North hands (Practice Page)

Board: 1 Dealer: E Vul: EW HCP: 10	★KJ1064▼AQ94◆ 5◆ 862	East Opens 1♦. Partner bids first.
Board: 2 Dealer: W Vul: Both HCP: 15	★ KQ9▼ 1054◆ AQ1076◆ A5	West Opens 1♦. You bid first.
Board: 3 Dealer: E Vul: NS HCP: 10	♣ QJ108♥ AQJ106◆ 8♣ 1076	East Opens 1♦. Partner bids first.
Board: 4 Dealer: W Vul: Both HCP: 16	♠ AKJ♥ 62♦ K65♠ AJ875	West Opens 1♣. You bid first.
Board: 5 Dealer: E Vul: EW HCP: 10	108754✓ AQ75✓ —A843	East Opens 1♣. Partner bids first.
Board: 6 Dealer: W Vul: Both HCP: 16	A52♥ 93AQ532AQ8	West Opens 1♦. You bid first.

Board: 1 Dealer: E Vul: EW North HCP: 10 South HCP: 15 Contract: 4♠ N	North: ♠ KJ1064 ♥ AQ94 ♠ 5 ♣ 862	South: ♠ A87 ♥ J73 ♠ A86 ♣ KQJ10	West Pass Pass AP 1. Stay	3♠	East 1 Pass Pass Pass	1NT 2 ♦
Board: 2 Dealer: W Vul: Both North HCP: 15 South HCP: 12 Contract: 4♠ S	North: ♠ KQ9 ♥ 1054 ♠ AQ1076 ♣ A5	South: ♣ J8432 ♥ AK82 ♦ 9 ♣ KJ7	West 1 Pass Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 ♣ ¹
Board: 3 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 4 \(\mathbb{N} \) N	North: ♠ QJ108 ♥ AQJ106 ♠ 8 ♣ 1076	South: ♠ K75 ♥ 843 ♠ KQ10 ♠ AK94	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	1♦	1NT 2♦
Board: 4 Dealer: W Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AKJ ♥ 62 ♠ K65 ♣ AJ875	South: ♣ 8762 ✔ AQ984 ♣ Q98 ♣ Q	1 ♣ Pass	North 1NT 2• 3NT	East Pass Pass AP	2 ♣ ¹
Board: 5 Dealer: E Vul: EW North HCP: 10 South HCP: 17 Contract: 3N S	North:	South: ♠ A6 ♥ K64 ♠ AQ432 ♣ KJ7		North 2♣¹ 3♠ man	1 ♣ Pass	1NT

West North East South Board: 6 Pass 2♣¹ 1NT **1**♦ North: South: Dealer: W 2• Pass 3♠ Pass **♦** A52 **♠** KQJ83 Vul: Both **y** 93 **♥** Q854 Pass $4 \stackrel{?}{\bullet}^2$ Pass 4♠ North HCP: 16 ♦ AQ532 **♦**6 AP South HCP: 11 ♣ AQ8 **♣** K107 1. Stayman Contract: 4♠ S 2. limit raise or better in ♠

South hands (Practice Page)

Board: 1 Dealer: E Vul: EW HCP: 15	★ A87▼ J73◆ A86◆ KQJ10	East Opens 1♦. You bid first.
Board: 2 Dealer: W Vul: Both HCP: 12	▲ J8432✔ AK82◆ 9♣ KJ7	West Opens 1♦. Partner bids first.
Board: 3 Dealer: E Vul: NS HCP: 15	★ K75▼ 843◆ KQ10◆ AK94	East Opens 1♦. You bid first.
Board: 4 Dealer: W Vul: Both HCP: 10	♣ 8762 ♥ AQ984 ♦ Q98 ♣ Q	West Opens 1♣. Partner bids first.
Board: 5 Dealer: E Vul: EW HCP: 17	★ A6▼ K64◆ AQ432◆ KJ7	East Opens 1♣. You bid first.
Board: 6 Dealer: W Vul: Both HCP: 11	★ KQJ83♥ Q854♦ 6★ K107	West Opens 1♦. Partner bids first.

Board: 1 Dealer: E Vul: EW North HCP: 10 South HCP: 15 Contract: 4♠ N	North: ♠ KJ1064 ♥ AQ94 ♠ 5 ♣ 862	South: ♠ A87 ♥ J73 ♠ A86 ♣ KQJ10	West Pass Pass AP 1. Stay	3♠	East 1 Pass Pass Pass	1NT 2 ♦
Board: 2 Dealer: W Vul: Both North HCP: 15 South HCP: 12 Contract: 4♠ S	North: ♠ KQ9 ♥ 1054 ♠ AQ1076 ♣ A5	South: ♣ J8432 ♥ AK82 ♦ 9 ♣ KJ7	West 1 Pass Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 ♣ ¹
Board: 3 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 4 \(\mathbb{N} \) N	North: ♠ QJ108 ♥ AQJ106 ♠ 8 ♣ 1076	South: ♠ K75 ♥ 843 ♠ KQ10 ♠ AK94	Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	1♦	1NT 2♦
Board: 4 Dealer: W Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AKJ ♥ 62 ♠ K65 ♣ AJ875	South: ♣ 8762 ✔ AQ984 ♣ Q98 ♣ Q	1 ♣ Pass	North 1NT 2• 3NT	East Pass Pass AP	2 ♣ ¹
Board: 5 Dealer: E Vul: EW North HCP: 10 South HCP: 17 Contract: 3N S	North:	South: ♠ A6 ♥ K64 ♠ AQ432 ♣ KJ7		North 2♣¹ 3♠ man	1 ♣ Pass	1NT

West North East South Board: 6 Pass 2♣¹ 1NT **1**♦ North: South: Dealer: W 2• Pass 3♠ Pass **♦** A52 **♠** KQJ83 Vul: Both **y** 93 **♥** Q854 Pass $4 \stackrel{?}{\bullet}^2$ Pass 4♠ North HCP: 16 ♦ AQ532 **♦**6 AP South HCP: 11 ♣ AQ8 **♣** K107 1. Stayman Contract: 4♠ S 2. limit raise or better in ♠

North hands (Practice Page)

Board: 7 Dealer: E Vul: None HCP: 10	★ K754▼ AQJ108◆ —◆ 7654	East Opens 1♦. Partner bids first.
Board: 8 Dealer: W Vul: EW HCP: 15	▲ A9✔ J65◆ AQ94▲ A1073	West Opens 1♦. You bid first.
Board: 9 Dealer: E Vul: Both HCP: 10	★ 10752▼ AKQJ10◆ 984♣ 7	East Opens 1♠. Partner bids first.
Board: 10 Dealer: W Vul: NS HCP: 15	AQ4✓ A32✓ J72✓ A972	West Opens 1♥. You bid first.
Board: 11 Dealer: E Vul: NS HCP: 10		East Opens 1♣. Partner bids first.
Board: 12 Dealer: W Vul: EW HCP: 16	★ 1093★ KQ★ A92★ AK1052	West Opens 1♦. You bid first.

Board: 7 Dealer: E Vul: None North HCP: 10 South HCP: 16 Contract: 4 \(\mathbb{N} \) N	North: ♠ K754 ✔ AQJ108 ←— ♣ 7654	South: ♠ A102 ♥ 943 ♠ AKQJ2 ♣ Q10	Pass 2♣¹ 1	East South 1 → 1NT Pass 2 → Pass 4 ♥
Board: 8 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A9 ♥ J65 ♠ AQ94 ♠ A1073	South: ♠ K7652 ♥ A1097 ♦ 1032 ♠ K	Pass 2•	East South Pass 2♣¹ Pass 3♠ AP
Board: 9 Dealer: E Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North: • 10752 • AKQJ10 • 984 • 7	South: ♠ AQJ ♥ 94 ♠ A105 ♣ A10652	Pass 2♣¹ 1	East South 1♠ 1NT Pass 2♠ Pass 3NT
Board: 10 Dealer: W Vul: NS North HCP: 15 South HCP: 10 Contract: 4♠ S	North: ♠ AQ4 ♥ A32 ♦ J72 ♣ A972	South: ♠ K10852 ♥ KQ108 ♦ 9 ♠ Q85	Pass 2•	East South Pass 2♣¹ Pass 3♠ AP
Board: 11 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ▲ J10654 ♥ KQ42 ♦ KJ4 ♣ 2	South: ♠ K3 ♥ J103 ♠ A832 ♠ AK83	Pass 2♣¹ 1	East South 1♣ 1NT Pass 2♠ Pass 3NT

Board: 12 West North East South North: South: Dealer: W 1NT Pass 2♣¹ **1**♦ **▲** 1093 **♦** K542 Vul: EW **♥** KQ **♥** AJ1074 Pass 2♦ Pass 3♥ North HCP: 16 ♦ A92 **♦** Q Pass 3NT AP South HCP: 10 **♣** 643 ♣ AK1052 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 7 Dealer: E Vul: None HCP: 16	★ A102♥ 943◆ AKQJ2♠ Q10	East Opens 1♦. You bid first.
Board: 8 Dealer: W Vul: EW HCP: 10	★ K7652★ A1097★ 1032★ K	West Opens 1♦. Partner bids first.
Board: 9 Dealer: E Vul: Both HCP: 15	♠ AQJ♥ 94♦ A105♠ A10652	East Opens 1♠. You bid first.
Board: 10 Dealer: W Vul: NS HCP: 10	★ K10852★ KQ108◆ 9◆ Q85	West Opens 1♥. Partner bids first.
Board: 11 Dealer: E Vul: NS HCP: 15	★ K3▼ J103◆ A832◆ AK83	East Opens 1♣. You bid first.
Board: 12 Dealer: W Vul: EW HCP: 10	★ K542▼ AJ1074◆ Q◆ 643	West Opens 1♦. Partner bids first.

Board: 7 Dealer: E Vul: None North HCP: 10 South HCP: 16 Contract: 4 \(\mathbb{N} \) N	North: ♠ K754 ✔ AQJ108 ←— ♣ 7654	South: ♠ A102 ♥ 943 ♠ AKQJ2 ♣ Q10	Pass 2♣¹ 1	East South 1 → 1NT Pass 2 → Pass 4 ♥
Board: 8 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ A9 ♥ J65 ♠ AQ94 ♠ A1073	South: ♠ K7652 ♥ A1097 ♦ 1032 ♠ K	Pass 2•	East South Pass 2♣¹ Pass 3♠ AP
Board: 9 Dealer: E Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North: • 10752 • AKQJ10 • 984 • 7	South: ♠ AQJ ♥ 94 ♠ A105 ♣ A10652	Pass 2♣¹ 1	East South 1♠ 1NT Pass 2♠ Pass 3NT
Board: 10 Dealer: W Vul: NS North HCP: 15 South HCP: 10 Contract: 4♠ S	North: ♠ AQ4 ♥ A32 ♦ J72 ♣ A972	South: ♠ K10852 ♥ KQ108 ♦ 9 ♠ Q85	Pass 2•	East South Pass 2♣¹ Pass 3♠ AP
Board: 11 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ▲ J10654 ♥ KQ42 ♦ KJ4 ♣ 2	South: ♠ K3 ♥ J103 ♠ A832 ♠ AK83	Pass 2♣¹ 1	East South 1♣ 1NT Pass 2♠ Pass 3NT

Board: 12 West North East South North: South: Dealer: W 1NT Pass 2♣¹ **1**♦ **▲** 1093 **♦** K542 Vul: EW **♥** KQ **♥** AJ1074 Pass 2♦ Pass 3♥ North HCP: 16 ♦ A92 **♦** Q Pass 3NT AP South HCP: 10 **♣** 643 ♣ AK1052 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 13 Dealer: E Vul: Both HCP: 10	★ A954♥ KJ1063◆ —◆ Q986	East Opens 1♦. Partner bids first.
Board: 14 Dealer: W Vul: NS HCP: 16	♦ 985♥ K5♦ AKQ72♠ A86	West Opens 1♦. You bid first.
Board: 15 Dealer: E Vul: NS HCP: 10	★K10982▼K1094◆A◆954	East Opens 1♦. Partner bids first.
Board: 16 Dealer: W Vul: EW HCP: 16	♣ QJ7♥ J9◆ A854♣ AKJ4	West Opens 1♣. You bid first.
Board: 17 Dealer: E Vul: None HCP: 12	★ AKQ10♥ Q9643♦ 5♣ J98	East Opens 1♦. Partner bids first.
Board: 18 Dealer: W Vul: NS HCP: 16	★ 542▼ K4◆ AKQJ10◆ QJ8	West Opens 1♣. You bid first.

Board: 13 Dealer: E Vul: Both North HCP: 10 South HCP: 15 Contract: 4 \(\mathbb{N} \)	North: ♠ A954 ♥ KJ1063 ♦ — ♠ Q986	South: ♠ K10 ♥ 972 ♠ KJ752 ♣ AKJ	Pass	North 2♣¹ 3▼ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 14 Dealer: W Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:	South: ♠ AQ103 ♥ Q10432 ♠ 6 ♠ Q109	1 ♦ Pass	North 1NT 2 3NT man	East Pass Pass AP	2 ♣ ¹
Board: 15 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K10982 ♥ K1094 ♠ A ♣ 954	South: ♠ 74 ♥ A76 ♠ KQ1052 ♠ AQ6		North 2♣¹ 3♠ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 16 Dealer: W Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ QJ7 ♥ J9 ♠ A854 ♣ AKJ4	South:	1♣ Pass	North 1NT 2 3NT man	East Pass Pass AP	
Board: 17 Dealer: E Vul: None North HCP: 12 South HCP: 15 Contract: 4 N	North: ♠ AKQ10 ♥ Q9643 ♦ 5 ♣ J98	South:	Pass	North 2♣¹ 3▼ man	East 1 • Pass Pass	1NT 2 ♦

Board: 18 North: South: Dealer: W **★** 542 **♠** KQJ63 Vul: NS **♥** K4 **9**632 North HCP: 16 **♦**8 ♦ AKQJ10 South HCP: 10 ♣ QJ8 ♣ A93 Contract: 4♠ S

West North East South 1NT Pass 2♣¹ 1♣ Pass 2♦ Pass 3♠ Pass $4 \clubsuit^2$ Pass 4♠ AP 1. Stayman

2. limit raise or better in ♠

South hands (Practice Page)

Board: 13 Dealer: E Vul: Both HCP: 15	★ K10♥ 972◆ KJ752◆ AKJ	East Opens 1♦. You bid first.
Board: 14 Dealer: W Vul: NS HCP: 10	AQ103♥Q104326Q109	West Opens 1♦. Partner bids first.
Board: 15 Dealer: E Vul: NS HCP: 15	★74▼A76★KQ1052★AQ6	East Opens 1♦. You bid first.
Board: 16 Dealer: W Vul: EW HCP: 10	★8654▼KQ1065★KQ3★9	West Opens 1♣. Partner bids first.
Board: 17 Dealer: E Vul: None HCP: 15	▲ J95✔ A85◆ A86◆ AQ106	East Opens 1♦. You bid first.
Board: 18 Dealer: W Vul: NS HCP: 10	★ KQJ63♥ 9632◆ 8◆ A93	West Opens 1♣. Partner bids first.

Board: 13 Dealer: E Vul: Both North HCP: 10 South HCP: 15 Contract: 4 \(\mathbb{N} \)	North: ♠ A954 ♥ KJ1063 ♦ — ♠ Q986	South: ♠ K10 ♥ 972 ♠ KJ752 ♣ AKJ	Pass	North 2♣¹ 3▼ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 14 Dealer: W Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North:	South: ♠ AQ103 ♥ Q10432 ♠ 6 ♠ Q109	1 ♦ Pass	North 1NT 2 3NT man	East Pass Pass AP	2 ♣ ¹
Board: 15 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ K10982 ♥ K1094 ♠ A ♣ 954	South: ♠ 74 ♥ A76 ♠ KQ1052 ♠ AQ6		North 2♣¹ 3♠ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 16 Dealer: W Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ QJ7 ♥ J9 ♠ A854 ♣ AKJ4	South:	1♣ Pass	North 1NT 2 3NT man	East Pass Pass AP	
Board: 17 Dealer: E Vul: None North HCP: 12 South HCP: 15 Contract: 4 N	North: ♠ AKQ10 ♥ Q9643 ♦ 5 ♣ J98	South:	Pass	North 2♣¹ 3▼ man	East 1 • Pass Pass	1NT 2 ♦

Board: 18 North: South: Dealer: W **★** 542 **♠** KQJ63 Vul: NS **♥** K4 **9**632 North HCP: 16 **♦**8 ♦ AKQJ10 South HCP: 10 ♣ QJ8 ♣ A93 Contract: 4♠ S

West North East South 1NT Pass 2♣¹ 1♣ Pass 2♦ Pass 3♠ Pass $4 \clubsuit^2$ Pass 4♠ AP 1. Stayman

2. limit raise or better in ♠

North hands (Practice Page)

Board: 19 Dealer: E Vul: Both HCP: 11	★ AK653▼ A862◆ 852◆ 9	East Opens 1♥. Partner bids first.
Board: 20 Dealer: W Vul: EW HCP: 16		West Opens 1♦. You bid first.
Board: 21 Dealer: E Vul: Both HCP: 11	★ AK103▼ K9532◆ J852◆ —	East Opens 1♦. Partner bids first.
Board: 22 Dealer: W Vul: None HCP: 17	1064✓ AJ→ AQ432→ AQ9	West Opens 1♦. You bid first.
Board: 23 Dealer: E Vul: None HCP: 11	★ A6542★ KQ104◆ Q1086◆ —	East Opens 1♣. Partner bids first.
Board: 24 Dealer: W Vul: EW HCP: 15	★ K82▼ A63◆ KJ96◆ A109	West Opens 1♦. You bid first.

Board: 19 Dealer: E Vul: Both North HCP: 11 South HCP: 15 Contract: 4♠ S	North: ♠ AK653 ♥ A862 ♠ 852 ♠ 9	South: ♠ QJ42 ♥ K93 ♠ AJ10 ♠ KJ8	Pass Pass AP 1. Stay		1♥ Pass Pass	1NT 2♠ 4♠
Board: 20 Dealer: W Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North:	South: ♠ KQ104 ♥ AJ732 ♠ 6 ♣ 1032	West 1 Pass Pass 1. Stay			2 ♣ ¹
Board: 21 Dealer: E Vul: Both North HCP: 11 South HCP: 17 Contract: 4 \(\neq \) N	North: ♠ AK103 ♥ K9532 ♦ J852 ♣ —	South: ♠ Q97 ♥ QJ8 ♠ KQ9 ♠ AK105	Pass Pass Pass 1. Stay	North 2♣¹ 3♥ 4♥ man raise or	1♦ Pass Pass AP	1NT 2♦ 4♦²
Board: 22 Dealer: W Vul: None North HCP: 17 South HCP: 10 Contract: 4♠ S	North:	South: ♠ AQ932 ♥ K432 ♦ 9 ♣ J87	1♦ Pass Pass AP 1. Stay	.,	Pass Pass Pass	2.1 3.4 4.4

Board: 23 Dealer: E Vul: None North HCP: 11 South HCP: 15 Contract: 44 N	North: ♠ A6542 ♥ KQ104 ♠ Q1086 ♣ —	South: ♠ KQ9 ♥ J73 ♠ AJ4 ♣ KJ104	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 1♣ Pass Pass	1NT 2◆
Board: 24 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ K82 ♥ A63 ♠ KJ96 ♣ A109	South: ♠ QJ63 ♥ KQ742 ♦ 3 ♠ Q52	West 1 Pass Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹

South hands (Practice Page)

Board: 19 Dealer: E Vul: Both HCP: 15	♣ QJ42♥ K93◆ AJ10♣ KJ8	East Opens 1♥. You bid first.
Board: 20 Dealer: W Vul: EW HCP: 10	★ KQ104★ AJ732★ 6★ 1032	West Opens 1♦. Partner bids first.
Board: 21 Dealer: E Vul: Both HCP: 17	♣ Q97♥ QJ8♦ KQ9♣ AK105	East Opens 1♦. You bid first.
Board: 22 Dealer: W Vul: None HCP: 10	★ AQ932▼ K432◆ 9◆ J87	West Opens 1♦. Partner bids first.
Board: 23 Dealer: E Vul: None HCP: 15	★ KQ9▼ J73◆ AJ4◆ KJ104	East Opens 1♣. You bid first.
Board: 24 Dealer: W Vul: EW HCP: 10	♣ QJ63♥ KQ742♦ 3♣ Q52	West Opens 1♦. Partner bids first.

Board: 19 Dealer: E Vul: Both North HCP: 11 South HCP: 15 Contract: 4♠ S	North: ♠ AK653 ♥ A862 ♠ 852 ♠ 9	South: ♠ QJ42 ♥ K93 ♠ AJ10 ♠ KJ8	Pass Pass AP 1. Stay		1♥ Pass Pass	1NT 2♠ 4♠
Board: 20 Dealer: W Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North:	South: ♠ KQ104 ♥ AJ732 ♠ 6 ♣ 1032	West 1 Pass Pass 1. Stay			2 ♣ ¹
Board: 21 Dealer: E Vul: Both North HCP: 11 South HCP: 17 Contract: 4 \(\neq \) N	North: ♠ AK103 ♥ K9532 ♦ J852 ♣ —	South: ♠ Q97 ♥ QJ8 ♠ KQ9 ♠ AK105	Pass Pass Pass 1. Stay	North 2♣¹ 3♥ 4♥ man raise or	1♦ Pass Pass AP	1NT 2♦ 4♦²
Board: 22 Dealer: W Vul: None North HCP: 17 South HCP: 10 Contract: 4♠ S	North:	South: ♠ AQ932 ♥ K432 ♦ 9 ♣ J87	1♦ Pass Pass AP 1. Stay	.,	Pass Pass Pass	2.1 3.4 4.4

Board: 23 Dealer: E Vul: None North HCP: 11 South HCP: 15 Contract: 44 N	North: ♠ A6542 ♥ KQ104 ♠ Q1086 ♣ —	South: ♠ KQ9 ♥ J73 ♠ AJ4 ♣ KJ104	Pass Pass AP 1. Stay	North 2♣¹ 3♠ man	East 1♣ Pass Pass	1NT 2◆
Board: 24 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ K82 ♥ A63 ♠ KJ96 ♣ A109	South: ♠ QJ63 ♥ KQ742 ♦ 3 ♠ Q52	West 1 Pass Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹

North hands (Practice Page)

Board: 25 Dealer: E Vul: Both HCP: 11	★ K8652★ AKJ10★ 6★ 875	East Opens 1♦. Partner bids first.
Board: 26 Dealer: W Vul: EW HCP: 17	♠ AK6♥ J7♦ QJ94♠ AQ96	West Opens 1♦. You bid first.
Board: 27 Dealer: E Vul: NS HCP: 10		East Opens 1♦. Partner bids first.
Board: 28 Dealer: W Vul: None HCP: 15	♣ 75♥ AKJ◆ QJ109♣ A832	West Opens 1♣. You bid first.
Board: 29 Dealer: E Vul: EW HCP: 10	AQ962♥ Q764◆ 2◆ Q92	East Opens 1♦. Partner bids first.
Board: 30 Dealer: W Vul: NS HCP: 15	★ K7▼ A53◆ AJ76◆ K987	West Opens 1♦. You bid first.

Board: 25 Dealer: E Vul: Both North HCP: 11 South HCP: 15 Contract: 44 N	North: ♠ K8652 ✔ AKJ10 ♠ 6 ♣ 875	South: ♠ AJ10 ♥ 62 ♠ KQ532 ♣ AJ4	West Pass Pass AP 1. Stay	3♠	East 1 Pass Pass Pass	1NT 2 ♦
Board: 26 Dealer: W Vul: EW North HCP: 17 South HCP: 11 Contract: 4♠ S	North: ♠ AK6 ♥ J7 ♠ QJ94 ♠ AQ96	South:	1♦ Pass Pass AP 1. Stay	.,	Pass Pass Pass	2♣¹ 3♠ 4♠
Board: 27 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 4 N	North:	South: ♠ A7 ♥ K54 ♠ KJ85 ♣ KJ92	Pass Pass AP 1. Stay	3 ♥	East 1♦ Pass Pass	1NT 2 ♦
Board: 28 Dealer: W Vul: None North HCP: 15 South HCP: 11 Contract: 4 S	North: ♣ 75 ▼ AKJ ◆ QJ109 ♣ A832	South: ♠ KQ64 ▼ 107643 ♠ A ♣ Q65	West 1 A Pass Pass 1. Stay	4♥	East Pass Pass AP	2 ♣ ¹
Board: 29 Dealer: E Vul: EW North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ AQ962 ♥ Q764 ♦ 2 ♣ Q92	South: ♣ J5 ♥ AK8 ♠ AJ5 ♣ KJ1084		North 2♣¹ 3♠ man	1♦ Pass	1NT

Board: 30 West North East South North: South: Dealer: W 1NT Pass $2 \clubsuit^1$ 1♦ **♦** K7 **♦** J1064 Vul: NS **♥** A53 **♥** KQJ109 Pass 2♦ Pass 3♥ North HCP: 15 ◆ Q54 **♦** AJ76 Pass 4♥ AP South HCP: 11 **♣** K987 **♣** Q 1. Stayman Contract: 4♥ S

South hands (Practice Page)

Board: 25 Dealer: E Vul: Both HCP: 15	♣ AJ10♥ 62♦ KQ532♣ AJ4	East Opens 1♦. You bid first.
Board: 26 Dealer: W Vul: EW HCP: 11	▲ J9753♥ K954◆ AK3♣ 2	West Opens 1♦. Partner bids first.
Board: 27 Dealer: E Vul: NS HCP: 15	♠ A7♥ K54♦ KJ85♠ KJ92	East Opens 1♦. You bid first.
Board: 28 Dealer: W Vul: None HCP: 11	★ KQ64▼ 107643◆ A♣ Q65	West Opens 1♣. Partner bids first.
Board: 29 Dealer: E Vul: EW HCP: 17	♣ J5♥ AK8◆ AJ5♣ KJ1084	East Opens 1♦. You bid first.
Board: 30 Dealer: W Vul: NS HCP: 11	J1064✓ KQJ109Q54Q	West Opens 1♦. Partner bids first.

Board: 25 Dealer: E Vul: Both North HCP: 11 South HCP: 15 Contract: 4 N	North: ♠ K8652 ✔ AKJ10 ♠ 6 ♣ 875	South: ♠ AJ10 ♥ 62 ♠ KQ532 ♣ AJ4	West Pass Pass AP 1. Stay	3♠	East 1 Pass Pass Pass	1NT 2 ♦
Board: 26 Dealer: W Vul: EW North HCP: 17 South HCP: 11 Contract: 4♠ S	North: ♠ AK6 ♥ J7 ♠ QJ94 ♠ AQ96	South:	1♦ Pass Pass AP 1. Stay	.,	Pass Pass Pass	2♣¹ 3♠ 4♠
Board: 27 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 4 N	North:	South: ♠ A7 ♥ K54 ♠ KJ85 ♣ KJ92	Pass Pass AP 1. Stay	3 ♥	East 1♦ Pass Pass	1NT 2 ♦
Board: 28 Dealer: W Vul: None North HCP: 15 South HCP: 11 Contract: 4 S	North: ♣ 75 ▼ AKJ ◆ QJ109 ♣ A832	South: ♠ KQ64 ▼ 107643 ♠ A ♣ Q65	West 1 A Pass Pass 1. Stay	4♥	East Pass Pass AP	2 ♣ ¹
Board: 29 Dealer: E Vul: EW North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ AQ962 ♥ Q764 ♦ 2 ♣ Q92	South: ♣ J5 ♥ AK8 ♠ AJ5 ♣ KJ1084		North 2♣¹ 3♠ man	1♦ Pass	1NT

Board: 30 West North East South North: South: Dealer: W 1NT Pass $2 \clubsuit^1$ 1♦ **♦** K7 **♦** J1064 Vul: NS **♥** A53 **♥** KQJ109 Pass 2♦ Pass 3♥ North HCP: 15 ◆ Q54 **♦** AJ76 Pass 4♥ AP South HCP: 11 **♣** K987 **♣** Q 1. Stayman Contract: 4♥ S

North hands (Practice Page)

Board: 31 Dealer: E Vul: EW HCP: 10	★ AKQ5▼ J10965◆ 2★ 743	East Opens 1♦. Partner bids first.
Board: 32 Dealer: W Vul: EW HCP: 16	♣ QJ3♥ AK7◆ 632♣ AQ72	West Opens 1♣. You bid first.
Board: 33 Dealer: E Vul: Both HCP: 11	★ AJ1032♥ J752◆ 8★ KQ10	East Opens 1♦. Partner bids first.
Board: 34 Dealer: W Vul: None HCP: 16	★ K53♥ 975◆ AK107◆ AQ3	West Opens 1♦. You bid first.
Board: 35 Dealer: E Vul: EW HCP: 10	★ KQ862★ K853◆ Q74◆ 9	East Opens 1♣. Partner bids first.

Board: 31 Dealer: E Vul: EW North HCP: 10 South HCP: 16 Contract: 4 N	North: ◆ AKQ5 ▼ J10965 ◆ 2 ◆ 743	South:	Pass Pass Pass 1. Stay	North 2♣¹ 3♥ 4♥ man raise or	1♦ Pass Pass AP	1NT 2♦ 4♦²
Board: 32 Dealer: W Vul: EW North HCP: 16 South HCP: 10 Contract: 4 S	North: ♠ QJ3 ♥ AK7 ♦ 632 ♠ AQ72	South: ♠ A9854 ♥ 10654 ♠ AQ8 ♠ 9	Pass Pass AP 1. Stay	North 1NT 2 4 4 4 2 man raise or	Pass Pass Pass	2♣¹ 3♠ 4♠
Board: 33 Dealer: E Vul: Both North HCP: 11 South HCP: 16 Contract: 44 N	North: ♠ AJ1032 ♥ J752 ♠ 8 ♣ KQ10	South: ♠ KQ9 ♥ Q6 ♠ AJ762 ♣ A95	Pass Pass Pass 1. Stay	3 ♠ 4 ♠	1♦ Pass Pass AP	1NT 2♦ 4♦ ²
Board: 34 Dealer: W Vul: None North HCP: 16 South HCP: 11 Contract: 4♥ S	North: ♠ K53 ♥ 975 ♠ AK107 ♣ AQ3	South: ♠ AQ74 ♥ QJ1083 • Q32 ♣ 10	1♦ Pass Pass AP 1. Stay	North 1NT 2 4 4 4	Pass Pass Pass	2 ♣ ¹ 3 ♥ 4 ♥

West North East South Board: 35 1♣ 1NT North: South: Dealer: E Pass 2♦ Pass 2♣¹ **★** KQ862 **♠** A97 Vul: EW **♥** K853 **♥** A64 Pass 4♣² Pass 3♠ North HCP: 10 **♦** Q74 **♦** AJ9 Pass 4♠ AP South HCP: 16 **♣**9 **♣** QJ87 1. Stayman Contract: 4♠ N 2. limit raise or better in ♠

South hands (Practice Page)

Board: 31 Dealer: E Vul: EW HCP: 16	◆96♥ AK3◆ A9853◆ KQ6	East Opens 1♦. You bid first.
Board: 32 Dealer: W Vul: EW HCP: 10	A9854✓ 10654AQ8Ø 9	West Opens 1♣. Partner bids first.
Board: 33 Dealer: E Vul: Both HCP: 16	★ KQ9♥ Q6◆ AJ762◆ A95	East Opens 1♦. You bid first.
Board: 34 Dealer: W Vul: None HCP: 11	AQ74✓ QJ1083✓ Q32№ 10	West Opens 1♦. Partner bids first.
Board: 35 Dealer: E Vul: EW HCP: 16	▲ A97✓ A64◆ AJ9◆ QJ87	East Opens 1♣. You bid first.

Board: 31 Dealer: E Vul: EW North HCP: 10 South HCP: 16 Contract: 4 N	North: ◆ AKQ5 ▼ J10965 ◆ 2 ◆ 743	South:	Pass Pass Pass 1. Stay	North 2♣¹ 3♥ 4♥ man raise or	1♦ Pass Pass AP	1NT 2♦ 4♦²
Board: 32 Dealer: W Vul: EW North HCP: 16 South HCP: 10 Contract: 4 S	North: ♠ QJ3 ♥ AK7 ♦ 632 ♠ AQ72	South: ♠ A9854 ♥ 10654 ♠ AQ8 ♠ 9	Pass Pass AP 1. Stay	North 1NT 2 4 4 4 2 man raise or	Pass Pass Pass	2♣¹ 3♠ 4♠
Board: 33 Dealer: E Vul: Both North HCP: 11 South HCP: 16 Contract: 44 N	North: ♠ AJ1032 ♥ J752 ♠ 8 ♣ KQ10	South: ♠ KQ9 ♥ Q6 ♠ AJ762 ♣ A95	Pass Pass Pass 1. Stay	3 ♠ 4 ♠	1♦ Pass Pass AP	1NT 2♦ 4♦ ²
Board: 34 Dealer: W Vul: None North HCP: 16 South HCP: 11 Contract: 4♥ S	North: ♠ K53 ♥ 975 ♠ AK107 ♣ AQ3	South: ♠ AQ74 ♥ QJ1083 • Q32 ♣ 10	1♦ Pass Pass AP 1. Stay	North 1NT 2 4 4 4	Pass Pass Pass	2 ♣ ¹ 3 ♥ 4 ♥

West North East South Board: 35 1♣ 1NT North: South: Dealer: E Pass 2♦ Pass 2♣¹ **★** KQ862 **♠** A97 Vul: EW **♥** K853 **♥** A64 Pass 4♣² Pass 3♠ North HCP: 10 **♦** Q74 **♦** AJ9 Pass 4♠ AP South HCP: 16 **♣**9 **♣** QJ87 1. Stayman Contract: 4♠ N 2. limit raise or better in ♠

North hands (Practice Page)

Board: 36 Dealer: W Vul: Both HCP: 15	♠ KQ4 ♥ 976 ♦ QJ10 ♣ AK96	West Opens 1♦. You bid first.
Board: 37 Dealer: E Vul: NS HCP: 10		East Opens 1♥. Partner bids first.
Board: 38 Dealer: W Vul: None HCP: 15	AQ2✓ J75✓ KJ5A1054	West Opens 1♦. You bid first.
Board: 39 Dealer: E Vul: NS HCP: 11	♣ QJ43♥ K9632♦ 4♣ KQ4	East Opens 1♦. Partner bids first.
Board: 40 Dealer: W Vul: None HCP: 15	1062✓ A10AK84✓ KJ54	West Opens 1♣. You bid first.
Board: 41 Dealer: E Vul: NS HCP: 11	▲ J987♥ KJ854◆ AJ3♣ J	East Opens 1♣. Partner bids first.

Board: 36 Dealer: W Vul: Both North HCP: 15 South HCP: 10 Contract: 44 S	North: ♠ KQ4 ♥ 976 ♠ QJ10 ♣ AK96	South: ♣ J10732 ♥ AK32 ♦ 754 ♣ Q	West North East South 1 ◆ 1NT Pass 2 ◆ 1 Pass 2 ◆ Pass 3 ◆ Pass 4 ◆ AP 1. Stayman
Board: 37 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:	South: • 107 • AQ4 • KQ95 • KJ52	West North East South 1
Board: 38 Dealer: W Vul: None North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ AQ2 ♥ J75 ♠ KJ5 ♠ A1054	South:	West North East South 1 → 1NT Pass 2 ♣ 1 Pass 2 → Pass 3 ▼ Pass 4 ▼ AP 1. Stayman
Board: 39 Dealer: E Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ QJ43 ♥ K9632 ♦ 4 ♠ KQ4	South: ♠ AK7 ♥ J5 ♠ K762 ♣ A1032	West North East South 1 → 1NT Pass 2 → 1 Pass 2 → Pass 3 ▼ Pass 3NT AP 1. Stayman
Board: 40 Dealer: W Vul: None North HCP: 15 South HCP: 10 Contract: 4♠ S	North: ♠ 1062 ♥ A10 ♠ AK84 ♠ KJ54	South: ♠ AJ985 ♥ QJ84 ♠ 2 ♠ Q73	West North East South 1♣ 1NT Pass 2♣¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. Stayman

West North East South Board: 41 North: South: 1NT 1♣ Dealer: E **♦** J987 **♠** A105 Vul: NS 2**♣**¹ Pass 2♦ Pass **♥** AQ10 **♥** KJ854 North HCP: 11 Pass 4♥ Pass 3♥ ♦ AJ3 **♦** Q92 South HCP: 15 AP **♣** J **♣** K1076 Contract: 4♥ N 1. Stayman

South hands (Practice Page)

Board: 36 Dealer: W Vul: Both HCP: 10		West Opens 1♦. Partner bids first.
Board: 37 Dealer: E Vul: NS HCP: 15	♠ 107♥ AQ4♦ KQ95♠ KJ52	East Opens 1♥. You bid first.
Board: 38 Dealer: W Vul: None HCP: 10	10984✓ AK9321083✓ K	West Opens 1♦. Partner bids first.
Board: 39 Dealer: E Vul: NS HCP: 15	★ AK7♥ J5★ K762★ A1032	East Opens 1♦. You bid first.
Board: 40 Dealer: W Vul: None HCP: 10	★ AJ985♥ QJ84◆ 2◆ Q73	West Opens 1♣. Partner bids first.
Board: 41 Dealer: E Vul: NS HCP: 15	★ A105★ AQ10★ Q92★ K1076	East Opens 1♣. You bid first.

Board: 36 Dealer: W Vul: Both North HCP: 15 South HCP: 10 Contract: 44 S	North: ♠ KQ4 ♥ 976 ♠ QJ10 ♣ AK96	South: ♣ J10732 ♥ AK32 ♦ 754 ♣ Q	West North East South 1 ◆ 1NT Pass 2 ◆ 1 Pass 2 ◆ Pass 3 ◆ Pass 4 ◆ AP 1. Stayman
Board: 37 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North:	South: • 107 • AQ4 • KQ95 • KJ52	West North East South 1
Board: 38 Dealer: W Vul: None North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ AQ2 ♥ J75 ♠ KJ5 ♠ A1054	South:	West North East South 1 → 1NT Pass 2 ♣ 1 Pass 2 → Pass 3 ▼ Pass 4 ▼ AP 1. Stayman
Board: 39 Dealer: E Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ QJ43 ♥ K9632 ♦ 4 ♠ KQ4	South: ♠ AK7 ♥ J5 ♠ K762 ♣ A1032	West North East South 1 → 1NT Pass 2 → 1 Pass 2 → Pass 3 ▼ Pass 3NT AP 1. Stayman
Board: 40 Dealer: W Vul: None North HCP: 15 South HCP: 10 Contract: 4♠ S	North: ♠ 1062 ♥ A10 ♠ AK84 ♠ KJ54	South: ♠ AJ985 ♥ QJ84 ♠ 2 ♠ Q73	West North East South 1♣ 1NT Pass 2♣¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. Stayman

West North East South Board: 41 North: South: 1NT 1♣ Dealer: E **♦** J987 **♠** A105 Vul: NS 2**♣**¹ Pass 2♦ Pass **♥** AQ10 **♥** KJ854 North HCP: 11 Pass 4♥ Pass 3♥ ♦ AJ3 **♦** Q92 South HCP: 15 AP **♣** J **♣** K1076 Contract: 4♥ N 1. Stayman

North hands (Practice Page)

Board: 42 Dealer: W Vul: Both HCP: 16	AQ6₹742AQ75A75	West Opens 1♣. You bid first.
Board: 43 Dealer: E Vul: Both HCP: 11	♣ Q1095♥ AQJ82◆ Q64♣ 5	East Opens 1♣. Partner bids first.
Board: 44 Dealer: W Vul: None HCP: 15	★ KJ4♥ Q6◆ A94◆ KQ1098	West Opens 1♦. You bid first.
Board: 45 Dealer: E Vul: EW HCP: 10	★ K9742★ AQJ2◆ 876◆ 2	East Opens 1♣. Partner bids first.
Board: 46 Dealer: W Vul: EW HCP: 17	★ AQ6♥ QJ4◆ KJ2★ A752	West Opens 1♦. You bid first.

Board: 42 Dealer: W Vul: Both North HCP: 16 South HCP: 10 Contract: 6♥ S	North: ♠ AQ6 ♥ 742 ♠ AQ75 ♣ A75	South:	Pass Pass	1NT 2♦ 4♣² 5♣ man aise or	Pass Pass Pass Pass	2♣¹ 3♥ 4NT³ 6♥
Board: 43 Dealer: E Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ Q1095 ♥ AQJ82 ♠ Q64 ♣ 5	South: ♠ A64 ♥ 43 ♠ A82 ♣ AK1094		2♣¹ 3♥	1 ♣ Pass	1NT
Board: 44 Dealer: W Vul: None North HCP: 15 South HCP: 11 Contract: 4♠ S	North: ♠ KJ4 ♥ Q6 ♠ A94 ♣ KQ1098	South: ♠ A9873 ♥ AJ75 ♠ Q82 ♠ 5	Pass	1NT 2 ♦ 4 ♠	East Pass Pass AP	2 ♣ ¹
Board: 45 Dealer: E Vul: EW North HCP: 10 South HCP: 16 Contract: 4♠ N	North: ♠ K9742 ♥ AQJ2 ♠ 876 ♣ 2	South: ♠ AQ8 ♥ 876 ♠ KQ10 ♠ KQ76		2♣¹ 3♠ 4♠ man	1♣ Pass Pass AP	1NT 2♦ 4♣²

West North East South Board: 46 Pass 2♣¹ 1NT 1♦ North: South: Dealer: W Pass 2♦ Pass 3♠ **♠** AQ6 **★** K9432 Vul: EW **♥** QJ4 **♥** AK65 Pass $4 \stackrel{?}{\bullet}^2$ Pass 4♠ North HCP: 17 ♦ KJ2 **♦** 754 AP South HCP: 10 **♣**9 ♣ A752 1. Stayman Contract: 4♠ S 2. limit raise or better in ♠

South hands (Practice Page)

Board: 42 Dealer: W Vul: Both HCP: 10	♣ J1042♥ KQ1093♦ —♣ KJ98	West Opens 1♣. Partner bids first.
Board: 43 Dealer: E Vul: Both HCP: 15	★ A64★ 43★ A82★ AK1094	East Opens 1♣. You bid first.
Board: 44 Dealer: W Vul: None HCP: 11	★ A9873♥ AJ75◆ Q82◆ 5	West Opens 1♦. Partner bids first.
Board: 45 Dealer: E Vul: EW HCP: 16	AQ8♥876KQ10KQ76	East Opens 1♣. You bid first.
Board: 46 Dealer: W Vul: EW HCP: 10	★ K9432★ AK65★ 754★ 9	West Opens 1♦. Partner bids first.

Board: 42 Dealer: W Vul: Both North HCP: 16 South HCP: 10 Contract: 6♥ S	North: ♠ AQ6 ♥ 742 ♠ AQ75 ♣ A75	South:	Pass Pass	1NT 2♦ 4♣² 5♣ man aise or	Pass Pass Pass Pass	2♣¹ 3♥ 4NT³ 6♥
Board: 43 Dealer: E Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ Q1095 ♥ AQJ82 ♠ Q64 ♣ 5	South: ♠ A64 ♥ 43 ♠ A82 ♣ AK1094		2♣¹ 3♥	1 ♣ Pass	1NT
Board: 44 Dealer: W Vul: None North HCP: 15 South HCP: 11 Contract: 4♠ S	North: ♠ KJ4 ♥ Q6 ♠ A94 ♣ KQ1098	South: ♠ A9873 ♥ AJ75 ♠ Q82 ♠ 5	Pass	1NT 2 ♦ 4 ♠	East Pass Pass AP	2 ♣ ¹
Board: 45 Dealer: E Vul: EW North HCP: 10 South HCP: 16 Contract: 4♠ N	North: ♠ K9742 ♥ AQJ2 ♠ 876 ♣ 2	South: ♠ AQ8 ♥ 876 ♠ KQ10 ♠ KQ76		2♣¹ 3♠ 4♠ man	1♣ Pass Pass AP	1NT 2♦ 4♣²

West North East South Board: 46 Pass 2♣¹ 1NT 1♦ North: South: Dealer: W Pass 2♦ Pass 3♠ **♠** AQ6 **★** K9432 Vul: EW **♥** QJ4 **♥** AK65 Pass $4 \stackrel{?}{\bullet}^2$ Pass 4♠ North HCP: 17 ♦ KJ2 **♦** 754 AP South HCP: 10 **♣**9 ♣ A752 1. Stayman Contract: 4♠ S 2. limit raise or better in ♠

North hands (Practice Page)

Board: 47 Dealer: E Vul: EW HCP: 9	10986✓ A8764✓ 5✓ KQ5	East Opens 1♥. Partner bids first.
Board: 48 Dealer: W Vul: Both HCP: 15	★ A63★ K7◆ Q10532◆ AQ2	West Opens 1♣. You bid first.
Board: 49 Dealer: E Vul: NS HCP: 10	♣ J9732♥ KQ86◆ A97♣ 7	East Opens 1♣. Partner bids first.
Board: 50 Dealer: W Vul: EW HCP: 15	★ K43♥ 965◆ AKJ3◆ KJ9	West Opens 1♠. You bid first.
Board: 51 Dealer: E Vul: None HCP: 13	AQ53▼ 106543◆ A98◆ K	East Opens 1♣. Partner bids first.
Board: 52 Dealer: W Vul: NS HCP: 15	★ 103★ K97★ AKQ★ K10762	West Opens 1♦. You bid first.

Board: 47 Dealer: E Vul: EW North HCP: 9 South HCP: 17 Contract: 4♠ S	North: ♠ 10986 ♥ A8764 ♦ 5 ♣ KQ5	South: ♠ AKQ5 ♥ QJ9 ♦ J96 ♣ A32	West North East S 1	NT ♠
Board: 48 Dealer: W Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A63 ♥ K7 • Q10532 ♣ AQ2	South: ♠ KQ54 ♥ QJ642 ♦ — ♠ K1053	West North East S 1♣ 1NT Pass 2 Pass 2♠ Pass 3 Pass 3NT AP 1. Stayman	♣ 1
Board: 49 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 4♠ N	North:	South: ♠ Q104 ♥ A10 ♠ KQJ4 ♣ K652		
Board: 50 Dealer: W Vul: EW North HCP: 15 South HCP: 12 Contract: 4 S	North: ♠ K43 ♥ 965 ♠ AKJ3 ♣ KJ9	South: ♠ AJ102 ♥ KQ1074 ♦ 5 ♣ Q84	West North East S 1♠ 1NT Pass 2 Pass 2♠ Pass 3 Pass 4♥ AP 1. Stayman	♣ 1
Board: 51 Dealer: E Vul: None North HCP: 13 South HCP: 15 Contract: 4 \(\mathbf{N} \)	North: ♠ AQ53 ♥ 106543 ♠ A98 ♠ K	South: ♠ 74 ♥ AJ2 ♦ KQJ76 ♣ A108	West North East S 1♣ 1 Pass 2♣¹ Pass 2 Pass 3♥ Pass 4 AP 1. Stayman	NT .♦

Board: 52 West North East South North: South: Dealer: W 1NT Pass 2♣¹ **1**♦ **▲** 103 **♠** QJ965 Vul: NS **♥** K97 **♥** AQ102 Pass 2♦ Pass 3♠ North HCP: 15 ♦ AKQ **♦**4 Pass 3NT AP South HCP: 10 **♣** K10762 **♣** J84 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 47 Dealer: E Vul: EW HCP: 17	★ AKQ5♥ QJ9◆ J96◆ A32	East Opens 1♥. You bid first.
Board: 48 Dealer: W Vul: Both HCP: 11	★ KQ54♥ QJ642◆ —★ K1053	West Opens 1♣. Partner bids first.
Board: 49 Dealer: E Vul: NS HCP: 15	♣ Q104♥ A10♦ KQJ4♣ K652	East Opens 1♣. You bid first.
Board: 50 Dealer: W Vul: EW HCP: 12	★ AJ102▼ KQ1074◆ 5♣ Q84	West Opens 1♠. Partner bids first.
Board: 51 Dealer: E Vul: None HCP: 15	★ 74♥ AJ2♦ KQJ76★ A108	East Opens 1♣. You bid first.
Board: 52 Dealer: W Vul: NS HCP: 10	♣ QJ965♥ AQ102♦ 4♣ J84	West Opens 1♦. Partner bids first.

Board: 47 Dealer: E Vul: EW North HCP: 9 South HCP: 17 Contract: 4♠ S	North: ♠ 10986 ♥ A8764 ♦ 5 ♣ KQ5	South: ♠ AKQ5 ♥ QJ9 ♦ J96 ♣ A32	West North East S 1	NT ♠
Board: 48 Dealer: W Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A63 ♥ K7 • Q10532 ♣ AQ2	South: ♠ KQ54 ♥ QJ642 ♦ — ♠ K1053	West North East S 1♣ 1NT Pass 2 Pass 2♠ Pass 3 Pass 3NT AP 1. Stayman	♣ 1
Board: 49 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 4♠ N	North:	South: ♠ Q104 ♥ A10 ♠ KQJ4 ♣ K652		
Board: 50 Dealer: W Vul: EW North HCP: 15 South HCP: 12 Contract: 4 S	North: ♠ K43 ♥ 965 ♠ AKJ3 ♣ KJ9	South: ♠ AJ102 ♥ KQ1074 ♦ 5 ♣ Q84	West North East S 1♠ 1NT Pass 2 Pass 2♠ Pass 3 Pass 4♥ AP 1. Stayman	♣ 1
Board: 51 Dealer: E Vul: None North HCP: 13 South HCP: 15 Contract: 4 \(\mathbf{N} \)	North: ♠ AQ53 ♥ 106543 ♠ A98 ♠ K	South: ♠ 74 ♥ AJ2 ♦ KQJ76 ♣ A108	West North East S 1♣ 1 Pass 2♣¹ Pass 2 Pass 3♥ Pass 4 AP 1. Stayman	NT .♦

Board: 52 West North East South North: South: Dealer: W 1NT Pass 2♣¹ **1**♦ **▲** 103 **♠** QJ965 Vul: NS **♥** K97 **♥** AQ102 Pass 2♦ Pass 3♠ North HCP: 15 ♦ AKQ **♦**4 Pass 3NT AP South HCP: 10 **♣** K10762 **♣** J84 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 53 Dealer: E Vul: EW HCP: 10	★ AK964♥ 9863♦ 1032♠ K	East Opens 1♦. Partner bids first.
Board: 54 Dealer: W Vul: EW HCP: 16	104✓ KJ7A42AKJ65	West Opens 1♦. You bid first.
Board: 55 Dealer: E Vul: EW HCP: 12	★ AJ952♥ J653♦ K65★ K	East Opens 1♣. Partner bids first.
Board: 56 Dealer: W Vul: None HCP: 15	♠ Q9♥ A109♦ A83♠ AJ842	West Opens 1♦. You bid first.
Board: 57 Dealer: E Vul: None HCP: 11	AQJ109Q5433Q32	East Opens 1♦. Partner bids first.
Board: 58 Dealer: W Vul: NS HCP: 15	★ K87✓ A4◆ K76◆ AJ1087	West Opens 1♦. You bid first.

Board: 53 Dealer: E Vul: EW North HCP: 10 South HCP: 15 Contract: 4♠ N	North: ♠ AK964 ♥ 9863 ♦ 1032 ♣ K	South: ♠ Q73 ✔ AK ♠ A95 ♣ Q8752	West North East South 1 → 1NT Pass 2 ♣ 1 Pass 2 ◆ Pass 3 ♠ Pass 4 ♠ AP 1. Stayman
Board: 54 Dealer: W Vul: EW North HCP: 16 South HCP: 11 Contract: 6♥ S	North: ♠ 104 ♥ KJ7 ♠ A42 ♣ AKJ65	South: ♠ K732 ✔ AQ1054 ♠ 8 ♣ Q32	West North East South 1 ↑ 1NT Pass 2♣¹ Pass 2 ◆ Pass 3 ♥ Pass 4♠² Pass 4NT³ Pass 5♣ Pass 6♥ AP 1. Stayman 2. limit raise or better in ♥ 3. Blackwood 0314, for ♥
Board: 55 Dealer: E Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ N	North: ♠ AJ952 ♥ J653 ♠ K65 ♣ K	South:	West North East South 1♣ 1NT Pass 2♣¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. Stayman
Board: 56 Dealer: W Vul: None North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ Q9 ♥ A109 ♠ A83 ♣ AJ842	South: ♠ AJ65 ♥ QJ542 ♠ 752 ♠ Q	West North East South 1 → 1NT Pass 2 → 1 Pass 2 → Pass 3 ▼ Pass 4 ▼ AP 1. Stayman
Board: 57 Dealer: E Vul: None North HCP: 11 South HCP: 15 Contract: 4♠ N	North: ♠ AQJ109 ♥ Q543 ♠ 3 ♣ Q32	South:	West North East South 1 → 1NT Pass 2 → 1 Pass 2 → Pass 3 → Pass 4 → AP 1. Stayman

Board: 58 Dealer: W Vul: NS North HCP: 15

North HCP: 15 South HCP: 10 Contract: 3N N North: ♠ K87 ♥ A4 ♦ K76

♣ AJ1087

South:

♠ Q642

♥ K9852

♠ AJ9

♣ 5

West North East South

1 → 1NT Pass 2 → 1

Pass 2 → Pass 3 ▼

Pass 3NT AP

1. Stayman

South hands (Practice Page)

Board: 53 Dealer: E Vul: EW HCP: 15	♣ Q73♥ AK◆ A95♣ Q8752	East Opens 1♦. You bid first.
Board: 54 Dealer: W Vul: EW HCP: 11	★ K732▼ AQ1054◆ 8♣ Q32	West Opens 1♦. Partner bids first.
Board: 55 Dealer: E Vul: EW HCP: 15	♠ 643♥ A2♠ A93♠ AQJ65	East Opens 1♣. You bid first.
Board: 56 Dealer: W Vul: None HCP: 10	♣ AJ65♥ QJ542◆ 752♣ Q	West Opens 1♦. Partner bids first.
Board: 57 Dealer: E Vul: None HCP: 15	★ 863♥ K6★ AJ72★ AK65	East Opens 1♦. You bid first.
Board: 58 Dealer: W Vul: NS HCP: 10	♠ Q642♥ K9852♠ AJ9♠ 5	West Opens 1♦. Partner bids first.

Board: 53 Dealer: E Vul: EW North HCP: 10 South HCP: 15 Contract: 4♠ N	North: ♠ AK964 ♥ 9863 ♦ 1032 ♣ K	South: ♠ Q73 ✔ AK ♠ A95 ♣ Q8752	West North East South 1 → 1NT Pass 2 ♣ 1 Pass 2 ◆ Pass 3 ♠ Pass 4 ♠ AP 1. Stayman
Board: 54 Dealer: W Vul: EW North HCP: 16 South HCP: 11 Contract: 6♥ S	North: ♠ 104 ♥ KJ7 ♠ A42 ♣ AKJ65	South: ♠ K732 ✔ AQ1054 ♠ 8 ♣ Q32	West North East South 1 ↑ 1NT Pass 2♣¹ Pass 2 ◆ Pass 3 ♥ Pass 4♠² Pass 4NT³ Pass 5♣ Pass 6♥ AP 1. Stayman 2. limit raise or better in ♥ 3. Blackwood 0314, for ♥
Board: 55 Dealer: E Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ N	North: ♠ AJ952 ♥ J653 ♠ K65 ♣ K	South:	West North East South 1♣ 1NT Pass 2♣¹ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. Stayman
Board: 56 Dealer: W Vul: None North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ Q9 ♥ A109 ♠ A83 ♣ AJ842	South: ♠ AJ65 ♥ QJ542 ♠ 752 ♠ Q	West North East South 1 → 1NT Pass 2 → 1 Pass 2 → Pass 3 ▼ Pass 4 ▼ AP 1. Stayman
Board: 57 Dealer: E Vul: None North HCP: 11 South HCP: 15 Contract: 4♠ N	North: ♠ AQJ109 ♥ Q543 ♠ 3 ♣ Q32	South:	West North East South 1 → 1NT Pass 2 → 1 Pass 2 → Pass 3 → Pass 4 → AP 1. Stayman

Board: 58 Dealer: W Vul: NS North HCP: 15

North HCP: 15 South HCP: 10 Contract: 3N N North: ♠ K87 ♥ A4 ♦ K76

♣ AJ1087

South:

♠ Q642

♥ K9852

♠ AJ9

♣ 5

West North East South

1 → 1NT Pass 2 → 1

Pass 2 → Pass 3 ▼

Pass 3NT AP

1. Stayman

North hands (Practice Page)

Board: 59 Dealer: E Vul: EW HCP: 12	AQJ5210874AJ64	East Opens 1♣. Partner bids first.
Board: 60 Dealer: W Vul: NS HCP: 15	★ A10♥ Q73◆ AJ85◆ A763	West Opens 1♦. You bid first.
Board: 61 Dealer: E Vul: NS HCP: 10	★ AK104♥ QJ842◆ 4◆ 632	East Opens 1♦. Partner bids first.
Board: 62 Dealer: W Vul: Both HCP: 16	★ K109▼ KQ6◆ AJ98◆ K62	West Opens 1♦. You bid first.
Board: 63 Dealer: E Vul: None HCP: 10	★ K9865★ AK76★ —★ 10983	East Opens 1♦. Partner bids first.
Board: 64 Dealer: W Vul: EW HCP: 15	♣ J5♥ Q75◆ AQ9♣ KQJ87	West Opens 1♦. You bid first.

Board: 59	North:	South:	West	North	East	
Dealer: E	AQJ52	50un. ♠ 984			1♣	1NT
Vul: EW	♥ 10874	♥ KQJ	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 12	◆ AJ6	♦ 32	Pass	3♠	Pass	4♠
South HCP: 15	♣ 4	♣ AKQ105	AP			
Contract: 4♠ N			1. Staym	nan		
Board: 60			West	Nouth	Foot	Courth
Dealer: W	North:	South:	West			
Vul: NS	♦ A10	♦ Q852		1NT	Pass	
North HCP: 15	♥ Q73	♥ AK1086		2♦	Pass	3 ♥
South HCP: 11	◆ AJ85 ♣ A763	◆ 2 ◆ O52		4♥	AP	
Contract: 4♥ S	₩ A/03	♣ Q52	1. Stayn	nan		
Board: 61			West	North	East	South
Dealer: E	North:	South:			1♦	1NT
Vul: NS	♦ AK104	♦ 65	Pass	2 ♣ 1	Pass	2
North HCP: 10	♥ QJ842	♥ A53	•	3♥	Pass	4\
South HCP: 15	♦ 4 • 622	♦ A765	AP	<i>.</i>	1 455	. ,
Contract: 4♥ N	♣ 632	♣ AK54	1. Stayn	าลท		
			1. Stayii	. Kui i		
			West	North	East	South
Board: 62	North:	South:	1♦	1NT	Pass	2 ♣ ¹
Dealer: W	Norui. ♠ K109	\$ Q864	Pass	2♦	Pass	3♥
Vul: Both	♥ KQ6	♥ J9872	Pass	4 ◆ ²	Pass	4♥
North HCP: 16	◆ AJ98	• K	AP			
South HCP: 10	♣ K62	♣ A104	1. Stayn	nan		
Contract: 4♥ S			2. limit ra		better	in 🔻
D1. (2			West	North		
	North:	South:	West	North	East 1♦	South 1NT
Dealer: E	North: ♦ K9865	South: ♠ 1043		North 2♣¹		1NT
Dealer: E Vul: None			Pass		1♦	1NT 2 ♦
Dealer: E Vul: None North HCP: 10	♦ K9865 ♥ AK76 ♦ —	♦ 1043 ♥ Q10 ♦ KQ764	Pass Pass	2 ♣ ¹	1♦ Pass	1NT 2 ♦
Board: 63 Dealer: E Vul: None North HCP: 10 South HCP: 16 Contract: 4 \(\) N	♦ K9865 ♥ AK76	♠ 1043 ♥ Q10	Pass Pass	2♣¹ 3♠ 4♠	1♦ Pass Pass	1NT 2 ♦

Board: 64
Dealer: W
Vul: EW
North HCP: 15
South HCP: 10
Contract: 4♥ S

West North East South

1 → 1NT Pass 2 ♣ ¹

Pass 2 → Pass 3 ▼

Pass 4 ▼ AP

1. Stayman

South hands (Practice Page)

Board: 59 Dealer: E Vul: EW HCP: 15	◆ 984♥ KQJ◆ 32◆ AKQ105	East Opens 1♣. You bid first.
Board: 60 Dealer: W Vul: NS HCP: 11	♣ Q852★ AK1086◆ 2♣ Q52	West Opens 1♦. Partner bids first.
Board: 61 Dealer: E Vul: NS HCP: 15	♠ 65♥ A53♠ A765♠ AK54	East Opens 1♦. You bid first.
Board: 62 Dealer: W Vul: Both HCP: 10	◆ Q864♥ J9872◆ K◆ A104	West Opens 1♦. Partner bids first.
Board: 63 Dealer: E Vul: None HCP: 16	1043✓ Q10✓ KQ764✓ AKQ	East Opens 1♦. You bid first.
Board: 64 Dealer: W Vul: EW HCP: 10	♣ Q963♥ AJ1063♦ K82♣ 5	West Opens 1♦. Partner bids first.

Board: 59	North:	South:	West	North	East	
Dealer: E	AQJ52	50un. ♠ 984			1♣	1NT
Vul: EW	♥ 10874	♥ KQJ	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 12	◆ AJ6	♦ 32	Pass	3♠	Pass	4♠
South HCP: 15	♣ 4	♣ AKQ105	AP			
Contract: 4♠ N			1. Staym	nan		
Board: 60			West	Nouth	Foot	Courth
Dealer: W	North:	South:	West			
Vul: NS	♦ A10	♦ Q852		1NT	Pass	
North HCP: 15	♥ Q73	♥ AK1086		2♦	Pass	3 ♥
South HCP: 11	◆ AJ85 ♣ A763	◆ 2 ◆ O52		4♥	AP	
Contract: 4♥ S	₩ A/03	♣ Q52	1. Stayn	nan		
Board: 61			West	North	East	South
Dealer: E	North:	South:			1♦	1NT
Vul: NS	♦ AK104	♦ 65	Pass	2 ♣ 1	Pass	2
North HCP: 10	♥ QJ842	♥ A53	•	3♥	Pass	4\
South HCP: 15	♦ 4 • 622	♦ A765	AP	<i>.</i>	1 455	. ,
Contract: 4♥ N	♣ 632	♣ AK54	1. Stayn	าลท		
			1. Stayii	. Kui i		
			West	North	East	South
Board: 62	North:	South:	1♦	1NT	Pass	2 ♣ ¹
Dealer: W	Norui. ♠ K109	\$ Q864	Pass	2♦	Pass	3♥
Vul: Both	♥ KQ6	♥ J9872	Pass	4 ◆ ²	Pass	4♥
North HCP: 16	◆ AJ98	• K	AP			
South HCP: 10	♣ K62	♣ A104	1. Stayn	nan		
Contract: 4♥ S			2. limit ra		better	in 🔻
D1. (2			West	North		
	North:	South:	West	North	East 1♦	South 1NT
Dealer: E	North: ♦ K9865	South: ♠ 1043		North 2♣¹		1NT
Dealer: E Vul: None			Pass		1♦	1NT 2 ♦
Dealer: E Vul: None North HCP: 10	♦ K9865 ♥ AK76 ♦ —	♦ 1043 ♥ Q10 ♦ KQ764	Pass Pass	2 ♣ ¹	1♦ Pass	1NT 2 ♦
Board: 63 Dealer: E Vul: None North HCP: 10 South HCP: 16 Contract: 4 \(\) N	♦ K9865 ♥ AK76	♠ 1043 ♥ Q10	Pass Pass	2♣¹ 3♠ 4♠	1♦ Pass Pass	1NT 2 ♦

Board: 64
Dealer: W
Vul: EW
North HCP: 15
South HCP: 10
Contract: 4♥ S

West North East South

1 → 1NT Pass 2 ♣ ¹

Pass 2 → Pass 3 ▼

Pass 4 ▼ AP

1. Stayman

North hands (Practice Page)

Board: 65 Dealer: E Vul: Both HCP: 12	★ AK965▼ A1062◆ 10◆ J62	East Opens 1♦. East Doubles 5♠ if possible. Partner bids first.
Board: 66 Dealer: W Vul: NS HCP: 15	★ K104★ K32★ A97★ AJ93	West Opens 1♦. You bid first.
Board: 67 Dealer: E Vul: None HCP: 10	♠ Q843♥ AQ1098♦ 753♠ Q	East Opens 1♣. Partner bids first.
Board: 68 Dealer: W Vul: EW HCP: 15	A5✓ A104✓ K732✓ A832	West Opens 1♦. You bid first.
Board: 69 Dealer: E Vul: None HCP: 10	★ KJ952▼ A853◆ 1095◆ Q	East Opens 1♦. Partner bids first.
Board: 70 Dealer: W Vul: NS HCP: 15	★ K109▼ J6◆ AQJ32◆ A105	West Opens 1♣. You bid first.

Board: 65 Dealer: E Vul: Both North HCP: 12 South HCP: 15 Contract: 5♠X N	North: ♠ AK965 ♥ A1062 ♠ 10 ♣ J62	South: ♠ Q82 ♥ KQ3 ♠ QJ6 ♠ KQ53	West North East South 1 → 1NT Pass 2 ♣ ¹ Pass 2 → Pass 3 ♠ Pass 4 ♠ Pass 4NT² Pass 5 ♣ Pass 5 ♠ X AP 1. Stayman 2. Blackwood 0314, for ♠	n
Board: 66 Dealer: W Vul: NS North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ K104 ♥ K32 ♠ A97 ♣ AJ93	South: ♣ J932 ✔ AQJ74 ♦ 642 ♣ Q	West North East South 1 ◆ 1NT Pass 2 ◆ 1 Pass 2 ◆ Pass 3 ▼ Pass 4 ▼ AP 1. Stayman	1
Board: 67 Dealer: E Vul: None North HCP: 10 South HCP: 15 Contract: 4 \(\mathbb{N} \)	North: ♠ Q843 ♥ AQ1098 ♦ 753 ♠ Q	South: ♠ AJ10 ♥ K54 ♠ K2 ♠ KJ763	West North East South 1♣ 1NT Pass 2♣¹ Pass 2♠ Pass 3♥ Pass 4♥ AP 1. Stayman	1
Board: 68 Dealer: W Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A5 ▼ A104 ♠ K732 ♠ A832	South: ♠ KQ642 ♥ Q853 ♦ 9 ♣ KJ10	West North East South 1 ◆ 1NT Pass 2 ◆ 1 Pass 2 ◆ Pass 3 ◆ Pass 3NT AP 1. Stayman	1
Board: 69 Dealer: E Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ N	North: ♠ KJ952 ♥ A853 ♦ 1095 ♠ Q	South: ♠ AQ10 ♥ Q102 ♠ K876 ♠ KJ6	West North East South 1 → 1NT Pass 2 → 1 Pass 2 → Pass 3 → Pass 4 → AP 1. Stayman	

Board: 70 West North East South North: South: Dealer: W 1NT Pass 2♣¹ 1♣ **♦** K109 **♦** AJ632 Vul: NS **y** J6 **♥** Q1084 Pass 2♦ Pass 3♠ North HCP: 15 ♦ AQJ32 ♦ K Pass 4♠ AP South HCP: 13 ♣ A105 **♣** K62 1. Stayman Contract: 4♠ S

South hands (Practice Page)

Board: 65 Dealer: E Vul: Both HCP: 15	♣ Q82♥ KQ3◆ QJ6♣ KQ53	East Opens 1♦. East Doubles 5♠ if possible. You bid first.
Board: 66 Dealer: W Vul: NS HCP: 10	 ♣ J932 ♥ AQJ74 ♠ 642 ♣ Q	West Opens 1♦. Partner bids first.
Board: 67 Dealer: E Vul: None HCP: 15	★ AJ10★ K54★ K2★ KJ763	East Opens 1♣. You bid first.
Board: 68 Dealer: W Vul: EW HCP: 11	★ KQ642▼ Q853◆ 9◆ KJ10	West Opens 1♦. Partner bids first.
Board: 69 Dealer: E Vul: None HCP: 15	AQ10Q102K876KJ6	East Opens 1♦. You bid first.
Board: 70 Dealer: W Vul: NS HCP: 13	AJ632♥ Q1084★ K★ K62	West Opens 1♣. Partner bids first.

Board: 65 Dealer: E Vul: Both North HCP: 12 South HCP: 15 Contract: 5♠X N	North: ♠ AK965 ♥ A1062 ♠ 10 ♣ J62	South: ♠ Q82 ♥ KQ3 ♠ QJ6 ♠ KQ53	West North East South 1 → 1NT Pass 2 ♣ ¹ Pass 2 → Pass 3 ♠ Pass 4 ♠ Pass 4NT² Pass 5 ♣ Pass 5 ♠ X AP 1. Stayman 2. Blackwood 0314, for ♠	n
Board: 66 Dealer: W Vul: NS North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ K104 ♥ K32 ♠ A97 ♣ AJ93	South: ♣ J932 ✔ AQJ74 ♦ 642 ♣ Q	West North East South 1 ◆ 1NT Pass 2 ◆ 1 Pass 2 ◆ Pass 3 ▼ Pass 4 ▼ AP 1. Stayman	1
Board: 67 Dealer: E Vul: None North HCP: 10 South HCP: 15 Contract: 4 \(\mathbb{N} \)	North: ♠ Q843 ♥ AQ1098 ♦ 753 ♠ Q	South: ♠ AJ10 ♥ K54 ♠ K2 ♠ KJ763	West North East South 1♣ 1NT Pass 2♣¹ Pass 2♠ Pass 3♥ Pass 4♥ AP 1. Stayman	1
Board: 68 Dealer: W Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ A5 ▼ A104 ♠ K732 ♠ A832	South: ♠ KQ642 ♥ Q853 ♦ 9 ♣ KJ10	West North East South 1 ◆ 1NT Pass 2 ◆ 1 Pass 2 ◆ Pass 3 ◆ Pass 3NT AP 1. Stayman	1
Board: 69 Dealer: E Vul: None North HCP: 10 South HCP: 15 Contract: 4♠ N	North: ♠ KJ952 ♥ A853 ♦ 1095 ♠ Q	South: ♠ AQ10 ♥ Q102 ♠ K876 ♠ KJ6	West North East South 1 → 1NT Pass 2 → 1 Pass 2 → Pass 3 → Pass 4 → AP 1. Stayman	

Board: 70 West North East South North: South: Dealer: W 1NT Pass 2♣¹ 1♣ **♦** K109 **♦** AJ632 Vul: NS **y** J6 **♥** Q1084 Pass 2♦ Pass 3♠ North HCP: 15 ♦ AQJ32 ♦ K Pass 4♠ AP South HCP: 13 ♣ A105 **♣** K62 1. Stayman Contract: 4♠ S

North hands (Practice Page)

Board: 71 Dealer: E Vul: EW HCP: 10	A852♥ Q8652♦ 9A42	East Opens 1♦. Partner bids first.
Board: 72 Dealer: W Vul: None HCP: 15	♣ J109♥ AJ7♦ AQ5♣ QJ102	West Opens 1♦. You bid first.
Board: 73 Dealer: E Vul: Both HCP: 10	★ KQ842▼ KQ76◆ 765◆ 10	East Opens 1♦. Partner bids first.
Board: 74 Dealer: W Vul: None HCP: 15	★ KQ9▼ J4◆ A1097◆ KQ82	West Opens 1♦. You bid first.
Board: 75 Dealer: E Vul: NS HCP: 10	▲ AJ953♥ Q754◆ 9◆ K42	East Opens 1♦. Partner bids first.
Board: 76 Dealer: W Vul: None HCP: 15	★ AK▼ K85◆ QJ932◆ Q72	West Opens 1♦. You bid first.

Board: 71 Dealer: E Vul: EW North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ A852 ♥ Q8652 ♦ 9 ♠ A42	South: ♣ J63 ♥ AK ♠ AQ732 ♣ K109	West Pass Pass AP 1. Stay	3 ♥	1♦ Pass	1NT
Board: 72 Dealer: W Vul: None North HCP: 15 South HCP: 10 Contract: 4 S	North: ♣ J109 ✔ AJ7 ♣ AQ5 ♣ QJ102	South: ♠ Q854 ♥ KQ952 ♦ K83 ♣ 5	West 1 Pass Pass 1. Stay	North 1NT 2 wman	East Pass Pass AP	2 ♣ ¹
Board: 73 Dealer: E Vul: Both North HCP: 10 South HCP: 17 Contract: 44 N	North: ♠ KQ842 ♥ KQ76 ♠ 765 ♠ 10	South: ♠ A75 ♥ J93 ♠ K43 ♠ AKQ2	Pass Pass Pass 1. Stay	3 ♠ 4 ♠	1♦ Pass Pass AP	1NT 2♦ 4♦²
Board: 74 Dealer: W Vul: None North HCP: 15 South HCP: 11 Contract: 4♠ S	North: ♠ KQ9 ♥ J4 ♠ A1097 ♠ KQ82	South: ♣ J10532 ♥ K1093 ♦ K64 ♣ A	1♦		Pass	2 ♣ ¹
Board: 75 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ AJ953 ♥ Q754 ♦ 9 ♠ K42	South: ♠ Q2 ♥ K83 ♠ AQ76 ♠ A863		North 2♣¹ 3♠ man	1♦ Pass	1NT

Board: 76 West North East South South: North: Dealer: W **1**♦ 1NT Pass 2♣¹ **♦** AK **♦** Q1097 Vul: None **♥** K85 **♥** J9732 Pass 2♦ Pass 3♥ North HCP: 15 **♦** QJ932 **♦** A Pass 4♥ AP South HCP: 11 **♣** Q72 ♣ A98 1. Stayman Contract: 4♥ S

South hands (Practice Page)

Board: 71 Dealer: E Vul: EW HCP: 17	 ♣ J63 ♥ AK ♦ AQ732 ♠ K109	East Opens 1♦. You bid first.
Board: 72 Dealer: W Vul: None HCP: 10	♠ Q854♥ KQ952♦ K83♠ 5	West Opens 1♦. Partner bids first.
Board: 73 Dealer: E Vul: Both HCP: 17	♣ A75♥ J93♦ K43♣ AKQ2	East Opens 1♦. You bid first.
Board: 74 Dealer: W Vul: None HCP: 11		West Opens 1♦. Partner bids first.
Board: 75 Dealer: E Vul: NS HCP: 15	♣ Q2♥ K83◆ AQ76♣ A863	East Opens 1♦. You bid first.
Board: 76 Dealer: W Vul: None HCP: 11	♣ Q1097♥ J9732♦ A♣ A98	West Opens 1♦. Partner bids first.

Board: 71 Dealer: E Vul: EW North HCP: 10 South HCP: 17 Contract: 3N S	North: ♠ A852 ♥ Q8652 ♦ 9 ♠ A42	South: ♣ J63 ♥ AK ♠ AQ732 ♣ K109	West Pass Pass AP 1. Stay	3 ♥	1♦ Pass	1NT
Board: 72 Dealer: W Vul: None North HCP: 15 South HCP: 10 Contract: 4 S	North: ♣ J109 ✔ AJ7 ♣ AQ5 ♣ QJ102	South: ♠ Q854 ♥ KQ952 ♦ K83 ♣ 5	West 1 Pass Pass 1. Stay	North 1NT 2 wman	East Pass Pass AP	2 ♣ ¹
Board: 73 Dealer: E Vul: Both North HCP: 10 South HCP: 17 Contract: 44 N	North: ♠ KQ842 ♥ KQ76 ♠ 765 ♠ 10	South: ♠ A75 ♥ J93 ♠ K43 ♠ AKQ2	Pass Pass Pass 1. Stay	3 ♠ 4 ♠	1♦ Pass Pass AP	1NT 2♦ 4♦²
Board: 74 Dealer: W Vul: None North HCP: 15 South HCP: 11 Contract: 4♠ S	North: ♠ KQ9 ♥ J4 ♠ A1097 ♠ KQ82	South: ♣ J10532 ♥ K1093 ♦ K64 ♣ A	1♦		Pass	2 ♣ ¹
Board: 75 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ AJ953 ♥ Q754 ♦ 9 ♠ K42	South: ♠ Q2 ♥ K83 ♠ AQ76 ♠ A863		North 2♣¹ 3♠ man	1♦ Pass	1NT

Board: 76 West North East South South: North: Dealer: W **1**♦ 1NT Pass 2♣¹ **♦** AK **♦** Q1097 Vul: None **♥** K85 **♥** J9732 Pass 2♦ Pass 3♥ North HCP: 15 **♦** QJ932 **♦** A Pass 4♥ AP South HCP: 11 **♣** Q72 ♣ A98 1. Stayman Contract: 4♥ S

North hands (Practice Page)

Board: 77 Dealer: E Vul: NS HCP: 10	♣ J10743♥ A964♦ 4♣ KQ3	East Opens 1♦. Partner bids first.
Board: 78 Dealer: W Vul: EW HCP: 16	♣ 42♥ AK7◆ AJ762♣ KJ6	West Opens 1♦. You bid first.
Board: 79 Dealer: E Vul: NS HCP: 11	★ KQJ4▼ K9742◆ 7◆ Q109	East Opens 1♦. Partner bids first.
Board: 80 Dealer: W Vul: EW HCP: 17	♣ QJ ♥ A94 ♦ QJ104 ♣ AQJ10	West Opens 1♣. You bid first.
Board: 81 Dealer: E Vul: NS HCP: 11	♣ J1043♥ AJ732♦ K53♣ Q	East Opens 1♣. Partner bids first.
Board: 82 Dealer: W Vul: None HCP: 15	♦ 85▼ A94♦ K843♠ AKJ8	West Opens 1♦. You bid first.

Doords 77			West	North		
Board: 77 Dealer: E	North:	South:			1♦	1NT
Vul: NS	▲ J10743	♠ AKQ	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♥ A964	♥ Q85	Pass	3♠	Pass	$4 \stackrel{2}{•}^2$
South HCP: 17	♦ 4 • VO2	♦ AQ983	Pass	4♠	AP	
Contract: 4♠ N	♣ KQ3	♣ 108	1. Stay			
			2. limit	raise or	better	in ♠
Board: 78	NI d	G 4	West	North	Fact	South
Dealer: W	North: • 42	South: ♠ AK986	1 ♦	1NT	Pass	
Vul: EW	• 42 ♥ AK7	♣ AN980 ♥ J654	Pass	2•	Pass	
North HCP: 16	◆ AJ762	♦ 3	Pass Pass		AP	J₹
South HCP: 10	♣ KJ6	♣ Q85	1. Stay		АΓ	
Contract: 3N N			1. Stay	m		
Board: 79			West	North	East	South
Dealer: E	North:	South:			1♦	1NT
Vul: NS	♦ KQJ4	♦ A75	Pass	2 ♣ ¹	Pass	2
North HCP: 11	♥ K9742 ♦ 7	♥ A6 ♦ KJ92	Pass	3♥	Pass	3NT
South HCP: 16	◆ Q109	◆ A843	AP			
Contract: 3N S	1 (10)	111010	1. Stay	man		
Board: 80	NI A	C 4	West	North	Fast	South
Dealer: W	North:	South: ♠ 109843	1 ♣	1NT	Pass	
Vul: EW	≙ QJ ♥ A94	♥ KJ105	Pass	2•	Pass	
North HCP: 17	◆ QJ104	◆ AK3	Pass	3NT	AP	3 ±
South HCP: 11	♣ AQJ10	♣ 8	1. Stay		AI	
Contract: 3N N			1. Stay	11 Ku11		
			West	North	East	South
Board: 81	North:	South:			1♣	1NT
Dealer: E	♣ J1043	♦ Q9	Pass	2 ♣ ¹	Pass	2•
Vul: NS	▼ AJ732	▼ KQ9	Pass	 3 ♥	Pass	4 . 2
North HCP: 11 South HCP: 17	♦ K53	♦ AQ9	Pass	4 ♥	AP	12
	♣ Q	♣ KJ742	1. Stay			
Contract: 4♥ N			1. 13141	וואוו		

Board: 82 West North East South North: South: Dealer: W 1NT Pass 2♣¹ **1**♦ **♦**85 **♦** A10432 Vul: None Pass 3♠ **♥** A94 **♥** Q753 Pass 2♦ North HCP: 15 **♦** Q **♦** K843 Pass 3NT AP South HCP: 10 **♣** Q65 ♣ AKJ8 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 77 Dealer: E Vul: NS HCP: 17	♠ AKQ♥ Q85♠ AQ983♠ 108	East Opens 1♦. You bid first.
Board: 78 Dealer: W Vul: EW HCP: 10	★ AK986♥ J654♦ 3★ Q85	West Opens 1♦. Partner bids first.
Board: 79 Dealer: E Vul: NS HCP: 16	♠ A75♥ A6♦ KJ92♠ A843	East Opens 1♦. You bid first.
Board: 80 Dealer: W Vul: EW HCP: 11	109843✓ KJ105✓ AK3✓ 8	West Opens 1♣. Partner bids first.
Board: 81 Dealer: E Vul: NS HCP: 17	♠ Q9♥ KQ9♠ AQ9♠ KJ742	East Opens 1♣. You bid first.
Board: 82 Dealer: W Vul: None HCP: 10	★ A10432♥ Q753♦ Q★ Q65	West Opens 1♦. Partner bids first.

Doords 77			West	North		
Board: 77 Dealer: E	North:	South:			1♦	1NT
Vul: NS	▲ J10743	♠ AKQ	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♥ A964	♥ Q85	Pass	3♠	Pass	$4 \stackrel{2}{•}^2$
South HCP: 17	♦ 4 • VO2	♦ AQ983	Pass	4♠	AP	
Contract: 4♠ N	♣ KQ3	♣ 108	1. Stay			
			2. limit	raise or	better	in ♠
Board: 78	NI d	G 4	West	North	Fact	South
Dealer: W	North: • 42	South: ♠ AK986	1 ♦	1NT	Pass	
Vul: EW	• 42 ♥ AK7	♣ AN980 ♥ J654	Pass	2•	Pass	
North HCP: 16	◆ AJ762	♦ 3	Pass Pass		AP	J₹
South HCP: 10	♣ KJ6	♣ Q85	1. Stay		АΓ	
Contract: 3N N			1. Stay	m		
Board: 79			West	North	East	South
Dealer: E	North:	South:			1♦	1NT
Vul: NS	♦ KQJ4	♦ A75	Pass	2 ♣ ¹	Pass	2
North HCP: 11	♥ K9742 ♦ 7	♥ A6 ♦ KJ92	Pass	3♥	Pass	3NT
South HCP: 16	◆ Q109	◆ A843	AP			
Contract: 3N S	1 (10)	111010	1. Stay	man		
Board: 80	NI A	C 4	West	North	Fast	South
Dealer: W	North:	South: ♠ 109843	1 ♣	1NT	Pass	
Vul: EW	≙ QJ ♥ A94	♥ KJ105	Pass	2•	Pass	
North HCP: 17	◆ QJ104	◆ AK3	Pass	3NT	AP	3 ±
South HCP: 11	♣ AQJ10	♣ 8	1. Stay		AI	
Contract: 3N N			1. Stay	11 Ku11		
			West	North	East	South
Board: 81	North:	South:			1♣	1NT
Dealer: E	♣ J1043	♦ Q9	Pass	2 ♣ ¹	Pass	2•
Vul: NS	▼ AJ732	▼ KQ9	Pass	 3 ♥	Pass	4 . 2
North HCP: 11 South HCP: 17	♦ K53	♦ AQ9	Pass	4 ♥	AP	12
	♣ Q	♣ KJ742	1. Stay			
Contract: 4♥ N			1. 13141	וואוו		

Board: 82 West North East South North: South: Dealer: W 1NT Pass 2♣¹ **1**♦ **♦**85 **♦** A10432 Vul: None Pass 3♠ **♥** A94 **♥** Q753 Pass 2♦ North HCP: 15 **♦** Q **♦** K843 Pass 3NT AP South HCP: 10 **♣** Q65 ♣ AKJ8 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 83 Dealer: E Vul: EW HCP: 11	◆ Q9752▼ AQ42◆ 8◆ K108	East Opens 1♦. Partner bids first.
Board: 84 Dealer: W Vul: Both HCP: 15	♠ 654♥ 84♦ KQ6♠ AKQJ2	West Opens 1♦. You bid first.
Board: 85 Dealer: E Vul: None HCP: 11	★ KJ1097♥ QJ65♦ A♣ 972	East Opens 1♣. Partner bids first.
Board: 86 Dealer: W Vul: Both HCP: 15	★ A43★ K64★ AKJ52★ 63	West Opens 1♦. You bid first.
Board: 87 Dealer: E Vul: NS HCP: 10	♣ Q1098♥ QJ1084♦ Q95♣ K	East Opens 1♣. Partner bids first.
Board: 88 Dealer: W Vul: Both HCP: 15	▲ J96♥ A2◆ KQ63▲ AJ106	West Opens 1♦. You bid first.

Board: 83 Dealer: E Vul: EW North HCP: 11 South HCP: 15 Contract: 4 N	North: ♠ Q9752 ♥ AQ42 ♠ 8 ♠ K108	South: ♠ KJ4 ♥ K9 ♠ AQ76 ♠ Q763		North 2♣¹ 3♠ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 84 Dealer: W Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ 654 ♥ 84 ♦ KQ6 ♠ AKQJ2	South: ♠ K873 ✔ AK1032 ♠ 732 ♠ 4	West 1 Pass Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 ♣ ¹
Board: 85 Dealer: E Vul: None North HCP: 11 South HCP: 15 Contract: 4♠ N	North: ♠ KJ1097 ♥ QJ65 ♠ A ♣ 972	South: ♠ A63 ♥ K7 ♠ KJ974 ♣ A104	Pass Pass AP 1. Stay	3♠	East 1♣ Pass Pass	1NT 2♦
Board: 86 Dealer: W Vul: Both North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ A43 ♥ K64 ♠ AKJ52 ♣ 63	South: ♠ KQ107 ♥ Q10953 ♦ 9 ♠ QJ2	West 1 Pass Pass Pass 1. Stay	North 1NT 2 Two terms of the second	East Pass Pass AP	2 ♣ ¹
Board: 87 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 4♥ N	North: ♠ Q1098 ♥ QJ1084 ♠ Q95 ♠ K	South: ♠ 752 ♥ AK2 ♠ A7 ♠ A10762		North 2♣¹ 3♥ man	East 1♣ Pass Pass	1NT 2 ♦

Board: 88 West North East South South: North: Dealer: W 1NT 1♦ **♦** J96 **★** KQ1084 Vul: Both **♥** A2 **♥** Q986 Pass 2♦ North HCP: 15 ♦ A92 **♦** KQ63 Pass 4♠ South HCP: 11 ♣ AJ106 **♣**9 1. Stayman Contract: 4♠ S

Pass 2♣¹

Pass 3♠

AP

South hands (Practice Page)

Board: 83 Dealer: E Vul: EW HCP: 15	★ KJ4▼ K9◆ AQ76◆ Q763	East Opens 1♦. You bid first.
Board: 84 Dealer: W Vul: Both HCP: 10	★ K873▼ AK1032◆ 732◆ 4	West Opens 1♦. Partner bids first.
Board: 85 Dealer: E Vul: None HCP: 15	★ A63▼ K7◆ KJ974◆ A104	East Opens 1♣. You bid first.
Board: 86 Dealer: W Vul: Both HCP: 10	♦ KQ107 ♥ Q10953 ♦ 9 ♣ QJ2	West Opens 1♦. Partner bids first.
Board: 87 Dealer: E Vul: NS HCP: 15	♣ 752♥ AK2◆ A7♣ A10762	East Opens 1♣. You bid first.
Board: 88 Dealer: W Vul: Both HCP: 11	★ KQ1084♥ Q986◆ A92◆ 9	West Opens 1♦. Partner bids first.

Board: 83 Dealer: E Vul: EW North HCP: 11 South HCP: 15 Contract: 4 N	North: ♠ Q9752 ♥ AQ42 ♠ 8 ♠ K108	South: ♠ KJ4 ♥ K9 ♠ AQ76 ♠ Q763		North 2♣¹ 3♠ man	East 1♦ Pass Pass	1NT 2 ♦
Board: 84 Dealer: W Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ 654 ♥ 84 ♦ KQ6 ♠ AKQJ2	South: ♠ K873 ✔ AK1032 ♠ 732 ♠ 4	West 1 Pass Pass Pass 1. Stay	North 1NT 2• 3NT	East Pass Pass AP	2 ♣ ¹
Board: 85 Dealer: E Vul: None North HCP: 11 South HCP: 15 Contract: 4♠ N	North: ♠ KJ1097 ♥ QJ65 ♠ A ♣ 972	South: ♠ A63 ♥ K7 ♠ KJ974 ♣ A104	Pass Pass AP 1. Stay	3♠	East 1♣ Pass Pass	1NT 2♦
Board: 86 Dealer: W Vul: Both North HCP: 15 South HCP: 10 Contract: 4 S	North: ♠ A43 ♥ K64 ♠ AKJ52 ♣ 63	South: ♠ KQ107 ♥ Q10953 ♦ 9 ♠ QJ2	West 1 Pass Pass Pass 1. Stay	North 1NT 2 Two terms of the second	East Pass Pass AP	2 ♣ ¹
Board: 87 Dealer: E Vul: NS North HCP: 10 South HCP: 15 Contract: 4♥ N	North: ♠ Q1098 ♥ QJ1084 ♠ Q95 ♠ K	South: ♠ 752 ♥ AK2 ♠ A7 ♠ A10762		North 2♣¹ 3♥ man	East 1♣ Pass Pass	1NT 2 ♦

Board: 88 West North East South South: North: Dealer: W 1NT 1♦ **♦** J96 **★** KQ1084 Vul: Both **♥** A2 **♥** Q986 Pass 2♦ North HCP: 15 ♦ A92 **♦** KQ63 Pass 4♠ South HCP: 11 ♣ AJ106 **♣**9 1. Stayman Contract: 4♠ S

Pass 2♣¹

Pass 3♠

AP

North hands (Practice Page)

Board: 89 Dealer: E Vul: None HCP: 12	♠ Q643♥ AQ875♦ A63♠ 9	East Opens 1♦. Partner bids first.
Board: 90 Dealer: W Vul: NS HCP: 15	★ A98★ A105★ A743★ K96	West Opens 1♦. You bid first.
Board: 91 Dealer: E Vul: None HCP: 10	★ AJ1063♥ Q532◆ 2★ K97	East Opens 1♦. Partner bids first.
Board: 92 Dealer: W Vul: EW HCP: 16		West Opens 1♣. You bid first.
Board: 93 Dealer: E Vul: Both HCP: 10	★ KJ109♥ QJ542♦ 6♣ K102	East Opens 1♦. Partner bids first.
Board: 94 Dealer: W Vul: Both HCP: 15	106✓ K105A95AKJ102	West Opens 1♦. You bid first.

-			Wast	North	East	Court
Board: 89	North:	South:	West	NOIUI	East 1♦	Soum 1NT
Dealer: E Vul: None	♠ Q643	♠ A107	Pass	2 ♣ ¹	Pass	
North HCP: 12	♥ AQ875	♥ K9				
South HCP: 15	◆ A63	♦ K104	Pass	3♥	Pass	3NT
Contract: 3N S	♣ 9	♣ KQ754	AP	100010		
			1. Stay	man		
Board: 90	North:	South:	West	North	East	South
Dealer: W	A A98	★ K10642	1♦	1NT	Pass	2 ♣ ¹
Vul: NS	▼ A105	♥ QJ94	Pass	2•		3♠
North HCP: 15 South HCP: 11	◆ A743	◆ 10	Pass	4♠	AP	-
Soun HCP: 11 Contract: 4♠ S	♣ K96	♣ AJ4	1. Stay			
Contract. 72 5						
			West	North	East	South
Board: 91	North:	South:			1♦	1NT
Dealer: E	♦ AJ1063	♦ Q75	Pass	2 ♣ ¹	Pass	2
Vul: None North HCP: 10	♥ Q532	v 108	Pass	3♠	Pass	4 ◆ ²
South HCP: 16	♦ 2	♦ AK3	Pass	4♠	AP	
Contract: 4♠ N	♣ K97	♣ AQJ54	1. Stay	man		
			•	raise or	better	in ♠
Board: 92	NI 4	G 4	West	North	Fast	South
Dealer: W	North: ♠ J642	South:	1♣	1NT	Pass	
Vul: EW	▼ J0 4 2 ▼ A104	♦ Q1075 ♥ Q8765		2 ♠	Pass	
North HCP: 16	◆ A52	• K	AP	2¥	1 433	34
South HCP: 10	♣ AQJ	♣ K52	7 11			
Contract: 3♠ N			1. Stay	man		
			11 7 .	NT 4	г.	G 4
Board: 93	North:	South:	West	North		
Dealer: E	• KJ109	♦ A64	_	1	1•	1NT
Vul: Both	♥ QJ542	♥ 109	Pass		Pass	
North HCP: 10	• 6	♦ AK8	Pass	3♥	Pass	3NT
Carda HCD 15			AP			
South HCP: 15 Contract: 3N S	♣ K102	♣ A9654	АГ			

Board: 94
Dealer: W
Vul: Both
North HCP: 15
South HCP: 10
Contract: 4 S

106K105A95AKJ102

North:

South: ♠ 9753 ♥ AQJ42 ♦ K83 ♠ 7 West North East South
1 → 1NT Pass 2 → 1
Pass 2 → Pass 3 ▼
Pass 4 ▼ AP
1. Stayman

South hands (Practice Page)

Board: 89 Dealer: E Vul: None HCP: 15	▲ A107♥ K9◆ K104◆ KQ754	East Opens 1♦. You bid first.
Board: 90 Dealer: W Vul: NS HCP: 11	★ K10642♥ QJ94◆ 10◆ AJ4	West Opens 1♦. Partner bids first.
Board: 91 Dealer: E Vul: None HCP: 16	♣ Q75♥ 108♦ AK3♣ AQJ54	East Opens 1♦. You bid first.
Board: 92 Dealer: W Vul: EW HCP: 10	◆ Q1075◆ Q8765◆ K◆ K52	West Opens 1♣. Partner bids first.
Board: 93 Dealer: E Vul: Both HCP: 15	A64109AK8A9654	East Opens 1♦. You bid first.
Board: 94 Dealer: W Vul: Both HCP: 10	◆ 9753♥ AQJ42◆ K83◆ 7	West Opens 1♦. Partner bids first.

-			Wast	North	East	Court
Board: 89	North:	South:	West	NOIUI	East 1♦	Soum 1NT
Dealer: E Vul: None	♠ Q643	♠ A107	Pass	2 ♣ ¹	Pass	
North HCP: 12	♥ AQ875	♥ K9				
South HCP: 15	◆ A63	♦ K104	Pass	3♥	Pass	3NT
Contract: 3N S	♣ 9	♣ KQ754	AP	100010		
			1. Stay	man		
Board: 90	North:	South:	West	North	East	South
Dealer: W	A A98	★ K10642	1♦	1NT	Pass	2 ♣ ¹
Vul: NS	▼ A105	♥ QJ94	Pass	2•		3♠
North HCP: 15 South HCP: 11	◆ A743	◆ 10	Pass	4♠	AP	-
Soun HCP: 11 Contract: 4♠ S	♣ K96	♣ AJ4	1. Stay			
Contract. 72 5						
			West	North	East	South
Board: 91	North:	South:			1♦	1NT
Dealer: E	♦ AJ1063	♦ Q75	Pass	2 ♣ ¹	Pass	2
Vul: None North HCP: 10	♥ Q532	v 108	Pass	3♠	Pass	4 ◆ ²
South HCP: 16	♦ 2	♦ AK3	Pass	4♠	AP	
Contract: 4♠ N	♣ K97	♣ AQJ54	1. Stay	man		
			•	raise or	better	in ♠
Board: 92	NI 4	G 4	West	North	Fast	South
Dealer: W	North: ♠ J642	South:	1♣	1NT	Pass	
Vul: EW	▼ J0 4 2 ▼ A104	♦ Q1075 ♥ Q8765		2 ♠	Pass	
North HCP: 16	◆ A52	• K	AP	2¥	1 433	34
South HCP: 10	♣ AQJ	♣ K52	7 11			
Contract: 3♠ N			1. Stay	man		
			11 7 .	NT 4	г.	G 4
Board: 93	North:	South:	West	North		
Dealer: E	• KJ109	♦ A64	_	1	1•	1NT
Vul: Both	♥ QJ542	♥ 109	Pass		Pass	
North HCP: 10	• 6	♦ AK8	Pass	3♥	Pass	3NT
Carda HCD 15			AP			
South HCP: 15 Contract: 3N S	♣ K102	♣ A9654	АГ			

Board: 94
Dealer: W
Vul: Both
North HCP: 15
South HCP: 10
Contract: 4 S

106K105A95AKJ102

North:

South: ♠ 9753 ♥ AQJ42 ♦ K83 ♠ 7 West North East South
1 → 1NT Pass 2 → 1
Pass 2 → Pass 3 ▼
Pass 4 ▼ AP
1. Stayman

North hands (Practice Page)

Board: 95 Dealer: E Vul: None HCP: 11		East Opens 1♦. Partner bids first.
Board: 96 Dealer: W Vul: EW HCP: 15	★ KQ▼ 1073◆ QJ7◆ AQJ103	West Opens 1♦. You bid first.
Board: 97 Dealer: E Vul: NS HCP: 12	♠ AKQ7♥ Q8652♦ J98♠ 7	East Opens 1♦. Partner bids first.
Board: 98 Dealer: W Vul: Both HCP: 15	◆ 973♥ K7◆ AKJ7◆ A965	West Opens 1♣. You bid first.
Board: 99 Dealer: E Vul: EW HCP: 12		East Opens 1♣. Partner bids first.

Board: 95 Dealer: E Vul: None North HCP: 11 South HCP: 15 Contract: 4 \(\varphi \) N	North:	South: ♠ KQ5 ♥ KJ8 ♠ AQ76 ♣ 652	West Pass Pass AP 1. Stay	3 ♥	East 1♦ Pass Pass	1NT 2◆
Board: 96 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQ ♥ 1073 ♠ QJ7 ♣ AQJ103	South: ♠ A9764 ♥ K542 ♠ K63 ♠ 6	West 1 Pass Pass 1. Stay	North 1NT 2• 3NT man	East Pass Pass AP	2 ♣ ¹
Board: 97 Dealer: E Vul: NS North HCP: 12 South HCP: 15 Contract: 4 N	North: ♠ AKQ7 ♥ Q8652 ♦ J98 ♣ 7	South:		North 2♣¹ 3♥ man	1•	1NT 2 ♦
Board: 98 Dealer: W Vul: Both North HCP: 15 South HCP: 10 Contract: 4♠ S	North: ◆ 973 ▼ K7 ◆ AKJ7 ◆ A965	South: ♠ AK 1084 ♥ 10863 ♦ 532 ♠ K	West 1 Pass Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 ♣ ¹
Board: 99 Dealer: E Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:	South: ◆ A87 ▼ A2 ◆ A93 ◆ K7643	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	1 ♣ Pass	1NT

South hands (Practice Page)

Board: 95 Dealer: E Vul: None HCP: 15	★ KQ5▼ KJ8◆ AQ76◆ 652	East Opens 1♦. You bid first.
Board: 96 Dealer: W Vul: EW HCP: 10	★ A9764★ K542★ K63★ 6	West Opens 1♦. Partner bids first.
Board: 97 Dealer: E Vul: NS HCP: 15	♠ 654♥ A97♠ A76♠ AK83	East Opens 1♦. You bid first.
Board: 98 Dealer: W Vul: Both HCP: 10	◆ AK1084 ▼ 10863 ◆ 532 ◆ K	West Opens 1♣. Partner bids first.
Board: 99 Dealer: E Vul: EW HCP: 15	★ A87★ A2★ A93★ K7643	East Opens 1♣. You bid first.

Board: 95 Dealer: E Vul: None North HCP: 11 South HCP: 15 Contract: 4 \(\varphi \) N	North:	South: ♠ KQ5 ♥ KJ8 ♠ AQ76 ♣ 652	West Pass Pass AP 1. Stay	3 ♥	East 1♦ Pass Pass	1NT 2◆
Board: 96 Dealer: W Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQ ♥ 1073 ♠ QJ7 ♣ AQJ103	South: ♠ A9764 ♥ K542 ♠ K63 ♠ 6	West 1 Pass Pass 1. Stay	North 1NT 2• 3NT man	East Pass Pass AP	2 ♣ ¹
Board: 97 Dealer: E Vul: NS North HCP: 12 South HCP: 15 Contract: 4 N	North: ♠ AKQ7 ♥ Q8652 ♦ J98 ♣ 7	South:		North 2♣¹ 3♥ man	1•	1NT 2 ♦
Board: 98 Dealer: W Vul: Both North HCP: 15 South HCP: 10 Contract: 4♠ S	North: ◆ 973 ▼ K7 ◆ AKJ7 ◆ A965	South: ♠ AK 1084 ♥ 10863 ♦ 532 ♠ K	West 1 Pass Pass Pass 1. Stay	North 1NT 2♦ 4♠ man	East Pass Pass AP	2 ♣ ¹
Board: 99 Dealer: E Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North:	South: ◆ A87 ▼ A2 ◆ A93 ◆ K7643	West Pass Pass AP 1. Stay	North 2♣¹ 3♥ man	1 ♣ Pass	1NT