North hands (Practice Page)

Board: 1 Dealer: S Vul: None HCP: 12	 ♣ J8 ♥ 96 ♠ AQJ532 ♣ A72	The opponents are silent. Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 15	★ 43★ K852★ AKJ5★ A96	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: Both HCP: 12	107✓ AJ7◆ 93♣ AK10763	The opponents are silent. Partner bids first.
Board: 4 Dealer: N Vul: NS HCP: 15	★ AKQ6▼ AQ6◆ 107◆ 9764	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: EW HCP: 9		The opponents are silent. Partner bids first.
Board: 6 Dealer: N Vul: Both HCP: 15	♣ Q10♥ AK2♦ 1065♣ AQ986	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3N S	North:	South: ♠ K10764 ♥ A4 ♠ K64 ♣ KQJ	West North East South 1NT Pass 3NT AP
Board: 2 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3N N	North:	South: ♠ Q108 ♥ 10 ♦ 63 ♠ KQ85432	West North East South 1NT Pass 3NT AP
Board: 3 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North: • 107 • AJ7 • 93 • AK10763	South: ♠ AK9 ♥ 6432 ♠ AQ64 ♣ QJ	West North East South 1NT Pass 3NT AP
Board: 4 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3 N	North: ♠ AKQ6 ♥ AQ6 • 107 ♣ 9764	South: ♠ 72 ♥ 953 ♠ AQ9853 ♣ 32	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 5 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:	South: ♠ AQ102 ♥ Q1093 ♠ KQ10 ♠ K5	West North East South 1NT Pass 2NT AP
Board: 6 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ Q10 ✔ AK2 ♠ 1065 ♣ AQ986	South:	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

South hands (Practice Page)

Board: 1 Dealer: S Vul: None HCP: 16	★ K10764★ A4★ K64★ KQJ	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: NS HCP: 7	♣ Q108♥ 10♦ 63♣ KQ85432	The opponents are silent. Partner bids first.
Board: 3 Dealer: S Vul: Both HCP: 16	★ AK9★ 6432★ AQ64★ QJ	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: NS HCP: 6	♣72♥953♦ AQ9853♣ 32	The opponents are silent. Partner bids first.
Board: 5 Dealer: S Vul: EW HCP: 16	AQ102✓ Q1093✓ KQ10✓ K5	The opponents are silent. You bid first.
Board: 6 Dealer: N Vul: Both HCP: 9	432✓ Q4✓ AQ7432✓ J3	The opponents are silent. Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3N S	North:	South: ♠ K10764 ♥ A4 ♠ K64 ♣ KQJ	West North East South 1NT Pass 3NT AP
Board: 2 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3N N	North:	South: ♠ Q108 ♥ 10 ♦ 63 ♠ KQ85432	West North East South 1NT Pass 3NT AP
Board: 3 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North: • 107 • AJ7 • 93 • AK10763	South: ♠ AK9 ♥ 6432 ♠ AQ64 ♣ QJ	West North East South 1NT Pass 3NT AP
Board: 4 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3 N	North: ♠ AKQ6 ♥ AQ6 • 107 ♣ 9764	South: ♠ 72 ♥ 953 ♠ AQ9853 ♣ 32	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 5 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:	South: ♠ AQ102 ♥ Q1093 ♠ KQ10 ♠ K5	West North East South 1NT Pass 2NT AP
Board: 6 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ Q10 ✔ AK2 ♠ 1065 ♣ AQ986	South:	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

North hands (Practice Page)

Board: 7 Dealer: S Vul: None HCP: 9	★ K52 ♥ Q ♦ Q864 ♣ Q10954	The opponents are silent. Partner bids first.
Board: 8 Dealer: N Vul: EW HCP: 15	▲ AJ9♥ KJ9◆ K54▲ K964	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: Both HCP: 8	★76▼3◆J1074★AK10643	East Doubles 2♠ if possible. Partner bids first.
Board: 10 Dealer: N Vul: NS HCP: 16	★ AKQ109▼ J2◆ Q84★ A72	The opponents are silent. You bid first.
Board: 11 Dealer: S Vul: Both HCP: 13	★ KQ2★ 5★ 43★ AKJ9832	The opponents are silent. Partner bids first.
Board: 12 Dealer: N Vul: None HCP: 16	★ AQ1098★ AKJ◆ Q63★ 53	The opponents are silent. You bid first.

Board: 7 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 2N S	North: ♠ K52 ♥ Q • Q864 ♣ Q10954	South: ♠ Q4 ♥ A1083 ♠ KJ75 ♣ AK8	West North East South 1NT Pass 2NT AP
Board: 8 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ AJ9 ♥ KJ9 ♦ K54 ♠ K964	South: ♠ Q8 ♥ 82 ♠ AJ1093 ♠ Q1083	West North East South 1NT Pass 2NT AP
Board: 9 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 5♣ S	North: ♣ 76 ♥ 3 ♦ J1074 ♣ AK10643	South: ♣ J9 ✔ AK107 ♣ AQ32 ♣ J87	West North East South 1NT Pass 2♠¹ X 3♣² Pass 4♥³ Pass 5♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Splinter
Board: 10 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3 N	North: ◆ AKQ109 ▼ J2 ◆ Q84 ◆ A72	South:	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 11 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 6♣ S	North: ♠ KQ2 ♥ 5 ♦ 43 ♣ AKJ9832	South: ♠ AJ73 ♥ AQ84 ♠ QJ5 ♠ Q7	West North East South 1NT Pass 2♠¹ Pass 3♠² Pass 4NT³ Pass 5♠ Pass 6♠ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♠

Board: 12 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N

North:

♠ AQ1098

♥ AKJ

♠ Q63

♠ 53

South:

♠ 2

♥ 1053

♠ KJ1042

♠ A964

West North East South 1NT Pass 2NT

AP

South hands (Practice Page)

Board: 7 Dealer: S Vul: None HCP: 17	Q4✓ A1083✓ KJ75✓ AK8	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: EW HCP: 9	♦ Q8 ♥ 82 ♦ AJ1093 ♣ Q1083	The opponents are silent. Partner bids first.
Board: 9 Dealer: S Vul: Both HCP: 15	▲ J9✔ AK107◆ AQ32♣ J87	East Doubles 2♠ if possible. You bid first.
Board: 10 Dealer: N Vul: NS HCP: 6	♦ 853 ♥ A93 ♦ 10 ♣ Q108653	The opponents are silent. Partner bids first.
Board: 11 Dealer: S Vul: Both HCP: 16	▲ AJ73♥ AQ84◆ QJ5▲ Q7	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: None HCP: 8	★ 2▼ 1053◆ KJ1042★ A964	The opponents are silent. Partner bids first.

Board: 7 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 2N S	North: ♠ K52 ♥ Q • Q864 ♣ Q10954	South: ♠ Q4 ♥ A1083 ♠ KJ75 ♣ AK8	West North East South 1NT Pass 2NT AP
Board: 8 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ AJ9 ♥ KJ9 ♦ K54 ♠ K964	South: ♠ Q8 ♥ 82 ♠ AJ1093 ♠ Q1083	West North East South 1NT Pass 2NT AP
Board: 9 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 5♣ S	North: ♣ 76 ♥ 3 ♦ J1074 ♣ AK10643	South: ♣ J9 ✔ AK107 ♣ AQ32 ♣ J87	West North East South 1NT Pass 2♠¹ X 3♣² Pass 4♥³ Pass 5♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Splinter
Board: 10 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3 N	North: ◆ AKQ109 ▼ J2 ◆ Q84 ◆ A72	South:	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 11 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 6♣ S	North: ♠ KQ2 ♥ 5 ♦ 43 ♣ AKJ9832	South: ♠ AJ73 ♥ AQ84 ♠ QJ5 ♠ Q7	West North East South 1NT Pass 2♠¹ Pass 3♠² Pass 4NT³ Pass 5♠ Pass 6♠ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♠

Board: 12 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N

North:

♠ AQ1098

♥ AKJ

♠ Q63

♠ 53

South:

♠ 2

♥ 1053

♠ KJ1042

♠ A964

West North East South 1NT Pass 2NT

AP

North hands (Practice Page)

Board: 13 Dealer: S Vul: NS HCP: 13	★ K2▼ 64◆ J932◆ AKQ86	The opponents are silent. Partner bids first.
Board: 14 Dealer: N Vul: EW HCP: 15	★ AK42♥ 954★ A7★ A654	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: None HCP: 7	★ K97✓ J◆ J843◆ Q9865	The opponents are silent. Partner bids first.
Board: 16 Dealer: N Vul: NS HCP: 17	★ KJ53▼ K104◆ AJ73◆ KQ	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: EW HCP: 10	♣ Q ♥ Q102 ♦ A96432 ♣ Q83	The opponents are silent. Partner bids first.
Board: 18 Dealer: N Vul: Both HCP: 15	★ A87▼ K54◆ K10◆ AJ984	The opponents are silent. You bid first.

Board: 13 Dealer: S Vul: NS North HCP: 13 South HCP: 17 Contract: 3N S	North: ♠ K2 ♥ 64 ♦ J932 ♣ AKQ86	South: ♠ AQ3 ♥ AQJ ♠ K754 ♣ J94		North 3NT		South 1NT
Board: 14 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ AK42 ♥ 954 ♠ A7 ♣ A654	South: ♠ Q107 ♥ K ♠ Q65432 ♠ K109	West AP	North 1NT		South 3NT
Board: 15 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 1N S	North: ♠ K97 ♥ J ♦ J843 ♣ Q9865	South: ♠ Q5 ♥ 9842 ♠ AKQ2 ♠ KJ2	West AP	North	East	South 1NT
Board: 16 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 3N N	North: ♠ KJ53 ♥ K104 ♠ AJ73 ♣ KQ	South: ♠ 6 ♥ A96 ♠ K10 ♠ AJ108764	West AP	North 1NT		South 3NT
Board: 17 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ Q ♥ Q102 ♠ A96432 ♠ Q83	South: ♣ J95 ♥ AK74 ♠ QJ ♣ A1042		North 3NT		South 1NT
Board: 18 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ A87 ♥ K54 ♠ K10 ♣ AJ984	South:	Pass	or Suit T	Pass AP	

South hands (Practice Page)

Board: 13 Dealer: S Vul: NS HCP: 17	AQ3AQJK754J94	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: EW HCP: 10	◆ Q107♥ K◆ Q65432◆ K109	The opponents are silent. Partner bids first.
Board: 15 Dealer: S Vul: None HCP: 15	♣ Q5♥ 9842◆ AKQ2♣ KJ2	The opponents are silent. You bid first.
Board: 16 Dealer: N Vul: NS HCP: 12	♣ 6 ♥ A96 ♦ K10 ♣ AJ108764	The opponents are silent. Partner bids first.
Board: 17 Dealer: S Vul: EW HCP: 15	♣ J95♥ AK74◆ QJ♣ A1042	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: Both HCP: 9	▶ J96♥ Q32◆ AQ9762♣ 10	The opponents are silent. Partner bids first.

Board: 13 Dealer: S Vul: NS North HCP: 13 South HCP: 17 Contract: 3N S	North: ♠ K2 ♥ 64 ♦ J932 ♣ AKQ86	South: ♠ AQ3 ♥ AQJ ♠ K754 ♣ J94		North 3NT		South 1NT
Board: 14 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ AK42 ♥ 954 ♠ A7 ♣ A654	South: ♠ Q107 ♥ K ♠ Q65432 ♠ K109	West AP	North 1NT		South 3NT
Board: 15 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 1N S	North: ♠ K97 ♥ J ♦ J843 ♣ Q9865	South: ♠ Q5 ♥ 9842 ♠ AKQ2 ♠ KJ2	West AP	North	East	South 1NT
Board: 16 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 3N N	North: ♠ KJ53 ♥ K104 ♠ AJ73 ♣ KQ	South: ♠ 6 ♥ A96 ♠ K10 ♠ AJ108764	West AP	North 1NT		South 3NT
Board: 17 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ Q ♥ Q102 ♠ A96432 ♠ Q83	South: ♣ J95 ♥ AK74 ♠ QJ ♣ A1042		North 3NT		South 1NT
Board: 18 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ A87 ♥ K54 ♠ K10 ♣ AJ984	South:	Pass	or Suit T	Pass AP	

North hands (Practice Page)

Board: 19 Dealer: S Vul: NS HCP: 11	AQJ4A98652983	The opponents are silent. Partner bids first.
Board: 20 Dealer: N Vul: EW HCP: 15	♣ QJ943♥ A5◆ K96♣ KQ10	The opponents are silent. You bid first.
Board: 21 Dealer: S Vul: Both HCP: 8	♦ 85 ▼ Q97 • QJ10872 • K5	The opponents are silent. Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 16	♣ Q1073♥ 875♦ A5♣ AKQJ	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: EW HCP: 14	★2▼74★ AK75★ AK8632	The opponents are silent. Partner bids first.
Board: 24 Dealer: N Vul: Both HCP: 17	▲ AJ42♥ K742◆ QJ7▲ AQ	East Doubles 3♣ if possible. West Bids 3♦ if possible. You bid first.

Board: 19 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ AQ ♥ J4 ♠ A98652 ♣ 983	South: ♠ 82 ♥ A108 ♠ KQ43 ♣ AK52	West North East South 1NT Pass 3NT AP
Board: 20 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ QJ943 ♥ A5 ♠ K96 ♣ KQ10	South: ♠ A6 ♥ 92 ♠ Q8732 ♣ AJ53	West North East South 1NT Pass 3NT AP
Board: 21 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 S	North: ♣ 85 ♥ Q97 • QJ10872 ♣ K5	South: ♠ Q1092 ♥ J8 ♠ AK ♠ AJ432	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 22 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ Q1073 ♥ 875 ♠ A5 ♠ AKQJ	South: ♠ A8 ♥ QJ10 ♠ QJ10982 ♣ 75	West North East South 1NT Pass 3NT AP
Board: 23 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 5♣ S	North: ♠ 2 ♥ 74 ♠ AK75 ♠ AK8632	South: ♠ KQ5 ♥ AQ ♠ J63 ♣ QJ1095	West North East South 1NT Pass 2♠¹ Pass 3♠² Pass 4♠³ Pass 5♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Cue bid, a ♠ stopper

Board: 24
Dealer: N
Vul: Both
North HCP: 17
South HCP: 6
Contract: 3♦X W

North:
AJ42

▼ K742

◆ QJ7

♣ AQ

North: South:

♠ AJ42

♠ Y K742

♠ QJ7

♣ QJ7

♦ 95 ♣ KJ10865 West North East South 1NT Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$ X Pass $3 \stackrel{1}{•}$ Pass Pass XA $\stackrel{4}{•}$ AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

Board: 19 Dealer: S Vul: NS HCP: 16	♣82✔A108★KQ43♣AK52	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: EW HCP: 11	★ A6♥ 92◆ Q8732◆ AJ53	The opponents are silent. Partner bids first.
Board: 21 Dealer: S Vul: Both HCP: 15	♣ Q1092♥ J8♦ AK♣ AJ432	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: None HCP: 10	★ A8♥ QJ10◆ QJ10982★ 75	The opponents are silent. Partner bids first.
Board: 23 Dealer: S Vul: EW HCP: 15	★ KQ5▼ AQ◆ J63◆ QJ1095	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: Both HCP: 6	◆98♥Q109◆95◆KJ10865	East Doubles 3♣ if possible. West Bids 3♦ if possible. Partner bids first.

Board: 19 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ AQ ♥ J4 ♠ A98652 ♣ 983	South: ♠ 82 ♥ A108 ♠ KQ43 ♣ AK52	West North East South 1NT Pass 3NT AP
Board: 20 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ QJ943 ♥ A5 ♠ K96 ♣ KQ10	South: ♠ A6 ♥ 92 ♠ Q8732 ♣ AJ53	West North East South 1NT Pass 3NT AP
Board: 21 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 3 S	North: ♣ 85 ♥ Q97 • QJ10872 ♣ K5	South: ♠ Q1092 ♥ J8 ♠ AK ♠ AJ432	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 22 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ Q1073 ♥ 875 ♠ A5 ♠ AKQJ	South: ♠ A8 ♥ QJ10 ♠ QJ10982 ♣ 75	West North East South 1NT Pass 3NT AP
Board: 23 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 5♣ S	North: ♠ 2 ♥ 74 ♠ AK75 ♠ AK8632	South: ♠ KQ5 ♥ AQ ♠ J63 ♣ QJ1095	West North East South 1NT Pass 2♠¹ Pass 3♠² Pass 4♠³ Pass 5♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Cue bid, a ♠ stopper

Board: 24
Dealer: N
Vul: Both
North HCP: 17
South HCP: 6
Contract: 3♦X W

North:
AJ42

▼ K742

◆ QJ7

♣ AQ

North: South:

♠ AJ42

♠ Y K742

♠ QJ7

♣ QJ7

♦ 95 ♣ KJ10865 West North East South 1NT Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$ X Pass $3 \stackrel{1}{•}$ Pass Pass XA $\stackrel{4}{•}$ AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

Board: 25 Dealer: S Vul: None HCP: 11		The opponents are silent. Partner bids first.
Board: 26 Dealer: N Vul: NS HCP: 15	AQ75✓ J952✓ KQ10✓ QJ	West Bids 3♠ if possible. You bid first.
Board: 27 Dealer: S Vul: Both HCP: 7	109✓ Q95✓ QJ8653✓ Q9	The opponents are silent. Partner bids first.
Board: 28 Dealer: N Vul: NS HCP: 15	★ KQ73▼ AK102◆ 98◆ QJ5	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: None HCP: 14	★ K63★ K9◆ 7◆ AKJ9543	The opponents are silent. Partner bids first.
Board: 30 Dealer: N Vul: NS HCP: 16	★ KQJ3▼ 1098◆ AK107◆ K2	The opponents are silent. You bid first.

Board: 25 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♣ J98 ♥ K ♦ QJ983 ♣ A1097	South:	West North East South 1NT Pass 3NT AP
Board: 26 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 4 S	North: ♠ AQ75 ♥ J952 ♠ KQ10 ♠ QJ	South: ♠ 1086 ♥ 64 ♠ 84 ♣ AK8742	West North East South 1NT Pass 2♠¹ 3♠ Pass Pass 4♣ AP 1. Minor Suit Transfers after 1NT
Board: 27 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 3 S	North: • 109 • Q95 • QJ8653 • Q9	South: ♠ K4 ♥ AK10 ♠ AK1094 ♣ 752	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 28 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ KQ73 ♥ AK102 ♦ 98 ♣ QJ5	South: ♠ 106 ♥ J7 ♠ KJ1074 ♠ AK96	West North East South 1NT Pass 3NT AP
Board: 29 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 6 S	North: ♠ K63 ♥ K9 ♠ 7 ♣ AKJ9543	South: ♠ A942 ♥ A106 ♠ AK106 ♣ 72	West North East South 1NT Pass 2♠¹ Pass 3♣² Pass 4NT³ Pass 5♠ Pass 5♠ Pass 6♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♠

Board: 30 Dealer: N Vul: NS

North HCP: 16 South HCP: 6 Contract: 1N N North: **♠** KQJ3

v 1098 ◆ AK107

♣ K2

South: **♦**96

♥ Q7

♦ QJ52 **♣** J8643

West North East South

1NT AP

South hands (Practice Page)

Board: 25 Dealer: S Vul: None HCP: 15	★ 543★ AQ5★ K1074★ KQJ	The opponents are silent. You bid first.
Board: 26 Dealer: N Vul: NS HCP: 7	10866484AK8742	West Bids 3♠ if possible. Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 17	★ K4★ AK10◆ AK1094♣ 752	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: NS HCP: 12	106✓ J7✓ KJ1074▲ AK96	The opponents are silent. Partner bids first.
Board: 29 Dealer: S Vul: None HCP: 15	A942✓ A106AK106₹ 72	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: NS HCP: 6	♠ 96♥ Q7♦ QJ52♠ J8643	The opponents are silent. Partner bids first.

Board: 25 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♣ J98 ♥ K ♦ QJ983 ♣ A1097	South:	West North East South 1NT Pass 3NT AP
Board: 26 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 4 S	North: ♠ AQ75 ♥ J952 ♠ KQ10 ♠ QJ	South: ♠ 1086 ♥ 64 ♠ 84 ♣ AK8742	West North East South 1NT Pass 2♠¹ 3♠ Pass Pass 4♣ AP 1. Minor Suit Transfers after 1NT
Board: 27 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 3 S	North: • 109 • Q95 • QJ8653 • Q9	South: ♠ K4 ♥ AK10 ♠ AK1094 ♣ 752	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 28 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ KQ73 ♥ AK102 ♦ 98 ♣ QJ5	South: ♠ 106 ♥ J7 ♠ KJ1074 ♠ AK96	West North East South 1NT Pass 3NT AP
Board: 29 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 6 S	North: ♠ K63 ♥ K9 ♠ 7 ♣ AKJ9543	South: ♠ A942 ♥ A106 ♠ AK106 ♣ 72	West North East South 1NT Pass 2♠¹ Pass 3♣² Pass 4NT³ Pass 5♠ Pass 5♠ Pass 6♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♠

Board: 30 Dealer: N Vul: NS

North HCP: 16 South HCP: 6 Contract: 1N N North: **♠** KQJ3

v 1098 ◆ AK107

♣ K2

South: **♦**96

♥ Q7

♦ QJ52 **♣** J8643

West North East South

1NT AP

North hands (Practice Page)

Board: 31 Dealer: S Vul: EW HCP: 6		The opponents are silent. Partner bids first.
Board: 32 Dealer: N Vul: Both HCP: 16	▲ A942✓ AJ5◆ AK5▲ 1063	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: NS HCP: 9	★ K83▼ 102◆ A109832◆ Q6	The opponents are silent. Partner bids first.
Board: 34 Dealer: N Vul: EW HCP: 16	★ AK6★ K872★ KJ42★ Q2	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: Both HCP: 8	★ 32▼ J2◆ KQJ632★ J103	The opponents are silent. Partner bids first.
Board: 36 Dealer: N Vul: None HCP: 15	★ A83★ A982◆ QJ3★ A109	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 1N S	North: ♣ J8 ♥ K10 ♦ 10832 ♣ Q9753	South: ♠ K10754 ♥ Q54 ♠ A5 ♣ AK10	West North East South 1NT AP
Board: 32 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ A942 ♥ AJ5 ♠ AK5 ♣ 1063	South: ♣ J ♥ K94 ♦ Q9742 ♣ KQ87	West North East South 1NT Pass 3NT AP
Board: 33 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3 S	North: ♠ K83 ▼ 102 ♠ A109832 ♣ Q6	South: ♠ Q72 ♥ AK6 ♦ 54 ♣ AK872	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 34 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3♣ N	North: ♠ AK6 ♥ K872 ♠ KJ42 ♣ Q2	South: ♠ Q5 ♥ A10 ♦ 53 ♠ K987543	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 35 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3◆ S	North:	South: ♠ AQJ6 ♥ 8653 ♠ A5 ♣ AQ5	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 36
Dealer: N
Vul: None
North HCP: 15
South HCP: 9
Contract: 2N N

North:

A83

✓ A982

✓ QJ3

A109

 South:
 West
 North
 East
 South

 ✓ J10
 1NT
 Pass
 2NT

 ◆ A9654
 AP

 ♣ Q865

South hands (Practice Page)

Board: 31 Dealer: S Vul: EW HCP: 16	★ K10754♥ Q54◆ A5◆ AK10	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: Both HCP: 11	♣ J ♥ K94 ♦ Q9742 ♣ KQ87	The opponents are silent. Partner bids first.
Board: 33 Dealer: S Vul: NS HCP: 16	♣ Q72♥ AK6◆ 54♣ AK872	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: EW HCP: 9	♣ Q5♥ A10◆ 53♣ K987543	The opponents are silent. Partner bids first.
Board: 35 Dealer: S Vul: Both HCP: 17	♣ AQJ6♥ 8653♦ A5♣ AQ5	The opponents are silent. You bid first.
Board: 36 Dealer: N Vul: None HCP: 9	Q2✓ J10◆ A9654◆ Q865	The opponents are silent. Partner bids first.

Board: 31 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 1N S	North: ♣ J8 ♥ K10 ♦ 10832 ♣ Q9753	South: ♠ K10754 ♥ Q54 ♠ A5 ♣ AK10	West North East South 1NT AP
Board: 32 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ A942 ♥ AJ5 ♠ AK5 ♣ 1063	South: ♣ J ♥ K94 ♦ Q9742 ♣ KQ87	West North East South 1NT Pass 3NT AP
Board: 33 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3 S	North: ♠ K83 ▼ 102 ♠ A109832 ♣ Q6	South: ♠ Q72 ♥ AK6 ♦ 54 ♣ AK872	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 34 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3♣ N	North: ♠ AK6 ♥ K872 ♠ KJ42 ♣ Q2	South: ♠ Q5 ♥ A10 ♦ 53 ♠ K987543	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 35 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3◆ S	North:	South: ♠ AQJ6 ♥ 8653 ♠ A5 ♣ AQ5	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 36
Dealer: N
Vul: None
North HCP: 15
South HCP: 9
Contract: 2N N

North:

A83

✓ A982

✓ QJ3

A109

 South:
 West
 North
 East
 South

 ✓ J10
 1NT
 Pass
 2NT

 ◆ A9654
 AP

 ♣ Q865

North hands (Practice Page)

Board: 37 Dealer: S Vul: EW HCP: 7	♣ J5 ♥ 3 ♦ AQ8763 ♣ 9754	The opponents are silent. Partner bids first.
Board: 38 Dealer: N Vul: Both HCP: 16	★ A65★ AK852★ 87★ AJ6	West Doubles 2♠ if possible. You bid first.
Board: 39 Dealer: S Vul: None HCP: 9	♣— ▼ K84 ◆ Q9743 ♣ A8743	The opponents are silent. Partner bids first.
Board: 40 Dealer: N Vul: NS HCP: 15	♣ QJ64♥ A8◆ AKJ94♣ 82	The opponents are silent. You bid first.
Board: 41 Dealer: S Vul: Both HCP: 11	♣ Q6♥ 87◆ J72♣ AKJ853	The opponents are silent. Partner bids first.
Board: 42 Dealer: N Vul: None HCP: 15	★ KQ3▼ KQJ42◆ J8◆ K105	The opponents are silent. You bid first.

Board: 37 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3 S	North:	South: ♠ AK962 ♥ KJ7 ♠ K5 ♣ J108	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 38 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 N	North: ♠ A65 ♥ AK852 ♠ 87 ♠ AJ6	South:	West North East South 1NT Pass 2♣¹ X 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 39 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 N	North: ♠ — ▼ K84 ◆ Q9743 ♣ A8743	South: ♠ A962 ♥ AJ76 ♠ KJ10 ♠ Q5	West North East South 1NT Pass 3 AP
Board: 40 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ QJ64 ♥ A8 ♠ AKJ94 ♣ 82	South: ♠ A85 ♥ 1063 • 10 ♣ AKJ1096	West North East South 1NT Pass 3NT AP
Board: 41 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ Q6 ♥ 87 ♦ J72 ♠ AKJ853	South: ♠ AK 109 ♥ AJ 104 ♠ KQ8 ♣ 109	West North East South 1NT Pass 3NT AP

Board: 42 Dealer: N Vul: None North HCP: 15 South HCP: 13

Contract: 3N N

★ KQ3 **▼** KQJ42 **▲** I8

North:

South: **♠** J52 **♥** 8

West North East South 1NT Pass 3NT

♦ J8

◆ AK632 ◆ AJ64

AP

♣ K105 **♣** A

South hands (Practice Page)

Board: 37 Dealer: S Vul: EW HCP: 15	★ AK962♥ KJ7♦ K5★ J108	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: Both HCP: 7	♦ 97♥ Q3♦ 109♠ KQ98742	West Doubles 2♠ if possible. Partner bids first.
Board: 39 Dealer: S Vul: None HCP: 15	▲ A962✔ AJ76◆ KJ10▲ Q5	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: NS HCP: 12	★ A85▼ 1063◆ 10◆ AKJ1096	The opponents are silent. Partner bids first.
Board: 41 Dealer: S Vul: Both HCP: 17	AK109✓ AJ104✓ KQ8✓ 109	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: None HCP: 13	 ♣ J52 ♥ 8 ♦ AK632 ♣ AJ64	The opponents are silent. Partner bids first.

Board: 37 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3 S	North:	South: ♠ AK962 ♥ KJ7 ♦ K5 ♣ J108	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 38 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 N	North: ♠ A65 ♥ AK852 ♠ 87 ♠ AJ6	South: ◆ 97 ▼ Q3 ◆ 109 ◆ KQ98742	West North East South 1NT Pass 2♣¹ X 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 39 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 \cdot N	North: ♠ — ▼ K84 ◆ Q9743 ♠ A8743	South: ♠ A962 ♥ AJ76 ♠ KJ10 ♠ Q5	West North East South 1NT Pass 3 AP
Board: 40 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ QJ64 ♥ A8 ♠ AKJ94 ♠ 82	South: ◆ A85 ▼ 1063 ◆ 10 ◆ AKJ1096	West North East South 1NT Pass 3NT AP
Board: 41 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ Q6 ♥ 87 ♦ J72 ♠ AKJ853	South: ♠ AK 109 ♥ AJ 104 ♠ KQ8 ♣ 109	West North East South 1NT Pass 3NT AP

Board: 42 Dealer: N Vul: None North HCP: 15 South HCP: 13

★ KQ3 **♥** KQJ42 **♦** J8

North:

South: **♠** J52 **♥** 8

West North East South 1NT Pass 3NT

South HCP: 13 Contract: 3N N **♦** K105

◆ AK632 ◆ AJ64

-

AP

North hands (Practice Page)

Board: 43 Dealer: S Vul: NS HCP: 9	◆ Q107◆ 5◆ 10974◆ AK763	The opponents are silent. Partner bids first.
Board: 44 Dealer: N Vul: EW HCP: 15	♣ AQ107♥ Q54♦ K2♣ KJ96	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: None HCP: 8	Q7✓ 10✓ A8642✓ Q8652	The opponents are silent. Partner bids first.
Board: 46 Dealer: N Vul: NS HCP: 15	♦ 9542♥ KQ87♦ A9♦ AQ8	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: EW HCP: 10	★ A92▼ 10◆ KQJ1073◆ 985	The opponents are silent. Partner bids first.
Board: 48 Dealer: N Vul: Both HCP: 16	▲ A10765♥ KJ6◆ Q7▲ AQ7	The opponents are silent. You bid first.

Board: 43 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2N S	North: ♠ Q107 ♥ 5 ♦ 10974 ♣ AK763	South: ♠ A54 ♥ AQ83 ♦ Q2 ♣ QJ82	West North East South 1NT Pass 2NT AP
Board: 44 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3 N	North: ♠ AQ107 ♥ Q54 ♠ K2 ♠ KJ96	South: ♣ 3 ♥ K107 • QJ8543 ♣ Q82	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 45 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North: ◆ Q7 ▼ 10 ◆ A8642 ◆ Q8652	South: ♠ AK108 ♥ K962 ♠ KQ5 ♣ 104	West North East South 1NT Pass 2NT AP
Board: 46 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 5♣ N	North:	South:	West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 4♥³ Pass 5♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Splinter
Board: 47 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ A92 ♥ 10 ♠ KQJ1073 ♣ 985	South: ♠ Q10 ♥ A742 ♠ A542 ♣ AQJ	West North East South 1NT Pass 3NT AP

Board: 48 Dealer: N Vul: Both North HCP: 16

South HCP: 10 Contract: 3N N North: **♦** A10765 **♥** KJ6

♦ Q7 **♣** AQ7

South: ♠ KJ2 **v** 72 ♦ AJ10962

West North East South 1NT Pass 3NT

AP

♣ J10

South hands (Practice Page)

Board: 43 Dealer: S Vul: NS HCP: 15	▲ A54✓ AQ83◆ Q2▲ QJ82	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: EW HCP: 8	♦ 3 ♥ K107 ♦ QJ8543 ♣ Q82	The opponents are silent. Partner bids first.
Board: 45 Dealer: S Vul: None HCP: 15	★ AK108★ K962★ KQ5★ 104	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: NS HCP: 9	106✓ 3✓ KQ62✓ KJ5432	The opponents are silent. Partner bids first.
Board: 47 Dealer: S Vul: EW HCP: 17	♣ Q10♥ A742♦ A542♣ AQJ	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: Both HCP: 10	★ KJ2▼ 72◆ AJ10962◆ J10	The opponents are silent. Partner bids first.

Board: 43 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2N S	North: ♠ Q107 ♥ 5 ♦ 10974 ♣ AK763	South: ♠ A54 ♥ AQ83 ♦ Q2 ♣ QJ82	West North East South 1NT Pass 2NT AP
Board: 44 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3 N	North: ♠ AQ107 ♥ Q54 ♠ K2 ♠ KJ96	South: ♣ 3 ♥ K107 • QJ8543 ♣ Q82	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 45 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North: ◆ Q7 ▼ 10 ◆ A8642 ◆ Q8652	South: ♠ AK108 ♥ K962 ♠ KQ5 ♣ 104	West North East South 1NT Pass 2NT AP
Board: 46 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 5♣ N	North:	South:	West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 4♥³ Pass 5♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Splinter
Board: 47 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ A92 ♥ 10 ♠ KQJ1073 ♣ 985	South: ♠ Q10 ♥ A742 ♠ A542 ♣ AQJ	West North East South 1NT Pass 3NT AP

Board: 48 Dealer: N Vul: Both North HCP: 16

South HCP: 10 Contract: 3N N North: **♦** A10765 **♥** KJ6

♦ Q7 **♣** AQ7

South: ♠ KJ2 **v** 72 ♦ AJ10962

West North East South 1NT Pass 3NT

AP

♣ J10

North hands (Practice Page)

Board: 49 Dealer: S Vul: NS HCP: 7	42✓ AJ8✓ Q106532♠ 86	East Doubles 3♣ if possible. Partner bids first.
Board: 50 Dealer: N Vul: EW HCP: 16	★ AK1073▼ 865◆ AQ2◆ K9	The opponents are silent. You bid first.
Board: 51 Dealer: S Vul: Both HCP: 8	★ 5♥ Q87★ K9642★ K1042	The opponents are silent. Partner bids first.
Board: 52 Dealer: N Vul: EW HCP: 17	★ A1087♥ Q42◆ AK82★ A7	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 8	◆ Q107 ▼ 10 ◆ AJ1053 ◆ J962	The opponents are silent. Partner bids first.
Board: 54 Dealer: N Vul: NS HCP: 16	★ KQJ3▼ KQJ9◆ KJ10◆ 87	The opponents are silent. You bid first.

Board: 49 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3 S	North:	South: ♠ AJ5 ▼ 10943 ♠ AK9 ♣ K95	West North East South 1NT Pass 3♣¹ X 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 50 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3 N	North: ♠ AK 1073 ♥ 865 ♠ AQ2 ♠ K9	South: ♠ Q82 ♥ — ♦ K98643 ♣ A875	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 51 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North:	South: ♣ J73 ♥ AJ2 ♠ AQJ ♣ Q963	West North East South 1NT Pass 2NT AP
Board: 52 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 3♣ N	North: ♠ A1087 ♥ Q42 ♠ AK82 ♣ A7	South: ♠ K.5 ♥ 73 ♦ J94 ♣ QJ10942	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 53 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ Q107 ♥ 10 ♠ AJ1053 ♣ J962	South:	West North East South 1NT Pass 2NT AP

West North East South 1NT Pass 3♣¹ Board: 54 North: South: Pass $3 \stackrel{?}{\bullet}^2$ Pass 4NT³ Dealer: N **♠** A6 **♠** KQJ3 Vul: NS Pass 6♦ Pass 5♦ **♥** KQJ9 **♥** A5 North HCP: 16 AP **♦** KJ10 ◆ AQ76542 South HCP: 14 1. Minor Suit Transfers after 1NT **♣** 87 **♣** 105 Contract: 6♦ N 2. automat 3. Blackwood 0314, for ♦

South hands (Practice Page)

Board: 49 Dealer: S Vul: NS HCP: 15	▲ AJ5▼ 10943◆ AK9▲ K95	East Doubles 3♣ if possible. You bid first.
Board: 50 Dealer: N Vul: EW HCP: 9	◆ Q82 ▼ — ◆ K98643 ◆ A875	The opponents are silent. Partner bids first.
Board: 51 Dealer: S Vul: Both HCP: 15	♣ J73♥ AJ2♦ AQJ♣ Q963	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: EW HCP: 7	★ K5▼ 73◆ J94◆ QJ10942	The opponents are silent. Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 16	♠ 9652♥ AKQ6♦ Q6♠ KQ8	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: NS HCP: 14	★ A6✓ A5◆ AQ76542◆ 105	The opponents are silent. Partner bids first.

Board: 49 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3 S	North:	South: ♠ AJ5 ▼ 10943 ♠ AK9 ♠ K95	West North East South 1NT Pass 3♣¹ X 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 50 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 3 N	North: ♠ AK 1073 ♥ 865 ♠ AQ2 ♠ K9	South: ♠ Q82 ♥ — ♦ K98643 ♣ A875	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 51 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North:	South: ♣ J73 ♥ AJ2 ♠ AQJ ♣ Q963	West North East South 1NT Pass 2NT AP
Board: 52 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 3♣ N	North: ♠ A1087 ♥ Q42 ♠ AK82 ♣ A7	South: ♠ K.5 ♥ 73 ♦ J94 ♣ QJ10942	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 53 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ Q107 ♥ 10 ♠ AJ1053 ♣ J962	South:	West North East South 1NT Pass 2NT AP

West North East South 1NT Pass 3♣¹ Board: 54 North: South: Pass $3 \stackrel{?}{\bullet}^2$ Pass 4NT³ Dealer: N **♠** A6 **♠** KQJ3 Vul: NS Pass 6♦ Pass 5♦ **♥** KQJ9 **♥** A5 North HCP: 16 AP **♦** KJ10 ◆ AQ76542 South HCP: 14 1. Minor Suit Transfers after 1NT **♣** 87 **♣** 105 Contract: 6♦ N 2. automat 3. Blackwood 0314, for ♦

North hands (Practice Page)

Board: 55 Dealer: S Vul: Both HCP: 9	★53★65★K1065★KQJ32	The opponents are silent. Partner bids first.
Board: 56 Dealer: N Vul: NS HCP: 15	AK32♥ Q72◆ Q92◆ A98	West Doubles 3♣ if possible. You bid first.
Board: 57 Dealer: S Vul: None HCP: 11	♦ 8 ♥ K8 ♦ AK43 ♣ J107652	The opponents are silent. Partner bids first.
Board: 58 Dealer: N Vul: EW HCP: 16	AJ65✓ A1084✓ K86A10	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: Both HCP: 6	10586AJ6542J87	The opponents are silent. Partner bids first.
Board: 60 Dealer: N Vul: NS HCP: 16	★ AK5★ AK62◆ 9842♣ Q5	The opponents are silent. You bid first.

Board: 55 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North:	South: ♠ A104 ♥ AQ72 ♠ AQ42 ♣ 105	West North East South 1NT Pass 2NT AP
Board: 56 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3 N	North: ♠ AK32 ♥ Q72 ♠ Q92 ♣ A98	South: ◆ 54 ▼ A65 ◆ K108765 ◆ 74	West North East South 1NT Pass 3♣¹ X 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 57 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ 8 ♥ K8 ♠ AK43 ♠ J107652	South: ♠ KQJ ♥ A2 ♠ 87652 ♣ AK4	West North East South 1NT Pass 3NT AP
Board: 58 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AJ65 ♥ A1084 ♠ K86 ♠ A10	South: ♠ Q102 ♥ 2 ♠ AQJ42 ♣ J982	West North East South 1NT Pass 3NT AP
Board: 59 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 3 S	North: ♠ 105 ♥ 86 ♠ AJ6542 ♠ J87	South: ♠ AQ82 ♥ KQ10 ♠ Q973 ♠ K2	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 60 Dealer: N Vul: NS North HCP: 16 South HCP: 11

♠ AK5 **♥** AK62 **♦** 9842 **♣** Q5 Contract: 3N N

North:

South: **♠** 64 **♥** J10 ♦ AK1053

♣ K862

West North East South 1NT Pass 3NT

AP

South hands (Practice Page)

Board: 55 Dealer: S Vul: Both HCP: 16	★ A104★ AQ72★ AQ42★ 105	The opponents are silent. You bid first.
Board: 56 Dealer: N Vul: NS HCP: 7	★ 54★ A65★ K108765★ 74	West Doubles 3♣ if possible. Partner bids first.
Board: 57 Dealer: S Vul: None HCP: 17	★ KQJ▼ A2◆ 87652◆ AK4	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: EW HCP: 10	◆ Q102♥ 2◆ AQJ42◆ J982	The opponents are silent. Partner bids first.
Board: 59 Dealer: S Vul: Both HCP: 16	AQ82KQ10Q973K2	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: NS HCP: 11	♠ 64♥ J10◆ AK1053♠ K862	The opponents are silent. Partner bids first.

Board: 55 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North:	South: ♠ A104 ♥ AQ72 ♠ AQ42 ♣ 105	West North East South 1NT Pass 2NT AP
Board: 56 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3 N	North: ♠ AK32 ♥ Q72 ♠ Q92 ♣ A98	South: ◆ 54 ▼ A65 ◆ K108765 ◆ 74	West North East South 1NT Pass 3♣¹ X 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 57 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ 8 ♥ K8 ♠ AK43 ♠ J107652	South: ♠ KQJ ♥ A2 ♠ 87652 ♣ AK4	West North East South 1NT Pass 3NT AP
Board: 58 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AJ65 ♥ A1084 ♠ K86 ♠ A10	South: ♠ Q102 ♥ 2 ♠ AQJ42 ♣ J982	West North East South 1NT Pass 3NT AP
Board: 59 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 3 S	North: ♠ 105 ♥ 86 ♠ AJ6542 ♠ J87	South: ♠ AQ82 ♥ KQ10 ♠ Q973 ♠ K2	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 60 Dealer: N Vul: NS North HCP: 16 South HCP: 11

♠ AK5 **♥** AK62 **♦** 9842 **♣** Q5 Contract: 3N N

North:

South: **♠** 64 **♥** J10 ♦ AK1053

♣ K862

West North East South 1NT Pass 3NT

AP

North hands (Practice Page)

Board: 61 Dealer: S Vul: EW HCP: 11	★ A93♥ 7◆ Q843◆ AJ1042	The opponents are silent. Partner bids first.
Board: 62 Dealer: N Vul: Both HCP: 15	103✓ AQJ10✓ Q632△ AQ6	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: None HCP: 9	★83▼KQ◆8743★A9852	The opponents are silent. Partner bids first.
Board: 64 Dealer: N Vul: EW HCP: 15	★ KQ97▼ KQJ6◆ J94◆ K5	West Doubles 6♣ if possible. You bid first.
Board: 65 Dealer: S Vul: Both HCP: 9	★ K97▼ 5◆ K964◆ K6532	East Bids 3♥ if possible. Partner bids first.
Board: 66 Dealer: N Vul: None HCP: 16	♣ A763♥ J3♦ AQJ6♣ A93	The opponents are silent. You bid first.

Board: 61 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ A93 ♥ 7 ♦ Q843 ♣ AJ1042	South: ♠ Q2 ▼ AK103 ♠ KJ52 ♠ Q87	West Pass	North 3NT	East AP	South 1NT
Board: 62 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:	South: ♠ KQ ♥ 985 ♠ AJ10984 ♣ 103	West AP	North 1NT		South 3NT
Board: 63 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North: ♣ 83 ♥ KQ ♣ 8743 ♣ A9852	South: ♠ AJ74 ♥ J9 ♠ AK1062 ♣ K6	West Pass	North 2NT	East AP	South 1NT
Board: 64 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 6•X N	North: ♠ KQ97 ♥ KQJ6 ♦ J94 ♣ K5	South: ♣ — ▼ A4 • K652 • AQJ7642	Pass Pass X 1. Mino 2. auto		Pass Pass Pass Transfer	2♣¹ 4NT³ 6♣ rs after 1NT
Board: 65 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ K97 ▼ 5 ◆ K964 ♣ K6532	South: ♠ Q54 ▼ Q32 ♠ AJ75 ♠ AQ7	West Pass AP	North 2NT	East 3♥	South 1NT 3NT

Board: 66
Dealer: N
Vul: None
North HCP: 16
South HCP: 6
Contract: 3♣ N

North: ♠ A763 ♥ J3 ♠ AQJ6

♣ A93

1032Q108642

West North East South 1NT Pass 2♠¹

Pass 3♣² AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

Board: 61 Dealer: S Vul: EW HCP: 15	♠ Q2♥ AK103♦ KJ52♠ Q87	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: Both HCP: 10	★ KQ ♥ 985 ♦ AJ10984 ♣ 103	The opponents are silent. Partner bids first.
Board: 63 Dealer: S Vul: None HCP: 16	▲ AJ74♥ J9◆ AK1062♣ K6	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: EW HCP: 14	♣— ▼ A4 • K652 • AQJ7642	West Doubles 6♣ if possible. Partner bids first.
Board: 65 Dealer: S Vul: Both HCP: 15	♣ Q54♥ Q32◆ AJ75♣ AQ7	East Bids 3♥ if possible. You bid first.
Board: 66 Dealer: N Vul: None HCP: 6	J2K41032Q108642	The opponents are silent. Partner bids first.

Board: 61 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ A93 ♥ 7 ♦ Q843 ♣ AJ1042	South: ♠ Q2 ▼ AK103 ♠ KJ52 ♠ Q87	West Pass	North 3NT	East AP	South 1NT
Board: 62 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:	South: ♠ KQ ♥ 985 ♠ AJ10984 ♣ 103	West AP	North 1NT		South 3NT
Board: 63 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North: ♣ 83 ♥ KQ ♣ 8743 ♣ A9852	South: ♠ AJ74 ♥ J9 ♠ AK1062 ♣ K6	West Pass	North 2NT	East AP	South 1NT
Board: 64 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 6•X N	North: ♠ KQ97 ♥ KQJ6 ♦ J94 ♣ K5	South: ♣ — ▼ A4 • K652 • AQJ7642	Pass Pass X 1. Mino 2. auto		Pass Pass Pass Transfer	2♣¹ 4NT³ 6♣ rs after 1NT
Board: 65 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3N S	North: ♠ K97 ▼ 5 ◆ K964 ♣ K6532	South: ♠ Q54 ▼ Q32 ♠ AJ75 ♠ AQ7	West Pass AP	North 2NT	East 3♥	South 1NT 3NT

Board: 66
Dealer: N
Vul: None
North HCP: 16
South HCP: 6
Contract: 3♣ N

North: ♠ A763 ♥ J3 ♠ AQJ6

♣ A93

1032Q108642

West North East South 1NT Pass 2♠¹

Pass 3♣² AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

Board: 67 Dealer: S Vul: Both HCP: 11	♠ KQ ♥ 97 ♦ J10987 ♣ AJ106	The opponents are silent. Partner bids first.
Board: 68 Dealer: N Vul: None HCP: 15	★ K1054♥ QJ106◆ AKQ★ 43	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: NS HCP: 7	♣ J ♥ 1086 ♦ J8742 ♣ KQ75	The opponents are silent. Partner bids first.
Board: 70 Dealer: N Vul: EW HCP: 16	A1052✓ A97AKJ3A108	The opponents are silent. You bid first.
Board: 71 Dealer: S Vul: None HCP: 8	★ 5★ K65★ AJ9863★ 964	East Bids 3♠ if possible. Partner bids first.
Board: 72 Dealer: N Vul: NS HCP: 15	♠ AQJ♥ K95♦ Q1065♠ QJ10	The opponents are silent. You bid first.

Board: 67	North:	South:	
Dealer: S	♠ KQ	♦ A87	West North East South
Vul: Both	y 97	♥ AQ86	1NT
North HCP: 11	◆ J10987	♦ K63	Pass 3NT AP
South HCP: 15 Contract: 3N S	♣ AJ106	♣ Q84	
Contract. 31v S			
Board: 68			
Dealer: N	North:	South:	West North East South
Vul: None	★ K1054	♦ 83	1NT Pass $2 \stackrel{1}{\bullet}^1$
North HCP: 15	♥ QJ106	♥ K	Pass $3 \clubsuit^2$ AP
South HCP: 6	◆ AKQ	♦ 1063	1. Minor Suit Transfers after 1NT
Contract: 3♣ N	♣ 43	♣ QJ109872	2. automat
Board: 69	37.4	G 1	
Dealer: S	North:	South:	West Next Foot Court
Vul: NS	♠ J	♦ K74	West North East South
North HCP: 7	♥ 1086	♥ KQ	1NT
South HCP: 15	♦ J8742 • VO75	♦ AK96	AP
Contract: 1N S	♣ KQ75	♣ 8642	
Board: 70	Nouth.	South:	
Dealer: N	North: ♠ A1052		West North East South
Vul: EW	♥ A97	♠ QJ ♥ 4	1NT Pass 2NT
North HCP: 16	◆ AKJ3	◆ 109854	AP
South HCP: 8	♣ 108	♣ KQ765	AF
Contract: 2N N	1 100	¥ 11Q / 03	
Board: 71	North:	South:	West North East South
Dealer: S	♦ 5	♦ J108	1NT
Vul: None	♥ K65	♥ A1084	Pass 3♣¹ 3♠ Pass
North HCP: 8	◆ AJ9863	♦ Q52	Pass 4♦ AP
South HCP: 16	♣ 964	♣ AKQ	1. Minor Suit Transfers after 1NT
Contract: 4♦ N			1. Which Suit Hubbers ther HVI
Board: 72			
Dealer: N	North:	South:	
Vul: NS	♠ AQJ	♦ 654	West North East South
North HCP: 15	♥ K95	♥ Q4	1NT Pass 3NT
South HCP: 10	◆ Q1065	♦ AJ	AP
Contract: 3N N	♣ QJ10	♣ K98542	

South hands (Practice Page)

Board: 67 Dealer: S Vul: Both HCP: 15	A87✓ AQ86✓ K63✓ Q84	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: None HCP: 6	★83★ K★ 1063★ QJ109872	The opponents are silent. Partner bids first.
Board: 69 Dealer: S Vul: NS HCP: 15	★ K74★ KQ◆ AK96◆ 8642	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: EW HCP: 8	♠ QJ ♥ 4 ♦ 109854 ♣ KQ765	The opponents are silent. Partner bids first.
Board: 71 Dealer: S Vul: None HCP: 16	♣ J108♥ A1084◆ Q52♣ AKQ	East Bids 3♠ if possible. You bid first.
Board: 72 Dealer: N Vul: NS HCP: 10	♠ 654♥ Q4♠ AJ♠ K98542	The opponents are silent. Partner bids first.

Board: 67	North:	South:	
Dealer: S	♠ KQ	♦ A87	West North East South
Vul: Both	y 97	♥ AQ86	1NT
North HCP: 11	◆ J10987	♦ K63	Pass 3NT AP
South HCP: 15 Contract: 3N S	♣ AJ106	♣ Q84	
Contract. 31v S			
Board: 68			
Dealer: N	North:	South:	West North East South
Vul: None	★ K1054	♦ 83	1NT Pass $2 \stackrel{1}{\bullet}^1$
North HCP: 15	♥ QJ106	♥ K	Pass $3 \clubsuit^2$ AP
South HCP: 6	◆ AKQ	♦ 1063	1. Minor Suit Transfers after 1NT
Contract: 3♣ N	♣ 43	♣ QJ109872	2. automat
Board: 69	37.4	G 1	
Dealer: S	North:	South:	West Next Foot Court
Vul: NS	♠ J	♦ K74	West North East South
North HCP: 7	♥ 1086	♥ KQ	1NT
South HCP: 15	♦ J8742 • VO75	♦ AK96	AP
Contract: 1N S	♣ KQ75	♣ 8642	
Board: 70	Nouth.	South:	
Dealer: N	North: ♠ A1052		West North East South
Vul: EW	♥ A97	♠ QJ ♥ 4	1NT Pass 2NT
North HCP: 16	◆ AKJ3	◆ 109854	AP
South HCP: 8	♣ 108	♣ KQ765	AF
Contract: 2N N	1 100	¥ 11Q / 03	
Board: 71	North:	South:	West North East South
Dealer: S	♦ 5	♦ J108	1NT
Vul: None	♥ K65	♥ A1084	Pass 3♣¹ 3♠ Pass
North HCP: 8	◆ AJ9863	♦ Q52	Pass 4♦ AP
South HCP: 16	♣ 964	♣ AKQ	1. Minor Suit Transfers after 1NT
Contract: 4♦ N			1. Which Suit Hubbers ther HVI
Board: 72			
Dealer: N	North:	South:	
Vul: NS	♠ AQJ	♦ 654	West North East South
North HCP: 15	♥ K95	♥ Q4	1NT Pass 3NT
South HCP: 10	◆ Q1065	♦ AJ	AP
Contract: 3N N	♣ QJ10	♣ K98542	

North hands (Practice Page)

Board: 73 Dealer: S Vul: EW HCP: 10	♣ A74 ♥ 1053 ♦ K86543 ♣ K	The opponents are silent. Partner bids first.
Board: 74 Dealer: N Vul: Both HCP: 17	★ KQ9▼ K109◆ K82◆ KQJ4	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: NS HCP: 9	♠ 63♥ Q10♦ KQ964♠ Q1095	East Bids 3♠ if possible. Partner bids first.
Board: 76 Dealer: N Vul: EW HCP: 15	▲ A1064♥ KJ8◆ KQ109▲ Q4	West Bids 3♥ if possible. You bid first.
Board: 77 Dealer: S Vul: Both HCP: 8	♣ QJ4♥ 5◆ QJ1075♣ Q1043	The opponents are silent. Partner bids first.
Board: 78 Dealer: N Vul: EW HCP: 16	♣ QJ863♥ KQ10◆ KJ♣ A74	The opponents are silent. You bid first.

Board: 73 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ A74 ♥ 1053 ♠ K86543 ♣ K	South: ♠ K1098 ♥ AKJ2 ♠ AJ9 ♣ J4	West Pass	North 3NT	East AP	South 1NT
Board: 74 Dealer: N Vul: Both North HCP: 17 South HCP: 6 Contract: 1N N	North: ♠ KQ9 ♥ K109 ♠ K82 ♣ KQJ4	South:	West	North 1NT	East AP	South
Board: 75 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ 63 ♥ Q10 ♠ KQ964 ♣ Q1095	South: ♣ J1072 ✔ AK54 ♣ A108 ♣ AJ	West Pass AP	North 2NT		South 1NT 3NT
Board: 76 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3 VX	North: ♠ A1064 ♥ KJ8 ♠ KQ109 ♠ Q4	South: ♠ KJ2 ♥ 43 ♦ 75 ♣ A98632	3♥ AP	North 1NT Pass or Suit T	Pass Pass	
Board: 77 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ QJ4 ♥ 5 ♠ QJ1075 ♠ Q1043	South: ♠ A103 ♥ KQ832 ♠ K8 ♠ A75	West Pass	North 2NT	East AP	South 1NT
Board: 78 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ QJ863 ♥ KQ10 ♠ KJ ♣ A74	South: ♠ A92 ♥ 952 ♠ AQ9874 ♣ 2	West AP	North 1NT		South 3NT

South hands (Practice Page)

Board: 73 Dealer: S Vul: EW HCP: 17	★ K1098▼ AKJ2◆ AJ9◆ J4	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: Both HCP: 6	♦ 83 ♥ Q8 ♦ 109765 • A1072	The opponents are silent. Partner bids first.
Board: 75 Dealer: S Vul: NS HCP: 17	 ♣ J1072 ♥ AK54 ♠ A108 ♠ AJ	East Bids 3♠ if possible. You bid first.
Board: 76 Dealer: N Vul: EW HCP: 8	★ KJ2▼ 43◆ 75◆ A98632	West Bids 3♥ if possible. Partner bids first.
Board: 77 Dealer: S Vul: Both HCP: 16	★ A103▼ KQ832◆ K8♣ A75	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: EW HCP: 10	A92♥ 952AQ98742	The opponents are silent. Partner bids first.

Board: 73 Dealer: S Vul: EW North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ A74 ♥ 1053 ♠ K86543 ♣ K	South: ♠ K1098 ♥ AKJ2 ♠ AJ9 ♣ J4	West Pass	North 3NT	East AP	South 1NT
Board: 74 Dealer: N Vul: Both North HCP: 17 South HCP: 6 Contract: 1N N	North: ♠ KQ9 ♥ K109 ♠ K82 ♣ KQJ4	South:	West	North 1NT	East AP	South
Board: 75 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ 63 ♥ Q10 ♠ KQ964 ♣ Q1095	South: ♣ J1072 ✔ AK54 ♣ A108 ♣ AJ	West Pass AP	North 2NT		South 1NT 3NT
Board: 76 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3 VX	North: ♠ A1064 ♥ KJ8 ♠ KQ109 ♠ Q4	South: ♠ KJ2 ♥ 43 ♦ 75 ♣ A98632	3♥ AP	North 1NT Pass or Suit T	Pass Pass	
Board: 77 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ QJ4 ♥ 5 ♠ QJ1075 ♠ Q1043	South: ♠ A103 ♥ KQ832 ♠ K8 ♠ A75	West Pass	North 2NT	East AP	South 1NT
Board: 78 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ QJ863 ♥ KQ10 ♠ KJ ♣ A74	South: ♠ A92 ♥ 952 ♠ AQ9874 ♣ 2	West AP	North 1NT		South 3NT

North hands (Practice Page)

Board: 79 Dealer: S Vul: Both HCP: 9	▲ A104✔ A7◆ 93▲ J98642	The opponents are silent. Partner bids first.
Board: 80 Dealer: N Vul: NS HCP: 15	107KQ108AK8QJ32	West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 81 Dealer: S Vul: Both HCP: 10	♠ K7 ♥ K74 ♦ J4 ♣ QJ10862	The opponents are silent. Partner bids first.
Board: 82 Dealer: N Vul: None HCP: 17	♣ Q864♥ Q2◆ AQJ3♣ AQ8	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: NS HCP: 12	★ K2▼ 54◆ A6432◆ AJ76	The opponents are silent. Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 17	★ AK8▼ 865◆ AKQJ2◆ 72	The opponents are silent. You bid first.

Board: 79 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North: ♠ A104 ♥ A7 ♦ 93 ♣ J98642	South: ♠ KQJ95 ♥ QJ2 ♠ QJ ♣ K73	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 80 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 44 W	North: ♠ 107 ▼ KQ108 ♠ AK8 ♣ QJ32	South: ◆ 52 ▼ 632 ◆ QJ9742 ◆ K8	West North East South 1NT Pass 3♣¹ 3♠ Pass 4♠ AP 1. Minor Suit Transfers after 1NT
Board: 81 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ K7 ▼ K74 ♦ J4 ♣ QJ10862	South: ♠ A43 ♥ J1065 ♠ AK73 ♣ A9	West North East South 1NT Pass 3NT AP
Board: 82 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ Q864 ♥ Q2 ♠ AQJ3 ♠ AQ8	South: ♠ AK9 ♥ 5 • 1094 ♣ K76432	West North East South 1NT Pass 3NT AP
Board: 83 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ K2 ♥ 54 ♠ A6432 ♣ AJ76	South: ♠ A964 ♥ AQ32 ♠ KQ7 ♣ 95	West North East South 1NT Pass 3NT AP

Board: 84 Dealer: N Vul: None North HCP: 17 South HCP: 9

Contract: 3N N

North:

♠ AK8

♥ 865

♠ AKQJ2

★ 43 **♥** Q4 **♦** 7653

South:

West North East South 1NT Pass 2NT AP

♣ 72

♣ AK865

South hands (Practice Page)

Board: 79 Dealer: S Vul: Both HCP: 15	★ KQJ95♥ QJ2◆ QJ◆ K73	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: NS HCP: 6	★ 52▼ 632◆ QJ9742◆ K8	West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 81 Dealer: S Vul: Both HCP: 16	★ A43▼ J1065◆ AK73★ A9	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: None HCP: 10	♠ AK9♥ 5♦ 1094♠ K76432	The opponents are silent. Partner bids first.
Board: 83 Dealer: S Vul: NS HCP: 15	▲ A964♥ AQ32♦ KQ7♣ 95	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: None HCP: 9	43♥ Q4↑ 7653♠ AK865	The opponents are silent. Partner bids first.

Board: 79 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North: ♠ A104 ♥ A7 ♦ 93 ♣ J98642	South: ♠ KQJ95 ♥ QJ2 ♠ QJ ♣ K73	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 80 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 44 W	North: ♠ 107 ▼ KQ108 ♠ AK8 ♣ QJ32	South: ◆ 52 ▼ 632 ◆ QJ9742 ◆ K8	West North East South 1NT Pass 3♣¹ 3♠ Pass 4♠ AP 1. Minor Suit Transfers after 1NT
Board: 81 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ K7 ♥ K74 ♦ J4 ♣ QJ10862	South: ♠ A43 ♥ J1065 ♠ AK73 ♣ A9	West North East South 1NT Pass 3NT AP
Board: 82 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ Q864 ♥ Q2 ♠ AQJ3 ♠ AQ8	South: ♠ AK9 ♥ 5 • 1094 ♣ K76432	West North East South 1NT Pass 3NT AP
Board: 83 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ K2 ♥ 54 ♠ A6432 ♠ AJ76	South: ♠ A964 ♥ AQ32 ♠ KQ7 ♣ 95	West North East South 1NT Pass 3NT AP

Board: 84 Dealer: N Vul: None North HCP: 17 South HCP: 9

Contract: 3N N

North:

♠ AK8

♥ 865

♠ AKQJ2

★ 43 **♥** Q4 **♦** 7653

South:

West North East South 1NT Pass 2NT AP

♣ 72

♣ AK865

North hands (Practice Page)

Board: 85 Dealer: S Vul: NS HCP: 8	♠ K ♥ Q95 ♦ QJ107654 ♣ 96	East Doubles 3♣ if possible. Partner bids first.
Board: 86 Dealer: N Vul: EW HCP: 15	★ AK73★ A72★ K1062★ J2	West Bids 3♦ if possible. You bid first.
Board: 87 Dealer: S Vul: Both HCP: 7	★73▼753★AQJ1074★53	The opponents are silent. Partner bids first.
Board: 88 Dealer: N Vul: NS HCP: 16	★ K972★ A63◆ Q103★ AK9	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: Both HCP: 10		The opponents are silent. Partner bids first.
Board: 90 Dealer: N Vul: None HCP: 16	AK97✓ J102✓ AJ✓ K843	The opponents are silent. You bid first.

Board: 85 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 S	North: ♠ K ♥ Q95 • QJ107654 ♣ 96	South: ♠ A9543 ♥ 76 ♠ AK9 ♣ KQ7	West North East South 1NT Pass 3♣¹ X 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 86 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3•X W	North: ♠ AK73 ♥ A72 ♠ K1062 ♣ J2	South: ♠ 865 ♥ Q96 • 7 ♣ KQ10765	West North East South 1NT Pass 2♣¹ 3 Pass Pass XA♠♠ AP 1. Minor Suit Transfers after 1NT
Board: 87 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3 S	North: ♠ 73 ♥ 753 ♠ AQJ1074 ♣ 53	South: ♠ AJ654 ♥ Q106 ♠ K6 ♠ AJ10	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 88 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ K972 ✔ A63 ♠ Q103 ♣ AK9	South: ♠ Q103 ♥ K ♠ A75 ♠ QJ8763	West North East South 1NT Pass 3NT AP
Board: 89 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North: ♣ J96 ♥ 7 • A972 ♣ KQ853	South: ♠ AQ4 ♥ AQ32 ♠ K83 ♣ 962	West North East South 1NT Pass 3NT AP

Board: 90 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 3 N

North:

♠ AK97

▼ J102

♠ AJ

♣ K843

South:

♠ Q54

♥ 85

♦ K87653

♠ Q10

West North East South 1NT Pass $3 \stackrel{2}{\bullet}^2$ AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

Board: 85 Dealer: S Vul: NS HCP: 16	★ A9543▼ 76◆ AK9★ KQ7	East Doubles 3♣ if possible. You bid first.
Board: 86 Dealer: N Vul: EW HCP: 7	♦ 865 ♥ Q96 ♦ 7 ♣ KQ10765	West Bids 3♦ if possible. Partner bids first.
Board: 87 Dealer: S Vul: Both HCP: 15	AJ654♥ Q106★ K6AJ10	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: NS HCP: 12	♣ Q103♥ K♦ A75♣ QJ8763	The opponents are silent. Partner bids first.
Board: 89 Dealer: S Vul: Both HCP: 15	AQ4✓ AQ32✓ K83✓ 962	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: None HCP: 7	♣ Q54♥ 85♦ K87653♣ Q10	The opponents are silent. Partner bids first.

Board: 85 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 S	North: ♠ K ♥ Q95 • QJ107654 ♣ 96	South: ♠ A9543 ♥ 76 ♠ AK9 ♣ KQ7	West North East South 1NT Pass 3♣¹ X 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 86 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3•X W	North: ♠ AK73 ♥ A72 ♠ K1062 ♣ J2	South: ♠ 865 ♥ Q96 • 7 ♣ KQ10765	West North East South 1NT Pass 2♣¹ 3 Pass Pass XA♠♠ AP 1. Minor Suit Transfers after 1NT
Board: 87 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3 S	North: ♠ 73 ♥ 753 ♠ AQJ1074 ♣ 53	South: ♠ AJ654 ♥ Q106 ♠ K6 ♠ AJ10	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 88 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ K972 ✔ A63 ♠ Q103 ♣ AK9	South: ♠ Q103 ♥ K ♠ A75 ♠ QJ8763	West North East South 1NT Pass 3NT AP
Board: 89 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North: ♣ J96 ♥ 7 • A972 ♣ KQ853	South: ♠ AQ4 ♥ AQ32 ♠ K83 ♣ 962	West North East South 1NT Pass 3NT AP

Board: 90 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 3 N

North:

♠ AK97

▼ J102

♠ AJ

♣ K843

South:

♠ Q54

♥ 85

♦ K87653

♠ Q10

West North East South 1NT Pass $3 \stackrel{2}{\bullet}^2$ AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

Board: 91 Dealer: S Vul: EW HCP: 9	★ K83★ 6★ KQ876★ J832	The opponents are silent. Partner bids first.
Board: 92 Dealer: N Vul: Both HCP: 16	♠ AK8♥ Q97♦ 95♠ AK1074	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: None HCP: 6	★ A10★ 103★ 10752★ Q9643	The opponents are silent. Partner bids first.
Board: 94 Dealer: N Vul: Both HCP: 15	★ KQ5♥ QJ◆ AQJ54◆ 762	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: None HCP: 6	★ 84♥ J62◆ 64★ AJ7532	East Doubles 2♠ if possible. Partner bids first.
Board: 96 Dealer: N Vul: NS HCP: 15	♣96♥ AKJ32◆A108♣ K84	The opponents are silent. You bid first.

Board: 91 Dealer: S Vul: EW North HCP: 9 South HCP: 1: Contract: 2N S	→ KQ8/6 → 1832	South: ♠ A10652 ♥ KJ ♠ A42 ♠ K109	West North East South 1NT Pass 2NT AP
Board: 92 Dealer: N Vul: Both North HCP: 1: South HCP: 1: Contract: 3N 1	3	South: ♣ J5 ♥ K10 ♣ AKQ763 ♣ 962	West North East South 1NT Pass 3NT AP
Board: 93 Dealer: S Vul: None North HCP: 6 South HCP: 1' Contract: 1N S	& ()9643	South: ♠ K963 ♥ AK64 ♠ K93 ♣ A10	West North East South 1NT AP
Board: 94 Dealer: N Vul: Both North HCP: 1 South HCP: 9 Contract: 2N 1	♦ AQJ54 ♣ 762	South: ♠ J ♥ K95 ♠ K9732 ♠ Q984	West North East South 1NT Pass 2NT AP
Board: 95 Dealer: S Vul: None North HCP: 6 South HCP: 1' Contract: 3 • 1	♣ A17532	South: ♠ A975 ♥ AKQ9 ♦ J53 ♠ K8	West North East South 1NT Pass 2♠¹ X Pass Pass 3♠ AP 1. Minor Suit Transfers after 1NT
Board: 96 Dealer: N Vul: NS North HCP: 1: South HCP: 7 Contract: 3♣ 1	♦ A108 ♣ K84	South: ♠ K104 ▼ 105 • 62 ♣ A76532	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat

South hands (Practice Page)

Board: 91 Dealer: S Vul: EW HCP: 15	★ A10652★ KJ★ A42★ K109	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: Both HCP: 13	↓ J5▼ K10↓ AKQ763♠ 962	The opponents are silent. Partner bids first.
Board: 93 Dealer: S Vul: None HCP: 17	★ K963★ AK64★ K93★ A10	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: Both HCP: 9	♣ J ♥ K95 ♦ K9732 ♣ Q984	The opponents are silent. Partner bids first.
Board: 95 Dealer: S Vul: None HCP: 17	▲ A975▼ AKQ9◆ J53▲ K8	East Doubles 2♠ if possible. You bid first.
Board: 96 Dealer: N Vul: NS HCP: 7	★ K104▼ 105◆ 62◆ A76532	The opponents are silent. Partner bids first.

Board: 91 Dealer: S Vul: EW North HCP: 9 South HCP: 1: Contract: 2N S	→ KQ8/6 → 1832	South: ♠ A10652 ♥ KJ ♠ A42 ♠ K109	West North East South 1NT Pass 2NT AP
Board: 92 Dealer: N Vul: Both North HCP: 1: South HCP: 1: Contract: 3N 1	3	South: ♣ J5 ♥ K10 ♣ AKQ763 ♣ 962	West North East South 1NT Pass 3NT AP
Board: 93 Dealer: S Vul: None North HCP: 6 South HCP: 1' Contract: 1N S	& ()9643	South: ♠ K963 ♥ AK64 ♠ K93 ♣ A10	West North East South 1NT AP
Board: 94 Dealer: N Vul: Both North HCP: 1 South HCP: 9 Contract: 2N 1	♦ AQJ54 ♣ 762	South: ♠ J ♥ K95 ♠ K9732 ♠ Q984	West North East South 1NT Pass 2NT AP
Board: 95 Dealer: S Vul: None North HCP: 6 South HCP: 1' Contract: 3 • 1	♣ A17532	South: ♠ A975 ♥ AKQ9 ♦ J53 ♠ K8	West North East South 1NT Pass 2♠¹ X Pass Pass 3♠ AP 1. Minor Suit Transfers after 1NT
Board: 96 Dealer: N Vul: NS North HCP: 1: South HCP: 7 Contract: 3♣ 1	♦ A108 ♣ K84	South: ♠ K104 ▼ 105 • 62 ♣ A76532	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat

North hands (Practice Page)

Board: 97 Dealer: S Vul: EW HCP: 6	1053✓ 4✓ K1082✓ QJ963	The opponents are silent. Partner bids first.
Board: 98 Dealer: N Vul: None HCP: 15	AQ10Q98598AK96	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: EW HCP: 13	◆ 92▼ 104◆ AKQJ4◆ QJ92	The opponents are silent. Partner bids first.
Board: 100 Dealer: N Vul: Both HCP: 15	★ KJ73▼ KQJ◆ 87◆ KQ86	The opponents are silent. You bid first.
Board: 101 Dealer: S Vul: NS HCP: 7	105465QJ8762A8	East Bids 4♣ if possible. Partner bids first.
Board: 102 Dealer: N Vul: Both HCP: 16	♣ QJ97♥ A43♦ AQ95♣ K10	The opponents are silent. You bid first.

Board: 97 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 1N S	North:	South: ♠ KJ9 ♥ J107 ♠ A76 ♣ AK104	West AP	North	East	South 1NT
Board: 98 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ AQ10 ♥ Q985 • 98 ♣ AK96	South:		North 1NT		South 3NT
Board: 99 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North: ◆ 92 ▼ 104 ◆ AKQJ4 ◆ QJ92	South: ♠ A7 ♥ AJ7 • 1053 ♣ AK1065	West Pass			South 1NT
Board: 100 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ KJ73 ♥ KQJ ♠ 87 ♣ KQ86	South: ♠ A5 ♥ A42 ♠ KQJ954 ♣ 52	West AP	North 1NT		South 3NT
Board: 101 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 4 N	North:	South: ♠ A32 ♥ QJ1084 ♠ K4 ♣ KQ6		3 ♣ ¹ 4 ♦	4♣ AP	South 1NT Pass rs after 1NT
Board: 102 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ QJ97 ▼ A43 ♠ AQ95 ♠ K10	South: ♠ A63 ♥ 109 ♠ 107 ♠ AQJ854		North 1NT		South 3NT

South hands (Practice Page)

Board: 97 Dealer: S Vul: EW HCP: 16	♣ KJ9 ♥ J107 ♦ A76 ♣ AK104	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: None HCP: 9	♦ 5 ♥ J64 ♦ AKJ10643 ♣ 103	The opponents are silent. Partner bids first.
Board: 99 Dealer: S Vul: EW HCP: 16	♠ A7♥ AJ7♦ 1053♠ AK1065	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: Both HCP: 14	★ A5▼ A42◆ KQJ954◆ 52	The opponents are silent. Partner bids first.
Board: 101 Dealer: S Vul: NS HCP: 15	★ A32♥ QJ1084★ K4★ KQ6	East Bids 4♣ if possible. You bid first.
Board: 102 Dealer: N Vul: Both HCP: 11	▲ A63▼ 109◆ 107▲ AQJ854	The opponents are silent. Partner bids first.

Board: 97 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 1N S	North:	South: ♠ KJ9 ♥ J107 ♠ A76 ♣ AK104	West AP	North	East	South 1NT
Board: 98 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ AQ10 ♥ Q985 • 98 ♣ AK96	South:		North 1NT		South 3NT
Board: 99 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North: ◆ 92 ▼ 104 ◆ AKQJ4 ◆ QJ92	South: ♠ A7 ♥ AJ7 • 1053 ♣ AK1065	West Pass			South 1NT
Board: 100 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ KJ73 ♥ KQJ ♠ 87 ♣ KQ86	South: ♠ A5 ♥ A42 ♠ KQJ954 ♣ 52	West AP	North 1NT		South 3NT
Board: 101 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 4 N	North:	South: ♠ A32 ♥ QJ1084 ♠ K4 ♣ KQ6		3 ♣ ¹ 4 ♦	4♣ AP	South 1NT Pass rs after 1NT
Board: 102 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ QJ97 ▼ A43 ♠ AQ95 ♠ K10	South: ♠ A63 ♥ 109 ♠ 107 ♠ AQJ854		North 1NT		South 3NT

North hands (Practice Page)

Board: 103 Dealer: S Vul: EW HCP: 11	★ A97★ K6★ KJ10973★ 105	The opponents are silent. Partner bids first.
Board: 104 Dealer: N Vul: Both HCP: 15	★ K6▼ K96◆ AJ963◆ A65	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: None HCP: 13	★ K3♥ 95◆ KJ842◆ KQJ7	The opponents are silent. Partner bids first.
Board: 106 Dealer: N Vul: NS HCP: 15	★ K965★ AQJ4★ KQ6★ 65	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: Both HCP: 10	10327Q542AKJ94	The opponents are silent. Partner bids first.
Board: 108 Dealer: N Vul: None HCP: 16	♠ AKJ♥ Q73♦ J109♠ AJ97	The opponents are silent. You bid first.

Board: 103	North:	South:				
Dealer: S	♠ A97	★ 1065	West	North	East	South
Vul: EW North HCP: 11	♥ K6	♥ Q7				1NT
South HCP: 17	♦ KJ10973	◆ AQ84	Pass	3NT	AP	
Contract: 3N S	♣ 105	♣ AKQ8				
Comfact. 31v S						
Board: 104	NT 4	Q 4	West	North	Fact	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: Both	♦ K6 ♥ K96	★ 3 ∀ J75	ъ			2 ♠¹
North HCP: 15	◆ AJ963	♦ K107	Pass		AP	
South HCP: 7	◆ A65	◆ QJ9842			ransfe	rs after 1NT
Contract: 3♣ N	¥ AOS	₹ Q 370 1 2	2. autor	mat		
Board: 105						
Board: 105 Dealer: S	North:	South:				
Vul: None	♠ K3	♦ AQ94	West	North	East	South
North HCP: 13	♥ 95	♥ KQ72				1NT
South HCP: 15	♦ KJ842	♦ A93	Pass	3NT	AP	
Contract: 3N S	♣ KQJ7	♣ 53				
Board: 106	North:	South:				
Dealer: N	★ K965	♦ 842	West	North	East	South
Vul: NS	♥ AQJ4	Y —		1NT	Pass	3NT
North HCP: 15	♦ KQ6	♦ A1043	AP			
South HCP: 11	♣ 65	♣ AK8732				
Contract: 3N N						
Board: 107	No ath.	Carella				
Dealer: S	North: ♠ 1032	South: ♠ AQ	West	North	Fast	South
Vul: Both	♥ 1032 ♥ 7	♥ A1092	West	110141	Last	1NT
North HCP: 10	• Q542	• AK8	Pass	3NT	AP	1111
South HCP: 17	◆ AKJ94	♣ 10852	1 055	J1 1 1	ΛI	
Contract: 3N S		_ 1000 _				
Board: 108						
Dealer: N	North:	South:	11 7 4	N I 4	T- 4	C1-
Vul: None	♠ AKJ	♦ Q7	West	North		
North HCP: 16	♥ Q73	∀ A9	. ~	1NT	Pass	2NT
1,01411101,10		<u> </u>	A D			
South HCP: 9	♦ J109 ♣ AJ97	♦ 86432 • K1042	AP			

South hands (Practice Page)

Board: 103 Dealer: S Vul: EW HCP: 17	1065♥ Q7AQ84AKQ8	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: Both HCP: 7	♣ 3 ♥ J75 ♦ K107 ♣ QJ9842	The opponents are silent. Partner bids first.
Board: 105 Dealer: S Vul: None HCP: 15	★ AQ94★ KQ72★ A93★ 53	The opponents are silent. You bid first.
Board: 106 Dealer: N Vul: NS HCP: 11	♦ 842 ▼ — • A1043 • AK8732	The opponents are silent. Partner bids first.
Board: 107 Dealer: S Vul: Both HCP: 17	AQ✓ A1092AK8✓ 10852	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: None HCP: 9	♠ Q7 ♥ A9 ♦ 86432 ♣ K1042	The opponents are silent. Partner bids first.

Board: 103	North:	South:				
Dealer: S	♠ A97	★ 1065	West	North	East	South
Vul: EW North HCP: 11	♥ K6	♥ Q7				1NT
South HCP: 17	♦ KJ10973	◆ AQ84	Pass	3NT	AP	
Contract: 3N S	♣ 105	♣ AKQ8				
Comfact. 31v S						
Board: 104	NT 4	Q 4	West	North	Fact	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: Both	♦ K6 ♥ K96	★ 3 ∀ J75	ъ			2 ♠¹
North HCP: 15	◆ AJ963	♦ K107	Pass		AP	
South HCP: 7	◆ A65	◆ QJ9842			ransfe	rs after 1NT
Contract: 3♣ N	¥ AOS	₹ Q 370 1 2	2. autor	mat		
Board: 105						
Board: 105 Dealer: S	North:	South:				
Vul: None	♠ K3	♦ AQ94	West	North	East	South
North HCP: 13	♥ 95	♥ KQ72				1NT
South HCP: 15	♦ KJ842	♦ A93	Pass	3NT	AP	
Contract: 3N S	♣ KQJ7	♣ 53				
Board: 106	North:	South:				
Dealer: N	★ K965	♦ 842	West	North	East	South
Vul: NS	♥ AQJ4	Y —		1NT	Pass	3NT
North HCP: 15	♦ KQ6	♦ A1043	AP			
South HCP: 11	♣ 65	♣ AK8732				
Contract: 3N N						
Board: 107	No ath.	Carella				
Dealer: S	North: ♠ 1032	South: ♠ AQ	West	North	Fast	South
Vul: Both	♥ 1032 ♥ 7	♥ A1092	West	110141	Last	1NT
North HCP: 10	• Q542	• AK8	Pass	3NT	AP	1111
South HCP: 17	◆ AKJ94	♣ 10852	1 055	J1 1 1	ΛI	
Contract: 3N S		_ 1000 _				
Board: 108						
Dealer: N	North:	South:	11 7 4	N I 4	T- 4	C1-
Vul: None	♠ AKJ	♦ Q7	West	North		
North HCP: 16	♥ Q73	∀ A9	. ~	1NT	Pass	2NT
1,01411101,10		<u> </u>	A D			
South HCP: 9	♦ J109 ♣ AJ97	♦ 86432 • K1042	AP			

North hands (Practice Page)

Board: 109 Dealer: S Vul: NS HCP: 10	♠ Q ▼ 1087 ♦ A83 ♣ A109852	The opponents are silent. Partner bids first.
Board: 110 Dealer: N Vul: EW HCP: 15	♣ AJ65♥ A9♦ K73♣ K853	The opponents are silent. You bid first.
Board: 111 Dealer: S Vul: None HCP: 18	★ K8▼ K9★ A105★ AKJ1064	The opponents are silent. Partner bids first.
Board: 112 Dealer: N Vul: NS HCP: 17	♣ J73♥ K76♦ AQ7♣ AK108	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: EW HCP: 13	♠ AK9♥ 1082♦ QJ7543♠ K	The opponents are silent. Partner bids first.
Board: 114 Dealer: N Vul: NS HCP: 16	♠ 63♥ AKQ8♠ KJ4♠ QJ82	The opponents are silent. You bid first.

Board: 109 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ Q ♥ 1087 ♠ A83 ♠ A109852	South: ♣ J2 ♥ K65 ♠ KQ4 ♣ KQJ76	West North East South 1NT Pass 3NT AP
Board: 110 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ AJ65 ♥ A9 ♠ K73 ♠ K853	South: ♠ K9 ▼ 108 ◆ Q862 ♣ AQJ62	West North East South 1NT Pass 3NT AP
Board: 111 Dealer: S Vul: None North HCP: 18 South HCP: 15 Contract: 6N S	North: ♠ K8 ♥ K9 ♠ A105 ♣ AKJ1064	South: ♠ A9432 ♥ QJ8 ♠ KQJ ♣ Q2	West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 4NT³ Pass 5♦ Pass 6NT AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣
Board: 112 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N	North: ♣ J73 ♥ K76 ♣ AQ7 ♣ AK108	South: ♠ Q8 ♥ A8 ♦ J985 ♣ J9542	West North East South 1NT Pass 2NT Pass 3NT AP
Board: 113 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ AK9 ♥ 1082 • QJ7543 ♠ K	South: ♠ J7653 ♥ AQ9 ♠ AK9 ♣ J9	West North East South 1NT Pass 3NT AP

Board: 114 Dealer: N Vul: NS North HCP: 16 South HCP: 8

Contract: 3N N

North:

♠ 63

✔ AKQ8

♠ KJ4

♣ QJ82

South:

♠ Q84

♥ 3

♠ AQ87653

♠ 64

West North East South 1NT Pass 3NT

AP

South hands (Practice Page)

Board: 109 Dealer: S Vul: NS HCP: 15	J2K65KQ4KQJ76	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: EW HCP: 12	★ K9 ♥ 108 ♦ Q862 ♣ AQJ62	The opponents are silent. Partner bids first.
Board: 111 Dealer: S Vul: None HCP: 15	★ A9432♥ QJ8◆ KQJ★ Q2	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: NS HCP: 8	♠ Q8♥ A8♦ J985♠ J9542	The opponents are silent. Partner bids first.
Board: 113 Dealer: S Vul: EW HCP: 15	♣ J7653♥ AQ9♦ AK9♣ J9	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: NS HCP: 8	◆ Q84♥ 3◆ AQ87653◆ 64	The opponents are silent. Partner bids first.

Board: 109 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ Q ♥ 1087 ♠ A83 ♠ A109852	South: ♣ J2 ♥ K65 ♠ KQ4 ♣ KQJ76	West North East South 1NT Pass 3NT AP
Board: 110 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ AJ65 ♥ A9 ♠ K73 ♠ K853	South: ♠ K9 ▼ 108 ◆ Q862 ♣ AQJ62	West North East South 1NT Pass 3NT AP
Board: 111 Dealer: S Vul: None North HCP: 18 South HCP: 15 Contract: 6N S	North: ♠ K8 ♥ K9 ♠ A105 ♣ AKJ1064	South: ♠ A9432 ♥ QJ8 ♠ KQJ ♣ Q2	West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 4NT³ Pass 5♦ Pass 6NT AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣
Board: 112 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N	North: ♣ J73 ♥ K76 ♣ AQ7 ♣ AK108	South: ♠ Q8 ♥ A8 ♦ J985 ♣ J9542	West North East South 1NT Pass 2NT Pass 3NT AP
Board: 113 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ AK9 ♥ 1082 • QJ7543 ♠ K	South: ♠ J7653 ♥ AQ9 ♠ AK9 ♣ J9	West North East South 1NT Pass 3NT AP

Board: 114 Dealer: N Vul: NS North HCP: 16 South HCP: 8

Contract: 3N N

North:

♠ 63

✔ AKQ8

♠ KJ4

♣ QJ82

South:

♠ Q84

♥ 3

♠ AQ87653

♠ 64

West North East South 1NT Pass 3NT

AP

North hands (Practice Page)

Board: 115 Dealer: S Vul: EW HCP: 13	★76★ K2◆ QJ987★ AK73	The opponents are silent. Partner bids first.
Board: 116 Dealer: N Vul: Both HCP: 15	♣ Q2♥ AJ6♦ A432♣ A642	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: EW HCP: 6	♦ 85♥ 65♦ KJ10974♠ Q82	The opponents are silent. Partner bids first.
Board: 118 Dealer: N Vul: Both HCP: 15	A52✓ K763✓ KJ74A7	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: None HCP: 12	♣ 4♥ AQJ♦ K743♣ Q10742	The opponents are silent. Partner bids first.
Board: 120 Dealer: N Vul: Both HCP: 16	★ K53★ AJ65★ A94★ A32	The opponents are silent. You bid first.

Board: 115 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ 76 ♥ K2 ♠ QJ987 ♠ AK73	South: ♠ AK8 ♥ AQ873 • 104 ♣ Q65	West North East South 1NT Pass 3NT AP	
Board: 116 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ Q2 ♥ AJ6 ♠ A432 ♣ A642	South: ♣ J5 ♥ 93 ♠ KQ1075 ♣ Q1085	West North East South 1NT Pass 2NT AP	
Board: 117 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 3 S	North: ♠ 85 ♥ 65 ♠ KJ10974 ♠ Q82	South: ♠ K6 ♥ QJ87 ♠ AQ2 ♣ KJ97	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat	
Board: 118 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 1N N	North: ♠ A52 ♥ K763 ♠ KJ74 ♠ A7	South:	West North East South 1NT AP	
Board: 119 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3N S	North: ♠ 4 ♥ AQJ ♠ K743 ♣ Q10742	South: ♠ AQ3 ♥ 1064 ♠ AQ98 ♣ A86	West North East South 1NT Pass 3NT AP	

Board: 120 Dealer: N Vul: Both North HCP: 16 South HCP: 7

Contract: 1N N

North: ♠ K53 ♥ AJ65 ♦ A94

♣ A32

South: ♠ 762 ♥ 3 ♦ KQ102 ♠ Q9874

West North East South 1NT AP

South hands (Practice Page)

Board: 115 Dealer: S Vul: EW HCP: 15	♠ AK8♥ AQ873♦ 104♠ Q65	The opponents are silent. You bid first.
Board: 116 Dealer: N Vul: Both HCP: 8		The opponents are silent. Partner bids first.
Board: 117 Dealer: S Vul: EW HCP: 16	★ K6♥ QJ87◆ AQ2◆ KJ97	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: Both HCP: 8		The opponents are silent. Partner bids first.
Board: 119 Dealer: S Vul: None HCP: 16	AQ31064AQ98A86	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: Both HCP: 7	★ 762▼ 3◆ KQ102◆ Q9874	The opponents are silent. Partner bids first.

Board: 115 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ 76 ♥ K2 ♠ QJ987 ♠ AK73	South: ♠ AK8 ♥ AQ873 • 104 ♣ Q65	West North East South 1NT Pass 3NT AP	
Board: 116 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ Q2 ♥ AJ6 ♠ A432 ♣ A642	South: ♣ J5 ♥ 93 ♠ KQ1075 ♣ Q1085	West North East South 1NT Pass 2NT AP	
Board: 117 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 3 S	North: ♠ 85 ♥ 65 ♠ KJ10974 ♠ Q82	South: ♠ K6 ♥ QJ87 ♠ AQ2 ♣ KJ97	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat	
Board: 118 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 1N N	North: ♠ A52 ♥ K763 ♠ KJ74 ♠ A7	South:	West North East South 1NT AP	
Board: 119 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 3N S	North: ♠ 4 ♥ AQJ ♠ K743 ♣ Q10742	South: ♠ AQ3 ♥ 1064 ♠ AQ98 ♣ A86	West North East South 1NT Pass 3NT AP	

Board: 120 Dealer: N Vul: Both North HCP: 16 South HCP: 7

Contract: 1N N

North: ♠ K53 ♥ AJ65 ♦ A94

♣ A32

South: ♠ 762 ♥ 3 ♦ KQ102 ♠ Q9874

West North East South 1NT AP

North hands (Practice Page)

Board: 121 Dealer: S Vul: None HCP: 8	J527K42A98765	East Doubles 2♠ if possible. Partner bids first.
Board: 122 Dealer: N Vul: NS HCP: 15	♣ Q72♥ J2♦ KQ6♣ AQJ42	The opponents are silent. You bid first.
Board: 123 Dealer: S Vul: EW HCP: 9	Q4✓ 10✓ Q965✓ AJ10764	The opponents are silent. Partner bids first.
Board: 124 Dealer: N Vul: None HCP: 15	★ A63★ AKQ53★ Q52★ 54	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: NS HCP: 10	♦ 82♥ Q32♦ K109865♠ AJ	The opponents are silent. Partner bids first.
Board: 126 Dealer: N Vul: EW HCP: 16	★ AKQJ▼ KJ84◆ Q3◆ 964	The opponents are silent. You bid first.

Board: 121 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3♣ S	North: ◆ J52 ▼ 7 ◆ K42 ◆ A98765	South: ♠ K6 ♥ KQ1064 ♠ A83 ♣ KJ4	Pass AP		X	South 1NT 3♣² rs after 1NT
Board: 122 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ Q72 ♥ J2 ♦ KQ6 ♠ AQJ42	South: ♠ K ♥ K4 ♠ A1098752 ♣ 1083	West AP	North 1NT		South 3NT
Board: 123 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3N S	North: ♠ Q4 ♥ 10 ♠ Q965 ♠ AJ10764	South: ♠ AKJ5 ♥ KJ2 ♦ J1084 ♣ K2	West Pass	North 3NT	East AP	South 1NT
Board: 124 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A63 ♥ AKQ53 ♠ Q52 ♣ 54	South: ♣ 75 ♥ 2 • K87 ♣ AK108762	West AP	North 1NT		South 3NT
Board: 125 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3N S	North: ♣ 82 ♥ Q32 ♦ K109865 ♣ AJ	South: ♠ AJ3 ♥ AK85 ♦ J2 ♣ K542		North 3NT	East AP	South 1NT

Board: 126 Dealer: N Vul: EW North HCP: 16 South HCP: 6

Contract: 3N N

North: ♠ AKQJ ♥ KJ84 ♦ Q3 South:

♠ 6

♥ Q73

♠ A986542

♠ 108

West North East South 1NT Pass 3NT

AP

♣ 964 **♣** 1

South hands (Practice Page)

Board: 121 Dealer: S Vul: None HCP: 16	★ K6▼ KQ1064◆ A83◆ KJ4	East Doubles 2♠ if possible. You bid first.
Board: 122 Dealer: N Vul: NS HCP: 10	★ K ♥ K4 ♦ A1098752 ♣ 1083	The opponents are silent. Partner bids first.
Board: 123 Dealer: S Vul: EW HCP: 16	★ AKJ5▼ KJ2◆ J1084◆ K2	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: None HCP: 10	★ 75♥ 2♦ K87★ AK108762	The opponents are silent. Partner bids first.
Board: 125 Dealer: S Vul: NS HCP: 16	♣ AJ3♥ AK85♦ J2♣ K542	The opponents are silent. You bid first.
Board: 126 Dealer: N Vul: EW HCP: 6	♦ 6 ♥ Q73 ♦ A986542 ♣ 108	The opponents are silent. Partner bids first.

Board: 121 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3♣ S	North: ◆ J52 ▼ 7 ◆ K42 ◆ A98765	South: ♠ K6 ♥ KQ1064 ♠ A83 ♣ KJ4	Pass AP		X	South 1NT 3♣² rs after 1NT
Board: 122 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ Q72 ♥ J2 ♦ KQ6 ♠ AQJ42	South: ♠ K ♥ K4 ♠ A1098752 ♣ 1083	West AP	North 1NT		South 3NT
Board: 123 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3N S	North: ♠ Q4 ♥ 10 ♠ Q965 ♠ AJ10764	South: ♠ AKJ5 ♥ KJ2 ♦ J1084 ♣ K2	West Pass	North 3NT	East AP	South 1NT
Board: 124 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A63 ♥ AKQ53 ♠ Q52 ♣ 54	South: ♣ 75 ♥ 2 • K87 ♣ AK108762	West AP	North 1NT		South 3NT
Board: 125 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3N S	North: ♣ 82 ♥ Q32 ♦ K109865 ♣ AJ	South: ♠ AJ3 ♥ AK85 ♦ J2 ♣ K542		North 3NT	East AP	South 1NT

Board: 126 Dealer: N Vul: EW North HCP: 16 South HCP: 6

Contract: 3N N

North: ♠ AKQJ ♥ KJ84 ♦ Q3 South:

♠ 6

♥ Q73

♠ A986542

♠ 108

West North East South 1NT Pass 3NT

AP

♣ 964 **♣** 1

North hands (Practice Page)

Board: 127 Dealer: S Vul: Both HCP: 11	★ AK9▼ 4◆ K10765◆ J874	The opponents are silent. Partner bids first.
Board: 128 Dealer: N Vul: NS HCP: 15	★ KJ4♥ Q107★ A2★ AJ975	West Bids 3♥ if possible. You bid first.
Board: 129 Dealer: S Vul: EW HCP: 16	AQ8Q862AKJ1072	The opponents are silent. Partner bids first.
Board: 130 Dealer: N Vul: Both HCP: 16	AQJ6✓ AQ94Q62J6	The opponents are silent. You bid first.
Board: 131 Dealer: S Vul: None HCP: 12	♦ 9♥ Q95♦ KQJ953♠ A98	The opponents are silent. Partner bids first.
Board: 132 Dealer: N Vul: EW HCP: 16	★ A94✓ AQJ42◆ KQ3◆ 52	The opponents are silent. You bid first.

Board: 127 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ AK9 ♥ 4 ♦ K10765 ♣ J874	South: ♠ Q108 ♥ K752 ♠ A3 ♣ AK96		North 3NT		South 1NT
Board: 128 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3♥ W	North: ♠ KJ4 ♥ Q107 ♠ A2 ♣ AJ975	South: ♠ 1075 ♥ K ♦ J10843 ♠ KQ63	West 3♥	North 1NT AP		South 2NT
Board: 129 Dealer: S Vul: EW North HCP: 16 South HCP: 15 Contract: 6N S	North: ♠ AQ8 ♥ Q ♠ 862 ♣ AKJ1072	South: ♠ 1095 ♥ AK92 ♠ AKJ9 ♣ 94	Pass AP	North 4NT ¹ ntitative	Pass	1NT
Board: 130 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 3 N	North: ♠ AQJ6 ♥ AQ94 ♠ Q62 ♣ J6	South:	Pass		Pass AP	_
Board: 131 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North:	South:	West Pass	North 3NT	East AP	South 1NT

West North East South 1NT Pass 2♠¹ Board: 132 North: South: Pass 4NT³ 3**♣**² Dealer: N Pass **♦** A94 **\$** 8 Vul: EW Pass 5♥ Pass 6NT ♥ AQJ42 **♥** K7 North HCP: 16 AP ♦ A975 ♦ KQ3 South HCP: 17 1. Minor Suit Transfers after 1NT **♣** 52 ♣ AKQJ97 Contract: 6N N 2. automat 3. Blackwood 0314, for ♣

South hands (Practice Page)

Board: 127 Dealer: S Vul: Both HCP: 16	♣ Q108♥ K752◆ A3♣ AK96	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: NS HCP: 9	1075✓ K✓ J10843✓ KQ63	West Bids 3♥ if possible. Partner bids first.
Board: 129 Dealer: S Vul: EW HCP: 15	▲ 1095♥ AK92◆ AKJ9♣ 94	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: Both HCP: 6	10265A98Q109754	The opponents are silent. Partner bids first.
Board: 131 Dealer: S Vul: None HCP: 15		The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: EW HCP: 17	♠ 8♥ K7♠ A975♠ AKQJ97	The opponents are silent. Partner bids first.

Board: 127 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ AK9 ♥ 4 ♦ K10765 ♣ J874	South: ♠ Q108 ♥ K752 ♠ A3 ♣ AK96		North 3NT		South 1NT
Board: 128 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3♥ W	North: ♠ KJ4 ♥ Q107 ♠ A2 ♣ AJ975	South: ♠ 1075 ♥ K ♦ J10843 ♠ KQ63	West 3♥	North 1NT AP		South 2NT
Board: 129 Dealer: S Vul: EW North HCP: 16 South HCP: 15 Contract: 6N S	North: ♠ AQ8 ♥ Q ♠ 862 ♣ AKJ1072	South: ♠ 1095 ♥ AK92 ♠ AKJ9 ♣ 94	Pass AP	North 4NT ¹ ntitative	Pass	1NT
Board: 130 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 3 N	North: ♠ AQJ6 ♥ AQ94 ♠ Q62 ♣ J6	South:	Pass		Pass AP	_
Board: 131 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North:	South:	West Pass	North 3NT	East AP	South 1NT

West North East South 1NT Pass 2♠¹ Board: 132 North: South: Pass 4NT³ 3**♣**² Dealer: N Pass **♦** A94 **\$** 8 Vul: EW Pass 5♥ Pass 6NT ♥ AQJ42 **♥** K7 North HCP: 16 AP ♦ A975 ♦ KQ3 South HCP: 17 1. Minor Suit Transfers after 1NT **♣** 52 ♣ AKQJ97 Contract: 6N N 2. automat 3. Blackwood 0314, for ♣

North hands (Practice Page)

Board: 133 Dealer: S Vul: Both HCP: 11	107✓—A985AQJ7643	The opponents are silent. Partner bids first.
Board: 134 Dealer: N Vul: None HCP: 17	♣ AJ5♥ QJ6◆ K976♣ AQ7	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: NS HCP: 7	★ K52★ 2★ 10832★ A8743	The opponents are silent. Partner bids first.
Board: 136 Dealer: N Vul: Both HCP: 15	♠ Q42♥ 109♦ AKJ72♠ AJ7	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: None HCP: 10	J98✓ Q102JAQ10974	The opponents are silent. Partner bids first.
Board: 138 Dealer: N Vul: EW HCP: 16	★ AK103♥ Q1098★ A107★ K8	The opponents are silent. You bid first.

Board: 133 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:	South: ♠ AKJ92 ♥ A95 • QJ ♣ 1052	West North East South 1NT Pass 3NT AP
Board: 134 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 5 N	North: ♠ AJ5 ♥ QJ6 ♠ K976 ♠ AQ7	South: ♠ Q ♥ A93 • QJ10542 ♠ 843	West North East South 1NT Pass 3♣¹ Pass 3♣² Pass 5♣ AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 135 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 1N S	North: ♠ K52 ♥ 2 • 10832 ♠ A8743	South: ♠ A4 ♥ Q104 ♠ KQJ96 ♣ K62	West North East South 1NT AP
Board: 136 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 5 N	North: ♠ Q42 ♥ 109 ♠ AKJ72 ♠ AJ7	South: ♠ K5 ♥ 2 • Q9865 ♣ Q10962	West North East South 1NT Pass 4♠¹ Pass 5♠ AP 1. Minors
Board: 137 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North: ♣ J98 ♥ Q102 ♣ J ♣ AQ10974	South: ♠ A105 ♥ 9653 ♠ AKQ2 ♠ KJ	West North East South 1NT Pass 3NT AP

Board: 138 Dealer: N Vul: EW North HCP: 16

North HCP: 16 South HCP: 15 Contract: 3N N North: ♠ AK103

♣ K8

◆ AK103 ♥ Q1098 ◆ A107

◆ K6 ◆ AQ10542

South:

♠ Q98

♥ KJ

West North East South 1NT Pass 3NT

AP

South hands (Practice Page)

Board: 133 Dealer: S Vul: Both HCP: 15	♠ AKJ92♥ A95♠ QJ♠ 1052	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: None HCP: 9	♠ Q ♥ A93 ♦ QJ10542 ♣ 843	The opponents are silent. Partner bids first.
Board: 135 Dealer: S Vul: NS HCP: 15	★ A4♥ Q104◆ KQJ96◆ K62	The opponents are silent. You bid first.
Board: 136 Dealer: N Vul: Both HCP: 7	♦ K5 ♥ 2 ♦ Q9865 ♣ Q10962	The opponents are silent. Partner bids first.
Board: 137 Dealer: S Vul: None HCP: 17	★ A105♥ 9653◆ AKQ2◆ KJ	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: EW HCP: 15	♣ Q98♥ KJ♦ K6♣ AQ10542	The opponents are silent. Partner bids first.

Board: 133 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North:	South: ♠ AKJ92 ♥ A95 • QJ ♣ 1052	West North East South 1NT Pass 3NT AP
Board: 134 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 5 N	North: ♠ AJ5 ♥ QJ6 ♠ K976 ♠ AQ7	South: ♠ Q ♥ A93 • QJ10542 ♠ 843	West North East South 1NT Pass 3♣¹ Pass 3♣² Pass 5♣ AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 135 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 1N S	North: ♠ K52 ♥ 2 • 10832 ♠ A8743	South: ♠ A4 ♥ Q104 ♠ KQJ96 ♣ K62	West North East South 1NT AP
Board: 136 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 5 N	North: ♠ Q42 ♥ 109 ♠ AKJ72 ♠ AJ7	South: ♠ K5 ♥ 2 • Q9865 ♣ Q10962	West North East South 1NT Pass 4♠¹ Pass 5♠ AP 1. Minors
Board: 137 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North: ♣ J98 ♥ Q102 ♣ J ♣ AQ10974	South: ♠ A105 ♥ 9653 ♠ AKQ2 ♠ KJ	West North East South 1NT Pass 3NT AP

Board: 138 Dealer: N Vul: EW North HCP: 16

North HCP: 16 South HCP: 15 Contract: 3N N North: ♠ AK103

♣ K8

◆ AK103 ♥ Q1098 ◆ A107

◆ K6 ◆ AQ10542

South:

♠ Q98

♥ KJ

West North East South 1NT Pass 3NT

AP

North hands (Practice Page)

Board: 139	The opponents are silent. Partner bids first.
Board: 140	The opponents are silent. You bid first.
Board: 141	The opponents are silent. Partner bids first.
Board: 142	The opponents are silent. You bid first.
Board: 143	West Doubles 4♥ if possible. West Bids XA♠♠ if possible. Partner bids first.

Board: 139 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 3♣ S	North: ♠ A7 ♥ J5 • 732 ♠ Q107643	South: ♠ Q1065 ♥ AK72 ♠ A8 ♣ K95	West North East South 1NT Pass 2♠¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 140 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2N N	North: ♣ J4 ♥ AK94 ♠ A52 ♣ K974	South: ♠ KQ2 ♥ 2 ♠ K643 ♣ J10862	West North East South 1NT Pass 2NT AP
Board: 141 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 6N S	North: ♣ A6 ♥ 5 ♠ K643 ♣ AK10976	South: ♠ QJ5 ♥ A102 ♠ AQJ92 ♣ J4	West North East South 1NT Pass 2♠¹ Pass 3♠² Pass 4NT³ Pass 5♥ Pass 6NT AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣
Board: 142 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A76 ♥ AKJ86 ♦ 65 ♠ K108	South: ♠ 1054 ♥ 2 ♠ AK982 ♣ A973	West North East South 1NT Pass 3NT AP

			West	North	East	South 1NT
			Pass	3 ♣ ¹	Pass	3 ♦ ²
Board: 143	North:	South:	Pass	4♣ ³	Pass	4 ♥ ⁴
Dealer: S	Norui.	♣ AKJ93 ♥ A94 ♠ QJ ♣ 762	X	4NT ⁵	Pass	5♠
Vul: NS North HCP: 18 South HCP: 15 Contract: 7NX S	▼ J3		Pass	7NT	Pass	Pass
	♦ AK9765		XA♠♠	AP		
	♣ AKQJ4		1. Mino	r Suit Tr	ansfers	after 1NT
Contract. 71 171 B			2. auton	nat		
			3. Cue l	oid, a 🕭	stoppe	r
			4. Cue l	oid, a 🔻	stoppe	r
			5. Black	cwood 0	314, fd	or •

South hands (Practice Page)

Board: 139	♦ Q1065	The opponents are silent.
Dealer: S Vul: None	✓ AK72✓ A8✓ K05	You bid first.
HCP: 16	♣ K95	
Board: 140 Dealer: N	♠ KQ2 ♥ 2	The opponents are silent.
Vul: NS HCP: 9	★ K643★ J10862	Partner bids first.
Board: 141 Dealer: S	♠ QJ5 ♥ A102	The opponents are silent.
Vul: EW HCP: 15	◆ AQJ92 ◆ J4	You bid first.
Board: 142 Dealer: N	★ 1054 ∀ 2	The opponents are silent.
Vul: Both HCP: 11	◆ AK982◆ A973	Partner bids first.
Board: 143	♦ AKJ93	West Doubles 4♥ if possible.
Dealer: S Vul: NS	♥ A94 ♦ QJ	West Bids XA♠♠ if possible.
HCP: 15	♦ 762	You bid first.

Board: 139 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 3♣ S	North: ♠ A7 ♥ J5 • 732 ♠ Q107643	South: ♠ Q1065 ♥ AK72 ♠ A8 ♣ K95	West North East South 1NT Pass 2♠¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 140 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2N N	North: ♣ J4 ♥ AK94 ♠ A52 ♣ K974	South: ♠ KQ2 ♥ 2 ♠ K643 ♣ J10862	West North East South 1NT Pass 2NT AP
Board: 141 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 6N S	North: ♣ A6 ♥ 5 ♠ K643 ♣ AK10976	South: ♠ QJ5 ♥ A102 ♠ AQJ92 ♣ J4	West North East South 1NT Pass 2♠¹ Pass 3♠² Pass 4NT³ Pass 5♥ Pass 6NT AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣
Board: 142 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A76 ♥ AKJ86 ♦ 65 ♠ K108	South: ♠ 1054 ♥ 2 ♠ AK982 ♣ A973	West North East South 1NT Pass 3NT AP

			West	North	East	South 1NT
			Pass	3 ♣ ¹	Pass	3 ♦ ²
Board: 143	North:	South:	Pass	4♣ ³	Pass	4 ♥ ⁴
Dealer: S	Norui.	♣ AKJ93 ♥ A94 ♠ QJ ♣ 762	X	4NT ⁵	Pass	5♠
Vul: NS North HCP: 18 South HCP: 15 Contract: 7NX S	▼ J3		Pass	7NT	Pass	Pass
	♦ AK9765		XA♠♠	AP		
	♣ AKQJ4		1. Mino	r Suit Tr	ansfers	after 1NT
Contract. 71 171 B			2. auton	nat		
			3. Cue l	oid, a 🕭	stoppe	r
			4. Cue l	oid, a 🔻	stoppe	r
			5. Black	cwood 0	314, fd	or •

North hands (Practice Page)

Board: 144 Dealer: N Vul: EW HCP: 15	♠ Q104 ♥ AKQJ ♦ J94 ♣ Q96	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: Both HCP: 16	A7▼ 104◆ AK1085◆ AJ108	The opponents are silent. Partner bids first.
Board: 146 Dealer: N Vul: EW HCP: 15	★ KQJ96▼ AQ7◆ K107◆ 52	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: Both HCP: 9		The opponents are silent. Partner bids first.
Board: 148 Dealer: N Vul: NS HCP: 15	★ AK102▼ KQ87★ K2★ 543	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: Both HCP: 8	♠ 9♥ 97♦ J7654♠ AQJ107	The opponents are silent. Partner bids first.

Board: 144 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ Q104 ♥ AKQJ ♠ J94 ♣ Q96	South:	West North East South 1NT Pass 3NT AP
Board: 145 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 6N S	North: ♠ A7 ♥ 104 ♠ AK1085 ♣ AJ108	South: ♠ J64 ♥ AK73 ♠ Q4 ♣ KQ75	West North East South 1NT Pass 4♣¹ Pass 4♥ Pass 6NT AP 1. Gerber, for N
Board: 146 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQJ96 ♥ AQ7 ♠ K107 ♣ 52	South: ◆ — ▼ J84 ◆ J942 ◆ AKJ863	West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 3NT AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 147 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♣ J8 ♥ KJ ♦ Q865 ♣ Q10984	South: ♠ Q6 ♥ A62 ♠ AJ92 ♣ AJ32	West North East South 1NT Pass 2NT AP
Board: 148 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ AK102 ♥ KQ87 ♠ K2 ♣ 543	South: ♠ 873 ♥ 43 ♠ A9 ♣ AJ9876	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 149 Dealer: S Vul: Both North HCP: 8 South HCP: 16

Contract: 2N S

 South: ♠ Q872 ♥ AKQ10 ♠ Q109

West North East South 1NT

Pass 2NT AP

♣ AQJ107 ♣ K2

South hands (Practice Page)

Board: 144 Dealer: N Vul: EW HCP: 13	J264AK86AJ1072	The opponents are silent. Partner bids first.
Board: 145 Dealer: S Vul: Both HCP: 15	▶ J64♥ AK73◆ Q4♣ KQ75	The opponents are silent. You bid first.
Board: 146 Dealer: N Vul: EW HCP: 10	♣—▼ J84◆ J942♣ AKJ863	The opponents are silent. Partner bids first.
Board: 147 Dealer: S Vul: Both HCP: 16	♣ Q6♥ A62◆ AJ92♣ AJ32	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: NS HCP: 9	♣873♥43♠A9♣AJ9876	The opponents are silent. Partner bids first.
Board: 149 Dealer: S Vul: Both HCP: 16	♣ Q872♥ AKQ10◆ Q109♣ K2	The opponents are silent. You bid first.

Board: 144 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ Q104 ♥ AKQJ ♠ J94 ♣ Q96	South:	West North East South 1NT Pass 3NT AP
Board: 145 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 6N S	North: ♠ A7 ♥ 104 ♠ AK1085 ♣ AJ108	South: ♠ J64 ♥ AK73 ♠ Q4 ♣ KQ75	West North East South 1NT Pass 4♣¹ Pass 4♥ Pass 6NT AP 1. Gerber, for N
Board: 146 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQJ96 ♥ AQ7 ♠ K107 ♣ 52	South: ◆ — ▼ J84 ◆ J942 ◆ AKJ863	West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 3NT AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 147 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♣ J8 ♥ KJ ♦ Q865 ♣ Q10984	South: ♠ Q6 ♥ A62 ♠ AJ92 ♣ AJ32	West North East South 1NT Pass 2NT AP
Board: 148 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ AK102 ♥ KQ87 ♠ K2 ♣ 543	South: ♠ 873 ♥ 43 ♠ A9 ♣ AJ9876	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 149 Dealer: S Vul: Both North HCP: 8 South HCP: 16

Contract: 2N S

 South: ♠ Q872 ♥ AKQ10 ♠ Q109

West North East South 1NT

Pass 2NT AP

♣ AQJ107 ♣ K2

North hands (Practice Page)

Board: 150 Dealer: N Vul: None HCP: 17	AQ10✓ AJ31075AQ95	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: EW HCP: 13	★K10★A10★KQJ4★107532	The opponents are silent. Partner bids first.
Board: 152 Dealer: N Vul: NS HCP: 16	♠ AQ♥ A98♦ J76♠ AJ985	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: EW HCP: 9	♦ K ♥ Q52 ♦ QJ10532 ♣ J102	The opponents are silent. Partner bids first.
Board: 154 Dealer: N Vul: Both HCP: 16	1042★ K9863★ KQ★ AKJ	West Doubles 2♠ if possible. You bid first.
Board: 155 Dealer: S Vul: NS HCP: 7	1065J8J10AJ7632	East Bids 3♥ if possible. Partner bids first.

Board: 150 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ AQ10 ♥ AJ3 ♠ 1075 ♣ AQ95	South: ♠ K ♥ 54 ♠ AK9864 ♣ 10872	West North East South 1NT Pass 3NT AP
Board: 151 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ K10 ♥ A10 • KQJ4 ♣ 107532	South: ♠ AQJ53 ♥ 843 ♠ A83 ♣ KQ	West North East South 1NT Pass 3NT AP
Board: 152 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AQ ♥ A98 ♦ J76 ♣ AJ985	South: ♠ K5 ♥ J5 ♠ AQ109532 ♣ 74	West North East South 1NT Pass 3NT AP
Board: 153 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3 S	North: ♠ K ♥ Q52 • QJ10532 ♣ J102	South: ♠ A732 ♥ K4 ♠ AK76 ♠ K96	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 154 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 5 N	North: • 1042 • K9863 • KQ • AKJ	South: ♠ AK ♥ 5 ♠ A854 ♠ Q108763	West North East South 1NT Pass 2♠¹ X 3♠² Pass 4♠³ Pass 5♠ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Cue bid, a♠ stopper

Board: 155 West North East South South: North: Dealer: S 1NT **▲** 1065 **♠** AKQ3 Vul: NS **y** J8 **9**653 Pass $2 \stackrel{1}{•}^1$ **3♥** Pass North HCP: 7 **♦** J10 **♦** A42 Pass 4♣ AP South HCP: 16 ♣ AJ7632 **♣** K9 1. Minor Suit Transfers after 1NT Contract: 4♣ N

South hands (Practice Page)

Board: 150 Dealer: N Vul: None HCP: 10	★ K ♥ 54 ♦ AK9864 ♣ 10872	The opponents are silent. Partner bids first.
Board: 151 Dealer: S Vul: EW HCP: 16	♠ AQJ53♥ 843♠ A83♠ KQ	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: NS HCP: 10	★K5▼J5◆AQ109532◆74	The opponents are silent. Partner bids first.
Board: 153 Dealer: S Vul: EW HCP: 17	★ A732★ K4◆ AK76★ K96	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: Both HCP: 13	♠ AK♥ 5♦ A854♠ Q108763	West Doubles 2♠ if possible. Partner bids first.
Board: 155 Dealer: S Vul: NS HCP: 16	★ AKQ3♥ 9653★ A42★ K9	East Bids 3♥ if possible. You bid first.

Board: 150 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ AQ10 ♥ AJ3 ♠ 1075 ♣ AQ95	South: ♠ K ♥ 54 ♠ AK9864 ♣ 10872	West North East South 1NT Pass 3NT AP
Board: 151 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ K10 ♥ A10 • KQJ4 ♣ 107532	South: ♠ AQJ53 ♥ 843 ♠ A83 ♣ KQ	West North East South 1NT Pass 3NT AP
Board: 152 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AQ ♥ A98 ♦ J76 ♣ AJ985	South: ♠ K5 ♥ J5 ♠ AQ109532 ♣ 74	West North East South 1NT Pass 3NT AP
Board: 153 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3 S	North: ♠ K ♥ Q52 • QJ10532 ♣ J102	South: ♠ A732 ♥ K4 ♠ AK76 ♠ K96	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 154 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 5 N	North: • 1042 • K9863 • KQ • AKJ	South: ♠ AK ♥ 5 ♠ A854 ♠ Q108763	West North East South 1NT Pass 2♠¹ X 3♠² Pass 4♠³ Pass 5♠ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Cue bid, a♠ stopper

Board: 155 West North East South South: North: Dealer: S 1NT **▲** 1065 **♠** AKQ3 Vul: NS **y** J8 **9**653 Pass $2 \stackrel{1}{•}^1$ **3♥** Pass North HCP: 7 **♦** J10 **♦** A42 Pass 4♣ AP South HCP: 16 ♣ AJ7632 **♣** K9 1. Minor Suit Transfers after 1NT Contract: 4♣ N

North hands (Practice Page)

Board: 156 Dealer: N Vul: EW HCP: 16	AQ8✓ J754AQQJ86	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: Both HCP: 13	★ KJ★ K2◆ Q9432◆ A752	The opponents are silent. Partner bids first.
Board: 158 Dealer: N Vul: None HCP: 16	★ 843▼ A1094◆ AQJ10◆ AJ	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: EW HCP: 7	A53₹7Q932J9752	The opponents are silent. Partner bids first.
Board: 160 Dealer: N Vul: Both HCP: 16	♣ Q32♥ K86◆ A85♣ AK85	The opponents are silent. You bid first.
Board: 161 Dealer: S Vul: NS HCP: 7	104✓ A5✓ K109876✓ 987	The opponents are silent. Partner bids first.

Board: 156 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 3 N	North: ♠ AQ8 ♥ J754 ♠ AQ ♣ QJ86	South: ♠ 7 ♥ K8 ♠ K108542 ♣ 9543	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 157 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ KJ ♥ K2 ♦ Q9432 ♣ A752	South: ♠ AQ10 ♥ 953 ♠ K76 ♣ KQJ9	West North East South 1NT Pass 3NT AP
Board: 158 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:	South: ♠ KQ ♥ 87 • 7542 ♣ KQ973	West North East South 1NT Pass 3NT AP
Board: 159 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 1N S	North: ♠ A53 ♥ 7 • Q932 ♣ J9752	South: ♠ J9 ♥ KQ1093 ♦ 1087 ♣ AKQ	West North East South 1NT AP
Board: 160 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 3 N	North: ♠ Q32 ♥ K86 ♠ A85 ♣ AK85	South: ♠ KJ8 ▼ 5 ♠ KJ10742 ♣ 732	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

West North East South Board: 161 North: South: 1NT Dealer: S **♠** 104 **♠** A96 Vul: NS Pass $3^{\diamond 2}$ Pass 3♣¹ **♥** KQ87 **♥** A5 North HCP: 7 AP ♦ K109876 **♦** 52 South HCP: 15 1. Minor Suit Transfers after 1NT **♣** 987 **♣** AQ43 Contract: 3♦ S 2. automat

Board: 156 Dealer: N Vul: EW HCP: 6	♣ 7 ♥ K8 ♦ K108542 ♣ 9543	The opponents are silent. Partner bids first.
Board: 157 Dealer: S Vul: Both HCP: 15	AQ10♥ 953★ K76★ KQJ9	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: None HCP: 10	★KQ▼87◆7542★KQ973	The opponents are silent. Partner bids first.
Board: 159 Dealer: S Vul: EW HCP: 15		The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: Both HCP: 8	★ KJ8▼ 5◆ KJ10742◆ 732	The opponents are silent. Partner bids first.
Board: 161 Dealer: S Vul: NS HCP: 15	★ A96★ KQ87★ 52★ AQ43	The opponents are silent. You bid first.

Board: 156 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 3 N	North: ♠ AQ8 ♥ J754 ♠ AQ ♣ QJ86	South: ♣ 7 ▼ K8 • K108542 ♣ 9543	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 157 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ KJ ♥ K2 ♠ Q9432 ♣ A752	South: ♠ AQ10 ♥ 953 ♠ K76 ♣ KQJ9	West North East South 1NT Pass 3NT AP
Board: 158 Dealer: N Vul: None North HCP: 16 South HCP: 10 Contract: 3N N	North:	South: ♠ KQ ♥ 87 • 7542 ♣ KQ973	West North East South 1NT Pass 3NT AP
Board: 159 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 1N S	North: ♠ A53 ♥ 7 • Q932 ♣ J9752	South: ♠ J9 ♥ KQ1093 ♦ 1087 ♠ AKQ	West North East South 1NT AP
Board: 160 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 3 N	North: ♠ Q32 ♥ K86 ♠ A85 ♣ AK85	South: ♠ KJ8 ▼ 5 ♠ KJ10742 ♣ 732	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

West North East South Board: 161 North: South: 1NT Dealer: S **♠** 104 **♠** A96 Vul: NS Pass $3^{\diamond 2}$ Pass 3♣¹ **♥** KQ87 **♥** A5 North HCP: 7 AP ♦ K109876 **♦** 52 South HCP: 15 1. Minor Suit Transfers after 1NT **♣** 987 **♣** AQ43 Contract: 3♦ S 2. automat

Board: 162 Dealer: N Vul: Both HCP: 17	★ KJ▼ KQ5◆ A76◆ A7653	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: None HCP: 11	★ A108♥ Q5★ K9★ Q109842	The opponents are silent. Partner bids first.
Board: 164 Dealer: N Vul: NS HCP: 15	★ AK103▼ A1097★ A97★ 62	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: EW HCP: 6	♣8 ♥Q10 ♦ K76542 ♣ J1085	The opponents are silent. Partner bids first.
Board: 166 Dealer: N Vul: None HCP: 16	♣ Q87♥ AJ96♦ K86♣ AQ10	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: EW HCP: 9	★ 105♥ Q4◆ KQJ1062◆ J87	The opponents are silent. Partner bids first.

Board: 162 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ KJ ♥ KQ5 ♠ A76 ♣ A7653	South:	West AP	North 1NT		South 3NT
Board: 163 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ A108 ♥ Q5 ♠ K9 ♠ Q109842	South: ♠ Q974 ♥ AK98 ♠ A87 ♣ A5	West Pass	North 3NT	East AP	South 1NT
Board: 164 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AK103 ♥ A1097 ♠ A97 ♠ 62	South: ♠ 874 ♥ K5 ♠ Q5 ♣ KQJ843	West AP	North 1NT	East Pass	South 3NT
Board: 165 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 3 S	North: ♠ 8 ♥ Q10 ♠ K76542 ♠ J1085	South: ♠ A65 ♥ K54 ♠ AJ93 ♣ A74	Pass AP		Pass	1NT
Board: 166 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ Q87 ▼ AJ96 ♠ K86 ♠ AQ10	South: ♠ KJ ▼ — ♠ A1053 ♠ K986542	West AP	North 1NT		South 3NT

Board: 167 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3♦ S

North: **♠** 105 **♥** Q4 ♦ KQJ1062

♣ J87

South: **♦** J974 ♥ A1098 **♦** A8 **♣** AK6

West North East South 1NT Pass $3 \stackrel{?}{\bullet}^2$ Pass $3 \clubsuit^1$ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 162 Dealer: N Vul: Both HCP: 11	★ 53▼ A2◆ KQ983◆ Q1042	The opponents are silent. Partner bids first.
Board: 163 Dealer: S Vul: None HCP: 17	♣ Q974♥ AK98◆ A87♣ A5	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: NS HCP: 11	♦ 874♥ K5◆ Q5♠ KQJ843	The opponents are silent. Partner bids first.
Board: 165 Dealer: S Vul: EW HCP: 16	▲ A65♥ K54◆ AJ93▲ A74	The opponents are silent. You bid first.
Board: 166 Dealer: N Vul: None HCP: 11	♦ KJ ♥ — ♦ A1053 ♣ K986542	The opponents are silent. Partner bids first.
Board: 167 Dealer: S Vul: EW HCP: 16	▲ J974✔ A1098◆ A8♣ AK6	The opponents are silent. You bid first.

Board: 162 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ KJ ♥ KQ5 ♠ A76 ♣ A7653	South:	West AP	North 1NT		South 3NT
Board: 163 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ A108 ♥ Q5 ♠ K9 ♠ Q109842	South: ♠ Q974 ♥ AK98 ♠ A87 ♣ A5	West Pass	North 3NT	East AP	South 1NT
Board: 164 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AK103 ♥ A1097 ♠ A97 ♣ 62	South: ♠ 874 ♥ K5 ♠ Q5 ♣ KQJ843	West AP	North 1NT	East Pass	South 3NT
Board: 165 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 3 S	North: ♠ 8 ♥ Q10 ♠ K76542 ♠ J1085	South: ♠ A65 ♥ K54 ♠ AJ93 ♣ A74	Pass AP		Pass	1NT
Board: 166 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ Q87 ▼ AJ96 ♠ K86 ♠ AQ10	South: ♠ KJ ▼ — ♠ A1053 ♠ K986542	West AP	North 1NT		South 3NT

Board: 167 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3♦ S

North: **♠** 105 **♥** Q4 ♦ KQJ1062

♣ J87

South: **♦** J974 ♥ A1098 **♦** A8 **♣** AK6

West North East South 1NT Pass $3 \stackrel{?}{\bullet}^2$ Pass $3 \clubsuit^1$ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 168 Dealer: N Vul: Both HCP: 15	J982✓ AQ76✓ A106✓ A2	The opponents are silent. You bid first.
Board: 169 Dealer: S Vul: NS HCP: 7	▶ J97♥ 7♦ AJ1074♣ J542	The opponents are silent. Partner bids first.
Board: 170 Dealer: N Vul: EW HCP: 16	AJ98KQ7AQ8754	The opponents are silent. You bid first.
Board: 171 Dealer: S Vul: Both HCP: 7	♣ 7 ♥ 862 ♦ QJ86 ♣ A9853	The opponents are silent. Partner bids first.
Board: 172 Dealer: N Vul: None HCP: 16	★ K5♥ 987◆ K93◆ AKQJ8	West Bids 3♥ if possible. You bid first.
Board: 173 Dealer: S Vul: EW HCP: 10	▲ A4♥ 82◆ K109763◆ K75	The opponents are silent. Partner bids first.

Board: 168 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North: ◆ J982 ▼ AQ76 ◆ A106 ◆ A2	South: ♠ A74 ♥ J ♠ QJ742 ♣ J963	West North East South 1NT Pass 2NT AP
Board: 169 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 1N S	North: ◆ J97 ▼ 7 ◆ AJ1074 ◆ J542	South: ♠ AK84 ♥ Q106 ♦ 963 ♠ AQ7	West North East South 1NT AP
Board: 170 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AJ98 ♥ KQ7 ♠ AQ87 ♣ 54	South: ♠ 10 ♥ 642 ♠ K954 ♣ AQJ73	West North East South 1NT Pass 3NT AP
Board: 171 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 1N S	North: ♣ 7 ▼ 862 ◆ QJ86 ♣ A9853	South: ♠ AK4 ♥ AJ3 ♦ 10742 ♠ QJ4	West North East South 1NT AP
Board: 172 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 3♥ W	North: ♠ K5 ♥ 987 ♠ K93 ♣ AKQJ8	South: ◆ 964 ▼ Q ◆ AJ10862 ◆ 973	West North East South 1NT Pass 3♣¹ 3▼ AP 1. Minor Suit Transfers after 1NT
Board: 173 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ A4 ♥ 82 ♠ K109763 ♣ K75	South: ♠ K1097 ♥ AK105 ♠ Q42 ♣ A9	West North East South 1NT Pass 3NT AP

Board: 168 Dealer: N Vul: Both HCP: 9	♣ A74♥ J◆ QJ742♣ J963	The opponents are silent. Partner bids first.
Board: 169 Dealer: S Vul: NS HCP: 15	AK84♥ Q106♦ 963♣ AQ7	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: EW HCP: 10	♠ 10♥ 642♠ K954♠ AQJ73	The opponents are silent. Partner bids first.
Board: 171 Dealer: S Vul: Both HCP: 15	★ AK4♥ AJ3★ 10742★ QJ4	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: None HCP: 7	♦ 964♥ Q♦ AJ10862♠ 973	West Bids 3♥ if possible. Partner bids first.
Board: 173 Dealer: S Vul: EW HCP: 16	★ K1097★ AK105◆ Q42★ A9	The opponents are silent. You bid first.

Board: 168 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North: ◆ J982 ▼ AQ76 ◆ A106 ◆ A2	South: ♠ A74 ♥ J ♠ QJ742 ♣ J963	West North East South 1NT Pass 2NT AP
Board: 169 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 1N S	North: ◆ J97 ▼ 7 ◆ AJ1074 ◆ J542	South: ♠ AK84 ♥ Q106 ♦ 963 ♠ AQ7	West North East South 1NT AP
Board: 170 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AJ98 ♥ KQ7 ♠ AQ87 ♣ 54	South: ♠ 10 ♥ 642 ♠ K954 ♣ AQJ73	West North East South 1NT Pass 3NT AP
Board: 171 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 1N S	North: ♣ 7 ▼ 862 ◆ QJ86 ♣ A9853	South: ♠ AK4 ♥ AJ3 ♦ 10742 ♠ QJ4	West North East South 1NT AP
Board: 172 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 3♥ W	North: ♠ K5 ♥ 987 ♠ K93 ♣ AKQJ8	South: ◆ 964 ▼ Q ◆ AJ10862 ◆ 973	West North East South 1NT Pass 3♣¹ 3▼ AP 1. Minor Suit Transfers after 1NT
Board: 173 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ A4 ♥ 82 ♠ K109763 ♣ K75	South: ♠ K1097 ♥ AK105 ♠ Q42 ♣ A9	West North East South 1NT Pass 3NT AP

Board: 174 Dealer: N Vul: Both HCP: 15	▲ A92▼ K852◆ K972▲ KQ	The opponents are silent. You bid first.
Board: 175 Dealer: S Vul: None HCP: 11	♦ 854♥ K♦ AQ4♦ Q109643	The opponents are silent. Partner bids first.
Board: 176 Dealer: N Vul: NS HCP: 15	★ KJ6♥ Q1052◆ AK6♣ Q53	The opponents are silent. You bid first.
Board: 177 Dealer: S Vul: Both HCP: 6	★ K5▼ 764◆ K109765◆ 73	The opponents are silent. Partner bids first.
Board: 178 Dealer: N Vul: None HCP: 15	★ AKQ10★ A532★ 86★ Q75	The opponents are silent. You bid first.
Board: 179 Dealer: S Vul: NS HCP: 7	◆ 9♥ Q86◆ J98◆ A98762	The opponents are silent. Partner bids first.

Board: 174 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 1N N	North: ♠ A92 ♥ K852 ♠ K972 ♣ KQ	South: ♠ Q3 ♥ 104 ♠ QJ83 ♣ J10542	West North East South 1NT AP
Board: 175 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ◆ 854 ▼ K ◆ AQ4 ◆ Q109643	South: ♠ K3 ♥ A953 ♠ K732 ♣ AJ5	West North East South 1NT Pass 3NT AP
Board: 176 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 1N N	North: ♠ KJ6 ♥ Q1052 ♠ AK6 ♠ Q53	South: ♣ 73 ♥ 76 ♦ 9842 ♣ AK1084	West North East South 1NT AP
Board: 177 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 3 S	North: ♠ K5 ♥ 764 ♠ K109765 ♣ 73	South: ♣ J63 ♥ AKQ5 ♠ A4 ♣ Q1096	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 178 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AKQ10 ♥ A532 ♠ 86 ♣ Q75	South:	West North East South 1NT Pass 3NT AP

West North East South Board: 179 North: South: 1NT Dealer: S **♠**9 **♦** J742 Vul: NS Pass 2♠¹ Pass $3 \clubsuit^2$ **♥** Q86 **♥** AK97 North HCP: 7 AP **♦** J98 **♦** A42 South HCP: 15 1. Minor Suit Transfers after 1NT ♣ A98762 **♣** K3 Contract: 3♣ S 2. automat

Board: 174 Dealer: N Vul: Both HCP: 6	♣ Q3 ♥ 104 ♦ QJ83 ♣ J10542	The opponents are silent. Partner bids first.
Board: 175 Dealer: S Vul: None HCP: 15	★ K3★ A953★ K732★ AJ5	The opponents are silent. You bid first.
Board: 176 Dealer: N Vul: NS HCP: 7	★73▼76◆9842★ AK1084	The opponents are silent. Partner bids first.
Board: 177 Dealer: S Vul: Both HCP: 16		The opponents are silent. You bid first.
Board: 178 Dealer: N Vul: None HCP: 11	◆ 986♥ K◆ AJ1072◆ K643	The opponents are silent. Partner bids first.
Board: 179 Dealer: S Vul: NS HCP: 15	♣ J742♥ AK97♦ A42♣ K3	The opponents are silent. You bid first.

Board: 174 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 1N N	North: ♠ A92 ♥ K852 ♠ K972 ♣ KQ	South: ♠ Q3 ♥ 104 ♠ QJ83 ♣ J10542	West North East South 1NT AP
Board: 175 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ◆ 854 ▼ K ◆ AQ4 ◆ Q109643	South: ♠ K3 ♥ A953 ♠ K732 ♣ AJ5	West North East South 1NT Pass 3NT AP
Board: 176 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 1N N	North: ♠ KJ6 ♥ Q1052 ♠ AK6 ♠ Q53	South: ♣ 73 ♥ 76 ♦ 9842 ♣ AK1084	West North East South 1NT AP
Board: 177 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 3 S	North: ♠ K5 ♥ 764 ♠ K109765 ♣ 73	South: ♣ J63 ♥ AKQ5 ♠ A4 ♣ Q1096	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 178 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AKQ10 ♥ A532 ♠ 86 ♣ Q75	South:	West North East South 1NT Pass 3NT AP

West North East South Board: 179 North: South: 1NT Dealer: S **♠**9 **♦** J742 Vul: NS Pass 2♠¹ Pass $3 \clubsuit^2$ **♥** Q86 **♥** AK97 North HCP: 7 AP **♦** J98 **♦** A42 South HCP: 15 1. Minor Suit Transfers after 1NT ♣ A98762 **♣** K3 Contract: 3♣ S 2. automat

Board: 180 Dealer: N Vul: EW HCP: 15	★ AKQ96♥ Q107◆ J52◆ K7	The opponents are silent. You bid first.
Board: 181 Dealer: S Vul: None HCP: 8	♦ 83 ▼ AK8 ♦ 1085432 ♣ J3	The opponents are silent. Partner bids first.
Board: 182 Dealer: N Vul: NS HCP: 17	♦ 842♥ AK♦ A1083♠ AQ82	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: EW HCP: 11	★ KQ9▼ —★ A754★ Q97642	The opponents are silent. Partner bids first.
Board: 184 Dealer: N Vul: Both HCP: 15	♠ 643♥ KQ♠ A8763♠ KQJ	West Bids 3♠ if possible. You bid first.
Board: 185 Dealer: S Vul: NS HCP: 15	★2▼104★ KQ106★ AKQJ83	West Doubles 5♥ if possible. Partner bids first.

Board: 180 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3♣ N	North: ♠ AKQ96 ♥ Q107 ♦ J52 ♠ K7	South:	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 181 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3 S	North: ♠ 83 ♥ AK8 ♠ 1085432 ♣ J3	South: ♠ KQJ6 ♥ Q6 ♠ K7 ♣ KQ654	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 182 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 3♣ N	North:	South: ♠ Q ♥ 842 ♦ J64 ♠ KJ10954	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 183 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ KQ9 ▼ — • A754 ♣ Q97642	South: ♠ 1065 ♥ AQ108 ♠ K92 ♠ AK3	West North East South 1NT Pass 3NT AP
Board: 184 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3•X W	North:	South:	West North East South 1NT Pass 2♣¹ 3♠ Pass Pass XA♠♠ AP 1. Minor Suit Transfers after 1NT

			West North East South 1NT
Board: 185 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 6♣ S	North: ♠ 2 ♥ 104 ♦ KQ106 ♠ AKQJ83	South: ♠ AQ10 ♥ KQ9 ♠ AJ84 ♣ 1064	Pass 2♣¹ Pass 3♣² Pass 4NT³ Pass 5♥ X XX Pass 6♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣

Board: 180 Dealer: N Vul: EW HCP: 8	♠ 1072♥ —♦ Q103♠ AQ109652	The opponents are silent. Partner bids first.
Board: 181 Dealer: S Vul: None HCP: 16	★ KQJ6♥ Q6★ K7★ KQ654	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: NS HCP: 7	♠ Q ♥ 842 ♦ J64 ♣ KJ10954	The opponents are silent. Partner bids first.
Board: 183 Dealer: S Vul: EW HCP: 16	▲ 1065♥ AQ108◆ K92◆ AK3	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: Both HCP: 7	◆ 98♥ J4◆ Q42◆ A97642	West Bids 3♠ if possible. Partner bids first.
Board: 185 Dealer: S Vul: NS HCP: 16	AQ10KQ9AJ841064	West Doubles 5♥ if possible. You bid first.

Board: 180 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3♣ N	North: ♠ AKQ96 ♥ Q107 ♦ J52 ♠ K7	South:	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 181 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 3 S	North: ♠ 83 ♥ AK8 ♠ 1085432 ♣ J3	South: ♠ KQJ6 ♥ Q6 ♠ K7 ♣ KQ654	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 182 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 3♣ N	North:	South: ♠ Q ♥ 842 ♦ J64 ♠ KJ10954	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 183 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ KQ9 ▼ — • A754 ♣ Q97642	South: ♠ 1065 ♥ AQ108 ♠ K92 ♠ AK3	West North East South 1NT Pass 3NT AP
Board: 184 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3•X W	North:	South:	West North East South 1NT Pass 2♣¹ 3♠ Pass Pass XA♠♠ AP 1. Minor Suit Transfers after 1NT

			West North East South 1NT
Board: 185 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 6♣ S	North: ♠ 2 ♥ 104 ♦ KQ106 ♠ AKQJ83	South: ♠ AQ10 ♥ KQ9 ♠ AJ84 ♣ 1064	Pass 2♣¹ Pass 3♣² Pass 4NT³ Pass 5♥ X XX Pass 6♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣

Board: 186 Dealer: N Vul: EW HCP: 15	1073★ AKQ6★ AQ6♣ 932	The opponents are silent. You bid first.
Board: 187 Dealer: S Vul: Both HCP: 9	♦ Q ♥ 983 ♦ A86543 ♣ K64	The opponents are silent. Partner bids first.
Board: 188 Dealer: N Vul: EW HCP: 15	★ AK9★ AK764◆ J83◆ 82	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: Both HCP: 9	♠ 64♥ Q8♦ KQJ2♠ J8432	The opponents are silent. Partner bids first.
Board: 190 Dealer: N Vul: NS HCP: 15	♣ QJ65♥ AK9◆ A96♣ J94	The opponents are silent. You bid first.
Board: 191 Dealer: S Vul: Both HCP: 8	★74✓ J3◆ KJ10753◆ K85	The opponents are silent. Partner bids first.

Board: 186 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:	South: ♠ K ♥ J32 ♠ KJ10974 ♣ K74	West North East South 1NT Pass 3NT AP
Board: 187 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North: ♠ Q ♥ 983 ♠ A86543 ♠ K64	South: ♠ A98 ♥ AK762 ♠ K7 ♣ J97	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 188 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ AK9 ♥ AK764 ♦ J83 ♣ 82	South: ♠ Q ♥ Q32 ♠ K52 ♣ QJ10964	West North East South 1NT Pass 3NT AP
Board: 189 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North:	South: ♠ AKQJ ♥ AJ106 ↑ 74 ♣ Q96	West North East South 1NT Pass 2NT Pass 3NT AP
Board: 190 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 5♣ N	North: ♠ QJ65 ♥ AK9 ♠ A96 ♣ J94	South: ♠ K4 ♥ 6 ♠ QJ875 ♣ AQ1062	West North East South 1NT Pass 4♣¹ Pass 5♣ AP 1. Minors

West North East South Board: 191 North: South: 1NT Dealer: S **★** 74 **♠** AQ86 Vul: Both Pass $3^{\diamond 2}$ Pass 3♣¹ **♥** J3 **♥** KQ84 North HCP: 8 AP ♦ KJ10753 **♦**86 South HCP: 16 1. Minor Suit Transfers after 1NT **♣** K85 **♣** AJ6 Contract: 3♦ S 2. automat

Board: 186 Dealer: N Vul: EW HCP: 11	♠ K ♥ J32 ♦ KJ10974 ♣ K74	The opponents are silent. Partner bids first.
Board: 187 Dealer: S Vul: Both HCP: 15	▲ A98♥ AK762♦ K7♣ J97	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: EW HCP: 10	♠ Q ♥ Q32 ♦ K52 ♣ QJ10964	The opponents are silent. Partner bids first.
Board: 189 Dealer: S Vul: Both HCP: 17	★ AKQJ▼ AJ106◆ 74◆ Q96	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: NS HCP: 12	★ K4♥ 6◆ QJ875◆ AQ1062	The opponents are silent. Partner bids first.
Board: 191 Dealer: S Vul: Both HCP: 16	AQ86KQ8486AJ6	The opponents are silent. You bid first.

Board: 186 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:	South: ♠ K ♥ J32 ♠ KJ10974 ♣ K74	West North East South 1NT Pass 3NT AP
Board: 187 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3 S	North: ♠ Q ♥ 983 ♠ A86543 ♠ K64	South: ♠ A98 ♥ AK762 ♠ K7 ♣ J97	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 188 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ AK9 ♥ AK764 ♦ J83 ♣ 82	South: ♠ Q ♥ Q32 ♠ K52 ♣ QJ10964	West North East South 1NT Pass 3NT AP
Board: 189 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S	North:	South: ♠ AKQJ ♥ AJ106 ↑ 74 ♣ Q96	West North East South 1NT Pass 2NT Pass 3NT AP
Board: 190 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 5♣ N	North: ♠ QJ65 ♥ AK9 ♠ A96 ♣ J94	South: ♠ K4 ♥ 6 ♠ QJ875 ♣ AQ1062	West North East South 1NT Pass 4♣¹ Pass 5♣ AP 1. Minors

West North East South Board: 191 North: South: 1NT Dealer: S **★** 74 **♠** AQ86 Vul: Both Pass $3^{\diamond 2}$ Pass 3♣¹ **♥** J3 **♥** KQ84 North HCP: 8 AP ♦ KJ10753 **♦**86 South HCP: 16 1. Minor Suit Transfers after 1NT **♣** K85 **♣** AJ6 Contract: 3♦ S 2. automat

Board: 192 Dealer: N Vul: None HCP: 16	AQJ52Q107K103A9	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: NS HCP: 8	◆— ▼ A43 ◆ K10974 ◆ J10643	The opponents are silent. Partner bids first.
Board: 194 Dealer: N Vul: NS HCP: 16	AQ103Q1062A4A4	The opponents are silent. You bid first.
Board: 195 Dealer: S Vul: EW HCP: 10	★ A104★ KQ★ 1076532★ J9	The opponents are silent. Partner bids first.
Board: 196 Dealer: N Vul: Both HCP: 16	AKQ74♥ Q94♦ Q4♣ K72	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: NS HCP: 8	J10J93K107632K5	The opponents are silent. Partner bids first.

Board: 192 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	♦ K103 ♣ Δ9	South: ♠ 8 ♥ A54 ♠ AQJ972 ♣ J105	West AP	North 1NT		South 3NT
Board: 193 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 N	& 110643	South: ♣ 76 ♥ KQ96 ♠ A32 ♣ AK52	West Pass	North 3◆	East AP	South 1NT
Board: 194 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 5 \(\) N	♦ A4 ♣ A42	South: ♣ J6 ♥ A ♠ QJ1098 ♣ KQ975		North 1NT 5♣ ors	East Pass AP	
Board: 195 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	↑ 10/6532 ♣ 19	South: ◆ 876 ▼ A2 ◆ AK9 ◆ A10632		North 3NT	East AP	South 1NT
Board: 196 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	• Q4 • ★ K72	South: ♠ 3 ♥ K8 ♠ AKJ10963 ♣ J95	West AP	North 1NT		South 3NT

Board: 197 Dealer: S Vul: NS North HCP: 8 South HCP: 16

Contract: 3♦ S

North: **▲** J10 **♥** J93 **♦** K107632

♣ K5

South: ♠ Q74 ♥ AQ52

♣ J103

West North East South 1NT Pass $3 \clubsuit^1$ Pass $3 \diamondsuit^2$ AP

◆ AQJ

1. Minor Suit Transfers after 1NT

2. automat

Board: 192 Dealer: N Vul: None HCP: 12	♣ 8 ♥ A54 ♦ AQJ972 ♣ J105	The opponents are silent. Partner bids first.
Board: 193 Dealer: S Vul: NS HCP: 16	★ 76▼ KQ96★ A32★ AK52	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: NS HCP: 13	♣ J6♥ A♦ QJ1098♣ KQ975	The opponents are silent. Partner bids first.
Board: 195 Dealer: S Vul: EW HCP: 15	♣876✔A2◆AK9♣A10632	The opponents are silent. You bid first.
Board: 196 Dealer: N Vul: Both HCP: 12	♣ 3 ♥ K8 ♦ AKJ10963 ♣ J95	The opponents are silent. Partner bids first.
Board: 197 Dealer: S Vul: NS HCP: 16	♣ Q74♥ AQ52♦ AQJ♣ J103	The opponents are silent. You bid first.

Board: 192 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	♦ K103 ♣ Δ9	South: ♠ 8 ♥ A54 ♠ AQJ972 ♣ J105	West AP	North 1NT		South 3NT
Board: 193 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 N	& 110643	South: ♣ 76 ♥ KQ96 ♠ A32 ♣ AK52	West Pass	North 3◆	East AP	South 1NT
Board: 194 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 5 \(\) N	♦ A4 ♣ A42	South: ♣ J6 ♥ A ♠ QJ1098 ♣ KQ975		North 1NT 5♣ ors	East Pass AP	
Board: 195 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	♦ 10/6532 ♣ 19	South: ◆ 876 ▼ A2 ◆ AK9 ◆ A10632		North 3NT	East AP	South 1NT
Board: 196 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	♦ Q4 • ★ K72	South: ♠ 3 ♥ K8 ♠ AKJ10963 ♣ J95	West AP	North 1NT		South 3NT

Board: 197 Dealer: S Vul: NS North HCP: 8 South HCP: 16

Contract: 3♦ S

North: **▲** J10 **♥** J93 **♦** K107632

♣ K5

South: ♠ Q74 ♥ AQ52

♣ J103

West North East South 1NT Pass $3 \clubsuit^1$ Pass $3 \diamondsuit^2$ AP

◆ AQJ

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

Board: 198 Dealer: N Vul: EW HCP: 16	AQ53✓ A9✓ KQJ10♣ 1052	West Doubles 2♠ if possible. You bid first.
Board: 199 Dealer: S Vul: None HCP: 9		The opponents are silent. Partner bids first.
Board: 200 Dealer: N Vul: EW HCP: 15	♣ QJ▼ A952◆ AQ74♣ Q93	The opponents are silent. You bid first.
Board: 201 Dealer: S Vul: Both HCP: 8	10437A965A10832	The opponents are silent. Partner bids first.
Board: 202 Dealer: N Vul: NS HCP: 15	★ KQ102▼ 106◆ AKJ5◆ Q53	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: Both HCP: 9	A▼ 52◆ J976432◆ A65	The opponents are silent. Partner bids first.

Board: 198 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3 N	North: ♠ AQ53 ♥ A9 ♠ KQJ10 ♣ 1052	South: ♣ 74 ♥ Q84 ♦ 83 ♣ KQJ974	West North East South 1NT Pass 2♠¹ X 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 199 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North: ♣ J103 ♥ 5 • 1052 ♣ AKJ872	South: ♠ AQ84 ♥ A1086 ♠ AQ7 ♠ 109	West North East South 1NT Pass 3NT AP
Board: 200 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 N	North: ♠ QJ ♥ A952 ♠ AQ74 ♠ Q93	South:	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 201 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2N S	North:	South: ♠ K985 ♥ AK105 ♠ QJ3 ♣ K6	West North East South 1NT Pass 2NT AP
Board: 202 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ KQ102 ▼ 106 ♠ AKJ5 ♣ Q53	South: ♠ A94 ♥ 3 ♠ 63 ♣ AJ108764	West North East South 1NT Pass 3NT AP

Board: 203
Dealer: S
Vul: Both
North HCP: 9
South HCP: 17
Contract: 5 S

North:

♠ A

♥ 52

♦ J976432

♠ A65

South: ♠ KQ72 ♥ AJ109 ♦ AK10

♣ 103

West North East South

1NT

Pass 3♣¹ Pass 3♠²

Pass 5♦ AP

Minor Suit Transfers after 1

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

Board: 198 Dealer: N Vul: EW HCP: 8	★74✓ Q84◆83◆ KQJ974	West Doubles 2♠ if possible. Partner bids first.
Board: 199 Dealer: S Vul: None HCP: 16	AQ84✓ A1086AQ7▲ 109	The opponents are silent. You bid first.
Board: 200 Dealer: N Vul: EW HCP: 7	◆ 98♥ Q4◆ KJ3◆ J87642	The opponents are silent. Partner bids first.
Board: 201 Dealer: S Vul: Both HCP: 16	★ K985★ AK105◆ QJ3★ K6	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: NS HCP: 9	★ A94★ 3★ 63★ AJ108764	The opponents are silent. Partner bids first.
Board: 203 Dealer: S Vul: Both HCP: 17	★ KQ72★ AJ109◆ AK10★ 103	The opponents are silent. You bid first.

Board: 198 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3 N	North: ♠ AQ53 ♥ A9 ♠ KQJ10 ♣ 1052	South: ♣ 74 ♥ Q84 ♦ 83 ♣ KQJ974	West North East South 1NT Pass 2♠¹ X 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 199 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North: ♣ J103 ♥ 5 • 1052 ♣ AKJ872	South: ♠ AQ84 ♥ A1086 ♠ AQ7 ♠ 109	West North East South 1NT Pass 3NT AP
Board: 200 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 N	North: ♠ QJ ♥ A952 ♠ AQ74 ♠ Q93	South:	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 201 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2N S	North:	South: ♠ K985 ♥ AK105 ♠ QJ3 ♣ K6	West North East South 1NT Pass 2NT AP
Board: 202 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3N N	North: ♠ KQ102 ▼ 106 ♠ AKJ5 ♣ Q53	South: ♠ A94 ♥ 3 ♠ 63 ♣ AJ108764	West North East South 1NT Pass 3NT AP

Board: 203
Dealer: S
Vul: Both
North HCP: 9
South HCP: 17
Contract: 5 S

North:

♠ A

♥ 52

♦ J976432

♠ A65

South: ♠ KQ72 ♥ AJ109 ♦ AK10

♣ 103

West North East South

1NT

Pass 3♣¹ Pass 3♠²

Pass 5♦ AP

Minor Suit Transfers after 1

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

Board: 204 Dealer: N Vul: None HCP: 16	★ K8▼ A103◆ AJ876◆ A53	The opponents are silent. You bid first.
Board: 205 Dealer: S Vul: NS HCP: 7		East Bids 2♣ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 206 Dealer: N Vul: EW HCP: 15	★ A105★ KQJ9★ 105★ AJ106	The opponents are silent. You bid first.
Board: 207 Dealer: S Vul: None HCP: 17	♠ A♥ AQ5♦ KJ943♠ K732	The opponents are silent. Partner bids first.
Board: 208 Dealer: N Vul: NS HCP: 16	★ A65★ AKJ6★ A3★ 10762	The opponents are silent. You bid first.
Board: 209 Dealer: S Vul: EW HCP: 9	♣875♥72◆75♣AKQ542	The opponents are silent. Partner bids first.

Board: 204 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ K8 ♥ A103 ♠ AJ876 ♣ A53	South: ♣ 73 ♥ Q ♦ KQ109432 ♣ KQ7	West AP	North 1NT		South 3NT
Board: 205 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2 W	North: ♣ J8 ♥ J2 • Q732 ♣ QJ432	South: ♠ A1063 ♥ K3 ♦ J865 ♠ AK6	Pass 2♥	North Pass AP i-Landy	2 ♣ ¹	1NT Pass
Board: 206 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 6 N	North: ♠ A105 ♥ KQJ9 • 105 ♣ AJ106	South: ♠ K42 ♥ 7 ♠ AKQ8632 ♣ 43	Pass Pass AP 1. Mino 2. autor	5 ♥ or Suit T	Pass Pass Pass Transfer	3♣¹ 4NT³ 6♦ rs after 1NT
Board: 207 Dealer: S Vul: None North HCP: 17 South HCP: 15 Contract: 6N S	North: ♠ A ♥ AQ5 ♠ KJ943 ♣ K732	South: ♠ KQ32 ♥ 10987 ♠ AQ ♠ A85	Pass Pass	North 4.4.1 6NT oer, for 1	Pass AP	1NT
Board: 208 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ A65 ♥ AKJ6 ♠ A3 ♣ 10762	South: ♣ J ♥ Q108 ♦ Q97542 ♣ AK3	West AP	North 1NT		South 3NT

West North East South Board: 209 North: South: 1NT Dealer: S **♦**875 **♦** K63 Vul: EW Pass 2♠¹ Pass $3 \stackrel{?}{\bullet}^2$ **♥** AQ10 **v** 72 North HCP: 9 AP **♦** 75 ♦ AQJ2 South HCP: 17 1. Minor Suit Transfers after 1NT **♣** AKQ542 **♣** J98 Contract: 3♣ S 2. automat

South hands (Practice Page)

Board: 204 Dealer: N	♣73 ♥Q ♠ KO100432	The opponents are silent.
Vul: None HCP: 12	◆ KQ109432 ◆ KQ7	Partner bids first.
Board: 205	♠ A1063	East Bids 2♣ if possible.
Dealer: S	♥ K3	West Bids 2♥ if possible.
Vul: NS	♦ J865	
HCP: 15	♣ AK6	You bid first.
Board: 206	♠ K42	The opponents are silent.
Dealer: N	v 7	The opponents are strong.
Vul: EW	◆ AKQ8632	Partner bids first.
HCP: 12	♣ 43	
D 1 207	. KO22	
Board: 207	★ KQ32	The opponents are silent.
Dealer: S	♥ 10987	• •
Vul: None	◆ AQ ◆ A85	You bid first.
HCP: 15	♣ Ao3	
Board: 208	♦ J	
Dealer: N	♥ Q108	The opponents are silent.
Vul: NS	◆ Q97542	
HCP: 12	◆ AK3	Partner bids first.
1101.12	1 1 113	
Board: 209	♦ K63	
Dealer: S	▼ AQ10	The opponents are silent.
Vul: EW	♦ AQJ2	X7 1:10° .
HCP: 17	♣ J98	You bid first.

Board: 204 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ K8 ♥ A103 ♠ AJ876 ♣ A53	South: ♣ 73 ♥ Q ♦ KQ109432 ♣ KQ7	West AP	North 1NT		South 3NT
Board: 205 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 2 W	North: ♣ J8 ♥ J2 • Q732 ♣ QJ432	South: ♠ A1063 ♥ K3 ♦ J865 ♠ AK6	Pass 2♥	North Pass AP i-Landy	2 ♣ ¹	1NT Pass
Board: 206 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 6 N	North: ♠ A105 ♥ KQJ9 • 105 ♣ AJ106	South: ♠ K42 ♥ 7 ♠ AKQ8632 ♣ 43	Pass Pass AP 1. Mino 2. autor	5 ♥ or Suit T	Pass Pass Pass Transfer	3♣¹ 4NT³ 6♦ rs after 1NT
Board: 207 Dealer: S Vul: None North HCP: 17 South HCP: 15 Contract: 6N S	North: ♠ A ♥ AQ5 ♠ KJ943 ♣ K732	South: ♠ KQ32 ♥ 10987 ♠ AQ ♠ A85	Pass Pass	North 4.4.1 6NT oer, for 1	Pass AP	1NT
Board: 208 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ A65 ♥ AKJ6 ♠ A3 ♣ 10762	South: ♣ J ♥ Q108 ♦ Q97542 ♣ AK3	West AP	North 1NT		South 3NT

West North East South Board: 209 North: South: 1NT Dealer: S **♦**875 **♦** K63 Vul: EW Pass 2♠¹ Pass $3 \stackrel{?}{\bullet}^2$ **♥** AQ10 **v** 72 North HCP: 9 AP **♦** 75 ♦ AQJ2 South HCP: 17 1. Minor Suit Transfers after 1NT **♣** AKQ542 **♣** J98 Contract: 3♣ S 2. automat

North hands (Practice Page)

Board: 210 Dealer: N Vul: Both HCP: 15	♠ AK9♥ A83♦ 42♠ A8652	The opponents are silent. You bid first.
Board: 211 Dealer: S Vul: NS HCP: 7	♦ 84 ♥ Q102 ♦ A87652 ♣ J3	The opponents are silent. Partner bids first.
Board: 212 Dealer: N Vul: EW HCP: 15	★ K76▼ AJ106◆ A7◆ K953	The opponents are silent. You bid first.
Board: 213 Dealer: S Vul: Both HCP: 12	103♥ Q9★ K1098★ AK432	The opponents are silent. Partner bids first.
Board: 214 Dealer: N Vul: None HCP: 17	★ KQJ8▼ KJ2◆ AK4◆ 654	The opponents are silent. You bid first.
Board: 215 Dealer: S Vul: EW HCP: 9	★854♥2★KQ964★A632	The opponents are silent. Partner bids first.

Board: 210 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ AK9 ♥ A83 ♦ 42 ♣ A8652	South:	West AP	North 1NT		South 3NT
Board: 211 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3 S	North: ◆ 84 ▼ Q102 ◆ A87652 ◆ J3	South: ♠ 109 ✔ AK6 ♠ KQ93 ♣ K862	Pass AP	or Suit T	Pass	1NT
Board: 212 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 3◆ N	North: ♠ K76 ♥ AJ106 ♠ A7 ♣ K953	South: ◆ J85 ▼ 987 ◆ J108643 ◆ A	Pass	or Suit T	Pass AP	
Board: 213 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ 103 ♥ Q9 ♠ K1098 ♠ AK432	South: ♠ AJ4 ♥ AJ764 ♠ A7 ♣ J95	West Pass	North 3NT	East AP	South 1NT
Board: 214 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ KQJ8 ♥ KJ2 ♠ AK4 ♠ 654	South: ♠ A76 ♥ — • Q1097632 ♠ AJ9	West AP	North 1NT		South 3NT

Board: 215 Dealer: S Vul: EW

North HCP: 9 South HCP: 16 Contract: 2N S

North: **♦**854 **v** 2

♦ KQ964

♣ A632

South: **♦** KQ102 ♥ AQ8

♦ A107 **♣** J84

West North East South 1NT

Pass 2NT AP

South hands (Practice Page)

Board: 210 Dealer: N Vul: Both HCP: 10	4272KQJ10KJ1043	The opponents are silent. Partner bids first.
Board: 211 Dealer: S Vul: NS HCP: 15	★ 109★ AK6★ KQ93★ K862	The opponents are silent. You bid first.
Board: 212 Dealer: N Vul: EW HCP: 6		The opponents are silent. Partner bids first.
Board: 213 Dealer: S Vul: Both HCP: 15	AJ4✓ AJ764A7✓ J95	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: None HCP: 11	★ A76✓ —◆ Q1097632◆ AJ9	The opponents are silent. Partner bids first.
Board: 215 Dealer: S Vul: EW HCP: 16	★ KQ102▼ AQ8◆ A107◆ J84	The opponents are silent. You bid first.

Board: 210 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ AK9 ♥ A83 ♦ 42 ♣ A8652	South:	West AP	North 1NT		South 3NT
Board: 211 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3 S	North: ◆ 84 ▼ Q102 ◆ A87652 ◆ J3	South: ♠ 109 ✔ AK6 ♠ KQ93 ♣ K862	Pass AP	or Suit T	Pass	1NT
Board: 212 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 3◆ N	North: ♠ K76 ♥ AJ106 ♠ A7 ♣ K953	South: ◆ J85 ▼ 987 ◆ J108643 ◆ A	Pass	or Suit T	Pass AP	
Board: 213 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ 103 ♥ Q9 ♠ K1098 ♠ AK432	South: ♠ AJ4 ♥ AJ764 ♠ A7 ♣ J95	West Pass	North 3NT	East AP	South 1NT
Board: 214 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ KQJ8 ♥ KJ2 ♠ AK4 ♠ 654	South: ♠ A76 ♥ — • Q1097632 ♠ AJ9	West AP	North 1NT		South 3NT

Board: 215 Dealer: S Vul: EW

North HCP: 9 South HCP: 16 Contract: 2N S

North: **♦**854 **v** 2

♦ KQ964

♣ A632

South: **♦** KQ102 ♥ AQ8

♦ A107 **♣** J84

West North East South 1NT

Pass 2NT AP

North hands (Practice Page)

Board: 216 Dealer: N Vul: Both HCP: 16	★ K75▼ A943◆ QJ◆ KQJ4	West Bids 3♦ if possible. You bid first.
Board: 217 Dealer: S Vul: NS HCP: 9		The opponents are silent. Partner bids first.
Board: 218 Dealer: N Vul: Both HCP: 16	★ AK32▼ AK8★ 1062★ Q104	The opponents are silent. You bid first.
Board: 219 Dealer: S Vul: None HCP: 13	♣ QJ ♥ A43 ♦ Q96543 ♣ A4	The opponents are silent. Partner bids first.
Board: 220 Dealer: N Vul: NS HCP: 16	★ K7▼ A984◆ K763◆ AQ3	The opponents are silent. You bid first.
Board: 221 Dealer: S Vul: NS HCP: 10	★ KQJ▼ J7◆ J98765◆ Q2	The opponents are silent. Partner bids first.

Board: 216 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 N	North: ♠ K75 ♥ A943 • QJ ♣ KQJ4	South: ♣ J6 ♥ 85 ♠ K97 ♣ A109872	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass XA♠♠ Pass 4♠ AP 1. Minor Suit Transfers after 1NT
Board: 217 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3♠ S	North: ♠ J9 ♥ 984 ♠ AK10542 ♣ J6	South: ♠ AQ42 ♥ AJ3 ♠ 63 ♣ A843	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 218 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 1N N	North: ♠ AK32 ♥ AK8 ♦ 1062 ♣ Q104	South:	West North East South 1NT AP
Board: 219 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ QJ ♥ A43 ♠ Q96543 ♣ A4	South: ♠ A52 ♥ Q82 ♠ AK1072 ♠ Q3	West North East South 1NT Pass 3NT AP
Board: 220 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ K7 ▼ A984 ♠ K763 ♣ AQ3	South: ♠ 3 ♥ 1053 ♠ AQ1052 ♠ KJ107	West North East South 1NT Pass 3NT AP

Board: 221 Dealer: S Vul: NS North HCP: 10

North HCP: 10 South HCP: 16 Contract: 3N S North:
♠ KQJ
♥ I7

✓ J7✓ J98765✓ Q2

South: ♠ A87

∀ KQ8**♦** AK4

10963

West North East South 1NT

Pass 3NT AP

South hands (Practice Page)

Board: 216 Dealer: N Vul: Both HCP: 8	▲ J6♥ 85◆ K97▲ A109872	West Bids 3♦ if possible. Partner bids first.
Board: 217 Dealer: S Vul: NS HCP: 15	AQ42AJ363A843	The opponents are silent. You bid first.
Board: 218 Dealer: N Vul: Both HCP: 7	4♥ 652◆ A8753◆ K975	The opponents are silent. Partner bids first.
Board: 219 Dealer: S Vul: None HCP: 15	A52✓ Q82AK1072✓ Q3	The opponents are silent. You bid first.
Board: 220 Dealer: N Vul: NS HCP: 10	♣3 ▼1053 ◆ AQ1052 ♣ KJ107	The opponents are silent. Partner bids first.
Board: 221 Dealer: S Vul: NS HCP: 16	★ A87▼ KQ8◆ AK4◆ 10963	The opponents are silent. You bid first.

Board: 216 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4 N	North: ♠ K75 ♥ A943 • QJ ♣ KQJ4	South: ♣ J6 ♥ 85 ♠ K97 ♣ A109872	West North East South 1NT Pass 2♣¹ 3♦ Pass Pass XA♠♠ Pass 4♠ AP 1. Minor Suit Transfers after 1NT
Board: 217 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3♠ S	North: ♠ J9 ♥ 984 ♠ AK10542 ♣ J6	South: ♠ AQ42 ♥ AJ3 ♠ 63 ♣ A843	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 218 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 1N N	North: ♠ AK32 ♥ AK8 ♦ 1062 ♣ Q104	South:	West North East South 1NT AP
Board: 219 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ QJ ♥ A43 ♠ Q96543 ♣ A4	South: ♠ A52 ♥ Q82 ♠ AK1072 ♠ Q3	West North East South 1NT Pass 3NT AP
Board: 220 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ K7 ▼ A984 ♠ K763 ♣ AQ3	South: ♠ 3 ♥ 1053 ♠ AQ1052 ♠ KJ107	West North East South 1NT Pass 3NT AP

Board: 221 Dealer: S Vul: NS North HCP: 10

North HCP: 10 South HCP: 16 Contract: 3N S North:
♠ KQJ
♥ I7

✓ J7✓ J98765✓ Q2

South: ♠ A87

∀ KQ8**♦** AK4

10963

West North East South 1NT

Pass 3NT AP

North hands (Practice Page)

Board: 222 Dealer: N Vul: EW HCP: 15	★ KQ103▼ J87◆ AK52◆ Q8	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: Both HCP: 9	1049K10987AQ1082	The opponents are silent. Partner bids first.
Board: 224 Dealer: N Vul: NS HCP: 15	AQ3Q6594AK962	The opponents are silent. You bid first.
Board: 225 Dealer: S Vul: EW HCP: 9	★ 54♥ Q2◆ Q5★ AJ109854	East Doubles 2♠ if possible. Partner bids first.
Board: 226 Dealer: N Vul: None HCP: 15	♣ AQJ10♥ 752♦ J72♣ AK2	The opponents are silent. You bid first.
Board: 227 Dealer: S Vul: EW HCP: 7	★ K7 ♥ 9 ♦ Q107543 ♣ Q1075	The opponents are silent. Partner bids first.

Board: 222 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ KQ103 ♥ J87 ♠ AK52 ♠ Q8	South:	West AP	North 1NT		South 3NT
Board: 223 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North: ♠ 104 ♥ 9 ♠ K10987 ♣ AQ1082	South: ♣ J9 ♥ AQ76 ♣ AQJ ♣ J654	West Pass	North 2NT	East AP	South 1NT
Board: 224 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 N	North: ♠ AQ3 ♥ Q65 ♦ 94 ♣ AK962	South: ◆ 975 ▼ 97 ◆ AKJ532 ◆ 107	Pass		Pass AP	
Board: 225 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3♣ S	North: ◆ 54 ▼ Q2 ◆ Q5 ◆ AJ109854	South: ♣ J73 ♥ A108 ♠ AK42 ♣ KQ3	Pass AP		X	South 1NT 3♣² rs after 1NT
Board: 226 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AQJ10 ♥ 752 ♠ J72 ♣ AK2	South: ♠ K ♥ 1096 ♠ KQ985 ♠ QJ83	West AP	North 1NT		South 3NT

Board: 227 Dealer: S Vul: EW North HCP: 7 South HCP: 16

Contract: 3♦ S

North: ♠ K7 ♥ 9 ♦ Q107543

♣ Q1075

♣ Q94♥ AKJ4◆ AJ6♣ J94

South:

West North East South 1NT Pass $3 \clubsuit^1$ Pass $3 \diamondsuit^2$

AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

Board: 222 Dealer: N Vul: EW HCP: 13	♣ 5 ♥ AQ9 ♦ Q10873 ♣ AJ62	The opponents are silent. Partner bids first.
Board: 223 Dealer: S Vul: Both HCP: 15	▶ J9♥ AQ76◆ AQJ◆ J654	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: NS HCP: 8	◆ 975♥ 97◆ AKJ532◆ 107	The opponents are silent. Partner bids first.
Board: 225 Dealer: S Vul: EW HCP: 17	♣ J73♥ A108♦ AK42♣ KQ3	East Doubles 2♠ if possible. You bid first.
Board: 226 Dealer: N Vul: None HCP: 11	♠ K ♥ 1096 ♦ KQ985 ♣ QJ83	The opponents are silent. Partner bids first.
Board: 227 Dealer: S Vul: EW HCP: 16	♣ Q94♥ AKJ4◆ AJ6♣ J94	The opponents are silent. You bid first.

Board: 222 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ KQ103 ♥ J87 ♠ AK52 ♠ Q8	South:	West AP	North 1NT		South 3NT
Board: 223 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North: ♠ 104 ♥ 9 ♠ K10987 ♣ AQ1082	South: ♣ J9 ♥ AQ76 ♣ AQJ ♣ J654	West Pass	North 2NT	East AP	South 1NT
Board: 224 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 N	North: ♠ AQ3 ♥ Q65 ♦ 94 ♣ AK962	South: ◆ 975 ▼ 97 ◆ AKJ532 ◆ 107	Pass		Pass AP	
Board: 225 Dealer: S Vul: EW North HCP: 9 South HCP: 17 Contract: 3♣ S	North: ◆ 54 ▼ Q2 ◆ Q5 ◆ AJ109854	South:	Pass AP		X	South 1NT 3♣² rs after 1NT
Board: 226 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AQJ10 ♥ 752 ♠ J72 ♣ AK2	South: ♠ K ♥ 1096 ♠ KQ985 ♠ QJ83	West AP	North 1NT		South 3NT

Board: 227 Dealer: S Vul: EW North HCP: 7 South HCP: 16

Contract: 3♦ S

North: ♠ K7 ♥ 9 ♦ Q107543

♣ Q1075

♣ Q94♥ AKJ4◆ AJ6♣ J94

South:

West North East South 1NT Pass $3 \clubsuit^1$ Pass $3 \diamondsuit^2$

AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

Board: 228 Dealer: N Vul: Both HCP: 16	★ AKQ9★ A85◆ QJ★ 8743	The opponents are silent. You bid first.
Board: 229 Dealer: S Vul: None HCP: 11	★ K97▼ 853◆ J◆ AK8762	The opponents are silent. Partner bids first.
Board: 230 Dealer: N Vul: Both HCP: 17	▲ 10873▼ AQ4◆ A10▲ AQJ7	The opponents are silent. You bid first.
Board: 231 Dealer: S Vul: None HCP: 6	★ K97 ♥ 9 ♦ 9743 ♣ K10943	The opponents are silent. Partner bids first.
Board: 232 Dealer: N Vul: NS HCP: 16	♣ Q2♥ A53◆ AJ732♣ AJ9	The opponents are silent. You bid first.
Board: 233 Dealer: S Vul: EW HCP: 10	♦ Q5 ♥ 3 ♦ KQ54 ♣ QJ8543	The opponents are silent. Partner bids first.

Board: 228 Dealer: N Vul: Both North HCP: 16 South HCP: 14 Contract: 3N N	North: ♠ AKQ9 ♥ A85 ♠ QJ ♣ 8743	South: ♣ J5 ♥ K92 ♦ 54 ♣ AKQJ106	West AP	North 1NT		South 3NT
Board: 229 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ K97 ♥ 853 ♦ J ♣ AK8762	South: ♠ AQJ10 ♥ AJ94 ♠ A6 ♣ J94	West Pass	North 3NT	East AP	South 1NT
Board: 230 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N	North: ▲ 10873 ♥ AQ4 ♦ A10 ♣ AQJ7	South: ♠ K ♥ J62 ♠ K9743 ♠ K865	West AP	North 1NT		South 3NT
Board: 231 Dealer: S Vul: None North HCP: 6 South HCP: 16 Contract: 1N S	North: ♠ K97 ♥ 9 ♦ 9743 ♠ K10943	South: ♠ A105 ♥ AQ108 ♠ AQ86 ♣ 72	West AP	North	East	South 1NT
Board: 232 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q2 ♥ A53 ♠ AJ732 ♣ AJ9	South: ♠ A76 ♥ 2 ♠ K965 ♠ Q8754	West AP	North 1NT		South 2NT
Board: 233 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ Q5 ♥ 3 ♠ KQ54 ♠ QJ8543	South: ♠ K63 ♥ AJ85 ♠ A62 ♣ A102	West Pass	North 3NT	East AP	South 1NT

South hands (Practice Page)

Board: 228 Dealer: N Vul: Both HCP: 14	♣ J5♥ K92◆ 54♣ AKQJ106	The opponents are silent. Partner bids first.
Board: 229 Dealer: S Vul: None HCP: 17	AQJ10✓ AJ94A6✓ J94	The opponents are silent. You bid first.
Board: 230 Dealer: N Vul: Both HCP: 10	★ K▼ J62◆ K9743◆ K865	The opponents are silent. Partner bids first.
Board: 231 Dealer: S Vul: None HCP: 16	A105✓ AQ108AQ8672	The opponents are silent. You bid first.
Board: 232 Dealer: N Vul: NS HCP: 9	★ A76♥ 2★ K965★ Q8754	The opponents are silent. Partner bids first.
Board: 233 Dealer: S Vul: EW HCP: 16	★ K63★ AJ85★ A62★ A102	The opponents are silent. You bid first.

Board: 228 Dealer: N Vul: Both North HCP: 16 South HCP: 14 Contract: 3N N	North: ♠ AKQ9 ♥ A85 ♠ QJ ♣ 8743	South: ♣ J5 ♥ K92 ♦ 54 ♣ AKQJ106	West AP	North 1NT		South 3NT
Board: 229 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ K97 ♥ 853 ♦ J ♣ AK8762	South: ♠ AQJ10 ♥ AJ94 ♠ A6 ♣ J94	West Pass	North 3NT	East AP	South 1NT
Board: 230 Dealer: N Vul: Both North HCP: 17 South HCP: 10 Contract: 3N N	North: ▲ 10873 ♥ AQ4 ♦ A10 ♣ AQJ7	South: ♠ K ♥ J62 ♠ K9743 ♠ K865	West AP	North 1NT		South 3NT
Board: 231 Dealer: S Vul: None North HCP: 6 South HCP: 16 Contract: 1N S	North: ♠ K97 ♥ 9 ♦ 9743 ♠ K10943	South: ♠ A105 ♥ AQ108 ♠ AQ86 ♣ 72	West AP	North	East	South 1NT
Board: 232 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ Q2 ♥ A53 ♠ AJ732 ♣ AJ9	South: ♠ A76 ♥ 2 ♠ K965 ♠ Q8754	West AP	North 1NT		South 2NT
Board: 233 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ Q5 ♥ 3 ♠ KQ54 ♠ QJ8543	South: ♠ K63 ♥ AJ85 ♠ A62 ♣ A102	West Pass	North 3NT	East AP	South 1NT

North hands (Practice Page)

Board: 234 Dealer: N Vul: NS HCP: 15	AQ5✓ A1075✓ Q75✓ K82	West Doubles 2♠ if possible. You bid first.
Board: 235 Dealer: S Vul: EW HCP: 7	♠ K ♥ QJ3 ♦ 9843 ♣ J10873	The opponents are silent. Partner bids first.
Board: 236 Dealer: N Vul: Both HCP: 15	♣ QJ987♥ A9◆ AJ4♣ K72	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: NS HCP: 9	★ K2▼ K62◆ J2◆ Q87632	The opponents are silent. Partner bids first.
Board: 238 Dealer: N Vul: EW HCP: 17	★ AK10♥ J85★ A97★ KQ87	The opponents are silent. You bid first.
Board: 239 Dealer: S Vul: Both HCP: 9	★ 5♥ 63◆ QJ6★ AQ108732	The opponents are silent. Partner bids first.

Board: 234 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 5♣ N	North: ♠ AQ5 ♥ A1075 ♠ Q75 ♠ K82	South:	West North East South 1NT Pass 2♠¹ X 3♣² Pass 5♣ AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 235 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 1N S	North: ♠ K ♥ QJ3 ♦ 9843 ♣ J10873	South: ♠ AQ3 ♥ 75 ♠ AK1052 ♠ K64	West North East South 1NT AP
Board: 236 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ QJ987 ♥ A9 ♠ AJ4 ♣ K72	South: ♣ 4 ♥ Q43 ♦ Q986 ♣ AQJ95	West North East South 1NT Pass 3NT AP
Board: 237 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3♣ S	North: ♠ K2 ♥ K62 ♦ J2 ♣ Q87632	South: ♠ A1053 ♥ 93 ♠ AK97 ♠ KJ5	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 238 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 3N N	North: ♠ AK10 ♥ J85 ♠ A97 ♠ KQ87	South: ♠ Q42 ♥ Q ♠ QJ10 ♠ AJ9632	West North East South 1NT Pass 3NT AP

Board: 239 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S

North: **♦**5 **♥** 63 **♦** QJ6

South: **♠** AQ4 **♥** A72

West North East South 1NT

♦ A94

Pass 3NT AP

♣ AQ108732

♣ K964

South hands (Practice Page)

Board: 234 Dealer: N Vul: NS HCP: 9	♣ 4♥ KQ2◆ 982♣ A109753	West Doubles 2♠ if possible. Partner bids first.
Board: 235 Dealer: S Vul: EW HCP: 16	AQ375AK1052K64	The opponents are silent. You bid first.
Board: 236 Dealer: N Vul: Both HCP: 11	♣ 4♥ Q43◆ Q986♣ AQJ95	The opponents are silent. Partner bids first.
Board: 237 Dealer: S Vul: NS HCP: 15	★ A1053♥ 93◆ AK97◆ KJ5	The opponents are silent. You bid first.
Board: 238 Dealer: N Vul: EW HCP: 12	Q42QQJ10AJ9632	The opponents are silent. Partner bids first.
Board: 239 Dealer: S Vul: Both HCP: 17	AQ4✓ A72A94✓ K964	The opponents are silent. You bid first.

Board: 234 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 5♣ N	North: ♠ AQ5 ♥ A1075 ♠ Q75 ♠ K82	South:	West North East South 1NT Pass 2♠¹ X 3♣² Pass 5♣ AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 235 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 1N S	North: ♠ K ♥ QJ3 ♦ 9843 ♣ J10873	South: ♠ AQ3 ♥ 75 ♠ AK1052 ♠ K64	West North East South 1NT AP
Board: 236 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ QJ987 ♥ A9 ♠ AJ4 ♣ K72	South: ♣ 4 ♥ Q43 ♦ Q986 ♣ AQJ95	West North East South 1NT Pass 3NT AP
Board: 237 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3♣ S	North: ♠ K2 ♥ K62 ♦ J2 ♣ Q87632	South: ♠ A1053 ♥ 93 ♠ AK97 ♠ KJ5	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 238 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 3N N	North: ♠ AK10 ♥ J85 ♠ A97 ♠ KQ87	South: ♠ Q42 ♥ Q ♠ QJ10 ♠ AJ9632	West North East South 1NT Pass 3NT AP

Board: 239 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3N S

North: **♦**5 **♥** 63 **♦** QJ6

South: **♠** AQ4 **♥** A72

West North East South 1NT

♦ A94

Pass 3NT AP

♣ AQ108732

♣ K964

North hands (Practice Page)

Board: 240 Dealer: N Vul: None HCP: 16	AQJ10✓ AJ7A7№ 10632	The opponents are silent. You bid first.
Board: 241 Dealer: S Vul: NS HCP: 7	♣ 3 ♥ QJ4 ♦ J107652 ♣ QJ3	The opponents are silent. Partner bids first.
Board: 242 Dealer: N Vul: Both HCP: 15	♣ J10943♥ AQ2♦ AJ10♣ K4	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: None HCP: 7	♣ Q3 ♥ 97 ♦ 9653 ♣ KQ985	The opponents are silent. Partner bids first.
Board: 244 Dealer: N Vul: None HCP: 16	♣ J972♥ KQ4◆ A95♣ AQ9	The opponents are silent. You bid first.
Board: 245 Dealer: S Vul: NS HCP: 7	◆ 97♥ A6◆ 8542◆ K8764	The opponents are silent. Partner bids first.

Board: 240 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ AQJ10 ♥ AJ7 ♠ A7 ♣ 10632	South:	West North East South 1NT Pass 3NT AP
Board: 241 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 3 S	North: ♠ 3 ♥ QJ4 ♦ J107652 ♠ QJ3	South: ♠ A10764 ♥ AK6 ♠ KQ ♣ 874	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 242 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ J10943 ♥ AQ2 ♠ AJ10 ♠ K4	South: ♠ K65 ♥ 9 ♠ KQ762 ♣ Q973	West North East South 1NT Pass 3NT AP
Board: 243 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 1N S	North: ♠ Q3 ♥ 97 ♦ 9653 ♠ KQ985	South: ♠ K92 ♥ AQ43 ♠ A742 ♣ A10	West North East South 1NT AP
Board: 244 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♣ J972 ♥ KQ4 ♣ A95 ♣ AQ9	South: ♣ 3 ▼ A96 ♠ KJ1073 ♣ 10542	West North East South 1NT Pass 2NT AP

Board: 245 Dealer: S Vul: NS North HCP: 7 South HCP: 16

Contract: 1N S

♦ 8542

North: South: **♦**97 **♠** AKJ6 **♥** A6 **♥** K932 **♦** AJ9

West North East South 1NT

AP

♣ K8764

♣ 103

South hands (Practice Page)

Board: 240 Dealer: N Vul: None HCP: 12	♣ 5 ♥ K96 ♦ KQ10532 ♣ KJ4	The opponents are silent. Partner bids first.
Board: 241 Dealer: S Vul: NS HCP: 16	★ A10764★ AK6★ KQ★ 874	The opponents are silent. You bid first.
Board: 242 Dealer: N Vul: Both HCP: 10	★ K65♥ 9◆ KQ762◆ Q973	The opponents are silent. Partner bids first.
Board: 243 Dealer: S Vul: None HCP: 17	★ K92▼ AQ43◆ A742◆ A10	The opponents are silent. You bid first.
Board: 244 Dealer: N Vul: None HCP: 8	♣ 3 ♥ A96 ♦ KJ1073 ♣ 10542	The opponents are silent. Partner bids first.
Board: 245 Dealer: S Vul: NS HCP: 16	★ AKJ6★ K932★ AJ9★ 103	The opponents are silent. You bid first.

Board: 240 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ AQJ10 ♥ AJ7 ♠ A7 ♣ 10632	South:	West North East South 1NT Pass 3NT AP
Board: 241 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 3 S	North: ♠ 3 ♥ QJ4 ♦ J107652 ♠ QJ3	South: ♠ A10764 ♥ AK6 ♠ KQ ♣ 874	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 242 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ J10943 ♥ AQ2 ♠ AJ10 ♣ K4	South: ♠ K65 ♥ 9 ♠ KQ762 ♣ Q973	West North East South 1NT Pass 3NT AP
Board: 243 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 1N S	North: ♠ Q3 ♥ 97 ♦ 9653 ♠ KQ985	South: ♠ K92 ♥ AQ43 ♠ A742 ♣ A10	West North East South 1NT AP
Board: 244 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♣ J972 ♥ KQ4 ♣ A95 ♣ AQ9	South: ♣ 3 ▼ A96 ♠ KJ1073 ♣ 10542	West North East South 1NT Pass 2NT AP

Board: 245 Dealer: S Vul: NS North HCP: 7 South HCP: 16

Contract: 1N S

♦ 8542

North: South: **♦**97 **♠** AKJ6 **♥** A6 **♥** K932 **♦** AJ9

West North East South 1NT

AP

♣ K8764

♣ 103

North hands (Practice Page)

Board: 246 Dealer: N Vul: EW HCP: 16	♠ AK8♥ AQ105♠ K93♠ 742	The opponents are silent. You bid first.
Board: 247 Dealer: S Vul: EW HCP: 10	★ K63▼ 104◆ K7◆ KJ9743	The opponents are silent. Partner bids first.
Board: 248 Dealer: N Vul: Both HCP: 16	★ A1087▼ AKQ◆ J95◆ Q87	West Doubles 2♠ if possible. You bid first.
Board: 249 Dealer: S Vul: None HCP: 10	♣ KJ8 ♥ 3 ♦ 984 ♣ KQJ852	The opponents are silent. Partner bids first.
Board: 250 Dealer: N Vul: Both HCP: 15	★ K3▼ A84◆ AKJ64♣ 753	The opponents are silent. You bid first.
Board: 251 Dealer: S Vul: None HCP: 8	★ K2▼ 5◆ 105432◆ AJ1096	The opponents are silent. Partner bids first.

Board: 246 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AK8 ♥ AQ105 ♠ K93 ♣ 742	South: ♠ 107 ♥ 97 ♠ A1085 ♠ A10983	West AP	North 1NT		South 2NT
Board: 247 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ K63 ♥ 104 ♠ K7 ♣ KJ9743	South: ◆ 974 ▼ AQ5 ◆ A109 ♣ AQ105		North 3NT	East AP	South 1NT
Board: 248 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 5 N	North: ♠ A1087 ♥ AKQ ♠ J95 ♠ Q87	South: ♣ 4 ♥ 62 ♠ AQ73 ♣ J109632	X AP		Pass Pass	2 ♠ ¹
Board: 249 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ KJ8 ♥ 3 ♦ 984 ♣ KQJ852	South: ♠ AQ93 ♥ 954 ♠ AK7 ♣ A94	West Pass	North 3NT	East AP	South 1NT
Board: 250 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ K3 ♥ A84 ♠ AKJ64 ♣ 753	South: ♣ J75 ♥ 2 • 10975 ♣ AKQ92	West AP	North 1NT		South 3NT

Board: 251 North: South: Dealer: S West North East South **♦** K2 **♠** AQ85 Vul: None **♥** J93 **y** 5 1NT North HCP: 8 **♦** 105432 **♦** AJ8 Pass 2NT AP South HCP: 15 **♣** K52 ♣ AJ1096 Contract: 2N S

South hands (Practice Page)

Board: 246 Dealer: N Vul: EW HCP: 8	107♥ 97♦ A1085♠ A10983	The opponents are silent. Partner bids first.
Board: 247 Dealer: S Vul: EW HCP: 16	♦ 974♥ AQ5♦ A109♠ AQ105	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: Both HCP: 7	★ 4♥ 62★ AQ73★ J109632	West Doubles 2♠ if possible. Partner bids first.
Board: 249 Dealer: S Vul: None HCP: 17	AQ93♥ 954AK7A94	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: Both HCP: 10	♣ J75♥ 2♦ 10975♣ AKQ92	The opponents are silent. Partner bids first.
Board: 251 Dealer: S Vul: None HCP: 15	AQ85✓ J93AJ8★ K52	The opponents are silent. You bid first.

Board: 246 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AK8 ♥ AQ105 ♠ K93 ♣ 742	South: ♠ 107 ♥ 97 ♠ A1085 ♠ A10983	West AP	North 1NT		South 2NT
Board: 247 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ K63 ♥ 104 ♠ K7 ♣ KJ9743	South: ◆ 974 ▼ AQ5 ◆ A109 ♣ AQ105		North 3NT	East AP	South 1NT
Board: 248 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 5 N	North: ♠ A1087 ♥ AKQ ♠ J95 ♠ Q87	South: ♣ 4 ♥ 62 ♠ AQ73 ♣ J109632	X AP		Pass Pass	2 ♠ ¹
Board: 249 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ KJ8 ♥ 3 ♦ 984 ♣ KQJ852	South: ♠ AQ93 ♥ 954 ♠ AK7 ♣ A94	West Pass	North 3NT	East AP	South 1NT
Board: 250 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ K3 ♥ A84 ♠ AKJ64 ♣ 753	South: ♣ J75 ♥ 2 • 10975 ♣ AKQ92	West AP	North 1NT		South 3NT

Board: 251 North: South: Dealer: S West North East South **♦** K2 **♠** AQ85 Vul: None **♥** J93 **y** 5 1NT North HCP: 8 **♦** 105432 **♦** AJ8 Pass 2NT AP South HCP: 15 **♣** K52 ♣ AJ1096 Contract: 2N S

North hands (Practice Page)

Board: 252 Dealer: N Vul: Both HCP: 16	♣8763♥ A986◆ AJ♣ AK2	The opponents are silent. You bid first.
Board: 253 Dealer: S Vul: None HCP: 14	♣ Q ♥ KQ10 ♦ A10763 ♣ K542	The opponents are silent. Partner bids first.
Board: 254 Dealer: N Vul: NS HCP: 16	★ K763▼ KJ3◆ AJ98♣ A5	The opponents are silent. You bid first.
Board: 255 Dealer: S Vul: EW HCP: 9	A52♥ 8◆ Q10973◆ QJ105	The opponents are silent. Partner bids first.
Board: 256 Dealer: N Vul: NS HCP: 17	▲ J106✔ A98♦ K82♣ AKQ6	The opponents are silent. You bid first.
Board: 257 Dealer: S Vul: EW HCP: 7	▲ 105▼ K10◆ J987▲ K10654	The opponents are silent. Partner bids first.

Board: 252 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North: ◆ 8763 ◆ A986 ◆ AJ ◆ AK2	South: ♠ K2 ♥ Q3 ♠ K6543 ♣ Q1053	West North East South 1NT Pass 3NT AP
Board: 253 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ Q ♥ KQ10 ♠ A10763 ♣ K542	South: ♠ AJ5 ♥ 82 ♠ KQJ82 ♣ A86	West North East South 1NT Pass 3NT AP
Board: 254 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3 N	North: ♠ K763 ♥ KJ3 ♠ AJ98 ♣ A5	South:	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 255 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ A52 ♥ 8 ♠ Q10973 ♣ QJ105	South:	West North East South 1NT Pass 2NT AP
Board: 256 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 3 • N	North: ♣ J106 ♥ A98 • K82 ♣ AKQ6	South: ♠ A9 ♥ J10 ♦ J109643 ♣ J42	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 257 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 1N S	North: ♠ 105 ♥ K10 ♦ J987 ♠ K10654	South:	West North East South 1NT AP

South hands (Practice Page)

Board: 252 Dealer: N Vul: Both HCP: 10	★ K2 ♥ Q3 ♦ K6543 ♣ Q1053	The opponents are silent. Partner bids first.
Board: 253 Dealer: S Vul: None HCP: 15	AJ5♥82KQJ82A86	The opponents are silent. You bid first.
Board: 254 Dealer: N Vul: NS HCP: 6	◆98▼87◆752◆KQJ643	The opponents are silent. Partner bids first.
Board: 255 Dealer: S Vul: EW HCP: 16	▶ J643♥ A75♦ A64♠ AK3	The opponents are silent. You bid first.
Board: 256 Dealer: N Vul: NS HCP: 7	♠ A9♥ J10♦ J109643♠ J42	The opponents are silent. Partner bids first.
Board: 257 Dealer: S Vul: EW HCP: 16		The opponents are silent. You bid first.

Board: 252 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North: ◆ 8763 ◆ A986 ◆ AJ ◆ AK2	South: ♠ K2 ♥ Q3 ♠ K6543 ♣ Q1053	West North East South 1NT Pass 3NT AP
Board: 253 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ Q ♥ KQ10 ♠ A10763 ♣ K542	South: ♠ AJ5 ♥ 82 ♠ KQJ82 ♣ A86	West North East South 1NT Pass 3NT AP
Board: 254 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3 N	North: ♠ K763 ♥ KJ3 ♠ AJ98 ♣ A5	South:	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 255 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ A52 ♥ 8 ♠ Q10973 ♣ QJ105	South:	West North East South 1NT Pass 2NT AP
Board: 256 Dealer: N Vul: NS North HCP: 17 South HCP: 7 Contract: 3 • N	North: ♣ J106 ♥ A98 • K82 ♣ AKQ6	South: ♠ A9 ♥ J10 ♦ J109643 ♣ J42	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 257 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 1N S	North: ♠ 105 ♥ K10 ♦ J987 ♠ K10654	South:	West North East South 1NT AP

North hands (Practice Page)

Board: 258 Dealer: N Vul: Both HCP: 15	▲ AJ3♥ K76◆ AK53♣ 865	The opponents are silent. You bid first.
Board: 259 Dealer: S Vul: NS HCP: 14	♣ J ♥ Q10 ♦ A9542 ♣ AQJ86	The opponents are silent. Partner bids first.
Board: 260 Dealer: N Vul: EW HCP: 15	AQ9398AKQ10787	The opponents are silent. You bid first.
Board: 261 Dealer: S Vul: None HCP: 10	◆ 983♥ 10◆ AJ632◆ AJ83	The opponents are silent. Partner bids first.
Board: 262 Dealer: N Vul: EW HCP: 16	★ KJ10★ A86★ AQ94★ Q76	The opponents are silent. You bid first.
Board: 263 Dealer: S Vul: None HCP: 15	♣ Q9♥ A73♦ AQ10652♣ K2	The opponents are silent. Partner bids first.

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♦ Q107		1NT	Pass	$2 \spadesuit^1$
Vul: Both	♥ K76	♥ J5	Pacc	3 ♣ ²	AP	
North HCP: 15	♦ AK53	♦ Q4				0 1NIT
South HCP: 8	♣ 865	♣ QJ9732			ranste	rs after 1NT
Contract: 3♣ N	1 000	1 (0) (02	2. auto	mat		
Board: 259	North:	South:	West	North	Fast	South
Dealer: S			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1,0101		1NT
Vul: NS	♦ J	♠ AKQ6	Daga	4.1	Dagg	
North HCP: 14	♥ Q10	♥ AJ92		4 ♠ ¹	Pass	5 •
South HCP: 17	♦ A9542	◆ 1083	Pass	5NT	AP	
Contract: 5N S	♣ AQJ86	♣ K5	1. Mino	ors		
Board: 260		~ .				
Dealer: N	North:	South:	***	NT 4	_	Q 4
Vul: EW	♠ AQ93	♠ 8	West	North		
North HCP: 15	♥ 98	♥ K63		1NT	Pass	3NT
South HCP: 11	◆ AKQ107	♦ J952	AP			
Contract: 3N N	♣ 87	♣ AK1095				
COMMACK, JIN IN						
Board: 261	North:	South:				
Dealer: S	♦ 983	♦ AK102	West	North	East	South
Vul: None	v 10	♥ Q5				1NT
North HCP: 10	◆ AJ632	♦ KQ84	Pass	3NT	AP	
South HCP: 17	♣ AJ83	♣ K65	1 433	5111	7 11	
Contract: 3N S	11200	2 1200				
Board: 262	North:	South:				
Dealer: N	• KJ10	♦ A43	West	North	East	South
Vul: EW	♥ A86	♥ 4	,, 550	1NT		
North HCP: 16	◆ AQ94	♦ 8765	۸D	1111	1 033	J1 N 1
South HCP: 11	• AQ94 • Q76	◆ AK853	AP			
Contract: 3N N	* Q/0	¥ AIXOJJ				
Board: 263	North.	Contle				
Dealer: S	North:	South:	Wast	Month	Foot	Courth
Vul: None	♦ Q9	♦ AJ8	west	North	East	
North HCP: 15	♥ A73	♥ KQJ				1NT
South HCP: 15	◆ AQ10652	♦ KJ7	Pass	3NT	AP	
Contract: 3N S	♣ K2	♣ 10854				

South hands (Practice Page)

Board: 258 Dealer: N Vul: Both HCP: 8	♣ Q107♥ J5♦ Q4♣ QJ9732	The opponents are silent. Partner bids first.
Board: 259 Dealer: S Vul: NS HCP: 17	★ AKQ6▼ AJ92◆ 1083◆ K5	The opponents are silent. You bid first.
Board: 260 Dealer: N Vul: EW HCP: 11	♦ 8 ∀ K63 ♦ J952 ♣ AK1095	The opponents are silent. Partner bids first.
Board: 261 Dealer: S Vul: None HCP: 17	♠ AK102♥ Q5♦ KQ84♠ K65	The opponents are silent. You bid first.
Board: 262 Dealer: N Vul: EW HCP: 11	★ A43★ 4★ 8765★ AK853	The opponents are silent. Partner bids first.
Board: 263 Dealer: S Vul: None HCP: 15	▲ AJ8▼ KQJ◆ KJ7▲ 10854	The opponents are silent. You bid first.

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♦ Q107		1NT	Pass	$2 \spadesuit^1$
Vul: Both	♥ K76	♥ J5	Pacc	3 ♣ ²	AP	
North HCP: 15	♦ AK53	♦ Q4				0 1NIT
South HCP: 8	♣ 865	♣ QJ9732			ranste	rs after 1NT
Contract: 3♣ N	1 000	1 (0) (02	2. auto	mat		
Board: 259	North:	South:	West	North	Fast	South
Dealer: S			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1,0101		1NT
Vul: NS	♦ J	♠ AKQ6	Daga	4.1	Dagg	
North HCP: 14	♥ Q10	♥ AJ92		4 ♠ ¹	Pass	5 •
South HCP: 17	♦ A9542	◆ 1083	Pass	5NT	AP	
Contract: 5N S	♣ AQJ86	♣ K5	1. Mino	ors		
Board: 260		~ .				
Dealer: N	North:	South:	***	NT 4	_	Q 4
Vul: EW	♠ AQ93	♠ 8	West	North		
North HCP: 15	♥ 98	♥ K63		1NT	Pass	3NT
South HCP: 11	◆ AKQ107	♦ J952	AP			
Contract: 3N N	♣ 87	♣ AK1095				
COMMACK, JIN IN						
Board: 261	North:	South:				
Dealer: S	♦ 983	♦ AK102	West	North	East	South
Vul: None	v 10	♥ Q5				1NT
North HCP: 10	◆ AJ632	♦ KQ84	Pass	3NT	AP	
South HCP: 17	♣ AJ83	♣ K65	1 433	5111	7 11	
Contract: 3N S	11200	2 1200				
Board: 262	North:	South:				
Dealer: N	• KJ10	♦ A43	West	North	East	South
Vul: EW	♥ A86	♥ 4	,, 550	1NT		
North HCP: 16	◆ AQ94	♦ 8765	۸D	1111	1 033	J1 N 1
South HCP: 11	• AQ94 • Q76	◆ AK853	AP			
Contract: 3N N	* Q/0	¥ AIXOJJ				
Board: 263	North.	Contle				
Dealer: S	North:	South:	Wast	Month	Foot	Courth
Vul: None	♦ Q9	♦ AJ8	west	North	East	
North HCP: 15	♥ A73	♥ KQJ				1NT
South HCP: 15	◆ AQ10652	♦ KJ7	Pass	3NT	AP	
Contract: 3N S	♣ K2	♣ 10854				

North hands (Practice Page)

Board: 264 Dealer: N Vul: NS HCP: 17	★ AK96♥ J63◆ A8★ AJ109	The opponents are silent. You bid first.
Board: 265 Dealer: S Vul: Both HCP: 9	♠ Q ♥ Q107 ♦ 932 ♣ KQ10987	The opponents are silent. Partner bids first.
Board: 266 Dealer: N Vul: None HCP: 17	★ KJ53★ A543★ AK9★ Q3	The opponents are silent. You bid first.
Board: 267 Dealer: S Vul: EW HCP: 11	★ 762▼ 7◆ AQJ107◆ A1032	The opponents are silent. Partner bids first.
Board: 268 Dealer: N Vul: None HCP: 16	★ AK73▼ 742★ AQ10★ K92	The opponents are silent. You bid first.
Board: 269 Dealer: S Vul: NS HCP: 10	♠ A♥ J93♦ QJ♠ Q987543	The opponents are silent. Partner bids first.

Board: 264 Dealer: N Vul: NS North HCP: 17	North: ♠ AK96 ♥ J63 ♠ A8	South: ♠ J ♥ A10 ♠ KQ1063	West	North 1NT		South 3NT
South HCP: 10 Contract: 3N N	♣ AJ109	♣ 87652	Ar			
Board: 265 Dealer: S	North: ♠ Q	South: ♠ AJ95	West	North		1NT
Vul: Both North HCP: 9	♥ Q107 ♦ 932	▼ K6 • Q1075	Pass AP	2 ♠ ¹	Pass	3♣ ²
South HCP: 15 Contract: 3♣ S	♣ KQ10987	♣ AJ2	1. Mino 2. autor		ransfer	s after 1NT
Board: 266 Dealer: N	North: ♠ KJ53	South: ♠ Q86	West	North	East	South
Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	★ A543★ AK9★ Q3	✓ 6✓ QJ853♠ KJ98	Pass	1NT 3NT	Pass AP	2NT
Board: 267 Dealer: S Vul: EW	North: ♠ 762	South: ♠ AQJ4	West	North	East	
North HCP: 11 South HCP: 17 Contract: 3N S	7AQJ107A1032	★ AK102★ K6♣ 976	Pass	3NT	AP	1NT
Board: 268 Dealer: N Vul: None	North: ♠ AK73	South: ♠ 8	West	North 1NT	East Pass	
North HCP: 16 South HCP: 6 Contract: 5 N	742AQ10K92	♥ 98◆ KJ832◆ Q7653	Pass 1. Mino	5 •	AP	12

Board: 269 Dealer: S Vul: NS North HCP: 10

South HCP: 15 Contract: 3N S North: ♠ A

♣ Q987543

♦ QJ

♠ A **♠** K3 **♥** J93 **♥** AK

★ AK742★ 1065

♣ AJ10

South:

West North East South

1NT

Pass 3NT AP

South hands (Practice Page)

Board: 264 Dealer: N Vul: NS HCP: 10	♣ J ♥ A10 ♦ KQ1063 ♣ 87652	The opponents are silent. Partner bids first.
Board: 265 Dealer: S Vul: Both HCP: 15	AJ95✓ K6◆ Q1075◆ AJ2	The opponents are silent. You bid first.
Board: 266 Dealer: N Vul: None HCP: 9	♠ Q86♥ 6♦ QJ853♠ KJ98	The opponents are silent. Partner bids first.
Board: 267 Dealer: S Vul: EW HCP: 17	AQJ4✓ AK102✓ K6✓ 976	The opponents are silent. You bid first.
Board: 268 Dealer: N Vul: None HCP: 6	♦ 8 ♥ 98 ♦ KJ832 ♣ Q7653	The opponents are silent. Partner bids first.
Board: 269 Dealer: S Vul: NS HCP: 15	★ K3 ♥ AK742 ♦ 1065 ♣ AJ10	The opponents are silent. You bid first.

Board: 264 Dealer: N Vul: NS North HCP: 17	North: ♠ AK96 ♥ J63 ♠ A8	South: ♠ J ♥ A10 ♠ KQ1063	West	North 1NT		South 3NT
South HCP: 10 Contract: 3N N	♣ AJ109	♣ 87652	Ar			
Board: 265 Dealer: S	North: ♠ Q	South: ♠ AJ95	West	North		1NT
Vul: Both North HCP: 9	♥ Q107 ♦ 932	▼ K6 • Q1075	Pass AP	2 ♠ ¹	Pass	3♣ ²
South HCP: 15 Contract: 3♣ S	♣ KQ10987	♣ AJ2	1. Mino 2. autor		ransfer	s after 1NT
Board: 266 Dealer: N	North: ♠ KJ53	South: ♠ Q86	West	North	East	South
Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	★ A543★ AK9★ Q3	✓ 6✓ QJ853♠ KJ98	Pass	1NT 3NT	Pass AP	2NT
Board: 267 Dealer: S Vul: EW	North: ♠ 762	South: ♠ AQJ4	West	North	East	
North HCP: 11 South HCP: 17 Contract: 3N S	7AQJ107A1032	★ AK102★ K6♣ 976	Pass	3NT	AP	1NT
Board: 268 Dealer: N Vul: None	North: ♠ AK73	South: ♠ 8	West	North 1NT	East Pass	
North HCP: 16 South HCP: 6 Contract: 5 N	742AQ10K92	♥ 98◆ KJ832◆ Q7653	Pass 1. Mino	5 •	AP	12

Board: 269 Dealer: S Vul: NS North HCP: 10

South HCP: 15 Contract: 3N S North: ♠ A

♣ Q987543

♦ QJ

♠ A **♠** K3 **♥** J93 **♥** AK

★ AK742★ 1065

♣ AJ10

South:

West North East South

1NT

Pass 3NT AP

North hands (Practice Page)

Board: 270 Dealer: N Vul: EW HCP: 15	★ K942★ A4★ 53★ AKJ87	The opponents are silent. You bid first.
Board: 271 Dealer: S Vul: NS HCP: 10	★43★ K52★ KQ7543★ Q7	The opponents are silent. Partner bids first.
Board: 272 Dealer: N Vul: EW HCP: 15	★ K9▼ J85◆ AQ9◆ AJ652	The opponents are silent. You bid first.
Board: 273 Dealer: S Vul: Both HCP: 10	 ♣ J82 ♥ Q ♦ J9732 ♣ AQ97	The opponents are silent. Partner bids first.
Board: 274 Dealer: N Vul: None HCP: 16	AQJ3J98K6AJ84	The opponents are silent. You bid first.
Board: 275 Dealer: S Vul: EW HCP: 9	♣ Q5 ♥ Q3 ♦ KQ1053 ♣ 9875	The opponents are silent. Partner bids first.

Board: 270 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 3♦ N	North: ♠ K942 ♥ A4 ♦ 53 ♣ AKJ87	South: ♠ A85 ♥ 632 ♠ Q87642 ♠ 10	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 271 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S	North: ♣ 43 ♥ K52 ♦ KQ7543 ♣ Q7	South: ♣ J106 ♥ AJ63 ♦ A62 ♣ AK5	West North East South 1NT Pass 3NT AP
Board: 272 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 3♣ N	North: ♠ K9 ♥ J85 ♠ AQ9 ♣ AJ652	South: ♣ A5 ♥ 963 • 106 ♣ Q109743	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 273 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North: ♣ J82 ♥ Q ♣ J9732 ♣ AQ97	South: ♠ AQ ♥ AJ432 ♠ A104 ♠ 1062	West North East South 1NT Pass 3NT AP
Board: 274 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ AQJ3 ♥ J98 ♠ K6 ♠ AJ84	South: ♠ 6 ♥ K52 ♠ AQJ1084 ♠ Q93	West North East South 1NT Pass 3NT AP
Board: 275 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2N S	North: ♠ Q5 ♥ Q3 ♠ KQ1053 ♣ 9875	South: ♠ A863 ♥ KJ42 ♠ AJ9 ♣ Q2	West North East South 1NT Pass 2NT AP

South hands (Practice Page)

Board: 270 Dealer: N Vul: EW HCP: 6	♣ A85 ♥ 632 ♦ Q87642 ♣ 10	The opponents are silent. Partner bids first.
Board: 271 Dealer: S Vul: NS HCP: 17	♣ J106♥ AJ63♦ A62♣ AK5	The opponents are silent. You bid first.
Board: 272 Dealer: N Vul: EW HCP: 6	A5♥ 963♦ 106♠ Q109743	The opponents are silent. Partner bids first.
Board: 273 Dealer: S Vul: Both HCP: 15	AQ✓ AJ432✓ A104✓ 1062	The opponents are silent. You bid first.
Board: 274 Dealer: N Vul: None HCP: 12	♣ 6 ♥ K52 ♦ AQJ1084 ♣ Q93	The opponents are silent. Partner bids first.
Board: 275 Dealer: S Vul: EW HCP: 15	★ A863▼ KJ42◆ AJ9◆ Q2	The opponents are silent. You bid first.

Board: 270 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 3♦ N	North: ♠ K942 ♥ A4 ♦ 53 ♣ AKJ87	South: ♠ A85 ♥ 632 ♠ Q87642 ♠ 10	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 271 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S	North: ♣ 43 ♥ K52 ♦ KQ7543 ♣ Q7	South: ♣ J106 ♥ AJ63 ♦ A62 ♣ AK5	West North East South 1NT Pass 3NT AP
Board: 272 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 3♣ N	North: ♠ K9 ♥ J85 ♠ AQ9 ♣ AJ652	South: ♣ A5 ♥ 963 • 106 ♣ Q109743	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 273 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North: ♣ J82 ♥ Q ♣ J9732 ♣ AQ97	South: ♠ AQ ♥ AJ432 ♠ A104 ♣ 1062	West North East South 1NT Pass 3NT AP
Board: 274 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ AQJ3 ♥ J98 ♠ K6 ♠ AJ84	South: ♠ 6 ♥ K52 ♠ AQJ1084 ♠ Q93	West North East South 1NT Pass 3NT AP
Board: 275 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 2N S	North: ♠ Q5 ♥ Q3 ♠ KQ1053 ♣ 9875	South: ♠ A863 ♥ KJ42 ♠ AJ9 ♣ Q2	West North East South 1NT Pass 2NT AP

North hands (Practice Page)

Board: 276 Dealer: N Vul: Both HCP: 15	★ AKJ53▼ A103◆ K104◆ 85	The opponents are silent. You bid first.
Board: 277 Dealer: S Vul: Both HCP: 7		The opponents are silent. Partner bids first.
Board: 278 Dealer: N Vul: None HCP: 15	★ K9♥ QJ7◆ A10963◆ KQ4	West Bids 3♠ if possible. You bid first.
Board: 279 Dealer: S Vul: EW HCP: 9	\$532♥ 6♦ A10654♣ AJ92	The opponents are silent. Partner bids first.
Board: 280 Dealer: N Vul: None HCP: 15	♣ J1095♥ AK43◆ AQ♣ J75	The opponents are silent. You bid first.
Board: 281 Dealer: S Vul: NS HCP: 9	★ 72▼ 74◆ AJ42◆ KJ1054	The opponents are silent. Partner bids first.

Board: 276 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 5 S	North: ♠ AKJ53 ♥ A103 ♠ K104 ♣ 85	South: ♣ — ◆ 642 ◆ QJ763 ♣ AJ932	West Pass	North 1NT 5•	East Pass AP	
Board: 277 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3N S	North: ◆ J63 ◆ 4 ◆ 76 ◆ AQ97632	South: ♠ AQ97 ♥ K95 ♠ K109 ♣ K85	West Pass	North 3NT	East AP	South 1NT
Board: 278 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3•X W	North: ♠ K9 ♥ QJ7 ♠ A10963 ♣ KQ4	South:	West 3♠ AP	North 1NT Pass	Pass	South 2NT XA
Board: 279 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:	South: ♠ AJ987 ♥ AK5 ♦ J92 ♠ K3	West Pass	North 2NT	East AP	South 1NT
Board: 280 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 5 N	North: ♠ J1095 ♥ AK43 ♠ AQ ♣ J75	South: ♠ A ♥ 96 ♠ KJ9653 ♣ 10964	Pass AP	or Suit T	Pass Pass	3♣ ¹

Board: 281 Dealer: S Vul: NS North HCP: 9 South HCP: 15

Contract: 2N S

North:

♠ 72

♥ 74

♠ AJ42

South:

♠ Q54

♥ AK86

♦ Q109

West North East South 1NT

Pass 2NT AP

♣ KJ1054

♣ A98

South hands (Practice Page)

Board: 276 Dealer: N Vul: Both HCP: 8	♣—♥ 642◆ QJ763♣ AJ932	The opponents are silent. Partner bids first.
Board: 277 Dealer: S Vul: Both HCP: 15	AQ97✓ K95✓ K109✓ K85	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: None HCP: 8	★3♥963★K872★AJ952	West Bids 3♠ if possible. Partner bids first.
Board: 279 Dealer: S Vul: EW HCP: 16	▲ AJ987✔ AK5◆ J92♣ K3	The opponents are silent. You bid first.
Board: 280 Dealer: N Vul: None HCP: 8	♠ A♥ 96♦ KJ9653♠ 10964	The opponents are silent. Partner bids first.
Board: 281 Dealer: S Vul: NS HCP: 15	♦ Q54 ♥ AK86 ♦ Q109 ♣ A98	The opponents are silent. You bid first.

Board: 276 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 5 S	North: ♠ AKJ53 ♥ A103 ♠ K104 ♣ 85	South: ♣ — ◆ 642 ◆ QJ763 ♣ AJ932	West Pass	North 1NT 5•	East Pass AP	
Board: 277 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3N S	North: ◆ J63 ◆ 4 ◆ 76 ◆ AQ97632	South: ♠ AQ97 ♥ K95 ♠ K109 ♣ K85	West Pass	North 3NT	East AP	South 1NT
Board: 278 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3•X W	North: ♠ K9 ♥ QJ7 ♠ A10963 ♣ KQ4	South:	West 3♠ AP	North 1NT Pass	Pass	South 2NT XA
Board: 279 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North:	South: ♠ AJ987 ♥ AK5 ♦ J92 ♠ K3	West Pass	North 2NT	East AP	South 1NT
Board: 280 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 5 N	North: ♠ J1095 ♥ AK43 ♠ AQ ♣ J75	South: ♠ A ♥ 96 ♠ KJ9653 ♣ 10964	Pass AP	or Suit T	Pass Pass	3♣ ¹

Board: 281 Dealer: S Vul: NS North HCP: 9 South HCP: 15

Contract: 2N S

North:

♠ 72

♥ 74

♠ AJ42

South:

♠ Q54

♥ AK86

♦ Q109

West North East South 1NT

Pass 2NT AP

♣ KJ1054

♣ A98

North hands (Practice Page)

Board: 282 Dealer: N Vul: EW HCP: 15	AJ105▼ 104◆ AQJ52◆ K10	East Doubles 3♣ if possible. West Bids 3♥ if possible. You bid first.
Board: 283 Dealer: S Vul: Both HCP: 8	↓ J8♥ 92♦ A10873♠ K982	The opponents are silent. Partner bids first.
Board: 284 Dealer: N Vul: EW HCP: 15		The opponents are silent. You bid first.
Board: 285 Dealer: S Vul: Both HCP: 9	10✓ Q84→ AK1043♣ 10872	The opponents are silent. Partner bids first.
Board: 286 Dealer: N Vul: None HCP: 17	★ KQ109★ A9★ AJ52★ K95	The opponents are silent. You bid first.
Board: 287 Dealer: S Vul: EW HCP: 11	♠ A♥ K10♦ 975♠ KJ109753	The opponents are silent. Partner bids first.

Board: 282 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4♣ N	North: ♠ AJ105 ♥ 104 ♠ AQJ52 ♠ K10	South: ♠ K93 ♥ Q96 ♦ 7 ♣ QJ9652	West North East South 1NT Pass 2♣¹ Pass 3♣² X XX 3♥ 4♣ AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 283 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North: ♣ J8 ♥ 92 ♠ A10873 ♣ K982	South: ♠ K97 ♥ A7 ♦ J94 ♣ AQJ107	West North East South 1NT Pass 2NT AP
Board: 284 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3 • N	North: ♣ J654 ♥ A65 ♠ AK ♣ K1075	South: ♠ K2 ♥ 842 ♦ QJ10954 ♠ Q6	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 285 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ 10 ♥ Q84 ♠ AK1043 ♠ 10872	South: ♠ AK32 ♥ A7 ♦ 752 ♣ KQ43	West North East South 1NT Pass 2NT AP
Board: 286 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ KQ109 ✔ A9 ♠ AJ52 ♠ K95	South: ♠ 6 ♥ KJ3 ♦ K1087 ♠ A10643	West North East South 1NT Pass 3NT AP

Board: 287 Dealer: S Vul: EW North HCP: 11 South HCP: 15

Contract: 3N S

♠ A **♥** K10 **♦** 975

North:

South: ♠ Q1094 ♥ A642

West North East South 1NT

Pass 3NT AP

♣ KJ109753

♦ K3 **♣** AQ6

/53 ♣ AQ

South hands (Practice Page)

Board: 282 Dealer: N Vul: EW HCP: 8	★ K93♥ Q96◆ 7◆ QJ9652	East Doubles 3♣ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 283 Dealer: S Vul: Both HCP: 15	★ K97★ A7◆ J94◆ AQJ107	The opponents are silent. You bid first.
Board: 284 Dealer: N Vul: EW HCP: 8	♠ K2 ♥ 842 ♦ QJ10954 ♣ Q6	The opponents are silent. Partner bids first.
Board: 285 Dealer: S Vul: Both HCP: 16	♠ AK32♥ A7♦ 752♠ KQ43	The opponents are silent. You bid first.
Board: 286 Dealer: N Vul: None HCP: 11	♦ 6 ♥ KJ3 ♦ K1087 ♣ A10643	The opponents are silent. Partner bids first.
Board: 287 Dealer: S Vul: EW HCP: 15	♣ Q1094♥ A642♦ K3♣ AQ6	The opponents are silent. You bid first.

Board: 282 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 4♣ N	North: ♠ AJ105 ♥ 104 ♠ AQJ52 ♠ K10	South: ♠ K93 ♥ Q96 ♦ 7 ♣ QJ9652	West North East South 1NT Pass 2♣¹ Pass 3♣² X XX 3♥ 4♣ AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 283 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 2N S	North: ♣ J8 ♥ 92 ♠ A10873 ♣ K982	South: ♠ K97 ♥ A7 ♦ J94 ♣ AQJ107	West North East South 1NT Pass 2NT AP
Board: 284 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3 • N	North: ♣ J654 ♥ A65 ♠ AK ♣ K1075	South: ♠ K2 ♥ 842 ♦ QJ10954 ♠ Q6	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 285 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ 10 ♥ Q84 ♠ AK1043 ♠ 10872	South: ♠ AK32 ♥ A7 ♦ 752 ♣ KQ43	West North East South 1NT Pass 2NT AP
Board: 286 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ KQ109 ✔ A9 ♠ AJ52 ♠ K95	South: ♠ 6 ♥ KJ3 ♦ K1087 ♠ A10643	West North East South 1NT Pass 3NT AP

Board: 287 Dealer: S Vul: EW North HCP: 11 South HCP: 15

Contract: 3N S

♠ A **♥** K10 **♦** 975

North:

South: ♠ Q1094 ♥ A642

West North East South 1NT

Pass 3NT AP

♣ KJ109753

♦ K3 **♣** AQ6

/53 ♣ AQ

North hands (Practice Page)

Board: 288 Dealer: N Vul: Both HCP: 16	★ AK83♥ J7◆ K86◆ AJ87	The opponents are silent. You bid first.
Board: 289 Dealer: S Vul: None HCP: 9	★ 32▼ K10◆ J108432◆ KQ5	The opponents are silent. Partner bids first.
Board: 290 Dealer: N Vul: NS HCP: 16	▲ A6▼ A75◆ KJ107▲ A542	The opponents are silent. You bid first.
Board: 291 Dealer: S Vul: None HCP: 7	♣ Q93♥ J◆ KJ10972♣ 983	The opponents are silent. Partner bids first.
Board: 292 Dealer: N Vul: NS HCP: 15	↓ J42♥ QJ109↓ A6♠ AQJ8	The opponents are silent. You bid first.
Board: 293 Dealer: S Vul: EW HCP: 13	♠ Q ♥ A42 ♦ AK98732 ♣ 84	The opponents are silent. Partner bids first.

Board: 288 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AK83 ♥ J7 ♦ K86 ♠ AJ87	South:	West North East South 1NT Pass 2NT AP
Board: 289 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 3 S	North:	South: ♠ K764 ♥ AQ ♠ AK97 ♣ J76	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 290 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ A6 ♥ A75 ♠ KJ107 ♣ A542	South: ♣ 3 ♥ Q86 ♠ AQ64 ♣ KJ1097	West North East South 1NT Pass 3NT AP
Board: 291 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3♠ S	North: ♠ Q93 ♥ J ♦ KJ10972 ♣ 983	South: ♠ KJ62 ♥ AQ2 ♠ A6 ♣ J1052	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 292 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 5◆ N	North:	South: ♣ 73 ▼ K3 ◆ QJ9832 ♣ K97	West North East South 1NT Pass 3♣¹ Pass 3♣² Pass 5♦ AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 293 Dealer: S Vul: EW North HCP: 13

North HCP: 13 South HCP: 16 Contract: 3N S North:

♠ Q **♥** A42

♦ AK98732

♣ 84

South:

♠ A102

♥ QJ3 **♦** 105

♣ AKQ76

West North East South

1NT

Pass 3NT AP

South hands (Practice Page)

Board: 288 Dealer: N Vul: Both HCP: 8	♣ 92 ♥ KQ ♦ QJ1042 ♣ 10942	The opponents are silent. Partner bids first.
Board: 289 Dealer: S Vul: None HCP: 17	★ K764★ AQ★ AK97★ J76	The opponents are silent. You bid first.
Board: 290 Dealer: N Vul: NS HCP: 12	♣ 3 ♥ Q86 ♦ AQ64 ♣ KJ1097	The opponents are silent. Partner bids first.
Board: 291 Dealer: S Vul: None HCP: 15	★ KJ62▼ AQ2◆ A6◆ J1052	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: NS HCP: 9	★ 73▼ K3◆ QJ9832◆ K97	The opponents are silent. Partner bids first.
Board: 293 Dealer: S Vul: EW HCP: 16	★ A102♥ QJ3★ 105★ AKQ76	The opponents are silent. You bid first.

Board: 288 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AK83 ♥ J7 ♦ K86 ♠ AJ87	South:	West North East South 1NT Pass 2NT AP
Board: 289 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 3 S	North:	South: ♠ K764 ♥ AQ ♠ AK97 ♣ J76	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 290 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ A6 ♥ A75 ♠ KJ107 ♣ A542	South: ♣ 3 ♥ Q86 ♠ AQ64 ♣ KJ1097	West North East South 1NT Pass 3NT AP
Board: 291 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3♠ S	North: ♠ Q93 ♥ J ♦ KJ10972 ♣ 983	South: ♠ KJ62 ♥ AQ2 ♠ A6 ♣ J1052	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 292 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 5◆ N	North:	South: ♣ 73 ▼ K3 ◆ QJ9832 ♣ K97	West North East South 1NT Pass 3♣¹ Pass 3♣² Pass 5♦ AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 293 Dealer: S Vul: EW North HCP: 13

North HCP: 13 South HCP: 16 Contract: 3N S North:

♠ Q **♥** A42

♦ AK98732

♣ 84

South:

♠ A102

♥ QJ3 **♦** 105

♣ AKQ76

West North East South

1NT

Pass 3NT AP

North hands (Practice Page)

Board: 294	♠ K8	The opponents are silent.
Dealer: N	♥ AJ53	The opponents are shent.
Vul: None	♦ A863	You bid first.
HCP: 16	♣ A84	Tou old mist.
Board: 295	♦ J86	The amount and silent
Dealer: S	♥ 96	The opponents are silent.
Vul: NS	♦ J7	Doute on hide finet
HCP: 9	♣ AK10832	Partner bids first.
Board: 296	♦ Q96	771
Dealer: N	♥ KQ9	The opponents are silent.
Vul: EW	♦ A976	X 1:16 /
HCP: 15	♣ A74	You bid first.
Board: 297	♠ AQ	
Dealer: S	♥ AJ6	The opponents are silent.
Vul: Both	◆ AKQ952	
HCP: 20	♣ 97	Partner bids first.
	_ , ,	
Board: 298	♦ AK72	
Dealer: N	¥ / HK / 2 ▼ A8	The opponents are silent.
Vul: NS	◆ AJ73	
HCP: 16	♣ 852	You bid first.
1101.10	1 002	
Board: 299	♦ 94	
Dealer: S	♥ A105	The opponents are silent.
Vul: EW	◆ J10	
HCP: 8	◆ QJ10743	Partner bids first.
1101.0	* (J10/43	

Board: 294 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ K8 ♥ AJ53 ♠ A863 ♣ A84	South: ♠ Q4 ♥ Q76 ♠ KQJ972 ♣ J9	West North East South 1NT Pass 3NT AP
Board: 295 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3♣ S	North: ♣ J86 ♥ 96 ♦ J7 ♣ AK10832	South: ♠ A1095 ♥ AJ105 ♠ KQ6 ♣ J4	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 296 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ Q96 ♥ KQ9 ♠ A976 ♠ A74	South: ♠ K43 ♥ 106 ♠ KQJ1083 ♣ K5	West North East South 1NT Pass 3NT AP
Board: 297 Dealer: S Vul: Both North HCP: 20 South HCP: 15 Contract: 7N S	North: ♠ AQ ♥ AJ6 ♠ AKQ952 ♣ 97	South: ♠ 62 ♥ KQ108 ♦ J843 ♠ AKQ	West North East South 1NT Pass 3♣¹ Pass 3♣² Pass 4NT³ Pass 5♣ Pass 7NT AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♠
Board: 298 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 1N N	North: ♠ AK72 ♥ A8 ♠ AJ73 ♣ 852	South:	West North East South 1NT AP

West North East South Board: 299 North: South: 1NT Dealer: S **♦**94 **♠** KQ5 Vul: EW Pass 3♣² Pass 2♠¹ **♥** A105 **♥** K76 North HCP: 8 AP **♦** J10 ♦ KQ3 South HCP: 16 1. Minor Suit Transfers after 1NT **♣** QJ10743 **♣** K985 Contract: 3♣ S 2. automat

South hands (Practice Page)

Board: 294 Dealer: N Vul: None HCP: 11	♠ Q4♥ Q76♦ KQJ972♠ J9	The opponents are silent. Partner bids first.
Board: 295 Dealer: S Vul: NS HCP: 15	★ A1095♥ AJ105♦ KQ6★ J4	The opponents are silent. You bid first.
Board: 296 Dealer: N Vul: EW HCP: 12	★ K43▼ 106◆ KQJ1083◆ K5	The opponents are silent. Partner bids first.
Board: 297 Dealer: S Vul: Both HCP: 15	♠ 62♥ KQ108♦ J843♠ AKQ	The opponents are silent. You bid first.
Board: 298 Dealer: N Vul: NS HCP: 7	♠ 63♥ 93♦ Q10952♠ KQ43	The opponents are silent. Partner bids first.
Board: 299 Dealer: S Vul: EW HCP: 16	★ KQ5▼ K76◆ KQ3◆ K985	The opponents are silent. You bid first.

Board: 294 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ K8 ♥ AJ53 ♠ A863 ♣ A84	South: ♠ Q4 ♥ Q76 ♠ KQJ972 ♣ J9	West North East South 1NT Pass 3NT AP
Board: 295 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3♣ S	North: ♣ J86 ♥ 96 ♦ J7 ♣ AK10832	South: ♠ A1095 ♥ AJ105 ♠ KQ6 ♣ J4	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 296 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ Q96 ♥ KQ9 ♠ A976 ♠ A74	South: ♠ K43 ♥ 106 ♠ KQJ1083 ♣ K5	West North East South 1NT Pass 3NT AP
Board: 297 Dealer: S Vul: Both North HCP: 20 South HCP: 15 Contract: 7N S	North: ♠ AQ ♥ AJ6 ♠ AKQ952 ♣ 97	South: ♠ 62 ♥ KQ108 ♦ J843 ♠ AKQ	West North East South 1NT Pass 3♣¹ Pass 3♣² Pass 4NT³ Pass 5♣ Pass 7NT AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♠
Board: 298 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 1N N	North: ♠ AK72 ♥ A8 ♠ AJ73 ♣ 852	South:	West North East South 1NT AP

West North East South Board: 299 North: South: 1NT Dealer: S **♦**94 **♠** KQ5 Vul: EW Pass 3♣² Pass 2♠¹ **♥** A105 **♥** K76 North HCP: 8 AP **♦** J10 ♦ KQ3 South HCP: 16 1. Minor Suit Transfers after 1NT **♣** QJ10743 **♣** K985 Contract: 3♣ S 2. automat

North hands (Practice Page)

Board: 300 Dealer: N Vul: Both HCP: 16	★ AKJ6▼ A6◆ 753◆ A1075	The opponents are silent. You bid first.
Board: 301 Dealer: S Vul: None HCP: 11	♣ J102♥ 4♦ AK98652♣ QJ	The opponents are silent. Partner bids first.
Board: 302 Dealer: N Vul: EW HCP: 15	♠ AK8♥ 972♦ 1095♠ AKJ3	The opponents are silent. You bid first.
Board: 303 Dealer: S Vul: Both HCP: 9	♦ 82 ♥ Q8 ♦ A103 ♣ K107642	The opponents are silent. Partner bids first.
Board: 304 Dealer: N Vul: None HCP: 15	★ K53★ KQ4◆ AK1042◆ 72	The opponents are silent. You bid first.

Board: 300 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AKJ6 ♥ A6 ♦ 753 ♠ A1075	South:	West North 1NT AP		South 3NT
Board: 301 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North: ♣ J102 ♥ 4 ♣ AK98652 ♣ QJ	South:	West North Pass 3NT	East AP	South 1NT
Board: 302 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ AK8 ♥ 972 • 1095 ♣ AKJ3	South:	West North 1NT AP		South 3NT
Board: 303 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3♣ S	North: ♣ 82 ♥ Q8 • A103 ♣ K107642	South: ♠ A1053 ♥ AK93 ♦ J96 ♠ QJ	West North Pass 2♣¹ AP 1. Minor Suit 7 2. automat	Pass	1NT 3♣²
Board: 304 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ K53 ♥ KQ4 ♠ AK1042 ♣ 72	South:	West North 1NT AP		South 2NT

South hands (Practice Page)

Board: 300 Dealer: N Vul: Both HCP: 10	108✓ QAQJ10986J43	The opponents are silent. Partner bids first.
Board: 301 Dealer: S Vul: None HCP: 16	◆974✓ AK◆ Q74◆ AK732	The opponents are silent. You bid first.
Board: 302 Dealer: N Vul: EW HCP: 12	♣97✔ A8◆ AKJ3♣ 109862	The opponents are silent. Partner bids first.
Board: 303 Dealer: S Vul: Both HCP: 15	▲ A1053✔ AK93◆ J96◆ QJ	The opponents are silent. You bid first.
Board: 304 Dealer: N Vul: None HCP: 9	4✓ 65◆ QJ986◆ AQ653	The opponents are silent. Partner bids first.

Board: 300 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AKJ6 ♥ A6 ♦ 753 ♠ A1075	South:	West North 1NT AP		South 3NT
Board: 301 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North: ♣ J102 ♥ 4 ♣ AK98652 ♣ QJ	South:	West North Pass 3NT	East AP	South 1NT
Board: 302 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ AK8 ♥ 972 • 1095 ♣ AKJ3	South:	West North 1NT AP		South 3NT
Board: 303 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3♣ S	North: ♣ 82 ♥ Q8 • A103 ♣ K107642	South: ♠ A1053 ♥ AK93 ♦ J96 ♠ QJ	West North Pass 2♣¹ AP 1. Minor Suit 7 2. automat	Pass	1NT 3♣²
Board: 304 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ K53 ♥ KQ4 ♠ AK1042 ♣ 72	South:	West North 1NT AP		South 2NT

North hands (Practice Page)

Board: 305 Dealer: S Vul: NS HCP: 15	♣83✔ J9◆ AK9875♣ AK8	The opponents are silent. Partner bids first.
Board: 306 Dealer: N Vul: Both HCP: 16	★ KQ1073★ A105★ KQ6★ Q8	The opponents are silent. You bid first.
Board: 307 Dealer: S Vul: NS HCP: 9	♣—▼ J6◆ AQJ1093♣ J6532	The opponents are silent. Partner bids first.
Board: 308 Dealer: N Vul: EW HCP: 16	♠ A74♥ AQJ♦ Q1052♠ K42	The opponents are silent. You bid first.
Board: 309 Dealer: S Vul: None HCP: 17	AQ✓ A5✓ AJ1032✓ Q1053	The opponents are silent. Partner bids first.

Board: 305 Dealer: S Vul: NS North HCP: 15 South HCP: 15	North: ♠ 83 ♥ J9 ♠ AK9875 ♣ AK8	South: ♠ A1092 ♥ AK85 ♠ Q4 ♣ Q104	West North East South 1NT Pass 3♣¹ Pass 3♣² Pass 4♣³ Pass 4♥⁴ Pass 4NT⁵ Pass 5♠ Pass 6♠ AP 1. Minor Suit Transfers after 1NT
Contract: 6♦ S			 2. automat 3. Cue bid, a ♣ stopper 4. Cue bid, a ♥ stopper 5. Blackwood 0314, for ♦
Board: 306 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 1N N	North: ♠ KQ1073 ♥ A105 ♠ KQ6 ♠ Q8	South: ♣ J5 ♥ 43 ♠ AJ984 ♣ J1096	West North East South 1NT AP
Board: 307 Dealer: S Vul: NS	North: ♠—	South: ♠ AQ5	West North East South 1NT Pass 3♣¹ Pass 3♣²
North HCP: 9 South HCP: 17 Contract: 3♦ S	✓ J6◆ AQJ1093◆ J6532	♥ AQ9 ♦ 764 ♣ KQ108	AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 308 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 1N N	North: ♠ A74 ♥ AQJ ♠ Q1052 ♣ K42	South: ♠ 1096 ♥ 2 ♠ K9763 ♣ A953	West North East South 1NT AP
Board: 309 Dealer: S Vul: None	North: ♠ AQ	South: ♠ KJ72	West North East South 1NT
North HCP: 17 South HCP: 16 Contract: 6N S	✓ A5◆ AJ1032◆ Q1053	★ K982◆ Q5◆ AK9	Pass 4NT ¹ Pass 6NT AP 1. Quantitative 4NT

South hands (Practice Page)

Board: 305 Dealer: S Vul: NS HCP: 15	A1092AK85Q4Q104	The opponents are silent. You bid first.
Board: 306 Dealer: N Vul: Both HCP: 7	♣ J5♥ 43◆ AJ984♣ J1096	The opponents are silent. Partner bids first.
Board: 307 Dealer: S Vul: NS HCP: 17	AQ5AQ9764KQ108	The opponents are silent. You bid first.
Board: 308 Dealer: N Vul: EW HCP: 7	10962★ K9763A953	The opponents are silent. Partner bids first.
Board: 309 Dealer: S Vul: None HCP: 16	★ KJ72★ K982◆ Q5★ AK9	The opponents are silent. You bid first.

Board: 305 Dealer: S Vul: NS North HCP: 15 South HCP: 15	North: ♠ 83 ♥ J9 ♠ AK9875 ♣ AK8	South: ♠ A1092 ♥ AK85 ♠ Q4 ♣ Q104	West North East South 1NT Pass 3♣¹ Pass 3♣² Pass 4♣³ Pass 4♥⁴ Pass 4NT⁵ Pass 5♠ Pass 6♠ AP 1. Minor Suit Transfers after 1NT
Contract: 6♦ S			 2. automat 3. Cue bid, a ♣ stopper 4. Cue bid, a ♥ stopper 5. Blackwood 0314, for ♦
Board: 306 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 1N N	North: ♠ KQ1073 ♥ A105 ♠ KQ6 ♠ Q8	South: ♣ J5 ♥ 43 ♠ AJ984 ♣ J1096	West North East South 1NT AP
Board: 307 Dealer: S Vul: NS	North: ♠—	South: ♠ AQ5	West North East South 1NT Pass 3♣¹ Pass 3♣²
North HCP: 9 South HCP: 17 Contract: 3♦ S	✓ J6◆ AQJ1093◆ J6532	♥ AQ9 ♦ 764 ♣ KQ108	AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 308 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 1N N	North: ♠ A74 ♥ AQJ ♠ Q1052 ♣ K42	South: ♠ 1096 ♥ 2 ♠ K9763 ♣ A953	West North East South 1NT AP
Board: 309 Dealer: S Vul: None	North: ♠ AQ	South: ♠ KJ72	West North East South 1NT
North HCP: 17 South HCP: 16 Contract: 6N S	✓ A5◆ AJ1032◆ Q1053	★ K982◆ Q5◆ AK9	Pass 4NT ¹ Pass 6NT AP 1. Quantitative 4NT

North hands (Practice Page)

Board: 310 Dealer: N Vul: Both HCP: 16	★ A42★ KQ985★ J95★ AQ	The opponents are silent. You bid first.
Board: 311 Dealer: S Vul: EW HCP: 10	♣ J9♥ 42♦ KQ3♣ KJ10952	The opponents are silent. Partner bids first.
Board: 312 Dealer: N Vul: Both HCP: 15	★ K5▼ J87◆ AQ109◆ KQ54	West Doubles 5♣ if possible. You bid first.
Board: 313 Dealer: S Vul: None HCP: 7	J7♥ 974AQ1076582	The opponents are silent. Partner bids first.
Board: 314 Dealer: N Vul: EW HCP: 17	★ A92★ AQ◆ QJ4★ A10863	The opponents are silent. You bid first.
Board: 315 Dealer: S Vul: Both HCP: 8		The opponents are silent. Partner bids first.

Board: 310 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 1N N	North: ♠ A42 ♥ KQ985 ♦ J95 ♠ AQ	South: ♠ K65 ♥ 4 ♠ A10432 ♣ 10874	West	North 1NT	East AP	South
Board: 311 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♣ J9 ♥ 42 ♠ KQ3 ♣ KJ10952	South: ♠ KQ7 ♥ Q9 ♠ A9754 ♠ A86	West Pass	North 3NT	East AP	South 1NT
Board: 312 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 5♣X N	North: ♠ K5 ♥ J87 ♠ AQ109 ♠ KQ54	South: ♠ 3 ♥ 54 ♠ K764 ♣ AJ10763	Pass X		Pass Pass	2 ♠ ¹
Board: 313 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 3 S	North: ♣ J7 ♥ 974 ♠ AQ10765 ♣ 82	South: ♠ K98 ♥ AKJ6 ♦ 32 ♣ AJ54	Pass AP		Pass	1NT
Board: 314 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ A92 ♥ AQ • QJ4 ♣ A10863	South: ♠ KJ ♥ 94 ♠ K952 ♠ KJ942	West AP	North 1NT		South 3NT

Board: 315 Dealer: S Vul: Both North HCP: 8 South HCP: 17

Contract: 3♦ S

♠ J3 **♥** K2 **♦** 10854 **♣** KJ864

North: South: **♠** AK6 **♥** J76 ♦ KQ632 **♣** A7

West North East South 1NT

Pass 2NT Pass 3♦

AP

South hands (Practice Page)

Board: 310 Dealer: N Vul: Both HCP: 7	★ K65 ∀ 4 ♦ A10432 ♣ 10874	The opponents are silent. Partner bids first.
Board: 311 Dealer: S Vul: EW HCP: 15	★ KQ7♥ Q9◆ A9754◆ A86	The opponents are silent. You bid first.
Board: 312 Dealer: N Vul: Both HCP: 8	★3★54★ K764★ AJ10763	West Doubles 5♣ if possible. Partner bids first.
Board: 313 Dealer: S Vul: None HCP: 16	★ K98✓ AKJ6◆ 32◆ AJ54	The opponents are silent. You bid first.
Board: 314 Dealer: N Vul: EW HCP: 11	★ KJ♥ 94★ K952★ KJ942	The opponents are silent. Partner bids first.
Board: 315 Dealer: S Vul: Both HCP: 17	★ AK6♥ J76♦ KQ632★ A7	The opponents are silent. You bid first.

Board: 310 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 1N N	North: ♠ A42 ♥ KQ985 ♦ J95 ♠ AQ	South: ♠ K65 ♥ 4 ♠ A10432 ♣ 10874	West	North 1NT	East AP	South
Board: 311 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♣ J9 ♥ 42 ♠ KQ3 ♣ KJ10952	South: ♠ KQ7 ♥ Q9 ♠ A9754 ♠ A86	West Pass	North 3NT	East AP	South 1NT
Board: 312 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 5♣X N	North: ♠ K5 ♥ J87 ♠ AQ109 ♠ KQ54	South: ♠ 3 ♥ 54 ♠ K764 ♣ AJ10763	Pass X		Pass Pass	2 ♠ ¹
Board: 313 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 3 S	North: ♣ J7 ♥ 974 ♣ AQ10765 ♣ 82	South: ♠ K98 ♥ AKJ6 ♦ 32 ♣ AJ54	Pass AP		Pass	1NT
Board: 314 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ A92 ♥ AQ • QJ4 ♣ A10863	South: ♠ KJ ♥ 94 ♠ K952 ♠ KJ942	West AP	North 1NT		South 3NT

Board: 315 Dealer: S Vul: Both North HCP: 8 South HCP: 17

Contract: 3♦ S

♣ J3 **♥** K2 **♦** 10854

North:

N.2
 10854
 KQ632
 KJ864
 A7

South:

AK6

✓ J76

AKO632

West North East South

1NT

Pass 2NT Pass 3

✓

AP

North hands (Practice Page)

Board: 316 Dealer: N Vul: None HCP: 16	♣ QJ105♥ KQ108◆ AJ4♣ K6	The opponents are silent. You bid first.
Board: 317 Dealer: S Vul: NS HCP: 10	♠ Q3♥ A105♦ 8♠ KJ87642	The opponents are silent. Partner bids first.
Board: 318 Dealer: N Vul: None HCP: 15	▲ A6✓ A1082◆ K984▲ A93	The opponents are silent. You bid first.
Board: 319 Dealer: S Vul: NS HCP: 8	104J721098764AK	The opponents are silent. Partner bids first.
Board: 320 Dealer: N Vul: EW HCP: 15	★ AK108▼ 1086◆ K5★ KQ105	The opponents are silent. You bid first.
Board: 321 Dealer: S Vul: None HCP: 9	★ 5▼ J85◆ K84◆ KQ10632	East Bids 3♥ if possible. Partner bids first.

Board: 316 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ QJ105 ♥ KQ108 ♠ AJ4 ♣ K6	South: ♣ 743 ♥ 2 ♦ KQ98653 ♣ AQ	West AP	North 1NT		South 3NT
Board: 317 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ Q3 ♥ A105 ♦ 8 ♠ KJ87642	South: ♠ AJ105 ♥ K82 ♠ K93 ♠ A109	West Pass	North 3NT	East AP	South 1NT
Board: 318 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A6 ♥ A1082 ♠ K984 ♣ A93	South: ♠ Q5 ♥ Q6 • Q1065 ♣ KQ1052	West AP	North 1NT		South 3NT
Board: 319 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 S	North: • 104 • J72 • 1098764 • AK	South: ♠ Q2 ▼ A93 ♠ AKQ5 ♣ J965	Pass AP		Pass	1NT
Board: 320 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ AK 108 ♥ 1086 ♠ K5 ♣ KQ105	South:	West AP	North 1NT		South 3NT

Board: 321 West North East South North: South: Dealer: S 1NT **♦**5 **♠** KJ82 Vul: None **♥** J85 ♥ AQ6 Pass 2♠¹ **3♥** Pass North HCP: 9 **♦** K84 **♦** A73 Pass 5♣ AP South HCP: 15 ♣ KQ10632 **♣** J85 1. Minor Suit Transfers after 1NT Contract: 5♣ N

South hands (Practice Page)

Board: 316 Dealer: N Vul: None HCP: 11	★ 743♥ 2♦ KQ98653♠ AQ	The opponents are silent. Partner bids first.
Board: 317 Dealer: S Vul: NS HCP: 15	★ AJ105★ K82★ K93★ A109	The opponents are silent. You bid first.
Board: 318 Dealer: N Vul: None HCP: 11	♣ Q5♥ Q6◆ Q1065♣ KQ1052	The opponents are silent. Partner bids first.
Board: 319 Dealer: S Vul: NS HCP: 16	♠ Q2♥ A93♦ AKQ5♠ J965	The opponents are silent. You bid first.
Board: 320 Dealer: N Vul: EW HCP: 12	43KQ3Q6AJ9864	The opponents are silent. Partner bids first.
Board: 321 Dealer: S Vul: None HCP: 15	★ KJ82▼ AQ6◆ A73◆ J85	East Bids 3♥ if possible. You bid first.

Board: 316 Dealer: N Vul: None North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ QJ105 ♥ KQ108 ♠ AJ4 ♣ K6	South: ♣ 743 ♥ 2 ♦ KQ98653 ♣ AQ	West AP	North 1NT		South 3NT
Board: 317 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ Q3 ♥ A105 ♦ 8 ♠ KJ87642	South: ♠ AJ105 ♥ K82 ♠ K93 ♠ A109	West Pass	North 3NT	East AP	South 1NT
Board: 318 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A6 ♥ A1082 ♠ K984 ♣ A93	South: ♠ Q5 ♥ Q6 • Q1065 ♣ KQ1052	West AP	North 1NT		South 3NT
Board: 319 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 S	North: • 104 • J72 • 1098764 • AK	South: ♠ Q2 ▼ A93 ♠ AKQ5 ♣ J965	Pass AP		Pass	1NT
Board: 320 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ AK 108 ♥ 1086 ♠ K5 ♣ KQ105	South:	West AP	North 1NT		South 3NT

Board: 321 West North East South North: South: Dealer: S 1NT **♦**5 **♠** KJ82 Vul: None **♥** J85 ♥ AQ6 Pass 2♠¹ **3♥** Pass North HCP: 9 **♦** K84 **♦** A73 Pass 5♣ AP South HCP: 15 ♣ KQ10632 **♣** J85 1. Minor Suit Transfers after 1NT Contract: 5♣ N

North hands (Practice Page)

Board: 322 Dealer: N Vul: NS HCP: 15	★ AK7▼ K1065★ K64♣ Q73	The opponents are silent. You bid first.
Board: 323 Dealer: S Vul: EW HCP: 11	♠ 643♥ A♦ Q1095♠ KQ1095	The opponents are silent. Partner bids first.
Board: 324 Dealer: N Vul: Both HCP: 17	♣ Q86♥ AJ6◆ A53♣ KQJ10	The opponents are silent. You bid first.
Board: 325 Dealer: S Vul: NS HCP: 6	★743▼7★10985★AQ873	The opponents are silent. Partner bids first.
Board: 326 Dealer: N Vul: EW HCP: 16	★ KQ76★ AK5★ A942★ 85	The opponents are silent. You bid first.
Board: 327 Dealer: S Vul: Both HCP: 11	♠ 6 ♥ K108 ♦ KJ854 ♣ A1096	The opponents are silent. Partner bids first.

Board: 322 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ AK7 ♥ K1065 ♠ K64 ♠ Q73	South: ♠ Q2 ♥ 3 ♦ QJ109875 ♣ A42	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 323 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ 643 ✔ A ♠ Q1095 ♣ KQ1095	South: ♠ AJ95 ♥ K842 ♠ A7 ♣ AJ6	West North East South 1NT Pass 3NT AP
Board: 324 Dealer: N Vul: Both North HCP: 17 South HCP: 6 Contract: 3 N	North: ♠ Q86 ♥ AJ6 ♠ A53 ♣ KQJ10	South: ♣ J ♥ 753 ♦ KQ10987 ♣ 942	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 325 Dealer: S Vul: NS North HCP: 6 South HCP: 17 Contract: 1N S	North: ♣ 743 ♥ 7 • 10985 ♣ AQ873	South: ♠ AQ96 ♥ A8 ♠ QJ4 ♠ KJ106	West North East South 1NT AP
Board: 326 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 3 N	North: ♠ KQ76 ♥ AK5 ♠ A942 ♣ 85	South:	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 327 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ 6 ♥ K108 ♠ KJ854 ♣ A1096	South: ♠ AJ10 ♥ A3 ♠ A10732 ♣ Q52	West North East South 1NT Pass 3NT AP

South hands (Practice Page)

Board: 322 Dealer: N Vul: NS HCP: 9	♠ Q2 ♥ 3 ♦ QJ109875 ♣ A42	The opponents are silent. Partner bids first.
Board: 323 Dealer: S Vul: EW HCP: 17	▲ AJ95♥ K842◆ A7▲ AJ6	The opponents are silent. You bid first.
Board: 324 Dealer: N Vul: Both HCP: 6	♣ J ▼ 753 ◆ KQ10987 ♣ 942	The opponents are silent. Partner bids first.
Board: 325 Dealer: S Vul: NS HCP: 17	★ AQ96▼ A8◆ QJ4◆ KJ106	The opponents are silent. You bid first.
Board: 326 Dealer: N Vul: EW HCP: 6	◆ 93♥ 43◆ J103◆ AJ9642	The opponents are silent. Partner bids first.
Board: 327 Dealer: S Vul: Both HCP: 15	AJ10✓ A3✓ A10732✓ Q52	The opponents are silent. You bid first.

Board: 322 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ AK7 ♥ K1065 ♠ K64 ♠ Q73	South: ♠ Q2 ♥ 3 ♦ QJ109875 ♣ A42	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 323 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ 643 ✔ A ♠ Q1095 ♣ KQ1095	South: ♠ AJ95 ♥ K842 ♠ A7 ♣ AJ6	West North East South 1NT Pass 3NT AP
Board: 324 Dealer: N Vul: Both North HCP: 17 South HCP: 6 Contract: 3 N	North: ♠ Q86 ♥ AJ6 ♠ A53 ♣ KQJ10	South: ♣ J ♥ 753 ♦ KQ10987 ♣ 942	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 325 Dealer: S Vul: NS North HCP: 6 South HCP: 17 Contract: 1N S	North: ♣ 743 ♥ 7 • 10985 ♣ AQ873	South: ♠ AQ96 ♥ A8 ♠ QJ4 ♠ KJ106	West North East South 1NT AP
Board: 326 Dealer: N Vul: EW North HCP: 16 South HCP: 6 Contract: 3 N	North: ♠ KQ76 ♥ AK5 ♠ A942 ♣ 85	South:	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 327 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ 6 ♥ K108 ♠ KJ854 ♣ A1096	South: ♠ AJ10 ♥ A3 ♠ A10732 ♣ Q52	West North East South 1NT Pass 3NT AP

North hands (Practice Page)

Board: 328 Dealer: N Vul: None HCP: 17	★ AK97▼ KQ8◆ 82◆ AJ107	The opponents are silent. You bid first.
Board: 329 Dealer: S Vul: Both HCP: 11	▲ 1053♥ A3◆ AQ10982♣ J5	The opponents are silent. Partner bids first.
Board: 330 Dealer: N Vul: None HCP: 17	★ KQ97▼ AJ◆ 754◆ AK96	The opponents are silent. You bid first.
Board: 331 Dealer: S Vul: NS HCP: 15	♣ Q104♥ K4◆ AQJ8654♣ K	The opponents are silent. Partner bids first.
Board: 332 Dealer: N Vul: None HCP: 15	★ AK97▼ A976◆ 753◆ A6	The opponents are silent. You bid first.
Board: 333 Dealer: S Vul: NS HCP: 12	★ A6▼ 1065◆ K10★ AJ9832	The opponents are silent. Partner bids first.

Board: 328 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ AK97 ♥ KQ8 ♠ 82 ♣ AJ107	South: ♠ 10 ♥ 1054 ♠ AQ1075 ♠ KQ64	West AP	North 1NT		South 3NT
Board: 329 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North:	South: ♠ KJ64 ♥ KQJ9 ♠ K76 ♠ K7	West Pass	North 3NT	East AP	South 1NT
Board: 330 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 3N N	North: ♠ KQ97 ♥ AJ • 754 ♣ AK96	South: ♠ AJ8 ♥ 4 ♠ AJ632 ♠ Q1053	West AP	North 1NT		South 3NT
Board: 331 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 3N S	North: ♠ Q104 ♥ K4 ♠ AQJ8654 ♠ K	South: ♠ KJ92 ♥ AQ87 ♦ 32 ♠ AQ3	West Pass	North 3NT	East AP	South 1NT
Board: 332 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ AK97 ♥ A976 ♦ 753 ♣ A6	South: ♣ J ♥ Q42 • KQJ10 ♣ KQ975	West AP	North 1NT		South 3NT
Board: 333 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ A6 ♥ 1065 ♦ K10 ♣ AJ9832	South: ♠ QJ104 ♥ AK4 ♠ 863 ♠ KQ10		North 3NT	East AP	South 1NT

South hands (Practice Page)

Board: 328 Dealer: N Vul: None HCP: 11	101054AQ1075KQ64	The opponents are silent. Partner bids first.
Board: 329 Dealer: S Vul: Both HCP: 16	★ KJ64★ KQJ9★ K76★ K7	The opponents are silent. You bid first.
Board: 330 Dealer: N Vul: None HCP: 12	▲ AJ8✓ 4◆ AJ632◆ Q1053	The opponents are silent. Partner bids first.
Board: 331 Dealer: S Vul: NS HCP: 16	★ KJ92▼ AQ87◆ 32◆ AQ3	The opponents are silent. You bid first.
Board: 332 Dealer: N Vul: None HCP: 14	♣ J♥ Q42♦ KQJ10♣ KQ975	The opponents are silent. Partner bids first.
Board: 333 Dealer: S Vul: NS HCP: 15	♣ QJ104♥ AK4◆ 863♣ KQ10	The opponents are silent. You bid first.

Board: 328 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ AK97 ♥ KQ8 ♠ 82 ♣ AJ107	South: ♠ 10 ♥ 1054 ♠ AQ1075 ♠ KQ64	West AP	North 1NT		South 3NT
Board: 329 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 3N S	North:	South: ♠ KJ64 ♥ KQJ9 ♠ K76 ♠ K7	West Pass	North 3NT	East AP	South 1NT
Board: 330 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 3N N	North: ♠ KQ97 ♥ AJ • 754 ♣ AK96	South: ♠ AJ8 ♥ 4 ♠ AJ632 ♠ Q1053	West AP	North 1NT		South 3NT
Board: 331 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 3N S	North: ♠ Q104 ♥ K4 ♠ AQJ8654 ♠ K	South: ♠ KJ92 ♥ AQ87 ♦ 32 ♠ AQ3	West Pass	North 3NT	East AP	South 1NT
Board: 332 Dealer: N Vul: None North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ AK97 ♥ A976 ♦ 753 ♣ A6	South: ♣ J ♥ Q42 • KQJ10 ♣ KQ975	West AP	North 1NT		South 3NT
Board: 333 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ A6 ♥ 1065 ♦ K10 ♣ AJ9832	South: ♠ QJ104 ♥ AK4 ♠ 863 ♠ KQ10		North 3NT	East AP	South 1NT

North hands (Practice Page)

Board: 334 Dealer: N Vul: EW HCP: 15	♠ AKQJ♥ 84♦ QJ764♠ Q4	The opponents are silent. You bid first.
Board: 335 Dealer: S Vul: NS HCP: 6	▲ AJ8♥ J8◆ 82▲ 1097432	East Bids 3♥ if possible. Partner bids first.
Board: 336 Dealer: N Vul: Both HCP: 17	★ K106♥ Q6◆ AJ65◆ AK43	The opponents are silent. You bid first.
Board: 337 Dealer: S Vul: EW HCP: 8	★ A3▼ J2◆ Q98543★ J42	The opponents are silent. Partner bids first.
Board: 338 Dealer: N Vul: None HCP: 15		The opponents are silent. You bid first.
Board: 339 Dealer: S Vul: EW HCP: 11	★ K82★ 6★ Q9753★ AQ105	The opponents are silent. Partner bids first.

Board: 334 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AKQJ ♥ 84 ♠ QJ764 ♣ Q4	South: ♣ 7 ♥ 3 ♣ A832 ♣ AK108632	West AP	North 1NT		South 3NT
Board: 335 Dealer: S Vul: NS North HCP: 6 South HCP: 15 Contract: 3 E	North: ♠ AJ8 ♥ J8 ♦ 82 ♠ 1097432	South: ♠ 10543 ♥ KQ ♠ A97 ♣ AQ86	Pass	North 2 ♠ ¹ or Suit T	3♥	South 1NT AP rs after 1NT
Board: 336 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ K106 ♥ Q6 ♠ AJ65 ♣ AK43	South: ♠ 8 ♥ A92 ♠ KQ1082 ♣ 10865	West Pass	North 1NT 3NT		South 2NT
Board: 337 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 3 S	North: ♠ A3 ♥ J2 ♠ Q98543 ♣ J42	South: ♠ Q85 ♥ KQ8 ♠ KJ6 ♠ AQ76	Pass AP		Pass	1NT
Board: 338 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♣ J3 ♥ AK109 ♠ K1084 ♣ A53	South: ♠ Q109 ♥ 84 ♠ A2 ♠ KQ10974	West AP	North 1NT		South 3NT

Board: 339 Dealer: S Vul: EW North HCP: 11 South HCP: 16

Contract: 3N S

★ K82★ 6★ Q9753♣ AO105

North:

South: ♠ AQJ10 ♥ KQ83 ♠ A86

West North East South 1NT

Pass 3NT AP

♣ AQ105 ♣ 74

South hands (Practice Page)

Board: 334 Dealer: N Vul: EW HCP: 11	♣7 ♥3 ♦ A832 ♣ AK108632	The opponents are silent. Partner bids first.
Board: 335 Dealer: S Vul: NS HCP: 15	▲ 10543♥ KQ◆ A97▲ AQ86	East Bids 3♥ if possible. You bid first.
Board: 336 Dealer: N Vul: Both HCP: 9	♣8 ♥ A92 ♦ KQ1082 ♣ 10865	The opponents are silent. Partner bids first.
Board: 337 Dealer: S Vul: EW HCP: 17	♣ Q85♥ KQ8◆ KJ6♠ AQ76	The opponents are silent. You bid first.
Board: 338 Dealer: N Vul: None HCP: 11	♣ Q109♥ 84♦ A2♣ KQ10974	The opponents are silent. Partner bids first.
Board: 339 Dealer: S Vul: EW HCP: 16	AQJ10KQ83A8674	The opponents are silent. You bid first.

Board: 334 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AKQJ ♥ 84 ♠ QJ764 ♣ Q4	South: ♣ 7 ♥ 3 ♣ A832 ♣ AK108632	West AP	North 1NT		South 3NT
Board: 335 Dealer: S Vul: NS North HCP: 6 South HCP: 15 Contract: 3 E	North: ♠ AJ8 ♥ J8 ♦ 82 ♠ 1097432	South: ♠ 10543 ♥ KQ ♠ A97 ♣ AQ86	Pass	North 2 ♠ ¹ or Suit T	3♥	South 1NT AP rs after 1NT
Board: 336 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ K106 ♥ Q6 ♠ AJ65 ♣ AK43	South: ♠ 8 ♥ A92 ♠ KQ1082 ♣ 10865	West Pass	North 1NT 3NT		South 2NT
Board: 337 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 3 S	North: ♠ A3 ♥ J2 ♠ Q98543 ♣ J42	South: ♠ Q85 ♥ KQ8 ♠ KJ6 ♠ AQ76	Pass AP		Pass	1NT
Board: 338 Dealer: N Vul: None North HCP: 15 South HCP: 11 Contract: 3N N	North: ♣ J3 ♥ AK109 ♠ K1084 ♣ A53	South: ♠ Q109 ♥ 84 ♠ A2 ♠ KQ10974	West AP	North 1NT		South 3NT

Board: 339 Dealer: S Vul: EW North HCP: 11 South HCP: 16

Contract: 3N S

★ K82★ 6★ Q9753♣ AO105

North:

South: ♠ AQJ10 ♥ KQ83 ♠ A86

West North East South 1NT

Pass 3NT AP

♣ AQ105 ♣ 74

North hands (Practice Page)

Board: 340 Dealer: N Vul: Both HCP: 15	♠ A9763♥ 964♦ AQ7♠ KQ	The opponents are silent. You bid first.
Board: 341 Dealer: S Vul: None HCP: 9	♣ 73♥ J♦ 962♣ AKJ9865	The opponents are silent. Partner bids first.
Board: 342 Dealer: N Vul: NS HCP: 15	AKJ65K8276A84	West Doubles 3♣ if possible. You bid first.
Board: 343 Dealer: S Vul: Both HCP: 12	♣ J ♥ 109 ♦ Q43 ♣ AKQ10972	The opponents are silent. Partner bids first.
Board: 344 Dealer: N Vul: None HCP: 15	★ K10976★ K84★ A4★ KQ7	The opponents are silent. You bid first.
Board: 345 Dealer: S Vul: NS HCP: 10	♣ Q86♥ QJ◆ KQ9543♣ 105	The opponents are silent. Partner bids first.

Board: 340 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3♣ N	North: ♠ A9763 ♥ 964 ♠ AQ7 ♣ KQ	South: ◆ Q10 ▼ 75 ◆ 1086 ◆ AJ10963	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 341 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North: ♣ 73 ♥ J ♦ 962 ♣ AKJ9865	South: ♠ AQ1064 ♥ KQ5 ♠ K10 ♣ Q74	West North East South 1NT Pass 3NT AP
Board: 342 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3 S	North: ♠ AKJ65 ♥ K82 ♠ 76 ♠ A84	South: ♠ 82 ♥ Q6 • Q109853 ♣ Q72	West North East South 1NT Pass 3♣¹ X Pass Pass 3♣ AP 1. Minor Suit Transfers after 1NT
Board: 343 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North: ♣ J ▼ 109 ◆ Q43 ♣ AKQ10972	South: ♠ A643 ♥ KJ5 ♠ AK96 ♣ J3	West North East South 1NT Pass 3NT AP
Board: 344 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ K10976 ♥ K84 ♠ A4 ♣ KQ7	South: ♠ QJ8 ♥ 5 ♠ KJ102 ♠ AJ843	West North East South 1NT Pass 3NT AP
Board: 345 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ Q86 ♥ QJ ♠ KQ9543 ♣ 105	South: • 103 • A865 • AJ86 • AK4	West North East South 1NT Pass 3NT AP

South hands (Practice Page)

Board: 340 Dealer: N Vul: Both HCP: 7	◆ Q10 ▼ 75 ◆ 1086 ◆ AJ10963	The opponents are silent. Partner bids first.
Board: 341 Dealer: S Vul: None HCP: 16	AQ1064KQ5K10Q74	The opponents are silent. You bid first.
Board: 342 Dealer: N Vul: NS HCP: 6	♣82♥Q6◆Q109853♣Q72	West Doubles 3♣ if possible. Partner bids first.
Board: 343 Dealer: S Vul: Both HCP: 16	▲ A643✓ KJ5◆ AK96▲ J3	The opponents are silent. You bid first.
Board: 344 Dealer: N Vul: None HCP: 12	♣ QJ8♥ 5♦ KJ102♣ AJ843	The opponents are silent. Partner bids first.
Board: 345 Dealer: S Vul: NS HCP: 16	▲ 103♥ A865◆ AJ86▲ AK4	The opponents are silent. You bid first.

Board: 340 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3♣ N	North: ♠ A9763 ♥ 964 ♠ AQ7 ♣ KQ	South: ◆ Q10 ▼ 75 ◆ 1086 ◆ AJ10963	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 341 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3N S	North: ♣ 73 ♥ J ♦ 962 ♣ AKJ9865	South: ♠ AQ1064 ♥ KQ5 ♠ K10 ♣ Q74	West North East South 1NT Pass 3NT AP
Board: 342 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3 S	North: ♠ AKJ65 ♥ K82 ♠ 76 ♠ A84	South: ♠ 82 ♥ Q6 • Q109853 ♣ Q72	West North East South 1NT Pass 3♣¹ X Pass Pass 3♣ AP 1. Minor Suit Transfers after 1NT
Board: 343 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North: ♣ J ▼ 109 ◆ Q43 ♣ AKQ10972	South: ♠ A643 ♥ KJ5 ♠ AK96 ♣ J3	West North East South 1NT Pass 3NT AP
Board: 344 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ K10976 ♥ K84 ♠ A4 ♣ KQ7	South: ♠ QJ8 ♥ 5 ♠ KJ102 ♠ AJ843	West North East South 1NT Pass 3NT AP
Board: 345 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ Q86 ♥ QJ ♠ KQ9543 ♣ 105	South: • 103 • A865 • AJ86 • AK4	West North East South 1NT Pass 3NT AP

North hands (Practice Page)

Board: 346 Dealer: N Vul: EW HCP: 16	AQJ4✓ A1098AJ3● 94	The opponents are silent. You bid first.
Board: 347 Dealer: S Vul: None HCP: 16	★ K85♥ J♦ AQ72★ AQ753	The opponents are silent. Partner bids first.
Board: 348 Dealer: N Vul: NS HCP: 15	★ AK2▼ 752◆ KJ1095◆ A4	West Doubles 2♠ if possible. You bid first.
Board: 349 Dealer: S Vul: EW HCP: 8	★ 5▼ A2◆ J1043◆ K108653	The opponents are silent. Partner bids first.
Board: 350 Dealer: N Vul: NS HCP: 15	★ AKQ63♥ J87◆ AJ4♣ 76	The opponents are silent. You bid first.
Board: 351 Dealer: S Vul: EW HCP: 7	★ 3 ▼ 73 ♦ Q106 ★ AJ98763	The opponents are silent. Partner bids first.

Board: 346 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AQJ4 ♥ A1098 ♠ AJ3 ♣ 94	South: ♠ 1096 ♥ J ♠ K1098 ♣ KQJ102	West North East South 1NT Pass 3NT AP
Board: 347 Dealer: S Vul: None North HCP: 16 South HCP: 16 Contract: 6N S	North: ♠ K85 ♥ J ♠ AQ72 ♣ AQ753	South: ♠ A64 ♥ AK103 ♠ KJ103 ♣ J4	West North East South 1NT Pass 4♣¹ Pass 4♠ Pass 6NT AP 1. Gerber, for N
Board: 348 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3♣ S	North: ♠ AK2 ♥ 752 ♠ KJ1095 ♣ A4	South: ♠ J4 ♥ KQ ♠ 862 ♣ J97652	West North East South 1NT Pass 2♠¹ X Pass Pass 3♠ AP 1. Minor Suit Transfers after 1NT
Board: 349 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3♣ S	North:	South: ♠ AKQ7 ♥ K63 ♠ A986 ♠ 94	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 350 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 1N N	North: ♠ AKQ63 ♥ J87 ♠ AJ4 ♣ 76	South: ◆ 854 ▼ 10 ◆ KQ832 ◆ J1084	West North East South 1NT AP

Board: 351 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3N S

 South:

♠ AJ52

♥ K42

♠ AJ5

♠ Q105

West North East South 1NT

Pass 3NT AP

South hands (Practice Page)

Board: 346 Dealer: N Vul: EW HCP: 10	1096JK1098KQJ102	The opponents are silent. Partner bids first.
Board: 347 Dealer: S Vul: None HCP: 16	★ A64✓ AK103◆ KJ103◆ J4	The opponents are silent. You bid first.
Board: 348 Dealer: N Vul: NS HCP: 7	▲ J4♥ KQ◆ 862◆ J97652	West Doubles 2♠ if possible. Partner bids first.
Board: 349 Dealer: S Vul: EW HCP: 16	★ AKQ7▼ K63★ A986★ 94	The opponents are silent. You bid first.
Board: 350 Dealer: N Vul: NS HCP: 6	♦ 854 ▼ 10 ♦ KQ832 • J1084	The opponents are silent. Partner bids first.
Board: 351 Dealer: S Vul: EW HCP: 15	AJ52✓ K42AJ5Q105	The opponents are silent. You bid first.

Board: 346 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AQJ4 ♥ A1098 ♠ AJ3 ♣ 94	South: ♠ 1096 ♥ J ♠ K1098 ♣ KQJ102	West North East South 1NT Pass 3NT AP
Board: 347 Dealer: S Vul: None North HCP: 16 South HCP: 16 Contract: 6N S	North: ♠ K85 ♥ J ♠ AQ72 ♣ AQ753	South: ♠ A64 ♥ AK103 ♠ KJ103 ♣ J4	West North East South 1NT Pass 4♣¹ Pass 4♠ Pass 6NT AP 1. Gerber, for N
Board: 348 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3 S	North: ♠ AK2 ♥ 752 ♦ KJ1095 ♣ A4	South: ♣ J4 ♥ KQ ♣ 862 ♣ J97652	West North East South 1NT Pass 2♠¹ X Pass Pass 3♣ AP 1. Minor Suit Transfers after 1NT
Board: 349 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3♣ S	North:	South: ♠ AKQ7 ♥ K63 ♠ A986 ♠ 94	West North East South 1NT Pass 2♠¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 350 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 1N N	North: ♠ AKQ63 ♥ J87 ♠ AJ4 ♣ 76	South:	West North East South 1NT AP

Board: 351 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3N S

 South:

♠ AJ52

♥ K42

♠ AJ5

♠ Q105

West North East South 1NT

Pass 3NT AP

North hands (Practice Page)

Board: 352 Dealer: N Vul: Both HCP: 15	★ K6✓ A87◆ 1097◆ AKJ84	The opponents are silent. You bid first.
Board: 353 Dealer: S Vul: None HCP: 14	AQ♥ 952AKJ95432	The opponents are silent. Partner bids first.
Board: 354 Dealer: N Vul: EW HCP: 15	★ AKQ9▼ 863◆ K10◆ QJ76	The opponents are silent. You bid first.
Board: 355 Dealer: S Vul: None HCP: 6	♦ 82♥ 653♦ 103♠ AQ9875	East Bids 3♠ if possible. Partner bids first.
Board: 356 Dealer: N Vul: NS HCP: 15	★ AK973▼ AJ9◆ 98◆ K92	The opponents are silent. You bid first.
Board: 357 Dealer: S Vul: Both HCP: 9	 ♣ J3 ♥ 82 ♠ KQ754 ♣ QJ87	The opponents are silent. Partner bids first.

Board: 352 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 1N N	North: ♠ K6 ♥ A87 • 1097 ♣ AKJ84	South:	West	North 1NT	East AP	South
Board: 353 Dealer: S Vul: None North HCP: 14 South HCP: 16 Contract: 3N S	North: ♠ AQ ♥ 952 ♠ A ♣ KJ95432	South: ♠ K32 ♥ AKQ3 ♦ 10643 ♣ A10	West Pass	North 3NT	East AP	South 1NT
Board: 354 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ AKQ9 ♥ 863 ♦ K10 ♠ QJ76	South:	West AP	North 1NT		South 3NT
Board: 355 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 4 N	North: ♠ 82 ♥ 653 ♠ 103 ♣ AQ9875	South: ♠ Q64 ♥ KQ2 ♠ AJ872 ♠ K2	Pass Pass	North 2♣¹ 4♣ or Suit T	3♠ AP	South 1NT Pass rs after 1NT
Board: 356 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ AK973 ♥ AJ9 ♦ 98 ♣ K92	South: ♠ 2 ♥ 1087 • AKJ754 ♣ A75	West AP	North 1NT		South 3NT
Board: 357 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North: ♣ J3 ♥ 82 ♠ KQ754 ♣ QJ87	South: ♠ K102 ♥ KJ64 ♠ AJ92 ♣ K4		North 2NT	East AP	South 1NT

South hands (Practice Page)

Board: 352 Dealer: N Vul: Both HCP: 6	◆ 94♥ 52◆ AQ63◆ 96532	The opponents are silent. Partner bids first.
Board: 353 Dealer: S Vul: None HCP: 16	★ K32★ AKQ3★ 10643★ A10	The opponents are silent. You bid first.
Board: 354 Dealer: N Vul: EW HCP: 13		The opponents are silent. Partner bids first.
Board: 355 Dealer: S Vul: None HCP: 15	♣ Q64♥ KQ2◆ AJ872♣ K2	East Bids 3♠ if possible. You bid first.
Board: 356 Dealer: N Vul: NS HCP: 12	◆ 2▼ 1087◆ AKJ754◆ A75	The opponents are silent. Partner bids first.
Board: 357 Dealer: S Vul: Both HCP: 15	★ K102▼ KJ64◆ AJ92◆ K4	The opponents are silent. You bid first.

Board: 352 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 1N N	North: ♠ K6 ♥ A87 • 1097 ♣ AKJ84	South:	West	North 1NT	East AP	South
Board: 353 Dealer: S Vul: None North HCP: 14 South HCP: 16 Contract: 3N S	North: ♠ AQ ♥ 952 ♠ A ♣ KJ95432	South: ♠ K32 ♥ AKQ3 ♦ 10643 ♣ A10	West Pass	North 3NT	East AP	South 1NT
Board: 354 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ AKQ9 ♥ 863 ♦ K10 ♠ QJ76	South:	West AP	North 1NT		South 3NT
Board: 355 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 4 N	North: ♠ 82 ♥ 653 ♠ 103 ♣ AQ9875	South: ♠ Q64 ♥ KQ2 ♠ AJ872 ♠ K2	Pass Pass	North 2♣¹ 4♣ or Suit T	3♠ AP	South 1NT Pass rs after 1NT
Board: 356 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ AK973 ♥ AJ9 ♦ 98 ♣ K92	South: ♠ 2 ♥ 1087 • AKJ754 ♣ A75	West AP	North 1NT		South 3NT
Board: 357 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 2N S	North: ♣ J3 ♥ 82 ♠ KQ754 ♣ QJ87	South: ♠ K102 ♥ KJ64 ♠ AJ92 ♣ K4		North 2NT	East AP	South 1NT

North hands (Practice Page)

Board: 358 Dealer: N Vul: None HCP: 15	↑743♥QJ52↑K5♠AKQ9	West Bids 2♦ if possible. East Bids 2♠ if possible. You bid first.
Board: 359 Dealer: S Vul: EW HCP: 7	★ 76♥ J◆ AJ952◆ J8643	West Bids X♦ if possible. Partner bids first.
Board: 360 Dealer: N Vul: None HCP: 15	♣ QJ65♥ AJ◆ J752♣ AQ6	The opponents are silent. You bid first.
Board: 361 Dealer: S Vul: NS HCP: 12	♠ 107♥ 96♦ AK9854♠ KQ5	The opponents are silent. Partner bids first.
Board: 362 Dealer: N Vul: EW HCP: 15	♠ AK5♥ AJ9♦ 543♠ K943	The opponents are silent. You bid first.
Board: 363 Dealer: S Vul: Both HCP: 10	★ K4★ K9★ A876★ 108542	The opponents are silent. Partner bids first.

Board: 358 Dealer: N Vul: None	North: ♠ 743	South: ♠ A	West	North 1NT		South Pass
North HCP: 15	♥ QJ52	y 943	2 ♦ ¹	Pass	2 ♠	AP
South HCP: 6	◆ K5	• Q6432	- ·	i-Landy		
Contract: 2♠ E	♣ AKQ9	♣ 10432	1. IVION	i Lunay	, ivicaci	
Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ KQJ5				1NT
Vul: EW North HCP: 7	♥ J	♥ AK95	Pass	4 ♠¹	Pass	5 ♦
South HCP: 15	◆ AJ952	♦ 864	X♦	AP		
Contract: 5♦X S	♣ J8643	♣ Q9	1. Mino	ors		
Board: 360	North:	South:				
Dealer: N	Norun:	soum: ♦ 93	West	North	East	South
Vul: None	♥ AJ	♥ Q3	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1NT		3NT
North HCP: 15	♦ J752	♦ AK43	AP			
South HCP: 13 Contract: 3N N	♣ AQ6	♣ KJ942				
Board: 361	North:	South:				
Dealer: S Vul: NS	★ 107 ★ 96	♣ AKQJ ♥ AQ74	West	North	East	South 1NT
North HCP: 12	◆ AK9854	◆ 63	Pass	3NT	AP	1111
South HCP: 17 Contract: 3N S	♣ KQ5	♣ J104	1 433	5111	7 11	
Board: 362		G . 1				
Dealer: N	North: ♠ AK5	South: ♠ 102	West	North	Fact	South
Vul: EW	♠ AK3 ♥ AJ9	▼ 102 ▼ 107	WCSI	1NT		2NT
North HCP: 15	◆ 543	♦ KQJ6	AP	1111	1 400	-111
South HCP: 8 Contract: 2N N	♦ K943	♣ Q8752				
COMMACI, ZIN IN						
Board: 363 Dealer: S	North:	South:				
Vul: Both	♦ K4	♠ AJ65	West	North	East	
North HCP: 10	♥ K9	♥ AQ3				1NT
South HCP: 17	◆ A876 ◆ 108542	♦ K95 ♣ K76	Pass	3NT	AP	

South hands (Practice Page)

Board: 358 Dealer: N Vul: None HCP: 6	♠ A♥ 943♦ Q6432♠ 10432	West Bids 2♦ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 359 Dealer: S Vul: EW HCP: 15	★ KQJ5▼ AK95◆ 864◆ Q9	West Bids X♦ if possible. You bid first.
Board: 360 Dealer: N Vul: None HCP: 13	◆ 93♥ Q3◆ AK43◆ KJ942	The opponents are silent. Partner bids first.
Board: 361 Dealer: S Vul: NS HCP: 17	★ AKQJ▼ AQ74◆ 63◆ J104	The opponents are silent. You bid first.
Board: 362 Dealer: N Vul: EW HCP: 8	102107KQJ6Q8752	The opponents are silent. Partner bids first.
Board: 363 Dealer: S Vul: Both HCP: 17	AJ65✓ AQ3✓ K95✓ K76	The opponents are silent. You bid first.

Board: 358 Dealer: N Vul: None	North: ♠ 743	South: ♠ A	West	North 1NT		South Pass
North HCP: 15	♥ QJ52	y 943	2 ♦ ¹	Pass	2 ♠	AP
South HCP: 6	♦ K5	• Q6432	- ·	i-Landy		
Contract: 2♠ E	♣ AKQ9	♣ 10432	1. IVION	i Lunay	, ivicaci	
Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ KQJ5				1NT
Vul: EW North HCP: 7	♥ J	♥ AK95	Pass	4 ♠¹	Pass	5 ♦
South HCP: 15	◆ AJ952	♦ 864	X♦	AP		
Contract: 5♦X S	♣ J8643	♣ Q9	1. Mino	ors		
Board: 360	North:	South:				
Dealer: N	Norun:	soum: ♦ 93	West	North	East	South
Vul: None	♥ AJ	♥ Q3	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1NT		3NT
North HCP: 15	♦ J752	♦ AK43	AP			
South HCP: 13 Contract: 3N N	♣ AQ6	♣ KJ942				
Board: 361	North:	South:				
Dealer: S Vul: NS	★ 107 ★ 96	♣ AKQJ ♥ AQ74	West	North	East	South 1NT
North HCP: 12	◆ AK9854	◆ 63	Pass	3NT	AP	1111
South HCP: 17 Contract: 3N S	♣ KQ5	♣ J104	1 433	5111	7 11	
Board: 362		G . 1				
Dealer: N	North: ♠ AK5	South: ♠ 102	West	North	Fact	South
Vul: EW	♠ AK3 ♥ AJ9	▼ 102 ▼ 107	WCSI	1NT		2NT
North HCP: 15	◆ 543	♦ KQJ6	AP	1111	1 400	-111
South HCP: 8 Contract: 2N N	♦ K943	♣ Q8752				
COMMACI, ZIN IN						
Board: 363 Dealer: S	North:	South:				
Vul: Both	♦ K4	♠ AJ65	West	North	East	
North HCP: 10	♥ K9	♥ AQ3				1NT
South HCP: 17	◆ A876 ◆ 108542	♦ K95 ♣ K76	Pass	3NT	AP	

North hands (Practice Page)

Board: 364 Dealer: N Vul: NS HCP: 17	♣ A752♥ A87◆ A9♣ AJ43	The opponents are silent. You bid first.
Board: 365 Dealer: S Vul: EW HCP: 15	♣ 7 ♥ K6 ♦ KQ843 ♣ AQJ108	The opponents are silent. Partner bids first.
Board: 366 Dealer: N Vul: Both HCP: 15	★ KJ2▼ AK1085◆ KJ8◆ 43	The opponents are silent. You bid first.
Board: 367 Dealer: S Vul: None HCP: 11	★53♥9★K1097★AKJ654	The opponents are silent. Partner bids first.
Board: 368 Dealer: N Vul: EW HCP: 17	★ K75★ AJ5★ K4★ AQ1075	The opponents are silent. You bid first.
Board: 369 Dealer: S Vul: Both HCP: 7	★ 53▼ K5◆ J1053◆ QJ653	The opponents are silent. Partner bids first.

Board: 364 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ A752 ♥ A87 ♠ A9 ♠ AJ43	South: ♠ K6 ♥ K ♠ Q8732 ♠ K10762	West North East South 1NT Pass 3NT AP
Board: 365 Dealer: S Vul: EW North HCP: 15 South HCP: 15 Contract: 7♣ S	North: ♣ 7 ▼ K6 ◆ KQ843 ♣ AQJ108	South: ♠ QJ106 ♥ AJ4 ♠ A10 ♠ K954	West North East South 1NT Pass 4♠¹ Pass 5♠ Pass 6NT Pass 7♠ AP 1. Minors
Board: 366 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KJ2 ♥ AK1085 ♠ KJ8 ♣ 43	South: ♠ A7 ♥ J3 ♦ 10432 ♠ KQ1072	West North East South 1NT Pass 3NT AP
Board: 367 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 6 S	North:	South: ♠ AKQ97 ♥ AJ6 ♦ J65 ♠ 107	West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 4NT³ Pass 5♥ Pass 6♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣
Board: 368 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 1N N	North: ♠ K75 ♥ AJ5 ♠ K4 ♣ AQ1075	South: ♠ Q8 ♥ Q3 ♠ Q8652 ♣ J943	West North East South 1NT AP

Board: 369
Dealer: S
Vul: Both
North HCP: 7
South HCP: 15
Contract: 1N S

 South: ♠ KJ962 ♥ A63 ♠ A8

♣ K94

West North East South 1NT

AP

South hands (Practice Page)

Board: 364 Dealer: N Vul: NS HCP: 11	★ K6 ★ K ♦ Q8732 ♣ K10762	The opponents are silent. Partner bids first.
Board: 365 Dealer: S Vul: EW HCP: 15	◆ QJ106◆ AJ4◆ A10◆ K954	The opponents are silent. You bid first.
Board: 366 Dealer: N Vul: Both HCP: 10	♣ A7♥ J3♦ 10432♣ KQ1072	The opponents are silent. Partner bids first.
Board: 367 Dealer: S Vul: None HCP: 15	★ AKQ97▼ AJ6◆ J65★ 107	The opponents are silent. You bid first.
Board: 368 Dealer: N Vul: EW HCP: 7	♦ Q8 ♥ Q3 ♦ Q8652 ♣ J943	The opponents are silent. Partner bids first.
Board: 369 Dealer: S Vul: Both HCP: 15	★ KJ962★ A63★ A8★ K94	The opponents are silent. You bid first.

Board: 364 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ A752 ♥ A87 ♠ A9 ♠ AJ43	South: ♠ K6 ♥ K ♠ Q8732 ♠ K10762	West North East South 1NT Pass 3NT AP
Board: 365 Dealer: S Vul: EW North HCP: 15 South HCP: 15 Contract: 7♣ S	North: ♣ 7 ▼ K6 ◆ KQ843 ♣ AQJ108	South: ♠ QJ106 ♥ AJ4 ♠ A10 ♠ K954	West North East South 1NT Pass 4♠¹ Pass 5♠ Pass 6NT Pass 7♠ AP 1. Minors
Board: 366 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KJ2 ♥ AK1085 ♠ KJ8 ♣ 43	South: ♠ A7 ♥ J3 ♦ 10432 ♠ KQ1072	West North East South 1NT Pass 3NT AP
Board: 367 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 6 S	North:	South: ♠ AKQ97 ♥ AJ6 ♦ J65 ♠ 107	West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 4NT³ Pass 5♥ Pass 6♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣
Board: 368 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 1N N	North: ♠ K75 ♥ AJ5 ♠ K4 ♣ AQ1075	South: ♠ Q8 ♥ Q3 ♠ Q8652 ♣ J943	West North East South 1NT AP

Board: 369
Dealer: S
Vul: Both
North HCP: 7
South HCP: 15
Contract: 1N S

 South: ♠ KJ962 ♥ A63 ♠ A8

♣ K94

West North East South 1NT

AP

North hands (Practice Page)

Board: 370 Dealer: N Vul: None HCP: 16	♣ Q98♥ KQ8◆ KQ965♣ A8	West Doubles 2♠ if possible. You bid first.
Board: 371 Dealer: S Vul: NS HCP: 9	♦ KQ5 ♥ 952 ♦ A109432 ♣ 2	The opponents are silent. Partner bids first.
Board: 372 Dealer: N Vul: Both HCP: 17	♣ J972♥ AQ86♦ A4♣ AQ8	The opponents are silent. You bid first.
Board: 373 Dealer: S Vul: None HCP: 7		The opponents are silent. Partner bids first.
Board: 374 Dealer: N Vul: NS HCP: 15	AQ95♥9782AKQ108	The opponents are silent. You bid first.
Board: 375 Dealer: S Vul: EW HCP: 12	♦8 ♥ Q54 ♦ AKQ1043 • J106	The opponents are silent. Partner bids first.

Board: 370 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3 S	North: ♠ Q98 ♥ KQ8 ♦ KQ965 ♠ A8	South:	West North East South 1NT Pass 2♠¹ X Pass Pass 3♠ AP 1. Minor Suit Transfers after 1NT
Board: 371 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 5 S	North: ♠ KQ5 ♥ 952 ♠ A109432 ♣ 2	South: ♠ 109874 ♥ AKJ ♠ K7 ♣ A83	West North East South 1NT Pass 3♣¹ Pass 3♣² Pass 5♦ AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 372 Dealer: N Vul: Both North HCP: 17 South HCP: 6 Contract: 3N N	North: ♣ J972 ♥ AQ86 ♠ A4 ♣ AQ8	South: ♠ 1043 ♥ 7 • KQ87632 ♣ J4	West North East South 1NT Pass 3NT AP
Board: 373 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 1N S	North: ♣ J87 ♥ 4 ♠ AJ62 ♣ J10752	South: ♠ A102 ♥ J86 ♠ K973 ♠ AK6	West North East South 1NT AP
Board: 374 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3N N	North: ♠ AQ95 ♥ 97 ♦ 82 ♠ AKQ108	South: ♠ 832 ♥ J4 ♦ KQJ9765 ♣ J	West North East South 1NT Pass 3NT AP

Board: 375 Dealer: S Vul: EW North HCP: 12

South HCP: 15 Contract: 3N S North: ♠8

2 8 **♥** Q54

◆ AKQ1043 ◆ J106 South: ♠ K1094 ♥ AKJ6

J9★ K32

West North East South 1NT

Pass 3NT AP

South hands (Practice Page)

Board: 370 Dealer: N Vul: None HCP: 8		West Doubles 2♠ if possible. Partner bids first.
Board: 371 Dealer: S Vul: NS HCP: 15	109874✓ AKJ✓ K7▲ A83	The opponents are silent. You bid first.
Board: 372 Dealer: N Vul: Both HCP: 6	★ 1043♥ 7♦ KQ87632♣ J4	The opponents are silent. Partner bids first.
Board: 373 Dealer: S Vul: None HCP: 15	▲ A102✔ J86◆ K973▲ AK6	The opponents are silent. You bid first.
Board: 374 Dealer: N Vul: NS HCP: 8	★832✓ J4◆ KQJ9765♣ J	The opponents are silent. Partner bids first.
Board: 375 Dealer: S Vul: EW HCP: 15	★ K1094★ AKJ6◆ J9★ K32	The opponents are silent. You bid first.

East South Pass 2♠¹ Pass 3♣
Pass 3♣
nsfers after 1NT
East South 1NT
Pass $3 \stackrel{?}{\bullet}^2$
AP unsfers after 1NT
East South
Pass 3NT
East South 1NT
East South
Pass 3NT

Board: 375 Dealer: S Vul: EW North HCP: 12

South HCP: 15 Contract: 3N S North: ♠8

2 8 **♥** Q54

◆ AKQ1043 ◆ J106 South: ♠ K1094 ♥ AKJ6

J9★ K32

West North East South 1NT

Pass 3NT AP

North hands (Practice Page)

Board: 376 Dealer: N Vul: None HCP: 16	★ KQ75▼ A10◆ Q764◆ KQ6	The opponents are silent. You bid first.
Board: 377 Dealer: S Vul: EW HCP: 11	▲ A98♥ 8◆ K9872▲ A932	The opponents are silent. Partner bids first.
Board: 378 Dealer: N Vul: Both HCP: 15	42✓ AK8✓ KQ52✓ K1042	The opponents are silent. You bid first.
Board: 379 Dealer: S Vul: NS HCP: 8	★ 865♥ J◆ J10876◆ AQ72	The opponents are silent. Partner bids first.
Board: 380 Dealer: N Vul: EW HCP: 17	AQ107✓ A1093AK9♠ 65	The opponents are silent. You bid first.
Board: 381 Dealer: S Vul: None HCP: 7	★ K6▼ 107◆ 96◆ KJ76432	The opponents are silent. Partner bids first.

Board: 376 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 3 N	North: ♠ KQ75 ♥ A10 ♠ Q764 ♣ KQ6	South: ◆ 84 ▼ KJ ◆ J83 ◆ J109874	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 377 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ A98 ♥ 8 ♠ K9872 ♣ A932	South: ♠ QJ10 ♥ J954 ♠ AQJ10 ♠ KQ	West North East South 1NT Pass 3NT AP
Board: 378 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:	South: ♠ Q3 ♥ 4 ♠ A7643 ♠ AJ953	West North East South 1NT Pass 3NT AP
Board: 379 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:	South: ♠ AJ4 ♥ A7 ♠ KQ953 ♣ J53	West North East South 1NT Pass 2NT AP
Board: 380 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ AQ107 ♥ A1093 ♠ AK9 ♣ 65	South:	West North East South 1NT Pass 3NT AP
Board: 381 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 3N S	North: ♠ K6 ▼ 107 ◆ 96 ♣ KJ76432	South: ♠ AQJ85 ♥ A43 ♦ J32 ♠ A10	West North East South 1NT Pass 3NT AP

South hands (Practice Page)

Board: 376 Dealer: N Vul: None HCP: 6	♦ 84 ♥ KJ ♦ J83 ♣ J109874	The opponents are silent. Partner bids first.
Board: 377 Dealer: S Vul: EW HCP: 16	♣ QJ10♥ J954◆ AQJ10♣ KQ	The opponents are silent. You bid first.
Board: 378 Dealer: N Vul: Both HCP: 11	♣ Q3♥ 4♦ A7643♣ AJ953	The opponents are silent. Partner bids first.
Board: 379 Dealer: S Vul: NS HCP: 15	▲ AJ4✓ A7◆ KQ953◆ J53	The opponents are silent. You bid first.
Board: 380 Dealer: N Vul: EW HCP: 11	◆ 94♥ Q◆ QJ102◆ AQ10742	The opponents are silent. Partner bids first.
Board: 381 Dealer: S Vul: None HCP: 16	AQJ85✓ A43J32A10	The opponents are silent. You bid first.

Board: 376 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 3 N	North: ♠ KQ75 ♥ A10 ♠ Q764 ♣ KQ6	South: ◆ 84 ▼ KJ ◆ J83 ◆ J109874	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 377 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ A98 ♥ 8 ♠ K9872 ♣ A932	South: ♠ QJ10 ♥ J954 ♠ AQJ10 ♠ KQ	West North East South 1NT Pass 3NT AP
Board: 378 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:	South: ♠ Q3 ♥ 4 ♠ A7643 ♠ AJ953	West North East South 1NT Pass 3NT AP
Board: 379 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2N S	North:	South: ♠ AJ4 ♥ A7 ♠ KQ953 ♣ J53	West North East South 1NT Pass 2NT AP
Board: 380 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ AQ107 ♥ A1093 ♠ AK9 ♣ 65	South:	West North East South 1NT Pass 3NT AP
Board: 381 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 3N S	North: ♠ K6 ▼ 107 ◆ 96 ♣ KJ76432	South: ♠ AQJ85 ♥ A43 ♦ J32 ♠ A10	West North East South 1NT Pass 3NT AP

North hands (Practice Page)

Board: 382 Dealer: N Vul: EW HCP: 15	★ A9842▼ A4◆ A32◆ K94	The opponents are silent. You bid first.
Board: 383 Dealer: S Vul: Both HCP: 17	▲ A95♥ AJ◆ KJ9653◆ A5	The opponents are silent. Partner bids first.
Board: 384 Dealer: N Vul: None HCP: 15	★ KJ102★ AK9★ K842★ J3	The opponents are silent. You bid first.
Board: 385 Dealer: S Vul: NS HCP: 11	10535A95AK10432	The opponents are silent. Partner bids first.
Board: 386 Dealer: N Vul: Both HCP: 15	★ AKQ96▼ K75◆ 52★ K83	The opponents are silent. You bid first.
Board: 387 Dealer: S Vul: None HCP: 12	♣ 7♥ Q75♦ AQ52♣ KJ632	The opponents are silent. Partner bids first.

Board: 382 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ A9842 ♥ A4 ♠ A32 ♣ K94	South: ♠ K7 ♥ Q10 ♠ K10965 ♣ 10763	West North East South 1NT Pass 2NT AP
Board: 383 Dealer: S Vul: Both North HCP: 17 South HCP: 15 Contract: 6N S	North: ♠ A95 ♥ AJ ♠ KJ9653 ♣ A5	South: ♠ KJ2 ♥ K95 ♠ A1082 ♣ KJ10	West North East South 1NT Pass 3♣¹ Pass 3♣² Pass 4NT³ Pass 5♣ Pass 5♥ Pass 5♠ Pass 6NT AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♦
Board: 384 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KJ102 ♥ AK9 ♠ K842 ♣ J3	South: ♣ 75 ♥ J104 • Q10 ♣ AK10987	West North East South 1NT Pass 3NT AP
Board: 385 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ 1053 ♥ 5 ♠ A95 ♣ AK10432	South: ♠ K9 ♥ AQ104 ♠ KJ72 ♠ QJ8	West North East South 1NT Pass 3NT AP
Board: 386 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 5♣ N	North: ♠ AKQ96 ♥ K75 ♦ 52 ♠ K83	South: ♣ 4 ♥ A4 • AKJ109 ♣ J10762	West North East South 1NT Pass 4♠¹ Pass 5♠ AP 1. Minors

Board: 387 Dealer: S Vul: None North HCP: 12 South HCP: 15

Contract: 3N S

♣ 7 **♥** Q75 **♦** AQ52

North:

South:

♠ A104

♥ AK43

♦ 764

West North East South 1NT

Pass 3NT AP

♣ KJ632 ♣ A84

South hands (Practice Page)

Board: 382 Dealer: N Vul: EW HCP: 8	★ K7 ♥ Q10 ♦ K10965 ♣ 10763	The opponents are silent. Partner bids first.
Board: 383 Dealer: S Vul: Both HCP: 15	★ KJ2▼ K95◆ A1082◆ KJ10	The opponents are silent. You bid first.
Board: 384 Dealer: N Vul: None HCP: 10	★75▼J104◆Q10◆AK10987	The opponents are silent. Partner bids first.
Board: 385 Dealer: S Vul: NS HCP: 16	★ K9▼ AQ104◆ KJ72◆ QJ8	The opponents are silent. You bid first.
Board: 386 Dealer: N Vul: Both HCP: 13	♣ 4♥ A4◆ AKJ109♣ J10762	The opponents are silent. Partner bids first.
Board: 387 Dealer: S Vul: None HCP: 15	★ A104★ AK43★ 764★ A84	The opponents are silent. You bid first.

Board: 382 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ A9842 ♥ A4 ♠ A32 ♣ K94	South: ♠ K7 ♥ Q10 ♠ K10965 ♣ 10763	West North East South 1NT Pass 2NT AP
Board: 383 Dealer: S Vul: Both North HCP: 17 South HCP: 15 Contract: 6N S	North: ♠ A95 ♥ AJ ♠ KJ9653 ♣ A5	South: ♠ KJ2 ♥ K95 ♠ A1082 ♣ KJ10	West North East South 1NT Pass 3♣¹ Pass 3♣² Pass 4NT³ Pass 5♣ Pass 5♥ Pass 5♠ Pass 6NT AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♦
Board: 384 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KJ102 ♥ AK9 ♠ K842 ♣ J3	South: ♣ 75 ♥ J104 • Q10 ♣ AK10987	West North East South 1NT Pass 3NT AP
Board: 385 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ 1053 ♥ 5 ♠ A95 ♣ AK10432	South: ♠ K9 ♥ AQ104 ♠ KJ72 ♠ QJ8	West North East South 1NT Pass 3NT AP
Board: 386 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 5♣ N	North: ♠ AKQ96 ♥ K75 ♦ 52 ♠ K83	South: ♣ 4 ♥ A4 • AKJ109 ♣ J10762	West North East South 1NT Pass 4♠¹ Pass 5♠ AP 1. Minors

Board: 387 Dealer: S Vul: None North HCP: 12 South HCP: 15

Contract: 3N S

♣ 7 **♥** Q75 **♦** AQ52

North:

South:

♠ A104

♥ AK43

♦ 764

West North East South 1NT

Pass 3NT AP

♣ KJ632 ♣ A84

North hands (Practice Page)

Board: 388 Dealer: N Vul: EW HCP: 16	♣ QJ73♥ AK2◆ Q64♣ A74	The opponents are silent. You bid first.
Board: 389 Dealer: S Vul: None HCP: 6	♦ 86 ♥ A9 ♦ Q98642 ♣ 865	The opponents are silent. Partner bids first.
Board: 390 Dealer: N Vul: NS HCP: 16	♠ 62♥ KQ82♦ AK4♠ A763	The opponents are silent. You bid first.
Board: 391 Dealer: S Vul: EW HCP: 6	★86▼J53◆J5★KJ8632	East Doubles 2♠ if possible. Partner bids first.
Board: 392 Dealer: N Vul: Both HCP: 17	▲ AJ109✔ A52♦ K54▲ KQ8	The opponents are silent. You bid first.
Board: 393 Dealer: S Vul: NS HCP: 11	J10✓ 107✓ KJ632✓ AQ104	The opponents are silent. Partner bids first.

Board: 388 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ QJ73 ♥ AK2 ♠ Q64 ♠ A74	South:	West AP	North 1NT		South 3NT
Board: 389 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 S	North: ♠ 86 ♥ A9 ♠ Q98642 ♣ 865	South: ♠ QJ10 ♥ Q1053 ♠ AK ♣ QJ74	Pass AP	or Suit T	Pass	1NT
Board: 390 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ 62 ♥ KQ82 ♠ AK4 ♣ A763	South: ♠ A8 ♥ 9 • QJ1076 ♣ KJ1095	West AP	North 1NT		South 3NT
Board: 391 Dealer: S Vul: EW North HCP: 6 South HCP: 17 Contract: 3♣ N	North:	South: ♠ A107 ♥ AQ8 ♠ KQ106 ♠ Q107	Pass Pass	North 2♣¹ 3♣ or Suit T	X AP	South 1NT XX rs after 1NT
Board: 392 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 3 N	North: ♠ AJ109 ♥ A52 ♠ K54 ♣ KQ8	South:	Pass		Pass AP	

Board: 393 Dealer: S Vul: NS North HCP: 11 South HCP: 17

Contract: 3N S

North: ♠ J10 ♥ 107 ♦ KJ632 ♠ AQ104 South:

♠ AQ3

♥ AK9

♠ A984

♠ 863

West North East South 1NT

Pass 3NT AP

South hands (Practice Page)

Board: 388 Dealer: N Vul: EW HCP: 10	♣ 5 ♥ Q95 ♦ K5 ♣ KQ98652	The opponents are silent. Partner bids first.
Board: 389 Dealer: S Vul: None HCP: 15	♣ QJ10♥ Q1053◆ AK♣ QJ74	The opponents are silent. You bid first.
Board: 390 Dealer: N Vul: NS HCP: 11	▲ A8♥ 9◆ QJ1076◆ KJ1095	The opponents are silent. Partner bids first.
Board: 391 Dealer: S Vul: EW HCP: 17	★ A107★ AQ8★ KQ106★ Q107	East Doubles 2♠ if possible. You bid first.
Board: 392 Dealer: N Vul: Both HCP: 7	♠ 64♥ —♦ AQ9762♠ J9732	The opponents are silent. Partner bids first.
Board: 393 Dealer: S Vul: NS HCP: 17	♣ AQ3♥ AK9◆ A984♣ 863	The opponents are silent. You bid first.

Board: 388 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ QJ73 ♥ AK2 ♠ Q64 ♠ A74	South:	West AP	North 1NT		South 3NT
Board: 389 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 S	North: ♠ 86 ♥ A9 ♠ Q98642 ♣ 865	South: ♠ QJ10 ♥ Q1053 ♠ AK ♣ QJ74	Pass AP	or Suit T	Pass	1NT
Board: 390 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ 62 ♥ KQ82 ♠ AK4 ♣ A763	South: ♠ A8 ♥ 9 • QJ1076 ♣ KJ1095	West AP	North 1NT		South 3NT
Board: 391 Dealer: S Vul: EW North HCP: 6 South HCP: 17 Contract: 3♣ N	North:	South: ♠ A107 ♥ AQ8 ♠ KQ106 ♠ Q107	Pass Pass	North 2♣¹ 3♣ or Suit T	X AP	South 1NT XX rs after 1NT
Board: 392 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 3 N	North: ♠ AJ109 ♥ A52 ♠ K54 ♣ KQ8	South:	Pass		Pass AP	

Board: 393 Dealer: S Vul: NS North HCP: 11 South HCP: 17

Contract: 3N S

North: ♠ J10 ♥ 107 ♦ KJ632 ♠ AQ104 South:

♠ AQ3

♥ AK9

♠ A984

♠ 863

West North East South 1NT

Pass 3NT AP

North hands (Practice Page)

Board: 394 Dealer: N Vul: EW HCP: 17	★ KJ84▼ A7◆ J82◆ AKJ6	West Doubles 4♠ if possible. You bid first.
Board: 395 Dealer: S Vul: Both HCP: 16	AQ9✓ 3A3AQ109863	The opponents are silent. Partner bids first.
Board: 396 Dealer: N Vul: None HCP: 15	★ AK8♥ J10◆ K10983◆ A93	The opponents are silent. You bid first.
Board: 397 Dealer: S Vul: EW HCP: 10	10921099AKQJ432	The opponents are silent. Partner bids first.
Board: 398 Dealer: N Vul: Both HCP: 16	★ K3▼ AQ974◆ 876◆ AK2	The opponents are silent. You bid first.
Board: 399 Dealer: S Vul: None HCP: 12	◆— ♥ Q84 ◆ AK2 ◆ QJ96542	The opponents are silent. Partner bids first.

Board: 394 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 5♣ N	North: ♠ KJ84 ♥ A7 ♦ J82 ♠ AKJ6	South:	West X 1. Mino	North 1NT 5♣ ors	East Pass AP	
Board: 395 Dealer: S Vul: Both North HCP: 16 South HCP: 17 Contract: 7♣ S	North: ♠ AQ9 ♥ 3 ♠ A3 ♣ AQ109863	South: ♠ K76 ♥ AK54 ♠ K1054 ♣ KJ	Pass Pass Pass 1. Mino 2. autor	7 ♣ or Suit T	Pass Pass AP Transfer	1NT 3♣² 5♥ rs after 1NT
Board: 396 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ AK8 ♥ J10 ♦ K10983 ♣ A93	South:	West AP	North 1NT		South 3NT
Board: 397 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North:	South: ♠ AKQ ♥ AQJ32 • 1083 ♣ 107	West Pass	North 3NT	East AP	South 1NT
Board: 398 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 3N N	North: ♠ K3 ♥ AQ974 ♦ 876 ♣ AK2	South: ♠ Q8 ♥ J8 ♠ AKQ10542 ♣ J6	West AP	North 1NT		South 3NT

Board: 399 Dealer: S Vul: None North HCP: 12 South HCP: 15

Contract: 3N S

North: **♠**— **♥** Q84 **♦** AK2

South:

♠ A62

♥ AK7

♦ 9654

West North East South 1NT

Pass 3NT AP

♣ QJ96542 ♣ A108

South hands (Practice Page)

Board: 394 Dealer: N Vul: EW HCP: 7	◆ 97♥ Q◆ K10973◆ Q9875	West Doubles 4♠ if possible. Partner bids first.
Board: 395 Dealer: S Vul: Both HCP: 17	★ K76★ AK54★ K1054★ KJ	The opponents are silent. You bid first.
Board: 396 Dealer: N Vul: None HCP: 12	★ 4★ KQ9★ A62★ QJ8542	The opponents are silent. Partner bids first.
Board: 397 Dealer: S Vul: EW HCP: 16	★ AKQ▼ AQJ32◆ 1083◆ 107	The opponents are silent. You bid first.
Board: 398 Dealer: N Vul: Both HCP: 13	♣ Q8 ♥ J8 ♦ AKQ10542 ♣ J6	The opponents are silent. Partner bids first.
Board: 399 Dealer: S Vul: None HCP: 15	★ A62★ AK7◆ 9654★ A108	The opponents are silent. You bid first.

Board: 394 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 5♣ N	North: ♠ KJ84 ♥ A7 ♦ J82 ♠ AKJ6	South: ♠ 97 ♥ Q ♦ K10973 ♣ Q9875	West X 1. Mino	North 1NT 5♣ ors	East Pass AP	
Board: 395 Dealer: S Vul: Both North HCP: 16 South HCP: 17 Contract: 7♣ S	North: ♠ AQ9 ♥ 3 ♠ A3 ♣ AQ109863	South: ♠ K76 ♥ AK54 ♠ K1054 ♣ KJ	Pass Pass Pass 1. Mino 2. autor		Pass Pass AP Transfer	1NT 3♣² 5♥ rs after 1NT
Board: 396 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ AK8 ♥ J10 ♠ K10983 ♣ A93	South: ♣ 4 ▼ KQ9 ◆ A62 ♣ QJ8542	West AP	North 1NT		South 3NT
Board: 397 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North:	South: ♠ AKQ ♥ AQJ32 • 1083 ♣ 107	West Pass	North 3NT	East AP	South 1NT
Board: 398 Dealer: N Vul: Both North HCP: 16 South HCP: 13 Contract: 3N N	North: ♠ K3 ♥ AQ974 ♠ 876 ♣ AK2	South: ♠ Q8 ♥ J8 ♦ AKQ10542 ♣ J6	West AP	North 1NT		South 3NT

Board: 399 Dealer: S Vul: None North HCP: 12 South HCP: 15

_— ♥ Q84 ♦ AK2

North:

South: ♠ A62 ▼ AK7

West North East South 1NT

Pass 3NT AP

◆ QJ96542

◆ 9654 ◆ A108

Contract: 3N S

North hands (Practice Page)

Board: 400 Dealer: N Vul: NS HCP: 16	★ KJ106▼ A2◆ Q86◆ AQ95	The opponents are silent. You bid first.
Board: 401 Dealer: S Vul: Both HCP: 11	♦ 852♥ 9♦ AQ65♠ KQ1094	The opponents are silent. Partner bids first.
Board: 402 Dealer: N Vul: EW HCP: 15	★ A832★ AK8★ 72★ A765	The opponents are silent. You bid first.
Board: 403 Dealer: S Vul: EW HCP: 11	♣ Q102♥ 10◆ AJ763♣ KJ104	The opponents are silent. Partner bids first.
Board: 404 Dealer: N Vul: Both HCP: 15	★ AK96▼ 843◆ KQ★ K653	West Bids 3♦ if possible. East Bids 3♥ if possible. You bid first.
Board: 405 Dealer: S Vul: NS HCP: 7	★ K54▼ 87◆ A8◆ 1096532	The opponents are silent. Partner bids first.

Board: 400 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ KJ106 ♥ A2 ♠ Q86 ♠ AQ95	South: ♠ A32 ♥ K7 ♠ AJ9753 ♣ 87	West AP	North 1NT		South 3NT
Board: 401 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ 852 ♥ 9 ♠ AQ65 ♣ KQ1094	South: ♠ AK 63 ♥ AQ3 ♠ KJ7 ♣ 873		North 3NT	East AP	South 1NT
Board: 402 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A832 ♥ AK8 ♠ 72 ♣ A765	South: • 109 • 103 • AJ1095 • KQ98	West AP	North 1NT		South 3NT
Board: 403 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ Q102 ♥ 10 ♠ AJ763 ♠ KJ104	South: ♠ AK93 ♥ KQJ4 ♠ K98 ♣ 73		North 3NT	East AP	South 1NT
Board: 404 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3 E	North: ♠ AK96 ♥ 843 ♠ KQ ♣ K653	South: ♠ Q4 ♥ Q • 1098732 ♠ QJ97	3• ² 1. Mino	North 1NT Pass or Suit T naels Cu	Pass 3♥ ransfer	

West North East South Board: 405 North: South: 1NT Dealer: S **♦** K54 **♦** AQ108 Vul: NS Pass $3 \clubsuit^2$ Pass 2♠¹ **♥** A1093 **v** 87 North HCP: 7 AP **♦** A8 ♦ QJ3 South HCP: 15 1. Minor Suit Transfers after 1NT **♣** 1096532 **♣** Q8 Contract: 3♣ S 2. automat

South hands (Practice Page)

Board: 400 Dealer: N Vul: NS HCP: 12	★ A32★ K7★ AJ9753★ 87	The opponents are silent. Partner bids first.
Board: 401 Dealer: S Vul: Both HCP: 17	♠ AK63♥ AQ3♠ KJ7♠ 873	The opponents are silent. You bid first.
Board: 402 Dealer: N Vul: EW HCP: 10	109103AJ1095KQ98	The opponents are silent. Partner bids first.
Board: 403 Dealer: S Vul: EW HCP: 16	★ AK93▼ KQJ4★ K98★ 73	The opponents are silent. You bid first.
Board: 404 Dealer: N Vul: Both HCP: 7	♦ Q4 ♥ Q ♦ 1098732 ♣ QJ97	West Bids 3♦ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 405 Dealer: S Vul: NS HCP: 15	AQ108✓ A1093✓ QJ3♠ Q8	The opponents are silent. You bid first.

Board: 400 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ KJ106 ♥ A2 ♠ Q86 ♠ AQ95	South: ♠ A32 ♥ K7 ♠ AJ9753 ♣ 87	West AP	North 1NT		South 3NT
Board: 401 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 3N S	North: ♠ 852 ♥ 9 ♠ AQ65 ♣ KQ1094	South: ♠ AK 63 ♥ AQ3 ♠ KJ7 ♣ 873		North 3NT	East AP	South 1NT
Board: 402 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A832 ♥ AK8 ♠ 72 ♣ A765	South: • 109 • 103 • AJ1095 • KQ98	West AP	North 1NT		South 3NT
Board: 403 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ Q102 ♥ 10 ♠ AJ763 ♠ KJ104	South: ♠ AK93 ♥ KQJ4 ♠ K98 ♣ 73		North 3NT	East AP	South 1NT
Board: 404 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3 E	North: ♠ AK96 ♥ 843 ♠ KQ ♣ K653	South: ♠ Q4 ♥ Q • 1098732 ♠ QJ97	3• ² 1. Mino	North 1NT Pass or Suit T naels Cu	Pass 3♥ ransfer	

West North East South Board: 405 North: South: 1NT Dealer: S **♦** K54 **♦** AQ108 Vul: NS Pass $3 \clubsuit^2$ Pass 2♠¹ **♥** A1093 **v** 87 North HCP: 7 AP **♦** A8 ♦ QJ3 South HCP: 15 1. Minor Suit Transfers after 1NT **♣** 1096532 **♣** Q8 Contract: 3♣ S 2. automat

North hands (Practice Page)

Board: 406 Dealer: N Vul: EW HCP: 16	★ AK6▼ A83◆ KJ1082◆ J10	The opponents are silent. You bid first.
Board: 407 Dealer: S Vul: Both HCP: 7	★ A6▼ J84◆ 106◆ Q105432	East Bids 3♠ if possible. Partner bids first.
Board: 408 Dealer: N Vul: None HCP: 17	A652♥ Q9A752AK5	The opponents are silent. You bid first.
Board: 409 Dealer: S Vul: EW HCP: 11	♣ 3 ♥ K7 ♦ KQ7652 ♣ QJ98	The opponents are silent. Partner bids first.
Board: 410 Dealer: N Vul: Both HCP: 15	★ K543▼ AJ96◆ KQ10◆ Q10	The opponents are silent. You bid first.
Board: 411 Dealer: S Vul: None HCP: 8	107♥ 973♦ Q3♠ AQ10954	The opponents are silent. Partner bids first.

Board: 406 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3♣ N	North: ♠ AK6 ♥ A83 ♠ KJ1082 ♣ J10	South: ♠ 9 ♥ J7 ♦ 9743 ♠ AK7652	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 407 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 4♣ N	North: ♣ A6 ♥ J84 • 106 ♣ Q105432	South: ♠ K109 ♥ KQ62 ♠ AK42 ♠ J9	West North East South 1NT Pass 2♠¹ 3♠ Pass Pass 4♠ AP 1. Minor Suit Transfers after 1NT
Board: 408 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 3 N	North: ♠ A652 ♥ Q9 ♠ A752 ♣ AK5	South: ♠ Q4 ♥ 2 ♠ K109843 ♠ Q962	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 409 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North:	South: ♠ KJ105 ♥ A95 ♠ A10 ♠ K1043	West North East South 1NT Pass 3NT AP
Board: 410 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 6♣ N	North: ♠ K543 ♥ AJ96 ♠ KQ10 ♠ Q10	South: ♠ AQ10 ♥ 87 ♦ 94 ♠ AK9632	West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 4NT³ Pass 5♦ Pass 6♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣

West North East South Board: 411 North: South: 1NT Dealer: S **♠** 107 **♠** KQ43 Vul: None Pass 2♠¹ Pass $3 \clubsuit^2$ **973** ♥ AK5 North HCP: 8 AP **♦** Q3 **♦** A5 South HCP: 17 1. Minor Suit Transfers after 1NT ♣ AQ10954 **♣** J762 Contract: 3♣ S 2. automat

South hands (Practice Page)

Board: 406 Dealer: N Vul: EW HCP: 8	♣9♥ J7◆ 9743♣ AK7652	The opponents are silent. Partner bids first.
Board: 407 Dealer: S Vul: Both HCP: 16	★ K109★ KQ62◆ AK42◆ J9	East Bids 3♠ if possible. You bid first.
Board: 408 Dealer: N Vul: None HCP: 7	♦ Q4 ♥ 2 ♦ K109843 ♣ Q962	The opponents are silent. Partner bids first.
Board: 409 Dealer: S Vul: EW HCP: 15	★ KJ105★ A95★ A10★ K1043	The opponents are silent. You bid first.
Board: 410 Dealer: N Vul: Both HCP: 13	★ AQ10★ 87◆ 94◆ AK9632	The opponents are silent. Partner bids first.
Board: 411 Dealer: S Vul: None HCP: 17	★ KQ43★ AK5★ A5★ J762	The opponents are silent. You bid first.

Board: 406 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3♣ N	North: ♠ AK6 ♥ A83 ♠ KJ1082 ♣ J10	South: ♠ 9 ♥ J7 ♦ 9743 ♠ AK7652	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 407 Dealer: S Vul: Both North HCP: 7 South HCP: 16 Contract: 4♣ N	North: ♣ A6 ♥ J84 • 106 ♣ Q105432	South: ♠ K109 ♥ KQ62 ♠ AK42 ♠ J9	West North East South 1NT Pass 2♠¹ 3♠ Pass Pass 4♠ AP 1. Minor Suit Transfers after 1NT
Board: 408 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 3 N	North: ♠ A652 ♥ Q9 ♠ A752 ♣ AK5	South: ♠ Q4 ♥ 2 ♠ K109843 ♠ Q962	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 409 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North:	South: ♠ KJ105 ♥ A95 ♠ A10 ♠ K1043	West North East South 1NT Pass 3NT AP
Board: 410 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 6♣ N	North: ♠ K543 ♥ AJ96 ♠ KQ10 ♠ Q10	South: ♠ AQ10 ♥ 87 ♦ 94 ♠ AK9632	West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 4NT³ Pass 5♦ Pass 6♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣

West North East South Board: 411 North: South: 1NT Dealer: S **♠** 107 **♠** KQ43 Vul: None Pass 2♠¹ Pass $3 \clubsuit^2$ **973** ♥ AK5 North HCP: 8 AP **♦** Q3 **♦** A5 South HCP: 17 1. Minor Suit Transfers after 1NT ♣ AQ10954 **♣** J762 Contract: 3♣ S 2. automat

North hands (Practice Page)

Board: 412 Dealer: N Vul: NS HCP: 15	♣ Q92♥ KJ982◆ AKQ♣ 62	West Doubles 3♣ if possible. You bid first.
Board: 413 Dealer: S Vul: Both HCP: 10	♠ Q65♥ A103♦ 2♠ A76432	The opponents are silent. Partner bids first.
Board: 414 Dealer: N Vul: None HCP: 16	★ KQ2▼ AK74◆ 74◆ A1082	The opponents are silent. You bid first.
Board: 415 Dealer: S Vul: NS HCP: 7	 ♣ J9 ♥ 96 ♦ AQ82 ♣ 108732	The opponents are silent. Partner bids first.
Board: 416 Dealer: N Vul: EW HCP: 15	★ 863♥ AQJ52★ K94★ AJ	The opponents are silent. You bid first.
Board: 417 Dealer: S Vul: None HCP: 10	♣ Q96♥ 53◆ AJ8764♣ K10	The opponents are silent. Partner bids first.

Board: 412 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3 N	North: ♠ Q92 ♥ KJ982 ♠ AKQ ♣ 62	South: ◆ 5 ▼ A7 ◆ J98632 ◆ J1085	West North East South 1NT Pass 3♣¹ X 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 413 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ Q65 ♥ A103 ♠ 2 ♣ A76432	South: ♠ A987 ♥ KQ54 ♠ QJ6 ♠ KJ	West North East South 1NT Pass 3NT AP
Board: 414 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ KQ2 ♥ AK74 • 74 ♣ A1082	South: ♣ J104 ♥ J ♦ J952 ♣ KQ765	West North East South 1NT Pass 2NT AP
Board: 415 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 1N S	North: ♣ J9 ♥ 96 ♣ AQ82 ♣ 108732	South: ♠ AQ64 ♥ J7 ♠ KJ643 ♠ A4	West North East South 1NT AP
Board: 416 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ 863 ♥ AQJ52 ♠ K94 ♣ AJ	South: ♠ Q109 ♥ K9 ♠ AQJ8763 ♠ 8	West North East South 1NT Pass 3NT AP
Board: 417 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ Q96 ♥ 53 ♠ AJ8764 ♣ K10	South: ♠ AK1072 ♥ A98 ♠ K109 ♠ Q3	West North East South 1NT Pass 3NT AP

South hands (Practice Page)

Board: 412 Dealer: N Vul: NS HCP: 6	◆ 5♥ A7◆ J98632◆ J1085	West Doubles 3♣ if possible. Partner bids first.
Board: 413 Dealer: S Vul: Both HCP: 16	▲ A987♥ KQ54◆ QJ6◆ KJ	The opponents are silent. You bid first.
Board: 414 Dealer: N Vul: None HCP: 8	J104JJ952KQ765	The opponents are silent. Partner bids first.
Board: 415 Dealer: S Vul: NS HCP: 15	AQ64J7KJ643A4	The opponents are silent. You bid first.
Board: 416 Dealer: N Vul: EW HCP: 12	◆ Q109◆ K9◆ AQJ8763◆ 8	The opponents are silent. Partner bids first.
Board: 417 Dealer: S Vul: None HCP: 16	★ AK1072★ A98★ K109★ Q3	The opponents are silent. You bid first.

Board: 412 Dealer: N Vul: NS North HCP: 15 South HCP: 6 Contract: 3 N	North: ♠ Q92 ♥ KJ982 ♠ AKQ ♣ 62	South: ◆ 5 ▼ A7 ◆ J98632 ◆ J1085	West North East South 1NT Pass 3♣¹ X 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 413 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ Q65 ♥ A103 ♠ 2 ♣ A76432	South: ♠ A987 ♥ KQ54 ♠ QJ6 ♠ KJ	West North East South 1NT Pass 3NT AP
Board: 414 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ KQ2 ♥ AK74 • 74 ♣ A1082	South: ♣ J104 ♥ J ♦ J952 ♣ KQ765	West North East South 1NT Pass 2NT AP
Board: 415 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 1N S	North: ♣ J9 ♥ 96 ♣ AQ82 ♣ 108732	South: ♠ AQ64 ♥ J7 ♠ KJ643 ♣ A4	West North East South 1NT AP
Board: 416 Dealer: N Vul: EW North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ 863 ♥ AQJ52 ♠ K94 ♣ AJ	South: ♠ Q109 ♥ K9 ♠ AQJ8763 ♣ 8	West North East South 1NT Pass 3NT AP
Board: 417 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ Q96 ♥ 53 ♠ AJ8764 ♣ K10	South: ♠ AK1072 ♥ A98 ♠ K109 ♠ Q3	West North East South 1NT Pass 3NT AP

North hands (Practice Page)

Ned's 2 Spades

Board: 418 **♠** A7 The opponents are silent. Dealer: N **♥** KQ53

Vul: NS ♦ A1094 You bid first. **♣** K73 HCP: 16

Board: 419 **♠** AJ7 The opponents are silent. Dealer: S **♥** J32

Vul: Both **♦** KJ9876 Partner bids first.

HCP: 12 **♣** Q

Board: 418 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ A7 ♥ KQ53 ♠ A1094 ♣ K73	South: ♠ 853 ♥ 4 ♠ KQ53 ♣ A9854	West AP	North 1NT		South 2NT
Board: 419 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 3N S	North: ♠ AJ7 ▼ J32 ♠ KJ9876 ♣ Q	South:	West Pass	North 3NT	East AP	South 1NT

South hands (Practice Page)

Board: 418 Dealer: N Vul: NS HCP: 9	♦ 853♥ 4♦ KQ53♠ A9854	The opponents are silent. Partner bids first.
Board: 419 Dealer: S Vul: Both HCP: 17	104✓ AQ8✓ AQ53✓ AJ105	The opponents are silent. You bid first.

Board: 418 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ A7 ♥ KQ53 ♠ A1094 ♣ K73	South: ♠ 853 ♥ 4 ♠ KQ53 ♣ A9854	West AP	North 1NT		South 2NT
Board: 419 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 3N S	North: ♠ AJ7 ▼ J32 ♠ KJ9876 ♣ Q	South:	West Pass	North 3NT	East AP	South 1NT