

North hands (Practice Page)

5431 After Notrump

Board: 1	♠ J	The opponents are silent.
Dealer: S	♥ J108	
Vul: None	♦ A9743	Partner bids first.
HCP: 10	♣ A986	

Board: 2	♠ AQ103	The opponents are silent.
Dealer: N	♥ KJ87	
Vul: EW	♦ K54	You bid first.
HCP: 15	♣ Q2	

Board: 3	♠ —	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ KJ765	Partner bids first.
HCP: 17	♣ AQJ93	

Board: 4	♠ KJ108	The opponents are silent.
Dealer: N	♥ Q82	
Vul: Both	♦ A6	You bid first.
HCP: 17	♣ AK96	

Board: 5	♠ 2	The opponents are silent.
Dealer: S	♥ A97	
Vul: None	♦ A10643	Partner bids first.
HCP: 9	♣ J742	

5431 After Notrump Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A6				1NT
Vul: None	♥ J108	♥ Q64	Pass	3♠ ¹	Pass	5♣
North HCP: 10	♦ A9743	♦ KQ102	AP			
South HCP: 15	♣ A986	♣ KJ105	1. 5431 after 1NT			
Contract: 5♣ S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AQ103	♠ 7				
Vul: EW	♥ KJ87	♥ AQ3		1NT	Pass	3♠ ¹
North HCP: 15	♦ K54	♦ QJ92	Pass	3NT	AP	
South HCP: 14	♣ Q2	♣ AJ854	1. 5431 after 1NT			
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ Q75				1NT
Vul: Both	♥ KQJ	♥ A2	Pass	3♠ ¹	Pass	5♦
North HCP: 17	♦ KJ765	♦ AQ1084	Pass	6♦	AP	
South HCP: 15	♣ AQJ93	♣ K52	1. 5431 after 1NT			
Contract: 6♦ S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ KJ108	♠ —				
Vul: Both	♥ Q82	♥ A93		1NT	Pass	3♠ ¹
North HCP: 17	♦ A6	♦ KJ9853	Pass	3NT	AP	
South HCP: 9	♣ AK96	♣ J1052	1. 5431 after 1NT			
Contract: 3N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK65				1NT
Vul: None	♥ A97	♥ KJ42	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ A10643	♦ J92	AP			
South HCP: 17	♣ J742	♣ KQ	1. 5431 after 1NT			
Contract: 3N S						

South hands (Practice Page)

5431 After Notrump

Board: 1	♠ A6	The opponents are silent.
Dealer: S	♥ Q64	
Vul: None	♦ KQ102	You bid first.
HCP: 15	♣ KJ105	

Board: 2	♠ 7	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: EW	♦ QJ92	Partner bids first.
HCP: 14	♣ AJ854	

Board: 3	♠ Q75	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ AQ1084	You bid first.
HCP: 15	♣ K52	

Board: 4	♠ —	The opponents are silent.
Dealer: N	♥ A93	
Vul: Both	♦ KJ9853	Partner bids first.
HCP: 9	♣ J1052	

Board: 5	♠ AK65	The opponents are silent.
Dealer: S	♥ KJ42	
Vul: None	♦ J92	You bid first.
HCP: 17	♣ KQ	

5431 After Notrump Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A6				1NT
Vul: None	♥ J108	♥ Q64	Pass	3♠ ¹	Pass	5♣
North HCP: 10	♦ A9743	♦ KQ102	AP			
South HCP: 15	♣ A986	♣ KJ105	1. 5431 after 1NT			
Contract: 5♣ S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AQ103	♠ 7				
Vul: EW	♥ KJ87	♥ AQ3		1NT	Pass	3♠ ¹
North HCP: 15	♦ K54	♦ QJ92	Pass	3NT	AP	
South HCP: 14	♣ Q2	♣ AJ854	1. 5431 after 1NT			
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ Q75				1NT
Vul: Both	♥ KQJ	♥ A2	Pass	3♠ ¹	Pass	5♦
North HCP: 17	♦ KJ765	♦ AQ1084	Pass	6♦	AP	
South HCP: 15	♣ AQJ93	♣ K52	1. 5431 after 1NT			
Contract: 6♦ S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ KJ108	♠ —				
Vul: Both	♥ Q82	♥ A93		1NT	Pass	3♠ ¹
North HCP: 17	♦ A6	♦ KJ9853	Pass	3NT	AP	
South HCP: 9	♣ AK96	♣ J1052	1. 5431 after 1NT			
Contract: 3N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK65				1NT
Vul: None	♥ A97	♥ KJ42	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ A10643	♦ J92	AP			
South HCP: 17	♣ J742	♣ KQ	1. 5431 after 1NT			
Contract: 3N S						

North hands (Practice Page)

5431 After Notrump

Board: 6	♠ KQ854	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ A85	You bid first.
HCP: 15	♣ 82	

Board: 7	♠ 6	The opponents are silent.
Dealer: S	♥ 874	
Vul: Both	♦ K10876	Partner bids first.
HCP: 10	♣ AK75	

Board: 8	♠ Q92	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ AK107	You bid first.
HCP: 16	♣ K1054	

Board: 9	♠ 3	The opponents are silent.
Dealer: S	♥ A85	
Vul: NS	♦ A953	Partner bids first.
HCP: 11	♣ K9532	

Board: 10	♠ 965	The opponents are silent.
Dealer: N	♥ AKJ54	
Vul: None	♦ A65	You bid first.
HCP: 16	♣ A7	

5431 After Notrump Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ KQ854	♠ 2		1NT	Pass	3♠ ¹
Vul: EW	♥ AQ6	♥ K32				
North HCP: 15	♦ A85	♦ QJ32	Pass	3NT	AP	
South HCP: 13	♣ 82	♣ AK543				
Contract: 3N N			1. 5431 after 1NT			

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ KQ54				1NT
Vul: Both	♥ 874	♥ AQ9	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ K10876	♦ QJ9	AP			
South HCP: 15	♣ AK75	♣ J104				
Contract: 3N S			1. 5431 after 1NT			

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ Q92	♠ 7		1NT	Pass	3♠ ¹
Vul: None	♥ A2	♥ KQ8				
North HCP: 16	♦ AK107	♦ J653	Pass	5♦	AP	
South HCP: 9	♣ K1054	♣ QJ763				
Contract: 5♦ N			1. 5431 after 1NT			

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ5				1NT
Vul: NS	♥ A85	♥ KJ1094	Pass	3♠ ¹	Pass	4♥
North HCP: 11	♦ A953	♦ Q7	AP			
South HCP: 16	♣ K9532	♣ A74				
Contract: 4♥ S			1. 5431 after 1NT			

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ 965	♠ J		1NT	Pass	3♠ ¹
Vul: None	♥ AKJ54	♥ 1072				
North HCP: 16	♦ A65	♦ KQ84	Pass	4♥	AP	
South HCP: 12	♣ A7	♣ KQJ64				
Contract: 4♥ N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 6	♠ 2	The opponents are silent.
Dealer: N	♥ K32	
Vul: EW	♦ QJ32	Partner bids first.
HCP: 13	♣ AK543	

Board: 7	♠ KQ54	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: Both	♦ QJ9	You bid first.
HCP: 15	♣ J104	

Board: 8	♠ 7	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ J653	Partner bids first.
HCP: 9	♣ QJ763	

Board: 9	♠ AQ5	The opponents are silent.
Dealer: S	♥ KJ1094	
Vul: NS	♦ Q7	You bid first.
HCP: 16	♣ A74	

Board: 10	♠ J	The opponents are silent.
Dealer: N	♥ 1072	
Vul: None	♦ KQ84	Partner bids first.
HCP: 12	♣ KQJ64	

5431 After Notrump Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ KQ854	♠ 2		1NT	Pass	3♠ ¹
Vul: EW	♥ AQ6	♥ K32				
North HCP: 15	♦ A85	♦ QJ32	Pass	3NT	AP	
South HCP: 13	♣ 82	♣ AK543	1. 5431 after 1NT			
Contract: 3N N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ KQ54				1NT
Vul: Both	♥ 874	♥ AQ9	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ K10876	♦ QJ9	AP			
South HCP: 15	♣ AK75	♣ J104	1. 5431 after 1NT			
Contract: 3N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ Q92	♠ 7		1NT	Pass	3♠ ¹
Vul: None	♥ A2	♥ KQ8				
North HCP: 16	♦ AK107	♦ J653	Pass	5♦	AP	
South HCP: 9	♣ K1054	♣ QJ763	1. 5431 after 1NT			
Contract: 5♦ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ5				1NT
Vul: NS	♥ A85	♥ KJ1094	Pass	3♠ ¹	Pass	4♥
North HCP: 11	♦ A953	♦ Q7	AP			
South HCP: 16	♣ K9532	♣ A74	1. 5431 after 1NT			
Contract: 4♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ 965	♠ J		1NT	Pass	3♠ ¹
Vul: None	♥ AKJ54	♥ 1072				
North HCP: 16	♦ A65	♦ KQ84	Pass	4♥	AP	
South HCP: 12	♣ A7	♣ KQJ64	1. 5431 after 1NT			
Contract: 4♥ N						

North hands (Practice Page)

5431 After Notrump

Board: 11	♠ 9	The opponents are silent.
Dealer: S	♥ K63	
Vul: None	♦ K543	Partner bids first.
HCP: 9	♣ K10932	

Board: 12	♠ K97	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: NS	♦ J62	You bid first.
HCP: 17	♣ AQ10	

Board: 13	♠ 2	The opponents are silent.
Dealer: S	♥ A83	
Vul: EW	♦ QJ42	Partner bids first.
HCP: 11	♣ A9865	

Board: 14	♠ AK985	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ J83	You bid first.
HCP: 16	♣ J5	

Board: 15	♠ 9	The opponents are silent.
Dealer: S	♥ 1096	
Vul: EW	♦ AQJ105	Partner bids first.
HCP: 11	♣ A982	

5431 After Notrump Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KJ432				1NT
Vul: None	♥ K63	♥ Q9	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ K543	♦ AQ9	AP			
South HCP: 16	♣ K10932	♣ A75	1. 5431 after 1NT			
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ Q54				
Vul: NS	♥ AQJ2	♥ 10		1NT	Pass	3♥ ¹
North HCP: 17	♦ J62	♦ AQ43	Pass	3NT	AP	
South HCP: 12	♣ AQ10	♣ KJ832	1. 5431 after 1NT			
Contract: 3N N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKQJ				1NT
Vul: EW	♥ A83	♥ K102	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ QJ42	♦ A853	AP			
South HCP: 17	♣ A9865	♣ 104	1. 5431 after 1NT			
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AK985	♠ 2				
Vul: NS	♥ AK7	♥ Q53		1NT	Pass	3♠ ¹
North HCP: 16	♦ J83	♦ K742	Pass	3NT	AP	
South HCP: 12	♣ J5	♣ AK983	1. 5431 after 1NT			
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ Q108				1NT
Vul: EW	♥ 1096	♥ AKJ	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ AQJ105	♦ 87	AP			
South HCP: 16	♣ A982	♣ KQJ63	1. 5431 after 1NT			
Contract: 3N S						

South hands (Practice Page)

5431 After Notrump

Board: 11	♠ KJ432	The opponents are silent.
Dealer: S	♥ Q9	
Vul: None	♦ AQ9	You bid first.
HCP: 16	♣ A75	

Board: 12	♠ Q54	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ AQ43	Partner bids first.
HCP: 12	♣ KJ832	

Board: 13	♠ AKQJ	The opponents are silent.
Dealer: S	♥ K102	
Vul: EW	♦ A853	You bid first.
HCP: 17	♣ 104	

Board: 14	♠ 2	The opponents are silent.
Dealer: N	♥ Q53	
Vul: NS	♦ K742	Partner bids first.
HCP: 12	♣ AK983	

Board: 15	♠ Q108	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ 87	You bid first.
HCP: 16	♣ KQJ63	

5431 After Notrump Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KJ432				1NT
Vul: None	♥ K63	♥ Q9	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ K543	♦ AQ9	AP			
South HCP: 16	♣ K10932	♣ A75	1. 5431 after 1NT			
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ Q54				
Vul: NS	♥ AQJ2	♥ 10		1NT	Pass	3♥ ¹
North HCP: 17	♦ J62	♦ AQ43	Pass	3NT	AP	
South HCP: 12	♣ AQ10	♣ KJ832	1. 5431 after 1NT			
Contract: 3N N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKQJ				1NT
Vul: EW	♥ A83	♥ K102	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ QJ42	♦ A853	AP			
South HCP: 17	♣ A9865	♣ 104	1. 5431 after 1NT			
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ AK985	♠ 2				
Vul: NS	♥ AK7	♥ Q53		1NT	Pass	3♠ ¹
North HCP: 16	♦ J83	♦ K742	Pass	3NT	AP	
South HCP: 12	♣ J5	♣ AK983	1. 5431 after 1NT			
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ Q108				1NT
Vul: EW	♥ 1096	♥ AKJ	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ AQJ105	♦ 87	AP			
South HCP: 16	♣ A982	♣ KQJ63	1. 5431 after 1NT			
Contract: 3N S						

North hands (Practice Page)

5431 After Notrump

Board: 16	♠ K83	The opponents are silent.
Dealer: N	♥ KQ107	
Vul: Both	♦ A5	You bid first.
HCP: 16	♣ A874	

Board: 17	♠ 865	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ AKJ4	Partner bids first.
HCP: 12	♣ KJ1063	

Board: 18	♠ KQ842	The opponents are silent.
Dealer: N	♥ Q42	
Vul: EW	♦ AK	You bid first.
HCP: 15	♣ J108	

Board: 19	♠ 7	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: Both	♦ A743	Partner bids first.
HCP: 12	♣ KJ982	

Board: 20	♠ AJ53	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ A2	You bid first.
HCP: 16	♣ 8765	

5431 After Notrump Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ AQ7		1NT	Pass	3♥ ¹
Vul: Both	♥ KQ107	♥ —	Pass	3NT	Pass	4♦
North HCP: 16	♦ A5	♦ KJ7432	Pass	5♣	Pass	5♦
South HCP: 16	♣ A874	♣ KQJ2	Pass	6♣	AP	
Contract: 6♣ N			1. 5431 after 1NT			

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ AKQJ2				1NT
Vul: None	♥ 5	♥ Q73	Pass	3♥ ¹	Pass	4♠
North HCP: 12	♦ AKJ4	♦ 95	AP			
South HCP: 16	♣ KJ1063	♣ A94	1. 5431 after 1NT			
Contract: 4♠ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ KQ842	♠ 10		1NT	Pass	3♠ ¹
Vul: EW	♥ Q42	♥ J109	Pass	3NT	AP	
North HCP: 15	♦ AK	♦ Q10864	1. 5431 after 1NT			
South HCP: 10	♣ J108	♣ AK63				
Contract: 3N N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A82				1NT
Vul: Both	♥ KJ5	♥ A1042	Pass	3♠ ¹	Pass	5♦
North HCP: 12	♦ A743	♦ KQ65	AP			
South HCP: 15	♣ KJ982	♣ Q3	1. 5431 after 1NT			
Contract: 5♦ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AJ53	♠ 9		1NT	Pass	3♠ ¹
Vul: None	♥ AK6	♥ 954	Pass	3NT	AP	
North HCP: 16	♦ A2	♦ KQ873	1. 5431 after 1NT			
South HCP: 12	♣ 8765	♣ AK103				
Contract: 3N N						

South hands (Practice Page)

5431 After Notrump

Board: 16	♠ AQ7	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ KJ7432	Partner bids first.
HCP: 16	♣ KQJ2	

Board: 17	♠ AKQJ2	The opponents are silent.
Dealer: S	♥ Q73	
Vul: None	♦ 95	You bid first.
HCP: 16	♣ A94	

Board: 18	♠ 10	The opponents are silent.
Dealer: N	♥ J109	
Vul: EW	♦ Q10864	Partner bids first.
HCP: 10	♣ AK63	

Board: 19	♠ A82	The opponents are silent.
Dealer: S	♥ A1042	
Vul: Both	♦ KQ65	You bid first.
HCP: 15	♣ Q3	

Board: 20	♠ 9	The opponents are silent.
Dealer: N	♥ 954	
Vul: None	♦ KQ873	Partner bids first.
HCP: 12	♣ AK103	

5431 After Notrump Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ AQ7		1NT	Pass	3♥ ¹
Vul: Both	♥ KQ107	♥ —	Pass	3NT	Pass	4♦
North HCP: 16	♦ A5	♦ KJ7432	Pass	5♣	Pass	5♦
South HCP: 16	♣ A874	♣ KQJ2	Pass	6♣	AP	
Contract: 6♣ N			1. 5431 after 1NT			

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ AKQJ2				1NT
Vul: None	♥ 5	♥ Q73	Pass	3♥ ¹	Pass	4♠
North HCP: 12	♦ AKJ4	♦ 95	AP			
South HCP: 16	♣ KJ1063	♣ A94	1. 5431 after 1NT			
Contract: 4♠ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ KQ842	♠ 10		1NT	Pass	3♠ ¹
Vul: EW	♥ Q42	♥ J109	Pass	3NT	AP	
North HCP: 15	♦ AK	♦ Q10864	1. 5431 after 1NT			
South HCP: 10	♣ J108	♣ AK63				
Contract: 3N N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A82				1NT
Vul: Both	♥ KJ5	♥ A1042	Pass	3♠ ¹	Pass	5♦
North HCP: 12	♦ A743	♦ KQ65	AP			
South HCP: 15	♣ KJ982	♣ Q3	1. 5431 after 1NT			
Contract: 5♦ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AJ53	♠ 9		1NT	Pass	3♠ ¹
Vul: None	♥ AK6	♥ 954	Pass	3NT	AP	
North HCP: 16	♦ A2	♦ KQ873	1. 5431 after 1NT			
South HCP: 12	♣ 8765	♣ AK103				
Contract: 3N N						

North hands (Practice Page)

5431 After Notrump

Board: 21	♠ 10	The opponents are silent.
Dealer: S	♥ Q108	
Vul: NS	♦ 7642	Partner bids first.
HCP: 9	♣ AQJ104	

Board: 22	♠ A76	The opponents are silent.
Dealer: N	♥ AQJ9	
Vul: None	♦ Q72	You bid first.
HCP: 15	♣ Q104	

Board: 23	♠ —	The opponents are silent.
Dealer: S	♥ AK3	
Vul: NS	♦ K952	Partner bids first.
HCP: 11	♣ J85432	

Board: 24	♠ QJ	The opponents are silent.
Dealer: N	♥ AK106	
Vul: None	♦ A843	You bid first.
HCP: 17	♣ K83	

Board: 25	♠ AJ9	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ A973	Partner bids first.
HCP: 11	♣ Q10982	

5431 After Notrump Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ863				1NT
Vul: NS	♥ Q108	♥ A73	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ 7642	♦ Q105	AP			
South HCP: 15	♣ AQJ104	♣ K5				
Contract: 3N S			1. 5431 after 1NT			

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ K42		1NT	Pass	3♥ ¹
Vul: None	♥ AQJ9	♥ 7	Pass	3NT	AP	
North HCP: 15	♦ Q72	♦ A984				
South HCP: 12	♣ Q104	♣ AJ863				
Contract: 3N N			1. 5431 after 1NT			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ32				1NT
Vul: NS	♥ AK3	♥ J1065	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ K952	♦ AQ4	AP			
South HCP: 15	♣ J85432	♣ Q10				
Contract: 3N S			1. 5431 after 1NT			

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 1083		1NT	Pass	3♥ ¹
Vul: None	♥ AK106	♥ 2	Pass	3NT	AP	
North HCP: 17	♦ A843	♦ KQJ2				
South HCP: 11	♣ K83	♣ AJ976				
Contract: 3N N			1. 5431 after 1NT			

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ K62				1NT
Vul: Both	♥ 9	♥ AKJ2	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ A973	♦ Q62	AP			
South HCP: 17	♣ Q10982	♣ KJ5				
Contract: 3N S			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 21	♠ AQ863	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ Q105	You bid first.
HCP: 15	♣ K5	

Board: 22	♠ K42	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ A984	Partner bids first.
HCP: 12	♣ AJ863	

Board: 23	♠ AQ32	The opponents are silent.
Dealer: S	♥ J1065	
Vul: NS	♦ AQ4	You bid first.
HCP: 15	♣ Q10	

Board: 24	♠ 1083	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ KQJ2	Partner bids first.
HCP: 11	♣ AJ976	

Board: 25	♠ K62	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: Both	♦ Q62	You bid first.
HCP: 17	♣ KJ5	

5431 After Notrump Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ863				1NT
Vul: NS	♥ Q108	♥ A73	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ 7642	♦ Q105	AP			
South HCP: 15	♣ AQJ104	♣ K5	1. 5431 after 1NT			
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ K42		1NT	Pass	3♥ ¹
Vul: None	♥ AQJ9	♥ 7	Pass	3NT	AP	
North HCP: 15	♦ Q72	♦ A984	1. 5431 after 1NT			
South HCP: 12	♣ Q104	♣ AJ863				
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ32				1NT
Vul: NS	♥ AK3	♥ J1065	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ K952	♦ AQ4	AP			
South HCP: 15	♣ J85432	♣ Q10	1. 5431 after 1NT			
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 1083		1NT	Pass	3♥ ¹
Vul: None	♥ AK106	♥ 2	Pass	3NT	AP	
North HCP: 17	♦ A843	♦ KQJ2	1. 5431 after 1NT			
South HCP: 11	♣ K83	♣ AJ976				
Contract: 3N N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ K62				1NT
Vul: Both	♥ 9	♥ AKJ2	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ A973	♦ Q62	AP			
South HCP: 17	♣ Q10982	♣ KJ5	1. 5431 after 1NT			
Contract: 3N S						

North hands (Practice Page)

5431 After Notrump

Board: 26	♠ AK	The opponents are silent.
Dealer: N	♥ KQ1042	
Vul: NS	♦ Q92	You bid first.
HCP: 15	♣ J108	

Board: 27	♠ J52	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ QJ42	Partner bids first.
HCP: 10	♣ AQ1094	

Board: 28	♠ QJ875	The opponents are silent.
Dealer: N	♥ AK5	
Vul: Both	♦ A9	You bid first.
HCP: 16	♣ Q54	

Board: 29	♠ 4	The opponents are silent.
Dealer: S	♥ J76	
Vul: EW	♦ Q743	Partner bids first.
HCP: 12	♣ AKQ82	

Board: 30	♠ AKQ	The opponents are silent.
Dealer: N	♥ A982	
Vul: Both	♦ 9842	You bid first.
HCP: 17	♣ A9	

5431 After Notrump Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q94		1NT	Pass	3♥ ¹
Vul: NS	♥ KQ1042	♥ 8				
North HCP: 15	♦ Q92	♦ AJ875	Pass	3NT	AP	
South HCP: 10	♣ J108	♣ K963				
Contract: 3N N			1. 5431 after 1NT			

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ AQ				1NT
Vul: EW	♥ 2	♥ Q965	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ QJ42	♦ A75	AP			
South HCP: 16	♣ AQ1094	♣ KJ83				
Contract: 3N S			1. 5431 after 1NT			

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ QJ875	♠ A94		1NT	Pass	3♥ ¹
Vul: Both	♥ AK5	♥ —				
North HCP: 16	♦ A9	♦ KQJ42	Pass	4♠	AP	
South HCP: 13	♣ Q54	♣ K8763				
Contract: 4♠ N			1. 5431 after 1NT			

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A872				1NT
Vul: EW	♥ J76	♥ AK93	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ Q743	♦ K2	AP			
South HCP: 15	♣ AKQ82	♣ J105				
Contract: 3N S			1. 5431 after 1NT			

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 5		1NT	Pass	3♠ ¹
Vul: Both	♥ A982	♥ KJ3				
North HCP: 17	♦ 9842	♦ K10763	Pass	3NT	AP	
South HCP: 12	♣ A9	♣ KQ103				
Contract: 3N N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 26	♠ Q94	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ AJ875	Partner bids first.
HCP: 10	♣ K963	

Board: 27	♠ AQ	The opponents are silent.
Dealer: S	♥ Q965	
Vul: EW	♦ A75	You bid first.
HCP: 16	♣ KJ83	

Board: 28	♠ A94	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ KQJ42	Partner bids first.
HCP: 13	♣ K8763	

Board: 29	♠ A872	The opponents are silent.
Dealer: S	♥ AK93	
Vul: EW	♦ K2	You bid first.
HCP: 15	♣ J105	

Board: 30	♠ 5	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: Both	♦ K10763	Partner bids first.
HCP: 12	♣ KQ103	

5431 After Notrump Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q94		1NT	Pass	3♥ ¹
Vul: NS	♥ KQ1042	♥ 8				
North HCP: 15	♦ Q92	♦ AJ875	Pass	3NT	AP	
South HCP: 10	♣ J108	♣ K963				
Contract: 3N N			1. 5431 after 1NT			

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ AQ				1NT
Vul: EW	♥ 2	♥ Q965	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ QJ42	♦ A75	AP			
South HCP: 16	♣ AQ1094	♣ KJ83				
Contract: 3N S			1. 5431 after 1NT			

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ QJ875	♠ A94		1NT	Pass	3♥ ¹
Vul: Both	♥ AK5	♥ —				
North HCP: 16	♦ A9	♦ KQJ42	Pass	4♠	AP	
South HCP: 13	♣ Q54	♣ K8763				
Contract: 4♠ N			1. 5431 after 1NT			

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A872				1NT
Vul: EW	♥ J76	♥ AK93	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ Q743	♦ K2	AP			
South HCP: 15	♣ AKQ82	♣ J105				
Contract: 3N S			1. 5431 after 1NT			

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 5		1NT	Pass	3♠ ¹
Vul: Both	♥ A982	♥ KJ3				
North HCP: 17	♦ 9842	♦ K10763	Pass	3NT	AP	
South HCP: 12	♣ A9	♣ KQ103				
Contract: 3N N			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 31	♠ 7	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: NS	♦ AJ1083	Partner bids first.
HCP: 13	♣ K1076	

Board: 32	♠ A963	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: Both	♦ 932	You bid first.
HCP: 15	♣ A6	

Board: 33	♠ 8	The opponents are silent.
Dealer: S	♥ 973	
Vul: None	♦ AQ86	Partner bids first.
HCP: 9	♣ QJ942	

Board: 34	♠ AJ43	The opponents are silent.
Dealer: N	♥ A932	
Vul: NS	♦ AQ5	You bid first.
HCP: 16	♣ J7	

Board: 35	♠ 10	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: EW	♦ KQ42	Partner bids first.
HCP: 12	♣ K9765	

5431 After Notrump Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AKQJ				1NT
Vul: NS	♥ AJ8	♥ K64	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ AJ1083	♦ Q72	AP			
South HCP: 15	♣ K1076	♣ 853				
Contract: 3N S			1. 5431 after 1NT			

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ A963	♠ K108				
Vul: Both	♥ AQJ2	♥ 7		1NT	Pass	3♥ ¹
North HCP: 15	♦ 932	♦ AJ105	Pass	3NT	AP	
South HCP: 13	♣ A6	♣ KQ1082				
Contract: 3N N			1. 5431 after 1NT			

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ K954				1NT
Vul: None	♥ 973	♥ KQ	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ AQ86	♦ K105	AP			
South HCP: 15	♣ QJ942	♣ A1087				
Contract: 3N S			1. 5431 after 1NT			

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ 5				
Vul: NS	♥ A932	♥ 864		1NT	Pass	3♠ ¹
North HCP: 16	♦ AQ5	♦ KJ1097	Pass	3NT	AP	
South HCP: 13	♣ J7	♣ AKQ10				
Contract: 3N N			1. 5431 after 1NT			

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AK				1NT
Vul: EW	♥ KJ4	♥ AQ3	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ KQ42	♦ J1076	AP			
South HCP: 17	♣ K9765	♣ QJ102				
Contract: 3N S			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 31	♠ AKQJ	The opponents are silent.
Dealer: S	♥ K64	
Vul: NS	♦ Q72	You bid first.
HCP: 15	♣ 853	

Board: 32	♠ K108	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ AJ105	Partner bids first.
HCP: 13	♣ KQ1082	

Board: 33	♠ K954	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ K105	You bid first.
HCP: 15	♣ A1087	

Board: 34	♠ 5	The opponents are silent.
Dealer: N	♥ 864	
Vul: NS	♦ KJ1097	Partner bids first.
HCP: 13	♣ AKQ10	

Board: 35	♠ AK	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ J1076	You bid first.
HCP: 17	♣ QJ102	

5431 After Notrump Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AKQJ				1NT
Vul: NS	♥ AJ8	♥ K64	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ AJ1083	♦ Q72	AP			
South HCP: 15	♣ K1076	♣ 853				
Contract: 3N S			1. 5431 after 1NT			

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ A963	♠ K108				
Vul: Both	♥ AQJ2	♥ 7		1NT	Pass	3♥ ¹
North HCP: 15	♦ 932	♦ AJ105	Pass	3NT	AP	
South HCP: 13	♣ A6	♣ KQ1082				
Contract: 3N N			1. 5431 after 1NT			

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ K954				1NT
Vul: None	♥ 973	♥ KQ	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ AQ86	♦ K105	AP			
South HCP: 15	♣ QJ942	♣ A1087				
Contract: 3N S			1. 5431 after 1NT			

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ 5				
Vul: NS	♥ A932	♥ 864		1NT	Pass	3♠ ¹
North HCP: 16	♦ AQ5	♦ KJ1097	Pass	3NT	AP	
South HCP: 13	♣ J7	♣ AKQ10				
Contract: 3N N			1. 5431 after 1NT			

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AK				1NT
Vul: EW	♥ KJ4	♥ AQ3	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ KQ42	♦ J1076	AP			
South HCP: 17	♣ K9765	♣ QJ102				
Contract: 3N S			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 36	♠ KJ7	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: NS	♦ AKQ7	You bid first.
HCP: 16	♣ 1085	

Board: 37	♠ K42	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ 10984	Partner bids first.
HCP: 11	♣ AKJ87	

Board: 38	♠ AKQ95	The opponents are silent.
Dealer: N	♥ K98	
Vul: Both	♦ 1074	You bid first.
HCP: 16	♣ A7	

Board: 39	♠ —	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ AQ105	Partner bids first.
HCP: 15	♣ QJ10753	

Board: 40	♠ K109	The opponents are silent.
Dealer: N	♥ A74	
Vul: Both	♦ AQ642	You bid first.
HCP: 15	♣ Q5	

5431 After Notrump Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ A92		1NT	Pass	3♥ ¹
Vul: NS	♥ QJ7	♥ 3				
North HCP: 16	♦ AKQ7	♦ J10432	Pass	3NT	AP	
South HCP: 9	♣ 1085	♣ A963				
Contract: 3N N			1. 5431 after 1NT			

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ J105				1NT
Vul: EW	♥ 10	♥ KJ85	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ 10984	♦ AKQ	AP			
South HCP: 16	♣ AKJ87	♣ Q52				
Contract: 3N S			1. 5431 after 1NT			

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AKQ95	♠ 3		1NT	Pass	3♠ ¹
Vul: Both	♥ K98	♥ A54				
North HCP: 16	♦ 1074	♦ KQ983	Pass	3NT	AP	
South HCP: 13	♣ A7	♣ KJ94				
Contract: 3N N			1. 5431 after 1NT			

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQJ5				1NT
Vul: EW	♥ AQ10	♥ J2	Pass	3♠ ¹	Pass	4♣
North HCP: 15	♦ AQ105	♦ K96	Pass	6♣	AP	
South HCP: 15	♣ QJ10753	♣ A942				
Contract: 6♣ S			1. 5431 after 1NT			

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ A74		1NT	Pass	3♥ ¹
Vul: Both	♥ A74	♥ J				
North HCP: 15	♦ AQ642	♦ K1073	Pass	5♦	AP	
South HCP: 13	♣ Q5	♣ AJ1083				
Contract: 5♦ N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 36	♠ A92	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ J10432	Partner bids first.
HCP: 9	♣ A963	

Board: 37	♠ J105	The opponents are silent.
Dealer: S	♥ KJ85	
Vul: EW	♦ AKQ	You bid first.
HCP: 16	♣ Q52	

Board: 38	♠ 3	The opponents are silent.
Dealer: N	♥ A54	
Vul: Both	♦ KQ983	Partner bids first.
HCP: 13	♣ KJ94	

Board: 39	♠ AQJ5	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ K96	You bid first.
HCP: 15	♣ A942	

Board: 40	♠ A74	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ K1073	Partner bids first.
HCP: 13	♣ AJ1083	

5431 After Notrump Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ A92		1NT	Pass	3♥ ¹
Vul: NS	♥ QJ7	♥ 3				
North HCP: 16	♦ AKQ7	♦ J10432	Pass	3NT	AP	
South HCP: 9	♣ 1085	♣ A963				
Contract: 3N N			1. 5431 after 1NT			

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ J105				1NT
Vul: EW	♥ 10	♥ KJ85	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ 10984	♦ AKQ	AP			
South HCP: 16	♣ AKJ87	♣ Q52				
Contract: 3N S			1. 5431 after 1NT			

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AKQ95	♠ 3		1NT	Pass	3♠ ¹
Vul: Both	♥ K98	♥ A54				
North HCP: 16	♦ 1074	♦ KQ983	Pass	3NT	AP	
South HCP: 13	♣ A7	♣ KJ94				
Contract: 3N N			1. 5431 after 1NT			

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQJ5				1NT
Vul: EW	♥ AQ10	♥ J2	Pass	3♠ ¹	Pass	4♣
North HCP: 15	♦ AQ105	♦ K96	Pass	6♣	AP	
South HCP: 15	♣ QJ10753	♣ A942				
Contract: 6♣ S			1. 5431 after 1NT			

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ A74		1NT	Pass	3♥ ¹
Vul: Both	♥ A74	♥ J				
North HCP: 15	♦ AQ642	♦ K1073	Pass	5♦	AP	
South HCP: 13	♣ Q5	♣ AJ1083				
Contract: 5♦ N			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 41	♠ J73	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ AQ42	Partner bids first.
HCP: 11	♣ A10954	

Board: 42	♠ AQ842	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: Both	♦ Q7	You bid first.
HCP: 15	♣ J92	

Board: 43	♠ 4	The opponents are silent.
Dealer: S	♥ K65	
Vul: None	♦ AK1082	Partner bids first.
HCP: 10	♣ 8763	

Board: 44	♠ KJ1032	The opponents are silent.
Dealer: N	♥ K6	
Vul: Both	♦ AJ7	You bid first.
HCP: 15	♣ K104	

Board: 45	♠ 6	The opponents are silent.
Dealer: S	♥ 962	
Vul: None	♦ KJ74	Partner bids first.
HCP: 9	♣ AJ1054	

5431 After Notrump Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ J73	♠ AQ6				1NT
Vul: EW	♥ 5	♥ KJ742	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ AQ42	♦ KJ9	AP			
South HCP: 15	♣ A10954	♣ J6				
Contract: 3N S			1. 5431 after 1NT			

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AQ842	♠ K65		1NT	Pass	3♥ ¹
Vul: Both	♥ AQ8	♥ J	Pass	4♠	AP	
North HCP: 15	♦ Q7	♦ J1062				
South HCP: 10	♣ J92	♣ KQ1073				
Contract: 4♠ N			1. 5431 after 1NT			

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK932				1NT
Vul: None	♥ K65	♥ Q3	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ AK1082	♦ QJ9	AP			
South HCP: 15	♣ 8763	♣ K52				
Contract: 3N S			1. 5431 after 1NT			

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KJ1032	♠ 7		1NT	Pass	3♠ ¹
Vul: Both	♥ K6	♥ QJ10	Pass	3NT	AP	
North HCP: 15	♦ AJ7	♦ KQ64				
South HCP: 12	♣ K104	♣ A9876				
Contract: 3N N			1. 5431 after 1NT			

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AJ943				1NT
Vul: None	♥ 962	♥ K54	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ KJ74	♦ AQ6	AP			
South HCP: 16	♣ AJ1054	♣ Q8				
Contract: 3N S			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 41	♠ AQ6	The opponents are silent.
Dealer: S	♥ KJ742	
Vul: EW	♦ KJ9	You bid first.
HCP: 15	♣ J6	

Board: 42	♠ K65	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ J1062	Partner bids first.
HCP: 10	♣ KQ1073	

Board: 43	♠ AK932	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ QJ9	You bid first.
HCP: 15	♣ K52	

Board: 44	♠ 7	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: Both	♦ KQ64	Partner bids first.
HCP: 12	♣ A9876	

Board: 45	♠ AJ943	The opponents are silent.
Dealer: S	♥ K54	
Vul: None	♦ AQ6	You bid first.
HCP: 16	♣ Q8	

5431 After Notrump Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ J73	♠ AQ6				1NT
Vul: EW	♥ 5	♥ KJ742	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ AQ42	♦ KJ9	AP			
South HCP: 15	♣ A10954	♣ J6				
Contract: 3N S			1. 5431 after 1NT			

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AQ842	♠ K65		1NT	Pass	3♥ ¹
Vul: Both	♥ AQ8	♥ J	Pass	4♠	AP	
North HCP: 15	♦ Q7	♦ J1062				
South HCP: 10	♣ J92	♣ KQ1073	1. 5431 after 1NT			
Contract: 4♠ N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK932				1NT
Vul: None	♥ K65	♥ Q3	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ AK1082	♦ QJ9	AP			
South HCP: 15	♣ 8763	♣ K52	1. 5431 after 1NT			
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KJ1032	♠ 7		1NT	Pass	3♠ ¹
Vul: Both	♥ K6	♥ QJ10	Pass	3NT	AP	
North HCP: 15	♦ AJ7	♦ KQ64	1. 5431 after 1NT			
South HCP: 12	♣ K104	♣ A9876				
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AJ943				1NT
Vul: None	♥ 962	♥ K54	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ KJ74	♦ AQ6	AP			
South HCP: 16	♣ AJ1054	♣ Q8	1. 5431 after 1NT			
Contract: 3N S						

North hands (Practice Page)

5431 After Notrump

Board: 46	♠ AK105	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: NS	♦ Q97	You bid first.
HCP: 15	♣ Q82	

Board: 47	♠ J72	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ AK943	Partner bids first.
HCP: 13	♣ AJ103	

Board: 48	♠ AK	The opponents are silent.
Dealer: N	♥ A10765	
Vul: NS	♦ Q74	You bid first.
HCP: 15	♣ Q84	

Board: 49	♠ 3	The opponents are silent.
Dealer: S	♥ 763	
Vul: EW	♦ KQ1053	Partner bids first.
HCP: 11	♣ AQ103	

Board: 50	♠ AK	The opponents are silent.
Dealer: N	♥ K103	
Vul: Both	♦ KQ72	You bid first.
HCP: 15	♣ 5432	

5431 After Notrump Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK105	♠ J74		1NT	Pass	3♥ ¹
Vul: NS	♥ KJ6	♥ —				
North HCP: 15	♦ Q97	♦ A8652	Pass	3NT	AP	
South HCP: 12	♣ Q82	♣ AK974				
Contract: 3N N			1. 5431 after 1NT			

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ J72	♠ AKQ6				1NT
Vul: EW	♥ 6	♥ K1098	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ AK943	♦ Q6	AP			
South HCP: 17	♣ AJ103	♣ K86				
Contract: 3N S			1. 5431 after 1NT			

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q54		1NT	Pass	3♥ ¹
Vul: NS	♥ A10765	♥ 9				
North HCP: 15	♦ Q74	♦ J10985	Pass	3NT	AP	
South HCP: 11	♣ Q84	♣ AKJ6				
Contract: 3N N			1. 5431 after 1NT			

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AKQ102				1NT
Vul: EW	♥ 763	♥ AQ	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ KQ1053	♦ 964	AP			
South HCP: 15	♣ AQ103	♣ 654				
Contract: 3N S			1. 5431 after 1NT			

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J93		1NT	Pass	3♥ ¹
Vul: Both	♥ K103	♥ 5				
North HCP: 15	♦ KQ72	♦ AJ1095	Pass	3NT	AP	
South HCP: 9	♣ 5432	♣ QJ97				
Contract: 3N N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 46	♠ J74	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ A8652	Partner bids first.
HCP: 12	♣ AK974	

Board: 47	♠ AKQ6	The opponents are silent.
Dealer: S	♥ K1098	
Vul: EW	♦ Q6	You bid first.
HCP: 17	♣ K86	

Board: 48	♠ Q54	The opponents are silent.
Dealer: N	♥ 9	
Vul: NS	♦ J10985	Partner bids first.
HCP: 11	♣ AKJ6	

Board: 49	♠ AKQ102	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ 964	You bid first.
HCP: 15	♣ 654	

Board: 50	♠ J93	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ AJ1095	Partner bids first.
HCP: 9	♣ QJ97	

5431 After Notrump Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK105	♠ J74		1NT	Pass	3♥ ¹
Vul: NS	♥ KJ6	♥ —				
North HCP: 15	♦ Q97	♦ A8652	Pass	3NT	AP	
South HCP: 12	♣ Q82	♣ AK974				
Contract: 3N N			1. 5431 after 1NT			

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ J72	♠ AKQ6				1NT
Vul: EW	♥ 6	♥ K1098	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ AK943	♦ Q6	AP			
South HCP: 17	♣ AJ103	♣ K86				
Contract: 3N S			1. 5431 after 1NT			

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q54		1NT	Pass	3♥ ¹
Vul: NS	♥ A10765	♥ 9				
North HCP: 15	♦ Q74	♦ J10985	Pass	3NT	AP	
South HCP: 11	♣ Q84	♣ AKJ6				
Contract: 3N N			1. 5431 after 1NT			

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AKQ102				1NT
Vul: EW	♥ 763	♥ AQ	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ KQ1053	♦ 964	AP			
South HCP: 15	♣ AQ103	♣ 654				
Contract: 3N S			1. 5431 after 1NT			

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J93		1NT	Pass	3♥ ¹
Vul: Both	♥ K103	♥ 5				
North HCP: 15	♦ KQ72	♦ AJ1095	Pass	3NT	AP	
South HCP: 9	♣ 5432	♣ QJ97				
Contract: 3N N			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 51	♠ 4	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: Both	♦ A432	Partner bids first.
HCP: 12	♣ A9852	

Board: 52	♠ AJ102	The opponents are silent.
Dealer: N	♥ KQ103	
Vul: None	♦ 953	You bid first.
HCP: 15	♣ AJ	

Board: 53	♠ —	The opponents are silent.
Dealer: S	♥ A32	
Vul: EW	♦ AKJ102	Partner bids first.
HCP: 17	♣ KQ932	

Board: 54	♠ J5	The opponents are silent.
Dealer: N	♥ Q1063	
Vul: Both	♦ AK93	You bid first.
HCP: 15	♣ AJ7	

Board: 55	♠ AJ5	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ KQ942	Partner bids first.
HCP: 16	♣ AQ753	

5431 After Notrump Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A1076				1NT
Vul: Both	♥ KJ9	♥ A4	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ A432	♦ KJ5	AP			
South HCP: 17	♣ A9852	♣ KQ76				
Contract: 3N S			1. 5431 after 1NT			

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AJ102	♠ —		1NT	Pass	3♠ ¹
Vul: None	♥ KQ103	♥ J52	Pass	3NT	AP	
North HCP: 15	♦ 953	♦ AKQ2				
South HCP: 15	♣ AJ	♣ KQ9872	1. 5431 after 1NT			
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQJ109				1NT
Vul: EW	♥ A32	♥ KJ8	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♦ AKJ102	♦ 94	Pass	6NT	AP	
South HCP: 15	♣ KQ932	♣ A108	1. 5431 after 1NT			
Contract: 6N S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ K106		1NT	Pass	3♥ ¹
Vul: Both	♥ Q1063	♥ —	Pass	4♦	Pass	5♣
North HCP: 15	♦ AK93	♦ J1082	AP			
South HCP: 9	♣ AJ7	♣ KQ6432	1. 5431 after 1NT			
Contract: 5♣ S						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ 1094				1NT
Vul: NS	♥ —	♥ AKJ	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ KQ942	♦ A5	Pass	6NT	AP	
South HCP: 15	♣ AQ753	♣ K9864	1. 5431 after 1NT			
Contract: 6N S						

South hands (Practice Page)

5431 After Notrump

Board: 51	♠ A1076	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ KJ5	You bid first.
HCP: 17	♣ KQ76	

Board: 52	♠ —	The opponents are silent.
Dealer: N	♥ J52	
Vul: None	♦ AKQ2	Partner bids first.
HCP: 15	♣ KQ9872	

Board: 53	♠ AQJ109	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: EW	♦ 94	You bid first.
HCP: 15	♣ A108	

Board: 54	♠ K106	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ J1082	Partner bids first.
HCP: 9	♣ KQ6432	

Board: 55	♠ 1094	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ A5	You bid first.
HCP: 15	♣ K9864	

5431 After Notrump Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A1076				1NT
Vul: Both	♥ KJ9	♥ A4	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ A432	♦ KJ5	AP			
South HCP: 17	♣ A9852	♣ KQ76				
Contract: 3N S			1. 5431 after 1NT			

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AJ102	♠ —		1NT	Pass	3♠ ¹
Vul: None	♥ KQ103	♥ J52	Pass	3NT	AP	
North HCP: 15	♦ 953	♦ AKQ2				
South HCP: 15	♣ AJ	♣ KQ9872	1. 5431 after 1NT			
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQJ109				1NT
Vul: EW	♥ A32	♥ KJ8	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♦ AKJ102	♦ 94	Pass	6NT	AP	
South HCP: 15	♣ KQ932	♣ A108	1. 5431 after 1NT			
Contract: 6N S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ K106		1NT	Pass	3♥ ¹
Vul: Both	♥ Q1063	♥ —	Pass	4♦	Pass	5♣
North HCP: 15	♦ AK93	♦ J1082	AP			
South HCP: 9	♣ AJ7	♣ KQ6432	1. 5431 after 1NT			
Contract: 5♣ S						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ 1094				1NT
Vul: NS	♥ —	♥ AKJ	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ KQ942	♦ A5	Pass	6NT	AP	
South HCP: 15	♣ AQ753	♣ K9864	1. 5431 after 1NT			
Contract: 6N S						

North hands (Practice Page)

5431 After Notrump

Board: 56	♠ A5	The opponents are silent.
Dealer: N	♥ AQ762	
Vul: NS	♦ Q98	You bid first.
HCP: 15	♣ K83	

Board: 57	♠ 9	The opponents are silent.
Dealer: S	♥ A107	
Vul: None	♦ Q8732	Partner bids first.
HCP: 10	♣ A1097	

Board: 58	♠ AK5	The opponents are silent.
Dealer: N	♥ KJ107	
Vul: NS	♦ K8	You bid first.
HCP: 16	♣ Q652	

Board: 59	♠ 7	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: EW	♦ KQJ64	Partner bids first.
HCP: 10	♣ 10987	

Board: 60	♠ Q82	The opponents are silent.
Dealer: N	♥ AK87	
Vul: Both	♦ AQ	You bid first.
HCP: 15	♣ 8742	

5431 After Notrump Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ KQ10		1NT	Pass	3♥ ¹
Vul: NS	♥ AQ762	♥ 4	Pass	3NT	Pass	6NT
North HCP: 15	♦ Q98	♦ AJ53	AP			
South HCP: 16	♣ K83	♣ AQ652	1. 5431 after 1NT			
Contract: 6N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AJ6				1NT
Vul: None	♥ A107	♥ KJ63	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ Q8732	♦ KJ106	AP			
South HCP: 16	♣ A1097	♣ K2	1. 5431 after 1NT			
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 943		1NT	Pass	3♥ ¹
Vul: NS	♥ KJ107	♥ 4	Pass	3NT	AP	
North HCP: 16	♦ K8	♦ Q976	1. 5431 after 1NT			
South HCP: 9	♣ Q652	♣ AK1097				
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ Q42				1NT
Vul: EW	♥ KJ6	♥ Q953	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ KQJ64	♦ A32	AP			
South HCP: 16	♣ 10987	♣ AKJ	1. 5431 after 1NT			
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ AJ5		1NT	Pass	3♥ ¹
Vul: Both	♥ AK87	♥ 6	Pass	3NT	AP	
North HCP: 15	♦ AQ	♦ 10984	1. 5431 after 1NT			
South HCP: 12	♣ 8742	♣ AK963				
Contract: 3N N						

South hands (Practice Page)

5431 After Notrump

Board: 56	♠ KQ10	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ AJ53	Partner bids first.
HCP: 16	♣ AQ652	

Board: 57	♠ AJ6	The opponents are silent.
Dealer: S	♥ KJ63	
Vul: None	♦ KJ106	You bid first.
HCP: 16	♣ K2	

Board: 58	♠ 943	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ Q976	Partner bids first.
HCP: 9	♣ AK1097	

Board: 59	♠ Q42	The opponents are silent.
Dealer: S	♥ Q953	
Vul: EW	♦ A32	You bid first.
HCP: 16	♣ AKJ	

Board: 60	♠ AJ5	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ 10984	Partner bids first.
HCP: 12	♣ AK963	

5431 After Notrump Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ KQ10		1NT	Pass	3♥ ¹
Vul: NS	♥ AQ762	♥ 4	Pass	3NT	Pass	6NT
North HCP: 15	♦ Q98	♦ AJ53	AP			
South HCP: 16	♣ K83	♣ AQ652	1. 5431 after 1NT			
Contract: 6N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AJ6				1NT
Vul: None	♥ A107	♥ KJ63	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ Q8732	♦ KJ106	AP			
South HCP: 16	♣ A1097	♣ K2	1. 5431 after 1NT			
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 943		1NT	Pass	3♥ ¹
Vul: NS	♥ KJ107	♥ 4	Pass	3NT	AP	
North HCP: 16	♦ K8	♦ Q976	1. 5431 after 1NT			
South HCP: 9	♣ Q652	♣ AK1097				
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ Q42				1NT
Vul: EW	♥ KJ6	♥ Q953	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ KQJ64	♦ A32	AP			
South HCP: 16	♣ 10987	♣ AKJ	1. 5431 after 1NT			
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ AJ5		1NT	Pass	3♥ ¹
Vul: Both	♥ AK87	♥ 6	Pass	3NT	AP	
North HCP: 15	♦ AQ	♦ 10984	1. 5431 after 1NT			
South HCP: 12	♣ 8742	♣ AK963				
Contract: 3N N						

North hands (Practice Page)

5431 After Notrump

Board: 61	♠ 5	The opponents are silent.
Dealer: S	♥ A108	
Vul: NS	♦ KQJ86	Partner bids first.
HCP: 11	♣ J643	

Board: 62	♠ AK64	The opponents are silent.
Dealer: N	♥ QJ85	
Vul: EW	♦ K42	You bid first.
HCP: 15	♣ Q7	

Board: 63	♠ 1062	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ J9765	Partner bids first.
HCP: 9	♣ AKJ104	

Board: 64	♠ AKJ107	The opponents are silent.
Dealer: N	♥ A104	
Vul: None	♦ J32	You bid first.
HCP: 16	♣ K7	

Board: 65	♠ K106	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ AQ1032	Partner bids first.
HCP: 12	♣ K765	

5431 After Notrump Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK3				1NT
Vul: NS	♥ A108	♥ K73	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ KQJ86	♦ A93	AP			
South HCP: 17	♣ J643	♣ K1075				
Contract: 3N S			1. 5431 after 1NT			

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ 3		1NT	Pass	3♠ ¹
Vul: EW	♥ QJ85	♥ A102	Pass	3NT	AP	
North HCP: 15	♦ K42	♦ J975				
South HCP: 9	♣ Q7	♣ KJ864	1. 5431 after 1NT			
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AJ953				1NT
Vul: EW	♥ —	♥ A109	Pass	3♥ ¹	Pass	4♠
North HCP: 9	♦ J9765	♦ KQ10	AP			
South HCP: 16	♣ AKJ104	♣ Q3	1. 5431 after 1NT			
Contract: 4♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AKJ107	♠ 5		1NT	Pass	3♠ ¹
Vul: None	♥ A104	♥ 985	Pass	3NT	AP	
North HCP: 16	♦ J32	♦ A10985				
South HCP: 9	♣ K7	♣ AJ98	1. 5431 after 1NT			
Contract: 3N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ A42				1NT
Vul: NS	♥ 7	♥ AKQJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AQ1032	♦ J84	AP			
South HCP: 15	♣ K765	♣ 92	1. 5431 after 1NT			
Contract: 3N S						

South hands (Practice Page)

5431 After Notrump

Board: 61	♠ AK3	The opponents are silent.
Dealer: S	♥ K73	
Vul: NS	♦ A93	You bid first.
HCP: 17	♣ K1075	

Board: 62	♠ 3	The opponents are silent.
Dealer: N	♥ A102	
Vul: EW	♦ J975	Partner bids first.
HCP: 9	♣ KJ864	

Board: 63	♠ AJ953	The opponents are silent.
Dealer: S	♥ A109	
Vul: EW	♦ KQ10	You bid first.
HCP: 16	♣ Q3	

Board: 64	♠ 5	The opponents are silent.
Dealer: N	♥ 985	
Vul: None	♦ A10985	Partner bids first.
HCP: 9	♣ AJ98	

Board: 65	♠ A42	The opponents are silent.
Dealer: S	♥ AKQJ3	
Vul: NS	♦ J84	You bid first.
HCP: 15	♣ 92	

5431 After Notrump Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK3				1NT
Vul: NS	♥ A108	♥ K73	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ KQJ86	♦ A93	AP			
South HCP: 17	♣ J643	♣ K1075				
Contract: 3N S			1. 5431 after 1NT			

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ 3		1NT	Pass	3♠ ¹
Vul: EW	♥ QJ85	♥ A102	Pass	3NT	AP	
North HCP: 15	♦ K42	♦ J975				
South HCP: 9	♣ Q7	♣ KJ864	1. 5431 after 1NT			
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AJ953				1NT
Vul: EW	♥ —	♥ A109	Pass	3♥ ¹	Pass	4♠
North HCP: 9	♦ J9765	♦ KQ10	AP			
South HCP: 16	♣ AKJ104	♣ Q3	1. 5431 after 1NT			
Contract: 4♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AKJ107	♠ 5		1NT	Pass	3♠ ¹
Vul: None	♥ A104	♥ 985	Pass	3NT	AP	
North HCP: 16	♦ J32	♦ A10985				
South HCP: 9	♣ K7	♣ AJ98	1. 5431 after 1NT			
Contract: 3N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ A42				1NT
Vul: NS	♥ 7	♥ AKQJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AQ1032	♦ J84	AP			
South HCP: 15	♣ K765	♣ 92	1. 5431 after 1NT			
Contract: 3N S						

North hands (Practice Page)

5431 After Notrump

Board: 66	♠ AK874	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ K76	You bid first.
HCP: 16	♣ Q94	

Board: 67	♠ KQ2	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ AJ853	Partner bids first.
HCP: 14	♣ KJ95	

Board: 68	♠ K73	The opponents are silent.
Dealer: N	♥ A10732	
Vul: EW	♦ A86	You bid first.
HCP: 15	♣ KJ	

Board: 69	♠ 9	The opponents are silent.
Dealer: S	♥ A87	
Vul: EW	♦ K10963	Partner bids first.
HCP: 16	♣ AKQ10	

Board: 70	♠ KQJ9	The opponents are silent.
Dealer: N	♥ 1083	
Vul: Both	♦ AJ92	You bid first.
HCP: 15	♣ A5	

5431 After Notrump Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AK874	♠ 9		1NT	Pass	3♠ ¹
Vul: Both	♥ A2	♥ Q76				
North HCP: 16	♦ K76	♦ AJ984	Pass	3NT	AP	
South HCP: 11	♣ Q94	♣ KJ62				
Contract: 3N N			1. 5431 after 1NT			

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ A84				1NT
Vul: NS	♥ 8	♥ AQ1054	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AJ853	♦ Q4	AP			
South HCP: 16	♣ KJ95	♣ A63				
Contract: 3N S			1. 5431 after 1NT			

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ AJ2		1NT	Pass	3♥ ¹
Vul: EW	♥ A10732	♥ 9				
North HCP: 15	♦ A86	♦ QJ753	Pass	3NT	AP	
South HCP: 14	♣ KJ	♣ AQ76				
Contract: 3N N			1. 5431 after 1NT			

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQJ3				1NT
Vul: EW	♥ A87	♥ KQJ6	Pass	3♠ ¹	Pass	3NT
North HCP: 16	♦ K10963	♦ AJ2	Pass	4NT ²	Pass	6NT
South HCP: 17	♣ AKQ10	♣ 43	AP			
Contract: 6N S			1. 5431 after 1NT			
			2. Quantitative 4NT			

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ KQJ9	♠ 8		1NT	Pass	3♠ ¹
Vul: Both	♥ 1083	♥ AQ2				
North HCP: 15	♦ AJ92	♦ K864	Pass	4♦	AP	
South HCP: 10	♣ A5	♣ J7632				
Contract: 4♦ N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 66	♠ 9	The opponents are silent.
Dealer: N	♥ Q76	
Vul: Both	♦ AJ984	Partner bids first.
HCP: 11	♣ KJ62	

Board: 67	♠ A84	The opponents are silent.
Dealer: S	♥ AQ1054	
Vul: NS	♦ Q4	You bid first.
HCP: 16	♣ A63	

Board: 68	♠ AJ2	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ QJ753	Partner bids first.
HCP: 14	♣ AQ76	

Board: 69	♠ KQJ3	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: EW	♦ AJ2	You bid first.
HCP: 17	♣ 43	

Board: 70	♠ 8	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: Both	♦ K864	Partner bids first.
HCP: 10	♣ J7632	

5431 After Notrump Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AK874	♠ 9		1NT	Pass	3♠ ¹
Vul: Both	♥ A2	♥ Q76				
North HCP: 16	♦ K76	♦ AJ984	Pass	3NT	AP	
South HCP: 11	♣ Q94	♣ KJ62				
Contract: 3N N			1. 5431 after 1NT			

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ A84				1NT
Vul: NS	♥ 8	♥ AQ1054	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AJ853	♦ Q4	AP			
South HCP: 16	♣ KJ95	♣ A63				
Contract: 3N S			1. 5431 after 1NT			

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ AJ2		1NT	Pass	3♥ ¹
Vul: EW	♥ A10732	♥ 9				
North HCP: 15	♦ A86	♦ QJ753	Pass	3NT	AP	
South HCP: 14	♣ KJ	♣ AQ76				
Contract: 3N N			1. 5431 after 1NT			

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQJ3				1NT
Vul: EW	♥ A87	♥ KQJ6	Pass	3♠ ¹	Pass	3NT
North HCP: 16	♦ K10963	♦ AJ2	Pass	4NT ²	Pass	6NT
South HCP: 17	♣ AKQ10	♣ 43	AP			
Contract: 6N S			1. 5431 after 1NT			
			2. Quantitative 4NT			

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ KQJ9	♠ 8		1NT	Pass	3♠ ¹
Vul: Both	♥ 1083	♥ AQ2				
North HCP: 15	♦ AJ92	♦ K864	Pass	4♦	AP	
South HCP: 10	♣ A5	♣ J7632				
Contract: 4♦ N			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 71	♠ 986	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ KQ92	Partner bids first.
HCP: 12	♣ AK1082	

Board: 72	♠ KJ83	The opponents are silent.
Dealer: N	♥ A82	
Vul: EW	♦ AK42	You bid first.
HCP: 15	♣ 102	

Board: 73	♠ 6	The opponents are silent.
Dealer: S	♥ A53	
Vul: NS	♦ Q986	Partner bids first.
HCP: 12	♣ KQJ65	

Board: 74	♠ A9	The opponents are silent.
Dealer: N	♥ K52	
Vul: Both	♦ Q42	You bid first.
HCP: 16	♣ AK763	

Board: 75	♠ 875	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ AQ52	Partner bids first.
HCP: 12	♣ AJ972	

5431 After Notrump Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ Q2				1NT
Vul: None	♥ 10	♥ KQJ43	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ KQ92	♦ AJ5	AP			
South HCP: 15	♣ AK1082	♣ Q95	1. 5431 after 1NT			
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ KJ83	♠ 5		1NT	Pass	3♠ ¹
Vul: EW	♥ A82	♥ J93	Pass	3NT	AP	
North HCP: 15	♦ AK42	♦ QJ53	1. 5431 after 1NT			
South HCP: 9	♣ 102	♣ KQ763				
Contract: 3N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQJ9				1NT
Vul: NS	♥ A53	♥ KJ9	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ Q986	♦ J103	AP			
South HCP: 16	♣ KQJ65	♣ A107	1. 5431 after 1NT			
Contract: 3N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KJ5		1NT	Pass	3♥ ¹
Vul: Both	♥ K52	♥ 4	Pass	3NT	AP	
North HCP: 16	♦ Q42	♦ AK1097	1. 5431 after 1NT			
South HCP: 12	♣ AK763	♣ J942				
Contract: 3N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ A93				1NT
Vul: None	♥ J	♥ K1064	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AQ52	♦ K94	AP			
South HCP: 15	♣ AJ972	♣ KQ8	1. 5431 after 1NT			
Contract: 3N S						

South hands (Practice Page)

5431 After Notrump

Board: 71	♠ Q2	The opponents are silent.
Dealer: S	♥ KQJ43	
Vul: None	♦ AJ5	You bid first.
HCP: 15	♣ Q95	

Board: 72	♠ 5	The opponents are silent.
Dealer: N	♥ J93	
Vul: EW	♦ QJ53	Partner bids first.
HCP: 9	♣ KQ763	

Board: 73	♠ AQJ9	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ J103	You bid first.
HCP: 16	♣ A107	

Board: 74	♠ KJ5	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ AK1097	Partner bids first.
HCP: 12	♣ J942	

Board: 75	♠ A93	The opponents are silent.
Dealer: S	♥ K1064	
Vul: None	♦ K94	You bid first.
HCP: 15	♣ KQ8	

5431 After Notrump Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ Q2				1NT
Vul: None	♥ 10	♥ KQJ43	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ KQ92	♦ AJ5	AP			
South HCP: 15	♣ AK1082	♣ Q95	1. 5431 after 1NT			
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ KJ83	♠ 5		1NT	Pass	3♠ ¹
Vul: EW	♥ A82	♥ J93	Pass	3NT	AP	
North HCP: 15	♦ AK42	♦ QJ53	1. 5431 after 1NT			
South HCP: 9	♣ 102	♣ KQ763				
Contract: 3N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQJ9				1NT
Vul: NS	♥ A53	♥ KJ9	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ Q986	♦ J103	AP			
South HCP: 16	♣ KQJ65	♣ A107	1. 5431 after 1NT			
Contract: 3N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KJ5		1NT	Pass	3♥ ¹
Vul: Both	♥ K52	♥ 4	Pass	3NT	AP	
North HCP: 16	♦ Q42	♦ AK1097	1. 5431 after 1NT			
South HCP: 12	♣ AK763	♣ J942				
Contract: 3N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ A93				1NT
Vul: None	♥ J	♥ K1064	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AQ52	♦ K94	AP			
South HCP: 15	♣ AJ972	♣ KQ8	1. 5431 after 1NT			
Contract: 3N S						

North hands (Practice Page)

5431 After Notrump

Board: 76	♠ AQ42	The opponents are silent.
Dealer: N	♥ A102	
Vul: EW	♦ KQJ7	You bid first.
HCP: 17	♣ J3	

Board: 77	♠ 5	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: EW	♦ AQ54	Partner bids first.
HCP: 12	♣ Q10432	

Board: 78	♠ AKQJ5	The opponents are silent.
Dealer: N	♥ K74	
Vul: Both	♦ Q98	You bid first.
HCP: 15	♣ 32	

Board: 79	♠ A106	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ KJ1043	Partner bids first.
HCP: 11	♣ K952	

Board: 80	♠ K32	The opponents are silent.
Dealer: N	♥ AK642	
Vul: EW	♦ AJ5	You bid first.
HCP: 15	♣ 54	

5431 After Notrump Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 5		1NT	Pass	3♠ ¹
Vul: EW	♥ A102	♥ K93	Pass	3NT	Pass	6NT
North HCP: 17	♦ KQJ7	♦ A1092	AP			
South HCP: 16	♣ J3	♣ AKQ94	1. 5431 after 1NT			
Contract: 6N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK10				1NT
Vul: EW	♥ KJ2	♥ A10975	Pass	3♠ ¹	Pass	4♥
North HCP: 12	♦ AQ54	♦ 62	AP			
South HCP: 16	♣ Q10432	♣ AJ5	1. 5431 after 1NT			
Contract: 4♥ S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ5	♠ 9		1NT	Pass	3♠ ¹
Vul: Both	♥ K74	♥ AJ10	Pass	3NT	AP	
North HCP: 15	♦ Q98	♦ 10763	1. 5431 after 1NT			
South HCP: 12	♣ 32	♣ AK1064				
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ Q972				1NT
Vul: NS	♥ 4	♥ AK9	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ KJ1043	♦ 976	AP			
South HCP: 15	♣ K952	♣ AQ4	1. 5431 after 1NT			
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ QJ9		1NT	Pass	3♥ ¹
Vul: EW	♥ AK642	♥ J	Pass	3NT	AP	
North HCP: 15	♦ AJ5	♦ K732	1. 5431 after 1NT			
South HCP: 14	♣ 54	♣ AQJ103				
Contract: 3N N						

South hands (Practice Page)

5431 After Notrump

Board: 76	♠ 5	The opponents are silent.
Dealer: N	♥ K93	
Vul: EW	♦ A1092	Partner bids first.
HCP: 16	♣ AKQ94	

Board: 77	♠ AK10	The opponents are silent.
Dealer: S	♥ A10975	
Vul: EW	♦ 62	You bid first.
HCP: 16	♣ AJ5	

Board: 78	♠ 9	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: Both	♦ 10763	Partner bids first.
HCP: 12	♣ AK1064	

Board: 79	♠ Q972	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ 976	You bid first.
HCP: 15	♣ AQ4	

Board: 80	♠ QJ9	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ K732	Partner bids first.
HCP: 14	♣ AQJ103	

5431 After Notrump Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 5		1NT	Pass	3♠ ¹
Vul: EW	♥ A102	♥ K93	Pass	3NT	Pass	6NT
North HCP: 17	♦ KQJ7	♦ A1092	AP			
South HCP: 16	♣ J3	♣ AKQ94	1. 5431 after 1NT			
Contract: 6N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK10				1NT
Vul: EW	♥ KJ2	♥ A10975	Pass	3♠ ¹	Pass	4♥
North HCP: 12	♦ AQ54	♦ 62	AP			
South HCP: 16	♣ Q10432	♣ AJ5	1. 5431 after 1NT			
Contract: 4♥ S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ5	♠ 9		1NT	Pass	3♠ ¹
Vul: Both	♥ K74	♥ AJ10	Pass	3NT	AP	
North HCP: 15	♦ Q98	♦ 10763	1. 5431 after 1NT			
South HCP: 12	♣ 32	♣ AK1064				
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ Q972				1NT
Vul: NS	♥ 4	♥ AK9	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ KJ1043	♦ 976	AP			
South HCP: 15	♣ K952	♣ AQ4	1. 5431 after 1NT			
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ QJ9		1NT	Pass	3♥ ¹
Vul: EW	♥ AK642	♥ J	Pass	3NT	AP	
North HCP: 15	♦ AJ5	♦ K732	1. 5431 after 1NT			
South HCP: 14	♣ 54	♣ AQJ103				
Contract: 3N N						

North hands (Practice Page)

5431 After Notrump

Board: 81	♠ J	The opponents are silent.
Dealer: S	♥ K42	
Vul: Both	♦ 5432	Partner bids first.
HCP: 13	♣ AKQ102	

Board: 82	♠ KQJ62	The opponents are silent.
Dealer: N	♥ A73	
Vul: None	♦ K4	You bid first.
HCP: 16	♣ K53	

Board: 83	♠ A102	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ A963	Partner bids first.
HCP: 10	♣ Q10762	

Board: 84	♠ K93	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: Both	♦ K10	You bid first.
HCP: 16	♣ J765	

Board: 85	♠ AK7	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ A9874	Partner bids first.
HCP: 13	♣ Q10532	

5431 After Notrump Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK5				1NT
Vul: Both	♥ K42	♥ AJ76	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ 5432	♦ A6	AP			
South HCP: 17	♣ AKQ102	♣ J854				
Contract: 3N S			1. 5431 after 1NT			

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ KQJ62	♠ 10		1NT	Pass	3♠ ¹
Vul: None	♥ A73	♥ KQ2	Pass	3NT	AP	
North HCP: 16	♦ K4	♦ Q10953				
South HCP: 12	♣ K53	♣ AJ108	1. 5431 after 1NT			
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ K84				1NT
Vul: EW	♥ 4	♥ KJ105	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ A963	♦ QJ74	AP			
South HCP: 17	♣ Q10762	♣ AK	1. 5431 after 1NT			
Contract: 3N S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ QJ10		1NT	Pass	3♥ ¹
Vul: Both	♥ AKQ7	♥ 8	Pass	3NT	AP	
North HCP: 16	♦ K10	♦ Q6542	1. 5431 after 1NT			
South HCP: 12	♣ J765	♣ AK42				
Contract: 3N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ Q86				1NT
Vul: None	♥ —	♥ AKQ5	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ A9874	♦ QJ	AP			
South HCP: 17	♣ Q10532	♣ K874	1. 5431 after 1NT			
Contract: 3N S						

South hands (Practice Page)

5431 After Notrump

Board: 81	♠ AK5	The opponents are silent.
Dealer: S	♥ AJ76	
Vul: Both	♦ A6	You bid first.
HCP: 17	♣ J854	

Board: 82	♠ 10	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: None	♦ Q10953	Partner bids first.
HCP: 12	♣ AJ108	

Board: 83	♠ K84	The opponents are silent.
Dealer: S	♥ KJ105	
Vul: EW	♦ QJ74	You bid first.
HCP: 17	♣ AK	

Board: 84	♠ QJ10	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ Q6542	Partner bids first.
HCP: 12	♣ AK42	

Board: 85	♠ Q86	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: None	♦ QJ	You bid first.
HCP: 17	♣ K874	

5431 After Notrump Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK5				1NT
Vul: Both	♥ K42	♥ AJ76	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ 5432	♦ A6	AP			
South HCP: 17	♣ AKQ102	♣ J854				
Contract: 3N S						1. 5431 after 1NT

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ KQJ62	♠ 10		1NT	Pass	3♠ ¹
Vul: None	♥ A73	♥ KQ2	Pass	3NT	AP	
North HCP: 16	♦ K4	♦ Q10953				
South HCP: 12	♣ K53	♣ AJ108				
Contract: 3N N						1. 5431 after 1NT

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ K84				1NT
Vul: EW	♥ 4	♥ KJ105	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ A963	♦ QJ74	AP			
South HCP: 17	♣ Q10762	♣ AK				
Contract: 3N S						1. 5431 after 1NT

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ QJ10		1NT	Pass	3♥ ¹
Vul: Both	♥ AKQ7	♥ 8	Pass	3NT	AP	
North HCP: 16	♦ K10	♦ Q6542				
South HCP: 12	♣ J765	♣ AK42				
Contract: 3N N						1. 5431 after 1NT

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ Q86				1NT
Vul: None	♥ —	♥ AKQ5	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ A9874	♦ QJ	AP			
South HCP: 17	♣ Q10532	♣ K874				
Contract: 3N S						1. 5431 after 1NT

North hands (Practice Page)

5431 After Notrump

Board: 86	♠ AQ103	The opponents are silent.
Dealer: N	♥ AK74	
Vul: Both	♦ 64	You bid first.
HCP: 17	♣ A87	

Board: 87	♠ 6	The opponents are silent.
Dealer: S	♥ J75	
Vul: None	♦ Q1098	Partner bids first.
HCP: 9	♣ KQJ53	

Board: 88	♠ Q3	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: NS	♦ J943	You bid first.
HCP: 16	♣ AQ3	

Board: 89	♠ KQJ	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ AJ42	Partner bids first.
HCP: 14	♣ QJ952	

Board: 90	♠ A8	The opponents are silent.
Dealer: N	♥ K106	
Vul: None	♦ 10982	You bid first.
HCP: 16	♣ AKQ2	

5431 After Notrump Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ103	♠ 5		1NT	Pass	3♠ ¹
Vul: Both	♥ AK74	♥ Q103				
North HCP: 17	♦ 64	♦ AQ1072	Pass	3NT	AP	
South HCP: 9	♣ A87	♣ J965				
Contract: 3N N			1. 5431 after 1NT			

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ10				1NT
Vul: None	♥ J75	♥ AQ104	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ Q1098	♦ KJ65	AP			
South HCP: 16	♣ KQJ53	♣ 82				
Contract: 3N S			1. 5431 after 1NT			

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ A75		1NT	Pass	3♥ ¹
Vul: NS	♥ AQJ2	♥ 10				
North HCP: 16	♦ J943	♦ AK752	Pass	3NT	AP	
South HCP: 14	♣ AQ3	♣ K965				
Contract: 3N N			1. 5431 after 1NT			

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A65				1NT
Vul: EW	♥ 8	♥ AKQ	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AJ42	♦ 103	AP			
South HCP: 16	♣ QJ952	♣ K10843				
Contract: 3N S			1. 5431 after 1NT			

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 2		1NT	Pass	3♠ ¹
Vul: None	♥ K106	♥ A97				
North HCP: 16	♦ 10982	♦ KQ63	Pass	3NT	AP	
South HCP: 9	♣ AKQ2	♣ 87643				
Contract: 3N N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 86	♠ 5	The opponents are silent.
Dealer: N	♥ Q103	
Vul: Both	♦ AQ1072	Partner bids first.
HCP: 9	♣ J965	

Board: 87	♠ AQ10	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: None	♦ KJ65	You bid first.
HCP: 16	♣ 82	

Board: 88	♠ A75	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ AK752	Partner bids first.
HCP: 14	♣ K965	

Board: 89	♠ A65	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ 103	You bid first.
HCP: 16	♣ K10843	

Board: 90	♠ 2	The opponents are silent.
Dealer: N	♥ A97	
Vul: None	♦ KQ63	Partner bids first.
HCP: 9	♣ 87643	

5431 After Notrump Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ103	♠ 5		1NT	Pass	3♠ ¹
Vul: Both	♥ AK74	♥ Q103				
North HCP: 17	♦ 64	♦ AQ1072	Pass	3NT	AP	
South HCP: 9	♣ A87	♣ J965				
Contract: 3N N			1. 5431 after 1NT			

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ10				1NT
Vul: None	♥ J75	♥ AQ104	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ Q1098	♦ KJ65	AP			
South HCP: 16	♣ KQJ53	♣ 82				
Contract: 3N S			1. 5431 after 1NT			

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ A75		1NT	Pass	3♥ ¹
Vul: NS	♥ AQJ2	♥ 10				
North HCP: 16	♦ J943	♦ AK752	Pass	3NT	AP	
South HCP: 14	♣ AQ3	♣ K965				
Contract: 3N N			1. 5431 after 1NT			

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A65				1NT
Vul: EW	♥ 8	♥ AKQ	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AJ42	♦ 103	AP			
South HCP: 16	♣ QJ952	♣ K10843				
Contract: 3N S			1. 5431 after 1NT			

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 2		1NT	Pass	3♠ ¹
Vul: None	♥ K106	♥ A97				
North HCP: 16	♦ 10982	♦ KQ63	Pass	3NT	AP	
South HCP: 9	♣ AKQ2	♣ 87643				
Contract: 3N N			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 91	♠ KQ9	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ Q873	Partner bids first.
HCP: 10	♣ K10972	

Board: 92	♠ 76	The opponents are silent.
Dealer: N	♥ A1073	
Vul: EW	♦ AK10	You bid first.
HCP: 15	♣ A987	

Board: 93	♠ AQ8	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ QJ74	Partner bids first.
HCP: 13	♣ KJ1096	

Board: 94	♠ AK2	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: NS	♦ 9754	You bid first.
HCP: 17	♣ KQ3	

Board: 95	♠ 6	The opponents are silent.
Dealer: S	♥ 843	
Vul: Both	♦ AQ83	Partner bids first.
HCP: 13	♣ AK973	

5431 After Notrump Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ 1084				1NT
Vul: NS	♥ 9	♥ AQ7	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ Q873	♦ AJ5	AP			
South HCP: 15	♣ K10972	♣ A543				
Contract: 3N S						1. 5431 after 1NT

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ 76	♠ KQ2				
Vul: EW	♥ A1073	♥ J		1NT	Pass	3♥ ¹
North HCP: 15	♦ AK10	♦ QJ943	Pass	5♣	AP	
South HCP: 13	♣ A987	♣ KJ103				
Contract: 5♣ N						1. 5431 after 1NT

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K76				1NT
Vul: Both	♥ 5	♥ AQ1073	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ QJ74	♦ AK8	AP			
South HCP: 16	♣ KJ1096	♣ 74				
Contract: 3N S						1. 5431 after 1NT

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 3				
Vul: NS	♥ AJ3	♥ Q95		1NT	Pass	3♠ ¹
North HCP: 17	♦ 9754	♦ AQ1082	Pass	3NT	AP	
South HCP: 13	♣ KQ3	♣ AJ92				
Contract: 3N N						1. 5431 after 1NT

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AJ107				1NT
Vul: Both	♥ 843	♥ AK10	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ AQ83	♦ KJ62	AP			
South HCP: 17	♣ AK973	♣ J4				
Contract: 3N S						1. 5431 after 1NT

South hands (Practice Page)

5431 After Notrump

Board: 91	♠ 1084	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ AJ5	You bid first.
HCP: 15	♣ A543	

Board: 92	♠ KQ2	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ QJ943	Partner bids first.
HCP: 13	♣ KJ103	

Board: 93	♠ K76	The opponents are silent.
Dealer: S	♥ AQ1073	
Vul: Both	♦ AK8	You bid first.
HCP: 16	♣ 74	

Board: 94	♠ 3	The opponents are silent.
Dealer: N	♥ Q95	
Vul: NS	♦ AQ1082	Partner bids first.
HCP: 13	♣ AJ92	

Board: 95	♠ AJ107	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ KJ62	You bid first.
HCP: 17	♣ J4	

5431 After Notrump Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ 1084				1NT
Vul: NS	♥ 9	♥ AQ7	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ Q873	♦ AJ5	AP			
South HCP: 15	♣ K10972	♣ A543				
Contract: 3N S			1. 5431 after 1NT			

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ 76	♠ KQ2				
Vul: EW	♥ A1073	♥ J		1NT	Pass	3♥ ¹
North HCP: 15	♦ AK10	♦ QJ943	Pass	5♣	AP	
South HCP: 13	♣ A987	♣ KJ103				
Contract: 5♣ N			1. 5431 after 1NT			

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K76				1NT
Vul: Both	♥ 5	♥ AQ1073	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ QJ74	♦ AK8	AP			
South HCP: 16	♣ KJ1096	♣ 74				
Contract: 3N S			1. 5431 after 1NT			

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 3				
Vul: NS	♥ AJ3	♥ Q95		1NT	Pass	3♠ ¹
North HCP: 17	♦ 9754	♦ AQ1082	Pass	3NT	AP	
South HCP: 13	♣ KQ3	♣ AJ92				
Contract: 3N N			1. 5431 after 1NT			

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AJ107				1NT
Vul: Both	♥ 843	♥ AK10	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ AQ83	♦ KJ62	AP			
South HCP: 17	♣ AK973	♣ J4				
Contract: 3N S			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 96	♠ AK2	The opponents are silent.
Dealer: N	♥ AJ1043	
Vul: EW	♦ Q9	You bid first.
HCP: 16	♣ Q94	

Board: 97	♠ 5	The opponents are silent.
Dealer: S	♥ 1043	
Vul: Both	♦ AKQ65	Partner bids first.
HCP: 13	♣ KJ76	

Board: 98	♠ 98	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: NS	♦ K10	You bid first.
HCP: 15	♣ AQ742	

Board: 99	♠ KJ9	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ QJ1093	Partner bids first.
HCP: 11	♣ A952	

Board: 100	♠ AKQ6	The opponents are silent.
Dealer: N	♥ Q9	
Vul: NS	♦ Q97	You bid first.
HCP: 15	♣ Q1053	

5431 After Notrump Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 7		1NT	Pass	3♠ ¹
Vul: EW	♥ AJ1043	♥ K87				
North HCP: 16	♦ Q9	♦ KJ42	Pass	4♥	AP	
South HCP: 12	♣ Q94	♣ AJ876				
Contract: 4♥ N			1. 5431 after 1NT			

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK3				1NT
Vul: Both	♥ 1043	♥ KQJ	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ AKQ65	♦ 8743	AP			
South HCP: 15	♣ KJ76	♣ Q53				
Contract: 3N S			1. 5431 after 1NT			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ 98	♠ AK6		1NT	Pass	3♥ ¹
Vul: NS	♥ KQJ6	♥ 9	Pass	4♣	Pass	4NT ²
North HCP: 15	♦ K10	♦ AQ852	Pass	6♣	AP	
South HCP: 16	♣ AQ742	♣ K1083				
Contract: 6♣ N			1. 5431 after 1NT			
			2. Quantitative 4NT			

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ Q87				1NT
Vul: Both	♥ 3	♥ J92	Pass	3♥ ¹	Pass	5♣
North HCP: 11	♦ QJ1093	♦ AK	AP			
South HCP: 16	♣ A952	♣ KQJ108				
Contract: 5♣ S			1. 5431 after 1NT			

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J		1NT	Pass	3♠ ¹
Vul: NS	♥ Q9	♥ A63				
North HCP: 15	♦ Q97	♦ AJ852	Pass	4♣	AP	
South HCP: 11	♣ Q1053	♣ J862				
Contract: 4♣ N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 96	♠ 7	The opponents are silent.
Dealer: N	♥ K87	
Vul: EW	♦ KJ42	Partner bids first.
HCP: 12	♣ AJ876	

Board: 97	♠ AK3	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ 8743	You bid first.
HCP: 15	♣ Q53	

Board: 98	♠ AK6	The opponents are silent.
Dealer: N	♥ 9	
Vul: NS	♦ AQ852	Partner bids first.
HCP: 16	♣ K1083	

Board: 99	♠ Q87	The opponents are silent.
Dealer: S	♥ J92	
Vul: Both	♦ AK	You bid first.
HCP: 16	♣ KQJ108	

Board: 100	♠ J	The opponents are silent.
Dealer: N	♥ A63	
Vul: NS	♦ AJ852	Partner bids first.
HCP: 11	♣ J862	

5431 After Notrump Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 7		1NT	Pass	3♠ ¹
Vul: EW	♥ AJ1043	♥ K87				
North HCP: 16	♦ Q9	♦ KJ42	Pass	4♥	AP	
South HCP: 12	♣ Q94	♣ AJ876				
Contract: 4♥ N			1. 5431 after 1NT			

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK3				1NT
Vul: Both	♥ 1043	♥ KQJ	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ AKQ65	♦ 8743	AP			
South HCP: 15	♣ KJ76	♣ Q53				
Contract: 3N S			1. 5431 after 1NT			

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ 98	♠ AK6		1NT	Pass	3♥ ¹
Vul: NS	♥ KQJ6	♥ 9	Pass	4♣	Pass	4NT ²
North HCP: 15	♦ K10	♦ AQ852	Pass	6♣	AP	
South HCP: 16	♣ AQ742	♣ K1083				
Contract: 6♣ N			1. 5431 after 1NT			
			2. Quantitative 4NT			

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ Q87				1NT
Vul: Both	♥ 3	♥ J92	Pass	3♥ ¹	Pass	5♣
North HCP: 11	♦ QJ1093	♦ AK	AP			
South HCP: 16	♣ A952	♣ KQJ108				
Contract: 5♣ S			1. 5431 after 1NT			

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J		1NT	Pass	3♠ ¹
Vul: NS	♥ Q9	♥ A63				
North HCP: 15	♦ Q97	♦ AJ852	Pass	4♣	AP	
South HCP: 11	♣ Q1053	♣ J862				
Contract: 4♣ N			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 101	♠ 3	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: EW	♦ KQJ63	Partner bids first.
HCP: 17	♣ AK98	

Board: 102	♠ KQJ98	The opponents are silent.
Dealer: N	♥ K72	
Vul: None	♦ K6	You bid first.
HCP: 16	♣ A54	

Board: 103	♠ KJ10	The opponents are silent.
Dealer: S	♥ 2	
Vul: NS	♦ AJ1095	Partner bids first.
HCP: 12	♣ QJ97	

Board: 104	♠ AK84	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: EW	♦ 74	You bid first.
HCP: 15	♣ 543	

Board: 105	♠ J32	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ AQJ9	Partner bids first.
HCP: 11	♣ K10632	

5431 After Notrump Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ1076				1NT
Vul: EW	♥ KJ3	♥ A76	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♦ KQJ63	♦ A5	Pass	6NT	AP	
South HCP: 16	♣ AK98	♣ Q62				
Contract: 6N S			1. 5431 after 1NT			

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KQJ98	♠ 10		1NT	Pass	3♠ ¹
Vul: None	♥ K72	♥ A104	Pass	3NT	AP	
North HCP: 16	♦ K6	♦ A10954				
South HCP: 12	♣ A54	♣ KJ83				
Contract: 3N N			1. 5431 after 1NT			

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ A97				1NT
Vul: NS	♥ 2	♥ AKQ4	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AJ1095	♦ 843	AP			
South HCP: 17	♣ QJ97	♣ A102				
Contract: 3N S			1. 5431 after 1NT			

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ J73		1NT	Pass	3♥ ¹
Vul: EW	♥ AKJ10	♥ 5	Pass	3NT	AP	
North HCP: 15	♦ 74	♦ AK865				
South HCP: 9	♣ 543	♣ J762				
Contract: 3N N			1. 5431 after 1NT			

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ AK109				1NT
Vul: NS	♥ 7	♥ KJ9	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ AQJ9	♦ 1083	AP			
South HCP: 16	♣ K10632	♣ AJ4				
Contract: 3N S			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 101	♠ AQ1076	The opponents are silent.
Dealer: S	♥ A76	
Vul: EW	♦ A5	You bid first.
HCP: 16	♣ Q62	

Board: 102	♠ 10	The opponents are silent.
Dealer: N	♥ A104	
Vul: None	♦ A10954	Partner bids first.
HCP: 12	♣ KJ83	

Board: 103	♠ A97	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: NS	♦ 843	You bid first.
HCP: 17	♣ A102	

Board: 104	♠ J73	The opponents are silent.
Dealer: N	♥ 5	
Vul: EW	♦ AK865	Partner bids first.
HCP: 9	♣ J762	

Board: 105	♠ AK109	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ 1083	You bid first.
HCP: 16	♣ AJ4	

5431 After Notrump Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ1076				1NT
Vul: EW	♥ KJ3	♥ A76	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♦ KQJ63	♦ A5	Pass	6NT	AP	
South HCP: 16	♣ AK98	♣ Q62				
Contract: 6N S			1. 5431 after 1NT			

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KQJ98	♠ 10		1NT	Pass	3♠ ¹
Vul: None	♥ K72	♥ A104	Pass	3NT	AP	
North HCP: 16	♦ K6	♦ A10954				
South HCP: 12	♣ A54	♣ KJ83				
Contract: 3N N			1. 5431 after 1NT			

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ A97				1NT
Vul: NS	♥ 2	♥ AKQ4	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AJ1095	♦ 843	AP			
South HCP: 17	♣ QJ97	♣ A102				
Contract: 3N S			1. 5431 after 1NT			

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ J73		1NT	Pass	3♥ ¹
Vul: EW	♥ AKJ10	♥ 5	Pass	3NT	AP	
North HCP: 15	♦ 74	♦ AK865				
South HCP: 9	♣ 543	♣ J762				
Contract: 3N N			1. 5431 after 1NT			

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ AK109				1NT
Vul: NS	♥ 7	♥ KJ9	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ AQJ9	♦ 1083	AP			
South HCP: 16	♣ K10632	♣ AJ4				
Contract: 3N S			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 106	♠ AK6	The opponents are silent.
Dealer: N	♥ QJ865	
Vul: None	♦ AQ5	You bid first.
HCP: 16	♣ 42	

Board: 107	♠ 7	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ K532	Partner bids first.
HCP: 10	♣ Q10975	

Board: 108	♠ Q86	The opponents are silent.
Dealer: N	♥ QJ952	
Vul: Both	♦ K9	You bid first.
HCP: 15	♣ AK6	

Board: 109	♠ AJ3	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ J7432	Partner bids first.
HCP: 10	♣ A10754	

Board: 110	♠ AQJ3	The opponents are silent.
Dealer: N	♥ K932	
Vul: Both	♦ 97	You bid first.
HCP: 15	♣ KQ6	

5431 After Notrump Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ Q103		1NT	Pass	3♥ ¹
Vul: None	♥ QJ865	♥ 2				
North HCP: 16	♦ AQ5	♦ K842	Pass	3NT	AP	
South HCP: 13	♣ 42	♣ AKJ85				
Contract: 3N N			1. 5431 after 1NT			

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AKJ98				1NT
Vul: EW	♥ AJ6	♥ K2	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ K532	♦ AJ10	AP			
South HCP: 16	♣ Q10975	♣ 643				
Contract: 3N S			1. 5431 after 1NT			

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ AJ4		1NT	Pass	3♥ ¹
Vul: Both	♥ QJ952	♥ 3				
North HCP: 15	♦ K9	♦ QJ1063	Pass	3NT	AP	
South HCP: 11	♣ AK6	♣ QJ75				
Contract: 3N N			1. 5431 after 1NT			

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ Q82				1NT
Vul: None	♥ —	♥ AKQ7	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ J7432	♦ K5	AP			
South HCP: 17	♣ A10754	♣ QJ32				
Contract: 3N S			1. 5431 after 1NT			

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ —		1NT	Pass	3♠ ¹
Vul: Both	♥ K932	♥ J108	Pass	3NT	Pass	4♣
North HCP: 15	♦ 97	♦ AKJ4	Pass	4♥	AP	
South HCP: 14	♣ KQ6	♣ AJ9872				
Contract: 4♥ N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 106	♠ Q103	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ K842	Partner bids first.
HCP: 13	♣ AKJ85	

Board: 107	♠ AKJ98	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ AJ10	You bid first.
HCP: 16	♣ 643	

Board: 108	♠ AJ4	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ QJ1063	Partner bids first.
HCP: 11	♣ QJ75	

Board: 109	♠ Q82	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: None	♦ K5	You bid first.
HCP: 17	♣ QJ32	

Board: 110	♠ —	The opponents are silent.
Dealer: N	♥ J108	
Vul: Both	♦ AKJ4	Partner bids first.
HCP: 14	♣ AJ9872	

5431 After Notrump Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ Q103		1NT	Pass	3♥ ¹
Vul: None	♥ QJ865	♥ 2				
North HCP: 16	♦ AQ5	♦ K842	Pass	3NT	AP	
South HCP: 13	♣ 42	♣ AKJ85				
Contract: 3N N			1. 5431 after 1NT			

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AKJ98				1NT
Vul: EW	♥ AJ6	♥ K2	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ K532	♦ AJ10	AP			
South HCP: 16	♣ Q10975	♣ 643				
Contract: 3N S			1. 5431 after 1NT			

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ AJ4		1NT	Pass	3♥ ¹
Vul: Both	♥ QJ952	♥ 3				
North HCP: 15	♦ K9	♦ QJ1063	Pass	3NT	AP	
South HCP: 11	♣ AK6	♣ QJ75				
Contract: 3N N			1. 5431 after 1NT			

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ Q82				1NT
Vul: None	♥ —	♥ AKQ7	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ J7432	♦ K5	AP			
South HCP: 17	♣ A10754	♣ QJ32				
Contract: 3N S			1. 5431 after 1NT			

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AQJ3	♠ —		1NT	Pass	3♠ ¹
Vul: Both	♥ K932	♥ J108	Pass	3NT	Pass	4♣
North HCP: 15	♦ 97	♦ AKJ4	Pass	4♥	AP	
South HCP: 14	♣ KQ6	♣ AJ9872				
Contract: 4♥ N			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 111	♠ 10	The opponents are silent.
Dealer: S	♥ Q54	
Vul: None	♦ AKQ83	Partner bids first.
HCP: 17	♣ AQ85	

Board: 112	♠ AQ53	The opponents are silent.
Dealer: N	♥ A73	
Vul: Both	♦ J97	You bid first.
HCP: 15	♣ A87	

Board: 113	♠ A74	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ A1042	Partner bids first.
HCP: 13	♣ AJ987	

Board: 114	♠ AK6	The opponents are silent.
Dealer: N	♥ AJ74	
Vul: None	♦ J95	You bid first.
HCP: 16	♣ QJ10	

Board: 115	♠ K75	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ AQ942	Partner bids first.
HCP: 15	♣ AQ86	

5431 After Notrump Both hands (Answers Page)

Board: 111			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 10	♠ KQ83	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♥ Q54	♥ AK9	Pass	4NT ²	Pass	6NT
South HCP: 15	♦ AKQ83	♦ 752	AP			
Contract: 6N S	♣ AQ85	♣ K63				
			1. 5431 after 1NT			
			2. Quantitative 4NT			

Board: 112			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ53	♠ J		1NT	Pass	3♠ ¹
North HCP: 15	♥ A73	♥ 1064	Pass	3NT	AP	
South HCP: 14	♦ J97	♦ AKQ8	1. 5431 after 1NT			
Contract: 3N N	♣ A87	♣ KJ1042				

Board: 113			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ A74	♠ KQ85	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♥ 3	♥ AQ	AP			
South HCP: 16	♦ A1042	♦ KQ93	1. 5431 after 1NT			
Contract: 3N S	♣ AJ987	♣ 1052				

Board: 114			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AK6	♠ —		1NT	Pass	3♠ ¹
North HCP: 16	♥ AJ74	♥ Q109	Pass	3NT	AP	
South HCP: 10	♦ J95	♦ A873	1. 5431 after 1NT			
Contract: 3N N	♣ QJ10	♣ A76532				

Board: 115			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ K75	♠ Q643	Pass	3♥ ¹	Pass	3NT
North HCP: 15	♥ 7	♥ AKJ8	AP			
South HCP: 16	♦ AQ942	♦ K107	1. 5431 after 1NT			
Contract: 3N S	♣ AQ86	♣ K10				

South hands (Practice Page)

5431 After Notrump

Board: 111	♠ KQ83	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ 752	You bid first.
HCP: 15	♣ K63	

Board: 112	♠ J	The opponents are silent.
Dealer: N	♥ 1064	
Vul: Both	♦ AKQ8	Partner bids first.
HCP: 14	♣ KJ1042	

Board: 113	♠ KQ85	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ KQ93	You bid first.
HCP: 16	♣ 1052	

Board: 114	♠ —	The opponents are silent.
Dealer: N	♥ Q109	
Vul: None	♦ A873	Partner bids first.
HCP: 10	♣ A76532	

Board: 115	♠ Q643	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: EW	♦ K107	You bid first.
HCP: 16	♣ K10	

5431 After Notrump Both hands (Answers Page)

Board: 111			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 10	♠ KQ83	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♥ Q54	♥ AK9	Pass	4NT ²	Pass	6NT
South HCP: 15	♦ AKQ83	♦ 752	AP			
Contract: 6N S	♣ AQ85	♣ K63				
			1. 5431 after 1NT			
			2. Quantitative 4NT			

Board: 112			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ AQ53	♠ J		1NT	Pass	3♠ ¹
North HCP: 15	♥ A73	♥ 1064	Pass	3NT	AP	
South HCP: 14	♦ J97	♦ AKQ8	1. 5431 after 1NT			
Contract: 3N N	♣ A87	♣ KJ1042				

Board: 113			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ A74	♠ KQ85	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♥ 3	♥ AQ	AP			
South HCP: 16	♦ A1042	♦ KQ93	1. 5431 after 1NT			
Contract: 3N S	♣ AJ987	♣ 1052				

Board: 114			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ AK6	♠ —		1NT	Pass	3♠ ¹
North HCP: 16	♥ AJ74	♥ Q109	Pass	3NT	AP	
South HCP: 10	♦ J95	♦ A873	1. 5431 after 1NT			
Contract: 3N N	♣ QJ10	♣ A76532				

Board: 115			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ K75	♠ Q643	Pass	3♥ ¹	Pass	3NT
North HCP: 15	♥ 7	♥ AKJ8	AP			
South HCP: 16	♦ AQ942	♦ K107	1. 5431 after 1NT			
Contract: 3N S	♣ AQ86	♣ K10				

North hands (Practice Page)

5431 After Notrump

Board: 116	♠ AJ97	The opponents are silent.
Dealer: N	♥ AQ52	
Vul: Both	♦ A9	You bid first.
HCP: 16	♣ J62	
Board: 117	♠ —	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: None	♦ K87642	Partner bids first.
HCP: 10	♣ K964	
Board: 118	♠ A65	East Doubles Pass if possible.
Dealer: N	♥ AQJ53	
Vul: NS	♦ 1062	You bid first.
HCP: 15	♣ A10	
Board: 119	♠ AQ5	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ KQ93	Partner bids first.
HCP: 17	♣ AQ872	
Board: 120	♠ 9532	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ KQ	You bid first.
HCP: 15	♣ K632	

5431 After Notrump Both hands (Answers Page)

Board: 116
Dealer: N
Vul: Both
North HCP: 16
South HCP: 12
Contract: 3N N

North:
♠ AJ97
♥ AQ52
♦ A9
♣ J62

South:
♠ —
♥ K97
♦ K8652
♣ AQ843

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	3NT	AP	

1. 5431 after 1NT

Board: 117
Dealer: S
Vul: None
North HCP: 10
South HCP: 17
Contract: 3N S

North:
♠ —
♥ KJ5
♦ K87642
♣ K964

South:
♠ K83
♥ Q842
♦ AQ
♣ AQ52

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
	AP		

1. 5431 after 1NT

Board: 118
Dealer: N
Vul: NS
North HCP: 15
South HCP: 11
Contract: 7♣ N

North:
♠ A65
♥ AQJ53
♦ 1062
♣ A10

South:
♠ —
♥ 762
♦ AQ94
♣ KQ8543

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣ ³	Pass	5♦
Pass	5NT ⁴	Pass	6♥
Pass	Pass	X	7♣

AP

1. 5431 after 1NT
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5
4. ♥ queen no ♠ king no ♣ king no ♦ king

Board: 119
Dealer: S
Vul: Both
North HCP: 17
South HCP: 16
Contract: 6N S

North:
♠ AQ5
♥ 5
♦ KQ93
♣ AQ872

South:
♠ K7
♥ AKJ86
♦ A85
♣ J95

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	6NT	AP	

1. 5431 after 1NT

Board: 120
Dealer: N
Vul: None
North HCP: 15
South HCP: 13
Contract: 3N N

North:
♠ 9532
♥ AK7
♦ KQ
♣ K632

South:
♠ AQ10
♥ 8
♦ A9872
♣ QJ109

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

1. 5431 after 1NT

South hands (Practice Page)

5431 After Notrump

Board: 116	♠ —	The opponents are silent.
Dealer: N	♥ K97	
Vul: Both	♦ K8652	Partner bids first.
HCP: 12	♣ AQ843	
Board: 117	♠ K83	The opponents are silent.
Dealer: S	♥ Q842	
Vul: None	♦ AQ	You bid first.
HCP: 17	♣ AQ52	
Board: 118	♠ —	East Doubles Pass if possible.
Dealer: N	♥ 762	
Vul: NS	♦ AQ94	Partner bids first.
HCP: 11	♣ KQ8543	
Board: 119	♠ K7	The opponents are silent.
Dealer: S	♥ AKJ86	
Vul: Both	♦ A85	You bid first.
HCP: 16	♣ J95	
Board: 120	♠ AQ10	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ A9872	Partner bids first.
HCP: 13	♣ QJ109	

5431 After Notrump Both hands (Answers Page)

Board: 116
Dealer: N
Vul: Both
North HCP: 16
South HCP: 12
Contract: 3N N

North:
♠ AJ97
♥ AQ52
♦ A9
♣ J62

South:
♠ —
♥ K97
♦ K8652
♣ AQ843

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	3NT	AP	

1. 5431 after 1NT

Board: 117
Dealer: S
Vul: None
North HCP: 10
South HCP: 17
Contract: 3N S

North:
♠ —
♥ KJ5
♦ K87642
♣ K964

South:
♠ K83
♥ Q842
♦ AQ
♣ AQ52

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
	AP		

1. 5431 after 1NT

Board: 118
Dealer: N
Vul: NS
North HCP: 15
South HCP: 11
Contract: 7♣ N

North:
♠ A65
♥ AQJ53
♦ 1062
♣ A10

South:
♠ —
♥ 762
♦ AQ94
♣ KQ8543

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	4♥	Pass	4NT ²
Pass	5♣ ³	Pass	5♦
Pass	5NT ⁴	Pass	6♥
Pass	Pass	X	7♣

AP

1. 5431 after 1NT
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5
4. ♥ queen no ♠ king no ♣ king no ♦ king

Board: 119
Dealer: S
Vul: Both
North HCP: 17
South HCP: 16
Contract: 6N S

North:
♠ AQ5
♥ 5
♦ KQ93
♣ AQ872

South:
♠ K7
♥ AKJ86
♦ A85
♣ J95

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	6NT	AP	

1. 5431 after 1NT

Board: 120
Dealer: N
Vul: None
North HCP: 15
South HCP: 13
Contract: 3N N

North:
♠ 9532
♥ AK7
♦ KQ
♣ K632

South:
♠ AQ10
♥ 8
♦ A9872
♣ QJ109

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

1. 5431 after 1NT

North hands (Practice Page)

5431 After Notrump

Board: 121	♠ 9	The opponents are silent.
Dealer: S	♥ Q62	
Vul: NS	♦ KQ854	Partner bids first.
HCP: 9	♣ Q985	

Board: 122	♠ A93	The opponents are silent.
Dealer: N	♥ KQ64	
Vul: EW	♦ AK4	You bid first.
HCP: 16	♣ 652	

Board: 123	♠ J	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: None	♦ K742	Partner bids first.
HCP: 15	♣ AQ1083	

Board: 124	♠ 6432	The opponents are silent.
Dealer: N	♥ AK73	
Vul: NS	♦ AK2	You bid first.
HCP: 17	♣ K4	

Board: 125	♠ AK9	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ KJ73	Partner bids first.
HCP: 18	♣ AK1097	

5431 After Notrump Both hands (Answers Page)

Board: 121

Dealer: S

Vul: NS

North HCP: 9

South HCP: 17

Contract: 5♦ N

North:

♠ 9

♥ Q62

♦ KQ854

♣ Q985

South:

♠ A42

♥ A107

♦ A762

♣ AJ7

West North East South

1NT

Pass 3♠¹ Pass 4NT²

Pass 5♦³ AP

1. 5431 after 1NT

2. Blackwood 0314, for ♦

3. A=1/5 or 4/5

Board: 122

Dealer: N

Vul: EW

North HCP: 16

South HCP: 12

Contract: 3N N

North:

♠ A93

♥ KQ64

♦ AK4

♣ 652

South:

♠ J52

♥ 9

♦ Q752

♣ AKQ84

West North East South

1NT Pass 3♥¹

Pass 3NT AP

1. 5431 after 1NT

Board: 123

Dealer: S

Vul: None

North HCP: 15

South HCP: 15

Contract: 3N S

North:

♠ J

♥ AJ4

♦ K742

♣ AQ1083

South:

♠ AQ653

♥ KQ6

♦ A98

♣ 95

West North East South

1NT

Pass 3♠¹ Pass 3NT

AP

1. 5431 after 1NT

Board: 124

Dealer: N

Vul: NS

North HCP: 17

South HCP: 10

Contract: 3N N

North:

♠ 6432

♥ AK73

♦ AK2

♣ K4

South:

♠ K87

♥ J

♦ Q10863

♣ A652

West North East South

1NT Pass 3♥¹

Pass 3NT AP

1. 5431 after 1NT

Board: 125

Dealer: S

Vul: EW

North HCP: 18

South HCP: 17

Contract: 6N S

North:

♠ AK9

♥ 5

♦ KJ73

♣ AK1097

South:

♠ Q84

♥ AQJ

♦ AQ5

♣ Q865

West North East South

1NT

Pass 3♥¹ Pass 3NT

Pass 6NT AP

1. 5431 after 1NT

South hands (Practice Page)

5431 After Notrump

Board: 121	♠ A42	The opponents are silent.
Dealer: S	♥ A107	
Vul: NS	♦ A762	You bid first.
HCP: 17	♣ AJ7	

Board: 122	♠ J52	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ Q752	Partner bids first.
HCP: 12	♣ AKQ84	

Board: 123	♠ AQ653	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: None	♦ A98	You bid first.
HCP: 15	♣ 95	

Board: 124	♠ K87	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ Q10863	Partner bids first.
HCP: 10	♣ A652	

Board: 125	♠ Q84	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ AQ5	You bid first.
HCP: 17	♣ Q865	

5431 After Notrump Both hands (Answers Page)

Board: 121

Dealer: S

Vul: NS

North HCP: 9

South HCP: 17

Contract: 5♦ N

North:

♠ 9

♥ Q62

♦ KQ854

♣ Q985

South:

♠ A42

♥ A107

♦ A762

♣ AJ7

West North East South

1NT

Pass 3♠¹ Pass 4NT²

Pass 5♦³ AP

1. 5431 after 1NT

2. Blackwood 0314, for ♦

3. A=1/5 or 4/5

Board: 122

Dealer: N

Vul: EW

North HCP: 16

South HCP: 12

Contract: 3N N

North:

♠ A93

♥ KQ64

♦ AK4

♣ 652

South:

♠ J52

♥ 9

♦ Q752

♣ AKQ84

West North East South

1NT Pass 3♥¹

Pass 3NT AP

1. 5431 after 1NT

Board: 123

Dealer: S

Vul: None

North HCP: 15

South HCP: 15

Contract: 3N S

North:

♠ J

♥ AJ4

♦ K742

♣ AQ1083

South:

♠ AQ653

♥ KQ6

♦ A98

♣ 95

West North East South

1NT

Pass 3♠¹ Pass 3NT

AP

1. 5431 after 1NT

Board: 124

Dealer: N

Vul: NS

North HCP: 17

South HCP: 10

Contract: 3N N

North:

♠ 6432

♥ AK73

♦ AK2

♣ K4

South:

♠ K87

♥ J

♦ Q10863

♣ A652

West North East South

1NT Pass 3♥¹

Pass 3NT AP

1. 5431 after 1NT

Board: 125

Dealer: S

Vul: EW

North HCP: 18

South HCP: 17

Contract: 6N S

North:

♠ AK9

♥ 5

♦ KJ73

♣ AK1097

South:

♠ Q84

♥ AQJ

♦ AQ5

♣ Q865

West North East South

1NT

Pass 3♥¹ Pass 3NT

Pass 6NT AP

1. 5431 after 1NT

North hands (Practice Page)

5431 After Notrump

Board: 126	♠ AKJ	West Doubles 5♣ if possible.
Dealer: N	♥ AK62	
Vul: None	♦ J643	You bid first.
HCP: 16	♣ 54	

Board: 127	♠ J	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: None	♦ QJ1072	Partner bids first.
HCP: 13	♣ A542	

Board: 128	♠ KJ4	The opponents are silent.
Dealer: N	♥ KQ93	
Vul: NS	♦ QJ53	You bid first.
HCP: 17	♣ AJ	

Board: 129	♠ —	The opponents are silent.
Dealer: S	♥ J104	
Vul: None	♦ A87632	Partner bids first.
HCP: 9	♣ A1065	

Board: 130	♠ KQJ9	The opponents are silent.
Dealer: N	♥ A854	
Vul: NS	♦ AJ3	You bid first.
HCP: 16	♣ J10	

5431 After Notrump Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ —		1NT	Pass	3♠ ¹
Vul: None	♥ AK62	♥ QJ4	Pass	4♦	Pass	5♣
North HCP: 16	♦ J643	♦ K952	X	AP		
South HCP: 10	♣ 54	♣ A108762				
Contract: 5♣X S			1. 5431 after 1NT			

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ65				1NT
Vul: None	♥ KQ9	♥ A4	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ QJ1072	♦ A985	AP			
South HCP: 17	♣ A542	♣ QJ7				
Contract: 3N S			1. 5431 after 1NT			

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 3		1NT	Pass	3♠ ¹
Vul: NS	♥ KQ93	♥ AJ2	Pass	3NT	AP	
North HCP: 17	♦ QJ53	♦ K1072	1. 5431 after 1NT			
South HCP: 11	♣ AJ	♣ K9642				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK85				1NT
Vul: None	♥ J104	♥ K83	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ A87632	♦ K10	AP			
South HCP: 16	♣ A1065	♣ K983				
Contract: 3N S			1. 5431 after 1NT			

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ KQJ9	♠ 4		1NT	Pass	3♠ ¹
Vul: NS	♥ A854	♥ KJ10	Pass	3NT	AP	
North HCP: 16	♦ AJ3	♦ KQ842	1. 5431 after 1NT			
South HCP: 13	♣ J10	♣ A732				
Contract: 3N N						

South hands (Practice Page)

5431 After Notrump

Board: 126	♠ —	West Doubles 5♣ if possible.
Dealer: N	♥ QJ4	
Vul: None	♦ K952	Partner bids first.
HCP: 10	♣ A108762	
Board: 127	♠ AQ65	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ A985	You bid first.
HCP: 17	♣ QJ7	
Board: 128	♠ 3	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ K1072	Partner bids first.
HCP: 11	♣ K9642	
Board: 129	♠ AK85	The opponents are silent.
Dealer: S	♥ K83	
Vul: None	♦ K10	You bid first.
HCP: 16	♣ K983	
Board: 130	♠ 4	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: NS	♦ KQ842	Partner bids first.
HCP: 13	♣ A732	

5431 After Notrump Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ —		1NT	Pass	3♠ ¹
Vul: None	♥ AK62	♥ QJ4	Pass	4♦	Pass	5♣
North HCP: 16	♦ J643	♦ K952	X	AP		
South HCP: 10	♣ 54	♣ A108762				
Contract: 5♣X S			1. 5431 after 1NT			

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ65				1NT
Vul: None	♥ KQ9	♥ A4	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ QJ1072	♦ A985	AP			
South HCP: 17	♣ A542	♣ QJ7				
Contract: 3N S			1. 5431 after 1NT			

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 3		1NT	Pass	3♠ ¹
Vul: NS	♥ KQ93	♥ AJ2	Pass	3NT	AP	
North HCP: 17	♦ QJ53	♦ K1072	1. 5431 after 1NT			
South HCP: 11	♣ AJ	♣ K9642				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK85				1NT
Vul: None	♥ J104	♥ K83	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ A87632	♦ K10	AP			
South HCP: 16	♣ A1065	♣ K983				
Contract: 3N S			1. 5431 after 1NT			

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ KQJ9	♠ 4		1NT	Pass	3♠ ¹
Vul: NS	♥ A854	♥ KJ10	Pass	3NT	AP	
North HCP: 16	♦ AJ3	♦ KQ842	1. 5431 after 1NT			
South HCP: 13	♣ J10	♣ A732				
Contract: 3N N						

North hands (Practice Page)

5431 After Notrump

Board: 131	♠ 5	The opponents are silent.
Dealer: S	♥ K86	
Vul: EW	♦ Q8652	Partner bids first.
HCP: 11	♣ AQ32	

Board: 132	♠ AQ92	The opponents are silent.
Dealer: N	♥ K109	
Vul: Both	♦ Q104	You bid first.
HCP: 15	♣ A32	

Board: 133	♠ 8	The opponents are silent.
Dealer: S	♥ K95	
Vul: EW	♦ K1095	Partner bids first.
HCP: 11	♣ AJ1072	

Board: 134	♠ 873	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ A1052	You bid first.
HCP: 15	♣ AQ109	

Board: 135	♠ J	The opponents are silent.
Dealer: S	♥ Q107	
Vul: Both	♦ AKQ82	Partner bids first.
HCP: 16	♣ A932	

5431 After Notrump Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ K842				1NT
Vul: EW	♥ K86	♥ AQJ2	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ Q8652	♦ A9	AP			
South HCP: 15	♣ AQ32	♣ J96				
Contract: 3N S			1. 5431 after 1NT			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AQ92	♠ 10		1NT	Pass	3♠ ¹
Vul: Both	♥ K109	♥ AQ4	Pass	3NT	AP	
North HCP: 15	♦ Q104	♦ A632				
South HCP: 13	♣ A32	♣ K10965	1. 5431 after 1NT			
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK542				1NT
Vul: EW	♥ K95	♥ QJ10	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ K1095	♦ AQ6	AP			
South HCP: 16	♣ AJ1072	♣ 65	1. 5431 after 1NT			
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ 873	♠ AKQ		1NT	Pass	3♥ ¹
Vul: Both	♥ KQ	♥ J	Pass	3NT	Pass	6NT
North HCP: 15	♦ A1052	♦ KQJ87	AP			
South HCP: 19	♣ AQ109	♣ K765	1. 5431 after 1NT			
Contract: 6N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ KQ97				1NT
Vul: Both	♥ Q107	♥ AK32	Pass	3♠ ¹	Pass	3NT
North HCP: 16	♦ AKQ82	♦ J105	Pass	4NT ²	Pass	6NT
South HCP: 16	♣ A932	♣ K8	AP			
Contract: 6N S			1. 5431 after 1NT			
			2. Quantitative 4NT			

South hands (Practice Page)

5431 After Notrump

Board: 131	♠ K842	The opponents are silent.
Dealer: S	♥ AQJ2	
Vul: EW	♦ A9	You bid first.
HCP: 15	♣ J96	

Board: 132	♠ 10	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: Both	♦ A632	Partner bids first.
HCP: 13	♣ K10965	

Board: 133	♠ AK542	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: EW	♦ AQ6	You bid first.
HCP: 16	♣ 65	

Board: 134	♠ AKQ	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ KQJ87	Partner bids first.
HCP: 19	♣ K765	

Board: 135	♠ KQ97	The opponents are silent.
Dealer: S	♥ AK32	
Vul: Both	♦ J105	You bid first.
HCP: 16	♣ K8	

5431 After Notrump Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ K842				1NT
Vul: EW	♥ K86	♥ AQJ2	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ Q8652	♦ A9	AP			
South HCP: 15	♣ AQ32	♣ J96				
Contract: 3N S			1. 5431 after 1NT			

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AQ92	♠ 10		1NT	Pass	3♠ ¹
Vul: Both	♥ K109	♥ AQ4	Pass	3NT	AP	
North HCP: 15	♦ Q104	♦ A632				
South HCP: 13	♣ A32	♣ K10965	1. 5431 after 1NT			
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK542				1NT
Vul: EW	♥ K95	♥ QJ10	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ K1095	♦ AQ6	AP			
South HCP: 16	♣ AJ1072	♣ 65	1. 5431 after 1NT			
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ 873	♠ AKQ		1NT	Pass	3♥ ¹
Vul: Both	♥ KQ	♥ J	Pass	3NT	Pass	6NT
North HCP: 15	♦ A1052	♦ KQJ87	AP			
South HCP: 19	♣ AQ109	♣ K765	1. 5431 after 1NT			
Contract: 6N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ KQ97				1NT
Vul: Both	♥ Q107	♥ AK32	Pass	3♠ ¹	Pass	3NT
North HCP: 16	♦ AKQ82	♦ J105	Pass	4NT ²	Pass	6NT
South HCP: 16	♣ A932	♣ K8	AP			
Contract: 6N S			1. 5431 after 1NT			
			2. Quantitative 4NT			

North hands (Practice Page)

5431 After Notrump

Board: 136	♠ KQ9	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: NS	♦ A972	You bid first.
HCP: 15	♣ 63	

Board: 137	♠ KQ4	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ Q743	Partner bids first.
HCP: 9	♣ Q9764	

Board: 138	♠ AK87	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: NS	♦ 10765	You bid first.
HCP: 16	♣ A4	

Board: 139	♠ 4	The opponents are silent.
Dealer: S	♥ 1063	
Vul: EW	♦ A987	Partner bids first.
HCP: 11	♣ AK754	

Board: 140	♠ AJ84	The opponents are silent.
Dealer: N	♥ 986	
Vul: NS	♦ KQ9	You bid first.
HCP: 17	♣ AK7	

5431 After Notrump Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 8		1NT	Pass	3♠ ¹
Vul: NS	♥ AQ95	♥ K74				
North HCP: 15	♦ A972	♦ KJ84	Pass	3NT	AP	
South HCP: 9	♣ 63	♣ Q9754				
Contract: 3N N			1. 5431 after 1NT			

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ AJ5				1NT
Vul: EW	♥ 5	♥ A43	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ Q743	♦ KJ6	AP			
South HCP: 17	♣ Q9764	♣ A1052				
Contract: 3N S			1. 5431 after 1NT			

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AK87	♠ Q95		1NT	Pass	3♥ ¹
Vul: NS	♥ AJ3	♥ 4				
North HCP: 16	♦ 10765	♦ KQJ42	Pass	3NT	AP	
South HCP: 9	♣ A4	♣ J1075				
Contract: 3N N			1. 5431 after 1NT			

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKJ86				1NT
Vul: EW	♥ 1063	♥ J2	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ A987	♦ KQJ	AP			
South HCP: 15	♣ AK754	♣ 986				
Contract: 3N S			1. 5431 after 1NT			

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AJ84	♠ 5		1NT	Pass	3♠ ¹
Vul: NS	♥ 986	♥ AKQ				
North HCP: 17	♦ KQ9	♦ J1087	Pass	3NT	AP	
South HCP: 12	♣ AK7	♣ Q10962				
Contract: 3N N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 136	♠ 8	The opponents are silent.
Dealer: N	♥ K74	
Vul: NS	♦ KJ84	Partner bids first.
HCP: 9	♣ Q9754	

Board: 137	♠ AJ5	The opponents are silent.
Dealer: S	♥ A43	
Vul: EW	♦ KJ6	You bid first.
HCP: 17	♣ A1052	

Board: 138	♠ Q95	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ KQJ42	Partner bids first.
HCP: 9	♣ J1075	

Board: 139	♠ AKJ86	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ KQJ	You bid first.
HCP: 15	♣ 986	

Board: 140	♠ 5	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ J1087	Partner bids first.
HCP: 12	♣ Q10962	

5431 After Notrump Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ 8		1NT	Pass	3♠ ¹
Vul: NS	♥ AQ95	♥ K74				
North HCP: 15	♦ A972	♦ KJ84	Pass	3NT	AP	
South HCP: 9	♣ 63	♣ Q9754				
Contract: 3N N			1. 5431 after 1NT			

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ AJ5				1NT
Vul: EW	♥ 5	♥ A43	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ Q743	♦ KJ6	AP			
South HCP: 17	♣ Q9764	♣ A1052				
Contract: 3N S			1. 5431 after 1NT			

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AK87	♠ Q95		1NT	Pass	3♥ ¹
Vul: NS	♥ AJ3	♥ 4				
North HCP: 16	♦ 10765	♦ KQJ42	Pass	3NT	AP	
South HCP: 9	♣ A4	♣ J1075				
Contract: 3N N			1. 5431 after 1NT			

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKJ86				1NT
Vul: EW	♥ 1063	♥ J2	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ A987	♦ KQJ	AP			
South HCP: 15	♣ AK754	♣ 986				
Contract: 3N S			1. 5431 after 1NT			

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AJ84	♠ 5		1NT	Pass	3♠ ¹
Vul: NS	♥ 986	♥ AKQ				
North HCP: 17	♦ KQ9	♦ J1087	Pass	3NT	AP	
South HCP: 12	♣ AK7	♣ Q10962				
Contract: 3N N			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 141	♠ 5	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ AJ843	Partner bids first.
HCP: 13	♣ K1084	

Board: 142	♠ KJ	The opponents are silent.
Dealer: N	♥ Q85	
Vul: Both	♦ AK8	You bid first.
HCP: 17	♣ KJ764	

Board: 143	♠ KQ4	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ A9874	Partner bids first.
HCP: 14	♣ KQ96	

Board: 144	♠ A1094	The opponents are silent.
Dealer: N	♥ AK106	
Vul: EW	♦ J108	You bid first.
HCP: 15	♣ K8	

Board: 145	♠ 4	The opponents are silent.
Dealer: S	♥ A92	
Vul: Both	♦ AJ1052	Partner bids first.
HCP: 13	♣ A973	

5431 After Notrump Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AQJ109				1NT
Vul: EW	♥ AJ4	♥ K105	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ AJ843	♦ Q10	AP			
South HCP: 16	♣ K1084	♣ A32				
Contract: 3N S			1. 5431 after 1NT			

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A63		1NT	Pass	3♥ ¹
Vul: Both	♥ Q85	♥ 6	Pass	5♣	AP	
North HCP: 17	♦ AK8	♦ Q1042				
South HCP: 12	♣ KJ764	♣ AQ932	1. 5431 after 1NT			
Contract: 5♣ N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ A5				1NT
Vul: None	♥ 4	♥ AK96	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ A9874	♦ KQJ3	AP			
South HCP: 17	♣ KQ96	♣ 873				
Contract: 3N S			1. 5431 after 1NT			

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ A1094	♠ QJ2		1NT	Pass	3♥ ¹
Vul: EW	♥ AK106	♥ 2	Pass	3NT	AP	
North HCP: 15	♦ J108	♦ KQ62				
South HCP: 10	♣ K8	♣ Q7654	1. 5431 after 1NT			
Contract: 3N N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ72				1NT
Vul: Both	♥ A92	♥ KQ106	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ AJ1052	♦ K6	AP			
South HCP: 17	♣ A973	♣ K54				
Contract: 3N S			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 141	♠ AQJ109	The opponents are silent.
Dealer: S	♥ K105	
Vul: EW	♦ Q10	You bid first.
HCP: 16	♣ A32	

Board: 142	♠ A63	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ Q1042	Partner bids first.
HCP: 12	♣ AQ932	

Board: 143	♠ A5	The opponents are silent.
Dealer: S	♥ AK96	
Vul: None	♦ KQJ3	You bid first.
HCP: 17	♣ 873	

Board: 144	♠ QJ2	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ KQ62	Partner bids first.
HCP: 10	♣ Q7654	

Board: 145	♠ AQ72	The opponents are silent.
Dealer: S	♥ KQ106	
Vul: Both	♦ K6	You bid first.
HCP: 17	♣ K54	

5431 After Notrump Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AQJ109				1NT
Vul: EW	♥ AJ4	♥ K105	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ AJ843	♦ Q10	AP			
South HCP: 16	♣ K1084	♣ A32				
Contract: 3N S			1. 5431 after 1NT			

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A63		1NT	Pass	3♥ ¹
Vul: Both	♥ Q85	♥ 6	Pass	5♣	AP	
North HCP: 17	♦ AK8	♦ Q1042				
South HCP: 12	♣ KJ764	♣ AQ932				
Contract: 5♣ N			1. 5431 after 1NT			

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ A5				1NT
Vul: None	♥ 4	♥ AK96	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ A9874	♦ KQJ3	AP			
South HCP: 17	♣ KQ96	♣ 873				
Contract: 3N S			1. 5431 after 1NT			

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ A1094	♠ QJ2		1NT	Pass	3♥ ¹
Vul: EW	♥ AK106	♥ 2	Pass	3NT	AP	
North HCP: 15	♦ J108	♦ KQ62				
South HCP: 10	♣ K8	♣ Q7654				
Contract: 3N N			1. 5431 after 1NT			

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ72				1NT
Vul: Both	♥ A92	♥ KQ106	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ AJ1052	♦ K6	AP			
South HCP: 17	♣ A973	♣ K54				
Contract: 3N S			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 146	♠ J32	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ AQ864	You bid first.
HCP: 15	♣ J7	

Board: 147	♠ 7	The opponents are silent.
Dealer: S	♥ A108	
Vul: Both	♦ KQ642	Partner bids first.
HCP: 13	♣ KJ72	

Board: 148	♠ J94	The opponents are silent.
Dealer: N	♥ QJ52	
Vul: None	♦ AQ	You bid first.
HCP: 15	♣ KQ109	

Board: 149	♠ 4	The opponents are silent.
Dealer: S	♥ 752	
Vul: NS	♦ A8642	Partner bids first.
HCP: 11	♣ AQJ7	

Board: 150	♠ Q732	The opponents are silent.
Dealer: N	♥ KQ108	
Vul: EW	♦ A10	You bid first.
HCP: 17	♣ KQJ	

5431 After Notrump Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ AQ6		1NT	Pass	3♥ ¹
Vul: None	♥ AK6	♥ 3	Pass	4♦	Pass	6♦
North HCP: 15	♦ AQ864	♦ KJ1032	AP			
South HCP: 16	♣ J7	♣ AQ86				
Contract: 6♦ N			1. 5431 after 1NT			

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KJ93				1NT
Vul: Both	♥ A108	♥ KQ7	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ KQ642	♦ A5	AP			
South HCP: 17	♣ KJ72	♣ A863				
Contract: 3N S			1. 5431 after 1NT			

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ K87		1NT	Pass	3♥ ¹
Vul: None	♥ QJ52	♥ —	Pass	3NT	Pass	4♦
North HCP: 15	♦ AQ	♦ KJ10963	Pass	5♣	Pass	5♦
South HCP: 12	♣ KQ109	♣ AJ74	Pass	6♣	AP	
Contract: 6♣ N			1. 5431 after 1NT			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQJ102				1NT
Vul: NS	♥ 752	♥ Q64	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ A8642	♦ K10	AP			
South HCP: 15	♣ AQJ7	♣ K86				
Contract: 3N S			1. 5431 after 1NT			

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ Q732	♠ 4		1NT	Pass	3♠ ¹
Vul: EW	♥ KQ108	♥ A96	Pass	3NT	AP	
North HCP: 17	♦ A10	♦ J954				
South HCP: 9	♣ KQJ	♣ A10986				
Contract: 3N N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 146	♠ AQ6	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ KJ1032	Partner bids first.
HCP: 16	♣ AQ86	

Board: 147	♠ KJ93	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: Both	♦ A5	You bid first.
HCP: 17	♣ A863	

Board: 148	♠ K87	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ KJ10963	Partner bids first.
HCP: 12	♣ AJ74	

Board: 149	♠ AQJ102	The opponents are silent.
Dealer: S	♥ Q64	
Vul: NS	♦ K10	You bid first.
HCP: 15	♣ K86	

Board: 150	♠ 4	The opponents are silent.
Dealer: N	♥ A96	
Vul: EW	♦ J954	Partner bids first.
HCP: 9	♣ A10986	

5431 After Notrump Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ AQ6		1NT	Pass	3♥ ¹
Vul: None	♥ AK6	♥ 3	Pass	4♦	Pass	6♦
North HCP: 15	♦ AQ864	♦ KJ1032	AP			
South HCP: 16	♣ J7	♣ AQ86	1. 5431 after 1NT			
Contract: 6♦ N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KJ93				1NT
Vul: Both	♥ A108	♥ KQ7	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ KQ642	♦ A5	AP			
South HCP: 17	♣ KJ72	♣ A863	1. 5431 after 1NT			
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ K87		1NT	Pass	3♥ ¹
Vul: None	♥ QJ52	♥ —	Pass	3NT	Pass	4♦
North HCP: 15	♦ AQ	♦ KJ10963	Pass	5♣	Pass	5♦
South HCP: 12	♣ KQ109	♣ AJ74	Pass	6♣	AP	
Contract: 6♣ N			1. 5431 after 1NT			

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQJ102				1NT
Vul: NS	♥ 752	♥ Q64	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ A8642	♦ K10	AP			
South HCP: 15	♣ AQJ7	♣ K86	1. 5431 after 1NT			
Contract: 3N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ Q732	♠ 4		1NT	Pass	3♠ ¹
Vul: EW	♥ KQ108	♥ A96	Pass	3NT	AP	
North HCP: 17	♦ A10	♦ J954	1. 5431 after 1NT			
South HCP: 9	♣ KQJ	♣ A10986				
Contract: 3N N						

North hands (Practice Page)

5431 After Notrump

Board: 151	♠ J	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: NS	♦ Q10983	Partner bids first.
HCP: 14	♣ KQJ4	

Board: 152	♠ QJ82	The opponents are silent.
Dealer: N	♥ AK84	
Vul: Both	♦ AQ10	You bid first.
HCP: 16	♣ 93	

Board: 153	♠ 9	The opponents are silent.
Dealer: S	♥ A108	
Vul: None	♦ Q8763	Partner bids first.
HCP: 13	♣ AK54	

Board: 154	♠ KQ53	The opponents are silent.
Dealer: N	♥ AK86	
Vul: EW	♦ Q10	You bid first.
HCP: 17	♣ K72	

Board: 155	♠ 4	The opponents are silent.
Dealer: S	♥ A102	
Vul: Both	♦ KJ73	Partner bids first.
HCP: 9	♣ J9432	

5431 After Notrump Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A42				1NT
Vul: NS	♥ AJ8	♥ K106	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ Q10983	♦ A75	AP			
South HCP: 15	♣ KQJ4	♣ A1072	1. 5431 after 1NT			
Contract: 3N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ QJ82	♠ AK7		1NT	Pass	3♥ ¹
Vul: Both	♥ AK84	♥ J	Pass	3NT	AP	
North HCP: 16	♦ AQ10	♦ J7642	1. 5431 after 1NT			
South HCP: 13	♣ 93	♣ A754				
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A10853				1NT
Vul: None	♥ A108	♥ KQ4	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ Q8763	♦ K9	AP			
South HCP: 15	♣ AK54	♣ QJ10	1. 5431 after 1NT			
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KQ53	♠ 4		1NT	Pass	3♠ ¹
Vul: EW	♥ AK86	♥ J95	Pass	3NT	AP	
North HCP: 17	♦ Q10	♦ AKJ8	1. 5431 after 1NT			
South HCP: 14	♣ K72	♣ AJ843				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK1032				1NT
Vul: Both	♥ A102	♥ KQ6	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ KJ73	♦ 862	AP			
South HCP: 16	♣ J9432	♣ A10	1. 5431 after 1NT			
Contract: 3N S						

South hands (Practice Page)

5431 After Notrump

Board: 151	♠ A42	The opponents are silent.
Dealer: S	♥ K106	
Vul: NS	♦ A75	You bid first.
HCP: 15	♣ A1072	

Board: 152	♠ AK7	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ J7642	Partner bids first.
HCP: 13	♣ A754	

Board: 153	♠ A10853	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: None	♦ K9	You bid first.
HCP: 15	♣ QJ10	

Board: 154	♠ 4	The opponents are silent.
Dealer: N	♥ J95	
Vul: EW	♦ AKJ8	Partner bids first.
HCP: 14	♣ AJ843	

Board: 155	♠ AK1032	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: Both	♦ 862	You bid first.
HCP: 16	♣ A10	

5431 After Notrump Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A42				1NT
Vul: NS	♥ AJ8	♥ K106	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ Q10983	♦ A75	AP			
South HCP: 15	♣ KQJ4	♣ A1072	1. 5431 after 1NT			
Contract: 3N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ QJ82	♠ AK7		1NT	Pass	3♥ ¹
Vul: Both	♥ AK84	♥ J	Pass	3NT	AP	
North HCP: 16	♦ AQ10	♦ J7642	1. 5431 after 1NT			
South HCP: 13	♣ 93	♣ A754				
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A10853				1NT
Vul: None	♥ A108	♥ KQ4	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ Q8763	♦ K9	AP			
South HCP: 15	♣ AK54	♣ QJ10	1. 5431 after 1NT			
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ KQ53	♠ 4		1NT	Pass	3♠ ¹
Vul: EW	♥ AK86	♥ J95	Pass	3NT	AP	
North HCP: 17	♦ Q10	♦ AKJ8	1. 5431 after 1NT			
South HCP: 14	♣ K72	♣ AJ843				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK1032				1NT
Vul: Both	♥ A102	♥ KQ6	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ KJ73	♦ 862	AP			
South HCP: 16	♣ J9432	♣ A10	1. 5431 after 1NT			
Contract: 3N S						

North hands (Practice Page)

5431 After Notrump

Board: 156	♠ AK53	The opponents are silent.
Dealer: N	♥ KQ109	
Vul: Both	♦ K5	You bid first.
HCP: 16	♣ J83	

Board: 157	♠ 3	The opponents are silent.
Dealer: S	♥ A83	
Vul: None	♦ KQJ6	Partner bids first.
HCP: 14	♣ A8743	

Board: 158	♠ J852	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: NS	♦ A6	You bid first.
HCP: 16	♣ Q93	

Board: 159	♠ 6	The opponents are silent.
Dealer: S	♥ K94	
Vul: EW	♦ Q8743	Partner bids first.
HCP: 9	♣ A1042	

Board: 160	♠ KQ102	The opponents are silent.
Dealer: N	♥ K94	
Vul: None	♦ 653	You bid first.
HCP: 15	♣ AK6	

5431 After Notrump Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ —		1NT	Pass	3♠ ¹
Vul: Both	♥ KQ109	♥ 872	Pass	3NT	Pass	4♦
North HCP: 16	♦ K5	♦ AQJ843	Pass	4♥	AP	
South HCP: 16	♣ J83	♣ AKQ9	1. 5431 after 1NT			
Contract: 4♥ N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AKJ7				1NT
Vul: None	♥ A83	♥ 74	Pass	3♠ ¹	Pass	4♦
North HCP: 14	♦ KQJ6	♦ A852	AP			
South HCP: 15	♣ A8743	♣ QJ10	1. 5431 after 1NT			
Contract: 4♦ S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ J852	♠ A93		1NT	Pass	3♥ ¹
Vul: NS	♥ AKQ9	♥ 5	Pass	3NT	AP	
North HCP: 16	♦ A6	♦ K9752	1. 5431 after 1NT			
South HCP: 11	♣ Q93	♣ A762				
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ KJ7				1NT
Vul: EW	♥ K94	♥ A87	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ Q8743	♦ J6	AP			
South HCP: 15	♣ A1042	♣ KQJ96	1. 5431 after 1NT			
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ A64		1NT	Pass	3♥ ¹
Vul: None	♥ K94	♥ J	Pass	3NT	AP	
North HCP: 15	♦ 653	♦ AK109	1. 5431 after 1NT			
South HCP: 13	♣ AK6	♣ J10752				
Contract: 3N N						

South hands (Practice Page)

5431 After Notrump

Board: 156	♠ —	The opponents are silent.
Dealer: N	♥ 872	
Vul: Both	♦ AQJ843	Partner bids first.
HCP: 16	♣ AKQ9	

Board: 157	♠ AKJ7	The opponents are silent.
Dealer: S	♥ 74	
Vul: None	♦ A852	You bid first.
HCP: 15	♣ QJ10	

Board: 158	♠ A93	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ K9752	Partner bids first.
HCP: 11	♣ A762	

Board: 159	♠ KJ7	The opponents are silent.
Dealer: S	♥ A87	
Vul: EW	♦ J6	You bid first.
HCP: 15	♣ KQJ96	

Board: 160	♠ A64	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ AK109	Partner bids first.
HCP: 13	♣ J10752	

5431 After Notrump Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ —		1NT	Pass	3♠ ¹
Vul: Both	♥ KQ109	♥ 872	Pass	3NT	Pass	4♦
North HCP: 16	♦ K5	♦ AQJ843	Pass	4♥	AP	
South HCP: 16	♣ J83	♣ AKQ9	1. 5431 after 1NT			
Contract: 4♥ N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AKJ7				1NT
Vul: None	♥ A83	♥ 74	Pass	3♠ ¹	Pass	4♦
North HCP: 14	♦ KQJ6	♦ A852	AP			
South HCP: 15	♣ A8743	♣ QJ10	1. 5431 after 1NT			
Contract: 4♦ S						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ J852	♠ A93		1NT	Pass	3♥ ¹
Vul: NS	♥ AKQ9	♥ 5	Pass	3NT	AP	
North HCP: 16	♦ A6	♦ K9752	1. 5431 after 1NT			
South HCP: 11	♣ Q93	♣ A762				
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ KJ7				1NT
Vul: EW	♥ K94	♥ A87	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ Q8743	♦ J6	AP			
South HCP: 15	♣ A1042	♣ KQJ96	1. 5431 after 1NT			
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ A64		1NT	Pass	3♥ ¹
Vul: None	♥ K94	♥ J	Pass	3NT	AP	
North HCP: 15	♦ 653	♦ AK109	1. 5431 after 1NT			
South HCP: 13	♣ AK6	♣ J10752				
Contract: 3N N						

North hands (Practice Page)

5431 After Notrump

Board: 161	♠ K84	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ AK965	Partner bids first.
HCP: 15	♣ KQ52	

Board: 162	♠ 863	The opponents are silent.
Dealer: N	♥ AK42	
Vul: Both	♦ KQ74	You bid first.
HCP: 16	♣ A6	

Board: 163	♠ 5	The opponents are silent.
Dealer: S	♥ A104	
Vul: None	♦ AQJ10	Partner bids first.
HCP: 17	♣ AQ987	

Board: 164	♠ AKJ8	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: EW	♦ Q5	You bid first.
HCP: 16	♣ Q843	

Board: 165	♠ 10	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: Both	♦ Q10754	Partner bids first.
HCP: 13	♣ AQ85	

5431 After Notrump Both hands (Answers Page)

Board: 161			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ K84	♠ A1063	Pass	3♥ ¹	Pass	3♠
North HCP: 15	♥ 5	♥ AKJ3	Pass	4NT ²	Pass	5♥ ³
South HCP: 15	♦ AK965	♦ QJ2	Pass	5♠	AP	
Contract: 5♠ S	♣ KQ52	♣ 108				
			1. 5431 after 1NT			
			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=0			

Board: 162			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ 863	♠ A94		1NT	Pass	3♥ ¹
North HCP: 16	♥ AK42	♥ 8	Pass	3NT	AP	
South HCP: 10	♦ KQ74	♦ J1098				
Contract: 3N N	♣ A6	♣ KQ1085				
			1. 5431 after 1NT			

Board: 163			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 5	♠ AKJ108	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♥ A104	♥ J63	Pass	6NT	AP	
South HCP: 15	♦ AQJ10	♦ K53				
Contract: 6N S	♣ AQ987	♣ K5				
			1. 5431 after 1NT			

Board: 164			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	3♥ ¹
Vul: EW	♠ AKJ8	♠ Q94	Pass	3NT	Pass	6NT
North HCP: 16	♥ KJ3	♥ 6	AP			
South HCP: 16	♦ Q5	♦ AK972				
Contract: 6N N	♣ Q843	♣ AK95				
			1. 5431 after 1NT			

Board: 165			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 10	♠ AQ62	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♥ KQ6	♥ J1072	AP			
South HCP: 15	♦ Q10754	♦ AJ2				
Contract: 3N S	♣ AQ85	♣ K10				
			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 161	♠ A1063	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: EW	♦ QJ2	You bid first.
HCP: 15	♣ 108	

Board: 162	♠ A94	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ J1098	Partner bids first.
HCP: 10	♣ KQ1085	

Board: 163	♠ AKJ108	The opponents are silent.
Dealer: S	♥ J63	
Vul: None	♦ K53	You bid first.
HCP: 15	♣ K5	

Board: 164	♠ Q94	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ AK972	Partner bids first.
HCP: 16	♣ AK95	

Board: 165	♠ AQ62	The opponents are silent.
Dealer: S	♥ J1072	
Vul: Both	♦ AJ2	You bid first.
HCP: 15	♣ K10	

5431 After Notrump Both hands (Answers Page)

Board: 161			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ K84	♠ A1063	Pass	3♥ ¹	Pass	3♠
North HCP: 15	♥ 5	♥ AKJ3	Pass	4NT ²	Pass	5♥ ³
South HCP: 15	♦ AK965	♦ QJ2	Pass	5♠	AP	
Contract: 5♠ S	♣ KQ52	♣ 108				
			1. 5431 after 1NT			
			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=0			

Board: 162			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ 863	♠ A94		1NT	Pass	3♥ ¹
North HCP: 16	♥ AK42	♥ 8	Pass	3NT	AP	
South HCP: 10	♦ KQ74	♦ J1098				
Contract: 3N N	♣ A6	♣ KQ1085				
			1. 5431 after 1NT			

Board: 163			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 5	♠ AKJ108	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♥ A104	♥ J63	Pass	6NT	AP	
South HCP: 15	♦ AQJ10	♦ K53				
Contract: 6N S	♣ AQ987	♣ K5				
			1. 5431 after 1NT			

Board: 164			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AKJ8	♠ Q94		1NT	Pass	3♥ ¹
North HCP: 16	♥ KJ3	♥ 6	Pass	3NT	Pass	6NT
South HCP: 16	♦ Q5	♦ AK972	AP			
Contract: 6N N	♣ Q843	♣ AK95				
			1. 5431 after 1NT			

Board: 165			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ 10	♠ AQ62	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♥ KQ6	♥ J1072	AP			
South HCP: 15	♦ Q10754	♦ AJ2				
Contract: 3N S	♣ AQ85	♣ K10				
			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 166	♠ AQJ	The opponents are silent.
Dealer: N	♥ AK542	
Vul: None	♦ J104	You bid first.
HCP: 15	♣ 94	

Board: 167	♠ 2	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: NS	♦ K10542	Partner bids first.
HCP: 13	♣ A843	

Board: 168	♠ AK94	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: None	♦ 53	You bid first.
HCP: 17	♣ A42	

Board: 169	♠ Q42	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ KQ942	Partner bids first.
HCP: 11	♣ KJ104	

Board: 170	♠ AQJ	The opponents are silent.
Dealer: N	♥ K873	
Vul: NS	♦ QJ52	You bid first.
HCP: 15	♣ Q4	

5431 After Notrump Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ —		1NT	Pass	3♠ ¹
Vul: None	♥ AK542	♥ 1076	Pass	4♥	AP	
North HCP: 15	♦ J104	♦ A7652				
South HCP: 10	♣ 94	♣ KQJ32				
Contract: 4♥ N						1. 5431 after 1NT

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKQ65				1NT
Vul: NS	♥ AQ10	♥ 98	Pass	3♠ ¹	Pass	4♦
North HCP: 13	♦ K10542	♦ AJ6	Pass	6♦	AP	
South HCP: 15	♣ A843	♣ J52				
Contract: 6♦ S						1. 5431 after 1NT

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AK94	♠ J73		1NT	Pass	3♥ ¹
Vul: None	♥ AQ98	♥ 3	Pass	3NT	AP	
North HCP: 17	♦ 53	♦ KQ1092				
South HCP: 11	♣ A42	♣ KQ97				
Contract: 3N N						1. 5431 after 1NT

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ K75				1NT
Vul: None	♥ 5	♥ AKQJ	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ KQ942	♦ A876	AP			
South HCP: 17	♣ KJ104	♣ 73				
Contract: 3N S						1. 5431 after 1NT

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 4		1NT	Pass	3♠ ¹
Vul: NS	♥ K873	♥ AJ6	Pass	3NT	Pass	6NT
North HCP: 15	♦ QJ52	♦ A983	AP			
South HCP: 16	♣ Q4	♣ AK1087				
Contract: 6N N						1. 5431 after 1NT

South hands (Practice Page)

5431 After Notrump

Board: 166	♠ —	The opponents are silent.
Dealer: N	♥ 1076	
Vul: None	♦ A7652	Partner bids first.
HCP: 10	♣ KQJ32	

Board: 167	♠ AKQ65	The opponents are silent.
Dealer: S	♥ 98	
Vul: NS	♦ AJ6	You bid first.
HCP: 15	♣ J52	

Board: 168	♠ J73	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ KQ1092	Partner bids first.
HCP: 11	♣ KQ97	

Board: 169	♠ K75	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: None	♦ A876	You bid first.
HCP: 17	♣ 73	

Board: 170	♠ 4	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: NS	♦ A983	Partner bids first.
HCP: 16	♣ AK1087	

5431 After Notrump Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ —		1NT	Pass	3♠ ¹
Vul: None	♥ AK542	♥ 1076	Pass	4♥	AP	
North HCP: 15	♦ J104	♦ A7652				
South HCP: 10	♣ 94	♣ KQJ32				
Contract: 4♥ N						1. 5431 after 1NT

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKQ65				1NT
Vul: NS	♥ AQ10	♥ 98	Pass	3♠ ¹	Pass	4♦
North HCP: 13	♦ K10542	♦ AJ6	Pass	6♦	AP	
South HCP: 15	♣ A843	♣ J52				
Contract: 6♦ S						1. 5431 after 1NT

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AK94	♠ J73		1NT	Pass	3♥ ¹
Vul: None	♥ AQ98	♥ 3	Pass	3NT	AP	
North HCP: 17	♦ 53	♦ KQ1092				
South HCP: 11	♣ A42	♣ KQ97				
Contract: 3N N						1. 5431 after 1NT

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ K75				1NT
Vul: None	♥ 5	♥ AKQJ	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ KQ942	♦ A876	AP			
South HCP: 17	♣ KJ104	♣ 73				
Contract: 3N S						1. 5431 after 1NT

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 4		1NT	Pass	3♠ ¹
Vul: NS	♥ K873	♥ AJ6	Pass	3NT	Pass	6NT
North HCP: 15	♦ QJ52	♦ A983	AP			
South HCP: 16	♣ Q4	♣ AK1087				
Contract: 6N N						1. 5431 after 1NT

North hands (Practice Page)

5431 After Notrump

Board: 171	♠ QJ9	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ QJ987	Partner bids first.
HCP: 10	♣ A863	

Board: 172	♠ KQ4	The opponents are silent.
Dealer: N	♥ AK543	
Vul: Both	♦ 1096	You bid first.
HCP: 16	♣ A9	

Board: 173	♠ Q87	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ KJ93	Partner bids first.
HCP: 15	♣ AKQ32	

Board: 174	♠ AK2	The opponents are silent.
Dealer: N	♥ Q54	
Vul: EW	♦ A86	You bid first.
HCP: 16	♣ K983	

Board: 175	♠ J	The opponents are silent.
Dealer: S	♥ 983	
Vul: None	♦ J9875	Partner bids first.
HCP: 11	♣ AKQ4	

5431 After Notrump Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ K74				1NT
Vul: EW	♥ 3	♥ AK952	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ QJ987	♦ K3	AP			
South HCP: 16	♣ A863	♣ K107	1. 5431 after 1NT			
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ J109		1NT	Pass	3♥ ¹
Vul: Both	♥ AK543	♥ 7	Pass	3NT	AP	
North HCP: 16	♦ 1096	♦ AKJ32	1. 5431 after 1NT			
South HCP: 11	♣ A9	♣ Q864				
Contract: 3N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ2				1NT
Vul: None	♥ 2	♥ AK105	Pass	3♥ ¹	Pass	3NT
North HCP: 15	♦ KJ93	♦ A104	AP			
South HCP: 15	♣ AKQ32	♣ 976	1. 5431 after 1NT			
Contract: 3N S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 5		1NT	Pass	3♠ ¹
Vul: EW	♥ Q54	♥ A83	Pass	3NT	Pass	4NT ²
North HCP: 16	♦ A86	♦ KQJ43	Pass	6♣	AP	
South HCP: 16	♣ K983	♣ AQ72	1. 5431 after 1NT			
Contract: 6♣ N			2. Quantitative 4NT			

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ KQ93				1NT
Vul: None	♥ 983	♥ AK104	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ J9875	♦ Q6	AP			
South HCP: 15	♣ AKQ4	♣ J96	1. 5431 after 1NT			
Contract: 3N S						

South hands (Practice Page)

5431 After Notrump

Board: 171	♠ K74	The opponents are silent.
Dealer: S	♥ AK952	
Vul: EW	♦ K3	You bid first.
HCP: 16	♣ K107	

Board: 172	♠ J109	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ AKJ32	Partner bids first.
HCP: 11	♣ Q864	

Board: 173	♠ KJ2	The opponents are silent.
Dealer: S	♥ AK105	
Vul: None	♦ A104	You bid first.
HCP: 15	♣ 976	

Board: 174	♠ 5	The opponents are silent.
Dealer: N	♥ A83	
Vul: EW	♦ KQJ43	Partner bids first.
HCP: 16	♣ AQ72	

Board: 175	♠ KQ93	The opponents are silent.
Dealer: S	♥ AK104	
Vul: None	♦ Q6	You bid first.
HCP: 15	♣ J96	

5431 After Notrump Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ K74				1NT
Vul: EW	♥ 3	♥ AK952	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ QJ987	♦ K3	AP			
South HCP: 16	♣ A863	♣ K107				
Contract: 3N S			1. 5431 after 1NT			

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ J109				
Vul: Both	♥ AK543	♥ 7		1NT	Pass	3♥ ¹
North HCP: 16	♦ 1096	♦ AKJ32	Pass	3NT	AP	
South HCP: 11	♣ A9	♣ Q864				
Contract: 3N N			1. 5431 after 1NT			

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ2				1NT
Vul: None	♥ 2	♥ AK105	Pass	3♥ ¹	Pass	3NT
North HCP: 15	♦ KJ93	♦ A104	AP			
South HCP: 15	♣ AKQ32	♣ 976				
Contract: 3N S			1. 5431 after 1NT			

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 5		1NT	Pass	3♠ ¹
Vul: EW	♥ Q54	♥ A83	Pass	3NT	Pass	4NT ²
North HCP: 16	♦ A86	♦ KQJ43	Pass	6♣	AP	
South HCP: 16	♣ K983	♣ AQ72				
Contract: 6♣ N			1. 5431 after 1NT			
			2. Quantitative 4NT			

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ KQ93				1NT
Vul: None	♥ 983	♥ AK104	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ J9875	♦ Q6	AP			
South HCP: 15	♣ AKQ4	♣ J96				
Contract: 3N S			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 176	♠ KQJ10	The opponents are silent.
Dealer: N	♥ K873	
Vul: None	♦ A8	You bid first.
HCP: 16	♣ K84	

Board: 177	♠ 6	The opponents are silent.
Dealer: S	♥ 642	
Vul: NS	♦ AJ965	Partner bids first.
HCP: 9	♣ KJ32	

Board: 178	♠ AK6	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ A654	You bid first.
HCP: 16	♣ J94	

Board: 179	♠ 7	The opponents are silent.
Dealer: S	♥ AK6	
Vul: None	♦ KJ83	Partner bids first.
HCP: 17	♣ AQ654	

Board: 180	♠ QJ1063	The opponents are silent.
Dealer: N	♥ K72	
Vul: NS	♦ KQ10	You bid first.
HCP: 15	♣ A3	

5431 After Notrump Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ 3		1NT	Pass	3♠ ¹
Vul: None	♥ K873	♥ AQ2				
North HCP: 16	♦ A8	♦ KQJ10	Pass	3NT	AP	
South HCP: 12	♣ K84	♣ 109652				
Contract: 3N N			1. 5431 after 1NT			

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ7				1NT
Vul: NS	♥ 642	♥ A8	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ AJ965	♦ 8732	AP			
South HCP: 17	♣ KJ32	♣ A84				
Contract: 3N S			1. 5431 after 1NT			

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ Q75		1NT	Pass	3♥ ¹
Vul: EW	♥ KJ5	♥ 7				
North HCP: 16	♦ A654	♦ KJ982	Pass	3NT	AP	
South HCP: 11	♣ J94	♣ KQ73				
Contract: 3N N			1. 5431 after 1NT			

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AQ103				1NT
Vul: None	♥ AK6	♥ J84	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♦ KJ83	♦ AQ74	Pass	6NT	AP	
South HCP: 16	♣ AQ654	♣ K2				
Contract: 6N S			1. 5431 after 1NT			

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ QJ1063	♠ 2		1NT	Pass	3♠ ¹
Vul: NS	♥ K72	♥ A106				
North HCP: 15	♦ KQ10	♦ A642	Pass	3NT	AP	
South HCP: 11	♣ A3	♣ QJ976				
Contract: 3N N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 176	♠ 3	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ KQJ10	Partner bids first.
HCP: 12	♣ 109652	

Board: 177	♠ AKQ7	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ 8732	You bid first.
HCP: 17	♣ A84	

Board: 178	♠ Q75	The opponents are silent.
Dealer: N	♥ 7	
Vul: EW	♦ KJ982	Partner bids first.
HCP: 11	♣ KQ73	

Board: 179	♠ AQ103	The opponents are silent.
Dealer: S	♥ J84	
Vul: None	♦ AQ74	You bid first.
HCP: 16	♣ K2	

Board: 180	♠ 2	The opponents are silent.
Dealer: N	♥ A106	
Vul: NS	♦ A642	Partner bids first.
HCP: 11	♣ QJ976	

5431 After Notrump Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ KQJ10	♠ 3		1NT	Pass	3♠ ¹
Vul: None	♥ K873	♥ AQ2				
North HCP: 16	♦ A8	♦ KQJ10	Pass	3NT	AP	
South HCP: 12	♣ K84	♣ 109652	1. 5431 after 1NT			
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ7				1NT
Vul: NS	♥ 642	♥ A8	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ AJ965	♦ 8732	AP			
South HCP: 17	♣ KJ32	♣ A84	1. 5431 after 1NT			
Contract: 3N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ Q75		1NT	Pass	3♥ ¹
Vul: EW	♥ KJ5	♥ 7				
North HCP: 16	♦ A654	♦ KJ982	Pass	3NT	AP	
South HCP: 11	♣ J94	♣ KQ73	1. 5431 after 1NT			
Contract: 3N N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AQ103				1NT
Vul: None	♥ AK6	♥ J84	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♦ KJ83	♦ AQ74	Pass	6NT	AP	
South HCP: 16	♣ AQ654	♣ K2	1. 5431 after 1NT			
Contract: 6N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ QJ1063	♠ 2		1NT	Pass	3♠ ¹
Vul: NS	♥ K72	♥ A106				
North HCP: 15	♦ KQ10	♦ A642	Pass	3NT	AP	
South HCP: 11	♣ A3	♣ QJ976	1. 5431 after 1NT			
Contract: 3N N						

North hands (Practice Page)

5431 After Notrump

Board: 181	♠ AQJ	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ QJ104	Partner bids first.
HCP: 14	♣ KJ1042	

Board: 182	♠ A974	The opponents are silent.
Dealer: N	♥ AK65	
Vul: Both	♦ 85	You bid first.
HCP: 15	♣ A53	

Board: 183	♠ Q92	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ K10854	Partner bids first.
HCP: 10	♣ AJ43	

Board: 184	♠ K83	The opponents are silent.
Dealer: N	♥ K6	
Vul: Both	♦ Q643	You bid first.
HCP: 15	♣ AQJ9	

Board: 185	♠ AK4	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ AQ109	Partner bids first.
HCP: 19	♣ AJ1083	

5431 After Notrump Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ K1065				1NT
Vul: EW	♥ 10	♥ AKJ6	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ QJ104	♦ A86	AP			
South HCP: 15	♣ KJ1042	♣ 83	1. 5431 after 1NT			
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A974	♠ QJ2				
Vul: Both	♥ AK65	♥ 4		1NT	Pass	3♥ ¹
North HCP: 15	♦ 85	♦ A963	Pass	3NT	AP	
South HCP: 10	♣ A53	♣ K8642	1. 5431 after 1NT			
Contract: 3N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ AJ103				1NT
Vul: EW	♥ 4	♥ AJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ K10854	♦ AQ93	AP			
South HCP: 16	♣ AJ43	♣ 82	1. 5431 after 1NT			
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ 5				
Vul: Both	♥ K6	♥ Q85		1NT	Pass	3♠ ¹
North HCP: 15	♦ Q643	♦ AKJ102	Pass	3NT	AP	
South HCP: 13	♣ AQJ9	♣ K1082	1. 5431 after 1NT			
Contract: 3N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ AK4	♠ 1032				1NT
Vul: None	♥ J	♥ AK87	Pass	3♥ ¹	Pass	3NT
North HCP: 19	♦ AQ109	♦ K3	Pass	7NT	AP	
South HCP: 15	♣ AJ1083	♣ KQ62	1. 5431 after 1NT			
Contract: 7N S						

South hands (Practice Page)

5431 After Notrump

Board: 181	♠ K1065	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: EW	♦ A86	You bid first.
HCP: 15	♣ 83	

Board: 182	♠ QJ2	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ A963	Partner bids first.
HCP: 10	♣ K8642	

Board: 183	♠ AJ103	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: EW	♦ AQ93	You bid first.
HCP: 16	♣ 82	

Board: 184	♠ 5	The opponents are silent.
Dealer: N	♥ Q85	
Vul: Both	♦ AKJ102	Partner bids first.
HCP: 13	♣ K1082	

Board: 185	♠ 1032	The opponents are silent.
Dealer: S	♥ AK87	
Vul: None	♦ K3	You bid first.
HCP: 15	♣ KQ62	

5431 After Notrump Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ AQJ	♠ K1065				1NT
Vul: EW	♥ 10	♥ AKJ6	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ QJ104	♦ A86	AP			
South HCP: 15	♣ KJ1042	♣ 83	1. 5431 after 1NT			
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A974	♠ QJ2				
Vul: Both	♥ AK65	♥ 4		1NT	Pass	3♥ ¹
North HCP: 15	♦ 85	♦ A963	Pass	3NT	AP	
South HCP: 10	♣ A53	♣ K8642	1. 5431 after 1NT			
Contract: 3N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ AJ103				1NT
Vul: EW	♥ 4	♥ AJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ K10854	♦ AQ93	AP			
South HCP: 16	♣ AJ43	♣ 82	1. 5431 after 1NT			
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ 5				
Vul: Both	♥ K6	♥ Q85		1NT	Pass	3♠ ¹
North HCP: 15	♦ Q643	♦ AKJ102	Pass	3NT	AP	
South HCP: 13	♣ AQJ9	♣ K1082	1. 5431 after 1NT			
Contract: 3N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ AK4	♠ 1032				1NT
Vul: None	♥ J	♥ AK87	Pass	3♥ ¹	Pass	3NT
North HCP: 19	♦ AQ109	♦ K3	Pass	7NT	AP	
South HCP: 15	♣ AJ1083	♣ KQ62	1. 5431 after 1NT			
Contract: 7N S						

North hands (Practice Page)

5431 After Notrump

Board: 186	♠ KQ874	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ J2	You bid first.
HCP: 15	♣ Q98	

Board: 187	♠ AQ4	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ J1083	Partner bids first.
HCP: 10	♣ Q8732	

Board: 188	♠ QJ6	The opponents are silent.
Dealer: N	♥ AJ76	
Vul: NS	♦ KJ105	You bid first.
HCP: 16	♣ KJ	

Board: 189	♠ K106	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ 10982	Partner bids first.
HCP: 9	♣ AQ1097	

Board: 190	♠ 863	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ AKQ5	You bid first.
HCP: 16	♣ Q873	

5431 After Notrump Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ KQ874	♠ 5		1NT	Pass	3♠ ¹
Vul: EW	♥ AK5	♥ Q63	Pass	3NT	Pass	6NT
North HCP: 15	♦ J2	♦ AKQ8	AP			
South HCP: 18	♣ Q98	♣ AK762				
Contract: 6N N			1. 5431 after 1NT			

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ 1072				1NT
Vul: Both	♥ J	♥ AKQ7	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ J1083	♦ KQ2	AP			
South HCP: 17	♣ Q8732	♣ K65				
Contract: 3N S			1. 5431 after 1NT			

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ AK4		1NT	Pass	3♥ ¹
Vul: NS	♥ AJ76	♥ 3	Pass	3NT	AP	
North HCP: 16	♦ KJ105	♦ A832				
South HCP: 15	♣ KJ	♣ A9754	1. 5431 after 1NT			
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ 73				1NT
Vul: Both	♥ 3	♥ KQJ9	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ 10982	♦ AQ76	AP			
South HCP: 16	♣ AQ1097	♣ KJ2				
Contract: 3N S			1. 5431 after 1NT			

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ AQ4		1NT	Pass	3♥ ¹
Vul: None	♥ KQ	♥ —	Pass	3NT	AP	
North HCP: 16	♦ AKQ5	♦ 87632				
South HCP: 14	♣ Q873	♣ AKJ54	1. 5431 after 1NT			
Contract: 3N N						

South hands (Practice Page)

5431 After Notrump

Board: 186	♠ 5	The opponents are silent.
Dealer: N	♥ Q63	
Vul: EW	♦ AKQ8	Partner bids first.
HCP: 18	♣ AK762	

Board: 187	♠ 1072	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: Both	♦ KQ2	You bid first.
HCP: 17	♣ K65	

Board: 188	♠ AK4	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ A832	Partner bids first.
HCP: 15	♣ A9754	

Board: 189	♠ 73	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: Both	♦ AQ76	You bid first.
HCP: 16	♣ KJ2	

Board: 190	♠ AQ4	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ 87632	Partner bids first.
HCP: 14	♣ AKJ54	

5431 After Notrump Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ KQ874	♠ 5		1NT	Pass	3♠ ¹
Vul: EW	♥ AK5	♥ Q63	Pass	3NT	Pass	6NT
North HCP: 15	♦ J2	♦ AKQ8	AP			
South HCP: 18	♣ Q98	♣ AK762				
Contract: 6N N			1. 5431 after 1NT			

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ 1072				1NT
Vul: Both	♥ J	♥ AKQ7	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ J1083	♦ KQ2	AP			
South HCP: 17	♣ Q8732	♣ K65				
Contract: 3N S			1. 5431 after 1NT			

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ AK4		1NT	Pass	3♥ ¹
Vul: NS	♥ AJ76	♥ 3	Pass	3NT	AP	
North HCP: 16	♦ KJ105	♦ A832	1. 5431 after 1NT			
South HCP: 15	♣ KJ	♣ A9754				
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ 73				1NT
Vul: Both	♥ 3	♥ KQJ9	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ 10982	♦ AQ76	AP			
South HCP: 16	♣ AQ1097	♣ KJ2	1. 5431 after 1NT			
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ AQ4		1NT	Pass	3♥ ¹
Vul: None	♥ KQ	♥ —	Pass	3NT	AP	
North HCP: 16	♦ AKQ5	♦ 87632	1. 5431 after 1NT			
South HCP: 14	♣ Q873	♣ AKJ54				
Contract: 3N N						

North hands (Practice Page)

5431 After Notrump

Board: 191	♠ AJ3	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ AK76	Partner bids first.
HCP: 15	♣ Q10764	

Board: 192	♠ KQ4	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ 975	You bid first.
HCP: 16	♣ K754	

Board: 193	♠ 8	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: NS	♦ KJ764	Partner bids first.
HCP: 11	♣ QJ93	

Board: 194	♠ A974	The opponents are silent.
Dealer: N	♥ A73	
Vul: Both	♦ Q63	You bid first.
HCP: 16	♣ AQ10	

Board: 195	♠ 4	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: None	♦ J876	Partner bids first.
HCP: 12	♣ KJ1042	

5431 After Notrump Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ K964				1NT
Vul: NS	♥ J	♥ A1072	Pass	3♥ ¹	Pass	3NT
North HCP: 15	♦ AK76	♦ J2	AP			
South HCP: 15	♣ Q10764	♣ AK2				
Contract: 3N S			1. 5431 after 1NT			

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 1093		1NT	Pass	3♥ ¹
Vul: Both	♥ AKJ	♥ 4	Pass	3NT	AP	
North HCP: 16	♦ 975	♦ AQ1062				
South HCP: 10	♣ K754	♣ A1098				
Contract: 3N N			1. 5431 after 1NT			

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ QJ6				1NT
Vul: NS	♥ KJ7	♥ A82	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ KJ764	♦ AQ5	AP			
South HCP: 17	♣ QJ93	♣ A1065				
Contract: 3N S			1. 5431 after 1NT			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ A974	♠ 2		1NT	Pass	3♠ ¹
Vul: Both	♥ A73	♥ KJ6	Pass	3NT	AP	
North HCP: 16	♦ Q63	♦ AK108				
South HCP: 15	♣ AQ10	♣ KJ542				
Contract: 3N N			1. 5431 after 1NT			

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K75				1NT
Vul: None	♥ AQJ	♥ 1084	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ J876	♦ AK32	AP			
South HCP: 16	♣ KJ1042	♣ AQ9				
Contract: 3N S			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 191	♠ K964	The opponents are silent.
Dealer: S	♥ A1072	
Vul: NS	♦ J2	You bid first.
HCP: 15	♣ AK2	

Board: 192	♠ 1093	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ AQ1062	Partner bids first.
HCP: 10	♣ A1098	

Board: 193	♠ QJ6	The opponents are silent.
Dealer: S	♥ A82	
Vul: NS	♦ AQ5	You bid first.
HCP: 17	♣ A1065	

Board: 194	♠ 2	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: Both	♦ AK108	Partner bids first.
HCP: 15	♣ KJ542	

Board: 195	♠ K75	The opponents are silent.
Dealer: S	♥ 1084	
Vul: None	♦ AK32	You bid first.
HCP: 16	♣ AQ9	

5431 After Notrump Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ K964				1NT
Vul: NS	♥ J	♥ A1072	Pass	3♥ ¹	Pass	3NT
North HCP: 15	♦ AK76	♦ J2	AP			
South HCP: 15	♣ Q10764	♣ AK2				
Contract: 3N S			1. 5431 after 1NT			

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 1093		1NT	Pass	3♥ ¹
Vul: Both	♥ AKJ	♥ 4	Pass	3NT	AP	
North HCP: 16	♦ 975	♦ AQ1062				
South HCP: 10	♣ K754	♣ A1098				
Contract: 3N N			1. 5431 after 1NT			

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ QJ6				1NT
Vul: NS	♥ KJ7	♥ A82	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ KJ764	♦ AQ5	AP			
South HCP: 17	♣ QJ93	♣ A1065				
Contract: 3N S			1. 5431 after 1NT			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ A974	♠ 2		1NT	Pass	3♠ ¹
Vul: Both	♥ A73	♥ KJ6	Pass	3NT	AP	
North HCP: 16	♦ Q63	♦ AK108				
South HCP: 15	♣ AQ10	♣ KJ542				
Contract: 3N N			1. 5431 after 1NT			

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K75				1NT
Vul: None	♥ AQJ	♥ 1084	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ J876	♦ AK32	AP			
South HCP: 16	♣ KJ1042	♣ AQ9				
Contract: 3N S			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 196	♠ KJ4	The opponents are silent.
Dealer: N	♥ K87	
Vul: EW	♦ AK8	You bid first.
HCP: 15	♣ J532	

Board: 197	♠ 1083	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ A10943	Partner bids first.
HCP: 12	♣ AK86	

Board: 198	♠ A632	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: None	♦ QJ	You bid first.
HCP: 16	♣ 863	

Board: 199	♠ 9	The opponents are silent.
Dealer: S	♥ 942	
Vul: NS	♦ KQ854	Partner bids first.
HCP: 10	♣ AJ43	

Board: 200	♠ K1054	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: EW	♦ J6	You bid first.
HCP: 15	♣ K96	

5431 After Notrump Both hands (Answers Page)

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ —		1NT	Pass	3♠ ¹
Vul: EW	♥ K87	♥ AQ9	Pass	3NT	Pass	4♦
North HCP: 15	♦ AK8	♦ QJ10732	Pass	5♦	AP	
South HCP: 12	♣ J532	♣ K974				
Contract: 5♦ S			1. 5431 after 1NT			

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ AK				1NT
Vul: NS	♥ J	♥ Q102	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ A10943	♦ K872	AP			
South HCP: 15	♣ AK86	♣ QJ93				
Contract: 3N S			1. 5431 after 1NT			

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ KQ9		1NT	Pass	3♥ ¹
Vul: None	♥ AKQ5	♥ 6	Pass	3NT	AP	
North HCP: 16	♦ QJ	♦ 9652				
South HCP: 13	♣ 863	♣ AKJ107				
Contract: 3N N			1. 5431 after 1NT			

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK6				1NT
Vul: NS	♥ 942	♥ J753	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ KQ854	♦ AJ107	AP			
South HCP: 16	♣ AJ43	♣ K2				
Contract: 3N S			1. 5431 after 1NT			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ K1054	♠ Q86		1NT	Pass	3♥ ¹
Vul: EW	♥ AKJ3	♥ 2	Pass	3NT	AP	
North HCP: 15	♦ J6	♦ Q874				
South HCP: 11	♣ K96	♣ AQJ32				
Contract: 3N N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 196	♠ —	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ QJ10732	Partner bids first.
HCP: 12	♣ K974	

Board: 197	♠ AK	The opponents are silent.
Dealer: S	♥ Q102	
Vul: NS	♦ K872	You bid first.
HCP: 15	♣ QJ93	

Board: 198	♠ KQ9	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ 9652	Partner bids first.
HCP: 13	♣ AKJ107	

Board: 199	♠ AK6	The opponents are silent.
Dealer: S	♥ J753	
Vul: NS	♦ AJ107	You bid first.
HCP: 16	♣ K2	

Board: 200	♠ Q86	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ Q874	Partner bids first.
HCP: 11	♣ AQJ32	

5431 After Notrump Both hands (Answers Page)

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ —		1NT	Pass	3♠ ¹
Vul: EW	♥ K87	♥ AQ9	Pass	3NT	Pass	4♦
North HCP: 15	♦ AK8	♦ QJ10732	Pass	5♦	AP	
South HCP: 12	♣ J532	♣ K974				
Contract: 5♦ S			1. 5431 after 1NT			

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ AK				1NT
Vul: NS	♥ J	♥ Q102	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ A10943	♦ K872	AP			
South HCP: 15	♣ AK86	♣ QJ93				
Contract: 3N S			1. 5431 after 1NT			

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ KQ9		1NT	Pass	3♥ ¹
Vul: None	♥ AKQ5	♥ 6	Pass	3NT	AP	
North HCP: 16	♦ QJ	♦ 9652				
South HCP: 13	♣ 863	♣ AKJ107				
Contract: 3N N			1. 5431 after 1NT			

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK6				1NT
Vul: NS	♥ 942	♥ J753	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ KQ854	♦ AJ107	AP			
South HCP: 16	♣ AJ43	♣ K2				
Contract: 3N S			1. 5431 after 1NT			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ K1054	♠ Q86		1NT	Pass	3♥ ¹
Vul: EW	♥ AKJ3	♥ 2	Pass	3NT	AP	
North HCP: 15	♦ J6	♦ Q874				
South HCP: 11	♣ K96	♣ AQJ32				
Contract: 3N N			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 201	♠ 9	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ Q1083	Partner bids first.
HCP: 14	♣ AJ752	

Board: 202	♠ 10874	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ KQ106	You bid first.
HCP: 15	♣ A84	

Board: 203	♠ 6	The opponents are silent.
Dealer: S	♥ A86	
Vul: EW	♦ A10643	Partner bids first.
HCP: 12	♣ A862	

Board: 204	♠ AKJ6	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ A862	You bid first.
HCP: 17	♣ 975	

Board: 205	♠ 8	The opponents are silent.
Dealer: S	♥ 763	
Vul: NS	♦ AK93	Partner bids first.
HCP: 12	♣ KQ754	

5431 After Notrump Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AJ6				1NT
Vul: None	♥ AK2	♥ QJ7	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ Q1083	♦ KJ2	AP			
South HCP: 17	♣ AJ752	♣ KQ93	1. 5431 after 1NT			
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ 10874	♠ A92		1NT	Pass	3♥ ¹
Vul: NS	♥ AQ	♥ J	Pass	5♦	Pass	6♦
North HCP: 15	♦ KQ106	♦ AJ85	AP			
South HCP: 16	♣ A84	♣ KQJ92	1. 5431 after 1NT			
Contract: 6♦ N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ4				1NT
Vul: EW	♥ A86	♥ KQJ4	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ A10643	♦ 9872	AP			
South HCP: 15	♣ A862	♣ QJ	1. 5431 after 1NT			
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 973		1NT	Pass	3♥ ¹
Vul: Both	♥ AJ	♥ —	Pass	3NT	AP	
North HCP: 17	♦ A862	♦ J1054	1. 5431 after 1NT			
South HCP: 10	♣ 975	♣ AKQ1082				
Contract: 3N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK974				1NT
Vul: NS	♥ 763	♥ KJ2	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ AK93	♦ J62	AP			
South HCP: 16	♣ KQ754	♣ A6	1. 5431 after 1NT			
Contract: 3N S						

South hands (Practice Page)

5431 After Notrump

Board: 201	♠ AJ6	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: None	♦ KJ2	You bid first.
HCP: 17	♣ KQ93	

Board: 202	♠ A92	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ AJ85	Partner bids first.
HCP: 16	♣ KQJ92	

Board: 203	♠ AQ4	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: EW	♦ 9872	You bid first.
HCP: 15	♣ QJ	

Board: 204	♠ 973	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ J1054	Partner bids first.
HCP: 10	♣ AKQ1082	

Board: 205	♠ AK974	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: NS	♦ J62	You bid first.
HCP: 16	♣ A6	

5431 After Notrump Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AJ6				1NT
Vul: None	♥ AK2	♥ QJ7	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ Q1083	♦ KJ2	AP			
South HCP: 17	♣ AJ752	♣ KQ93	1. 5431 after 1NT			
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ 10874	♠ A92		1NT	Pass	3♥ ¹
Vul: NS	♥ AQ	♥ J	Pass	5♦	Pass	6♦
North HCP: 15	♦ KQ106	♦ AJ85	AP			
South HCP: 16	♣ A84	♣ KQJ92	1. 5431 after 1NT			
Contract: 6♦ N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ4				1NT
Vul: EW	♥ A86	♥ KQJ4	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ A10643	♦ 9872	AP			
South HCP: 15	♣ A862	♣ QJ	1. 5431 after 1NT			
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 973		1NT	Pass	3♥ ¹
Vul: Both	♥ AJ	♥ —	Pass	3NT	AP	
North HCP: 17	♦ A862	♦ J1054	1. 5431 after 1NT			
South HCP: 10	♣ 975	♣ AKQ1082				
Contract: 3N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK974				1NT
Vul: NS	♥ 763	♥ KJ2	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ AK93	♦ J62	AP			
South HCP: 16	♣ KQ754	♣ A6	1. 5431 after 1NT			
Contract: 3N S						

North hands (Practice Page)

5431 After Notrump

Board: 206	♠ AKJ10	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: EW	♦ Q953	You bid first.
HCP: 15	♣ 72	

Board: 207	♠ J	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: Both	♦ AK1097	Partner bids first.
HCP: 12	♣ 9742	

Board: 208	♠ AQJ	The opponents are silent.
Dealer: N	♥ J104	
Vul: EW	♦ 65432	You bid first.
HCP: 15	♣ AK	

Board: 209	♠ 963	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ K987	Partner bids first.
HCP: 10	♣ AK732	

Board: 210	♠ QJ43	The opponents are silent.
Dealer: N	♥ A103	
Vul: NS	♦ KQ4	You bid first.
HCP: 17	♣ KQ10	

5431 After Notrump Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 7		1NT	Pass	3♠ ¹
Vul: EW	♥ AJ8	♥ 1096				
North HCP: 15	♦ Q953	♦ AK1074	Pass	3NT	AP	
South HCP: 15	♣ 72	♣ AKJ8				
Contract: 3N N			1. 5431 after 1NT			

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A952				1NT
Vul: Both	♥ KJ7	♥ AQ85	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ AK1097	♦ J2	AP			
South HCP: 17	♣ 9742	♣ AQ5				
Contract: 3N S			1. 5431 after 1NT			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 4		1NT	Pass	3♠ ¹
Vul: EW	♥ J104	♥ A63				
North HCP: 15	♦ 65432	♦ KQJ108	Pass	5♦	AP	
South HCP: 13	♣ AK	♣ QJ84				
Contract: 5♦ N			1. 5431 after 1NT			

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ A1074				1NT
Vul: Both	♥ 5	♥ A972	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ K987	♦ AQ10	AP			
South HCP: 16	♣ AK732	♣ Q10				
Contract: 3N S			1. 5431 after 1NT			

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ QJ43	♠ 2		1NT	Pass	3♠ ¹
Vul: NS	♥ A103	♥ 752				
North HCP: 17	♦ KQ4	♦ AJ52	Pass	3NT	AP	
South HCP: 9	♣ KQ10	♣ A9764				
Contract: 3N N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 206	♠ 7	The opponents are silent.
Dealer: N	♥ 1096	
Vul: EW	♦ AK1074	Partner bids first.
HCP: 15	♣ AKJ8	

Board: 207	♠ A952	The opponents are silent.
Dealer: S	♥ AQ85	
Vul: Both	♦ J2	You bid first.
HCP: 17	♣ AQ5	

Board: 208	♠ 4	The opponents are silent.
Dealer: N	♥ A63	
Vul: EW	♦ KQJ108	Partner bids first.
HCP: 13	♣ QJ84	

Board: 209	♠ A1074	The opponents are silent.
Dealer: S	♥ A972	
Vul: Both	♦ AQ10	You bid first.
HCP: 16	♣ Q10	

Board: 210	♠ 2	The opponents are silent.
Dealer: N	♥ 752	
Vul: NS	♦ AJ52	Partner bids first.
HCP: 9	♣ A9764	

5431 After Notrump Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 7		1NT	Pass	3♠ ¹
Vul: EW	♥ AJ8	♥ 1096				
North HCP: 15	♦ Q953	♦ AK1074	Pass	3NT	AP	
South HCP: 15	♣ 72	♣ AKJ8				
Contract: 3N N			1. 5431 after 1NT			

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A952				1NT
Vul: Both	♥ KJ7	♥ AQ85	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ AK1097	♦ J2	AP			
South HCP: 17	♣ 9742	♣ AQ5				
Contract: 3N S			1. 5431 after 1NT			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 4		1NT	Pass	3♠ ¹
Vul: EW	♥ J104	♥ A63				
North HCP: 15	♦ 65432	♦ KQJ108	Pass	5♦	AP	
South HCP: 13	♣ AK	♣ QJ84				
Contract: 5♦ N			1. 5431 after 1NT			

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ 963	♠ A1074				1NT
Vul: Both	♥ 5	♥ A972	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ K987	♦ AQ10	AP			
South HCP: 16	♣ AK732	♣ Q10				
Contract: 3N S			1. 5431 after 1NT			

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ QJ43	♠ 2		1NT	Pass	3♠ ¹
Vul: NS	♥ A103	♥ 752				
North HCP: 17	♦ KQ4	♦ AJ52	Pass	3NT	AP	
South HCP: 9	♣ KQ10	♣ A9764				
Contract: 3N N			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 211	♠ J	The opponents are silent.
Dealer: S	♥ 753	
Vul: Both	♦ QJ104	Partner bids first.
HCP: 11	♣ AK872	

Board: 212	♠ K82	The opponents are silent.
Dealer: N	♥ K872	
Vul: NS	♦ KQ10	You bid first.
HCP: 16	♣ KQ2	

Board: 213	♠ AK5	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ Q7654	Partner bids first.
HCP: 11	♣ Q1053	

Board: 214	♠ 642	The opponents are silent.
Dealer: N	♥ AK108	
Vul: None	♦ KQ105	You bid first.
HCP: 16	♣ A6	

Board: 215	♠ 3	The opponents are silent.
Dealer: S	♥ K86	
Vul: NS	♦ AQ93	Partner bids first.
HCP: 13	♣ A9873	

5431 After Notrump Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ6				1NT
Vul: Both	♥ 753	♥ AJ106	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ QJ104	♦ 73	AP			
South HCP: 15	♣ AK872	♣ J96				
Contract: 3N S			1. 5431 after 1NT			

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ J64				
Vul: NS	♥ K872	♥ J		1NT	Pass	3♥ ¹
North HCP: 16	♦ KQ10	♦ AJ83	Pass	3NT	AP	
South HCP: 12	♣ KQ2	♣ AJ974				
Contract: 3N N			1. 5431 after 1NT			

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ 864				1NT
Vul: EW	♥ 3	♥ KQ852	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ Q7654	♦ K3	AP			
South HCP: 15	♣ Q1053	♣ AK7				
Contract: 3N S			1. 5431 after 1NT			

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ 642	♠ AQ3				
Vul: None	♥ AK108	♥ 2		1NT	Pass	3♥ ¹
North HCP: 16	♦ KQ105	♦ 9874	Pass	3NT	AP	
South HCP: 10	♣ A6	♣ KJ985				
Contract: 3N N			1. 5431 after 1NT			

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ7				1NT
Vul: NS	♥ K86	♥ J52	Pass	3♠ ¹	Pass	5♣
North HCP: 13	♦ AQ93	♦ K10	Pass	6♣	AP	
South HCP: 15	♣ A9873	♣ KQ652				
Contract: 6♣ S			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 211	♠ AKQ6	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: Both	♦ 73	You bid first.
HCP: 15	♣ J96	

Board: 212	♠ J64	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ AJ83	Partner bids first.
HCP: 12	♣ AJ974	

Board: 213	♠ 864	The opponents are silent.
Dealer: S	♥ KQ852	
Vul: EW	♦ K3	You bid first.
HCP: 15	♣ AK7	

Board: 214	♠ AQ3	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ 9874	Partner bids first.
HCP: 10	♣ KJ985	

Board: 215	♠ AQ7	The opponents are silent.
Dealer: S	♥ J52	
Vul: NS	♦ K10	You bid first.
HCP: 15	♣ KQ652	

5431 After Notrump Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ6				1NT
Vul: Both	♥ 753	♥ AJ106	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ QJ104	♦ 73	AP			
South HCP: 15	♣ AK872	♣ J96				
Contract: 3N S			1. 5431 after 1NT			

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ J64				
Vul: NS	♥ K872	♥ J		1NT	Pass	3♥ ¹
North HCP: 16	♦ KQ10	♦ AJ83	Pass	3NT	AP	
South HCP: 12	♣ KQ2	♣ AJ974				
Contract: 3N N			1. 5431 after 1NT			

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ AK5	♠ 864				1NT
Vul: EW	♥ 3	♥ KQ852	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ Q7654	♦ K3	AP			
South HCP: 15	♣ Q1053	♣ AK7				
Contract: 3N S			1. 5431 after 1NT			

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ 642	♠ AQ3				
Vul: None	♥ AK108	♥ 2		1NT	Pass	3♥ ¹
North HCP: 16	♦ KQ105	♦ 9874	Pass	3NT	AP	
South HCP: 10	♣ A6	♣ KJ985				
Contract: 3N N			1. 5431 after 1NT			

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ7				1NT
Vul: NS	♥ K86	♥ J52	Pass	3♠ ¹	Pass	5♣
North HCP: 13	♦ AQ93	♦ K10	Pass	6♣	AP	
South HCP: 15	♣ A9873	♣ KQ652				
Contract: 6♣ S			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 216	♠ 53	The opponents are silent.
Dealer: N	♥ AKQ95	
Vul: EW	♦ AQ6	You bid first.
HCP: 16	♣ J86	

Board: 217	♠ Q42	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ AQ652	Partner bids first.
HCP: 17	♣ AKJ3	

Board: 218	♠ AKQ4	The opponents are silent.
Dealer: N	♥ 64	
Vul: EW	♦ K962	You bid first.
HCP: 15	♣ K108	

Board: 219	♠ 8	The opponents are silent.
Dealer: S	♥ J92	
Vul: None	♦ AJ43	Partner bids first.
HCP: 11	♣ AJ1063	

Board: 220	♠ AJ4	The opponents are silent.
Dealer: N	♥ AJ742	
Vul: EW	♦ QJ	You bid first.
HCP: 16	♣ K54	

5431 After Notrump Both hands (Answers Page)

Board: 216
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 16
 Contract: 4N N

North:
 ♠ 53
 ♥ AKQ95
 ♦ AQ6
 ♣ J86

South:
 ♠ AK10
 ♥ J
 ♦ K10974
 ♣ KQ32

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	Pass	4NT ²
AP			
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 217
 Dealer: S
 Vul: NS
 North HCP: 17
 South HCP: 17
 Contract: 6N S

North:
 ♠ Q42
 ♥ J
 ♦ AQ652
 ♣ AKJ3

South:
 ♠ KJ107
 ♥ AKQ
 ♦ KJ43
 ♣ 74

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4NT ²	Pass	6NT
AP			
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 218
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 10
 Contract: 4♦ N

North:
 ♠ AKQ4
 ♥ 64
 ♦ K962
 ♣ K108

South:
 ♠ —
 ♥ Q32
 ♦ AQJ874
 ♣ J954

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	4♦	AP	
1. 5431 after 1NT			

Board: 219
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 15
 Contract: 3N S

North:
 ♠ 8
 ♥ J92
 ♦ AJ43
 ♣ AJ1063

South:
 ♠ J1094
 ♥ AK8
 ♦ KQ108
 ♣ Q7

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
AP			
1. 5431 after 1NT			

Board: 220
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 9
 Contract: 3N N

North:
 ♠ AJ4
 ♥ AJ742
 ♦ QJ
 ♣ K54

South:
 ♠ 876
 ♥ 9
 ♦ AK1087
 ♣ Q1097

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 216	♠ AK10	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ K10974	Partner bids first.
HCP: 16	♣ KQ32	

Board: 217	♠ KJ107	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ KJ43	You bid first.
HCP: 17	♣ 74	

Board: 218	♠ —	The opponents are silent.
Dealer: N	♥ Q32	
Vul: EW	♦ AQJ874	Partner bids first.
HCP: 10	♣ J954	

Board: 219	♠ J1094	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ KQ108	You bid first.
HCP: 15	♣ Q7	

Board: 220	♠ 876	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ AK1087	Partner bids first.
HCP: 9	♣ Q1097	

5431 After Notrump Both hands (Answers Page)

Board: 216
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 16
 Contract: 4N N

North:
 ♠ 53
 ♥ AKQ95
 ♦ AQ6
 ♣ J86

South:
 ♠ AK10
 ♥ J
 ♦ K10974
 ♣ KQ32

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	Pass	4NT ²
AP			
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 217
 Dealer: S
 Vul: NS
 North HCP: 17
 South HCP: 17
 Contract: 6N S

North:
 ♠ Q42
 ♥ J
 ♦ AQ652
 ♣ AKJ3

South:
 ♠ KJ107
 ♥ AKQ
 ♦ KJ43
 ♣ 74

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4NT ²	Pass	6NT
AP			
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 218
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 10
 Contract: 4♦ N

North:
 ♠ AKQ4
 ♥ 64
 ♦ K962
 ♣ K108

South:
 ♠ —
 ♥ Q32
 ♦ AQJ874
 ♣ J954

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	4♦	AP	
1. 5431 after 1NT			

Board: 219
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 15
 Contract: 3N S

North:
 ♠ 8
 ♥ J92
 ♦ AJ43
 ♣ AJ1063

South:
 ♠ J1094
 ♥ AK8
 ♦ KQ108
 ♣ Q7

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
AP			
1. 5431 after 1NT			

Board: 220
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 9
 Contract: 3N N

North:
 ♠ AJ4
 ♥ AJ742
 ♦ QJ
 ♣ K54

South:
 ♠ 876
 ♥ 9
 ♦ AK1087
 ♣ Q1097

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 221	♠ 3	The opponents are silent.
Dealer: S	♥ A104	
Vul: NS	♦ QJ853	Partner bids first.
HCP: 11	♣ A974	

Board: 222	♠ AK652	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: Both	♦ 1086	You bid first.
HCP: 16	♣ K8	

Board: 223	♠ 9	The opponents are silent.
Dealer: S	♥ J76	
Vul: NS	♦ AQ1085	Partner bids first.
HCP: 10	♣ K842	

Board: 224	♠ J62	The opponents are silent.
Dealer: N	♥ AQ96	
Vul: EW	♦ AQ7	You bid first.
HCP: 15	♣ Q94	

Board: 225	♠ J64	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ A6542	Partner bids first.
HCP: 9	♣ A972	

5431 After Notrump Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQ72				1NT
Vul: NS	♥ A104	♥ QJ65	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ QJ853	♦ A9	AP			
South HCP: 15	♣ A974	♣ K108				
Contract: 3N S						1. 5431 after 1NT

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AK652	♠ 8		1NT	Pass	3♠ ¹
Vul: Both	♥ AQ2	♥ K73	Pass	3NT	Pass	6NT
North HCP: 16	♦ 1086	♦ AKQ4	AP			
South HCP: 16	♣ K8	♣ A6542				
Contract: 6N N						1. 5431 after 1NT

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ Q1053				1NT
Vul: NS	♥ J76	♥ AQ	Pass	3♠ ¹	Pass	5♣
North HCP: 10	♦ AQ1085	♦ K76	AP			
South HCP: 15	♣ K842	♣ A1063				
Contract: 5♣ S						1. 5431 after 1NT

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ J62	♠ AK8		1NT	Pass	3♥ ¹
Vul: EW	♥ AQ96	♥ —	Pass	3NT	AP	
North HCP: 15	♦ AQ7	♦ J1042				
South HCP: 12	♣ Q94	♣ A107632				
Contract: 3N N						1. 5431 after 1NT

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ 92				1NT
Vul: None	♥ 6	♥ AQJ43	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ A6542	♦ KQ7	AP			
South HCP: 16	♣ A972	♣ KJ3				
Contract: 3N S						1. 5431 after 1NT

South hands (Practice Page)

5431 After Notrump

Board: 221	♠ KQ72	The opponents are silent.
Dealer: S	♥ QJ65	
Vul: NS	♦ A9	You bid first.
HCP: 15	♣ K108	
Board: 222	♠ 8	The opponents are silent.
Dealer: N	♥ K73	
Vul: Both	♦ AKQ4	Partner bids first.
HCP: 16	♣ A6542	
Board: 223	♠ Q1053	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ K76	You bid first.
HCP: 15	♣ A1063	
Board: 224	♠ AK8	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ J1042	Partner bids first.
HCP: 12	♣ A107632	
Board: 225	♠ 92	The opponents are silent.
Dealer: S	♥ AQJ43	
Vul: None	♦ KQ7	You bid first.
HCP: 16	♣ KJ3	

5431 After Notrump Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQ72				1NT
Vul: NS	♥ A104	♥ QJ65	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ QJ853	♦ A9	AP			
South HCP: 15	♣ A974	♣ K108				
Contract: 3N S						1. 5431 after 1NT

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AK652	♠ 8		1NT	Pass	3♠ ¹
Vul: Both	♥ AQ2	♥ K73	Pass	3NT	Pass	6NT
North HCP: 16	♦ 1086	♦ AKQ4	AP			
South HCP: 16	♣ K8	♣ A6542				
Contract: 6N N						1. 5431 after 1NT

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ Q1053				1NT
Vul: NS	♥ J76	♥ AQ	Pass	3♠ ¹	Pass	5♣
North HCP: 10	♦ AQ1085	♦ K76	AP			
South HCP: 15	♣ K842	♣ A1063				
Contract: 5♣ S						1. 5431 after 1NT

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ J62	♠ AK8		1NT	Pass	3♥ ¹
Vul: EW	♥ AQ96	♥ —	Pass	3NT	AP	
North HCP: 15	♦ AQ7	♦ J1042				
South HCP: 12	♣ Q94	♣ A107632				
Contract: 3N N						1. 5431 after 1NT

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ 92				1NT
Vul: None	♥ 6	♥ AQJ43	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ A6542	♦ KQ7	AP			
South HCP: 16	♣ A972	♣ KJ3				
Contract: 3N S						1. 5431 after 1NT

North hands (Practice Page)

5431 After Notrump

Board: 226	♠ AKJ7	The opponents are silent.
Dealer: N	♥ K1074	
Vul: NS	♦ A6	You bid first.
HCP: 15	♣ 542	

Board: 227	♠ 3	The opponents are silent.
Dealer: S	♥ 1053	
Vul: EW	♦ AKJ8	Partner bids first.
HCP: 11	♣ QJ984	

Board: 228	♠ A103	The opponents are silent.
Dealer: N	♥ AK753	
Vul: Both	♦ 84	You bid first.
HCP: 15	♣ A97	

Board: 229	♠ KJ8	The opponents are silent.
Dealer: S	♥ 2	
Vul: NS	♦ K632	Partner bids first.
HCP: 11	♣ A10542	

Board: 230	♠ AK1093	The opponents are silent.
Dealer: N	♥ Q93	
Vul: EW	♦ 53	You bid first.
HCP: 16	♣ AK10	

5431 After Notrump Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ —		1NT	Pass	3♠ ¹
Vul: NS	♥ K1074	♥ AQ6	Pass	3NT	Pass	4♣
North HCP: 15	♦ A6	♦ QJ95	Pass	4♥	Pass	6♣
South HCP: 17	♣ 542	♣ AKJ1087	AP			
Contract: 6♣ S			1. 5431 after 1NT			

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AJ62				1NT
Vul: EW	♥ 1053	♥ AK98	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ AKJ8	♦ 1093	AP			
South HCP: 16	♣ QJ984	♣ A2	1. 5431 after 1NT			
Contract: 3N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ J65		1NT	Pass	3♥ ¹
Vul: Both	♥ AK753	♥ 2	Pass	3NT	AP	
North HCP: 15	♦ 84	♦ KJ1095	1. 5431 after 1NT			
South HCP: 10	♣ A97	♣ KQ43				
Contract: 3N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ KJ8	♠ AQ1075				1NT
Vul: NS	♥ 2	♥ A109	Pass	3♥ ¹	Pass	4♣
North HCP: 11	♦ K632	♦ 97	AP			
South HCP: 16	♣ A10542	♣ KQJ	1. 5431 after 1NT			
Contract: 4♠ S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AK1093	♠ —		1NT	Pass	3♠ ¹
Vul: EW	♥ Q93	♥ AJ10	Pass	3NT	AP	
North HCP: 16	♦ 53	♦ AJ1072	1. 5431 after 1NT			
South HCP: 10	♣ AK10	♣ 98752				
Contract: 3N N						

South hands (Practice Page)

5431 After Notrump

Board: 226	♠ —	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ QJ95	Partner bids first.
HCP: 17	♣ AKJ1087	
Board: 227	♠ AJ62	The opponents are silent.
Dealer: S	♥ AK98	
Vul: EW	♦ 1093	You bid first.
HCP: 16	♣ A2	
Board: 228	♠ J65	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ KJ1095	Partner bids first.
HCP: 10	♣ KQ43	
Board: 229	♠ AQ1075	The opponents are silent.
Dealer: S	♥ A109	
Vul: NS	♦ 97	You bid first.
HCP: 16	♣ KQJ	
Board: 230	♠ —	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: EW	♦ AJ1072	Partner bids first.
HCP: 10	♣ 98752	

5431 After Notrump Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ —		1NT	Pass	3♠ ¹
Vul: NS	♥ K1074	♥ AQ6	Pass	3NT	Pass	4♣
North HCP: 15	♦ A6	♦ QJ95	Pass	4♥	Pass	6♣
South HCP: 17	♣ 542	♣ AKJ1087	AP			
Contract: 6♣ S			1. 5431 after 1NT			

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AJ62				1NT
Vul: EW	♥ 1053	♥ AK98	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ AKJ8	♦ 1093	AP			
South HCP: 16	♣ QJ984	♣ A2	1. 5431 after 1NT			
Contract: 3N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ J65		1NT	Pass	3♥ ¹
Vul: Both	♥ AK753	♥ 2	Pass	3NT	AP	
North HCP: 15	♦ 84	♦ KJ1095	1. 5431 after 1NT			
South HCP: 10	♣ A97	♣ KQ43				
Contract: 3N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ KJ8	♠ AQ1075				1NT
Vul: NS	♥ 2	♥ A109	Pass	3♥ ¹	Pass	4♣
North HCP: 11	♦ K632	♦ 97	AP			
South HCP: 16	♣ A10542	♣ KQJ	1. 5431 after 1NT			
Contract: 4♠ S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ AK1093	♠ —		1NT	Pass	3♠ ¹
Vul: EW	♥ Q93	♥ AJ10	Pass	3NT	AP	
North HCP: 16	♦ 53	♦ AJ1072	1. 5431 after 1NT			
South HCP: 10	♣ AK10	♣ 98752				
Contract: 3N N						

North hands (Practice Page)

5431 After Notrump

Board: 231	♠ 7	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ A8763	Partner bids first.
HCP: 15	♣ AK98	

Board: 232	♠ K73	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: Both	♦ QJ106	You bid first.
HCP: 17	♣ AJ5	

Board: 233	♠ A103	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ Q762	Partner bids first.
HCP: 13	♣ AK952	

Board: 234	♠ K52	The opponents are silent.
Dealer: N	♥ AQ1043	
Vul: NS	♦ AK	You bid first.
HCP: 16	♣ 1097	

Board: 235	♠ KQ8	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ Q10832	Partner bids first.
HCP: 9	♣ Q865	

5431 After Notrump Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK932				1NT
Vul: None	♥ KJ3	♥ A84	Pass	3♠ ¹	Pass	3NT
North HCP: 15	♦ A8763	♦ KJ4	AP			
South HCP: 16	♣ AK98	♣ J10				
Contract: 3N S			1. 5431 after 1NT			

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ AJ8				
Vul: Both	♥ AQ2	♥ 6		1NT	Pass	3♥ ¹
North HCP: 17	♦ QJ106	♦ K752	Pass	3NT	AP	
South HCP: 10	♣ AJ5	♣ Q8432				
Contract: 3N N			1. 5431 after 1NT			

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ KJ84				1NT
Vul: None	♥ 4	♥ AKJ5	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ Q762	♦ A3	AP			
South HCP: 17	♣ AK952	♣ J103				
Contract: 3N S			1. 5431 after 1NT			

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ AQ8				
Vul: NS	♥ AQ1043	♥ 8		1NT	Pass	3♥ ¹
North HCP: 16	♦ AK	♦ J954	Pass	3NT	AP	
South HCP: 12	♣ 1097	♣ AJ432				
Contract: 3N N			1. 5431 after 1NT			

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A109				1NT
Vul: EW	♥ 4	♥ K1075	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ Q10832	♦ A7	AP			
South HCP: 15	♣ Q865	♣ A743				
Contract: 3N S			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 231	♠ AK932	The opponents are silent.
Dealer: S	♥ A84	
Vul: None	♦ KJ4	You bid first.
HCP: 16	♣ J10	

Board: 232	♠ AJ8	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ K752	Partner bids first.
HCP: 10	♣ Q8432	

Board: 233	♠ KJ84	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: None	♦ A3	You bid first.
HCP: 17	♣ J103	

Board: 234	♠ AQ8	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ J954	Partner bids first.
HCP: 12	♣ AJ432	

Board: 235	♠ A109	The opponents are silent.
Dealer: S	♥ K1075	
Vul: EW	♦ A7	You bid first.
HCP: 15	♣ A743	

5431 After Notrump Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK932				1NT
Vul: None	♥ KJ3	♥ A84	Pass	3♠ ¹	Pass	3NT
North HCP: 15	♦ A8763	♦ KJ4	AP			
South HCP: 16	♣ AK98	♣ J10				
Contract: 3N S			1. 5431 after 1NT			

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ AJ8				
Vul: Both	♥ AQ2	♥ 6		1NT	Pass	3♥ ¹
North HCP: 17	♦ QJ106	♦ K752	Pass	3NT	AP	
South HCP: 10	♣ AJ5	♣ Q8432				
Contract: 3N N			1. 5431 after 1NT			

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ KJ84				1NT
Vul: None	♥ 4	♥ AKJ5	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ Q762	♦ A3	AP			
South HCP: 17	♣ AK952	♣ J103				
Contract: 3N S			1. 5431 after 1NT			

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ AQ8				
Vul: NS	♥ AQ1043	♥ 8		1NT	Pass	3♥ ¹
North HCP: 16	♦ AK	♦ J954	Pass	3NT	AP	
South HCP: 12	♣ 1097	♣ AJ432				
Contract: 3N N			1. 5431 after 1NT			

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A109				1NT
Vul: EW	♥ 4	♥ K1075	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ Q10832	♦ A7	AP			
South HCP: 15	♣ Q865	♣ A743				
Contract: 3N S			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 236	♠ AKJ2	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ KQ53	You bid first.
HCP: 16	♣ 983	

Board: 237	♠ —	The opponents are silent.
Dealer: S	♥ A83	
Vul: NS	♦ AQ652	Partner bids first.
HCP: 13	♣ K9874	

Board: 238	♠ AKQ102	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ Q92	You bid first.
HCP: 15	♣ 107	

Board: 239	♠ A87	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ KQ108	Partner bids first.
HCP: 12	♣ Q6532	

Board: 240	♠ A1072	The opponents are silent.
Dealer: N	♥ K1054	
Vul: Both	♦ KQJ	You bid first.
HCP: 16	♣ QJ	

5431 After Notrump Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 10		1NT	Pass	3♠ ¹
Vul: None	♥ K9	♥ J74				
North HCP: 16	♦ KQ53	♦ 10972	Pass	3NT	AP	
South HCP: 10	♣ 983	♣ AKQ65				
Contract: 3N N			1. 5431 after 1NT			

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ10				1NT
Vul: NS	♥ A83	♥ QJ109	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ AQ652	♦ KJ107	AP			
South HCP: 15	♣ K9874	♣ A6				
Contract: 3N S			1. 5431 after 1NT			

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AKQ102	♠ J76		1NT	Pass	3♥ ¹
Vul: EW	♥ KJ5	♥ 4				
North HCP: 15	♦ Q92	♦ KJ108	Pass	4♠	AP	
South HCP: 12	♣ 107	♣ AQJ42				
Contract: 4♠ N			1. 5431 after 1NT			

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ K932				1NT
Vul: Both	♥ J	♥ AK3	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ KQ108	♦ J963	AP			
South HCP: 15	♣ Q6532	♣ A4				
Contract: 3N S			1. 5431 after 1NT			

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ A1072	♠ 3		1NT	Pass	3♠ ¹
Vul: Both	♥ K1054	♥ AQ3				
North HCP: 16	♦ KQJ	♦ 8764	Pass	3NT	AP	
South HCP: 10	♣ QJ	♣ A10852				
Contract: 3N N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 236	♠ 10	The opponents are silent.
Dealer: N	♥ J74	
Vul: None	♦ 10972	Partner bids first.
HCP: 10	♣ AKQ65	

Board: 237	♠ KJ10	The opponents are silent.
Dealer: S	♥ QJ109	
Vul: NS	♦ KJ107	You bid first.
HCP: 15	♣ A6	

Board: 238	♠ J76	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ KJ108	Partner bids first.
HCP: 12	♣ AQJ42	

Board: 239	♠ K932	The opponents are silent.
Dealer: S	♥ AK3	
Vul: Both	♦ J963	You bid first.
HCP: 15	♣ A4	

Board: 240	♠ 3	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ 8764	Partner bids first.
HCP: 10	♣ A10852	

5431 After Notrump Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ 10		1NT	Pass	3♠ ¹
Vul: None	♥ K9	♥ J74				
North HCP: 16	♦ KQ53	♦ 10972	Pass	3NT	AP	
South HCP: 10	♣ 983	♣ AKQ65				
Contract: 3N N			1. 5431 after 1NT			

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ10				1NT
Vul: NS	♥ A83	♥ QJ109	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ AQ652	♦ KJ107	AP			
South HCP: 15	♣ K9874	♣ A6				
Contract: 3N S			1. 5431 after 1NT			

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AKQ102	♠ J76		1NT	Pass	3♥ ¹
Vul: EW	♥ KJ5	♥ 4				
North HCP: 15	♦ Q92	♦ KJ108	Pass	4♠	AP	
South HCP: 12	♣ 107	♣ AQJ42				
Contract: 4♠ N			1. 5431 after 1NT			

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ K932				1NT
Vul: Both	♥ J	♥ AK3	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ KQ108	♦ J963	AP			
South HCP: 15	♣ Q6532	♣ A4				
Contract: 3N S			1. 5431 after 1NT			

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ A1072	♠ 3		1NT	Pass	3♠ ¹
Vul: Both	♥ K1054	♥ AQ3				
North HCP: 16	♦ KQJ	♦ 8764	Pass	3NT	AP	
South HCP: 10	♣ QJ	♣ A10852				
Contract: 3N N			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 241	♠ Q53	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ AJ82	Partner bids first.
HCP: 11	♣ KJ1075	

Board: 242	♠ KQ842	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ K74	You bid first.
HCP: 15	♣ K32	

Board: 243	♠ J54	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ AQ107	Partner bids first.
HCP: 16	♣ AKQ53	

Board: 244	♠ J8	The opponents are silent.
Dealer: N	♥ AJ543	
Vul: NS	♦ AQ10	You bid first.
HCP: 15	♣ K63	

Board: 245	♠ AQ5	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ 9842	Partner bids first.
HCP: 13	♣ AK832	

5431 After Notrump Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ J2				1NT
Vul: None	♥ 8	♥ AKJ10	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ AJ82	♦ Q105	AP			
South HCP: 17	♣ KJ1075	♣ AQ64				
Contract: 3N S			1. 5431 after 1NT			

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ KQ842	♠ 10		1NT	Pass	3♠ ¹
Vul: EW	♥ A10	♥ J85	Pass	3NT	AP	
North HCP: 15	♦ K74	♦ A10865				
South HCP: 11	♣ K32	♣ AQ98				
Contract: 3N N			1. 5431 after 1NT			

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ AQ8				1NT
Vul: Both	♥ 8	♥ AKJ107	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ AQ107	♦ J92	Pass	4NT ²	Pass	6NT
South HCP: 15	♣ AKQ53	♣ 102	AP			
Contract: 6N S			1. 5431 after 1NT			
			2. Quantitative 4NT			

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AK2				
Vul: NS	♥ AJ543	♥ 10		1NT	Pass	3♥ ¹
North HCP: 15	♦ AQ10	♦ KJ84	Pass	3NT	AP	
South HCP: 13	♣ K63	♣ Q10875				
Contract: 3N N			1. 5431 after 1NT			

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ AQ5	♠ KJ6				1NT
Vul: EW	♥ 5	♥ AJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ 9842	♦ A106	AP			
South HCP: 15	♣ AK832	♣ Q1074				
Contract: 3N S			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 241	♠ J2	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: None	♦ Q105	You bid first.
HCP: 17	♣ AQ64	

Board: 242	♠ 10	The opponents are silent.
Dealer: N	♥ J85	
Vul: EW	♦ A10865	Partner bids first.
HCP: 11	♣ AQ98	

Board: 243	♠ AQ8	The opponents are silent.
Dealer: S	♥ AKJ107	
Vul: Both	♦ J92	You bid first.
HCP: 15	♣ 102	

Board: 244	♠ AK2	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ KJ84	Partner bids first.
HCP: 13	♣ Q10875	

Board: 245	♠ KJ6	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: EW	♦ A106	You bid first.
HCP: 15	♣ Q1074	

5431 After Notrump Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ J2				1NT
Vul: None	♥ 8	♥ AKJ10	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ AJ82	♦ Q105	AP			
South HCP: 17	♣ KJ1075	♣ AQ64				
Contract: 3N S			1. 5431 after 1NT			

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ KQ842	♠ 10		1NT	Pass	3♠ ¹
Vul: EW	♥ A10	♥ J85	Pass	3NT	AP	
North HCP: 15	♦ K74	♦ A10865				
South HCP: 11	♣ K32	♣ AQ98				
Contract: 3N N			1. 5431 after 1NT			

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ AQ8				1NT
Vul: Both	♥ 8	♥ AKJ107	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ AQ107	♦ J92	Pass	4NT ²	Pass	6NT
South HCP: 15	♣ AKQ53	♣ 102	AP			
Contract: 6N S			1. 5431 after 1NT			
			2. Quantitative 4NT			

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ AK2				
Vul: NS	♥ AJ543	♥ 10		1NT	Pass	3♥ ¹
North HCP: 15	♦ AQ10	♦ KJ84	Pass	3NT	AP	
South HCP: 13	♣ K63	♣ Q10875				
Contract: 3N N			1. 5431 after 1NT			

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ AQ5	♠ KJ6				1NT
Vul: EW	♥ 5	♥ AJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ 9842	♦ A106	AP			
South HCP: 15	♣ AK832	♣ Q1074				
Contract: 3N S			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 246	♠ 965	The opponents are silent.
Dealer: N	♥ AKQJ7	
Vul: None	♦ A95	You bid first.
HCP: 16	♣ Q3	

Board: 247	♠ K65	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ AK94	Partner bids first.
HCP: 12	♣ Q10943	

Board: 248	♠ AK765	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: Both	♦ 52	You bid first.
HCP: 15	♣ K65	

Board: 249	♠ 3	The opponents are silent.
Dealer: S	♥ J75	
Vul: EW	♦ Q1087	Partner bids first.
HCP: 9	♣ AQ1087	

Board: 250	♠ K982	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: None	♦ A62	You bid first.
HCP: 16	♣ Q2	

5431 After Notrump Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ 965	♠ AJ4		1NT	Pass	3♥ ¹
Vul: None	♥ AKQJ7	♥ 6				
North HCP: 16	♦ A95	♦ QJ106	Pass	3NT	AP	
South HCP: 12	♣ Q3	♣ A10986				
Contract: 3N N						1. 5431 after 1NT

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ QJ				1NT
Vul: EW	♥ 7	♥ AK1083	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AK94	♦ J106	AP			
South HCP: 15	♣ Q10943	♣ A85				
Contract: 3N S						1. 5431 after 1NT

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AK765	♠ 3		1NT	Pass	3♠ ¹
Vul: Both	♥ AJ5	♥ K94	Pass	3NT	Pass	6NT
North HCP: 15	♦ 52	♦ AQ107	AP			
South HCP: 16	♣ K65	♣ AQJ83				
Contract: 6N N						1. 5431 after 1NT

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQ764				1NT
Vul: EW	♥ J75	♥ K86	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ Q1087	♦ AK	AP			
South HCP: 15	♣ AQ1087	♣ 654				
Contract: 3N S						1. 5431 after 1NT

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ K982	♠ AQ3		1NT	Pass	3♥ ¹
Vul: None	♥ AQJ6	♥ 7				
North HCP: 16	♦ A62	♦ KQ109	Pass	3NT	AP	
South HCP: 15	♣ Q2	♣ A10853				
Contract: 3N N						1. 5431 after 1NT

South hands (Practice Page)

5431 After Notrump

Board: 246	♠ AJ4	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ QJ106	Partner bids first.
HCP: 12	♣ A10986	

Board: 247	♠ QJ	The opponents are silent.
Dealer: S	♥ AK1083	
Vul: EW	♦ J106	You bid first.
HCP: 15	♣ A85	

Board: 248	♠ 3	The opponents are silent.
Dealer: N	♥ K94	
Vul: Both	♦ AQ107	Partner bids first.
HCP: 16	♣ AQJ83	

Board: 249	♠ KQ764	The opponents are silent.
Dealer: S	♥ K86	
Vul: EW	♦ AK	You bid first.
HCP: 15	♣ 654	

Board: 250	♠ AQ3	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ KQ109	Partner bids first.
HCP: 15	♣ A10853	

5431 After Notrump Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ 965	♠ AJ4		1NT	Pass	3♥ ¹
Vul: None	♥ AKQJ7	♥ 6				
North HCP: 16	♦ A95	♦ QJ106	Pass	3NT	AP	
South HCP: 12	♣ Q3	♣ A10986				
Contract: 3N N						1. 5431 after 1NT

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ QJ				1NT
Vul: EW	♥ 7	♥ AK1083	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AK94	♦ J106	AP			
South HCP: 15	♣ Q10943	♣ A85				
Contract: 3N S						1. 5431 after 1NT

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AK765	♠ 3		1NT	Pass	3♠ ¹
Vul: Both	♥ AJ5	♥ K94	Pass	3NT	Pass	6NT
North HCP: 15	♦ 52	♦ AQ107	AP			
South HCP: 16	♣ K65	♣ AQJ83				
Contract: 6N N						1. 5431 after 1NT

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQ764				1NT
Vul: EW	♥ J75	♥ K86	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ Q1087	♦ AK	AP			
South HCP: 15	♣ AQ1087	♣ 654				
Contract: 3N S						1. 5431 after 1NT

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ K982	♠ AQ3		1NT	Pass	3♥ ¹
Vul: None	♥ AQJ6	♥ 7				
North HCP: 16	♦ A62	♦ KQ109	Pass	3NT	AP	
South HCP: 15	♣ Q2	♣ A10853				
Contract: 3N N						1. 5431 after 1NT

North hands (Practice Page)

5431 After Notrump

Board: 251	♠ A53	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ 10654	Partner bids first.
HCP: 11	♣ AQJ84	
Board: 252	♠ AJ9	West Doubles 3♥ if possible.
Dealer: N	♥ Q95	
Vul: Both	♦ QJ5	You bid first.
HCP: 16	♣ AQ82	
Board: 253	♠ 2	The opponents are silent.
Dealer: S	♥ A105	
Vul: None	♦ AJ1097	Partner bids first.
HCP: 16	♣ AK64	
Board: 254	♠ AKQ	The opponents are silent.
Dealer: N	♥ Q8643	
Vul: NS	♦ 52	You bid first.
HCP: 15	♣ A95	
Board: 255	♠ 3	The opponents are silent.
Dealer: S	♥ K97	
Vul: NS	♦ K7432	Partner bids first.
HCP: 10	♣ A1063	

5431 After Notrump Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ K9864				1NT
Vul: EW	♥ 3	♥ KJ2	Pass	3♥ ¹	Pass	4♠
North HCP: 11	♦ 10654	♦ AQ9	AP			
South HCP: 16	♣ AQJ84	♣ K10				
Contract: 4♠ S			1. 5431 after 1NT			

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ Q83				
Vul: Both	♥ Q95	♥ 8		1NT	Pass	3♥ ¹
North HCP: 16	♦ QJ5	♦ K10762	X	3NT	AP	
South HCP: 9	♣ AQ82	♣ KJ74				
Contract: 3N N			1. 5431 after 1NT			

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK96				1NT
Vul: None	♥ A105	♥ Q43	Pass	3♠ ¹	Pass	3NT
North HCP: 16	♦ AJ1097	♦ KQ8	Pass	6NT	AP	
South HCP: 16	♣ AK64	♣ Q82				
Contract: 6N S			1. 5431 after 1NT			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 532				
Vul: NS	♥ Q8643	♥ 10		1NT	Pass	3♥ ¹
North HCP: 15	♦ 52	♦ AK64	Pass	3NT	AP	
South HCP: 10	♣ A95	♣ K10763				
Contract: 3N N			1. 5431 after 1NT			

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ QJ76				1NT
Vul: NS	♥ K97	♥ A6	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ K7432	♦ AQ5	AP			
South HCP: 16	♣ A1063	♣ K987				
Contract: 3N S			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 251 ♠ K9864
Dealer: S ♥ KJ2
Vul: EW ♦ AQ9
HCP: 16 ♣ K10

The opponents are silent.

You bid first.

Board: 252 ♠ Q83
Dealer: N ♥ 8
Vul: Both ♦ K10762
HCP: 9 ♣ KJ74

West Doubles 3♥ if possible.

Partner bids first.

Board: 253 ♠ AK96
Dealer: S ♥ Q43
Vul: None ♦ KQ8
HCP: 16 ♣ Q82

The opponents are silent.

You bid first.

Board: 254 ♠ 532
Dealer: N ♥ 10
Vul: NS ♦ AK64
HCP: 10 ♣ K10763

The opponents are silent.

Partner bids first.

Board: 255 ♠ QJ76
Dealer: S ♥ A6
Vul: NS ♦ AQ5
HCP: 16 ♣ K987

The opponents are silent.

You bid first.

5431 After Notrump Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ K9864				1NT
Vul: EW	♥ 3	♥ KJ2	Pass	3♥ ¹	Pass	4♠
North HCP: 11	♦ 10654	♦ AQ9	AP			
South HCP: 16	♣ AQJ84	♣ K10				
Contract: 4♠ S			1. 5431 after 1NT			

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ Q83				
Vul: Both	♥ Q95	♥ 8		1NT	Pass	3♥ ¹
North HCP: 16	♦ QJ5	♦ K10762	X	3NT	AP	
South HCP: 9	♣ AQ82	♣ KJ74				
Contract: 3N N			1. 5431 after 1NT			

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK96				1NT
Vul: None	♥ A105	♥ Q43	Pass	3♠ ¹	Pass	3NT
North HCP: 16	♦ AJ1097	♦ KQ8	Pass	6NT	AP	
South HCP: 16	♣ AK64	♣ Q82				
Contract: 6N S			1. 5431 after 1NT			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 532				
Vul: NS	♥ Q8643	♥ 10		1NT	Pass	3♥ ¹
North HCP: 15	♦ 52	♦ AK64	Pass	3NT	AP	
South HCP: 10	♣ A95	♣ K10763				
Contract: 3N N			1. 5431 after 1NT			

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ QJ76				1NT
Vul: NS	♥ K97	♥ A6	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ K7432	♦ AQ5	AP			
South HCP: 16	♣ A1063	♣ K987				
Contract: 3N S			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 256	♠ AK953	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ Q65	You bid first.
HCP: 15	♣ Q83	

Board: 257	♠ K107	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ AK964	Partner bids first.
HCP: 13	♣ Q872	

Board: 258	♠ K86	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: Both	♦ J5	You bid first.
HCP: 15	♣ AQ942	

Board: 259	♠ 8	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: NS	♦ A9432	Partner bids first.
HCP: 12	♣ A1085	

Board: 260	♠ AKQ2	The opponents are silent.
Dealer: N	♥ Q1083	
Vul: EW	♦ Q87	You bid first.
HCP: 16	♣ K4	

5431 After Notrump Both hands (Answers Page)

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ AK953	♠ 10		1NT	Pass	3♠ ¹
Vul: None	♥ A4	♥ J103				
North HCP: 15	♦ Q65	♦ AJ103	Pass	4♦	AP	
South HCP: 11	♣ Q83	♣ AJ542				
Contract: 4♦ N			1. 5431 after 1NT			

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ AJ92				1NT
Vul: NS	♥ J	♥ K1097	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ AK964	♦ 75	AP			
South HCP: 15	♣ Q872	♣ AK10				
Contract: 3N S			1. 5431 after 1NT			

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ AQ2		1NT	Pass	3♥ ¹
Vul: Both	♥ AJ6	♥ —	Pass	5♣	Pass	7♣
North HCP: 15	♦ J5	♦ AK10932	AP			
South HCP: 16	♣ AQ942	♣ K1086				
Contract: 7♣ N			1. 5431 after 1NT			

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ QJ7				1NT
Vul: NS	♥ KJ8	♥ Q106	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ A9432	♦ KQ6	AP			
South HCP: 15	♣ A1085	♣ KQ64				
Contract: 3N S			1. 5431 after 1NT			

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 4		1NT	Pass	3♠ ¹
Vul: EW	♥ Q1083	♥ K75				
North HCP: 16	♦ Q87	♦ AK942	Pass	3NT	AP	
South HCP: 12	♣ K4	♣ Q973				
Contract: 3N N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 256	♠ 10	The opponents are silent.
Dealer: N	♥ J103	
Vul: None	♦ AJ103	Partner bids first.
HCP: 11	♣ AJ542	
Board: 257	♠ AJ92	The opponents are silent.
Dealer: S	♥ K1097	
Vul: NS	♦ 75	You bid first.
HCP: 15	♣ AK10	
Board: 258	♠ AQ2	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ AK10932	Partner bids first.
HCP: 16	♣ K1086	
Board: 259	♠ QJ7	The opponents are silent.
Dealer: S	♥ Q106	
Vul: NS	♦ KQ6	You bid first.
HCP: 15	♣ KQ64	
Board: 260	♠ 4	The opponents are silent.
Dealer: N	♥ K75	
Vul: EW	♦ AK942	Partner bids first.
HCP: 12	♣ Q973	

5431 After Notrump Both hands (Answers Page)

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ AK953	♠ 10		1NT	Pass	3♠ ¹
Vul: None	♥ A4	♥ J103				
North HCP: 15	♦ Q65	♦ AJ103	Pass	4♦	AP	
South HCP: 11	♣ Q83	♣ AJ542				
Contract: 4♦ N			1. 5431 after 1NT			

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ AJ92				1NT
Vul: NS	♥ J	♥ K1097	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ AK964	♦ 75	AP			
South HCP: 15	♣ Q872	♣ AK10				
Contract: 3N S			1. 5431 after 1NT			

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ AQ2		1NT	Pass	3♥ ¹
Vul: Both	♥ AJ6	♥ —	Pass	5♣	Pass	7♣
North HCP: 15	♦ J5	♦ AK10932	AP			
South HCP: 16	♣ AQ942	♣ K1086				
Contract: 7♣ N			1. 5431 after 1NT			

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ QJ7				1NT
Vul: NS	♥ KJ8	♥ Q106	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ A9432	♦ KQ6	AP			
South HCP: 15	♣ A1085	♣ KQ64				
Contract: 3N S			1. 5431 after 1NT			

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 4		1NT	Pass	3♠ ¹
Vul: EW	♥ Q1083	♥ K75				
North HCP: 16	♦ Q87	♦ AK942	Pass	3NT	AP	
South HCP: 12	♣ K4	♣ Q973				
Contract: 3N N			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 261	♠ 4	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ K987	Partner bids first.
HCP: 13	♣ AJ1097	

Board: 262	♠ KJ65	The opponents are silent.
Dealer: N	♥ Q74	
Vul: None	♦ Q10	You bid first.
HCP: 16	♣ AKJ9	

Board: 263	♠ A76	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ A9852	Partner bids first.
HCP: 13	♣ KQ82	

Board: 264	♠ A875	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: Both	♦ Q52	You bid first.
HCP: 16	♣ J2	

Board: 265	♠ 8	The opponents are silent.
Dealer: S	♥ Q95	
Vul: None	♦ KQ64	Partner bids first.
HCP: 14	♣ AQJ76	

5431 After Notrump Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KQJ5				1NT
Vul: Both	♥ AJ9	♥ Q75	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ K987	♦ AJ10	AP			
South HCP: 15	♣ AJ1097	♣ Q64				
Contract: 3N S			1. 5431 after 1NT			

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ KJ65	♠ 9		1NT	Pass	3♠ ¹
Vul: None	♥ Q74	♥ AK5	Pass	3NT	AP	
North HCP: 16	♦ Q10	♦ K5432				
South HCP: 10	♣ AKJ9	♣ 10653	1. 5431 after 1NT			
Contract: 3N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ QJ2				1NT
Vul: EW	♥ 4	♥ KQJ8	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ A9852	♦ K10	AP			
South HCP: 17	♣ KQ82	♣ AJ105	1. 5431 after 1NT			
Contract: 3N S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ A875	♠ KQ4		1NT	Pass	3♥ ¹
Vul: Both	♥ AKQ5	♥ 8	Pass	3♠	Pass	4♠
North HCP: 16	♦ Q52	♦ A10763	AP			
South HCP: 9	♣ J2	♣ 10976	1. 5431 after 1NT			
Contract: 4♠ N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKJ32				1NT
Vul: None	♥ Q95	♥ K72	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ KQ64	♦ J9	AP			
South HCP: 15	♣ AQJ76	♣ K53	1. 5431 after 1NT			
Contract: 3N S						

South hands (Practice Page)

5431 After Notrump

Board: 261	♠ KQJ5	The opponents are silent.
Dealer: S	♥ Q75	
Vul: Both	♦ AJ10	You bid first.
HCP: 15	♣ Q64	

Board: 262	♠ 9	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ K5432	Partner bids first.
HCP: 10	♣ 10653	

Board: 263	♠ QJ2	The opponents are silent.
Dealer: S	♥ KQJ8	
Vul: EW	♦ K10	You bid first.
HCP: 17	♣ AJ105	

Board: 264	♠ KQ4	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ A10763	Partner bids first.
HCP: 9	♣ 10976	

Board: 265	♠ AKJ32	The opponents are silent.
Dealer: S	♥ K72	
Vul: None	♦ J9	You bid first.
HCP: 15	♣ K53	

5431 After Notrump Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KQJ5				1NT
Vul: Both	♥ AJ9	♥ Q75	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ K987	♦ AJ10	AP			
South HCP: 15	♣ AJ1097	♣ Q64	1. 5431 after 1NT			
Contract: 3N S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ KJ65	♠ 9		1NT	Pass	3♠ ¹
Vul: None	♥ Q74	♥ AK5	Pass	3NT	AP	
North HCP: 16	♦ Q10	♦ K5432	1. 5431 after 1NT			
South HCP: 10	♣ AKJ9	♣ 10653				
Contract: 3N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ QJ2				1NT
Vul: EW	♥ 4	♥ KQJ8	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ A9852	♦ K10	AP			
South HCP: 17	♣ KQ82	♣ AJ105	1. 5431 after 1NT			
Contract: 3N S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ A875	♠ KQ4		1NT	Pass	3♥ ¹
Vul: Both	♥ AKQ5	♥ 8	Pass	3♠	Pass	4♠
North HCP: 16	♦ Q52	♦ A10763	AP			
South HCP: 9	♣ J2	♣ 10976	1. 5431 after 1NT			
Contract: 4♠ N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKJ32				1NT
Vul: None	♥ Q95	♥ K72	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ KQ64	♦ J9	AP			
South HCP: 15	♣ AQJ76	♣ K53	1. 5431 after 1NT			
Contract: 3N S						

North hands (Practice Page)

5431 After Notrump

Board: 266	♠ Q10762	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ AJ2	You bid first.
HCP: 16	♣ 63	

Board: 267	♠ Q86	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ AK10976	Partner bids first.
HCP: 9	♣ 10975	

Board: 268	♠ AKJ5	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ 1092	You bid first.
HCP: 17	♣ A954	

Board: 269	♠ 4	The opponents are silent.
Dealer: S	♥ K76	
Vul: EW	♦ QJ97	Partner bids first.
HCP: 11	♣ AJ642	

Board: 270	♠ K10965	The opponents are silent.
Dealer: N	♥ A85	
Vul: None	♦ AJ	You bid first.
HCP: 15	♣ K52	

5431 After Notrump Both hands (Answers Page)

Board: 266			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	3♥ ¹
Vul: None	♠ Q10762	♠ K54	Pass	4♠	Pass	4NT ²
North HCP: 16	♥ AKQ	♥ J	Pass	5♠ ³	Pass	6♠
South HCP: 15	♦ AJ2	♦ Q954	AP			
Contract: 6♠ N	♣ 63	♣ AKQ95				
						1. 5431 after 1NT
						2. Blackwood 0314, for ♠
						3. A=2/5 or 5/5, Q(S)=1

Board: 267			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ Q86	♠ AKJ53	Pass	3♥ ¹	Pass	4♠
North HCP: 9	♥ —	♥ K109	AP			
South HCP: 16	♦ AK10976	♦ 32				
Contract: 4♠ S	♣ 10975	♣ AJ2				1. 5431 after 1NT

Board: 268			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	3♥ ¹
Vul: EW	♠ AKJ5	♠ 1074	Pass	3NT	AP	
North HCP: 17	♥ AJ	♥ 10				
South HCP: 14	♦ 1092	♦ AKQ63				1. 5431 after 1NT
Contract: 3N N	♣ A954	♣ KQ86				

Board: 269			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 4	♠ AKQ10	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♥ K76	♥ J1094	AP			
South HCP: 16	♦ QJ97	♦ A10				1. 5431 after 1NT
Contract: 3N S	♣ AJ642	♣ Q53				

Board: 270			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	3♥ ¹
Vul: None	♠ K10965	♠ 732	Pass	4♠	AP	
North HCP: 15	♥ A85	♥ 7				1. 5431 after 1NT
South HCP: 12	♦ AJ	♦ KQ752				
Contract: 4♠ N	♣ K52	♣ AQJ6				

South hands (Practice Page)

5431 After Notrump

Board: 266	♠ K54	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ Q954	Partner bids first.
HCP: 15	♣ AKQ95	

Board: 267	♠ AKJ53	The opponents are silent.
Dealer: S	♥ K109	
Vul: NS	♦ 32	You bid first.
HCP: 16	♣ AJ2	

Board: 268	♠ 1074	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ AKQ63	Partner bids first.
HCP: 14	♣ KQ86	

Board: 269	♠ AKQ10	The opponents are silent.
Dealer: S	♥ J1094	
Vul: EW	♦ A10	You bid first.
HCP: 16	♣ Q53	

Board: 270	♠ 732	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ KQ752	Partner bids first.
HCP: 12	♣ AQJ6	

5431 After Notrump Both hands (Answers Page)

Board: 266			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	3♥ ¹
Vul: None	♠ Q10762	♠ K54	Pass	4♠	Pass	4NT ²
North HCP: 16	♥ AKQ	♥ J	Pass	5♠ ³	Pass	6♠
South HCP: 15	♦ AJ2	♦ Q954	AP			
Contract: 6♠ N	♣ 63	♣ AKQ95				
						1. 5431 after 1NT
						2. Blackwood 0314, for ♠
						3. A=2/5 or 5/5, Q(S)=1

Board: 267			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ Q86	♠ AKJ53	Pass	3♥ ¹	Pass	4♠
North HCP: 9	♥ —	♥ K109	AP			
South HCP: 16	♦ AK10976	♦ 32				
Contract: 4♠ S	♣ 10975	♣ AJ2				1. 5431 after 1NT

Board: 268			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	3♥ ¹
Vul: EW	♠ AKJ5	♠ 1074	Pass	3NT	AP	
North HCP: 17	♥ AJ	♥ 10				
South HCP: 14	♦ 1092	♦ AKQ63				1. 5431 after 1NT
Contract: 3N N	♣ A954	♣ KQ86				

Board: 269			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♠ 4	♠ AKQ10	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♥ K76	♥ J1094	AP			
South HCP: 16	♦ QJ97	♦ A10				1. 5431 after 1NT
Contract: 3N S	♣ AJ642	♣ Q53				

Board: 270			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	3♥ ¹
Vul: None	♠ K10965	♠ 732	Pass	4♠	AP	
North HCP: 15	♥ A85	♥ 7				1. 5431 after 1NT
South HCP: 12	♦ AJ	♦ KQ752				
Contract: 4♠ N	♣ K52	♣ AQJ6				

North hands (Practice Page)

5431 After Notrump

Board: 271	♠ 5	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: EW	♦ 8754	Partner bids first.
HCP: 9	♣ AQ1096	

Board: 272	♠ AQ874	The opponents are silent.
Dealer: N	♥ J4	
Vul: Both	♦ Q82	You bid first.
HCP: 16	♣ AK2	

Board: 273	♠ 1076	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ KQ543	Partner bids first.
HCP: 10	♣ A652	

Board: 274	♠ AKJ9	The opponents are silent.
Dealer: N	♥ K6	
Vul: Both	♦ 10963	You bid first.
HCP: 17	♣ AQ6	

Board: 275	♠ 4	East Doubles 3♠ if possible.
Dealer: S	♥ J73	West Bids 4♠ if possible.
Vul: NS	♦ J10876	
HCP: 9	♣ AK98	Partner bids first.

5431 After Notrump Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KQJ76				1NT
Vul: EW	♥ QJ9	♥ K62	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ 8754	♦ KQJ	AP			
South HCP: 15	♣ AQ1096	♣ 74				
Contract: 3N S			1. 5431 after 1NT			

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AQ874	♠ 10		1NT	Pass	3♠ ¹
Vul: Both	♥ J4	♥ A103	Pass	3NT	AP	
North HCP: 16	♦ Q82	♦ AKJ75				
South HCP: 13	♣ AK2	♣ J874				
Contract: 3N N			1. 5431 after 1NT			

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ KQ9				1NT
Vul: None	♥ J	♥ K962	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ KQ543	♦ AJ7	AP			
South HCP: 15	♣ A652	♣ Q108				
Contract: 3N S			1. 5431 after 1NT			

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 7		1NT	Pass	3♠ ¹
Vul: Both	♥ K6	♥ AJ5	Pass	3NT	AP	
North HCP: 17	♦ 10963	♦ AKJ7				
South HCP: 14	♣ AQ6	♣ J10874				
Contract: 3N N			1. 5431 after 1NT			

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ QJ8				1NT
Vul: NS	♥ J73	♥ AK9	Pass	3♠ ¹	X	3NT
North HCP: 9	♦ J10876	♦ A92	4♠	X	AP	
South HCP: 17	♣ AK98	♣ QJ107				
Contract: 4♠X W			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 271	♠ KQJ76	The opponents are silent.
Dealer: S	♥ K62	
Vul: EW	♦ KQJ	You bid first.
HCP: 15	♣ 74	

Board: 272	♠ 10	The opponents are silent.
Dealer: N	♥ A103	
Vul: Both	♦ AKJ75	Partner bids first.
HCP: 13	♣ J874	

Board: 273	♠ KQ9	The opponents are silent.
Dealer: S	♥ K962	
Vul: None	♦ AJ7	You bid first.
HCP: 15	♣ Q108	

Board: 274	♠ 7	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: Both	♦ AKJ7	Partner bids first.
HCP: 14	♣ J10874	

Board: 275	♠ QJ8	East Doubles 3♠ if possible.
Dealer: S	♥ AK9	West Bids 4♠ if possible.
Vul: NS	♦ A92	
HCP: 17	♣ QJ107	You bid first.

5431 After Notrump Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KQJ76				1NT
Vul: EW	♥ QJ9	♥ K62	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ 8754	♦ KQJ	AP			
South HCP: 15	♣ AQ1096	♣ 74				
Contract: 3N S						1. 5431 after 1NT

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AQ874	♠ 10		1NT	Pass	3♠ ¹
Vul: Both	♥ J4	♥ A103	Pass	3NT	AP	
North HCP: 16	♦ Q82	♦ AKJ75				
South HCP: 13	♣ AK2	♣ J874				
Contract: 3N N						1. 5431 after 1NT

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ KQ9				1NT
Vul: None	♥ J	♥ K962	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ KQ543	♦ AJ7	AP			
South HCP: 15	♣ A652	♣ Q108				
Contract: 3N S						1. 5431 after 1NT

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AKJ9	♠ 7		1NT	Pass	3♠ ¹
Vul: Both	♥ K6	♥ AJ5	Pass	3NT	AP	
North HCP: 17	♦ 10963	♦ AKJ7				
South HCP: 14	♣ AQ6	♣ J10874				
Contract: 3N N						1. 5431 after 1NT

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ QJ8				1NT
Vul: NS	♥ J73	♥ AK9	Pass	3♠ ¹	X	3NT
North HCP: 9	♦ J10876	♦ A92	4♠	X	AP	
South HCP: 17	♣ AK98	♣ QJ107				
Contract: 4♠X W						1. 5431 after 1NT

North hands (Practice Page)

5431 After Notrump

Board: 276	♠ A84	The opponents are silent.
Dealer: N	♥ AJ108	
Vul: EW	♦ K64	You bid first.
HCP: 16	♣ A83	

Board: 277	♠ 9	The opponents are silent.
Dealer: S	♥ Q74	
Vul: None	♦ AJ1097	Partner bids first.
HCP: 9	♣ Q1094	

Board: 278	♠ A96	The opponents are silent.
Dealer: N	♥ KJ852	
Vul: EW	♦ Q53	You bid first.
HCP: 15	♣ AJ	

Board: 279	♠ 8	The opponents are silent.
Dealer: S	♥ A43	
Vul: NS	♦ AK1094	Partner bids first.
HCP: 17	♣ KQJ9	

Board: 280	♠ AKJ103	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ AJ3	You bid first.
HCP: 16	♣ J83	

5431 After Notrump Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 10		1NT	Pass	3♠ ¹
Vul: EW	♥ AJ108	♥ K42				
North HCP: 16	♦ K64	♦ A9875	Pass	3NT	AP	
South HCP: 12	♣ A83	♣ KQ74				
Contract: 3N N			1. 5431 after 1NT			

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK54				1NT
Vul: None	♥ Q74	♥ J983	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ AJ1097	♦ Q64	AP			
South HCP: 17	♣ Q1094	♣ AK				
Contract: 3N S			1. 5431 after 1NT			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ 4		1NT	Pass	3♠ ¹
Vul: EW	♥ KJ852	♥ AQ4				
North HCP: 15	♦ Q53	♦ K964	Pass	4♥	AP	
South HCP: 12	♣ AJ	♣ K10972				
Contract: 4♥ N			1. 5431 after 1NT			

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQJ				1NT
Vul: NS	♥ A43	♥ KQ75	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♦ AK1094	♦ 72	Pass	6NT	AP	
South HCP: 15	♣ KQJ9	♣ 1065				
Contract: 6N S			1. 5431 after 1NT			

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ AKJ103	♠ 2		1NT	Pass	3♠ ¹
Vul: EW	♥ Q7	♥ 1052				
North HCP: 16	♦ AJ3	♦ KQ109	Pass	3NT	AP	
South HCP: 10	♣ J83	♣ KQ962				
Contract: 3N N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 276	♠ 10	The opponents are silent.
Dealer: N	♥ K42	
Vul: EW	♦ A9875	Partner bids first.
HCP: 12	♣ KQ74	

Board: 277	♠ AK54	The opponents are silent.
Dealer: S	♥ J983	
Vul: None	♦ Q64	You bid first.
HCP: 17	♣ AK	

Board: 278	♠ 4	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ K964	Partner bids first.
HCP: 12	♣ K10972	

Board: 279	♠ AKQJ	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: NS	♦ 72	You bid first.
HCP: 15	♣ 1065	

Board: 280	♠ 2	The opponents are silent.
Dealer: N	♥ 1052	
Vul: EW	♦ KQ109	Partner bids first.
HCP: 10	♣ KQ962	

5431 After Notrump Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ 10		1NT	Pass	3♠ ¹
Vul: EW	♥ AJ108	♥ K42				
North HCP: 16	♦ K64	♦ A9875	Pass	3NT	AP	
South HCP: 12	♣ A83	♣ KQ74				
Contract: 3N N			1. 5431 after 1NT			

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK54				1NT
Vul: None	♥ Q74	♥ J983	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ AJ1097	♦ Q64	AP			
South HCP: 17	♣ Q1094	♣ AK				
Contract: 3N S			1. 5431 after 1NT			

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ 4		1NT	Pass	3♠ ¹
Vul: EW	♥ KJ852	♥ AQ4				
North HCP: 15	♦ Q53	♦ K964	Pass	4♥	AP	
South HCP: 12	♣ AJ	♣ K10972				
Contract: 4♥ N			1. 5431 after 1NT			

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQJ				1NT
Vul: NS	♥ A43	♥ KQ75	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♦ AK1094	♦ 72	Pass	6NT	AP	
South HCP: 15	♣ KQJ9	♣ 1065				
Contract: 6N S			1. 5431 after 1NT			

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ AKJ103	♠ 2		1NT	Pass	3♠ ¹
Vul: EW	♥ Q7	♥ 1052				
North HCP: 16	♦ AJ3	♦ KQ109	Pass	3NT	AP	
South HCP: 10	♣ J83	♣ KQ962				
Contract: 3N N			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 281	♠ K54	The opponents are silent.
Dealer: S	♥ 2	
Vul: Both	♦ KJ762	Partner bids first.
HCP: 11	♣ A943	

Board: 282	♠ A74	The opponents are silent.
Dealer: N	♥ AJ854	
Vul: None	♦ AQ7	You bid first.
HCP: 15	♣ 54	

Board: 283	♠ 5	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ A852	Partner bids first.
HCP: 9	♣ 86432	

Board: 284	♠ AQ753	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ K72	You bid first.
HCP: 16	♣ K96	

Board: 285	♠ 10	The opponents are silent.
Dealer: S	♥ J85	
Vul: NS	♦ A843	Partner bids first.
HCP: 9	♣ A8754	

5431 After Notrump Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ Q2				1NT
Vul: Both	♥ 2	♥ AKQ8	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ KJ762	♦ A854	AP			
South HCP: 17	♣ A943	♣ Q52				
Contract: 3N S			1. 5431 after 1NT			

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ KQ8		1NT	Pass	3♥ ¹
Vul: None	♥ AJ854	♥ 3	Pass	3NT	AP	
North HCP: 15	♦ AQ7	♦ J943				
South HCP: 12	♣ 54	♣ AQ976				
Contract: 3N N			1. 5431 after 1NT			

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ J42				1NT
Vul: EW	♥ KQ10	♥ A42	Pass	3♠ ¹	Pass	5♣
North HCP: 9	♦ A852	♦ QJ	AP			
South HCP: 17	♣ 86432	♣ AKQ107				
Contract: 5♣ S			1. 5431 after 1NT			

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ AQ753	♠ K64		1NT	Pass	3♥ ¹
Vul: Both	♥ A4	♥ 10	Pass	4♠	AP	
North HCP: 16	♦ K72	♦ AQJ105				
South HCP: 12	♣ K96	♣ Q1084				
Contract: 4♠ N			1. 5431 after 1NT			

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AKQ6				1NT
Vul: NS	♥ J85	♥ K1094	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ A843	♦ KJ9	AP			
South HCP: 16	♣ A8754	♣ 109				
Contract: 3N S			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 281	♠ Q2	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: Both	♦ A854	You bid first.
HCP: 17	♣ Q52	
Board: 282	♠ KQ8	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ J943	Partner bids first.
HCP: 12	♣ AQ976	
Board: 283	♠ J42	The opponents are silent.
Dealer: S	♥ A42	
Vul: EW	♦ QJ	You bid first.
HCP: 17	♣ AKQ107	
Board: 284	♠ K64	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ AQJ105	Partner bids first.
HCP: 12	♣ Q1084	
Board: 285	♠ AKQ6	The opponents are silent.
Dealer: S	♥ K1094	
Vul: NS	♦ KJ9	You bid first.
HCP: 16	♣ 109	

5431 After Notrump Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ Q2				1NT
Vul: Both	♥ 2	♥ AKQ8	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ KJ762	♦ A854	AP			
South HCP: 17	♣ A943	♣ Q52				
Contract: 3N S			1. 5431 after 1NT			

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ KQ8		1NT	Pass	3♥ ¹
Vul: None	♥ AJ854	♥ 3	Pass	3NT	AP	
North HCP: 15	♦ AQ7	♦ J943				
South HCP: 12	♣ 54	♣ AQ976				
Contract: 3N N			1. 5431 after 1NT			

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ J42				1NT
Vul: EW	♥ KQ10	♥ A42	Pass	3♠ ¹	Pass	5♣
North HCP: 9	♦ A852	♦ QJ	AP			
South HCP: 17	♣ 86432	♣ AKQ107				
Contract: 5♣ S			1. 5431 after 1NT			

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ AQ753	♠ K64		1NT	Pass	3♥ ¹
Vul: Both	♥ A4	♥ 10	Pass	4♠	AP	
North HCP: 16	♦ K72	♦ AQJ105				
South HCP: 12	♣ K96	♣ Q1084				
Contract: 4♠ N			1. 5431 after 1NT			

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AKQ6				1NT
Vul: NS	♥ J85	♥ K1094	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ A843	♦ KJ9	AP			
South HCP: 16	♣ A8754	♣ 109				
Contract: 3N S			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 286	♠ A10743	The opponents are silent.
Dealer: N	♥ Q63	
Vul: Both	♦ A5	You bid first.
HCP: 15	♣ AJ5	

Board: 287	♠ 7	The opponents are silent.
Dealer: S	♥ 864	
Vul: None	♦ KJ1064	Partner bids first.
HCP: 9	♣ AJ53	

Board: 288	♠ Q75	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ Q32	You bid first.
HCP: 17	♣ A1042	

Board: 289	♠ 7	The opponents are silent.
Dealer: S	♥ A93	
Vul: NS	♦ AQ72	Partner bids first.
HCP: 10	♣ 108654	

Board: 290	♠ AQ107	The opponents are silent.
Dealer: N	♥ AK52	
Vul: EW	♦ Q7	You bid first.
HCP: 17	♣ Q103	

5431 After Notrump Both hands (Answers Page)

Board: 286			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	3♥ ¹
Vul: Both	♠ A10743	♠ KQ5	Pass	4♠	Pass	4NT ²
North HCP: 15	♥ Q63	♥ 5	Pass	5♣ ³	Pass	6♠
South HCP: 14	♦ A5	♦ KQJ3	AP			
Contract: 6♠ N	♣ AJ5	♣ K9732				
			1. 5431 after 1NT			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 287			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 7	♠ KQ92	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♥ 864	♥ A32	AP			
South HCP: 16	♦ KJ1064	♦ Q83				
Contract: 3N S	♣ AJ53	♣ KQ6				
			1. 5431 after 1NT			

Board: 288			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	3♠ ¹
Vul: None	♠ Q75	♠ J	Pass	5♣	AP	
North HCP: 17	♥ AKQ	♥ J53				
South HCP: 12	♦ Q32	♦ AKJ84	1. 5431 after 1NT			
Contract: 5♣ N	♣ A1042	♣ Q953				

Board: 289			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 7	♠ AK4	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♥ A93	♥ K642	AP			
South HCP: 15	♦ AQ72	♦ J105				
Contract: 3N S	♣ 108654	♣ A93				
			1. 5431 after 1NT			

Board: 290			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	3♥ ¹
Vul: EW	♠ AQ107	♠ J62	Pass	3NT	AP	
North HCP: 17	♥ AK52	♥ 9				
South HCP: 12	♦ Q7	♦ AK642	1. 5431 after 1NT			
Contract: 3N N	♣ Q103	♣ A862				

South hands (Practice Page)

5431 After Notrump

Board: 286	♠ KQ5	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ KQJ3	Partner bids first.
HCP: 14	♣ K9732	

Board: 287	♠ KQ92	The opponents are silent.
Dealer: S	♥ A32	
Vul: None	♦ Q83	You bid first.
HCP: 16	♣ KQ6	

Board: 288	♠ J	The opponents are silent.
Dealer: N	♥ J53	
Vul: None	♦ AKJ84	Partner bids first.
HCP: 12	♣ Q953	

Board: 289	♠ AK4	The opponents are silent.
Dealer: S	♥ K642	
Vul: NS	♦ J105	You bid first.
HCP: 15	♣ A93	

Board: 290	♠ J62	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ AK642	Partner bids first.
HCP: 12	♣ A862	

5431 After Notrump Both hands (Answers Page)

Board: 286			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	3♥ ¹
Vul: Both	♠ A10743	♠ KQ5	Pass	4♠	Pass	4NT ²
North HCP: 15	♥ Q63	♥ 5	Pass	5♣ ³	Pass	6♠
South HCP: 14	♦ A5	♦ KQJ3	AP			
Contract: 6♠ N	♣ AJ5	♣ K9732	1. 5431 after 1NT			
			2. Blackwood 0314, for ♠			
			3. A=0/5 or 3/5			

Board: 287			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♠ 7	♠ KQ92	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♥ 864	♥ A32	AP			
South HCP: 16	♦ KJ1064	♦ Q83	1. 5431 after 1NT			
Contract: 3N S	♣ AJ53	♣ KQ6				

Board: 288			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	3♠ ¹
Vul: None	♠ Q75	♠ J	Pass	5♣	AP	
North HCP: 17	♥ AKQ	♥ J53	1. 5431 after 1NT			
South HCP: 12	♦ Q32	♦ AKJ84				
Contract: 5♣ N	♣ A1042	♣ Q953				

Board: 289			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: NS	♠ 7	♠ AK4	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♥ A93	♥ K642	AP			
South HCP: 15	♦ AQ72	♦ J105	1. 5431 after 1NT			
Contract: 3N S	♣ 108654	♣ A93				

Board: 290			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	3♥ ¹
Vul: EW	♠ AQ107	♠ J62	Pass	3NT	AP	
North HCP: 17	♥ AK52	♥ 9	1. 5431 after 1NT			
South HCP: 12	♦ Q7	♦ AK642				
Contract: 3N N	♣ Q103	♣ A862				

North hands (Practice Page)

5431 After Notrump

Board: 291	♠ Q108	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ AQ1098	Partner bids first.
HCP: 9	♣ J1087	

Board: 292	♠ Q952	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ J964	You bid first.
HCP: 15	♣ A7	

Board: 293	♠ J53	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ A972	Partner bids first.
HCP: 10	♣ A10942	

Board: 294	♠ KJ3	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ 10532	You bid first.
HCP: 15	♣ AK42	

Board: 295	♠ —	The opponents are silent.
Dealer: S	♥ 953	
Vul: Both	♦ Q1042	Partner bids first.
HCP: 10	♣ AKJ643	

5431 After Notrump Both hands (Answers Page)

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ K97				1NT
Vul: Both	♥ 8	♥ KQ952	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ AQ1098	♦ 52	AP			
South HCP: 15	♣ J1087	♣ AK4				
Contract: 3N S			1. 5431 after 1NT			

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ Q952	♠ AK8		1NT	Pass	3♥ ¹
Vul: NS	♥ AKJ	♥ 8	Pass	3NT	Pass	6NT
North HCP: 15	♦ J964	♦ KQ105	AP			
South HCP: 16	♣ A7	♣ KJ854				
Contract: 6N N			1. 5431 after 1NT			

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ AQ4				1NT
Vul: EW	♥ J	♥ Q8763	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ A972	♦ KJ5	AP			
South HCP: 15	♣ A10942	♣ K5				
Contract: 3N S			1. 5431 after 1NT			

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 4		1NT	Pass	3♠ ¹
Vul: EW	♥ A9	♥ 853	Pass	3NT	AP	
North HCP: 15	♦ 10532	♦ AKQ76	1. 5431 after 1NT			
South HCP: 11	♣ AK42	♣ Q1065				
Contract: 3N N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AJ6				1NT
Vul: Both	♥ 953	♥ KJ4	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ Q1042	♦ AKJ3	AP			
South HCP: 17	♣ AKJ643	♣ 1072				
Contract: 3N S			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 291	♠ K97	The opponents are silent.
Dealer: S	♥ KQ952	
Vul: Both	♦ 52	You bid first.
HCP: 15	♣ AK4	

Board: 292	♠ AK8	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ KQ105	Partner bids first.
HCP: 16	♣ KJ854	

Board: 293	♠ AQ4	The opponents are silent.
Dealer: S	♥ Q8763	
Vul: EW	♦ KJ5	You bid first.
HCP: 15	♣ K5	

Board: 294	♠ 4	The opponents are silent.
Dealer: N	♥ 853	
Vul: EW	♦ AKQ76	Partner bids first.
HCP: 11	♣ Q1065	

Board: 295	♠ AJ6	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: Both	♦ AKJ3	You bid first.
HCP: 17	♣ 1072	

5431 After Notrump Both hands (Answers Page)

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ K97				1NT
Vul: Both	♥ 8	♥ KQ952	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ AQ1098	♦ 52	AP			
South HCP: 15	♣ J1087	♣ AK4				
Contract: 3N S			1. 5431 after 1NT			

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ Q952	♠ AK8		1NT	Pass	3♥ ¹
Vul: NS	♥ AKJ	♥ 8	Pass	3NT	Pass	6NT
North HCP: 15	♦ J964	♦ KQ105	AP			
South HCP: 16	♣ A7	♣ KJ854				
Contract: 6N N			1. 5431 after 1NT			

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ AQ4				1NT
Vul: EW	♥ J	♥ Q8763	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ A972	♦ KJ5	AP			
South HCP: 15	♣ A10942	♣ K5				
Contract: 3N S			1. 5431 after 1NT			

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ 4		1NT	Pass	3♠ ¹
Vul: EW	♥ A9	♥ 853	Pass	3NT	AP	
North HCP: 15	♦ 10532	♦ AKQ76				
South HCP: 11	♣ AK42	♣ Q1065				
Contract: 3N N			1. 5431 after 1NT			

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AJ6				1NT
Vul: Both	♥ 953	♥ KJ4	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ Q1042	♦ AKJ3	AP			
South HCP: 17	♣ AKJ643	♣ 1072				
Contract: 3N S			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 296	♠ AJ95	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: None	♦ AQ8	You bid first.
HCP: 16	♣ J62	

Board: 297	♠ 3	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: NS	♦ 109632	Partner bids first.
HCP: 12	♣ AK108	

Board: 298	♠ AK84	The opponents are silent.
Dealer: N	♥ AK102	
Vul: Both	♦ Q4	You bid first.
HCP: 17	♣ J105	

Board: 299	♠ AK4	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ A1093	Partner bids first.
HCP: 13	♣ Q6542	

Board: 300	♠ A3	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: EW	♦ A843	You bid first.
HCP: 15	♣ J103	

5431 After Notrump Both hands (Answers Page)

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AJ95	♠ 642		1NT	Pass	3♥ ¹
Vul: None	♥ KJ3	♥ 9		Pass	3NT	AP
North HCP: 16	♦ AQ8	♦ K1073				
South HCP: 9	♣ J62	♣ AQ875				
Contract: 3N N						1. 5431 after 1NT

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ Q95				1NT
Vul: NS	♥ KQ7	♥ A1084	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ 109632	♦ AK7				AP
South HCP: 15	♣ AK108	♣ Q72				
Contract: 3N S						1. 5431 after 1NT

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ J		1NT	Pass	3♠ ¹
Vul: Both	♥ AK102	♥ J95				
North HCP: 17	♦ Q4	♦ AKJ6	Pass	3NT	AP	
South HCP: 14	♣ J105	♣ A8642				
Contract: 3N N						1. 5431 after 1NT

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ AK4	♠ J76				1NT
Vul: NS	♥ 8	♥ AKQ53	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ A1093	♦ K8				AP
South HCP: 16	♣ Q6542	♣ K83				
Contract: 3N S						1. 5431 after 1NT

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J		1NT	Pass	3♠ ¹
Vul: EW	♥ AQ95	♥ J43				
North HCP: 15	♦ A843	♦ KJ1075	Pass	3NT	AP	
South HCP: 11	♣ J103	♣ KQ84				
Contract: 3N N						1. 5431 after 1NT

South hands (Practice Page)

5431 After Notrump

Board: 296	♠ 642	The opponents are silent.
Dealer: N	♥ 9	
Vul: None	♦ K1073	Partner bids first.
HCP: 9	♣ AQ875	

Board: 297	♠ Q95	The opponents are silent.
Dealer: S	♥ A1084	
Vul: NS	♦ AK7	You bid first.
HCP: 15	♣ Q72	

Board: 298	♠ J	The opponents are silent.
Dealer: N	♥ J95	
Vul: Both	♦ AKJ6	Partner bids first.
HCP: 14	♣ A8642	

Board: 299	♠ J76	The opponents are silent.
Dealer: S	♥ AKQ53	
Vul: NS	♦ K8	You bid first.
HCP: 16	♣ K83	

Board: 300	♠ J	The opponents are silent.
Dealer: N	♥ J43	
Vul: EW	♦ KJ1075	Partner bids first.
HCP: 11	♣ KQ84	

5431 After Notrump Both hands (Answers Page)

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AJ95	♠ 642		1NT	Pass	3♥ ¹
Vul: None	♥ KJ3	♥ 9		Pass	3NT	AP
North HCP: 16	♦ AQ8	♦ K1073				
South HCP: 9	♣ J62	♣ AQ875				
Contract: 3N N						1. 5431 after 1NT

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ Q95				1NT
Vul: NS	♥ KQ7	♥ A1084	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ 109632	♦ AK7				AP
South HCP: 15	♣ AK108	♣ Q72				
Contract: 3N S						1. 5431 after 1NT

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ J		1NT	Pass	3♠ ¹
Vul: Both	♥ AK102	♥ J95				
North HCP: 17	♦ Q4	♦ AKJ6	Pass	3NT	AP	
South HCP: 14	♣ J105	♣ A8642				
Contract: 3N N						1. 5431 after 1NT

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ AK4	♠ J76				1NT
Vul: NS	♥ 8	♥ AKQ53	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ A1093	♦ K8				AP
South HCP: 16	♣ Q6542	♣ K83				
Contract: 3N S						1. 5431 after 1NT

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J		1NT	Pass	3♠ ¹
Vul: EW	♥ AQ95	♥ J43				
North HCP: 15	♦ A843	♦ KJ1075	Pass	3NT	AP	
South HCP: 11	♣ J103	♣ KQ84				
Contract: 3N N						1. 5431 after 1NT

North hands (Practice Page)

5431 After Notrump

Board: 301	♠ 7	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: None	♦ A9542	Partner bids first.
HCP: 9	♣ 8643	

Board: 302	♠ Q86	The opponents are silent.
Dealer: N	♥ AKQJ2	
Vul: NS	♦ 42	You bid first.
HCP: 16	♣ A62	

Board: 303	♠ 832	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ AK42	Partner bids first.
HCP: 14	♣ AQJ63	

Board: 304	♠ A1074	The opponents are silent.
Dealer: N	♥ KQ109	
Vul: EW	♦ 854	You bid first.
HCP: 16	♣ AK	

Board: 305	♠ 10	The opponents are silent.
Dealer: S	♥ AK5	
Vul: Both	♦ 10853	Partner bids first.
HCP: 14	♣ AK1086	

5431 After Notrump Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK43				1NT
Vul: None	♥ AJ2	♥ K109	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ A9542	♦ K106	AP			
South HCP: 16	♣ 8643	♣ K109				
Contract: 3N S			1. 5431 after 1NT			

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ A43				
Vul: NS	♥ AKQJ2	♥ —		1NT	Pass	3♥ ¹
North HCP: 16	♦ 42	♦ AJ108	Pass	3NT	AP	
South HCP: 11	♣ A62	♣ Q98543				
Contract: 3N N			1. 5431 after 1NT			

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AKJ5				1NT
Vul: Both	♥ 4	♥ KJ5	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AK42	♦ 1063	AP			
South HCP: 15	♣ AQJ63	♣ K109				
Contract: 3N S			1. 5431 after 1NT			

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ A1074	♠ Q85				
Vul: EW	♥ KQ109	♥ 8		1NT	Pass	3♥ ¹
North HCP: 16	♦ 854	♦ AQJ9	Pass	3NT	AP	
South HCP: 12	♣ AK	♣ QJ1065				
Contract: 3N N			1. 5431 after 1NT			

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AK98				1NT
Vul: Both	♥ AK5	♥ Q1042	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ 10853	♦ AJ	AP			
South HCP: 16	♣ AK1086	♣ Q72				
Contract: 3N S			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 301	♠ AK43	The opponents are silent.
Dealer: S	♥ K109	
Vul: None	♦ K106	You bid first.
HCP: 16	♣ K109	

Board: 302	♠ A43	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ AJ108	Partner bids first.
HCP: 11	♣ Q98543	

Board: 303	♠ AKJ5	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: Both	♦ 1063	You bid first.
HCP: 15	♣ K109	

Board: 304	♠ Q85	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ AQJ9	Partner bids first.
HCP: 12	♣ QJ1065	

Board: 305	♠ AK98	The opponents are silent.
Dealer: S	♥ Q1042	
Vul: Both	♦ AJ	You bid first.
HCP: 16	♣ Q72	

5431 After Notrump Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK43				1NT
Vul: None	♥ AJ2	♥ K109	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ A9542	♦ K106	AP			
South HCP: 16	♣ 8643	♣ K109				
Contract: 3N S			1. 5431 after 1NT			

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ Q86	♠ A43				
Vul: NS	♥ AKQJ2	♥ —		1NT	Pass	3♥ ¹
North HCP: 16	♦ 42	♦ AJ108	Pass	3NT	AP	
South HCP: 11	♣ A62	♣ Q98543				
Contract: 3N N			1. 5431 after 1NT			

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AKJ5				1NT
Vul: Both	♥ 4	♥ KJ5	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AK42	♦ 1063	AP			
South HCP: 15	♣ AQJ63	♣ K109				
Contract: 3N S			1. 5431 after 1NT			

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ A1074	♠ Q85				
Vul: EW	♥ KQ109	♥ 8		1NT	Pass	3♥ ¹
North HCP: 16	♦ 854	♦ AQJ9	Pass	3NT	AP	
South HCP: 12	♣ AK	♣ QJ1065				
Contract: 3N N			1. 5431 after 1NT			

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AK98				1NT
Vul: Both	♥ AK5	♥ Q1042	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ 10853	♦ AJ	AP			
South HCP: 16	♣ AK1086	♣ Q72				
Contract: 3N S			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 306	♠ J54	The opponents are silent.
Dealer: N	♥ AK102	
Vul: EW	♦ Q83	You bid first.
HCP: 15	♣ AJ9	

Board: 307	♠ KJ7	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ K1093	Partner bids first.
HCP: 10	♣ QJ873	

Board: 308	♠ AKQJ7	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: None	♦ 963	You bid first.
HCP: 15	♣ 108	

Board: 309	♠ J94	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ A10874	Partner bids first.
HCP: 10	♣ KQ98	

Board: 310	♠ KQJ104	The opponents are silent.
Dealer: N	♥ J52	
Vul: None	♦ AJ9	You bid first.
HCP: 16	♣ A7	

5431 After Notrump Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ AK9		1NT	Pass	3♥ ¹
Vul: EW	♥ AK102	♥ 4				
North HCP: 15	♦ Q83	♦ KJ1065	Pass	3NT	AP	
South HCP: 11	♣ AJ9	♣ 7432				
Contract: 3N N						1. 5431 after 1NT

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ Q983				1NT
Vul: Both	♥ 8	♥ AJ97	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ K1093	♦ AQ				
South HCP: 16	♣ QJ873	♣ K64	AP			
Contract: 3N S						1. 5431 after 1NT

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ7	♠ —		1NT	Pass	3♠ ¹
Vul: None	♥ AJ9	♥ 1052				
North HCP: 15	♦ 963	♦ KQ8742	Pass	3NT	AP	
South HCP: 9	♣ 108	♣ A932				
Contract: 3N N						1. 5431 after 1NT

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ KQ5				1NT
Vul: Both	♥ 9	♥ A532	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ A10874	♦ Q6				
South HCP: 16	♣ KQ98	♣ AJ62	AP			
Contract: 3N S						1. 5431 after 1NT

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ KQJ104	♠ 8		1NT	Pass	3♠ ¹
Vul: None	♥ J52	♥ 1043				
North HCP: 16	♦ AJ9	♦ KQ74	Pass	3NT	AP	
South HCP: 11	♣ A7	♣ KQJ64				
Contract: 3N N						1. 5431 after 1NT

South hands (Practice Page)

5431 After Notrump

Board: 306	♠ AK9	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ KJ1065	Partner bids first.
HCP: 11	♣ 7432	

Board: 307	♠ Q983	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: Both	♦ AQ	You bid first.
HCP: 16	♣ K64	

Board: 308	♠ —	The opponents are silent.
Dealer: N	♥ 1052	
Vul: None	♦ KQ8742	Partner bids first.
HCP: 9	♣ A932	

Board: 309	♠ KQ5	The opponents are silent.
Dealer: S	♥ A532	
Vul: Both	♦ Q6	You bid first.
HCP: 16	♣ AJ62	

Board: 310	♠ 8	The opponents are silent.
Dealer: N	♥ 1043	
Vul: None	♦ KQ74	Partner bids first.
HCP: 11	♣ KQJ64	

5431 After Notrump Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ J54	♠ AK9		1NT	Pass	3♥ ¹
Vul: EW	♥ AK102	♥ 4				
North HCP: 15	♦ Q83	♦ KJ1065	Pass	3NT	AP	
South HCP: 11	♣ AJ9	♣ 7432				
Contract: 3N N						1. 5431 after 1NT

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ Q983				1NT
Vul: Both	♥ 8	♥ AJ97	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ K1093	♦ AQ				
South HCP: 16	♣ QJ873	♣ K64	AP			
Contract: 3N S						1. 5431 after 1NT

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ7	♠ —		1NT	Pass	3♠ ¹
Vul: None	♥ AJ9	♥ 1052				
North HCP: 15	♦ 963	♦ KQ8742	Pass	3NT	AP	
South HCP: 9	♣ 108	♣ A932				
Contract: 3N N						1. 5431 after 1NT

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ KQ5				1NT
Vul: Both	♥ 9	♥ A532	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ A10874	♦ Q6				
South HCP: 16	♣ KQ98	♣ AJ62	AP			
Contract: 3N S						1. 5431 after 1NT

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ KQJ104	♠ 8		1NT	Pass	3♠ ¹
Vul: None	♥ J52	♥ 1043				
North HCP: 16	♦ AJ9	♦ KQ74	Pass	3NT	AP	
South HCP: 11	♣ A7	♣ KQJ64				
Contract: 3N N						1. 5431 after 1NT

North hands (Practice Page)

5431 After Notrump

Board: 311	♠ 2	The opponents are silent.
Dealer: S	♥ K43	
Vul: NS	♦ AKQ6	Partner bids first.
HCP: 12	♣ 87532	

Board: 312	♠ KQ9	The opponents are silent.
Dealer: N	♥ K8765	
Vul: EW	♦ A2	You bid first.
HCP: 16	♣ A82	

Board: 313	♠ —	The opponents are silent.
Dealer: S	♥ Q92	
Vul: None	♦ KQ10742	Partner bids first.
HCP: 9	♣ Q1052	

Board: 314	♠ AK109	The opponents are silent.
Dealer: N	♥ A102	
Vul: EW	♦ Q5	You bid first.
HCP: 17	♣ A1053	

Board: 315	♠ —	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: NS	♦ A10842	Partner bids first.
HCP: 9	♣ 109752	

5431 After Notrump Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ QJ108				1NT
Vul: NS	♥ K43	♥ AJ9	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ AKQ6	♦ 104	AP			
South HCP: 15	♣ 87532	♣ AK96				
Contract: 3N S			1. 5431 after 1NT			

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ AJ5		1NT	Pass	3♥ ¹
Vul: EW	♥ K8765	♥ 3	Pass	3NT	AP	
North HCP: 16	♦ A2	♦ KJ943				
South HCP: 14	♣ A82	♣ KQ95				
Contract: 3N N			1. 5431 after 1NT			

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ Q92				1NT
Vul: None	♥ Q92	♥ AK64	Pass	3♠ ¹	Pass	5♦
North HCP: 9	♦ KQ10742	♦ AJ65	AP			
South HCP: 17	♣ Q1052	♣ K7				
Contract: 5♦ S			1. 5431 after 1NT			

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ 5		1NT	Pass	3♠ ¹
Vul: EW	♥ A102	♥ QJ7	Pass	3NT	AP	
North HCP: 17	♦ Q5	♦ AK94				
South HCP: 14	♣ A1053	♣ KJ982				
Contract: 3N N			1. 5431 after 1NT			

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ K1095				1NT
Vul: NS	♥ KQ2	♥ A84	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ A10842	♦ K76	AP			
South HCP: 17	♣ 109752	♣ AK8				
Contract: 3N S			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 311	♠ QJ108	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: NS	♦ 104	You bid first.
HCP: 15	♣ AK96	

Board: 312	♠ AJ5	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ KJ943	Partner bids first.
HCP: 14	♣ KQ95	

Board: 313	♠ Q92	The opponents are silent.
Dealer: S	♥ AK64	
Vul: None	♦ AJ65	You bid first.
HCP: 17	♣ K7	

Board: 314	♠ 5	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: EW	♦ AK94	Partner bids first.
HCP: 14	♣ KJ982	

Board: 315	♠ K1095	The opponents are silent.
Dealer: S	♥ A84	
Vul: NS	♦ K76	You bid first.
HCP: 17	♣ AK8	

5431 After Notrump Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ QJ108				1NT
Vul: NS	♥ K43	♥ AJ9	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ AKQ6	♦ 104	AP			
South HCP: 15	♣ 87532	♣ AK96				
Contract: 3N S			1. 5431 after 1NT			

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ AJ5		1NT	Pass	3♥ ¹
Vul: EW	♥ K8765	♥ 3	Pass	3NT	AP	
North HCP: 16	♦ A2	♦ KJ943				
South HCP: 14	♣ A82	♣ KQ95				
Contract: 3N N			1. 5431 after 1NT			

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ Q92				1NT
Vul: None	♥ Q92	♥ AK64	Pass	3♠ ¹	Pass	5♦
North HCP: 9	♦ KQ10742	♦ AJ65	AP			
South HCP: 17	♣ Q1052	♣ K7				
Contract: 5♦ S			1. 5431 after 1NT			

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ 5		1NT	Pass	3♠ ¹
Vul: EW	♥ A102	♥ QJ7	Pass	3NT	AP	
North HCP: 17	♦ Q5	♦ AK94				
South HCP: 14	♣ A1053	♣ KJ982				
Contract: 3N N			1. 5431 after 1NT			

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ K1095				1NT
Vul: NS	♥ KQ2	♥ A84	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ A10842	♦ K76	AP			
South HCP: 17	♣ 109752	♣ AK8				
Contract: 3N S			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 316	♠ KQ8	The opponents are silent.
Dealer: N	♥ A1076	
Vul: None	♦ K75	You bid first.
HCP: 17	♣ AJ6	

Board: 317	♠ 4	The opponents are silent.
Dealer: S	♥ Q86	
Vul: EW	♦ QJ654	Partner bids first.
HCP: 10	♣ KQ92	

Board: 318	♠ AKQ63	The opponents are silent.
Dealer: N	♥ A93	
Vul: NS	♦ K7	You bid first.
HCP: 16	♣ 983	

Board: 319	♠ AK9	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ J542	Partner bids first.
HCP: 12	♣ KJ532	

Board: 320	♠ Q1086	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ K7	You bid first.
HCP: 15	♣ KJ64	

5431 After Notrump Both hands (Answers Page)

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 6		1NT	Pass	3♠ ¹
Vul: None	♥ A1076	♥ Q52				
North HCP: 17	♦ K75	♦ AJ1086	Pass	3NT	AP	
South HCP: 10	♣ AJ6	♣ K732				
Contract: 3N N			1. 5431 after 1NT			

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ108				1NT
Vul: EW	♥ Q86	♥ K974	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ QJ654	♦ A73	AP			
South HCP: 17	♣ KQ92	♣ A10				
Contract: 3N S			1. 5431 after 1NT			

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AKQ63	♠ 2		1NT	Pass	3♠ ¹
Vul: NS	♥ A93	♥ KJ5				
North HCP: 16	♦ K7	♦ A9862	Pass	3NT	AP	
South HCP: 10	♣ 983	♣ Q542				
Contract: 3N N			1. 5431 after 1NT			

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ AK9	♠ J1084				1NT
Vul: None	♥ 5	♥ K1073	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ J542	♦ AK9	AP			
South HCP: 15	♣ KJ532	♣ A4				
Contract: 3N S			1. 5431 after 1NT			

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ Q1086	♠ J		1NT	Pass	3♠ ¹
Vul: EW	♥ AQ4	♥ KJ9				
North HCP: 15	♦ K7	♦ AJ1096	Pass	3NT	AP	
South HCP: 10	♣ KJ64	♣ 8732				
Contract: 3N N			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 316	♠ 6	The opponents are silent.
Dealer: N	♥ Q52	
Vul: None	♦ AJ1086	Partner bids first.
HCP: 10	♣ K732	

Board: 317	♠ AQ108	The opponents are silent.
Dealer: S	♥ K974	
Vul: EW	♦ A73	You bid first.
HCP: 17	♣ A10	

Board: 318	♠ 2	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: NS	♦ A9862	Partner bids first.
HCP: 10	♣ Q542	

Board: 319	♠ J1084	The opponents are silent.
Dealer: S	♥ K1073	
Vul: None	♦ AK9	You bid first.
HCP: 15	♣ A4	

Board: 320	♠ J	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: EW	♦ AJ1096	Partner bids first.
HCP: 10	♣ 8732	

5431 After Notrump Both hands (Answers Page)

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 6		1NT	Pass	3♠ ¹
Vul: None	♥ A1076	♥ Q52				
North HCP: 17	♦ K75	♦ AJ1086	Pass	3NT	AP	
South HCP: 10	♣ AJ6	♣ K732				
Contract: 3N N			1. 5431 after 1NT			

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ108				1NT
Vul: EW	♥ Q86	♥ K974	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ QJ654	♦ A73	AP			
South HCP: 17	♣ KQ92	♣ A10				
Contract: 3N S			1. 5431 after 1NT			

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AKQ63	♠ 2		1NT	Pass	3♠ ¹
Vul: NS	♥ A93	♥ KJ5				
North HCP: 16	♦ K7	♦ A9862	Pass	3NT	AP	
South HCP: 10	♣ 983	♣ Q542				
Contract: 3N N			1. 5431 after 1NT			

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ AK9	♠ J1084				1NT
Vul: None	♥ 5	♥ K1073	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ J542	♦ AK9	AP			
South HCP: 15	♣ KJ532	♣ A4				
Contract: 3N S			1. 5431 after 1NT			

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ Q1086	♠ J		1NT	Pass	3♠ ¹
Vul: EW	♥ AQ4	♥ KJ9				
North HCP: 15	♦ K7	♦ AJ1096	Pass	3NT	AP	
South HCP: 10	♣ KJ64	♣ 8732				
Contract: 3N N			1. 5431 after 1NT			

North hands (Practice Page)

5431 After Notrump

Board: 321	♠ Q98	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ AK653	Partner bids first.
HCP: 16	♣ AK84	

Board: 322	♠ AKJ	The opponents are silent.
Dealer: N	♥ QJ102	
Vul: NS	♦ A105	You bid first.
HCP: 17	♣ Q82	

Board: 323	♠ A84	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ QJ52	Partner bids first.
HCP: 11	♣ A8763	

Board: 324	♠ KJ10	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: NS	♦ K632	You bid first.
HCP: 16	♣ A62	

Board: 325	♠ 952	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ KJ743	Partner bids first.
HCP: 12	♣ AKJ8	

5431 After Notrump Both hands (Answers Page)

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AK75				1NT
Vul: None	♥ 6	♥ AQ	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ AK653	♦ QJ82	Pass	6NT	AP	
South HCP: 16	♣ AK84	♣ 632				
Contract: 6N S			1. 5431 after 1NT			

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 1086				
Vul: NS	♥ QJ102	♥ —		1NT	Pass	3♥ ¹
North HCP: 17	♦ A105	♦ KQJ2	Pass	3NT	AP	
South HCP: 10	♣ Q82	♣ KJ10943				
Contract: 3N N			1. 5431 after 1NT			

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ K632				1NT
Vul: Both	♥ 8	♥ Q3	Pass	3♥ ¹	Pass	4♣
North HCP: 11	♦ QJ52	♦ AK9	AP			
South HCP: 16	♣ A8763	♣ KJ102				
Contract: 4♣ S			1. 5431 after 1NT			

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ 4				
Vul: NS	♥ AJ7	♥ 1096		1NT	Pass	3♠ ¹
North HCP: 16	♦ K632	♦ A987	Pass	3NT	AP	
South HCP: 9	♣ A62	♣ KQ984				
Contract: 3N N			1. 5431 after 1NT			

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AJ				1NT
Vul: EW	♥ 5	♥ AQ6	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ KJ743	♦ A9862	AP			
South HCP: 15	♣ AKJ8	♣ 953				
Contract: 3N S			1. 5431 after 1NT			

South hands (Practice Page)

5431 After Notrump

Board: 321	♠ AK75	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ QJ82	You bid first.
HCP: 16	♣ 632	
Board: 322	♠ 1086	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ KQJ2	Partner bids first.
HCP: 10	♣ KJ10943	
Board: 323	♠ K632	The opponents are silent.
Dealer: S	♥ Q3	
Vul: Both	♦ AK9	You bid first.
HCP: 16	♣ KJ102	
Board: 324	♠ 4	The opponents are silent.
Dealer: N	♥ 1096	
Vul: NS	♦ A987	Partner bids first.
HCP: 9	♣ KQ984	
Board: 325	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ A9862	You bid first.
HCP: 15	♣ 953	

5431 After Notrump Both hands (Answers Page)

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AK75				1NT
Vul: None	♥ 6	♥ AQ	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ AK653	♦ QJ82	Pass	6NT	AP	
South HCP: 16	♣ AK84	♣ 632				
Contract: 6N S			1. 5431	after 1NT		

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 1086				
Vul: NS	♥ QJ102	♥ —		1NT	Pass	3♥ ¹
North HCP: 17	♦ A105	♦ KQJ2	Pass	3NT	AP	
South HCP: 10	♣ Q82	♣ KJ10943				
Contract: 3N N			1. 5431	after 1NT		

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ K632				1NT
Vul: Both	♥ 8	♥ Q3	Pass	3♥ ¹	Pass	4♣
North HCP: 11	♦ QJ52	♦ AK9	AP			
South HCP: 16	♣ A8763	♣ KJ102				
Contract: 4♣ S			1. 5431	after 1NT		

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ 4				
Vul: NS	♥ AJ7	♥ 1096		1NT	Pass	3♠ ¹
North HCP: 16	♦ K632	♦ A987	Pass	3NT	AP	
South HCP: 9	♣ A62	♣ KQ984				
Contract: 3N N			1. 5431	after 1NT		

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AJ				1NT
Vul: EW	♥ 5	♥ AQ6	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ KJ743	♦ A9862	AP			
South HCP: 15	♣ AKJ8	♣ 953				
Contract: 3N S			1. 5431	after 1NT		

North hands (Practice Page)

5431 After Notrump

Board: 326	♠ J62	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ KQ83	You bid first.
HCP: 17	♣ A982	

Board: 327	♠ 5	The opponents are silent.
Dealer: S	♥ J72	
Vul: None	♦ KQJ6	Partner bids first.
HCP: 12	♣ KQ632	

Board: 328	♠ KQJ	The opponents are silent.
Dealer: N	♥ KJ842	
Vul: EW	♦ J64	You bid first.
HCP: 15	♣ A9	

Board: 329	♠ 4	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ AKJ42	Partner bids first.
HCP: 17	♣ KJ97	

Board: 330	♠ AKJ97	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ 852	You bid first.
HCP: 16	♣ J8	

5431 After Notrump Both hands (Answers Page)

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ J62	♠ AK9		1NT	Pass	3♥ ¹
Vul: Both	♥ AK	♥ J	Pass	3NT	Pass	6NT
North HCP: 17	♦ KQ83	♦ AJ72	AP			
South HCP: 18	♣ A982	♣ KQ754	1. 5431 after 1NT			
Contract: 6N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ J2				1NT
Vul: None	♥ J72	♥ AK105	Pass	3♠ ¹	Pass	5♦
North HCP: 12	♦ KQJ6	♦ A1075	AP			
South HCP: 16	♣ KQ632	♣ A54	1. 5431 after 1NT			
Contract: 5♦ S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 7		1NT	Pass	3♠ ¹
Vul: EW	♥ KJ842	♥ A105	Pass	4♥	Pass	4NT ²
North HCP: 15	♦ J64	♦ AKQ92	Pass	5♥ ³	AP	
South HCP: 16	♣ A9	♣ K875	1. 5431 after 1NT			
Contract: 5♥ N			2. Blackwood 0314, for ♥			
			3. A=2/5 or 5/5, Q(H)=0			

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQ5				1NT
Vul: Both	♥ AJ10	♥ 853	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♦ AKJ42	♦ 1097	Pass	4NT ²	Pass	6NT
South HCP: 15	♣ KJ97	♣ AQ3	AP			
Contract: 6N S			1. 5431 after 1NT			
			2. Quantitative 4NT			

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ AKJ97	♠ 5		1NT	Pass	3♠ ¹
Vul: Both	♥ AK9	♥ 1042	Pass	3NT	AP	
North HCP: 16	♦ 852	♦ KQJ6	1. 5431 after 1NT			
South HCP: 10	♣ J8	♣ A10963				
Contract: 3N N						

South hands (Practice Page)

5431 After Notrump

Board: 326	♠ AK9	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ AJ72	Partner bids first.
HCP: 18	♣ KQ754	

Board: 327	♠ J2	The opponents are silent.
Dealer: S	♥ AK105	
Vul: None	♦ A1075	You bid first.
HCP: 16	♣ A54	

Board: 328	♠ 7	The opponents are silent.
Dealer: N	♥ A105	
Vul: EW	♦ AKQ92	Partner bids first.
HCP: 16	♣ K875	

Board: 329	♠ AKQ5	The opponents are silent.
Dealer: S	♥ 853	
Vul: Both	♦ 1097	You bid first.
HCP: 15	♣ AQ3	

Board: 330	♠ 5	The opponents are silent.
Dealer: N	♥ 1042	
Vul: Both	♦ KQJ6	Partner bids first.
HCP: 10	♣ A10963	

5431 After Notrump Both hands (Answers Page)

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ J62	♠ AK9		1NT	Pass	3♥ ¹
Vul: Both	♥ AK	♥ J	Pass	3NT	Pass	6NT
North HCP: 17	♦ KQ83	♦ AJ72	AP			
South HCP: 18	♣ A982	♣ KQ754	1. 5431 after 1NT			
Contract: 6N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ J2				1NT
Vul: None	♥ J72	♥ AK105	Pass	3♠ ¹	Pass	5♦
North HCP: 12	♦ KQJ6	♦ A1075	AP			
South HCP: 16	♣ KQ632	♣ A54	1. 5431 after 1NT			
Contract: 5♦ S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 7		1NT	Pass	3♠ ¹
Vul: EW	♥ KJ842	♥ A105	Pass	4♥	Pass	4NT ²
North HCP: 15	♦ J64	♦ AKQ92	Pass	5♥ ³	AP	
South HCP: 16	♣ A9	♣ K875	1. 5431 after 1NT			
Contract: 5♥ N			2. Blackwood 0314, for ♥			
			3. A=2/5 or 5/5, Q(H)=0			

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQ5				1NT
Vul: Both	♥ AJ10	♥ 853	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♦ AKJ42	♦ 1097	Pass	4NT ²	Pass	6NT
South HCP: 15	♣ KJ97	♣ AQ3	AP			
Contract: 6N S			1. 5431 after 1NT			
			2. Quantitative 4NT			

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ AKJ97	♠ 5		1NT	Pass	3♠ ¹
Vul: Both	♥ AK9	♥ 1042	Pass	3NT	AP	
North HCP: 16	♦ 852	♦ KQJ6	1. 5431 after 1NT			
South HCP: 10	♣ J8	♣ A10963				
Contract: 3N N						

North hands (Practice Page)

5431 After Notrump

Board: 331	♠ 7	The opponents are silent.
Dealer: S	♥ 1084	
Vul: NS	♦ 108542	Partner bids first.
HCP: 9	♣ AKQ5	

Board: 332	♠ AJ85	The opponents are silent.
Dealer: N	♥ QJ63	
Vul: None	♦ AK4	You bid first.
HCP: 15	♣ 97	

Board: 333	♠ J94	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ KQ83	Partner bids first.
HCP: 12	♣ AQ753	

Board: 334	♠ K109	The opponents are silent.
Dealer: N	♥ A73	
Vul: EW	♦ AK64	You bid first.
HCP: 15	♣ J106	

Board: 335	♠ 4	The opponents are silent.
Dealer: S	♥ J87	
Vul: Both	♦ KQ932	Partner bids first.
HCP: 13	♣ AK103	

5431 After Notrump Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KJ852				1NT
Vul: NS	♥ 1084	♥ AQ	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ 108542	♦ KQ6	AP			
South HCP: 15	♣ AKQ5	♣ 1074				
Contract: 3N S						1. 5431 after 1NT

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AJ85	♠ KQ3				
Vul: None	♥ QJ63	♥ 2		1NT	Pass	3♥ ¹
North HCP: 15	♦ AK4	♦ J1076	Pass	3NT	AP	
South HCP: 10	♣ 97	♣ A5432				
Contract: 3N N						1. 5431 after 1NT

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ AK8				1NT
Vul: NS	♥ 9	♥ QJ74	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ KQ83	♦ A92	AP			
South HCP: 15	♣ AQ753	♣ J104				
Contract: 3N S						1. 5431 after 1NT

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ QJ2				
Vul: EW	♥ A73	♥ 10		1NT	Pass	3♥ ¹
North HCP: 15	♦ AK64	♦ Q532	Pass	3NT	AP	
South HCP: 12	♣ J106	♣ AK843				
Contract: 3N N						1. 5431 after 1NT

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A95				1NT
Vul: Both	♥ J87	♥ KQ9	Pass	3♠ ¹	Pass	5♦
North HCP: 13	♦ KQ932	♦ AJ654	Pass	6♦	AP	
South HCP: 15	♣ AK103	♣ J8				
Contract: 6♦ S						1. 5431 after 1NT

South hands (Practice Page)

5431 After Notrump

Board: 331	♠ KJ852	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ KQ6	You bid first.
HCP: 15	♣ 1074	

Board: 332	♠ KQ3	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ J1076	Partner bids first.
HCP: 10	♣ A5432	

Board: 333	♠ AK8	The opponents are silent.
Dealer: S	♥ QJ74	
Vul: NS	♦ A92	You bid first.
HCP: 15	♣ J104	

Board: 334	♠ QJ2	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ Q532	Partner bids first.
HCP: 12	♣ AK843	

Board: 335	♠ A95	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: Both	♦ AJ654	You bid first.
HCP: 15	♣ J8	

5431 After Notrump Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KJ852				1NT
Vul: NS	♥ 1084	♥ AQ	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ 108542	♦ KQ6	AP			
South HCP: 15	♣ AKQ5	♣ 1074				
Contract: 3N S						1. 5431 after 1NT

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AJ85	♠ KQ3				
Vul: None	♥ QJ63	♥ 2		1NT	Pass	3♥ ¹
North HCP: 15	♦ AK4	♦ J1076	Pass	3NT	AP	
South HCP: 10	♣ 97	♣ A5432				
Contract: 3N N						1. 5431 after 1NT

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ AK8				1NT
Vul: NS	♥ 9	♥ QJ74	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ KQ83	♦ A92	AP			
South HCP: 15	♣ AQ753	♣ J104				
Contract: 3N S						1. 5431 after 1NT

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ QJ2				
Vul: EW	♥ A73	♥ 10		1NT	Pass	3♥ ¹
North HCP: 15	♦ AK64	♦ Q532	Pass	3NT	AP	
South HCP: 12	♣ J106	♣ AK843				
Contract: 3N N						1. 5431 after 1NT

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A95				1NT
Vul: Both	♥ J87	♥ KQ9	Pass	3♠ ¹	Pass	5♦
North HCP: 13	♦ KQ932	♦ AJ654	Pass	6♦	AP	
South HCP: 15	♣ AK103	♣ J8				
Contract: 6♦ S						1. 5431 after 1NT