### North hands (Practice Page)

Board: 1 Dealer: S Vul: Both HCP: 8	<ul><li>★ A10965</li><li>♥ 2</li><li>♦ 5</li><li>★ A109865</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: EW HCP: 17	<ul><li>★ K5</li><li>♥ Q93</li><li>◆ AKQ103</li><li>◆ K92</li></ul>	The opponents are silent.  You bid first.
Board: 3 Dealer: S Vul: None HCP: 11	<ul><li>★ K10976</li><li>♥ K</li><li>◆ 7</li><li>◆ KQ9854</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK764</li><li>▼ 107</li><li>◆ J109</li><li>◆ AK5</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: EW HCP: 17	<ul><li>♣ 4</li><li>♥ AKQJ2</li><li>♠ AQJ1032</li><li>♣ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 6 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q98</li><li>♥ K98</li><li>♦ A765</li><li>♣ AK9</li></ul>	The opponents are silent.  You bid first.

Board: 1 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 4♠ S	North:  ♠ A10965  ♥ 2  ♠ 5  ♠ A109865	South:  ♣ J42  ♥ A3  ♠ AKQ76  ♣ Q32	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2 <b>♠</b>
Board: 2 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 6♣ S	North:  ♠ K5  ♥ Q93  ♠ AKQ103  ♣ K92	South:  ♠ AJ876  ♥ —  ♦ 96  ♣ AJ10653	West Pass Pass AP	North 1NT 2♣ 3NT	East Pass Pass Pass	2 <b>∨</b> 3♣
Board: 3 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 4♠ S	North:  ♠ K10976  ♥ K  ♦ 7  ♣ KQ9854	South:  ♠ AJ4  ♥ A3  ♠ K543  ♣ AJ106	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 4 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 5♣ S	North:  ♠ AK764  ♥ 107  ♦ J109  ♠ AK5	South:	West Pass Pass AP	North 1NT 2♥ 3♠	East Pass Pass Pass	2 <b>♦</b> 3 <b>♣</b>
Board: 5 Dealer: S Vul: EW North HCP: 17 South HCP: 15 Contract: 6N S	North:	South:  ♠ AKQ9  ♥ 54  ♠ K976  ♣ K74	West Pass Pass Pass	North  2♦ 3♦ 6NT	Pass	South 1NT 2♥ 3NT

Board: 6 North: South: West North East South Dealer: N **♦** Q98 **♦** AK754 1NT Pass 2♥ Vul: None **♥** K98 **¥** 3 North HCP: 16 Pass 2♠ Pass 3♣ **\*** 8 ◆ A765 South HCP: 10 Pass 4♠ AP **♣** AK9 **♣** QJ8542 Contract: 4♠ N

### South hands (Practice Page)

Board: 1 Dealer: S Vul: Both HCP: 16	<ul><li>▲ J42</li><li>✔ A3</li><li>◆ AKQ76</li><li>♣ Q32</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: EW HCP: 10	<ul><li>AJ876</li><li>✓—</li><li>96</li><li>AJ10653</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: None HCP: 17	<ul><li>▲ AJ4</li><li>✓ A3</li><li>◆ K543</li><li>▲ AJ106</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: Both HCP: 7	<b>★</b> 32 <b>▼</b> KQ542 <b>◆</b> — <b>♣</b> Q106432	The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: EW HCP: 15	<ul><li>★ AKQ9</li><li>▼ 54</li><li>★ K976</li><li>★ K74</li></ul>	The opponents are silent. You bid first.
Board: 6 Dealer: N Vul: None HCP: 10	<ul><li>★ AK754</li><li>▼ 3</li><li>◆ 8</li><li>◆ QJ8542</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 4♠ S	North:  ♠ A10965  ♥ 2  ♠ 5  ♠ A109865	South:  ♣ J42  ♥ A3  ♠ AKQ76  ♣ Q32	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2 <b>♠</b>
Board: 2 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 6♣ S	North:  ♠ K5  ♥ Q93  ♠ AKQ103  ♣ K92	South:  ♠ AJ876  ♥ —  ♦ 96  ♣ AJ10653	West Pass Pass AP	North 1NT 2♣ 3NT	East Pass Pass Pass	2 <b>∨</b> 3♣
Board: 3 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 4♠ S	North:  ♠ K10976  ♥ K  ♦ 7  ♣ KQ9854	South:  ♠ AJ4  ♥ A3  ♠ K543  ♣ AJ106	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 4 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 5♣ S	North:  ♠ AK764  ♥ 107  ♦ J109  ♠ AK5	South:	West Pass Pass AP	North 1NT 2♥ 3♠	East Pass Pass Pass	2 <b>♦</b> 3 <b>♣</b>
Board: 5 Dealer: S Vul: EW North HCP: 17 South HCP: 15 Contract: 6N S	North:	South:  ♠ AKQ9  ♥ 54  ♠ K976  ♣ K74	West Pass Pass Pass	North  2♦ 3♦ 6NT	Pass	South 1NT 2♥ 3NT

Board: 6 North: South: West North East South Dealer: N **♦** Q98 **♦** AK754 1NT Pass 2♥ Vul: None **♥** K98 **¥** 3 North HCP: 16 Pass 2♠ Pass 3♣ **\*** 8 ◆ A765 South HCP: 10 Pass 4♠ AP **♣** AK9 **♣** QJ8542 Contract: 4♠ N

### North hands (Practice Page)

Board: 7 Dealer: S Vul: EW HCP: 8	• 2 ▼ K9865 • Q • K108653	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: Both HCP: 15	<ul><li>AQ3</li><li>J97</li><li>105</li><li>AKJ109</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: EW HCP: 7	<ul><li>★ KQJ52</li><li>♥ 9</li><li>♦ 8</li><li>♣ J86543</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: None HCP: 17	<ul><li>★ A832</li><li>★ A96</li><li>★ AJ5</li><li>★ KJ5</li></ul>	The opponents are silent. You bid first.
Board: 11 Dealer: S Vul: NS HCP: 7	♣— ♥ A9643 ♦ 92 ♣ QJ9764	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AQJ</li><li>♥ Q7</li><li>♦ K642</li><li>♠ A542</li></ul>	The opponents are silent. You bid first.

Board: 7 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4♥ S	North:  ♠ 2  ♥ K9865  ♠ Q  ♠ K108653	South:  ♠ AQ3  ♥ QJ7  ♠ K10843  ♣ A7	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥
Board: 8 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♥ N	North:  ♠ AQ3  ♥ J97  • 105  ♣ AKJ109	South:  ♠ K5  ♥ Q10652  ♠ KQ8764  ♣ —	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 9 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 4♠ S	North:  ♠ KQJ52  ♥ 9  • 8  ♣ J86543	South:  ♠ A109  ♥ 7432  ♠ AK103  ♣ A9	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 10 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4 \( \mathbb{V} \) N	North:  ♠ A832  ♥ A96  ♠ AJ5  ♣ KJ5	South:  ♣ 10  ▼ KQ1043  ◆ K107432  ♣ Q	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 11 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 3N S	North:  ♣ —  ▼ A9643  • 92  ♣ QJ9764	South:  ♠ AJ3  ♥ QJ  ♠ KQ1075  ♠ A32	West Pass Pass AP	North 2	Pass	1NT

Board: 12 North: South: Dealer: N **♠** AQJ **♠**— Vul: EW **♥** Q7 **9**6542 North HCP: 16 ♦ AJ10987 **♦** K642 South HCP: 7 ♣ A542 **♣** Q6 Contract: 3N N

West North East South
1NT Pass 2♦
Pass 2♥ Pass 3♦
Pass 3NT AP

### South hands (Practice Page)

Board: 7 Dealer: S Vul: EW HCP: 16	<ul><li>AQ3</li><li>QJ7</li><li>K10843</li><li>A7</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: Both HCP: 10	<ul><li>★K5</li><li>♥Q10652</li><li>★KQ8764</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: EW HCP: 15	<ul><li>★ A109</li><li>▼ 7432</li><li>◆ AK103</li><li>◆ A9</li></ul>	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: None HCP: 10	<ul><li>10</li><li>KQ1043</li><li>K107432</li><li>Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 11 Dealer: S Vul: NS HCP: 17	<ul><li>♠ AJ3</li><li>♥ QJ</li><li>♦ KQ1075</li><li>♠ A32</li></ul>	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: EW HCP: 7	◆— ♥ 96542 ◆ AJ10987 ◆ Q6	The opponents are silent.  Partner bids first.

Board: 7 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4♥ S	North:  ♠ 2  ♥ K9865  ♠ Q  ♠ K108653	South:  ♠ AQ3  ♥ QJ7  ♠ K10843  ♣ A7	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥
Board: 8 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♥ N	North:  ♠ AQ3  ♥ J97  • 105  ♣ AKJ109	South:  ♠ K5  ♥ Q10652  ♠ KQ8764  ♣ —	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 9 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 4♠ S	North:  ♠ KQJ52  ♥ 9  • 8  ♣ J86543	South:  ♠ A109  ♥ 7432  ♠ AK103  ♣ A9	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 10 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 4 \( \mathbb{V} \) N	North:  ♠ A832  ♥ A96  ♠ AJ5  ♣ KJ5	South:  ♣ 10  ▼ KQ1043  ◆ K107432  ♣ Q	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 11 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 3N S	North:  ♣ —  ▼ A9643  • 92  ♣ QJ9764	South:  ♠ AJ3  ♥ QJ  ♠ KQ1075  ♠ A32	West Pass Pass AP	North 2	Pass	1NT

Board: 12 North: South: Dealer: N **♠** AQJ **♠**— Vul: EW **♥** Q7 **9**6542 North HCP: 16 ♦ AJ10987 **♦** K642 South HCP: 7 ♣ A542 **♣** Q6 Contract: 3N N

West North East South
1NT Pass 2♦
Pass 2♥ Pass 3♦
Pass 3NT AP

### North hands (Practice Page)

Board: 13 Dealer: S Vul: None HCP: 10	♣3 ♥ AK1085 ♦ 8 ♣ K107642	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 17	<ul><li>★ K7</li><li>♥ Q963</li><li>◆ AJ96</li><li>◆ AK6</li></ul>	The opponents are silent.  You bid first.
Board: 15 Dealer: S Vul: None HCP: 6	<ul><li>♣ Q10852</li><li>♥ 4</li><li>♦ 9</li><li>♣ A96542</li></ul>	The opponents are silent.  Partner bids first.
Board: 16 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q83</li><li>♥ K95</li><li>♦ KJ83</li><li>♣ AK2</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: Both HCP: 12	<b>♠</b> KQJ95 <b>♥</b> 8 <b>♦</b> K109832 <b>♣</b> K	The opponents are silent.  Partner bids first.
Board: 18 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q65</li><li>♥ KJ2</li><li>◆ AKQ106</li><li>♣ 95</li></ul>	The opponents are silent.  You bid first.

Board: 13	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♠</b> 3	<b>♠</b> QJ104				1NT
North HCP: 10	♥ AK1085	<b>♥</b> J76	Pass	2•	Pass	2♥
South HCP: 15	♦ 8 • K107642	◆ AK32 ◆ A3	Pass	3♣	Pass	4♥
Contract: 4♥ S	₩ K10/042	₩ AS	AP			
Board: 14	North:	South:	West	North	East	South
Dealer: N	• K7	♣ AQJ32		1NT	Pass	2♥
Vul: NS	♥ Q963	<b>∀</b> —	Pass	2♠	Pass	
North HCP: 17 South HCP: 8	♦ AJ96	<b>♦</b> 32	Pass	3NT	Pass	5♣
Contract: 5♣ S	♣ AK6	<b>♣</b> J87432	AP			
Board: 15	4	~ .	Wast	North	Foot	South
Dealer: S	North:	South:	West	Norui	East	South 1NT
Vul: None	<b>♠</b> Q10852 <b>♥</b> 4	<b>♦</b> K6 <b>♥</b> K963	Pass	2♥	Pass	11 <b>\</b> 1 2♠
North HCP: 6	<b>♦</b> 9	◆ A1063	Pass	3♣		3NT
South HCP: 15 Contract: 3N S	♣ A96542	<b>♣</b> KQ10	AP	34	1 433	5111
Board: 16	North:	South:				
Dealer: N	♠ Q83	<b>♠</b> A10964	West	North	East	South
Vul: NS	<b>♥</b> K95	<b>♥</b> J		1NT	Pass	2♥
North HCP: 16	<b>♦</b> KJ83	<b>♦</b> 9	Pass	2♠	Pass	3♣
South HCP: 6	♣ AK2	<b>♣</b> J87653	Pass	4♠	AP	
Contract: 4♠ N						
Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ KQJ95	<b>♠</b> A3				1NT
Vul: Both North HCP: 12	<b>v</b> 8	<b>♥</b> K643	Pass	2♥	Pass	2♠
	♦ K109832	<b>♦</b> AJ74	Pass	3♦	Pass	3NT
South HCP: 16	<b>♣</b> K	♣ A76				

West North East South Board: 18 1NT Pass 2♦ North: South: Dealer: N Pass 2**Y** Pass 3♣ **♠** Q65 **♦** J10 Vul: None ♥ KJ2 **♥** AQ1084 **4**♥ Pass 5♦¹ Pass North HCP: 15 **♦** AKQ106 **♦**— Pass 5♠ Pass 6♥ South HCP: 15 **♣** 95 **♣** AKJ874 AP Contract: 6♥ N 1. Exclusion, for ♥

### South hands (Practice Page)

Board: 13 Dealer: S Vul: None HCP: 15	<ul><li>◆ QJ104</li><li>♥ J76</li><li>◆ AK32</li><li>◆ A3</li></ul>	The opponents are silent.  You bid first.
Board: 14 Dealer: N Vul: NS HCP: 8	<ul><li>★ AQJ32</li><li>★ —</li><li>★ 32</li><li>★ J87432</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: S Vul: None HCP: 15	<ul><li>★ K6</li><li>▼ K963</li><li>◆ A1063</li><li>◆ KQ10</li></ul>	The opponents are silent. You bid first.
Board: 16 Dealer: N Vul: NS HCP: 6	<ul><li>★ A10964</li><li>♥ J</li><li>◆ 9</li><li>★ J87653</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: Both HCP: 16	<ul><li>★ A3</li><li>★ K643</li><li>★ AJ74</li><li>★ A76</li></ul>	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: None HCP: 15	<ul><li>♣ J10</li><li>♥ AQ1084</li><li>♦ —</li><li>♣ AKJ874</li></ul>	The opponents are silent.  Partner bids first.

Board: 13	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♠</b> 3	<b>♠</b> QJ104				1NT
North HCP: 10	♥ AK1085	<b>♥</b> J76	Pass	2•	Pass	2♥
South HCP: 15	♦ 8 • K107642	◆ AK32 ◆ A3	Pass	3♣	Pass	4♥
Contract: 4♥ S	₩ K107042	₩ AS	AP			
Board: 14	North:	South:	West	North	East	South
Dealer: N	• K7	♣ AQJ32		1NT	Pass	2♥
Vul: NS	♥ Q963	<b>∀</b> —	Pass	2♠	Pass	
North HCP: 17 South HCP: 8	♦ AJ96	<b>♦</b> 32	Pass	3NT	Pass	5♣
Contract: 5♣ S	♣ AK6	<b>♣</b> J87432	AP			
Board: 15	4	~ .	Wast	North	Foot	South
Dealer: S	North:	South:	West	Norui	East	South 1NT
Vul: None	<b>♠</b> Q10852 <b>♥</b> 4	<b>♦</b> K6 <b>♥</b> K963	Pass	2♥	Pass	11 <b>\</b> 1 2♠
North HCP: 6	<b>♦</b> 9	◆ A1063	Pass	3♣		3NT
South HCP: 15 Contract: 3N S	♣ A96542	<b>♣</b> KQ10	AP	34	1 433	5111
Board: 16	North:	South:				
Dealer: N	♠ Q83	<b>♠</b> A10964	West	North	East	South
Vul: NS	<b>♥</b> K95	<b>♥</b> J		1NT	Pass	2♥
North HCP: 16	<b>♦</b> KJ83	<b>♦</b> 9	Pass	2♠	Pass	3♣
South HCP: 6	♣ AK2	<b>♣</b> J87653	Pass	4♠	AP	
Contract: 4♠ N						
Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ KQJ95	<b>♠</b> A3				1NT
Vul: Both North HCP: 12	<b>v</b> 8	<b>♥</b> K643	Pass	2♥	Pass	2♠
	♦ K109832	<b>♦</b> AJ74	Pass	3♦	Pass	3NT
South HCP: 16	<b>♣</b> K	♣ A76				

West North East South Board: 18 1NT Pass 2♦ North: South: Dealer: N Pass 2**Y** Pass 3♣ **♠** Q65 **♦** J10 Vul: None ♥ KJ2 **♥** AQ1084 **4**♥ Pass 5♦¹ Pass North HCP: 15 **♦** AKQ106 **♦**— Pass 5♠ Pass 6♥ South HCP: 15 **♣** 95 **♣** AKJ874 AP Contract: 6♥ N 1. Exclusion, for ♥

### North hands (Practice Page)

Board: 19 Dealer: S Vul: None HCP: 10	<ul><li>♠ AQJ95</li><li>♥ 98</li><li>♦ QJ10763</li><li>♠ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 20 Dealer: N Vul: NS HCP: 16	<ul><li>AQJ98</li><li>KQ6</li><li>A2</li><li>843</li></ul>	The opponents are silent. You bid first.
Board: 21 Dealer: S Vul: NS HCP: 8	<b>♣</b> 6 <b>♥</b> K9865 <b>♦</b> AJ107432 <b>♣</b> —	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: EW HCP: 17	<ul><li>★ K98</li><li>★ A987</li><li>★ K10</li><li>★ AK73</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: EW HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: None HCP: 16	<ul><li>★ AK10</li><li>♥ Q4</li><li>◆ J42</li><li>◆ AQ543</li></ul>	The opponents are silent. You bid first.

Board: 19 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ S	North:  ♠ AQJ95  ♥ 98  ♠ QJ10763  ♣ —	South:  ♠ K643  ✔ AKQ  ♠ K84  ♣ 743	Pass	North 2♥ 3◆	East Pass Pass	1NT 2♠
Board: 20 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 6 N	North:  ♠ AQJ98  ♥ KQ6  ♠ A2  ♣ 843	South:  ♠ K7  ♥ AJ1098  ♦ —  ♣ AK10752	Pass Pass Pass AP	North 1NT 2♥ 4♥ 5NT usion, fo	Pass Pass Pass Pass	2♦ 3♣ 5♦¹
Board: 21 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ 6  ♥ K9865  ♠ AJ107432  ♠ —	South:  ♠ QJ98  ♥ A73  ♠ Q6  ♠ AKJ7	Pass	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 22 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 6♠ N	North:  ♠ K98  ♥ A987  ♠ K10  ♠ AK73	South:  ♠ AQ1053  ♥ —  ♠ AQ6532  ♠ 94	Pass Pass Pass AP	North 1NT 2♠ 4♠ 6♣ usion, fo	Pass Pass Pass Pass	2♥ 3♦ 5♥¹
Board: 23 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4♥ S	North:	South:  ♠ Q863  ♥ AK4  ♠ Q94  ♣ A93	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥

West North East South Board: 24 North: South: 1NT Pass 2♦ Dealer: N **♦** AK10 ♠— Pass **2**♥ Pass 3♦ Vul: None **♥** A10853 **♥** Q4 North HCP: 16 3NT Pass 4♦ Pass **♦** J42 **♦** KQ9853 South HCP: 12 Pass 5♦ Pass 6♦ **♣** K7 **♣** AQ543 Contract: 6♦ S AP

### South hands (Practice Page)

Board: 19 Dealer: S Vul: None HCP: 15	<ul><li>★ K643</li><li>★ AKQ</li><li>★ K84</li><li>★ 743</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: NS HCP: 15	<b>★</b> K7 <b>♥</b> AJ1098 <b>♦</b> — <b>♣</b> AK10752	The opponents are silent.  Partner bids first.
Board: 21 Dealer: S Vul: NS HCP: 17	<ul><li>♣ QJ98</li><li>♥ A73</li><li>◆ Q6</li><li>♣ AKJ7</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: EW HCP: 12	<ul><li>AQ1053</li><li>✓—</li><li>AQ6532</li><li>94</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: EW HCP: 15	<ul><li>♣ Q863</li><li>♥ AK4</li><li>◆ Q94</li><li>♣ A93</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: None HCP: 12	♣— ▼ A10853 ◆ KQ9853 ♣ K7	The opponents are silent.  Partner bids first.

Board: 19 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ S	North:  ♠ AQJ95  ♥ 98  ♠ QJ10763  ♣ —	South:  ♠ K643  ✔ AKQ  ♠ K84  ♣ 743	Pass	North 2♥ 3◆	East Pass Pass	1NT 2♠
Board: 20 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 6 N	North:  ♠ AQJ98  ♥ KQ6  ♠ A2  ♣ 843	South:  ♠ K7  ♥ AJ1098  ♦ —  ♣ AK10752	Pass Pass Pass AP	North 1NT 2♥ 4♥ 5NT usion, fo	Pass Pass Pass Pass	2♦ 3♣ 5♦¹
Board: 21 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ 6  ♥ K9865  ♠ AJ107432  ♠ —	South:  ♠ QJ98  ♥ A73  ♠ Q6  ♠ AKJ7	Pass	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 22 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 6♠ N	North:  ♠ K98  ♥ A987  ♠ K10  ♠ AK73	South:  ♠ AQ1053  ♥ —  ♠ AQ6532  ♠ 94	Pass Pass Pass AP	North 1NT 2♠ 4♠ 6♣ usion, fo	Pass Pass Pass Pass	2♥ 3♦ 5♥¹
Board: 23 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4♥ S	North:	South:  ♠ Q863  ♥ AK4  ♠ Q94  ♣ A93	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥

West North East South Board: 24 North: South: 1NT Pass 2♦ Dealer: N **♦** AK10 ♠— Pass **2**♥ Pass 3♦ Vul: None **♥** A10853 **♥** Q4 North HCP: 16 3NT Pass 4♦ Pass **♦** J42 **♦** KQ9853 South HCP: 12 Pass 5♦ Pass 6♦ **♣** K7 **♣** AQ543 Contract: 6♦ S AP

### North hands (Practice Page)

Board: 25 Dealer: S Vul: NS HCP: 8	<ul><li>♣—</li><li>♥ QJ962</li><li>♦ K6</li><li>♣ Q96532</li></ul>	The opponents are silent.  Partner bids first.
Board: 26 Dealer: N Vul: EW HCP: 15	<ul><li>↓ J4</li><li>♥ KQ4</li><li>↓ A73</li><li>♠ KQ963</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: None HCP: 8	<ul><li>♣ QJ973</li><li>♥ 2</li><li>♦ Q</li><li>♣ K108543</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ8</li><li>♥ 982</li><li>★ A2</li><li>★ AQ743</li></ul>	East Bids XA♠♠ if possible.  You bid first.
Board: 29 Dealer: S Vul: Both HCP: 11	<ul><li>★ 5</li><li>▼ AQJ86</li><li>◆ A987542</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK1098</li><li>▼ 53</li><li>★ A75</li><li>★ A94</li></ul>	The opponents are silent.  You bid first.

Board: 25	N. 4	0 4	West	North	East	South
Dealer: S	North: ♠—	South: ♠ AQJ96				1NT
Vul: NS	<b>▼</b> — <b>V</b> QJ962	♥ 43	Pass	<b>2</b> ♦	Pass	2♥
North HCP: 8	• K6	♦ A92	Pass	3♣	Pass	3♠
South HCP: 15	♣ Q96532	♣ A107	Pass	4♣	Pass	5♣
Contract: 5♣ N	·		AP			
Board: 26	North:	South:	<b>XX</b> 74	NT d	ъ.	G 4
Dealer: N	<b>♦</b> J4	<b>★</b> 97652	West	North		
Vul: EW	<b>♥</b> KQ4	<b>♥</b> A3	D	1NT		2 <b>Y</b>
North HCP: 15 South HCP: 9	◆ A73	<b>♦</b> KQ10965	Pass	2 <b>♠</b>	Pass	<b>3</b> •
Contract: 3N N	<b>♣</b> KQ963	<b>♣</b> —	Pass	3NT	AP	
Board: 27	N. 4	G 4	West	North	East	South
Dealer: S	North: ♠ QJ973	South: ♠ K2				1NT
Vul: None	♥ QJ973	♥ AQJ53	Pass	2♥		2♠
North HCP: 8	• Q	♦ 653	Pass	3♣	Pass	
South HCP: 15	♣ K108543	<b>♣</b> AJ9	Pass	4♣	Pass	5♣
Contract: 5♣ N			AP			
			West	North	East	South
Board: 28	NI41	C41		1NT	Pass	2♥
Dealer: N	North: ♠ KQ8	South: ♠ AJ1093	Pass	2♠	Pass	3♦
Vul: EW	♥ 982	<b>♥</b> QJ	Pass	4♠	Pass	5 <b>♣</b> ¹
North HCP: 15	◆ A2	♦ KQJ854	Pass	5♠	Pass	6♠
South HCP: 14 Contract: 6♠X N	♣ AQ743	<b>.</b>	Pass	Pass	XA	• AP
Contract. 02/11			1. Excl	usion, fo	r <b>4</b>	
Board: 29	27. 4	G 4	West	North	East	Courth
Dealer: S	North:	South:	west	North	East	
Vul: Both	<b>♦</b> 5 <b>• Λ</b> Ω186	<b>♦</b> A1098 <b>♥</b> K5	Pass	2•	Pass	1NT 2♥
North HCP: 11	<b>♥</b> AQJ86 <b>♦</b> A987542	<b>♦</b> KQ3	Pass	2 <b>▼</b> 3 <b>♦</b>	Pass Pass	
		▼ 1×1.7.7	E 488	1 👿	1.455	JINI
South HCP: 17 Contract: 3N S	<b>♣</b> —	♣ AJ84	AP		1 0000	

Board: 30 West North East South South: North: Dealer: N 1NT Pass 2♦ **♦** Q6 **♦** AK1098 Vul: NS Pass 3♣ **y** 53 ♥ KQJ86 Pass 2♥ North HCP: 15 ♦ A75 **♦**— Pass 3♠ Pass 6♣ South HCP: 12 ♣ KJ10852 ♣ A94 AP Contract: 6♣ S

### South hands (Practice Page)

Board: 25 Dealer: S Vul: NS HCP: 15	<ul><li>AQJ96</li><li>✓ 43</li><li>A92</li><li>A107</li></ul>	The opponents are silent.  You bid first.
Board: 26 Dealer: N Vul: EW HCP: 9	<ul><li>◆ 97652</li><li>♥ A3</li><li>◆ KQ10965</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: None HCP: 15	<ul><li>★ K2</li><li>▼ AQJ53</li><li>◆ 653</li><li>◆ AJ9</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: EW HCP: 14	<ul><li>♣ AJ1093</li><li>♥ QJ</li><li>◆ KQJ854</li><li>♣ —</li></ul>	East Bids XA♠♠ if possible.  Partner bids first.
Board: 29 Dealer: S Vul: Both HCP: 17	<ul><li>★ A1098</li><li>★ K5</li><li>★ KQ3</li><li>★ AJ84</li></ul>	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: NS HCP: 12	<ul><li>♣ Q6</li><li>♥ KQJ86</li><li>◆ —</li><li>♣ KJ10852</li></ul>	The opponents are silent.  Partner bids first.

Board: 25	N. 4	0 4	West	North	East	South
Dealer: S	North: ♠—	South: ♠ AQJ96				1NT
Vul: NS	<b>▼</b> — <b>V</b> QJ962	♥ 43	Pass	<b>2</b> ♦	Pass	2♥
North HCP: 8	• K6	♦ A92	Pass	3♣	Pass	3♠
South HCP: 15	♣ Q96532	♣ A107	Pass	4♣	Pass	5♣
Contract: 5♣ N	·		AP			
Board: 26	North:	South:	<b>XX</b> 74	NT d	ъ.	G 4
Dealer: N	<b>♦</b> J4	<b>★</b> 97652	West	North		
Vul: EW	<b>♥</b> KQ4	<b>♥</b> A3	D	1NT		2 <b>Y</b>
North HCP: 15 South HCP: 9	◆ A73	<b>♦</b> KQ10965	Pass	2 <b>♠</b>	Pass	<b>3</b> •
Contract: 3N N	<b>♣</b> KQ963	<b>♣</b> —	Pass	3NT	AP	
Board: 27	N. 4	G 4	West	North	East	South
Dealer: S	North: ♠ QJ973	South: ♠ K2				1NT
Vul: None	♥ QJ973	♥ AQJ53	Pass	2♥		2♠
North HCP: 8	• Q	♦ 653	Pass	3♣	Pass	
South HCP: 15	♣ K108543	<b>♣</b> AJ9	Pass	4♣	Pass	5♣
Contract: 5♣ N			AP			
			West	North	East	South
Board: 28	NI41	C41		1NT	Pass	2♥
Dealer: N	North: ♠ KQ8	South: ♠ AJ1093	Pass	2♠	Pass	3♦
Vul: EW	♥ 982	<b>♥</b> QJ	Pass	4♠	Pass	5 <b>♣</b> ¹
North HCP: 15	◆ A2	♦ KQJ854	Pass	5♠	Pass	6♠
South HCP: 14 Contract: 6♠X N	♣ AQ743	<b>.</b>	Pass	Pass	XA	• AP
Contract. 02/11			1. Excl	usion, fo	r <b>4</b>	
Board: 29	27. 4	G 4	West	North	East	Courth
Dealer: S	North:	South:	west	North	East	
Vul: Both	<b>♦</b> 5 <b>• Λ</b> Ω186	<b>♦</b> A1098 <b>♥</b> K5	Pass	2•	Pass	1NT 2♥
North HCP: 11	<b>♥</b> AQJ86 <b>♦</b> A987542	<b>♦</b> KQ3	Pass	2 <b>▼</b> 3 <b>♦</b>	Pass Pass	
		▼ 1×1.7.7	E 488	1 👿	1.455	JINI
South HCP: 17 Contract: 3N S	<b>♣</b> —	♣ AJ84	AP		1 0000	

Board: 30 West North East South South: North: Dealer: N 1NT Pass 2♦ **♦** Q6 **♦** AK1098 Vul: NS Pass 3♣ **y** 53 ♥ KQJ86 Pass 2♥ North HCP: 15 ♦ A75 **♦**— Pass 3♠ Pass 6♣ South HCP: 12 ♣ KJ10852 ♣ A94 AP Contract: 6♣ S

### North hands (Practice Page)

Board: 31 Dealer: S Vul: EW HCP: 10	<ul><li>★ AK842</li><li>♥ 9</li><li>♦ 9</li><li>★ K87652</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: None HCP: 17	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: None HCP: 6	<ul><li>♣ Q10852</li><li>♥ —</li><li>♦ KJ10864</li><li>♣ 103</li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: NS HCP: 17	<ul><li>AQ1074</li><li>✓ A85</li><li>KQ</li><li>Q54</li></ul>	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: NS HCP: 6	<ul><li>♣ Q8732</li><li>♥ 106</li><li>♦ —</li><li>♣ A108532</li></ul>	The opponents are silent.  Partner bids first.
Board: 36 Dealer: N Vul: EW HCP: 17	<ul><li>▲ AJ5</li><li>♥ AKJ4</li><li>◆ 74</li><li>▲ KJ83</li></ul>	The opponents are silent.  You bid first.

Board: 31 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4♠ S	North:  ♠ AK842  ♥ 9  ♦ 9  ♣ K87652	South:  ♣ J76  ♥ AQ82  ♠ AK32  ♣ Q3	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 32 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North: <b>▲</b> J43 <b>♥</b> K10 <b>♦</b> A1052 <b>♣</b> AKQ7	South:  ♠ 6  ♥ AQJ76  ♦ J  ♣ J108432	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 33 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 4♠ S	North:  ♠ Q10852  ♥ —  ♦ KJ10864  ♣ 103	South:  ♠ K97  ▼ AK632  ♠ A72  ♣ J2	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠
Board: 34 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4 N	North:  ♠ AQ1074  ♥ A85  ♠ KQ  ♠ Q54	South:	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 35 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 4 S	North:  ◆ Q8732  ▼ 106  ◆ —  • A108532	South:  ♣ J65  ♥ KQ  ♠ AQJ42  ♣ K74	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠

Board: 36 South: North: West North East South Dealer: N **♠** AJ5 **♦** Q10764 1NT Pass 2♥ Vul: EW ♥ AKJ4 **y** 9 North HCP: 17 Pass 2♠ Pass 3♣ **♦**9 **♦** 74 South HCP: 8 Pass 4♠ AP **♣** KJ83 ♣ AQ10752 Contract: 4♠ N

### South hands (Practice Page)

Board: 31 Dealer: S Vul: EW HCP: 16	<ul><li>♣ J76</li><li>♥ AQ82</li><li>♦ AK32</li><li>♣ Q3</li></ul>	The opponents are silent.  You bid first.
Board: 32 Dealer: N Vul: None HCP: 9	<ul><li>♠ 6</li><li>♥ AQJ76</li><li>♦ J</li><li>♣ J108432</li></ul>	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: None HCP: 15	<ul><li>★ K97</li><li>★ AK632</li><li>★ A72</li><li>♣ J2</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: NS HCP: 9	<ul><li>★3</li><li>♥Q10763</li><li>★10</li><li>★AK9732</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: NS HCP: 16	<ul><li>▶ J65</li><li>♥ KQ</li><li>◆ AQJ42</li><li>♣ K74</li></ul>	The opponents are silent. You bid first.
Board: 36 Dealer: N Vul: EW HCP: 8	<ul><li>♣ Q10764</li><li>♥ 9</li><li>♦ AQ10752</li></ul>	The opponents are silent.  Partner bids first.

Board: 31 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4♠ S	North:  ♠ AK842  ♥ 9  ♦ 9  ♣ K87652	South:  ♣ J76  ♥ AQ82  ♠ AK32  ♣ Q3	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
Board: 32 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North: <b>▲</b> J43 <b>♥</b> K10 <b>♦</b> A1052 <b>♣</b> AKQ7	South:  ♠ 6  ♥ AQJ76  ♦ J  ♣ J108432	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 33 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 4♠ S	North:  ♠ Q10852  ♥ —  ♦ KJ10864  ♣ 103	South:  ♠ K97  ▼ AK632  ♠ A72  ♣ J2	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠
Board: 34 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4 N	North:  ♠ AQ1074  ♥ A85  ♠ KQ  ♠ Q54	South:	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 35 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 4 S	North:  ◆ Q8732  ▼ 106  ◆ —  • A108532	South:  ♣ J65  ♥ KQ  ♠ AQJ42  ♣ K74	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠

Board: 36 South: North: West North East South Dealer: N **♠** AJ5 **♦** Q10764 1NT Pass 2♥ Vul: EW ♥ AKJ4 **y** 9 North HCP: 17 Pass 2♠ Pass 3♣ **♦**9 **♦** 74 South HCP: 8 Pass 4♠ AP **♣** KJ83 ♣ AQ10752 Contract: 4♠ N

### North hands (Practice Page)

Board: 37 Dealer: S Vul: NS HCP: 9	<ul><li>♣ Q10864</li><li>♥ 10</li><li>♦ 7</li><li>♣ AK10642</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: Both HCP: 15	<ul><li>♣ J108</li><li>♥ QJ</li><li>♦ AK1083</li><li>♣ KJ2</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: NS HCP: 14	♣— ▼ A10532 • K4 • AK10754	East Doubles 5♠ if possible.  Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 17	<b>★</b> K3 <b>♥</b> AK109 <b>♦</b> KQ82 <b>♣</b> Q108	The opponents are silent. You bid first.
Board: 41 Dealer: S Vul: NS HCP: 16	<ul><li>♣ J</li><li>♥ AKJ96</li><li>◆ 9</li><li>♣ AQJ1097</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: NS HCP: 16	<ul><li>★ A962</li><li>▼ KQ6</li><li>◆ A952</li><li>◆ K6</li></ul>	The opponents are silent.  You bid first.

-	Board: 37 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ Q10864  ♥ 10  ♠ 7  ♠ AK10642	South:  ♠ AK7  ♥ KJ92  ♠ AQ43  ♣ 87	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
-	Board: 38 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 44 N	North:	South:  ♠ AQ764  ♥ 6  ♠ Q  ♠ 986543	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
-	Board: 39 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 7♥ S	North:  ♠—  ✓ A10532  ♦ K4  ♣ AK10754	South:  ♠ KJ93  ♥ KQ9  ♠ A1075  ♣ Q6	Pass Pass Pass Pass	North  2  3  5  1  6  7  usion, for	Pass Pass X Pass AP	1NT 2♥
-	Board: 40 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ K3  ♥ AK109  ♠ KQ82  ♣ Q108	South:  ♠ AJ864  ♥ —  ♦ J5  ♠ A97653	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥
-	Board: 41 Dealer: S Vul: NS North HCP: 16 South HCP: 17 Contract: 6♣ N	North:  ♠ J  ♥ AKJ96  ♠ 9  ♣ AQJ1097	South:  ♠ AQ754  ♥ Q5  ♠ AQ8  ♠ K84	West Pass Pass Pass	North  2  3  6  4		1NT 2♥

Board: 42 North: South: West North East South Dealer: N **♠** A962 ♠Q 1NT Pass 2♦ Vul: NS **♥** KQ6 **♥** A7542 North HCP: 16 Pass 2♥ Pass 3♦ ♦ A952 ♦ KQ8764 South HCP: 11 Pass 4♥ AP **♣** K6 **♣**8 Contract: 4♥ N

### South hands (Practice Page)

Board: 37 Dealer: S Vul: NS HCP: 17	<ul><li>★ AK7</li><li>▼ KJ92</li><li>◆ AQ43</li><li>◆ 87</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: Both HCP: 8	<ul><li>AQ764</li><li>✓ 6</li><li>✓ Q</li><li>◆ 986543</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: NS HCP: 15	<ul><li>★ KJ93</li><li>★ KQ9</li><li>★ A1075</li><li>★ Q6</li></ul>	East Doubles 5♠ if possible.  You bid first.
Board: 40 Dealer: N Vul: Both HCP: 10	<ul><li>▲ AJ864</li><li>✓ —</li><li>◆ J5</li><li>▲ A97653</li></ul>	The opponents are silent.  Partner bids first.
Board: 41 Dealer: S Vul: NS HCP: 17	<ul><li>AQ754</li><li>Q5</li><li>AQ8</li><li>K84</li></ul>	The opponents are silent.  You bid first.
Board: 42 Dealer: N Vul: NS HCP: 11	<b>♣</b> Q <b>♥</b> A7542 <b>♦</b> KQ8764 <b>♣</b> 8	The opponents are silent.  Partner bids first.

-	Board: 37 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4 S	North:  ♠ Q10864  ♥ 10  ♠ 7  ♠ AK10642	South:  ♠ AK7  ♥ KJ92  ♠ AQ43  ♣ 87	West Pass Pass AP	North 2♥ 3♣	East Pass Pass	1NT 2♠
-	Board: 38 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 44 N	North:	South:  ♠ AQ764  ♥ 6  ♠ Q  ♠ 986543	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
-	Board: 39 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 7♥ S	North:  ♠—  ✓ A10532  ♦ K4  ♣ AK10754	South:  ♠ KJ93  ♥ KQ9  ♠ A1075  ♣ Q6	Pass Pass Pass Pass	North  2  3  5  1  6  7  usion, for	Pass Pass X Pass AP	1NT 2♥
-	Board: 40 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N	North:  ♠ K3  ♥ AK109  ♠ KQ82  ♣ Q108	South:  ♠ AJ864  ♥ —  ♦ J5  ♠ A97653	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥
-	Board: 41 Dealer: S Vul: NS North HCP: 16 South HCP: 17 Contract: 6♣ N	North:  ♠ J  ♥ AKJ96  ♠ 9  ♣ AQJ1097	South:  ♠ AQ754  ♥ Q5  ♠ AQ8  ♠ K84	West Pass Pass Pass	North  2  3  6  4		1NT 2♥

Board: 42 North: South: West North East South Dealer: N **♠** A962 ♠Q 1NT Pass 2♦ Vul: NS **♥** KQ6 **♥** A7542 North HCP: 16 Pass 2♥ Pass 3♦ ♦ A952 ♦ KQ8764 South HCP: 11 Pass 4♥ AP **♣** K6 **♣**8 Contract: 4♥ N

### North hands (Practice Page)

Board: 43 Dealer: S Vul: EW HCP: 7	♣ J5 ♥ K7632 ♦ — ♣ QJ10842	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: EW HCP: 17	<ul><li>★ A43</li><li>★ AQ42</li><li>◆ QJ2</li><li>★ A87</li></ul>	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: EW HCP: 12	<ul><li>AQ963</li><li>✓ A</li><li>Q87542</li><li>♠ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 46 Dealer: N Vul: NS HCP: 16	<ul><li>★ AK102</li><li>▼ 72</li><li>◆ AJ5</li><li>◆ A652</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 9	<ul><li>♣—</li><li>✓ AJ743</li><li>◆ A5</li><li>◆ 985432</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: EW HCP: 16	<ul><li>AQ6</li><li>✓ KJ92</li><li>✓ Q853</li><li>▲ A10</li></ul>	The opponents are silent.  You bid first.

Board: 43 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 4 S	North:  ♣ J5  ♥ K7632  ♦ —  ♣ QJ10842	South:  ♠ AK4  ♥ AJ95  ♠ K107  ♠ 653	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥
Board: 44 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 4 N	North:  ♠ A43  ♥ AQ42  ♠ QJ2  ♣ A87	South:  ♠ KJ1076  ♥ 8  ♦ 5  ♣ QJ6543	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 45 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ AQ963  ♥ A  ♠ Q87542  ♣ 2	South:  ♠ K2  ♥ Q1097  ♠ A96  ♣ AQ106	West Pass Pass AP	North 2♥ 3◆	Pass	1NT
Board: 46 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3N N	North:  ♠ AK102  ♥ 72  ♠ AJ5  ♣ A652	South:  ♠ QJ  ♥ 96543  ♠ KQ9632  ♣ —	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 47 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 5♣ N	North:  ♣—  ▼ AJ743  • A5  • 985432	South:  ♠ AK854  ♥ K5  ♦ 1062  ♠ AK10	West Pass Pass Pass	North  2  3  5  4	East Pass Pass AP	1NT 2♥

Board: 48 North: South: West North East South Dealer: N **♠** AQ6 **▲** J8743 1NT Pass 2♥ Vul: EW **♥** KJ92 **v** 8 North HCP: 16 Pass 2♠ Pass 3♣ **♦** J **♦** Q853 South HCP: 7 Pass 4♠ AP ♣ A10 **♣** KQ7432 Contract: 4♠ N

### South hands (Practice Page)

Board: 43 Dealer: S Vul: EW HCP: 15	<ul><li>AK4</li><li>✓ AJ95</li><li>✓ K107</li><li>✓ 653</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: EW HCP: 7	<b>♦</b> KJ1076 <b>♥</b> 8 <b>♦</b> 5 <b>♣</b> QJ6543	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: EW HCP: 15	<ul><li>★ K2</li><li>♥ Q1097</li><li>◆ A96</li><li>◆ AQ106</li></ul>	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: NS HCP: 8	♣ QJ ♥ 96543 ♦ KQ9632 ♣ —	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 17	<ul><li>AK854</li><li>✓ K5</li><li>1062</li><li>AK10</li></ul>	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: EW HCP: 7	<ul><li>▶ J8743</li><li>♥ 8</li><li>♦ J</li><li>♠ KQ7432</li></ul>	The opponents are silent.  Partner bids first.

Board: 43 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 4 S	North:  ♣ J5  ♥ K7632  ♦ —  ♣ QJ10842	South:  ♠ AK4  ♥ AJ95  ♠ K107  ♠ 653	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥
Board: 44 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 4 N	North:  ♠ A43  ♥ AQ42  ♠ QJ2  ♣ A87	South:  ♠ KJ1076  ♥ 8  ♦ 5  ♣ QJ6543	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 45 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:  ♠ AQ963  ♥ A  ♠ Q87542  ♣ 2	South:  ♠ K2  ♥ Q1097  ♠ A96  ♣ AQ106	West Pass Pass AP	North 2♥ 3◆	Pass	1NT
Board: 46 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3N N	North:  ♠ AK102  ♥ 72  ♠ AJ5  ♣ A652	South:  ♠ QJ  ♥ 96543  ♠ KQ9632  ♣ —	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 47 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 5♣ N	North:  ♣—  ▼ AJ743  • A5  • 985432	South:  ♠ AK854  ♥ K5  ♦ 1062  ♠ AK10	West Pass Pass Pass	North  2  3  5  4	East Pass Pass AP	1NT 2♥

Board: 48 North: South: West North East South Dealer: N **♠** AQ6 **▲** J8743 1NT Pass 2♥ Vul: EW **♥** KJ92 **v** 8 North HCP: 16 Pass 2♠ Pass 3♣ **♦** J **♦** Q853 South HCP: 7 Pass 4♠ AP ♣ A10 **♣** KQ7432 Contract: 4♠ N

### North hands (Practice Page)

Board: 49 Dealer: S Vul: EW HCP: 11	<ul><li>10</li><li>✓ Q10873</li><li>✓ K</li><li>✓ KQJ953</li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: None HCP: 15	<ul><li>♠ 65</li><li>♥ AK5</li><li>♠ A8732</li><li>♠ A105</li></ul>	The opponents are silent. You bid first.
Board: 51 Dealer: S Vul: Both HCP: 14	♣— ▼ AQJ53 ◆ AQJ832 ♣ 87	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: None HCP: 16	<ul><li>1082</li><li>✓ AKJ109</li><li>✓ A7</li><li>✓ KJ10</li></ul>	The opponents are silent.  You bid first.
Board: 53 Dealer: S Vul: EW HCP: 11	<ul><li>♠ A</li><li>♥ A9875</li><li>♦ 4</li><li>♠ QJ8762</li></ul>	The opponents are silent.  Partner bids first.
Board: 54 Dealer: N Vul: NS HCP: 16	<ul><li>▲ AJ63</li><li>♥ AJ</li><li>◆ Q76</li><li>▲ A983</li></ul>	The opponents are silent.  You bid first.

Board: 49 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ 10  ♥ Q10873  ♠ K  ♣ KQJ953	South:  ♠ AKQJ8  ♥ A5  ♦ J105  ♣ 862	West Pass Pass Pass	North  2  3  3  3  3  3  3  3  3  3  3  3  3	East Pass Pass AP	South 1NT 2♥ 3♠
Board: 50 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3N N	North:  ♠ 65  ♥ AK5  ♠ A8732  ♣ A105	South:  ♠ KJ942  ♥ —  • 106  ♣ K87643	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥
Board: 51 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 6 S	North:  ♠—  ▼ AQJ53  ◆ AQJ832  ♣ 87	South:  ♠ AQ84  ♥ K94  ♠ K7  ♠ A964	Pass Pass Pass	North  2  3  5  1  6  usion, fo	Pass Pass Pass AP	1NT 2♥ 4♥
Board: 52 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 44 N	North:	South:  ◆ A9764  ▼ 5  ◆ J108632  ◆ Q	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	South 2♥ 3◆
Board: 53 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 4 S	North:  ♠ A  ♥ A9875  ♠ 4  ♠ QJ8762	South:  ♠ Q1072  ♥ QJ2  ♠ KQ86  ♠ AK	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥

Board: 54 North: South: West North East South Dealer: N **♠** AJ63 **♠**9 1NT Pass 2♦ Vul: NS **♥** AJ **♥** K10653 North HCP: 16 Pass 2♥ Pass 3♦ **♦** Q76 ♦ K109852 South HCP: 6 3NT AP Pass ♣ A983 **♣** 2 Contract: 3N N

### South hands (Practice Page)

Board: 49 Dealer: S Vul: EW HCP: 15	<ul><li>★ AKQJ8</li><li>♥ A5</li><li>◆ J105</li><li>◆ 862</li></ul>	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: None HCP: 7	<ul><li>★ KJ942</li><li>▼ —</li><li>106</li><li>★ K87643</li></ul>	The opponents are silent.  Partner bids first.
Board: 51 Dealer: S Vul: Both HCP: 16	<ul><li>AQ84</li><li>K94</li><li>K7</li><li>A964</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: None HCP: 7	<ul><li>★ A9764</li><li>♥ 5</li><li>◆ J108632</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: EW HCP: 17	<ul><li>◆ Q1072</li><li>◆ QJ2</li><li>◆ KQ86</li><li>◆ AK</li></ul>	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: NS HCP: 6	♦9 ▼ K10653 ◆ K109852 ♣ 2	The opponents are silent.  Partner bids first.

Board: 49 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North:  ♠ 10  ♥ Q10873  ♠ K  ♣ KQJ953	South:  ♠ AKQJ8  ♥ A5  ♦ J105  ♣ 862	West Pass Pass Pass	North  2  3  3  3  3  3  3  3  3  3  3  3  3	East Pass Pass AP	South 1NT 2♥ 3♠
Board: 50 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3N N	North:  ♠ 65  ♥ AK5  ♠ A8732  ♣ A105	South:  ♠ KJ942  ♥ —  • 106  ♣ K87643	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥
Board: 51 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 6 S	North:  ♠—  ▼ AQJ53  ◆ AQJ832  ♣ 87	South:  ♠ AQ84  ♥ K94  ♠ K7  ♠ A964	Pass Pass Pass	North  2  3  5  1  6  usion, fo	Pass Pass Pass AP	1NT 2♥ 4♥
Board: 52 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 44 N	North:	South:  ◆ A9764  ▼ 5  ◆ J108632  ◆ Q	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	South 2♥ 3◆
Board: 53 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 4 S	North:  ♠ A  ♥ A9875  ♠ 4  ♠ QJ8762	South:  ♠ Q1072  ♥ QJ2  ♠ KQ86  ♠ AK	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥

Board: 54 North: South: West North East South Dealer: N **♠** AJ63 **♠**9 1NT Pass 2♦ Vul: NS **♥** AJ **♥** K10653 North HCP: 16 Pass 2♥ Pass 3♦ **♦** Q76 ♦ K109852 South HCP: 6 3NT AP Pass ♣ A983 **♣** 2 Contract: 3N N

### North hands (Practice Page)

Board: 55 Dealer: S Vul: EW HCP: 10	◆— ▼ K8543 ◆ KJ ◆ QJ9875	The opponents are silent.  Partner bids first.
Board: 56 Dealer: N Vul: None HCP: 16	<ul><li>A53</li><li>✓ KJ64</li><li>✓ KQ108</li><li>✓ QJ</li></ul>	The opponents are silent.  You bid first.
Board: 57 Dealer: S Vul: EW HCP: 8	<ul><li>AQ1072</li><li>J6</li><li>J98532</li><li>✓</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: None HCP: 15	<ul><li>▲ A10863</li><li>♥ QJ9</li><li>◆ A72</li><li>▲ A7</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 7	♣— ♥ 87542 ♦ AK9872 ♣ 107	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: EW HCP: 16	<ul><li>♣ Q42</li><li>♥ KJ3</li><li>◆ AQJ4</li><li>♣ K42</li></ul>	The opponents are silent.  You bid first.

Board: 55		G 4	Wast	North	East	South
Dealer: S	North: ♠—	South: ♠ AQ10	West	Norui	East	1NT
Vul: EW North HCP: 10	<b>♥</b> K8543	<b>♥</b> AJ9	Pass	<b>2</b> ♦	Pass	2♥
South HCP: 15	♦ KJ	<b>◆</b> 107532	Pass	3♣	Pass	4♥
Contract: 4♥ S	<b>♣</b> QJ9875	♣ A10	AP			
			West	North	East	South
Board: 56	North:	South:		1NT	Pass	<b>2</b> ♥
Dealer: N	<b>♦</b> A53	<b>♠</b> KJ762	Pass	2♠	Pass	3♦
Vul: None North HCP: 16	<b>♥</b> KJ64	<b>♥</b> A	Pass	4♠	Pass	4NT <sup>1</sup>
South HCP: 16	<b>♦</b> KQ108	◆ AJ9643	Pass	<b>5</b> ♦	Pass	6♠
Contract: 6♠ N	<b>♠</b> QJ	<b>♣</b> K	AP			
			1. Black	kwood (	0314,	for <b>♠</b>
Board: 57 Dealer: S	North: ♠ AQ1072	South: ♠ J643	West	North	East	South 1NT
Vul: EW	♥ J6	♥ AK8	Pass	2♥	Pass	
North HCP: 8	◆ J98532	◆ AK7	Pass	3♦	Pass	
South HCP: 17 Contract: 4♠ S	<b>\$</b> —	<b>♣</b> Q107	AP			
Board: 58	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A10863	<b>\$</b> 0tan. <b>♦</b> 2		1NT	Pass	2•
Vul: None	<b>♥</b> QJ9	▼ A10862	Pass	2♥	Pass	3♣
North HCP: 15 South HCP: 7	♦ A72	<b>♦</b> 8	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> A7	<b>♣</b> QJ8652				
Board: 59	North:	South:	West	North	East	South
Dealer: S	Norui:	Soum:	,, est	1,0141		1NT
Vul: NS	♥ 87542	<b>♥</b> AJ9	Pass	2•	Pass	
		/	_ •••			
North HCP: 7 South HCP: 16	◆ AK9872	◆ Q1065	Pass	3♦	Pass	<b>4</b> ♥

Board: 60 North: South: West North East South Dealer: N **♦** Q42 ♠---Pass 2♦ 1NT Vul: EW **♥** KJ3 **♥** AQ1042 North HCP: 16 Pass 2♥ Pass 3♣ ♦ AQJ4 **•** 106 South HCP: 11 4♥ AP Pass **♣** K42 ♣ AJ10763 Contract: 4♥ N

### South hands (Practice Page)

Board: 55 Dealer: S Vul: EW HCP: 15	<ul><li>AQ10</li><li>✓ AJ9</li><li>107532</li><li>A10</li></ul>	The opponents are silent. You bid first.
Board: 56 Dealer: N Vul: None HCP: 16	<ul><li>★ KJ762</li><li>★ A</li><li>★ AJ9643</li><li>★ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: EW HCP: 17	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: None HCP: 7	<ul><li>◆ 2</li><li>♥ A10862</li><li>◆ 8</li><li>◆ QJ8652</li></ul>	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 16	<ul><li>★ AKQ6</li><li>▼ AJ9</li><li>◆ Q1065</li><li>◆ 43</li></ul>	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: EW HCP: 11	◆— ▼ AQ1042 ◆ 106 ◆ AJ10763	The opponents are silent.  Partner bids first.

Board: 55		G 4	Wast	North	East	South
Dealer: S	North: ♠—	South: ♠ AQ10	West	Norui	East	1NT
Vul: EW North HCP: 10	<b>♥</b> K8543	<b>♥</b> AJ9	Pass	<b>2</b> ♦	Pass	2♥
South HCP: 15	♦ KJ	<b>◆</b> 107532	Pass	3♣	Pass	4♥
Contract: 4♥ S	<b>♣</b> QJ9875	♣ A10	AP			
			West	North	East	South
Board: 56	North:	South:		1NT	Pass	<b>2</b> ♥
Dealer: N	<b>♦</b> A53	<b>♠</b> KJ762	Pass	2♠	Pass	3♦
Vul: None North HCP: 16	<b>♥</b> KJ64	<b>♥</b> A	Pass	4♠	Pass	4NT <sup>1</sup>
South HCP: 16	<b>♦</b> KQ108	◆ AJ9643	Pass	<b>5</b> ♦	Pass	6♠
Contract: 6♠ N	<b>♠</b> QJ	<b>♣</b> K	AP			
			1. Black	kwood (	0314,	for <b>♠</b>
Board: 57 Dealer: S	North: ♠ AQ1072	South: ♠ J643	West	North	East	South 1NT
Vul: EW	♥ J6	♥ AK8	Pass	2♥	Pass	
North HCP: 8	◆ J98532	◆ AK7	Pass	3♦	Pass	
South HCP: 17 Contract: 4♠ S	<b>\$</b> —	<b>♣</b> Q107	AP			
Board: 58	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A10863	<b>\$</b> 0tan. <b>♦</b> 2		1NT	Pass	2•
Vul: None	<b>♥</b> QJ9	▼ A10862	Pass	2♥	Pass	3♣
North HCP: 15 South HCP: 7	♦ A72	<b>♦</b> 8	Pass	4♥	AP	
Contract: 4♥ N	<b>♣</b> A7	<b>♣</b> QJ8652				
Board: 59	North:	South:	West	North	East	South
Dealer: S	Norui:	Soum:	,, est	1,0141		1NT
Vul: NS	♥ 87542	<b>♥</b> AJ9	Pass	2•	Pass	
		/	_ •••			
North HCP: 7 South HCP: 16	◆ AK9872	◆ Q1065	Pass	3♦	Pass	<b>4</b> ♥

Board: 60 North: South: West North East South Dealer: N **♦** Q42 ♠---Pass 2♦ 1NT Vul: EW **♥** KJ3 **♥** AQ1042 North HCP: 16 Pass 2♥ Pass 3♣ ♦ AQJ4 **•** 106 South HCP: 11 4♥ AP Pass **♣** K42 ♣ AJ10763 Contract: 4♥ N

### North hands (Practice Page)

Board: 61 Dealer: S Vul: Both HCP: 10	<ul><li>♣ J</li><li>♥ KQJ72</li><li>◆ 3</li><li>♣ QJ8754</li></ul>	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: None HCP: 16	<ul><li>♣ QJ8</li><li>♥ KQ2</li><li>◆ AQ95</li><li>♣ Q52</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: NS HCP: 13	♣ 9 ▼ AQ632 ◆ — ♣ AQJ10863	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: EW HCP: 16	<ul><li>★ K8</li><li>▼ KQ98</li><li>◆ AJ3</li><li>◆ QJ107</li></ul>	The opponents are silent.  You bid first.
Board: 65 Dealer: S Vul: EW HCP: 6	♣2 ♥ A8764 ♦ Q97652 ♣ 8	The opponents are silent.  Partner bids first.
Board: 66 Dealer: N Vul: NS HCP: 15	<ul><li>AJ2</li><li>AQ6</li><li>KJ104</li><li>1082</li></ul>	The opponents are silent. You bid first.

Doords (1						
Board: 61 Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>♠</b> J	<b>♠</b> AQ82				1NT
North HCP: 10	<b>♥</b> KQJ72	<b>♥</b> A54	Pass	2♦	Pass	<b>2</b> ♥
South HCP: 17	<b>♦</b> 3	♦ K65	Pass	3♣	Pass	4♥
Contract: 4♥ S	<b>♣</b> QJ8754	♣ A63	AP			
Board: 62	North:	South:				
Dealer: N	A QJ8	50un. • 4	West	North		
Vul: None	<b>♥</b> KQ2	♥ J10854	_	1NT	Pass	
North HCP: 16	♦ AQ95	<b>♦</b> K	Pass	2 🗸	Pass	3♣
South HCP: 8 Contract: 4♥ N	♣ Q52	<b>♣</b> KJ9864	Pass	4♥	AP	
			West	North	Fast	South
Board: 63	North:	South:	,,,	1 (0141	Last	1NT
Dealer: S	1\01u1. ♠9	♣ AQ1063	Pass	2•	Pass	2♥
Vul: NS	<b>♥</b> AQ632	<b>♥</b> KJ5	Pass	3♣	Pass	
North HCP: 13	<b>♦</b> —	♦ K98	Pass	5 <b>♦</b> 1		5NT
South HCP: 16 Contract: 7♥ S	♣ AQJ10863	<b>♣</b> K2	Pass	<b>7</b> ♥	AP	0111
Contract. / V S				usion, fo		
Board: 64	North:	South:				
Dealer: N	• K8	♣ AJ1062	West	North	East	South
Vul: EW	<b>♥</b> KQ98	<b>∀</b> —		1NT	Pass	2♥
North HCP: 16	♦ AJ3	<b>♦</b> 82	Pass	2♠	Pass	3♣
South HCP: 9 Contract: 3N N	<b>♣</b> QJ107	♣ A98653	Pass	3NT	AP	
Board: 65			<b>11</b> 7 4	NI d	Г .	G 41
Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♠</b> 2	<b>♦</b> AQ65	ъ	2.	ъ	1NT
North HCP: 6	▼ A8764	♥ KQJ	Pass	2	Pass	
South HCP: 17	♦ Q97652 ♣ 8	♦ J84 ♣ A95	Pass AP	3♦	Pass	<b>4</b> ♥

Board: 66 North: South: West North East South Dealer: N ♠ AJ2 **♦** 5 1NT Pass 2♦ Vul: NS **♥** AQ6 **♥** KJ853 North HCP: 15 Pass 2♥ Pass 3♣ **♦** KJ104 **♦** Q South HCP: 11 Pass 4♥ AP ♣ ÀJ9653 **♣** 1082 Contract: 4♥ N

### South hands (Practice Page)

Board: 61 Dealer: S Vul: Both HCP: 17	<ul><li>AQ82</li><li>A54</li><li>K65</li><li>A63</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: None HCP: 8	<ul><li>4</li><li>♥ J10854</li><li>♦ K</li><li>★ KJ9864</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: NS HCP: 16	<ul><li>AQ1063</li><li>KJ5</li><li>K98</li><li>K2</li></ul>	The opponents are silent.  You bid first.
Board: 64 Dealer: N Vul: EW HCP: 9	<ul><li>AJ1062</li><li>✓—</li><li>82</li><li>A98653</li></ul>	The opponents are silent.  Partner bids first.
Board: 65 Dealer: S Vul: EW HCP: 17	<ul><li>AQ65</li><li>KQJ</li><li>J84</li><li>A95</li></ul>	The opponents are silent.  You bid first.
Board: 66 Dealer: N Vul: NS HCP: 11	<ul><li>◆ 5</li><li>♥ KJ853</li><li>◆ Q</li><li>◆ AJ9653</li></ul>	The opponents are silent.  Partner bids first.

Doords (1						
Board: 61 Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>♠</b> J	<b>♠</b> AQ82				1NT
North HCP: 10	<b>♥</b> KQJ72	<b>♥</b> A54	Pass	2♦	Pass	<b>2</b> ♥
South HCP: 17	<b>♦</b> 3	♦ K65	Pass	3♣	Pass	4♥
Contract: 4♥ S	<b>♣</b> QJ8754	♣ A63	AP			
Board: 62	North:	South:				
Dealer: N	A QJ8	50un. • 4	West	North		
Vul: None	<b>♥</b> KQ2	♥ J10854	_	1NT	Pass	
North HCP: 16	♦ AQ95	<b>♦</b> K	Pass	2 🗸	Pass	3♣
South HCP: 8 Contract: 4♥ N	♣ Q52	<b>♣</b> KJ9864	Pass	4♥	AP	
			West	North	Fast	South
Board: 63	North:	South:	,,,	1 (0141	Last	1NT
Dealer: S	1\01u1. ♠9	♣ AQ1063	Pass	2•	Pass	2♥
Vul: NS	<b>♥</b> AQ632	<b>♥</b> KJ5	Pass	3♣	Pass	
North HCP: 13	<b>♦</b> —	♦ K98	Pass	5 <b>♦</b> 1		5NT
South HCP: 16 Contract: 7♥ S	♣ AQJ10863	<b>♣</b> K2	Pass	<b>7</b> ♥	AP	0111
Contract. / V S				usion, fo		
Board: 64	North:	South:				
Dealer: N	• K8	♣ AJ1062	West	North	East	South
Vul: EW	<b>♥</b> KQ98	<b>∀</b> —		1NT	Pass	2♥
North HCP: 16	♦ AJ3	<b>♦</b> 82	Pass	2♠	Pass	3♣
South HCP: 9 Contract: 3N N	<b>♣</b> QJ107	♣ A98653	Pass	3NT	AP	
Board: 65			<b>11</b> 7 4	NI d	Г .	G 41
Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♠</b> 2	<b>♦</b> AQ65	ъ	2.	ъ	1NT
North HCP: 6	▼ A8764	♥ KQJ	Pass	2	Pass	
South HCP: 17	♦ Q97652 ♣ 8	♦ J84 ♣ A95	Pass AP	3♦	Pass	<b>4</b> ♥

Board: 66 North: South: West North East South Dealer: N ♠ AJ2 **♦** 5 1NT Pass 2♦ Vul: NS **♥** AQ6 **♥** KJ853 North HCP: 15 Pass 2♥ Pass 3♣ **♦** KJ104 **♦** Q South HCP: 11 Pass 4♥ AP ♣ ÀJ9653 **♣** 1082 Contract: 4♥ N

### North hands (Practice Page)

Board: 67 Dealer: S Vul: None HCP: 9	<ul><li>★ KJ943</li><li>▼ —</li><li>★ KQ10752</li><li>★ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: EW HCP: 17	<ul><li>AQJ102</li><li>Q87</li><li>KQ5</li><li>QJ</li></ul>	The opponents are silent.  You bid first.
Board: 69 Dealer: S Vul: EW HCP: 10	<b>♣</b> 8	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: Both HCP: 16	<ul><li>▲ A65</li><li>▼ A6</li><li>◆ J109</li><li>▲ AK653</li></ul>	The opponents are silent. You bid first.
Board: 71 Dealer: S Vul: Both HCP: 11	<ul><li>♣ QJ982</li><li>♥ 54</li><li>◆ AKJ943</li><li>♣ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 72 Dealer: N Vul: NS HCP: 16	<ul><li>★ KJ8</li><li>▼ AQ</li><li>◆ AJ975</li><li>◆ J65</li></ul>	The opponents are silent. You bid first.

Board: 67 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ KJ943  ♥ —  ♠ KQ10752  ♣ 54	South:  ♠ A10  ♥ AQ632  ♠ A86  ♣ Q87	West Pass Pass Pass	North  2♥  3♦  3NT	East Pass Pass AP	1NT 2♠
Board: 68 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♥ N	North:  ♠ AQJ102  ♥ Q87  ♠ KQ5  ♠ QJ	South:  ♣ 8  ♥ A9642  • 1098764  ♣ A	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 69 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4♥ S	North:  ♠ 8  ♥ A9753  ♠ K  ♠ K109863	South:  ♠ KJ54  ♥ 864  ♠ AJ64  ♠ AQ	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 70 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3N N	North:  ♠ A65  ♥ A6  ♦ J109  ♣ AK653	South:	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 71 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ QJ982  ♥ 54  ♠ AKJ943  ♣ —	South:  ♠ A53  ♥ AQJ9  ♠ 102  ♣ A863	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠

Board: 72 Dealer: N Vul: NS	North: ♠ KJ8 ▼ AQ	South: ♠ Q ♥ KJ853	West Pass	East Pass Pass	2♦
North HCP: 16 South HCP: 15 Contract: 6 S	◆ AJ975 ◆ J65	• KQ8642 • A	Pass AP	Pass	

### South hands (Practice Page)

Board: 67 Dealer: S Vul: None HCP: 16	<ul><li>▲ A10</li><li>✓ AQ632</li><li>◆ A86</li><li>▲ Q87</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: EW HCP: 8	<b>♦</b> 8 <b>♥</b> A9642 <b>♦</b> 1098764 <b>♣</b> A	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ54</li><li>▼ 864</li><li>◆ AJ64</li><li>◆ AQ</li></ul>	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: Both HCP: 7	<ul><li>4</li><li>♥ Q10975</li><li>★ KQ7532</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 71 Dealer: S Vul: Both HCP: 15	<ul><li>A53</li><li>✓ AQJ9</li><li>102</li><li>A863</li></ul>	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: NS HCP: 15	<b>♠</b> Q <b>♥</b> KJ853 <b>♦</b> KQ8642 <b>♣</b> A	The opponents are silent.  Partner bids first.

Board: 67 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ KJ943  ♥ —  ♠ KQ10752  ♣ 54	South:  ♠ A10  ♥ AQ632  ♠ A86  ♣ Q87	West Pass Pass Pass	North  2♥  3♦  3NT	East Pass Pass AP	1NT 2♠
Board: 68 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 4♥ N	North:  ♠ AQJ102  ♥ Q87  ♠ KQ5  ♠ QJ	South:  ♣ 8  ♥ A9642  • 1098764  ♣ A	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 69 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 4♥ S	North:  ♠ 8  ♥ A9753  ♠ K  ♠ K109863	South:  ♠ KJ54  ♥ 864  ♠ AJ64  ♠ AQ	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 70 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3N N	North:  ♠ A65  ♥ A6  ♦ J109  ♠ AK653	South:	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 71 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ QJ982  ♥ 54  ♠ AKJ943  ♣ —	South:  ♠ A53  ♥ AQJ9  ♠ 102  ♠ A863	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠

Board: 72 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 6 S	North: ♠ KJ8 ▼ AQ	South: ♠ Q ♥ KJ853	West Pass	East Pass Pass	2♦
	◆ AJ975 ◆ J65	• KQ8642 • A	Pass AP	Pass	

### North hands (Practice Page)

Board: 73 Dealer: S Vul: EW HCP: 10	♣ 6 ♥ A10732 ♦ Q ♣ A98743	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: NS HCP: 16	<ul><li>★ AKQ74</li><li>♥ KJ10</li><li>◆ Q5</li><li>◆ J109</li></ul>	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: EW HCP: 10	<ul><li>★ K6432</li><li>✓ —</li><li>★ K4</li><li>★ A107632</li></ul>	The opponents are silent.  Partner bids first.
Board: 76 Dealer: N Vul: Both HCP: 16	<ul><li>★ K62</li><li>♥ 953</li><li>◆ AKQ94</li><li>◆ A9</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: Both HCP: 6	<ul><li>♣ Q7432</li><li>♥ 6</li><li>♦ 7</li><li>♣ KJ9532</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: NS HCP: 15	<ul><li>★ AKJ4</li><li>♥ J8</li><li>◆ A543</li><li>◆ Q32</li></ul>	The opponents are silent. You bid first.

Board: 73 Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♠</b> 6	<b>♠</b> K9				1NT
North HCP: 10	♥ A10732	<b>♥</b> QJ8	Pass	<b>2</b> ♦	Pass	2♥
South HCP: 15	<b>♦</b> Q <b>♣</b> A98743	♦ A542	Pass	3♣	Pass	4♥
Contract: 4♥ S	<b>₹</b> A96/43	<b>♣</b> KQ106	AP			
			West	North	East	South
Board: 74	North:	South:		1NT	Pass	2•
Dealer: N	♠ AKQ74	<b>♦</b> 6	Pass	2♥	Pass	3♦
Vul: NS North HCP: 16	<b>♥</b> KJ10	<b>♥</b> AQ752	Pass	<b>4</b> ♥	Pass	4NT <sup>1</sup>
South HCP: 11	<b>♦</b> Q5	◆ AJ9876	Pass	<b>5</b> ♥	Pass	<b>6</b> ♥
Contract: 6 N	<b>♣</b> J109	<b>♣</b> 8	AP			
Confidence of 14			1. Blac	kwood (	0314,	for 💙
Board: 75 Dealer: S	North: ♠ K6432	South: ♠ A7	West	North	East	South 1NT
Vul: EW	<b>V</b> —	♥ AQJ8	Pass	2♥	Pass	2♠
North HCP: 10 South HCP: 15	<b>♦</b> K4	◆ J872	Pass	3♣	Pass	3NT
Contract: 3N S	♣ A107632	<b>♣</b> K84	AP			
Board: 76	NI a reflec	Contle				
Dealer: N	North: ♠ K62	South: ♠ 10	West	North	East	
Vul: Both	♥ 953	¥ K10842		1NT	Pass	<b>2</b> ♦
North HCP: 16	♦ AKQ94	<b>♦</b> 5	Pass	2♥	Pass	3♣
South HCP: 8 Contract: 4♥ N	♣ A9	<b>♣</b> KQ8742	Pass	4♥	AP	
Board: 77						
Dealer: S	North:	South:	West	North	East	
Vul: Both	<b>♦</b> Q7432	<b>♦</b> A65	_	24.5	ъ	1NT
North HCP: 6	<b>♥</b> 6	<b>♥</b> AK84	Pass	2 <b>Y</b>	Pass	
	<b>♦</b> 7	<b>♦</b> 102	Pass	3♣	Pass	4♠
South HCP: 17	♣ KJ9532	♣ AQ84	AP			

Board: 78 North: South: West North East South Dealer: N **★** 76 ♠ AKJ4 1NT Pass 2♦ Vul: NS **♥** AQ973 **y** J8 North HCP: 15 Pass 2♥ Pass 3♦ **♦** KQJ1096 ♦ A543 South HCP: 12 Pass 3NT AP **♣** Q32 ♣— Contract: 3N N

### South hands (Practice Page)

Board: 73 Dealer: S Vul: EW HCP: 15	<ul><li>★ K9</li><li>♥ QJ8</li><li>◆ A542</li><li>★ KQ106</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: NS HCP: 11	<ul><li>♠ 6</li><li>♥ AQ752</li><li>♠ AJ9876</li><li>♠ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: EW HCP: 15	<ul><li>♠ A7</li><li>♥ AQJ8</li><li>♦ J872</li><li>♠ K84</li></ul>	The opponents are silent. You bid first.
Board: 76 Dealer: N Vul: Both HCP: 8	<ul><li>10</li><li>K10842</li><li>5</li><li>KQ8742</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: Both HCP: 17	<ul><li>▲ A65</li><li>✔ AK84</li><li>◆ 102</li><li>▲ AQ84</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: NS HCP: 12	<ul><li>★ 76</li><li>▼ AQ973</li><li>◆ KQJ1096</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 73 Dealer: S	North:	South:	West	North	East	
Vul: EW	<b>♠</b> 6	<b>♠</b> K9				1NT
North HCP: 10	♥ A10732	<b>♥</b> QJ8	Pass	<b>2</b> ♦	Pass	2♥
South HCP: 15	<b>♦</b> Q <b>♣</b> A98743	♦ A542	Pass	3♣	Pass	4♥
Contract: 4♥ S	<b>₹</b> A96/43	<b>♣</b> KQ106	AP			
			West	North	East	South
Board: 74	North:	South:		1NT	Pass	2•
Dealer: N	♠ AKQ74	<b>♦</b> 6	Pass	2♥	Pass	3♦
Vul: NS North HCP: 16	<b>♥</b> KJ10	<b>♥</b> AQ752	Pass	<b>4</b> ♥	Pass	4NT <sup>1</sup>
South HCP: 11	<b>♦</b> Q5	◆ AJ9876	Pass	<b>5</b> ♥	Pass	<b>6</b> ♥
Contract: 6 N	<b>♣</b> J109	<b>♣</b> 8	AP			
Confidence of 14			1. Blac	kwood (	0314,	for 💙
Board: 75 Dealer: S	North: ♠ K6432	South: ♠ A7	West	North	East	South 1NT
Vul: EW	<b>V</b> —	♥ AQJ8	Pass	2♥	Pass	2♠
North HCP: 10 South HCP: 15	<b>♦</b> K4	◆ J872	Pass	3♣	Pass	3NT
Contract: 3N S	♣ A107632	<b>♣</b> K84	AP			
Board: 76	NI a reflec	Contle				
Dealer: N	North: ♠ K62	South: ♠ 10	West	North	East	
Vul: Both	♥ 953	¥ K10842		1NT	Pass	<b>2</b> ♦
North HCP: 16	♦ AKQ94	<b>♦</b> 5	Pass	2♥	Pass	3♣
South HCP: 8 Contract: 4♥ N	♣ A9	<b>♣</b> KQ8742	Pass	4♥	AP	
Board: 77						
Dealer: S	North:	South:	West	North	East	
Vul: Both	<b>♦</b> Q7432	<b>♦</b> A65	_	24.5	ъ	1NT
North HCP: 6	<b>♥</b> 6	<b>♥</b> AK84	Pass	2 <b>Y</b>	Pass	
	<b>♦</b> 7	<b>♦</b> 102	Pass	3♣	Pass	4♠
South HCP: 17	♣ KJ9532	♣ AQ84	AP			

Board: 78 North: South: West North East South Dealer: N **★** 76 ♠ AKJ4 1NT Pass 2♦ Vul: NS **♥** AQ973 **y** J8 North HCP: 15 Pass 2♥ Pass 3♦ **♦** KQJ1096 ♦ A543 South HCP: 12 Pass 3NT AP **♣** Q32 ♣— Contract: 3N N

### North hands (Practice Page)

Board: 79 Dealer: S Vul: Both HCP: 13	<ul><li>♣ Q9852</li><li>♥ KJ</li><li>♦ —</li><li>♣ AK10962</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: NS HCP: 15	<ul><li>★ KJ72</li><li>♥ Q8</li><li>◆ KJ93</li><li>◆ KQ4</li></ul>	The opponents are silent. You bid first.
Board: 81 Dealer: S Vul: Both HCP: 10	<ul><li>♣ QJ976</li><li>♥ J</li><li>♦ AQ9543</li><li>♣ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: None HCP: 16	<ul><li>★ KQJ62</li><li>♥ Q2</li><li>◆ Q105</li><li>◆ AQ6</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: EW HCP: 10	<ul><li>★ 76432</li><li>♥ 2</li><li>◆ AKQJ87</li><li>◆ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: NS HCP: 17	<ul><li>★ A52</li><li>▼ K4</li><li>◆ KJ10</li><li>◆ KQJ75</li></ul>	The opponents are silent. You bid first.

Board: 79 Dealer: S Vul: Both North HCP: 13 South HCP: 17 Contract: 6♠ S	North:  ♠ Q9852  ♥ KJ  ♦ —  ♠ AK10962	South:  ♠ A63  ♥ AQ97  ♠ AQ2  ♣ J84	Pass Pass Pass Pass	North  2♥  3♣  5♦¹  6♠  usion, fo	Pass Pass Pass AP	1NT 2♠
Board: 80 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 4♠ N	North:  ♠ KJ72  ♥ Q8  ♠ KJ93  ♣ KQ4	South:  ◆ 98643  ▼ 5  ◆ Q  ◆ AJ9875	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 81 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4♠ S	North:  ♠ QJ976  ♥ J  ♠ AQ9543  ♠ 6	South:  ♠ AK104  ♥ K94  ♦ J87  ♠ A75	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠
Board: 82 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 6 S	North:  ♠ KQJ62  ♥ Q2  • Q105  ♣ AQ6	South:  ♠ 8  ♥ AK953  ♠ AJ7632  ♣ 3	West Pass Pass AP	North 1NT 2♥ 3♠	East Pass Pass Pass	2 <b>♦</b> 3 <b>♦</b>
Board: 83 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♣ 76432  ♥ 2  • AKQJ87  ♣ 2	South:  ♠ A5  ♥ AK1063  ♦ 432  ♣ KJ10	West Pass Pass Pass	North  2♥  3♦  3NT	East Pass Pass AP	1NT 2 <b>♠</b>

West North East South Board: 84 South: North: 1NT Pass 2♦ Dealer: N ♠K **♦** A52 Pass 3♦ Pass 2♥ Vul: NS **♥** K4 ♥ AQJ98 North HCP: 17 3NT Pass 4♦ Pass ♦ A98743 **♦** KJ10 South HCP: 14 Pass 5♦ Pass 6♦ ♣ KQJ75 **♣** 6 Contract: 6♦ S AP

### South hands (Practice Page)

Board: 79 Dealer: S Vul: Both HCP: 17	<ul><li>A63</li><li>✓ AQ97</li><li>AQ2</li><li>J84</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: NS HCP: 7	<ul><li>◆98643</li><li>♥ 5</li><li>◆ Q</li><li>◆ AJ9875</li></ul>	The opponents are silent.  Partner bids first.
Board: 81 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK104</li><li>▼ K94</li><li>◆ J87</li><li>◆ A75</li></ul>	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: None HCP: 12	<b>♦</b> 8	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: EW HCP: 15	<ul><li>★ A5</li><li>▼ AK1063</li><li>◆ 432</li><li>◆ KJ10</li></ul>	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: NS HCP: 14	<b>♠</b> K <b>♥</b> AQJ98 <b>♦</b> A98743 <b>♣</b> 6	The opponents are silent.  Partner bids first.

Board: 79 Dealer: S Vul: Both North HCP: 13 South HCP: 17 Contract: 6♠ S	North:  ♠ Q9852  ♥ KJ  ♦ —  ♠ AK10962	South:  ♠ A63  ♥ AQ97  ♠ AQ2  ♣ J84	Pass Pass Pass Pass	North  2♥  3♣  5♦¹  6♠  usion, fo	Pass Pass Pass AP	1NT 2♠
Board: 80 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 4♠ N	North:  ♠ KJ72  ♥ Q8  ♠ KJ93  ♣ KQ4	South:  ◆ 98643  ▼ 5  ◆ Q  ◆ AJ9875	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 81 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4♠ S	North:  ♠ QJ976  ♥ J  ♠ AQ9543  ♠ 6	South:  ♠ AK104  ♥ K94  ♦ J87  ♠ A75	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠
Board: 82 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 6 S	North:  ♠ KQJ62  ♥ Q2  • Q105  ♣ AQ6	South:  ♠ 8  ♥ AK953  ♠ AJ7632  ♣ 3	West Pass Pass AP	North 1NT 2♥ 3♠	East Pass Pass Pass	2 <b>♦</b> 3 <b>♦</b>
Board: 83 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♣ 76432  ♥ 2  • AKQJ87  ♣ 2	South:  ♠ A5  ♥ AK1063  ♦ 432  ♣ KJ10	West Pass Pass Pass	North  2♥  3♦  3NT	East Pass Pass AP	1NT 2 <b>♠</b>

West North East South Board: 84 South: North: 1NT Pass 2♦ Dealer: N ♠K **♦** A52 Pass 3♦ Pass 2♥ Vul: NS **♥** K4 ♥ AQJ98 North HCP: 17 3NT Pass 4♦ Pass ♦ A98743 **♦** KJ10 South HCP: 14 Pass 5♦ Pass 6♦ ♣ KQJ75 **♣** 6 Contract: 6♦ S AP

### North hands (Practice Page)

Board: 85 Dealer: S Vul: Both HCP: 14	<ul><li>★ AKQJ10</li><li>♥ Q8</li><li>◆ Q87432</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 86 Dealer: N Vul: NS HCP: 15	<ul><li>↓ J84</li><li>♥ Q63</li><li>♦ AKJ62</li><li>♣ A5</li></ul>	West Doubles 6♥ if possible.  You bid first.
Board: 87 Dealer: S Vul: None HCP: 10	<ul><li>J4</li><li>✓ A7543</li><li>✓ —</li><li>✓ KQ8752</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: NS HCP: 17	<ul><li>AQ6</li><li>✓ AK104</li><li>✓ 532</li><li>▲ A74</li></ul>	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: EW HCP: 11	<ul><li>★—</li><li>★ K9543</li><li>★ A5</li><li>★ A98653</li></ul>	The opponents are silent.  Partner bids first.
Board: 90 Dealer: N Vul: NS HCP: 15	<ul><li>★ KJ3</li><li>★ K74</li><li>★ A962</li><li>★ A64</li></ul>	The opponents are silent. You bid first.

Dealer: S Vul: Both North HCP: 14	North:  ♠ AKQJ10  ♥ Q8  ♠ Q87432	South:  ◆ 96  ▼ AJ102	Pass	North 2 V	Pass	1NT 2♠
South HCP: 15 Contract: 3N S	◆ Q87432 ◆ —	◆ A109 ◆ AQ86	Pass AP	3♦	Pass	3NT
Board: 86			West	North		
Dealer: N	North:	South:	Pass	1NT 2♥	Pass Pass	2 <b>♦</b> 3 <b>♣</b>
Vul: NS	<b>♦</b> J84 <b>♥</b> Q63	<b>♠</b> K10 <b>♥</b> AJ874	Pass	∠ <b>∀</b> 4 <b>♥</b>	Pass	
North HCP: 15	◆ AKJ62	<b>♦</b> —	Pass	5♠	Pass	
South HCP: 12 Contract: 6♥X N	<b>♣</b> A5	<b>♣</b> KJ8432	X	AP	1 433	0 •
				usion, fo	r 🔻	
Board: 87 Dealer: S	North: ♠ J4	South: ♠ KQ87	West	North	East	South 1NT
Vul: None North HCP: 10	<b>♥</b> A7543	<b>v</b> 1082	Pass	2♦	Pass	2♥
South HCP: 16 Contract: 4♥ S	◆— <b>•</b> KQ8752	◆ AQ10 ◆ AJ3	Pass AP	3♣	Pass	4♥
Board: 88 Dealer: N Vul: NS	North: ♠ AQ6	South: <b>♠</b> K9874	West	North 1NT	East Pass	South
North HCP: 17	▼ AK104	<b>∀</b> —	Pass	2♠	Pass	
South HCP: 14 Contract: 4♠ N	◆ 532 ◆ A74	◆ AKQJ98 ◆ J9	Pass	4♠	AP	
Board: 89 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>◆</b> — <b>∀</b> K9543	<b>♠</b> AJ4 <b>♥</b> AJ	Pass	2•	Pass	
North HCP: 11 South HCP: 16	◆ A5	◆ QJ1082	Pass	3♣		3NT

Board: 90 South: North: West North East South Dealer: N **\_**\_\_\_ ♠ KJ3 1NT Pass 2♦ Vul: NS **♥** K74 ♥ AQJ95 North HCP: 15 Pass 2♥ Pass 3♣ ♦ A962 **♦** J3 South HCP: 10 Pass 4♥ AP ♣ Q98532 ♣ A64 Contract: 4♥ N

### South hands (Practice Page)

Board: 85 Dealer: S Vul: Both HCP: 15	<ul><li>♣96</li><li>✔ AJ102</li><li>◆ A109</li><li>♣ AQ86</li></ul>	The opponents are silent. You bid first.
Board: 86 Dealer: N Vul: NS HCP: 12	<b>★</b> K10 <b>♥</b> AJ874 <b>♦</b> — <b>★</b> KJ8432	West Doubles 6♥ if possible.  Partner bids first.
Board: 87 Dealer: S Vul: None HCP: 16	<ul><li>★ KQ87</li><li>▼ 1082</li><li>◆ AQ10</li><li>◆ AJ3</li></ul>	The opponents are silent.  You bid first.
Board: 88 Dealer: N Vul: NS HCP: 14	<ul><li>★ K9874</li><li>▼ —</li><li>◆ AKQJ98</li><li>◆ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 89 Dealer: S Vul: EW HCP: 16	<ul><li>♣ AJ4</li><li>♥ AJ</li><li>◆ QJ1082</li><li>♣ QJ2</li></ul>	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: NS HCP: 10	♣— ▼ AQJ95 ◆ J3 ♣ Q98532	The opponents are silent.  Partner bids first.

Dealer: S Vul: Both North HCP: 14	North:  ♠ AKQJ10  ♥ Q8  ♠ Q87432	South:  ◆ 96  ▼ AJ102	Pass	North 2 V	Pass	1NT 2♠
South HCP: 15 Contract: 3N S	◆ Q87432 ◆ —	◆ A109 ◆ AQ86	Pass AP	3♦	Pass	3NT
Board: 86			West	North		
Dealer: N	North:	South:	Pass	1NT 2♥	Pass Pass	2 <b>♦</b> 3 <b>♣</b>
Vul: NS	<b>♦</b> J84 <b>♥</b> Q63	<b>♠</b> K10 <b>♥</b> AJ874	Pass	∠ <b>∀</b> 4 <b>♥</b>	Pass	
North HCP: 15	◆ AKJ62	<b>♦</b> —	Pass	5♠	Pass	
South HCP: 12 Contract: 6♥X N	<b>♣</b> A5	<b>♣</b> KJ8432	X	AP	1 433	0 •
				usion, fo	r 🔻	
Board: 87 Dealer: S	North: ♠ J4	South: ♠ KQ87	West	North	East	South 1NT
Vul: None North HCP: 10	<b>♥</b> A7543	<b>v</b> 1082	Pass	2♦	Pass	2♥
South HCP: 16 Contract: 4♥ S	◆— <b>•</b> KQ8752	◆ AQ10 ◆ AJ3	Pass AP	3♣	Pass	4♥
Board: 88 Dealer: N Vul: NS	North: ♠ AQ6	South: <b>♠</b> K9874	West	North 1NT	East Pass	South
North HCP: 17	▼ AK104	<b>∀</b> —	Pass	2♠	Pass	
South HCP: 14 Contract: 4♠ N	◆ 532 ◆ A74	◆ AKQJ98 ◆ J9	Pass	4♠	AP	
Board: 89 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	<b>◆</b> — <b>∀</b> K9543	<b>♠</b> AJ4 <b>♥</b> AJ	Pass	2•	Pass	
North HCP: 11 South HCP: 16	◆ A5	◆ QJ1082	Pass	3♣		3NT

Board: 90 South: North: West North East South Dealer: N **\_**\_\_\_ ♠ KJ3 1NT Pass 2♦ Vul: NS **♥** K74 ♥ AQJ95 North HCP: 15 Pass 2♥ Pass 3♣ ♦ A962 **♦** J3 South HCP: 10 Pass 4♥ AP ♣ Q98532 ♣ A64 Contract: 4♥ N

### North hands (Practice Page)

Board: 91 Dealer: S Vul: EW HCP: 12	<b>♦</b> 5 ▼ AJ842 <b>♦</b> Q <b>♣</b> KQ10643	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: NS HCP: 17	<ul><li>★ KJ84</li><li>♥ Q72</li><li>★ A8</li><li>★ AK86</li></ul>	The opponents are silent.  You bid first.
Board: 93 Dealer: S Vul: NS HCP: 11	<b>♣</b> Q <b>♥</b> 97632 <b>♦</b> Q <b>♣</b> AK10976	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: EW HCP: 15	<ul><li>▲ A9</li><li>▼ A108</li><li>◆ A103</li><li>◆ QJ1083</li></ul>	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: None HCP: 8	<ul><li>★ K6543</li><li>▼ —</li><li>◆ J87432</li><li>◆ A5</li></ul>	The opponents are silent.  Partner bids first.
Board: 96 Dealer: N Vul: NS HCP: 17	<ul><li>♠ AK9</li><li>♥ J9</li><li>♠ KQ2</li><li>♠ KJ875</li></ul>	The opponents are silent. You bid first.

Board: 91 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 4♥ S	North:	South:  ♠ K108  ♥ KQ10  ♠ A954  ♣ A85	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥
Board: 92 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♠ KJ84  ♥ Q72  ♠ A8  ♣ AK86	South:  ♣ 7  ▼ K9653  ◆ KQJ975  ♣ 7	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 93 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♠ Q  ♥ 97632  ♠ Q  ♠ AK10976	South:  ♠ K1065  ♥ Q108  ♠ AK8  ♠ QJ3	West Pass Pass AP	North 2♦ 3♣		1NT 2♥
Board: 94 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3N N	North:  ♠ A9  ♥ A108  ♠ A103  ♠ QJ1083	South:  ♠ Q10865  ♥ —  ♠ Q7  ♣ A76542	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥
Board: 95 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♠ S	North:  ♠ K6543  ♥ —  ♦ J87432  ♠ A5	South:  ♠ AQ10  ♥ A1076  ♠ A10  ♣ J973	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠

Board: 96 Dealer: N Vul: NS North HCP: 17

North HCP: 17 South HCP: 11 Contract: 3N N North: ♠ AK9

✓ J9✓ KQ2✓ KJ875

♦ 10 ▼ AK1084 ◆ A1076543 ♣ —

South:

West North East South
1NT Pass 2♦
Pass 2♥ Pass 3♦

Pass 3NT AP

### South hands (Practice Page)

Board: 91 Dealer: S Vul: EW HCP: 16	<ul><li>★ K108</li><li>▼ KQ10</li><li>◆ A954</li><li>◆ A85</li></ul>	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: NS HCP: 9	<ul><li>♣ 7</li><li>♥ K9653</li><li>♦ KQJ975</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 93 Dealer: S Vul: NS HCP: 15	<ul><li>★ K1065</li><li>♥ Q108</li><li>◆ AK8</li><li>◆ QJ3</li></ul>	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: EW HCP: 8	<ul><li>♣ Q10865</li><li>♥ —</li><li>♦ Q7</li><li>♣ A76542</li></ul>	The opponents are silent.  Partner bids first.
Board: 95 Dealer: S Vul: None HCP: 15	<ul><li>AQ10</li><li>✓ A1076</li><li>A10</li><li>J973</li></ul>	The opponents are silent. You bid first.
Board: 96 Dealer: N Vul: NS HCP: 11	<ul><li>10</li><li>✓ AK1084</li><li>✓ A1076543</li><li>✓ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 91 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 4♥ S	North:	South:  ♠ K108  ♥ KQ10  ♠ A954  ♣ A85	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥
Board: 92 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 4♥ N	North:  ♠ KJ84  ♥ Q72  ♠ A8  ♣ AK86	South:  ♣ 7  ▼ K9653  ◆ KQJ975  ♣ 7	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 93 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4 S	North:  ♠ Q  ♥ 97632  ♠ Q  ♠ AK10976	South:  ♠ K1065  ♥ Q108  ♠ AK8  ♠ QJ3	West Pass Pass AP	North 2♦ 3♣		1NT 2♥
Board: 94 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3N N	North:  ♠ A9  ♥ A108  ♠ A103  ♠ QJ1083	South:  ♠ Q10865  ♥ —  ♠ Q7  ♣ A76542	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥
Board: 95 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♠ S	North:  ♠ K6543  ♥ —  ♦ J87432  ♠ A5	South:  ♠ AQ10  ♥ A1076  ♠ A10  ♣ J973	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠

Board: 96 Dealer: N Vul: NS North HCP: 17

North HCP: 17 South HCP: 11 Contract: 3N N North: ♠ AK9

✓ J9✓ KQ2✓ KJ875

♦ 10 ▼ AK1084 ◆ A1076543 ♣ —

South:

West North East South
1NT Pass 2♦
Pass 2♥ Pass 3♦

Pass 3NT AP

### North hands (Practice Page)

Board: 97 Dealer: S Vul: EW HCP: 9	<b>♣</b> 7 <b>♥</b> KJ542 <b>♦</b> 7 <b>♣</b> KQ10763	The opponents are silent.  Partner bids first.
Board: 98 Dealer: N Vul: Both HCP: 16	<ul><li>A6</li><li>✓ AQ63</li><li>✓ A105</li><li>✓ Q1093</li></ul>	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: EW HCP: 8	<ul><li>J2</li><li>KQ943</li><li>←</li><li>Q107543</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: Both HCP: 16	<ul><li>AQ973</li><li>✓ A53</li><li>Q96</li><li>A10</li></ul>	The opponents are silent.  You bid first.
Board: 101 Dealer: S Vul: None HCP: 8	<ul><li>★ A10764</li><li>♥ —</li><li>◆ 84</li><li>◆ A86532</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: EW HCP: 16	<ul><li>★ AK 103</li><li>★ 642</li><li>★ AJ 3</li><li>★ A106</li></ul>	The opponents are silent.  You bid first.

			West	North	Fact	South
Board: 97	NT 4	G 4	WCSt	rvorur	Last	1NT
Dealer: S	North:	South:	Daga	24	Dagg	
Vul: EW	<b>★</b> 7	♠ AKJ	Pass	2 <b>\(\phi\)</b>	Pass	2
North HCP: 9	♥ KJ542	<b>♥</b> 876	Pass	3♣	Pass	
South HCP: 15	♦ 7 • KO10762	◆ AQJ63	Pass	4NT <sup>1</sup>	Pass	<b>5</b> ♥
Contract: 5♥ S	♣ KQ10763	<b>♣</b> 52	AP			
			1. Blac	kwood (	0314,	for 🔻
Board: 98	NI41	C41				
Dealer: N	North: ♠ A6	South:	West	North	East	South
Vul: Both	• A0 ▼ AQ63			1NT	Pass	2♥
North HCP: 16	◆ A105	<ul><li>★ —</li><li>KJ87643</li></ul>	Pass	2♠	Pass	3♦
South HCP: 7	◆ Q1093	<b>V</b> KJ67043 ♣ K	Pass	3NT	AP	
Contract: 3N N	₹ Q1073	¥ K				
Board: 99	North:	South:	West	North	East	Soutl
Dealer: S	• J2	<b>♦</b> AQ9				1NT
Vul: EW	<b>♥</b> KQ943	♥ A852	Pass	2•	Pass	2 🗸
North HCP: 8	<b>♦</b> —	◆ 1052	Pass	<b>3</b> ♣	Pass	
South HCP: 17	♣ Q107543	<b>♣</b> AK6	AP	34	1 433	<b>→</b>
Contract: 4♥ S	_ (**,****		Ai			
Board: 100	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AQ973	<b>♠</b> 105		1NT	Pass	<b>2</b>
Vul: Both	<b>♥</b> A53	♥ J9642	Pass	2 <b>Y</b>	Pass	3♦
North HCP: 16	<b>♦</b> Q96	♦ AKJ832	Pass	<b>4</b> ♥	AP	
South HCP: 9 Contract: 4♥ N	♣ A10	♣—				
Comaci. 4▼ 1N						
Board: 101	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> A10764	♠ K82				1NT
Vul: None	<b>~</b> —	<b>♥</b> A63	Pass	2♥	Pass	2♠
North HCP: 8 South HCP: 17	<b>♦</b> 84	♦ AK105	Pass	3♣	Pass	4♠
	♣ A86532	<b>♣</b> QJ10		- '		-

Board: 102 North: South: West North East South Dealer: N **♦** Q9654 **♦** AK103 1NT Pass 2♥ Vul: EW **♥** 642 **y** 5 North HCP: 16 Pass 2♠ Pass 3♣ **♦** 7 **♦** AJ3 South HCP: 6 Pass 4♠ AP ♣ A106 ♣ KJ8742 Contract: 4♠ N

### South hands (Practice Page)

Board: 97 Dealer: S Vul: EW HCP: 15	<ul><li>♠ AKJ</li><li>♥ 876</li><li>♠ AQJ63</li><li>♠ 52</li></ul>	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: Both HCP: 7	<ul><li>◆ 98742</li><li>♥ —</li><li>◆ KJ87643</li><li>◆ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: EW HCP: 17	<ul><li>♠ AQ9</li><li>♥ A852</li><li>♦ 1052</li><li>♠ AK6</li></ul>	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: Both HCP: 9	<ul><li>105</li><li>✓ J9642</li><li>◆ AKJ832</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 101 Dealer: S Vul: None HCP: 17	<ul><li>★ K82</li><li>★ A63</li><li>◆ AK105</li><li>◆ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: EW HCP: 6	<ul><li>◆ Q9654</li><li>♥ 5</li><li>◆ 7</li><li>◆ KJ8742</li></ul>	The opponents are silent.  Partner bids first.

			West	North	Fact	South
Board: 97	NT 4	G 4	WCSt	rvorur	Last	1NT
Dealer: S	North:	South:	Daga	24	Dagg	
Vul: EW	<b>★</b> 7	♠ AKJ	Pass	2 <b>\(\phi\)</b>	Pass	2
North HCP: 9	♥ KJ542	<b>♥</b> 876	Pass	3♣	Pass	
South HCP: 15	♦ 7 • KO10762	◆ AQJ63	Pass	4NT <sup>1</sup>	Pass	<b>5</b> ♥
Contract: 5♥ S	♣ KQ10763	<b>♣</b> 52	AP			
			1. Blac	kwood (	0314,	for 🔻
Board: 98	NI41.	C41				
Dealer: N	North: ♠ A6	South:	West	North	East	South
Vul: Both	• A0 ▼ AQ63			1NT	Pass	2♥
North HCP: 16	◆ A105	<ul><li>★ —</li><li>KJ87643</li></ul>	Pass	2♠	Pass	3♦
South HCP: 7	◆ Q1093	<b>V</b> KJ67043 ♣ K	Pass	3NT	AP	
Contract: 3N N	₹ Q1073	¥ K				
Board: 99	North:	South:	West	North	East	Soutl
Dealer: S	<b>4</b> J2	<b>♦</b> AQ9				1NT
Vul: EW	<b>♥</b> KQ943	♥ A852	Pass	2•	Pass	2 🗸
North HCP: 8	<b>♦</b> —	◆ 1052	Pass	<b>3</b> ♣	Pass	
South HCP: 17	♣ Q107543	<b>♣</b> AK6	AP	34	1 433	<b>→</b>
Contract: 4♥ S	_ (**,****		Ai			
Board: 100	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AQ973	<b>♠</b> 105		1NT	Pass	<b>2</b>
Vul: Both	<b>♥</b> A53	♥ J9642	Pass	2 <b>Y</b>	Pass	3♦
North HCP: 16	<b>♦</b> Q96	♦ AKJ832	Pass	<b>4</b> ♥	AP	
South HCP: 9 Contract: 4♥ N	♣ A10	♣—				
Comaci. 4▼ 1N						
Board: 101	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> A10764	♠ K82				1NT
Vul: None	<b>~</b> —	<b>♥</b> A63	Pass	2♥	Pass	2♠
North HCP: 8 South HCP: 17	<b>♦</b> 84	♦ AK105	Pass	3♣	Pass	4♠
	♣ A86532	<b>♣</b> QJ10		- '		-

Board: 102 North: South: West North East South Dealer: N **♦** Q9654 **♦** AK103 1NT Pass 2♥ Vul: EW **♥** 642 **y** 5 North HCP: 16 Pass 2♠ Pass 3♣ **♦** 7 **♦** AJ3 South HCP: 6 Pass 4♠ AP ♣ A106 ♣ KJ8742 Contract: 4♠ N

### North hands (Practice Page)

Board: 103 Dealer: S Vul: NS HCP: 7	<ul><li>★ A10862</li><li>♥ 7</li><li>♦ 2</li><li>★ K109753</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: Both HCP: 17	<ul><li>★ AK62</li><li>★ A6</li><li>★ A43</li><li>★ Q1083</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: None HCP: 9	<b>♦</b> — ▼ AK1082 • Q98765 • 93	The opponents are silent.  Partner bids first.
Board: 106 Dealer: N Vul: EW HCP: 15	<ul><li>▲ 1076</li><li>♥ AQJ5</li><li>◆ A3</li><li>▲ A643</li></ul>	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: NS HCP: 10	<b>♣</b> — <b>∀</b> KJ762 <b>♦</b> 105 <b>♣</b> KQJ973	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: Both HCP: 17	<ul><li>★ A109</li><li>★ AQJ64</li><li>◆ QJ2</li><li>★ K6</li></ul>	The opponents are silent. You bid first.

Board: 103 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3N S	North:  ♠ A10862  ♥ 7  • 2  ♣ K109753	South:  ♣ J9  ♥ AQ42  ♠ K743  ♣ AJ8	West Pass Pass AP	North 2♥ 3♣	Pass	South 1NT 2  3NT
Board: 104 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ AK62  ♥ A6  ♠ A43  ♠ Q1083	South:  ♣ —  ♥ QJ872  • KJ  ♣ KJ7652	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 105 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4 S	North:  ♠—  ✓ AK1082  ◆ Q98765  ♣ 93	South:  ♠ AK 104  ♥ J75  ♠ A1032  ♠ K7	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 106 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  • 1076  • AQJ5  • A3  • A643	South:  ♠ KJ832  ♥ —  ♠ K98742  ♣ J2	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 107 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♣ —  ▼ KJ762  • 105  ♣ KQJ973	South:  ♠ K8  ♥ Q9  ♠ AQJ43  ♣ A642	West Pass Pass AP	North 2♦ 3♣	Pass	South 1NT 2♥ 3NT

Board: 108 North: South: West North East South Dealer: N **♠** A109 **♠** KJ753 1NT Pass 2♥ Vul: Both ♥ AQJ64 **v** 73 North HCP: 17 Pass 2♠ Pass 3♣ **♦** QJ2 **♦**— South HCP: 11 Pass 4♠ AP **♣** K6 **♣** AQJ942 Contract: 4♠ N

### South hands (Practice Page)

Board: 103 Dealer: S Vul: NS HCP: 15	<ul><li>▶ J9</li><li>♥ AQ42</li><li>♦ K743</li><li>♣ AJ8</li></ul>	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: Both HCP: 11	♣— ♥ QJ872 ♦ KJ ♣ KJ7652	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: None HCP: 15	<ul><li>★ AK104</li><li>♥ J75</li><li>◆ A1032</li><li>◆ K7</li></ul>	The opponents are silent. You bid first.
Board: 106 Dealer: N Vul: EW HCP: 8	<ul><li>★ KJ832</li><li>▼ —</li><li>★ K98742</li><li>★ J2</li></ul>	The opponents are silent.  Partner bids first.
Board: 107 Dealer: S Vul: NS HCP: 16	<ul><li>★ K8</li><li>♥ Q9</li><li>◆ AQJ43</li><li>◆ A642</li></ul>	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: Both HCP: 11	<ul><li>★ KJ753</li><li>▼ 73</li><li>◆ —</li><li>◆ AQJ942</li></ul>	The opponents are silent.  Partner bids first.

Board: 103 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3N S	North:  ♠ A10862  ♥ 7  • 2  ♣ K109753	South:  ♣ J9  ♥ AQ42  ♠ K743  ♣ AJ8	West Pass Pass AP	North 2♥ 3♣	Pass	South 1NT 2  3NT
Board: 104 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 3N N	North:  ♠ AK62  ♥ A6  ♠ A43  ♠ Q1083	South:  ♣ —  ♥ QJ872  • KJ  ♣ KJ7652	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 105 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 4 S	North:  ♠—  ✓ AK1082  ◆ Q98765  ♣ 93	South:  ♠ AK 104  ♥ J75  ♠ A1032  ♠ K7	West Pass Pass AP	North 2♦ 3♦	East Pass Pass	1NT 2♥
Board: 106 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4♠ N	North:  • 1076  • AQJ5  • A3  • A643	South:  ♠ KJ832  ♥ —  ♠ K98742  ♣ J2	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 107 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♣ —  ▼ KJ762  • 105  ♣ KQJ973	South:  ♠ K8  ♥ Q9  ♠ AQJ43  ♣ A642	West Pass Pass AP	North 2♦ 3♣	Pass	South 1NT 2♥ 3NT

Board: 108 North: South: West North East South Dealer: N **♠** A109 **♠** KJ753 1NT Pass 2♥ Vul: Both ♥ AQJ64 **v** 73 North HCP: 17 Pass 2♠ Pass 3♣ **♦** QJ2 **♦**— South HCP: 11 Pass 4♠ AP **♣** K6 **♣** AQJ942 Contract: 4♠ N

### North hands (Practice Page)

Board: 109 Dealer: S Vul: NS HCP: 6	◆ Q10743 ▼ — ◆ A3 ◆ 1075432	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: EW HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 111 Dealer: S Vul: EW HCP: 13	<ul><li>★3</li><li>★ AK1074</li><li>★ Q</li><li>★ KJ7653</li></ul>	The opponents are silent.  Partner bids first.
Board: 112 Dealer: N Vul: Both HCP: 17	<ul><li>A8</li><li>✓ AQ2</li><li>✓ K1096</li><li>△ A1098</li></ul>	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: EW HCP: 9	<ul><li>♠ 6</li><li>♥ Q10852</li><li>♦ 3</li><li>♠ AK7642</li></ul>	The opponents are silent.  Partner bids first.
Board: 114 Dealer: N Vul: NS HCP: 15	<ul><li>★ A54</li><li>▼ A1053</li><li>★ K72</li><li>★ A104</li></ul>	The opponents are silent. You bid first.

Board: 109 Dealer: S	North: ♠ Q10743	South: ♠ K82	West	North	East	South 1NT
Vul: NS	♥ (10/43)	♥ AK92	Pass	2♥	Pass	
North HCP: 6	<b>♦</b> A3	♦ K954	Pass	3♣	Pass	
South HCP: 17 Contract: 4♠ S	<b>♣</b> 1075432	<b>♣</b> A6	AP			
Connact. 72 5						
Board: 110						
Dealer: N	North:	South:	West	North	East	South
Vul: EW	<b>♣</b> J1053 <b>♥</b> AK9	<b>◆</b> — <b>♥</b> Q10754		1NT	Pass	2♦
North HCP: 15	• A10	◆ KQ6543	Pass	2♥	Pass	3♦
South HCP: 9 Contract: 4♥ N	<b>♣</b> K854	<b>♣</b> Q3	Pass	4♥	AP	
Contract: 4 IN						
			West	North	Foot	South
			WEST	NOIUI	Last	1NT
D 1.11			Pass	2•	Pass	2♥
Board: 111 Dealer: S	North:	South:	Pass	3♣		3NT
Vul: EW	<b>4</b> 3	♠ AQJ5	Pass	4♣		4NT <sup>1</sup>
North HCP: 13	▼ AK1074	<b>♥</b> 62	Pass	<b>5</b> ♥		$5NT^2$
South HCP: 17	◆ Q <b>◆</b> KJ7653	♦ A106 ♣ AQ98	Pass	6•	Pass	
Contract: 7♣ N	¥ 1 <b>W</b> / 000	<b>11Q</b> 00	AP			. –
			1. Blac	kwood (	0314,	for 🛧
			2. King	ask by	5NT	
Board: 112	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> A8	<b>♠</b> QJ652		1NT	Pass	
Vul: Both North HCP: 17	<b>♥</b> AQ2	<b>∀</b> —	Pass	2♠	Pass	3♦
South HCP: 9	♦ K1096 ♣ A1098	♦ AQ8754 • 75	Pass	3NT	AP	
Contract: 3N N	A1098	<b>4</b> 73				
Board: 113	No arthu	South:	West	North	Fast	South
Dealer: S	North: ♠ 6	AK93	11050	110141	Lust	1NT
Vul: EW	♥ Q10852	♥ K43	Pass	2•	Pass	
North HCP: 9 South HCP: 17	<b>•</b> 3	◆ AK106	Pass	3♣	Pass	
Contract: 4 S	♣ AK7642	<b>♣</b> 95	AP			

Board: 114 North: South: West North East South Dealer: N **♦** A54 **♦** Q9762 1NT Pass 2♥ Vul: NS **♥** A1053 **♥** K2 North HCP: 15 Pass 2♠ Pass 3♣ **♦** K72 **♦**— South HCP: 10 Pass 4♠ AP **♣** KQ8653 ♣ A104 Contract: 4♠ N

### South hands (Practice Page)

Board: 109 Dealer: S Vul: NS HCP: 17	<ul><li>★ K82</li><li>★ AK92</li><li>★ K954</li><li>★ A6</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: EW HCP: 9	◆— ♥ Q10754 ◆ KQ6543 • Q3	The opponents are silent.  Partner bids first.
Board: 111 Dealer: S Vul: EW HCP: 17	<ul><li>AQJ5</li><li>✓ 62</li><li>A106</li><li>AQ98</li></ul>	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: Both HCP: 9	<ul><li>♣ QJ652</li><li>♥ —</li><li>♦ AQ8754</li><li>♣ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: EW HCP: 17	<ul><li>★ AK93</li><li>★ K43</li><li>★ AK106</li><li>★ 95</li></ul>	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: NS HCP: 10	<ul><li>♣ Q9762</li><li>♥ K2</li><li>♦ —</li><li>♣ KQ8653</li></ul>	The opponents are silent.  Partner bids first.

Board: 109 Dealer: S	North: ♠ Q10743	South: ♠ K82	West	North	East	South 1NT
Vul: NS	♥ (10/43)	♥ AK92	Pass	2♥	Pass	
North HCP: 6	<b>♦</b> A3	♦ K954	Pass	3♣	Pass	
South HCP: 17 Contract: 4♠ S	<b>♣</b> 1075432	<b>♣</b> A6	AP			
Connact. 72 5						
Board: 110						
Dealer: N	North:	South:	West	North	East	South
Vul: EW	<b>♣</b> J1053 <b>♥</b> AK9	<b>◆</b> — <b>♥</b> Q10754		1NT	Pass	2♦
North HCP: 15	• A10	◆ KQ6543	Pass	2♥	Pass	3♦
South HCP: 9 Contract: 4♥ N	<b>♣</b> K854	<b>♣</b> Q3	Pass	4♥	AP	
Contract: 4 IN						
			West	North	Foot	South
			WEST	NOIUI	Last	1NT
D J. 111			Pass	2•	Pass	2♥
Board: 111 Dealer: S	North:	South:	Pass	3♣		3NT
Vul: EW	<b>4</b> 3	♠ AQJ5	Pass	4♣		4NT <sup>1</sup>
North HCP: 13	▼ AK1074	<b>♥</b> 62	Pass	<b>5</b> ♥		$5NT^2$
South HCP: 17	◆ Q <b>◆</b> KJ7653	♦ A106 ♣ AQ98	Pass	6•	Pass	
Contract: 7♣ N	¥ 1 <b>W</b> / 000	<b>11Q</b> 00	AP			. –
			1. Blac	kwood (	0314,	for 🛧
			2. King	ask by	5NT	
Board: 112	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> A8	<b>♠</b> QJ652		1NT	Pass	
Vul: Both North HCP: 17	<b>♥</b> AQ2	<b>∀</b> —	Pass	2♠	Pass	3♦
South HCP: 9	♦ K1096 ♣ A1098	♦ AQ8754 • 75	Pass	3NT	AP	
Contract: 3N N	A1098	<b>4</b> 73				
Board: 113	No arthu	South:	West	North	Fast	South
Dealer: S	North: ♠ 6	AK93	11050	110141	Lust	1NT
Vul: EW	♥ Q10852	♥ K43	Pass	2•	Pass	
North HCP: 9 South HCP: 17	<b>•</b> 3	◆ AK106	Pass	3♣	Pass	
Contract: 4 S	♣ AK7642	<b>♣</b> 95	AP			

Board: 114 North: South: West North East South Dealer: N **♦** A54 **♦** Q9762 1NT Pass 2♥ Vul: NS **♥** A1053 **♥** K2 North HCP: 15 Pass 2♠ Pass 3♣ **♦** K72 **♦**— South HCP: 10 Pass 4♠ AP **♣** KQ8653 ♣ A104 Contract: 4♠ N

### North hands (Practice Page)

Board: 115 Dealer: S Vul: EW HCP: 12	<ul><li>♣ QJ983</li><li>♥ 6</li><li>♦ AKQ952</li><li>♣ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 116 Dealer: N Vul: NS HCP: 17	<ul><li>A1065</li><li>✓ A6</li><li>AQ7</li><li>K1074</li></ul>	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: EW HCP: 8	<ul><li>★ K9732</li><li>▼ J5</li><li>◆ KJ9865</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N Vul: Both HCP: 17	<ul><li>♠ AKQ85</li><li>♥ 975</li><li>♦ Q8</li><li>♠ AQ7</li></ul>	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: None HCP: 8	◆ Q10843 ▼ — • AQ7643 • 83	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q54</li><li>♥ A1098</li><li>◆ AKQ4</li><li>♣ 82</li></ul>	The opponents are silent.  You bid first.

I N N S	Board: 115 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 4 S	North:  ♠ QJ983  ♥ 6  ♠ AKQ952  ♠ 6	South:  ♠ A102  ♥ K1073  ♠ J108  ♠ AKQ	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠
I N N S	Board: 116 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ A1065  ♥ A6  ♠ AQ7  ♠ K1074	South: ♠ 9 ♥ K8743 ♠ KJ10942 ♠ 5	West Pass Pass	North 1NT 2♥ 3NT		2♦
I N N S	Board: 117 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ K9732  ▼ J5  ◆ KJ9865  ♣ —	South:  ♠ AQ8  ♥ AK2  ♠ A32  ♠ 10652	West Pass Pass AP	North 2♥ 3◆		1NT 2♠
I N N	Board: 118 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 4 \(\nabla\) N	North:  ♠ AKQ85  ♥ 975  ♠ Q8  ♠ AQ7	South:  ♣—  ♥ Q10863  ◆ AJ109632  ♣ 6	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
I V N S	Board: 119 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ S	North:  ♠ Q10843  ♥ —  ♠ AQ7643  ♠ 83	South:  ♠ K97  ▼ KQJ3  ♠ K82  ♠ A104	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠

Board: 120 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 7♠ N	North:  ♠ Q54  ♥ A1098  ♠ AKQ4  ♣ 82	South:  ♠ AK1093  ♥ —  • 103  ♣ AK10653	Pass Pass Pass Pass AP	North 1NT 2♠ 4♠ 5NT 6NT usion, fo	Pass Pass Pass Pass Pass	2♥ 3♣ 5♥¹ 6♦
------------------------------------------------------------------------------------------	--------------------------------------	-----------------------------------------	------------------------------------	-----------------------------------	--------------------------------------	-----------------------

### South hands (Practice Page)

Board: 115 Dealer: S Vul: EW HCP: 17	<ul><li>★ A102</li><li>★ K1073</li><li>★ J108</li><li>★ AKQ</li></ul>	The opponents are silent.  You bid first.
Board: 116 Dealer: N Vul: NS HCP: 7	♦ 9 ♥ K8743 ♦ KJ10942 ♣ 5	The opponents are silent.  Partner bids first.
Board: 117 Dealer: S Vul: EW HCP: 17	<ul><li>AQ8</li><li>✓ AK2</li><li>A32</li><li>▲ 10652</li></ul>	The opponents are silent.  You bid first.
Board: 118 Dealer: N Vul: Both HCP: 7	♣— ♥ Q10863 ♦ AJ109632 ♣ 6	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: None HCP: 16	<ul><li>★ K97</li><li>★ KQJ3</li><li>★ K82</li><li>★ A104</li></ul>	The opponents are silent.  You bid first.
Board: 120 Dealer: N Vul: None HCP: 14	<ul><li>★ AK1093</li><li>★ —</li><li>★ 103</li><li>★ AK10653</li></ul>	The opponents are silent.  Partner bids first.

I N N S	Board: 115 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 4 S	North:  ♠ QJ983  ♥ 6  ♠ AKQ952  ♠ 6	South:  ♠ A102  ♥ K1073  ♠ J108  ♠ AKQ	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠
I N N S	Board: 116 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 3N N	North:  ♠ A1065  ♥ A6  ♠ AQ7  ♠ K1074	South: ♠ 9 ♥ K8743 ♠ KJ10942 ♠ 5	West Pass Pass	North 1NT 2♥ 3NT		2♦
I N N S	Board: 117 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4 S	North:  ♠ K9732  ▼ J5  ◆ KJ9865  ♣ —	South:  ♠ AQ8  ♥ AK2  ♠ A32  ♠ 10652	West Pass Pass AP	North 2♥ 3◆		1NT 2♠
I N N	Board: 118 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 4 \(\nabla\) N	North:  ♠ AKQ85  ♥ 975  ♠ Q8  ♠ AQ7	South:  ♣—  ♥ Q10863  ◆ AJ109632  ♣ 6	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
I V N S	Board: 119 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♠ S	North:  ♠ Q10843  ♥ —  ♠ AQ7643  ♠ 83	South:  ♠ K97  ▼ KQJ3  ♠ K82  ♠ A104	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠

Board: 120 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 7♠ N	North:  ♠ Q54  ♥ A1098  ♠ AKQ4  ♣ 82	South:  ♠ AK1093  ♥ —  • 103  ♣ AK10653	Pass Pass Pass Pass AP	North 1NT 2♠ 4♠ 5NT 6NT usion, fo	Pass Pass Pass Pass Pass	2♥ 3♣ 5♥¹ 6♦
------------------------------------------------------------------------------------------	--------------------------------------	-----------------------------------------	------------------------------------	-----------------------------------	--------------------------------------	-----------------------

### North hands (Practice Page)

Board: 121 Dealer: S Vul: NS HCP: 7	♣— ▼ K8752 ◆ J4 ♣ K107543	The opponents are silent.  Partner bids first.
Board: 122 Dealer: N Vul: EW HCP: 16	<ul><li>AQJ84</li><li>KQ</li><li>A103</li><li>1098</li></ul>	The opponents are silent. You bid first.
Board: 123 Dealer: S Vul: None HCP: 11	<ul><li>★ AK974</li><li>✓ —</li><li>★ 1097532</li><li>★ A5</li></ul>	The opponents are silent.  Partner bids first.
Board: 124 Dealer: N Vul: NS HCP: 17	<ul><li>★ KJ65</li><li>▼ AKJ</li><li>◆ KQ43</li><li>◆ 93</li></ul>	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: None HCP: 9	♣— ♥ KJ1053 ♦ KQ10872 ♣ 93	The opponents are silent.  Partner bids first.
Board: 126 Dealer: N Vul: NS HCP: 15	<ul><li>AQ5</li><li>Q8</li><li>J62</li><li>AQ862</li></ul>	The opponents are silent. You bid first.

Board: 121 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 4♥ S	North:  ♠ —  ▼ K8752  ◆ J4  ♣ K107543	South:  ♠ KQ1042  ♥ A64  ♠ AK9  ♣ J9	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥
Board: 122 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 5♣ S	North:  ♠ AQJ84  ♥ KQ  ♠ A103  ♣ 1098	South:	West Pass Pass Pass	North 1NT 2♥ 3♠ 5♣	East Pass Pass Pass AP	2 <b>♦</b> 3 <b>♣</b>
Board: 123 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ AK974  ♥ —  ♦ 1097532  ♣ A5	South:  ♠ 102  ♥ AK962  ♠ KJ6  ♣ KQ9	West Pass Pass Pass	North  2  3  3NT	East Pass Pass AP	1NT 2♠
Board: 124 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ KJ65  ♥ AKJ  ♠ KQ43  ♣ 93	South:	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 125 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♣—  ▼ KJ1053  ◆ KQ10872  ♣ 93	South:  ♠ AQ3  ♥ 98  ♦ 953  ♣ AKQ82	West Pass Pass AP	North 2♦ 3♦	Pass	1NT

Board: 126 North: South: West North East South Dealer: N **★** K8642 **♠** AQ5 1NT Pass 2♥ Vul: NS **♥** Q8 **Y** \_\_\_ North HCP: 15 Pass 2♠ Pass 3♦ **♦** J62 **♦** AKQ753 South HCP: 13 Pass 4♠ AP **♣** J4 ♣ AQ862 Contract: 4♠ N

### South hands (Practice Page)

Board: 121 Dealer: S Vul: NS HCP: 17	<ul><li>★ KQ1042</li><li>★ A64</li><li>◆ AK9</li><li>★ J9</li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: EW HCP: 6	<ul><li>♦ 9</li><li>♥ 87543</li><li>♦ 4</li><li>♣ KQJ532</li></ul>	The opponents are silent.  Partner bids first.
Board: 123 Dealer: S Vul: None HCP: 16	<ul><li>★ 102</li><li>★ AK962</li><li>★ KJ6</li><li>★ KQ9</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: NS HCP: 8	<ul><li>♣—</li><li>▼ 109832</li><li>◆ J6</li><li>♣ AK10542</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: None HCP: 15	<ul><li>♠ AQ3</li><li>♥ 98</li><li>♦ 953</li><li>♠ AKQ82</li></ul>	The opponents are silent. You bid first.
Board: 126 Dealer: N Vul: NS HCP: 13	<ul><li>★ K8642</li><li>★ —</li><li>◆ AKQ753</li><li>◆ J4</li></ul>	The opponents are silent.  Partner bids first.

Board: 121 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 4♥ S	North:  ♠ —  ▼ K8752  ◆ J4  ♣ K107543	South:  ♠ KQ1042  ♥ A64  ♠ AK9  ♣ J9	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥
Board: 122 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 5♣ S	North:  ♠ AQJ84  ♥ KQ  ♠ A103  ♣ 1098	South:	West Pass Pass Pass	North 1NT 2♥ 3♠ 5♣	East Pass Pass Pass AP	2 <b>♦</b> 3 <b>♣</b>
Board: 123 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ AK974  ♥ —  ♦ 1097532  ♣ A5	South:  ♠ 102  ♥ AK962  ♠ KJ6  ♣ KQ9	West Pass Pass Pass	North  2  3  3NT	East Pass Pass AP	1NT 2♠
Board: 124 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 4 N	North:  ♠ KJ65  ♥ AKJ  ♠ KQ43  ♣ 93	South:	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	2♦
Board: 125 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3N S	North:  ♣—  ▼ KJ1053  ◆ KQ10872  ♣ 93	South:  ♠ AQ3  ♥ 98  ♦ 953  ♣ AKQ82	West Pass Pass AP	North 2♦ 3♦	Pass	1NT

Board: 126 North: South: West North East South Dealer: N **★** K8642 **♠** AQ5 1NT Pass 2♥ Vul: NS **♥** Q8 **Y** \_\_\_ North HCP: 15 Pass 2♠ Pass 3♦ **♦** J62 **♦** AKQ753 South HCP: 13 Pass 4♠ AP **♣** J4 ♣ AQ862 Contract: 4♠ N

### North hands (Practice Page)

Board: 127 Dealer: S Vul: Both HCP: 11	<ul><li>★ A10872</li><li>♥ Q6</li><li>◆ —</li><li>★ AJ8652</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: NS HCP: 15	<ul><li>♠ AK3</li><li>♥ 65</li><li>♦ A10973</li><li>♠ A72</li></ul>	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: EW HCP: 13	♣ J ▼ K10965 ◆ AKQ974 ♣ 10	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: Both HCP: 15	<ul><li>◆ 94</li><li>♥ AK83</li><li>◆ K108</li><li>◆ KQ104</li></ul>	The opponents are silent. You bid first.
Board: 131 Dealer: S Vul: None HCP: 10	<b>★</b> KQ1094 <b>▼</b> — <b>♦</b> K98754 <b>♣</b> Q8	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: EW HCP: 16	<ul><li>AQ102</li><li>♥ 93</li><li>AK53</li><li>K108</li></ul>	The opponents are silent. You bid first.

Board: 127 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ A10872  ♥ Q6  ♠ —  ♣ AJ8652	South:  ♠ K3  ♥ A98  ♠ A832  ♠ KQ73	West Pass Pass AP	North 2♥ 3♣	Pass	South 1NT 2♠ 3NT
Board: 128 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3N N	North:  ♠ AK3  ♥ 65  ♠ A10973  ♣ A72	South:  ◆ 95  ▼ 108742  ◆ —  ◆ KQJ943	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 129 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 6 N	North:  ♣ J  ♥ K10965  ♠ AKQ974  ♣ 10	South:  ♠ KQ862  ♥ AQ  ♦ 1082  ♣ A82	West Pass Pass Pass	North  2♦ 3♦ 6♦	East Pass Pass AP	1NT 2♥
Board: 130 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 3N N	North: ◆ 94 ♥ AK83 ◆ K108 ◆ KQ104	South:	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥
Board: 131 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 6♠ S	North:  ♠ KQ1094  ♥ —  ♠ K98754  ♣ Q8	South:  ♠ AJ2  ♥ AQ107  ♦ 32  ♣ KJ52	Pass Pass Pass Pass		Pass Pass Pass AP	1NT 2♠

Board: 132 North: South: West North East South Dealer: N **♠** AQ102 **♠**6 1NT Pass 2♦ Vul: EW **y** 93 ♥ AKJ87 North HCP: 16 Pass 2♥ Pass 3♣ **♦** AK53 **♦**8 South HCP: 11 3NT AP Pass **♣** QJ9742 **♣** K108 Contract: 3N N

### South hands (Practice Page)

Board: 127 Dealer: S Vul: Both HCP: 16	<b>♣</b> K3 <b>♥</b> A98 <b>♦</b> A832 <b>♣</b> KQ73	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: NS HCP: 6	<ul><li>◆95</li><li>▼108742</li><li>◆—</li><li>◆ KQJ943</li></ul>	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ862</li><li>▼ AQ</li><li>◆ 1082</li><li>◆ A82</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: Both HCP: 6	<ul><li>108652</li><li>9</li><li>AQ9732</li><li>6</li></ul>	The opponents are silent.  Partner bids first.
Board: 131 Dealer: S Vul: None HCP: 15	<ul><li>♣ AJ2</li><li>♥ AQ107</li><li>◆ 32</li><li>♣ KJ52</li></ul>	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: EW HCP: 11	<ul><li>♠ 6</li><li>♥ AKJ87</li><li>♦ 8</li><li>♠ QJ9742</li></ul>	The opponents are silent.  Partner bids first.

Board: 127 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ A10872  ♥ Q6  ♠ —  ♣ AJ8652	South:  ♠ K3  ♥ A98  ♠ A832  ♠ KQ73	West Pass Pass AP	North 2♥ 3♣	Pass	South 1NT 2♠ 3NT
Board: 128 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3N N	North:  ♠ AK3  ♥ 65  ♠ A10973  ♣ A72	South:  ◆ 95  ▼ 108742  ◆ —  ◆ KQJ943	West Pass Pass	North 1NT 2♥ 3NT	East Pass Pass AP	2♦
Board: 129 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 6 N	North:  ♣ J  ♥ K10965  ♠ AKQ974  ♣ 10	South:  ♠ KQ862  ♥ AQ  ♦ 1082  ♣ A82	West Pass Pass Pass	North  2♦ 3♦ 6♦	East Pass Pass AP	1NT 2♥
Board: 130 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 3N N	North: ◆ 94 ♥ AK83 ◆ K108 ◆ KQ104	South:	West Pass Pass	North 1NT 2♠ 3NT	East Pass Pass AP	2♥
Board: 131 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 6♠ S	North:  ♠ KQ1094  ♥ —  ♠ K98754  ♣ Q8	South:  ♠ AJ2  ♥ AQ107  ♦ 32  ♣ KJ52	Pass Pass Pass Pass		Pass Pass Pass AP	1NT 2♠

Board: 132 North: South: West North East South Dealer: N **♠** AQ102 **♠**6 1NT Pass 2♦ Vul: EW **y** 93 ♥ AKJ87 North HCP: 16 Pass 2♥ Pass 3♣ **♦** AK53 **♦**8 South HCP: 11 3NT AP Pass **♣** QJ9742 **♣** K108 Contract: 3N N

### North hands (Practice Page)

Board: 133 Dealer: S Vul: Both HCP: 8	<ul><li>♣ QJ832</li><li>♥ 6</li><li>♦ KQ9763</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 134 Dealer: N Vul: NS HCP: 16	<ul><li>♠ A7</li><li>♥ A65</li><li>♠ AJ10</li><li>♠ QJ1043</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: None HCP: 14	<b>♠</b> K <b>♥</b> KJ964 <b>♦</b> AK9864 <b>♣</b> 8	West Doubles 5♣ if possible.  Partner bids first.
Board: 136 Dealer: N Vul: EW HCP: 16	♠ KQJ ♥ A10874 ♦ K2 ♠ K98	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: NS HCP: 10	<ul><li>♠ 6</li><li>♥ K10865</li><li>♠ K</li><li>♠ A98432</li></ul>	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: EW HCP: 15	<ul><li>A62</li><li>KQ976</li><li>Q62</li><li>A2</li></ul>	The opponents are silent. You bid first.

Board: 133 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4 S	North:  ♠ QJ832  ♥ 6  ♠ KQ9763  ♠ 7	South:  ♠ K54  ♥ AKJ84  ♠ A108  ♣ 108	West Pass Pass AP	North 2♥ 3◆		1NT 2♠
Board: 134 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 6 S	North:  ♠ A7  ♥ A65  ♠ AJ10  ♠ QJ1043	South:  ♠ KQ965  ♥ 102  ♠ K98742  ♣ —	West Pass Pass Pass	North 1NT 2♠ 3NT 6♠	East Pass Pass Pass AP	2 <b>▼</b> 3 <b>♦</b>
Board: 135 Dealer: S Vul: None North HCP: 14 South HCP: 17 Contract: 6 S	North:  ♠ K  ♥ KJ964  ♠ AK9864  ♣ 8	South:  ♠ AJ62  ♥ A102  ♠ Q7  ♠ AQ42	Pass Pass Pass X Pass AP	North  2  3  4NT¹  XX  5  kwood 0	Pass Pass Pass Pass Pass	1NT 2▼ 4▼ 5♣ 5▼
Board: 136 Dealer: N Vul: EW North HCP: 16 South HCP: 14 Contract: 4♠ N	North:  ♠ KQJ  ♥ A10874  ♠ K2  ♣ K98	South:  ♠ A10865  ♥ —  ♠ AQJ1075  ♠ QJ	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	
Board: 137 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ 6  ♥ K10865  ♠ K  ♠ A98432	South:  ♠ AQ7  ♥ 974  ♠ A8763  ♣ KQ	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥

Board: 138 Dealer: N Vul: EW North HCP: 15

South HCP: 12 Contract: 4♠ N

North: **♦** A62 **♥** KQ976

**♦** Q62 ♣ A2

South: **♠** KQJ98

**♥** J4 **♦**—

**♣** KQ9854

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ AP

### South hands (Practice Page)

Board: 133 Dealer: S Vul: Both HCP: 15	<ul><li>★ K54</li><li>★ AKJ84</li><li>★ A108</li><li>★ 108</li></ul>	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: NS HCP: 8	<ul><li>★ KQ965</li><li>▼ 102</li><li>◆ K98742</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: None HCP: 17	<ul><li>AJ62</li><li>✓ A102</li><li>✓ Q7</li><li>✓ AQ42</li></ul>	West Doubles 5♣ if possible.  You bid first.
Board: 136 Dealer: N Vul: EW HCP: 14	<ul><li>★ A10865</li><li>▼ —</li><li>★ AQJ1075</li><li>★ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: NS HCP: 15	<ul><li>AQ7</li><li>♥ 974</li><li>◆ A8763</li><li>◆ KQ</li></ul>	The opponents are silent.  You bid first.
Board: 138 Dealer: N Vul: EW HCP: 12	<ul><li>★ KQJ98</li><li>♥ J4</li><li>♦ —</li><li>★ KQ9854</li></ul>	The opponents are silent.  Partner bids first.

Board: 133 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4 S	North:  ♠ QJ832  ♥ 6  ♠ KQ9763  ♠ 7	South:  ♠ K54  ♥ AKJ84  ♠ A108  ♣ 108	West Pass Pass AP	North 2♥ 3◆		1NT 2♠
Board: 134 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 6 S	North:  ♠ A7  ♥ A65  ♠ AJ10  ♠ QJ1043	South:  ♠ KQ965  ♥ 102  ♠ K98742  ♣ —	West Pass Pass Pass	North 1NT 2♠ 3NT 6♠	East Pass Pass Pass AP	2 <b>▼</b> 3 <b>♦</b>
Board: 135 Dealer: S Vul: None North HCP: 14 South HCP: 17 Contract: 6 S	North:  ♠ K  ♥ KJ964  ♠ AK9864  ♣ 8	South:  ♠ AJ62  ♥ A102  ♠ Q7  ♠ AQ42	Pass Pass Pass X Pass AP	North  2  3  4NT¹  XX  5  kwood 0	Pass Pass Pass Pass Pass	1NT 2▼ 4▼ 5♣ 5▼
Board: 136 Dealer: N Vul: EW North HCP: 16 South HCP: 14 Contract: 4♠ N	North:  ♠ KQJ  ♥ A10874  ♠ K2  ♣ K98	South:  ♠ A10865  ♥ —  ♠ AQJ1075  ♠ QJ	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	
Board: 137 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ 6  ♥ K10865  ♠ K  ♠ A98432	South:  ♠ AQ7  ♥ 974  ♠ A8763  ♣ KQ	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥

Board: 138 Dealer: N Vul: EW North HCP: 15

South HCP: 12 Contract: 4♠ N

North: **♦** A62 **♥** KQ976

**♦** Q62 ♣ A2

South: **♠** KQJ98

**♥** J4 **♦**—

**♣** KQ9854

West North East South

1NT Pass 2♥

Pass 2♠ Pass 3♣

Pass 4♠ AP

### North hands (Practice Page)

Board: 139 Dealer: S Vul: EW HCP: 11	<ul><li>★ KJ742</li><li>▼ —</li><li>★ KJ</li><li>★ K75432</li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: Both HCP: 16	<ul><li>★ A3</li><li>★ AKJ3</li><li>★ J963</li><li>★ K104</li></ul>	The opponents are silent. You bid first.
Board: 141 Dealer: S Vul: None HCP: 10	<ul><li>◆ Q9643</li><li>▼ —</li><li>◆ AK10974</li><li>◆ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: EW HCP: 17	<ul><li>♣ J75</li><li>♥ AKQ7</li><li>♦ KQ105</li><li>♣ Q7</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: Both HCP: 10	<b>♣</b> Q <b>♥</b> Q9852 <b>♦</b> — <b>♣</b> AQ76532	The opponents are silent.  Partner bids first.
Board: 144 Dealer: N Vul: Both HCP: 16	<ul><li>A754</li><li>✓ A53</li><li>✓ KJ5</li><li>A42</li></ul>	The opponents are silent.  You bid first.

Board: 139 Dealer: S Vul: EW	North: ♠ KJ742	South: ♠ A109	West	North	East	South 1NT
North HCP: 11	<b>Y</b> —	♥ KQ2	Pass	2♥	Pass	
South HCP: 15	◆ KJ	• AQ874	Pass	3♣	Pass	4♠
Contract: 4♠ S	<b>♣</b> K75432	<b>♣</b> 98	AP			
Board: 140	North:	South:				
Dealer: N Vul: Both	<b>♠</b> A3	<b>◆</b> 97642	West	North 1NT	East Pass	
North HCP: 16	<ul><li>✓ AKJ3</li><li>◆ J963</li></ul>	<b>♥</b> Q <b>♦</b> 5	Pass	2♠	Pass	3♣
South HCP: 8 Contract: 3N N	♣ K104	♣ AQ9876	Pass	3NT	AP	
Board: 141	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♠</b> Q9643	<b>♠</b> A8				1NT
North HCP: 10	<b>♥</b> —	<b>♥</b> AQ64	Pass	2♥	Pass	
South HCP: 17	♦ AK10974 ♣ J10	<ul><li>◆ J32</li><li>◆ AQ86</li></ul>	Pass	3♦	Pass	3NT
Contract: 3N S	<b>₹</b> J10	₩ AQ00	AP			
Board: 142	North:	South:	West	North	Fact	South
Dealer: N Vul: EW	<b>♦</b> J75	<b>♦</b> AQ1098	West	1NT	Pass	
North HCP: 17	<b>♥</b> AKQ7 <b>♦</b> KQ105	♥ 94 • A08762	Pass	2♠	Pass	
South HCP: 10	<b>♣</b> Q7	♦ A98762 • —	Pass	4♠	AP	
Contract: 4♠ N	·	*				
D 1.142			West	North	East	South
Board: 143 Dealer: S	North:	South:				1NT
Vul: Both	<b>♠</b> Q	<b>♦</b> AK54	Pass	2•	Pass	
North HCP: 10	♥ Q9852	▼ K103	Pass	3 <b>♣</b>	Pass	
South HCP: 15	◆— • AQ76532	♦ A53 ♣ J109		5 <b>♦</b> ¹		5NT
Contract: 6♥ S	2 110/0332	¥ 0107	Pass	6♥ usion fo	AP	
			I. EXCI	usion, fo	01. ▲	

Board: 144 North: South: West North East South Dealer: N **♠**3 **♠** A754 1NT Pass 2♦ Vul: Both **♥** Q10986 **♥** A53 North HCP: 16 Pass 2♥ Pass 3♦ ◆ AQ10984 **♦** KJ5 South HCP: 8 Pass 4♥ AP **♣** 6 ♣ A42 Contract: 4♥ N

### South hands (Practice Page)

Board: 139 Dealer: S Vul: EW HCP: 15	<ul><li>★ A109</li><li>★ KQ2</li><li>★ AQ874</li><li>♣ 98</li></ul>	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: Both HCP: 8	<ul><li>◆97642</li><li>♥ Q</li><li>◆ 5</li><li>◆ AQ9876</li></ul>	The opponents are silent.  Partner bids first.
Board: 141 Dealer: S Vul: None HCP: 17	<ul><li>★ A8</li><li>▼ AQ64</li><li>◆ J32</li><li>◆ AQ86</li></ul>	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: EW HCP: 10	<ul><li>AQ1098</li><li>♥ 94</li><li>A98762</li><li>♣ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK54</li><li>▼ K103</li><li>◆ A53</li><li>◆ J109</li></ul>	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: Both HCP: 8	<b>♣</b> 3 <b>♥</b> Q10986 <b>♦</b> AQ10984 <b>♣</b> 6	The opponents are silent.  Partner bids first.

Board: 139 Dealer: S Vul: EW	North: ♠ KJ742	South: ♠ A109	West	North	East	South 1NT
North HCP: 11	<b>Y</b> —	♥ KQ2	Pass	2♥	Pass	2♠
South HCP: 15	♦ KJ	◆ AQ874	Pass	3♣	Pass	4♠
Contract: 4♠ S	<b>♣</b> K75432	<b>♣</b> 98	AP			
Board: 140	Nouth	Courtle				
Dealer: N Vul: Both	North: ♠ A3	South: ♠ 97642	West	North 1NT	East Pass	
North HCP: 16	<b>♥</b> AKJ3	♥ Q	Pass	2♠	Pass	3♣
South HCP: 8 Contract: 3N N	◆ J963 ◆ K104	◆ 5 ◆ AQ9876	Pass	3NT	AP	
Board: 141	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♠</b> Q9643	<b>♠</b> A8				1NT
North HCP: 10	<b>∀</b> —	♥ AQ64	Pass	2 <b>Y</b>	Pass	
South HCP: 17	♦ AK10974 ♣ J10	◆ J32 <b>♣</b> AQ86	Pass	3♦	Pass	3NT
Contract: 3N S	<b>₹</b> J10	₹ AQ00	AP			
Board: 142	North:	South:	Wost	North	Foot	South
Dealer: N Vul: EW	<b>♦</b> J75	<b>♠</b> AQ1098	West	1NT	Pass	
North HCP: 17	<b>♥</b> AKQ7 <b>♦</b> KQ105	<b>♥</b> 94	Pass	2♠	Pass	
South HCP: 10	• RQ103 • Q7	♦ A98762 • —	Pass	4♠	AP	
Contract: 4♠ N		<b>~</b> —				
D 1440			West	North	East	South
Board: 143 Dealer: S	North:	South:				1NT
Vul: Both	<b>♠</b> Q	<b>♠</b> AK54	Pass	<b>2</b> ♦	Pass	
North HCP: 10	♥ Q9852	▼ K103	Pass	3♣	Pass	
South HCP: 15	♦— • ^○76522	♦ A53 ♣ J109		5 <b>♦</b> <sup>1</sup>		5NT
Contract: 6♥ S	♣ AQ76532	<b>₹</b> J1U7	Pass	<b>6♥</b>	AP	
			1. Exch	usion, fo	r 🔻	

Board: 144 North: South: West North East South Dealer: N **♠**3 **♠** A754 1NT Pass 2♦ Vul: Both **♥** Q10986 **♥** A53 North HCP: 16 Pass 2♥ Pass 3♦ ◆ AQ10984 **♦** KJ5 South HCP: 8 Pass 4♥ AP **♣** 6 ♣ A42 Contract: 4♥ N

### North hands (Practice Page)

Board: 145 Dealer: S Vul: None HCP: 8	<ul><li>♣—</li><li>▼ J10872</li><li>◆ K2</li><li>♠ A86543</li></ul>	The opponents are silent.  Partner bids first.
Board: 146 Dealer: N Vul: NS HCP: 15	<ul><li>♠ Q8</li><li>♥ AJ964</li><li>♦ K63</li><li>♠ KQ2</li></ul>	The opponents are silent.  You bid first.
Board: 147 Dealer: S Vul: EW HCP: 13	<ul><li>★—</li><li>✓ AK743</li><li>◆ K9</li><li>◆ K98432</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q32</li><li>♥ AQJ87</li><li>◆ AJ5</li><li>♣ J3</li></ul>	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: NS HCP: 10	<b>♦</b> Q4 <b>♥</b> KJ543 <b>♦</b> — <b>♣</b> KJ10632	The opponents are silent.  Partner bids first.
Board: 150 Dealer: N Vul: Both HCP: 16	<ul><li>♣ 76</li><li>♥ AQ1082</li><li>◆ AQ9</li><li>♣ KJ3</li></ul>	The opponents are silent. You bid first.

Board: 145 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♥ S	North:  ♣—  ▼ J10872  • K2  • A86543	South:  ♠ KQJ65  ♥ AK4  ♠ 743  ♠ K7	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥
Board: 146 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 5 S	North:  ♠ Q8  ♥ AJ964  ♠ K63  ♠ KQ2	South:  ♠ A7543  ♥ 7  ♠ AJ10542  ♠ 8	West Pass Pass AP	North 1NT 2♠ 3♥	East Pass Pass Pass	2 <b>♥</b> 3 <b>♦</b>
Board: 147 Dealer: S Vul: EW North HCP: 13 South HCP: 17 Contract: 4♥ S	North:  ♣ —  ▼ AK743  • K9  ♣ K98432	South:  ♠ AJ2  ♥ QJ2  ♠ A1032  ♣ AJ7	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 148 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ Q32  ♥ AQJ87  ♠ AJ5  ♣ J3	South:  ♠ A8764  ♥ 10  ♠ KQ8763  ♣ 4	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 149 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♠ Q4  ♥ KJ543  ←—  ♠ KJ10632	South:  ♠ AJ8  ♥ Q7  ♠ KJ632  ♠ AQ4	West Pass Pass AP	North 2	Pass	1NT

Board: 150 Dealer: N	North: ♠ 76	South: ♠ KJ1083	West	North 1NT	East Pass	_
Vul: Both North HCP: 16 South HCP: 8 Contract: 5♣ S	<ul><li>✓ AQ1082</li><li>✓ AQ9</li><li>✓ KJ3</li></ul>	♥ 6 ♦ 6 ♠ A96542	Pass Pass AP		Pass Pass	-

### South hands (Practice Page)

Board: 145 Dealer: S Vul: None HCP: 16	<ul><li>★ KQJ65</li><li>★ AK4</li><li>★ 743</li><li>★ K7</li></ul>	The opponents are silent. You bid first.
Board: 146 Dealer: N Vul: NS HCP: 9	<ul><li>★ A7543</li><li>♥ 7</li><li>♦ AJ10542</li><li>♣ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: EW HCP: 17	<ul><li>♣ AJ2</li><li>♥ QJ2</li><li>◆ A1032</li><li>♣ AJ7</li></ul>	The opponents are silent.  You bid first.
Board: 148 Dealer: N Vul: Both HCP: 9	<ul><li>★ A8764</li><li>▼ 10</li><li>◆ KQ8763</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 149 Dealer: S Vul: NS HCP: 17	<ul><li>AJ8</li><li>♥ Q7</li><li>★ KJ632</li><li>AQ4</li></ul>	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: Both HCP: 8	<ul><li>★ KJ1083</li><li>★ 6</li><li>★ 6</li><li>★ A96542</li></ul>	The opponents are silent.  Partner bids first.

Board: 145 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 4♥ S	North:  ♣—  ▼ J10872  • K2  • A86543	South:  ♠ KQJ65  ♥ AK4  ♠ 743  ♠ K7	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥
Board: 146 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 5 S	North:  ♠ Q8  ♥ AJ964  ♠ K63  ♠ KQ2	South:  ♠ A7543  ♥ 7  ♠ AJ10542  ♠ 8	West Pass Pass AP	North 1NT 2♠ 3♥	East Pass Pass Pass	2 <b>♥</b> 3 <b>♦</b>
Board: 147 Dealer: S Vul: EW North HCP: 13 South HCP: 17 Contract: 4♥ S	North:  ♣ —  ▼ AK743  • K9  ♣ K98432	South:  ♠ AJ2  ♥ QJ2  ♠ A1032  ♣ AJ7	West Pass Pass AP	North 2	East Pass Pass	1NT 2♥
Board: 148 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 4♠ N	North:  ♠ Q32  ♥ AQJ87  ♠ AJ5  ♣ J3	South:  ♠ A8764  ♥ 10  ♠ KQ8763  ♣ 4	West Pass Pass	North 1NT 2♠ 4♠	East Pass Pass AP	2♥
Board: 149 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♠ Q4  ♥ KJ543  ←—  ♠ KJ10632	South:  ♠ AJ8  ♥ Q7  ♠ KJ632  ♠ AQ4	West Pass Pass AP	North 2	Pass	1NT

Board: 150 Dealer: N	North: ♠ 76	South: ♠ KJ1083	West	North 1NT	East Pass	_
Vul: Both North HCP: 16 South HCP: 8 Contract: 5♣ S	<ul><li>✓ AQ1082</li><li>✓ AQ9</li><li>✓ KJ3</li></ul>	♥ 6 ♦ 6 ♠ A96542	Pass Pass AP		Pass Pass	-

### North hands (Practice Page)

Board: 151 Dealer: S Vul: None HCP: 15	<ul><li>★KQ874</li><li>✓ —</li><li>★ K</li><li>★ AK98764</li></ul>	East Doubles 5♥ if possible.  Partner bids first.
Board: 152 Dealer: N Vul: None HCP: 15	<ul><li>★ KJ3</li><li>★ A32</li><li>★ K1063</li><li>★ A95</li></ul>	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: Both HCP: 8	<ul><li>★ KQ983</li><li>▼ 42</li><li>◆ —</li><li>◆ QJ9842</li></ul>	The opponents are silent.  Partner bids first.
Board: 154 Dealer: N Vul: Both HCP: 15	<ul><li>♦ 85</li><li>▼ K987</li><li>♦ AK3</li><li>♠ AJ83</li></ul>	The opponents are silent.  You bid first.
Board: 155 Dealer: S Vul: EW HCP: 8	<ul><li>★—</li><li>✓ KJ1095</li><li>◆ A87652</li><li>◆ 96</li></ul>	The opponents are silent.  Partner bids first.
Board: 156 Dealer: N Vul: None HCP: 17	<ul><li>♣ Q94</li><li>♥ Q9</li><li>◆ AKJ92</li><li>♣ KQ2</li></ul>	The opponents are silent.  You bid first.

			West	North	Foot	South
Board: 151	NI41	C41	WCSt	rvorur	Last	1NT
Dealer: S	North: ♠ KQ874	South: ♠ A932	Pass	2♥	Pass	2 <b>♠</b>
Vul: None	<b>¥ K</b> Q0/ <b>∓</b>	♥ A97	Pass	3♣	Pass	<b>4</b> ♠
North HCP: 15	♦ K	◆ AQ4	Pass	5 <b>∀</b> ¹	X	5♠
South HCP: 16 Contract: 7♠ S	♣ AK98764	<b>♣</b> Q53	Pass	7 <b>♦</b>	AP	
Contract. 7\frac{1}{2}\frac{1}{2}				usion, fo		
Board: 152	North:	South:				
Dealer: N	Norui. ♠ KJ3	• A7	West	North		
Vul: None	♥ A32	♥ Q10865		1NT	Pass	2•
North HCP: 15	♦ K1063	◆ J98754	Pass	2♥	Pass	3♦
South HCP: 7 Contract: 4♥ N	♣ A95	<b>♣</b> —	Pass	4♥	AP	
Condact. 4 V 1						
Board: 153	NI41	C41	West	North	Fact	South
Dealer: S	North: ♠ KQ983	South: <b>♠</b> 652	WCSt	rvorur	Last	1NT
Vul: Both	♥ 42	♥ K1097	Pass	2♥	Pass	24
North HCP: 8	<b>♦</b> —	◆ AKJ8	Pass	3♣	Pass	
South HCP: 15 Contract: 4♠ S	♣ QJ9842	<b>♣</b> A7	AP	<i>.</i>	1 455	
Commact. 45 S						
Board: 154			West	Mauth	Foot	South
Dealer: N	North:	South:	West	North 1NT		2 <b>♥</b>
Vul: Both	<b>♦</b> 85	<b>♠</b> AQ1076		1111	1 ass	∠▼
North HCP: 15	♥ K987 ♦ AK3	<b>♥</b> — <b>♦</b> Q8	Pass	2♠	Pass	3♣
South HCP: 10	<b>♦</b> AJ83	◆ Q109764	Pass	3NT	AP	
Contract: 3N N	Y 1 WOO	2 (10)/01				
Board: 155	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> —	<b>♦</b> Q54				1NT
Vul: EW North HCP: 8	<b>♥</b> KJ1095	<b>♥</b> Q7	Pass	<b>2</b>	Pass	2♥
	◆ A87652	◆ KQJ103	Pass	3♦	Pass	3NT
South HCP: 17	<b>♣</b> 96	♣ AK5			AP	

Board: 156 Dealer: N Vul: None North HCP: 17 South HCP: 15 Contract: 6♠ N	North:  ♠ Q94  ♥ Q9  ♠ AKJ92  ♣ KQ2	South:  ♠ AKJ52  ♥ K7  ♦ —  ♠ A98743	Pass Pass Pass Pass AP	North 1NT 2♠ 4♠ 5♥ 6♠ usion, fo	Pass Pass Pass Pass	2♥ 3♣ 5♦¹ 5NT
---------------------------------------------------------------------------	-------------------------------------	--------------------------------------	------------------------------------	---------------------------------	------------------------------	------------------------

### South hands (Practice Page)

Board: 151 Dealer: S Vul: None HCP: 16	<ul><li>♠ A932</li><li>♥ A97</li><li>♦ AQ4</li><li>♠ Q53</li></ul>	East Doubles 5♥ if possible.  You bid first.
Board: 152 Dealer: N Vul: None HCP: 7	♣ A7 ♥ Q10865 ♦ J98754 ♣ —	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: Both HCP: 15	<ul><li>♠ 652</li><li>♥ K1097</li><li>♦ AKJ8</li><li>♠ A7</li></ul>	The opponents are silent.  You bid first.
Board: 154 Dealer: N Vul: Both HCP: 10	<ul><li>AQ1076</li><li>✓ —</li><li>Q8</li><li>Q109764</li></ul>	The opponents are silent.  Partner bids first.
Board: 155 Dealer: S Vul: EW HCP: 17	<ul><li>♣ Q54</li><li>♥ Q7</li><li>♦ KQJ103</li><li>♣ AK5</li></ul>	The opponents are silent. You bid first.
Board: 156 Dealer: N Vul: None HCP: 15	<ul><li>★ AKJ52</li><li>★ K7</li><li>★ —</li><li>★ A98743</li></ul>	The opponents are silent.  Partner bids first.

			West	North	Foot	South
Board: 151	NI41	C41	WCSt	rvorur	Last	1NT
Dealer: S	North: ♠ KQ874	South: ♠ A932	Pass	2♥	Pass	2 <b>♠</b>
Vul: None	<b>¥ K</b> Q0/ <b>∓</b>	♥ A97	Pass	3♣	Pass	<b>4</b> ♠
North HCP: 15	♦ K	◆ AQ4	Pass	5 <b>∀</b> ¹	X	5♠
South HCP: 16 Contract: 7♠ S	♣ AK98764	<b>♣</b> Q53	Pass	7 <b>♦</b>	AP	
Contract. 7\frac{1}{2}\frac{1}{2}				usion, fo		
Board: 152	North:	South:				
Dealer: N	Norui. ♠ KJ3	• A7	West	North		
Vul: None	♥ A32	♥ Q10865		1NT	Pass	2•
North HCP: 15	♦ K1063	◆ J98754	Pass	2♥	Pass	3♦
South HCP: 7 Contract: 4♥ N	♣ A95	<b>♣</b> —	Pass	4♥	AP	
Condact. 4 V 1						
Board: 153	NI41	C41	West	North	Fact	South
Dealer: S	North: ♠ KQ983	South: <b>♠</b> 652	WCSt	rvorur	Last	1NT
Vul: Both	♥ 42	♥ K1097	Pass	2♥	Pass	24
North HCP: 8	<b>♦</b> —	◆ AKJ8	Pass	3♣	Pass	
South HCP: 15 Contract: 4♠ S	♣ QJ9842	<b>♣</b> A7	AP	<i>.</i>	1 455	
Commact. 45 S						
Board: 154			West	Mauth	Foot	South
Dealer: N	North:	South:	West	North 1NT		2 <b>♥</b>
Vul: Both	<b>♦</b> 85	<b>♠</b> AQ1076		1111	1 ass	∠▼
North HCP: 15	♥ K987 ♦ AK3	<b>♥</b> — <b>♦</b> Q8	Pass	2♠	Pass	3♣
South HCP: 10	<b>♦</b> AJ83	◆ Q109764	Pass	3NT	AP	
Contract: 3N N	Y 1 WOO	2 (10)/01				
Board: 155	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> —	<b>♦</b> Q54				1NT
Vul: EW North HCP: 8	<b>♥</b> KJ1095	<b>♥</b> Q7	Pass	<b>2</b>	Pass	2♥
	◆ A87652	◆ KQJ103	Pass	3♦	Pass	3NT
South HCP: 17	<b>♣</b> 96	♣ AK5			AP	

Board: 156 Dealer: N Vul: None North HCP: 17 South HCP: 15 Contract: 6♠ N	North:  ♠ Q94  ♥ Q9  ♠ AKJ92  ♣ KQ2	South:  ♠ AKJ52  ♥ K7  ♦ —  ♠ A98743	Pass Pass Pass Pass AP	North 1NT 2♠ 4♠ 5♥ 6♠ usion, fo	Pass Pass Pass Pass	2♥ 3♣ 5♦¹ 5NT
---------------------------------------------------------------------------	-------------------------------------	--------------------------------------	------------------------------------	---------------------------------	------------------------------	------------------------

### North hands (Practice Page)

Board: 157 Dealer: S Vul: NS HCP: 13	<ul><li>♠—</li><li>✓ AK843</li><li>♦ K2</li><li>♠ QJ9832</li></ul>	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: None HCP: 15	<ul><li>◆ Q10</li><li>◆ AJ1083</li><li>◆ KJ10</li><li>◆ A64</li></ul>	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: NS HCP: 9	<ul><li>♦ 86432</li><li>✓ A</li><li>♦ Q109653</li><li>♠ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 160 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AK2</li><li>♥ 1095</li><li>♦ K1096</li><li>♠ AQ10</li></ul>	The opponents are silent. You bid first.
Board: 161 Dealer: S Vul: EW HCP: 10	<ul><li>★—</li><li>KQJ103</li><li>K7</li><li>J98742</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: None HCP: 17	<ul><li>AQ4</li><li>AQJ82</li><li>J74</li><li>K3</li></ul>	The opponents are silent. You bid first.

Board: 157 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 6 N	North:  ♠ —  ▼ AK843  • K2  ♣ QJ9832	South:  ♣ J105  ♥ J7  ♠ AQ743  ♣ AK4	West Pass Pass Pass	North  2  3  6  4	East Pass Pass AP	1NT 2♥
Board: 158 Dealer: N Vul: None North HCP: 15 South HCP: 17 Contract: 7♣ S	North:  ♠ Q10  ♥ AJ1083  ♠ KJ10  ♣ A64	South:  ♠ AJ876  ♥ —  ♠ AQ  ♠ KQJ982	West Pass Pass AP	North 1NT 2♠ 3♥	East Pass Pass Pass	2 <b>♥</b> 3♣
Board: 159 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4♠ S	North:	South:  ♠ KJ9  ▼ 742  ♠ AK2  ♣ AQ102	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠
Board: 160 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 4 N	North:  ♠ AK2  ♥ 1095  ♠ K1096  ♣ AQ10	South:  ♠ 6  ♥ K8742  ♠ A  ♠ 987532	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	South 2♦ 3♣
Board: 161 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4 S	North:  ♠ —  ▼ KQJ103  • K7  ♣ J98742	South:  ♠ AJ3  ♥ 764  ♠ AQJ95  ♠ A10	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥

West North East South Board: 162 1NT Pass 2♥ North: South: Dealer: N Pass 2♠ Pass 3♣ **♠** AQ4 **♦** KJ832 Vul: None ♥ AQJ82 **Y** \_\_\_ Pass 5♥¹ Pass 4♠ North HCP: 17 **♦** 82 **♦** J74 Pass 5NT Pass 6♠ South HCP: 10 **♣** K3 **♣** AQ10972 AP Contract: 6♠ N 1. Exclusion, for ♠

### South hands (Practice Page)

Board: 157 Dealer: S Vul: NS HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: None HCP: 17	<ul><li>▲ AJ876</li><li>♥ —</li><li>◆ AQ</li><li>◆ KQJ982</li></ul>	The opponents are silent.  Partner bids first.
Board: 159 Dealer: S Vul: NS HCP: 17	<ul><li>★ KJ9</li><li>▼ 742</li><li>◆ AK2</li><li>◆ AQ102</li></ul>	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: EW HCP: 7	<ul><li>♠ 6</li><li>♥ K8742</li><li>♠ A</li><li>♠ 987532</li></ul>	The opponents are silent.  Partner bids first.
Board: 161 Dealer: S Vul: EW HCP: 16	<ul><li>♣ AJ3</li><li>♥ 764</li><li>◆ AQJ95</li><li>♣ A10</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: None HCP: 10	<ul><li>★ KJ832</li><li>▼ —</li><li>◆ 82</li><li>◆ AQ10972</li></ul>	The opponents are silent.  Partner bids first.

Board: 157 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 6 N	North:  ♠ —  ▼ AK843  • K2  ♣ QJ9832	South:  ♣ J105  ♥ J7  ♠ AQ743  ♣ AK4	West Pass Pass Pass	North  2  3  6  4	East Pass Pass AP	1NT 2♥
Board: 158 Dealer: N Vul: None North HCP: 15 South HCP: 17 Contract: 7♣ S	North:  ♠ Q10  ♥ AJ1083  ♠ KJ10  ♣ A64	South:  ♠ AJ876  ♥ —  ♠ AQ  ♠ KQJ982	West Pass Pass AP	North 1NT 2♠ 3♥	East Pass Pass Pass	2 <b>♥</b> 3♣
Board: 159 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4♠ S	North:	South:  ♠ KJ9  ▼ 742  ♠ AK2  ♣ AQ102	West Pass Pass AP	North 2♥ 3◆	East Pass Pass	1NT 2♠
Board: 160 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 4 N	North:  ♠ AK2  ♥ 1095  ♠ K1096  ♣ AQ10	South:  ♠ 6  ♥ K8742  ♠ A  ♠ 987532	West Pass Pass	North 1NT 2♥ 4♥	East Pass Pass AP	South 2♦ 3♣
Board: 161 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4 S	North:  ♠ —  ▼ KQJ103  • K7  ♣ J98742	South:  ♠ AJ3  ♥ 764  ♠ AQJ95  ♠ A10	West Pass Pass AP	North 2♦ 3♣	East Pass Pass	1NT 2♥

West North East South Board: 162 1NT Pass 2♥ North: South: Dealer: N Pass 2♠ Pass 3♣ **♠** AQ4 **♦** KJ832 Vul: None ♥ AQJ82 **Y** \_\_\_ Pass 5♥¹ Pass 4♠ North HCP: 17 **♦** 82 **♦** J74 Pass 5NT Pass 6♠ South HCP: 10 **♣** K3 **♣** AQ10972 AP Contract: 6♠ N 1. Exclusion, for ♠

### North hands (Practice Page)

Board: 163 Dealer: S Vul: EW HCP: 10	♣3 ♥ AK762 ♦ QJ10942 ♣ 3	The opponents are silent.  Partner bids first.
Board: 164 Dealer: N Vul: None HCP: 15	<ul><li>AQ4</li><li>K62</li><li>AQ864</li><li>73</li></ul>	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: NS HCP: 6	<b>♣</b> — <b>∨</b> KJ983 <b>◆</b> 98 <b>♣</b> Q98642	The opponents are silent.  Partner bids first.
Board: 166 Dealer: N Vul: EW HCP: 16	<ul><li>♣ J93</li><li>♥ Q8</li><li>◆ AQJ85</li><li>♣ AQ7</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: Both HCP: 12	<b>♠</b> — <b>♥</b> AK964 <b>•</b> 7 <b>•</b> KQ98764	The opponents are silent.  Partner bids first.
Board: 168 Dealer: N Vul: EW HCP: 15	<ul><li>★ AK954</li><li>★ 643</li><li>★ KJ7</li><li>★ A10</li></ul>	The opponents are silent. You bid first.

Board: 163 Dealer: S Vul: EW North HCP: 10 South HCP: 17	North:	South:  ♠ AJ86  ♥ Q4  ♠ A63  ♣ KQJ4	West Pass Pass Pass	North  2♦  3♦	Pass	South 1NT 2 V 3NT
Contract: 6 N  Board: 164  Dealer: N  Vul: None  North HCP: 15  South HCP: 16  Contract: 7 ▼ N	North:  ♠ AQ4  ♥ K62  ♠ AQ864  ♣ 73	South:  ♠ K9  ▼ AQ873  ◆ —  ♣ AK9864	West Pass Pass Pass AP	North 1NT 2♥ 4♥ 5NT usion, fo	East Pass Pass Pass Pass	2♦ 3♣ 5♦¹
Board: 165 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 4 S	North:  ♣ —  ▼ KJ983  • 98  • Q98642	South:  ♠ Q9743  ♥ AQ7  ♠ J7  ♣ AK10	West Pass Pass AP	North 2♦ 3♣		1NT 2♥
Board: 166 Dealer: N Vul: EW North HCP: 16 South HCP: 17 Contract: 7♣ S	North:	South:  ♠ AK764  ♥ AK  ♦ —  ♣ K109642	West Pass Pass AP	North 1NT 2♠ 3♠		2 <b>♥</b> 3♣
Board: 167 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 6♥ S	North:  ♣ —  ▼ AK964  • 7  ♣ KQ98764	South:  ♠ QJ65  ♥ QJ7  ♠ AKQJ  ♣ J2	Pass Pass Pass Pass	North  2  3  5  1  6  usion, fo	Pass Pass Pass AP	1NT 2♥ 4♥

West North East South Board: 168 1NT Pass 2♦ North: South: Dealer: N Pass 2♥ Pass 3♣ **♠** 62 **♦** AK954 Vul: EW **♥** AQ1097 Pass 5♦¹ **♥** 643 Pass **4♥** North HCP: 15 **♦** KJ7 **♦**— Pass 5NT Pass 6♥ South HCP: 12 ♣ A10 **♣** KQJ942 AP Contract: 6♥ N 1. Exclusion, for ♥

### South hands (Practice Page)

Board: 163 Dealer: S Vul: EW HCP: 17	<ul><li>▲ AJ86</li><li>♥ Q4</li><li>◆ A63</li><li>▲ KQJ4</li></ul>	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: None HCP: 16	<b>★</b> K9 <b>♥</b> AQ873 <b>♦</b> — <b>♣</b> AK9864	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: NS HCP: 16	<ul><li>♣ Q9743</li><li>♥ AQ7</li><li>◆ J7</li><li>♣ AK10</li></ul>	The opponents are silent. You bid first.
Board: 166 Dealer: N Vul: EW HCP: 17	<ul><li>★ AK764</li><li>✓ AK</li><li>✓ —</li><li>★ K109642</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S Vul: Both HCP: 17	<ul><li>♣ QJ65</li><li>♥ QJ7</li><li>◆ AKQJ</li><li>♣ J2</li></ul>	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: EW HCP: 12	<ul><li>♠ 62</li><li>♥ AQ1097</li><li>♦ —</li><li>♠ KQJ942</li></ul>	The opponents are silent.  Partner bids first.

Board: 163 Dealer: S Vul: EW North HCP: 10 South HCP: 17	North:	South:  ♠ AJ86  ♥ Q4  ♠ A63  ♣ KQJ4	West Pass Pass Pass	North  2♦  3♦	Pass	South 1NT 2 V 3NT
Contract: 6 N  Board: 164  Dealer: N  Vul: None  North HCP: 15  South HCP: 16  Contract: 7 ▼ N	North:  ♠ AQ4  ♥ K62  ♠ AQ864  ♣ 73	South:  ♠ K9  ▼ AQ873  ◆ —  ♣ AK9864	West Pass Pass Pass AP	North 1NT 2♥ 4♥ 5NT usion, fo	East Pass Pass Pass Pass	2♦ 3♣ 5♦¹
Board: 165 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 4 S	North:  ♣ —  ▼ KJ983  • 98  • Q98642	South:  ♠ Q9743  ♥ AQ7  ♠ J7  ♣ AK10	West Pass Pass AP	North 2♦ 3♣		1NT 2♥
Board: 166 Dealer: N Vul: EW North HCP: 16 South HCP: 17 Contract: 7♣ S	North:	South:  ♠ AK764  ♥ AK  ♦ —  ♣ K109642	West Pass Pass AP	North 1NT 2♠ 3♠		2 <b>♥</b> 3♣
Board: 167 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 6♥ S	North:  ♣ —  ▼ AK964  • 7  ♣ KQ98764	South:  ♠ QJ65  ♥ QJ7  ♠ AKQJ  ♣ J2	Pass Pass Pass Pass	North  2  3  5  1  6  usion, fo	Pass Pass Pass AP	1NT 2♥ 4♥

West North East South Board: 168 1NT Pass 2♦ North: South: Dealer: N Pass 2♥ Pass 3♣ **♠** 62 **♦** AK954 Vul: EW **♥** AQ1097 Pass 5♦¹ **♥** 643 Pass **4♥** North HCP: 15 **♦** KJ7 **♦**— Pass 5NT Pass 6♥ South HCP: 12 ♣ A10 **♣** KQJ942 AP Contract: 6♥ N 1. Exclusion, for ♥

### North hands (Practice Page)

Board: 169 Dealer: S Vul: NS HCP: 7	<ul><li>★ K10954</li><li>♥ 9</li><li>◆ A109632</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 170 Dealer: N Vul: EW HCP: 17	<ul><li>♣876</li><li>♥ AJ109</li><li>♦ KQ93</li><li>♣ AK</li></ul>	The opponents are silent. You bid first.
Board: 171 Dealer: S Vul: None HCP: 6	<ul><li>★32</li><li>▼109763</li><li>★AQ9763</li><li>★ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: Both HCP: 16	<ul><li>♣ 876</li><li>♥ AK1043</li><li>♦ AQ2</li><li>♣ K7</li></ul>	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: Both HCP: 13	<ul><li>AQ1032</li><li>Q</li><li>8</li><li>AJ10953</li></ul>	The opponents are silent.  Partner bids first.
Board: 174 Dealer: N Vul: EW HCP: 17	<ul><li>★ AK7</li><li>★ KQ3</li><li>★ K10632</li><li>★ Q4</li></ul>	The opponents are silent.  You bid first.

<b>★</b> K10954 <b>∀</b> 9	<b>≜</b> A86 <b>♥</b> QJ4	Pass	2♥	Pass	1NT 2♠
◆ A109632 ◆ 4	◆ J75 ◆ AKJ10	Pass AP	3♦	Pass	4♠
		West			
North:	South:	_			2 <b>Y</b>
					3♦
-					6♣
AAK	<del>▼</del> <del>1</del> 2				
		1. Exch	usion, fo	r <b>♠</b>	
North: ♠ 32	South: ♠ K8	West	North	East	South 1NT
<b>v</b> 109763	♥ AQ2	Pass	2♦	Pass	2♥
◆ AQ9763	<b>♦</b> J108	Pass	3♦	Pass	<b>4♥</b>
<b>♣</b> —	♣ AJ873	AP			
North:	Couth	West	North	East	South
<b>♦</b> 876		,,, 221	1NT	Pass	<b>2</b> ♥
<b>♥</b> AK1043	-	Pass	2♠	Pass	3♣
	<b>♦</b> —	Pass	4♠	AP	
<b>♣</b> K/	<b>♣</b> J65432				
		West	North	East	South
North:	South:				1NT
♠ AQ1032	<b>♦</b> KJ6	Pass	2♥	Pass	2♠
♥ Q	<b>♥</b> K642	Pass	3♣	Pass	4♠
<b>*</b> 8	◆ AQ106	Pass	4NT <sup>1</sup>	Pass	<b>5</b> ♥
	<ul> <li>♥ 9</li> <li>♠ A109632</li> <li>♠ 4</li> <li>North:</li> <li>♠ 876</li> <li>♥ AJ109</li> <li>♠ KQ93</li> <li>♠ AK</li> <li>North:</li> <li>♠ 32</li> <li>♥ 109763</li> <li>♠ AQ9763</li> <li>♠ AQ9763<td>Y 9       Y QJ4         A109632       J75         4       AKJ10         North:       AKJ52         Y AJ109       AK         Y CYAJ109       AJ7542         X AK       AV2         AK       AV2         AQ2       AJ873         North:       AK22         AK1043       AK293         AK22       AK293         AK22       AK293         AC2       AK293         AK22       AK293         AC2       AK293         AC3       AK4093         AC4       AC4         AC5       AC4         AC6       AC7         AC7       AC7         AC8       AC9         AC9       AC9<td>▼ 9       ▼ QJ4       Pass         ◆ A109632       ▶ J75       Pass         ♣ 4       ♣ AKJ10       AP         West         North:       ♠ AKJ52       Pass         ◆ AJ109       ♥ —       Pass         ◆ KQ93       ♠ AJ7542       Pass         ♠ AK       ♠ 42       Pass         1. Exch         North:       ♠ K8       ♥ Pass         ♠ AQ9763       ♠ J108       Pass         ♠ AQ9763       ♠ J108       Pass         ♠ AV9763       ♠ AJ873       AP         North:       ♠ AKQ93       ♠ AKQ93         ♠ AK1043       ♠ Q8       Pass         ♠ AQ2       ♠ AKQ93       ♠ Pass         ♠ K7       ♠ J65432       Pass         North:       ♠ AQ1032       ♠ KJ6       Pass         North:       ♠ AQ1032       ♠ KJ6       Pass         ♠ 8       ♠ AQ106       Pass</td><td>✓ 9       ✓ QJ4       Pass 2         ✓ A109632       ✓ J75       Pass 3         ♣ 4       ♠ AKJ10       AP         West North         North:       ♠ AKJ52       Pass 2♠         ✓ AJ109       ✓ —       Pass 4♠         ♠ KQ93       ♠ AJ7542       Pass 5NT         ♠ AK       ♠ 42       Pass 6♠         1. Exclusion, fo       I. Exclusion, fo         North:       ♠ K8         ♦ 109763       ♠ AQ2       Pass 2♠         ♠ AQ9763       ♠ J108       Pass 3♠         ♠ AV9763       ♠ J108       Pass 3♠         ♠ AV9763       ♠ AKQ93       INT         ♠ 876       ♠ AKQ93       INT         ♠ AQ1043       ♠ Q8       Pass 2♠         ♠ K7       ♠ J65432       Pass 4♠         North:       ♠ AQ1032       ♠ KJ6       Pass 3♠         ♠ Q       ♠ K642       Pass 3♠       ♠         ♠ 8       ♠ AQ106       Pass 4NT¹</td><td>V 9       V QJ4       Pass       2 ▼ Pass         Al09632       J75       Pass       3 ▼ Pass         4       AKJ10       AP         West North       East         North:       South:       INT Pass         AKJ52       Pass 2 № Pass         Pass 4 № Pass       Pass         KQ93       AJ7542       Pass 5NT Pass         Pass 6 № AP       AP         1. Exclusion, for №         North:       South:       West North         AQ9763       J108       Pass       Pass         AAJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ98       Pass       AP         North:       AKQ98       Pass       AP         North:       AG       Pass       AP         North:       AG       Pass       AP         North:       AG       AG       Pass       AP         North:       AG       AG       Pass       AP         North:       AG       AG</td></td></li></ul>	Y 9       Y QJ4         A109632       J75         4       AKJ10         North:       AKJ52         Y AJ109       AK         Y CYAJ109       AJ7542         X AK       AV2         AK       AV2         AQ2       AJ873         North:       AK22         AK1043       AK293         AK22       AK293         AK22       AK293         AC2       AK293         AK22       AK293         AC2       AK293         AC3       AK4093         AC4       AC4         AC5       AC4         AC6       AC7         AC7       AC7         AC8       AC9         AC9       AC9 <td>▼ 9       ▼ QJ4       Pass         ◆ A109632       ▶ J75       Pass         ♣ 4       ♣ AKJ10       AP         West         North:       ♠ AKJ52       Pass         ◆ AJ109       ♥ —       Pass         ◆ KQ93       ♠ AJ7542       Pass         ♠ AK       ♠ 42       Pass         1. Exch         North:       ♠ K8       ♥ Pass         ♠ AQ9763       ♠ J108       Pass         ♠ AQ9763       ♠ J108       Pass         ♠ AV9763       ♠ AJ873       AP         North:       ♠ AKQ93       ♠ AKQ93         ♠ AK1043       ♠ Q8       Pass         ♠ AQ2       ♠ AKQ93       ♠ Pass         ♠ K7       ♠ J65432       Pass         North:       ♠ AQ1032       ♠ KJ6       Pass         North:       ♠ AQ1032       ♠ KJ6       Pass         ♠ 8       ♠ AQ106       Pass</td> <td>✓ 9       ✓ QJ4       Pass 2         ✓ A109632       ✓ J75       Pass 3         ♣ 4       ♠ AKJ10       AP         West North         North:       ♠ AKJ52       Pass 2♠         ✓ AJ109       ✓ —       Pass 4♠         ♠ KQ93       ♠ AJ7542       Pass 5NT         ♠ AK       ♠ 42       Pass 6♠         1. Exclusion, fo       I. Exclusion, fo         North:       ♠ K8         ♦ 109763       ♠ AQ2       Pass 2♠         ♠ AQ9763       ♠ J108       Pass 3♠         ♠ AV9763       ♠ J108       Pass 3♠         ♠ AV9763       ♠ AKQ93       INT         ♠ 876       ♠ AKQ93       INT         ♠ AQ1043       ♠ Q8       Pass 2♠         ♠ K7       ♠ J65432       Pass 4♠         North:       ♠ AQ1032       ♠ KJ6       Pass 3♠         ♠ Q       ♠ K642       Pass 3♠       ♠         ♠ 8       ♠ AQ106       Pass 4NT¹</td> <td>V 9       V QJ4       Pass       2 ▼ Pass         Al09632       J75       Pass       3 ▼ Pass         4       AKJ10       AP         West North       East         North:       South:       INT Pass         AKJ52       Pass 2 № Pass         Pass 4 № Pass       Pass         KQ93       AJ7542       Pass 5NT Pass         Pass 6 № AP       AP         1. Exclusion, for №         North:       South:       West North         AQ9763       J108       Pass       Pass         AAJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ98       Pass       AP         North:       AKQ98       Pass       AP         North:       AG       Pass       AP         North:       AG       Pass       AP         North:       AG       AG       Pass       AP         North:       AG       AG       Pass       AP         North:       AG       AG</td>	▼ 9       ▼ QJ4       Pass         ◆ A109632       ▶ J75       Pass         ♣ 4       ♣ AKJ10       AP         West         North:       ♠ AKJ52       Pass         ◆ AJ109       ♥ —       Pass         ◆ KQ93       ♠ AJ7542       Pass         ♠ AK       ♠ 42       Pass         1. Exch         North:       ♠ K8       ♥ Pass         ♠ AQ9763       ♠ J108       Pass         ♠ AQ9763       ♠ J108       Pass         ♠ AV9763       ♠ AJ873       AP         North:       ♠ AKQ93       ♠ AKQ93         ♠ AK1043       ♠ Q8       Pass         ♠ AQ2       ♠ AKQ93       ♠ Pass         ♠ K7       ♠ J65432       Pass         North:       ♠ AQ1032       ♠ KJ6       Pass         North:       ♠ AQ1032       ♠ KJ6       Pass         ♠ 8       ♠ AQ106       Pass	✓ 9       ✓ QJ4       Pass 2         ✓ A109632       ✓ J75       Pass 3         ♣ 4       ♠ AKJ10       AP         West North         North:       ♠ AKJ52       Pass 2♠         ✓ AJ109       ✓ —       Pass 4♠         ♠ KQ93       ♠ AJ7542       Pass 5NT         ♠ AK       ♠ 42       Pass 6♠         1. Exclusion, fo       I. Exclusion, fo         North:       ♠ K8         ♦ 109763       ♠ AQ2       Pass 2♠         ♠ AQ9763       ♠ J108       Pass 3♠         ♠ AV9763       ♠ J108       Pass 3♠         ♠ AV9763       ♠ AKQ93       INT         ♠ 876       ♠ AKQ93       INT         ♠ AQ1043       ♠ Q8       Pass 2♠         ♠ K7       ♠ J65432       Pass 4♠         North:       ♠ AQ1032       ♠ KJ6       Pass 3♠         ♠ Q       ♠ K642       Pass 3♠       ♠         ♠ 8       ♠ AQ106       Pass 4NT¹	V 9       V QJ4       Pass       2 ▼ Pass         Al09632       J75       Pass       3 ▼ Pass         4       AKJ10       AP         West North       East         North:       South:       INT Pass         AKJ52       Pass 2 № Pass         Pass 4 № Pass       Pass         KQ93       AJ7542       Pass 5NT Pass         Pass 6 № AP       AP         1. Exclusion, for №         North:       South:       West North         AQ9763       J108       Pass       Pass         AAJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ98       Pass       AP         North:       AKQ98       Pass       AP         North:       AG       Pass       AP         North:       AG       Pass       AP         North:       AG       AG       Pass       AP         North:       AG       AG       Pass       AP         North:       AG       AG

Board: 174 Dealer: N Vul: EW North HCP: 17 South HCP: 6

Contract: 4♠ N

North:

♠ AK7

▼ KQ3

♠ K10632

♠ Q4

◆ Q9843▼ 10◆ 8◆ KJ10932

South:

West North East South
1NT Pass 2♥
Pass 2♠ Pass 3♠
Pass 4♠ AP

### South hands (Practice Page)

Board: 169 Dealer: S Vul: NS HCP: 16	<ul><li>▲ A86</li><li>♥ QJ4</li><li>◆ J75</li><li>▲ AKJ10</li></ul>	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: EW HCP: 13	<ul><li>★ AKJ52</li><li>▼ —</li><li>★ AJ7542</li><li>★ 42</li></ul>	The opponents are silent.  Partner bids first.
Board: 171 Dealer: S Vul: None HCP: 15	<ul><li>★ K8</li><li>✓ AQ2</li><li>◆ J108</li><li>◆ AJ873</li></ul>	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: Both HCP: 12	<ul><li>★ AKQ93</li><li>♥ Q8</li><li>◆ —</li><li>★ J65432</li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ6</li><li>▼ K642</li><li>◆ AQ106</li><li>◆ Q4</li></ul>	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: EW HCP: 6	<ul><li>◆ Q9843</li><li>♥ 10</li><li>◆ 8</li><li>◆ KJ10932</li></ul>	The opponents are silent.  Partner bids first.

<b>★</b> K10954 <b>∀</b> 9	<b>≜</b> A86 <b>♥</b> QJ4	Pass	2♥	Pass	1NT 2♠
◆ A109632 ◆ 4	◆ J75 ◆ AKJ10	Pass AP	3♦	Pass	4♠
		West			
North:	South:	_			2 <b>Y</b>
					3♦
-					6♣
AAK	<del>▼</del> <del>1</del> 2				
		1. Exch	usion, fo	r <b>♠</b>	
North: ♠ 32	South: ♠ K8	West	North	East	South 1NT
<b>v</b> 109763	♥ AQ2	Pass	2♦	Pass	<b>2</b> ♥
◆ AQ9763	<b>♦</b> J108	Pass	3♦	Pass	4♥
<b>♣</b> —	♣ AJ873	AP			
North:	Couth	West	North	East	South
<b>♦</b> 876		,,, 221	1NT	Pass	<b>2</b> ♥
<b>♥</b> AK1043	-	Pass	2♠	Pass	3♣
	<b>♦</b> —	Pass	4♠	AP	
<b>♣</b> K/	<b>♣</b> J65432				
		West	North	East	South
North:	South:				1NT
♠ AQ1032	<b>♦</b> KJ6	Pass	2♥	Pass	2♠
♥ Q	<b>♥</b> K642	Pass	3♣	Pass	4♠
<b>*</b> 8	◆ AQ106	Pass	4NT <sup>1</sup>	Pass	<b>5</b> ♥
	<ul> <li>♥ 9</li> <li>♠ A109632</li> <li>♠ 4</li> <li>North:</li> <li>♠ 876</li> <li>♥ AJ109</li> <li>♠ KQ93</li> <li>♠ AK</li> <li>North:</li> <li>♠ 32</li> <li>♥ 109763</li> <li>♠ AQ9763</li> <li>♠ AQ9763<td>Y 9       Y QJ4         A109632       J75         4       AKJ10         North:       AKJ52         Y AJ109       AK         Y CYAJ109       AJ7542         X AK       AV2         AK       AV2         AQ2       AJ873         North:       AK22         AK1043       AK293         AK22       AK293         AK22       AK293         AC2       AK293         AK22       AK293         AC2       AK293         AC3       AK4093         AC4       AC4         AC5       AC4         AC6       AC7         AC7       AC7         AC8       AC9         AC9       AC9<td>▼ 9       ▼ QJ4       Pass         ◆ A109632       ▶ J75       Pass         ♣ 4       ♣ AKJ10       AP         West         North:       ♠ AKJ52       Pass         ◆ AJ109       ♥ —       Pass         ◆ KQ93       ♠ AJ7542       Pass         ♠ AK       ♠ 42       Pass         1. Exch         North:       ♠ K8       ♥ Pass         ♠ AQ9763       ♠ J108       Pass         ♠ AQ9763       ♠ J108       Pass         ♠ AV9763       ♠ AJ873       AP         North:       ♠ AKQ93       ♠ AKQ93         ♠ AK1043       ♠ Q8       Pass         ♠ AQ2       ♠ AKQ93       ♠ Pass         ♠ K7       ♠ J65432       Pass         North:       ♠ AQ1032       ♠ KJ6       Pass         North:       ♠ AQ1032       ♠ KJ6       Pass         ♠ 8       ♠ AQ106       Pass</td><td>✓ 9       ✓ QJ4       Pass 2         ✓ A109632       ✓ J75       Pass 3         ♣ 4       ♠ AKJ10       AP         West North         North:       ♠ AKJ52       Pass 2♠         ✓ AJ109       ✓ —       Pass 4♠         ♠ KQ93       ♠ AJ7542       Pass 5NT         ♠ AK       ♠ 42       Pass 6♠         1. Exclusion, fo       I. Exclusion, fo         North:       ♠ K8         ♦ 109763       ♠ AQ2       Pass 2♠         ♠ AQ9763       ♠ J108       Pass 3♠         ♠ AV9763       ♠ J108       Pass 3♠         ♠ AV9763       ♠ AKQ93       INT         ♠ 876       ♠ AKQ93       INT         ♠ AQ1043       ♠ Q8       Pass 2♠         ♠ K7       ♠ J65432       Pass 4♠         North:       ♠ AQ1032       ♠ KJ6       Pass 3♠         ♠ Q       ♠ K642       Pass 3♠       ♠         ♠ 8       ♠ AQ106       Pass 4NT¹</td><td>V 9       V QJ4       Pass       2 ▼ Pass         Al09632       J75       Pass       3 ▼ Pass         4       AKJ10       AP         West North       East         North:       South:       INT Pass         AKJ52       Pass 2 № Pass         Pass 4 № Pass       Pass         KQ93       AJ7542       Pass 5NT Pass         Pass 6 № AP       AP         1. Exclusion, for №         North:       South:       West North         AQ9763       J108       Pass       Pass         AAJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ98       Pass       AP         North:       AKQ98       Pass       AP         North:       AG       Pass       AP         North:       AG       Pass       AP         North:       AG       AG       Pass       AP         North:       AG       AG       Pass       AP         North:       AG       AG</td></td></li></ul>	Y 9       Y QJ4         A109632       J75         4       AKJ10         North:       AKJ52         Y AJ109       AK         Y CYAJ109       AJ7542         X AK       AV2         AK       AV2         AQ2       AJ873         North:       AK22         AK1043       AK293         AK22       AK293         AK22       AK293         AC2       AK293         AK22       AK293         AC2       AK293         AC3       AK4093         AC4       AC4         AC5       AC4         AC6       AC7         AC7       AC7         AC8       AC9         AC9       AC9 <td>▼ 9       ▼ QJ4       Pass         ◆ A109632       ▶ J75       Pass         ♣ 4       ♣ AKJ10       AP         West         North:       ♠ AKJ52       Pass         ◆ AJ109       ♥ —       Pass         ◆ KQ93       ♠ AJ7542       Pass         ♠ AK       ♠ 42       Pass         1. Exch         North:       ♠ K8       ♥ Pass         ♠ AQ9763       ♠ J108       Pass         ♠ AQ9763       ♠ J108       Pass         ♠ AV9763       ♠ AJ873       AP         North:       ♠ AKQ93       ♠ AKQ93         ♠ AK1043       ♠ Q8       Pass         ♠ AQ2       ♠ AKQ93       ♠ Pass         ♠ K7       ♠ J65432       Pass         North:       ♠ AQ1032       ♠ KJ6       Pass         North:       ♠ AQ1032       ♠ KJ6       Pass         ♠ 8       ♠ AQ106       Pass</td> <td>✓ 9       ✓ QJ4       Pass 2         ✓ A109632       ✓ J75       Pass 3         ♣ 4       ♠ AKJ10       AP         West North         North:       ♠ AKJ52       Pass 2♠         ✓ AJ109       ✓ —       Pass 4♠         ♠ KQ93       ♠ AJ7542       Pass 5NT         ♠ AK       ♠ 42       Pass 6♠         1. Exclusion, fo       I. Exclusion, fo         North:       ♠ K8         ♦ 109763       ♠ AQ2       Pass 2♠         ♠ AQ9763       ♠ J108       Pass 3♠         ♠ AV9763       ♠ J108       Pass 3♠         ♠ AV9763       ♠ AKQ93       INT         ♠ 876       ♠ AKQ93       INT         ♠ AQ1043       ♠ Q8       Pass 2♠         ♠ K7       ♠ J65432       Pass 4♠         North:       ♠ AQ1032       ♠ KJ6       Pass 3♠         ♠ Q       ♠ K642       Pass 3♠       ♠         ♠ 8       ♠ AQ106       Pass 4NT¹</td> <td>V 9       V QJ4       Pass       2 ▼ Pass         Al09632       J75       Pass       3 ▼ Pass         4       AKJ10       AP         West North       East         North:       South:       INT Pass         AKJ52       Pass 2 № Pass         Pass 4 № Pass       Pass         KQ93       AJ7542       Pass 5NT Pass         Pass 6 № AP       AP         1. Exclusion, for №         North:       South:       West North         AQ9763       J108       Pass       Pass         AAJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ98       Pass       AP         North:       AKQ98       Pass       AP         North:       AG       Pass       AP         North:       AG       Pass       AP         North:       AG       AG       Pass       AP         North:       AG       AG       Pass       AP         North:       AG       AG</td>	▼ 9       ▼ QJ4       Pass         ◆ A109632       ▶ J75       Pass         ♣ 4       ♣ AKJ10       AP         West         North:       ♠ AKJ52       Pass         ◆ AJ109       ♥ —       Pass         ◆ KQ93       ♠ AJ7542       Pass         ♠ AK       ♠ 42       Pass         1. Exch         North:       ♠ K8       ♥ Pass         ♠ AQ9763       ♠ J108       Pass         ♠ AQ9763       ♠ J108       Pass         ♠ AV9763       ♠ AJ873       AP         North:       ♠ AKQ93       ♠ AKQ93         ♠ AK1043       ♠ Q8       Pass         ♠ AQ2       ♠ AKQ93       ♠ Pass         ♠ K7       ♠ J65432       Pass         North:       ♠ AQ1032       ♠ KJ6       Pass         North:       ♠ AQ1032       ♠ KJ6       Pass         ♠ 8       ♠ AQ106       Pass	✓ 9       ✓ QJ4       Pass 2         ✓ A109632       ✓ J75       Pass 3         ♣ 4       ♠ AKJ10       AP         West North         North:       ♠ AKJ52       Pass 2♠         ✓ AJ109       ✓ —       Pass 4♠         ♠ KQ93       ♠ AJ7542       Pass 5NT         ♠ AK       ♠ 42       Pass 6♠         1. Exclusion, fo       I. Exclusion, fo         North:       ♠ K8         ♦ 109763       ♠ AQ2       Pass 2♠         ♠ AQ9763       ♠ J108       Pass 3♠         ♠ AV9763       ♠ J108       Pass 3♠         ♠ AV9763       ♠ AKQ93       INT         ♠ 876       ♠ AKQ93       INT         ♠ AQ1043       ♠ Q8       Pass 2♠         ♠ K7       ♠ J65432       Pass 4♠         North:       ♠ AQ1032       ♠ KJ6       Pass 3♠         ♠ Q       ♠ K642       Pass 3♠       ♠         ♠ 8       ♠ AQ106       Pass 4NT¹	V 9       V QJ4       Pass       2 ▼ Pass         Al09632       J75       Pass       3 ▼ Pass         4       AKJ10       AP         West North       East         North:       South:       INT Pass         AKJ52       Pass 2 № Pass         Pass 4 № Pass       Pass         KQ93       AJ7542       Pass 5NT Pass         Pass 6 № AP       AP         1. Exclusion, for №         North:       South:       West North         AQ9763       J108       Pass       Pass         AAJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ9763       AJ873       AP         North:       AKQ98       Pass       AP         North:       AKQ98       Pass       AP         North:       AG       Pass       AP         North:       AG       Pass       AP         North:       AG       AG       Pass       AP         North:       AG       AG       Pass       AP         North:       AG       AG

Board: 174 Dealer: N Vul: EW North HCP: 17 South HCP: 6

Contract: 4♠ N

North:

♠ AK7

▼ KQ3

♠ K10632

♠ Q4

◆ Q9843▼ 10◆ 8◆ KJ10932

South:

West North East South
1NT Pass 2♥
Pass 2♠ Pass 3♠
Pass 4♠ AP

### North hands (Practice Page)

Board: 175 Dealer: S Vul: None HCP: 10	<ul><li>★K10865</li><li>▼ 3</li><li>◆ 6</li><li>◆ AK7542</li></ul>	The opponents are silent.  Partner bids first.
Board: 176 Dealer: N Vul: NS HCP: 17	<ul><li>★ KQ62</li><li>★ A62</li><li>★ AQ87</li><li>★ Q10</li></ul>	The opponents are silent. You bid first.
Board: 177 Dealer: S Vul: Both HCP: 10	<ul><li>▲ AJ986</li><li>✓ 4</li><li>◆ KQ10642</li><li>▲ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 178 Dealer: N Vul: None HCP: 16	<ul><li>★ A62</li><li>▼ KJ9</li><li>★ K87</li><li>★ AJ106</li></ul>	The opponents are silent.  You bid first.
Board: 179 Dealer: S Vul: NS HCP: 11	<ul><li>★ AKJ83</li><li>♥ 2</li><li>★ K109643</li><li>♠ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 180 Dealer: N Vul: EW HCP: 16	<ul><li>AQ</li><li>KQ10</li><li>Q6543</li><li>K106</li></ul>	The opponents are silent.  You bid first.

Board: 175 Dealer: S Vul: None North HCP: 10 South HCP: 16	North:  ♠ K10865  ♥ 3  ♦ 6  ♣ AK7542	South:  ♠ AQJ  ♥ K10854  ♠ AJ4  ♣ J3	Pass Pass Pass	North  2♥  3♣  4NT¹	Pass Pass Pass	1NT 2♠ 4♠
Contract: 6♠ S	¥ 111(/3 12	1 03	Pass 1. Blac	6 <b>∲</b> kwood (	AP 0314, :	for <b>♦</b>
Board: 176 Dealer: N Vul: NS North HCP: 17 South HCP: 9	North:  ♠ KQ62  ♥ A62  ♦ AQ87	South:  ★ —  ▼ KJ983  ◆ J5		North 1NT 2♥ 4♥	ŕ	South 2
Contract: 4♥ N	<b>♣</b> Q10	♣ KJ8652	газз	4▼	Ar	
Board: 177 Dealer: S Vul: Both	North: ♠ AJ986	South:  ♠ KQ75		North		1NT
North HCP: 10 South HCP: 15 Contract: 4♠ S	♥ 4 • KQ10642 • 6	<ul><li>✓ AKQ2</li><li>→ 53</li><li>♣ J93</li></ul>	Pass Pass AP	2 <b>♥</b> 3 <b>♦</b>	Pass Pass	2 <b>♠</b> 4 <b>♠</b>
Board: 178 Dealer: N	North:	South:		North 1NT	East Pass Pass	2•
Vul: None North HCP: 16 South HCP: 15	◆ A62 ▼ KJ9 ◆ K87	◆ Q ▼ A10865 ◆ A	Pass Pass Pass	2 <b>∀</b> 4 <b>∀</b> 5♣		4NT <sup>1</sup>
Contract: 7♣ S	<b>♣</b> AJ106	<b>♣</b> KQ7532	AP 1. Blac	kwood (	0314, :	for 🔻
Board: 179 Dealer: S	North: ♠ AKJ83	South: <b>♠</b> 1076	West	North	East	South 1NT
Vul: NS North HCP: 11 South HCP: 16 Contract: 4♠ S	♥ 2 • K109643 • 9	<b>♥</b> K73 <b>♦</b> AQJ <b>♣</b> AQ72	Pass Pass AP	2 <b>▼</b> 3 <b>♦</b>	Pass Pass	

Board: 180 North: South: West North East South Dealer: N **♠** AQ **♦** J8643 1NT Pass 2♥ Vul: EW **♥** KQ10 **♥** A North HCP: 16 Pass 2♠ Pass 3♣ ◆ Q6543 **♦** A South HCP: 12 3NT AP Pass **♣** K106 **♣** QJ8432 Contract: 3N N

### South hands (Practice Page)

Board: 175 Dealer: S Vul: None HCP: 16	♣ AQJ ♥ K10854 ♦ AJ4 ♣ J3	The opponents are silent. You bid first.
Board: 176 Dealer: N Vul: NS HCP: 9	<ul><li>★—</li><li>KJ983</li><li>J5</li><li>KJ8652</li></ul>	The opponents are silent.  Partner bids first.
Board: 177 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQ75</li><li>★ AKQ2</li><li>★ 53</li><li>♣ J93</li></ul>	The opponents are silent.  You bid first.
Board: 178 Dealer: N Vul: None HCP: 15	<ul><li>♠ Q</li><li>♥ A10865</li><li>♦ A</li><li>♠ KQ7532</li></ul>	The opponents are silent.  Partner bids first.
Board: 179 Dealer: S Vul: NS HCP: 16	<ul><li>★ 1076</li><li>★ K73</li><li>★ AQJ</li><li>★ AQ72</li></ul>	The opponents are silent. You bid first.
Board: 180 Dealer: N Vul: EW HCP: 12	<ul><li>▶ J8643</li><li>♥ A</li><li>♦ A</li><li>♣ QJ8432</li></ul>	The opponents are silent.  Partner bids first.

Board: 175 Dealer: S Vul: None North HCP: 10 South HCP: 16	North:  ♠ K10865  ♥ 3  ♦ 6  ♣ AK7542	South:  ♠ AQJ  ♥ K10854  ♠ AJ4  ♣ J3	Pass Pass Pass	North  2♥  3♣  4NT¹	Pass Pass Pass	1NT 2♠ 4♠
Contract: 6♠ S	¥ 111(/3 12	1 03	Pass 1. Blac	6 <b>∲</b> kwood (	AP 0314, :	for <b>♦</b>
Board: 176 Dealer: N Vul: NS North HCP: 17 South HCP: 9	North:  ♠ KQ62  ♥ A62  ♦ AQ87	South:  ★ —  ▼ KJ983  ◆ J5		North 1NT 2♥ 4♥	ŕ	South 2
Contract: 4♥ N	<b>♣</b> Q10	♣ KJ8652	газз	4▼	Ar	
Board: 177 Dealer: S Vul: Both	North: ♠ AJ986	South:  ♠ KQ75		North		1NT
North HCP: 10 South HCP: 15 Contract: 4♠ S	♥ 4 • KQ10642 • 6	<ul><li>✓ AKQ2</li><li>→ 53</li><li>♣ J93</li></ul>	Pass Pass AP	2 <b>♥</b> 3 <b>♦</b>	Pass Pass	2 <b>♠</b> 4 <b>♠</b>
Board: 178 Dealer: N	North:	South:		North 1NT	East Pass Pass	2•
Vul: None North HCP: 16 South HCP: 15	◆ A62 ▼ KJ9 ◆ K87	◆ Q ▼ A10865 ◆ A	Pass Pass Pass	2 <b>∀</b> 4 <b>∀</b> 5♣		4NT <sup>1</sup>
Contract: 7♣ S	<b>♣</b> AJ106	<b>♣</b> KQ7532	AP 1. Blac	kwood (	0314, :	for 🔻
Board: 179 Dealer: S	North: ♠ AKJ83	South: <b>♠</b> 1076	West	North	East	South 1NT
Vul: NS North HCP: 11 South HCP: 16 Contract: 4♠ S	♥ 2 • K109643 • 9	<b>♥</b> K73 <b>♦</b> AQJ <b>♣</b> AQ72	Pass Pass AP	2 <b>▼</b> 3 <b>♦</b>	Pass Pass	

Board: 180 North: South: West North East South Dealer: N **♠** AQ **♦** J8643 1NT Pass 2♥ Vul: EW **♥** KQ10 **♥** A North HCP: 16 Pass 2♠ Pass 3♣ ◆ Q6543 **♦** A South HCP: 12 3NT AP Pass **♣** K106 **♣** QJ8432 Contract: 3N N

### North hands (Practice Page)

#### 15-17 Notrump Opening with 5M and 6+m response.

Board: 181 **♦** Q10832 The opponents are silent. Dealer: S **y** 5 Vul: EW **♦** KQJ952 Partner bids first. HCP: 8 **4** Board: 182 **♠** KJ9 The opponents are silent. Dealer: N ♥ KQJ43 Vul: Both **♦** 84 You bid first. HCP: 15 **♣** AJ6

Board: 181 Dealer: S Vul: EW North HCP: 8	North: ♠ Q10832 ♥ 5	South: ♠ A6 ♥ QJ62	West Pass	North 2♥	East Pass	1NT
South HCP: 16 Contract: 5♦ N	◆ KQJ952 ◆ 4	◆ 1073 ◆ AKQ7	Pass Pass	3 <b>♦</b> 5 <b>♦</b>	Pass AP	3NT
Board: 182 Dealer: N Vul: Both	North: ♠ KJ9	South: ♠ Q8752 ♥ 5	West	North 1NT	East Pass	
North HCP: 15 South HCP: 7 Contract: 4♠ N	<ul><li>★ KQJ43</li><li>★ 84</li><li>★ AJ6</li></ul>	◆ AJ7632 ◆ 2	Pass Pass	2 <b>♠</b> 4 <b>♠</b>	Pass AP	3♦

#### South hands (Practice Page)

#### 15-17 Notrump Opening with 5M and 6+m response.

**♠** A6 Board: 181 The opponents are silent. Dealer: S **♥** QJ62 Vul: EW **♦** 1073 You bid first. HCP: 16 ♣ AKQ7 Board: 182 **♦** Q8752 The opponents are silent. Dealer: N **y** 5 Vul: Both ◆ AJ7632 Partner bids first. HCP: 7 **4** 2

Board: 181 Dealer: S Vul: EW North HCP: 8	North: ♠ Q10832 ♥ 5	South: ♠ A6 ♥ QJ62	West Pass	North 2♥	East Pass	1NT
South HCP: 16 Contract: 5♦ N	◆ KQJ952 ◆ 4	◆ 1073 ◆ AKQ7	Pass Pass	3 <b>♦</b> 5 <b>♦</b>	Pass AP	3NT
Board: 182 Dealer: N Vul: Both	North: ♠ KJ9	South: ♠ Q8752 ♥ 5	West	North 1NT	East Pass	
North HCP: 15 South HCP: 7 Contract: 4♠ N	<ul><li>★ KQJ43</li><li>★ 84</li><li>★ AJ6</li></ul>	◆ AJ7632 ◆ 2	Pass Pass	2 <b>♠</b> 4 <b>♠</b>	Pass AP	3♦