            |                      |            |

| Board: 272<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ AJ9832</li><li>★ Q85</li><li>★ 3</li><li>★ A105</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 273<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★ K85</li><li>★ KJ98</li><li>★ K862</li><li>★ Q4</li></ul>  | The opponents are silent. You bid first.       |
| Board: 274<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>♣ QJ10982</li><li>♥ Q64</li><li>♦ AQJ10</li></ul>           | The opponents are silent.  Partner bids first. |
| Board: 275<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>AJ2</li><li>76</li><li>KQJ9</li><li>K875</li></ul>          | The opponents are silent.  You bid first.      |
| Board: 276<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ AK32</li><li>♥ 9753</li><li>♦ 8</li><li>★ KQ92</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 272<br>Dealer: N              | North:                         | South:                                  |              | North 1    2NT             | East<br>Pass<br>Pass | 1♠         |
|--------------------------------------|--------------------------------|---|--------------|----------------------------|----------------------|------------|
| Vul: EW<br>North HCP: 18             | <b>♠</b> Q74<br>♥ A2<br>♦ AK42 | <b>♦</b> AJ9832 <b>♥</b> Q85 <b>♦</b> 3 | Pass<br>Pass | 4NT <sup>1</sup>           | Pass                 |            |
| South HCP: 11                        | <b>♣</b> KQ76                  | ♣ A105                                  | Pass         | 6 <b>♠</b><br>Invested     | AP                   | Som ▲      |
| Contract: 6♠ S                       |                                |   |              | kwood (<br>/5 or 5/5       |                      |            |
| Board: 273<br>Dealer: S<br>Vul: Both | North:<br>♠ Q96                | South:<br>♠ K85                         | West         | North                      | East                 | South 1    |
| North HCP: 11                        | ♥ Q10763<br>♦ 4                | ♥ KJ98<br>♦ K862                        | Pass         | 1♥                         | Pass                 | 2♥         |
| South HCP: 12<br>Contract: 4♥ N      | <b>♦</b> AK86                  | • R602<br>• Q4                          | Pass         | 4♥                         | AP                   |            |
| Board: 274                           | North:                         | South:                                  | West         | North                      | East                 | South      |
| Dealer: N<br>Vul: NS                 | <b>♠</b> K7                    | <b>♦</b> QJ10982                        |              | 1♦                         | Pass                 | 1♠         |
| North HCP: 18                        | <b>♥</b> AK87                  | <b>♥</b> Q64                            | Pass         | 2NT                        |                      | 3♣         |
| South HCP: 12                        | ♦ KQ92<br>♣ K32                | <b>♦</b> —                              | Pass         | 3 <b>V</b>                 | Pass                 | 3♠         |
| Contract: 3N N                       | ₩ K32                          | ♣ AQJ10                                 | Pass         | 3NT                        | AP                   |            |
| Board: 275                           | North:                         |   | West         | North                      | East                 |            |
| Dealer: S                            | Norui:<br><b>♦</b> 873         | South:                                  | D            | 1                          | D                    | 1 <b>♦</b> |
| Vul: EW                              | ▼ AKQ852                       | <b>♠</b> AJ2<br><b>♥</b> 76             | Pass         | 1 <b>♥</b>                 | Pass                 | 1NT        |
| North HCP: 12                        | <b>•</b> —                     | ♦ KQJ9                                  | Pass<br>Pass | 2 <b>♣</b> ¹<br>4 <b>♥</b> | AP                   | 3NT        |
| South HCP: 14<br>Contract: 4♥ N      | <b>♣</b> QJ32                  | <b>♣</b> K875                           |              |                            |                      |            |
| Comact. 7 V IV                       |                                |   | 1. New       | Minor 1                    | Forcing              | g          |
| Board: 276                           | North:                         | South:                                  |              |                            | -                    | a -        |
| Dealer: N                            | • Q105                         | <b>AK32</b>                             | West         | North                      |                      |            |
| Vul: Both                            | <b>▼</b> A2                    | <b>♥</b> 9753                           | n.           | 1 <b>♦</b>                 | Pass                 | 1♥<br>2NIT |
| North HCP: 13<br>South HCP: 12       | ♦ K965                         | <b>♦</b> 8                              | Pass         | 1NT                        | Pass                 | 2NT        |
| Contract: 2N N                       | ♣ A843                         | <b>♣</b> KQ92                           | AP           |                            |                      |            |

| Board: 277<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>4</li><li>✓ AQJ987</li><li>✓ 96</li><li>✓ KJ94</li></ul>    | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 278<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li></li></ul>  | The opponents are silent. You bid first.       |
| Board: 279<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>♠ A9872</li><li>♥ J</li><li>♦ A1093</li><li>♠ QJ3</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 280<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ KJ86</li><li>♥ J6</li><li>♦ 10</li><li>★ AKQ842</li></ul> | The opponents are silent. You bid first.       |
| Board: 281<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>AJ6432</li><li>♥ Q832</li><li>42</li><li>A</li></ul>        | The opponents are silent.  Partner bids first. |

| Board: 277 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3♥ N                | North:  ◆ 4  ▼ AQJ987  ◆ 96  ◆ KJ94  | South:  ♠ KQJ73  ♥ K  ♦ 10732  ♣ A73  | Pass                         | North 3♥¹ ing Jump                          | AP                                  | 1♠                    |
|--|--------------------------------------|---------------------------------------|------------------------------|---|-------------------------------------|-----------------------|
| Board: 278<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 11<br>Contract: 2N S   | North:  ♣ J932  ♥ K92  ♦ 96  ♣ AKQ10 | South:  ♠ A65  ♥ Q1073  ♠ KQ1083  ♠ 6 | West<br>Pass<br>AP           | North<br>1♣<br>1♠                           | Pass                                | South 1  2NT          |
| Board: 279<br>Dealer: S<br>Vul: Both<br>North HCP: 12<br>South HCP: 15<br>Contract: 3N N | North:  ♠ A9872  ♥ J  ♠ A1093  ♣ QJ3 | South:  ♠ KQ  ♥ AKQ95  ♦ J864  ♣ 92   | West<br>Pass<br>Pass         | North 1♠ 3NT                                | East<br>Pass<br>AP                  | 1♥                    |
| Board: 280<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 11<br>Contract: 4♠ N | North:  ♠ KJ86  ♥ J6  ♦ 10  ♠ AKQ842 | South:  ♠ Q432  ♥ A87  ♠ KJ632  ♣ J   | West Pass Pass               | North 1♣ 1♠ 4♠                              | East<br>Pass<br>Pass<br>AP          | 1♦                    |
| Board: 281 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 5♠ N                  | North:  ♠ AJ6432  ♥ Q832  ♦ 42  ♣ A  | South:  ♠ Q109  ♥ 9  ♠ AK6  ♠ KQJ532  | Pass Pass Pass Pass 1. Black | North  1♣  3♥  4NT¹  5♠  kwood 0  /5 or 4/5 | Pass<br>Pass<br>Pass<br>AP<br>0314, | 1♣<br>3♣<br>4♠<br>5♠² |

| Board: 277<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ KQJ73</li><li>★ K</li><li>★ 10732</li><li>★ A73</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 278<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>A65</li><li>♥ Q1073</li><li>♦ KQ1083</li><li>♠ 6</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 279<br>Dealer: S<br>Vul: Both<br>HCP: 15 | <b>★</b> KQ<br><b>♥</b> AKQ95<br><b>◆</b> J864<br><b>♣</b> 92       | The opponents are silent. You bid first.       |
| Board: 280<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>♠ Q432</li><li>♥ A87</li><li>♦ KJ632</li><li>♠ J</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 281<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>◆ Q109</li><li>◆ 9</li><li>◆ AK6</li><li>◆ KQJ532</li></ul> | The opponents are silent. You bid first.       |

| Board: 277 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3♥ N                | North:  ◆ 4  ▼ AQJ987  ◆ 96  ◆ KJ94  | South:  ♠ KQJ73  ♥ K  ♦ 10732  ♣ A73  | Pass                         | North 3♥¹ ing Jump                          | AP                                  | 1♠                    |
|--|--------------------------------------|---------------------------------------|------------------------------|---|-------------------------------------|-----------------------|
| Board: 278<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 11<br>Contract: 2N S   | North:  ♣ J932  ♥ K92  ♦ 96  ♣ AKQ10 | South:  ♠ A65  ♥ Q1073  ♠ KQ1083  ♠ 6 | West<br>Pass<br>AP           | North<br>1♣<br>1♠                           | Pass                                | South 1  2NT          |
| Board: 279<br>Dealer: S<br>Vul: Both<br>North HCP: 12<br>South HCP: 15<br>Contract: 3N N | North:  ♠ A9872  ♥ J  ♠ A1093  ♣ QJ3 | South:  ♠ KQ  ♥ AKQ95  ♦ J864  ♣ 92   | West<br>Pass<br>Pass         | North 1♠ 3NT                                | East<br>Pass<br>AP                  | 1♥                    |
| Board: 280<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 11<br>Contract: 4♠ N | North:  ♠ KJ86  ♥ J6  ♦ 10  ♠ AKQ842 | South:  ♠ Q432  ♥ A87  ♠ KJ632  ♣ J   | West Pass Pass               | North 1♣ 1♠ 4♠                              | East<br>Pass<br>Pass<br>AP          | 1♦                    |
| Board: 281 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 5♠ N                  | North:  ♠ AJ6432  ♥ Q832  ♦ 42  ♣ A  | South:  ♠ Q109  ♥ 9  ♠ AK6  ♠ KQJ532  | Pass Pass Pass Pass 1. Black | North  1♣  3♥  4NT¹  5♠  kwood 0  /5 or 4/5 | Pass<br>Pass<br>Pass<br>AP<br>0314, | 1♣<br>3♣<br>4♠<br>5♠² |

| Board: 282<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>♣ A9</li><li>♥ K8432</li><li>◆ AJ</li><li>♣ J932</li></ul>   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 283<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>▲ 10</li><li>♥ J532</li><li>◆ AQ8</li><li>▲ AJ1075</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 284<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>★ A654</li><li>♥ 65</li><li>◆ AKQ</li><li>★ J1072</li></ul>  | The opponents are silent. You bid first.       |
| Board: 285<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ KJ654</li><li>★ K63</li><li>★ 7</li><li>★ A832</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 286<br>Dealer: N<br>Vul: None<br>HCP: 15 | A A ▼ A52   AQ1093   J1043   | The opponents are silent. You bid first.       |

| Board: 282<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 12<br>Contract: 2N S | North:  ♠ A9  ♥ K8432  ♠ AJ  ♣ J932   | South:  ♣ J10642  ♥ Q  ♠ KQ65  ♣ A85 | West Pass AP         | North<br>1♥<br>2♣                   | Pass                       | South 1♠ 2NT |
|--|---------------------------------------|--------------------------------------|----------------------|-------------------------------------|----------------------------|--------------|
| Board: 283<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 18<br>Contract: 3N N | North:                                | South:  ♠ AQ965  ♠ A6  ♠ K75  ♠ KQ4  | Pass<br>AP           | North<br>1NT <sup>1</sup><br>ng 1NT | Pass                       | 1♠           |
| Board: 284 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 3♠ N                  | North:  ♠ A654  ♥ 65  ♠ AKQ  ♣ J1072  | South:  ♠ QJ97  ♥ A983  ♠ J983  ♠ K  | West Pass AP         | North<br>1♣<br>1♠                   | East<br>Pass<br>Pass       | 1♥           |
| Board: 285 Dealer: S Vul: EW North HCP: 11 South HCP: 19 Contract: 4♥ S                  | North:  ♠ KJ654  ♥ K63  ♦ 7  ♣ A832   | South:  ♠ Q7  ♥ AJ98  ♠ AK1094  ♣ KQ | Pass<br>Pass<br>Pass | North  1♣  3♣¹  3♠  4♥  th suit g   | Pass<br>Pass<br>Pass<br>AP | 1            |
| Board: 286<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S | North:  ♠ A  ▼ A52  ♠ AQ1093  ♣ J1043 | South:  ♠ K7532  ♥ QJ74  ♦ 5  ♣ AQ8  | West<br>Pass<br>Pass | North 1  2  3NT                     | Pass                       | South 1♠ 2NT |

| Board: 282<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>♣ J10642</li><li>♥ Q</li><li>♦ KQ65</li><li>♣ A85</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 283<br>Dealer: S<br>Vul: None<br>HCP: 18 | <ul><li>AQ965</li><li>✓ A6</li><li>✓ K75</li><li>✓ KQ4</li></ul>    | The opponents are silent. You bid first.       |
| Board: 284<br>Dealer: N<br>Vul: NS<br>HCP: 11   | ♣ QJ97<br>♥ A983<br>♦ J983<br>♣ K                                   | The opponents are silent.  Partner bids first. |
| Board: 285<br>Dealer: S<br>Vul: EW<br>HCP: 19   | <b>♠</b> Q7<br><b>♥</b> AJ98<br><b>♦</b> AK1094<br><b>♣</b> KQ      | The opponents are silent. You bid first.       |
| Board: 286<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ K7532</li><li>♥ QJ74</li><li>◆ 5</li><li>◆ AQ8</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 282<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 12<br>Contract: 2N S | North:  ♠ A9  ♥ K8432  ♠ AJ  ♣ J932   | South:  ♣ J10642  ♥ Q  ♠ KQ65  ♣ A85 | West Pass AP         | North<br>1♥<br>2♣                   | Pass                       | South 1♠ 2NT |
|--|---------------------------------------|--------------------------------------|----------------------|-------------------------------------|----------------------------|--------------|
| Board: 283<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 18<br>Contract: 3N N | North:                                | South:  ♠ AQ965  ♠ A6  ♠ K75  ♠ KQ4  | Pass<br>AP           | North<br>1NT <sup>1</sup><br>ng 1NT | Pass                       | 1♠           |
| Board: 284 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 3♠ N                  | North:  ♠ A654  ♥ 65  ♠ AKQ  ♣ J1072  | South:  ♠ QJ97  ♥ A983  ♠ J983  ♠ K  | West Pass AP         | North<br>1♣<br>1♠                   | East<br>Pass<br>Pass       | 1♥           |
| Board: 285 Dealer: S Vul: EW North HCP: 11 South HCP: 19 Contract: 4♥ S                  | North:  ♠ KJ654  ♥ K63  ♦ 7  ♣ A832   | South:  ♠ Q7  ♥ AJ98  ♠ AK1094  ♣ KQ | Pass<br>Pass<br>Pass | North  1♣  3♣¹  3♠  4♥  th suit g   | Pass<br>Pass<br>Pass<br>AP | 1            |
| Board: 286<br>Dealer: N<br>Vul: None<br>North HCP: 15<br>South HCP: 12<br>Contract: 3N S | North:  ♠ A  ▼ A52  ♠ AQ1093  ♣ J1043 | South:  ♠ K7532  ♥ QJ74  ♦ 5  ♣ AQ8  | West<br>Pass<br>Pass | North 1  2  3NT                     | Pass                       | South 1♠ 2NT |

| Board: 287<br>Dealer: S | ◆ AQ8764<br>♥ Q1052                       | The opponents are silent. |
|-------------------------|---|---------------------------|
| Vul: NS<br>HCP: 11      | • 9<br>• K2                               | Partner bids first.       |
| Board: 288<br>Dealer: N | <b>★</b> AK7 <b>∀</b> J62                 | The opponents are silent. |
| Vul: EW<br>HCP: 16      | ◆ KQ10764<br>◆ K                          | You bid first.            |
| Board: 289              | ♠ A107                                    | The opponents are silent. |
| Dealer: S<br>Vul: Both  | <ul><li>★ K109</li><li>★ AJ8432</li></ul> |                           |
| HCP: 12                 | <b>♣</b> 8                                | Partner bids first.       |
| Board: 290<br>Dealer: N | <b>★</b> KJ53 <b>★</b> 104                | The opponents are silent. |
| Vul: NS<br>HCP: 14      | ◆ AKQJ3<br>◆ 108                          | You bid first.            |
| Board: 291              | <b>♦</b> Q62                              | The opponents are silent. |
| Dealer: S<br>Vul: EW    | ♥ QJ64<br>♦ 9                             |                           |
| HCP: 12                 | ♣ AQJ108                                  | Partner bids first.       |
|                         |   |                           |

| Board: 287<br>Dealer: S                          | North:  | South:  | West         | North                    |                    | 1♦         |
|--|---|---|--------------|--------------------------|--------------------|------------|
| Vul: NS  | <b>♦</b> AQ8764                                       | <b>4</b> 2  | Pass         | 1♠                       |                    | 1NT        |
| North HCP: 11                                    | ♥ Q1052<br>♦ 9  | <b>♥</b> AJ76<br>♦ AKJ105                             | Pass         | 2 <b>♣</b> ¹             |                    | 2♥         |
| South HCP: 14<br>Contract: 4♥ S                  | • 9<br>• K2   | ◆ AKJ105<br>◆ J108                                    | Pass<br>AP   | 3♥                       | Pass               | 4♥         |
|  |   |   | 1. New       | Minor 1                  | Forcing            | g          |
| Board: 288<br>Dealer: N                          | North:<br>♠ AK7                                       | South:<br><b>♠</b> Q10853                             | West         | North                    |                    |            |
| Vul: EW<br>North HCP: 16                         | <b>♥</b> J62  | <b>♥</b> A10943                                       | Dogg         | 1 <b>♦</b>               | Pass               | 1 <b>♠</b> |
| South HCP: 12                                    | ◆ KQ10764   | <b>-</b>  | Pass<br>Pass | 3 <b>♦</b><br>4 <b>♠</b> | Pass<br>AP         | 4▼         |
| Contract: 4♠ S                                   | <b>♣</b> K  | ♣ AQ7   | 1 455        | <b>ਾ</b> ਣ               | <i>1</i> <b>11</b> |            |
| Board: 289<br>Dealer: S<br>Vul: Both             | North:  ♠ A107  | South:  | West         | North                    | East               | South 1♣   |
| North HCP: 12<br>South HCP: 13<br>Contract: 3N S | <ul><li>★ K109</li><li>★ AJ8432</li><li>★ 8</li></ul> | <ul><li>◆ AJ6</li><li>◆ K65</li><li>◆ Q1097</li></ul> | Pass<br>AP   | 2♦                       | Pass               | 3NT        |
| Board: 290<br>Dealer: N                          | North:<br>♠ KJ53                                      | South:  | West         | North                    |                    |            |
| Vul: NS  | <b>▼</b> 104  | <b>♠</b> AQ1074                                       | D            | 1•                       | Pass               | 1 <b>♠</b> |
| North HCP: 14                                    | ♦ AKQJ3   | ♥ Q83<br>♦ 8  | Pass<br>AP   | 2♠                       | Pass               | 4 <b>♠</b> |
| South HCP: 12<br>Contract: 4♠ S                  | <b>♣</b> 108  | ♣ A652  | AI           |                          |                    |            |
| Board: 291                                       | North:  | South:  | West         | North                    | East               | South      |
| Dealer: S<br>Vul: EW                             | <b>♠</b> Q62  | <b>★</b> 7543   |              |                          |                    | 1♦         |
| North HCP: 12                                    | <b>♥</b> QJ64   | <b>♥</b> AK10   | Pass         | 1♥                       | Pass               | 1♠         |
| South HCP: 14                                    | ♦ 9<br>♣ AQJ108                                       | ◆ A1082<br>◆ K5                                       | Pass         | 2NT                      | Pass               | 3NT        |
| Contract: 3N N                                   | ₹ UÓ1100  | <b>*</b> 1\(\mathcal{J}\)                             | AP           |                          |                    |            |

| Board: 287  Dealer: S  Vul: NS  HCP: 14 | The opponents are silent. You bid first.       |
|---|--|
| Board: 288                              | The opponents are silent.  Partner bids first. |
| Board: 289                              | The opponents are silent. You bid first.       |
| Board: 290                              | The opponents are silent.  Partner bids first. |
| Board: 291                              | The opponents are silent.  You bid first.      |

| Board: 287<br>Dealer: S                              | North:           | South:  | West         | North                    |                    | 1♦         |
|--|------------------|---|--------------|--------------------------|--------------------|------------|
| Vul: NS  | <b>♦</b> AQ8764  | <b>4</b> 2  | Pass         | 1♠                       |                    | 1NT        |
| North HCP: 11  | ♥ Q1052<br>♦ 9   | <b>♥</b> AJ76<br>♦ AKJ105                             | Pass         | 2 <b>♣</b> ¹             |                    | 2♥         |
| South HCP: 14<br>Contract: 4♥ S                      | • 9<br>• K2      | ◆ AKJ105<br>◆ J108                                    | Pass<br>AP   | 3♥                       | Pass               | 4♥         |
|  |                  |   | 1. New       | Minor 1                  | Forcing            | g          |
| Board: 288<br>Dealer: N                              | North:<br>♠ AK7  | South:<br><b>♠</b> Q10853                             | West         | North                    |                    |            |
| Vul: EW<br>North HCP: 16                             | <b>♥</b> J62     | <b>♥</b> A10943                                       | Dogg         | 1 <b>♦</b>               | Pass               | 1 <b>♠</b> |
| South HCP: 12  | ◆ KQ10764        | <b>-</b>  | Pass<br>Pass | 3 <b>♦</b><br>4 <b>♠</b> | Pass<br>AP         | 4▼         |
| Contract: 4♠ S                                       | <b>♣</b> K       | ♣ AQ7   | 1 455        | <b>ਾ</b> ਣ               | <i>1</i> <b>11</b> |            |
| Board: 289<br>Dealer: S<br>Vul: Both                 | North:  ♠ A107   | South:  | West         | North                    | East               | South 1♣   |
| Vul: Both North HCP: 12 South HCP: 13 Contract: 3N S | ♦ AJ8432         | <ul><li>◆ AJ6</li><li>◆ K65</li><li>◆ Q1097</li></ul> | Pass<br>AP   | 2♦                       | Pass               | 3NT        |
| Board: 290<br>Dealer: N                              | North:<br>♠ KJ53 | South:  | West         | North                    |                    |            |
| Vul: NS  | <b>▼</b> 104     | <b>♠</b> AQ1074                                       | D            | 1•                       | Pass               | 1 <b>♠</b> |
| North HCP: 14  | ♦ AKQJ3          | ♥ Q83<br>♦ 8  | Pass<br>AP   | 2♠                       | Pass               | 4 <b>♠</b> |
| South HCP: 12<br>Contract: 4♠ S                      | <b>♣</b> 108     | ♣ A652  | AI           |                          |                    |            |
| Board: 291   | North:           | South:  | West         | North                    | East               | South      |
| Dealer: S<br>Vul: EW                                 | <b>♠</b> Q62     | <b>★</b> 7543   |              |                          |                    | 1♦         |
| North HCP: 12  | <b>♥</b> QJ64    | <b>♥</b> AK10   | Pass         | 1♥                       | Pass               | 1♠         |
| South HCP: 14  | ♦ 9<br>♣ AQJ108  | ◆ A1082<br>◆ K5                                       | Pass         | 2NT                      | Pass               | 3NT        |
| Contract: 3N N                                       | ₹ UÓ1100         | <b>*</b> 1\(\mathcal{J}\)                             | AP           |                          |                    |            |

| Board: 292<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <b>♣</b> Q<br><b>♥</b> KJ1087<br><b>♦</b> AQJ6<br><b>♣</b> 1062      | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 293<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♠ A7</li><li>♥ Q1097</li><li>♦ 8</li><li>♠ KQ7542</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 294<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li>AQ10974</li><li>Q</li><li>AK2</li><li>K76</li></ul>          | The opponents are silent. You bid first.       |
| Board: 295<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ A94</li><li>♥ 963</li><li>◆ AK10963</li><li>◆ 10</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 296<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>♣ 85</li><li>♥ AQ74</li><li>◆ J86</li><li>♣ AQ43</li></ul>   | The opponents are silent. You bid first.       |

| Board: 292 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4♠ S | North: ♠ Q ♥ KJ1087 ♠ AQJ6 ♠ 1062     | South:  ♠ AK10932  ♥ 2  • 2  ♣ KQ985  | West<br>Pass<br>Pass | North 1♥ 2♦ 4♠                    | East<br>Pass<br>Pass<br>AP | 1♠ |
|---|---------------------------------------|---------------------------------------|----------------------|-----------------------------------|----------------------------|----|
| Board: 293 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 N  | North:  ♠ A7  ♥ Q1097  ♦ 8  ♣ KQ7542  | South:  ♠ K54  ♥ J852  ♠ AKQ96  ♣ 3   | Pass                 | North<br>3 <b>♣</b> ¹<br>ing Jump | AP                         | 1♦ |
| Board: 294 Dealer: N Vul: EW North HCP: 18 South HCP: 11 Contract: 3N S   | North:  ♠ AQ10974  ♥ Q  ♠ AK2  ♣ K76  | South:  ♠ 2  ♥ AK1094  ♠ Q108  ♠ Q932 | Pass<br>AP           | North 1♠ 3♠ ng 1NT                | Pass<br>Pass               | _  |
| Board: 295 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3 N  | North:  ♠ A94  ♥ 963  ♠ AK10963  ♣ 10 | South:  ♠ K853  ♥ K874  ♠ 7  ♣ AK97   | West Pass Pass       | North  1  3  •                    | East<br>Pass<br>AP         | 1♣ |
| Board: 296 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4♥ S | North:  ♣ 85  ♥ AQ74  • J86  ♣ AQ43   | South:  ♠ A432  ♥ J10863  ♠ AK2  ♠ 6  | West<br>Pass<br>AP   | North 1♣ 2♥                       | East<br>Pass<br>Pass       | 1♥ |

| Board: 292<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>AK10932</li><li>✓ 2</li><li>✓ 2</li><li>✓ KQ985</li></ul>   | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 293<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ K54</li><li>♥ J852</li><li>◆ AKQ96</li><li>◆ 3</li></ul>  | The opponents are silent. You bid first.       |
| Board: 294<br>Dealer: N<br>Vul: EW<br>HCP: 11   | ♣2<br>♥ AK1094<br>♦ Q108<br>♣ Q932                                  | The opponents are silent.  Partner bids first. |
| Board: 295<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>★ K853</li><li>★ K874</li><li>◆ 7</li><li>◆ AK97</li></ul>  | The opponents are silent. You bid first.       |
| Board: 296<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ A432</li><li>▼ J10863</li><li>◆ AK2</li><li>◆ 6</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 292 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 4♠ S | North: ♠ Q ♥ KJ1087 ♠ AQJ6 ♠ 1062     | South:  ♠ AK10932  ♥ 2  • 2  ♣ KQ985  | West<br>Pass<br>Pass | North 1♥ 2♦ 4♠                    | East<br>Pass<br>Pass<br>AP | 1♠ |
|---|---------------------------------------|---------------------------------------|----------------------|-----------------------------------|----------------------------|----|
| Board: 293 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 N  | North:  ♠ A7  ♥ Q1097  ♦ 8  ♣ KQ7542  | South:  ♠ K54  ♥ J852  ♠ AKQ96  ♣ 3   | Pass                 | North<br>3 <b>♣</b> ¹<br>ing Jump | AP                         | 1♦ |
| Board: 294 Dealer: N Vul: EW North HCP: 18 South HCP: 11 Contract: 3N S   | North:  ♠ AQ10974  ♥ Q  ♠ AK2  ♣ K76  | South:  ♠ 2  ♥ AK1094  ♠ Q108  ♠ Q932 | Pass<br>AP           | North 1♠ 3♠ ng 1NT                | Pass<br>Pass               | _  |
| Board: 295 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3 N  | North:  ♠ A94  ♥ 963  ♠ AK10963  ♣ 10 | South:  ♠ K853  ♥ K874  ♠ 7  ♣ AK97   | West Pass Pass       | North  1  3  •                    | East<br>Pass<br>AP         | 1♣ |
| Board: 296 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4♥ S | North:  ♣ 85  ♥ AQ74  • J86  ♣ AQ43   | South:  ♠ A432  ♥ J10863  ♠ AK2  ♠ 6  | West<br>Pass<br>AP   | North 1♣ 2♥                       | East<br>Pass<br>Pass       | 1♥ |

| Board: 297<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ KJ5</li><li>▼ A10842</li><li>◆ 8752</li><li>◆ K</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 298<br>Dealer: N<br>Vul: Both<br>HCP: 19 | <ul><li>▲ A9</li><li>▼ AK862</li><li>◆ A84</li><li>▲ A106</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 299<br>Dealer: S<br>Vul: None<br>HCP: 11 | <b>♦</b> 5<br><b>♥</b> Q3<br><b>♦</b> KJ1042<br><b>♣</b> KQ1094      | The opponents are silent.  Partner bids first. |
| Board: 300<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>★ A8</li><li>★ A8</li><li>★ 9754</li><li>★ KQ854</li></ul>   | The opponents are silent.  You bid first.      |
| Board: 301<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>◆ Q104</li><li>▼ AQ72</li><li>◆ A10642</li><li>◆ 3</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 297 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4 \(\neq \) N         | North:  ♠ KJ5  ♥ A10842  ♠ 8752  ♠ K  | South:                                 | Pass<br>Pass<br>Pass | North  1♥  2♦¹  4♥  Minor           | Pass<br>Pass<br>AP | 1♣<br>1NT<br>3♥ <sup>2</sup> |
|--|---------------------------------------|--|----------------------|-------------------------------------|--------------------|------------------------------|
| Board: 298<br>Dealer: N<br>Vul: Both<br>North HCP: 19<br>South HCP: 11<br>Contract: 3N N | North:  ♠ A9  ♥ AK862  ♠ A84  ♣ A106  | South:  ♠ KQ108  ♥ 4  ♠ KQ75  ♣ J953   | West<br>Pass<br>Pass | North<br>1♥<br>2NT<br>3NT           |                    | 1 <b>♠</b>                   |
| Board: 299 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 S                 | North:  ◆ 5  ▼ Q3  ◆ KJ1042  ◆ KQ1094 | South:  ♠ AKJ76  ♥ AK1084  ♦ 5  ♣ 87   | Pass<br>Pass<br>AP   | North  1NT <sup>1</sup> 2NT  ng 1NT | Pass<br>Pass       | 1 <b>♠</b><br>2 <b>♥</b>     |
| Board: 300<br>Dealer: N<br>Vul: NS<br>North HCP: 13<br>South HCP: 11<br>Contract: 3 S    | North:  ♠ A8  ♥ A8  ♦ 9754  ♠ KQ854   | South:  ♠ K1042  ♥ K106  ♠ KQ1083  ♣ 2 | West<br>Pass<br>AP   | North 1♣ 2◆                         |                    | 1♦                           |
| Board: 301<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 12<br>Contract: 4♥ S   | North:  ♠ Q104  ♥ AQ72  ♠ A10642  ♣ 3 | South:  ♠ AJ82  ♥ K953  ♦ 9  ♣ KJ109   | West<br>Pass<br>Pass | North 1                             | East Pass AP       | South 1♣ 1♥                  |

| Board: 297<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>♦ 93</li><li>♥ K75</li><li>♦ AJ10</li><li>♠ AQ1097</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 298<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>★ KQ108</li><li>★ 4</li><li>★ KQ75</li><li>★ J953</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 299<br>Dealer: S<br>Vul: None<br>HCP: 15 | <ul><li>★ AKJ76</li><li>▼ AK1084</li><li>◆ 5</li><li>◆ 87</li></ul>  | The opponents are silent. You bid first.       |
| Board: 300<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <b>★</b> K1042<br><b>♥</b> K106<br><b>♦</b> KQ1083<br><b>♣</b> 2     | The opponents are silent.  Partner bids first. |
| Board: 301<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ AJ82</li><li>★ K953</li><li>◆ 9</li><li>★ KJ109</li></ul>  | The opponents are silent. You bid first.       |

| Board: 297 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4 \(\neq \) N         | North:  ♠ KJ5  ♥ A10842  ♠ 8752  ♠ K  | South:                                 | Pass<br>Pass<br>Pass | North  1♥  2♦¹  4♥  Minor           | Pass<br>Pass<br>AP | 1♣<br>1NT<br>3♥ <sup>2</sup> |
|--|---------------------------------------|--|----------------------|-------------------------------------|--------------------|------------------------------|
| Board: 298<br>Dealer: N<br>Vul: Both<br>North HCP: 19<br>South HCP: 11<br>Contract: 3N N | North:  ♠ A9  ♥ AK862  ♠ A84  ♣ A106  | South:  ♠ KQ108  ♥ 4  ♠ KQ75  ♣ J953   | West<br>Pass<br>Pass | North<br>1♥<br>2NT<br>3NT           |                    | 1 <b>♠</b>                   |
| Board: 299 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 S                 | North:  ◆ 5  ▼ Q3  ◆ KJ1042  ◆ KQ1094 | South:  ♠ AKJ76  ♥ AK1084  ♦ 5  ♣ 87   | Pass<br>Pass<br>AP   | North  1NT <sup>1</sup> 2NT  ng 1NT | Pass<br>Pass       | 1 <b>♠</b><br>2 <b>♥</b>     |
| Board: 300<br>Dealer: N<br>Vul: NS<br>North HCP: 13<br>South HCP: 11<br>Contract: 3 S    | North:  ♠ A8  ♥ A8  ♦ 9754  ♠ KQ854   | South:  ♠ K1042  ♥ K106  ♠ KQ1083  ♣ 2 | West<br>Pass<br>AP   | North 1♣ 2◆                         |                    | 1♦                           |
| Board: 301<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 12<br>Contract: 4♥ S   | North:  ♠ Q104  ♥ AQ72  ♠ A10642  ♣ 3 | South:  ♠ AJ82  ♥ K953  ♦ 9  ♣ KJ109   | West<br>Pass<br>Pass | North 1                             | East Pass AP       | South 1♣ 1♥                  |

| Board: 302<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>AQ104</li><li>♥ 96</li><li>AQ842</li><li>J10</li></ul>        | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 303<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣ 7</li><li>♥ 8</li><li>♦ A965</li><li>♣ AK96532</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 304<br>Dealer: N<br>Vul: Both<br>HCP: 15 | <ul><li>♣ QJ92</li><li>♥ AJ1063</li><li>♦ K4</li><li>♣ A7</li></ul>   | The opponents are silent. You bid first.       |
| Board: 305<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ AK109</li><li>▼ KJ1076</li><li>◆ 1054</li><li>◆ 5</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 306<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♠ 10</li><li>♥ AQJ64</li><li>♦ 93</li><li>♠ KQ753</li></ul>   | The opponents are silent. You bid first.       |

| Board: 302 Dealer: N Vul: NS North HCP: 13 | North:  ♠ AQ104  ♥ 96  ♠ AQ842   | South:<br>♠ 2<br>♥ AKQ873<br>♠ K | Pass          | North 1♦ 1♠     | Pass<br>Pass | 1♥                      |
|--|----------------------------------|----------------------------------|---------------|-----------------|--------------|-------------------------|
| South HCP: 12<br>Contract: 4♥ S            | ♣ J10                            | <b>♣</b> 87543                   | Pass          | 4♥              | AP           |                         |
| Board: 303                                 | North:                           | South:                           | West          | North           | East         | South                   |
| Dealer: S<br>Vul: EW                       | <b>♠</b> 7                       | <b>♠</b> AKQ983                  |               | _               |              | 1♠                      |
| North HCP: 11                              | ♥ 8<br>♦ A965                    | ♥ KQ62<br>♦ J8                   |               | 3♣¹             | Pass         | 3♥                      |
| South HCP: 16<br>Contract: 3N N            | ◆ A963<br>◆ AK96532              | • J8<br>• J                      | Pass          | 3NT<br>ing Jump | AP<br>Shifts |                         |
| Board: 304                                 | North:                           | South:                           |               |                 |              |                         |
| Dealer: N<br>Vul: Both                     | • QJ92                           | ♠ A10754                         | West          | North 1♥        |              | South 1♠                |
| North HCP: 15                              | ♥ AJ1063                         | <b>∀</b> 4                       | Pass          | 1 <b>▼</b> 2♠   | Pass         |                         |
| South HCP: 11<br>Contract: 4♠ S            | ◆ K4<br>◆ A7                     | ◆ A83<br>◆ K852                  | AP            |                 |              |                         |
| Board: 305                                 | North:                           | ~ 4                              | West          | North           | East         | South 1♣                |
| Dealer: S                                  | North:<br><b>♠</b> AK109         | South:<br>♠ Q82                  | Pass          | 1♥              | Pass         | 1NT                     |
| Vul: NS                                    | <b>♥</b> KJ1076                  | ♥ Q54                            | Pass          | <b>2</b> ♦¹     | Pass         | <b>3</b> ♥ <sup>2</sup> |
| North HCP: 11<br>South HCP: 13             | <ul><li>1054</li><li>5</li></ul> | ♦ KQ2                            | Pass          | <b>4♥</b>       | AP .         |                         |
| Contract: 4♥ N                             | <b>₹</b> J                       | <b>♣</b> KJ63                    | 1. New 2. 3 ♥ | Minor 1         | Forcing      | g                       |
| Board: 306                                 | North:                           | South:                           | <b>11</b> 7   | NI a41          | Da =4        | C a41                   |
| Dealer: N<br>Vul: EW                       | <b>★</b> 10                      | ♠ K982                           | West          | North 1♥        | East<br>Pass | South 1♠                |
| North HCP: 12                              | <b>♥</b> AQJ64                   | ♥ 7                              | Pass          | 2♣              |              | 3NT                     |
| South HCP: 12<br>Contract: 3N S            | ◆ 93<br><b>◆</b> KQ753           | ◆ AKJ10<br><b>◆</b> J964         | AP            |                 |              |                         |

| Board: 302<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★2</li><li>★ AKQ873</li><li>★ K</li><li>★ 87543</li></ul>   | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 303<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>★ AKQ983</li><li>★ KQ62</li><li>★ J8</li><li>★ J</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 304<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>★ A10754</li><li>♥ 4</li><li>♦ A83</li><li>★ K852</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 305<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>♣ Q82</li><li>♥ Q54</li><li>♦ KQ2</li><li>♣ KJ63</li></ul>  | The opponents are silent. You bid first.       |
| Board: 306<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ K982</li><li>▼ 7</li><li>◆ AKJ10</li><li>◆ J964</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 302 Dealer: N Vul: NS North HCP: 13 | North:  ♠ AQ104  ♥ 96  ♠ AQ842   | South:<br>♠ 2<br>♥ AKQ873<br>♠ K | Pass          | North 1♦ 1♠     | Pass<br>Pass | 1♥                      |
|--|----------------------------------|----------------------------------|---------------|-----------------|--------------|-------------------------|
| South HCP: 12<br>Contract: 4♥ S            | ♣ J10                            | <b>♣</b> 87543                   | Pass          | 4♥              | AP           |                         |
| Board: 303                                 | North:                           | South:                           | West          | North           | East         | South                   |
| Dealer: S<br>Vul: EW                       | <b>♠</b> 7                       | <b>♠</b> AKQ983                  |               |                 |              | 1♠                      |
| North HCP: 11                              | ♥ 8<br>♦ A965                    | ♥ KQ62<br>♦ J8                   |               | 3♣¹             | Pass         | 3♥                      |
| South HCP: 16<br>Contract: 3N N            | ◆ A963<br>◆ AK96532              | • J8<br>• J                      | Pass          | 3NT<br>ing Jump | AP<br>Shifts |                         |
| Board: 304                                 | North:                           | South:                           |               |                 |              |                         |
| Dealer: N<br>Vul: Both                     | • QJ92                           | ♠ A10754                         | West          | North 1♥        |              | South 1♠                |
| North HCP: 15                              | ♥ AJ1063                         | <b>∀</b> 4                       | Pass          | 1 <b>▼</b> 2♠   | Pass         |                         |
| South HCP: 11<br>Contract: 4♠ S            | ◆ K4<br>◆ A7                     | ◆ A83<br>◆ K852                  | AP            |                 |              |                         |
| Board: 305                                 | North:                           | ~ 4                              | West          | North           | East         | South 1♣                |
| Dealer: S                                  | North:<br><b>♠</b> AK109         | South:<br>♠ Q82                  | Pass          | 1♥              | Pass         | 1NT                     |
| Vul: NS                                    | <b>♥</b> KJ1076                  | ♥ Q54                            | Pass          | <b>2</b> ♦¹     | Pass         | <b>3</b> ♥ <sup>2</sup> |
| North HCP: 11<br>South HCP: 13             | <ul><li>1054</li><li>5</li></ul> | ♦ KQ2                            | Pass          | <b>4♥</b>       | AP .         |                         |
| Contract: 4♥ N                             | <b>₹</b> J                       | <b>♣</b> KJ63                    | 1. New 2. 3 ♥ | Minor 1         | Forcing      | g                       |
| Board: 306                                 | North:                           | South:                           | <b>11</b> 7   | NI a41          | Da =4        | C a41                   |
| Dealer: N<br>Vul: EW                       | <b>★</b> 10                      | ♠ K982                           | West          | North 1♥        | East<br>Pass | South 1♠                |
| North HCP: 12                              | <b>♥</b> AQJ64                   | ♥ 7                              | Pass          | 2♣              |              | 3NT                     |
| South HCP: 12<br>Contract: 3N S            | ◆ 93<br><b>◆</b> KQ753           | ◆ AKJ10<br><b>◆</b> J964         | AP            |                 |              |                         |

| Board: 307<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>◆ 952</li><li>♥ AKQJ</li><li>◆ Q9842</li><li>◆ 7</li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 308<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ K8632</li><li>★ AKQ8</li><li>◆ 9832</li><li>★ —</li></ul> | The opponents are silent. You bid first.       |
| Board: 309<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♠ AQ3</li><li>♥ 5</li><li>♦ J843</li><li>♠ KQ875</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 310<br>Dealer: N<br>Vul: Both<br>HCP: 17 | ♣—<br>♥ AQJ1093<br>♦ AJ82<br>♣ KQ6                                  | The opponents are silent. You bid first.       |
| Board: 311<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ K743</li><li>▼ K9432</li><li>◆ K</li><li>★ K97</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 307<br>Dealer: S<br>Vul: Both<br>North HCP: 12<br>South HCP: 12<br>Contract: 2N N | North:                                | South:  ♠ AKQ8  ♥ 982  ♠ 6  ♠ K10952  | West<br>Pass<br>Pass | North 1  ◆ 2NT                      | East<br>Pass<br>AP | 1♣                               |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------------------------|--------------------|----------------------------------|
| Board: 308<br>Dealer: N<br>Vul: None<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N S | North:  ♠ K8632  ♥ AKQ8  ♦ 9832  ♣ —  | South:                                | Pass<br>AP           | North 1♣ 3♦ ing Jump                | Pass<br>Pass       | 3 <b>♣</b> ¹<br>3NT              |
| Board: 309<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 19<br>Contract: 3N N   | North:  ♠ AQ3  ♥ 5  ♦ J843  ♣ KQ875   | South:  ♣ J106  ♥ KQ1064  ♣ AKQ  ♣ A2 | Pass<br>AP           | North<br>1NT <sup>1</sup><br>ng 1NT |                    | 1♥                               |
| Board: 310<br>Dealer: N<br>Vul: Both<br>North HCP: 17<br>South HCP: 11<br>Contract: 4 N  | North:  ♣ —  ▼ AQJ1093  • AJ82  ♣ KQ6 | South:  ♠ AK1076  ♦ 6  ♠ K54  ♣ J1084 | West Pass Pass       | North 1♥ 3♦ 4♥                      | Pass               |                                  |
| Board: 311<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 17<br>Contract: 5♣ S | North:  ♠ K743  ♥ K9432  ♠ K  ♣ K97   | South:  ♠ 6  ♥ AQJ  ♠ AQJ43  ♠ QJ54   | Pass<br>Pass<br>Pass | North  1♥  3♣¹  5♣ th suit g        | Pass<br>Pass<br>AP | 1 <b>♦</b> 3 <b>♣</b> 4 <b>♦</b> |

| Board: 307<br>Dealer: S | <b>♠</b> AKQ8<br><b>♥</b> 982            | The opponents are silent. |
|-------------------------|--|---------------------------|
| Vul: Both<br>HCP: 12    | ♦ 6<br>♣ K10952                          | You bid first.            |
| Board: 308<br>Dealer: N | <b>♠</b> 9<br><b>♥</b> 109762            | The opponents are silent. |
| Vul: None<br>HCP: 12    | ◆ K<br>◆ AKQ1054                         | Partner bids first.       |
| Board: 309<br>Dealer: S | <b>♣</b> J106<br><b>♥</b> KQ1064         | The opponents are silent. |
| Vul: EW<br>HCP: 19      | ◆ AKQ<br>◆ A2                            | You bid first.            |
| Board: 310<br>Dealer: N | <b>♠</b> AK1076 <b>♥</b> 6               | The opponents are silent. |
| Vul: Both<br>HCP: 11    | ◆ K54<br>◆ J1084                         | Partner bids first.       |
| Board: 311<br>Dealer: S | <b>♠</b> 6<br><b>♥</b> AQJ               | The opponents are silent. |
| Vul: None<br>HCP: 17    | <ul><li>◆ AQJ43</li><li>◆ QJ54</li></ul> | You bid first.            |

| Board: 307<br>Dealer: S<br>Vul: Both<br>North HCP: 12<br>South HCP: 12<br>Contract: 2N N | North:                                | South:  ♠ AKQ8  ♥ 982  ♠ 6  ♠ K10952  | West<br>Pass<br>Pass | North 1  ◆ 2NT                      | East<br>Pass<br>AP | 1♣                               |
|--|---------------------------------------|---------------------------------------|----------------------|-------------------------------------|--------------------|----------------------------------|
| Board: 308<br>Dealer: N<br>Vul: None<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N S | North:  ♠ K8632  ♥ AKQ8  ♦ 9832  ♣ —  | South:                                | Pass<br>AP           | North 1♣ 3♦ ing Jump                | Pass<br>Pass       | 3 <b>♣</b> ¹<br>3NT              |
| Board: 309<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 19<br>Contract: 3N N   | North:  ♠ AQ3  ♥ 5  ♦ J843  ♣ KQ875   | South:  ♣ J106  ♥ KQ1064  ♣ AKQ  ♣ A2 | Pass<br>AP           | North<br>1NT <sup>1</sup><br>ng 1NT |                    | 1♥                               |
| Board: 310<br>Dealer: N<br>Vul: Both<br>North HCP: 17<br>South HCP: 11<br>Contract: 4 N  | North:  ♣ —  ▼ AQJ1093  • AJ82  ♣ KQ6 | South:  ♠ AK1076  ♦ 6  ♠ K54  ♣ J1084 | West Pass Pass       | North 1♥ 3♦ 4♥                      | Pass               |                                  |
| Board: 311<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 17<br>Contract: 5♣ S | North:  ♠ K743  ♥ K9432  ♠ K  ♣ K97   | South:  ♠ 6  ♥ AQJ  ♠ AQJ43  ♠ QJ54   | Pass<br>Pass<br>Pass | North  1♥  3♣¹  5♣ th suit g        | Pass<br>Pass<br>AP | 1 <b>♦</b> 3 <b>♣</b> 4 <b>♦</b> |

| Board: 312<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>★ K94</li><li>★ AJ10975</li><li>★ 3</li><li>★ AJ4</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 313<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★ KQ964</li><li>▼ 842</li><li>◆ 8</li><li>◆ AK106</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 314<br>Dealer: N<br>Vul: None<br>HCP: 16 | <ul><li>↓ J</li><li>↓ AKQ854</li><li>↓ K</li><li>♣ K6543</li></ul>  | The opponents are silent. You bid first.       |
| Board: 315<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ KJ106532</li><li>★ KJ</li><li>★ 7</li><li>★ A95</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 316<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>♣3</li><li>♥ Q73</li><li>♦ AK10</li><li>♣ AKJ1095</li></ul> | The opponents are silent. You bid first.       |

| Board: 312<br>Dealer: N<br>Vul: NS<br>North HCP: 13<br>South HCP: 11<br>Contract: 4♠ S   | North:  ♠ K94  ♥ AJ10975  ♦ 3  ♣ AJ4  | South:  ♠ QJ1032  ♥ —  ♠ KQJ4 ♠ Q763   | West Pass Pass AP    | North 1♥ 2♥ 3♠            | Pass                               | 1 <b>♠</b><br>2NT          |
|--|---------------------------------------|--|----------------------|---------------------------|------------------------------------|----------------------------|
| Board: 313<br>Dealer: S<br>Vul: Both<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N S | North:  ♠ KQ964  ♥ 842  ♠ 8  ♣ AK106  | South:  ♠ 72  ♥ Q75  ♠ AKQ4  ♣ J843    | Pass<br>Pass<br>AP   | North  1♣  2♣¹  Minor     | Pass<br>Pass                       | 1 NT 3NT                   |
| Board: 314 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 5 S                 | North:  ♣ J  ♣ AKQ854  ♠ K  ♣ K6543   | South:  ♠ AQ1087  ♥ —  ♠ Q109732  ♠ A9 | Pass<br>Pass         | North 1♥ 4♣ 5♦ ing Jump   | Pass<br>Pass<br>AP                 | 3 <b>♦</b> ¹<br>4 <b>♠</b> |
| Board: 315 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 44 N                  | North:  ♠ KJ106532  ♥ KJ  ♠ 7  ♣ A95  | South:  ♠ A9  ♥ Q108  ♠ KQ1085  ♠ K102 | Pass<br>Pass<br>Pass | North  1♠  2♣¹  4♠  Minor | Pass<br>Pass<br>AP                 | 1♦<br>1NT<br>3NT           |
| Board: 316 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 5♥ S                  | North:  ♣ 3  ♥ Q73  ♠ AK10  ♣ AKJ1095 | South:  ♠ AK82  ♥ KJ62  ♦ 8652  ♣ 6    | West Pass Pass Pass  | North 1♣ 3♣ 4♥ 5♥         | East<br>Pass<br>Pass<br>Pass<br>AP | 1 <b>∀</b> 3♠              |

| Board: 312<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>◆ QJ1032</li><li>♥ —</li><li>◆ KQJ4</li><li>◆ Q763</li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 313<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>♣ 72</li><li>♥ Q75</li><li>♦ AKQ4</li><li>♣ J843</li></ul>    | The opponents are silent. You bid first.       |
| Board: 314<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>AQ1087</li><li>✓—</li><li>Q109732</li><li>A9</li></ul>        | The opponents are silent.  Partner bids first. |
| Board: 315<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>♠ A9</li><li>♥ Q108</li><li>♦ KQ1085</li><li>♠ K102</li></ul> | The opponents are silent. You bid first.       |
| Board: 316<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ AK82</li><li>♥ KJ62</li><li>◆ 8652</li><li>◆ 6</li></ul>    | The opponents are silent.  Partner bids first. |

| Board: 312<br>Dealer: N<br>Vul: NS<br>North HCP: 13<br>South HCP: 11<br>Contract: 4♠ S   | North:  ♠ K94  ♥ AJ10975  ♦ 3  ♣ AJ4  | South:  ♠ QJ1032  ♥ —  ♠ KQJ4 ♠ Q763   | West Pass Pass AP    | North 1♥ 2♥ 3♠            | Pass                               | 1 <b>♠</b><br>2NT          |
|--|---------------------------------------|--|----------------------|---------------------------|------------------------------------|----------------------------|
| Board: 313<br>Dealer: S<br>Vul: Both<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N S | North:  ♠ KQ964  ♥ 842  ♠ 8  ♣ AK106  | South:  ♠ 72  ♥ Q75  ♠ AKQ4  ♣ J843    | Pass<br>Pass<br>AP   | North  1♣  2♣¹  Minor     | Pass<br>Pass                       | 1 NT 3NT                   |
| Board: 314 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 5 S                 | North:  ♣ J  ♣ AKQ854  ♠ K  ♣ K6543   | South:  ♠ AQ1087  ▼ —  • Q109732  ♣ A9 | Pass<br>Pass         | North 1♥ 4♣ 5♦ ing Jump   | Pass<br>Pass<br>AP                 | 3 <b>♦</b> ¹<br>4 <b>♠</b> |
| Board: 315 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 44 N                  | North:  ♠ KJ106532  ♥ KJ  ♠ 7  ♣ A95  | South:  ♠ A9  ♥ Q108  ♠ KQ1085  ♠ K102 | Pass<br>Pass<br>Pass | North  1♠  2♣¹  4♠  Minor | Pass<br>Pass<br>AP                 | 1♦<br>1NT<br>3NT           |
| Board: 316 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 5♥ S                  | North:  ♣ 3  ♥ Q73  ♠ AK10  ♣ AKJ1095 | South:  ♠ AK82  ♥ KJ62  ♦ 8652  ♣ 6    | West Pass Pass Pass  | North 1♣ 3♣ 4♥ 5♥         | East<br>Pass<br>Pass<br>Pass<br>AP | 1 <b>∀</b> 3♠              |

| Board: 317<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>AQJ6</li><li>✓ A832</li><li>10987</li><li>▲ 10</li></ul>    | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 318<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <b>♠</b> K<br><b>♥</b> AQJ93<br><b>♦</b> Q9762<br><b>♣</b> 85       | The opponents are silent. You bid first.       |
| Board: 319<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣ AQJ4</li><li>♥ 4</li><li>♦ J7652</li><li>♣ QJ7</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 320<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>↓ J4</li><li>▼ 7543</li><li>◆ KJ6</li><li>◆ AK32</li></ul>  | The opponents are silent. You bid first.       |
| Board: 321<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ K742</li><li>♥ Q854</li><li>◆ AQ87</li><li>◆ 10</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 317<br>Dealer: S<br>Vul: None                         | North:<br>♠ AQJ6                                      | South:<br>♠ K4   |                    | North                    |            | 1♣         |
|--|---|--|--------------------|--------------------------|------------|------------|
| North HCP: 11<br>South HCP: 18<br>Contract: 3N S             | <ul><li>★ A832</li><li>★ 10987</li><li>★ 10</li></ul> | <ul><li>▼ 109</li><li>◆ AKJ3</li><li>◆ AQJ85</li></ul> | Pass<br>Pass<br>AP | 1 <b>♥</b> 3 <b>♦</b>    |            | 2NT<br>3NT |
| Board: 318<br>Dealer: N<br>Vul: NS<br>North HCP: 12          | North:  ♠ K  ▼ AQJ93  ◆ Q9762                         | South:  ♠ AJ10754  ♥ 8  ♠ J                            | West<br>Pass       | North 1♥ 2♦              |            | 1♠         |
| South HCP: 11<br>Contract: 3N N                              | <b>♣</b> 85   | ♣ AJ1043   | Pass               | 3NT                      | AP         |            |
| Board: 319<br>Dealer: S<br>Vul: EW                           | North:<br>♠ AQJ4                                      | South: • K96   | West               | North                    | East       | South 1♥   |
| North HCP: 11<br>South HCP: 14<br>Contract: 1N S             | <b>♥</b> 4<br><b>♦</b> J7652<br><b>♣</b> QJ7          | <ul><li>AQ652</li><li>KQ8</li><li>32</li></ul>         | Pass<br>AP         | 1♠                       | Pass       | 1NT        |
| Board: 320<br>Dealer: N                                      | North:<br>♠ J4  | South:<br><b>♠</b> 10962                               | West               | North<br>1♣              |            | South 1    |
| Vul: Both<br>North HCP: 12<br>South HCP: 11<br>Contract: 4 S | <ul><li>₹ 7543</li><li>★ KJ6</li><li>★ AK32</li></ul> | <ul><li>✓ AQ</li><li>◆ A98532</li><li>◆ J</li></ul>    | Pass<br>Pass       | 1♥<br>4◆                 | Pass<br>AP |            |
| Board: 321<br>Dealer: S                                      | North:<br>♠ K742                                      | South:<br>♠ AJ   | West               | North                    | East       | South 1♣   |
| Vul: NS<br>North HCP: 11                                     | <b>♥</b> Q854   | <b>♥</b> A   | Pass               | 1♥                       | Pass       | 3♣         |
| South HCP: 17 Contract: 5 S                                  | ◆ AQ87<br>◆ 10  | ◆ J104<br>◆ AQJ8762                                    | Pass<br>Pass       | 3 <b>♠</b><br>5 <b>♣</b> | Pass<br>AP | 4♣         |

| Board: 317<br>Dealer: S<br>Vul: None<br>HCP: 18 | <ul><li>★ K4</li><li>▼ 109</li><li>◆ AKJ3</li><li>◆ AQJ85</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 318<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ AJ10754</li><li>★ 8</li><li>★ J</li><li>★ AJ1043</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 319<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>★ K96</li><li>▼ AQ652</li><li>◆ KQ8</li><li>◆ 32</li></ul>   | The opponents are silent. You bid first.       |
| Board: 320<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>10962</li><li>✓ AQ</li><li>A98532</li><li>J</li></ul>        | The opponents are silent.  Partner bids first. |
| Board: 321<br>Dealer: S<br>Vul: NS<br>HCP: 17   | <ul><li>♣ AJ</li><li>♥ A</li><li>◆ J104</li><li>♣ AQJ8762</li></ul>  | The opponents are silent. You bid first.       |

| Board: 317<br>Dealer: S<br>Vul: None                         | North:<br>♠ AQJ6                                      | South:<br>♠ K4   |                    | North                    |            | 1♣         |
|--|---|--|--------------------|--------------------------|------------|------------|
| North HCP: 11<br>South HCP: 18<br>Contract: 3N S             | <ul><li>★ A832</li><li>★ 10987</li><li>★ 10</li></ul> | <ul><li>▼ 109</li><li>◆ AKJ3</li><li>◆ AQJ85</li></ul> | Pass<br>Pass<br>AP | 1 <b>♥</b> 3 <b>♦</b>    |            | 2NT<br>3NT |
| Board: 318<br>Dealer: N<br>Vul: NS<br>North HCP: 12          | North:  ♠ K  ▼ AQJ93  ◆ Q9762                         | South:  ♠ AJ10754  ♥ 8  ♠ J                            | West<br>Pass       | North 1♥ 2♦              |            | 1♠         |
| South HCP: 11<br>Contract: 3N N                              | <b>♣</b> 85   | ♣ AJ1043   | Pass               | 3NT                      | AP         |            |
| Board: 319<br>Dealer: S<br>Vul: EW                           | North:<br>♠ AQJ4                                      | South:<br>♠ K96  | West               | North                    | East       | South 1♥   |
| North HCP: 11<br>South HCP: 14<br>Contract: 1N S             | <b>♥</b> 4<br><b>♦</b> J7652<br><b>♣</b> QJ7          | <ul><li>AQ652</li><li>KQ8</li><li>32</li></ul>         | Pass<br>AP         | 1♠                       | Pass       | 1NT        |
| Board: 320<br>Dealer: N                                      | North:<br>♠ J4  | South:<br><b>♠</b> 10962                               | West               | North<br>1♣              |            | South 1    |
| Vul: Both<br>North HCP: 12<br>South HCP: 11<br>Contract: 4 S | <ul><li>₹ 7543</li><li>★ KJ6</li><li>★ AK32</li></ul> | <ul><li>✓ AQ</li><li>◆ A98532</li><li>◆ J</li></ul>    | Pass<br>Pass       | 1♥<br>4◆                 | Pass<br>AP |            |
| Board: 321<br>Dealer: S                                      | North:<br>♠ K742                                      | South:<br>♠ AJ   | West               | North                    | East       | South 1♣   |
| Vul: NS<br>North HCP: 11                                     | <b>♥</b> Q854   | <b>♥</b> A   | Pass               | 1♥                       | Pass       | 3♣         |
| South HCP: 17 Contract: 5 S                                  | ◆ AQ87<br>◆ 10  | ◆ J104<br>◆ AQJ8762                                    | Pass<br>Pass       | 3 <b>♠</b><br>5 <b>♣</b> | Pass<br>AP | 4♣         |

| Board: 322 Dealer: N Vul: EW Vul: EW HCP: 12 Vul  |                        |   |  |
|---|------------------------|---|--|
| Dealer: S Vul: Both HCP: 11  Board: 324 Dealer: N Vul: None HCP: 13  Board: 325 Dealer: S Vul: EW Vul: EW HCP: 12  Board: 326 Dealer: N Vul: Both Vul: Both Vul: Both Vul: Both Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW Vul: Both Voluments are silent. | Dealer: N<br>Vul: EW   | ♥ 632<br>• AQ52                           |  |
| Dealer: N Vul: None HCP: 13  AS  AS  Vul: None HCP: 13  AS  AS  Wou bid first.  You bid first.  You bid 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.  Board: 326 ARQ872 Dealer: N AQ872 Vul: Both  K1062  You bid first.  You bid first.  | Dealer: S<br>Vul: Both | ♥ 5<br>• Q84                              |  |
| Dealer: S Vul: EW HCP: 12  AKQ53 HCP: 12  Partner bids first.  Board: 326 Dealer: N Vul: Both  Value opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  You bid first  | Dealer: N<br>Vul: None | ♥ J109853<br>♦ AQJ7                       |  |
| Dealer: N   | Dealer: S<br>Vul: EW   | <b>♥</b> 10 <b>♦</b> AKQ53                |  |
|   | Dealer: N<br>Vul: Both | <ul><li>✓ AQ872</li><li>✓ K1062</li></ul> |  |

| Board: 322<br>Dealer: N<br>Vul: EW<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N N   | North:  ♠ A7  ♥ 632  ♠ AQ52  ♠ Q1032   | South:  ♣ J10964  ♥ K1085  • 10  ♣ AKJ | Pass<br>Pass                            | North  1  1NT  3NT  Minor                            | Pass<br>Pass<br>AP                     | 1 <b>♠</b><br>2 <b>♠</b> ¹ |
|--|--|--|---|--|--|----------------------------|
| Board: 323 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6♣ S                | North:  ♠ KJ1094  ♥ 5  ♠ Q84  ♣ KQ73   | South:  ♠ A  ♥ AK986  ♠ KJ10  ♠ AJ52   | Pass Pass Pass Pass AP 1. Four 2. Black | North  1♣  3♣¹  4♣  5♣³  th suit g kwood 0 /5 or 4/5 | Pass<br>Pass<br>Pass<br>Pass<br>ame fo | 1♥ 3♣ 3NT 4NT² 6♣          |
| Board: 324 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4 N                 | North:  ♣ J  ♥ J109853  ♠ AQJ7  ♣ A5   | South:  ♠ KQ9732  ♥ A  ♠ K1086  ♣ 76   | West<br>Pass<br>Pass                    | North 1♥ 2♦ 4♥                                       | East<br>Pass<br>Pass<br>AP             | 1♠                         |
| Board: 325<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 12<br>Contract: 4♥ S   | North:  ♠ K10852  ♥ 10  ♠ AKQ53  ♣ 108 | South:  ♠ A7  ▼ A98432  ♦ 4  ♣ A654    | West Pass Pass AP                       | North  1♣  2NT                                       | East<br>Pass<br>Pass                   | 1 <b>∨</b><br>2 <b>♣</b>   |
| Board: 326<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 12<br>Contract: 4♠ S | North:                                 | South:  ♠ AQJ1065  ♥ 10  ♠ Q985  ♠ K6  | West Pass Pass                          | North 1♥ 2♦ 4♠                                       | East<br>Pass<br>Pass<br>AP             | 1♠                         |

| Board: 322<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♣ J10964</li><li>♥ K1085</li><li>♦ 10</li><li>♣ AKJ</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 323<br>Dealer: S<br>Vul: Both<br>HCP: 20 | <ul><li>A</li><li>✓ AK986</li><li>✓ KJ10</li><li>✓ AJ52</li></ul>     | The opponents are silent. You bid first.       |
| Board: 324<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ KQ9732</li><li>★ A</li><li>★ K1086</li><li>★ 76</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 325<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>A7</li><li>✓ A98432</li><li>4</li><li>A654</li></ul>          | The opponents are silent. You bid first.       |
| Board: 326<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>AQJ1065</li><li>▼10</li><li>Q985</li><li>⊀K6</li></ul>        | The opponents are silent.  Partner bids first. |

| Board: 322<br>Dealer: N<br>Vul: EW<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N N   | North:  ♠ A7  ♥ 632  ♠ AQ52  ♠ Q1032   | South:  ♣ J10964  ♥ K1085  • 10  ♣ AKJ | Pass<br>Pass                            | North  1  1NT  3NT  Minor                            | Pass<br>Pass<br>AP                     | 1 <b>♠</b><br>2 <b>♠</b> ¹ |
|--|--|--|---|--|--|----------------------------|
| Board: 323 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6♣ S                | North:  ♠ KJ1094  ♥ 5  ♠ Q84  ♣ KQ73   | South:  ♠ A  ♥ AK986  ♠ KJ10  ♠ AJ52   | Pass Pass Pass Pass AP 1. Four 2. Black | North  1♣  3♣¹  4♣  5♣³  th suit g kwood 0 /5 or 4/5 | Pass<br>Pass<br>Pass<br>Pass<br>ame fo | 1♥ 3♣ 3NT 4NT² 6♣          |
| Board: 324 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4 N                 | North:  ♣ J  ♥ J109853  ♠ AQJ7  ♣ A5   | South:  ♠ KQ9732  ♥ A  ♠ K1086  ♣ 76   | West<br>Pass<br>Pass                    | North 1♥ 2♦ 4♥                                       | East<br>Pass<br>Pass<br>AP             | 1♠                         |
| Board: 325<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 12<br>Contract: 4♥ S   | North:  ♠ K10852  ♥ 10  ♠ AKQ53  ♣ 108 | South:  ♠ A7  ▼ A98432  ♦ 4  ♣ A654    | West Pass Pass AP                       | North  1♣  2NT                                       | East<br>Pass<br>Pass                   | 1 <b>∨</b><br>2 <b>♣</b>   |
| Board: 326<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 12<br>Contract: 4♠ S | North:                                 | South:  ♠ AQJ1065  ♥ 10  ♠ Q985  ♠ K6  | West Pass Pass                          | North 1♥ 2♦ 4♠                                       | East<br>Pass<br>Pass<br>AP             | 1♠                         |

| Board: 327<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♣ Q1072</li><li>♥ KJ3</li><li>◆ AJ964</li><li>♣ 2</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 328<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>A1085</li><li>✓ A10754</li><li>A95</li><li>K</li></ul>      | The opponents are silent. You bid first.       |
| Board: 329<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>♣ AQ1052</li><li>♥ 8</li><li>◆ K972</li><li>♣ K32</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 330<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>♠ Q62</li><li>♥ AK954</li><li>♦ 6</li><li>♠ A1097</li></ul> | The opponents are silent. You bid first.       |
| Board: 331<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ KJ43</li><li>★ 3</li><li>★ KJ73</li><li>★ QJ74</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 327<br>Dealer: S<br>Vul: None | North:<br><b>♠</b> Q1072 | South:<br>♠ KJ6                | West       | North  |      | 1♣               |
|--------------------------------------|--------------------------|--------------------------------|------------|--------|------|------------------|
| North HCP: 11                        | <b>♥</b> KJ3             | <b>∀</b> A4                    |            | 1•     |      | 2NT              |
| South HCP: 18<br>Contract: 3N S      | ◆ AJ964<br>♣ 2           | ◆ KQ2<br>◆ AJ1087              | Pass<br>AP | 3♠     | Pass | 3NT              |
| Board: 328                           | North:                   | South:                         | West       | North  | East | South            |
| Dealer: N                            | ♠ A1085                  | <b>♦</b> J74                   |            | 1♥     | Pass | 1NT <sup>1</sup> |
| Vul: NS<br>North HCP: 15             | <b>♥</b> A10754          | <b>♥</b> Q                     | Pass       | 2♦     | Pass | 2NT              |
| South HCP: 12                        | ♦ A95                    | ♦ K1084                        | Pass       | 3NT    | AP   |                  |
| Contract: 3N S                       | <b>♣</b> K               | <b>♣</b> AQ943                 | 1. forci   | ng 1NT |      |                  |
| Board: 329<br>Dealer: S<br>Vul: Both | North:<br>♠ AQ1052       | South:<br>♠ 87                 | West       | North  | East | South 1          |
| North HCP: 12                        | ♥ 8<br>♦ K972            | ♥ A9653<br>♦ AQ                | Pass       | 1♠     | Pass | 2♣               |
| South HCP: 12<br>Contract: 2N N      | <b>★</b> K32             | ♣ Q876                         | Pass       | 2NT    | AP   |                  |
| Board: 330                           | North:                   | South:                         | West       | North  | East | South            |
| Dealer: N                            | <b>♦</b> Q62             | ♠ AKJ10                        |            | 1♥     | Pass | 1♠               |
| Vul: None<br>North HCP: 13           | <b>♥</b> AK954           | <b>v</b> 2                     | Pass       | 2♣     | Pass | 2NT              |
| South HCP: 11<br>Contract: 3♠ S      | • 6<br>• A1097           | ◆ 98532<br>◆ K85               | Pass       | 3♠     | AP   |                  |
| Board: 331<br>Dealer: S              | North:                   | South:                         | West       | North  | East | South            |
| Vul: NS                              | <b>♠</b> KJ43 <b>♥</b> 3 | <b>♠</b> Q72<br><b>♥</b> Q9652 |            |        |      | 1♥               |
| North HCP: 11                        | ◆ KJ73                   | ◆ Q9032<br>◆ AQ                | Pass       | 1♠     | Pass | 1NT              |
| South HCP: 14<br>Contract: 1N S      | <b>♣</b> QJ74            | ♣ A32                          | AP         |        |      |                  |

| Board: 327<br>Dealer: S<br>Vul: None<br>HCP: 18 | <ul><li>★ KJ6</li><li>★ A4</li><li>★ KQ2</li><li>★ AJ1087</li></ul> | The opponents are silent.  You bid first.      |
|---|---|--|
| Board: 328<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>▶ J74</li><li>♥ Q</li><li>◆ K1084</li><li>♣ AQ943</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 329<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>♣87</li><li>✔A9653</li><li>◆AQ</li><li>♣Q876</li></ul>      | The opponents are silent. You bid first.       |
| Board: 330<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>♠ AKJ10</li><li>♥ 2</li><li>♦ 98532</li><li>♠ K85</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 331<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>♣ Q72</li><li>♥ Q9652</li><li>♦ AQ</li><li>♣ A32</li></ul>  | The opponents are silent. You bid first.       |

| Board: 327<br>Dealer: S<br>Vul: None | North:<br><b>♠</b> Q1072 | South:<br>♠ KJ6                | West       | North  |      | 1♣               |
|--------------------------------------|--------------------------|--------------------------------|------------|--------|------|------------------|
| North HCP: 11                        | <b>♥</b> KJ3             | <b>∀</b> A4                    |            | 1•     |      | 2NT              |
| South HCP: 18<br>Contract: 3N S      | ◆ AJ964<br>♣ 2           | ◆ KQ2<br>◆ AJ1087              | Pass<br>AP | 3♠     | Pass | 3NT              |
| Board: 328                           | North:                   | South:                         | West       | North  | East | South            |
| Dealer: N                            | ♠ A1085                  | <b>♦</b> J74                   |            | 1♥     | Pass | 1NT <sup>1</sup> |
| Vul: NS<br>North HCP: 15             | <b>♥</b> A10754          | <b>♥</b> Q                     | Pass       | 2♦     | Pass | 2NT              |
| South HCP: 12                        | ♦ A95                    | ♦ K1084                        | Pass       | 3NT    | AP   |                  |
| Contract: 3N S                       | <b>♣</b> K               | <b>♣</b> AQ943                 | 1. forci   | ng 1NT |      |                  |
| Board: 329<br>Dealer: S<br>Vul: Both | North:<br>♠ AQ1052       | South:<br>♠ 87                 | West       | North  | East | South 1          |
| North HCP: 12                        | ♥ 8<br>♦ K972            | ♥ A9653<br>♦ AQ                | Pass       | 1♠     | Pass | 2♣               |
| South HCP: 12<br>Contract: 2N N      | <b>★</b> K32             | ♣ Q876                         | Pass       | 2NT    | AP   |                  |
| Board: 330                           | North:                   | South:                         | West       | North  | East | South            |
| Dealer: N                            | <b>♦</b> Q62             | ♠ AKJ10                        |            | 1♥     | Pass | 1♠               |
| Vul: None<br>North HCP: 13           | <b>♥</b> AK954           | <b>v</b> 2                     | Pass       | 2♣     | Pass | 2NT              |
| South HCP: 11<br>Contract: 3♠ S      | • 6<br>• A1097           | ◆ 98532<br>◆ K85               | Pass       | 3♠     | AP   |                  |
| Board: 331<br>Dealer: S              | North:                   | South:                         | West       | North  | East | South            |
| Vul: NS                              | <b>♠</b> KJ43 <b>♥</b> 3 | <b>♠</b> Q72<br><b>♥</b> Q9652 |            |        |      | 1♥               |
| North HCP: 11                        | ◆ KJ73                   | ◆ Q9032<br>◆ AQ                | Pass       | 1♠     | Pass | 1NT              |
| South HCP: 14<br>Contract: 1N S      | <b>♣</b> QJ74            | ♣ A32                          | AP         |        |      |                  |

| Board: 332<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>♣ J962</li><li>♥ AKJ5</li><li>◆ 92</li><li>♣ K32</li></ul>  | The opponents are silent.  You bid first.      |
|---|---|--|
| Board: 333<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>♣ Q9632</li><li>♥ J10654</li><li>◆ KQ</li><li>♣ A</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 334<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <ul><li>♣ QJ52</li><li>♥ AKJ95</li><li>♦ KJ</li><li>♣ Q4</li></ul>  | The opponents are silent. You bid first.       |
| Board: 335<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♣ Q5</li><li>♥ 2</li><li>♦ A10986</li><li>♣ KQJ94</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 336<br>Dealer: N<br>Vul: Both<br>HCP: 18 | <ul><li>★ K4</li><li>▼ AJ107</li><li>◆ KQJ72</li><li>◆ A6</li></ul> | The opponents are silent. You bid first.       |

| Board: 332 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3 N                 | North:                               | South:                               | West<br>Pass<br>AP         | North 1♣ 1♥                         | East<br>Pass<br>Pass | 1♦                               |
|--|--------------------------------------|--------------------------------------|----------------------------|-------------------------------------|----------------------|----------------------------------|
| Board: 333 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ N              | North:  ♠ Q9632  ♥ J10654  ♦ KQ  ♣ A | South:  ♠ AJ5  ♥ 9  ♠ A982  ♣ QJ875  | Pass<br>Pass<br>Pass<br>AP | North  1♠  2♦¹  3♠  Minor           | Pass<br>Pass<br>Pass | 1♣<br>1NT<br>2♣²<br>4♣           |
| Board: 334<br>Dealer: N<br>Vul: NS<br>North HCP: 17<br>South HCP: 12<br>Contract: 3N S | North:  ♠ QJ52  ♥ AKJ95  ♠ KJ  ♣ Q4  | South:                               | Pass<br>AP                 | North 1♥ 2♠ ng 1NT                  | Pass<br>Pass         | South<br>1NT <sup>1</sup><br>3NT |
| Board: 335<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 12<br>Contract: 2♥ S | North:  ♠ Q5  ♥ 2  ♠ A10986  ♣ KQJ94 | South:                               | Pass<br>AP                 | North<br>1NT <sup>1</sup><br>ng 1NT | Pass                 | 1♥                               |
| Board: 336 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 4 N               | North:  ♠ K4  ▼ AJ107  ◆ KQJ72  ♣ A6 | South:  ♣ J6  ♥ K984  ♠ A  ♣ QJ10984 | Pass<br>AP                 | North 1  3  ing Jump                | Pass<br>Pass         | 3 <b>♣</b> ¹<br>4 <b>♥</b>       |

| Board: 332<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>1053</li><li>✓ Q862</li><li>AJ654</li><li>A</li></ul>      | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 333<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>AJ5</li><li>♥ 9</li><li>A982</li><li>QJ875</li></ul>       | The opponents are silent. You bid first.       |
| Board: 334<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>◆ 986</li><li>♥ 6</li><li>◆ A762</li><li>◆ AKJ63</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 335<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li></li></ul>   | The opponents are silent. You bid first.       |
| Board: 336<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <b>♣</b> J6<br><b>♥</b> K984<br><b>♦</b> A<br><b>♣</b> QJ10984     | The opponents are silent.  Partner bids first. |

| Board: 332 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3 \( \bar{V} \) N   | North:                               | South:  • 1053  • Q862  • AJ654  • A | West<br>Pass<br>AP         | North 1♣ 1♥                         | East<br>Pass<br>Pass | 1♦                               |
|--|--------------------------------------|--------------------------------------|----------------------------|-------------------------------------|----------------------|----------------------------------|
| Board: 333 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ N              | North:  ♠ Q9632  ♥ J10654  ♦ KQ  ♣ A | South:  ♠ AJ5  ♥ 9  ♠ A982  ♣ QJ875  | Pass<br>Pass<br>Pass<br>AP | North  1♠  2♦¹  3♠  Minor           | Pass<br>Pass<br>Pass | 1♣<br>1NT<br>2♣²<br>4♣           |
| Board: 334<br>Dealer: N<br>Vul: NS<br>North HCP: 17<br>South HCP: 12<br>Contract: 3N S | North:  ♠ QJ52  ♥ AKJ95  ♠ KJ  ♣ Q4  | South:                               | Pass<br>AP                 | North 1♥ 2♠ ng 1NT                  | Pass<br>Pass         | South<br>1NT <sup>1</sup><br>3NT |
| Board: 335 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 2 S                 | North:  ♠ Q5  ♥ 2  ♠ A10986  ♣ KQJ94 | South:                               | Pass<br>AP                 | North<br>1NT <sup>1</sup><br>ng 1NT | Pass                 | 1♥                               |
| Board: 336 Dealer: N Vul: Both North HCP: 18 South HCP: 11 Contract: 4 N               | North:  ♠ K4  ▼ AJ107  ◆ KQJ72  ♣ A6 | South:  ♣ J6  ♥ K984  ♠ A  ♣ QJ10984 | Pass<br>AP                 | North 1  3  ing Jump                | Pass<br>Pass         | 3 <b>♣</b> ¹<br>4 <b>♥</b>       |

| Board: 337<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <b>♠</b> 8<br><b>♥</b> QJ9832<br><b>♦</b> J83<br><b>♣</b> AK4        | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 338<br>Dealer: N<br>Vul: Both<br>HCP: 18 | ♣ AJ62<br>♥ J9<br>♦ AK1096<br>♣ KQ                                   | The opponents are silent. You bid first.       |
| Board: 339<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>▲ A9</li><li>▼ KJ10543</li><li>◆ —</li><li>▲ KJ543</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 340<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li>AQ72</li><li>K876</li><li>AKJ2</li><li>J</li></ul>           | The opponents are silent. You bid first.       |

| Board: 337 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4 \( \mathbb{N} \) N   | North:  ♠ 8  ♥ QJ9832  ♦ J83  ♣ AK4  | South:  ♠ AJ1063  ♥ K5  ♠ AQ  ♠ 10987 | West North East South  1♠  Pass 3♥¹ Pass 4♥  AP  1. Inviting Jump Shifts  |
|---|--------------------------------------|---------------------------------------|---|
| Board: 338 Dealer: N Vul: Both North HCP: 18 South HCP: 12 Contract: 6♠ N                 | North:  ♠ AJ62  ♥ J9  ♠ AK1096  ♠ KQ | South:  ♠ KQ93  ♥ AQ87  ♦ —  ♣ J10864 | West North East South  1  Pass 1  Pass 1  Pass 2  Pass 3  Pass 4  Pass 4  Pass 4  Pass 4  Pass 4  Pass 4  Pass 6  AP  1. Cue bid, a  stopper 2. Cue bid, surplus 3. Blackwood 0314, for  44. A=2/5 or 5/5, Q(S)=1   |
| Board: 339 Dealer: S Vul: None North HCP: 12 South HCP: 18 Contract: 4 \( \mathbb{N} \) N | North:  ♠ A9  ♥ KJ10543  ←—  ♠ KJ543 | South:  ♠ K108  ✔ A9  ♠ KQ832  ♣ AQ7  | West North East South  1 ◆  Pass 1 ♥ Pass 2NT  Pass 3 ◆ Pass 3NT  Pass 4 ▼ AP   |
| Board: 340 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 6♥ S                   | North:  ♠ AQ72  ♥ K876  ♠ AKJ2  ♠ J  | South:  ♠ 83  ♥ A95432  • Q  ♣ AQ104  | West North East South  1  Pass 1  Pass 1  Pass 4  Pass 4  Pass 4  Pass 4NT³  Pass 5  Pass 6  Pass 6  Pass 5  Pass 6  Pass 6 |

| Board: 337<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>♣ AJ1063</li><li>♥ K5</li><li>◆ AQ</li><li>♣ 10987</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 338<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ KQ93</li><li>▼ AQ87</li><li>◆ —</li><li>Φ J10864</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 339<br>Dealer: S<br>Vul: None<br>HCP: 18 | <ul><li>★ K108</li><li>★ A9</li><li>★ KQ832</li><li>★ AQ7</li></ul>  | The opponents are silent. You bid first.       |
| Board: 340<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ 83</li><li>▼ A95432</li><li>◆ Q</li><li>★ AQ104</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 337 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4 \( \mathbb{N} \) N   | North:  ♠ 8  ♥ QJ9832  ♦ J83  ♣ AK4  | South:  ♠ AJ1063  ♥ K5  ♠ AQ  ♠ 10987 | West North East South  1♠  Pass 3♥¹ Pass 4♥  AP  1. Inviting Jump Shifts  |
|---|--------------------------------------|---------------------------------------|---|
| Board: 338 Dealer: N Vul: Both North HCP: 18 South HCP: 12 Contract: 6♠ N                 | North:  ♠ AJ62  ♥ J9  ♠ AK1096  ♠ KQ | South:  ♠ KQ93  ♥ AQ87  ♦ —  ♣ J10864 | West North East South  1  Pass 1  Pass 1  Pass 2  Pass 3  Pass 4  Pass 4  Pass 4  Pass 4  Pass 4  Pass 4  Pass 6  AP  1. Cue bid, a  stopper 2. Cue bid, surplus 3. Blackwood 0314, for  44. A=2/5 or 5/5, Q(S)=1   |
| Board: 339 Dealer: S Vul: None North HCP: 12 South HCP: 18 Contract: 4 \( \mathbb{N} \) N | North:  ♠ A9  ♥ KJ10543  ←—  ♠ KJ543 | South:  ♠ K108  ✔ A9  ♠ KQ832  ♣ AQ7  | West North East South  1 ◆  Pass 1 ♥ Pass 2NT  Pass 3 ◆ Pass 3NT  Pass 4 ▼ AP   |
| Board: 340 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 6♥ S                   | North:  ♠ AQ72  ♥ K876  ♠ AKJ2  ♠ J  | South:  ♠ 83  ♥ A95432  • Q  ♣ AQ104  | West North East South  1  Pass 1  Pass 1  Pass 4  Pass 4  Pass 4  Pass 4NT³  Pass 5  Pass 6  Pass 6  Pass 5  Pass 6  Pass 6 |

| Board: 341<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>◆ 9</li><li>♥ J98762</li><li>◆ J7</li><li>◆ AKQ6</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 342<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★ AKQ108764</li><li>♥ 9</li><li>★ A7</li><li>★ 108</li></ul> | The opponents are silent. You bid first.       |
| Board: 343<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ K109</li><li>★ 8</li><li>◆ AKJ9532</li><li>♣ 75</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 344<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>◆ 542</li><li>♥ QJ</li><li>◆ AQ1097</li><li>◆ QJ3</li></ul>  | The opponents are silent. You bid first.       |
| Board: 345<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>♠ 6</li><li>♥ A10952</li><li>♠ A52</li><li>♠ A954</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 341 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3♥ N | North:                                | South:  ♠ QJ1042  ♥ K  ♠ AK85  ♠ 1032 | West North East South  1♣  Pass 3♥¹ AP  1. Inviting Jump Shifts  |
|---|---------------------------------------|---------------------------------------|--|
| Board: 342 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 6♣ S | North:  ♠ AKQ108764  ♥ 9  ♠ A7  ♣ 108 | South:  ♣ —  ▼ AQ754  ◆ 86  ♣ KQJ954  | West North East South  1♠ Pass 3♠¹  Pass 4♥² Pass 4NT³  Pass 5♥⁴ Pass 6♠  AP  1. Inviting Jump Shifts 2. Splinter 3. Blackwood 0314, for ♠ 4. A=2/5 or 5/5, Q(C)=0 |
| Board: 343 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 N    | North:  ♠ K109  ♥ 8  ♠ AKJ9532  ♣ 75  | South:  ♠ Q64  ♥ AK10432  ♦ 8  ♠ K96  | West North East South  1♥  Pass 3•¹ Pass 3♥  Pass 4• AP  1. Inviting Jump Shifts   |
| Board: 344 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S | North:                                | South:  ♠ KQ987  ♥ A652  ♦ 6  ♠ K98   | West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2  Pass 2  Pass 4  AP  1. New Minor Forcing  2. 3  ♣  |

West North East South Board: 345 South: North: 1♠ Dealer: S **♠**6 **♦** AK875 1NT¹ Pass 2◆ Vul: None Pass **♥** A10952 **♥** Q7 North HCP: 12 Pass 2NT Pass 3NT ♦ QJ109 ♦ A52 South HCP: 14 AP ♣ A954 **♣** Q6 Contract: 3N N 1. forcing 1NT

| Board: 341<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>♣ QJ1042</li><li>♥ K</li><li>♦ AK85</li><li>♣ 1032</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 342<br>Dealer: N<br>Vul: None<br>HCP: 12 | ♣—<br><b>V</b> AQ754<br><b>•</b> 86<br><b>•</b> KQJ954               | The opponents are silent.  Partner bids first. |
| Board: 343<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>♠ Q64</li><li>♥ AK10432</li><li>♦ 8</li><li>♠ K96</li></ul>  | The opponents are silent. You bid first.       |
| Board: 344<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ KQ987</li><li>★ A652</li><li>★ 6</li><li>★ K98</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 345<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>♠ AK875</li><li>♥ Q7</li><li>♦ QJ109</li><li>♠ Q6</li></ul>  | The opponents are silent. You bid first.       |

| Board: 341 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 3♥ N | North:                                | South:  ♠ QJ1042  ♥ K  ♠ AK85  ♠ 1032 | West North East South  1♣  Pass 3♥¹ AP  1. Inviting Jump Shifts  |
|---|---------------------------------------|---------------------------------------|--|
| Board: 342 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 6♣ S | North:  ♠ AKQ108764  ♥ 9  ♠ A7  ♣ 108 | South:  ♣ —  ▼ AQ754  ◆ 86  ♣ KQJ954  | West North East South  1♠ Pass 3♠¹  Pass 4♥² Pass 4NT³  Pass 5♥⁴ Pass 6♠  AP  1. Inviting Jump Shifts 2. Splinter 3. Blackwood 0314, for ♠ 4. A=2/5 or 5/5, Q(C)=0 |
| Board: 343 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 N    | North:  ♠ K109  ♥ 8  ♠ AKJ9532  ♣ 75  | South:  ♠ Q64  ♥ AK10432  ♦ 8  ♠ K96  | West North East South  1♥  Pass 3•¹ Pass 3♥  Pass 4• AP  1. Inviting Jump Shifts   |
| Board: 344 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4♠ S | North:                                | South:  ♠ KQ987  ♥ A652  ♦ 6  ♠ K98   | West North East South  1  Pass 1  Pass 1  Pass 1  Pass 2  Pass 2  Pass 4  AP  1. New Minor Forcing  2. 3  ♣  |

West North East South Board: 345 South: North: 1♠ Dealer: S **♠**6 **♦** AK875 1NT¹ Pass 2◆ Vul: None Pass **♥** A10952 **♥** Q7 North HCP: 12 Pass 2NT Pass 3NT ♦ QJ109 ♦ A52 South HCP: 14 AP ♣ A954 **♣** Q6 Contract: 3N N 1. forcing 1NT

| Board: 346<br>Dealer: N<br>Vul: NS<br>HCP: 14   | <ul><li>♣ AJ72</li><li>♥ AJ10832</li><li>♦ A</li><li>♣ 98</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 347<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ A932</li><li>★ 4</li><li>★ A5</li><li>★ KJ10642</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 348<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ A52</li><li>▼ 108</li><li>◆ AKJ95</li><li>◆ 1065</li></ul> | The opponents are silent. You bid first.       |
| Board: 349<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ K65</li><li>★ AK6</li><li>◆ Q</li><li>◆ 876542</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 350<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li>★ K108</li><li>▼ KJ763</li><li>◆ A10</li><li>◆ AK6</li></ul> | The opponents are silent. You bid first.       |

| Board: 346                         | North:           | South:            | Pass          | North 1♥ 3♠ 4◆²   | Pass       | 1 <b>♠</b> 3NT <sup>1</sup> |
|------------------------------------|------------------|-------------------|---------------|-------------------|------------|-----------------------------|
| Dealer: N                          | <b>♠</b> AJ72    | <b>♦</b> KQ85     | Pass          | 4NT <sup>4</sup>  |            | • •                         |
| Vul: NS<br>North HCP: 14           | <b>♥</b> AJ10832 | <b>♥</b> 5        | Pass          | 4N1 ·             | AP         | 3•                          |
| South HCP: 12                      | <b>♦</b> A       | <b>◆</b> J1032    |               | bid, sur          |            |                             |
| Contract: 6♠ S                     | <b>♣</b> 98      | <b>♦</b> KQJ5     |               | bid, a •          | -          | er                          |
|                                    |                  |                   |               | bid, a ♣          |            |                             |
|                                    |                  |                   | 4. Blac       | kwood             | 0314,      |                             |
|                                    |                  |                   | 5. A=1        | /5 or 4/:         | 5          |                             |
| Board: 347<br>Dealer: S            | North:<br>♠ A932 | South:<br>♠ Q87   | West          | North             | East       | South 1♥                    |
| Vul: EW<br>North HCP: 12           | <b>¥</b> 4       | <b>♥</b> AKJ1072  | Pass          | 3 <b>♣</b> ¹      | Pass       | 3♥                          |
| South HCP: 15                      | ◆ A5             | <b>♦</b> J7       | Pass          | 3NT               | AP         |                             |
| Contract: 3N N                     | <b>♣</b> KJ10642 | <b>♣</b> A9       | 1. Invit      | ing Jump          | Shifts     |                             |
| Board: 348<br>Dealer: N            | North:<br>♠ A52  | South:<br>♠ KJ109 |               | North             | Pass       | 1♥                          |
| Vul: None<br>North HCP: 12         | <b>v</b> 108     | <b>♥</b> A6543    | Pass          | 1NT               | Pass       |                             |
| South HCP: 12                      | ♦ AKJ95          | <b>♦</b> 10       | Pass          | 2 <b>♦</b><br>3NT | Pass<br>AP | 2NT                         |
| Contract: 3N N                     | <b>♣</b> 1065    | ♣ A32             | Pass<br>1 New | Minor             |            | OT.                         |
|                                    |                  |                   | 1. INCM       | V IVIIIIOI        | i oreni    | 5                           |
| Board: 349<br>Dealer: S<br>Vul: NS | North:<br>♠ K65  | South:<br>♣ J73   | West          | North             | East       | South 1                     |
| 1 UL 1 1 U                         | <b>♥</b> AK6     | <b>♥</b> QJ92     | Pass          | <b>3♣</b> ¹       | AP         |                             |
| North HCP: 12<br>South HCP: 13     | <b>♦</b> Q       | ♦ AK108           |               |                   |            |                             |

Board: 350 Dealer: N Vul: EW North HCP: 18 South HCP: 12

Contract: 3N N

North:

♠ K108

♥ KJ763

♠ A10

♠ AK6

▲ A62▼ 8◆ KQJ′

South:

West North East South

1 Pass 3 1 AP

1. Inviting Jump Shifts

◆ KQJ764 ◆ Q104

| Board: 346<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ KQ85</li><li>▼ 5</li><li>◆ J1032</li><li>◆ KQJ5</li></ul>     | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 347<br>Dealer: S<br>Vul: EW<br>HCP: 15   | <ul><li>♠ Q87</li><li>♥ AKJ1072</li><li>♦ J7</li><li>♠ A9</li></ul>     | The opponents are silent.  You bid first.      |
| Board: 348<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ KJ109</li><li>★ A6543</li><li>★ 10</li><li>★ A32</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 349<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li> ♣ J73</li><li> ♥ QJ92</li><li> ♠ AK108</li><li> ♠ Q9</li></ul> | The opponents are silent. You bid first.       |
| Board: 350<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ A62</li><li>▼ 8</li><li>◆ KQJ764</li><li>◆ Q104</li></ul>     | The opponents are silent.  Partner bids first. |

| Board: 346                         | North:           | South:            | Pass          | North 1♥ 3♠ 4◆²   | Pass       | 1 <b>♠</b> 3NT <sup>1</sup> |
|------------------------------------|------------------|-------------------|---------------|-------------------|------------|-----------------------------|
| Dealer: N                          | <b>♠</b> AJ72    | <b>♦</b> KQ85     | Pass          | 4NT <sup>4</sup>  |            | • •                         |
| Vul: NS<br>North HCP: 14           | <b>♥</b> AJ10832 | <b>♥</b> 5        | Pass          | 4N1 ·             | AP         | 3•                          |
| South HCP: 12                      | <b>♦</b> A       | <b>◆</b> J1032    |               | bid, sur          |            |                             |
| Contract: 6♠ S                     | <b>♣</b> 98      | <b>♦</b> KQJ5     |               | bid, a •          | -          | er                          |
|                                    |                  |                   |               | bid, a ♣          |            |                             |
|                                    |                  |                   | 4. Blac       | kwood             | 0314,      |                             |
|                                    |                  |                   | 5. A=1        | /5 or 4/:         | 5          |                             |
| Board: 347<br>Dealer: S            | North:<br>♠ A932 | South:<br>♠ Q87   | West          | North             | East       | South 1♥                    |
| Vul: EW<br>North HCP: 12           | <b>¥</b> 4       | <b>♥</b> AKJ1072  | Pass          | 3 <b>♣</b> ¹      | Pass       | 3♥                          |
| South HCP: 15                      | ◆ A5             | <b>♦</b> J7       | Pass          | 3NT               | AP         |                             |
| Contract: 3N N                     | <b>♣</b> KJ10642 | <b>♣</b> A9       | 1. Invit      | ing Jump          | Shifts     |                             |
| Board: 348<br>Dealer: N            | North:<br>♠ A52  | South:<br>♠ KJ109 |               | North             | Pass       | 1♥                          |
| Vul: None<br>North HCP: 12         | <b>v</b> 108     | <b>♥</b> A6543    | Pass          | 1NT               | Pass       |                             |
| South HCP: 12                      | ♦ AKJ95          | <b>♦</b> 10       | Pass          | 2 <b>♦</b><br>3NT | Pass<br>AP | 2NT                         |
| Contract: 3N N                     | <b>♣</b> 1065    | ♣ A32             | Pass<br>1 New | Minor             |            | OT.                         |
|                                    |                  |                   | 1. INCM       | V IVIIIIOI        | i oreni    | 5                           |
| Board: 349<br>Dealer: S<br>Vul: NS | North:<br>♠ K65  | South:<br>♣ J73   | West          | North             | East       | South 1                     |
| 1 UL 1 1 U                         | <b>♥</b> AK6     | <b>♥</b> QJ92     | Pass          | <b>3♣</b> ¹       | AP         |                             |
| North HCP: 12<br>South HCP: 13     | <b>♦</b> Q       | ♦ AK108           |               |                   |            |                             |

Board: 350 Dealer: N Vul: EW North HCP: 18 South HCP: 12

Contract: 3N N

North:

♠ K108

♥ KJ763

♠ A10

♠ AK6

▲ A62▼ 8◆ KQJ′

South:

West North East South

1 Pass 3 1 AP

1. Inviting Jump Shifts

◆ KQJ764 ◆ Q104

| Board: 351<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>▲ AJ10</li><li>✓ 4</li><li>◆ KQJ853</li><li>◆ 632</li></ul>   | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 352<br>Dealer: N<br>Vul: NS<br>HCP: 17   | <ul><li>♠ Q9</li><li>♥ K2</li><li>♦ KJ104</li><li>♠ AKJ65</li></ul>   | The opponents are silent. You bid first.       |
| Board: 353<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣ Q9732</li><li>♥ 2</li><li>♦ K7</li><li>♣ KQJ94</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 354<br>Dealer: N<br>Vul: Both<br>HCP: 18 | <ul><li>★ AKQJ109</li><li>★ A103</li><li>★ A643</li><li>★ —</li></ul> | The opponents are silent.  You bid first.      |
| Board: 355<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ K862</li><li>★ A96</li><li>◆ J</li><li>★ A9843</li></ul>    | The opponents are silent.  Partner bids first. |

| Board: 351<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 14<br>Contract: 3♥ S | North:  ♠ AJ10  ♥ 4  ♠ KQJ853  ♣ 632   | South:  ♠ Q2  ♥ AJ10632  ♠ A2  ♣ K84  | Pass<br>AP           | North 3◆¹ ing Jump      | Pass               | 1♥<br>3♥                           |
|--|--|---------------------------------------|----------------------|-------------------------|--------------------|------------------------------------|
| Board: 352<br>Dealer: N<br>Vul: NS<br>North HCP: 17<br>South HCP: 11<br>Contract: 5◆ S   | North:  ♠ Q9  ♥ K2  ♦ KJ104  ♠ AKJ65   | South:  ♠ K64  ▼ A843  ♠ A9752  ♣ 10  | Pass<br>Pass         | North 1♣ 3♦ 5♦ bid, a ♠ | Pass<br>Pass<br>AP | 1 <b>♦</b> 4 <b>♠</b> <sup>1</sup> |
| Board: 353 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 2 S                   | North:  ♠ Q9732  ♥ 2  ♠ K7  ♣ KQJ94    | South:  ♠ A8  ♥ AJ976  ♠ AQJ9  ♠ 108  | West Pass AP         | North<br>1♠             | East<br>Pass       | 1♥                                 |
| Board: 354<br>Dealer: N<br>Vul: Both<br>North HCP: 18<br>South HCP: 12<br>Contract: 3N S | North:  ♠ AKQJ109  ♥ A103  ♠ A643  ♣ — | South:  ♣ —  ▼ KJ972  ◆ Q105  ♣ AQ962 | Pass<br>AP           | North 1♠ 3♠ ng 1NT      | Pass<br>Pass       | South<br>1NT <sup>1</sup><br>3NT   |
| Board: 355<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 13<br>Contract: 3N S | North:  ♠ K862  ♥ A96  ♦ J  ♣ A9843    | South:  ♠ A75  ♥ QJ83  ♠ AQ85  ♣ 76   | West<br>Pass<br>Pass | North 1♣ 3NT            | East<br>Pass<br>AP | South  1   1 NT                    |

| Board: 351<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>Q2</li><li>✓ AJ10632</li><li>✓ A2</li><li>✓ K84</li></ul>   | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 352<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ K64</li><li>★ A843</li><li>★ A9752</li><li>★ 10</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 353<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>A8</li><li>✓ AJ976</li><li>AQJ9</li><li>108</li></ul>       | The opponents are silent. You bid first.       |
| Board: 354<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <b>♠</b> — <b>∀</b> KJ972 <b>♦</b> Q105 <b>♣</b> AQ962              | The opponents are silent.  Partner bids first. |
| Board: 355<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>♠ A75</li><li>♥ QJ83</li><li>♦ AQ85</li><li>♠ 76</li></ul>  | The opponents are silent. You bid first.       |

| Board: 351<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 14<br>Contract: 3♥ S | North:  ♠ AJ10  ♥ 4  ♠ KQJ853  ♣ 632   | South:  ♠ Q2  ♥ AJ10632  ♠ A2  ♣ K84  | Pass<br>AP           | North 3◆¹ ing Jump      | Pass               | 1♥<br>3♥                           |
|--|--|---------------------------------------|----------------------|-------------------------|--------------------|------------------------------------|
| Board: 352<br>Dealer: N<br>Vul: NS<br>North HCP: 17<br>South HCP: 11<br>Contract: 5◆ S   | North:  ♠ Q9  ♥ K2  ♦ KJ104  ♠ AKJ65   | South:  ♠ K64  ▼ A843  ♠ A9752  ♣ 10  | Pass<br>Pass         | North 1♣ 3♦ 5♦ bid, a ♠ | Pass<br>Pass<br>AP | 1 <b>♦</b> 4 <b>♠</b> <sup>1</sup> |
| Board: 353 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 2 S                   | North:  ♠ Q9732  ♥ 2  ♠ K7  ♣ KQJ94    | South:  ♠ A8  ♥ AJ976  ♠ AQJ9  ♠ 108  | West Pass AP         | North<br>1♠             | East<br>Pass       | 1♥                                 |
| Board: 354<br>Dealer: N<br>Vul: Both<br>North HCP: 18<br>South HCP: 12<br>Contract: 3N S | North:  ♠ AKQJ109  ♥ A103  ♠ A643  ♣ — | South:  ♣ —  ▼ KJ972  ◆ Q105  ♣ AQ962 | Pass<br>AP           | North 1♠ 3♠ ng 1NT      | Pass<br>Pass       | South<br>1NT <sup>1</sup><br>3NT   |
| Board: 355<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 13<br>Contract: 3N S | North:  ♠ K862  ♥ A96  ♦ J  ♣ A9843    | South:  ♠ A75  ♥ QJ83  ♠ AQ85  ♣ 76   | West<br>Pass<br>Pass | North 1♣ 3NT            | East<br>Pass<br>AP | South  1   1 NT                    |

| Board: 356<br>Dealer: N<br>Vul: EW<br>HCP: 18   | <ul><li>♠ Q4</li><li>♥ Q8</li><li>♦ AKQJ</li><li>♠ A9865</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 357<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★ AK862</li><li>♥ J976</li><li>♦ K</li><li>★ J103</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 358<br>Dealer: N<br>Vul: None<br>HCP: 19 | <ul><li>★ A1032</li><li>★ AK82</li><li>★ AJ94</li><li>★ K</li></ul> | The opponents are silent.  You bid first.      |
| Board: 359<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <b>★</b> 3 <b>★</b> K843 <b>★</b> KQ1095 <b>★</b> K63               | The opponents are silent.  Partner bids first. |
| Board: 360<br>Dealer: N<br>Vul: Both<br>HCP: 18 | <ul><li>★ KQJ104</li><li>♥ 8</li><li>◆ KJ</li><li>◆ AKJ97</li></ul> | The opponents are silent. You bid first.       |

| Board: 356 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 6 S                   | North:  ♠ Q4  ♥ Q8  ♠ AKQJ  ♠ A9865  | South:  ♠ AKJ73  ♥ K105  ♦ 10875  ♣ J | West North East South  1♣ Pass 1♠  Pass 2NT Pass 3♦  Pass 5♦ Pass 6♦  AP  |
|--|--------------------------------------|---------------------------------------|---|
| Board: 357<br>Dealer: S<br>Vul: Both<br>North HCP: 12<br>South HCP: 19<br>Contract: 3N S | North:  ♠ AK862  ♥ J976  ♠ K  ♣ J103 | South:  ♠ Q4  ♥ A  ♠ A9872  ♠ AKQ42   | West North East South  1 ◆ Pass 1 ◆ Pass 3 ◆ Pass 3 ◆ Pass 3 NT  AP  1. Fourth suit game force  |
| Board: 358<br>Dealer: N<br>Vul: None<br>North HCP: 19<br>South HCP: 12<br>Contract: 7N N | North:  ♠ A1032  ♥ AK82  ♠ AJ94  ♣ K | South:  ♠ K6  ♥ J953  • Q  ♠ AQ9542   | West North East South  1  Pass 3 1  Pass 3 Pass 3 2  Pass 4NT³ Pass 5 4  Pass 5 Pass 5 5  Pass 7NT AP  1. Inviting Jump Shifts  2. Fourth suit game force  3. Blackwood 0314, for 4  4. A=1/5 or 4/5  5. 4 queen and 4 king |
| Board: 359 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 2N N                  | North:  ♠ 3  ♥ K843  ♦ KQ1095  ♠ K63 | South:  ♠ AK1074  ♥ 96  ♠ 86  ♣ AQ52  | West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2NT AP  1. forcing 1NT   |

Board: 360 Dealer: N Vul: Both

North HCP: 18 South HCP: 11 Contract: 3N N North: ♠ KQJ104 **v** 8

♦ KJ **♣** AKJ97 South: **♠**6

**♥** AQJ972 ♦ A106 **♣** 652

West North East South 1♠ Pass 3♥¹

Pass 3NT AP 1. Inviting Jump Shifts

| Board: 356<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ AKJ73</li><li>▼ K105</li><li>◆ 10875</li><li>◆ J</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 357<br>Dealer: S<br>Vul: Both<br>HCP: 19 | <ul><li>Q4</li><li>✓ A</li><li>→ A9872</li><li>→ AKQ42</li></ul>     | The opponents are silent. You bid first.       |
| Board: 358<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ K6</li><li>♥ J953</li><li>◆ Q</li><li>◆ AQ9542</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 359<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>AK1074</li><li>♥ 96</li><li>♦ 86</li><li>AQ52</li></ul>      | The opponents are silent.  You bid first.      |
| Board: 360<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>♠ 6</li><li>♥ AQJ972</li><li>♠ A106</li><li>♠ 652</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 356 Dealer: N Vul: EW North HCP: 18 South HCP: 12 Contract: 6 S                   | North:  ♠ Q4  ♥ Q8  ♠ AKQJ  ♠ A9865  | South:  ♠ AKJ73  ♥ K105  ♦ 10875  ♣ J | West North East South  1♣ Pass 1♠  Pass 2NT Pass 3♦  Pass 5♦ Pass 6♦  AP  |
|--|--------------------------------------|---------------------------------------|---|
| Board: 357<br>Dealer: S<br>Vul: Both<br>North HCP: 12<br>South HCP: 19<br>Contract: 3N S | North:  ♠ AK862  ♥ J976  ♠ K  ♣ J103 | South:  ♠ Q4  ♥ A  ♠ A9872  ♠ AKQ42   | West North East South  1 ◆ Pass 1 ◆ Pass 3 ◆ Pass 3 ◆ Pass 3 NT  AP  1. Fourth suit game force  |
| Board: 358<br>Dealer: N<br>Vul: None<br>North HCP: 19<br>South HCP: 12<br>Contract: 7N N | North:  ♠ A1032  ♥ AK82  ♠ AJ94  ♣ K | South:  ♠ K6  ♥ J953  • Q  ♠ AQ9542   | West North East South  1  Pass 3 1  Pass 3 Pass 3 2  Pass 4NT³ Pass 5 4  Pass 5 Pass 5 5  Pass 7NT AP  1. Inviting Jump Shifts  2. Fourth suit game force  3. Blackwood 0314, for 4  4. A=1/5 or 4/5  5. 4 queen and 4 king |
| Board: 359 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 2N N                  | North:  ♠ 3  ♥ K843  ♦ KQ1095  ♠ K63 | South:  ♠ AK1074  ♥ 96  ♠ 86  ♣ AQ52  | West North East South  1♣  Pass 1NT¹ Pass 2♣  Pass 2NT AP  1. forcing 1NT   |

Board: 360 Dealer: N Vul: Both

North HCP: 18 South HCP: 11 Contract: 3N N North: ♠ KQJ104 **v** 8

♦ KJ **♣** AKJ97 South: **♠**6

**♥** AQJ972 ♦ A106 **♣** 652

West North East South 1♠ Pass 3♥¹

Pass 3NT AP 1. Inviting Jump Shifts

| Board: 361 • Q The opponents are silver and t | lent. |
|--|-------|
| Dealer: S  |       |
| Board: 362  ♣ A103  The opponents are silved to the property of the property   | lent. |
| Board: 363   | lent. |
| Board: 364   | lent. |
| Board: 365   | lent. |

| Board: 361<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 20<br>Contract: 3N N | North:  ♠ Q  ♥ A105  ♠ QJ1086  ♠ K863 | South:  ♠ AKJ63  ♥ K976  ♠ K  ♠ AQ7  | West North East South  1♠  Pass 1NT¹ Pass 3▼  Pass 3NT AP  1. forcing 1NT         |
|--|---------------------------------------|--------------------------------------|---|
| Board: 362 Dealer: N Vul: NS North HCP: 18 South HCP: 11 Contract: 4 N                   | North:  ♠ A103  ♥ AQJ10875  ♠ K8  ♠ A | South:  ♠ KQ8  ♥ 9  ♠ Q9742  ♣ KJ72  | West North East South  1♥ Pass 1NT¹  Pass 4♥ AP  1. forcing 1NT                   |
| Board: 363 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3♠ S                  | North:  ♠ QJ84  ♥ AKJ42  ♦ 5  ♠ 1085  | South:  ♠ AK73  ♥ 9  ♠ KQ10964  ♠ Q3 | West North East South  1  Pass 1  Pass 1  AP                                      |
| Board: 364 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 3N S                | North:  ♠ AJ93  ♥ A109876  ←—  ♠ KQ7  | South:  ♠ K102  ♥ 5  ♠ AQJ952  ♣ J84 | West North East South  1  Pass 3 Pass 3NT  AP  1. Inviting Jump Shifts            |
| Board: 365<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 15<br>Contract: 3N N   | North:  ♠ K  ♥ A62  ♦ 1073  ♠ AJ9832  | South:  ♠ AQ874  ♥ Q3  ♠ AQJ52  ♠ 5  | West North East South  1♠  Pass 3♠¹ Pass 3♦  Pass 3NT AP  1. Inviting Jump Shifts |

| Board: 361                                 |                        |               |
|--|------------------------|---------------|
| Board: 362 ♠ KQ8  The opponents are silent | Dealer: S<br>Vul: None | s are silent. |
| Dealer: N                                  | Dealer: N<br>Vul: NS   |               |
| Board: 363                                 | Dealer: S<br>Vul: EW   | s are silent. |
| Board: 364                                 | Dealer: N<br>Vul: None |               |
| Board: 365                                 | Dealer: S<br>Vul: NS   | s are silent. |

| Board: 361<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 20<br>Contract: 3N N | North:  ♠ Q  ♥ A105  ♠ QJ1086  ♠ K863 | South:  ♠ AKJ63  ♥ K976  ♠ K  ♠ AQ7  | West North East South  1♠  Pass 1NT¹ Pass 3▼  Pass 3NT AP  1. forcing 1NT         |
|--|---------------------------------------|--------------------------------------|---|
| Board: 362 Dealer: N Vul: NS North HCP: 18 South HCP: 11 Contract: 4 N                   | North:  ♠ A103  ♥ AQJ10875  ♠ K8  ♠ A | South:  ♠ KQ8  ♥ 9  ♠ Q9742  ♣ KJ72  | West North East South  1♥ Pass 1NT¹  Pass 4♥ AP  1. forcing 1NT                   |
| Board: 363 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3♠ S                  | North:  ♠ QJ84  ♥ AKJ42  ♦ 5  ♠ 1085  | South:  ♠ AK73  ♥ 9  ♠ KQ10964  ♠ Q3 | West North East South  1  Pass 1  Pass 1  AP                                      |
| Board: 364 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 3N S                | North:  ♠ AJ93  ♥ A109876  ←—  ♠ KQ7  | South:  ♠ K102  ♥ 5  ♠ AQJ952  ♣ J84 | West North East South  1  Pass 3 Pass 3NT  AP  1. Inviting Jump Shifts            |
| Board: 365<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 15<br>Contract: 3N N   | North:  ♠ K  ♥ A62  ♦ 1073  ♠ AJ9832  | South:  ♠ AQ874  ♥ Q3  ♠ AQJ52  ♠ 5  | West North East South  1♠  Pass 3♠¹ Pass 3♦  Pass 3NT AP  1. Inviting Jump Shifts |

| Board: 366<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>J64</li><li>✓ AKQ872</li><li>◆ A10</li><li>♠ Q6</li></ul>    | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 367<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ 4</li><li>♥ KJ1052</li><li>◆ Q752</li><li>★ KQ10</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 368<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>▲ AJ1085</li><li>♥ K5</li><li>◆ Q63</li><li>◆ Q82</li></ul>  | The opponents are silent. You bid first.       |
| Board: 369<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <b>★</b> K95<br><b>♥</b> Q<br><b>♦</b> 10852<br><b>♣</b> AK976       | The opponents are silent.  Partner bids first. |
| Board: 370<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>★ K5</li><li>▼ J5</li><li>◆ AK10986</li><li>◆ Q94</li></ul>  | The opponents are silent. You bid first.       |
|   |  |  |

| Board: 366 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3N S   | North:  ♣ J64  ♥ AKQ872  ♠ A10  ♣ Q6  | South:  ♠ Q10  ♥ J  ♦ KJ984  ♣ KJ752  | West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 3NT  AP  1. forcing 1NT           |
|---|---------------------------------------|---------------------------------------|---|
| Board: 367 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3N N | North:  ♣ 4  ▼ KJ1052  ◆ Q752  ♣ KQ10 | South:  ♠ AK873  ♥ 74  ♠ AK643  ♠ 8   | West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2NT Pass 3NT  AP  1. forcing 1NT |
| Board: 368 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 2N S   | North:  ♠ AJ1085  ♥ K5  ♦ Q63  ♣ Q82  | South:  ♣ 7  ✔ AQ1096  ♣ J75  ♣ AJ109 | West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  AP  1. forcing 1NT           |
| Board: 369 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N N   | North:  ♠ K95  ♥ Q  • 10852  ♣ AK976  | South:  ♠ AQ2  ♥ A109873  ♠ KJ  ♠ Q2  | West North East South  1♥  Pass 1NT¹ Pass 3♥  Pass 3NT AP  1. forcing 1NT           |
| Board: 370 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 2N S | North:  ♠ K5  ♥ J5  ♠ AK10986  ♣ Q94  | South:                                | West North East South  1  Pass 1  Pass 2 Pass 2NT  AP                               |

| Board: 366<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>♣ Q10</li><li>♥ J</li><li>◆ KJ984</li><li>♣ KJ752</li></ul>  | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 367<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>★ AK873</li><li>▼ 74</li><li>◆ AK643</li><li>◆ 8</li></ul>   | The opponents are silent. You bid first.       |
| Board: 368<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>♣ 7</li><li>♥ AQ1096</li><li>♦ J75</li><li>♣ AJ109</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 369<br>Dealer: S<br>Vul: EW<br>HCP: 16   | <ul><li>AQ2</li><li>✓ A109873</li><li>✓ KJ</li><li>✓ Q2</li></ul>    | The opponents are silent. You bid first.       |
| Board: 370<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 366 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3N S   | North:  ♣ J64  ♥ AKQ872  ♠ A10  ♣ Q6  | South:  ♠ Q10  ♥ J  ♦ KJ984  ♣ KJ752  | West North East South  1♥ Pass 1NT¹  Pass 3♥ Pass 3NT  AP  1. forcing 1NT           |
|---|---------------------------------------|---------------------------------------|---|
| Board: 367 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 3N N | North:  ♣ 4  ▼ KJ1052  ◆ Q752  ♣ KQ10 | South:  ♠ AK873  ♥ 74  ♠ AK643  ♠ 8   | West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2NT Pass 3NT  AP  1. forcing 1NT |
| Board: 368 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 2N S   | North:  ♠ AJ1085  ♥ K5  ♦ Q63  ♣ Q82  | South:  ♣ 7  ✔ AQ1096  ♣ J75  ♣ AJ109 | West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  AP  1. forcing 1NT           |
| Board: 369 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N N   | North:  ♠ K95  ♥ Q  • 10852  ♣ AK976  | South:  ♠ AQ2  ♥ A109873  ♠ KJ  ♠ Q2  | West North East South  1♥  Pass 1NT¹ Pass 3♥  Pass 3NT AP  1. forcing 1NT           |
| Board: 370 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 2N S | North:  ♠ K5  ♥ J5  ♠ AK10986  ♣ Q94  | South:                                | West North East South  1  Pass 1  Pass 2 Pass 2NT  AP                               |

| Board: 371<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♣ J7</li><li>♥ KJ9765</li><li>♦ AQ95</li><li>♣ 4</li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 372<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>★ AK743</li><li>★ A</li><li>★ J10987</li><li>★ K6</li></ul> | The opponents are silent.  You bid first.      |
| Board: 373<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>10942</li><li>✓ AQ7</li><li>AJ1073</li><li>8</li></ul>      | The opponents are silent.  Partner bids first. |
| Board: 374<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>♣ Q654</li><li>♥ 4</li><li>♦ AK7</li><li>♣ KQ843</li></ul>  | The opponents are silent. You bid first.       |
| Board: 375<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>♣87</li><li>♥Q10752</li><li>♠A</li><li>♣AQ865</li></ul>     | The opponents are silent.  Partner bids first. |

| Board: 371<br>Dealer: S<br>Vul: None | North:<br><b>♠</b> J7      | South:<br>♠ AQ83                            | West          | North      |      | 1♣               |
|--------------------------------------|----------------------------|---|---------------|------------|------|------------------|
| North HCP: 11                        | <b>♥</b> KJ9765            | <b>♥</b> A2                                 | Pass          | 1♥         |      | 2NT              |
| South HCP: 19                        | ♦ AQ95                     | <b>♦</b> 1086                               | Pass          | <b>3</b> ♦ | Pass | 3♠               |
| Contract: 3N S                       | <b>♣</b> 4                 | ♣ AKQ3                                      | Pass          | 3NT        | AP   |                  |
| Board: 372                           | North:                     | South:                                      | West          | North      | East | South            |
| Dealer: N                            | • AK743                    | <b>♦</b> —                                  |               | 1♠         | Pass | 1NT <sup>1</sup> |
| Vul: EW                              | <b>♥</b> A                 | <b>♥</b> K8542                              | Pass          | 2•         | Pass |                  |
| North HCP: 15<br>South HCP: 11       | <b>♦</b> J10987            | <b>♦</b> K43                                | AP            |            |      |                  |
| Contract: 2♥ S                       | <b>♣</b> K6                | ♣ AJ854                                     |               | ng 1NT     |      |                  |
| Board: 373<br>Dealer: S<br>Vul: Both | North:<br>♠ 10942          | South:<br>♠ AK7                             |               | North      |      | 1♣               |
| North HCP: 11                        | <b>♥</b> AQ7               | <b>♥</b> K8                                 | Pass          | 1♦         |      | 2NT              |
| South HCP: 21                        | ◆ AJ1073                   | • Q8  | Pass          | 3♠         | Pass | 3NT              |
| Contract: 3N S                       | <b>♣</b> 8                 | <b>♣</b> AKQ1053                            | AP            |            |      |                  |
| Board: 374                           | North:                     | South:                                      | West          | North      | East | South            |
| Dealer: N                            | <b>♦</b> Q654              | <b>♣</b> J3                                 |               | 1♣         | Pass | 1♥               |
| Vul: None<br>North HCP: 14           | <b>♥</b> 4<br><b>♦</b> AK7 | <ul><li>▼ KQJ106</li><li>◆ 109432</li></ul> | Pass          | 1♠         | Pass | 2NT              |
| South HCP: 11<br>Contract: 3N S      | <b>♣</b> KQ843             | <b>♣</b> A                                  | Pass          | 3NT        | AP   |                  |
| Board: 375                           | North:                     | South:                                      | <b>11</b> 7 . | NT 4       | г .  | C .1             |
| Dealer: S                            | <b>♦</b> 87                | ♣ AQ5                                       | West          | North      | East |                  |
| Vul: NS                              | ♥ Q10752                   | ♥ AK  | D             | 1          | D    | 1 <b>♦</b>       |
| North HCP: 12<br>South HCP: 16       | ♦ A                        | <b>♦</b> 876532                             | Pass          | 1 <b>V</b> | Pass | <b>3</b> ♦       |
| Contract: 3N N                       | <b>♣</b> AQ865             | <b>♦</b> K9                                 | Pass          | 3NT        | AP   |                  |

| Board: 371<br>Dealer: S<br>Vul: None<br>HCP: 19 | <ul><li>AQ83</li><li>A2</li><li>1086</li><li>AKQ3</li></ul>         | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 372<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★—</li><li>★ K8542</li><li>★ K43</li><li>★ AJ854</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 373<br>Dealer: S<br>Vul: Both<br>HCP: 21 | <ul><li>★ AK7</li><li>★ K8</li><li>◆ Q8</li><li>◆ AKQ1053</li></ul> | The opponents are silent. You bid first.       |
| Board: 374<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>J3</li><li>KQJ106</li><li>109432</li><li>A</li></ul>        | The opponents are silent.  Partner bids first. |
| Board: 375<br>Dealer: S<br>Vul: NS<br>HCP: 16   | <ul><li>AQ5</li><li>✓ AK</li><li>876532</li><li>✓ K9</li></ul>      | The opponents are silent. You bid first.       |

| Board: 371<br>Dealer: S<br>Vul: None | North:<br><b>♠</b> J7      | South:<br>♠ AQ83                            | West          | North      |      | 1♣               |
|--------------------------------------|----------------------------|---|---------------|------------|------|------------------|
| North HCP: 11                        | <b>♥</b> KJ9765            | <b>♥</b> A2                                 | Pass          | 1♥         |      | 2NT              |
| South HCP: 19                        | ♦ AQ95                     | <b>♦</b> 1086                               | Pass          | <b>3</b> ♦ | Pass | 3♠               |
| Contract: 3N S                       | <b>♣</b> 4                 | ♣ AKQ3                                      | Pass          | 3NT        | AP   |                  |
| Board: 372                           | North:                     | South:                                      | West          | North      | East | South            |
| Dealer: N                            | • AK743                    | <b>♦</b> —                                  |               | 1♠         | Pass | 1NT <sup>1</sup> |
| Vul: EW                              | <b>♥</b> A                 | <b>♥</b> K8542                              | Pass          | 2•         | Pass |                  |
| North HCP: 15<br>South HCP: 11       | <b>♦</b> J10987            | <b>♦</b> K43                                | AP            |            |      |                  |
| Contract: 2♥ S                       | <b>♣</b> K6                | ♣ AJ854                                     |               | ng 1NT     |      |                  |
| Board: 373<br>Dealer: S<br>Vul: Both | North:<br>♠ 10942          | South:<br>♠ AK7                             |               | North      |      | 1♣               |
| North HCP: 11                        | <b>♥</b> AQ7               | <b>♥</b> K8                                 | Pass          | 1♦         |      | 2NT              |
| South HCP: 21                        | ◆ AJ1073                   | • Q8  | Pass          | 3♠         | Pass | 3NT              |
| Contract: 3N S                       | <b>♣</b> 8                 | <b>♣</b> AKQ1053                            | AP            |            |      |                  |
| Board: 374                           | North:                     | South:                                      | West          | North      | East | South            |
| Dealer: N                            | <b>♦</b> Q654              | <b>♣</b> J3                                 |               | 1♣         | Pass | 1♥               |
| Vul: None<br>North HCP: 14           | <b>♥</b> 4<br><b>♦</b> AK7 | <ul><li>▼ KQJ106</li><li>◆ 109432</li></ul> | Pass          | 1♠         | Pass | 2NT              |
| South HCP: 11<br>Contract: 3N S      | <b>♣</b> KQ843             | <b>♣</b> A                                  | Pass          | 3NT        | AP   |                  |
| Board: 375                           | North:                     | South:                                      | <b>11</b> 7 . | NT 4       | г .  | C .1             |
| Dealer: S                            | <b>♦</b> 87                | ♣ AQ5                                       | West          | North      | East |                  |
| Vul: NS                              | ♥ Q10752                   | ♥ AK  | D             | 1          | D    | 1 <b>♦</b>       |
| North HCP: 12<br>South HCP: 16       | ♦ A                        | <b>♦</b> 876532                             | Pass          | 1 <b>V</b> | Pass | <b>3</b> ♦       |
| Contract: 3N N                       | <b>♣</b> AQ865             | <b>♦</b> K9                                 | Pass          | 3NT        | AP   |                  |

| Board: 376<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>♣ Q5</li><li>♥ KQ6</li><li>◆ Q84</li><li>♣ K9872</li></ul>  | The opponents are silent.  You bid first.      |
|---|---|--|
| Board: 377<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>AQ852</li><li>J</li><li>K954</li><li>Q32</li></ul>          | The opponents are silent.  Partner bids first. |
| Board: 378<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>♣ Q1032</li><li>♥ AJ654</li><li>◆ J9</li><li>♣ AK</li></ul> | The opponents are silent. You bid first.       |
| Board: 379<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>▲ A943</li><li>▼ 10</li><li>◆ AK653</li><li>♣ 943</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 380<br>Dealer: N<br>Vul: None<br>HCP: 18 | <ul><li>AQ4</li><li>8</li><li>AKQ976</li><li>K106</li></ul>         | The opponents are silent. You bid first.       |

| Board: 376<br>Dealer: N<br>Vul: Both<br>North HCP: 12<br>South HCP: 12<br>Contract: 2N N | North:  ♠ Q5  ♥ KQ6  ♦ Q84  ♣ K9872  | South:  ♠ KJ862  ♥ A87  ♠ KJ53  ♠ 4   | West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♦¹  Pass 2NT AP  1. New Minor Forcing  |
|--|--------------------------------------|---------------------------------------|--|
| Board: 377<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 14<br>Contract: 3N N | North:  ♠ AQ852  ♥ J  ♦ K954  ♠ Q32  | South:  ♠ K  ♥ 109852  ♠ AQJ6  ♣ A64  | West North East South  1♥  Pass 1♠ Pass 2♦  Pass 3NT AP  |
| Board: 378 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 5♠ N                  | North:  ♠ Q1032  ♥ AJ654  ♦ J9  ♣ AK | South:  ♠ AJ864  ♥ —  ♠ AQ10732  ♠ 62 | West North East South  1  Pass 3 1  Pass 3 Pass 4NT <sup>2</sup> Pass 5 3 AP  1. Inviting Jump Shifts 2. Blackwood 0314, for 4 3. A=2/5 or 5/5, Q(S)=1 |
| Board: 379 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♠ N                  | North:  ♠ A943  ♥ 10  ♠ AK653  ♣ 943 | South:  ♠ KQ72  ♥ AJ962  ♠ 8  ♣ A52   | West North East South  1  Pass 1  Pass 3  Pass 3  Pass 3NT  Pass 4  Pass 4  AP  1. Cue bid, surplus  2. Cue bid, a   stopper  3. Cue bid, a   stopper  |

Board: 380 Dealer: N Vul: None North HCP: 18 South HCP: 12

Contract: 3N S

**v** 8 **♦** AKQ976 **♣** K106

North:

**♠** AQ4

South: **★** 1032 **♥** AK109 **♦**2 ♣ AJ843

West North East South **1**♦ Pass 1♥ Pass 3NT Pass 3♦ AP

| Board: 376<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ KJ862</li><li>★ A87</li><li>★ KJ53</li><li>★ 4</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 377<br>Dealer: S<br>Vul: None<br>HCP: 14 | <b>♠</b> K<br>♥ 109852<br><b>♦</b> AQJ6<br><b>♣</b> A64              | The opponents are silent. You bid first.       |
| Board: 378<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ AJ864</li><li>✓ —</li><li>★ AQ10732</li><li>★ 62</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 379<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>★ KQ72</li><li>▼ AJ962</li><li>◆ 8</li><li>◆ A52</li></ul>   | The opponents are silent. You bid first.       |
| Board: 380<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>1032</li><li>✓ AK109</li><li>✓ 2</li><li>▲ AJ843</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 376<br>Dealer: N<br>Vul: Both<br>North HCP: 12<br>South HCP: 12<br>Contract: 2N N | North:  ♠ Q5  ♥ KQ6  ♦ Q84  ♣ K9872  | South:  ♠ KJ862  ♥ A87  ♠ KJ53  ♠ 4   | West North East South  1♣ Pass 1♠  Pass 1NT Pass 2♦¹  Pass 2NT AP  1. New Minor Forcing  |
|--|--------------------------------------|---------------------------------------|--|
| Board: 377<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 14<br>Contract: 3N N | North:  ♠ AQ852  ♥ J  ♦ K954  ♠ Q32  | South:  ♠ K  ♥ 109852  ♠ AQJ6  ♣ A64  | West North East South  1♥  Pass 1♠ Pass 2♦  Pass 3NT AP  |
| Board: 378 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 5♠ N                  | North:  ♠ Q1032  ♥ AJ654  ♦ J9  ♣ AK | South:  ♠ AJ864  ♥ —  ♠ AQ10732  ♠ 62 | West North East South  1  Pass 3 1  Pass 3 Pass 4NT <sup>2</sup> Pass 5 3 AP  1. Inviting Jump Shifts 2. Blackwood 0314, for 4 3. A=2/5 or 5/5, Q(S)=1 |
| Board: 379 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4♠ N                  | North:  ♠ A943  ♥ 10  ♠ AK653  ♣ 943 | South:  ♠ KQ72  ♥ AJ962  ♠ 8  ♣ A52   | West North East South  1  Pass 1  Pass 3  Pass 3  Pass 3NT  Pass 4  Pass 4  AP  1. Cue bid, surplus  2. Cue bid, a   stopper  3. Cue bid, a   stopper  |

Board: 380 Dealer: N Vul: None North HCP: 18 South HCP: 12

Contract: 3N S

**v** 8 **♦** AKQ976 **♣** K106

North:

**♠** AQ4

South: **★** 1032 **♥** AK109 **♦**2 ♣ AJ843

West North East South **1**♦ Pass 1♥ Pass 3NT Pass 3♦ AP

| Board: 381 Dealer: S Vul: NS Vul: NS HCP: 12  Board: 382 Dealer: N Vul: EW HCP: 13  Board: 383 Dealer: S Vul: Both HCP: 12  Board: 384 HCP: 12  Board: 384 Dealer: N Vul: NS Vul: Both HCP: 12  Board: 384 HCP: 12  Board: 384 Dealer: N Vul: NS Vul: NS Vul: NS Vul: NS HCP: 12  Board: 385 Vul: NS Vul: NS Vul: NS HCP: 15  Board: 385 Pealer: S Valy4 Vul: EW AQJ32 HCP: 12  Board: 385 Partner bids first.  Agyat  Agyat Partner bids first.  Partner bids first.  Partner bids first. |                        |  |    |
|--|------------------------|--|----|
| Dealer: N  | Dealer: S<br>Vul: NS   | ♥ Q10873<br>♦ KQ9652                       |    |
| Dealer: S Vul: Both HCP: 12  ♣ 10652  Partner bids first.  Board: 384 Dealer: N Vul: NS Vul: NS HCP: 15  Board: 385 Dealer: S Val: EW  A943 Partner bids first.  Partner bids first.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.   | Dealer: N<br>Vul: EW   | <ul><li>★ AKQ5</li><li>★ A1092</li></ul>   |    |
| Dealer: N  | Dealer: S<br>Vul: Both | ♥ 6<br>♦ A943                              | •• |
| Dealer: S  | Dealer: N<br>Vul: NS   | <ul><li>★ AK83</li><li>★ KQ10543</li></ul> | •• |
|  | Dealer: S<br>Vul: EW   | <b>▼</b> AJ94 <b>♦</b> AQJ32               |    |

| D   |  |   |                      | North                |              | 1♣         |
|---|--|---|----------------------|----------------------|--------------|------------|
| Board: 381<br>Dealer: S<br>Vul: NS                          | North:<br>♠ K<br>♥ Q10873                            | South:<br>♠ AQ86<br>♥ AK2   | Pass<br>Pass<br>Pass | 2♦<br>2NT<br>4♥      |              | 3NT        |
| North HCP: 12<br>South HCP: 18<br>Contract: 5♥ N            | ◆ Q10873<br>◆ KQ9652<br>◆ Q                          | ◆ AK2<br>◆ J<br>• KJ963   | Pass Pass AP         |                      | Pass         | 4NT¹<br>5♥ |
|   |  |   | 1. Blac              | kwood (<br>/5 or 3/5 |              | for 🔻      |
| Board: 382<br>Dealer: N<br>Vul: EW                          | North:<br><b>♠</b> 85<br><b>♥</b> AKQ5               | South:<br><b>★</b> AK109 <b>♥</b> 9876                              |                      | North 1♦             | Pass         | 1♥         |
| North HCP: 13<br>South HCP: 12<br>Contract: 4♥ S            | ◆ A1092<br>◆ 942                                     | ◆—<br>• KQ875   | Pass<br>AP           | 2♥                   | Pass         | 4♥         |
| Board: 383<br>Dealer: S<br>Vul: Both                        | North:<br>♠ AKJ8                                     | South:<br>♠ 10  | West                 | North                | East         | South      |
| North HCP: 12<br>South HCP: 16<br>Contract: 3N N            | <ul><li>♦ 6</li><li>♦ A943</li><li>♠ 10652</li></ul> | <ul><li>✓ AK1052</li><li>→ KQ82</li><li>◆ A97</li></ul>             | Pass<br>Pass         | 1 <b>♠</b><br>3NT    | Pass<br>AP   | 2•         |
| Board: 384<br>Dealer: N                                     | North:<br>♠ 54                                       | South:<br>♠ KQ10632   | West                 | North 1♦             | East<br>Pass |            |
| Vul: NS<br>North HCP: 15<br>South HCP: 12<br>Contract: 4♠ S | ✓ AK83<br>✓ KQ10543<br>✓ K                           | <ul><li>♣ KQ10032</li><li>♦ J9</li><li>♦ A</li><li>♣ Q853</li></ul> | Pass<br>Pass         | 2♦<br>4♠             | Pass<br>AP   |            |
| Board: 385<br>Dealer: S                                     | North:<br>♠ 4  | South:<br>♠ AKQ98532  | West                 | North                | East         | South      |
| Vul: EW<br>North HCP: 12<br>South HCP: 12                   | ▼ AJ94<br>◆ AQJ32<br>◆ 863                           | ▼ 7<br>• 4<br>• QJ4   | AP                   | 1NT <sup>1</sup>     |              | 4♠         |

| Board: 381<br>Dealer: S<br>Vul: NS<br>HCP: 18   | <ul><li>AQ86</li><li>✓ AK2</li><li>J</li><li>✓ KJ963</li></ul>       | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 382<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ AK109</li><li>♥ 9876</li><li>♦ —</li><li>★ KQ875</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 383<br>Dealer: S<br>Vul: Both<br>HCP: 16 | <ul><li>♣ 10</li><li>♥ AK1052</li><li>♦ KQ82</li><li>♣ A97</li></ul> | The opponents are silent. You bid first.       |
| Board: 384<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ KQ10632</li><li>♥ J9</li><li>♦ A</li><li>♣ Q853</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 385<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ AKQ98532</li><li>▼ 7</li><li>◆ 4</li><li>◆ QJ4</li></ul>   | The opponents are silent. You bid first.       |

| Do and, 201   |  |   |                      | North                |              | 1♣         |
|---|--|---|----------------------|----------------------|--------------|------------|
| Board: 381<br>Dealer: S<br>Vul: NS                          | North:<br>♠ K<br>♥ Q10873                            | South:<br>♠ AQ86<br>♥ AK2   | Pass<br>Pass<br>Pass | 2♦<br>2NT<br>4♥      |              | 3NT        |
| North HCP: 12<br>South HCP: 18<br>Contract: 5♥ N            | ◆ Q10873<br>◆ KQ9652<br>◆ Q                          | ◆ AK2<br>◆ J<br>• KJ963   | Pass Pass AP         |                      | Pass         | 4NT¹<br>5♥ |
|   |  |   | 1. Blac              | kwood (<br>/5 or 3/5 |              | for 🔻      |
| Board: 382<br>Dealer: N<br>Vul: EW                          | North:<br><b>♠</b> 85<br><b>♥</b> AKQ5               | South:<br><b>★</b> AK109 <b>♥</b> 9876                              |                      | North 1♦             | Pass         | 1♥         |
| North HCP: 13<br>South HCP: 12<br>Contract: 4♥ S            | ◆ A1092<br>◆ 942                                     | ◆—<br>• KQ875   | Pass<br>AP           | 2♥                   | Pass         | 4♥         |
| Board: 383<br>Dealer: S<br>Vul: Both                        | North:<br>♠ AKJ8                                     | South:<br>♠ 10  | West                 | North                | East         | South      |
| North HCP: 12<br>South HCP: 16<br>Contract: 3N N            | <ul><li>♦ 6</li><li>♦ A943</li><li>♠ 10652</li></ul> | <ul><li>✓ AK1052</li><li>→ KQ82</li><li>◆ A97</li></ul>             | Pass<br>Pass         | 1 <b>♠</b><br>3NT    | Pass<br>AP   | 2•         |
| Board: 384<br>Dealer: N                                     | North:<br>♠ 54                                       | South:<br>♠ KQ10632   | West                 | North 1♦             | East<br>Pass |            |
| Vul: NS<br>North HCP: 15<br>South HCP: 12<br>Contract: 4♠ S | ✓ AK83<br>✓ KQ10543<br>✓ K                           | <ul><li>♣ KQ10032</li><li>♦ J9</li><li>♦ A</li><li>♣ Q853</li></ul> | Pass<br>Pass         | 2♦<br>4♠             | Pass<br>AP   |            |
| Board: 385<br>Dealer: S                                     | North:<br>♠ 4  | South:<br>♠ AKQ98532  | West                 | North                | East         | South      |
| Vul: EW<br>North HCP: 12<br>South HCP: 12                   | ▼ AJ94<br>◆ AQJ32<br>◆ 863                           | ▼ 7<br>• 4<br>• QJ4   | AP                   | 1NT <sup>1</sup>     |              | 4♠         |

| Board: 386<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>A5</li><li>✓ K83</li><li>A874</li><li>Q1097</li></ul>       | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 387<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ A64</li><li>♥ J10862</li><li>◆ Q</li><li>★ AJ75</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 388<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <b>♠</b> Q<br><b>♥</b> A<br><b>♦</b> A10854<br><b>♠</b> AQ8542      | The opponents are silent. You bid first.       |
| Board: 389<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <b>♣</b> 3<br><b>♥</b> J743<br><b>♦</b> AK98754<br><b>♣</b> K       | The opponents are silent.  Partner bids first. |
| Board: 390<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>★ AKJ74</li><li>▼ KJ93</li><li>◆ 10</li><li>◆ J76</li></ul> | The opponents are silent. You bid first.       |

| Board: 386 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3♥ S                | North:  ♠ A5  ♥ K83  ♦ A874  ♠ Q1097 | South:  ♣ J1072  ♥ J1064  ♦ Q  ♣ AK82 | West<br>Pass<br>Pass | North 1  1NT 3  ▼         | Pass               | South 1♥ 2NT                       |
|--|--------------------------------------|---------------------------------------|----------------------|---------------------------|--------------------|------------------------------------|
| Board: 387<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 14<br>Contract: 3N N | North:  ♠ A64  ♥ J10862  ♠ Q  ♠ AJ75 | South:  ♠ KJ  ♥ 7  ♠ AJ873  ♣ KQ983   | West<br>Pass<br>Pass | North 1♥ 3NT              | East<br>Pass<br>AP | 1♦                                 |
| Board: 388<br>Dealer: N<br>Vul: EW<br>North HCP: 16<br>South HCP: 11<br>Contract: 3N N   | North: ♠ Q ♥ A ♦ A10854 ♠ AQ8542     | South:  ♠ AKJ943  ♥ J93  ♦ J32  ♠ J   | Pass<br>Pass         | North 1♣ 2♦ 3NT th suit g | Pass<br>Pass<br>AP | 1 <b>♠</b> 2 <b>♥</b> <sup>1</sup> |
| Board: 389 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 5 \( \) N           | North:                               | South:  ♠ K97  ▼ AQ9  ◆ 2  ♣ AJ6532   | West Pass Pass       | North 2♦ 5♦               | East<br>Pass<br>AP | South 1♣ 3NT                       |
| Board: 390<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 11<br>Contract: 2N S | North:  ♠ AKJ74  ♥ KJ93  ♦ 10  ♣ J76 | South:  ♠ Q  ♥ 65  ♠ KJ854  ♠ KQ985   | Pass<br>AP           | North 1♠ 2♥ ng 1NT        | Pass<br>Pass       | South<br>1NT <sup>1</sup><br>2NT   |

| Board: 386<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>J1072</li><li>J1064</li><li>Q</li><li>AK82</li></ul>       | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 387<br>Dealer: S<br>Vul: None<br>HCP: 14 | <ul><li>★ KJ</li><li>▼ 7</li><li>◆ AJ873</li><li>◆ KQ983</li></ul> | The opponents are silent. You bid first.       |
| Board: 388<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>♠ AKJ943</li><li>♥ J93</li><li>♦ J32</li><li>♠ J</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 389<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>★ K97</li><li>★ AQ9</li><li>★ 2</li><li>★ AJ6532</li></ul> | The opponents are silent. You bid first.       |
| Board: 390<br>Dealer: N<br>Vul: None<br>HCP: 11 | <b>♠</b> Q<br>♥ 65<br><b>♦</b> KJ854<br><b>♣</b> KQ985             | The opponents are silent.  Partner bids first. |

| Board: 386 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 3♥ S                | North:  ♠ A5  ♥ K83  ♦ A874  ♠ Q1097 | South:  ♣ J1072  ♥ J1064  ♦ Q  ♣ AK82 | West<br>Pass<br>Pass | North 1  1NT 3  ▼         | Pass               | South 1♥ 2NT                       |
|--|--------------------------------------|---------------------------------------|----------------------|---------------------------|--------------------|------------------------------------|
| Board: 387<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 14<br>Contract: 3N N | North:  ♠ A64  ♥ J10862  ♠ Q  ♠ AJ75 | South:  ♠ KJ  ♥ 7  ♠ AJ873  ♣ KQ983   | West<br>Pass<br>Pass | North 1♥ 3NT              | East<br>Pass<br>AP | 1♦                                 |
| Board: 388<br>Dealer: N<br>Vul: EW<br>North HCP: 16<br>South HCP: 11<br>Contract: 3N N   | North: ♠ Q ♥ A ♦ A10854 ♠ AQ8542     | South:  ♠ AKJ943  ♥ J93  ♦ J32  ♠ J   | Pass<br>Pass         | North 1♣ 2♦ 3NT th suit g | Pass<br>Pass<br>AP | 1 <b>♠</b> 2 <b>♥</b> <sup>1</sup> |
| Board: 389 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 5 \( \) N           | North:                               | South:  ♠ K97  ▼ AQ9  ◆ 2  ♣ AJ6532   | West Pass Pass       | North 2♦ 5♦               | East<br>Pass<br>AP | South 1♣ 3NT                       |
| Board: 390<br>Dealer: N<br>Vul: None<br>North HCP: 13<br>South HCP: 11<br>Contract: 2N S | North:  ♠ AKJ74  ♥ KJ93  ♦ 10  ♣ J76 | South:  ♠ Q  ♥ 65  ♠ KJ854  ♠ KQ985   | Pass<br>AP           | North 1♠ 2♥ ng 1NT        | Pass<br>Pass       | South<br>1NT <sup>1</sup><br>2NT   |

| Board: 391<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ K63</li><li>▼ 8</li><li>◆ KJ9</li><li>◆ KJ8752</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 392<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>★ K543</li><li>★ AKJ8</li><li>★ AQ42</li><li>★ 6</li></ul> | The opponents are silent. You bid first.       |
| Board: 393<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>10854</li><li>✓ AKQ10</li><li>5</li><li>Q963</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 394<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>★ A9874</li><li>♥ 74</li><li>♦ AK3</li><li>♣ Q52</li></ul> | The opponents are silent. You bid first.       |
| Board: 395<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>AQ52</li><li>KQ853</li><li>876</li><li>3</li></ul>         | The opponents are silent.  Partner bids first. |

| Board: 391<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 16<br>Contract: 3N S | North:  ♠ K63  ♥ 8  ♠ KJ9  ♣ KJ8752   | South:  ♣ J97  ✔ AKQ53  ♣ AQ75  ♣ 6   | West North East South  1♥  Pass 3♣¹ Pass 3NT  AP  1. Inviting Jump Shifts   |
|--|---------------------------------------|---------------------------------------|---|
| Board: 392 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 6♠ S              | North:  ♠ K543  ♥ AKJ8  ♠ AQ42  ♣ 6   | South:  ♠ AQ972  ♥ 765  ←—  ♣ KQ752   | West North East South  1  Pass 1 Pass 1 Pass 4 Pass 4 Pass 4 Pass 4NT³  Pass 5 Pass 6 |
| Board: 393 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3 S               | North:  • 10854  • AKQ10  • 5  • Q963 | South:  ♠ Q7  ♥ 874  ♠ AK1093  ♠ K72  | West North East South  1 ◆ Pass 1 ♥ Pass 1NT Pass 2NT Pass 3 ◆ AP   |
| Board: 394 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 2N S                | North:  ♠ A9874  ♥ 74  ♠ AK3  ♠ Q52   | South:  ♠ K  ♥ Q1093  ♦ Q10972  ♠ A87 | West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  AP  1. forcing 1NT   |

West North East South Board: 395 1♣ North: South: Dealer: S Pass 1♥ Pass 1NT **♠** AQ52 **♦** KJ4 Vul: EW **♥** KQ853 **7**64 Pass  $2^{1}$ Pass  $3 \checkmark 2$ North HCP: 11 **♦** 876 ♦ AK Pass 4♥ AP South HCP: 14 **♣** 3 **♣** K9852 1. New Minor Forcing Contract: 4♥ N 2.3 🔻

| Board: 391 | The opponents are silent. You bid first.       |
|------------|--|
| Board: 392 | The opponents are silent.  Partner bids first. |
| Board: 393 | The opponents are silent.  You bid first.      |
| Board: 394 | The opponents are silent.  Partner bids first. |
| Board: 395 | The opponents are silent. You bid first.       |

| Board: 391<br>Dealer: S<br>Vul: NS<br>North HCP: 11<br>South HCP: 16<br>Contract: 3N S | North:  ♠ K63  ♥ 8  ♠ KJ9  ♣ KJ8752   | South:  ♣ J97  ✔ AKQ53  ♣ AQ75  ♣ 6   | West North East South  1♥  Pass 3♣¹ Pass 3NT  AP  1. Inviting Jump Shifts   |
|--|---------------------------------------|---------------------------------------|---|
| Board: 392 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 6♠ S              | North:  ♠ K543  ♥ AKJ8  ♠ AQ42  ♣ 6   | South:  ♠ AQ972  ♥ 765  ←—  ♣ KQ752   | West North East South  1  Pass 1 Pass 1 Pass 4 Pass 4 Pass 4 Pass 4NT³  Pass 5 Pass 6 |
| Board: 393 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 3 S               | North:  • 10854  • AKQ10  • 5  • Q963 | South:  ♠ Q7  ♥ 874  ♠ AK1093  ♠ K72  | West North East South  1 ◆ Pass 1 ♥ Pass 1NT Pass 2NT Pass 3 ◆ AP   |
| Board: 394 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 2N S                | North:  ♠ A9874  ♥ 74  ♠ AK3  ♠ Q52   | South:  ♠ K  ♥ Q1093  ♦ Q10972  ♠ A87 | West North East South  1♠ Pass 1NT¹  Pass 2♠ Pass 2NT  AP  1. forcing 1NT   |

West North East South Board: 395 1♣ North: South: Dealer: S Pass 1♥ Pass 1NT **♠** AQ52 **♦** KJ4 Vul: EW **♥** KQ853 **7**64 Pass  $2^{1}$ Pass  $3 \checkmark 2$ North HCP: 11 **♦** 876 ♦ AK Pass 4♥ AP South HCP: 14 **♣** 3 **♣** K9852 1. New Minor Forcing Contract: 4♥ N 2.3 🔻

| Board: 396<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>AQ65</li><li>✓ AJ542</li><li>✓ Q10</li><li>♠ 87</li></ul>   | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 397<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ A85</li><li>▼ A7432</li><li>★ K976</li><li>★ 5</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 398<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>▲ AJ2</li><li>♥ J10</li><li>◆ KQ8754</li><li>▲ J8</li></ul> | The opponents are silent. You bid first.       |
| Board: 399<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ AK842</li><li>▼ 1054</li><li>◆ J653</li><li>◆ A</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 400<br>Dealer: N<br>Vul: EW<br>HCP: 17   | <ul><li>★ K2</li><li>▼ AJ</li><li>◆ QJ</li><li>◆ KQJ10632</li></ul> | The opponents are silent.  You bid first.      |

| Board: 396 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3 N                 | North:  ♠ AQ65  ♥ AJ542  ♠ Q10  ♠ 87 | South:  ♠ K4  ♥ 9  ♦ J9754  ♣ AK1062  | Pass<br>AP           | North 1♥ 2♣ ng 1NT    | Pass<br>Pass               | 1NT <sup>1</sup>                |
|--|--------------------------------------|---------------------------------------|----------------------|-----------------------|----------------------------|---------------------------------|
| Board: 397<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 14<br>Contract: 1N N | North:  ♠ A85  ♥ A7432  ♠ K976  ♣ 5  | South:  ♠ KQ102  ♥ J  ♦ Q83  ♣ AQ983  | West Pass Pass       | North 1♥ 1NT          |                            | South 1♣ 1♠                     |
| Board: 398 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4♥ S              | North:  ♠ AJ2  ♥ J10  ♠ KQ8754  ♣ J8 | South:  ♠ K10  ♥ KQ8765  ←—  ♠ A10965 | West<br>Pass<br>Pass | North 1 ◆ 2 ◆ 4 ▼     |                            | 1♥                              |
| Board: 399 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 2♥ S                | North:  ♠ AK842  ♥ 1054  ♦ J653  ♠ A | South:                                | Pass<br>Pass<br>AP   | North  1♠  2♦¹  Minor | Pass<br>Pass               | 1 <b>♣</b><br>1NT<br>2 <b>♥</b> |
| Board: 400<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 11<br>Contract: 3N N | North:  ♠ K2  ♥ AJ  ♠ QJ  ♣ KQJ10632 | South:  ♠ Q875  ♥ Q84  ♠ AK1098  ♣ 7  | West Pass Pass       | North 1♣ 3♣ 3NT       | East<br>Pass<br>Pass<br>AP | 1♦                              |

| Board: 396<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ K4</li><li>♥ 9</li><li>◆ J9754</li><li>◆ AK1062</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 397<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>★ KQ102</li><li>▼ J</li><li>◆ Q83</li><li>◆ AQ983</li></ul> | The opponents are silent. You bid first.       |
| Board: 398<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <b>★</b> K10<br><b>♥</b> KQ8765<br><b>♦</b> —<br><b>♣</b> A10965    | The opponents are silent.  Partner bids first. |
| Board: 399<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>♠ 9</li><li>♥ AKQ6</li><li>♠ A72</li><li>♠ Q10873</li></ul> | The opponents are silent. You bid first.       |
| Board: 400<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>◆ Q875</li><li>♥ Q84</li><li>◆ AK1098</li><li>◆ 7</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 396 Dealer: N Vul: NS North HCP: 13 South HCP: 11 Contract: 3 N                 | North:  ♠ AQ65  ♥ AJ542  ♠ Q10  ♠ 87 | South:  ♠ K4  ♥ 9  ♦ J9754  ♣ AK1062  | Pass<br>AP           | North 1♥ 2♣ ng 1NT    | Pass<br>Pass               | 1NT <sup>1</sup>                |
|--|--------------------------------------|---------------------------------------|----------------------|-----------------------|----------------------------|---------------------------------|
| Board: 397<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 14<br>Contract: 1N N | North:  ♠ A85  ♥ A7432  ♠ K976  ♣ 5  | South:  ♠ KQ102  ♥ J  ♦ Q83  ♣ AQ983  | West Pass Pass       | North 1♥ 1NT          |                            | South 1♣ 1♠                     |
| Board: 398 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4♥ S              | North:  ♠ AJ2  ♥ J10  ♠ KQ8754  ♣ J8 | South:  ♠ K10  ♥ KQ8765  ←—  ♠ A10965 | West<br>Pass<br>Pass | North 1 ◆ 2 ◆ 4 ▼     |                            | 1♥                              |
| Board: 399 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 2♥ S                | North:  ♠ AK842  ♥ 1054  ♦ J653  ♠ A | South:                                | Pass<br>Pass<br>AP   | North  1♠  2♦¹  Minor | Pass<br>Pass               | 1 <b>♣</b><br>1NT<br>2 <b>♥</b> |
| Board: 400<br>Dealer: N<br>Vul: EW<br>North HCP: 17<br>South HCP: 11<br>Contract: 3N N | North:  ♠ K2  ♥ AJ  ♠ QJ  ♣ KQJ10632 | South:  ♠ Q875  ♥ Q84  ♠ AK1098  ♣ 7  | West Pass Pass       | North 1♣ 3♣ 3NT       | East<br>Pass<br>Pass<br>AP | 1♦                              |

| Board: 401<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>4</li><li>♥ J108</li><li>◆ Q95</li><li>◆ AKJ1086</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 402<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>♣ Q654</li><li>♥ 10</li><li>◆ J3</li><li>♣ AKQ1074</li></ul> | The opponents are silent. You bid first.       |
| Board: 403<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★ A63</li><li>▼ KQ853</li><li>◆ Q864</li><li>◆ 7</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 404<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ AK932</li><li>♥ 97</li><li>◆ 2</li><li>◆ KQ1094</li></ul>  | The opponents are silent. You bid first.       |
| Board: 405<br>Dealer: S<br>Vul: None<br>HCP: 12 | <b>♦</b> K <b>∀</b> K43 <b>♦</b> A109 <b>♣</b> Q97543                | The opponents are silent.  Partner bids first. |

| Board: 401<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 12                         | North:                                | South:  ♠ AK10983  ♥ 632  ♠ AJ  ♣ 95 | Pass<br>AP     | North  3♣¹  ing Jump            | Pass                 | 1 <b>♠</b><br>3 <b>♠</b> |
|--|---------------------------------------|--------------------------------------|----------------|---------------------------------|----------------------|--------------------------|
| Contract: 3♠ S  Board: 402  Dealer: N  Vul: None  North HCP: 12  South HCP: 12  Contract: 3N S | North:  ♠ Q654  ♥ 10  ♦ J3  ♣ AKQ1074 | South:  ♠ K10  ♥ K7654  ♠ AQ982  ♣ 9 |                | North 1♣ 1♠ 3♣                  | East<br>Pass<br>Pass |                          |
| Board: 403<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 13<br>Contract: 1N N         | North:  ♠ A63  ♥ KQ853  ♦ Q864  ♠ 7   | South:  ♠ KJ95  ♥ 7  ♠ AK5  ♠ Q8643  | West Pass Pass | North 1♥ 1NT                    | East<br>Pass<br>AP   | South 1♣ 1♠              |
| Board: 404 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 3 S                       | North:  ♠ AK932  ♥ 97  • 2  ♣ KQ1094  | South:  ♣ J  ♥ AKJ3  • Q109853  ♣ 76 | AP             | North<br>1 <b>♠</b><br>ing Jump | Pass                 | <b>3</b> ♦¹              |
| Board: 405<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 13<br>Contract: 3♣ N       | North:  ♠ K  ♥ K43  ♠ A109  ♣ Q97543  | South:  ♠ Q10953  ♥ QJ9  ♠ K3  ♣ AJ2 | Pass           | North 3♣¹ ing Jump              | AP                   | 14                       |

| Board: 401<br>Dealer: S<br>Vul: Both<br>HCP: 12 | <ul><li>★ AK10983</li><li>♥ 632</li><li>◆ AJ</li><li>♣ 95</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 402<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★K10</li><li>▼K7654</li><li>◆AQ982</li><li>◆9</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 403<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>★ KJ95</li><li>▼ 7</li><li>◆ AK5</li><li>◆ Q8643</li></ul>  | The opponents are silent. You bid first.       |
| Board: 404<br>Dealer: N<br>Vul: Both<br>HCP: 11 | ♣ J<br>♥ AKJ3<br>♦ Q109853<br>♣ 76                                  | The opponents are silent.  Partner bids first. |
| Board: 405<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>♣ Q10953</li><li>♥ QJ9</li><li>♦ K3</li><li>♣ AJ2</li></ul> | The opponents are silent. You bid first.       |

| Board: 401<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 12                         | North:                                | South:  ♠ AK10983  ♥ 632  ♠ AJ  ♣ 95 | Pass<br>AP     | North  3♣¹  ing Jump            | Pass                 | 1 <b>♠</b><br>3 <b>♠</b> |
|--|---------------------------------------|--------------------------------------|----------------|---------------------------------|----------------------|--------------------------|
| Contract: 3♠ S  Board: 402  Dealer: N  Vul: None  North HCP: 12  South HCP: 12  Contract: 3N S | North:  ♠ Q654  ♥ 10  ♦ J3  ♣ AKQ1074 | South:  ♠ K10  ♥ K7654  ♠ AQ982  ♣ 9 |                | North 1♣ 1♠ 3♣                  | East<br>Pass<br>Pass |                          |
| Board: 403<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 13<br>Contract: 1N N         | North:  ♠ A63  ♥ KQ853  ♦ Q864  ♠ 7   | South:  ♠ KJ95  ♥ 7  ♠ AK5  ♠ Q8643  | West Pass Pass | North 1♥ 1NT                    | East<br>Pass<br>AP   | South 1♣ 1♠              |
| Board: 404 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 3 S                       | North:  ♠ AK932  ♥ 97  • 2  ♣ KQ1094  | South:  ♣ J  ♥ AKJ3  • Q109853  ♣ 76 | AP             | North<br>1 <b>♠</b><br>ing Jump | Pass                 | <b>3</b> ♦¹              |
| Board: 405<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 13<br>Contract: 3♣ N       | North:  ♠ K  ♥ K43  ♠ A109  ♣ Q97543  | South:  ♠ Q10953  ♥ QJ9  ♠ K3  ♣ AJ2 | Pass           | North 3♣¹ ing Jump              | AP                   | 14                       |

| Board: 406<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>AK1062</li><li>✓ AQJ10</li><li>Q7</li><li>✓ 54</li></ul>     | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 407<br>Dealer: S<br>Vul: Both<br>HCP: 11 | ♠ K<br>♥ QJ42<br>♦ Q10653<br>♠ K109                                  | The opponents are silent.  Partner bids first. |
| Board: 408<br>Dealer: N<br>Vul: None<br>HCP: 17 | <ul><li>★ KQ5</li><li>♥ QJ94</li><li>◆ AKQ95</li><li>◆ 10</li></ul>  | The opponents are silent. You bid first.       |
| Board: 409<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ KJ104</li><li>♥ QJ1063</li><li>◆ 5</li><li>★ A63</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 410<br>Dealer: N<br>Vul: EW<br>HCP: 16   | <ul><li>AKQ742</li><li>▼ 108</li><li>◆ QJ6</li><li>♣ A5</li></ul>    | The opponents are silent. You bid first.       |

| Board: 406<br>Dealer: N<br>Vul: NS<br>North HCP: 16<br>South HCP: 11<br>Contract: 3N S | North:  ♠ AK 1062  ♥ AQJ10  ♠ Q7  ♣ 54 | South:                               | West North East South  1♠ Pass 3♣¹  Pass 3♥ Pass 3NT  AP  1. Inviting Jump Shifts                               |
|--|--|--------------------------------------|---|
| Board: 407 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 2 S               | North:  ♠ K  ♥ QJ42  ♦ Q10653  ♠ K109  | South:  ♠ Q109653  ▼ A6  ♠ KJ2 ♠ A7  | West North East South  1♣  Pass 1NT¹ Pass 2♠  AP  1. forcing 1NT  |
| Board: 408 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 4♠ S              | North:  ♠ KQ5  ♥ QJ94  ♠ AKQ95  ♣ 10   | South:  ♠ J10972  ♥ K85  ♠ 8  ♣ AQJ4 | West North East South  1  Pass 1  Pass 2 Pass 3  Pass 3 Pass 4  AP  1. Fourth suit game force                   |
| Board: 409 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♥ N                | North:  ♠ KJ104  ♥ QJ1063  ♠ 5  ♣ A63  | South:  ♣ 76  ♥ A94  ♠ AQ763  ♣ K87  | West North East South  1 ↑  Pass 1 ▼ Pass 1NT  Pass 2 ♠ 1 Pass 3 ▼ 2  Pass 4 ▼ AP  1. New Minor Forcing  2. 3 ▼ |
| Board: 410 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4 S                 | North:  ♠ AKQ742  ♥ 108  ♠ QJ6  ♠ A5   | South:                               | West North East South  1 ♣ Pass 3 ♥ 1  Pass 4 ♥ AP  1. Inviting Jump Shifts                                     |

| Board: 406<br>Dealer: N<br>Vul: NS<br>HCP: 11   | ♣3<br>♥ K2<br>♦ A1054<br>♣ KJ10932                                  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 407<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>♣ Q109653</li><li>♥ A6</li><li>♦ KJ2</li><li>♣ A7</li></ul> | The opponents are silent. You bid first.       |
| Board: 408<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 409<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>♠ 76</li><li>♥ A94</li><li>♠ AQ763</li><li>♠ K87</li></ul>  | The opponents are silent. You bid first.       |
| Board: 410<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ 3</li><li>★ AQJ954</li><li>★ K7</li><li>★ J1076</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 406<br>Dealer: N<br>Vul: NS<br>North HCP: 16<br>South HCP: 11<br>Contract: 3N S | North:  ♠ AK 1062  ♥ AQJ10  ♠ Q7  ♣ 54 | South:                               | West North East South  1♠ Pass 3♣¹  Pass 3♥ Pass 3NT  AP  1. Inviting Jump Shifts                               |
|--|--|--------------------------------------|---|
| Board: 407 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 2 S               | North:  ♠ K  ♥ QJ42  ♦ Q10653  ♠ K109  | South:  ♠ Q109653  ▼ A6  ♠ KJ2 ♠ A7  | West North East South  1♣  Pass 1NT¹ Pass 2♠  AP  1. forcing 1NT  |
| Board: 408 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 4♠ S              | North:  ♠ KQ5  ♥ QJ94  ♠ AKQ95  ♣ 10   | South:  ♠ J10972  ♥ K85  ♠ 8  ♣ AQJ4 | West North East South  1  Pass 1  Pass 2 Pass 3  Pass 3 Pass 4  AP  1. Fourth suit game force                   |
| Board: 409 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4♥ N                | North:  ♠ KJ104  ♥ QJ1063  ♠ 5  ♣ A63  | South:  ♣ 76  ♥ A94  ♠ AQ763  ♣ K87  | West North East South  1 ↑  Pass 1 ▼ Pass 1NT  Pass 2 ♠ 1 Pass 3 ▼ 2  Pass 4 ▼ AP  1. New Minor Forcing  2. 3 ▼ |
| Board: 410 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4 S                 | North:  ♠ AKQ742  ♥ 108  ♠ QJ6  ♠ A5   | South:                               | West North East South  1 ♣ Pass 3 ♥ 1  Pass 4 ♥ AP  1. Inviting Jump Shifts                                     |

| Board: 411<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>AQ107</li><li>KQ62</li><li>J9642</li><li>Mathematical Properties</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 412<br>Dealer: N<br>Vul: NS<br>HCP: 16   | <ul><li>♣ QJ1072</li><li>♥ AQ83</li><li>◆ A72</li><li>♣ K</li></ul>                | The opponents are silent. You bid first.       |
| Board: 413<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>AQ1032</li><li>✓ 3</li><li>10764</li><li>AJ3</li></ul>                     | The opponents are silent.  Partner bids first. |
| Board: 414<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ KJ7</li><li>▼ KQ52</li><li>◆ KJ4</li><li>◆ J102</li></ul>                | The opponents are silent. You bid first.       |
| Board: 415<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>▲ 10963</li><li>♥ A9</li><li>◆ AQJ1065</li><li>♣ 2</li></ul>               | The opponents are silent.  Partner bids first. |

| Board: 411<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N S        | North:  ♠ AQ107  ♥ KQ62  ♦ J9642  ♣ — | South:  ♠ 632  ♥ A4  ♦ Q5  ♣ KQJ983  | West Pass Pass AP  | North  1              | Pass         | 1♣                           |
|---|---------------------------------------|--------------------------------------|--------------------|-----------------------|--------------|------------------------------|
| Board: 412<br>Dealer: N<br>Vul: NS<br>North HCP: 16<br>South HCP: 11<br>Contract: 2 \(\neq \) N | North:  ♠ QJ1072  ♥ AQ83  ♠ A72  ♠ K  | South:                               | Pass               | North 1♣ 2♥ ng 1NT    | Pass<br>AP   | South<br>1NT <sup>1</sup>    |
| Board: 413<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 12<br>Contract: 2♠ N          | North:  ♠ AQ1032  ♥ 3  • 10764  ♣ AJ3 | South:                               | Pass<br>Pass<br>AP | North  1♠  2♠¹  Minor | Pass<br>Pass | 1♥<br>1NT<br>2♠ <sup>2</sup> |
| Board: 414 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 S                        | North:  ♠ KJ7  ♥ KQ52  ♠ KJ4  ♣ J102  | South:  ♠ A543  ♥ AJ876  ♠ Q872  ♣ — | West Pass AP       | North<br>1♣<br>2♥     |              | 1♥                           |
| Board: 415 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3 N                          | North:                                | South:  ♠ K  ♥ KQJ  ♠ 8742  ♠ AQ1084 | West Pass Pass     | North  1  3  •        |              | South 1♣ 2◆                  |

| Board: 411<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>♠ 632</li><li>♥ A4</li><li>♦ Q5</li><li>♠ KQJ983</li></ul>      | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 412<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>◆ 5</li><li>♥ J976</li><li>◆ KQ1085</li><li>◆ AJ8</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 413<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li> ♣ J94</li><li> ♥ AQ875</li><li> ♠ KQ9</li><li> ♣ 106</li></ul> | The opponents are silent. You bid first.       |
| Board: 414<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>A543</li><li>✓ AJ876</li><li>✓ Q872</li><li>✓ —</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 415<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <b>♠</b> K<br><b>♥</b> KQJ<br><b>♦</b> 8742<br><b>♣</b> AQ1084          | The opponents are silent. You bid first.       |

| Board: 411<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N S        | North:  ♠ AQ107  ♥ KQ62  ♦ J9642  ♣ — | South:  ♠ 632  ♥ A4  ♠ Q5  ♣ KQJ983  | West Pass Pass AP  | North  1  2  ▼        | Pass         | 1♣                           |
|---|---------------------------------------|--------------------------------------|--------------------|-----------------------|--------------|------------------------------|
| Board: 412<br>Dealer: N<br>Vul: NS<br>North HCP: 16<br>South HCP: 11<br>Contract: 2 \(\neq \) N | North:  ♠ QJ1072  ♥ AQ83  ♠ A72  ♠ K  | South:                               | Pass               | North 1♣ 2♥ ng 1NT    | Pass<br>AP   | South<br>1NT <sup>1</sup>    |
| Board: 413<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 12<br>Contract: 2♠ N          | North:  ♠ AQ1032  ♥ 3  • 10764  ♣ AJ3 | South:                               | Pass<br>Pass<br>AP | North  1♠  2♠¹  Minor | Pass<br>Pass | 1♥<br>1NT<br>2♠ <sup>2</sup> |
| Board: 414 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 S                        | North:  ♠ KJ7  ♥ KQ52  ♠ KJ4  ♣ J102  | South:  ♠ A543  ♥ AJ876  ♠ Q872  ♣ — | West Pass AP       | North<br>1♣<br>2♥     |              | 1♥                           |
| Board: 415 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3 N                          | North:                                | South:  ♠ K  ♥ KQJ  ♠ 8742  ♠ AQ1084 | West Pass Pass     | North  1  3  •        |              | South 1♣ 2◆                  |

| Board: 416<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>★ K3</li><li>▼ A932</li><li>◆ AK932</li><li>◆ 108</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 417<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ AJ532</li><li>▼ K1084</li><li>← —</li><li>★ K984</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 418<br>Dealer: N<br>Vul: None<br>HCP: 13 | <ul><li>AK98</li><li>✓ A2</li><li>108654</li><li>Q5</li></ul>        | The opponents are silent. You bid first.       |
| Board: 419<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♠ Q643</li><li>♥ J5</li><li>♦ A</li><li>♠ KJ9742</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 420<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>▲ AJ</li><li>♥ K7</li><li>◆ J109865</li><li>◆ KJ8</li></ul>  | The opponents are silent. You bid first.       |

| Board: 416<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ K3  ▼ A932  ♠ AK932  ♣ 108 | South:                                | Pass<br>AP         | North 1  3  ing Jump      | Pass<br>Pass         | 3♣¹<br>3NT               |
|--|--------------------------------------|---------------------------------------|--------------------|---------------------------|----------------------|--------------------------|
| Board: 417<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 14<br>Contract: 3N S | North:  ♠ AJ532  ♥ K1084  ←—  ♣ K984 | South:  ♠ K7  ▼ A  ◆ J109765  ♠ AQ53  | West Pass Pass AP  | North 1♠ 3♣               | Pass                 | 1♦                       |
| Board: 418 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4♠ S                | North:  ♠ AK98  ♥ A2  ♠ 108654  ♣ Q5 | South:  ♠ Q7652  ♥ QJ104  ♦ 7  ♠ AK2  | West Pass AP       | North 1♦ 2♠               | East<br>Pass<br>Pass | 1♠                       |
| Board: 419 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N N                  | North:  ♠ Q643  ♥ J5  ♠ A  ♣ KJ9742  | South:  ♠ K85  ▼ A1083  ◆ QJ107  ♠ A3 | Pass<br>Pass       | North  3♣¹  3NT  ing Jump | Pass<br>AP           | 1 <b>♦</b><br>3 <b>♥</b> |
| Board: 420<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 11<br>Contract: 2N S | North:  ♠ AJ  ♥ K7  ♦ J109865  ♣ KJ8 | South:  ♠ Q107  ♥ AQJ9  ♠ Q  ♣ 97643  | West<br>Pass<br>AP | North 1♦ 2♦               | Pass                 | South 1♥ 2NT             |

| Board: 416<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>\$98642</li><li>♥ 5</li><li>• Q</li><li>• AKQJ92</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 417<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <b>★</b> K7<br><b>♥</b> A<br><b>♦</b> J109765<br><b>♣</b> AQ53       | The opponents are silent. You bid first.       |
| Board: 418<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>♣ Q7652</li><li>♥ QJ104</li><li>♦ 7</li><li>♣ AK2</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 419<br>Dealer: S<br>Vul: EW<br>HCP: 14   | <ul><li>★ K85</li><li>★ A1083</li><li>◆ QJ107</li><li>★ A3</li></ul> | The opponents are silent. You bid first.       |
| Board: 420<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>◆ Q107</li><li>▼ AQJ9</li><li>◆ Q</li><li>◆ 97643</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 416<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N S   | North:  ♠ K3  ▼ A932  ♠ AK932  ♣ 108 | South:                                | Pass<br>AP         | North 1  3  ing Jump      | Pass<br>Pass         | 3♣¹<br>3NT               |
|--|--------------------------------------|---------------------------------------|--------------------|---------------------------|----------------------|--------------------------|
| Board: 417<br>Dealer: S<br>Vul: Both<br>North HCP: 11<br>South HCP: 14<br>Contract: 3N S | North:  ♠ AJ532  ♥ K1084  ←—  ♣ K984 | South:  ♠ K7  ▼ A  ◆ J109765  ♠ AQ53  | West Pass Pass AP  | North 1♠ 3♣               | Pass                 | 1♦                       |
| Board: 418 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 4♠ S                | North:  ♠ AK98  ♥ A2  ♠ 108654  ♣ Q5 | South:  ♠ Q7652  ♥ QJ104  ♦ 7  ♠ AK2  | West Pass AP       | North 1♦ 2♠               | East<br>Pass<br>Pass | 1♠                       |
| Board: 419 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N N                  | North:  ♠ Q643  ♥ J5  ♠ A  ♣ KJ9742  | South:  ♠ K85  ▼ A1083  ◆ QJ107  ♠ A3 | Pass<br>Pass       | North  3♣¹  3NT  ing Jump | Pass<br>AP           | 1 <b>♦</b><br>3 <b>♥</b> |
| Board: 420<br>Dealer: N<br>Vul: Both<br>North HCP: 13<br>South HCP: 11<br>Contract: 2N S | North:  ♠ AJ  ♥ K7  ♦ J109865  ♣ KJ8 | South:  ♠ Q107  ♥ AQJ9  ♠ Q  ♣ 97643  | West<br>Pass<br>AP | North 1♦ 2♦               | Pass                 | South 1♥ 2NT             |

| Board: 421<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>♣ QJ8762</li><li>♥ AJ42</li><li>♦ K</li><li>♣ J4</li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 422<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>★ 53</li><li>▼ KQJ</li><li>◆ K96</li><li>◆ A9752</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 423<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>♣ Q1083</li><li>♥ 2</li><li>♦ A2</li><li>♣ KQ8642</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 424<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>♣—</li><li>♥ QJ4</li><li>◆ K76</li><li>♣ AQJ8654</li></ul>  | The opponents are silent. You bid first.       |
| Board: 425<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ AKJ7543</li><li>♥ Q654</li><li>♦ 7</li><li>♠ Q</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 421                      | North:                            | South:                           | West            | North        | East    | South 1    |
|---------------------------------|-----------------------------------|----------------------------------|-----------------|--------------|---------|------------|
| Dealer: S<br>Vul: None          | <b>♠</b> QJ8762                   | <b>♦</b> A4                      | Pass            | 1♠           | Pass    | 1NT        |
| North HCP: 12                   | <b>♥</b> AJ42                     | <b>♥</b> KQ85                    | Pass            | 2 <b>♣</b> ¹ | Pass    | 2♥         |
| South HCP: 14                   | <b>♦</b> K<br><b>♣</b> J4         | ◆ Q986<br><b>◆</b> K87           | Pass<br>AP      | 3♥           | Pass    | 4♥         |
| Contract: 4♥ S                  |                                   |                                  |                 | Minor 1      | Forcing | g          |
| Board: 422                      | No setle                          | Courtles                         | West            | North        | Fast    | South      |
| Dealer: N                       | North:<br>♠ 53                    | South:<br>♠ AJ842                | *** <b>C</b> St | 1 <b>.</b> € | Pass    | 1 <b>4</b> |
| Vul: Both                       | ♥ KQJ                             | ♥ 32                             | Pass            | 1NT          | Pass    |            |
| North HCP: 13<br>South HCP: 12  | <b>♦</b> K96                      | ◆ AQJ74                          | Pass            | 3NT          | AP      |            |
| Contract: 3N N                  | ♣ A9752                           | <b>♣</b> 3                       | 1. New          | Minor !      | Forcing | g          |
| Board: 423<br>Dealer: S         | North:<br><b>♠</b> Q1083          | South:<br>♠ A95                  | West            | North        | East    | South 1    |
| Vul: None<br>North HCP: 11      | <b>v</b> 2                        | <b>♥</b> AKJ1097                 | Pass            | 3 <b>♣</b> ¹ | Pass    | 4♥         |
| South HCP: 17<br>Contract: 4♥ S | ◆ A2<br>◆ KQ8642                  | ◆ J7<br>◆ A3                     | AP<br>1. Invit  | ing Jump     | Shifts  |            |
| Board: 424                      |                                   |                                  | West            | North        | Fast    | South      |
| Dealer: N                       | North:                            | South:                           | VV CSt          | 1 <b>.</b> € | Pass    | 1 <b>4</b> |
| Vul: NS<br>North HCP: 13        | <b>♠</b> —<br>♥ QJ4               | <b>♠</b> KQJ1054<br><b>♥</b> 107 | Pass            | 2.           | Pass    |            |
| South HCP: 12<br>Contract: 4♠ S | ◆ K76<br>◆ AQJ8654                | ◆ AQ108<br>◆ 2                   | Pass<br>AP      | 4♣           | Pass    | 4♠         |
| Board: 425<br>Dealer: S         | North:                            | South:                           | West            | North        | East    | South      |
| Vul: None                       | <b>♠</b> AKJ7543<br><b>♥</b> Q654 | <b>♠</b> Q<br>♥ AK3              |                 |              | _       | 1•         |
| North HCP: 12                   | • 7                               | ◆ AK10865                        | Pass            | 1♠           | Pass    | <b>2</b> • |
| South HCP: 19<br>Contract: 4♠ N | <b>♣</b> Q                        | <b>♣</b> K104                    | Pass            | 4♠           | AP      |            |

| Dea<br>Vul | rd: 421<br>ler: S<br>: None<br>P: 14 | <ul><li>A4</li><li>✓ KQ85</li><li>◆ Q986</li><li>◆ K87</li></ul>      | The opponents are silent. You bid first.       |
|------------|--------------------------------------|---|--|
| Dea<br>Vul | rd: 422<br>ler: N<br>: Both<br>P: 12 | <ul><li>AJ842</li><li>▼ 32</li><li>◆ AQJ74</li><li>♣ 3</li></ul>      | The opponents are silent.  Partner bids first. |
| Dea<br>Vul | rd: 423<br>ler: S<br>: None<br>P: 17 | <ul><li>A95</li><li>✓ AKJ1097</li><li>✓ J7</li><li>A3</li></ul>       | The opponents are silent. You bid first.       |
| Dea<br>Vul | rd: 424<br>ler: N<br>: NS<br>P: 12   | <ul><li>★ KQJ1054</li><li>▼ 107</li><li>◆ AQ108</li><li>◆ 2</li></ul> | The opponents are silent.  Partner bids first. |
| Dea<br>Vul | rd: 425<br>ler: S<br>: None<br>P: 19 | <b>♠</b> Q<br><b>♥</b> AK3<br><b>♦</b> AK10865<br><b>♣</b> K104       | The opponents are silent. You bid first.       |

| Board: 421                      | North:                            | South:                           | West            | North        | East    | South 1    |
|---------------------------------|-----------------------------------|----------------------------------|-----------------|--------------|---------|------------|
| Dealer: S<br>Vul: None          | <b>♠</b> QJ8762                   | <b>♦</b> A4                      | Pass            | 1♠           | Pass    | 1NT        |
| North HCP: 12                   | <b>♥</b> AJ42                     | <b>♥</b> KQ85                    | Pass            | 2 <b>♣</b> ¹ | Pass    | 2♥         |
| South HCP: 14                   | <b>♦</b> K<br><b>♣</b> J4         | ◆ Q986<br><b>◆</b> K87           | Pass<br>AP      | 3♥           | Pass    | 4♥         |
| Contract: 4♥ S                  |                                   |                                  |                 | Minor 1      | Forcing | g          |
| Board: 422                      | No setle                          | Courtles                         | West            | North        | Fast    | South      |
| Dealer: N                       | North:<br>♠ 53                    | South:<br>♠ AJ842                | *** <b>C</b> St | 1 <b>.</b> € | Pass    | 1 <b>4</b> |
| Vul: Both                       | ♥ KQJ                             | ♥ 32                             | Pass            | 1NT          | Pass    |            |
| North HCP: 13<br>South HCP: 12  | <b>♦</b> K96                      | ◆ AQJ74                          | Pass            | 3NT          | AP      |            |
| Contract: 3N N                  | ♣ A9752                           | <b>♣</b> 3                       | 1. New          | Minor !      | Forcing | g          |
| Board: 423<br>Dealer: S         | North:<br><b>♠</b> Q1083          | South:<br>♠ A95                  | West            | North        | East    | South 1    |
| Vul: None<br>North HCP: 11      | <b>v</b> 2                        | <b>♥</b> AKJ1097                 | Pass            | 3 <b>♣</b> ¹ | Pass    | 4♥         |
| South HCP: 17<br>Contract: 4♥ S | ◆ A2<br>◆ KQ8642                  | ◆ J7<br>◆ A3                     | AP<br>1. Invit  | ing Jump     | Shifts  |            |
| Board: 424                      |                                   |                                  | West            | North        | Fast    | South      |
| Dealer: N                       | North:                            | South:                           | VV CSt          | 1 <b>.</b> € | Pass    | 1 <b>4</b> |
| Vul: NS<br>North HCP: 13        | <b>♠</b> —<br>♥ QJ4               | <b>♠</b> KQJ1054<br><b>♥</b> 107 | Pass            | 2.           | Pass    |            |
| South HCP: 12<br>Contract: 4♠ S | ◆ K76<br>◆ AQJ8654                | ◆ AQ108<br>◆ 2                   | Pass<br>AP      | 4♣           | Pass    | 4♠         |
| Board: 425<br>Dealer: S         | North:                            | South:                           | West            | North        | East    | South      |
| Vul: None                       | <b>♠</b> AKJ7543<br><b>♥</b> Q654 | <b>♠</b> Q<br>♥ AK3              |                 |              | _       | 1•         |
| North HCP: 12                   | • 7                               | ◆ AK10865                        | Pass            | 1♠           | Pass    | <b>2</b> • |
| South HCP: 19<br>Contract: 4♠ N | <b>♣</b> Q                        | <b>♣</b> K104                    | Pass            | 4♠           | AP      |            |

| Board: 426<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>★ A10</li><li>▼ K109762</li><li>◆ Q109</li><li>◆ AQ</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 427<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♠ 6</li><li>♥ J52</li><li>♠ AK986</li><li>♠ A832</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 428<br>Dealer: N<br>Vul: Both<br>HCP: 18 | <ul><li>★ AK975</li><li>★ AK107</li><li>★ A4</li><li>♣ 95</li></ul>   | The opponents are silent. You bid first.       |
| Board: 429<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>AQ1064</li><li>✓ A</li><li>10965</li><li>Q109</li></ul>       | The opponents are silent.  Partner bids first. |
| Board: 430<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <b>♠</b> Q   ♥ QJ1076   ♦ KQ3   ♠ A872                                | The opponents are silent. You bid first.       |

| Board: 426<br>Dealer: N<br>Vul: NS<br>North HCP: 15<br>South HCP: 11<br>Contract: 3N S | North:  ♣ A10  ▼ K109762  ◆ Q109  ♣ AQ | South:  ♠ Q7643  ✔ A  ♠ A53  ♣ J987   | West Pass AP         | North<br>1♥<br>3♥                   | Pass                 |                  |
|--|--|---------------------------------------|----------------------|-------------------------------------|----------------------|------------------|
| Board: 427<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 12<br>Contract: 2N N | North:  ♠ 6  ♥ J52  ♠ AK986  ♠ A832    | South:  ♠ A10542  ♥ AQ3  ♦ 104  ♠ Q96 | Pass<br>Pass         | North  1NT <sup>1</sup> 2NT  ng 1NT |                      | 1♠               |
| Board: 428 Dealer: N Vul: Both North HCP: 18 South HCP: 12 Contract: 4 N               | North:  ♠ AK975  ♥ AK107  ♠ A4  ♠ 95   | South:  ♣ 3  ♥ Q432  • J1073  ♣ AKQ10 | Pass<br>AP           | North 1♠ 3♥ ng 1NT                  | Pass<br>Pass         | 1NT <sup>1</sup> |
| Board: 429<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 14<br>Contract: 3N N | North:  ♠ AQ1064  ♥ A  ♦ 10965  ♠ Q109 | South:  ♣ J  ♥ KJ9843  ♠ KQJ8  ♣ K3   | West<br>Pass<br>Pass | North 1♣ 3NT                        | East<br>Pass<br>AP   | 1♥               |
| Board: 430<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 12<br>Contract: 4♠ S | North:  ♠ Q  ♥ QJ1076  ♠ KQ3  ♠ A872   | South:  ♠ K987632  ✔ A  ♠ AJ  ♣ 954   | West Pass AP         | North<br>1♥<br>2♣                   | East<br>Pass<br>Pass | 1♠               |

| Board: 426<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>♣ Q7643</li><li>♥ A</li><li>♦ A53</li><li>♣ J987</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 427<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ A10542</li><li>★ AQ3</li><li>★ 104</li><li>★ Q96</li></ul> | The opponents are silent. You bid first.       |
| Board: 428<br>Dealer: N<br>Vul: Both<br>HCP: 12 | ♣3<br>♥ Q432<br>♦ J1073<br>♣ AKQ10                                   | The opponents are silent.  Partner bids first. |
| Board: 429<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>↓ J</li><li>↓ KJ9843</li><li>↓ KQJ8</li><li>♠ K3</li></ul>   | The opponents are silent. You bid first.       |
| Board: 430<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ K987632</li><li>★ A</li><li>◆ AJ</li><li>◆ 954</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 426<br>Dealer: N<br>Vul: NS<br>North HCP: 15<br>South HCP: 11<br>Contract: 3N S | North:  ♣ A10  ▼ K109762  ◆ Q109  ♣ AQ | South:  ♠ Q7643  ✔ A  ♠ A53  ♣ J987   | West Pass AP         | North<br>1♥<br>3♥                   | Pass                 |                  |
|--|--|---------------------------------------|----------------------|-------------------------------------|----------------------|------------------|
| Board: 427<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 12<br>Contract: 2N N | North:  ♠ 6  ♥ J52  ♠ AK986  ♠ A832    | South:  ♠ A10542  ♥ AQ3  ♦ 104  ♠ Q96 | Pass<br>Pass         | North  1NT <sup>1</sup> 2NT  ng 1NT |                      | 1♠               |
| Board: 428 Dealer: N Vul: Both North HCP: 18 South HCP: 12 Contract: 4 N               | North:  ♠ AK975  ♥ AK107  ♠ A4  ♠ 95   | South:  ♣ 3  ♥ Q432  • J1073  ♣ AKQ10 | Pass<br>AP           | North 1♠ 3♥ ng 1NT                  | Pass<br>Pass         | 1NT <sup>1</sup> |
| Board: 429<br>Dealer: S<br>Vul: NS<br>North HCP: 12<br>South HCP: 14<br>Contract: 3N N | North:  ♠ AQ1064  ♥ A  ♦ 10965  ♠ Q109 | South:  ♣ J  ♥ KJ9843  ♠ KQJ8  ♣ K3   | West<br>Pass<br>Pass | North 1♣ 3NT                        | East<br>Pass<br>AP   | 1♥               |
| Board: 430<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 12<br>Contract: 4♠ S | North:  ♠ Q  ♥ QJ1076  ♠ KQ3  ♠ A872   | South:  ♠ K987632  ✔ A  ♠ AJ  ♣ 954   | West Pass AP         | North<br>1♥<br>2♣                   | East<br>Pass<br>Pass | 1♠               |

| Board: 431<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>★ K</li><li>♥ 953</li><li>◆ QJ85</li><li>◆ AJ932</li></ul>    | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 432<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ K93</li><li>▼ 74</li><li>◆ A104</li><li>◆ AJ862</li></ul>   | The opponents are silent. You bid first.       |
| Board: 433<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>♦ 9732</li><li>♥ KQJ5</li><li>♦ KQJ63</li><li>♦ —</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 434<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ K10</li><li>★ AQ10</li><li>◆ QJ973</li><li>◆ Q97</li></ul>  | The opponents are silent.  You bid first.      |
| Board: 435<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ AK1052</li><li>♥ Q109</li><li>◆ 5</li><li>◆ K1086</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 431                                      | North:                          | South:                        | West         | North                   | East       | South                    |
|---|---------------------------------|-------------------------------|--------------|-------------------------|------------|--------------------------|
| Dealer: S<br>Vul: Both                          | <b>♠</b> K                      | <b>♦</b> A8765                | Dogg         | 13.77                   | Dogg       | 1 <b>₹</b><br>2 <b>♦</b> |
| North HCP: 11                                   | <b>♥</b> 953                    | <b>♥</b> J102                 | Pass         | 1NT <sup>l</sup>        |            |                          |
| South HCP: 14                                   | ♦ QJ85                          | <b>♦</b> AK4                  | Pass         | 2NT                     | Pass       | 3NT                      |
| Contract: 3N N                                  | ♣ AJ932                         | <b>♣</b> Q6                   | AP           | a∼ 1NIT                 |            |                          |
|   |                                 |                               | 1. IOICI     | ng 1NT                  |            |                          |
|   |                                 |                               | West         | North                   | East       | South                    |
| Board: 432                                      | North:                          | South:                        |              | 1♣                      | Pass       | 1♠                       |
| Dealer: N                                       | <b>★</b> K93                    | ♠ A10752                      | Pass         | 1NT                     | Pass       | <b>2</b> ◆ <sup>1</sup>  |
| Vul: None                                       | <b>♥</b> 74                     | <b>♥</b> KQ65                 | Pass         | 2 <b>♠</b> <sup>2</sup> | Pass       | _<br>4♠                  |
| North HCP: 12<br>South HCP: 12                  | ◆ A104                          | ♦ K752                        | AP           | 24                      | 1 0.00     |                          |
| Contract: 4♠ S                                  | ♣ AJ862                         | <b>♣</b> —                    |              | Minor 1                 | Forcin     | ø                        |
| Common IT D                                     |                                 |                               | 2. 3 ♠       | TIME                    | _ OI OII ( | 5                        |
| Board: 433                                      | N. 4                            | G 4                           |              |                         |            |                          |
| Dealer: S                                       | North:                          | South:                        | West         | North                   | East       | South                    |
| Vul: EW   | <b>♦</b> 9732                   | <b>♠</b> KQJ4<br><b>♥</b> 102 |              |                         |            | 1♣                       |
| North HCP: 12                                   | <b>♥</b> KQJ5<br><b>♦</b> KQJ63 | ◆ 102<br>◆ 1095               | Pass         | 1♦                      | Pass       | 1♠                       |
| South HCP: 13                                   | <b>♦</b> —                      | ♣ AK62                        | Pass         | 4♠                      | AP         |                          |
| Contract: 4♠ S                                  | •                               | 111102                        |              |                         |            |                          |
|   |                                 |                               | West         | North                   | East       | South                    |
| Board: 434                                      | NT41.                           | C41                           |              | 1♦                      | Pass       | 1♥                       |
| Dealer: N                                       | North:<br>♠ K10                 | South:<br>♠ A75               | Pass         | 1NT                     | Pass       | 2 <b>♣</b> ¹             |
| Vul: Both                                       | <b>▼</b> AQ10                   | ▼ KJ7652                      | Pass         | <b>3</b> ♥ <sup>2</sup> | Pass       | 4♥                       |
| North HCP: 14                                   | • QJ973                         | • 4                           | AP           |                         |            |                          |
| South HCP: 11                                   | <b>♣</b> Q97                    | ♣ K54                         | 1. New       | Minor                   | Forcing    | g                        |
| Contract: 4♥ S                                  | -                               |                               | 2.3 🔻        |                         | ·          |                          |
|   |                                 |                               |              |                         |            |                          |
| 1) 1. 49 5                                      | North:                          | South:                        | West         | North                   | Fast       | South                    |
| Board: 435                                      |                                 |                               | 11050        | 1 10141                 | Lusi       |                          |
| Dealer: S                                       | <b>♠</b> AK1052                 | <b>♠</b> J4                   |              |                         |            | 1 🍁                      |
| Dealer: S<br>Vul: None                          | <b>♥</b> Q109                   | <b>♥</b> K54                  | Pass         | 1♠                      | Pass       | 1 <b>♦</b> 2 <b>♦</b>    |
| Dealer: S Vul: None North HCP: 12 South HCP: 12 |                                 |                               | Pass<br>Pass | 1 <b>♠</b><br>3NT       | Pass<br>AP |                          |

| Board: 431<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>★ A8765</li><li>♥ J102</li><li>◆ AK4</li><li>◆ Q6</li></ul>  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 432<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>▲ A10752</li><li>♥ KQ65</li><li>◆ K752</li><li>◆ —</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 433<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>★ KQJ4</li><li>▼ 102</li><li>◆ 1095</li><li>◆ AK62</li></ul> | The opponents are silent. You bid first.       |
| Board: 434<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>▲ A75</li><li>♥ KJ7652</li><li>◆ 4</li><li>♣ K54</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 435<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>↓ J4</li><li>♥ K54</li><li>♦ A1098764</li><li>♠ A</li></ul>  | The opponents are silent. You bid first.       |
|   |  |  |

| Board: 431                                      | North:                          | South:                        | West         | North                   | East       | South                    |
|---|---------------------------------|-------------------------------|--------------|-------------------------|------------|--------------------------|
| Dealer: S<br>Vul: Both                          | <b>♠</b> K                      | <b>♦</b> A8765                | Dogg         | 13.77                   | Dogg       | 1 <b>₹</b><br>2 <b>♦</b> |
| North HCP: 11                                   | <b>♥</b> 953                    | <b>♥</b> J102                 | Pass         | 1NT <sup>l</sup>        |            |                          |
| South HCP: 14                                   | ♦ QJ85                          | <b>♦</b> AK4                  | Pass         | 2NT                     | Pass       | 3NT                      |
| Contract: 3N N                                  | ♣ AJ932                         | <b>♣</b> Q6                   | AP           | a∼ 1NIT                 |            |                          |
|   |                                 |                               | 1. IOICI     | ng 1NT                  |            |                          |
|   |                                 |                               | West         | North                   | East       | South                    |
| Board: 432                                      | North:                          | South:                        |              | 1♣                      | Pass       | 1♠                       |
| Dealer: N                                       | <b>★</b> K93                    | ♠ A10752                      | Pass         | 1NT                     | Pass       | <b>2</b> ◆ <sup>1</sup>  |
| Vul: None                                       | <b>♥</b> 74                     | <b>♥</b> KQ65                 | Pass         | 2 <b>♠</b> <sup>2</sup> | Pass       | _<br>4♠                  |
| North HCP: 12<br>South HCP: 12                  | ◆ A104                          | ♦ K752                        | AP           | 24                      | 1 0.00     |                          |
| Contract: 4♠ S                                  | ♣ AJ862                         | <b>♣</b> —                    |              | Minor 1                 | Forcin     | ø                        |
| Common IT D                                     |                                 |                               | 2. 3 ♠       | TIME                    | _ OI OII ( | 5                        |
| Board: 433                                      | N. 4                            | G 4                           |              |                         |            |                          |
| Dealer: S                                       | North:                          | South:                        | West         | North                   | East       | South                    |
| Vul: EW   | <b>♦</b> 9732                   | <b>♠</b> KQJ4<br><b>♥</b> 102 |              |                         |            | 1♣                       |
| North HCP: 12                                   | <b>♥</b> KQJ5<br><b>♦</b> KQJ63 | ◆ 102<br>◆ 1095               | Pass         | 1♦                      | Pass       | 1♠                       |
| South HCP: 13                                   | <b>♦</b> —                      | ♣ AK62                        | Pass         | 4♠                      | AP         |                          |
| Contract: 4♠ S                                  | •                               | 111102                        |              |                         |            |                          |
|   |                                 |                               | West         | North                   | East       | South                    |
| Board: 434                                      | NT41.                           | C41                           |              | 1♦                      | Pass       | 1♥                       |
| Dealer: N                                       | North:<br>♠ K10                 | South:<br>♠ A75               | Pass         | 1NT                     | Pass       | 2 <b>♣</b> ¹             |
| Vul: Both                                       | <b>▼</b> AQ10                   | ▼ KJ7652                      | Pass         | <b>3</b> ♥ <sup>2</sup> | Pass       | 4♥                       |
| North HCP: 14                                   | • QJ973                         | • 4                           | AP           |                         |            |                          |
| South HCP: 11                                   | <b>♣</b> Q97                    | ♣ K54                         | 1. New       | Minor                   | Forcing    | g                        |
| Contract: 4♥ S                                  | -                               |                               | 2.3 🔻        |                         | ·          |                          |
|   |                                 |                               |              |                         |            |                          |
| 1) 1. 49 5                                      | North:                          | South:                        | West         | North                   | Fast       | South                    |
| Board: 435                                      |                                 |                               | 11050        | 1 10141                 | Lusi       |                          |
| Dealer: S                                       | <b>♠</b> AK1052                 | <b>♠</b> J4                   |              |                         |            | 1 🍁                      |
| Dealer: S<br>Vul: None                          | <b>♥</b> Q109                   | <b>♥</b> K54                  | Pass         | 1♠                      | Pass       | 1 <b>♦</b> 2 <b>♦</b>    |
| Dealer: S Vul: None North HCP: 12 South HCP: 12 |                                 |                               | Pass<br>Pass | 1 <b>♠</b><br>3NT       | Pass<br>AP |                          |

| Board: 436<br>Dealer: N<br>Vul: NS<br>HCP: 19   | <ul><li>AJ8</li><li>♥ 8</li><li>AJ43</li><li>AKQ87</li></ul>         | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 437<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>♣ J10654</li><li>♥ A74</li><li>♦ 8</li><li>♣ AQ62</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 438<br>Dealer: N<br>Vul: None<br>HCP: 15 | <ul><li>★ K109753</li><li>★ AK2</li><li>◆ J3</li><li>◆ A10</li></ul> | The opponents are silent. You bid first.       |
| Board: 439<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ AK1062</li><li>▼ J964</li><li>◆ 3</li><li>◆ KJ10</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 440<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>♣ J105</li><li>♥ A53</li><li>♦ AKQ5</li><li>♣ 843</li></ul>  | The opponents are silent. You bid first.       |

|                                      |                              |                          | West     | North 1♣                | East<br>Pass | South 1                |
|--------------------------------------|------------------------------|--------------------------|----------|-------------------------|--------------|------------------------|
| Board: 436                           | North:                       | South:                   | Pass     | 2•                      | Pass         |                        |
| Dealer: N                            | ♠ AJ8                        | ♠ KQ2                    | Pass     | 2NT                     | Pass         |                        |
| Vul: NS<br>North HCP: 19             | <b>y</b> 8                   | <b>♥</b> KJ542           | Pass     | 4NT <sup>2</sup>        |              |                        |
| South HCP: 12                        | ◆ AJ43                       | ♦ K1086                  | Pass     | 6•                      | AP           | <b></b>                |
| Contract: 6 N                        | ♣ AKQ87                      | <b>♣</b> 6               |          | th suit g               |              | rce                    |
|                                      |                              |                          |          | kwood (                 |              |                        |
|                                      |                              |                          | 3. A=1   | /5 or 4/5               | 5            |                        |
| Board: 437                           | North:                       | South:                   | West     | North                   | Fast         | South                  |
| Dealer: S                            | 110654 <b>♦</b> J10654       | AQ AQ                    | ,,,,,,,, | -,                      |              | 1•                     |
| Vul: Both                            | <b>♥</b> A74                 | <b>♥</b> J106            | Pass     | 1♠                      | Pass         | 2NT                    |
| North HCP: 11<br>South HCP: 18       | <b>♦</b> 8                   | ◆ AK763                  | Pass     | 3♣                      | Pass         | 3NT                    |
| Contract: 3N S                       | <b>♣</b> AQ62                | <b>♣</b> KJ5             | AP       |                         |              |                        |
| Board: 438<br>Dealer: N<br>Vul: None | North:<br>♠ K109753<br>♥ AK2 | South:<br>♠ Q<br>♥ Q1054 | West     | North 1♠                |              | South 1NT <sup>1</sup> |
| North HCP: 15                        | ◆ J3                         | ◆ A8764                  | Pass     | 2♠                      | AP           |                        |
| South HCP: 11<br>Contract: 2♠ N      | ♣ A10                        | ♣ K52                    | 1. forci | ng 1NT                  |              |                        |
| Board: 439<br>Dealer: S<br>Vul: NS   | North:<br>♠ AK1062           | South:<br>◆ 543          | West     | North                   | East         | South 1                |
| North HCP: 12                        | <b>♥</b> J964                | <b>♥</b> A               | Pass     | 1♠                      | Pass         | 2♣                     |
| South HCP: 15                        | • 3<br>• KHO                 | ♦ AK976                  | Pass     | 2NT                     | Pass         | 3NT                    |
| Contract: 3N N                       | <b>♣</b> KJ10                | ♣ A942                   | AP       |                         |              |                        |
|                                      |                              |                          | West     | North                   | East         | South                  |
| Board: 440                           | North:                       | South:                   |          | 1•                      | Pass         |                        |
| Dealer: N                            | 1101ui.<br><b>♦</b> J105     | & K9432                  | Pass     | 1NT                     | Pass         |                        |
| Vul: EW                              | ▼ A53                        | <b>♥</b> KJ107           | Pass     | <b>3</b> ♠ <sup>2</sup> | Pass         |                        |
| North HCP: 14<br>South HCP: 11       | ♦ AKQ5                       | <b>♦</b> 9               | AP       |                         |              |                        |
| Contract: 4♠ S                       | <b>♣</b> 843                 | ♣ A72                    |          | Minor 1                 | Forcin       | <u>o</u>               |

| Board: 436<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ KQ2</li><li>▼ KJ542</li><li>◆ K1086</li><li>◆ 6</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 437<br>Dealer: S<br>Vul: Both<br>HCP: 18 | <ul><li>AQ</li><li>✓ J106</li><li>✓ AK763</li><li>✓ KJ5</li></ul>   | The opponents are silent. You bid first.       |
| Board: 438<br>Dealer: N<br>Vul: None<br>HCP: 11 | ♠ Q<br>♥ Q1054<br>♦ A8764<br>♠ K52                                  | The opponents are silent.  Partner bids first. |
| Board: 439<br>Dealer: S<br>Vul: NS<br>HCP: 15   | <ul><li>★ 543</li><li>★ A</li><li>★ AK976</li><li>★ A942</li></ul>  | The opponents are silent. You bid first.       |
| Board: 440<br>Dealer: N<br>Vul: EW<br>HCP: 11   | <ul><li>★ K9432</li><li>★ KJ107</li><li>◆ 9</li><li>★ A72</li></ul> | The opponents are silent.  Partner bids first. |

|                                      |                              |                          | West     | North 1♣                | East<br>Pass | South 1                |
|--------------------------------------|------------------------------|--------------------------|----------|-------------------------|--------------|------------------------|
| Board: 436                           | North:                       | South:                   | Pass     | 2•                      | Pass         |                        |
| Dealer: N                            | ♠ AJ8                        | ♠ KQ2                    | Pass     | 2NT                     | Pass         |                        |
| Vul: NS<br>North HCP: 19             | <b>y</b> 8                   | <b>♥</b> KJ542           | Pass     | 4NT <sup>2</sup>        |              |                        |
| South HCP: 12                        | <b>♦</b> AJ43                | ♦ K1086                  | Pass     | 6•                      | AP           | <b></b>                |
| Contract: 6 N                        | ♣ AKQ87                      | <b>♣</b> 6               |          | th suit g               |              | rce                    |
|                                      |                              |                          |          | kwood (                 |              |                        |
|                                      |                              |                          | 3. A=1   | /5 or 4/5               | 5            |                        |
| Board: 437                           | North:                       | South:                   | West     | North                   | Fast         | South                  |
| Dealer: S                            | 110654 <b>♦</b> J10654       | AQ AQ                    | ,,,,,,,, | -,                      |              | 1•                     |
| Vul: Both                            | <b>♥</b> A74                 | <b>♥</b> J106            | Pass     | 1♠                      | Pass         | 2NT                    |
| North HCP: 11<br>South HCP: 18       | <b>♦</b> 8                   | ◆ AK763                  | Pass     | 3♣                      | Pass         | 3NT                    |
| Contract: 3N S                       | <b>♣</b> AQ62                | <b>♣</b> KJ5             | AP       |                         |              |                        |
| Board: 438<br>Dealer: N<br>Vul: None | North:<br>♠ K109753<br>♥ AK2 | South:<br>♠ Q<br>♥ Q1054 | West     | North 1♠                |              | South 1NT <sup>1</sup> |
| North HCP: 15                        | ◆ J3                         | ◆ A8764                  | Pass     | 2♠                      | AP           |                        |
| South HCP: 11<br>Contract: 2♠ N      | ♣ A10                        | ♣ K52                    | 1. forci | ng 1NT                  |              |                        |
| Board: 439<br>Dealer: S<br>Vul: NS   | North:<br>♠ AK1062           | South:<br>◆ 543          | West     | North                   | East         | South 1                |
| North HCP: 12                        | <b>♥</b> J964                | <b>♥</b> A               | Pass     | 1♠                      | Pass         | 2♣                     |
| South HCP: 15                        | • 3<br>• KHO                 | ♦ AK976                  | Pass     | 2NT                     | Pass         | 3NT                    |
| Contract: 3N N                       | <b>♣</b> KJ10                | ♣ A942                   | AP       |                         |              |                        |
|                                      |                              |                          | West     | North                   | East         | South                  |
| Board: 440                           | North:                       | South:                   |          | 1•                      | Pass         |                        |
| Dealer: N                            | 1101ui.<br><b>♦</b> J105     | & K9432                  | Pass     | 1NT                     | Pass         |                        |
| Vul: EW                              | ▼ A53                        | <b>♥</b> KJ107           | Pass     | <b>3</b> ♠ <sup>2</sup> | Pass         |                        |
| North HCP: 14<br>South HCP: 11       | ♦ AKQ5                       | <b>♦</b> 9               | AP       |                         |              |                        |
| Contract: 4♠ S                       | <b>♣</b> 843                 | ♣ A72                    |          | Minor 1                 | Forcin       | <u>o</u>               |

| Board: 441<br>Dealer: S<br>Vul: None<br>HCP: 11 | <ul><li>43</li><li>✓ J</li><li>A987</li><li>AQ8652</li></ul>         | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 442<br>Dealer: N<br>Vul: NS<br>HCP: 15   | <ul><li>★ K3</li><li>♥ Q97</li><li>★ K4</li><li>★ AK9753</li></ul>   | The opponents are silent. You bid first.       |
| Board: 443<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ AK98752</li><li>♥ J2</li><li>★ A</li><li>★ 632</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 444<br>Dealer: N<br>Vul: Both<br>HCP: 21 | <ul><li>AJ92</li><li>✓ AQ954</li><li>AK7</li><li>K</li></ul>         | The opponents are silent. You bid first.       |
| Board: 445<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>▲ 10</li><li>▼ KJ5432</li><li>◆ Q10</li><li>▲ KQJ5</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 441 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 S               | North:                                | South:  ♠ AKQ  ♥ Q87632  • Q10  ♣ 94  | Pass<br>AP                       | North 3♣¹ ing Jump                         | Pass                     | 1♥<br>3♥                 |
|--|---------------------------------------|---------------------------------------|----------------------------------|--|--------------------------|--------------------------|
| Board: 442<br>Dealer: N<br>Vul: NS<br>North HCP: 15<br>South HCP: 12<br>Contract: 4♥ S | North:  ♠ K3  ♥ Q97  ♠ K4  ♣ AK9753   | South:  ♠ AQ7  ♥ K106432  ♦ J53  ♣ Q  | West Pass Pass                   | North 1♣ 3♣ 4♥                             |                          | 1♥                       |
| Board: 443 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 4♠ N                | North:  ♠ AK98752  ♥ J2  ♠ A  ♣ 632   | South:  ♣—  ▼ AK10  ◆ KQ865  ♣ J10854 | West Pass Pass                   | North 1♣ 4♠                                | East<br>Pass<br>AP       | 1♦                       |
| Board: 444 Dealer: N Vul: Both North HCP: 21 South HCP: 11 Contract: 6N S              | North:  ♠ AJ92  ♥ AQ954  ♠ AK7  ♣ K   | South:  ♠ KQ8  ▼ 3  • QJ5  ♣ QJ9732   | Pass Pass Pass 1. Inviti 2. Gerb | North 1♥ 3♠ 4♣² 6NT ing Jump per /4 or 4/4 | Pass Pass Pass AP Shifts | 3♣¹<br>3NT<br>4♠³        |
| Board: 445 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4♠ S                | North:  ♠ 10  ♥ KJ5432  • Q10  ♣ KQJ5 | South:  ♠ AQ8542  ♥ 6  ♠ K962  ♣ A2   | Pass<br>Pass                     | North  3♥¹  4♠  ing Jump                   | Pass<br>AP               | 1 <b>♠</b><br>3 <b>♠</b> |

| Board: 441<br>Dealer: S<br>Vul: None<br>HCP: 13 | <ul><li>★ AKQ</li><li>♥ Q87632</li><li>◆ Q10</li><li>◆ 94</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 442<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>AQ7</li><li>✓ K106432</li><li>✓ J53</li><li>✓ Q</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 443<br>Dealer: S<br>Vul: EW<br>HCP: 13   | ♣—<br>▼ AK10<br>◆ KQ865<br>♣ J10854                                 | The opponents are silent. You bid first.       |
| Board: 444<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>★ KQ8</li><li>♥ 3</li><li>◆ QJ5</li><li>◆ QJ9732</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 445<br>Dealer: S<br>Vul: NS<br>HCP: 13   | <ul><li>AQ8542</li><li>6</li><li>K962</li><li>A2</li></ul>          | The opponents are silent. You bid first.       |

| Board: 441 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 S               | North:                                | South:  ♠ AKQ  ♥ Q87632  • Q10  ♣ 94  | Pass<br>AP                       | North 3♣¹ ing Jump                         | Pass                     | 1♥<br>3♥                 |
|--|---------------------------------------|---------------------------------------|----------------------------------|--|--------------------------|--------------------------|
| Board: 442<br>Dealer: N<br>Vul: NS<br>North HCP: 15<br>South HCP: 12<br>Contract: 4♥ S | North:  ♠ K3  ♥ Q97  ♠ K4  ♣ AK9753   | South:  ♠ AQ7  ♥ K106432  ♦ J53  ♣ Q  | West Pass Pass                   | North 1♣ 3♣ 4♥                             |                          | 1♥                       |
| Board: 443 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 4♠ N                | North:  ♠ AK98752  ♥ J2  ♠ A  ♣ 632   | South:  ♣—  ▼ AK10  ◆ KQ865  ♣ J10854 | West Pass Pass                   | North 1♣ 4♠                                | East<br>Pass<br>AP       | 1♦                       |
| Board: 444 Dealer: N Vul: Both North HCP: 21 South HCP: 11 Contract: 6N S              | North:  ♠ AJ92  ♥ AQ954  ♠ AK7  ♣ K   | South:  ♠ KQ8  ▼ 3  • QJ5  ♣ QJ9732   | Pass Pass Pass 1. Inviti 2. Gerb | North 1♥ 3♠ 4♣² 6NT ing Jump per /4 or 4/4 | Pass Pass Pass AP Shifts | 3♣¹<br>3NT<br>4♠³        |
| Board: 445 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 4♠ S                | North:  ♠ 10  ♥ KJ5432  • Q10  ♣ KQJ5 | South:  ♠ AQ8542  ♥ 6  ♠ K962  ♣ A2   | Pass<br>Pass                     | North  3♥¹  4♠  ing Jump                   | Pass<br>AP               | 1 <b>♠</b><br>3 <b>♠</b> |

| Board: 446<br>Dealer: N<br>Vul: Both<br>HCP: 16 | ♣ A<br>♥ J2<br>♦ AQ10732<br>♣ KQ109                                  | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 447<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>♠ A</li><li>♥ Q9852</li><li>♦ Q10743</li><li>♠ A7</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 448<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>★ K</li><li>▼ A10763</li><li>◆ A2</li><li>♣ Q9862</li></ul>  | The opponents are silent. You bid first.       |
| Board: 449<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>♣ QJ8</li><li>♥ AJ1052</li><li>◆ QJ832</li><li>♣ —</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 450<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>A7642</li><li>✓ AQ1076</li><li>A3</li><li>7</li></ul>        | The opponents are silent. You bid first.       |

| Board: 446<br>Dealer: N<br>Vul: Both<br>North HCP: 16<br>South HCP: 12<br>Contract: 3N S | North:  ♠ A  ♥ J2  ♠ AQ10732  ♠ KQ109 | South:  ♠ QJ7  ♥ AK63  ♦ J  ♣ J8642   | West Pass AP       | North<br>1♦<br>2♣                   | Pass       | South 1♥ 3NT              |
|--|---------------------------------------|---------------------------------------|--------------------|-------------------------------------|------------|---------------------------|
| Board: 447<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 17<br>Contract: 3N N | North:  ♠ A  ♥ Q9852  • Q10743  ♠ A7  | South:  ♠ K10432  ♥ A  ♠ AK2  ♣ QJ109 | Pass<br>Pass       | North  1NT <sup>1</sup> 3NT  ng 1NT | Pass<br>AP | 1♠                        |
| Board: 448<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 12<br>Contract: 2N S   | North:  ♠ K  ♥ A10763  ♠ A2  ♣ Q9862  | South:  ♠ AJ642  ♥ J  ♠ KQJ65  ♣ 75   | West<br>Pass<br>AP | North<br>1♥<br>2♣                   | Pass       | South 1♠ 2NT              |
| Board: 449 Dealer: S Vul: Both North HCP: 11 South HCP: 19 Contract: 3N S                | North:  ♠ QJ8  ♥ AJ1052  ♠ QJ832  ♣ — | South:  ♠ K95  ♥ K7  ♠ A76  ♣ AKQ52   | West Pass Pass AP  | North  1♥  3◆                       | Pass       | 1♣                        |
| Board: 450 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 2♥ N                | North:  ♠ A7642  ♥ AQ1076  ♠ A3  ♣ 7  | South:  ♠ K  ♥ J82  ♠ Q742  ♠ KQ432   | Pass               | North<br>1♠<br>2♥<br>ng 1NT         | Pass<br>AP | South<br>1NT <sup>1</sup> |

| Board: 446<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>♣ QJ7</li><li>♥ AK63</li><li>◆ J</li><li>♣ J8642</li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 447<br>Dealer: S<br>Vul: None<br>HCP: 17 | <ul><li>★ K10432</li><li>★ A</li><li>◆ AK2</li><li>◆ QJ109</li></ul> | The opponents are silent.  You bid first.      |
| Board: 448<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>▲ AJ642</li><li>♥ J</li><li>◆ KQJ65</li><li>♣ 75</li></ul>   | The opponents are silent.  Partner bids first. |
| Board: 449<br>Dealer: S<br>Vul: Both<br>HCP: 19 | <ul><li>★ K95</li><li>★ K7</li><li>★ A76</li><li>★ AKQ52</li></ul>   | The opponents are silent. You bid first.       |
| Board: 450<br>Dealer: N<br>Vul: None<br>HCP: 11 | <b>♠</b> K<br><b>♥</b> J82<br><b>♦</b> Q742<br><b>♠</b> KQ432        | The opponents are silent.  Partner bids first. |

| Board: 446<br>Dealer: N<br>Vul: Both<br>North HCP: 16<br>South HCP: 12<br>Contract: 3N S | North:  ♠ A  ♥ J2  ♠ AQ10732  ♠ KQ109 | South:  ♠ QJ7  ♥ AK63  ♦ J  ♣ J8642   | West Pass AP       | North<br>1♦<br>2♣                   | Pass       | South 1♥ 3NT              |
|--|---------------------------------------|---------------------------------------|--------------------|-------------------------------------|------------|---------------------------|
| Board: 447<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 17<br>Contract: 3N N | North:  ♠ A  ♥ Q9852  • Q10743  ♠ A7  | South:  ♠ K10432  ♥ A  ♠ AK2  ♣ QJ109 | Pass<br>Pass       | North  1NT <sup>1</sup> 3NT  ng 1NT | Pass<br>AP | 1♠                        |
| Board: 448<br>Dealer: N<br>Vul: EW<br>North HCP: 13<br>South HCP: 12<br>Contract: 2N S   | North:  ♠ K  ♥ A10763  ♠ A2  ♣ Q9862  | South:  ♠ AJ642  ♥ J  ♠ KQJ65  ♣ 75   | West<br>Pass<br>AP | North<br>1♥<br>2♣                   | Pass       | South 1♠ 2NT              |
| Board: 449 Dealer: S Vul: Both North HCP: 11 South HCP: 19 Contract: 3N S                | North:  ♠ QJ8  ♥ AJ1052  ♠ QJ832  ♣ — | South:  ♠ K95  ♥ K7  ♠ A76  ♣ AKQ52   | West Pass Pass AP  | North  1♥  3◆                       | Pass       | 1♣                        |
| Board: 450 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 2♥ N                | North:  ♠ A7642  ♥ AQ1076  ♠ A3  ♣ 7  | South:  ♠ K  ♥ J82  ♠ Q742  ♠ KQ432   | Pass               | North<br>1♠<br>2♥<br>ng 1NT         | Pass<br>AP | South<br>1NT <sup>1</sup> |

| Board: 451<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>◆ 9843</li><li>♥ A1043</li><li>◆ A975</li><li>◆ A</li></ul> | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 452<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ K6</li><li>♥ J652</li><li>◆ A32</li><li>◆ KJ42</li></ul>  | The opponents are silent. You bid first.       |
| Board: 453<br>Dealer: S<br>Vul: None<br>HCP: 12 | <b>★</b> KJ<br><b>♥</b> KQ107<br><b>♦</b> K107432<br><b>♣</b> 5     | The opponents are silent.  Partner bids first. |
| Board: 454<br>Dealer: N<br>Vul: NS<br>HCP: 15   | ♣—<br>♥ KQJ1032<br>♦ AJ543<br>♣ KJ                                  | The opponents are silent. You bid first.       |

| Board: 451 Dealer: S Vul: NS North HCP: 12 South HCP: 19 Contract: 6♠ S      | North:                                | South:  ♠ AQ75  ♥ KQ8  ♠ KJ  ♣ KJ97   | West North East S  1 Pass 1♥ Pass 2 Pass 3♦ Pass 3 Pass 4NT¹ Pass 5 Pass 6♠ AP 1. Blackwood 0314, for 2. A=1/5 or 4/5                                | NT                        |
|--|---------------------------------------|---------------------------------------|--|---------------------------|
| Board: 452 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S     | North:  ♠ K6  ♥ J652  ♠ A32  ♣ KJ42   | South:  ♠ AJ85  ♥ AK874  ♠ 10874  ♠ — | West North East S  1♣ Pass 1  Pass 2♥ Pass 2  Pass 3♣² Pass 4  Pass 4♥ AP  1. Cue bid, a ♠ stopper  2. Cue bid, a ♠ stopper  3. Cue bid, a ♠ stopper | <b>∨</b><br>•¹            |
| Board: 453 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 6 N     | North:  ♠ KJ  ♥ KQ107  ♠ K107432  ♣ 5 | South:  ♠ 2  ♥ A3  ♠ AQ96  ♠ AQJ962   | West North East S  1 Pass 2♦ Pass 4 Pass 4♥¹ Pass 4 Pass 5♦³ Pass 6 AP 1. Cue bid, a ♥ stopper 2. Blackwood 0314, for 3. A=1/5 or 4/5                | ♣<br>♦<br>NT <sup>2</sup> |
| Board: 454 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 2 \( \) N | North:  ♣—  ▼ KQJ1032  ◆ AJ543  ♣ KJ  | South:  ♠ KQJ75  ♥ 4  ♠ K98  ♣ Q962   | West North East S  1♥ Pass 1  Pass 2♦ AP   |                           |

| Board: 451<br>Dealer: S<br>Vul: NS<br>HCP: 19   | <ul><li>AQ75</li><li>KQ8</li><li>KJ</li><li>KJ97</li></ul>         | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 452<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>AJ85</li><li>✓ AK874</li><li>◆ 10874</li><li>◆ —</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 453<br>Dealer: S<br>Vul: None<br>HCP: 17 | <ul><li>♣ 2</li><li>♥ A3</li><li>♦ AQ96</li><li>♣ AQJ962</li></ul> | The opponents are silent. You bid first.       |
| Board: 454<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ KQJ75</li><li>✓ 4</li><li>◆ K98</li><li>◆ Q962</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 451 Dealer: S Vul: NS North HCP: 12 South HCP: 19 Contract: 6♠ S      | North:                                | South:  ♠ AQ75  ♥ KQ8  ♠ KJ  ♣ KJ97   | West North East S  1 Pass 1♥ Pass 2 Pass 3♦ Pass 3 Pass 4NT¹ Pass 5 Pass 6♠ AP 1. Blackwood 0314, for 2. A=1/5 or 4/5                                | NT                        |
|--|---------------------------------------|---------------------------------------|--|---------------------------|
| Board: 452 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S     | North:  ♠ K6  ♥ J652  ♠ A32  ♣ KJ42   | South:  ♠ AJ85  ♥ AK874  ♠ 10874  ♠ — | West North East S  1♣ Pass 1  Pass 2♥ Pass 2  Pass 3♣² Pass 4  Pass 4♥ AP  1. Cue bid, a ♠ stopper  2. Cue bid, a ♠ stopper  3. Cue bid, a ♠ stopper | <b>∨</b><br>•¹            |
| Board: 453 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 6 N     | North:  ♠ KJ  ♥ KQ107  ♠ K107432  ♣ 5 | South:  ♠ 2  ♥ A3  ♠ AQ96  ♠ AQJ962   | West North East S  1 Pass 2♦ Pass 4 Pass 4♥¹ Pass 4 Pass 5♦³ Pass 6 AP 1. Cue bid, a ♥ stopper 2. Blackwood 0314, for 3. A=1/5 or 4/5                | ♣<br>♦<br>NT <sup>2</sup> |
| Board: 454 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 2 \( \) N | North:  ♣—  ▼ KQJ1032  ◆ AJ543  ♣ KJ  | South:  ♠ KQJ75  ♥ 4  ♠ K98  ♣ Q962   | West North East S  1♥ Pass 1  Pass 2♦ AP   |                           |

| Board: 455<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★3</li><li>★ K43</li><li>★ KQ85</li><li>★ A9654</li></ul>    | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 456<br>Dealer: N<br>Vul: None<br>HCP: 19 | <ul><li>★ KQ</li><li>▼ J865</li><li>◆ AQ6</li><li>◆ AK62</li></ul>   | The opponents are silent. You bid first.       |
| Board: 457<br>Dealer: S<br>Vul: NS<br>HCP: 12   | <ul><li>★ KJ7</li><li>▼ K107542</li><li>◆ 4</li><li>◆ AJ5</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 458<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>★ KJ92</li><li>★ KJ8</li><li>◆ KJ943</li><li>◆ J</li></ul>   | The opponents are silent. You bid first.       |
| Board: 459<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>★ A95</li><li>▼ 1097</li><li>◆ J</li><li>★ KQJ1063</li></ul> | The opponents are silent.  Partner bids first. |

| Board: 455<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 13<br>Contract: 3N N   | North:                                | South: <b>♦</b> J108654 <b>♥</b> AQ109 <b>♦</b> A4 <b>♣</b> Q | Pass<br>Pass<br>Pass | North  1NT <sup>1</sup> 2NT 3NT ng 1NT      | Pass<br>Pass<br>AP   | 1 <b>♠</b><br>2♥         |
|--|---------------------------------------|---|----------------------|---|----------------------|--------------------------|
| Board: 456<br>Dealer: N<br>Vul: None<br>North HCP: 19<br>South HCP: 11<br>Contract: 3N N | North:  ♠ KQ  ♥ J865  ♠ AQ6  ♣ AK62   | South:  ♠ A97654  ♥ AQ  ♠ J9532  ♣ —                          | West Pass Pass Pass  | North 1♣ 2NT 3♥ 3NT                         |                      | 1 <b>♠</b><br>3 <b>♦</b> |
| Board: 457 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 4 N                   | North:  ♠ KJ7  ♥ K107542  ♦ 4  ♣ AJ5  | South:  ♠ Q53  ♥ A6  ♠ AQ108  ♠ Q976                          | Pass<br>Pass<br>Pass | North  1♥  2♣¹  4♥  Minor                   | Pass<br>Pass<br>AP   | 1 <b>♦</b><br>1NT<br>3NT |
| Board: 458 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♠ N                | North:  ♠ KJ92  ♥ KJ8  ♠ KJ943  ♣ J   | South:  ♠ AQ108  ♥ 10965  ←—  ♠ KQ1087                        | West Pass AP         | North 1  1  1  1  1  1  1  1  1  1  1  1  1 | East<br>Pass<br>Pass | 1♥                       |
| Board: 459 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3♣ N                  | North:  ♠ A95  ♥ 1097  • J  ♣ KQJ1063 | South:  | Pass                 | North  3♣¹ ing Jump                         | AP                   | 1♦                       |

| Board: 455<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>♣ J108654</li><li>♥ AQ109</li><li>♦ A4</li><li>♣ Q</li></ul> | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 456<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>★ A97654</li><li>★ AQ</li><li>★ J9532</li><li>★ —</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 457<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>♣ Q53</li><li>♥ A6</li><li>♦ AQ108</li><li>♣ Q976</li></ul>  | The opponents are silent. You bid first.       |
| Board: 458<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>AQ108</li><li>▼ 10965</li><li>◆ —</li><li>★ KQ1087</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 459<br>Dealer: S<br>Vul: NS<br>HCP: 14   | <ul><li>♣ J108</li><li>♥ A5</li><li>♦ AKQ96</li><li>♣ 854</li></ul>  | The opponents are silent. You bid first.       |

| Board: 455<br>Dealer: S<br>Vul: EW<br>North HCP: 12<br>South HCP: 13<br>Contract: 3N N   | North:                                | South: <b>♦</b> J108654 <b>♥</b> AQ109 <b>♦</b> A4 <b>♣</b> Q | Pass<br>Pass<br>Pass | North  1NT <sup>1</sup> 2NT 3NT ng 1NT      | Pass<br>Pass<br>AP   | 1 <b>♠</b><br>2♥         |
|--|---------------------------------------|---|----------------------|---|----------------------|--------------------------|
| Board: 456<br>Dealer: N<br>Vul: None<br>North HCP: 19<br>South HCP: 11<br>Contract: 3N N | North:  ♠ KQ  ♥ J865  ♠ AQ6  ♣ AK62   | South:  ♠ A97654  ♥ AQ  ♠ J9532  ♣ —                          | West Pass Pass Pass  | North 1♣ 2NT 3♥ 3NT                         |                      | 1 <b>♠</b><br>3 <b>♦</b> |
| Board: 457 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 4 N                   | North:  ♠ KJ7  ♥ K107542  ♦ 4  ♣ AJ5  | South:  ♠ Q53  ♥ A6  ♠ AQ108  ♠ Q976                          | Pass<br>Pass<br>Pass | North  1♥  2♣¹  4♥  Minor                   | Pass<br>Pass<br>AP   | 1 <b>♦</b><br>1NT<br>3NT |
| Board: 458 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4♠ N                | North:  ♠ KJ92  ♥ KJ8  ♠ KJ943  ♣ J   | South:  ♠ AQ108  ♥ 10965  ←—  ♠ KQ1087                        | West Pass AP         | North 1  1  1  1  1  1  1  1  1  1  1  1  1 | East<br>Pass<br>Pass | 1♥                       |
| Board: 459 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 3♣ N                  | North:  ♠ A95  ♥ 1097  • J  ♣ KQJ1063 | South:  | Pass                 | North  3♣¹ ing Jump                         | AP                   | 1♦                       |

| Board: 460<br>Dealer: N<br>Vul: EW<br>HCP: 14   | <ul><li>◆ 96</li><li>▼ J632</li><li>◆ KJ4</li><li>◆ AKQ4</li></ul>   | The opponents are silent. You bid first.       |
|---|--|--|
| Board: 461<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>♦ 954</li><li>♥ AKQ1095</li><li>♦ 10</li><li>♠ Q42</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 462<br>Dealer: N<br>Vul: None<br>HCP: 18 | <ul><li>♣ 2</li><li>♥ AJ</li><li>♦ KQ1097</li><li>♣ AKJ72</li></ul>  | The opponents are silent. You bid first.       |
| Board: 463<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>★8632</li><li>★A3</li><li>◆AK10875</li><li>★10</li></ul>     | The opponents are silent.  Partner bids first. |
| Board: 464<br>Dealer: N<br>Vul: Both<br>HCP: 12 | <ul><li>★ AKJ64</li><li>▼ 76</li><li>◆ A1076</li><li>◆ 97</li></ul>  | The opponents are silent. You bid first.       |

| Board: 460<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 12<br>Contract: 4 N    | North:                               | South:  ♠ K8753  ♥ AK109  ♠ Q103  ♣ 7 | Pass<br>Pass<br>AP                  | North 1♣ 1NT 2♥  Minor                                  | Pass<br>Pass<br>Pass     | 1♠<br>2♦¹<br>4♥          |
|--|--------------------------------------|---------------------------------------|-------------------------------------|---|--------------------------|--------------------------|
| Board: 461 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 N                 | North:                               | South:  ♠ KQ7  ♥ J7  ♠ AQJ865  ♣ J3   | West Pass Pass AP                   | North  1♥  3♥   | East<br>Pass<br>Pass     | 1 <b>♦</b><br>2 <b>♦</b> |
| Board: 462<br>Dealer: N<br>Vul: None<br>North HCP: 18<br>South HCP: 11<br>Contract: 5♣ S | North:  ♠ 2  ♥ AJ  ♠ KQ1097  ♣ AKJ72 | South:  ♠ KQJ9  ♥ K5  ←—  ♠ Q1098643  | Pass<br>AP<br>1. Inviti<br>2. Black | North  1   4NT <sup>2</sup> ing Jump kwood 0  /5 or 3/5 | Pass Pass Shifts 0314, t | 3♣¹<br>5♣³               |
| Board: 463 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S                  | North:                               | South:  ♠ AQJ5  ♥ 9  ♦ J9  ♣ AJ9764   |                                     | North  1  3  ♣  | East<br>Pass<br>Pass     | 1 <b>♣</b><br>1 <b>♣</b> |
| Board: 464 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S                 | North:  ♠ AKJ64  ♥ 76  ♠ A1076  ♣ 97 | South:  ♠ 8  ♥ AK10932  ♠ 83  ♣ KQ62  | Pass                                | North<br>1 <b>♠</b><br>4♥<br>ing Jump                   | Pass<br>AP               | <b>3</b> ♥ <sup>1</sup>  |

| Board: 460<br>Dealer: N<br>Vul: EW<br>HCP: 12   | <ul><li>★ K8753</li><li>★ AK109</li><li>◆ Q103</li><li>♣ 7</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 461<br>Dealer: S<br>Vul: Both<br>HCP: 14 | <ul><li>★ KQ7</li><li>▼ J7</li><li>◆ AQJ865</li><li>◆ J3</li></ul>   | The opponents are silent. You bid first.       |
| Board: 462<br>Dealer: N<br>Vul: None<br>HCP: 11 | <ul><li>★ KQJ9</li><li>★ K5</li><li>★ —</li><li>◆ Q1098643</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 463<br>Dealer: S<br>Vul: EW<br>HCP: 13   | <ul><li>AQJ5</li><li>♥ 9</li><li>J9</li><li>AJ9764</li></ul>         | The opponents are silent. You bid first.       |
| Board: 464<br>Dealer: N<br>Vul: Both<br>HCP: 12 | ♣ 8<br>♥ AK10932<br>♦ 83<br>♣ KQ62                                   | The opponents are silent.  Partner bids first. |

| Board: 460<br>Dealer: N<br>Vul: EW<br>North HCP: 14<br>South HCP: 12<br>Contract: 4 N    | North:                               | South:  ♠ K8753  ♥ AK109  ♠ Q103  ♣ 7 | Pass<br>Pass<br>AP                  | North 1♣ 1NT 2♥  Minor                                  | Pass<br>Pass<br>Pass     | 1♠<br>2♦¹<br>4♥          |
|--|--------------------------------------|---------------------------------------|-------------------------------------|---|--------------------------|--------------------------|
| Board: 461 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 N                 | North:                               | South:  ♠ KQ7  ♥ J7  ♠ AQJ865  ♣ J3   | West Pass Pass AP                   | North  1♥  3♥   | East<br>Pass<br>Pass     | 1 <b>♦</b><br>2 <b>♦</b> |
| Board: 462<br>Dealer: N<br>Vul: None<br>North HCP: 18<br>South HCP: 11<br>Contract: 5♣ S | North:  ♠ 2  ♥ AJ  ♠ KQ1097  ♣ AKJ72 | South:  ♠ KQJ9  ♥ K5  ←—  ♠ Q1098643  | Pass<br>AP<br>1. Inviti<br>2. Black | North  1   4NT <sup>2</sup> ing Jump kwood 0  /5 or 3/5 | Pass Pass Shifts 0314, t | 3♣¹<br>5♣³               |
| Board: 463 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4♠ S                  | North:                               | South:  ♠ AQJ5  ♥ 9  ♦ J9  ♣ AJ9764   |                                     | North  1  3  ♣  | East<br>Pass<br>Pass     | 1 <b>♣</b><br>1 <b>♣</b> |
| Board: 464 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4 S                 | North:  ♠ AKJ64  ♥ 76  ♠ A1076  ♣ 97 | South:  ♠ 8  ♥ AK10932  ♠ 83  ♣ KQ62  | Pass                                | North<br>1 <b>♠</b><br>4♥<br>ing Jump                   | Pass<br>AP               | <b>3</b> ♥ <sup>1</sup>  |

| Board: 465<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>1093</li><li>Q</li><li>QJ65</li><li>AQ962</li></ul>         | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 466<br>Dealer: N<br>Vul: Both<br>HCP: 17 | <ul><li>★ KQ</li><li>▼ 98642</li><li>◆ A</li><li>◆ AKJ43</li></ul>  | The opponents are silent. You bid first.       |
| Board: 467<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ KJ1074</li><li>♥ Q874</li><li>◆ K87</li><li>★ K</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 468<br>Dealer: N<br>Vul: NS<br>HCP: 14   | ♦ 85<br>▼ A1094<br>◆ J102<br>♣ AKQ4                                 | The opponents are silent. You bid first.       |
| Board: 469<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣ 8</li><li>♥ A</li><li>◆ Q9632</li><li>♣ AJ6543</li></ul>  | The opponents are silent.  Partner bids first. |
|   |   |  |

| Board: 465 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N N                 | North:  ♠ 1093  ♥ Q  • QJ65  ♣ AQ962  | South:  ♠ AQ54  ♥ J10863  ♠ A8  ♠ KJ  | Pass<br>Pass<br>AP              | North  1NT <sup>1</sup> 3♣  ng 1NT             | Pass                 | 1♥                                 |
|---|---------------------------------------|---------------------------------------|---------------------------------|--|----------------------|------------------------------------|
| Board: 466 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 6♣ N               | North:  ♠ KQ  ♥ 98642  ♠ A  ♣ AKJ43   | South:  ♠ A10  ♥ J  ♠ KJ962  ♣ Q10852 | Pass Pass AP 1. forcin 2. Black | North  1♥  3♣  5♣³  ng 1NT  kwood 0  /5 or 3/5 | Pass<br>Pass<br>Pass | 1NT¹<br>4NT²<br>6♣                 |
| Board: 467 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4 \( \mathbb{N} \) | North:  ♠ KJ1074  ♥ Q874  ♠ K87  ♣ K  | South:                                | West Pass Pass AP               | North 1♣ 3▼                                    | East<br>Pass<br>Pass | 1 <b>♣</b><br>3 <b>♣</b>           |
| Board: 468 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 2 N                  | North:  ♣ 85  ▼ A1094  ◆ J102  ♣ AKQ4 | South:  ♠ A10943  ♥ 765  ♠ AK85  ♣ 8  | Pass<br>Pass                    | North 1♣ 1NT 2▼ Minor                          | Pass<br>Pass<br>AP   | 1 <b>♠</b> 2 <b>♦</b> <sup>1</sup> |
| Board: 469 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N N                 | North:  ♠ 8  ♥ A  • Q9632  ♠ AJ6543   | South:  ♠ AKQ765  ♥ Q983  ♦ 5  ♣ K9   | Pass<br>Pass                    | North  3♣¹  3NT  ing Jump                      | Pass<br>AP           | 1 <b>♠</b><br>3♥                   |

| Board: 465 | The opponents are silent. You bid first.       |
|------------|--|
| Board: 466 | The opponents are silent.  Partner bids first. |
| Board: 467 | The opponents are silent. You bid first.       |
| Board: 468 | The opponents are silent.  Partner bids first. |
| Board: 469 | The opponents are silent. You bid first.       |

| Board: 465 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N N                 | North:  ♠ 1093  ♥ Q  • QJ65  ♣ AQ962  | South:  ♠ AQ54  ♥ J10863  ♠ A8  ♠ KJ  | Pass<br>Pass<br>AP              | North  1NT <sup>1</sup> 3♣  ng 1NT             | Pass                 | 1♥                                 |
|---|---------------------------------------|---------------------------------------|---------------------------------|--|----------------------|------------------------------------|
| Board: 466 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 6♣ N               | North:  ♠ KQ  ♥ 98642  ♠ A  ♣ AKJ43   | South:  ♠ A10  ♥ J  ♠ KJ962  ♣ Q10852 | Pass Pass AP 1. forcin 2. Black | North  1♥  3♣  5♣³  ng 1NT  kwood 0  /5 or 3/5 | Pass<br>Pass<br>Pass | 1NT¹<br>4NT²<br>6♣                 |
| Board: 467 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4 \( \mathbb{N} \) | North:  ♠ KJ1074  ♥ Q874  ♠ K87  ♣ K  | South:                                | West Pass Pass AP               | North 1♣ 3▼                                    | East<br>Pass<br>Pass | 1 <b>♣</b><br>3 <b>♣</b>           |
| Board: 468 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 2 N                  | North:  ♣ 85  ▼ A1094  ◆ J102  ♣ AKQ4 | South:  ♠ A10943  ♥ 765  ♠ AK85  ♣ 8  | Pass<br>Pass                    | North 1♣ 1NT 2▼ Minor                          | Pass<br>Pass<br>AP   | 1 <b>♠</b> 2 <b>♦</b> <sup>1</sup> |
| Board: 469 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N N                 | North:  ♠ 8  ♥ A  • Q9632  ♠ AJ6543   | South:  ♠ AKQ765  ♥ Q983  ♦ 5  ♣ K9   | Pass<br>Pass                    | North  3♣¹  3NT  ing Jump                      | Pass<br>AP           | 1 <b>♠</b><br>3♥                   |

| Board: 470<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ A92</li><li>▼ AK8</li><li>◆ Q976</li><li>◆ J42</li></ul>    | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 471<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li>♣ AJ1093</li><li>♥ QJ1084</li><li>♦ K</li><li>♣ 108</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 472<br>Dealer: N<br>Vul: EW<br>HCP: 13   | <ul><li>★ KQ764</li><li>★ A8</li><li>★ 543</li><li>★ A83</li></ul>    | The opponents are silent. You bid first.       |
| Board: 473<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>♠ 6</li><li>♥ 9763</li><li>♠ AQ87</li><li>♠ KQ83</li></ul>    | The opponents are silent.  Partner bids first. |
| Board: 474<br>Dealer: N<br>Vul: NS<br>HCP: 18   | <ul><li>★ AKQ</li><li>♥ Q654</li><li>◆ 4</li><li>◆ AK843</li></ul>    | The opponents are silent. You bid first.       |

| Board: 470<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N N | North:  ♠ A92  ♥ AK8  ♠ Q976  ♠ J42    | South:  ♠ K1083  ♥ J54  ♠ K  ♠ KQ1085 | West North East South  1 → Pass 1 ★  Pass 1NT Pass 3NT  AP   |
|--|--|---------------------------------------|--|
| Board: 471 Dealer: S Vul: NS North HCP: 11 South HCP: 18 Contract: 6♥ N                  | North:  ♠ AJ1093  ♥ QJ1084  ♠ K  ♣ 108 | South:  ♠ K6  ♥ AK92  ♠ Q543  ♣ AQ3   | West North East South  1 ↑  Pass 1 ↑ Pass 2NT  Pass 3 ♥ Pass 4 ♥  Pass 4NT¹ Pass 5 ↑ 2  Pass 6 ♥ AP  1. Blackwood 0314, for ♥  2. A=0/5 or 3/5 |
| Board: 472 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4 S                   | North:  ♠ KQ764  ♥ A8  ♦ 543  ♣ A83    | South:  ★ 2  ▼ Q109653  ★ KQ97  ★ KQ  | West North East South  1♠ Pass 3♥¹  Pass 4♥ AP  1. Inviting Jump Shifts  |
| Board: 473 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 2N N                | North:                                 | South:  ♠ AK1074  ♥ AQ4  ♦ 10932  ♣ 2 | West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2NT AP  1. forcing 1NT  |
| Board: 474 Dealer: N Vul: NS North HCP: 18 South HCP: 12 Contract: 6♥ N                  | North:  ♠ AKQ  ♥ Q654  ♦ 4  ♠ AK843    | South:  ♣ 873  ▼ A1098  ♣ AKJ86  ♣ 5  | West North East South  1♣ Pass 1♦  Pass 2♥ Pass 3♥  Pass 4♥ Pass 4NT¹  Pass 5♠² Pass 6♥  AP  1. Blackwood 0314, for ♥  2. A=2/5 or 5/5, Q(H)=1 |

| Board: 470<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>★ K1083</li><li>♥ J54</li><li>♦ K</li><li>★ KQ1085</li></ul> | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 471<br>Dealer: S<br>Vul: NS<br>HCP: 18   | <ul><li>★ K6</li><li>★ AK92</li><li>◆ Q543</li><li>◆ AQ3</li></ul>   | The opponents are silent. You bid first.       |
| Board: 472<br>Dealer: N<br>Vul: EW<br>HCP: 12   | ♣2<br>♥ Q109653<br>♦ KQ97<br>♣ KQ                                    | The opponents are silent.  Partner bids first. |
| Board: 473<br>Dealer: S<br>Vul: Both<br>HCP: 13 | <ul><li>AK1074</li><li>✓ AQ4</li><li>10932</li><li>◆ 2</li></ul>     | The opponents are silent. You bid first.       |
| Board: 474<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★873</li><li>✓ A1098</li><li>◆ AKJ86</li><li>◆ 5</li></ul>   | The opponents are silent.  Partner bids first. |

| Board: 470<br>Dealer: N<br>Vul: None<br>North HCP: 14<br>South HCP: 12<br>Contract: 3N N | North:  ♠ A92  ♥ AK8  ♠ Q976  ♠ J42    | South:  ♠ K1083  ♥ J54  ♠ K  ♠ KQ1085 | West North East South  1 → Pass 1 ★  Pass 1NT Pass 3NT  AP   |
|--|--|---------------------------------------|--|
| Board: 471 Dealer: S Vul: NS North HCP: 11 South HCP: 18 Contract: 6♥ N                  | North:  ♠ AJ1093  ♥ QJ1084  ♠ K  ♣ 108 | South:  ♠ K6  ♥ AK92  ♠ Q543  ♣ AQ3   | West North East South  1 ↑  Pass 1 ↑ Pass 2NT  Pass 3 ♥ Pass 4 ♥  Pass 4NT¹ Pass 5 ↑ 2  Pass 6 ♥ AP  1. Blackwood 0314, for ♥  2. A=0/5 or 3/5 |
| Board: 472 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4 S                   | North:  ♠ KQ764  ♥ A8  ♦ 543  ♣ A83    | South:  ★ 2  ▼ Q109653  ★ KQ97  ★ KQ  | West North East South  1♠ Pass 3♥¹  Pass 4♥ AP  1. Inviting Jump Shifts  |
| Board: 473 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 2N N                | North:                                 | South:  ♠ AK1074  ♥ AQ4  ♦ 10932  ♣ 2 | West North East South  1♠  Pass 1NT¹ Pass 2♠  Pass 2NT AP  1. forcing 1NT  |
| Board: 474 Dealer: N Vul: NS North HCP: 18 South HCP: 12 Contract: 6♥ N                  | North:  ♠ AKQ  ♥ Q654  ♦ 4  ♠ AK843    | South:  ♣ 873  ▼ A1098  ♣ AKJ86  ♣ 5  | West North East South  1♣ Pass 1♦  Pass 2♥ Pass 3♥  Pass 4♥ Pass 4NT¹  Pass 5♠² Pass 6♥  AP  1. Blackwood 0314, for ♥  2. A=2/5 or 5/5, Q(H)=1 |

| Board: 475<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li></li></ul>   | The opponents are silent.  Partner bids first. |
|---|--|--|
| Board: 476<br>Dealer: N<br>Vul: Both<br>HCP: 14 | <ul><li>★ 4</li><li>♥ A7</li><li>♦ AK74</li><li>♣ QJ8652</li></ul>   | The opponents are silent.  You bid first.      |
| Board: 477<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>♣ Q76543</li><li>♥ QJ9</li><li>◆ —</li><li>♣ AK104</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 478<br>Dealer: N<br>Vul: Both<br>HCP: 13 | <ul><li>★ KJ873</li><li>▼ AJ98</li><li>◆ KJ6</li><li>◆ 7</li></ul>   | The opponents are silent. You bid first.       |
| Board: 479<br>Dealer: S<br>Vul: None<br>HCP: 11 | <b>♦</b> 8   | The opponents are silent.  Partner bids first. |

| Board: 475<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 18<br>Contract: 3N N    | North:                                | South:  ♠ AQ  ♥ K5  ♠ KQ2  ♠ KJ9863  | West<br>Pass<br>Pass | North  1♥  3NT                      | East Pass AP               | South 1♣ 3♣                  |
|---|---------------------------------------|--------------------------------------|----------------------|-------------------------------------|----------------------------|------------------------------|
| Board: 476 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 5 S                  | North:                                | South:  ♠ A9765  ♥ KJ  ♠ QJ1082  ♠ 9 | West<br>Pass<br>Pass | North 1♣ 2♣ 5◆                      | East<br>Pass<br>Pass<br>AP | 1♠                           |
| Board: 477 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ N                 | North:  ♠ Q76543  ♥ QJ9  ♦ —  ♠ AK104 | South:  ♠ AK9  ♥ 54  ♠ KQ532  ♣ 765  | Pass<br>Pass<br>Pass | North  1♠  2♣¹  4♠  Minor           | Pass<br>Pass<br>AP         | 1♦<br>1NT<br>2♠ <sup>2</sup> |
| Board: 478 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 \( \mathbb{N} \) N | North:  ♠ KJ873  ♥ AJ98  ♠ KJ6  ♠ 7   | South:  ♠ 2  ♥ Q7532  ♠ A87  ♠ AJ84  | Pass<br>AP           | North 1♣ 2♥ ng 1NT                  | Pass<br>Pass               | $1NT^1$                      |
| Board: 479<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 12<br>Contract: 2N N  | North:                                | South:  ♠ AK743  ♥ 8  ♠ KQ962  ♣ 94  | Pass<br>Pass         | North  1NT <sup>1</sup> 2NT  ng 1NT |                            | South 1♠ 2♦                  |

| Board: 475<br>Dealer: S<br>Vul: EW<br>HCP: 18   | <ul><li>♠ AQ</li><li>♥ K5</li><li>♦ KQ2</li><li>♠ KJ9863</li></ul>  | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 476<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>▲ A9765</li><li>♥ KJ</li><li>◆ QJ1082</li><li>◆ 9</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 477<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ AK9</li><li>★ 54</li><li>★ KQ532</li><li>★ 765</li></ul>  | The opponents are silent. You bid first.       |
| Board: 478<br>Dealer: N<br>Vul: Both<br>HCP: 11 | <ul><li>◆ 2</li><li>♥ Q7532</li><li>◆ A87</li><li>◆ AJ84</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 479<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ AK743</li><li>▼ 8</li><li>◆ KQ962</li><li>◆ 94</li></ul>  | The opponents are silent. You bid first.       |

| Board: 475<br>Dealer: S<br>Vul: EW<br>North HCP: 11<br>South HCP: 18<br>Contract: 3N N    | North:                                | South:  ♠ AQ  ♥ K5  ♠ KQ2  ♠ KJ9863  | West<br>Pass<br>Pass | North  1♥  3NT                      | East Pass AP               | South 1♣ 3♣                  |
|---|---------------------------------------|--------------------------------------|----------------------|-------------------------------------|----------------------------|------------------------------|
| Board: 476 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 5 S                  | North:                                | South:  ♠ A9765  ♥ KJ  ♠ QJ1082  ♠ 9 | West<br>Pass<br>Pass | North 1♣ 2♣ 5◆                      | East<br>Pass<br>Pass<br>AP | 1♠                           |
| Board: 477 Dealer: S Vul: None North HCP: 12 South HCP: 12 Contract: 4♠ N                 | North:  ♠ Q76543  ♥ QJ9  ♦ —  ♠ AK104 | South:  ♠ AK9  ♥ 54  ♠ KQ532  ♣ 765  | Pass<br>Pass<br>Pass | North  1♠  2♣¹  4♠  Minor           | Pass<br>Pass<br>AP         | 1♦<br>1NT<br>2♠ <sup>2</sup> |
| Board: 478 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 \( \mathbb{N} \) N | North:  ♠ KJ873  ♥ AJ98  ♠ KJ6  ♠ 7   | South:  ♠ 2  ♥ Q7532  ♠ A87  ♠ AJ84  | Pass<br>AP           | North 1♣ 2♥ ng 1NT                  | Pass<br>Pass               | $1NT^1$                      |
| Board: 479<br>Dealer: S<br>Vul: None<br>North HCP: 11<br>South HCP: 12<br>Contract: 2N N  | North:                                | South:  ♠ AK743  ♥ 8  ♠ KQ962  ♣ 94  | Pass<br>Pass         | North  1NT <sup>1</sup> 2NT  ng 1NT |                            | South 1♠ 2♦                  |

| Board: 480<br>Dealer: N<br>Vul: NS<br>HCP: 13   | <ul><li>★ AJ842</li><li>★ A43</li><li>★ 103</li><li>★ A54</li></ul> | The opponents are silent. You bid first.       |
|---|---|--|
| Board: 481<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>▲ AJ10</li><li>♥ QJ765</li><li>♦ 6</li><li>▲ A842</li></ul> | The opponents are silent.  Partner bids first. |
| Board: 482<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>♣ QJ9</li><li>♥ AJ54</li><li>◆ KJ532</li><li>♣ 6</li></ul>  | The opponents are silent. You bid first.       |
| Board: 483<br>Dealer: S<br>Vul: EW<br>HCP: 11   | <ul><li>♣ J</li><li>♥ KJ976</li><li>♦ KQ742</li><li>♣ J2</li></ul>  | The opponents are silent.  Partner bids first. |
| Board: 484<br>Dealer: N<br>Vul: None<br>HCP: 14 | <ul><li>★ K102</li><li>★ AK</li><li>★ 742</li><li>★ KJ854</li></ul> | The opponents are silent. You bid first.       |

| Board: 480 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3 S                   | North:  ♠ AJ842  ♥ A43  ♦ 103  ♣ A54 | South:                               | AP                   | North<br>1 <b>♠</b><br>ing Jump   | Pass                       | <b>3</b> ♦¹              |
|--|--------------------------------------|--------------------------------------|----------------------|-----------------------------------|----------------------------|--------------------------|
| Board: 481<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N N | North:  ♠ AJ10  ♥ QJ765  ♠ 6  ♠ A842 | South:  ♠ K754  ♥ K  ♠ AQ10942  ♣ 76 | West Pass Pass Pass  | North  1 v  2NT 3NT               | East Pass Pass AP          | 1 <b>♦</b><br>1 <b>♠</b> |
| Board: 482 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ S                  | North:  ♠ QJ9  ♥ AJ54  ♠ KJ532  ♠ 6  | South:  ◆ 76432  ▼ 82  ◆ A  ◆ AK1098 | Pass<br>Pass<br>AP   | North 1  1NT 2  2  ✓ Minor        | Pass<br>Pass<br>Pass       | 1♠<br>2♠¹<br>4♠          |
| Board: 483 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 2 N                   | North:  ♣ J  ♥ KJ976  ♦ KQ742  ♣ J2  | South:  ♠ A9653  ♥ A83  ♠ A  ♣ 8543  | Pass<br>Pass         | North  1NT <sup>1</sup> 2  ng 1NT | Pass<br>AP                 | 1♠                       |
| Board: 484 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4 S                 | North:  ♠ K102  ♥ AK  ♠ 742  ♣ KJ854 | South:  ♠ QJ65  ♥ QJ10732  ♠ Q5  ♠ A | Pass<br>Pass<br>Pass | North 1♣ 1NT 3♣ 4♥ / Minor        | Pass<br>Pass<br>Pass<br>AP | 1♥<br>2◆¹<br>3♥          |

| Board: 480<br>Dealer: N<br>Vul: NS<br>HCP: 12   | <ul><li>★ 5</li><li>▼ 1075</li><li>◆ AKQ976</li><li>◆ K108</li></ul> | The opponents are silent Partner bids first. |
|---|--|--|
| Board: 481<br>Dealer: S<br>Vul: None<br>HCP: 12 | <ul><li>★ K754</li><li>★ K</li><li>★ AQ10942</li><li>♣ 76</li></ul>  | The opponents are silent You bid first.      |
| Board: 482<br>Dealer: N<br>Vul: NS<br>HCP: 11   | <ul><li>★ 76432</li><li>★ 82</li><li>★ A</li><li>★ AK1098</li></ul>  | The opponents are silent Partner bids first. |
| Board: 483<br>Dealer: S<br>Vul: EW<br>HCP: 12   | <ul><li>★ A9653</li><li>★ A83</li><li>★ A</li><li>★ 8543</li></ul>   | The opponents are silent You bid first.      |
| Board: 484<br>Dealer: N<br>Vul: None<br>HCP: 12 | <ul><li>♣ QJ65</li><li>♥ QJ10732</li><li>◆ Q5</li><li>♣ A</li></ul>  | The opponents are silent Partner bids first. |

| Board: 480 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3 S                   | North:  ♠ AJ842  ♥ A43  ♦ 103  ♣ A54 | South:                               | AP                   | North<br>1 <b>♠</b><br>ing Jump   | Pass                       | <b>3</b> ♦¹              |
|--|--------------------------------------|--------------------------------------|----------------------|-----------------------------------|----------------------------|--------------------------|
| Board: 481<br>Dealer: S<br>Vul: None<br>North HCP: 12<br>South HCP: 12<br>Contract: 3N N | North:  ♠ AJ10  ♥ QJ765  ♠ 6  ♠ A842 | South:  ♠ K754  ♥ K  ♠ AQ10942  ♣ 76 | West Pass Pass Pass  | North  1 v  2NT 3NT               | East Pass Pass AP          | 1 <b>♦</b><br>1 <b>♠</b> |
| Board: 482 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 4♠ S                  | North:  ♠ QJ9  ♥ AJ54  ♠ KJ532  ♠ 6  | South:  ◆ 76432  ▼ 82  ◆ A  ◆ AK1098 | Pass<br>Pass<br>AP   | North 1  1NT 2  2  ✓ Minor        | Pass<br>Pass<br>Pass       | 1♠<br>2♠¹<br>4♠          |
| Board: 483 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 2 N                   | North:  ♣ J  ♥ KJ976  ♦ KQ742  ♣ J2  | South:  ♠ A9653  ♥ A83  ♠ A  ♣ 8543  | Pass<br>Pass         | North  1NT <sup>1</sup> 2  ng 1NT | Pass<br>AP                 | 1♠                       |
| Board: 484 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 4 S                 | North:  ♠ K102  ♥ AK  ♠ 742  ♣ KJ854 | South:  ♠ QJ65  ♥ QJ10732  ♠ Q5  ♠ A | Pass<br>Pass<br>Pass | North 1♣ 1NT 3♣ 4♥ / Minor        | Pass<br>Pass<br>Pass<br>AP | 1♥<br>2◆¹<br>3♥          |

| Board: 485<br>Dealer: S<br>Vul: NS<br>HCP: 11   | <ul><li></li></ul>  | The opponents are silent.  Partner bids first. |
|---|---|--|
| Board: 486<br>Dealer: N<br>Vul: EW<br>HCP: 15   | <ul><li>★ KQ7632</li><li>★ AQ543</li><li>★ —</li><li>★ A3</li></ul> | The opponents are silent. You bid first.       |
| Board: 487<br>Dealer: S<br>Vul: Both<br>HCP: 11 | <ul><li>♣ Q763</li><li>♥ J</li><li>♦ KJ4</li><li>♣ KJ954</li></ul>  | The opponents are silent.  Partner bids first. |

| Board: 485 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 5♠ N | North:                  | South:  ♠ AK6  ♥ 54  ♠ 87  ♠ AK10943                    | West<br>Pass                             | North 1♠                 | East<br>Pass | 1♣                    |
|---|-------------------------|---|--|--------------------------|--------------|-----------------------|
|   |                         |   | Pass                                     | 1 <b>₹</b><br>2 <b>∀</b> | Pass         |                       |
|   |                         |   |  | 4NT <sup>1</sup>         |              |                       |
|   |                         |   | Pass                                     | 5 <b>♠</b>               | AP           |                       |
|   | •                       |   | 1. Blackwood 0314, for ♠ 2. A=0/5 or 3/5 |                          |              |                       |
| Board: 486<br>Dealer: N<br>Vul: EW                                      | North:<br>♠ KQ7632      | South:<br>♠ 4   | West                                     | North<br>1♠              | East<br>Pass |                       |
| North HCP: 15   | <b>♥</b> AQ543          | <b>♥</b> 8  | Pass                                     | 3♥                       | Pass         | <b>4</b>              |
| South HCP: 12<br>Contract: 4♦ S   | • —<br>• A3             | ◆ KQJ10876<br>◆ KQJ8                                    | AP 1. Inviting Jump Shifts               |                          |              |                       |
| Board: 487<br>Dealer: S   | North:<br><b>♠</b> Q763 | South:<br>♠ K4  | West                                     | North                    | East         |                       |
| Vul: Both<br>North HCP: 11<br>South HCP: 12<br>Contract: 2♦ S           | ♥ J<br>♦ KJ4<br>♣ KJ954 | <ul><li>✓ K10962</li><li>✓ Q1072</li><li>♠ A3</li></ul> | Pass<br>AP                               | 1♠                       | Pass         | 1 <b>♥</b> 2 <b>♦</b> |

Vul: Both

HCP: 12

#### South opens and North has a misfit with 11-12 HCP.

Board: 485 **♦** AK6 The opponents are silent. Dealer: S **y** 54 Vul: NS **♦** 87 You bid first. HCP: 14 **♣** AK10943 Board: 486 **♠** 4 The opponents are silent. Dealer: N **v** 8 Vul: EW **♦** KQJ10876 Partner bids first. HCP: 12 **♣** KQJ8 Board: 487 **♦** K4 The opponents are silent. Dealer: S **♥** K10962

You bid first.

◆ Q1072

**♣** A3

| Board: 485 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 5♠ N | North:                  | South:  ♠ AK6  ♥ 54  ♠ 87  ♠ AK10943                    | West<br>Pass                             | North 1♠                 | East<br>Pass | 1♣                    |
|---|-------------------------|---|--|--------------------------|--------------|-----------------------|
|   |                         |   | Pass                                     | 1 <b>₹</b><br>2 <b>∀</b> | Pass         |                       |
|   |                         |   |  | 4NT <sup>1</sup>         |              |                       |
|   |                         |   | Pass                                     | 5 <b>♠</b>               | AP           |                       |
|   | •                       |   | 1. Blackwood 0314, for ♠ 2. A=0/5 or 3/5 |                          |              |                       |
| Board: 486<br>Dealer: N<br>Vul: EW                                      | North:<br>♠ KQ7632      | South:<br>♠ 4   | West                                     | North<br>1♠              | East<br>Pass |                       |
| North HCP: 15   | <b>♥</b> AQ543          | <b>♥</b> 8  | Pass                                     | 3♥                       | Pass         | <b>4</b>              |
| South HCP: 12<br>Contract: 4♦ S   | • —<br>• A3             | ◆ KQJ10876<br>◆ KQJ8                                    | AP 1. Inviting Jump Shifts               |                          |              |                       |
| Board: 487<br>Dealer: S   | North:<br><b>♠</b> Q763 | South:<br>♠ K4  | West                                     | North                    | East         |                       |
| Vul: Both<br>North HCP: 11<br>South HCP: 12<br>Contract: 2♦ S           | ♥ J<br>♦ KJ4<br>♣ KJ954 | <ul><li>✓ K10962</li><li>✓ Q1072</li><li>♠ A3</li></ul> | Pass<br>AP                               | 1♠                       | Pass         | 1 <b>♥</b> 2 <b>♦</b> |