

North hands (Practice Page)

Spear

Board: 1	♠ A108	East Opens 1♦.
Dealer: E	♥ J10764	West Bids 1NT if possible.
Vul: NS	♦ QJ85	
HCP: 10	♣ Q	Partner bids first.
Board: 2	♠ J62	West Opens 1♦.
Dealer: W	♥ 9864	East Bids 1NT if possible.
Vul: None	♦ AK	West Bids 2♣ if possible.
HCP: 11	♣ K653	You bid first.
Board: 3	♠ Q843	East Opens 1♦.
Dealer: E	♥ KQJ7	West Bids 1NT if possible.
Vul: EW	♦ 103	
HCP: 10	♣ Q106	Partner bids first.
Board: 4	♠ J4	West Opens 1♦.
Dealer: W	♥ Q4	East Bids 1NT if possible.
Vul: None	♦ QJ	
HCP: 11	♣ KQ109642	You bid first.
Board: 5	♠ A8642	East Opens 1♣.
Dealer: E	♥ 9765	West Bids 1NT if possible.
Vul: Both	♦ AQ64	
HCP: 10	♣ —	Partner bids first.

Spear Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ A108	♠ J974				
Vul: NS	♥ J10764	♥ 85			1♦	Pass
North HCP: 10	♦ QJ85	♦ A6	1NT	AP		
South HCP: 9	♣ Q	♣ A10732				
Contract: 1N W						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ J62	♠ AQ753				
Vul: None	♥ 9864	♥ QJ72	1♦	Pass	1NT	Pass
North HCP: 11	♦ AK	♦ 974	2♣	AP		
South HCP: 10	♣ K653	♣ J				
Contract: 2♣ W						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ Q843	♠ J1095				
Vul: EW	♥ KQJ7	♥ A108			1♦	Pass
North HCP: 10	♦ 103	♦ A854	1NT	AP		
South HCP: 9	♣ Q106	♣ 72				
Contract: 1N W						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ KQ732				
Vul: None	♥ Q4	♥ AJ75	1♦	Pass	1NT	AP
North HCP: 11	♦ QJ	♦ 874				
South HCP: 10	♣ KQ109642	♣ 7				
Contract: 1N E						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ A8642	♠ 103				
Vul: Both	♥ 9765	♥ A104			1♣	Pass
North HCP: 10	♦ AQ64	♦ K75	1NT	AP		
South HCP: 8	♣ —	♣ J10843				
Contract: 1N W						

South hands (Practice Page)

Spear

Board: 1	♠ J974	East Opens 1♦.
Dealer: E	♥ 85	West Bids 1NT if possible.
Vul: NS	♦ A6	
HCP: 9	♣ A10732	You bid first.
Board: 2	♠ AQ753	West Opens 1♦.
Dealer: W	♥ QJ72	East Bids 1NT if possible.
Vul: None	♦ 974	West Bids 2♣ if possible.
HCP: 10	♣ J	Partner bids first.
Board: 3	♠ J1095	East Opens 1♦.
Dealer: E	♥ A108	West Bids 1NT if possible.
Vul: EW	♦ A854	
HCP: 9	♣ 72	You bid first.
Board: 4	♠ KQ732	West Opens 1♦.
Dealer: W	♥ AJ75	East Bids 1NT if possible.
Vul: None	♦ 874	
HCP: 10	♣ 7	Partner bids first.
Board: 5	♠ 103	East Opens 1♣.
Dealer: E	♥ A104	West Bids 1NT if possible.
Vul: Both	♦ K75	
HCP: 8	♣ J10843	You bid first.

Spear Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ A108	♠ J974				
Vul: NS	♥ J10764	♥ 85			1♦	Pass
North HCP: 10	♦ QJ85	♦ A6	1NT	AP		
South HCP: 9	♣ Q	♣ A10732				
Contract: 1N W						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ J62	♠ AQ753				
Vul: None	♥ 9864	♥ QJ72	1♦	Pass	1NT	Pass
North HCP: 11	♦ AK	♦ 974	2♣	AP		
South HCP: 10	♣ K653	♣ J				
Contract: 2♣ W						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ Q843	♠ J1095				
Vul: EW	♥ KQJ7	♥ A108			1♦	Pass
North HCP: 10	♦ 103	♦ A854	1NT	AP		
South HCP: 9	♣ Q106	♣ 72				
Contract: 1N W						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ J4	♠ KQ732				
Vul: None	♥ Q4	♥ AJ75	1♦	Pass	1NT	AP
North HCP: 11	♦ QJ	♦ 874				
South HCP: 10	♣ KQ109642	♣ 7				
Contract: 1N E						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ A8642	♠ 103				
Vul: Both	♥ 9765	♥ A104			1♣	Pass
North HCP: 10	♦ AQ64	♦ K75	1NT	AP		
South HCP: 8	♣ —	♣ J10843				
Contract: 1N W						

North hands (Practice Page)

Spear

Board: 6 ♠ Q2
Dealer: W ♥ 92
Vul: NS ♦ J98
HCP: 10 ♣ AK9743

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

You bid first.

Board: 7 ♠ Q63
Dealer: E ♥ QJ732
Vul: NS ♦ Q98
HCP: 8 ♣ J5

East Opens 1♣.
West Bids 1NT if possible.

Partner bids first.

Board: 8 ♠ KQ963
Dealer: W ♥ 964
Vul: EW ♦ J962
HCP: 6 ♣ 7

West Opens 1♣.
East Bids 1NT if possible.
West Bids 5♣ if possible.

You bid first.

Board: 9 ♠ 95
Dealer: E ♥ A9542
Vul: None ♦ 6
HCP: 10 ♣ AQ962

East Opens 1♦.
West Bids 1NT if possible.

Partner bids first.

Board: 10 ♠ Q4
Dealer: W ♥ J1084
Vul: Both ♦ 98643
HCP: 3 ♣ 73

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2NT if possible.
East Bids 3NT if possible.

You bid first.

Spear Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ AJ985	1♦	Pass	1NT	Pass
Vul: NS	♥ 92	♥ 10754	2♦	AP		
North HCP: 10	♦ J98	♦ Q				
South HCP: 10	♣ AK9743	♣ QJ8				
Contract: 2♦ W						

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ Q63	♠ KJ85			1♣	Pass
Vul: NS	♥ QJ732	♥ 9				
North HCP: 8	♦ Q98	♦ AJ7	1NT	AP		
South HCP: 11	♣ J5	♣ Q8742				
Contract: 1N W						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ KQ963	♠ A1087	1♣	Pass	1NT	Pass
Vul: EW	♥ 964	♥ Q852	5♣	AP		
North HCP: 6	♦ J962	♦ 1084				
South HCP: 6	♣ 7	♣ 42				
Contract: 5♣ W						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ A10632			1♦	Pass
Vul: None	♥ A9542	♥ 10876	1NT	2NT ¹	Pass	4♥
North HCP: 10	♦ 6	♦ Q104	AP			
South HCP: 6	♣ AQ962	♣ 4	1. Unusual 2NT			
Contract: 4♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ Q4	♠ KJ752	1♦	Pass	1NT	Pass
Vul: Both	♥ J1084	♥ Q9	2NT	Pass	3NT	AP
North HCP: 3	♦ 98643	♦ 2				
South HCP: 10	♣ 73	♣ KJ1064				
Contract: 3N E						

South hands (Practice Page)

Spear

Board: 6 ♠ AJ985
Dealer: W ♥ 10754
Vul: NS ♦ Q
HCP: 10 ♣ QJ8

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

Partner bids first.

Board: 7 ♠ KJ85
Dealer: E ♥ 9
Vul: NS ♦ AJ7
HCP: 11 ♣ Q8742

East Opens 1♣.
West Bids 1NT if possible.

You bid first.

Board: 8 ♠ A1087
Dealer: W ♥ Q852
Vul: EW ♦ 1084
HCP: 6 ♣ 42

West Opens 1♣.
East Bids 1NT if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 9 ♠ A10632
Dealer: E ♥ 10876
Vul: None ♦ Q104
HCP: 6 ♣ 4

East Opens 1♦.
West Bids 1NT if possible.

You bid first.

Board: 10 ♠ KJ752
Dealer: W ♥ Q9
Vul: Both ♦ 2
HCP: 10 ♣ KJ1064

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2NT if possible.
East Bids 3NT if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ AJ985	1♦	Pass	1NT	Pass
Vul: NS	♥ 92	♥ 10754	2♦	AP		
North HCP: 10	♦ J98	♦ Q				
South HCP: 10	♣ AK9743	♣ QJ8				
Contract: 2♦ W						

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ Q63	♠ KJ85			1♣	Pass
Vul: NS	♥ QJ732	♥ 9				
North HCP: 8	♦ Q98	♦ AJ7	1NT	AP		
South HCP: 11	♣ J5	♣ Q8742				
Contract: 1N W						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ KQ963	♠ A1087	1♣	Pass	1NT	Pass
Vul: EW	♥ 964	♥ Q852	5♣	AP		
North HCP: 6	♦ J962	♦ 1084				
South HCP: 6	♣ 7	♣ 42				
Contract: 5♣ W						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ A10632			1♦	Pass
Vul: None	♥ A9542	♥ 10876	1NT	2NT ¹	Pass	4♥
North HCP: 10	♦ 6	♦ Q104	AP			
South HCP: 6	♣ AQ962	♣ 4	1. Unusual 2NT			
Contract: 4♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ Q4	♠ KJ752	1♦	Pass	1NT	Pass
Vul: Both	♥ J1084	♥ Q9	2NT	Pass	3NT	AP
North HCP: 3	♦ 98643	♦ 2				
South HCP: 10	♣ 73	♣ KJ1064				
Contract: 3N E						

North hands (Practice Page)

Spear

Board: 11
Dealer: E
Vul: EW
HCP: 10

♠ AQJ76
♥ K1076
♦ —
♣ 8652

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

Partner bids first.

Board: 12
Dealer: W
Vul: NS
HCP: 8

♠ K63
♥ J72
♦ QJ984
♣ J10

West Opens 1♣.
East Bids 1NT if possible.
West Bids 4♥ if possible.

You bid first.

Board: 13
Dealer: E
Vul: Both
HCP: 9

♠ AK75
♥ Q1085
♦ 5
♣ 10984

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

Partner bids first.

Board: 14
Dealer: W
Vul: None
HCP: 8

♠ Q87
♥ 72
♦ Q106
♣ KJ843

West Opens 1♣.
East Bids 1NT if possible.
West Bids 2NT if possible.
East Bids 3NT if possible.

You bid first.

Board: 15
Dealer: E
Vul: EW
HCP: 8

♠ K7543
♥ J1086
♦ A2
♣ 106

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♣ if possible.
West Bids 3♣ if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 11	North:	South:				
Dealer: E	♠ AQJ76	♠ K92	West	North	East	South
Vul: EW	♥ K1076	♥ A53			1♦	Pass
North HCP: 10	♦ —	♦ 8762	1NT	Pass	2♦	AP
South HCP: 8	♣ 8652	♣ J103				
Contract: 2♦ E						

Board: 12	North:	South:				
Dealer: W	♠ K63	♠ QJ754	West	North	East	South
Vul: NS	♥ J72	♥ 109	1♣	Pass	1NT	Pass
North HCP: 8	♦ QJ984	♦ AK76	4♥	AP		
South HCP: 10	♣ J10	♣ 64				
Contract: 4♥ W						

Board: 13	North:	South:				
Dealer: E	♠ AK75	♠ Q1082	West	North	East	South
Vul: Both	♥ Q1085	♥ J6			1♦	Pass
North HCP: 9	♦ 5	♦ 942	1NT	Pass	2♦	AP
South HCP: 7	♣ 10984	♣ KJ73				
Contract: 2♦ E						

Board: 14	North:	South:				
Dealer: W	♠ Q87	♠ J652	West	North	East	South
Vul: None	♥ 72	♥ KQ983	1♣	Pass	1NT	Pass
North HCP: 8	♦ Q106	♦ J874	2NT	Pass	3NT	AP
South HCP: 7	♣ KJ843	♣ —				
Contract: 3N E						

Board: 15	North:	South:				
Dealer: E	♠ K7543	♠ 1098	West	North	East	South
Vul: EW	♥ J1086	♥ Q754			1♦	Pass
North HCP: 8	♦ A2	♦ K95	1NT	Pass	2♣	Pass
South HCP: 10	♣ 106	♣ AJ2	3♣	AP		
Contract: 3♣ E						

South hands (Practice Page)

Spear

Board: 11
Dealer: E
Vul: EW
HCP: 8

♠ K92
♥ A53
♦ 8762
♣ J103

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

You bid first.

Board: 12
Dealer: W
Vul: NS
HCP: 10

♠ QJ754
♥ 109
♦ AK76
♣ 64

West Opens 1♣.
East Bids 1NT if possible.
West Bids 4♥ if possible.

Partner bids first.

Board: 13
Dealer: E
Vul: Both
HCP: 7

♠ Q1082
♥ J6
♦ 942
♣ KJ73

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

You bid first.

Board: 14
Dealer: W
Vul: None
HCP: 7

♠ J652
♥ KQ983
♦ J874
♣ —

West Opens 1♣.
East Bids 1NT if possible.
West Bids 2NT if possible.
East Bids 3NT if possible.

Partner bids first.

Board: 15
Dealer: E
Vul: EW
HCP: 10

♠ 1098
♥ Q754
♦ K95
♣ AJ2

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♣ if possible.
West Bids 3♣ if possible.

You bid first.

Spear Both hands (Answers Page)

Board: 11	North:	South:				
Dealer: E	♠ AQJ76	♠ K92	West	North	East	South
Vul: EW	♥ K1076	♥ A53			1♦	Pass
North HCP: 10	♦ —	♦ 8762	1NT	Pass	2♦	AP
South HCP: 8	♣ 8652	♣ J103				
Contract: 2♦ E						

Board: 12	North:	South:				
Dealer: W	♠ K63	♠ QJ754	West	North	East	South
Vul: NS	♥ J72	♥ 109	1♣	Pass	1NT	Pass
North HCP: 8	♦ QJ984	♦ AK76	4♥	AP		
South HCP: 10	♣ J10	♣ 64				
Contract: 4♥ W						

Board: 13	North:	South:				
Dealer: E	♠ AK75	♠ Q1082	West	North	East	South
Vul: Both	♥ Q1085	♥ J6			1♦	Pass
North HCP: 9	♦ 5	♦ 942	1NT	Pass	2♦	AP
South HCP: 7	♣ 10984	♣ KJ73				
Contract: 2♦ E						

Board: 14	North:	South:				
Dealer: W	♠ Q87	♠ J652	West	North	East	South
Vul: None	♥ 72	♥ KQ983	1♣	Pass	1NT	Pass
North HCP: 8	♦ Q106	♦ J874	2NT	Pass	3NT	AP
South HCP: 7	♣ KJ843	♣ —				
Contract: 3N E						

Board: 15	North:	South:				
Dealer: E	♠ K7543	♠ 1098	West	North	East	South
Vul: EW	♥ J1086	♥ Q754			1♦	Pass
North HCP: 8	♦ A2	♦ K95	1NT	Pass	2♣	Pass
South HCP: 10	♣ 106	♣ AJ2	3♣	AP		
Contract: 3♣ E						

North hands (Practice Page)

Spear

Board: 16
Dealer: W
Vul: Both
HCP: 4

♠ J7
♥ 9842
♦ QJ
♣ 98762

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

You bid first.

Board: 17
Dealer: E
Vul: NS
HCP: 8

♠ Q9763
♥ 95
♦ Q962
♣ A9

East Opens 1♣.
West Bids 1NT if possible.
East Bids 2NT if possible.
West Bids 3NT if possible.

Partner bids first.

Board: 18
Dealer: W
Vul: Both
HCP: 6

♠ 108
♥ J1095
♦ 943
♣ AJ72

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♠ if possible.
East Bids 3♦ if possible.

You bid first.

Board: 19
Dealer: E
Vul: Both
HCP: 9

♠ Q1072
♥ AK932
♦ 853
♣ 10

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

Partner bids first.

Board: 20
Dealer: W
Vul: None
HCP: 9

♠ AK102
♥ 9
♦ 8765
♣ Q1076

West Opens 1♦.
East Bids 1NT if possible.

You bid first.

Spear Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ A10654	1♦	Pass	1NT	Pass
Vul: Both	♥ 9842	♥ A75	2♦	AP		
North HCP: 4	♦ QJ	♦ 96				
South HCP: 8	♣ 98762	♣ 543				
Contract: 2♦ W						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ Q9763	♠ K2			1♣	Pass
Vul: NS	♥ 95	♥ 87642	1NT	Pass	2NT	Pass
North HCP: 8	♦ Q962	♦ K103	3NT	AP		
South HCP: 6	♣ A9	♣ 1086				
Contract: 3N W						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ 108	♠ A953	1♦	Pass	1NT	Pass
Vul: Both	♥ J1095	♥ Q7642	2♠	Pass	3♦	AP
North HCP: 6	♦ 943	♦ 82				
South HCP: 9	♣ AJ72	♣ K9				
Contract: 3♦ W						

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ Q1072	♠ 98			1♦	Pass
Vul: Both	♥ AK932	♥ Q8765	1NT	Pass	2♦	AP
North HCP: 9	♦ 853	♦ 9				
South HCP: 7	♣ 10	♣ AJ543				
Contract: 2♦ E						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ AK102	♠ Q93	1♦	Pass	1NT	AP
Vul: None	♥ 9	♥ 108432				
North HCP: 9	♦ 8765	♦ KQ				
South HCP: 10	♣ Q1076	♣ K98				
Contract: 1N E						

South hands (Practice Page)

Spear

Board: 16 ♠ A10654
Dealer: W ♥ A75
Vul: Both ♦ 96
HCP: 8 ♣ 543

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

Partner bids first.

Board: 17 ♠ K2
Dealer: E ♥ 87642
Vul: NS ♦ K103
HCP: 6 ♣ 1086

East Opens 1♣.
West Bids 1NT if possible.
East Bids 2NT if possible.
West Bids 3NT if possible.

You bid first.

Board: 18 ♠ A953
Dealer: W ♥ Q7642
Vul: Both ♦ 82
HCP: 9 ♣ K9

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♠ if possible.
East Bids 3♦ if possible.

Partner bids first.

Board: 19 ♠ 98
Dealer: E ♥ Q8765
Vul: Both ♦ 9
HCP: 7 ♣ AJ543

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

You bid first.

Board: 20 ♠ Q93
Dealer: W ♥ 108432
Vul: None ♦ KQ
HCP: 10 ♣ K98

West Opens 1♦.
East Bids 1NT if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ A10654	1♦	Pass	1NT	Pass
Vul: Both	♥ 9842	♥ A75	2♦	AP		
North HCP: 4	♦ QJ	♦ 96				
South HCP: 8	♣ 98762	♣ 543				
Contract: 2♦ W						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ Q9763	♠ K2			1♣	Pass
Vul: NS	♥ 95	♥ 87642	1NT	Pass	2NT	Pass
North HCP: 8	♦ Q962	♦ K103	3NT	AP		
South HCP: 6	♣ A9	♣ 1086				
Contract: 3N W						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ 108	♠ A953	1♦	Pass	1NT	Pass
Vul: Both	♥ J1095	♥ Q7642	2♠	Pass	3♦	AP
North HCP: 6	♦ 943	♦ 82				
South HCP: 9	♣ AJ72	♣ K9				
Contract: 3♦ W						

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ Q1072	♠ 98			1♦	Pass
Vul: Both	♥ AK932	♥ Q8765	1NT	Pass	2♦	AP
North HCP: 9	♦ 853	♦ 9				
South HCP: 7	♣ 10	♣ AJ543				
Contract: 2♦ E						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ AK102	♠ Q93	1♦	Pass	1NT	AP
Vul: None	♥ 9	♥ 108432				
North HCP: 9	♦ 8765	♦ KQ				
South HCP: 10	♣ Q1076	♣ K98				
Contract: 1N E						

North hands (Practice Page)

Spear

Board: 21 ♠ A109
Dealer: E ♥ A7642
Vul: NS ♦ Q5
HCP: 10 ♣ 975

East Opens 1♣.
West Bids 1NT if possible.
East Bids 2NT if possible.
West Bids 3NT if possible.

Partner bids first.

Board: 22 ♠ J
Dealer: W ♥ Q73
Vul: EW ♦ A105
HCP: 10 ♣ K109872

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

You bid first.

Board: 23 ♠ K8632
Dealer: E ♥ 76
Vul: EW ♦ J4
HCP: 9 ♣ KQ93

East Opens 1♦.
West Bids 1NT if possible.

Partner bids first.

Board: 24 ♠ 64
Dealer: W ♥ 76
Vul: None ♦ Q1095
HCP: 12 ♣ AKQJ5

West Opens 1♣.
East Bids 1NT if possible.

You bid first.

Board: 25 ♠ K9873
Dealer: E ♥ 98
Vul: NS ♦ K
HCP: 10 ♣ A10943

East Opens 1♦.
West Bids 1NT if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ A109	♠ Q75			1♣	Pass
Vul: NS	♥ A7642	♥ 8				
North HCP: 10	♦ Q5	♦ K9862	1NT	Pass	2NT	Pass
South HCP: 6	♣ 975	♣ J864	3NT	AP		
Contract: 3N W						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ Q9752				
Vul: EW	♥ Q73	♥ K965	1♦	Pass	1NT	Pass
North HCP: 10	♦ A105	♦ 9	2♦	AP		
South HCP: 6	♣ K109872	♣ J43				
Contract: 2♦ W						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ K8632	♠ Q				
Vul: EW	♥ 76	♥ Q1054			1♦	Pass
North HCP: 9	♦ J4	♦ Q10963	1NT	AP		
South HCP: 10	♣ KQ93	♣ A104				
Contract: 1N W						

Board: 24	North:	South:	West	North	East	South
Dealer: W	♠ 64	♠ KQ853				
Vul: None	♥ 76	♥ 8542	1♣	Pass	1NT	AP
North HCP: 12	♦ Q1095	♦ KJ2				
South HCP: 9	♣ AKQJ5	♣ 2				
Contract: 1N E						

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ K9873	♠ J4				
Vul: NS	♥ 98	♥ A754			1♦	Pass
North HCP: 10	♦ K	♦ J1082	1NT	AP		
South HCP: 9	♣ A10943	♣ K75				
Contract: 1N W						

South hands (Practice Page)

Spear

Board: 21 ♠ Q75
Dealer: E ♥ 8
Vul: NS ♦ K9862
HCP: 6 ♣ J864

East Opens 1♣.
West Bids 1NT if possible.
East Bids 2NT if possible.
West Bids 3NT if possible.

You bid first.

Board: 22 ♠ Q9752
Dealer: W ♥ K965
Vul: EW ♦ 9
HCP: 6 ♣ J43

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

Partner bids first.

Board: 23 ♠ Q
Dealer: E ♥ Q1054
Vul: EW ♦ Q10963
HCP: 10 ♣ A104

East Opens 1♦.
West Bids 1NT if possible.

You bid first.

Board: 24 ♠ KQ853
Dealer: W ♥ 8542
Vul: None ♦ KJ2
HCP: 9 ♣ 2

West Opens 1♣.
East Bids 1NT if possible.

Partner bids first.

Board: 25 ♠ J4
Dealer: E ♥ A754
Vul: NS ♦ J1082
HCP: 9 ♣ K75

East Opens 1♦.
West Bids 1NT if possible.

You bid first.

Spear Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ A109	♠ Q75			1♣	Pass
Vul: NS	♥ A7642	♥ 8				
North HCP: 10	♦ Q5	♦ K9862	1NT	Pass	2NT	Pass
South HCP: 6	♣ 975	♣ J864	3NT	AP		
Contract: 3N W						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ Q9752				
Vul: EW	♥ Q73	♥ K965	1♦	Pass	1NT	Pass
North HCP: 10	♦ A105	♦ 9	2♦	AP		
South HCP: 6	♣ K109872	♣ J43				
Contract: 2♦ W						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ K8632	♠ Q				
Vul: EW	♥ 76	♥ Q1054			1♦	Pass
North HCP: 9	♦ J4	♦ Q10963	1NT	AP		
South HCP: 10	♣ KQ93	♣ A104				
Contract: 1N W						

Board: 24	North:	South:	West	North	East	South
Dealer: W	♠ 64	♠ KQ853				
Vul: None	♥ 76	♥ 8542	1♣	Pass	1NT	AP
North HCP: 12	♦ Q1095	♦ KJ2				
South HCP: 9	♣ AKQJ5	♣ 2				
Contract: 1N E						

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ K9873	♠ J4				
Vul: NS	♥ 98	♥ A754			1♦	Pass
North HCP: 10	♦ K	♦ J1082	1NT	AP		
South HCP: 9	♣ A10943	♣ K75				
Contract: 1N W						

North hands (Practice Page)

Spear

Board: 26 ♠ J96
Dealer: W ♥ Q854
Vul: None ♦ KQ9
HCP: 9 ♣ J107

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♣ if possible.
East Bids 2♦ if possible.

You bid first.

Board: 27 ♠ K10865
Dealer: E ♥ A85
Vul: Both ♦ Q953
HCP: 10 ♣ J

East Opens 1♣.
West Bids 1NT if possible.
East Bids 3♣ if possible.

Partner bids first.

Board: 28 ♠ A10
Dealer: W ♥ A42
Vul: EW ♦ Q1054
HCP: 10 ♣ 10653

West Opens 1♣.
East Bids 1NT if possible.

You bid first.

Board: 29 ♠ 108732
Dealer: E ♥ A2
Vul: EW ♦ 83
HCP: 10 ♣ AQ83

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

Partner bids first.

Board: 30 ♠ 10652
Dealer: W ♥ A84
Vul: Both ♦ K65
HCP: 11 ♣ A98

West Opens 1♦.
East Bids 1NT if possible.

You bid first.

Spear Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ J96	♠ K543	1♦	Pass	1NT	Pass
Vul: None	♥ Q854	♥ K976	2♣	Pass	2♦	AP
North HCP: 9	♦ KQ9	♦ 72				
South HCP: 10	♣ J107	♣ A98				
Contract: 2♦ W						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ K10865	♠ J73			1♣	Pass
Vul: Both	♥ A85	♥ 732	1NT	Pass	3♣	AP
North HCP: 10	♦ Q953	♦ KJ82				
South HCP: 5	♣ J	♣ 864				
Contract: 3♣ E						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ A10	♠ QJ987	1♣	Pass	1NT	AP
Vul: EW	♥ A42	♥ 865				
North HCP: 10	♦ Q1054	♦ AJ3				
South HCP: 8	♣ 10653	♣ 94				
Contract: 1N E						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ 108732	♠ KQ5			1♦	Pass
Vul: EW	♥ A2	♥ QJ103	1NT	Pass	2♦	AP
North HCP: 10	♦ 83	♦ J94				
South HCP: 12	♣ AQ83	♣ K95				
Contract: 2♦ E						

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ 10652	♠ J3	1♦	Pass	1NT	AP
Vul: Both	♥ A84	♥ QJ1095				
North HCP: 11	♦ K65	♦ AJ8				
South HCP: 9	♣ A98	♣ 765				
Contract: 1N E						

South hands (Practice Page)

Spear

Board: 26 ♠ K543
Dealer: W ♥ K976
Vul: None ♦ 72
HCP: 10 ♣ A98

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♣ if possible.
East Bids 2♦ if possible.

Partner bids first.

Board: 27 ♠ J73
Dealer: E ♥ 732
Vul: Both ♦ KJ82
HCP: 5 ♣ 864

East Opens 1♣.
West Bids 1NT if possible.
East Bids 3♣ if possible.

You bid first.

Board: 28 ♠ QJ987
Dealer: W ♥ 865
Vul: EW ♦ AJ3
HCP: 8 ♣ 94

West Opens 1♣.
East Bids 1NT if possible.

Partner bids first.

Board: 29 ♠ KQ5
Dealer: E ♥ QJ103
Vul: EW ♦ J94
HCP: 12 ♣ K95

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

You bid first.

Board: 30 ♠ J3
Dealer: W ♥ QJ1095
Vul: Both ♦ AJ8
HCP: 9 ♣ 765

West Opens 1♦.
East Bids 1NT if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ J96	♠ K543	1♦	Pass	1NT	Pass
Vul: None	♥ Q854	♥ K976	2♣	Pass	2♦	AP
North HCP: 9	♦ KQ9	♦ 72				
South HCP: 10	♣ J107	♣ A98				
Contract: 2♦ W						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ K10865	♠ J73			1♣	Pass
Vul: Both	♥ A85	♥ 732	1NT	Pass	3♣	AP
North HCP: 10	♦ Q953	♦ KJ82				
South HCP: 5	♣ J	♣ 864				
Contract: 3♣ E						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ A10	♠ QJ987	1♣	Pass	1NT	AP
Vul: EW	♥ A42	♥ 865				
North HCP: 10	♦ Q1054	♦ AJ3				
South HCP: 8	♣ 10653	♣ 94				
Contract: 1N E						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ 108732	♠ KQ5			1♦	Pass
Vul: EW	♥ A2	♥ QJ103	1NT	Pass	2♦	AP
North HCP: 10	♦ 83	♦ J94				
South HCP: 12	♣ AQ83	♣ K95				
Contract: 2♦ E						

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ 10652	♠ J3	1♦	Pass	1NT	AP
Vul: Both	♥ A84	♥ QJ1095				
North HCP: 11	♦ K65	♦ AJ8				
South HCP: 9	♣ A98	♣ 765				
Contract: 1N E						

North hands (Practice Page)

Spear

Board: 31 ♠ J1032
Dealer: E ♥ K875
Vul: None ♦ 976
HCP: 8 ♣ A8

East Opens 1♦.
West Bids 1NT if possible.

Partner bids first.

Board: 32 ♠ K963
Dealer: W ♥ 10854
Vul: Both ♦ K
HCP: 10 ♣ KJ52

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 3♦ if possible.

You bid first.

Board: 33 ♠ QJ32
Dealer: E ♥ K832
Vul: NS ♦ 9
HCP: 6 ♣ 7632

East Opens 1♦.
West Bids 1NT if possible.

Partner bids first.

Board: 34 ♠ A1076
Dealer: W ♥ QJ108
Vul: EW ♦ 10862
HCP: 7 ♣ 3

West Opens 1♣.
East Bids 1NT if possible.
West Bids 5♣ if possible.

You bid first.

Board: 35 ♠ K974
Dealer: E ♥ J8763
Vul: None ♦ J
HCP: 8 ♣ K74

East Opens 1♦.
West Bids 1NT if possible.
East Bids 3NT if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ J1032	♠ KQ98			1♦	Pass
Vul: None	♥ K875	♥ 42				
North HCP: 8	♦ 976	♦ 108	1NT	AP		
South HCP: 9	♣ A8	♣ KJ632				
Contract: 1N W						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ K963	♠ Q10752	1♦	Pass	1NT	Pass
Vul: Both	♥ 10854	♥ 96	2♥	Pass	3♦	AP
North HCP: 10	♦ K	♦ A964				
South HCP: 6	♣ KJ52	♣ 76				
Contract: 3♦ W						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ QJ32	♠ 74			1♦	Pass
Vul: NS	♥ K832	♥ A105				
North HCP: 6	♦ 9	♦ Q1084	1NT	AP		
South HCP: 12	♣ 7632	♣ KQJ8				
Contract: 1N W						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ A1076	♠ 94	1♣	Pass	1NT	Pass
Vul: EW	♥ QJ108	♥ K7642	5♣	AP		
North HCP: 7	♦ 10862	♦ Q975				
South HCP: 7	♣ 3	♣ Q9				
Contract: 5♣ W						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ K974	♠ 32			1♦	Pass
Vul: None	♥ J8763	♥ 4				
North HCP: 8	♦ J	♦ K10875	1NT	Pass	3NT	AP
South HCP: 5	♣ K74	♣ Q10983				
Contract: 3N W						

South hands (Practice Page)

Spear

Board: 31 ♠ KQ98
Dealer: E ♥ 42
Vul: None ♦ 108
HCP: 9 ♣ KJ632

East Opens 1♦.
West Bids 1NT if possible.
You bid first.

Board: 32 ♠ Q10752
Dealer: W ♥ 96
Vul: Both ♦ A964
HCP: 6 ♣ 76

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 3♦ if possible.
Partner bids first.

Board: 33 ♠ 74
Dealer: E ♥ A105
Vul: NS ♦ Q1084
HCP: 12 ♣ KQJ8

East Opens 1♦.
West Bids 1NT if possible.
You bid first.

Board: 34 ♠ 94
Dealer: W ♥ K7642
Vul: EW ♦ Q975
HCP: 7 ♣ Q9

West Opens 1♣.
East Bids 1NT if possible.
West Bids 5♣ if possible.
Partner bids first.

Board: 35 ♠ 32
Dealer: E ♥ 4
Vul: None ♦ K10875
HCP: 5 ♣ Q10983

East Opens 1♦.
West Bids 1NT if possible.
East Bids 3NT if possible.
You bid first.

Spear Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ J1032	♠ KQ98			1♦	Pass
Vul: None	♥ K875	♥ 42				
North HCP: 8	♦ 976	♦ 108	1NT	AP		
South HCP: 9	♣ A8	♣ KJ632				
Contract: 1N W						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ K963	♠ Q10752	1♦	Pass	1NT	Pass
Vul: Both	♥ 10854	♥ 96	2♥	Pass	3♦	AP
North HCP: 10	♦ K	♦ A964				
South HCP: 6	♣ KJ52	♣ 76				
Contract: 3♦ W						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ QJ32	♠ 74			1♦	Pass
Vul: NS	♥ K832	♥ A105				
North HCP: 6	♦ 9	♦ Q1084	1NT	AP		
South HCP: 12	♣ 7632	♣ KQJ8				
Contract: 1N W						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ A1076	♠ 94	1♣	Pass	1NT	Pass
Vul: EW	♥ QJ108	♥ K7642	5♣	AP		
North HCP: 7	♦ 10862	♦ Q975				
South HCP: 7	♣ 3	♣ Q9				
Contract: 5♣ W						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ K974	♠ 32			1♦	Pass
Vul: None	♥ J8763	♥ 4				
North HCP: 8	♦ J	♦ K10875	1NT	Pass	3NT	AP
South HCP: 5	♣ K74	♣ Q10983				
Contract: 3N W						

North hands (Practice Page)

Spear

Board: 36 ♠ J7432
Dealer: W ♥ J4
Vul: Both ♦ Q4
HCP: 8 ♣ KJ94

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

You bid first.

Board: 37 ♠ KJ942
Dealer: E ♥ 62
Vul: Both ♦ J82
HCP: 8 ♣ K87

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2NT if possible.
West Bids 3NT if possible.

Partner bids first.

Board: 38 ♠ 10842
Dealer: W ♥ Q93
Vul: EW ♦ 104
HCP: 2 ♣ 10876

West Opens 1♦.
East Bids 1NT if possible.
West Bids 3♣ if possible.
East Bids 4♣ if possible.
West Bids 5♣ if possible.

You bid first.

Board: 39 ♠ KJ765
Dealer: E ♥ KQ9
Vul: EW ♦ 54
HCP: 10 ♣ J54

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♣ if possible.

Partner bids first.

Board: 40 ♠ J10864
Dealer: W ♥ AQ104
Vul: NS ♦ J7
HCP: 8 ♣ 86

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♣ if possible.

You bid first.

Spear Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ J7432	♠ A105	1♦	Pass	1NT	Pass
Vul: Both	♥ J4	♥ A10972	2♦	AP		
North HCP: 8	♦ Q4	♦ 96				
South HCP: 10	♣ KJ94	♣ Q62				
Contract: 2♦ W						

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ KJ942	♠ 63			1♦	Pass
Vul: Both	♥ 62	♥ QJ743	1NT	Pass	2NT	Pass
North HCP: 8	♦ J82	♦ A4	3NT	AP		
South HCP: 7	♣ K87	♣ 10652				
Contract: 3N W						

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ 10842	♠ KQJ53	1♦	Pass	1NT	Pass
Vul: EW	♥ Q93	♥ J1087	3♣	Pass	4♣	Pass
North HCP: 2	♦ 104	♦ K62	5♣	AP		
South HCP: 10	♣ 10876	♣ 5				
Contract: 5♣ W						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ KJ765	♠ 432			1♦	Pass
Vul: EW	♥ KQ9	♥ A7632	1NT	Pass	2♣	AP
North HCP: 10	♦ 54	♦ K96				
South HCP: 7	♣ J54	♣ 106				
Contract: 2♣ E						

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ J10864	♠ KQ52	1♦	Pass	1NT	Pass
Vul: NS	♥ AQ104	♥ 9652	2♣	AP		
North HCP: 8	♦ J7	♦ 82				
South HCP: 9	♣ 86	♣ KJ5				
Contract: 2♣ W						

South hands (Practice Page)

Spear

Board: 36 ♠ A105
Dealer: W ♥ A10972
Vul: Both ♦ 96
HCP: 10 ♣ Q62

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

Partner bids first.

Board: 37 ♠ 63
Dealer: E ♥ QJ743
Vul: Both ♦ A4
HCP: 7 ♣ 10652

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2NT if possible.
West Bids 3NT if possible.

You bid first.

Board: 38 ♠ KQJ53
Dealer: W ♥ J1087
Vul: EW ♦ K62
HCP: 10 ♣ 5

West Opens 1♦.
East Bids 1NT if possible.
West Bids 3♣ if possible.
East Bids 4♣ if possible.
West Bids 5♣ if possible.

Partner bids first.

Board: 39 ♠ 432
Dealer: E ♥ A7632
Vul: EW ♦ K96
HCP: 7 ♣ 106

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♣ if possible.

You bid first.

Board: 40 ♠ KQ52
Dealer: W ♥ 9652
Vul: NS ♦ 82
HCP: 9 ♣ KJ5

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♣ if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ J7432	♠ A105	1♦	Pass	1NT	Pass
Vul: Both	♥ J4	♥ A10972	2♦	AP		
North HCP: 8	♦ Q4	♦ 96				
South HCP: 10	♣ KJ94	♣ Q62				
Contract: 2♦ W						

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ KJ942	♠ 63			1♦	Pass
Vul: Both	♥ 62	♥ QJ743	1NT	Pass	2NT	Pass
North HCP: 8	♦ J82	♦ A4	3NT	AP		
South HCP: 7	♣ K87	♣ 10652				
Contract: 3N W						

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ 10842	♠ KQJ53	1♦	Pass	1NT	Pass
Vul: EW	♥ Q93	♥ J1087	3♣	Pass	4♣	Pass
North HCP: 2	♦ 104	♦ K62	5♣	AP		
South HCP: 10	♣ 10876	♣ 5				
Contract: 5♣ W						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ KJ765	♠ 432			1♦	Pass
Vul: EW	♥ KQ9	♥ A7632	1NT	Pass	2♣	AP
North HCP: 10	♦ 54	♦ K96				
South HCP: 7	♣ J54	♣ 106				
Contract: 2♣ E						

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ J10864	♠ KQ52	1♦	Pass	1NT	Pass
Vul: NS	♥ AQ104	♥ 9652	2♣	AP		
North HCP: 8	♦ J7	♦ 82				
South HCP: 9	♣ 86	♣ KJ5				
Contract: 2♣ W						

North hands (Practice Page)

Spear

Board: 41	♠ A832	East Opens 1♣.
Dealer: E	♥ KQ63	West Bids 1NT if possible.
Vul: NS	♦ J65	
HCP: 10	♣ 98	Partner bids first.

Board: 42	♠ A3	West Opens 1♦.
Dealer: W	♥ J1092	East Bids 1NT if possible.
Vul: None	♦ AKQ92	
HCP: 14	♣ 86	You bid first.

Board: 43	♠ 9742	East Opens 1♦.
Dealer: E	♥ K762	West Bids 1NT if possible.
Vul: EW	♦ 3	East Bids 2♦ if possible.
HCP: 8	♣ AJ52	Partner bids first.

Board: 44	♠ 62	West Opens 1♦.
Dealer: W	♥ AJ72	East Bids 1NT if possible.
Vul: Both	♦ KQ93	West Bids 2♦ if possible.
HCP: 10	♣ 963	You bid first.

Board: 45	♠ J6	East Opens 1♣.
Dealer: E	♥ A9432	West Bids 1NT if possible.
Vul: NS	♦ K76	East Bids 3♣ if possible.
HCP: 10	♣ Q65	Partner bids first.

Spear Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ A832	♠ K104			1♣	Pass
Vul: NS	♥ KQ63	♥ A72				
North HCP: 10	♦ J65	♦ K842	1NT	AP		
South HCP: 11	♣ 98	♣ J104				
Contract: 1N W						

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ 98764	1♦	Pass	1NT	AP
Vul: None	♥ J1092	♥ 873				
North HCP: 14	♦ AKQ92	♦ 4				
South HCP: 6	♣ 86	♣ AQ95				
Contract: 1N E						

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ 9742	♠ Q1065	1NT	Pass	2♦	AP
Vul: EW	♥ K762	♥ Q108			1♦	Pass
North HCP: 8	♦ 3	♦ K105				
South HCP: 9	♣ AJ52	♣ Q76				
Contract: 2♦ E						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ 62	♠ Q984	1♦	Pass	1NT	Pass
Vul: Both	♥ AJ72	♥ KQ93	2♦	AP		
North HCP: 10	♦ KQ93	♦ 4				
South HCP: 9	♣ 963	♣ Q1087				
Contract: 2♦ W						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ J6	♠ 8752	1NT	Pass	3♣	AP
Vul: NS	♥ A9432	♥ Q108			1♣	Pass
North HCP: 10	♦ K76	♦ QJ543				
South HCP: 5	♣ Q65	♣ 9				
Contract: 3♣ E						

South hands (Practice Page)

Spear

Board: 41 ♠ K104
Dealer: E ♥ A72
Vul: NS ♦ K842
HCP: 11 ♣ J104

East Opens 1♣.
West Bids 1NT if possible.

You bid first.

Board: 42 ♠ 98764
Dealer: W ♥ 873
Vul: None ♦ 4
HCP: 6 ♣ AQ95

West Opens 1♦.
East Bids 1NT if possible.

Partner bids first.

Board: 43 ♠ Q1065
Dealer: E ♥ Q108
Vul: EW ♦ K105
HCP: 9 ♣ Q76

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

You bid first.

Board: 44 ♠ Q984
Dealer: W ♥ KQ93
Vul: Both ♦ 4
HCP: 9 ♣ Q1087

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

Partner bids first.

Board: 45 ♠ 8752
Dealer: E ♥ Q108
Vul: NS ♦ QJ543
HCP: 5 ♣ 9

East Opens 1♣.
West Bids 1NT if possible.
East Bids 3♣ if possible.

You bid first.

Spear Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ A832	♠ K104			1♣	Pass
Vul: NS	♥ KQ63	♥ A72				
North HCP: 10	♦ J65	♦ K842	1NT	AP		
South HCP: 11	♣ 98	♣ J104				
Contract: 1N W						

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ 98764	1♦	Pass	1NT	AP
Vul: None	♥ J1092	♥ 873				
North HCP: 14	♦ AKQ92	♦ 4				
South HCP: 6	♣ 86	♣ AQ95				
Contract: 1N E						

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ 9742	♠ Q1065	1NT	Pass	2♦	AP
Vul: EW	♥ K762	♥ Q108			1♦	Pass
North HCP: 8	♦ 3	♦ K105				
South HCP: 9	♣ AJ52	♣ Q76				
Contract: 2♦ E						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ 62	♠ Q984	1♦	Pass	1NT	Pass
Vul: Both	♥ AJ72	♥ KQ93	2♦	AP		
North HCP: 10	♦ KQ93	♦ 4				
South HCP: 9	♣ 963	♣ Q1087				
Contract: 2♦ W						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ J6	♠ 8752	1NT	Pass	3♣	AP
Vul: NS	♥ A9432	♥ Q108			1♣	Pass
North HCP: 10	♦ K76	♦ QJ543				
South HCP: 5	♣ Q65	♣ 9				
Contract: 3♣ E						

North hands (Practice Page)

Spear

Board: 46
Dealer: W
Vul: Both
HCP: 10

♠ K62
♥ K865
♦ A96
♣ 1087

West Opens 1♦.
East Bids 1NT if possible.
You bid first.

Board: 47
Dealer: E
Vul: EW
HCP: 9

♠ QJ3
♥ Q7543
♦ 8
♣ A743

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.
Partner bids first.

Board: 48
Dealer: W
Vul: None
HCP: 14

♠ J6
♥ KJ108
♦ AJ76
♣ A92

West Opens 1♦.
East Bids 1NT if possible.
You bid first.

Board: 49
Dealer: E
Vul: NS
HCP: 8

♠ J1087
♥ K985
♦ —
♣ KJ875

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.
Partner bids first.

Board: 50
Dealer: W
Vul: EW
HCP: 9

♠ 108
♥ 52
♦ AK1093
♣ Q1097

West Opens 1♦.
East Bids 1NT if possible.
You bid first.

Spear Both hands (Answers Page)

Board: 46	North:	South:				
Dealer: W	♠ K62	♠ Q10974	West	North	East	South
Vul: Both	♥ K865	♥ QJ10	1♦	Pass	1NT	AP
North HCP: 10	♦ A96	♦ KQ3				
South HCP: 10	♣ 1087	♣ 52				
Contract: 1N E						

Board: 47	North:	South:				
Dealer: E	♠ QJ3	♠ K54	West	North	East	South
Vul: EW	♥ Q7543	♥ 92			1♦	Pass
North HCP: 9	♦ 8	♦ KJ7	1NT	Pass	2♦	AP
South HCP: 9	♣ A743	♣ Q10965				
Contract: 2♦ E						

Board: 48	North:	South:				
Dealer: W	♠ J6	♠ Q843	West	North	East	South
Vul: None	♥ KJ108	♥ 9762	1♦	Pass	1NT	AP
North HCP: 14	♦ AJ76	♦ Q3				
South HCP: 7	♣ A92	♣ K65				
Contract: 1N E						

Board: 49	North:	South:				
Dealer: E	♠ J1087	♠ 32	West	North	East	South
Vul: NS	♥ K985	♥ J742			1♦	Pass
North HCP: 8	♦ —	♦ K1052	1NT	Pass	2♦	AP
South HCP: 8	♣ KJ875	♣ A93				
Contract: 2♦ E						

Board: 50	North:	South:				
Dealer: W	♠ 108	♠ Q743	West	North	East	South
Vul: EW	♥ 52	♥ Q843	1♦	Pass	1NT	AP
North HCP: 9	♦ AK1093	♦ 87				
South HCP: 9	♣ Q1097	♣ AJ4				
Contract: 1N E						

South hands (Practice Page)

Spear

Board: 46 ♠ Q10974
Dealer: W ♥ QJ10
Vul: Both ♦ KQ3
HCP: 10 ♣ 52

West Opens 1♦.
East Bids 1NT if possible.

Partner bids first.

Board: 47 ♠ K54
Dealer: E ♥ 92
Vul: EW ♦ KJ7
HCP: 9 ♣ Q10965

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

You bid first.

Board: 48 ♠ Q843
Dealer: W ♥ 9762
Vul: None ♦ Q3
HCP: 7 ♣ K65

West Opens 1♦.
East Bids 1NT if possible.

Partner bids first.

Board: 49 ♠ 32
Dealer: E ♥ J742
Vul: NS ♦ K1052
HCP: 8 ♣ A93

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

You bid first.

Board: 50 ♠ Q743
Dealer: W ♥ Q843
Vul: EW ♦ 87
HCP: 9 ♣ AJ4

West Opens 1♦.
East Bids 1NT if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 46	North:	South:				
Dealer: W	♠ K62	♠ Q10974	West	North	East	South
Vul: Both	♥ K865	♥ QJ10	1♦	Pass	1NT	AP
North HCP: 10	♦ A96	♦ KQ3				
South HCP: 10	♣ 1087	♣ 52				
Contract: 1N E						

Board: 47	North:	South:				
Dealer: E	♠ QJ3	♠ K54	West	North	East	South
Vul: EW	♥ Q7543	♥ 92			1♦	Pass
North HCP: 9	♦ 8	♦ KJ7	1NT	Pass	2♦	AP
South HCP: 9	♣ A743	♣ Q10965				
Contract: 2♦ E						

Board: 48	North:	South:				
Dealer: W	♠ J6	♠ Q843	West	North	East	South
Vul: None	♥ KJ108	♥ 9762	1♦	Pass	1NT	AP
North HCP: 14	♦ AJ76	♦ Q3				
South HCP: 7	♣ A92	♣ K65				
Contract: 1N E						

Board: 49	North:	South:				
Dealer: E	♠ J1087	♠ 32	West	North	East	South
Vul: NS	♥ K985	♥ J742			1♦	Pass
North HCP: 8	♦ —	♦ K1052	1NT	Pass	2♦	AP
South HCP: 8	♣ KJ875	♣ A93				
Contract: 2♦ E						

Board: 50	North:	South:				
Dealer: W	♠ 108	♠ Q743	West	North	East	South
Vul: EW	♥ 52	♥ Q843	1♦	Pass	1NT	AP
North HCP: 9	♦ AK1093	♦ 87				
South HCP: 9	♣ Q1097	♣ AJ4				
Contract: 1N E						

North hands (Practice Page)

Spear

Board: 51 ♠ KQ762
Dealer: E ♥ 1087
Vul: Both ♦ J7
HCP: 6 ♣ 932

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♣ if possible.

Partner bids first.

Board: 52 ♠ K975
Dealer: W ♥ J763
Vul: NS ♦ 1098
HCP: 4 ♣ 64

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2NT if possible.
East Bids 3NT if possible.

You bid first.

Board: 53 ♠ A8543
Dealer: E ♥ 1084
Vul: EW ♦ 93
HCP: 6 ♣ Q74

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 3♦ if possible.

Partner bids first.

Board: 54 ♠ J963
Dealer: W ♥ 84
Vul: EW ♦ AK9
HCP: 12 ♣ A875

West Opens 1♣.
East Bids 1NT if possible.

You bid first.

Board: 55 ♠ KJ1087
Dealer: E ♥ K53
Vul: NS ♦ 1076
HCP: 9 ♣ Q5

East Opens 1♦.
West Bids 1NT if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ KQ762	♠ A953			1♦	Pass
Vul: Both	♥ 1087	♥ Q32			2♣	AP
North HCP: 6	♦ J7	♦ Q1054	1NT	Pass		
South HCP: 13	♣ 932	♣ AJ				
Contract: 2♣ E						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ K975	♠ A643	1♦	Pass	1NT	Pass
Vul: NS	♥ J763	♥ A954	2NT	Pass	3NT	AP
North HCP: 4	♦ 1098	♦ Q6				
South HCP: 10	♣ 64	♣ 872				
Contract: 3N E						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ A8543	♠ 1092			1♦	Pass
Vul: EW	♥ 1084	♥ A97	1NT	Pass	2♥	Pass
North HCP: 6	♦ 93	♦ Q10	3♦	AP		
South HCP: 6	♣ Q74	♣ 108632				
Contract: 3♦ E						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ J963	♠ A7	1♣	Pass	1NT	AP
Vul: EW	♥ 84	♥ J10965				
North HCP: 12	♦ AK9	♦ Q762				
South HCP: 8	♣ A875	♣ J4				
Contract: 1N E						

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ KJ1087	♠ A92			1♦	Pass
Vul: NS	♥ K53	♥ J108	1NT	AP		
North HCP: 9	♦ 1076	♦ 84				
South HCP: 8	♣ Q5	♣ K10643				
Contract: 1N W						

South hands (Practice Page)

Spear

Board: 51 ♠ A953
Dealer: E ♥ Q32
Vul: Both ♦ Q1054
HCP: 13 ♣ AJ

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♣ if possible.

You bid first.

Board: 52 ♠ A643
Dealer: W ♥ A954
Vul: NS ♦ Q6
HCP: 10 ♣ 872

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2NT if possible.
East Bids 3NT if possible.

Partner bids first.

Board: 53 ♠ 1092
Dealer: E ♥ A97
Vul: EW ♦ Q10
HCP: 6 ♣ 108632

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 3♦ if possible.

You bid first.

Board: 54 ♠ A7
Dealer: W ♥ J10965
Vul: EW ♦ Q762
HCP: 8 ♣ J4

West Opens 1♣.
East Bids 1NT if possible.

Partner bids first.

Board: 55 ♠ A92
Dealer: E ♥ J108
Vul: NS ♦ 84
HCP: 8 ♣ K10643

East Opens 1♦.
West Bids 1NT if possible.

You bid first.

Spear Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ KQ762	♠ A953			1♦	Pass
Vul: Both	♥ 1087	♥ Q32			2♣	AP
North HCP: 6	♦ J7	♦ Q1054	1NT	Pass		
South HCP: 13	♣ 932	♣ AJ				
Contract: 2♣ E						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ K975	♠ A643	1♦	Pass	1NT	Pass
Vul: NS	♥ J763	♥ A954	2NT	Pass	3NT	AP
North HCP: 4	♦ 1098	♦ Q6				
South HCP: 10	♣ 64	♣ 872				
Contract: 3N E						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ A8543	♠ 1092			1♦	Pass
Vul: EW	♥ 1084	♥ A97	1NT	Pass	2♥	Pass
North HCP: 6	♦ 93	♦ Q10	3♦	AP		
South HCP: 6	♣ Q74	♣ 108632				
Contract: 3♦ E						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ J963	♠ A7	1♣	Pass	1NT	AP
Vul: EW	♥ 84	♥ J10965				
North HCP: 12	♦ AK9	♦ Q762				
South HCP: 8	♣ A875	♣ J4				
Contract: 1N E						

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ KJ1087	♠ A92			1♦	Pass
Vul: NS	♥ K53	♥ J108	1NT	AP		
North HCP: 9	♦ 1076	♦ 84				
South HCP: 8	♣ Q5	♣ K10643				
Contract: 1N W						

North hands (Practice Page)

Spear

Board: 56
Dealer: W
Vul: NS
HCP: 5

♠ J98
♥ 976
♦ 96
♣ KJ765

West Opens 1♦.
East Bids 1NT if possible.
West Bids 3♦ if possible.

You bid first.

Board: 57
Dealer: E
Vul: Both
HCP: 6

♠ Q9764
♥ 987
♦ A
♣ 9843

East Opens 1♦.
West Bids 1NT if possible.

Partner bids first.

Board: 58
Dealer: W
Vul: None
HCP: 9

♠ 9532
♥ KQ9
♦ 10985
♣ A4

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

You bid first.

Board: 59
Dealer: E
Vul: None
HCP: 8

♠ AJ876
♥ 42
♦ QJ864
♣ 5

East Opens 1♣.
West Bids 1NT if possible.
East Bids 2♣ if possible.
East Bids 3♣ if possible.
West Doubles 4♣ if possible.

Partner bids first.

Board: 60
Dealer: W
Vul: Both
HCP: 8

♠ K97
♥ QJ95
♦ Q2
♣ 10954

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2NT if possible.
East Bids 3NT if possible.

You bid first.

Spear Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ J98	♠ 7542				
Vul: NS	♥ 976	♥ AKJ83	1♦	Pass	1NT	Pass
North HCP: 5	♦ 96	♦ 72	3♦	AP		
South HCP: 8	♣ KJ765	♣ 83				
Contract: 3♦ W						

Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ Q9764	♠ K102				
Vul: Both	♥ 987	♥ J104			1♦	Pass
North HCP: 6	♦ A	♦ K7532	1NT	AP		
South HCP: 11	♣ 9843	♣ A10				
Contract: 1N W						

Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ 9532	♠ KQJ7				
Vul: None	♥ KQ9	♥ 8632	1♦	Pass	1NT	Pass
North HCP: 9	♦ 10985	♦ K	2♦	AP		
South HCP: 9	♣ A4	♣ 10985				
Contract: 2♦ W						

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ AJ876	♠ KQ52			1♣	Pass
Vul: None	♥ 42	♥ Q1065	1NT	Pass	2♣	Pass
North HCP: 8	♦ QJ864	♦ A9	Pass	2♠	3♣	4♣ ¹
South HCP: 11	♣ 5	♣ 832	X	Pass ²	Pass	4♠
Contract: 4♠ N			AP			

1. limit raise or better in ♠
2. denies a ♣ stopper

Board: 60	North:	South:	West	North	East	South
Dealer: W	♠ K97	♠ J10653				
Vul: Both	♥ QJ95	♥ 42	1♦	Pass	1NT	Pass
North HCP: 8	♦ Q2	♦ 1095	2NT	Pass	3NT	AP
South HCP: 6	♣ 10954	♣ KQ7				
Contract: 3N E						

South hands (Practice Page)

Spear

Board: 56 ♠ 7542
Dealer: W ♥ AKJ83
Vul: NS ♦ 72
HCP: 8 ♣ 83

West Opens 1♦.
East Bids 1NT if possible.
West Bids 3♦ if possible.

Partner bids first.

Board: 57 ♠ K102
Dealer: E ♥ J104
Vul: Both ♦ K7532
HCP: 11 ♣ A10

East Opens 1♦.
West Bids 1NT if possible.

You bid first.

Board: 58 ♠ KQJ7
Dealer: W ♥ 8632
Vul: None ♦ K
HCP: 9 ♣ 10985

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

Partner bids first.

Board: 59 ♠ KQ52
Dealer: E ♥ Q1065
Vul: None ♦ A9
HCP: 11 ♣ 832

East Opens 1♣.
West Bids 1NT if possible.
East Bids 2♣ if possible.
East Bids 3♣ if possible.
West Doubles 4♣ if possible.

You bid first.

Board: 60 ♠ J10653
Dealer: W ♥ 42
Vul: Both ♦ 1095
HCP: 6 ♣ KQ7

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2NT if possible.
East Bids 3NT if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ J98	♠ 7542				
Vul: NS	♥ 976	♥ AKJ83	1♦	Pass	1NT	Pass
North HCP: 5	♦ 96	♦ 72	3♦	AP		
South HCP: 8	♣ KJ765	♣ 83				
Contract: 3♦ W						

Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ Q9764	♠ K102				
Vul: Both	♥ 987	♥ J104			1♦	Pass
North HCP: 6	♦ A	♦ K7532	1NT	AP		
South HCP: 11	♣ 9843	♣ A10				
Contract: 1N W						

Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ 9532	♠ KQJ7				
Vul: None	♥ KQ9	♥ 8632	1♦	Pass	1NT	Pass
North HCP: 9	♦ 10985	♦ K	2♦	AP		
South HCP: 9	♣ A4	♣ 10985				
Contract: 2♦ W						

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ AJ876	♠ KQ52			1♣	Pass
Vul: None	♥ 42	♥ Q1065	1NT	Pass	2♣	Pass
North HCP: 8	♦ QJ864	♦ A9	Pass	2♠	3♣	4♣ ¹
South HCP: 11	♣ 5	♣ 832	X	Pass ²	Pass	4♠
Contract: 4♠ N			AP			

1. limit raise or better in ♠
2. denies a ♣ stopper

Board: 60	North:	South:	West	North	East	South
Dealer: W	♠ K97	♠ J10653				
Vul: Both	♥ QJ95	♥ 42	1♦	Pass	1NT	Pass
North HCP: 8	♦ Q2	♦ 1095	2NT	Pass	3NT	AP
South HCP: 6	♣ 10954	♣ KQ7				
Contract: 3N E						

North hands (Practice Page)

Spear

Board: 61	♠ AQ943	East Opens 1♣.
Dealer: E	♥ J102	West Bids 1NT if possible.
Vul: NS	♦ 932	
HCP: 7	♣ 76	Partner bids first.
Board: 62	♠ 52	West Opens 1♦.
Dealer: W	♥ AK92	East Bids 1NT if possible.
Vul: EW	♦ 64	
HCP: 9	♣ Q10875	You bid first.
Board: 63	♠ J983	East Opens 1♦.
Dealer: E	♥ 9653	West Bids 1NT if possible.
Vul: None	♦ 42	East Bids 3♦ if possible.
HCP: 7	♣ AQ4	Partner bids first.
Board: 64	♠ J8	West Opens 1♣.
Dealer: W	♥ K953	East Bids 1NT if possible.
Vul: NS	♦ 98	
HCP: 8	♣ KJ874	You bid first.
Board: 65	♠ K8742	East Opens 1♦.
Dealer: E	♥ AK54	West Bids 1NT if possible.
Vul: Both	♦ 96	East Bids 2♦ if possible.
HCP: 10	♣ 62	Partner bids first.

Spear Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ AQ943	♠ 75			1♣	Pass
Vul: NS	♥ J102	♥ KQ5				
North HCP: 7	♦ 932	♦ KQ74	1NT	AP		
South HCP: 14	♣ 76	♣ A983				
Contract: 1N W						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ QJ74				
Vul: EW	♥ AK92	♥ J854	1♦	Pass	1NT	AP
North HCP: 9	♦ 64	♦ A1053				
South HCP: 8	♣ Q10875	♣ 4				
Contract: 1N E						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ J983	♠ Q106				
Vul: None	♥ 9653	♥ AQ10			1♦	Pass
North HCP: 7	♦ 42	♦ 107	1NT	Pass	3♦	AP
South HCP: 11	♣ AQ4	♣ K9752				
Contract: 3♦ E						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ J8	♠ Q10432				
Vul: NS	♥ K953	♥ 62	1♣	Pass	1NT	AP
North HCP: 8	♦ 98	♦ AJ652				
South HCP: 9	♣ KJ874	♣ Q				
Contract: 1N E						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ K8742	♠ J53				
Vul: Both	♥ AK54	♥ J983			1♦	Pass
North HCP: 10	♦ 96	♦ 107	1NT	Pass	2♦	AP
South HCP: 12	♣ 62	♣ AKQJ				
Contract: 2♦ E						

South hands (Practice Page)

Spear

Board: 61
Dealer: E
Vul: NS
HCP: 14

♠ 75
♥ KQ5
♦ KQ74
♣ A983

East Opens 1♣.
West Bids 1NT if possible.
You bid first.

Board: 62
Dealer: W
Vul: EW
HCP: 8

♠ QJ74
♥ J854
♦ A1053
♣ 4

West Opens 1♦.
East Bids 1NT if possible.
Partner bids first.

Board: 63
Dealer: E
Vul: None
HCP: 11

♠ Q106
♥ AQ10
♦ 107
♣ K9752

East Opens 1♦.
West Bids 1NT if possible.
East Bids 3♦ if possible.
You bid first.

Board: 64
Dealer: W
Vul: NS
HCP: 9

♠ Q10432
♥ 62
♦ AJ652
♣ Q

West Opens 1♣.
East Bids 1NT if possible.
Partner bids first.

Board: 65
Dealer: E
Vul: Both
HCP: 12

♠ J53
♥ J983
♦ 107
♣ AKQJ

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.
You bid first.

Spear Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ AQ943	♠ 75			1♣	Pass
Vul: NS	♥ J102	♥ KQ5				
North HCP: 7	♦ 932	♦ KQ74	1NT	AP		
South HCP: 14	♣ 76	♣ A983				
Contract: 1N W						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ QJ74				
Vul: EW	♥ AK92	♥ J854	1♦	Pass	1NT	AP
North HCP: 9	♦ 64	♦ A1053				
South HCP: 8	♣ Q10875	♣ 4				
Contract: 1N E						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ J983	♠ Q106				
Vul: None	♥ 9653	♥ AQ10			1♦	Pass
North HCP: 7	♦ 42	♦ 107	1NT	Pass	3♦	AP
South HCP: 11	♣ AQ4	♣ K9752				
Contract: 3♦ E						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ J8	♠ Q10432				
Vul: NS	♥ K953	♥ 62	1♣	Pass	1NT	AP
North HCP: 8	♦ 98	♦ AJ652				
South HCP: 9	♣ KJ874	♣ Q				
Contract: 1N E						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ K8742	♠ J53				
Vul: Both	♥ AK54	♥ J983			1♦	Pass
North HCP: 10	♦ 96	♦ 107	1NT	Pass	2♦	AP
South HCP: 12	♣ 62	♣ AKQJ				
Contract: 2♦ E						

North hands (Practice Page)

Spear

Board: 66
Dealer: W
Vul: NS
HCP: 11

♠ QJ9
♥ AJ63
♦ QJ87
♣ 84

West Opens 1♣.
East Bids 1NT if possible.
West Bids 2♣ if possible.

You bid first.

Board: 67
Dealer: E
Vul: EW
HCP: 8

♠ K10
♥ Q8643
♦ 4
♣ K8632

East Opens 1♦.
West Bids 1NT if possible.
East Bids 3NT if possible.

Partner bids first.

Board: 68
Dealer: W
Vul: EW
HCP: 3

♠ 542
♥ J109864
♦ 10
♣ Q104

West Opens 1♦.
East Bids 1NT if possible.
West Bids 3♦ if possible.
East Bids 3NT if possible.

You bid first.

Board: 69
Dealer: E
Vul: Both
HCP: 9

♠ AJ109
♥ J952
♦ QJ76
♣ 5

East Opens 1♣.
West Bids 1NT if possible.

Partner bids first.

Board: 70
Dealer: W
Vul: Both
HCP: 9

♠ AQ96
♥ K862
♦ 96
♣ 942

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

You bid first.

Spear Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ QJ9	♠ K854	1♣	Pass	1NT	Pass
Vul: NS	♥ AJ63	♥ K985	2♣	AP		
North HCP: 11	♦ QJ87	♦ 63				
South HCP: 10	♣ 84	♣ A92				
Contract: 2♣ W						

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ K10	♠ 76542			1♦	Pass
Vul: EW	♥ Q8643	♥ A9	1NT	2NT ¹	3NT	AP
North HCP: 8	♦ 4	♦ Q976	1. Unusual 2NT			
South HCP: 6	♣ K8632	♣ 107				
Contract: 3N W						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ 542	♠ KQ863	1♦	Pass	1NT	Pass
Vul: EW	♥ J109864	♥ 753	3♦	Pass	3NT	AP
North HCP: 3	♦ 10	♦ 73				
South HCP: 9	♣ Q104	♣ KJ7				
Contract: 3N E						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ AJ109	♠ Q73			1♣	Pass
Vul: Both	♥ J952	♥ AQ	1NT	AP		
North HCP: 9	♦ QJ76	♦ 9542				
South HCP: 9	♣ 5	♣ J1032				
Contract: 1N W						

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ AQ96	♠ J5432	1♦	Pass	1NT	Pass
Vul: Both	♥ K862	♥ 743	2♦	AP		
North HCP: 9	♦ 96	♦ 105				
South HCP: 7	♣ 942	♣ AQ6				
Contract: 2♦ W						

South hands (Practice Page)

Spear

Board: 66 ♠ K854
Dealer: W ♥ K985
Vul: NS ♦ 63
HCP: 10 ♣ A92

West Opens 1♣.
East Bids 1NT if possible.
West Bids 2♣ if possible.

Partner bids first.

Board: 67 ♠ 76542
Dealer: E ♥ A9
Vul: EW ♦ Q976
HCP: 6 ♣ 107

East Opens 1♦.
West Bids 1NT if possible.
East Bids 3NT if possible.

You bid first.

Board: 68 ♠ KQ863
Dealer: W ♥ 753
Vul: EW ♦ 73
HCP: 9 ♣ KJ7

West Opens 1♦.
East Bids 1NT if possible.
West Bids 3♦ if possible.
East Bids 3NT if possible.

Partner bids first.

Board: 69 ♠ Q73
Dealer: E ♥ AQ
Vul: Both ♦ 9542
HCP: 9 ♣ J1032

East Opens 1♣.
West Bids 1NT if possible.

You bid first.

Board: 70 ♠ J5432
Dealer: W ♥ 743
Vul: Both ♦ 105
HCP: 7 ♣ AQ6

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ QJ9	♠ K854	1♣	Pass	1NT	Pass
Vul: NS	♥ AJ63	♥ K985	2♣	AP		
North HCP: 11	♦ QJ87	♦ 63				
South HCP: 10	♣ 84	♣ A92				
Contract: 2♣ W						

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ K10	♠ 76542			1♦	Pass
Vul: EW	♥ Q8643	♥ A9	1NT	2NT ¹	3NT	AP
North HCP: 8	♦ 4	♦ Q976	1. Unusual 2NT			
South HCP: 6	♣ K8632	♣ 107				
Contract: 3N W						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ 542	♠ KQ863	1♦	Pass	1NT	Pass
Vul: EW	♥ J109864	♥ 753	3♦	Pass	3NT	AP
North HCP: 3	♦ 10	♦ 73				
South HCP: 9	♣ Q104	♣ KJ7				
Contract: 3N E						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ AJ109	♠ Q73			1♣	Pass
Vul: Both	♥ J952	♥ AQ	1NT	AP		
North HCP: 9	♦ QJ76	♦ 9542				
South HCP: 9	♣ 5	♣ J1032				
Contract: 1N W						

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ AQ96	♠ J5432	1♦	Pass	1NT	Pass
Vul: Both	♥ K862	♥ 743	2♦	AP		
North HCP: 9	♦ 96	♦ 105				
South HCP: 7	♣ 942	♣ AQ6				
Contract: 2♦ W						

North hands (Practice Page)

Spear

Board: 71 ♠ Q4
Dealer: E ♥ K9542
Vul: None ♦ KQ10
HCP: 10 ♣ 654

East Opens 1♦.
West Bids 1NT if possible.

Partner bids first.

Board: 72 ♠ J96
Dealer: W ♥ Q764
Vul: NS ♦ J3
HCP: 5 ♣ J984

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♠ if possible.
East Bids 3NT if possible.

You bid first.

Board: 73 ♠ Q1032
Dealer: E ♥ A9874
Vul: None ♦ —
HCP: 7 ♣ J875

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♣ if possible.
West Bids 3♦ if possible.

Partner bids first.

Board: 74 ♠ 62
Dealer: W ♥ AK62
Vul: NS ♦ 84
HCP: 10 ♣ QJ1092

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

You bid first.

Board: 75 ♠ AJ964
Dealer: E ♥ 876
Vul: EW ♦ AJ83
HCP: 10 ♣ 8

East Opens 1♣.
West Bids 1NT if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ 10965			1♦	Pass
Vul: None	♥ K9542	♥ AQ6				
North HCP: 10	♦ KQ10	♦ 874	1NT	AP		
South HCP: 9	♣ 654	♣ K109				
Contract: 1N W						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ J96	♠ 852	1♦	Pass	1NT	Pass
Vul: NS	♥ Q764	♥ AJ985	2♠	Pass	3NT	AP
North HCP: 5	♦ J3	♦ A4				
South HCP: 9	♣ J984	♣ 1073				
Contract: 3N E						

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ Q1032	♠ KJ95			1♦	Pass
Vul: None	♥ A9874	♥ Q2	1NT	Pass	2♣	Pass
North HCP: 7	♦ —	♦ KJ875	3♦	AP		
South HCP: 12	♣ J875	♣ Q3				
Contract: 3♦ E						

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ 62	♠ QJ73	1♦	Pass	1NT	Pass
Vul: NS	♥ AK62	♥ Q9874	2♦	AP		
North HCP: 10	♦ 84	♦ 2				
South HCP: 8	♣ QJ1092	♣ K73				
Contract: 2♦ W						

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ AJ964	♠ 85			1♣	Pass
Vul: EW	♥ 876	♥ AK4				
North HCP: 10	♦ AJ83	♦ 975	1NT	AP		
South HCP: 10	♣ 8	♣ K10653				
Contract: 1N W						

South hands (Practice Page)

Spear

Board: 71 ♠ 10965
Dealer: E ♥ AQ6
Vul: None ♦ 874
HCP: 9 ♣ K109

East Opens 1♦.
West Bids 1NT if possible.
You bid first.

Board: 72 ♠ 852
Dealer: W ♥ AJ985
Vul: NS ♦ A4
HCP: 9 ♣ 1073

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♠ if possible.
East Bids 3NT if possible.
Partner bids first.

Board: 73 ♠ KJ95
Dealer: E ♥ Q2
Vul: None ♦ KJ875
HCP: 12 ♣ Q3

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♣ if possible.
West Bids 3♦ if possible.
You bid first.

Board: 74 ♠ QJ73
Dealer: W ♥ Q9874
Vul: NS ♦ 2
HCP: 8 ♣ K73

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.
Partner bids first.

Board: 75 ♠ 85
Dealer: E ♥ AK4
Vul: EW ♦ 975
HCP: 10 ♣ K10653

East Opens 1♣.
West Bids 1NT if possible.
You bid first.

Spear Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ 10965			1♦	Pass
Vul: None	♥ K9542	♥ AQ6				
North HCP: 10	♦ KQ10	♦ 874	1NT	AP		
South HCP: 9	♣ 654	♣ K109				
Contract: 1N W						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ J96	♠ 852	1♦	Pass	1NT	Pass
Vul: NS	♥ Q764	♥ AJ985	2♠	Pass	3NT	AP
North HCP: 5	♦ J3	♦ A4				
South HCP: 9	♣ J984	♣ 1073				
Contract: 3N E						

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ Q1032	♠ KJ95			1♦	Pass
Vul: None	♥ A9874	♥ Q2	1NT	Pass	2♣	Pass
North HCP: 7	♦ —	♦ KJ875	3♦	AP		
South HCP: 12	♣ J875	♣ Q3				
Contract: 3♦ E						

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ 62	♠ QJ73	1♦	Pass	1NT	Pass
Vul: NS	♥ AK62	♥ Q9874	2♦	AP		
North HCP: 10	♦ 84	♦ 2				
South HCP: 8	♣ QJ1092	♣ K73				
Contract: 2♦ W						

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ AJ964	♠ 85			1♣	Pass
Vul: EW	♥ 876	♥ AK4				
North HCP: 10	♦ AJ83	♦ 975	1NT	AP		
South HCP: 10	♣ 8	♣ K10653				
Contract: 1N W						

North hands (Practice Page)

Spear

Board: 76
Dealer: W
Vul: Both
HCP: 7

♠ K95
♥ 109532
♦ A
♣ 10853

West Opens 1♦.
East Bids 1NT if possible.
West Bids 3♦ if possible.
East Bids 3NT if possible.

You bid first.

Board: 77
Dealer: E
Vul: None
HCP: 10

♠ Q743
♥ AJ1084
♦ J3
♣ Q10

East Opens 1♣.
West Bids 1NT if possible.
East Bids 2♣ if possible.

Partner bids first.

Board: 78
Dealer: W
Vul: NS
HCP: 9

♠ J64
♥ 8
♦ K1086
♣ KQ1084

West Opens 1♣.
East Bids 1NT if possible.

You bid first.

Board: 79
Dealer: E
Vul: EW
HCP: 6

♠ KQ1098
♥ J9853
♦ 75
♣ 4

East Opens 1♦.
West Bids 1NT if possible.

Partner bids first.

Board: 80
Dealer: W
Vul: Both
HCP: 12

♠ A54
♥ J1092
♦ AQJ4
♣ 63

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

You bid first.

Spear Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: W	♠ K95	♠ QJ1063	1♦	Pass	1NT	Pass
Vul: Both	♥ 109532	♥ K64	3♦	Pass	3NT	AP
North HCP: 7	♦ A	♦ K42				
South HCP: 9	♣ 10853	♣ 42				
Contract: 3N E						

Board: 77	North:	South:	West	North	East	South
Dealer: E	♠ Q743	♠ J985			1♣	Pass
Vul: None	♥ AJ1084	♥ 72	1NT	Pass	2♣	AP
North HCP: 10	♦ J3	♦ Q1098				
South HCP: 7	♣ Q10	♣ A93				
Contract: 2♣ E						

Board: 78	North:	South:	West	North	East	South
Dealer: W	♠ J64	♠ A10875	1♣	Pass	1NT	AP
Vul: NS	♥ 8	♥ A10632				
North HCP: 9	♦ K1086	♦ 943				
South HCP: 8	♣ KQ1084	♣ —				
Contract: 1N E						

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ KQ1098	♠ 74	1NT	AP	1♦	Pass
Vul: EW	♥ J9853	♥ KQ4				
North HCP: 6	♦ 75	♦ K842				
South HCP: 13	♣ 4	♣ KQ86				
Contract: 1N W						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ A54	♠ Q8763	1♦	Pass	1NT	Pass
Vul: Both	♥ J1092	♥ Q3	2♦	AP		
North HCP: 12	♦ AQJ4	♦ 7				
South HCP: 9	♣ 63	♣ AJ1042				
Contract: 2♦ W						

South hands (Practice Page)

Spear

Board: 76 ♠ QJ1063
Dealer: W ♥ K64
Vul: Both ♦ K42
HCP: 9 ♣ 42

West Opens 1♦.
East Bids 1NT if possible.
West Bids 3♦ if possible.
East Bids 3NT if possible.

Partner bids first.

Board: 77 ♠ J985
Dealer: E ♥ 72
Vul: None ♦ Q1098
HCP: 7 ♣ A93

East Opens 1♣.
West Bids 1NT if possible.
East Bids 2♣ if possible.

You bid first.

Board: 78 ♠ A10875
Dealer: W ♥ A10632
Vul: NS ♦ 943
HCP: 8 ♣ —

West Opens 1♣.
East Bids 1NT if possible.

Partner bids first.

Board: 79 ♠ 74
Dealer: E ♥ KQ4
Vul: EW ♦ K842
HCP: 13 ♣ KQ86

East Opens 1♦.
West Bids 1NT if possible.

You bid first.

Board: 80 ♠ Q8763
Dealer: W ♥ Q3
Vul: Both ♦ 7
HCP: 9 ♣ AJ1042

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 76	North:	South:				
Dealer: W	♠ K95	♠ QJ1063	West	North	East	South
Vul: Both	♥ 109532	♥ K64	1♦	Pass	1NT	Pass
North HCP: 7	♦ A	♦ K42	3♦	Pass	3NT	AP
South HCP: 9	♣ 10853	♣ 42				
Contract: 3N E						

Board: 77	North:	South:				
Dealer: E	♠ Q743	♠ J985	West	North	East	South
Vul: None	♥ AJ1084	♥ 72			1♣	Pass
North HCP: 10	♦ J3	♦ Q1098	1NT	Pass	2♣	AP
South HCP: 7	♣ Q10	♣ A93				
Contract: 2♣ E						

Board: 78	North:	South:				
Dealer: W	♠ J64	♠ A10875	West	North	East	South
Vul: NS	♥ 8	♥ A10632	1♣	Pass	1NT	AP
North HCP: 9	♦ K1086	♦ 943				
South HCP: 8	♣ KQ1084	♣ —				
Contract: 1N E						

Board: 79	North:	South:				
Dealer: E	♠ KQ1098	♠ 74	West	North	East	South
Vul: EW	♥ J9853	♥ KQ4			1♦	Pass
North HCP: 6	♦ 75	♦ K842	1NT	AP		
South HCP: 13	♣ 4	♣ KQ86				
Contract: 1N W						

Board: 80	North:	South:				
Dealer: W	♠ A54	♠ Q8763	West	North	East	South
Vul: Both	♥ J1092	♥ Q3	1♦	Pass	1NT	Pass
North HCP: 12	♦ AQJ4	♦ 7	2♦	AP		
South HCP: 9	♣ 63	♣ AJ1042				
Contract: 2♦ W						

North hands (Practice Page)

Spear

Board: 81 ♠ A63
Dealer: E ♥ 76532
Vul: EW ♦ K754
HCP: 7 ♣ 5

East Opens 1♣.
West Bids 1NT if possible.
East Bids 2♣ if possible.

Partner bids first.

Board: 82 ♠ J98
Dealer: W ♥ Q6
Vul: NS ♦ AJ932
HCP: 8 ♣ 932

West Opens 1♣.
East Bids 1NT if possible.
West Bids 2♣ if possible.
East Bids 3♣ if possible.
East Bids 4♣ if possible.

You bid first.

Board: 83 ♠ 105
Dealer: E ♥ K10742
Vul: Both ♦ AQJ
HCP: 10 ♣ 1072

East Opens 1♦.
West Bids 1NT if possible.

Partner bids first.

Board: 84 ♠ 96
Dealer: W ♥ QJ854
Vul: NS ♦ Q1082
HCP: 5 ♣ 74

West Opens 1♣.
East Bids 1NT if possible.
West Bids 2NT if possible.
East Bids 3NT if possible.

You bid first.

Board: 85 ♠ J973
Dealer: E ♥ QJ92
Vul: EW ♦ —
HCP: 9 ♣ KQ532

East Opens 1♦.
West Bids 1NT if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ A63	♠ QJ97			1♣	Pass
Vul: EW	♥ 76532	♥ A4			2♣	AP
North HCP: 7	♦ K754	♦ AQ98	1NT	Pass		
South HCP: 13	♣ 5	♣ 974				
Contract: 2♣ E						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ J98	♠ K1042	1♣	Pass	1NT	Pass
Vul: NS	♥ Q6	♥ A10985	2♣	Pass	Pass	X
North HCP: 8	♦ AJ932	♦ Q1074	Pass	2♦	3♣	Pass
South HCP: 9	♣ 932	♣ —	Pass	3♦	4♣	Pass
Contract: 4♣X W			Pass	X	AP	

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ 105	♠ AQ86			1♦	Pass
Vul: Both	♥ K10742	♥ Q83				
North HCP: 10	♦ AQJ	♦ K95	1NT	AP		
South HCP: 11	♣ 1072	♣ 843				
Contract: 1N W						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ 96	♠ Q10732	1♣	Pass	1NT	Pass
Vul: NS	♥ QJ854	♥ 6	2NT	Pass	3NT	AP
North HCP: 5	♦ Q1082	♦ 953				
South HCP: 6	♣ 74	♣ A1065				
Contract: 3N E						

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ J973	♠ K105			1♦	Pass
Vul: EW	♥ QJ92	♥ 86				
North HCP: 9	♦ —	♦ A10862	1NT	AP		
South HCP: 11	♣ KQ532	♣ A94				
Contract: 1N W						

South hands (Practice Page)

Spear

Board: 81 ♠ QJ97
Dealer: E ♥ A4
Vul: EW ♦ AQ98
HCP: 13 ♣ 974

East Opens 1♣.
West Bids 1NT if possible.
East Bids 2♣ if possible.

You bid first.

Board: 82 ♠ K1042
Dealer: W ♥ A10985
Vul: NS ♦ Q1074
HCP: 9 ♣ —

West Opens 1♣.
East Bids 1NT if possible.
West Bids 2♣ if possible.
East Bids 3♣ if possible.
East Bids 4♣ if possible.

Partner bids first.

Board: 83 ♠ AQ86
Dealer: E ♥ Q83
Vul: Both ♦ K95
HCP: 11 ♣ 843

East Opens 1♦.
West Bids 1NT if possible.

You bid first.

Board: 84 ♠ Q10732
Dealer: W ♥ 6
Vul: NS ♦ 953
HCP: 6 ♣ A1065

West Opens 1♣.
East Bids 1NT if possible.
West Bids 2NT if possible.
East Bids 3NT if possible.

Partner bids first.

Board: 85 ♠ K105
Dealer: E ♥ 86
Vul: EW ♦ A10862
HCP: 11 ♣ A94

East Opens 1♦.
West Bids 1NT if possible.

You bid first.

Spear Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ A63	♠ QJ97			1♣	Pass
Vul: EW	♥ 76532	♥ A4			2♣	AP
North HCP: 7	♦ K754	♦ AQ98	1NT	Pass		
South HCP: 13	♣ 5	♣ 974				
Contract: 2♣ E						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ J98	♠ K1042	1♣	Pass	1NT	Pass
Vul: NS	♥ Q6	♥ A10985	2♣	Pass	Pass	X
North HCP: 8	♦ AJ932	♦ Q1074	Pass	2♦	3♣	Pass
South HCP: 9	♣ 932	♣ —	Pass	3♦	4♣	Pass
Contract: 4♣X W			Pass	X	AP	

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ 105	♠ AQ86			1♦	Pass
Vul: Both	♥ K10742	♥ Q83				
North HCP: 10	♦ AQJ	♦ K95	1NT	AP		
South HCP: 11	♣ 1072	♣ 843				
Contract: 1N W						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ 96	♠ Q10732	1♣	Pass	1NT	Pass
Vul: NS	♥ QJ854	♥ 6	2NT	Pass	3NT	AP
North HCP: 5	♦ Q1082	♦ 953				
South HCP: 6	♣ 74	♣ A1065				
Contract: 3N E						

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ J973	♠ K105			1♦	Pass
Vul: EW	♥ QJ92	♥ 86				
North HCP: 9	♦ —	♦ A10862	1NT	AP		
South HCP: 11	♣ KQ532	♣ A94				
Contract: 1N W						

North hands (Practice Page)

Spear

Board: 86 ♠ A75
Dealer: W ♥ 1075
Vul: Both ♦ J62
HCP: 10 ♣ AJ85

West Opens 1♦.
East Bids 1NT if possible.
You bid first.

Board: 87 ♠ A10
Dealer: E ♥ QJ932
Vul: EW ♦ J108
HCP: 10 ♣ Q62

East Opens 1♦.
West Bids 1NT if possible.
Partner bids first.

Board: 88 ♠ 954
Dealer: W ♥ AQJ9
Vul: EW ♦ K93
HCP: 10 ♣ 872

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.
You bid first.

Board: 89 ♠ A9864
Dealer: E ♥ —
Vul: NS ♦ Q52
HCP: 9 ♣ K10765

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.
Partner bids first.

Board: 90 ♠ AJ76
Dealer: W ♥ 10843
Vul: EW ♦ —
HCP: 6 ♣ J10652

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 3♦ if possible.
You bid first.

Spear Both hands (Answers Page)

Board: 86	North:	South:	
Dealer: W	♠ A75	♠ KQ932	
Vul: Both	♥ 1075	♥ Q62	West North East South
North HCP: 10	♦ J62	♦ 95	1♦ Pass 1NT AP
South HCP: 9	♣ AJ85	♣ Q72	
Contract: 1N E			

Board: 87	North:	South:	
Dealer: E	♠ A10	♠ QJ98	
Vul: EW	♥ QJ932	♥ 84	West North East South
North HCP: 10	♦ J108	♦ Q6	1♦ Pass
South HCP: 6	♣ Q62	♣ J10983	1NT AP
Contract: 1N W			

Board: 88	North:	South:	
Dealer: W	♠ 954	♠ AJ102	
Vul: EW	♥ AQJ9	♥ 10643	West North East South
North HCP: 10	♦ K93	♦ J	1♦ Pass 1NT Pass
South HCP: 10	♣ 872	♣ KJ65	2♦ AP
Contract: 2♦ W			

Board: 89	North:	South:	
Dealer: E	♠ A9864	♠ J10732	
Vul: NS	♥ —	♥ 1086543	West North East South
North HCP: 9	♦ Q52	♦ 3	1♦ Pass
South HCP: 3	♣ K10765	♣ Q	1NT Pass 2♦ AP
Contract: 2♦ E			

Board: 90	North:	South:	
Dealer: W	♠ AJ76	♠ KQ432	
Vul: EW	♥ 10843	♥ Q7	West North East South
North HCP: 6	♦ —	♦ Q9832	1♦ Pass 1NT Pass
South HCP: 9	♣ J10652	♣ 7	2♥ Pass 3♦ AP
Contract: 3♦ W			

South hands (Practice Page)

Spear

Board: 86 ♠ KQ932
Dealer: W ♥ Q62
Vul: Both ♦ 95
HCP: 9 ♣ Q72

West Opens 1♦.
East Bids 1NT if possible.
Partner bids first.

Board: 87 ♠ QJ98
Dealer: E ♥ 84
Vul: EW ♦ Q6
HCP: 6 ♣ J10983

East Opens 1♦.
West Bids 1NT if possible.
You bid first.

Board: 88 ♠ AJ102
Dealer: W ♥ 10643
Vul: EW ♦ J
HCP: 10 ♣ KJ65

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.
Partner bids first.

Board: 89 ♠ J10732
Dealer: E ♥ 1086543
Vul: NS ♦ 3
HCP: 3 ♣ Q

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.
You bid first.

Board: 90 ♠ KQ432
Dealer: W ♥ Q7
Vul: EW ♦ Q9832
HCP: 9 ♣ 7

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♥ if possible.
East Bids 3♦ if possible.
Partner bids first.

Spear Both hands (Answers Page)

Board: 86	North:	South:	
Dealer: W	♠ A75	♠ KQ932	West North East South
Vul: Both	♥ 1075	♥ Q62	1♦ Pass 1NT AP
North HCP: 10	♦ J62	♦ 95	
South HCP: 9	♣ AJ85	♣ Q72	
Contract: 1N E			

Board: 87	North:	South:	
Dealer: E	♠ A10	♠ QJ98	West North East South
Vul: EW	♥ QJ932	♥ 84	1♦ Pass
North HCP: 10	♦ J108	♦ Q6	1NT AP
South HCP: 6	♣ Q62	♣ J10983	
Contract: 1N W			

Board: 88	North:	South:	
Dealer: W	♠ 954	♠ AJ102	West North East South
Vul: EW	♥ AQJ9	♥ 10643	1♦ Pass 1NT Pass
North HCP: 10	♦ K93	♦ J	2♦ AP
South HCP: 10	♣ 872	♣ KJ65	
Contract: 2♦ W			

Board: 89	North:	South:	
Dealer: E	♠ A9864	♠ J10732	West North East South
Vul: NS	♥ —	♥ 1086543	1♦ Pass
North HCP: 9	♦ Q52	♦ 3	1NT Pass 2♦ AP
South HCP: 3	♣ K10765	♣ Q	
Contract: 2♦ E			

Board: 90	North:	South:	
Dealer: W	♠ AJ76	♠ KQ432	West North East South
Vul: EW	♥ 10843	♥ Q7	1♦ Pass 1NT Pass
North HCP: 6	♦ —	♦ Q9832	2♥ Pass 3♦ AP
South HCP: 9	♣ J10652	♣ 7	
Contract: 3♦ W			

North hands (Practice Page)

Spear

Board: 91 ♠ AJ1053
Dealer: E ♥ K73
Vul: Both ♦ 1085
HCP: 8 ♣ 107

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

Partner bids first.

Board: 92 ♠ 76
Dealer: W ♥ J754
Vul: EW ♦ KQJ10
HCP: 8 ♣ J87

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

You bid first.

Board: 93 ♠ AQ2
Dealer: E ♥ Q10853
Vul: EW ♦ 9643
HCP: 8 ♣ 6

East Opens 1♣.
West Bids 1NT if possible.

Partner bids first.

Board: 94 ♠ QJ
Dealer: W ♥ 107
Vul: Both ♦ QJ108
HCP: 7 ♣ J10974

West Opens 1♦.
East Bids 1NT if possible.

You bid first.

Board: 95 ♠ AK973
Dealer: E ♥ Q85
Vul: None ♦ —
HCP: 9 ♣ 106542

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ AJ1053	♠ Q4			1♦	Pass
Vul: Both	♥ K73	♥ Q986			2♦	AP
North HCP: 8	♦ 1085	♦ 94	1NT	Pass		
South HCP: 10	♣ 107	♣ KQJ96				
Contract: 2♦ E						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ 76	♠ 108432	1♦	Pass	1NT	Pass
Vul: EW	♥ J754	♥ AQ92	2♦	AP		
North HCP: 8	♦ KQJ10	♦ 3				
South HCP: 10	♣ J87	♣ A95				
Contract: 2♦ W						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ AQ2	♠ KJ7			1♣	Pass
Vul: EW	♥ Q10853	♥ K4				
North HCP: 8	♦ 9643	♦ AJ10	1NT	AP		
South HCP: 13	♣ 6	♣ J10974				
Contract: 1N W						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ QJ	♠ K976	1♦	Pass	1NT	AP
Vul: Both	♥ 107	♥ A532				
North HCP: 7	♦ QJ108	♦ 42				
South HCP: 10	♣ J10974	♣ K53				
Contract: 1N E						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ AK973	♠ 86			1♦	Pass
Vul: None	♥ Q85	♥ K32			2♦	AP
North HCP: 9	♦ —	♦ K9652	1NT	Pass		
South HCP: 10	♣ 106542	♣ KJ3				
Contract: 2♦ E						

South hands (Practice Page)

Spear

Board: 91
Dealer: E
Vul: Both
HCP: 10

♠ Q4
♥ Q986
♦ 94
♣ KQJ96

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

You bid first.

Board: 92
Dealer: W
Vul: EW
HCP: 10

♠ 108432
♥ AQ92
♦ 3
♣ A95

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.

Partner bids first.

Board: 93
Dealer: E
Vul: EW
HCP: 13

♠ KJ7
♥ K4
♦ AJ10
♣ J10974

East Opens 1♣.
West Bids 1NT if possible.

You bid first.

Board: 94
Dealer: W
Vul: Both
HCP: 10

♠ K976
♥ A532
♦ 42
♣ K53

West Opens 1♦.
East Bids 1NT if possible.

Partner bids first.

Board: 95
Dealer: E
Vul: None
HCP: 10

♠ 86
♥ K32
♦ K9652
♣ KJ3

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

You bid first.

Spear Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ AJ1053	♠ Q4			1♦	Pass
Vul: Both	♥ K73	♥ Q986				
North HCP: 8	♦ 1085	♦ 94	1NT	Pass	2♦	AP
South HCP: 10	♣ 107	♣ KQJ96				
Contract: 2♦ E						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ 76	♠ 108432	1♦	Pass	1NT	Pass
Vul: EW	♥ J754	♥ AQ92	2♦	AP		
North HCP: 8	♦ KQJ10	♦ 3				
South HCP: 10	♣ J87	♣ A95				
Contract: 2♦ W						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ AQ2	♠ KJ7			1♣	Pass
Vul: EW	♥ Q10853	♥ K4				
North HCP: 8	♦ 9643	♦ AJ10	1NT	AP		
South HCP: 13	♣ 6	♣ J10974				
Contract: 1N W						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ QJ	♠ K976	1♦	Pass	1NT	AP
Vul: Both	♥ 107	♥ A532				
North HCP: 7	♦ QJ108	♦ 42				
South HCP: 10	♣ J10974	♣ K53				
Contract: 1N E						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ AK973	♠ 86			1♦	Pass
Vul: None	♥ Q85	♥ K32				
North HCP: 9	♦ —	♦ K9652	1NT	Pass	2♦	AP
South HCP: 10	♣ 106542	♣ KJ3				
Contract: 2♦ E						

North hands (Practice Page)

Spear

Board: 96	♠ 3	West Opens 1♣.
Dealer: W	♥ QJ83	East Bids 1NT if possible.
Vul: None	♦ KJ95	
HCP: 8	♣ J952	You bid first.
Board: 97	♠ AQ1053	East Opens 1♣.
Dealer: E	♥ 1098	West Bids 1NT if possible.
Vul: Both	♦ A1065	
HCP: 10	♣ 2	Partner bids first.
Board: 98	♠ Q7	West Opens 1♦.
Dealer: W	♥ KQ105	East Bids 1NT if possible.
Vul: NS	♦ 42	
HCP: 12	♣ KQ984	You bid first.
Board: 99	♠ AJ732	East Opens 1♦.
Dealer: E	♥ K732	West Bids 1NT if possible.
Vul: Both	♦ J3	East Bids 2♥ if possible.
HCP: 9	♣ 102	West Bids 3NT if possible.
		Partner bids first.
Board: 100	♠ A73	West Opens 1♦.
Dealer: W	♥ Q95	East Bids 1NT if possible.
Vul: EW	♦ 109	West Bids 2♦ if possible.
HCP: 9	♣ QJ1083	You bid first.

Spear Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: W	♠ 3	♠ KJ872	1♣	Pass	1NT	AP
Vul: None	♥ QJ83	♥ 104				
North HCP: 8	♦ KJ95	♦ A763				
South HCP: 10	♣ J952	♣ Q10				
Contract: 1N E						

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ AQ1053	♠ J9	1NT	AP	1♣	Pass
Vul: Both	♥ 1098	♥ Q52				
North HCP: 10	♦ A1065	♦ Q82				
South HCP: 8	♣ 2	♣ QJ653				
Contract: 1N W						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ Q7	♠ K10943	1♦	Pass	1NT	AP
Vul: NS	♥ KQ105	♥ A32				
North HCP: 12	♦ 42	♦ Q87				
South HCP: 10	♣ KQ984	♣ J5				
Contract: 1N E						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ AJ732	♠ 10	1NT	Pass	1♦	Pass
Vul: Both	♥ K732	♥ 65	3NT	AP	2♥	Pass
North HCP: 9	♦ J3	♦ Q76				
South HCP: 5	♣ 102	♣ QJ76543				
Contract: 3N W						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ A73	♠ Q854	1♦	Pass	1NT	Pass
Vul: EW	♥ Q95	♥ AKJ8	2♦	AP		
North HCP: 9	♦ 109	♦ 62				
South HCP: 10	♣ QJ1083	♣ 762				
Contract: 2♦ W						

South hands (Practice Page)

Spear

Board: 96 ♠ KJ872
Dealer: W ♥ 104
Vul: None ♦ A763
HCP: 10 ♣ Q10

West Opens 1♣.
East Bids 1NT if possible.
Partner bids first.

Board: 97 ♠ J9
Dealer: E ♥ Q52
Vul: Both ♦ Q82
HCP: 8 ♣ QJ653

East Opens 1♣.
West Bids 1NT if possible.
You bid first.

Board: 98 ♠ K10943
Dealer: W ♥ A32
Vul: NS ♦ Q87
HCP: 10 ♣ J5

West Opens 1♦.
East Bids 1NT if possible.
Partner bids first.

Board: 99 ♠ 10
Dealer: E ♥ 65
Vul: Both ♦ Q76
HCP: 5 ♣ QJ76543

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♥ if possible.
West Bids 3NT if possible.
You bid first.

Board: 100 ♠ Q854
Dealer: W ♥ AKJ8
Vul: EW ♦ 62
HCP: 10 ♣ 762

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♦ if possible.
Partner bids first.

Spear Both hands (Answers Page)

Board: 96	North:	South:	
Dealer: W	♠ 3	♠ KJ872	
Vul: None	♥ QJ83	♥ 104	West North East South
North HCP: 8	♦ KJ95	♦ A763	1♣ Pass 1NT AP
South HCP: 10	♣ J952	♣ Q10	
Contract: 1N E			

Board: 97	North:	South:	
Dealer: E	♠ AQ1053	♠ J9	
Vul: Both	♥ 1098	♥ Q52	West North East South
North HCP: 10	♦ A1065	♦ Q82	1NT AP 1♣ Pass
South HCP: 8	♣ 2	♣ QJ653	
Contract: 1N W			

Board: 98	North:	South:	
Dealer: W	♠ Q7	♠ K10943	
Vul: NS	♥ KQ105	♥ A32	West North East South
North HCP: 12	♦ 42	♦ Q87	1♦ Pass 1NT AP
South HCP: 10	♣ KQ984	♣ J5	
Contract: 1N E			

Board: 99	North:	South:	
Dealer: E	♠ AJ732	♠ 10	
Vul: Both	♥ K732	♥ 65	West North East South
North HCP: 9	♦ J3	♦ Q76	1NT Pass 1♦ Pass
South HCP: 5	♣ 102	♣ QJ76543	2♥ Pass
Contract: 3N W			3NT AP

Board: 100	North:	South:	
Dealer: W	♠ A73	♠ Q854	
Vul: EW	♥ Q95	♥ AKJ8	West North East South
North HCP: 9	♦ 109	♦ 62	1♦ Pass 1NT Pass
South HCP: 10	♣ QJ1083	♣ 762	2♦ AP
Contract: 2♦ W			

North hands (Practice Page)

Spear

Board: 101
Dealer: E
Vul: Both
HCP: 7

♠ Q9
♥ 106432
♦ 6
♣ AJ863

East Opens 1♦.
West Bids 1NT if possible.
East Bids 3NT if possible.

Partner bids first.

Board: 102
Dealer: W
Vul: NS
HCP: 8

♠ J984
♥ AQ53
♦ J5
♣ 963

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♣ if possible.
East Bids 3♦ if possible.

You bid first.

Board: 103
Dealer: E
Vul: None
HCP: 10

♠ A54
♥ KQJ105
♦ 10876
♣ 3

East Opens 1♣.
West Bids 1NT if possible.

Partner bids first.

Board: 104
Dealer: W
Vul: EW
HCP: 10

♠ 93
♥ KJ5
♦ Q1083
♣ A632

West Opens 1♣.
East Bids 1NT if possible.

You bid first.

Board: 105
Dealer: E
Vul: Both
HCP: 8

♠ J972
♥ K854
♦ Q3
♣ Q97

East Opens 1♦.
West Bids 1NT if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ Q9	♠ KJ6542			1♦	Pass
Vul: Both	♥ 106432	♥ K				
North HCP: 7	♦ 6	♦ J82	1NT	Pass	3NT	AP
South HCP: 8	♣ AJ863	♣ 1072				
Contract: 3N W						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ J984	♠ Q7652			1NT	Pass
Vul: NS	♥ AQ53	♥ K2	1♦	Pass		
North HCP: 8	♦ J5	♦ 976	2♣	Pass	3♦	AP
South HCP: 7	♣ 963	♣ Q82				
Contract: 3♦ W						

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ A54	♠ 976			1♣	Pass
Vul: None	♥ KQJ105	♥ 32				
North HCP: 10	♦ 10876	♦ AK2	1NT	AP		
South HCP: 8	♣ 3	♣ J7642				
Contract: 1N W						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ 93	♠ KQ52			1NT	AP
Vul: EW	♥ KJ5	♥ 9862	1♣	Pass		
North HCP: 10	♦ Q1083	♦ J95				
South HCP: 8	♣ A632	♣ Q5				
Contract: 1N E						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ J972	♠ A53			1♦	Pass
Vul: Both	♥ K854	♥ J92				
North HCP: 8	♦ Q3	♦ K42	1NT	AP		
South HCP: 11	♣ Q97	♣ K832				
Contract: 1N W						

South hands (Practice Page)

Spear

Board: 101 ♠ KJ6542
Dealer: E ♥ K
Vul: Both ♦ J82
HCP: 8 ♣ 1072

East Opens 1♦.
West Bids 1NT if possible.
East Bids 3NT if possible.

You bid first.

Board: 102 ♠ Q7652
Dealer: W ♥ K2
Vul: NS ♦ 976
HCP: 7 ♣ Q82

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♣ if possible.
East Bids 3♦ if possible.

Partner bids first.

Board: 103 ♠ 976
Dealer: E ♥ 32
Vul: None ♦ AK2
HCP: 8 ♣ J7642

East Opens 1♣.
West Bids 1NT if possible.

You bid first.

Board: 104 ♠ KQ52
Dealer: W ♥ 9862
Vul: EW ♦ J95
HCP: 8 ♣ Q5

West Opens 1♣.
East Bids 1NT if possible.

Partner bids first.

Board: 105 ♠ A53
Dealer: E ♥ J92
Vul: Both ♦ K42
HCP: 11 ♣ K832

East Opens 1♦.
West Bids 1NT if possible.

You bid first.

Spear Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ Q9	♠ KJ6542			1♦	Pass
Vul: Both	♥ 106432	♥ K				
North HCP: 7	♦ 6	♦ J82	1NT	Pass	3NT	AP
South HCP: 8	♣ AJ863	♣ 1072				
Contract: 3N W						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ J984	♠ Q7652				
Vul: NS	♥ AQ53	♥ K2	1♦	Pass	1NT	Pass
North HCP: 8	♦ J5	♦ 976	2♣	Pass	3♦	AP
South HCP: 7	♣ 963	♣ Q82				
Contract: 3♦ W						

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ A54	♠ 976				
Vul: None	♥ KQJ105	♥ 32			1♣	Pass
North HCP: 10	♦ 10876	♦ AK2	1NT	AP		
South HCP: 8	♣ 3	♣ J7642				
Contract: 1N W						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ 93	♠ KQ52				
Vul: EW	♥ KJ5	♥ 9862	1♣	Pass	1NT	AP
North HCP: 10	♦ Q1083	♦ J95				
South HCP: 8	♣ A632	♣ Q5				
Contract: 1N E						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ J972	♠ A53				
Vul: Both	♥ K854	♥ J92			1♦	Pass
North HCP: 8	♦ Q3	♦ K42	1NT	AP		
South HCP: 11	♣ Q97	♣ K832				
Contract: 1N W						

North hands (Practice Page)

Spear

Board: 106 ♠ K1095
Dealer: W ♥ 9
Vul: NS ♦ K1054
HCP: 9 ♣ QJ105

West Opens 1♣.
East Bids 1NT if possible.

You bid first.

Board: 107 ♠ A9642
Dealer: E ♥ Q10976
Vul: NS ♦ 52
HCP: 6 ♣ 4

East Opens 1♣.
West Bids 1NT if possible.
East Bids 2♦ if possible.
West Bids 3♣ if possible.

Partner bids first.

Board: 108 ♠ 654
Dealer: W ♥ K72
Vul: EW ♦ 10875
HCP: 10 ♣ AK7

West Opens 1♣.
East Bids 1NT if possible.
West Bids 2♣ if possible.

You bid first.

Board: 109 ♠ A9862
Dealer: E ♥ 1053
Vul: Both ♦ 87
HCP: 7 ♣ K107

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♣ if possible.

Partner bids first.

Board: 110 ♠ 97
Dealer: W ♥ AK8
Vul: None ♦ Q1062
HCP: 9 ♣ 9872

West Opens 1♣.
East Bids 1NT if possible.

You bid first.

Spear Both hands (Answers Page)

Board: 106	North:	South:				
Dealer: W	♠ K1095	♠ J87		West	North	East
Vul: NS	♥ 9	♥ KQ642		1♣	Pass	1NT
North HCP: 9	♦ K1054	♦ QJ83				AP
South HCP: 9	♣ QJ105	♣ 3				
Contract: 1N E						

Board: 107	North:	South:				
Dealer: E	♠ A9642	♠ K85		West	North	East
Vul: NS	♥ Q10976	♥ 854				1♣
North HCP: 6	♦ 52	♦ K986		1NT	Pass	2♦
South HCP: 8	♣ 4	♣ Q32		3♣	AP	Pass
Contract: 3♣ E						

Board: 108	North:	South:				
Dealer: W	♠ 654	♠ J1082		West	North	East
Vul: EW	♥ K72	♥ AQ1098		1♣	Pass	1NT
North HCP: 10	♦ 10875	♦ J92		2♣	AP	Pass
South HCP: 8	♣ AK7	♣ 8				
Contract: 2♣ W						

Board: 109	North:	South:				
Dealer: E	♠ A9862	♠ KQ54		West	North	East
Vul: Both	♥ 1053	♥ J96				1♦
North HCP: 7	♦ 87	♦ K932		1NT	Pass	2♣
South HCP: 10	♣ K107	♣ J5				AP
Contract: 2♣ E						

Board: 110	North:	South:				
Dealer: W	♠ 97	♠ J1032		West	North	East
Vul: None	♥ AK8	♥ 7532		1♣	Pass	1NT
North HCP: 9	♦ Q1062	♦ AK5				AP
South HCP: 10	♣ 9872	♣ Q3				
Contract: 1N E						

South hands (Practice Page)

Spear

Board: 106	♠ J87	West Opens 1♣.
Dealer: W	♥ KQ642	East Bids 1NT if possible.
Vul: NS	♦ QJ83	
HCP: 9	♣ 3	Partner bids first.
Board: 107	♠ K85	East Opens 1♣.
Dealer: E	♥ 854	West Bids 1NT if possible.
Vul: NS	♦ K986	East Bids 2♦ if possible.
HCP: 8	♣ Q32	West Bids 3♣ if possible.
		You bid first.
Board: 108	♠ J1082	West Opens 1♣.
Dealer: W	♥ AQ1098	East Bids 1NT if possible.
Vul: EW	♦ J92	West Bids 2♣ if possible.
HCP: 8	♣ 8	Partner bids first.
Board: 109	♠ KQ54	East Opens 1♦.
Dealer: E	♥ J96	West Bids 1NT if possible.
Vul: Both	♦ K932	East Bids 2♣ if possible.
HCP: 10	♣ J5	You bid first.
Board: 110	♠ J1032	West Opens 1♣.
Dealer: W	♥ 7532	East Bids 1NT if possible.
Vul: None	♦ AK5	
HCP: 10	♣ Q3	Partner bids first.

Spear Both hands (Answers Page)

Board: 106	North:	South:				
Dealer: W	♠ K1095	♠ J87		West	North	East
Vul: NS	♥ 9	♥ KQ642		1♣	Pass	1NT
North HCP: 9	♦ K1054	♦ QJ83				AP
South HCP: 9	♣ QJ105	♣ 3				
Contract: 1N E						

Board: 107	North:	South:				
Dealer: E	♠ A9642	♠ K85		West	North	East
Vul: NS	♥ Q10976	♥ 854				1♣
North HCP: 6	♦ 52	♦ K986		1NT	Pass	2♦
South HCP: 8	♣ 4	♣ Q32		3♣	AP	Pass
Contract: 3♣ E						

Board: 108	North:	South:				
Dealer: W	♠ 654	♠ J1082		West	North	East
Vul: EW	♥ K72	♥ AQ1098		1♣	Pass	1NT
North HCP: 10	♦ 10875	♦ J92		2♣	AP	Pass
South HCP: 8	♣ AK7	♣ 8				
Contract: 2♣ W						

Board: 109	North:	South:				
Dealer: E	♠ A9862	♠ KQ54		West	North	East
Vul: Both	♥ 1053	♥ J96				1♦
North HCP: 7	♦ 87	♦ K932		1NT	Pass	2♣
South HCP: 10	♣ K107	♣ J5				AP
Contract: 2♣ E						

Board: 110	North:	South:				
Dealer: W	♠ 97	♠ J1032		West	North	East
Vul: None	♥ AK8	♥ 7532		1♣	Pass	1NT
North HCP: 9	♦ Q1062	♦ AK5				AP
South HCP: 10	♣ 9872	♣ Q3				
Contract: 1N E						

North hands (Practice Page)

Spear

Board: 111 ♠ KQ653
Dealer: E ♥ 10753
Vul: NS ♦ K642
HCP: 8 ♣ —

East Opens 1♣.
West Bids 1NT if possible.

Partner bids first.

Board: 112 ♠ 764
Dealer: W ♥ K92
Vul: Both ♦ J987
HCP: 11 ♣ AK2

West Opens 1♣.
East Bids 1NT if possible.
West Bids 2♣ if possible.

You bid first.

Board: 113 ♠ Q9543
Dealer: E ♥ K64
Vul: Both ♦ Q3
HCP: 10 ♣ K63

East Opens 1♦.
West Bids 1NT if possible.
East Bids 3♦ if possible.

Partner bids first.

Board: 114 ♠ 103
Dealer: W ♥ 3
Vul: None ♦ K963
HCP: 8 ♣ AJ10854

West Opens 1♦.
East Bids 1NT if possible.

You bid first.

Board: 115 ♠ 9732
Dealer: E ♥ K873
Vul: None ♦ KQJ54
HCP: 9 ♣ —

East Opens 1♣.
West Bids 1NT if possible.
East Bids 2NT if possible.
West Bids 3♣ if possible.
East Bids 3NT if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ KQ653	♠ J109			1♣	Pass
Vul: NS	♥ 10753	♥ KJ				
North HCP: 8	♦ K642	♦ Q8	1NT	AP		
South HCP: 12	♣ —	♣ AJ9732				
Contract: 1N W						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ 764	♠ AQ53	1♣	Pass	1NT	Pass
Vul: Both	♥ K92	♥ 10643	2♣	AP		
North HCP: 11	♦ J987	♦ 10654				
South HCP: 6	♣ AK2	♣ 6				
Contract: 2♣ W						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ Q9543	♠ J86			1♦	Pass
Vul: Both	♥ K64	♥ A753	1NT	Pass	3♦	AP
North HCP: 10	♦ Q3	♦ 82				
South HCP: 7	♣ K63	♣ Q875				
Contract: 3♦ E						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ QJ84	1♦	Pass	1NT	AP
Vul: None	♥ 3	♥ K9852				
North HCP: 8	♦ K963	♦ A4				
South HCP: 10	♣ AJ10854	♣ 96				
Contract: 1N E						

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ 9732	♠ J1084			1♣	Pass
Vul: None	♥ K873	♥ Q62	1NT	Pass	2NT	Pass
North HCP: 9	♦ KQJ54	♦ 108	3♣	Pass	3NT	AP
South HCP: 6	♣ —	♣ K953				
Contract: 3N W						

South hands (Practice Page)

Spear

Board: 111
Dealer: E
Vul: NS
HCP: 12

♠ J109
♥ KJ
♦ Q8
♣ AJ9732

East Opens 1♣.
West Bids 1NT if possible.
You bid first.

Board: 112
Dealer: W
Vul: Both
HCP: 6

♠ AQ53
♥ 10643
♦ 10654
♣ 6

West Opens 1♣.
East Bids 1NT if possible.
West Bids 2♣ if possible.
Partner bids first.

Board: 113
Dealer: E
Vul: Both
HCP: 7

♠ J86
♥ A753
♦ 82
♣ Q875

East Opens 1♦.
West Bids 1NT if possible.
East Bids 3♦ if possible.
You bid first.

Board: 114
Dealer: W
Vul: None
HCP: 10

♠ QJ84
♥ K9852
♦ A4
♣ 96

West Opens 1♦.
East Bids 1NT if possible.
Partner bids first.

Board: 115
Dealer: E
Vul: None
HCP: 6

♠ J1084
♥ Q62
♦ 108
♣ K953

East Opens 1♣.
West Bids 1NT if possible.
East Bids 2NT if possible.
West Bids 3♣ if possible.
East Bids 3NT if possible.
You bid first.

Spear Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ KQ653	♠ J109			1♣	Pass
Vul: NS	♥ 10753	♥ KJ				
North HCP: 8	♦ K642	♦ Q8	1NT	AP		
South HCP: 12	♣ —	♣ AJ9732				
Contract: 1N W						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ 764	♠ AQ53	1♣	Pass	1NT	Pass
Vul: Both	♥ K92	♥ 10643	2♣	AP		
North HCP: 11	♦ J987	♦ 10654				
South HCP: 6	♣ AK2	♣ 6				
Contract: 2♣ W						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ Q9543	♠ J86			1♦	Pass
Vul: Both	♥ K64	♥ A753	1NT	Pass	3♦	AP
North HCP: 10	♦ Q3	♦ 82				
South HCP: 7	♣ K63	♣ Q875				
Contract: 3♦ E						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ QJ84	1♦	Pass	1NT	AP
Vul: None	♥ 3	♥ K9852				
North HCP: 8	♦ K963	♦ A4				
South HCP: 10	♣ AJ10854	♣ 96				
Contract: 1N E						

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ 9732	♠ J1084			1♣	Pass
Vul: None	♥ K873	♥ Q62	1NT	Pass	2NT	Pass
North HCP: 9	♦ KQJ54	♦ 108	3♣	Pass	3NT	AP
South HCP: 6	♣ —	♣ K953				
Contract: 3N W						

North hands (Practice Page)

Spear

Board: 116 ♠ AJ84
Dealer: W ♥ 82
Vul: Both ♦ 8754
HCP: 9 ♣ A92

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♣ if possible.
East Bids 2♦ if possible.

You bid first.

Board: 117 ♠ KJ1082
Dealer: E ♥ 98
Vul: Both ♦ AQ1092
HCP: 10 ♣ 3

East Opens 1♣.
West Bids 1NT if possible.
East Bids 2♣ if possible.
East Bids 3♣ if possible.
East Bids 4♣ if possible.

Partner bids first.

Board: 118 ♠ Q875
Dealer: W ♥ Q64
Vul: NS ♦ 7432
HCP: 6 ♣ Q4

West Opens 1♣.
East Bids 1NT if possible.
West Bids 2NT if possible.
East Bids 3NT if possible.

You bid first.

Board: 119 ♠ AQ9
Dealer: E ♥ J10632
Vul: EW ♦ 10
HCP: 9 ♣ Q1098

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

Partner bids first.

Spear Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ AJ84	♠ Q10732				
Vul: Both	♥ 82	♥ AQJ4	1♦	Pass	1NT	Pass
North HCP: 9	♦ 8754	♦ 3	2♣	Pass	2♦	AP
South HCP: 9	♣ A92	♣ 1073				
Contract: 2♦ W						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ KJ1082	♠ 9653			1♣	Pass
Vul: Both	♥ 98	♥ Q752	1NT	Pass	2♣	Pass
North HCP: 10	♦ AQ1092	♦ 63	Pass	2♠	3♣	3♠
South HCP: 9	♣ 3	♣ AK7	Pass	Pass	4♣	AP
Contract: 4♣ E						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ Q875	♠ 943				
Vul: NS	♥ Q64	♥ A10975	1♣	Pass	1NT	Pass
North HCP: 6	♦ 7432	♦ A96	2NT	Pass	3NT	AP
South HCP: 8	♣ Q4	♣ 106				
Contract: 3N E						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ AQ9	♠ 10753				
Vul: EW	♥ J10632	♥ A85			1♦	Pass
North HCP: 9	♦ 10	♦ K643	1NT	Pass	2♦	AP
South HCP: 11	♣ Q1098	♣ A6				
Contract: 2♦ E						

South hands (Practice Page)

Spear

Board: 116 ♠ Q10732
Dealer: W ♥ AQJ4
Vul: Both ♦ 3
HCP: 9 ♣ 1073

West Opens 1♦.
East Bids 1NT if possible.
West Bids 2♣ if possible.
East Bids 2♦ if possible.

Partner bids first.

Board: 117 ♠ 9653
Dealer: E ♥ Q752
Vul: Both ♦ 63
HCP: 9 ♣ AK7

East Opens 1♣.
West Bids 1NT if possible.
East Bids 2♣ if possible.
East Bids 3♣ if possible.
East Bids 4♣ if possible.

You bid first.

Board: 118 ♠ 943
Dealer: W ♥ A10975
Vul: NS ♦ A96
HCP: 8 ♣ 106

West Opens 1♣.
East Bids 1NT if possible.
West Bids 2NT if possible.
East Bids 3NT if possible.

Partner bids first.

Board: 119 ♠ 10753
Dealer: E ♥ A85
Vul: EW ♦ K643
HCP: 11 ♣ A6

East Opens 1♦.
West Bids 1NT if possible.
East Bids 2♦ if possible.

You bid first.

Spear Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ AJ84	♠ Q10732				
Vul: Both	♥ 82	♥ AQJ4	1♦	Pass	1NT	Pass
North HCP: 9	♦ 8754	♦ 3	2♣	Pass	2♦	AP
South HCP: 9	♣ A92	♣ 1073				
Contract: 2♦ W						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ KJ1082	♠ 9653			1♣	Pass
Vul: Both	♥ 98	♥ Q752	1NT	Pass	2♣	Pass
North HCP: 10	♦ AQ1092	♦ 63	Pass	2♠	3♣	3♠
South HCP: 9	♣ 3	♣ AK7	Pass	Pass	4♣	AP
Contract: 4♣ E						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ Q875	♠ 943				
Vul: NS	♥ Q64	♥ A10975	1♣	Pass	1NT	Pass
North HCP: 6	♦ 7432	♦ A96	2NT	Pass	3NT	AP
South HCP: 8	♣ Q4	♣ 106				
Contract: 3N E						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ AQ9	♠ 10753				
Vul: EW	♥ J10632	♥ A85			1♦	Pass
North HCP: 9	♦ 10	♦ K643	1NT	Pass	2♦	AP
South HCP: 11	♣ Q1098	♣ A6				
Contract: 2♦ E						