Board: 1 Dealer: S Vul: None HCP: 10	102✓ K852AK65864	The opponents are silent. Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 20	★ KQ4▼ A62◆ A106◆ AK76	West Bids 3♦ if possible. You bid first.
Board: 3 Dealer: S Vul: Both HCP: 10	↑7542↑2↑ AK64♠ QJ87	The opponents are silent. Partner bids first.
Board: 4 Dealer: N Vul: None HCP: 21	★ K953★ A982★ AQ★ AKJ	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: Both HCP: 9	★2▼ AJ107◆ KJ87653★ 5	The opponents are silent. Partner bids first.
Board: 6 Dealer: N Vul: None HCP: 21	AQ10✓ AJ10AKJ3Q93	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North: ♠ 102 ♥ K852 ♠ AK65 ♣ 864	South: ♠ A8 ♥ AJ7 • Q107 ♣ AKQ73	West North Pass 3♣¹ Pass 3NT 1. Stayman	East Pass AP	2NT
Board: 2 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North: ♠ KQ4 ♥ A62 ♠ A106 ♣ AK76	South:	West North 2NT 3 3NT 1. Stayman	East Pass AP	South 3♣¹
Board: 3 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 4♠ N	North: ♠ 7542 ♥ 2 ♠ AK64 ♠ QJ87	South: ♠ KQJ9 ♥ AQ104 ♦ J5 ♣ AK5	West North Pass 3♣¹ Pass 4♠ 1. Stayman 2. both majors		South 2NT 3NT ²
Board: 4 Dealer: N Vul: None North HCP: 21 South HCP: 13 Contract: 6♥ S	North: ♠ K953 ✔ A982 ♠ AQ ♣ AKJ	South: ♠ A1064 ♥ KQJ63 ♠ K103 ♠ 2	West North 2NT Pass 3NT ² AP 1. Stayman 2. both majors	Pass	3♣ ¹
Board: 5 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 6 N	North: ♠ 2 ♥ AJ107 ♠ KJ87653 ♠ 5	South: ♠ KQ93 ♥ KQ9 ♠ A42 ♣ AQ10	West North Pass 3♣¹ Pass 4♦ Pass 6♦ 1. Stayman	East Pass Pass AP	2NT 3♠

Board: 6 Dealer: N	North:	South:	west	North	East	South
	♠ AQ10	★ 7542		2NT	Pass	3 ♣ ¹
Vul: None North HCP: 21	♥ AJ10	♥ KQ5	Pass	3♦	Pass	3NT
Norun HCP: 21 South HCP: 8	♦ AKJ3	◆ Q106	AP			
Contract: 3N N	♣ Q93	♣ J74	1. Stayı	man		

Board: 1 Dealer: S Vul: None HCP: 20	▲ A8♥ AJ7◆ Q107▲ AKQ73	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: NS HCP: 6	♠ 9732♥ KQJ97♦ 983♠ 9	West Bids 3♦ if possible. Partner bids first.
Board: 3 Dealer: S Vul: Both HCP: 20	★ KQJ9▼ AQ104◆ J5◆ AK5	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: None HCP: 13	★ A1064▼ KQJ63◆ K103◆ 2	The opponents are silent. Partner bids first.
Board: 5 Dealer: S Vul: Both HCP: 20	★ KQ93▼ KQ9★ A42★ AQ10	The opponents are silent. You bid first.
Board: 6 Dealer: N Vul: None HCP: 8	↑ 7542↑ KQ5↑ Q106♪ J74	The opponents are silent. Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North: ♠ 102 ♥ K852 ♠ AK65 ♣ 864	South: ♠ A8 ♥ AJ7 • Q107 ♣ AKQ73	West North Pass 3♣¹ Pass 3NT 1. Stayman	East Pass AP	2NT
Board: 2 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North: ♠ KQ4 ♥ A62 ♠ A106 ♣ AK76	South:	West North 2NT 3 3NT 1. Stayman	East Pass AP	South 3♣¹
Board: 3 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 4♠ N	North: ♠ 7542 ♥ 2 ♠ AK64 ♠ QJ87	South: ♠ KQJ9 ♥ AQ104 ♦ J5 ♣ AK5	West North Pass 3♣¹ Pass 4♠ 1. Stayman 2. both majors		South 2NT 3NT ²
Board: 4 Dealer: N Vul: None North HCP: 21 South HCP: 13 Contract: 6♥ S	North: ♠ K953 ✔ A982 ♠ AQ ♣ AKJ	South: ♠ A1064 ♥ KQJ63 ♠ K103 ♠ 2	West North 2NT Pass 3NT ² AP 1. Stayman 2. both majors	Pass	3♣ ¹
Board: 5 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 6 N	North: ♠ 2 ♥ AJ107 ♠ KJ87653 ♠ 5	South: ♠ KQ93 ♥ KQ9 ♠ A42 ♣ AQ10	West North Pass 3♣¹ Pass 4♦ Pass 6♦ 1. Stayman	East Pass Pass AP	2NT 3♠

Board: 6 Dealer: N	North:	South:	west	North	East	South
	♠ AQ10	★ 7542		2NT	Pass	3 ♣ ¹
Vul: None North HCP: 21	♥ AJ10	♥ KQ5	Pass	3♦	Pass	3NT
Norun HCP: 21 South HCP: 8	♦ AKJ3	◆ Q106	AP			
Contract: 3N N	♣ Q93	♣ J74	1. Stayı	man		

Board: 7 Dealer: S Vul: Both HCP: 12	★ AKJ10♥ QJ864◆ J2◆ 62	The opponents are silent. Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 21	★ K6★ A7◆ AKQJ7★ A743	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: NS HCP: 5	♦ 9763♥ K1084♦ 76♠ Q96	The opponents are silent. Partner bids first.
Board: 10 Dealer: N Vul: None HCP: 20	★ AJ92▼ A42◆ AJ4★ AQ10	The opponents are silent. You bid first.
Board: 11 Dealer: S Vul: NS HCP: 9	♣ QJ107♥ K643◆ J4♣ Q53	The opponents are silent. Partner bids first.
Board: 12 Dealer: N Vul: Both HCP: 20	AJ86✓ AK9✓ K102✓ KQ8	The opponents are silent. You bid first.

Board: 7 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 6N S	North: ♠ AKJ10 ♥ QJ864 ♦ J2 ♣ 62	South: ♠ Q3 ♥ AK93 ♠ A98 ♣ AQJ3	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4NT² Pass 6NT AP 1. Stayman 2. Quantitative 4NT
Board: 8 Dealer: N Vul: None North HCP: 21 South HCP: 10 Contract: 3N N	North: ♠ K6 ♥ A7 • AKQJ7 ♣ A743	South: ♠ A8543 ♥ Q632 ♦ 10 ♠ KJ6	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 9 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 4♠ N	North:	South: ♠ AKJ10 ♥ AJ72 ♠ A105 ♣ K7	West North East South 2NT Pass 3♣¹ Pass 3NT Pass 4♠ AP 1. Stayman 2. both majors
Board: 10 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 6♠ N	North: ♠ AJ92 ♥ A42 ♠ AJ4 ♣ AQ10	South: ♠ Q10764 ♥ K653 ♠ Q102 ♠ J	West North East South 2NT Pass 3♣ Pass 3♠ Pass 6♠ AP 1. Stayman
Board: 11 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 44 S	North: ♠ QJ107 ♥ K643 ♦ J4 ♠ Q53	South: ♠ AK42 ♥ Q97 ♠ AQ63 ♠ AJ	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4♠ AP 1. Stayman

Board: 12 Dealer: N	North: ♠ AJ86	South: ♠ KQ954	West	North 2NT	East Pass	
Vul: Both North HCP: 20 South HCP: 11	★ AK9★ K102	♥ Q762 ♦ 976	Pass AP	3 ♠	Pass	
Contract: 6♠ N	♣ KQ8	♣ A	1. Stay	man		

Board: 7 Dealer: S Vul: Both HCP: 20	♣ Q3♥ AK93◆ A98♣ AQJ3	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: None HCP: 10	★ A8543♥ Q632♦ 10★ KJ6	The opponents are silent. Partner bids first.
Board: 9 Dealer: S Vul: NS HCP: 20	♠ AKJ10♥ AJ72♠ A105♠ K7	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: None HCP: 8	◆ Q10764 ♥ K653 ◆ Q102 ◆ J	The opponents are silent. Partner bids first.
Board: 11 Dealer: S Vul: NS HCP: 20	♠ AK42♥ Q97♦ AQ63♠ AJ	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: Both HCP: 11	★KQ954♥Q762◆976★A	The opponents are silent. Partner bids first.

Board: 7 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 6N S	North: ♠ AKJ10 ♥ QJ864 ♦ J2 ♣ 62	South: ♠ Q3 ♥ AK93 ♠ A98 ♣ AQJ3	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4NT² Pass 6NT AP 1. Stayman 2. Quantitative 4NT
Board: 8 Dealer: N Vul: None North HCP: 21 South HCP: 10 Contract: 3N N	North: ♠ K6 ♥ A7 • AKQJ7 ♣ A743	South: ♠ A8543 ♥ Q632 ♦ 10 ♠ KJ6	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 9 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 4♠ N	North:	South: ♠ AKJ10 ♥ AJ72 ♠ A105 ♣ K7	West North East South 2NT Pass 3♣¹ Pass 3NT Pass 4♠ AP 1. Stayman 2. both majors
Board: 10 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 6♠ N	North: ♠ AJ92 ♥ A42 ♠ AJ4 ♣ AQ10	South: ♠ Q10764 ♥ K653 ♠ Q102 ♠ J	West North East South 2NT Pass 3♣ Pass 3♠ Pass 6♠ AP 1. Stayman
Board: 11 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 44 S	North: ♠ QJ107 ♥ K643 ♦ J4 ♠ Q53	South: ♠ AK42 ♥ Q97 ♠ AQ63 ♠ AJ	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4♠ AP 1. Stayman

Board: 12 Dealer: N	North: ♠ AJ86	South: ♠ KQ954	West	North 2NT	East Pass	
Vul: Both North HCP: 20 South HCP: 11	★ AK9★ K102	♥ Q762 ♦ 976	Pass AP	3 ♠	Pass	
Contract: 6♠ N	♣ KQ8	♣ A	1. Stay	man		

Board: 13 Dealer: S Vul: EW HCP: 11	★ KJ8♥ Q1043◆ J◆ A8763	The opponents are silent. Partner bids first.
Board: 14 Dealer: N Vul: Both HCP: 21	★ KJ87★ AKQ10★ A4★ KJ4	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: EW HCP: 5	10875109876QJQ3	The opponents are silent. Partner bids first.
Board: 16 Dealer: N Vul: Both HCP: 20	♠ A73♥ Q75♦ KQJ7♠ AKJ	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: None HCP: 7	♦ 9543♥ K983♦ 8754♠ A	The opponents are silent. Partner bids first.
Board: 18 Dealer: N Vul: NS HCP: 21	▲ A9✔ AQ93◆ A763▲ AK3	The opponents are silent. You bid first.

Board: 13 Dealer: S Vul: EW North HCP: 11 South HCP: 21 Contract: 6N S	North: ♠ KJ8 ♥ Q1043 ♠ J ♠ A8763	South: ♠ 1063 ♥ AK2 ♠ AKQ98 ♠ KQ	Pass Pass AP 1. Stay	North 3♣¹ 4NT² man ntitative	Pass Pass	2NT 3♦
Board: 14 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 6♥ S	North: ♠ KJ87 ♥ AKQ10 ♠ A4 ♣ KJ4	South: ♠ A532 ♥ J8743 ♦ 10 ♠ Q97			Pass	3♣ ¹
Board: 15 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4♠ S	North:	South: ♠ AQ94 ♥ KJ2 ♠ AK106 ♠ A5		North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 16 Dealer: N Vul: Both North HCP: 20 South HCP: 13 Contract: 6N N	North: ♠ A73 ♥ Q75 ♠ KQJ7 ♣ AKJ	South: ♠ KJ86 ♥ AJ8 ♠ A943 ♣ 53	Pass	6NT	Pass	
Board: 17 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North: ♠ 9543 ♥ K983 ♦ 8754 ♠ A	South: ♠ AKJ ♥ AQ4 ♠ AQ6 ♣ 7643	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 18 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** A9 **♠** KQ42 Vul: NS **♥** AQ93 **♥** K642 Pass 3♥ Pass 6♥ North HCP: 21 ◆ A763 **♦** Q1098 AP South HCP: 10 ♣ AK3 **♣** 5 1. Stayman Contract: 6♥ N

Board: 13 Dealer: S Vul: EW HCP: 21	1063✓ AK2→ AKQ98♠ KQ	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: Both HCP: 7	A532▼ J8743◆ 10◆ Q97	The opponents are silent. Partner bids first.
Board: 15 Dealer: S Vul: EW HCP: 21	AQ94KJ2AK106AS	The opponents are silent. You bid first.
Board: 16 Dealer: N Vul: Both HCP: 13	★ KJ86★ AJ8★ A943★ 53	The opponents are silent. Partner bids first.
Board: 17 Dealer: S Vul: None HCP: 20	♠ AKJ♥ AQ4♠ AQ6♠ 7643	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: NS HCP: 10	★ KQ42★ K642◆ Q1098◆ 5	The opponents are silent. Partner bids first.

Board: 13 Dealer: S Vul: EW North HCP: 11 South HCP: 21 Contract: 6N S	North: ♠ KJ8 ♥ Q1043 ♠ J ♠ A8763	South: ♠ 1063 ♥ AK2 ♠ AKQ98 ♠ KQ	Pass Pass AP 1. Stay	North 3♣¹ 4NT² man ntitative	Pass Pass	2NT 3♦
Board: 14 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 6♥ S	North: ♠ KJ87 ♥ AKQ10 ♠ A4 ♣ KJ4	South: ♠ A532 ♥ J8743 ♦ 10 ♠ Q97			Pass	3♣ ¹
Board: 15 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4♠ S	North:	South: ♠ AQ94 ♥ KJ2 ♠ AK106 ♠ A5		North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 16 Dealer: N Vul: Both North HCP: 20 South HCP: 13 Contract: 6N N	North: ♠ A73 ♥ Q75 ♠ KQJ7 ♣ AKJ	South: ♠ KJ86 ♥ AJ8 ♠ A943 ♣ 53	Pass	6NT	Pass	
Board: 17 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North: ♠ 9543 ♥ K983 ♦ 8754 ♠ A	South: ♠ AKJ ♥ AQ4 ♠ AQ6 ♣ 7643	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 18 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** A9 **♠** KQ42 Vul: NS **♥** AQ93 **♥** K642 Pass 3♥ Pass 6♥ North HCP: 21 ◆ A763 **♦** Q1098 AP South HCP: 10 ♣ AK3 **♣** 5 1. Stayman Contract: 6♥ N

Board: 19 Dealer: S Vul: Both HCP: 6	★ K974▼ J1053◆ Q74◆ 106	The opponents are silent. Partner bids first.
Board: 20 Dealer: N Vul: NS HCP: 20	★ AK74▼ AK6★ K87★ K96	The opponents are silent. You bid first.
Board: 21 Dealer: S Vul: NS HCP: 8	♣ Q1072♥ QJ742♦ K53♣ 3	The opponents are silent. Partner bids first.
Board: 22 Dealer: N Vul: EW HCP: 20	★ KQ63▼ AQ83◆ AQJ◆ Q10	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: Both HCP: 9	♣ Q1073♥ 3♦ AQJ9432♣ 4	East Doubles 3♣ if possible. Partner bids first.
Board: 24 Dealer: N Vul: None HCP: 21	AQ109AKQJAJ743	East Bids XN if possible. You bid first.

Board: 19	North:	South:	West	North	East	South
Dealer: S	Norui. ♦ K974	Souii. ♠ AQ62	,, 020	1,0141		2NT
Vul: Both	♥ J1053	♥ A42	Pass	3♣ ¹	Pass	
North HCP: 6	• Q74	◆ A8	Pass	3 ♣	AP	31
South HCP: 21	♣ 106	♣ AK97	1. Stay		AI	
Contract: 4♠ S			1. Stay	IIIAII		
Board: 20	N4	C41	West	North	Fast	South
Dealer: N	North: ♠ AK74	South: ♠ Q832	***************************************	2NT	Pass	
Vul: NS	♥ AK6	♥ 10952	Pass	21 \1 3♠	Pass	
North HCP: 20	◆ K87	• J	AP	37	1 ass	1 🛣
South HCP: 5	★ K96	♣ Q843	1. Stay	man		
Contract: 4♠ N			1. Stay	IIIAII		
Board: 21	North:	South:	West	North	East	South
Dealer: S	♦ Q1072	★ A865				2NT
Vul: NS	♥ QJ742	♥ AK	Pass	3 ♣¹	Pass	3♠
North HCP: 8	♦ K53	◆ A10982	Pass	6♠	AP	
South HCP: 20 Contract: 6♠ S	♣ 3	♣ KQ	1. Stay	-		
Contract. 02 5			- v . z			
			West	North	East	South
Board: 22	North:	South:		2NT	Pass	3 ♣¹
Dealer: N	♠ KQ63	♦ AJ975	Pass	$3NT^2$	Pass	6 ♥
Vul: EW North HCP: 20	♥ AQ83	♥ K752	AP			
South HCP: 11	◆ AQJ ◆ Q10	◆ K7	1 Ctor	122012		
Contract: 6♥ S	4 Q10	♣ 73	1. Stay	man majors		
			2. 00ui	пајотѕ		
Board: 23	NT 1	~ .	Wast	North	Foot	Courtle
Dealer: S	North:	South:	west	North	East	
Vul: Both	♠ Q1073	♠ AK	ъ	_ 1	37	2NT
	♥ 3	♥ AQ102 ♦ 105	Pass	3♣¹	X	3♥
North HCP: 9		<u> </u>	Pass	3NT	AP	
South HCP: 9	♦ AQJ9432 • 4	◆ AQJ86	1. Stay		Л	

West North East South Board: 24 North: South: 2NT Pass 3♣¹ Dealer: N **♦** AQ109 **♦** KJ542 Vul: None Pass 3♠ Pass 4NT² **♥** AK **♥** Q972 North HCP: 21 Pass 6NT XN AP ♦ K2 **♦** QJ South HCP: 11 1. Stayman ♣ AJ743 **♣** Q10 Contract: 6NX N 2. Quantitative 4NT

Board: 19 Dealer: S Vul: Both HCP: 21	AQ62A42A8AK97	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: NS HCP: 5	◆ Q832▼ 10952◆ J◆ Q843	The opponents are silent. Partner bids first.
Board: 21 Dealer: S Vul: NS HCP: 20	★ A865★ AK★ A10982★ KQ	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: EW HCP: 11	▲ AJ975♥ K752♦ K7♣ 73	The opponents are silent. Partner bids first.
Board: 23 Dealer: S Vul: Both HCP: 20	♠ AK♥ AQ102♦ 105♠ AQJ86	East Doubles 3♣ if possible. You bid first.
Board: 24 Dealer: N Vul: None HCP: 11	★ KJ542♥ Q972◆ K2◆ Q10	East Bids XN if possible. Partner bids first.

Board: 19	North:	South:	West	North	East	South
Dealer: S	Norui. ♦ K974	Souii. ♠ AQ62	,, 020	1,0141		2NT
Vul: Both	♥ J1053	♥ A42	Pass	3♣ ¹	Pass	
North HCP: 6	• Q74	◆ A8	Pass	3 ♣	AP	31
South HCP: 21	♣ 106	♣ AK97	1. Stay		AI	
Contract: 4♠ S			1. Stay	IIIAII		
Board: 20	N4	C41	West	North	Fast	South
Dealer: N	North: ♠ AK74	South: ♠ Q832	***************************************	2NT	Pass	
Vul: NS	♥ AK6	♥ 10952	Pass	21 \1 3♠	Pass	
North HCP: 20	◆ K87	• J	AP	37	1 ass	1 🛣
South HCP: 5	★ K96	♣ Q843	1. Stay	man		
Contract: 4♠ N			1. Stay	IIIAII		
Board: 21	North:	South:	West	North	East	South
Dealer: S	♦ Q1072	★ A865				2NT
Vul: NS	♥ QJ742	♥ AK	Pass	3 ♣¹	Pass	3♠
North HCP: 8	♦ K53	◆ A10982	Pass	6♠	AP	
South HCP: 20 Contract: 6♠ S	♣ 3	♣ KQ	1. Stay	-		
Contract. 02 5			- v . z			
			West	North	East	South
Board: 22	North:	South:		2NT	Pass	3 ♣¹
Dealer: N	♠ KQ63	♦ AJ975	Pass	$3NT^2$	Pass	6 ♥
Vul: EW North HCP: 20	♥ AQ83	♥ K752	AP			
South HCP: 11	◆ AQJ ◆ Q10	◆ K7	1 Ctor	122012		
Contract: 6♥ S	4 Q10	♣ 73	1. Stay	man majors		
			2. 00ui	пајотѕ		
Board: 23	NT 1	~ .	Wast	North	Foot	Courtle
Dealer: S	North:	South:	west	North	East	
Vul: Both	♠ Q1073	♠ AK	ъ	_ 1	37	2NT
	♥ 3	♥ AQ102 ♦ 105	Pass	3♣¹	X	3♥
North HCP: 9		<u> </u>	Pass	3NT	AP	
South HCP: 9	♦ AQJ9432 • 4	◆ AQJ86	1. Stay		Л	

West North East South Board: 24 North: South: 2NT Pass 3♣¹ Dealer: N **♦** AQ109 **♦** KJ542 Vul: None Pass 3♠ Pass 4NT² **♥** AK **♥** Q972 North HCP: 21 Pass 6NT XN AP ♦ K2 **♦** QJ South HCP: 11 1. Stayman ♣ AJ743 **♣** Q10 Contract: 6NX N 2. Quantitative 4NT

Board: 25 Dealer: S Vul: None HCP: 6	1074✓ Q1096854A97	The opponents are silent. Partner bids first.
Board: 26 Dealer: N Vul: EW HCP: 20	★ KQ108▼ KQ◆ Q984◆ AKJ	West Doubles 6♠ if possible. You bid first.
Board: 27 Dealer: S Vul: NS HCP: 7	♣ J765♥ KJ8◆ Q853♣ 74	East Doubles 3♣ if possible. Partner bids first.
Board: 28 Dealer: N Vul: EW HCP: 21	★ KQ8♥ Q9◆ AJ83◆ AKQ4	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: NS HCP: 11	★ AK94▼ 1092◆ 864◆ KJ7	The opponents are silent. Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 20	★ AK6▼ K972★ A84★ AQ5	The opponents are silent. You bid first.

Board: 25 Dealer: S Vul: None	North: ♠ 1074	South: ♠ 98		North		2NT
North HCP: 6 South HCP: 20 Contract: 3N S	♥ Q1096 ♦ 854 ♣ A97	★ AK◆ AKQ63◆ KJ104	Pass Pass 1. Stay	3♣¹ 3NT man	Pass AP	3♦
Board: 26 Dealer: N Vul: EW	North: ♠ KQ108	South: ♠ A642	West	North 2NT	East Pass	
North HCP: 20 South HCP: 9 Contract: 6♠X N	∨ KQ ◆ Q984 ♣ AKJ	◆ AJ1054◆ 10◆ 1073	Pass X 1. Stay	3♠ AP man	Pass	6♠
Board: 27 Dealer: S	North: ♠ J765	South: ♠ Q82	West	North	East	South 2NT
Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	♥ KJ8 • Q853 • 74	◆ AQ9 ◆ AKJ ◆ A963	Pass Pass AP 1. Stay	3♣¹ 3♠ man	X Pass	Pass 3NT
Board: 28 Dealer: N Vul: EW	North: ♠ KQ8	South: ♠ A1092	West Pass	North 2NT 3	Pass Pass	3 ♣¹
North HCP: 21 South HCP: 8 Contract: 3N N	♥ Q9 ♦ AJ83 ♣ AKQ4	★ A8543★ 52★ 85	Pass 1. Stay 2. SM0		AP	
Board: 29 Dealer: S Vul: NS	North: ♠ AK94	South: ♠ Q8	West	North	East	South 2NT
North HCP: 11 South HCP: 21	▼ 1092◆ 864◆ KJ7	✓ KJ75◆ AKQ10◆ AQ8	Pass Pass	3♣¹ 6NT	Pass AP	3♥

Board: 30 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** AK6 **♦** 8542 Vul: EW Pass 6NT **♥** K972 **♥** A8654 Pass 3♥ North HCP: 20 ♦ A84 ♦ KQ5 AP South HCP: 12 **♣** K ♣ AQ5 1. Stayman Contract: 6N N

Board: 25 Dealer: S Vul: None HCP: 20	◆ 98♥ AK◆ AKQ63◆ KJ104	The opponents are silent. You bid first.
Board: 26 Dealer: N Vul: EW HCP: 9	A642✓ AJ1054✓ 10№ 1073	West Doubles 6♠ if possible. Partner bids first.
Board: 27 Dealer: S Vul: NS HCP: 20	♣ Q82♥ AQ9♦ AKJ♣ A963	East Doubles 3♣ if possible. You bid first.
Board: 28 Dealer: N Vul: EW HCP: 8	★ A1092★ A8543★ 52★ 85	The opponents are silent. Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 21	♠ Q8♥ KJ75♦ AKQ10♠ AQ8	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 12	♦ 8542♥ A8654♦ KQ5♦ K	The opponents are silent. Partner bids first.

Board: 25 Dealer: S Vul: None	North: ♠ 1074	South: ♠ 98		North		2NT
North HCP: 6 South HCP: 20 Contract: 3N S	♥ Q1096 ♦ 854 ♣ A97	★ AK◆ AKQ63◆ KJ104	Pass Pass 1. Stay	3♣¹ 3NT man	Pass AP	3♦
Board: 26 Dealer: N Vul: EW	North: ♠ KQ108	South: ♠ A642	West	North 2NT	East Pass	
North HCP: 20 South HCP: 9 Contract: 6♠X N	∨ KQ ◆ Q984 ♣ AKJ	◆ AJ1054◆ 10◆ 1073	Pass X 1. Stay	3♠ AP man	Pass	6♠
Board: 27 Dealer: S	North: ♠ J765	South: ♠ Q82	West	North	East	South 2NT
Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	♥ KJ8 • Q853 • 74	◆ AQ9 ◆ AKJ ◆ A963	Pass Pass AP 1. Stay	3♣¹ 3♠ man	X Pass	Pass 3NT
Board: 28 Dealer: N Vul: EW	North: ♠ KQ8	South: ♠ A1092	West Pass	North 2NT 3	Pass Pass	3 ♣¹
North HCP: 21 South HCP: 8 Contract: 3N N	♥ Q9 ♦ AJ83 ♣ AKQ4	★ A8543★ 52★ 85	Pass 1. Stay 2. SM0		AP	
Board: 29 Dealer: S Vul: NS	North: ♠ AK94	South: ♠ Q8	West	North	East	South 2NT
North HCP: 11 South HCP: 21	▼ 1092◆ 864◆ KJ7	✓ KJ75◆ AKQ10◆ AQ8	Pass Pass	3♣¹ 6NT	Pass AP	3♥

Board: 30 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** AK6 **♦** 8542 Vul: EW Pass 6NT **♥** K972 **♥** A8654 Pass 3♥ North HCP: 20 ♦ A84 ♦ KQ5 AP South HCP: 12 **♣** K ♣ AQ5 1. Stayman Contract: 6N N

Board: 31 Dealer: S Vul: None HCP: 8	♣ Q852 ♥ J10852 ♦ A10 ♣ J3	The opponents are silent. Partner bids first.
Board: 32 Dealer: N Vul: EW HCP: 20	★ AKQ8★ KJ★ AQ8★ J1083	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: None HCP: 6	10832✓ AQ871096№ 107	East Doubles 3♣ if possible. Partner bids first.
Board: 34 Dealer: N Vul: NS HCP: 20	★ AK3▼ AJ75★ A10★ A1096	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: EW HCP: 12	★ AK86♥ QJ842◆ 43♣ Q3	The opponents are silent. Partner bids first.
Board: 36 Dealer: N Vul: None HCP: 20	AQ9♥ QJ10AQ87AJ8	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 4 S	North: ♠ Q852 ♥ J10852 ♠ A10 ♣ J3	South: ♠ AK106 ♥ AK ♠ KQ3 ♠ Q1075	West Pass Pass 1. Stayı	North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 32 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4 N	North: ♠ AKQ8 ♥ KJ ♠ AQ8 ♣ J1083	South:	West Pass AP 1. Stayı	North 2NT 3♠	East Pass Pass	3 ♣¹
Board: 33 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4 S	North: • 10832 • AQ87 • 1096 • 107	South: ♠ AK ♥ J1042 ♠ AKQJ4 ♣ Q9	Pass Pass AP 1. Stayı 2. limit		X Pass	2NT 3♥ 4♥
Board: 34 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 4N N	North: ♠ AK3 ♥ AJ75 ♠ A10 ♣ A1096	South: ♣— ♥ Q932 • KQJ3 • QJ853	West Pass AP 1. Stayı 2. Quar		Pass Pass	

			West	North	East	South 2NT	
Board: 35	North:	South:	Pass	3 ♣¹	Pass	3♦	
Dealer: S Vul: EW	♦ AK86	♠ Q92	Pass	3 ♠ ²	Pass	3NT	
North HCP: 12	♥ QJ842	♥ A3	Pass	4NT ³	Pass	6NT	
South HCP: 20	♦ 43 ♣ Q3	♦ AK5 ♣ AK876	AP				
Contract: 6N S	₹ Q 3	AIX670	1. Stayman				
			2. SM0				
			3. Quai	ntitative	4NT		
Board: 36			West	North	East	South	
Dealer: N Vul: None North HCP: 20 South HCP: 7	North:	South:		2NT	Pass	3 ♣ ¹	
	♠ AQ9 ♥ QJ10	★ K843 ★ A8762	Pass	3♦	Pass	3 ♠ ²	
	♦ AQ87	◆ 954	Pass	4♥	AP		
	♣ AJ8	♣ 3	1. Stay	1. Stayman			
Contract: 4♥ N			2. SM0	TENI			

Board: 31 Dealer: S Vul: None HCP: 21	AK106✓ AK✓ KQ3✓ Q1075	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 7	10643✓ A532✓ J653✓ Q	The opponents are silent. Partner bids first.
Board: 33 Dealer: S Vul: None HCP: 20	♠ AK♥ J1042♦ AKQJ4♠ Q9	East Doubles 3♣ if possible. You bid first.
Board: 34 Dealer: N Vul: NS HCP: 11	♣—♥ Q932♦ KQJ3♣ QJ853	The opponents are silent. Partner bids first.
Board: 35 Dealer: S Vul: EW HCP: 20	◆ Q92◆ A3◆ AK5◆ AK876	The opponents are silent. You bid first.
Board: 36 Dealer: N Vul: None HCP: 7	★ K843★ A8762◆ 954★ 3	The opponents are silent. Partner bids first.

Board: 31 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 4 S	North: ♠ Q852 ♥ J10852 ♠ A10 ♣ J3	South: ♠ AK106 ♥ AK ♠ KQ3 ♠ Q1075	West Pass Pass 1. Stayı	North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 32 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4 N	North: ♠ AKQ8 ♥ KJ ♠ AQ8 ♣ J1083	South:	West Pass AP 1. Stayı	North 2NT 3♠	East Pass Pass	3 ♣¹
Board: 33 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4 S	North: • 10832 • AQ87 • 1096 • 107	South: ♠ AK ♥ J1042 ♠ AKQJ4 ♣ Q9	Pass Pass AP 1. Stayı 2. limit		X Pass	2NT 3♥ 4♥
Board: 34 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 4N N	North: ♠ AK3 ♥ AJ75 ♠ A10 ♣ A1096	South: ♣— ♥ Q932 • KQJ3 • QJ853	West Pass AP 1. Stayı 2. Quar		Pass Pass	

			West	North	East	South 2NT	
Board: 35	North:	South:	Pass	3 ♣¹	Pass	3♦	
Dealer: S Vul: EW	♦ AK86	♠ Q92	Pass	3 ♠ ²	Pass	3NT	
North HCP: 12	♥ QJ842	♥ A3	Pass	4NT ³	Pass	6NT	
South HCP: 20	♦ 43 ♣ Q3	♦ AK5 ♣ AK876	AP				
Contract: 6N S	₹ Q 3	AIX670	1. Stayman				
			2. SM0				
			3. Quai	ntitative	4NT		
Board: 36			West	North	East	South	
Dealer: N Vul: None North HCP: 20 South HCP: 7	North:	South:		2NT	Pass	3 ♣ ¹	
	♠ AQ9 ♥ QJ10	★ K843 ★ A8762	Pass	3♦	Pass	3 ♠ ²	
	♦ AQ87	◆ 954	Pass	4♥	AP		
	♣ AJ8	♣ 3	1. Stay	1. Stayman			
Contract: 4♥ N			2. SM0	TENI			

North hands (Practice Page)

Board: 37 Dealer: S Vul: NS HCP: 11	♣ QJ5 ♥ KQ75 ♦ J95 ♣ Q106	The opponents are silent. Partner bids first.
Board: 38 Dealer: N Vul: EW HCP: 20	★ A1042★ AK62★ KQ5★ A2	West Doubles 3♣ if possible. You bid first.
Board: 39 Dealer: S Vul: Both HCP: 6	♦ 943▼ 10873◆ QJ6◆ K97	The opponents are silent. Partner bids first.
Board: 40 Dealer: N Vul: NS HCP: 21	♠ AK♥ KQJ5♦ Q1082♠ AQ5	The opponents are silent. You bid first.
Board: 41 Dealer: S Vul: EW HCP: 11	★ 104★ A986★ A1054★ K109	The opponents are silent. Partner bids first.
Board: 42 Dealer: N Vul: Both HCP: 20	★ K3▼ AQ94◆ AK96◆ A73	The opponents are silent. You bid first.

Board: 37 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6N S	North: ♠ QJ5 ♥ KQ75 ♦ J95 ♠ Q106	South: ♠ AK3 ♥ AJ10 ♠ K1087 ♣ AJ5	Pass Pass AP 1. Stay	man	Pass Pass	2NT 3◆
Board: 38 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 6 S	North: ♠ A1042 ♥ AK62 ♠ KQ5 ♣ A2	South: ♠ KJ95 ♥ QJ1043 ♠ AJ4 ♣ 4			East Pass	3 ♣¹
Board: 39 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 3N S	North:	South: ♠ A765 ♥ AQ42 ♠ AK8 ♣ A4				South 2NT 3NT ²
Board: 40 Dealer: N Vul: NS North HCP: 21 South HCP: 9 Contract: 5♥ N	North: ♠ AK ♥ KQJ5 ♦ Q1082 ♣ AQ5	South:	West Pass AP 1. Stay		East Pass Pass	South 3♣¹ 5♥
Board: 41 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 4N S	North: ♠ 104 ♥ A986 ♠ A1054 ♣ K109	South: ♠ AQ8 ♥ K42 ♠ KQJ ♠ AJ73	Pass Pass 1. Stay	North 3♣¹ 4NT² man ntitative	Pass AP	2NT

Board: 42 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** K3 **♠** AJ86 Vul: Both **♥** AQ94 **♥** K8 Pass 3♥ Pass 5NT North HCP: 20 ♦ AK96 **♦** Q43 Pass 6NT AP South HCP: 13 **♣** K984 ♣ A73 1. Stayman Contract: 6N N

South hands (Practice Page)

Board: 37 Dealer: S Vul: NS HCP: 20	♠ AK3♥ AJ10♦ K1087♠ AJ5	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: EW HCP: 12	★ KJ95♥ QJ1043◆ AJ4◆ 4	West Doubles 3♣ if possible. Partner bids first.
Board: 39 Dealer: S Vul: Both HCP: 21	A765AQ42AK8A4	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: NS HCP: 9		The opponents are silent. Partner bids first.
Board: 41 Dealer: S Vul: EW HCP: 20	♠ AQ8♥ K42♦ KQJ♠ AJ73	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: Both HCP: 13	AJ86✓ K8Q43✓ K984	The opponents are silent. Partner bids first.

Board: 37 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6N S	North: ♠ QJ5 ♥ KQ75 ♦ J95 ♠ Q106	South: ♠ AK3 ♥ AJ10 ♠ K1087 ♣ AJ5	Pass Pass AP 1. Stay	man	Pass Pass	2NT 3◆
Board: 38 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 6 S	North: ♠ A1042 ♥ AK62 ♠ KQ5 ♣ A2	South: ♠ KJ95 ♥ QJ1043 ♠ AJ4 ♣ 4			East Pass	3 ♣¹
Board: 39 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 3N S	North:	South: ♠ A765 ♥ AQ42 ♠ AK8 ♣ A4				South 2NT 3NT ²
Board: 40 Dealer: N Vul: NS North HCP: 21 South HCP: 9 Contract: 5♥ N	North: ♠ AK ♥ KQJ5 ♦ Q1082 ♣ AQ5	South:	West Pass AP 1. Stay		East Pass Pass	South 3♣¹ 5♥
Board: 41 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 4N S	North: ♠ 104 ♥ A986 ♠ A1054 ♣ K109	South: ♠ AQ8 ♥ K42 ♠ KQJ ♠ AJ73	Pass Pass 1. Stay	North 3♣¹ 4NT² man ntitative	Pass AP	2NT

Board: 42 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** K3 **♠** AJ86 Vul: Both **♥** AQ94 **♥** K8 Pass 3♥ Pass 5NT North HCP: 20 ♦ AK96 **♦** Q43 Pass 6NT AP South HCP: 13 **♣** K984 ♣ A73 1. Stayman Contract: 6N N

North hands (Practice Page)

Board: 43 Dealer: S Vul: None HCP: 6		The opponents are silent. Partner bids first.
Board: 44 Dealer: N Vul: None HCP: 20	♠ A93♥ AJ2♠ AJ6♠ KQJ4	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: NS HCP: 11	AQ62♥ Q7432◆ —◆ QJ108	The opponents are silent. Partner bids first.
Board: 46 Dealer: N Vul: Both HCP: 20	AQ93J97AK8AQ6	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: None HCP: 8	♠ Q952♥ AQ862♦ 732♠ 7	The opponents are silent. Partner bids first.
Board: 48 Dealer: N Vul: NS HCP: 21	★ AK10▼ K106★ AQJ62★ KJ	The opponents are silent. You bid first.

Board: 43 Dealer: S	North: ♠ J854	South: ♠ AK3	West	North	East	South 2NT
Vul: None	₹ 3834 ₹ 82	♥ K6	Pass	3♣ ¹	Pass	
North HCP: 6	♦ Q873	◆ AK1094	Pass	3NT	AP	5
South HCP: 20	♣ K63	♣ QJ7	1. Stay		AI	
Contract: 3N S			1. Stay	11 Ku 1		
Board: 44			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: None	♠ A93	♦ QJ76	Pass	3♦	Pass	4NT ²
North HCP: 20	♥ AJ2 ♦ AJ6	♥ Q1096 ♦ Q5	AP			
South HCP: 11	♦ KQJ4	♣ A83	1. Stay	man		
Contract: 4N N			•	ntitative	4NT	
			West	North	Foot	South
Board: 45	North:	South:	West	rvorur	Last	2NT
Dealer: S Vul: NS	♠ AQ62	♠ KJ8	Pass	3♣ ¹	Pass	
North HCP: 11	♥ Q7432	♥ AKJ5	Pass	4NT ²		<i>3</i>
South HCP: 20	♦ —	♦ A98	1. Stay		Л	
Contract: 4N S	♣ QJ108	♣ A96	•	ntitative	4NT	
Board: 46			West	North	Foot	South
Dealer: N	North:	South:	WEST	2NT	Pass	
Vul: Both	♠ AQ93	♦ KJ8	Pass	21 \1 3♠	Pass	_
North HCP: 20	♥ J97 • AVO	▼ KQ108	AP) T	rass	31N I
South HCP: 9	♦ AK8 ♣ AQ6	10753◆ 54	1. Stay	man		
Contract: 3N N	4 11Q0	₩ 3 1	1. Stay	111111		
Doord: 47					_	
Board: 47 Dealer: S	North: ♠ Q952	South: ♠ AK103	West	North	East	South 2NT
Vul: None	♥ AQ862	♥ J5	Pass	3♣ ¹	Pass	
North HCP: 8	♦ 732	♦ AK9	Pass	4♠	AP	
South HCP: 20	▼ 132	V 1 11 C)	rass	77	Δ I	

Board: 48 Dealer: N Vul: NS North HCP: 21 South HCP: 14 Contract: 7♠ N	North: ♠ AK10 ♥ K106 ♠ AQJ62 ♣ KJ	South: ♠ QJ432 ♥ A953 ♠ K4 ♣ A8	Pass Pass Pass AP 1. Stay 2. SMC	3 ♦ 4 ♦ 5 ♦ man	Pass Pass Pass Pass	3♣¹ 3♥² 4NT³ 7♠
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South hands (Practice Page)

Board: 43 Dealer: S Vul: None HCP: 20	★ AK3▼ K6◆ AK1094◆ QJ7	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: None HCP: 11	♣ QJ76♥ Q1096◆ Q5♣ A83	The opponents are silent. Partner bids first.
Board: 45 Dealer: S Vul: NS HCP: 20	★ KJ8▼ AKJ5★ A98★ A96	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: Both HCP: 9	★ KJ8▼ KQ108◆ 10753◆ 54	The opponents are silent. Partner bids first.
Board: 47 Dealer: S Vul: None HCP: 20	♠ AK103♥ J5♠ AK9♠ AJ93	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: NS HCP: 14	♣ QJ432♥ A953♦ K4♣ A8	The opponents are silent. Partner bids first.

Board: 43 Dealer: S	North: ♠ J854	South: ♠ AK3	West	North	East	South 2NT
Vul: None	₹ 3834 ₹ 82	♥ K6	Pass	3♣ ¹	Pass	
North HCP: 6	♦ Q873	◆ AK1094	Pass	3NT	AP	5
South HCP: 20	♣ K63	♣ QJ7	1. Stay		AI	
Contract: 3N S			1. Stay	11 Ku 1		
Board: 44			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: None	♠ A93	♦ QJ76	Pass	3♦	Pass	4NT ²
North HCP: 20	♥ AJ2 ♦ AJ6	♥ Q1096 ♦ Q5	AP			
South HCP: 11	♦ KQJ4	♣ A83	1. Stay	man		
Contract: 4N N			•	ntitative	4NT	
			West	North	Foot	South
Board: 45	North:	South:	West	rvorur	Last	2NT
Dealer: S Vul: NS	♠ AQ62	♠ KJ8	Pass	3♣ ¹	Pass	
North HCP: 11	♥ Q7432	♥ AKJ5	Pass	4NT ²		<i>3</i>
South HCP: 20	♦ —	♦ A98	1. Stay		Л	
Contract: 4N S	♣ QJ108	♣ A96	•	ntitative	4NT	
Board: 46			West	North	Foot	South
Dealer: N	North:	South:	WEST	2NT	Pass	
Vul: Both	♠ AQ93	♦ KJ8	Pass	21 \1 3♠	Pass	_
North HCP: 20	♥ J97 • AVO	▼ KQ108	AP) T	rass	31N I
South HCP: 9	♦ AK8 ♣ AQ6	10753◆ 54	1. Stay	man		
Contract: 3N N	4 11Q0	₩ 3 1	1. Stay	111111		
Doord: 47					_	
Board: 47 Dealer: S	North: ♠ Q952	South: ♠ AK103	West	North	East	South 2NT
Vul: None	♥ AQ862	♥ J5	Pass	3♣ ¹	Pass	
North HCP: 8	♦ 732	♦ AK9	Pass	4♠	AP	
South HCP: 20	▼ 132	V 1 11 C)	rass	77	Δ I	

Board: 48 Dealer: N Vul: NS North HCP: 21 South HCP: 14 Contract: 7♠ N	North: ♠ AK10 ♥ K106 ♠ AQJ62 ♣ KJ	South: ♠ QJ432 ♥ A953 ♠ K4 ♣ A8	Pass Pass Pass AP 1. Stay 2. SMC	3 ♦ 4 ♦ 5 ♦ man	Pass Pass Pass Pass	3♣¹ 3♥² 4NT³ 7♠
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North hands (Practice Page)

Board: 49 Dealer: S Vul: EW HCP: 10	♣ Q1042♥ QJ♦ KQ9♣ 9763	The opponents are silent. Partner bids first.
Board: 50 Dealer: N Vul: None HCP: 20	★ K93★ KQ98★ KQ2★ AK3	The opponents are silent. You bid first.
Board: 51 Dealer: S Vul: NS HCP: 12	★ 8652★ K65★ Q4★ AQJ3	The opponents are silent. Partner bids first.
Board: 52 Dealer: N Vul: Both HCP: 20	♣ Q10♥ KQ7◆ AKJ7♣ AJ97	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: Both HCP: 9	♦ KJ5 ♥ Q1087 ♦ K1083 ♣ 83	East Doubles 3♣ if possible. Partner bids first.
Board: 54 Dealer: N Vul: None HCP: 20	★ KQ5♥ QJ103◆ AK7◆ AJ3	The opponents are silent. You bid first.

Board: 49 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 4♠ S	North: ♠ Q1042 ♥ QJ ♠ KQ9 ♠ 9763	South: ♠ K976 ✔ A3 ♠ A103 ♣ AKQ4	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4♠ AP 1. Stayman
Board: 50 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 6 S	North: ♠ K93 ♥ KQ98 ♠ KQ2 ♠ AK3	South: ♠ AJ108 ♥ 74 ♠ AJ98653 ♣ —	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4♦ Pass 5♦ Pass 6♦ AP 1. Stayman
Board: 51 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 6N S	North:	South: ♠ K103 ♥ AQJ ♠ AK107 ♣ K65	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² Pass 6NT AP 1. Stayman 2. Quantitative 4NT
Board: 52 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 N	North: ♠ Q10 ♥ KQ7 ♠ AKJ7 ♣ AJ97	South: ♣ J952 ✔ A8632 ♣ 10964 ♣ —	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♣² Pass 4♥ AP 1. Stayman 2. SMOLEN
Board: 53 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S	North: ♠ KJ5 ♥ Q1087 ♠ K1083 ♠ 83	South: ♠ A93 ♥ K63 ♠ AQ9 ♠ AQJ9	West North East South 2NT Pass 3♣¹ X Pass Pass 3▼ Pass 3NT AP 1. Stayman

Board: 54 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** KQ5 **♦** AJ863 Vul: None **♥** AK75 **♥** QJ103 Pass 3♥ Pass 7♥ North HCP: 20 **♦** AK7 **♦**83 AP South HCP: 12 ♣ AJ3 **♣** 84 1. Stayman Contract: 7♥ N

South hands (Practice Page)

Board: 49 Dealer: S Vul: EW HCP: 20	★ K976★ A3★ A103★ AKQ4	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: None HCP: 10	★ AJ108▼ 74◆ AJ98653◆ —	The opponents are silent. Partner bids first.
Board: 51 Dealer: S Vul: NS HCP: 20	★ K103★ AQJ★ AK107★ K65	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: Both HCP: 5	♣ J952♥ A8632♦ 10964♣ —	The opponents are silent. Partner bids first.
Board: 53 Dealer: S Vul: Both HCP: 20	★ A93▼ K63★ AQ9★ AQJ9	East Doubles 3♣ if possible. You bid first.
Board: 54 Dealer: N Vul: None HCP: 12	▲ AJ863♥ AK75◆ 83▲ 84	The opponents are silent. Partner bids first.

Board: 49 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 4♠ S	North: ♠ Q1042 ♥ QJ ♠ KQ9 ♠ 9763	South: ♠ K976 ✔ A3 ♠ A103 ♣ AKQ4	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4♠ AP 1. Stayman
Board: 50 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 6 S	North: ♠ K93 ♥ KQ98 ♠ KQ2 ♠ AK3	South: ♠ AJ108 ♥ 74 ♠ AJ98653 ♣ —	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4♦ Pass 5♦ Pass 6♦ AP 1. Stayman
Board: 51 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 6N S	North:	South: ♠ K103 ♥ AQJ ♠ AK107 ♣ K65	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² Pass 6NT AP 1. Stayman 2. Quantitative 4NT
Board: 52 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 N	North: ♠ Q10 ♥ KQ7 ♠ AKJ7 ♣ AJ97	South: ♣ J952 ✔ A8632 ♣ 10964 ♣ —	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♣² Pass 4♥ AP 1. Stayman 2. SMOLEN
Board: 53 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S	North: ♠ KJ5 ♥ Q1087 ♠ K1083 ♠ 83	South: ♠ A93 ♥ K63 ♠ AQ9 ♠ AQJ9	West North East South 2NT Pass 3♣¹ X Pass Pass 3▼ Pass 3NT AP 1. Stayman

Board: 54 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** KQ5 **♦** AJ863 Vul: None **♥** AK75 **♥** QJ103 Pass 3♥ Pass 7♥ North HCP: 20 **♦** AK7 **♦**83 AP South HCP: 12 ♣ AJ3 **♣** 84 1. Stayman Contract: 7♥ N

North hands (Practice Page)

Board: 55 Dealer: S Vul: EW HCP: 8	★ KJ5▼ K1043◆ J10653◆ 3	The opponents are silent. Partner bids first.
Board: 56 Dealer: N Vul: Both HCP: 20	★ KQ▼ KQ◆ AJ853◆ KQ54	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: None HCP: 12	▲ A973♥ KJ1097◆ A♣ 964	The opponents are silent. Partner bids first.
Board: 58 Dealer: N Vul: NS HCP: 20	♠ AK♥ Q764♠ AK9♠ A1094	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: EW HCP: 7	▲ A982♥ QJ83◆ 10654◆ 8	The opponents are silent. Partner bids first.
Board: 60 Dealer: N Vul: None HCP: 20	1097✓ AK9AKQ7A43	The opponents are silent. You bid first.

West North East South Board: 60 North: South: 2NT Pass 3♣¹ Dealer: N **♠** 1097 **♦** K854 Vul: None Pass 3♦ Pass $3 \stackrel{?}{•}^2$ ♥ AK9 ♥ Q8632 North HCP: 20 Pass 4♥ AP ♦ AKQ7 **♦**9 South HCP: 6 1. Stayman **♣** J86 ♣ A43 Contract: 4♥ N 2. SMOLEN

South hands (Practice Page)

Board: 55 Dealer: S Vul: EW HCP: 20	♣ Q87♥ 82◆ AKQ7♣ AKQ6	The opponents are silent. You bid first.
Board: 56 Dealer: N Vul: Both HCP: 8	★ A1086▼ A9632★ 6★ 873	The opponents are silent. Partner bids first.
Board: 57 Dealer: S Vul: None HCP: 20	★ KQ6▼ AQ2◆ KQ10◆ A873	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: NS HCP: 11	♣962♥ K852◆ QJ7♣ KQ3	The opponents are silent. Partner bids first.
Board: 59 Dealer: S Vul: EW HCP: 20	★ K6▼ A107◆ AKJ7◆ AJ63	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: None HCP: 6	★ K854♥ Q8632◆ 9◆ J86	The opponents are silent. Partner bids first.

West North East South Board: 60 North: South: 2NT Pass 3♣¹ Dealer: N **♠** 1097 **♦** K854 Vul: None Pass 3♦ Pass $3 \stackrel{?}{•}^2$ ♥ AK9 ♥ Q8632 North HCP: 20 Pass 4♥ AP ♦ AKQ7 **♦**9 South HCP: 6 1. Stayman **♣** J86 ♣ A43 Contract: 4♥ N 2. SMOLEN

North hands (Practice Page)

Board: 61 Dealer: S Vul: NS HCP: 8	★ K1064★ K9754◆ 7◆ Q76	East Doubles 3♣ if possible. West Bids XA♠ if possible. Partner bids first.
Board: 62 Dealer: N Vul: EW HCP: 21	★ AK9★ KQ2★ Q10★ AQJ104	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: Both HCP: 6	★ A962▼ J74◆ 6543◆ J8	The opponents are silent. Partner bids first.
Board: 64 Dealer: N Vul: EW HCP: 20	★ AKQ★ A84◆ QJ6★ A986	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: Both HCP: 8		The opponents are silent. Partner bids first.

Board: 61 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 6•X S	North: ♠ K1064 ♥ K9754 ♠ 7 ♣ Q76	South: ♠ A972 ♥ AQ10 ♠ AQ63 ♣ A5		3♣¹ 4♣² 4NT³ 5♥ 6♠ AP man raise or 1	X Pass Pass Pass Pass Pass	5♦ 5♠ Pass
Board: 62 Dealer: N Vul: EW North HCP: 21 South HCP: 7 Contract: 3N N	North: ♠ AK9 ♥ KQ2 ♠ Q10 ♣ AQJ104	South: ♠ 10743 ♥ A1053 ♠ K64 ♣ 63		North 2NT 3 man	Ź	South 3♣¹
Board: 63 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 4 S	North: ♠ A962 ♥ J74 ♠ 6543 ♣ J8	South: ♠ KQ53 ♥ KQ8 ♠ KJ8 ♣ AK3	West Pass Pass 1. Stay	North 3♣¹ 4♠ man		South 2NT 3♣
Board: 64 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N	North: ♠ AKQ ♥ A84 ♠ QJ6 ♣ A986	South:	West Pass AP 1. Stay	North 2NT 3 man	East Pass Pass	3 ♣¹

West North East South Board: 65 North: South: 2NT Dealer: S **♦** J832 **♦** Q1096 Pass 3NT² Vul: Both Pass $3 \clubsuit^1$ **v** 109852 ♥ AKQ7 North HCP: 8 AP ♦ AJ ♦ KQ7 South HCP: 21 1. Stayman **♣** Q6 ♣ AJ Contract: 3N S 2. both majors

South hands (Practice Page)

Board: 61	♦ A972	East Doubles 3♣ if possible.
Dealer: S	♥ AQ10	West Bids XA♠♠ if possible.
Vul: NS	♦ AQ63	
HCP: 20	♣ A5	You bid first.
Board: 62	★ 10743	The appearants are silent
Dealer: N	♥ A1053	The opponents are silent.
Vul: EW	♦ K64	Partner bids first.
HCP: 7	♣ 63	Tarther olds first.
Board: 63	♦ KQ53	The opponents are silent.
Dealer: S	♥ KQ8	The opponents are shent.
Vul: Both	♦ KJ8	You bid first.
HCP: 21	♣ AK3	Tod old first.
Board: 64	★ 10742	The opponents are silent.
Dealer: N	♥ K63	The opposition are allowed.
Vul: EW	♦ K75	Partner bids first.
HCP: 9	♣ K103	
D 1.67	. 01006	
Board: 65	♦ Q1096	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: Both	♦ KQ7	You bid first.
HCP: 21	♣ AJ	

Board: 61 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 6•X S	North: ♠ K1064 ♥ K9754 ♠ 7 ♣ Q76	South: ♠ A972 ♥ AQ10 ♠ AQ63 ♣ A5		3♣¹ 4♣² 4NT³ 5♥ 6♠ AP man raise or 1	X Pass Pass Pass Pass Pass	5♦ 5♠ Pass
Board: 62 Dealer: N Vul: EW North HCP: 21 South HCP: 7 Contract: 3N N	North: ♠ AK9 ♥ KQ2 ♠ Q10 ♣ AQJ104	South: ♠ 10743 ♥ A1053 ♠ K64 ♣ 63		North 2NT 3 man	Ź	South 3♣¹
Board: 63 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 4 S	North: ♠ A962 ♥ J74 ♠ 6543 ♣ J8	South: ♠ KQ53 ♥ KQ8 ♠ KJ8 ♣ AK3	West Pass Pass 1. Stay	North 3♣¹ 4♠ man		South 2NT 3♣
Board: 64 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N	North: ♠ AKQ ♥ A84 ♠ QJ6 ♣ A986	South:	West Pass AP 1. Stay	North 2NT 3 man	East Pass Pass	3 ♣¹

West North East South Board: 65 North: South: 2NT Dealer: S **♦** J832 **♦** Q1096 Pass 3NT² Vul: Both Pass $3 \clubsuit^1$ **v** 109852 ♥ AKQ7 North HCP: 8 AP ♦ AJ ♦ KQ7 South HCP: 21 1. Stayman **♣** Q6 ♣ AJ Contract: 3N S 2. both majors

North hands (Practice Page)

Board: 66 Dealer: N Vul: None HCP: 20	♣ Q95♥ KQ4◆ AK4♣ KQJ10	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: Both HCP: 16	★ AKQ★ A873★ 75★ K1094	The opponents are silent. Partner bids first.
Board: 68 Dealer: N Vul: EW HCP: 20	★ K4♥ J7◆ AK975◆ AKQ7	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: None HCP: 9	AQ52✓ 1052✓ 10876✓ QJ	The opponents are silent. Partner bids first.
Board: 70 Dealer: N Vul: EW HCP: 20	AJ8✓ A4✓ AQ93✓ KQ53	The opponents are silent. You bid first.

Board: 66 Dealer: N Vul: None North HCP: 20 South HCP: 16 Contract: 7N N	North: ♠ Q95 ♥ KQ4 ♠ AK4 ♣ KQJ10	South: ♠ AKJ86 ♥ A983 ♠ 65 ♣ A6	Pass Pass Pass Pass AP 1. Stay 2. SMC	4♠ 5♦ 6♦	Pass Pass Pass Pass Pass	3♣¹ 3♥² 4NT³ 6♣ 7NT
Board: 67 Dealer: S Vul: Both North HCP: 16 South HCP: 20 Contract: 7N S	North: ♠ AKQ ♥ A873 ♦ 75 ♣ K1094	South: ♠ 1098 ♥ QJ ♠ AKQJ4 ♠ AQJ		North 3♣¹ 7NT man	East Pass AP	2NT
Board: 68 Dealer: N Vul: EW North HCP: 20 South HCP: 14 Contract: 6N N	North: ♠ K4 ▼ J7 ◆ AK975 ♣ AKQ7	South: ♠ AQ6 ♥ AQ52 ♠ Q1084 ♠ 63	West Pass Pass 1. Stay	6NT	Pass	
Board: 69 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ AQ52 ♥ 1052 • 10876 ♠ QJ	South: ♣ 874 ✔ AKQ ♣ AKJ ♣ A1094	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	South 2NT 3

2. SIVIOLEIN	Board: 70 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 6N N	North: ♠ AJ8 ♥ A4 ♠ AQ93 ♣ KQ53	South: ♠ Q1052 ♥ K10975 ♠ K6 ♠ A9	Pass Pass	3NT 6NT man	Pass Pass Pass	3♣¹ 3♠²
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South hands (Practice Page)

Board: 66 Dealer: N Vul: None HCP: 16	AKJ86✓ A98365A6	The opponents are silent. Partner bids first.
Board: 67 Dealer: S Vul: Both HCP: 20	1098✓ QJAKQJ4AQJ	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: EW HCP: 14	AQ6✓ AQ52✓ Q1084♠ 63	The opponents are silent. Partner bids first.
Board: 69 Dealer: S Vul: None HCP: 21	♣ 874♥ AKQ♦ AKJ♣ A1094	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: EW HCP: 12	◆ Q1052♥ K10975◆ K6◆ A9	The opponents are silent. Partner bids first.

Board: 66 Dealer: N Vul: None North HCP: 20 South HCP: 16 Contract: 7N N	North: ♠ Q95 ♥ KQ4 ♠ AK4 ♣ KQJ10	South: ♠ AKJ86 ♥ A983 ♠ 65 ♣ A6	Pass Pass Pass Pass AP 1. Stay 2. SMC	4♠ 5♦ 6♦	Pass Pass Pass Pass Pass	3♣¹ 3♥² 4NT³ 6♣ 7NT
Board: 67 Dealer: S Vul: Both North HCP: 16 South HCP: 20 Contract: 7N S	North: ♠ AKQ ♥ A873 ♦ 75 ♣ K1094	South: ♠ 1098 ♥ QJ ♠ AKQJ4 ♠ AQJ		North 3♣¹ 7NT man	East Pass AP	2NT
Board: 68 Dealer: N Vul: EW North HCP: 20 South HCP: 14 Contract: 6N N	North: ♠ K4 ▼ J7 ◆ AK975 ♣ AKQ7	South: ♠ AQ6 ♥ AQ52 ♠ Q1084 ♠ 63	West Pass Pass 1. Stay	6NT	Pass	
Board: 69 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ AQ52 ♥ 1052 • 10876 ♠ QJ	South: ♣ 874 ✔ AKQ ♣ AKJ ♣ A1094	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	South 2NT 3

2. SIVIOLEIN	Board: 70 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 6N N	North: ♠ AJ8 ♥ A4 ♠ AQ93 ♣ KQ53	South: ♠ Q1052 ♥ K10975 ♠ K6 ♠ A9	Pass Pass	3NT 6NT man	Pass Pass Pass	3♣¹ 3♠²
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Board: 71 Dealer: S Vul: Both HCP: 5	J1073✓ J10642✓ J7✓ Q10	The opponents are silent. Partner bids first.
Board: 72 Dealer: N Vul: NS HCP: 20	♠ AK3♥ Q84♠ KJ7♠ AK96	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: Both HCP: 13	★ KQ8▼ AJ43◆ QJ76◆ 106	The opponents are silent. Partner bids first.
Board: 74 Dealer: N Vul: None HCP: 21	★ K6★ AK3◆ AK43◆ A1063	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: Both HCP: 10	★ K1042▼ J9762◆ AQ7◆ 10	The opponents are silent. Partner bids first.
Board: 76 Dealer: N Vul: NS HCP: 20	★ K7▼ AQ◆ AK96◆ KJ954	The opponents are silent. You bid first.

Board: 71 Dealer: S	North:	South:	West	North	East	
Vul: Both	♦ J1073	♠ A2	_	1	_	2NT
North HCP: 5	♥ J10642	♥ AKQ8 • 843		3 ♣ ¹	Pass	3♥
South HCP: 20	♦ J7 ♣ Q10	◆ 043 ◆ AK43	Pass		AP	
Contract: 4♥ S	1 (10	Y THE IS	1. Stay	man		
Board: 72	North:	South:	West	North	Fast	South
Dealer: N	AK3	50un. ♠ J2	,,,	2NT	Pass	
Vul: NS	♥ Q84	♥ A1096	Pass			3NT
North HCP: 20 South HCP: 9	♦ KJ7	◆ A10854	AP			
Contract: 3N N	♣ AK96	♣ 108	1. Stay	man		
Board: 73	NI ozalo	Condle	West	North	East	South
Dealer: S	North: ♠ KQ8	South: ♠ AJ3				2NT
Vul: Both	♥ AJ43	♥ 1062	Pass	3 ♣ ¹	Pass	3♦
North HCP: 13 South HCP: 21	♦ QJ76	♦ AK9	Pass	5NT	Pass	6NT
Contract: 6N S	♣ 106	♣ AKQ3	AP			
Confidence of Co			1. Stay	man		
Board: 74			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: None	♠ K6 ♥ AK3	♠ J75 ♥ J762	Pass	3♦	Pass	3NT
North HCP: 21 South HCP: 6	◆ AK43	• Q109	AP			
Contract: 3N N	♣ A1063	♣ Q97	1. Stay	man		
Board: 75		a 1	Wast	North	Foot	South
Dealer: S	North:	South:	west	inorul	Easi	South 2NT
Vul: Both	★ K1042 ∀ J9762	♠ A6 ♥ AK54	Pass	3♣ ¹	Pass	
North HCP: 10	◆ J9702 ◆ AQ7	◆ 53	Pass	3 ♥ ¹	AP	<i>5</i> 🔻
South HCP: 20	♣ 10	♣ AKQ53		-	ΑΓ	
Contract: 6 S	♣ 10	♣ AKQ53	1. Stay	-		

Board: 76 Dealer: N Vul: NS North HCP: 20

South HCP: 8 Contract: 3N N North: **♦** K7 **♥** AQ **♦** AK96

♣ KJ954

South: **♦** A10832 **♥** J642 **♦** QJ103

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

2. SMOLEN

Board: 71 Dealer: S Vul: Both HCP: 20	A2✓ AKQ8◆ 843◆ AK43	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: NS HCP: 9	J2✓ A1096◆ A10854◆ 108	The opponents are silent. Partner bids first.
Board: 73 Dealer: S Vul: Both HCP: 21	▲ AJ3▼ 1062◆ AK9▲ AKQ3	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: None HCP: 6	♣ J75♥ J762◆ Q109♣ Q97	The opponents are silent. Partner bids first.
Board: 75 Dealer: S Vul: Both HCP: 20	★ A6★ AK54★ 53★ AKQ53	The opponents are silent. You bid first.
Board: 76 Dealer: N Vul: NS HCP: 8	★ A10832♥ J642◆ QJ103◆ —	The opponents are silent. Partner bids first.

Board: 71 Dealer: S	North:	South:	West	North	East	
Vul: Both	♦ J1073	♠ A2	_	1	_	2NT
North HCP: 5	♥ J10642	♥ AKQ8 • 843		3 ♣ ¹	Pass	3♥
South HCP: 20	♦ J7 ♣ Q10	◆ 043 ◆ AK43	Pass		AP	
Contract: 4♥ S	1 (10	Y THE IS	1. Stay	man		
Board: 72	North:	South:	West	North	Fast	South
Dealer: N	AK3	50un. ♠ J2	,,,	2NT	Pass	
Vul: NS	♥ Q84	♥ A1096	Pass			3NT
North HCP: 20 South HCP: 9	♦ KJ7	◆ A10854	AP			
Contract: 3N N	♣ AK96	♣ 108	1. Stay	man		
Board: 73	NI ozalo	Condle	West	North	East	South
Dealer: S	North: ♠ KQ8	South: ♠ AJ3				2NT
Vul: Both	♥ AJ43	♥ 1062	Pass	3 ♣ ¹	Pass	3♦
North HCP: 13 South HCP: 21	♦ QJ76	♦ AK9	Pass	5NT	Pass	6NT
Contract: 6N S	♣ 106	♣ AKQ3	AP			
Confidence of Co			1. Stay	man		
Board: 74			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♣ ¹
Vul: None	♠ K6 ♥ AK3	♠ J75 ♥ J762	Pass	3♦	Pass	3NT
North HCP: 21 South HCP: 6	◆ AK43	• Q109	AP			
Contract: 3N N	♣ A1063	♣ Q97	1. Stay	man		
Board: 75		a 1	Wast	North	Foot	South
Dealer: S	North:	South:	west	inorul	Easi	South 2NT
Vul: Both	★ K1042 ∀ J9762	♠ A6 ♥ AK54	Pass	3♣ ¹	Pass	
North HCP: 10	◆ J9702 ◆ AQ7	◆ 53	Pass	3 ♥ ¹	AP	<i>5</i> 🔻
South HCP: 20	♣ 10	♣ AKQ53		-	ΑΓ	
Contract: 6 S	♣ 10	♣ AKQ53	1. Stay	-		

Board: 76 Dealer: N Vul: NS North HCP: 20

South HCP: 8 Contract: 3N N North: **♦** K7 **♥** AQ **♦** AK96

♣ KJ954

South: **♦** A10832 **♥** J642 **♦** QJ103

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

2. SMOLEN

Board: 77 Dealer: S Vul: Both HCP: 8	108432KQ654QJ9	The opponents are silent. Partner bids first.
Board: 78 Dealer: N Vul: NS HCP: 20	★ KQ6▼ AJ◆ K109◆ AQJ43	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: EW HCP: 8	★ 32▼ J854★ A976★ K106	The opponents are silent. Partner bids first.
Board: 80 Dealer: N Vul: Both HCP: 20	▲ A1065✔ AKJ7◆ 86▲ AKJ	The opponents are silent. You bid first.
Board: 81 Dealer: S Vul: NS HCP: 6	◆ 9763♥ 43◆ 84◆ AQ975	The opponents are silent. Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 20	♠ AKQ♥ AK3♦ KJ532♠ 43	West Doubles 3♣ if possible. You bid first.

Board: 77 Dealer: S Vul: Both	North: ♠ 10843	South: ♠ 96	West	North		2NT
North HCP: 8	v 2	♥ AKQJ	Pass	3 ♣ ¹	Pass	3♥
South HCP: 21	♦ KQ654	♦ A97	Pass	3NT	AP	
Contract: 3N S	♣ QJ9	♣ AK76	1. Stay	man		
Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	★ 1043		2NT	Pass	3 ♣¹
Vul: NS North HCP: 20	♥ AJ	♥ Q542	Pass	3♦	Pass	3NT
South HCP: 9	♦ K109	♦ AQJ83	AP			
Contract: 3N N	♣ AQJ43	♣ 8	1. Stay	man		
Board: 79 Dealer: S	North: ◆ 32	South: ♠ AQJ	West	North	East	South 2NT
Vul: EW North HCP: 8	♥ J854	♥ AQ9	Pass	3♣ ¹	Pass	3♦
South HCP: 21	◆ A976	♦ KQJ3	Pass	3NT	AP	
Contract: 3N S	♣ K106	♣ Q94	1. Stay	man		
Board: 80		G 4	West	North	East	South
Dealer: N	North:	South: ♠ J942		2NT	Pass	3 ♣ ¹
Vul: Both	♠ A1065 ♥ AKJ7	♥ 1942 ♥ 952	Pass	$3NT^2$	Pass	4♠
North HCP: 20	♦ 86	◆ AJ1097	AP			
South HCP: 6	♣ AKJ	♣ 8	1. Stay	man		
Contract: 4♠ S			2. both	majors		
Board: 81 Dealer: S	North: ◆ 9763	South: ♠ AK10	West	North	East	South 2NT
Vul: NS	♥ 43	♥ AKJ	Pass	3♣ ¹	Pass	
N4. HCD. (4.700	_		4.70	
North HCP: 6 South HCP: 21	♦ 84	♦ AJ93	Pass	3NT	AP	

Board: 82 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4♠ S North: ♠ AKQ ♠ 87643 ♥ QJ96 ♠ KJ532 ♠ 43 ♠ Q9	West North East South 2NT Pass 3♣¹ X 3♠ Pass 3♥² Pass 4♣³ Pass 4♠ AP 1. Stayman 2. SMOLEN 3. limit raise or better in ♠
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Board: 77 Dealer: S Vul: Both HCP: 21	♣96♥ AKQJ◆ A97♣ AK76	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: NS HCP: 9	★ 1043♥ Q542◆ AQJ83◆ 8	The opponents are silent. Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 21	♠ AQJ♥ AQ9♦ KQJ3♠ Q94	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: Both HCP: 6		The opponents are silent. Partner bids first.
Board: 81 Dealer: S Vul: NS HCP: 21	♠ AK10♥ AKJ♠ AJ93♠ J43	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: EW HCP: 5	♣87643♥QJ96◆86♣Q9	West Doubles 3♣ if possible. Partner bids first.

Board: 77 Dealer: S Vul: Both	North: ♠ 10843	South: ♠ 96	West	North		2NT
North HCP: 8	v 2	♥ AKQJ	Pass	3 ♣ ¹	Pass	3♥
South HCP: 21	♦ KQ654	♦ A97	Pass	3NT	AP	
Contract: 3N S	♣ QJ9	♣ AK76	1. Stay	man		
Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	★ 1043		2NT	Pass	3 ♣¹
Vul: NS North HCP: 20	♥ AJ	♥ Q542	Pass	3♦	Pass	3NT
South HCP: 9	♦ K109	♦ AQJ83	AP			
Contract: 3N N	♣ AQJ43	♣ 8	1. Stay	man		
Board: 79 Dealer: S	North: ◆ 32	South: ♠ AQJ	West	North	East	South 2NT
Vul: EW North HCP: 8	♥ J854	♥ AQ9	Pass	3♣ ¹	Pass	3♦
South HCP: 21	◆ A976	♦ KQJ3	Pass	3NT	AP	
Contract: 3N S	♣ K106	♣ Q94	1. Stay	man		
Board: 80		G 4	West	North	East	South
Dealer: N	North:	South: ♠ J942		2NT	Pass	3 ♣ ¹
Vul: Both	♠ A1065 ♥ AKJ7	♥ 1942 ♥ 952	Pass	$3NT^2$	Pass	4♠
North HCP: 20	♦ 86	◆ AJ1097	AP			
South HCP: 6	♣ AKJ	♣ 8	1. Stay	man		
Contract: 4♠ S			2. both	majors		
Board: 81 Dealer: S	North: ◆ 9763	South: ♠ AK10	West	North	East	South 2NT
Vul: NS	♥ 43	♥ AKJ	Pass	3♣ ¹	Pass	
N4. HCD. (4.700	_		4.70	
North HCP: 6 South HCP: 21	♦ 84	♦ AJ93	Pass	3NT	AP	

Board: 82 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4♠ S North: ♠ AKQ ♠ 87643 ♥ QJ96 ♠ KJ532 ♠ 43 ♠ Q9	West North East South 2NT Pass 3♣¹ X 3♠ Pass 3♥² Pass 4♣³ Pass 4♠ AP 1. Stayman 2. SMOLEN 3. limit raise or better in ♠
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Board: 83 Dealer: S Vul: None HCP: 11	AJ1083✓ A653✓ Q7✓ 73	The opponents are silent. Partner bids first.
Board: 84 Dealer: N Vul: NS HCP: 20	★ AK103▼ K2◆ AKQJ◆ 1054	West Doubles 7♠ if possible. You bid first.
Board: 85 Dealer: S Vul: EW HCP: 7	♦ 9652♥ 10975♦ 3♦ AK93	The opponents are silent. Partner bids first.
Board: 86 Dealer: N Vul: None HCP: 21	♣ QJ2♥ AKQ6◆ A5♣ KQ64	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: NS HCP: 14	♠ AK62♥ QJ542♦ 4♠ A76	The opponents are silent. Partner bids first.
Board: 88 Dealer: N Vul: EW HCP: 21	★ K6▼ KJ106◆ AK10◆ AQJ3	The opponents are silent. You bid first.

Board: 83 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North: ♠ AJ1083 ♥ A653 ♠ Q7 ♠ 73	South: ♠ K4 ♥ K8 ♠ AK854 ♣ AK85	Pass Pass Pass Pass 1. Stay		Pass	2NT
Board: 84 Dealer: N Vul: NS North HCP: 20 South HCP: 12 Contract: 7•X N	North: ♠ AK103 ♥ K2 ♠ AKQJ ♠ 1054	South: ♠ QJ942 ♥ AJ96 ←— ♠ A963	West Pass X 1. Stay	North 2NT 3♠ AP	East Pass Pass	3 ♣ ¹
Board: 85 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 4 S	North:	South: ♠ AQ8 ♥ AJ62 ♠ AQ ♣ QJ87			East Pass AP	2NT
Board: 86 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 6 N	North: ♠ QJ2 ♥ AKQ6 ♠ A5 ♣ KQ64	South: ♠ A653 ♥ 108732 ♦ J4 ♣ A3	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	3 ♣ ¹

			West	North	East	South 2NT
Board: 87	North:	South:	Pass	3 ♣¹	Pass	3♦
Dealer: S Vul: NS	♠ AK62	♠ 1053	Pass	3 ♠ ²	Pass	4♥
North HCP: 14	♥ QJ542	♥ AK7	Pass	$4NT^3$	Pass	5♣
South HCP: 20	♦ 4 ♣ A76	◆ AKJ5◆ KQ8	Pass	7♥	AP	
Contract: 7♥ S	₹ A/0	# KQ0	1. Stay			
			2. SM(DLEN		
			3. Blac	kwood (0314, 1	for 🔻
Board: 88	North:	South:	West	North	East	South
Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 4♥ N	♦ K6	♠ QJ3		2NT	Pass	3♣ ¹
	♥ KJ106	♥ 9842	Pass	3♥	Pass	4♥
	♦ AK10	♦ 543	AP			
	♣ AQJ3	♣ K107	1. Stay			

Board: 83 Dealer: S Vul: None HCP: 20	★ K4▼ K8◆ AK854◆ AK85	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: NS HCP: 12	◆ QJ942◆ AJ96◆ —◆ A963	West Doubles 7♠ if possible. Partner bids first.
Board: 85 Dealer: S Vul: EW HCP: 20	♠ AQ8♥ AJ62♦ AQ♠ QJ87	The opponents are silent. You bid first.
Board: 86 Dealer: N Vul: None HCP: 9	★ A653▼ 108732◆ J4◆ A3	The opponents are silent. Partner bids first.
Board: 87 Dealer: S Vul: NS HCP: 20	1053✓ AK7✓ AKJ5✓ KQ8	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: EW HCP: 6	♣ QJ3 ♥ 9842 ♦ 543 ♣ K107	The opponents are silent. Partner bids first.

Board: 83 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North: ♠ AJ1083 ♥ A653 ♠ Q7 ♠ 73	South: ♠ K4 ♥ K8 ♠ AK854 ♣ AK85	Pass Pass Pass Pass 1. Stay		Pass	2NT
Board: 84 Dealer: N Vul: NS North HCP: 20 South HCP: 12 Contract: 7•X N	North: ♠ AK103 ♥ K2 ♠ AKQJ ♠ 1054	South: ♠ QJ942 ♥ AJ96 ←— ♠ A963	West Pass X 1. Stay	North 2NT 3♠ AP	East Pass Pass	3 ♣ ¹
Board: 85 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 4 S	North:	South: ♠ AQ8 ♥ AJ62 ♠ AQ ♣ QJ87			East Pass AP	2NT
Board: 86 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 6 N	North: ♠ QJ2 ♥ AKQ6 ♠ A5 ♣ KQ64	South: ♠ A653 ♥ 108732 ♦ J4 ♣ A3	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	3 ♣ ¹

			West	North	East	South 2NT
Board: 87	North:	South:	Pass	3 ♣¹	Pass	3♦
Dealer: S Vul: NS	♠ AK62	♠ 1053	Pass	3 ♠ ²	Pass	4♥
North HCP: 14	♥ QJ542	♥ AK7	Pass	$4NT^3$	Pass	5♣
South HCP: 20	♦ 4 ♣ A76	◆ AKJ5◆ KQ8	Pass	7♥	AP	
Contract: 7♥ S	₹ A/0	# KQ0	1. Stay			
			2. SM(DLEN		
			3. Blac	kwood (0314, 1	for 🔻
Board: 88	North:	South:	West	North	East	South
Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 4♥ N	♦ K6	♠ QJ3		2NT	Pass	3♣ ¹
	♥ KJ106	♥ 9842	Pass	3♥	Pass	4♥
	♦ AK10	♦ 543	AP			
	♣ AQJ3	♣ K107	1. Stay			

Board: 89 Dealer: S Vul: Both HCP: 8	10972✓ AK62✓ J105№ 103	The opponents are silent. Partner bids first.
Board: 90 Dealer: N Vul: NS HCP: 20	★ A8▼ A862◆ AJ3◆ AK93	The opponents are silent. You bid first.
Board: 91 Dealer: S Vul: None HCP: 16	★ AK♥ 9765★ A64★ AJ98	The opponents are silent. Partner bids first.
Board: 92 Dealer: N Vul: Both HCP: 20	★ K1032★ AQ10★ J2★ AKQJ	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: None HCP: 6	106531086QJ1043K	The opponents are silent. Partner bids first.
Board: 94 Dealer: N Vul: None HCP: 20	♣ Q65♥ Q10◆ AKQ7♣ AK54	The opponents are silent. You bid first.

Board: 89			_		_	_
Dealer: S	North:	South:	West	North	East	
Vul: Both	♠ 10972	♠ AQ				2NT
North HCP: 8	♥ AK62	♥ Q74	Pass	3 ♣ ¹	Pass	3♦
South HCP: 20	♦ J105	♦ AK8	Pass	3NT	AP	
Contract: 3N S	♣ 103	♣ KQ976	1. Stay	man		
201111111111111111111111111111111111111			-			
Board: 90	North:	South:	West	North	East	South
Dealer: N	Nordi. A8	♦ QJ109		2NT	Pass	
Vul: NS	♥ A862	♥ KJ5	Pass	3 y		3NT
North HCP: 20	◆ AJ3	◆ K64		3 ▼	1 ass	3111
South HCP: 10	♦ AK93	♣ 1054	AP	*****		
Contract: 3N N	11110	1 100 .	1. Stay	man		
Board: 91	North:	South:	West	North	Fast	South
Dealer: S	Norui.	Soun.	.,	- ,		2NT
Vul: None	♥ 9765	¥ Q37 ▼ AKQ8	Pass	3♣ ¹	Pass	3 ♥
North HCP: 16	◆ A64	◆ KQ10				J 🔻
South HCP: 20	◆ AJ98	♦ K103	Pass	7NT	AP	
Contract: 7N S	T 110/0	¥ 1K103	1. Stay	man		
Board: 92			West	North	Fast	South
Dealer: N	North:	South:	*** C St	2NT	Pass	_
Vul: Both	★ K1032	♦ A6	Dogg			3 ₹ 7NT
North HCP: 20	♥ AQ10	♥ 6543	Pass	3♠	Pass	/1 N 1
South HCP: 13	• J2	◆ AKQ10863	AP			
Contract: 7N N	♣ AKQJ	♣ —	1. Stay	man		
D 1.00						
Board: 93 Dealer: S	North:	South:	West	North	East	
Vul: None	▲ 10653	♠ KQJ9		٠		2NT
North HCP: 6	v 1086	♥ AJ7	Pass	3 ♣ ¹	Pass	3♠
1,01411101.0	♦ QJ1043	♦ K7	Pass	4♠	AP	
South HCP: 20	♣ K	♣ AQ54				

Board: 94 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** Q65 **♠** 10432 Vul: None Pass 3NT **♥** Q10 **♥** A9 Pass 3♦ North HCP: 20 ♦ AKQ7 **♦** J653 AP South HCP: 6 **♣** AK54 **♣** J108 1. Stayman Contract: 3N N

Board: 89 Dealer: S Vul: Both HCP: 20	AQ♥ Q74AK8KQ976	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: NS HCP: 10	◆ QJ109▼ KJ5◆ K64◆ 1054	The opponents are silent. Partner bids first.
Board: 91 Dealer: S Vul: None HCP: 20	♣ QJ7♥ AKQ8◆ KQ10♣ K103	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: Both HCP: 13	★ A6★ 6543★ AKQ10863★ —	The opponents are silent. Partner bids first.
Board: 93 Dealer: S Vul: None HCP: 20	★ KQJ9▼ AJ7★ K7♣ AQ54	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: None HCP: 6	★ 10432★ A9★ J653★ J108	The opponents are silent. Partner bids first.

Board: 89			_		_	_
Dealer: S	North:	South:	West	North	East	
Vul: Both	♠ 10972	♠ AQ				2NT
North HCP: 8	♥ AK62	♥ Q74	Pass	3 ♣ ¹	Pass	3♦
South HCP: 20	♦ J105	♦ AK8	Pass	3NT	AP	
Contract: 3N S	♣ 103	♣ KQ976	1. Stay	man		
201111111111111111111111111111111111111			-			
Board: 90	North:	South:	West	North	East	South
Dealer: N	Nordi. A8	♦ QJ109		2NT	Pass	
Vul: NS	♥ A862	♥ KJ5	Pass	3 y		3NT
North HCP: 20	◆ AJ3	◆ K64		3 🔻	1 ass	3111
South HCP: 10	♦ AK93	♣ 1054	AP	*****		
Contract: 3N N	11110	1 100 .	1. Stay	man		
Board: 91	North:	South:	West	North	Fast	South
Dealer: S	Norui.	Soun.	.,	- ,		2NT
Vul: None	♥ 9765	¥ Q37 ▼ AKQ8	Pass	3♣ ¹	Pass	3 ♥
North HCP: 16	◆ A64	◆ KQ10				<i>5</i> (
South HCP: 20	◆ AJ98	♦ K103	Pass	7NT	AP	
Contract: 7N S	T 110/0	¥ 1K103	1. Stay	man		
Board: 92			West	North	Fast	South
Dealer: N	North:	South:	*** C St	2NT	Pass	_
Vul: Both	★ K1032	♠ A6	Dogg			3 ₹ 7NT
North HCP: 20	♥ AQ10	♥ 6543	Pass	3♠	Pass	/1 N 1
South HCP: 13	• J2	◆ AKQ10863	AP			
Contract: 7N N	♣ AKQJ	♣ —	1. Stay	man		
D 1.00						
Board: 93 Dealer: S	North:	South:	West	North	East	
Vul: None	▲ 10653	♠ KQJ9		٠		2NT
North HCP: 6	v 1086	♥ AJ7	Pass	3 ♣ ¹	Pass	3♠
1,01411101.0	♦ QJ1043	♦ K7	Pass	4♠	AP	
South HCP: 20	♣ K	♣ AQ54				

Board: 94 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** Q65 **♠** 10432 Vul: None Pass 3NT **♥** Q10 **♥** A9 Pass 3♦ North HCP: 20 ♦ AKQ7 **♦** J653 AP South HCP: 6 **♣** AK54 **♣** J108 1. Stayman Contract: 3N N

Board: 95 Dealer: S Vul: NS HCP: 8	109875AQJ3→ —J876	The opponents are silent. Partner bids first.
Board: 96 Dealer: N Vul: Both HCP: 20	▲ A654♥ K6◆ AKQJ9◆ K9	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: NS HCP: 9	★ K64★ AJ62★ 85★ J984	The opponents are silent. Partner bids first.
Board: 98 Dealer: N Vul: EW HCP: 21	★ K6★ AQ4★ AQ5★ AQ942	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: EW HCP: 13	★ KQ84▼ K102◆ AJ754◆ 9	The opponents are silent. Partner bids first.
Board: 100 Dealer: N Vul: Both HCP: 20	♣ QJ108♥ AK9♦ AK♣ QJ65	The opponents are silent. You bid first.

Board: 95 Dealer: S Vul: NS North HCP: 8 South HCP: 21 Contract: 3N S	North: ♠ 109875 ♥ AQJ3 ♦ — ♣ J876	South: ♠ AK ♥ K42 ♠ AK32 ♠ A1093		man	Pass	South 2NT 3♦ 3NT
Board: 96 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 6♠ N	North: ♠ A654 ♥ K6 ♠ AKQJ9 ♣ K9	South: ♠ KQ1097 ♥ QJ85 ←— ♠ A874	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 ♣¹
Board: 97 Dealer: S Vul: NS North HCP: 9 South HCP: 21 Contract: 4 S	North: ♠ K64 ▼ AJ62 ♦ 85 ♣ J984	South: ♠ AQJ ♥ KQ104 ♠ K1073 ♣ AQ	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	South 2NT 3♥
Board: 98 Dealer: N Vul: EW North HCP: 21 South HCP: 12 Contract: 6N N	North: ♠ K6 ♥ AQ4 ♠ AQ5 ♣ AQ942	South: ♠ AQ743 ♥ J863 ♦ J ♠ KJ7	Pass Pass Pass 1. Stay 2. SM0		Pass Pass Pass AP	3 ♣¹

Board: 99 Dealer: S Vul: EW North HCP: 13 South HCP: 20 Contract: 6N S	North: ♠ KQ84 ♥ K102 ♠ AJ754 ♣ 9	South: ♠ A52 ♥ A98 ♠ KQ8 ♠ AK73	Pass Pass AP 1. Stay	North 3♣¹ 5NT	Pass	2NT
Board: 100 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 4♠ N	North: ♠ QJ108 ♥ AK9 ♠ AK ♠ QJ65	South: ♠ 6432 ♥ Q10 • QJ4 ♣ A1087	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 ♣¹

Board: 95 Dealer: S Vul: NS HCP: 21	★ AK▼ K42◆ AK32◆ A1093	The opponents are silent. You bid first.
Board: 96 Dealer: N Vul: Both HCP: 12	★ KQ1097♥ QJ85◆ —★ A874	The opponents are silent. Partner bids first.
Board: 97 Dealer: S Vul: NS HCP: 21	★ AQJ▼ KQ104◆ K1073◆ AQ	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: EW HCP: 12	♣ AQ743♥ J863♦ J♣ KJ7	The opponents are silent. Partner bids first.
Board: 99 Dealer: S Vul: EW HCP: 20	A52✓ A98✓ KQ8AK73	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: Both HCP: 9	♠ 6432♥ Q10◆ QJ4♠ A1087	The opponents are silent. Partner bids first.

Board: 95 Dealer: S Vul: NS North HCP: 8 South HCP: 21 Contract: 3N S	North: ♠ 109875 ♥ AQJ3 ♦ — ♣ J876	South: ♠ AK ♥ K42 ♠ AK32 ♠ A1093	.,	man	Pass	South 2NT 3♦ 3NT
Board: 96 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 6♠ N	North: ♠ A654 ♥ K6 ♠ AKQJ9 ♣ K9	South: ♠ KQ1097 ♥ QJ85 ←— ♠ A874	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 ♣¹
Board: 97 Dealer: S Vul: NS North HCP: 9 South HCP: 21 Contract: 4 S	North: ♠ K64 ▼ AJ62 ♦ 85 ♣ J984	South: ♠ AQJ ♥ KQ104 ♠ K1073 ♣ AQ	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	South 2NT 3♥
Board: 98 Dealer: N Vul: EW North HCP: 21 South HCP: 12 Contract: 6N N	North: ♠ K6 ♥ AQ4 ♠ AQ5 ♣ AQ942	South: ♠ AQ743 ♥ J863 ♦ J ♠ KJ7	Pass Pass Pass 1. Stay 2. SM0		Pass Pass Pass AP	3 ♣¹

Board: 99 Dealer: S Vul: EW North HCP: 13 South HCP: 20 Contract: 6N S	North: ♠ KQ84 ♥ K102 ♠ AJ754 ♣ 9	South: ♠ A52 ♥ A98 ♠ KQ8 ♠ AK73	Pass Pass AP 1. Stay	North 3♣¹ 5NT	Pass	2NT
Board: 100 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 4♠ N	North: ♠ QJ108 ♥ AK9 ♠ AK ♠ QJ65	South: ♠ 6432 ♥ Q10 • QJ4 ♣ A1087	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 ♣¹

Board: 101 Dealer: S Vul: EW HCP: 6	★ K6 ♥ J1076 ♦ 987 ♣ Q854	The opponents are silent. Partner bids first.
Board: 102 Dealer: N Vul: None HCP: 20	AQ4✓ AKJ3✓ Q653A5	West Doubles 3♣ if possible. You bid first.
Board: 103 Dealer: S Vul: None HCP: 5	♦ 853 ♥ Q985 ♦ 974 ♣ K93	The opponents are silent. Partner bids first.
Board: 104 Dealer: N Vul: Both HCP: 20	★ K6▼ AKQJ◆ 104◆ AQJ63	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: None HCP: 12	♣ Q98♥ J975◆ AJ♣ A543	The opponents are silent. Partner bids first.
Board: 106 Dealer: N Vul: NS HCP: 20	A62✓ Q103AK6AQJ6	The opponents are silent. You bid first.

Board: 101	North:	South:	West	North	East	South
Dealer: S Vul: EW	♦ K6	♠ AQ7				2NT
North HCP: 6	♥ J1076	♥ A4	Pass	3 ♣ ¹	Pass	3♦
South HCP: 20	♦ 987 • 0854	◆ AJ1063	Pass	3NT	AP	
Contract: 3N S	♣ Q854	♣ AJ9	1. Stay	man		
Board: 102			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3 ♣ ¹
Vul: None	♦ AQ4	♦ J853	X	3♥	Pass	4♣ ²
North HCP: 20	♥ AKJ3 ♦ Q653	♥ Q10875 ♦ K7	Pass	4♥	AP	
South HCP: 6	♦ A5	♦ 73	1. Stay	man		
Contract: 4♥ N	1110	1 73	•	raise or	better	in 🔻
Board: 103	North:	South:	West	North	East	South
Dealer: S Vul: None	♦ 853	♠ AK10				2NT
North HCP: 5	♥ Q985	♥ A106	Pass	3 ♣ ¹	Pass	3♦
South HCP: 20	♦ 974	◆ QJ10	Pass	3NT	AP	
Contract: 3N S	♣ K93	♣ AQ74	1. Stayman			
Board: 104			West	North	Fast	South
Dealer: N	North:	South:		2NT	Pass	
Vul: Both	★ K6	♠ A1073	Pass	3♥	Pass	_
North HCP: 20	♥ AKQJ	♥ 98752	AP	<i>3</i> •	1 435	0.
South HCP: 10	104♣ AQJ63	◆ AQ5 ◆ 7	1. Stayman			
Contract: 6♥ N	₹ AQJ03	₩ /	J			
Board: 105	N outlo	Courtles	West	North	East	
Dealer: S	North: ♠ Q98	South: ♠ AKJ	D	2.1	Dese	2NT
Vul: None North HCP: 12	♥ J975	♥ KQ63		3♣¹	Pass	3 ▼
South HCP: 12	◆ AJ	♦ K8		$4NT^2$	AP	
Contract: 4N S	♣ A543	♣ KJ97	 Stayman Quantitative 4NT 		4) IT	
			2. Qua	ntitative	4NT	

Board: 106 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♦** A62 **♦** K1054 Vul: NS Pass 3NT **♥** Q103 **♥** K642 Pass 3♦ North HCP: 20 ♦ AK6 **♦** 43 AP South HCP: 6 **♣** AQJ6 **♣** 1093 1. Stayman Contract: 3N N

Board: 101 Dealer: S Vul: EW HCP: 20	AQ7✓ A4✓ AJ1063✓ AJ9	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: None HCP: 6		West Doubles 3♣ if possible. Partner bids first.
Board: 103 Dealer: S Vul: None HCP: 20	★ AK10▼ A106◆ QJ10◆ AQ74	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: Both HCP: 10	★ A1073♥ 98752★ AQ5♣ 7	The opponents are silent. Partner bids first.
Board: 105 Dealer: S Vul: None HCP: 20	★ AKJ★ KQ63★ K8★ KJ97	The opponents are silent. You bid first.
Board: 106 Dealer: N Vul: NS HCP: 6	★ K1054★ K642★ 43★ 1093	The opponents are silent. Partner bids first.

Board: 101	North:	South:	West	North	East	South
Dealer: S Vul: EW	♦ K6	♠ AQ7				2NT
North HCP: 6	♥ J1076	♥ A4	Pass	3 ♣ ¹	Pass	3♦
South HCP: 20	♦ 987 • 0854	◆ AJ1063	Pass	3NT	AP	
Contract: 3N S	♣ Q854	♣ AJ9	1. Stay	man		
Board: 102			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3 ♣ ¹
Vul: None	♦ AQ4	♦ J853	X	3♥	Pass	4♣ ²
North HCP: 20	♥ AKJ3 ♦ Q653	♥ Q10875 ♦ K7	Pass	4♥	AP	
South HCP: 6	♦ A5	♦ 73	1. Stay	man		
Contract: 4♥ N	1110	1 73	•	raise or	better	in 🔻
Board: 103	North:	South:	West	North	East	South
Dealer: S Vul: None	♦ 853	♠ AK10				2NT
North HCP: 5	♥ Q985	♥ A106	Pass	3 ♣ ¹	Pass	3♦
South HCP: 20	♦ 974	◆ QJ10	Pass	3NT	AP	
Contract: 3N S	♣ K93	♣ AQ74	1. Stayman			
Board: 104			West	North	Fast	South
Dealer: N	North:	South:		2NT	Pass	
Vul: Both	★ K6	♠ A1073	Pass	3♥	Pass	_
North HCP: 20	♥ AKQJ	♥ 98752	AP	<i>3</i> •	1 435	0.
South HCP: 10	104♣ AQJ63	◆ AQ5 ◆ 7	1. Stayman			
Contract: 6♥ N	₹ AQJ03	₩ /	J			
Board: 105	N outlo	Courtles	West	North	East	
Dealer: S	North: ♠ Q98	South: ♠ AKJ	D	2.1	Dese	2NT
Vul: None North HCP: 12	♥ J975	♥ KQ63		3♣¹	Pass	3 ▼
South HCP: 12	◆ AJ	♦ K8		$4NT^2$	AP	
Contract: 4N S	♣ A543	♣ KJ97	 Stayman Quantitative 4NT 		4) IT	
			2. Qua	ntitative	4NT	

Board: 106 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♦** A62 **♦** K1054 Vul: NS Pass 3NT **♥** Q103 **♥** K642 Pass 3♦ North HCP: 20 ♦ AK6 **♦** 43 AP South HCP: 6 **♣** AQJ6 **♣** 1093 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 107 Dealer: S Vul: None HCP: 11		The opponents are silent. Partner bids first.
Board: 108 Dealer: N Vul: EW HCP: 20	★ A73★ KQ◆ AK92◆ KJ93	The opponents are silent. You bid first.
Board: 109 Dealer: S Vul: Both HCP: 5	♦ 9632♥ A8742♦ 8♣ J53	The opponents are silent. Partner bids first.
Board: 110 Dealer: N Vul: EW HCP: 21	★ AKQ6▼ A4◆ J74◆ AK84	The opponents are silent. You bid first.
Board: 111 Dealer: S Vul: Both HCP: 5	▲ A987♥ J10863◆ 87♣ 105	The opponents are silent. Partner bids first.
Board: 112 Dealer: N Vul: EW HCP: 20	★ KQ ★ KQ7 ★ A863 ♣ KQJ10	The opponents are silent. You bid first.

Board: 107 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 4N S	North: ♦ J62 ♥ QJ105 ♦ AQJ95 ♣ 8	South: ♠ AKQ4 ♥ A96 • 103 ♣ AK65	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² AP 1. Stayman 2. Quantitative 4NT
Board: 108 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 6N N	North: ♠ A73 ♥ KQ ♠ AK92 ♠ KJ93	South: ♠ KQ86 ♥ AJ1086 ♦ 5 ♣ Q108	West North East South 2NT Pass 3♣¹ Pass 3♣¹ Pass 3♣² Pass 3NT Pass 4NT³ Pass 6NT AP 1. Stayman 2. SMOLEN 3. Quantitative 4NT
Board: 109 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 4 S	North: ◆ 9632 ▼ A8742 ◆ 8 ◆ J53	South: ♠ KQ10 ♥ KJ105 ♠ K2 ♣ AKQ10	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4♥ AP 1. Stayman
Board: 110 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 3N N	North: ♠ AKQ6 ♥ A4 ♦ J74 ♠ AK84	South:	West North East South 2NT Pass 3♣¹ Pass 3♠ Pass 3NT AP 1. Stayman

Board: 111 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 3N S	North: ♠ A987 ♥ J10863 ♦ 87 ♣ 105	South: ♠ Q106 ♥ Q4 ♠ AQJ64 ♣ AKQ	Pass		Pass	2NT
Board: 112 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North: ♠ KQ ▼ KQ7 ◆ A863 ♣ KQJ10	South: ♣ 753 ♥ A1082 ♠ KJ ♣ 6543	,,,,,,	North 2NT 3 man	Pass	

South hands (Practice Page)

Board: 107 Dealer: S Vul: None HCP: 20	AKQ4✓ A96103AK65	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: EW HCP: 12	★ KQ86 ♥ AJ1086 ♦ 5 ♣ Q108	The opponents are silent. Partner bids first.
Board: 109 Dealer: S Vul: Both HCP: 21	★ KQ10▼ KJ105★ K2★ AKQ10	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: EW HCP: 6	★ 105♥ 9853★ A10★ Q10965	The opponents are silent. Partner bids first.
Board: 111 Dealer: S Vul: Both HCP: 20	♣ Q106♥ Q4◆ AQJ64♣ AKQ	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: EW HCP: 8	★ 753★ A1082★ KJ★ 6543	The opponents are silent. Partner bids first.

Board: 107 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 4N S	North: ♦ J62 ♥ QJ105 ♦ AQJ95 ♣ 8	South: ♠ AKQ4 ♥ A96 • 103 ♣ AK65	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² AP 1. Stayman 2. Quantitative 4NT
Board: 108 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 6N N	North: ♠ A73 ♥ KQ ♠ AK92 ♠ KJ93	South: ♠ KQ86 ♥ AJ1086 ♦ 5 ♣ Q108	West North East South 2NT Pass 3♣¹ Pass 3♣¹ Pass 3♣² Pass 3NT Pass 4NT³ Pass 6NT AP 1. Stayman 2. SMOLEN 3. Quantitative 4NT
Board: 109 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 4 S	North: ◆ 9632 ▼ A8742 ◆ 8 ◆ J53	South: ♠ KQ10 ♥ KJ105 ♠ K2 ♣ AKQ10	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4♥ AP 1. Stayman
Board: 110 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 3N N	North: ♠ AKQ6 ♥ A4 ♦ J74 ♠ AK84	South:	West North East South 2NT Pass 3♣¹ Pass 3♠ Pass 3NT AP 1. Stayman

Board: 111 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 3N S	North: ♠ A987 ♥ J10863 ♦ 87 ♣ 105	South: ♠ Q106 ♥ Q4 ♠ AQJ64 ♣ AKQ	Pass		Pass	2NT
Board: 112 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North: ♠ KQ ▼ KQ7 ◆ A863 ♣ KQJ10	South: ♣ 753 ♥ A1082 ♠ KJ ♣ 6543	,,,,,,	North 2NT 3 man	Pass	

North hands (Practice Page)

Board: 113 Dealer: S Vul: Both HCP: 7		The opponents are silent. Partner bids first.
Board: 114 Dealer: N Vul: Both HCP: 20	♣ QJ♥ AK6◆ KJ53♣ AQ83	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: None HCP: 11	★ K642★ A87★ 1074★ KJ3	The opponents are silent. Partner bids first.
Board: 116 Dealer: N Vul: NS HCP: 20	AQJ5Q87A9AQJ7	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: None HCP: 12	★ AJ1072★ KQ107★ 86★ Q10	The opponents are silent. Partner bids first.
Board: 118 Dealer: N Vul: EW HCP: 21	★ AKQ★ AK4★ J10★ KJ954	East Doubles 3♦ if possible. You bid first.

Board: 113	North:	South:	West	North	East	South
Dealer: S	♦ J942	♠ AK10				2NT
Vul: Both	♥ Q9642	♥ AK105	Pass	3 ♣ ¹	Pass	3♥
North HCP: 7	\	♦ AK43	Pass	4♥	AP	
South HCP: 21	♣ KJ75	♣ 93	1. Stay		7 11	
Contract: 4♥ S			1. Suly	11411		
Board: 114	NI d	C 4	West	North	Fast	South
Dealer: N	North:	South:	West			
Vul: Both	♠ QJ	♦ A96	ъ	2NT	Pass	_
North HCP: 20	✓ AK6✓ KJ53	♥ 10985 ♦ Q104	Pass	3♦	Pass	3NT
South HCP: 9	♦ AQ83	• Q104 • K105	AP			
Contract: 3N N	₩ AQ63	₩ K103	1. Stay	man		
Board: 115			***	NT 4		G 4
Dealer: S	North:	South:	West	North	East	
Vul: None	♦ K642	♠ AQ8				2NT
North HCP: 11	♥ A87	♥ KQ92	Pass	3 ♣ ¹	Pass	3♥
South HCP: 20	◆ 1074	♦ AJ93	Pass	6NT	AP	
Contract: 6N S	♣ KJ3	♣ A5	1. Stay	man		
D 1116			Wast	NI o sella	Es et	Cardle
Board: 116	North:	South:	west	North		
Dealer: N	AQJ5	★ K932		2NT	Pass	3♣¹
Vul: NS	♥ Q87	♥ AKJ105	Pass	3♠	Pass	64
North HCP: 20 South HCP: 11	♦ A9	♦ 865	AP	34	1 433	04
Contract: 6♠ N	♣ AQJ7	♣ 10		*****		
Commact. 04 IV			1. Stay	man		
Board: 117			***	NI d	ъ.	G 4
Dealer: S	North:	South:	West	North	East	
Vul: None	♠ AJ1072	♦ Q8				2NT
North HCP: 12	♥ KQ107	♥ A953	Pass	3 ♣ ¹	Pass	3♥
1 101 u1 11 C1 . 12	♦ 86	♦ AKQ9	Pass	6 ♥	AP	
South HCP: 20		•	1 455	0 ,	1 11	
South HCP: 20 Contract: 6 S	♣ Q10	♣ AJ9	1. Stay		1.11	

Board: 118 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** AKQ **♦** J84 Vul: EW 3NT ♥ AK4 **♥** QJ109 Pass 3♦ X North HCP: 21 **♦** Q43 **♦** J10 AP South HCP: 6 **♣** KJ954 **♣** 763 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 113 Dealer: S Vul: Both HCP: 21	★ AK10★ AK105★ AK43★ 93	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: Both HCP: 9	★ A96▼ 10985◆ Q104◆ K105	The opponents are silent. Partner bids first.
Board: 115 Dealer: S Vul: None HCP: 20	AQ8KQ92AJ93A5	The opponents are silent. You bid first.
Board: 116 Dealer: N Vul: NS HCP: 11	★ K932★ AKJ105◆ 865★ 10	The opponents are silent. Partner bids first.
Board: 117 Dealer: S Vul: None HCP: 20	♠ Q8♥ A953♦ AKQ9♠ AJ9	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: EW HCP: 6	↓ J84♥ QJ109◆ Q43♠ 763	East Doubles 3♦ if possible. Partner bids first.

Board: 113	North:	South:	West	North	East	South
Dealer: S	♦ J942	♠ AK10				2NT
Vul: Both	♥ Q9642	♥ AK105	Pass	3 ♣ ¹	Pass	3♥
North HCP: 7	\	♦ AK43	Pass	4♥	AP	
South HCP: 21	♣ KJ75	♣ 93	1. Stay		7 11	
Contract: 4♥ S			1. Suly	11411		
Board: 114	NI d	C 4	West	North	Fast	South
Dealer: N	North:	South:	West			
Vul: Both	♠ QJ	♦ A96	ъ	2NT	Pass	_
North HCP: 20	✓ AK6✓ KJ53	♥ 10985 ♦ Q104	Pass	3♦	Pass	3NT
South HCP: 9	♦ AQ83	• Q104 • K105	AP			
Contract: 3N N	₩ AQ63	₩ K103	1. Stay	man		
Board: 115			***	NT 4		G 4
Dealer: S	North:	South:	West	North	East	
Vul: None	♦ K642	♠ AQ8				2NT
North HCP: 11	♥ A87	♥ KQ92	Pass	3 ♣ ¹	Pass	3♥
South HCP: 20	◆ 1074	♦ AJ93	Pass	6NT	AP	
Contract: 6N S	♣ KJ3	♣ A5	1. Stay	man		
D 1116			Wast	NI o sella	Es et	Cardle
Board: 116	North:	South:	west	North		
Dealer: N	AQJ5	★ K932		2NT	Pass	3♣¹
Vul: NS	♥ Q87	♥ AKJ105	Pass	3♠	Pass	64
North HCP: 20 South HCP: 11	♦ A9	♦ 865	AP	34	1 433	04
Contract: 6♠ N	♣ AQJ7	♣ 10		*****		
Commact. 04 IV			1. Stay	man		
Board: 117			***	NI d	ъ.	G 4
Dealer: S	North:	South:	West	North	East	
Vul: None	♠ AJ1072	♦ Q8				2NT
North HCP: 12	♥ KQ107	♥ A953	Pass	3 ♣ ¹	Pass	3♥
1 101 u1 11 C1 . 12	♦ 86	♦ AKQ9	Pass	6 ♥	AP	
South HCP: 20		•	1 455	0 ,	1 11	
South HCP: 20 Contract: 6 S	♣ Q10	♣ AJ9	1. Stay		1.11	

Board: 118 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** AKQ **♦** J84 Vul: EW 3NT ♥ AK4 **♥** QJ109 Pass 3♦ X North HCP: 21 **♦** Q43 **♦** J10 AP South HCP: 6 **♣** KJ954 **♣** 763 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 119 Dealer: S Vul: Both HCP: 8	★ KJ87▼ 10942◆ A◆ 10873	The opponents are silent. Partner bids first.
Board: 120 Dealer: N Vul: NS HCP: 21	♠ AK7♥ Q74♠ AKQ10♠ QJ5	The opponents are silent. You bid first.
Board: 121 Dealer: S Vul: Both HCP: 8	♣ J1052♥ KQ943◆ 98♣ Q10	The opponents are silent. Partner bids first.
Board: 122 Dealer: N Vul: None HCP: 20	★ A1082▼ AQ◆ AKJ9◆ Q94	The opponents are silent. You bid first.
Board: 123 Dealer: S Vul: None HCP: 9	♣ Q965♥ A9◆ QJ107652♣ —	The opponents are silent. Partner bids first.
Board: 124 Dealer: N Vul: NS HCP: 20	♠ A7♥ K1095♦ AQJ♠ AQ54	The opponents are silent. You bid first.

Board: 119 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♠ N	North: ♠ KJ87 ▼ 10942 ♠ A ♣ 10873	South: ♠ AQ62 ♥ AQ63 ♠ Q43 ♣ AQ	Pass Pass 1. Stay	North 3♣¹ 4♠ man majors		South 2NT 3NT ²
Board: 120 Dealer: N Vul: NS North HCP: 21 South HCP: 5 Contract: 3N N	North: ♠ AK7 ♥ Q74 ♠ AKQ10 ♠ QJ5	South: ◆ 8542 ▼ 63 ◆ J43 ◆ A863	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 121 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♥ S	North: ♣ J1052 ♥ KQ943 ♦ 98 ♣ Q10	South: ♠ KQ9 ♥ AJ2 ♠ AKQJ ♣ 753	Pass Pass AP 1. Stay		East Pass Pass	2NT 3♦
Board: 122 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 4♠ N	North: ♠ A1082 ♥ AQ ♠ AKJ9 ♠ Q94	South: ♠ QJ93 ♥ J10853 ♦ Q10 ♠ K7	West Pass AP 1. Stay		East Pass Pass	3 ♣ ¹
Board: 123 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ Q965 ♥ A9 ♠ QJ107652 ♣ —	South: ♠ AK7 ♥ J754 ♠ AK ♣ KQJ7	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 124 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** A7 **♠** KJ32 Vul: NS **♥** K1095 **♥** QJ763 Pass 3♥ Pass 4♥ North HCP: 20 **♦** AQJ **♦**— AP South HCP: 8 **♣** AQ54 **♣** J986 1. Stayman Contract: 4♥ N

South hands (Practice Page)

Board: 119 Dealer: S Vul: Both HCP: 20	AQ62AQ63Q43AQ	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: NS HCP: 5	♦ 8542♥ 63♦ J43♠ A863	The opponents are silent. Partner bids first.
Board: 121 Dealer: S Vul: Both HCP: 20	★ KQ9★ AJ2◆ AKQJ★ 753	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: None HCP: 9	♣ QJ93 ♥ J10853 ♦ Q10 ♣ K7	The opponents are silent. Partner bids first.
Board: 123 Dealer: S Vul: None HCP: 21	♠ AK7♥ J754♠ AK♠ KQJ7	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: NS HCP: 8	★ KJ32♥ QJ763◆ —◆ J986	The opponents are silent. Partner bids first.

Board: 119 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♠ N	North: ♠ KJ87 ▼ 10942 ♠ A ♣ 10873	South: ♠ AQ62 ♥ AQ63 ♠ Q43 ♣ AQ	Pass Pass 1. Stay	North 3♣¹ 4♠ man majors		South 2NT 3NT ²
Board: 120 Dealer: N Vul: NS North HCP: 21 South HCP: 5 Contract: 3N N	North: ♠ AK7 ♥ Q74 ♠ AKQ10 ♠ QJ5	South: ◆ 8542 ▼ 63 ◆ J43 ◆ A863	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 121 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♥ S	North: ♣ J1052 ♥ KQ943 ♦ 98 ♣ Q10	South: ♠ KQ9 ♥ AJ2 ♠ AKQJ ♣ 753	Pass Pass AP 1. Stay		East Pass Pass	2NT 3♦
Board: 122 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 4♠ N	North: ♠ A1082 ♥ AQ ♠ AKJ9 ♠ Q94	South: ♠ QJ93 ♥ J10853 ♦ Q10 ♠ K7	West Pass AP 1. Stay		East Pass Pass	3 ♣ ¹
Board: 123 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ Q965 ♥ A9 ♠ QJ107652 ♣ —	South: ♠ AK7 ♥ J754 ♠ AK ♣ KQJ7	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 124 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** A7 **♠** KJ32 Vul: NS **♥** K1095 **♥** QJ763 Pass 3♥ Pass 4♥ North HCP: 20 **♦** AQJ **♦**— AP South HCP: 8 **♣** AQ54 **♣** J986 1. Stayman Contract: 4♥ N

North hands (Practice Page)

Board: 125 Dealer: S Vul: Both HCP: 8	♣ QJ92♥ Q7♦ K763♣ 984	The opponents are silent. Partner bids first.
Board: 126 Dealer: N Vul: EW HCP: 20	♣ QJ8♥ AQ75◆ A65♣ AK10	The opponents are silent. You bid first.
Board: 127 Dealer: S Vul: None HCP: 12	★ K875♥ Q109◆ A83◆ K87	The opponents are silent. Partner bids first.
Board: 128 Dealer: N Vul: NS HCP: 20	♠ AK7♥ 93♦ AQJ4♠ AQ73	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: EW HCP: 12		The opponents are silent. Partner bids first.
Board: 130 Dealer: N Vul: Both HCP: 20	♠ AKQ♥ 983♠ KJ7♠ AK43	The opponents are silent. You bid first.

Board: 125 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♠ S	North: ♠ QJ92 ♥ Q7 ♦ K763 ♠ 984	South: ♠ A1075 ♥ KJ ♠ AQ ♣ KQJ63	West North Ea Pass 3♣¹ Pa Pass 4♠ AI 1. Stayman	2NT ss 3♠
Board: 126 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6♥ N	North: ♠ QJ8 ♥ AQ75 ♠ A65 ♠ AK10	South: ♠ AK53 ♥ K10864 ♦ J97 ♣ 2		st South ss 3♣¹ ss 6♥
Board: 127 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6N S	North: ♠ K875 ♥ Q109 ♠ A83 ♣ K87	South: ♠ AQ9 ♥ A84 ♠ QJ5 ♣ AQJ3	<i>3</i> 1	st South 2NT ss 3 ss 6NT
Board: 128 Dealer: N Vul: NS North HCP: 20 South HCP: 12 Contract: 6N N	North: ♠ AK7 ♥ 93 ♠ AQJ4 ♣ AQ73	South:	Pass 3♦ Pa	ss 3♣¹ ss 3♠² ss 5NT
Board: 129 Dealer: S Vul: EW North HCP: 12 South HCP: 21 Contract: 6N S	North: ♣ J1063 ♥ Q432 ◆ Q ♣ AK109	South: ♠ A8 ♥ AK8 ♠ AK73 ♠ QJ43	West North Earline Pass 3♣¹ Pass 4NT² Pass 4NT² Pass AP 1. Stayman 2. Quantitative 4N²	2NT ss 3• ss 6NT

Board: 130 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **★** 7632 **♠** AKQ Vul: Both Pass 5NT **983 ♥** AQ Pass 3♦ North HCP: 20 **♦** KJ7 **♦** A5 Pass 6NT AP South HCP: 12 **♣** Q10765 **♣** AK43 1. Stayman Contract: 6N N

South hands (Practice Page)

Board: 125 Dealer: S Vul: Both HCP: 20	▲ A1075♥ KJ◆ AQ▲ KQJ63	The opponents are silent. You bid first.
Board: 126 Dealer: N Vul: EW HCP: 11	★ AK53★ K10864★ J97★ 2	The opponents are silent. Partner bids first.
Board: 127 Dealer: S Vul: None HCP: 20	♠ AQ9♥ A84♦ QJ5♠ AQJ3	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: NS HCP: 12	↓ J854♥ KQ1052♦ K83♠ K	The opponents are silent. Partner bids first.
Board: 129 Dealer: S Vul: EW HCP: 21	★ A8★ AK8★ AK73★ QJ43	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: Both HCP: 12	★ 7632★ AQ★ A5★ Q10765	The opponents are silent. Partner bids first.

Board: 125 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♠ S	North: ♠ QJ92 ♥ Q7 ♦ K763 ♠ 984	South: ♠ A1075 ♥ KJ ♠ AQ ♣ KQJ63	West North Ea Pass 3♣¹ Pa Pass 4♠ AI 1. Stayman	2NT ss 3♠
Board: 126 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6♥ N	North: ♠ QJ8 ♥ AQ75 ♠ A65 ♠ AK10	South: ♠ AK53 ♥ K10864 ♦ J97 ♣ 2		st South ss 3♣¹ ss 6♥
Board: 127 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6N S	North: ♠ K875 ♥ Q109 ♠ A83 ♣ K87	South: ♠ AQ9 ♥ A84 ♠ QJ5 ♣ AQJ3	<i>3</i> 1	st South 2NT ss 3 ss 6NT
Board: 128 Dealer: N Vul: NS North HCP: 20 South HCP: 12 Contract: 6N N	North: ♠ AK7 ♥ 93 ♠ AQJ4 ♣ AQ73	South:	Pass 3♦ Pa	ss 3♣¹ ss 3♠² ss 5NT
Board: 129 Dealer: S Vul: EW North HCP: 12 South HCP: 21 Contract: 6N S	North: ♣ J1063 ♥ Q432 ◆ Q ♣ AK109	South: ♠ A8 ♥ AK8 ♠ AK73 ♠ QJ43	West North Earline Pass 3♣¹ Pass 4NT² Pass 4NT² Pass AP 1. Stayman 2. Quantitative 4N²	2NT ss 3• ss 6NT

Board: 130 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **★** 7632 **♠** AKQ Vul: Both Pass 5NT **983 ♥** AQ Pass 3♦ North HCP: 20 **♦** KJ7 **♦** A5 Pass 6NT AP South HCP: 12 **♣** Q10765 **♣** AK43 1. Stayman Contract: 6N N

North hands (Practice Page)

Board: 131 Dealer: S Vul: NS HCP: 11	A643✓ A9432✓ 2✓ QJ4	The opponents are silent. Partner bids first.
Board: 132 Dealer: N Vul: EW HCP: 20	★ AK108♥ A92◆ QJ6◆ AQ8	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: Both HCP: 6	★K1054▼10754◆K98◆107	The opponents are silent. Partner bids first.
Board: 134 Dealer: N Vul: None HCP: 20	▲ A76♥ Q9◆ KJ10▲ AKQJ7	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: NS HCP: 5	◆96♥9652◆Q1083◆K94	The opponents are silent. Partner bids first.
Board: 136 Dealer: N Vul: None HCP: 20	AJ87✓ KJ5A963AK	The opponents are silent. You bid first.

			West	North	East	South 2NT
Board: 131	North:	South:	Pass	3♣ ¹	Pass	
Dealer: S Vul: NS	▲ A643	♠ KQ2	Pass	3 ♠ ²	Pass	4♥
North HCP: 11	♥ A9432	♥ KQ5	Pass	4NT ³	Pass	5♠
South HCP: 20	♦ 2 ♣ QJ4	♦ K93 ♣ AK62	Pass	6 ♥	AP	
Contract: 6♥ S	₹ Ó24	¥ / HCO2	1. Stay			
			2. SMO	OLEN kwood (0314 -	for 🕶
			J. Diac	KWOOU	0314, .	IO1 V
Board: 132	North:	South:	West	North	Fast	South
Dealer: N	Norui. ♠ AK108	50un. • 76	,, 050	2NT	Pass	
Vul: EW North HCP: 20	♥ A92	♥ KQ74	Pass	3♠	Pass	5NT
South HCP: 12	♦ QJ6	◆ A103	Pass	6NT	AP	
Contract: 6N N	♣ AQ8	♣ K974	1. Stay	man		
Board: 133 Dealer: S	North: ♠ K1054	South: ♠ 963	West	North	East	South 2NT
Vul: Both North HCP: 6	v 10754	♥ AKQ	Pass	3 ♣¹	Pass	3♦
South HCP: 20	♦ K98	♦ AJ4	Pass	3NT	AP	
Contract: 3N S	♣ 107	♣ KQJ9	1. Stay	man		
			West	North	East	South
Board: 134	37.4	G 4		2NT	Pass	_
Dealer: N	North: ♠ A76	South: ♠ 10432	Pass	3♦	Pass	
Vul: None	¥ A/0 ♥ Q9	♥ AK1063	Pass	3NT	Pass	6NT
North HCP: 20 South HCP: 11	♦ KJ10	◆ A74	AP			
Contract: 6N N	♣ AKQJ7	♣ 5	1. Stay	man		
Connact. on in			,			

Board: 135 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 3N S	North:	South: ♠ AKQ7 ♥ AJ108 ♠ AK9 ♣ 85	Pass AP 1. Stay	man		South 2NT 3NT ²
Board: 136 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6N N	North: ♠ AJ87 ♥ KJ5 ♠ A963 ♠ AK	South: ♠ Q5 ♥ A643 ♠ Q4 ♠ QJ853	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	

South hands (Practice Page)

Board: 131 Dealer: S Vul: NS HCP: 20	★ KQ2▼ KQ5◆ K93◆ AK62	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: EW HCP: 12	★ 76▼ KQ74◆ A103◆ K974	The opponents are silent. Partner bids first.
Board: 133 Dealer: S Vul: Both HCP: 20	♠ 963♥ AKQ♠ AJ4♠ KQJ9	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: None HCP: 11	10432✓ AK1063✓ A74✓ 5	The opponents are silent. Partner bids first.
Board: 135 Dealer: S Vul: NS HCP: 21	★ AKQ7▼ AJ108◆ AK9◆ 85	The opponents are silent. You bid first.
Board: 136 Dealer: N Vul: None HCP: 11	♣ Q5♥ A643◆ Q4♣ QJ853	The opponents are silent. Partner bids first.

			West	North	East	South 2NT
Board: 131	North:	South:	Pass	3♣ ¹	Pass	
Dealer: S Vul: NS	▲ A643	♠ KQ2	Pass	3 ♠ ²	Pass	4♥
North HCP: 11	♥ A9432	♥ KQ5	Pass	4NT ³	Pass	5♠
South HCP: 20	♦ 2 ♣ QJ4	♦ K93 ♣ AK62	Pass	6 ♥	AP	
Contract: 6♥ S	₹ Ó24	¥ / HCO2	1. Stay			
			2. SMO	OLEN kwood (0314 -	for 🕶
			J. Diac	KWOOU	0314, .	IO1 V
Board: 132	North:	South:	West	North	Fast	South
Dealer: N	Norui. ♠ AK108	50un. • 76	,, 050	2NT	Pass	
Vul: EW North HCP: 20	♥ A92	♥ KQ74	Pass	3♠	Pass	5NT
South HCP: 12	♦ QJ6	◆ A103	Pass	6NT	AP	
Contract: 6N N	♣ AQ8	♣ K974	1. Stay	man		
Board: 133 Dealer: S	North: ♠ K1054	South: ♠ 963	West	North	East	South 2NT
Vul: Both North HCP: 6	v 10754	♥ AKQ	Pass	3 ♣¹	Pass	3♦
South HCP: 20	♦ K98	♦ AJ4	Pass	3NT	AP	
Contract: 3N S	♣ 107	♣ KQJ9	1. Stay	man		
			West	North	East	South
Board: 134	37.4	G 4		2NT	Pass	_
Dealer: N	North: ♠ A76	South: ♠ 10432	Pass	3♦	Pass	
Vul: None	¥ A/0 ♥ Q9	♥ AK1063	Pass	3NT	Pass	6NT
North HCP: 20 South HCP: 11	♦ KJ10	◆ A74	AP			
Contract: 6N N	♣ AKQJ7	♣ 5	1. Stay	man		
Connact. on in			,			

Board: 135 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 3N S	North:	South: ♠ AKQ7 ♥ AJ108 ♠ AK9 ♣ 85	Pass AP 1. Stay	man		South 2NT 3NT ²
Board: 136 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6N N	North: ♠ AJ87 ♥ KJ5 ♠ A963 ♠ AK	South: ♠ Q5 ♥ A643 ♠ Q4 ♠ QJ853	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	

North hands (Practice Page)

Board: 137 Dealer: S Vul: EW HCP: 10	♣ 72♥ 8432♦ KJ♣ KQJ65	The opponents are silent. Partner bids first.
Board: 138 Dealer: N Vul: None HCP: 21	★ K8▼ KQ102◆ AQ◆ AK854	The opponents are silent. You bid first.
Board: 139 Dealer: S Vul: EW HCP: 13	♣ Q96♥ AJ62◆ Q874♣ A6	The opponents are silent. Partner bids first.
Board: 140 Dealer: N Vul: Both HCP: 20	♠ Q3♥ K10♦ AKQJ♠ AJ854	The opponents are silent. You bid first.
Board: 141 Dealer: S Vul: NS HCP: 7	★ K743▼ 107642◆ KJ5◆ 5	The opponents are silent. Partner bids first.
Board: 142 Dealer: N Vul: EW HCP: 21	AQ65✓ KJ6A10AQJ6	The opponents are silent. You bid first.

Board: 137 Dealer: S Vul: EW North HCP: 10 South HCP: 21 Contract: 3N S	North: ♣ 72 ♥ 8432 ♠ KJ ♣ KQJ65	South: ♠ AQ98 ♥ AJ5 ♠ AQ10 ♠ A73	Pass	3NT	East Pass AP	2NT
Board: 138 Dealer: N Vul: None North HCP: 21 South HCP: 5 Contract: 4 N	North: ♠ K8 ▼ KQ102 ♠ AQ ♣ AK854	South: ♣ 7432 ✔ A853 ♣ 86 ♣ J63	West Pass AP 1. Stayr	North 2NT 3♥ man	East Pass Pass	3 ♣¹
Board: 139 Dealer: S Vul: EW North HCP: 13 South HCP: 20 Contract: 6N S	North: ♠ Q96 ♥ AJ62 ♠ Q874 ♣ A6	South: ♠ KJ2 ♥ KQ73 ♠ AKJ ♣ QJ10		North 3♣¹ 6NT man	East Pass AP	2NT
Board: 140 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 6N N	North: ♠ Q3 ♥ K10 ♠ AKQJ ♠ AJ854	South: ♠ AKJ109 ♥ 7542 ♦ 10 ♠ K102	Pass Pass AP 1. Stayr 2. SMC		Pass Pass	3 ♣¹
Board: 141 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4 S	North: ♠ K743 ♥ 107642 ♠ KJ5 ♣ 5	South: ♠ A6 ♥ KQ8 ♠ A1043 ♣ AKJ3	Pass Pass AP 1. Stayr 2. SMC	3♠²	East Pass Pass	2NT 3♦

Board: 142 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AQ65 **♦** J942 Vul: EW **♥** KJ6 **♥** Q8542 Pass 3♠ Pass 4♠ North HCP: 21 **♦** QJ94 **♦** A10 AP South HCP: 6 ♣ AQJ6 ♣— 1. Stayman Contract: 4♠ N

South hands (Practice Page)

Board: 137 Dealer: S Vul: EW HCP: 21	AQ98✓ AJ5AQ10A73	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: None HCP: 5	★ 7432★ A853★ 86★ J63	The opponents are silent. Partner bids first.
Board: 139 Dealer: S Vul: EW HCP: 20	★ KJ2▼ KQ73◆ AKJ◆ QJ10	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: Both HCP: 11	★ AKJ109▼ 7542◆ 10◆ K102	The opponents are silent. Partner bids first.
Board: 141 Dealer: S Vul: NS HCP: 21	★ A6▼ KQ8★ A1043★ AKJ3	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: EW HCP: 6		The opponents are silent. Partner bids first.

Board: 137 Dealer: S Vul: EW North HCP: 10 South HCP: 21 Contract: 3N S	North: ♣ 72 ♥ 8432 ♠ KJ ♣ KQJ65	South: ♠ AQ98 ♥ AJ5 ♠ AQ10 ♠ A73	Pass	3NT	East Pass AP	2NT
Board: 138 Dealer: N Vul: None North HCP: 21 South HCP: 5 Contract: 4 N	North: ♠ K8 ▼ KQ102 ♠ AQ ♣ AK854	South: ♣ 7432 ✔ A853 ♣ 86 ♣ J63	West Pass AP 1. Stayr	North 2NT 3♥ man	East Pass Pass	3 ♣¹
Board: 139 Dealer: S Vul: EW North HCP: 13 South HCP: 20 Contract: 6N S	North: ♠ Q96 ♥ AJ62 ♠ Q874 ♣ A6	South: ♠ KJ2 ♥ KQ73 ♠ AKJ ♣ QJ10		North 3♣¹ 6NT man	East Pass AP	2NT
Board: 140 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 6N N	North: ♠ Q3 ♥ K10 ♠ AKQJ ♠ AJ854	South: ♠ AKJ109 ♥ 7542 ♦ 10 ♠ K102	Pass Pass AP 1. Stayr 2. SMC		Pass Pass	3 ♣¹
Board: 141 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4 S	North: ♠ K743 ♥ 107642 ♠ KJ5 ♣ 5	South: ♠ A6 ♥ KQ8 ♠ A1043 ♣ AKJ3	Pass Pass AP 1. Stayr 2. SMC	3♠²	East Pass Pass	2NT 3♦

Board: 142 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AQ65 **♦** J942 Vul: EW **♥** KJ6 **♥** Q8542 Pass 3♠ Pass 4♠ North HCP: 21 **♦** QJ94 **♦** A10 AP South HCP: 6 ♣ AQJ6 ♣— 1. Stayman Contract: 4♠ N

Board: 143 Dealer: S Vul: Both HCP: 7	★ A732★ 875★ K6★ 8643	The opponents are silent. Partner bids first.
Board: 144 Dealer: N Vul: None HCP: 20	★ K10★ AK10★ K1097★ AK107	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: Both HCP: 7	★ KQ62▼ 763◆ 73◆ Q763	The opponents are silent. Partner bids first.
Board: 146 Dealer: N Vul: None HCP: 21	★ AK3★ KJ94◆ AK76★ K4	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: NS HCP: 9	★ KQ93▼ Q105◆ J1065♣ J5	The opponents are silent. Partner bids first.
Board: 148 Dealer: N Vul: None HCP: 20	★ KQ43★ AK◆ AJ5◆ QJ53	The opponents are silent. You bid first.

Board: 143	North:	South:	West	North	East	South
Dealer: S	♦ A732	♦ Q10				2NT
Vul: Both North HCP: 7	♥ 875	♥ KJ103	Pass	3 ♣ ¹	Pass	3♥
South HCP: 21	♦ K6	◆ AQ108	Pass	4♥	AP	
Contract: 4 S	♣ 8643	♣ AKQ	1. Stay	man		
Confidence IV 5			J			
Board: 144	Marala.	Co. Ale	West	North	Fast	South
Dealer: N	North: ♠ K10	South:	***************************************	2NT	Pass	3 ♣ ¹
Vul: None	♥ AK10	♠ Q762 ♥ Q3	Pass	3 ♦		3NT
North HCP: 20	◆ K1097	◆ J53	AP	3	Pass	31N I
South HCP: 8	♣ AK107	♣ QJ96		122012		
Contract: 3N N		_ (0) 1	1. Stay	III		
Board: 145	North:	South:	West	North	East	South
Dealer: S	★ KQ62	♦ J104				2NT
Vul: Both	▼ 763	▼ AQ105	Pass	3 ♣¹	Pass	3♥
North HCP: 7	→ 73	♦ AKQ	Pass	4 ♥	AP	
South HCP: 21	♣ Q763	♣ AJ4	1. Stay		Λu	
Contract: 4♥ S	`		1. Stay	11 Ku11		
			West	North	East	South
Board: 146	Mouth	South:		2NT	Pass	3 . .1
Dealer: N	North: ♠ AK3	♠ Q1095		21 1 1	1 400	31
Vul: None	♥ KJ94	V —	Pass	3♥	Pass	4♣
North HCP: 21 South HCP: 9	◆ AK76	♦ 32	Pass	5♣	Pass	6♣
Contract: 6♣ S	♣ K4	♣ AQJ9875	AP			
Comaci. 02 5			1. Stay	man		
Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ KQ93	♠ AJ62				2NT
\/11l* \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	• 0105	♥ AK9	Pass	3 ♣ ¹	Pass	3♠
Vul: NS North HCP: 9	♥ Q105	▼ AIX9				
Vul: NS North HCP: 9 South HCP: 21	◆ J1065 ◆ J5	◆ AQ84 ◆ K4	Pass	4♠	AP	

Board: 148 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** KQ43 **♠** AJ105 Vul: None **♥** AK **♥** J10952 Pass 3♠ Pass 4♠ North HCP: 20 **♦** AJ5 **♦** Q83 AP South HCP: 8 **♣** QJ53 **♣** 8 1. Stayman Contract: 4♠ N

Board: 143 Dealer: S Vul: Both HCP: 21 Board: 144 Dealer: N Vul: None HCP: 8 Board: 145 Dealer: S Vul: None HCP: 8 Board: 145 Dealer: S Vul: None HCP: 8 Board: 145 Dealer: S Vul: Both HCP: 21 Board: 145 Dealer: S Vul: Both HCP: 21 Board: 146 Dealer: S Vul: Both HCP: 21 Board: 146 Dealer: N Vul: None HCP: 9 AQJ9875 Board: 147 Dealer: S Vul: None HCP: 9 AQJ9875 Board: 147 Dealer: S Vul: None HCP: 9 AQJ9875 Board: 147 Dealer: S Vul: None HCP: 9 AQJ9875 Board: 147 Dealer: S Vul: NS HCP: 21 Board: 148 Dealer: N Vul: NS AQ84 HCP: 21 Board: 148 Dealer: N Vul: None AQ83 HCP: 8 Partner bids first. The opponents are silent. You bid first. The opponents are silent. You bid first.			
HCP: 21 AKQ AKQ AKQ You bid first. Board: 144 Dealer: N Vul: None HCP: 8 QJ96 Partner bids first. Partner bids first. Board: 145 Dealer: S Vul: Both HCP: 21 AKQ AJ4 AJ4 AJ62 Dealer: S Vul: None HCP: 9 AJ62 AAG84 HCP: 21 AAG84 HCP: 21 AJ105 Vul: NS AQ84 HCP: 21 AJ105 AG84 HCP: 21 AJ105 AJ105 Dealer: N Vul: NS AQ84 HCP: 21 AJ105 Dealer: N Vul: NS AQ84 HCP: 21 AJ105 Dealer: N Vul: None AJ105 Dealer: N Vul: NS AQ84 HCP: 21 AJ105 AJ105 Dealer: N Vul: None AJ105 AJ105 Dealer: N Vul: None AJ105 AJ106 AJ106	Dealer: S	▼ KJ103	The opponents are silent.
Dealer: N Vul: None Vul: None HCP: 8 J53 HCP: 8 J104 Dealer: S Val: Both HCP: 21 Board: 146 Dealer: N Vul: None HCP: 9 AJ4 Partner bids first. The opponents are silent. You bid first.	=	•	You bid first.
HCP: 8	Dealer: N	♥ Q3	The opponents are silent.
Dealer: S			Partner bids first.
HCP: 21 ♣ AJ4 Board: 146 Dealer: N Vul: None HCP: 9 ♣ AQJ9875 Board: 147 Dealer: S Vul: NS Vul: None AQ84 Partner bids first	Dealer: S	♥ AQ105	The opponents are silent.
Dealer: N Vul: None HCP: 9 AQJ9875 Partner bids first. The opponents are silent. Partner bids first. Partner bids first. Partner bids first. The opponents are silent. You bid first. Partner bids first. Partner bids first.		•	You bid first.
HCP: 9 ♣ AQJ9875 Partner bids first. Board: 147 ♣ AJ62 Dealer: S ♥ AK9 Vul: NS ♠ AQ84 HCP: 21 ♣ K4 Board: 148 ♣ AJ105 Dealer: N ♥ J10952 Vul: None ♠ Q83 Partner bids first. The opponents are silent. Partner bids first.	Dealer: N	V —	The opponents are silent.
Dealer: S			Partner bids first.
HCP: 21 ♣ K4 You bid first. Board: 148 ♠ AJ105 Dealer: N ♥ J10952 Vul: None ♦ Q83 Partner bids first	Dealer: S	▼ AK9	The opponents are silent.
Dealer: N Vul: None V J10952 The opponents are silent. Partner bids first		•	You bid first.
Partner hids tirst	Dealer: N	♥ J10952	The opponents are silent.
	Vul: None	A 1 1V 1	

Board: 143	North:	South:	West	North	East	South
Dealer: S	♦ A732	♦ Q10				2NT
Vul: Both North HCP: 7	♥ 875	♥ KJ103	Pass	3 ♣ ¹	Pass	3♥
South HCP: 21	♦ K6	◆ AQ108	Pass	4♥	AP	
Contract: 4 S	♣ 8643	♣ AKQ	1. Stay	man		
Confidence IV 5			J			
Board: 144	Marala.	Co. Ale	West	North	Fast	South
Dealer: N	North: ♠ K10	South:	***************************************	2NT	Pass	3 ♣ ¹
Vul: None	♥ AK10	♠ Q762 ♥ Q3	Pass	3 ♦		3NT
North HCP: 20	◆ K1097	◆ J53	AP	3	Pass	31N I
South HCP: 8	♣ AK107	♣ QJ96		122012		
Contract: 3N N		_ (0) 1	1. Stay	III		
Board: 145	North:	South:	West	North	East	South
Dealer: S	★ KQ62	♦ J104				2NT
Vul: Both	▼ 763	▼ AQ105	Pass	3 ♣¹	Pass	3♥
North HCP: 7	→ 73	♦ AKQ	Pass	4 ♥	AP	
South HCP: 21	♣ Q763	♣ AJ4	1. Stay		Λu	
Contract: 4♥ S	`		1. Stay	11 Ku11		
			West	North	East	South
Board: 146	Mouth	South:		2NT	Pass	3 . .1
Dealer: N	North: ♠ AK3	♠ Q1095		21 1 1	1 400	31
Vul: None	♥ KJ94	V —	Pass	3♥	Pass	4♣
North HCP: 21 South HCP: 9	◆ AK76	♦ 32	Pass	5♣	Pass	6♣
Contract: 6♣ S	♣ K4	♣ AQJ9875	AP			
Comaci. 02 5			1. Stay	man		
Board: 147	North:	South:	West	North	East	South
Dealer: S	♦ KQ93	♠ AJ62				2NT
\/11l* \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	• 0105	♥ AK9	Pass	3 ♣ ¹	Pass	3♠
Vul: NS North HCP: 9	♥ Q105	▼ AIX9				
Vul: NS North HCP: 9 South HCP: 21	◆ J1065 ◆ J5	◆ AQ84 ◆ K4	Pass	4♠	AP	

Board: 148 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** KQ43 **♠** AJ105 Vul: None **♥** AK **♥** J10952 Pass 3♠ Pass 4♠ North HCP: 20 **♦** AJ5 **♦** Q83 AP South HCP: 8 **♣** QJ53 **♣** 8 1. Stayman Contract: 4♠ N

Board: 149 Dealer: S Vul: EW HCP: 11	▲ A10654♥ KJ42◆ 8▲ K87	The opponents are silent. Partner bids first.
Board: 150 Dealer: N Vul: None HCP: 20	AQ83✓ A32✓ K10AK65	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: NS HCP: 11	10953KQ842K4K9	The opponents are silent. Partner bids first.
Board: 152 Dealer: N Vul: EW HCP: 20	★ K10★ KQ5★ AJ6★ AQJ87	The opponents are silent. You bid first.

			West	North		2NT
Board: 149	North:	South:	Pass	3 ♣ ¹	Pass	
Dealer: S	♠ A10654	★ K73	Pass	3 ♥ ²	Pass	
Vul: EW North HCP: 11	♥ KJ42	♥ A6	Pass	4NT ³	Pass	5 ♦
South HCP: 21	♦ 8	♦ AKQJ	Pass	6♣	Pass	6♠
Contract: 6♠ S	♣ K87	♣ A1042	AP			
			1. Stay 2. SM0			
				kwood (0314,	for 🛧
Board: 150					_	~ .
Dealer: N	North:	South:	West	North		
Vul: None	♠ AQ83 ♥ A32	★ 72	D	2NT	Pass	
North HCP: 20	◆ K10	♥ KJ106 ♦ J654	Pass AP	3♠	Pass	3NT
South HCP: 7 Contract: 3N N	♣ AK65	♣ Q93	1. Stay	man		
Contract. 31v Iv			1. Suly	112411		
			West	North	East	South
Board: 151	North:	South:				2NT
Dealer: S Vul: NS	♠ 10953	♦ A876	Pass	3 ♣¹	Pass	3♠
North HCP: 11	♥ KQ842	♥ AJ	Pass	$4NT^2$	Pass	6NT
South HCP: 20	♦ K4 ♣ K9	◆ AQJ9 ◆ A86	AP			
Contract: 6N S		2 1100	1. Stay		4NIT	
			2. Quai	ntitative	41N I	
			West	North	East	South
Board: 152	North:	South:		2NT	Pass	3♣ ¹
Dealer: N	★ K10	Soun: ♠ AQ875	Pass	3♦	Pass	3 ♥ ²
Vul: EW North HCP: 20	♥ KQ5	♥ AJ107	Pass	3NT	Pass	7NT
South HCP: 20	♦ AJ6	♦ K8	AP			
Contract: 7N N	♣ AQJ87	♣ K3	1. Stay 2. SM0			
			2. SIVIC	JLLIN		

Board: 149 Dealer: S Vul: EW HCP: 21	★ K73★ A6◆ AKQJ◆ A1042	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: None HCP: 7	★72★KJ106◆J654★Q93	The opponents are silent. Partner bids first.
Board: 151 Dealer: S Vul: NS HCP: 20	★ A876♥ AJ★ AQJ9★ A86	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: EW HCP: 17	AQ875✓ AJ107✓ K8✓ K3	The opponents are silent. Partner bids first.

			West	North		2NT
Board: 149	North:	South:	Pass	3 ♣ ¹	Pass	
Dealer: S	♦ A10654	★ K73	Pass	3 ♥ ²	Pass	
Vul: EW North HCP: 11	♥ KJ42	♥ A6	Pass	4NT ³	Pass	5 ♦
South HCP: 21	♦ 8	♦ AKQJ	Pass	6♣	Pass	6♠
Contract: 6♠ S	♣ K87	♣ A1042	AP			
			1. Stay 2. SM0			
				kwood (0314,	for 🛧
Board: 150					_	~ .
Dealer: N	North:	South:	West	North		
Vul: None	♠ AQ83 ♥ A32	★ 72	D	2NT	Pass	
North HCP: 20	◆ K10	♥ KJ106 ♦ J654	Pass AP	3♠	Pass	3NT
South HCP: 7 Contract: 3N N	♣ AK65	♣ Q93	1. Stay	man		
Contract. 31v Iv			1. Suly	112411		
			West	North	East	South
Board: 151	North:	South:				2NT
Dealer: S Vul: NS	♠ 10953	♦ A876	Pass	3 ♣¹	Pass	3♠
North HCP: 11	♥ KQ842	♥ AJ	Pass	$4NT^2$	Pass	6NT
South HCP: 20	♦ K4 ♣ K9	◆ AQJ9 ◆ A86	AP			
Contract: 6N S		2 1100	1. Stay		4NIT	
			2. Quai	ntitative	41N I	
			West	North	East	South
Board: 152	North:	South:		2NT	Pass	3♣ ¹
Dealer: N	★ K10	Soun: ♠ AQ875	Pass	3♦	Pass	3 ♥ ²
Vul: EW North HCP: 20	♥ KQ5	♥ AJ107	Pass	3NT	Pass	7NT
South HCP: 20	♦ AJ6	♦ K8	AP			
Contract: 7N N	♣ AQJ87	♣ K3	1. Stay 2. SM0			
			2. SIVIC	JLLIN		

Board: 153 Dealer: S Vul: Both HCP: 9	A9765✓ A9876✓ J107	West Doubles 3♦ if possible. West Doubles 4♦ if possible. East Doubles 6♠ if possible. Partner bids first.
Board: 154 Dealer: N Vul: NS HCP: 20	AJ86✓ AQ5AK82Q8	The opponents are silent. You bid first.
Board: 155 Dealer: S Vul: EW HCP: 7	♦ 9864♥ K8♦ A973♦ 965	The opponents are silent. Partner bids first.
Board: 156 Dealer: N Vul: Both HCP: 20	★ KQ85★ KJ8◆ AK10◆ A53	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: None HCP: 13	★ KQ753★ K743◆ J4◆ A2	The opponents are silent. Partner bids first.

			West	North	East	South 2NT
			Pass	3 ♣¹	Pass	3♦
Board: 153			X	3 ♥ ²	Pass	4 ♦ ³
Dealer: S	North:	South:	X	4 ♥ ⁴	Pass	4♠
Vul: Both	♠ A9765	★ K82	Pass	4NT ⁵	Pass	5♣
North HCP: 9	♥ A987 ♦ 6	♥ KQ3 ♦ AQ4	Pass	5 ♦	Pass	5♠
South HCP: 20	♦ J107	◆ AQ63	Pass	6♠	X	AP
Contract: 6♠X S			1. Stay	OLEN		
				raise or		ın ♠
				bid, surj kwood (-	for 🏚
					,	
Board: 154			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	
Vul: NS	♠ AJ86 ♥ AQ5	♠ KQ973 ♥ KJ64	Pass	3♠	Pass	4NT ²
North HCP: 20	◆ AK82	♦ 107	AP			
South HCP: 12 Contract: 4N N	♣ Q8	♣ K3	1. Stay	man		
Colliact. 41V IV			2. Quai	ntitative	4NT	
Board: 155	NI d	G 4	West	North	Fact	South
Dealer: S	North: ♦ 9864	South: ♠ AKQ	West	rvorur	Lasi	2NT
Vul: EW	♥ K8	♥ A73	Pass	3♣ 1	Pass	
North HCP: 7 South HCP: 20	♦ A973	♦ J85		3NT	AP	
Contract: 3N S	♣ 965	♣ AQ74	1. Stay			
001111111111111111111111111111111111111						
Board: 156	North:	C 4	West	North	Fact	South
Dealer: N	• KQ85	South: ♠ 1063	West	2NT	Pass	
Vul: Both	♥ KJ8	▼ 1003	Pass			3NT
North HCP: 20	◆ AK10	• Q74	AP		1 400	5111
South HCP: 8 Contract: 3N N	♣ A53	♣ 1087	1. Stay	man		
Commun. 51 V 1 V			J			

Board: 157			West	North	East	South 2NT
Dealer: S Vul: None North HCP: 13 South HCP: 20 Contract: 6N S	North: ♠ KQ753 ♥ K743 ♦ J4 ♠ A2	South: ♠ A8 ♥ A2 ♠ AQ873 ♠ KQJ8	Pass Pass Pass AP 1. Stay 2. SMO	3♥² 5NT		3 ♦ 3NT

Board: 153 Dealer: S Vul: Both HCP: 20	★ K82★ KQ3◆ AQ4◆ AQ63	West Doubles 3♦ if possible. West Doubles 4♦ if possible. East Doubles 6♠ if possible. You bid first.
Board: 154 Dealer: N Vul: NS HCP: 12	★ KQ973★ KJ64★ 107★ K3	The opponents are silent. Partner bids first.
Board: 155 Dealer: S Vul: EW HCP: 20	♠ AKQ♥ A73◆ J85♠ AQ74	The opponents are silent. You bid first.
Board: 156 Dealer: N Vul: Both HCP: 8	1063✓ AQ74✓ Q74№ 1087	The opponents are silent. Partner bids first.
Board: 157 Dealer: S Vul: None HCP: 20	★ A8▼ A2◆ AQ873◆ KQJ8	The opponents are silent. You bid first.

			West	North	East	South 2NT
			Pass	3 ♣¹	Pass	3♦
D 1.152			X	3 ♥ ²	Pass	4 ♦ ³
Board: 153 Dealer: S	North:	South:	X	4 ♥ ⁴	Pass	4♠
Vul: Both	♦ A9765	♦ K82	Pass	4NT ⁵	Pass	5♣
North HCP: 9	♥ A987 ♦ 6	♥ KQ3 ♦ AQ4	Pass	5♦	Pass	5♠
South HCP: 20	♦ J107	◆ AQ4	Pass	6♠	X	AP
Contract: 6♠X S	2 (10)	211400	 Stay SMO 	OLEN		
				raise or		in ♦
				bid, surj kwood (-	for 🛦
			J. Date	RWOOd	0511,	101 1
D 1.154			West	North	Fast	South
Board: 154 Dealer: N	North:	South:	West	2NT	Pass	
Vul: NS	♦ AJ86	♦ KQ973	Pass	3♠		$4NT^2$
North HCP: 20	♥ AQ5 ♦ AK82	♥ KJ64 ♦ 107	AP			1111
South HCP: 12	• 7 1 Q 8	♣ K3	1. Stay	man		
Contract: 4N N			2. Qua	ntitative	4NT	
Board: 155 Dealer: S	North: ♠ 9864	South: ♠ AKQ	West	North	East	South 2NT
Vul: EW North HCP: 7	♥ K8	♥ A73	Pass	3 ♣¹	Pass	3♦
South HCP: 20	♦ A973	♦ J85	Pass	3NT	AP	
Contract: 3N S	♣ 965	♣ AQ74	1. Stay	man		
Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ KQ85	South: ♠ 1063		2NT	Pass	
Vul: Both North HCP: 20	♥ KJ8	▼ AQ74	Pass			3NT
NOTIN HUP' //I	◆ AK10	♦ Q74	AP			
South HCP: 8	♣ A53	♣ 1087	1 11			

Board: 157			West	North	East	South 2NT
Dealer: S Vul: None North HCP: 13 South HCP: 20 Contract: 6N S	North: ♠ KQ753 ♥ K743 ♦ J4 ♠ A2	South: ♠ A8 ♥ A2 ♠ AQ873 ♠ KQJ8	Pass Pass Pass AP 1. Stay 2. SMO	3♥² 5NT		3 ♦ 3NT

Board: 158 Dealer: N Vul: Both HCP: 21	★ AKQ7★ K4★ KQ83★ A86	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: None HCP: 12	AQ105♥ Q8432↓ 4♠ KJ7	The opponents are silent. Partner bids first.
Board: 160 Dealer: N Vul: NS HCP: 20	A52✓ AK87A654AJ	The opponents are silent. You bid first.
Board: 161 Dealer: S Vul: None HCP: 14	★ KQJ9▼ 1094◆ AQ5◆ Q106	The opponents are silent. Partner bids first.
Board: 162 Dealer: N Vul: EW HCP: 20	♠ AK5♥ AQ83♠ K98♠ A86	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: None HCP: 7		The opponents are silent. Partner bids first.

Board: 158 Dealer: N	North:	South:	West	North		
Vul: Both North HCP: 21 South HCP: 5	◆ AKQ7 ♥ K4 ◆ KQ83	◆ 9632 ♥ Q76 ◆ 54	Pass AP	2NT 3♠	Pass Pass	_
Contract: 4♠ N	♣ A86	♣ K1094	1. Stay	man		
Board: 159 Dealer: S	North: ♠ AQ105	South: ♠ KJ86	West	North	East	South 2NT
Vul: None North HCP: 12	♥ Q8432	♥ AJ5	Pass	3♣ ¹	Pass	3♠
South HCP: 20	♦ 4	♦ AK	Pass	6♠	AP	
Contract: 6♠ S	♣ KJ7	♣ A652	1. Stay	man		
Board: 160	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ A52	South:		2NT	Pass	3 ♣ ¹
Vul: NS	♣ A32 ♥ AK87	♠ KQJ ♥ J542	Pass	3♥	Pass	4NT ²
North HCP: 20	♦ A654	◆ K7	AP			
South HCP: 13 Contract: 4N N	♣ AJ	♣ K865	1. Stay			
Contract. 41V IV			2. Quai	ntitative	4NT	
Board: 161 Dealer: S	North: ♠ KQJ9	South:	West	North	East	South 2NT
Vul: None	♥ 1094	♠ A852 ♥ KQJ2	Pass	3♣ ¹	Pass	$3NT^2$
North HCP: 14	♦ AQ5	KQJ2KJ10	Pass	6NT	AP	
South HCP: 21 Contract: 6N S	♣ Q106	♣ AK	1. Stay	man		
COMMON OILD			2. both	majors		
Board: 162	North:	South:	West	North	East	South
Dealer: N	AK5	♦ QJ83		2NT	Pass	3 ♣ ¹
Vul: EW North HCP: 20	♥ AQ83	♥ J104	Pass	3♥	Pass	3NT
South HCP: 6	♦ K98	◆ J10	AP			
	♣ A86	♣ J1054	1. Stay			

Board: 163 Dealer: S	North: ♠ J954	South: ♠ AQ7	West No	rth East	South 2NT
Vul: None North HCP: 7 South HCP: 20 Contract: 4 S	▼ A1063 ◆ 64 ♣ Q87	✓ KQ54◆ AKJ9◆ J9	Pass 3♣ Pass 4♥ 1. Stayman	AP	3♥

Board: 158 Dealer: N Vul: Both HCP: 5	\$9632♥ Q76\$54\$ K1094	The opponents are silent. Partner bids first.
Board: 159 Dealer: S Vul: None HCP: 20	★ KJ86★ AJ5★ AK★ A652	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: NS HCP: 13	★ KQJ▼ J542◆ K7◆ K865	The opponents are silent. Partner bids first.
Board: 161 Dealer: S Vul: None HCP: 21	★ A852★ KQJ2★ KJ10★ AK	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: EW HCP: 6	◆ QJ83♥ J104◆ J10◆ J1054	The opponents are silent. Partner bids first.
Board: 163 Dealer: S Vul: None HCP: 20	AQ7✓ KQ54AKJ9J9	The opponents are silent. You bid first.

Board: 158 Dealer: N	North:	South:	West	North		
Vul: Both North HCP: 21 South HCP: 5	◆ AKQ7 ♥ K4 ◆ KQ83	◆ 9632 ♥ Q76 ◆ 54	Pass AP	2NT 3♠	Pass Pass	_
Contract: 4♠ N	♣ A86	♣ K1094	1. Stay	man		
Board: 159 Dealer: S	North: ♠ AQ105	South: ♠ KJ86	West	North	East	South 2NT
Vul: None North HCP: 12	♥ Q8432	♥ AJ5	Pass	3♣ ¹	Pass	3♠
South HCP: 20	♦ 4	♦ AK	Pass	6♠	AP	
Contract: 6♠ S	♣ KJ7	♣ A652	1. Stay	man		
Board: 160	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ A52	South:		2NT	Pass	3 ♣ ¹
Vul: NS	♣ A32 ♥ AK87	♠ KQJ ♥ J542	Pass	3♥	Pass	4NT ²
North HCP: 20	♦ A654	◆ K7	AP			
South HCP: 13 Contract: 4N N	♣ AJ	♣ K865	1. Stay			
Contract. 41V IV			2. Quai	ntitative	4NT	
Board: 161 Dealer: S	North: ♠ KQJ9	South:	West	North	East	South 2NT
Vul: None	♥ 1094	♠ A852 ♥ KQJ2	Pass	3♣ ¹	Pass	$3NT^2$
North HCP: 14	♦ AQ5	KQJ2KJ10	Pass	6NT	AP	
South HCP: 21 Contract: 6N S	♣ Q106	♣ AK	1. Stay	man		
COMMON OILD			2. both	majors		
Board: 162	North:	South:	West	North	East	South
Dealer: N	AK5	♦ QJ83		2NT	Pass	3 ♣ ¹
Vul: EW North HCP: 20	♥ AQ83	♥ J104	Pass	3♥	Pass	3NT
South HCP: 6	♦ K98	◆ J10	AP			
	♣ A86	♣ J1054	1. Stay			

Board: 163 Dealer: S	North: ♠ J954	South: ♠ AQ7	West No	rth East	South 2NT
Vul: None North HCP: 7 South HCP: 20 Contract: 4 S	▼ A1063 ◆ 64 ♣ Q87	✓ KQ54◆ AKJ9◆ J9	Pass 3♣ Pass 4♥ 1. Stayman	AP	3♥

Board: 164 Dealer: N Vul: NS HCP: 20	★ K104▼ AQ4◆ AQ4◆ KQ76	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: Both HCP: 12	♦ 9852♥ AQJ73♦ KQ103♠ —	The opponents are silent. Partner bids first.
Board: 166 Dealer: N Vul: Both HCP: 20	♠ AQJ3♥ AK6♠ KQJ3♠ 98	West Doubles 3♣ if possible. You bid first.
Board: 167 Dealer: S Vul: EW HCP: 5	▲ J96▼ A932◆ 10753◆ 74	East Doubles 3♣ if possible. Partner bids first.
Board: 168 Dealer: N Vul: Both HCP: 20	♣ Q95♥ AJ4◆ AKQ108♣ A8	The opponents are silent. You bid first.

Board: 164 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 3N N	North: ♠ K104 ♥ AQ4 ♠ AQ4 ♣ KQ76	South: ♠ A2 ♥ 8732 ♦ J7653 ♣ A3	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman
Board: 165 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 6N S	North: ◆ 9852 ▼ AQJ73 ◆ KQ103 ◆ —	South: ♠ AQ3 ♥ K4 ♠ A875 ♠ AK102	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♣² Pass 3NT Pass 4NT³ Pass 6NT AP 1. Stayman 2. SMOLEN 3. Quantitative 4NT
Board: 166 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 7♠ N	North: ♠ AQJ3 ♥ AK6 ♠ KQJ3 ♣ 98	South: ♠ K10642 ♥ 10842 ♠ A102 ♣ A	West North East South 2NT Pass 3♣¹ X 3♠ Pass 7♠ AP 1. Stayman
Board: 167 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♥ S	North:	South: ♠ AK8 ♥ QJ104 ♠ AQ84 ♠ KJ	West North East South 2NT Pass 3♣¹ X 3♥ Pass 4♥ AP 1. Stayman
Board: 168 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 6N N	North: ♠ Q95 ♥ AJ4 ♠ AKQ108 ♠ A8	South: ♠ AKJ7 ▼ K83 ♦ 5 ♣ J10543	West North East South 2NT Pass 3♣¹ Pass 3♠ Pass 5NT Pass 6NT AP 1. Stayman

Board: 164 Dealer: N Val: NS Vul: NS HCP: 9 A3 Board: 165 Dealer: S Vul: Both HCP: 20 AK102 Board: 166 Dealer: N Vul: Both HCP: 11 A Board: 167 Dealer: S Val: Both Vul: Both HCP: 11 A Board: 167 Dealer: S Val: Both Vul: EW Vul:			
Dealer: S Vul: Both HCP: 20 AK102 Board: 166 Dealer: N Vul: Both Vul: Both Vul: Both Vul: Both Vul: Both HCP: 11 A Board: 167 Dealer: S Vou bid first. West Doubles 3♣ if possible. Partner bids first. Board: 167 Dealer: S Vou bid first. Fast Doubles 3♣ if possible. Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW AQ84 HCP: 20 AKJ7 Dealer: N K83 The opponents are silent. The opponents are silent. The opponents are silent.	Dealer: N Vul: NS	♥ 8732 ♦ J7653	
Dealer: N Vul: Both HCP: 11 Board: 167 Dealer: S Vul: EW HCP: 20 Board: 168 Dealer: N West Doubles 3♣ if possible. Partner bids first. East Doubles 3♣ if possible. You bid first. West Doubles 3♣ if possible. Partner bids first. Fast Doubles 3♣ if possible. You bid first. The opponents are silent.	Dealer: S Vul: Both	★ K4★ A875	
Dealer: S Vul: EW HCP: 20 Vul	Dealer: N Vul: Both	▼ 10842 ◆ A102	•
Dealer: N VK83 The opponents are silent.	Dealer: S Vul: EW	♥ QJ104 ♦ AQ84	•
Vul: Both → 5 HCP: 12 → J10543 Partner bids first.	Dealer: N Vul: Both	♥ K83 ♦ 5	

Board: 164 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 3N N	North: ♠ K104 ♥ AQ4 ♠ AQ4 ♣ KQ76	South: ♠ A2 ♥ 8732 ♦ J7653 ♣ A3	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman
Board: 165 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 6N S	North: ◆ 9852 ▼ AQJ73 ◆ KQ103 ◆ —	South: ♠ AQ3 ♥ K4 ♠ A875 ♠ AK102	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♣² Pass 3NT Pass 4NT³ Pass 6NT AP 1. Stayman 2. SMOLEN 3. Quantitative 4NT
Board: 166 Dealer: N Vul: Both North HCP: 20 South HCP: 11 Contract: 7♠ N	North: ♠ AQJ3 ♥ AK6 ♠ KQJ3 ♣ 98	South: ♠ K10642 ♥ 10842 ♠ A102 ♣ A	West North East South 2NT Pass 3♣¹ X 3♠ Pass 7♠ AP 1. Stayman
Board: 167 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♥ S	North:	South: ♠ AK8 ♥ QJ104 ♠ AQ84 ♠ KJ	West North East South 2NT Pass 3♣¹ X 3♥ Pass 4♥ AP 1. Stayman
Board: 168 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 6N N	North: ♠ Q95 ♥ AJ4 ♠ AKQ108 ♠ A8	South: ♠ AKJ7 ▼ K83 ♦ 5 ♣ J10543	West North East South 2NT Pass 3♣¹ Pass 3♠ Pass 5NT Pass 6NT AP 1. Stayman

Board: 169 Dealer: S Vul: NS HCP: 12	◆ Q1096 ♥ QJ1053 ◆ A2 ◆ K8	The opponents are silent. Partner bids first.
Board: 170 Dealer: N Vul: Both HCP: 20	★ KJ4▼ K1076◆ AK10◆ AQ2	The opponents are silent. You bid first.
Board: 171 Dealer: S Vul: NS HCP: 10	★ AK82♥ Q853◆ J10◆ 953	The opponents are silent. Partner bids first.
Board: 172 Dealer: N Vul: Both HCP: 21	AQ62✓ A98A103AK10	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: None HCP: 9	★ A984♥ 108★ KQ843♣ 98	The opponents are silent. Partner bids first.
Board: 174 Dealer: N Vul: EW HCP: 21	♣ AJ♥ J72♦ KQJ4♣ AKQ7	The opponents are silent. You bid first.

			West	North	East	South 2NT
Board: 169	North:	South:	Pass	3 ♣¹	Pass	3♦
Dealer: S Vul: NS	♠ Q1096	♦ A54	Pass	3 ♠ ²	Pass	3NT
North HCP: 12	♥ QJ1053	♥ AK	Pass	4NT ³	Pass	6NT
South HCP: 20	♦ A2 • K8	♦ K98 ♣ AQ653	AP			
Contract: 6N S	₩ No	₩ AQ033	1. Stay			
			2. SMC		4 N ITT	
			3. Quai	ntitative 4	4N I	
Board: 170		~ .	Wost	North	East	South
Dealer: N	North: ♠ KJ4	South: ♠ AQ863	WCSt	2NT	Pass	
Vul: Both	♥ K1076	♥ A853	Pass	3 Y	Pass	_
North HCP: 20 South HCP: 12	◆ AK10	◆ Q65	AP	<i>5</i> (1 455	01
Contract: 6 N	♣ AQ2	♣ 10	1. Stay	man		
Board: 171	North:	South:	West	North	Fast	South
Dealer: S	AK82	50um. ♠ J10	,, 030	1,0141		2NT
Vul: NS	♥ Q853	♥ AKJ	Pass	3 ♣¹	Pass	3♦
North HCP: 10 South HCP: 20	♦ J10	♦ AQ93	Pass	3NT	AP	
Contract: 3N S	♣ 953	♣ KQ86	1. Stay	man		
Board: 172	North:	South:	West	North	East	South
Dealer: N	♣ AQ62	★ K97		2NT	Pass	3 ♣¹
Vul: Both	▼ A98	♥ 6543	Pass	3♠	Pass	3NT
North HCP: 21	♦ A103	◆ QJ7	AP			
South HCP: 9 Contract: 3N N	♣ AK10	♣ QJ9	1. Stay	man		
Conduct. 51 (1)			J			
Doord, 172						
Board: 173 Dealer: S	North:	South:	West	North	East	
Vul: None	♠ A984	♠ KQ3	D	_ 1	D	2NT
North HCP: 9	▼ 108 ♦ KQ843	✓ AKQ3✓ J7	Pass		Pass	5 ▼
South HCP: 20	• RQ643 • 98	♦ KQ103	Pass	3NT	AP	
Contract: 3N S			1. Stay	IIIAII		

Board: 174 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AJ **♠** KQ108 Vul: EW **♥** J72 **♥** K1085 Pass 3♦ Pass 5NT North HCP: 21 ♦ KQJ4 ♦ A985 Pass 6NT AP South HCP: 12 **♣** 9 ♣ AKQ7 1. Stayman Contract: 6N N

Board: 169 Dealer: S Vul: NS HCP: 20	A54✓ AK✓ K98AQ653	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: Both HCP: 12	AQ863✓ A853Q65№ 10	The opponents are silent. Partner bids first.
Board: 171 Dealer: S Vul: NS HCP: 20		The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: Both HCP: 9	★ K97★ 6543◆ QJ7◆ QJ9	The opponents are silent. Partner bids first.
Board: 173 Dealer: S Vul: None HCP: 20	★ KQ3▼ AKQ3◆ J7◆ KQ103	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: EW HCP: 12	★KQ108▼K1085◆A985◆9	The opponents are silent. Partner bids first.

			West	North	East	South 2NT
Board: 169	North:	South:	Pass	3 ♣¹	Pass	3♦
Dealer: S Vul: NS	♠ Q1096	♦ A54	Pass	3 ♠ ²	Pass	3NT
North HCP: 12	♥ QJ1053	♥ AK	Pass	4NT ³	Pass	6NT
South HCP: 20	♦ A2 • K8	♦ K98 ♣ AQ653	AP			
Contract: 6N S	₩ No	₩ AQ033	1. Stay			
			2. SMC		4 N ITT	
			3. Quai	ntitative 4	4N I	
Board: 170		~ .	Wost	North	East	South
Dealer: N	North: ♠ KJ4	South: ♠ AQ863	WCSt	2NT	Pass	
Vul: Both	♥ K1076	♥ A853	Pass	3 Y	Pass	_
North HCP: 20 South HCP: 12	◆ AK10	◆ Q65	AP	<i>5</i> (1 455	01
Contract: 6 N	♣ AQ2	♣ 10	1. Stay	man		
Board: 171	North:	South:	West	North	Fast	South
Dealer: S	AK82	50um. ♠ J10	,, 030	1,0141		2NT
Vul: NS	♥ Q853	♥ AKJ	Pass	3 ♣¹	Pass	3♦
North HCP: 10 South HCP: 20	♦ J10	♦ AQ93	Pass	3NT	AP	
Contract: 3N S	♣ 953	♣ KQ86	1. Stay	man		
Board: 172	North:	South:	West	North	East	South
Dealer: N	♣ AQ62	★ K97		2NT	Pass	3 ♣¹
Vul: Both	▼ A98	♥ 6543	Pass	3♠	Pass	3NT
North HCP: 21	♦ A103	◆ QJ7	AP			
South HCP: 9 Contract: 3N N	♣ AK10	♣ QJ9	1. Stay	man		
Conduct. 51 (1)			J			
Doord, 172						
Board: 173 Dealer: S	North:	South:	West	North	East	
Vul: None	♠ A984	♠ KQ3	D	_ 1	D	2NT
North HCP: 9	▼ 108 ♦ KQ843	✓ AKQ3✓ J7	Pass		Pass	5 ▼
South HCP: 20	• RQ643 • 98	♦ KQ103	Pass	3NT	AP	
Contract: 3N S			1. Stay	IIIAII		

Board: 174 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AJ **♠** KQ108 Vul: EW **♥** J72 **♥** K1085 Pass 3♦ Pass 5NT North HCP: 21 ♦ KQJ4 ♦ A985 Pass 6NT AP South HCP: 12 **♣** 9 ♣ AKQ7 1. Stayman Contract: 6N N

Board: 175 Dealer: S Vul: NS HCP: 12	★ K865★ AK97◆ Q754★ 3	The opponents are silent. Partner bids first.
Board: 176 Dealer: N Vul: None HCP: 20	▲ A6✓ A4◆ AKJ6▲ KJ954	The opponents are silent. You bid first.
Board: 177 Dealer: S Vul: Both HCP: 4		The opponents are silent. Partner bids first.
Board: 178 Dealer: N Vul: NS HCP: 20	A8✓ AQ64✓ QJAK743	The opponents are silent. You bid first.
Board: 179 Dealer: S Vul: Both HCP: 8	♣ AQ76 ♥ 1043 ♦ 53 ♣ Q984	The opponents are silent. Partner bids first.
Board: 180 Dealer: N Vul: None HCP: 20	AQ5✓ A852AKJ6Q3	The opponents are silent. You bid first.

Board: 175 Dealer: S	North: ♠ K865	South: ♠ AQJ3	West Nort	h East	South 2NT
Vul: NS North HCP: 12 South HCP: 21 Contract: 6♠ S	✓ AK97◆ Q754◆ 3	♥ Q65 ♦ AK ♣ AJ105	Pass 3♣¹ Pass 6♠ 1. Stayman	Pass AP	3♠
Board: 176 Dealer: N	North:	South:	West Nort		
Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	▲ A6✓ A4◆ AKJ6◆ KJ954	♦ 97542♥ K765♦ 93♠ A3	Pass 3♦ Pass 3NT 1. Stayman 2. SMOLEN	Pass AP	3 ▼ ²
Board: 177 Dealer: S Vul: Both North HCP: 4 South HCP: 20 Contract: 4♠ S	North:	South: ♠ AQ107 ♥ AK4 ♠ AQ43 ♣ J7	West Nort Pass 3♣¹ Pass 4♠ 1. Stayman	h East Pass AP	2NT
Board: 178 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 3N N	North: ♠ A8 ♥ AQ64 ♠ QJ ♠ AK743	South: ♠ K1032 ♥ J2 ♠ K53 ♣ QJ95	West Nort 2NT Pass 3♥ AP 1. Stayman	Pass	South 3♣¹ 3NT
Board: 179 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 4♠ N	North: ♠ AQ76 ♥ 1043 ♦ 53 ♠ Q984	South: ♠ KJ52 ♥ AJ87 ♠ AKQ ♠ K10	West Nort Pass 3♣¹ Pass 4♠ 1. Stayman 2. both major	Pass AP	South 2NT 3NT ²

Board: 180 Dealer: N	North: ♠ AQ5	South: ♠ K986	West	North 2NT	East Pass	
Vul: None North HCP: 20 South HCP: 9 Contract: 3N N	◆ A852 ◆ AKJ6 ◆ Q3	♥ 7 • Q943 • A985	Pass AP 1. Stay	3♥		3NT

Board: 175 Dealer: S Vul: NS HCP: 21	AQJ3Q65AKAJ105	The opponents are silent. You bid first.
Board: 176 Dealer: N Vul: None HCP: 7	♦ 97542♥ K765♦ 93♠ A3	The opponents are silent. Partner bids first.
Board: 177 Dealer: S Vul: Both HCP: 20	AQ107✓ AK4AQ43J7	The opponents are silent. You bid first.
Board: 178 Dealer: N Vul: NS HCP: 10	★ K1032♥ J2◆ K53◆ QJ95	The opponents are silent. Partner bids first.
Board: 179 Dealer: S Vul: Both HCP: 21	★ KJ52▼ AJ87◆ AKQ◆ K10	The opponents are silent. You bid first.
Board: 180 Dealer: N Vul: None HCP: 9	★ K986▼ 7◆ Q943◆ A985	The opponents are silent. Partner bids first.

Board: 175 Dealer: S Vul: NS	North: ♠ K865	South: ♠ AQJ3	West	North		2NT
North HCP: 12 South HCP: 21 Contract: 6♠ S	◆ AK97 ◆ Q754 ◆ 3	♥ Q65 ♦ AK ♣ AJ105	Pass Pass 1. Stay	3 ♣ ¹ 6 ♠ man	Pass AP	3♠
Board: 176 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: None North HCP: 20 South HCP: 7 Contract: 3N N	▲ A6♥ A4◆ AKJ6♣ KJ954	◆ 97542♥ K765◆ 93◆ A3	Pass Pass 1. Stay	3♦ 3NT man	Pass AP	3 ♥ ²
Conduct. 31V1V			2. SMC	DLEN		
Board: 177 Dealer: S Vul: Both	North: ♠ J843	South: ♠ AQ107	West	North	East	South 2NT
North HCP: 4 South HCP: 20	♥ Q962 ♦ J9865 ♣ —	★ AK4★ AQ43★ J7	Pass	3♣¹ 4♠	Pass AP	3♠
Contract: 4♠ S	•	- 0 /	1. Stayı	man		
Board: 178 Dealer: N	North: ♠ A8	South: ♠ K1032	West	North 2NT	East Pass	
Vul: NS North HCP: 20	♥ AQ64 ♦ QJ	♥ J2 ♦ K53	Pass	3♥	Pass	3NT
South HCP: 10 Contract: 3N N	♣ AK743	♣ QJ95	AP 1. Stayı	man		
Board: 179 Dealer: S	North:	South:	West	North	East	South 2NT
Vul: Both	♠ AQ76 ♥ 1043	♠ KJ52 ♥ AJ87		3♣ ¹		$3NT^2$
North HCP: 8 South HCP: 21	♦ 53	♦ AKQ	Pass 1. Stayı	4♠	AP	

Board: 180 Dealer: N	North: ♠ AQ5	South: ♠ K986	West	North 2NT	East Pass	
Vul: None North HCP: 20 South HCP: 9 Contract: 3N N	◆ A852 ◆ AKJ6 ◆ Q3	♥ 7 • Q943 • A985	Pass AP 1. Stay	3♥		3NT

Board: 181 Dealer: S Vul: Both HCP: 5	1097✓ J974✓ A10854✓ 3	The opponents are silent. Partner bids first.
Board: 182 Dealer: N Vul: None HCP: 21	▶ J83▶ K9◆ AKQJ9◆ AK10	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: None HCP: 8	★ K875♥ Q4◆ 84◆ K10654	The opponents are silent. Partner bids first.
Board: 184 Dealer: N Vul: Both HCP: 20	♠ AQ7♥ QJ83♦ AK85♠ A5	The opponents are silent. You bid first.
Board: 185 Dealer: S Vul: Both HCP: 6	◆ Q1042◆ 742◆ J643◆ K9	The opponents are silent. Partner bids first.
Board: 186 Dealer: N Vul: EW HCP: 21	AQ98AK7Q108AQ3	The opponents are silent. You bid first.

Board: 181 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 3N S	North:	South: ♠ AQJ ♥ K3 ♠ KQJ93 ♣ KQ5	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 182 Dealer: N Vul: None North HCP: 21 South HCP: 11 Contract: 6N N	North: ♠ J83 ♥ K9 ♠ AKQJ9 ♠ AK10	South: ♠ AKQ7 ♥ 642 ♦ 6 ♣ Q8743	West Pass AP 1. Stay		Pass	
Board: 183 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ K875 ♥ Q4 ♠ 84 ♣ K10654	South: ♠ Q3 ♥ A103 ♠ AK973 ♠ AQJ		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 184 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 \(\mathbf{N} \) N	North: ♠ AQ7 ♥ QJ83 ♠ AK85 ♠ A5	South: ♣ J853 ▼ 10974 ◆ Q ♣ KJ43	West Pass AP 1. Stay		East Pass Pass	3 ♣¹
Board: 185 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4♠ S	North: ♠ Q1042 ♥ 742 ♦ J643 ♠ K9	South: ♠ AJ86 ♥ KJ6 ♠ AK85 ♣ A4	West Pass Pass 1. Stay	4♠	East Pass AP	2NT

Board: 186 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** AQ98 **♠** 65 Vul: EW Pass 3NT **♥** AK7 **♥** J542 Pass 3♠ North HCP: 21 **♦** Q108 ♦ A9543 AP South HCP: 5 ♣ AQ3 **♣** 98 1. Stayman Contract: 3N N

Board: 181 Dealer: S Vul: Both HCP: 21	♠ AQJ♥ K3♦ KQJ93♠ KQ5	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: None HCP: 11	♠ AKQ7♥ 642♦ 6♠ Q8743	The opponents are silent. Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 20	♣ Q3♥ A103◆ AK973♣ AQJ	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: Both HCP: 7		The opponents are silent. Partner bids first.
Board: 185 Dealer: S Vul: Both HCP: 20	AJ86✓ KJ6AK85A4	The opponents are silent. You bid first.
Board: 186 Dealer: N Vul: EW HCP: 5	♠ 65♥ J542♠ A9543♠ 98	The opponents are silent. Partner bids first.

Board: 181 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 3N S	North:	South: ♠ AQJ ♥ K3 ♠ KQJ93 ♣ KQ5	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 182 Dealer: N Vul: None North HCP: 21 South HCP: 11 Contract: 6N N	North: ♠ J83 ♥ K9 ♠ AKQJ9 ♠ AK10	South: ♠ AKQ7 ♥ 642 ♦ 6 ♣ Q8743	West Pass AP 1. Stay		Pass	
Board: 183 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ K875 ♥ Q4 ♠ 84 ♣ K10654	South: ♠ Q3 ♥ A103 ♠ AK973 ♠ AQJ		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 184 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 \(\mathbf{N} \) N	North: ♠ AQ7 ♥ QJ83 ♠ AK85 ♠ A5	South: ♣ J853 ▼ 10974 ◆ Q ♣ KJ43	West Pass AP 1. Stay		East Pass Pass	3 ♣¹
Board: 185 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 4♠ S	North: ♠ Q1042 ♥ 742 ♦ J643 ♠ K9	South: ♠ AJ86 ♥ KJ6 ♠ AK85 ♣ A4	West Pass Pass 1. Stay	4♠	East Pass AP	2NT

Board: 186 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** AQ98 **♠** 65 Vul: EW Pass 3NT **♥** AK7 **♥** J542 Pass 3♠ North HCP: 21 **♦** Q108 ♦ A9543 AP South HCP: 5 ♣ AQ3 **♣** 98 1. Stayman Contract: 3N N

Board: 187 Dealer: S Vul: Both HCP: 12	★ KJ875♥ QJ32◆ J◆ A106	The opponents are silent. Partner bids first.
Board: 188 Dealer: N Vul: None HCP: 20	★ KQ5★ 652★ AKJ73★ AK	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: NS HCP: 12		The opponents are silent. Partner bids first.
Board: 190 Dealer: N Vul: None HCP: 21	★ KQJ★ AK★ A732★ KJ109	The opponents are silent. You bid first.
Board: 191 Dealer: S Vul: EW HCP: 11	★ AK752♥ QJ82◆ J76◆ 2	The opponents are silent. Partner bids first.

Vul: Both North HCP: 12 South HCP: 21 Contract: 6♥ S	♥ QJ32 ♦ J • A106	♥ AK84 ♦ K104 ♣ KQ4	Pass Pass 1. Stay	3 ♣ ¹ 6 ∀ man	Pass AP	3♥
Board: 188 Dealer: N Vul: None North HCP: 20 South HCP: 14 Contract: 6N N	North: ♠ KQ5 ♥ 652 ♠ AKJ73 ♣ AK	South: ♠ A764 ♥ AJ9 ♠ Q98 ♣ QJ9	·	North 2NT 3 6NT	Pass	
Board: 189 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 6N S	North: ♣ J82 ♥ A965 ♠ AK83 ♣ 73	South: ♠ AK109 ♥ KQ10 ♠ QJ ♣ KQ106		North 3♣¹ 5NT	Pass	2NT
Board: 190 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 6♠ N	North: ♠ KQJ ♥ AK ♠ A732 ♠ KJ109	South: ♠ A7632 ♥ Q876 ♠ K ♠ 763	Pass Pass Pass AP 1. Stay 2. SMC 3. Cue 4. Cue		Pass Pass Pass Pass Stoppe stoppe	3♣¹ 3♥² 4♠³ 4NT⁵ 6♠

Board: 191 West North East South North: South: Dealer: S 2NT **♠** 106 **♦** AK752 Vul: EW Pass $3 \clubsuit^1$ Pass 3♥ **♥** QJ82 **♥** AK76 North HCP: 11 **♦** J76 ♦ AK2 AP Pass 6♥ South HCP: 20 **♣** AQ76 **♣** 2 1. Stayman Contract: 6♥ S

Board: 187 Dealer: S Vul: Both HCP: 21	AQ6✓ AK84✓ K104✓ KQ4	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: None HCP: 14	♠ A764♥ AJ9♠ Q98♠ QJ9	The opponents are silent. Partner bids first.
Board: 189 Dealer: S Vul: NS HCP: 20	★ AK109★ KQ10◆ QJ★ KQ106	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: None HCP: 9	♠ A7632♥ Q876♦ K♠ 763	The opponents are silent. Partner bids first.
Board: 191 Dealer: S Vul: EW HCP: 20	▲ 106♥ AK76◆ AK2▲ AQ76	The opponents are silent. You bid first.

Vul: Both North HCP: 12 South HCP: 21 Contract: 6♥ S	♥ QJ32 ♦ J • A106	♥ AK84 ♦ K104 ♣ KQ4	Pass Pass 1. Stay	3 ♣ ¹ 6 ∀ man	Pass AP	3♥
Board: 188 Dealer: N Vul: None North HCP: 20 South HCP: 14 Contract: 6N N	North: ♠ KQ5 ♥ 652 ♠ AKJ73 ♣ AK	South: ♠ A764 ♥ AJ9 ♠ Q98 ♣ QJ9	·	North 2NT 3 6NT	Pass	
Board: 189 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 6N S	North: ♣ J82 ♥ A965 ♠ AK83 ♣ 73	South: ♠ AK109 ♥ KQ10 ♠ QJ ♣ KQ106		North 3♣¹ 5NT	Pass	2NT
Board: 190 Dealer: N Vul: None North HCP: 21 South HCP: 9 Contract: 6♠ N	North: ♠ KQJ ♥ AK ♠ A732 ♠ KJ109	South: ♠ A7632 ♥ Q876 ♠ K ♠ 763	Pass Pass Pass AP 1. Stay 2. SMC 3. Cue 4. Cue		Pass Pass Pass Pass Stoppe stoppe	3♣¹ 3♥² 4♠³ 4NT⁵ 6♠

Board: 191 West North East South North: South: Dealer: S 2NT **♠** 106 **♦** AK752 Vul: EW Pass $3 \clubsuit^1$ Pass 3♥ **♥** QJ82 **♥** AK76 North HCP: 11 **♦** J76 ♦ AK2 AP Pass 6♥ South HCP: 20 **♣** AQ76 **♣** 2 1. Stayman Contract: 6♥ S

Board: 192 Dealer: N Vul: None HCP: 20	★ KQ5★ K9◆ KQ103◆ AK43	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: NS HCP: 5	♦ 97652♥ Q1082◆ QJ♦ 86	The opponents are silent. Partner bids first.
Board: 194 Dealer: N Vul: EW HCP: 20	♠ 105♥ AK5♦ AKQ4♠ KJ96	The opponents are silent. You bid first.
Board: 195 Dealer: S Vul: Both HCP: 13	★ K1042★ KQ93★ A3★ J87	The opponents are silent. Partner bids first.
Board: 196 Dealer: N Vul: NS HCP: 21	AQ85KQ7KQ8KQ3	The opponents are silent. You bid first.
Board: 197 Dealer: S Vul: Both HCP: 9	♣ 8762♥ AJ952◆ Q6♣ Q4	The opponents are silent. Partner bids first.

Board: 192 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North: ♠ KQ5 ♥ K9 ♠ KQ103 ♣ AK43	South:	West Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 193 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 4♠ S	North: ♠ 97652 ♥ Q1082 • QJ ♣ 86	South: ♠ AKQ ♥ AJ7 ♦ 43 ♣ AQ753	Pass		East Pass Pass	2NT 3♦
Board: 194 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4 N	North: ♠ 105 ♥ AK5 ♠ AKQ4 ♠ KJ96	South:	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	3 ♣ ¹
Board: 195 Dealer: S Vul: Both North HCP: 13 South HCP: 20 Contract: 6N S	North: ♠ K1042 ♥ KQ93 ♠ A3 ♣ J87	South: ♠ AJ7 ♥ A10 ♠ Q854 ♠ AKQ6	Pass Pass AP 1. Stay	North 3♣¹ 5NT	Pass	2NT
Board: 196 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 3N N	North: ♠ AQ85 ♥ KQ7 ♠ KQ8 ♣ KQ3	South: ♠ K63 ▼ 10982 ◆ A1096 ♣ J6	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	

Board: 197 North: South: Dealer: S ★8762 ★A95 Vul: Both ★AJ952 ★K10 North HCP: 9 ★Q6 ★AK87 South HCP: 21 ★Q4 ★AK65	Pass 3♣¹ Pass 3♠² AP 1. Stayman 2. SMOLEN	Pass Pass	2NT 3♦ 3NT
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Board: 192 Dealer: N Vul: None HCP: 6	◆ 94♥ J765◆ AJ985◆ 95	The opponents are silent. Partner bids first.
Board: 193 Dealer: S Vul: NS HCP: 20	★ AKQ▼ AJ7◆ 43★ AQ753	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: EW HCP: 5	◆9632▼107432◆J32◆A	The opponents are silent. Partner bids first.
Board: 195 Dealer: S Vul: Both HCP: 20	▲ AJ7✔ A10◆ Q854▲ AKQ6	The opponents are silent. You bid first.
Board: 196 Dealer: N Vul: NS HCP: 8	★ K63▼ 10982◆ A1096◆ J6	The opponents are silent. Partner bids first.
Board: 197 Dealer: S Vul: Both HCP: 21	♣ A95♥ K10♦ AK87♣ AK65	The opponents are silent. You bid first.

Board: 192 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North: ♠ KQ5 ♥ K9 ♠ KQ103 ♣ AK43	South:	West Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 193 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 4♠ S	North: ♠ 97652 ♥ Q1082 • QJ ♣ 86	South: ♠ AKQ ♥ AJ7 ♦ 43 ♣ AQ753	Pass		East Pass Pass	2NT 3♦
Board: 194 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4 N	North: ♠ 105 ♥ AK5 ♠ AKQ4 ♠ KJ96	South:	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	3 ♣ ¹
Board: 195 Dealer: S Vul: Both North HCP: 13 South HCP: 20 Contract: 6N S	North: ♠ K1042 ♥ KQ93 ♠ A3 ♣ J87	South: ♠ AJ7 ♥ A10 ♠ Q854 ♠ AKQ6	Pass Pass AP 1. Stay	North 3♣¹ 5NT	Pass	2NT
Board: 196 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 3N N	North: ♠ AQ85 ♥ KQ7 ♠ KQ8 ♣ KQ3	South: ♠ K63 ▼ 10982 ◆ A1096 ♣ J6	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	

Board: 197 North: South: Dealer: S ★8762 ★A95 Vul: Both ★AJ952 ★K10 North HCP: 9 ★Q6 ★AK87 South HCP: 21 ★Q4 ★AK65	Pass 3♣¹ Pass 3♠² AP 1. Stayman 2. SMOLEN	Pass Pass	2NT 3♦ 3NT
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Board: 198 Dealer: N Vul: None HCP: 20	♠ Q7 ♥ AKQ ♦ AJ9 ♣ KJ987	The opponents are silent. You bid first.
Board: 199 Dealer: S Vul: Both HCP: 13	★ A763★ KQJ54★ K82★ 7	East Doubles 3♣ if possible. Partner bids first.
Board: 200 Dealer: N Vul: None HCP: 20	♠ AJ♥ A642♠ AJ86♠ AQ5	The opponents are silent. You bid first.
Board: 201 Dealer: S Vul: NS HCP: 9	AQ53♥ 8★ K853♣ 10985	The opponents are silent. Partner bids first.
Board: 202 Dealer: N Vul: EW HCP: 21	♣ QJ6♥ K76◆ AKQ5♣ AQ3	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: None HCP: 10	1072✓ AQ9410854▲ A9	The opponents are silent. Partner bids first.

Board: 198 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: None	♠ Q7 ♥ AKQ	◆ AK532 ▼ 8654	Pass	3♦	Pass	3 ♥ ²
North HCP: 20	♦ AJ9	♦ 87	Pass	3NT	AP	
South HCP: 7 Contract: 3N N	♣ KJ987	♣ 65	1. Stay 2. SMC			
			West	North	East	South 2NT
Board: 199			Pass	3♣ ¹	X	3♠
Dealer: S	North: ♠ A763	South:	Pass	4♣ ²	Pass	4♠
Vul: Both	• A/63 ▼ KQJ54	♠ KQJ4 ♥ A8	Pass	4NT ³	Pass	5\
North HCP: 13	♦ K82	♦ A54	Pass	5 ♥	Pass	5NT
South HCP: 20 Contract: 7N S	♣ 7	♣ AQ109	Pass	7NT	AP	
				man raise or kwood (
Board: 200 Dealer: N	North: ♠ AJ	South: ♠ Q632	West	North 2NT	East Pass	
Vul: None North HCP: 20	♥ A642	♥ J7	Pass	3♥	Pass	3NT
South HCP: 6	♦ AJ86	♦ Q94	AP			
Contract: 3N N	♣ AQ5	♣ J1073	1. Stay	man		
Board: 201 Dealer: S	North: ♠ AQ53	South: ♠ J74	West	North	East	South 2NT
Vul: NS	♥ AQ33	♥ AKJ7	Pass	3 ♣ ¹	Pass	3♥
North HCP: 9 South HCP: 20	♦ K853	♦ J9	Pass	3NT	AP	
Contract: 3N S	♣ 10985	♣ AKQJ	1. Stay	man		

Board: 202 Dealer: N Vul: EW North HCP: 21 South HCP: 12 Contract: 6N N	North: ♠ QJ6 ♥ K76 ♠ AKQ5 ♠ AQ3	South: ♠ K94 ♥ A1052 ♦ J9 ♣ KJ85	Pass	North 2NT 3 6NT man	Pass	
Board: 203 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North: ♠ 1072 ♥ AQ94 ♦ 10854 ♠ A9	South: ♠ AKJ ♥ K7 ♠ AKJ76 ♣ J64	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 198 Dealer: N Vul: None HCP: 7	AK532♥8654♦87♠65	The opponents are silent. Partner bids first.
Board: 199 Dealer: S Vul: Both HCP: 20	★ KQJ4★ A8◆ A54★ AQ109	East Doubles 3♣ if possible. You bid first.
Board: 200 Dealer: N Vul: None HCP: 6	Q632✓ J7✓ Q94✓ J1073	The opponents are silent. Partner bids first.
Board: 201 Dealer: S Vul: NS HCP: 20	♣ J74♥ AKJ7◆ J9♣ AKQJ	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: EW HCP: 12	★ K94▼ A1052◆ J9◆ KJ85	The opponents are silent. Partner bids first.
Board: 203 Dealer: S Vul: None HCP: 20	♠ AKJ♥ K7♦ AKJ76♠ J64	The opponents are silent. You bid first.

Board: 198 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: None	♠ Q7 ♥ AKQ	◆ AK532 ▼ 8654	Pass	3♦	Pass	3 ♥ ²
North HCP: 20	♦ AJ9	♦ 87	Pass	3NT	AP	
South HCP: 7 Contract: 3N N	♣ KJ987	♣ 65	1. Stay 2. SMC			
			West	North	East	South 2NT
Board: 199			Pass	3♣ ¹	X	3♠
Dealer: S	North: ♠ A763	South:	Pass	4♣ ²	Pass	4♠
Vul: Both	• A/63 ▼ KQJ54	♠ KQJ4 ♥ A8	Pass	4NT ³	Pass	5\
North HCP: 13	♦ K82	♦ A54	Pass	5 ♥	Pass	5NT
South HCP: 20 Contract: 7N S	♣ 7	♣ AQ109	Pass	7NT	AP	
				man raise or kwood (
Board: 200 Dealer: N	North: ♠ AJ	South: ♠ Q632	West	North 2NT	East Pass	
Vul: None North HCP: 20	♥ A642	♥ J7	Pass	3♥	Pass	3NT
South HCP: 6	♦ AJ86	♦ Q94	AP			
Contract: 3N N	♣ AQ5	♣ J1073	1. Stay	man		
Board: 201 Dealer: S	North: ♠ AQ53	South: ♠ J74	West	North	East	South 2NT
Vul: NS	♥ AQ33	♥ AKJ7	Pass	3 ♣ ¹	Pass	3♥
North HCP: 9 South HCP: 20	♦ K853	♦ J9	Pass	3NT	AP	
Contract: 3N S	♣ 10985	♣ AKQJ	1. Stay	man		

Board: 202 Dealer: N Vul: EW North HCP: 21 South HCP: 12 Contract: 6N N	North: ♠ QJ6 ♥ K76 ♠ AKQ5 ♠ AQ3	South: ♠ K94 ♥ A1052 ♦ J9 ♣ KJ85	Pass	North 2NT 3 6NT man	Pass	
Board: 203 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North: ♠ 1072 ♥ AQ94 ♦ 10854 ♠ A9	South: ♠ AKJ ♥ K7 ♠ AKJ76 ♣ J64	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 204 Dealer: N Vul: EW HCP: 20	★ K10▼ AKJ◆ AQJ76◆ Q85	The opponents are silent. You bid first.
Board: 205 Dealer: S Vul: NS HCP: 18	AQJ7✓ AQ852AJ53	The opponents are silent. Partner bids first.
Board: 206 Dealer: N Vul: Both HCP: 20	★ A96▼ AQ94◆ AQ◆ KJ93	The opponents are silent. You bid first.
Board: 207 Dealer: S Vul: EW HCP: 8	♣ QJ ♥ A843 ♦ J8754 ♣ 75	The opponents are silent. Partner bids first.
Board: 208 Dealer: N Vul: Both HCP: 20	★ KQ3★ A5★ AK1098★ A84	The opponents are silent. You bid first.
Board: 209 Dealer: S Vul: NS HCP: 8	★ A10973♥ Q542◆ —◆ Q943	The opponents are silent. Partner bids first.

Board: 204 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 6N N	North: ♠ K10 ♥ AKJ ♠ AQJ76 ♠ Q85	South: ♠ Q7 ♥ Q985 ♦ 1085 ♠ AKJ3	West Pass Pass 1. Stay	- '	Pass	
Board: 205 Dealer: S Vul: NS North HCP: 18 South HCP: 20 Contract: 7N S	North: ♠ AQJ7 ♥ AQ852 ♠ A ♣ J53	South: ♠ K10 ♥ KJ7 ♠ KQJ83 ♠ AK10	Pass Pass Pass Pass 1. Stay	4NT ³ 7NT	Pass Pass Pass AP	2NT 3♦ 4♥ 5♥
Board: 206 Dealer: N Vul: Both North HCP: 20 South HCP: 14 Contract: 6N N	North: ◆ A96 ▼ AQ94 ◆ AQ ◆ KJ93	South: ♠ K2 ♥ KJ106 ♠ K97 ♠ A1076	West Pass AP 1. Stay	North 2NT 3♥	Pass	
Board: 207 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ QJ ▼ A843 ♦ J8754 ♣ 75	South: ♠ K8 ♥ Q10 ♠ AKQ9 ♣ AQ864	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 208 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ KQ3 ✔ A5 ♠ AK1098 ♣ A84	South: ♠ A854 ♥ 982 ♠ 74 ♣ J1073		North 2NT 3 man	Pass	
Board: 209 Dealer: S	North: ♠ A10973	South: ♠ K652	West	North	East	South 2NT
Vul: NS North HCP: 8 South HCP: 20 Contract: 6♠ S	♥ Q542 ♦— • Q943	✓ AK6✓ K9✓ AK85	Pass Pass 1. Stay	6♠	Pass AP	3♠

Board: 204 Dealer: N Vul: EW HCP: 12	♦ Q7 ♥ Q985 ♦ 1085 ♣ AKJ3	The opponents are silent. Partner bids first.
Board: 205 Dealer: S Vul: NS HCP: 20	★ K10★ KJ7★ KQJ83★ AK10	The opponents are silent. You bid first.
Board: 206 Dealer: N Vul: Both HCP: 14	★ K2▼ KJ106◆ K97◆ A1076	The opponents are silent. Partner bids first.
Board: 207 Dealer: S Vul: EW HCP: 20	★ K8♥ Q10◆ AKQ9★ AQ864	The opponents are silent. You bid first.
Board: 208 Dealer: N Vul: Both HCP: 5	★ A854♥ 982★ 74★ J1073	The opponents are silent. Partner bids first.
Board: 209 Dealer: S Vul: NS HCP: 20	★ K652★ AK6★ K9★ AK85	The opponents are silent. You bid first.

Board: 204 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 6N N	North: ♠ K10 ♥ AKJ ♠ AQJ76 ♠ Q85	South: ♠ Q7 ♥ Q985 • 1085 ♣ AKJ3	Pass	North 2NT 3 6NT man	Pass	
Board: 205 Dealer: S Vul: NS North HCP: 18 South HCP: 20 Contract: 7N S	North: ♠ AQJ7 ♥ AQ852 ♠ A ♣ J53	South: ♠ K10 ♥ KJ7 ♠ KQJ83 ♠ AK10	Pass Pass Pass Pass 1. Stay	4NT ³ 7NT	Pass Pass Pass AP	2NT 3♦ 4♥ 5♥
Board: 206 Dealer: N Vul: Both North HCP: 20 South HCP: 14 Contract: 6N N	North: ♠ A96 ♥ AQ94 ♠ AQ ♣ KJ93	South: ♠ K2 ♥ KJ106 ♠ K97 ♣ A1076	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 207 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ QJ ▼ A843 ♦ J8754 ♣ 75	South: ♠ K8 ♥ Q10 ♠ AKQ9 ♣ AQ864	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 208 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ KQ3 ✔ A5 ♠ AK1098 ♣ A84	South: ♠ A854 ♥ 982 ♠ 74 ♣ J1073		North 2NT 3 man	Pass	
Board: 209 Dealer: S	North: ♠ A10973	South: ♠ K652	West	North	East	South 2NT
Vul: NS North HCP: 8 South HCP: 20 Contract: 6♠ S	♥ Q542 ♦— • Q943	✓ AK6✓ K9✓ AK85	Pass Pass 1. Stay	6♠	Pass AP	3♠

Board: 210 Dealer: N Vul: EW HCP: 21	▲ A83♥ KQJ9◆ AKQ6▲ Q10	West Doubles 3♣ if possible. You bid first.
Board: 211 Dealer: S Vul: None HCP: 5	108✓ A86410986✓ J103	The opponents are silent. Partner bids first.
Board: 212 Dealer: N Vul: NS HCP: 21	♠ AK3♥ A106♦ AK3♠ QJ86	The opponents are silent. You bid first.
Board: 213 Dealer: S Vul: EW HCP: 5	◆ Q832 ♥ Q10952 ◆ 3 ◆ J63	The opponents are silent. Partner bids first.
Board: 214 Dealer: N Vul: Both HCP: 20	♣ Q98♥ AQJ◆ A864♣ AK10	The opponents are silent. You bid first.
Board: 215 Dealer: S Vul: EW HCP: 7	◆ Q876◆ K964◆ Q75◆ 93	The opponents are silent. Partner bids first.

Board: 210 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4 N	North: ♠ A83 ♥ KQJ9 ♠ AKQ6 ♠ Q10	South: ♣ J1074 ♥ A10865 • 43 ♣ 64		∨ Pass	South 3♣¹ 4♥
Board: 211 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North:	South:	Pass 3	orth East ♣¹ Pass NT AP n	2NT
Board: 212 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 4 N	North: ♠ AK3 ♥ A106 ♠ AK3 ♣ QJ86	South:		Pass AP	South $3 \stackrel{1}{•} 1$ $3 \stackrel{2}{•} 2$
Board: 213 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4 S	North: ♠ Q832 ♥ Q10952 ♦ 3 ♣ J63	South: ♠ AK7 ♥ K76 ♠ A106 ♣ AQ54	Pass 3	n	2NT
Board: 214 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N	North: ♠ Q98 ♥ AQJ ♠ A864 ♠ AK10	South: ♣ J543 ♥ K872 ♠ KQ7 ♣ 94		Pass	South 3♣¹ 3NT

Board: 215 West North East South North: South: Dealer: S 2NT **♦** Q876 **♠** A10 Vul: EW **♥** K964 **♥** AQ103 Pass 3♣¹ Pass 3♥ North HCP: 7 **♦** Q75 **♦** AKJ10 Pass 4♥ AP South HCP: 21 **♣** 93 **♣** K86 1. Stayman Contract: 4♥ S

Board: 210 Dealer: N Vul: EW HCP: 5		West Doubles 3♣ if possible. Partner bids first.
Board: 211 Dealer: S Vul: None HCP: 20	♦ 9532♥ KQ♦ AKJ3♠ AK8	The opponents are silent. You bid first.
Board: 212 Dealer: N Vul: NS HCP: 7		The opponents are silent. Partner bids first.
Board: 213 Dealer: S Vul: EW HCP: 20	★ AK7▼ K76★ A106★ AQ54	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: Both HCP: 9	J543✓ K872✓ KQ7✓ 94	The opponents are silent. Partner bids first.
Board: 215 Dealer: S Vul: EW HCP: 21	★ A10★ AQ103★ AKJ10★ K86	The opponents are silent. You bid first.

Board: 210 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4 N	North: ♠ A83 ♥ KQJ9 ♠ AKQ6 ♠ Q10	South: ♣ J1074 ♥ A10865 • 43 ♣ 64		∀ Pass	3♣ ¹
Board: 211 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 3N S	North:	South:	Pass 3	NT AP	2NT
Board: 212 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 4 N	North: ♠ AK3 ♥ A106 ♠ AK3 ♣ QJ86	South:		Pass AP	3♣ ¹
Board: 213 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4 S	North: ♠ Q832 ♥ Q10952 ♦ 3 ♣ J63	South: ♠ AK7 ♥ K76 ♠ A106 ♣ AQ54	Pass 3		2NT 3◆
Board: 214 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N	North: ♠ Q98 ♥ AQJ ♠ A864 ♠ AK10	South: ♣ J543 ♥ K872 ♠ KQ7 ♣ 94		Pass	South 3♣¹ 3NT

Board: 215 West North East South North: South: Dealer: S 2NT **♦** Q876 **♠** A10 Vul: EW **♥** K964 **♥** AQ103 Pass 3♣¹ Pass 3♥ North HCP: 7 **♦** Q75 **♦** AKJ10 Pass 4♥ AP South HCP: 21 **♣** 93 **♣** K86 1. Stayman Contract: 4♥ S

Board: 216 Dealer: N Vul: Both HCP: 20	 ♣ J982 ♥ AKJ5 ♠ A3 ♣ AK9	The opponents are silent. You bid first.
Board: 217 Dealer: S Vul: None HCP: 13	★ KJ104♥ QJ653◆ K3◆ QJ	The opponents are silent. Partner bids first.
Board: 218 Dealer: N Vul: NS HCP: 20	A3✓ A105✓ KQ974AK8	The opponents are silent. You bid first.
Board: 219 Dealer: S Vul: None HCP: 13	★ A974▼ K10942◆ A★ Q92	The opponents are silent. Partner bids first.
Board: 220 Dealer: N Vul: NS HCP: 21	♣ AQ5♥ Q963◆ AKQ♣ A83	The opponents are silent. You bid first.
Board: 221 Dealer: S Vul: None HCP: 9	▲ AJ102▼ 1096◆ K9▲ J985	The opponents are silent. Partner bids first.

Board: 216 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 6♠ S	North:	South: ♠ A1073 ♥ Q764 ♠ QJ105 ♠ 8	West Pass AP 1. Stay 2. both		Pass	3 ♣¹
Board: 217 Dealer: S Vul: None North HCP: 13 South HCP: 20 Contract: 5♥ S	North: ♠ KJ104 ♥ QJ653 ♠ K3 ♠ QJ	South: ♠ Q9 ♥ A84 ♠ AQJ10 ♠ AK54	Pass Pass Pass Pass 1. Stay 2. SMC	4NT ³ 5♥ man	Pass Pass Pass AP	2NT 3♦ 4♥ 5♣
Board: 218 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North: ♠ A3 ♥ A105 ♠ KQ974 ♠ AK8	South: ♣ J10952 ♥ J942 ♠ A10 ♣ J5	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	3 ♣¹
Board: 219 Dealer: S Vul: None North HCP: 13 South HCP: 21 Contract: 6N S	North: ♠ A974 ♥ K10942 ♠ A ♣ Q92	South: ♠ KQ65 ♥ A87 ♠ KQ3 ♣ AK6	Pass Pass 1. Stay	6NT	East Pass AP	2NT

Board: 220 Dealer: N Vul: NS North HCP: 21 South HCP: 12 Contract: 6 N	North: ♠ AQ5 ♥ Q963 ♠ AKQ ♣ A83	South: ◆ 843 ▼ AKJ7 ◆ J ◆ QJ1076	Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3♣ ¹
Board: 221 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ AJ102 ♥ 1096 ♠ K9 ♣ J985	South: ♠ K6 ♥ AK3 ♠ AQ73 ♠ KQ73	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 216 Dealer: N Vul: Both HCP: 9	▲ A1073♥ Q764◆ QJ105♣ 8	The opponents are silent. Partner bids first.
Board: 217 Dealer: S Vul: None HCP: 20	♠ Q9♥ A84♦ AQJ10♠ AK54	The opponents are silent. You bid first.
Board: 218 Dealer: N Vul: NS HCP: 7		The opponents are silent. Partner bids first.
Board: 219 Dealer: S Vul: None HCP: 21	★ KQ65★ A87★ KQ3★ AK6	The opponents are silent. You bid first.
Board: 220 Dealer: N Vul: NS HCP: 12	★843★ AKJ7★ J★ QJ1076	The opponents are silent. Partner bids first.
Board: 221 Dealer: S Vul: None HCP: 21	★ K6✓ AK3◆ AQ73◆ KQ73	The opponents are silent. You bid first.

Board: 216 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 6♠ S	North:	South: ♠ A1073 ♥ Q764 ♠ QJ105 ♠ 8	West Pass AP 1. Stay 2. both		Pass	3 ♣¹
Board: 217 Dealer: S Vul: None North HCP: 13 South HCP: 20 Contract: 5♥ S	North: ♠ KJ104 ♥ QJ653 ♠ K3 ♠ QJ	South: ♠ Q9 ♥ A84 ♠ AQJ10 ♠ AK54	Pass Pass Pass Pass 1. Stay 2. SMC	4NT ³ 5♥ man	Pass Pass Pass AP	2NT 3♦ 4♥ 5♣
Board: 218 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North: ♠ A3 ♥ A105 ♠ KQ974 ♠ AK8	South: ♣ J10952 ♥ J942 ♠ A10 ♣ J5	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	3 ♣¹
Board: 219 Dealer: S Vul: None North HCP: 13 South HCP: 21 Contract: 6N S	North: ♠ A974 ♥ K10942 ♠ A ♣ Q92	South: ♠ KQ65 ♥ A87 ♠ KQ3 ♣ AK6	Pass Pass 1. Stay	6NT	East Pass AP	2NT

Board: 220 Dealer: N Vul: NS North HCP: 21 South HCP: 12 Contract: 6 N	North: ♠ AQ5 ♥ Q963 ♠ AKQ ♣ A83	South: ◆ 843 ▼ AKJ7 ◆ J ◆ QJ1076	Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3♣ ¹
Board: 221 Dealer: S Vul: None North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ AJ102 ♥ 1096 ♠ K9 ♣ J985	South: ♠ K6 ♥ AK3 ♠ AQ73 ♠ KQ73	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 222 Dealer: N Vul: EW HCP: 20	★ KQ62★ A9◆ AK105★ A97	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: NS HCP: 7	★ KJ98 ★ K1074 ★ 104 ♣ 1073	The opponents are silent. Partner bids first.
Board: 224 Dealer: N Vul: EW HCP: 20	♣ 76♥ AQ4◆ AQJ♣ AQJ109	The opponents are silent. You bid first.
Board: 225 Dealer: S Vul: EW HCP: 6	♣ Q862♥ QJ10◆ J96♣ 986	The opponents are silent. Partner bids first.
Board: 226 Dealer: N Vul: Both HCP: 20	★ KJ76▼ AQJ◆ AJ3◆ A85	The opponents are silent. You bid first.
Board: 227 Dealer: S Vul: NS HCP: 8	▶ J6♥ KQJ2◆ J873◆ 843	The opponents are silent. Partner bids first.

Board: 222 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6N N	North: ♠ KQ62 ♥ A9 ♠ AK105 ♣ A97	South: ♠ AJ743 ♥ KQ72 ♦ J6 ♠ 64	Pass Pass 1. Stay	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 223 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4 S	North: ♠ KJ98 ♥ K1074 ♦ 104 ♣ 1073	South: ♠ AQ6 ♥ AJ85 ♠ K87 ♣ KQJ	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 224 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6 N	North: ♠ 76 ♥ AQ4 ♠ AQJ ♠ AQJ109	South: ♠ AK98 ♥ KJ985 ♦ 1098 ♣ 5	Pass Pass Pass Pass AP 1. Stay 2. SMO		Pass Pass Pass Pass Pass	3♣¹ 3♣² 4NT³ 5♦
Board: 225 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 3N S	North: ♠ Q862 ♥ QJ10 ♠ J96 ♠ 986	South: ♠ AJ ♥ AK9 ♠ A743 ♣ KQ74	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 226 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 6♠ N	North: ♠ KJ76 ♥ AQJ ♠ AJ3 ♣ A85	South: ♠ A10984 ♥ 10854 ♠ K82 ♣ K		North 2NT 3♠ man	East Pass Pass	3 ♣¹
Board: 227 Dealer: S	North: ♠ J6	South: ♠ A983	West	North	East	South 2NT
Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	▼ KQJ2◆ J873◆ 843	★ A108★ A5★ AKJ9	Pass Pass 1. Stay	3♣¹ 3NT man	Pass AP	3♠

Board: 222 Dealer: N Vul: EW HCP: 11	▲ AJ743♥ KQ72◆ J6▲ 64	The opponents are silent. Partner bids first.
Board: 223 Dealer: S Vul: NS HCP: 20	AQ6✓ AJ85✓ K87✓ KQJ	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: EW HCP: 11	★ AK98♥ KJ985◆ 1098◆ 5	The opponents are silent. Partner bids first.
Board: 225 Dealer: S Vul: EW HCP: 21	♠ AJ♥ AK9♠ A743♠ KQ74	The opponents are silent. You bid first.
Board: 226 Dealer: N Vul: Both HCP: 10	★ A10984▼ 10854◆ K82◆ K	The opponents are silent. Partner bids first.
Board: 227 Dealer: S Vul: NS HCP: 20	▲ A983✔ A108◆ A5▲ AKJ9	The opponents are silent. You bid first.

Board: 222 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6N N	North: ♠ KQ62 ♥ A9 ♠ AK105 ♣ A97	South: ♠ AJ743 ♥ KQ72 ♦ J6 ♠ 64	Pass Pass 1. Stay	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 223 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4 S	North: ♠ KJ98 ♥ K1074 ♦ 104 ♣ 1073	South: ♠ AQ6 ♥ AJ85 ♠ K87 ♣ KQJ	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 224 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6 N	North: ♠ 76 ♥ AQ4 ♠ AQJ ♠ AQJ109	South: ♠ AK98 ♥ KJ985 ♦ 1098 ♣ 5	Pass Pass Pass Pass AP 1. Stay 2. SMO		Pass Pass Pass Pass Pass	3♣¹ 3♣² 4NT³ 5♦
Board: 225 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 3N S	North: ♠ Q862 ♥ QJ10 ♠ J96 ♠ 986	South: ♠ AJ ♥ AK9 ♠ A743 ♣ KQ74	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 226 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 6♠ N	North: ♠ KJ76 ♥ AQJ ♠ AJ3 ♣ A85	South: ♠ A10984 ♥ 10854 ♠ K82 ♠ K	Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 ♣¹
Board: 227 Dealer: S	North: ♠ J6	South: ◆ A983	West	North	East	South 2NT
Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	▼ KQJ2◆ J873◆ 843	✓ A108✓ A5✓ AKJ9	Pass Pass 1. Stay	5111	Pass AP	3♠

Board: 228 Dealer: N Vul: None HCP: 21	★ K84★ AK73★ A5★ AK52	The opponents are silent. You bid first.
Board: 229 Dealer: S Vul: NS HCP: 6	▶ J764♥ KQ732♦ 42♣ 87	The opponents are silent. Partner bids first.
Board: 230 Dealer: N Vul: EW HCP: 20	★ KQ5▼ AK7◆ KQ1074◆ K4	The opponents are silent. You bid first.
Board: 231 Dealer: S Vul: NS HCP: 13	★ KJ862★ AQ75★ 106★ K10	The opponents are silent. Partner bids first.
Board: 232 Dealer: N Vul: EW HCP: 20	★ AK6▼ 10854★ K7★ AKQJ	The opponents are silent. You bid first.
Board: 233 Dealer: S Vul: Both HCP: 12	AJ106▼ K7654◆ Q96◆ Q	The opponents are silent. Partner bids first.

Board: 228 Dealer: N Vul: None North HCP: 21 South HCP: 13 Contract: 6 S	North: ♠ K84 ♥ AK73 ♠ A5 ♣ AK52	South: ♠ AJ106 ♥ QJ ♠ KQ98762 ♣ —	Pass Pass AP 1. Stay	North 2NT 3♥ 5◆	East Pass Pass Pass	3 ♣ ¹ 4 ♦
Board: 229 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 5♥ N	North: ♣ J764 ▼ KQ732 ♣ 42 ♣ 87	South: ♠ AKQ3 ♥ A1054 ♠ K9 ♣ A53	Pass Pass 1. Stay 2. both	5♥ man		South 2NT 3NT ²
Board: 230 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4♠ N	North: ♠ KQ5 ♥ AK7 ♠ KQ1074 ♣ K4	South:	Pass Pass 1. Stay		East Pass Pass AP	3♣ ¹
Board: 231 Dealer: S Vul: NS North HCP: 13 South HCP: 21 Contract: 6N S	North: ♠ KJ862 ♥ AQ75 • 106 ♣ K10	South: ♠ A7 ♥ KJ2 ♠ AK72 ♣ AQ76	Pass Pass Pass AP 1. Stay. 2. SMC		Pass Pass	2NT

Board: 232 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 6 \(\mathbb{N} \) N	North: ♠ AK6 ♥ 10854 ♠ K7 ♣ AKQJ	South: ♠ Q10985 ♥ AKQ3 ♠ J9 ♣ 52	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 ♣¹
Board: 233 Dealer: S Vul: Both North HCP: 12 South HCP: 20	North: ♠ AJ106 ♥ K7654 ♦ Q96	South: ♠ K8 ♥ AQ82 ♦ K1052	Pass	North 3♣¹ 6♥	East Pass AP	2NT
Contract: 6♥ S	♣ Q	♣ AKJ	1. Stay	man		

Board: 228 Dealer: N Vul: None HCP: 13	▲ AJ106♥ QJ◆ KQ98762♣ —	The opponents are silent. Partner bids first.
Board: 229 Dealer: S Vul: NS HCP: 20	★ AKQ3★ A1054★ K9★ A53	The opponents are silent. You bid first.
Board: 230 Dealer: N Vul: EW HCP: 5	109632✓ J862✓ 2▲ A63	The opponents are silent. Partner bids first.
Board: 231 Dealer: S Vul: NS HCP: 21	♠ A7♥ KJ2♠ AK72♠ AQ76	The opponents are silent. You bid first.
Board: 232 Dealer: N Vul: EW HCP: 12	♣ Q10985♥ AKQ3◆ J9♣ 52	The opponents are silent. Partner bids first.
Board: 233 Dealer: S Vul: Both HCP: 20	★ K8▼ AQ82◆ K1052◆ AKJ	The opponents are silent. You bid first.

Board: 228 Dealer: N Vul: None North HCP: 21 South HCP: 13 Contract: 6 S	North: ♠ K84 ♥ AK73 ♠ A5 ♣ AK52	South: ♠ AJ106 ♥ QJ ♠ KQ98762 ♣ —	Pass Pass AP 1. Stay	North 2NT 3♥ 5◆	East Pass Pass Pass	3 ♣ ¹ 4 ♦
Board: 229 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 5♥ N	North: ♣ J764 ▼ KQ732 ♣ 42 ♣ 87	South: ♠ AKQ3 ♥ A1054 ♠ K9 ♣ A53	Pass Pass 1. Stay 2. both	5♥ man		South 2NT 3NT ²
Board: 230 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4♠ N	North: ♠ KQ5 ♥ AK7 ♠ KQ1074 ♣ K4	South:	Pass Pass 1. Stay		East Pass Pass AP	3♣ ¹
Board: 231 Dealer: S Vul: NS North HCP: 13 South HCP: 21 Contract: 6N S	North: ♠ KJ862 ♥ AQ75 • 106 ♣ K10	South: ♠ A7 ♥ KJ2 ♠ AK72 ♣ AQ76	Pass Pass Pass AP 1. Stay. 2. SMC		Pass Pass	2NT

Board: 232 Dealer: N Vul: EW North HCP: 20 South HCP: 12 Contract: 6 \(\mathbb{N} \) N	North: ♠ AK6 ♥ 10854 ♠ K7 ♣ AKQJ	South: ♠ Q10985 ♥ AKQ3 ♠ J9 ♣ 52	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 ♣¹
Board: 233 Dealer: S Vul: Both North HCP: 12 South HCP: 20	North: ♠ AJ106 ♥ K7654 ♦ Q96	South: ♠ K8 ♥ AQ82 ♦ K1052	Pass	North 3♣¹ 6♥	East Pass AP	2NT
Contract: 6♥ S	♣ Q	♣ AKJ	1. Stay	man		

Board: 234 Dealer: N Vul: NS HCP: 20	★ AKQ9★ 43★ A106★ AK63	The opponents are silent. You bid first.
Board: 235 Dealer: S Vul: EW HCP: 14	★ AKJ♥ Q976◆ Q6◆ Q986	The opponents are silent. Partner bids first.
Board: 236 Dealer: N Vul: Both HCP: 20	♣82✔AKQ3♣AQ8♣AJ106	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: None HCP: 8	♣ Q965♥ K98◆ Q54♣ J106	The opponents are silent. Partner bids first.
Board: 238 Dealer: N Vul: NS HCP: 21	♠ AKQ♥ QJ5♦ Q3♠ AQJ93	The opponents are silent. You bid first.
Board: 239 Dealer: S Vul: Both HCP: 5	★ K942♥ Q763♦ 109♣ 963	The opponents are silent. Partner bids first.

Board: 234 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6♠ N	North: ♠ AKQ9 ♥ 43 ♠ A106 ♠ AK63	South:		2NT 8♠	East Pass Pass	3♣ ¹
Board: 235 Dealer: S Vul: EW North HCP: 14 South HCP: 20 Contract: 6N S	North: ♠ AKJ ♥ Q976 ♦ Q6 ♠ Q986	South: ♣ 75 ▼ AK83 ♣ AKJ ♣ AJ105	_	8 ♣ ¹ 6NT	East Pass AP	2NT
Board: 236 Dealer: N Vul: Both North HCP: 20 South HCP: 14 Contract: 6 N	North: ◆ 82 ▼ AKQ3 ◆ AQ8 ◆ AJ106	South: ♠ AQJ10 ♥ J874 ♠ K ♣ K873		2NT 8♥	East Pass Pass	3 ♣¹
Board: 237 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 3N S	North: ♠ Q965 ♥ K98 ♠ Q54 ♣ J106	South: ♠ A84 ♥ AJ7 ♠ AJ3 ♣ AK83	-	8♣¹ BNT	East Pass AP	2NT
Board: 238 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 3N N	North: ♠ AKQ ♥ QJ5 ♦ Q3 ♠ AQJ93	South: ♠ 109 ♥ K1074 ♠ AJ64 ♣ 1064		2NT 8♦	Pass	

Board: 239 Dealer: S	North:	South:	west	North	East	South 2NT
Vul: Both	♦ K942	♠ A75				
North HCP: 5	♥ Q763	v 102	Pass	3 ♣ ¹	Pass	3♦
South HCP: 20	♦ 109	◆ AKQ85	Pass	3NT	AP	
Contract: 3N S	♣ 963	♣ AK10	1. Stay	man		

Board: 234 Dealer: N Vul: NS HCP: 11	10765✓ AKQJ844J75	The opponents are silent. Partner bids first.
Board: 235 Dealer: S Vul: EW HCP: 20	♣ 75♥ AK83♦ AKJ♣ AJ105	The opponents are silent. You bid first.
Board: 236 Dealer: N Vul: Both HCP: 14	♣ AQJ10♥ J874♦ K♣ K873	The opponents are silent. Partner bids first.
Board: 237 Dealer: S Vul: None HCP: 21	▲ A84♥ AJ7◆ AJ3◆ AK83	The opponents are silent. You bid first.
Board: 238 Dealer: N Vul: NS HCP: 8	109K1074AJ641064	The opponents are silent. Partner bids first.
Board: 239 Dealer: S Vul: Both HCP: 20	A75✓ 102AKQ85AK10	The opponents are silent. You bid first.

Board: 234 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6♠ N	North: ♠ AKQ9 ♥ 43 ♠ A106 ♠ AK63	South:		2NT 8♠	East Pass Pass	3♣ ¹
Board: 235 Dealer: S Vul: EW North HCP: 14 South HCP: 20 Contract: 6N S	North: ♠ AKJ ♥ Q976 ♦ Q6 ♠ Q986	South: ♣ 75 ▼ AK83 ♣ AKJ ♣ AJ105	_	8 ♣ ¹ 6NT	East Pass AP	2NT
Board: 236 Dealer: N Vul: Both North HCP: 20 South HCP: 14 Contract: 6 N	North: ◆ 82 ▼ AKQ3 ◆ AQ8 ◆ AJ106	South: ♠ AQJ10 ♥ J874 ♠ K ♣ K873		2NT 8♥	East Pass Pass	3 ♣¹
Board: 237 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 3N S	North: ♠ Q965 ♥ K98 ♠ Q54 ♣ J106	South: ♠ A84 ♥ AJ7 ♠ AJ3 ♣ AK83	-	8♣¹ BNT	East Pass AP	2NT
Board: 238 Dealer: N Vul: NS North HCP: 21 South HCP: 8 Contract: 3N N	North: ♠ AKQ ♥ QJ5 ♦ Q3 ♠ AQJ93	South: ♠ 109 ♥ K1074 ♠ AJ64 ♣ 1064		2NT 8♦	Pass	

Board: 239 Dealer: S	North:	South:	West	North	East	South 2NT
Vul: Both	♦ K942	♠ A75				
North HCP: 5	♥ Q763	v 102	Pass	3 ♣ ¹	Pass	3♦
South HCP: 20	♦ 109	♦ AKQ85	Pass	3NT	AP	
Contract: 3N S	♣ 963	♣ AK10	1. Stay	man		

Board: 240 Dealer: N Vul: NS HCP: 21	♣ K9 ♥ Q1052 ♦ AQJ4 ♣ AKQ	The opponents are silent. You bid first.
Board: 241 Dealer: S Vul: None HCP: 8	♣ Q653♥ J532◆ Q93♣ K6	The opponents are silent. Partner bids first.
Board: 242 Dealer: N Vul: NS HCP: 20	♣ QJ♥ A1076◆ AKJ2♣ AJ7	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: Both HCP: 13	★ K862▼ 1042◆ QJ4◆ AQJ	The opponents are silent. Partner bids first.
Board: 244 Dealer: N Vul: EW HCP: 21	★ A96▼ K4◆ AK842◆ AK3	The opponents are silent. You bid first.
Board: 245 Dealer: S Vul: None HCP: 8	★ K9875★ K652◆ Q◆ 976	The opponents are silent. Partner bids first.

Board: 240 Dealer: N Vul: NS	North: ♠ K9	South: ♠ J7543	West	North 2NT	East Pass	
North HCP: 21 South HCP: 5	♥ Q1052 ♦ AQJ4 ♣ AKQ	✓ J643✓ K103✓ 6	Pass AP	3♥	Pass	4♥
Contract: 4♥ N	11110	10	1. Stay	man		
Board: 241 Dealer: S	North:	South:	West	North	East	
Vul: None	♦ Q653	♠ AKJ4	D	a - 1	D	2NT
North HCP: 8	♥ J532 ♦ Q93	♥ AQ ♦ J4	Pass Pass	3♣¹ 4♠	Pass AP	3♠
South HCP: 20 Contract: 4♠ S	★ K6	♣ AJ1073	1. Stay		ΑΓ	
Board: 242	North:	South:	West	North	East	Sout
Dealer: N Vul: NS	♠ QJ	★ K1062		2NT	Pass	3 ♣¹
North HCP: 20 South HCP: 12	♥ A1076 ♦ AKJ2	♥ KQJ82 ♦ 4	Pass AP	3♥	Pass	6♥
Contract: 6♥ N	♣ AJ7	♣ K54	1. Stay	man		
Board: 243 Dealer: S	North:	South: ♠ AQ103	West	North	East	Sout
Vul: Both North HCP: 13	★ K862 ♥ 1042	♥ A95	Pass	3 ♣¹	Pass	3♠
South HCP: 20 Contract: 6N S	◆ QJ4◆ AQJ	♦ AK76 ♣ K9	Pass	6NT	AP	
Condact. On 5			1. Stay	III		
			West	North	East	Sout
Board: 244				2NT	Pass	3♣ ¹
Dealer: N	North: ♠ A96	South: ♠ K754	Pass	3♦	Pass	3 ♠ ²
Vul: EW	♣ A90 ♥ K4	♥ AQ863	Pass	3NT	Pass	4NT
North HCP: 21 South HCP: 11	◆ AK842	♦ Q6	Pass	6NT	AP	
Contract: 6N N	♣ AK3	♣ 54	1. Stay			
					4 N IT	
South HCP: 11 Contract: 6N N		-	 Stay SMO 	man		

West North East South Board: 245 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **★** K9875 **♠** AQ6 Vul: None **♥** K652 ♥ AQ8 Pass $3 \checkmark 2$ Pass 4♠ North HCP: 8 **♦** Q **♦** K92 AP South HCP: 20 **♣** 976 **♣** AJ83 1. Stayman Contract: 4♠ S 2. SMOLEN

Board: 240 Dealer: N Vul: NS HCP: 5		The opponents are silent. Partner bids first.
Board: 241 Dealer: S Vul: None HCP: 20	★ AKJ4▼ AQ◆ J4◆ AJ1073	The opponents are silent. You bid first.
Board: 242 Dealer: N Vul: NS HCP: 12	★ K1062▼ KQJ82◆ 4◆ K54	The opponents are silent. Partner bids first.
Board: 243 Dealer: S Vul: Both HCP: 20	AQ103A95AK76K9	The opponents are silent. You bid first.
Board: 244 Dealer: N Vul: EW HCP: 11	★ K754★ AQ863◆ Q6◆ 54	The opponents are silent. Partner bids first.
Board: 245 Dealer: S Vul: None HCP: 20	AQ6✓ AQ8✓ K92AJ83	The opponents are silent. You bid first.

Board: 240 Dealer: N Vul: NS	North: ♠ K9	South: ♠ J7543	West	North 2NT	East Pass	
North HCP: 21 South HCP: 5	♥ Q1052 ♦ AQJ4 ♣ AKQ	✓ J643✓ K103✓ 6	Pass AP	3♥	Pass	4♥
Contract: 4♥ N	11110	10	1. Stay	man		
Board: 241 Dealer: S	North:	South:	West	North	East	
Vul: None	♦ Q653	♠ AKJ4	D	a - 1	D	2NT
North HCP: 8	♥ J532 ♦ Q93	♥ AQ ♦ J4	Pass Pass	3♣¹ 4♠	Pass AP	3♠
South HCP: 20 Contract: 4♠ S	★ K6	♣ AJ1073	1. Stay		ΑΓ	
Board: 242	North:	South:	West	North	East	Sout
Dealer: N Vul: NS	♠ QJ	★ K1062		2NT	Pass	3 ♣¹
North HCP: 20 South HCP: 12	♥ A1076 ♦ AKJ2	♥ KQJ82 ♦ 4	Pass AP	3♥	Pass	6♥
Contract: 6♥ N	♣ AJ7	♣ K54	1. Stay	man		
Board: 243 Dealer: S	North:	South: ♠ AQ103	West	North	East	Sout
Vul: Both North HCP: 13	★ K862 ♥ 1042	♥ A95	Pass	3 ♣¹	Pass	3♠
South HCP: 20 Contract: 6N S	◆ QJ4◆ AQJ	♦ AK76 ♣ K9	Pass	6NT	AP	
Condact. On 5			1. Stay	III		
			West	North	East	Sout
Board: 244				2NT	Pass	3♣ ¹
Dealer: N	North: ♠ A96	South: ♠ K754	Pass	3♦	Pass	3 ♠ ²
Vul: EW	♣ A90 ♥ K4	♥ AQ863	Pass	3NT	Pass	4NT
North HCP: 21 South HCP: 11	◆ AK842	♦ Q6	Pass	6NT	AP	
Contract: 6N N	♣ AK3	♣ 54	1. Stay			
					4 N IT	
South HCP: 11 Contract: 6N N		-	 Stay SMO 	man		

West North East South Board: 245 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **★** K9875 **♠** AQ6 Vul: None **♥** K652 ♥ AQ8 Pass $3 \checkmark 2$ Pass 4♠ North HCP: 8 **♦** Q **♦** K92 AP South HCP: 20 **♣** 976 **♣** AJ83 1. Stayman Contract: 4♠ S 2. SMOLEN

Board: 246 Dealer: N Vul: Both HCP: 21	AK82✓ A84A2AQ85	The opponents are silent. You bid first.
Board: 247 Dealer: S Vul: None HCP: 6	★ K9765♥ QJ43◆ 103◆ 83	The opponents are silent. Partner bids first.
Board: 248 Dealer: N Vul: None HCP: 20	♠ AK5♥ KQ9♠ Q73♠ AQ65	The opponents are silent. You bid first.
Board: 249 Dealer: S Vul: NS HCP: 5		The opponents are silent. Partner bids first.
Board: 250 Dealer: N Vul: EW HCP: 20	♠ AKQ8♥ QJ9♠ A2♠ KJ92	The opponents are silent. You bid first.
Board: 251 Dealer: S Vul: Both HCP: 5	\$98654♥ KQ75\$98\$64	The opponents are silent. Partner bids first.

Board: 246 Dealer: N	North:	South:	West	North		
Vul: Both North HCP: 21	★ AK82★ A84★ A2	◆ QJ105 ♥ Q10952 ◆ 965	Pass AP	2NT 3♠	Pass Pass	-
South HCP: 5 Contract: 4♠ N	♣ AQ85	♣ 6	1. Stay	man		
Board: 247 Dealer: S	North: ♠ K9765	South: ♠ J1043	West	North	East	South 2NT
Vul: None North HCP: 6	♥ QJ43	♥ AK	Pass	3 ♣ ¹	Pass	3♠
South HCP: 21	♦ 103	◆ AJ84	Pass	4♠	AP	
Contract: 4♠ S	♣ 83	♣ AKJ	1. Stay	man		
Board: 248 Dealer: N	North:	South:	West	North		
Vul: None	♠ AK5	♣ J1062		2NT	Pass	
North HCP: 20	∀ KQ9	♥ AJ2 • 1064	Pass	3♦	Pass	3NT
South HCP: 9 Contract: 3N N	◆ Q73 ♣ AQ65	◆ K83	AP 1. Stay	man		
			West	North	East	South
Board: 249	North:	South:				2NT
Dealer: S Vul: NS	♦ J8654	♠ AQ3	Pass	3 ♣¹	Pass	3♦
North HCP: 5	♥ 9862	♥ KQ7	Pass	3 ♥ ²	Pass	4♠
South HCP: 20	♦ A4	• Q93	AP			
Contract: 4♠ S	♣ 73	♣ AQJ5	1. Stay 2. SMC			
Board: 250	NI - 141.	C4	West	North	Fast	South
Dealer: N	North: ♠ AKQ8	South: ♠ J652	West	2NT	Pass	
Vul: EW	♥ QJ9	♥ AK875	Pass	3♠	Pass	_
North HCP: 20 South HCP: 11	♦ A2	♦ K105	AP			
~~~~11	<b>♣</b> KJ92	<b>♣</b> 10	1. Stay			

Board: 251 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 4♠ S	North:	South:  ♠ AK2  ♥ A96  ♠ AJ62  ♣ KQ3		4 <b>♠</b> man	East Pass Pass AP	2NT 3♦
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Board: 246 Dealer: N Vul: Both HCP: 5	<ul><li>◆ QJ105</li><li>♥ Q10952</li><li>◆ 965</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 247 Dealer: S Vul: None HCP: 21	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: None HCP: 9	<ul><li>♣ J1062</li><li>♥ AJ2</li><li>♦ 1064</li><li>♣ K83</li></ul>	The opponents are silent.  Partner bids first.
Board: 249 Dealer: S Vul: NS HCP: 20	<ul><li>♠ AQ3</li><li>♥ KQ7</li><li>♠ Q93</li><li>♠ AQJ5</li></ul>	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: EW HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 251 Dealer: S Vul: Both HCP: 21	<ul><li>♠ AK2</li><li>♥ A96</li><li>♠ AJ62</li><li>♠ KQ3</li></ul>	The opponents are silent. You bid first.

Board: 246 Dealer: N	North:	South:	West	North		
Vul: Both	<b>★</b> AK82	◆ QJ105	D	2NT	Pass	_
North HCP: 21	<b>♥</b> A84 <b>♦</b> A2	♥ Q10952 ♦ 965	Pass AP	3♠	Pass	4♠
South HCP: 5 Contract: 4♠ N	♣ AQ85	<b>♣</b> 6	1. Stay	man		
Contract. 72 IV						
Board: 247	Massth.	South:	West	North	Fast	South
Dealer: S	North: <b>♠</b> K9765	Soum: <b>♦</b> J1043	VV CSt	rvorur	Last	2NT
Vul: None	<b>♥</b> QJ43	<b>♥</b> AK	Pass	<b>3♣</b> ¹	Pass	3♠
North HCP: 6 South HCP: 21	<b>♦</b> 103	◆ AJ84	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 83	<b>♣</b> AKJ	1. Stay	man		
Board: 248	North:	South:	West	North	East	South
Dealer: N Vul: None	♠ AK5	<b>♦</b> J1062		2NT	Pass	3 <b>♣</b> ¹
North HCP: 20	<b>♥</b> KQ9	<b>♥</b> AJ2	Pass	3♦	Pass	3NT
South HCP: 9	◆ Q73 <b>♣</b> AQ65	♦ 1064 ♣ K83	AP			
Contract: 3N N	¥11Q03	<b>4</b> 1 <b>C</b> 03	1. Stay	man		
D 1010			West	North	East	South
Board: 249 Dealer: S	North:	South:				2NT
Vul: NS	<b>♦</b> J8654	♠ AQ3	Pass	3 <b>♣</b> ¹	Pass	<b>3</b> ♦
North HCP: 5	<b>♥</b> 9862	<b>♥</b> KQ7	Pass	<b>3</b> ♥ ²	Pass	4♠
South HCP: 20	◆ A4 ◆ 73	<b>♦</b> Q93 <b>♣</b> AQJ5	AP			
Contract: 4♠ S	<b>4</b> 75	<b>4</b> 11Q33	1. Stay 2. SM(			
			2. SIVI	JLLIN		
Board: 250	<b>N</b> T41	C41	West	North	Fast	South
Dealer: N	North: ♠ AKQ8	South: ♠ J652	West	2NT	Pass	
	$\mathbf{x} 1 \mathbf{n} \mathbf{x} \mathbf{Q} 0$	¥ 3034				-
Vul: EW	♥ QJ9	<b>♥</b> AK875	Pass	3♠	Pass	6♠
	`	<ul><li>✓ AK875</li><li>✓ K105</li><li>✓ 10</li></ul>	Pass AP	3♠	Pass	6 <b>♠</b>

Board: 251 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 4♠ S	North:	South:  ♠ AK2  ♥ A96  ♠ AJ62  ♣ KQ3	Pass Pass	4 <b>♠</b> man	East Pass Pass AP	2NT 3♦
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#### North hands (Practice Page)

Board: 252 Dealer: N Vul: None HCP: 21	<ul><li>♠ AKQ10</li><li>♥ Q8</li><li>♦ QJ87</li><li>♠ AQJ</li></ul>	The opponents are silent. You bid first.
Board: 253 Dealer: S Vul: EW HCP: 8	<ul><li>★ K10654</li><li>★ K1065</li><li>◆ Q94</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 254 Dealer: N Vul: None HCP: 20	<ul><li>AQ54</li><li>✓ AK7</li><li>✓ K73</li><li>A63</li></ul>	The opponents are silent. You bid first.
Board: 255 Dealer: S Vul: EW HCP: 5	<ul><li>★ K853</li><li>♥ J107</li><li>♦ 643</li><li>♣ J107</li></ul>	The opponents are silent.  Partner bids first.
Board: 256 Dealer: N Vul: None HCP: 21	<ul><li>AQ4</li><li>AQJ7</li><li>A1074</li><li>A8</li></ul>	The opponents are silent. You bid first.
Board: 257 Dealer: S Vul: EW HCP: 11	<ul><li>★ KQJ3</li><li>♥ 96</li><li>◆ K9873</li><li>◆ Q4</li></ul>	The opponents are silent.  Partner bids first.

Board: 252 Dealer: N Vul: None	North: ♠ AKQ10	South:  ♠ J964	West	North 2NT	Pass	3 <b>♣</b> ¹
North HCP: 21	♥ Q8	♥ 109764 ♦ A3	Pass	3♠	Pass	4♠
South HCP: 5	<b>♦</b> QJ87 <b>♣</b> AQJ	◆ A3 • 87	AP			
Contract: 4♠ N	21140	201	1. Stay	man		
Board: 253 Dealer: S	North: ♠ K10654	South: ♠ 72	West	North	East	South 2NT
Vul: EW North HCP: 8	▼ K1065	<b>▼</b> AJ87	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 20	<b>♦</b> Q94	♦ AKJ2	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S	<b>♣</b> 4	<b>♣</b> AQJ	1. Stay	man		
Board: 254	North:	South:	West	North	East	South
Dealer: N	AQ54	± 1096		2NT	Pass	
Vul: None North HCP: 20	♥ AK7	<b>♥</b> 6432	Pass	3♠	Pass	3NT
South HCP: 5	<b>♦</b> K73	<b>♦</b> J64	AP			
Contract: 3N N	♣ A63	<b>♣</b> KJ7	1. Stay	man		
Board: 255	North:	South:	West	North	East	South
Dealer: S Vul: EW	• K853	AQ10				2NT
North HCP: 5	<b>♥</b> J107	<b>♥</b> A4	Pass	<b>3</b> ♣¹	Pass	3♦
South HCP: 21	♦ 643	◆ KJ87	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J107	<b>♣</b> AK96	1. Stay	man		
Board: 256	NI A	G 4	West	North	Fact	South
Dealer: N	North: ♠ AQ4	South: <b>♠</b> 76532	West	2NT	Pass	
Vul: None	♣ AQ4 ♥ AQJ7	▼ K1052	Pass	3 <b>♥</b>	Pass	_
North HCP: 21	◆ A1074	◆ J3	AP	<i>5</i> 🔻	1 433	<b>⊤</b> ▼
South HCP: 5 Contract: 4♥ N	♣ A8	<b>♣</b> J3	1. Stay	man		

Board: 257 West North East South North: South: Dealer: S 2NT **♠** KQJ3 **♠** A5 Vul: EW Pass 3♣¹ Pass 3♥ **y** 96 **♥** AK74 North HCP: 11 ♦ K9873 ◆ AQ1064 Pass 6NT AP South HCP: 20 **♣** K6 **♣** Q4 1. Stayman Contract: 6N S

#### South hands (Practice Page)

Board: 252 Dealer: N Vul: None HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 253 Dealer: S Vul: EW HCP: 20	<ul><li>♣ 72</li><li>♥ AJ87</li><li>♦ AKJ2</li><li>♣ AQJ</li></ul>	The opponents are silent. You bid first.
Board: 254 Dealer: N Vul: None HCP: 5	<ul><li>1096</li><li>6432</li><li>J64</li><li>KJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 255 Dealer: S Vul: EW HCP: 21	<ul><li>AQ10</li><li>✓ A4</li><li>✓ KJ87</li><li>AK96</li></ul>	The opponents are silent.  You bid first.
Board: 256 Dealer: N Vul: None HCP: 5	<ul><li>★76532</li><li>★K1052</li><li>◆J3</li><li>◆J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 257 Dealer: S Vul: EW HCP: 20	<ul><li>A5</li><li>✓ AK74</li><li>✓ AQ1064</li><li>✓ K6</li></ul>	The opponents are silent. You bid first.

Board: 252 Dealer: N Vul: None	North: ♠ AKQ10	South:  ♠ J964	West	North 2NT	Pass	3 <b>♣</b> ¹
North HCP: 21	♥ Q8	♥ 109764 ♦ A3	Pass	3♠	Pass	4♠
South HCP: 5	<b>♦</b> QJ87 <b>♣</b> AQJ	◆ A3 • 87	AP			
Contract: 4♠ N	21140	201	1. Stay	man		
Board: 253 Dealer: S	North: ♠ K10654	South: ♠ 72	West	North	East	South 2NT
Vul: EW North HCP: 8	▼ K1065	<b>▼</b> AJ87	Pass	<b>3</b> ♣¹	Pass	3♥
South HCP: 20	<b>♦</b> Q94	♦ AKJ2	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S	<b>♣</b> 4	<b>♣</b> AQJ	1. Stay	man		
Board: 254	North:	South:	West	North	East	South
Dealer: N	AQ54	± 1096		2NT	Pass	
Vul: None North HCP: 20	♥ AK7	<b>♥</b> 6432	Pass	3♠	Pass	3NT
South HCP: 5	<b>♦</b> K73	<b>♦</b> J64	AP			
Contract: 3N N	♣ A63	<b>♣</b> KJ7	1. Stay	man		
Board: 255	North:	South:	West	North	East	South
Dealer: S Vul: EW	• K853	AQ10				2NT
North HCP: 5	<b>♥</b> J107	<b>♥</b> A4	Pass	<b>3</b> ♣¹	Pass	3♦
South HCP: 21	♦ 643	◆ KJ87	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> J107	<b>♣</b> AK96	1. Stay	man		
Board: 256	NI A	G 4	West	North	Fact	South
Dealer: N	North: ♠ AQ4	South: <b>♠</b> 76532	West	2NT	Pass	
Vul: None	♣ AQ4 ♥ AQJ7	▼ K1052	Pass	3 <b>♥</b>	Pass	_
North HCP: 21	◆ A1074	◆ J3	AP	<i>5</i> 🔻	1 433	<b>⊤</b> ▼
South HCP: 5 Contract: 4♥ N	♣ A8	<b>♣</b> J3	1. Stay	man		

Board: 257 West North East South North: South: Dealer: S 2NT **♠** KQJ3 **♠** A5 Vul: EW Pass 3♣¹ Pass 3♥ **y** 96 **♥** AK74 North HCP: 11 ♦ K9873 ◆ AQ1064 Pass 6NT AP South HCP: 20 **♣** K6 **♣** Q4 1. Stayman Contract: 6N S

#### North hands (Practice Page)

Board: 258 Dealer: N Vul: Both HCP: 21	<ul><li>♠ AK87</li><li>♥ AJ</li><li>♦ A109</li><li>♠ AJ85</li></ul>	The opponents are silent. You bid first.
Board: 259 Dealer: S Vul: EW HCP: 5	<ul><li>★ A1054</li><li>♥ 32</li><li>◆ 43</li><li>◆ J8765</li></ul>	The opponents are silent.  Partner bids first.
Board: 260 Dealer: N Vul: None HCP: 20	<ul><li>★ A65</li><li>▼ KQ63</li><li>◆ A85</li><li>◆ AK9</li></ul>	The opponents are silent. You bid first.
Board: 261 Dealer: S Vul: None HCP: 13	<ul><li>◆ Q4</li><li>▼ 7542</li><li>◆ QJ5</li><li>◆ AKJ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 262 Dealer: N Vul: NS HCP: 20	<ul><li>★ AK3</li><li>▼ KQ3</li><li>◆ Q107</li><li>◆ KQJ9</li></ul>	The opponents are silent.  You bid first.
Board: 263 Dealer: S Vul: None HCP: 14	<ul><li>★ KJ98</li><li>▼ KQJ</li><li>◆ Q76</li><li>◆ Q105</li></ul>	The opponents are silent.  Partner bids first.

Board: 258 Dealer: N Vul: Both North HCP: 21 South HCP: 11 Contract: 6N N	North:  ♠ AK87  ♥ AJ  ♦ A109  ♣ AJ85	South:  ♠ Q62  ♥ K875  ♠ KJ3  ♠ Q73	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	
Board: 259 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ A1054  ♥ 32  ♦ 43  ♣ J8765	South:  ♠ K.J  ♥ QJ54  ♠ KJ65  ♠ AKQ	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 260 Dealer: N Vul: None North HCP: 20 South HCP: 15 Contract: 6♥ N	North:  ♠ A65  ♥ KQ63  ♠ A85  ♣ AK9	South:  ♠ KQJ7  ▼ AJ85  ♠ QJ43  ♣ J	West Pass AP 1. Stay		East Pass Pass	<b>3</b> ♣¹
Board: 261 Dealer: S Vul: None North HCP: 13 South HCP: 21 Contract: 6N S	North:  ♠ Q4  ♥ 7542  • QJ5  ♣ AKJ4	South:  ♠ AK  ♥ AJ6  ♠ AK108  ♣ Q1087	Pass Pass AP 1. Stay	North  3♣¹  5NT	Pass	2NT
Board: 262 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ AK3  ♥ KQ3  ♦ Q107  ♣ KQJ9	South:	West Pass AP 1. Stay	North 2NT 3  man	Pass	

Board: 263 Dealer: S Vul: None	North: ♠ KJ98	South: ♠ AQ7	West Pass	North 3♣¹	East Pass	2NT
North HCP: 14 South HCP: 20 Contract: 6N S	<ul><li>KQJ</li><li>Q76</li><li>Q105</li></ul>	<ul><li>♦ 8543</li><li>♦ AK10</li><li>♠ AK8</li></ul>	Pass AP 1. Stay		Pass	

#### South hands (Practice Page)

Board: 258 Dealer: N Vul: Both HCP: 11	<ul><li>♣ Q62</li><li>♥ K875</li><li>♦ KJ3</li><li>♣ Q73</li></ul>	The opponents are silent.  Partner bids first.
Board: 259 Dealer: S Vul: EW HCP: 20	<ul><li>★ KJ</li><li>♥ QJ54</li><li>◆ KJ65</li><li>◆ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 260 Dealer: N Vul: None HCP: 15	<ul><li>★ KQJ7</li><li>▼ AJ85</li><li>◆ QJ43</li><li>◆ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 261 Dealer: S Vul: None HCP: 21	<ul><li>♠ AK</li><li>♥ AJ6</li><li>♦ AK108</li><li>♠ Q1087</li></ul>	The opponents are silent. You bid first.
Board: 262 Dealer: N Vul: NS HCP: 5	♣8 ♥ J1087 ♦ A854 ♣ 8754	The opponents are silent.  Partner bids first.
Board: 263 Dealer: S Vul: None HCP: 20	<ul><li>AQ7</li><li>♥8543</li><li>AK10</li><li>AK8</li></ul>	The opponents are silent. You bid first.

North:	South:	West			
◆ AK87 ♥ AJ ◆ A109	♣ Q62 ♥ K875 ♦ KJ3	Pass AP	2N1 3♠		3 <b>♣</b> ¹ 6NT
<b>♣</b> AJ85	<b>♣</b> Q73		man		
North: <b>♠</b> A1054	South: ♠ KJ	West	North	East	South 2NT
<b>♥</b> 32	<b>♥</b> QJ54	Pass	<b>3♣</b> ¹	Pass	3♥
		Pass	3NT	AP	
<b>♣</b> J8/65	<b>♣</b> AKQ	1. Stay	man		
North:	South:	West	North	East	South
<b>♦</b> A65	<b>♠</b> KQJ7		2NT	Pass	<b>3</b> ♣¹
<b>♥</b> KQ63 <b>♦</b> A85	<b>♥</b> AJ85 <b>♦</b> QJ43	Pass AP	3♥	Pass	6♥
♣ AK9	<b>♣</b> J		man		
North:	South:	West	North	East	South 2NT
•		Pass	<b>3♣</b> ¹	Pass	3♦
<b>♦</b> QJ5 <b>♣</b> AKJ4	◆ AK108	Pass AP	5NT	Pass	6NT
	•		man		
North:	South:	West			_
♠ AK3	<b>♦</b> 8		2NT	Pass	3 <b>♣</b> ¹
		_	_	_	
♥ KQ3 • Q107	▼ J1087 ◆ A854	Pass AP	3♦	Pass	3NT
	<ul> <li>♠ AK87</li> <li>♥ AJ</li> <li>♠ A109</li> <li>♠ AJ85</li> <li>North:</li> <li>♠ A65</li> <li>♥ KQ63</li> <li>♠ A85</li> <li>♠ AK9</li> <li>North:</li> <li>♠ Q4</li> <li>♥ 7542</li> <li>♠ QJ5</li> <li>♠ AKJ4</li> </ul>	<ul> <li>♠ AK87</li> <li>♠ AJ</li> <li>♠ K875</li> <li>♠ A109</li> <li>♠ KJ3</li> <li>♠ AJ85</li> <li>♠ Q73</li> <li>North:</li> <li>♠ A1054</li> <li>♠ KJ</li> <li>♥ 32</li> <li>♠ QJ54</li> <li>♠ 43</li> <li>♠ KJ65</li> <li>♠ J8765</li> <li>♠ AKQ</li> <li>North:</li> <li>♠ A65</li> <li>♠ KQJ7</li> <li>♥ KQ63</li> <li>♠ AJ85</li> <li>♠ AJ85</li> <li>♠ QJ43</li> <li>♠ AK9</li> <li>♠ J</li> <li>North:</li> <li>♠ Q4</li> <li>♠ AK</li> <li>♥ 7542</li> <li>♠ QJ5</li> <li>♠ AK108</li> <li>♠ AKJ4</li> <li>♠ Q1087</li> </ul>	♠ AK87       ♠ Q62         ♥ AJ       ♥ K875       Pass         ♠ A109       ♠ KJ3       AP         ♠ AJ85       ♠ Q73       1. Stay         North:       ♠ AJ054       ♠ KJ         ♠ A2       ♥ QJ54       Pass         ♠ 43       ♠ KJ65       Pass         ♠ J8765       ♠ AKQ       1. Stay         North:       ♠ AG5       ♠ KQJ7         ♥ KQ63       ♠ AJ85       Pass         ♠ A85       ♠ QJ43       AP         ♠ AK9       ♠ J       1. Stay         North:       ♠ QJ4       ♠ AK         ♠ Q4       ♠ AK       ♠ AK         ♠ QJ5       ♠ AK108       Pass         ♠ QJ5       ♠ AK108       Pass         ♠ AKJ4       ♠ Q1087       AP         1. Stay	♠ AK87       ♠ Q62       2NT         ♠ AJ       ♠ K875       Pass 3♠         ♠ A109       ♠ KJ3       AP         ♠ AJ85       ♠ Q73       1. Stayman         North:       ♠ AJ85       ♠ Q73         ♠ A1054       ♠ KJ       ♣ West North         ♠ A1054       ♠ KJ       ♣ Pass 3♠¹         ♠ 43       ♠ KJ65       ♣ Pass 3NT         ♠ J       1. Stayman         North:       ♠ AK9       ♠ J         ♠ AK9       ♠ J       1. Stayman         North:       ♠ Q4       ♠ AK         ♠ AK9       ♠ J       West North         ♠ Q4       ♠ AK       ♠ AK         ♠ 7542       ♠ AK 108       Pass 3♠¹         ♠ QJ5       ♠ AK108       Pass 5NT         ♠ AKJ4       ♠ Q1087       AP         1. Stayman       1. Stayman	♠ AK87       ♠ Q62       2NT       Pass         ♠ AJ9       ♠ KJ3       AP       1. Stayman         North:       ♠ AJ85       ♠ Q73       1. Stayman         North:       ♠ AJ85       ♠ RJ       Pass       3♠ Pass         ♠ A1054       ♠ KJ       Pass       3♠ Pass       3♠ Pass         ♠ 43       ♠ KJ65       Pass       3NT       AP         ♠ 1. Stayman       1. Stayman       Pass       3♠ Pass         ♠ A65       ♠ KQJ7       2NT       Pass         ♠ KQ63       ♠ AJ85       Pass       3♠ Pass         ♠ A85       ♠ QJ43       AP       1. Stayman         North:       ♣ OJ       AK       Pass       3♠ Pass         ♠ AK9       ♠ J       West North East         ♠ Q4       ♠ AK       Pass       3♠ Pass         ♠ Q4       ♠ AK       Pass       5NT       Pass         ♠ Q15       ♠ AK108       Pass       5NT       Pass         ♠ AKJ4       ♠ Q1087       AP       1. Stayman

Board: 263 Dealer: S Vul: None	North: ♠ KJ98	South:  ♠ AQ7	West Pass	North 3♣¹	East Pass	2NT
North HCP: 14 South HCP: 20 Contract: 6N S	<ul><li><b>∀</b> KQJ</li><li><b>♦</b> Q76</li><li><b>♣</b> Q105</li></ul>	♥ 8543 ♦ AK10 ♣ AK8	Pass AP 1. Stay	5NT man	Pass	6NT

#### North hands (Practice Page)

Board: 264 Dealer: N Vul: NS HCP: 20	<ul><li>★ KQ75</li><li>▼ J2</li><li>◆ AK63</li><li>◆ AK4</li></ul>	The opponents are silent. You bid first.
Board: 265 Dealer: S Vul: None HCP: 10	<ul><li>★K82</li><li>▼ 10754</li><li>◆ A</li><li>◆ QJ1093</li></ul>	The opponents are silent.  Partner bids first.
Board: 266 Dealer: N Vul: EW HCP: 20	<ul><li>♠ AKQ2</li><li>♥ A1065</li><li>♦ 982</li><li>♠ AK</li></ul>	The opponents are silent. You bid first.
Board: 267 Dealer: S Vul: Both HCP: 11	<ul><li>★ KJ43</li><li>▼ 107</li><li>◆ AQ754</li><li>◆ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 268 Dealer: N Vul: NS HCP: 20	<ul><li>♣ QJ82</li><li>♥ AK4</li><li>◆ AQ32</li><li>♣ A3</li></ul>	The opponents are silent. You bid first.
Board: 269 Dealer: S Vul: EW HCP: 10	<ul><li>★ K974</li><li>★ K3</li><li>◆ 974</li><li>★ A843</li></ul>	The opponents are silent.  Partner bids first.

Board: 264 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6♠ N	North:  ♠ KQ75  ♥ J2  ♠ AK63  ♠ AK4	South:  ♠ A1043  ♥ AQ109  ♦ J75  ♣ 86	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Board: 265 Dealer: S Vul: None North HCP: 10 South HCP: 21 Contract: 6♥ S	North:  ♠ K82  ▼ 10754  ♠ A  ♣ QJ1093	South:  ♠ AQJ  ♥ AK82  ♠ QJ75  ♣ A7	West Pass Pass 1. Stay	<b>6♥</b>	East Pass AP	2NT
Board: 266 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North:  ◆ AKQ2  ▼ A1065  ◆ 982  ◆ AK	South:  ◆ 9764  ▼ Q8732  ◆ A  ◆ Q86	Pass 1. Stay	North 2NT 3NT ² man majors	Pass	
Board: 267 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6♠ S	North:  ♠ KJ43  ▼ 107  ♠ AQ754  ♣ J9	South:  ♠ A862  ♥ AQ6  ♦ J9  ♣ AKQ8		North  3♣¹  6♠ man	East Pass AP	2NT
Board: 268 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6♠ N	North:  ♠ QJ82  ♥ AK4  ♠ AQ32  ♠ A3	South:  ♠ AK75  ♥ J10863  ♦ 4  ♣ K72	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹

Board: 269 West North East South North: South: Dealer: S 2NT **★** K974 **♦**82 Vul: EW Pass 3♣¹ Pass 3♥ **♥** K3 **♥** AQ42 North HCP: 10 ♦ AKQ5 **♦** 974 Pass 3NT AP South HCP: 20 **♣** KQ7 ♣ A843 1. Stayman Contract: 3N S

#### South hands (Practice Page)

Board: 264 Dealer: N Vul: NS HCP: 11	<ul><li>★ A1043</li><li>★ AQ109</li><li>★ J75</li><li>★ 86</li></ul>	The opponents are silent.  Partner bids first.
Board: 265 Dealer: S Vul: None HCP: 21	<ul><li>♣ AQJ</li><li>♥ AK82</li><li>◆ QJ75</li><li>♣ A7</li></ul>	The opponents are silent. You bid first.
Board: 266 Dealer: N Vul: EW HCP: 8	<ul><li>♦ 9764</li><li>♥ Q8732</li><li>♦ A</li><li>♣ Q86</li></ul>	The opponents are silent.  Partner bids first.
Board: 267 Dealer: S Vul: Both HCP: 20	<ul><li>★ A862</li><li>★ AQ6</li><li>★ J9</li><li>★ AKQ8</li></ul>	The opponents are silent.  You bid first.
Board: 268 Dealer: N Vul: NS HCP: 11	<ul><li>★ AK75</li><li>▼ J10863</li><li>◆ 4</li><li>◆ K72</li></ul>	The opponents are silent.  Partner bids first.
Board: 269 Dealer: S Vul: EW HCP: 20	<ul><li>♣82</li><li>♥AQ42</li><li>◆AKQ5</li><li>♣KQ7</li></ul>	The opponents are silent. You bid first.

Board: 264 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6♠ N	North:  ♠ KQ75  ♥ J2  ♠ AK63  ♠ AK4	South:  ♠ A1043  ♥ AQ109  ♦ J75  ♣ 86	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Board: 265 Dealer: S Vul: None North HCP: 10 South HCP: 21 Contract: 6♥ S	North:  ♠ K82  ▼ 10754  ♠ A  ♣ QJ1093	South:  ♠ AQJ  ♥ AK82  ♠ QJ75  ♣ A7	West Pass Pass 1. Stay	<b>6♥</b>	East Pass AP	2NT
Board: 266 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North:  ◆ AKQ2  ▼ A1065  ◆ 982  ◆ AK	South:  ◆ 9764  ▼ Q8732  ◆ A  ◆ Q86	Pass 1. Stay	North 2NT 3NT ² man majors	Pass	
Board: 267 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6♠ S	North:  ♠ KJ43  ▼ 107  ♠ AQ754  ♣ J9	South:  ♠ A862  ♥ AQ6  ♦ J9  ♣ AKQ8		North  3♣¹  6♠ man	East Pass AP	2NT
Board: 268 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6♠ N	North:  ♠ QJ82  ♥ AK4  ♠ AQ32  ♠ A3	South:  ♠ AK75  ♥ J10863  ♦ 4  ♣ K72	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹

Board: 269 West North East South North: South: Dealer: S 2NT **★** K974 **♦**82 Vul: EW Pass 3♣¹ Pass 3♥ **♥** K3 **♥** AQ42 North HCP: 10 ♦ AKQ5 **♦** 974 Pass 3NT AP South HCP: 20 **♣** KQ7 ♣ A843 1. Stayman Contract: 3N S

#### North hands (Practice Page)

Board: 270 Dealer: N Vul: Both HCP: 20	<ul><li>★ AK109</li><li>★ KJ</li><li>★ AKQ83</li><li>★ 54</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 271 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q762</li><li>♥ K10965</li><li>♦ 7</li><li>♣ K73</li></ul>	The opponents are silent.  Partner bids first.
Board: 272 Dealer: N Vul: EW HCP: 21	<ul><li>★ A32</li><li>▼ AK76</li><li>★ A73</li><li>★ KQJ</li></ul>	The opponents are silent.  You bid first.
Board: 273 Dealer: S Vul: Both HCP: 13	<ul><li>AQ83</li><li>Q54</li><li>Q1094</li><li>K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 274 Dealer: N Vul: Both HCP: 20	<ul><li>★ KJ6</li><li>★ K76</li><li>◆ AKJ</li><li>◆ AJ63</li></ul>	The opponents are silent. You bid first.
Board: 275 Dealer: S Vul: None HCP: 10	<ul><li>★ K972</li><li>✓ AJ875</li><li>✓ Q</li><li>◆ 853</li></ul>	The opponents are silent.  Partner bids first.

Board: 270 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AK109  ♥ KJ  ♠ AKQ83  ♣ 54	South:  ♣ J865  ♥ Q73  ♦ 54  ♣ Q1096	West  X  AP  1. Stayı	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Board: 271 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 6♠ S	North:  ♠ Q762  ♥ K10965  ♠ 7  ♠ K73	South:  ♠ AK84  ♥ A4  ♠ AK854  ♣ QJ	West Pass Pass 1. Stayı	North 3♣¹ 6♠ man	East Pass AP	South 2NT 3♣
Board: 272 Dealer: N Vul: EW North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ A32  ♥ AK76  ♠ A73  ♠ KQJ	South:  ♠ Q1095  ♥ 109  ♦ K8  ♠ A10943	West Pass AP 1. Stayı	North 2NT 3♥	Pass	
Board: 273 Dealer: S Vul: Both North HCP: 13 South HCP: 20 Contract: 6N S	North:  ♠ AQ83  ♥ Q54  ♦ Q1094  ♣ K4	South: <b>▲</b> J1065 <b>♥</b> AK8 <b>♦</b> AK <b>♣</b> AJ65	West Pass Pass 1. Stay	North  3♣¹ 6NT man	East Pass AP	2NT
Board: 274 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ KJ6  ♥ K76  ♠ AKJ  ♣ AJ63	South:  ♠ A874  ♥ A943  ♦ Q1093  ♠ Q	West Pass Pass 1. Stay	North 2NT 3 6NT man	East Pass Pass AP	<b>3</b> ♣¹

Board: 275 West North East South North: South: Dealer: S 2NT **★** K972 **♠** AQ65 Vul: None Pass 3♠ **♥** AJ875 **♥** K94 Pass 3♣¹ North HCP: 10 **♦** Q ♦ A1083 Pass 6♠ AP South HCP: 20 **♣** 853 ♣ AK 1. Stayman Contract: 6♠ S

#### South hands (Practice Page)

Board: 270 Dealer: N Vul: Both HCP: 5	<ul><li></li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 271 Dealer: S Vul: None HCP: 21	<ul><li>★ AK84</li><li>▼ A4</li><li>◆ AK854</li><li>◆ QJ</li></ul>	The opponents are silent. You bid first.
Board: 272 Dealer: N Vul: EW HCP: 9	<ul><li>♣ Q1095</li><li>♥ 109</li><li>♦ K8</li><li>♣ A10943</li></ul>	The opponents are silent.  Partner bids first.
Board: 273 Dealer: S Vul: Both HCP: 20	<ul><li></li></ul>	The opponents are silent.  You bid first.
Board: 274 Dealer: N Vul: Both HCP: 12	<ul><li>★ A874</li><li>▼ A943</li><li>◆ Q1093</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 275 Dealer: S Vul: None HCP: 20	<ul><li>AQ65</li><li>✓ K94</li><li>A1083</li><li>AK</li></ul>	The opponents are silent. You bid first.

Board: 270 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AK109  ♥ KJ  ♠ AKQ83  ♣ 54	South:  ♣ J865  ♥ Q73  ♦ 54  ♣ Q1096	West  X  AP  1. Stayı	North 2NT 3♠	East Pass Pass	<b>3</b> ♣¹
Board: 271 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 6♠ S	North:  ♠ Q762  ♥ K10965  ♠ 7  ♠ K73	South:  ♠ AK84  ♥ A4  ♠ AK854  ♣ QJ	West Pass Pass 1. Stayı	North 3♣¹ 6♠ man	East Pass AP	South 2NT 3♣
Board: 272 Dealer: N Vul: EW North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ A32  ♥ AK76  ♠ A73  ♠ KQJ	South:  ♠ Q1095  ♥ 109  ♦ K8  ♠ A10943	West Pass AP 1. Stayı	North 2NT 3♥	Pass	
Board: 273 Dealer: S Vul: Both North HCP: 13 South HCP: 20 Contract: 6N S	North:  ♠ AQ83  ♥ Q54  ♦ Q1094  ♣ K4	South: <b>▲</b> J1065 <b>♥</b> AK8 <b>♦</b> AK <b>♣</b> AJ65	West Pass Pass 1. Stay	North  3♣¹ 6NT man	East Pass AP	2NT
Board: 274 Dealer: N Vul: Both North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ KJ6  ♥ K76  ♠ AKJ  ♣ AJ63	South:  ♠ A874  ♥ A943  ♦ Q1093  ♠ Q	West Pass Pass 1. Stay	North 2NT 3 6NT man	East Pass Pass AP	<b>3</b> ♣¹

Board: 275 West North East South North: South: Dealer: S 2NT **★** K972 **♠** AQ65 Vul: None Pass 3♠ **♥** AJ875 **♥** K94 Pass 3♣¹ North HCP: 10 **♦** Q ♦ A1083 Pass 6♠ AP South HCP: 20 **♣** 853 ♣ AK 1. Stayman Contract: 6♠ S

#### North hands (Practice Page)

Board: 276 Dealer: N Vul: EW HCP: 21	<ul><li>AQ</li><li>✓ A83</li><li>✓ K987</li><li>✓ AKJ7</li></ul>	The opponents are silent. You bid first.
Board: 277 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q10</li><li>♥ Q1076</li><li>◆ J1076</li><li>♣ AK7</li></ul>	The opponents are silent.  Partner bids first.
Board: 278 Dealer: N Vul: NS HCP: 20	<ul><li>★ K109</li><li>★ AKQ9</li><li>★ KQ</li><li>★ K875</li></ul>	The opponents are silent. You bid first.
Board: 279 Dealer: S Vul: Both HCP: 9	<ul><li>▶ J742</li><li>♥ K5</li><li>◆ K74</li><li>♣ Q1043</li></ul>	The opponents are silent.  Partner bids first.
Board: 280 Dealer: N Vul: None HCP: 20	<ul><li>★ KQ4</li><li>▼ KJ86</li><li>◆ A3</li><li>◆ AQJ8</li></ul>	The opponents are silent. You bid first.
Board: 281 Dealer: S Vul: Both HCP: 7	◆ Q64 ▼ 8542 ◆ 1083 ◆ AJ10	The opponents are silent.  Partner bids first.

Board: 276 Dealer: N Vul: EW North HCP: 21 South HCP: 12 Contract: 6N N	North:  ♠ AQ  ♥ A83  ♠ K987  ♠ AKJ7	South:  ♠ KJ1032  ♥ KJ72  ♠ A103  ♣ 3	Pass Pass Pass 1. Stay 2. SM0		Pass Pass	<b>3♣</b> ¹
Board: 277 Dealer: S Vul: EW North HCP: 12 South HCP: 21 Contract: 6N S	North:  ♠ Q10  ♥ Q1076  ♦ J1076  ♣ AK7	South:  ♠ AK3  ♥ KJ9  ♠ AK43  ♣ QJ4	Pass Pass AP 1. Stay	5NT	Pass	2NT
Board: 278 Dealer: N Vul: NS North HCP: 20 South HCP: 15 Contract: 7N N	North:  ♠ K109  ♥ AKQ9  ♠ KQ  ♠ K875	South:  ♠ AQ43  ♥ J742  ♠ A7  ♣ A94	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	_
Board: 279 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♣ J742  ♥ K5  ♦ K74  ♣ Q1043	South:  ♠ AK10  ♥ QJ83  ♠ AQ63  ♣ A9		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 280 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4 \( \varphi \) N	North:  ♠ KQ4  ♥ KJ86  ♠ A3  ♣ AQJ8	South:	Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	3 <b>♣</b> ¹

Board: 281 Dealer: S	North: ♠ Q64	South: ♠ K103	West	North	East	2NT
Vul: Both	♥ 8542	<b>♥</b> AKQ6	Pass	<b>3♣</b> ¹	Pass	
North HCP: 7 South HCP: 20	<b>◆</b> 1083	♦ K94	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> AJ10	<b>♣</b> KQ8	1. Stay	man		

#### South hands (Practice Page)

Board: 276 Dealer: N Vul: EW HCP: 12	<ul><li>★ KJ1032</li><li>★ KJ72</li><li>★ A103</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 277 Dealer: S Vul: EW HCP: 21	<ul><li>♠ AK3</li><li>♥ KJ9</li><li>♦ AK43</li><li>♠ QJ4</li></ul>	The opponents are silent.  You bid first.
Board: 278 Dealer: N Vul: NS HCP: 15	<ul><li>AQ43</li><li>✓ J742</li><li>A7</li><li>A94</li></ul>	The opponents are silent.  Partner bids first.
Board: 279 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AK10</li><li>♥ QJ83</li><li>♠ AQ63</li><li>♠ A9</li></ul>	The opponents are silent. You bid first.
Board: 280 Dealer: N Vul: None HCP: 5	<ul><li>★ 5</li><li>▼ 7532</li><li>◆ KQ75</li><li>★ 9743</li></ul>	The opponents are silent.  Partner bids first.
Board: 281 Dealer: S Vul: Both HCP: 20	<ul><li>★ K103</li><li>★ AKQ6</li><li>★ K94</li><li>★ KQ8</li></ul>	The opponents are silent.  You bid first.

Board: 276 Dealer: N Vul: EW North HCP: 21 South HCP: 12 Contract: 6N N	North:  ♠ AQ  ♥ A83  ♠ K987  ♠ AKJ7	South:  ♠ KJ1032  ♥ KJ72  ♠ A103  ♣ 3	Pass Pass Pass 1. Stay 2. SM0		Pass Pass	<b>3♣</b> ¹
Board: 277 Dealer: S Vul: EW North HCP: 12 South HCP: 21 Contract: 6N S	North:  ♠ Q10  ♥ Q1076  ♦ J1076  ♣ AK7	South:  ♠ AK3  ♥ KJ9  ♠ AK43  ♣ QJ4	Pass Pass AP 1. Stay	5NT	Pass	2NT
Board: 278 Dealer: N Vul: NS North HCP: 20 South HCP: 15 Contract: 7N N	North:  ♠ K109  ♥ AKQ9  ♠ KQ  ♠ K875	South:  ♠ AQ43  ♥ J742  ♠ A7  ♣ A94	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	_
Board: 279 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S	North:  ♣ J742  ♥ K5  ♦ K74  ♣ Q1043	South:  ♠ AK10  ♥ QJ83  ♠ AQ63  ♣ A9		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 280 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4 \( \varphi \) N	North:  ♠ KQ4  ♥ KJ86  ♠ A3  ♣ AQJ8	South:	Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	3 <b>♣</b> ¹

Board: 281 Dealer: S	North: ♠ Q64	South: ♠ K103	West	North	East	2NT
Vul: Both	♥ 8542	<b>♥</b> AKQ6	Pass	<b>3♣</b> ¹	Pass	
North HCP: 7 South HCP: 20	<b>◆</b> 1083	♦ K94	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> AJ10	♣ KQ8	1. Stay	man		

#### North hands (Practice Page)

Board: 282 Dealer: N Vul: None HCP: 20	<ul><li>★ A752</li><li>★ KQ</li><li>★ AJ10</li><li>★ AQ43</li></ul>	The opponents are silent. You bid first.
Board: 283 Dealer: S Vul: Both HCP: 7	<ul><li>★ K953</li><li>▼ J742</li><li>◆ K54</li><li>◆ 63</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 284 Dealer: N Vul: None HCP: 20	<ul><li>♠ AQ</li><li>♥ AQ75</li><li>♠ AJ7</li><li>♠ K1095</li></ul>	The opponents are silent.  You bid first.
Board: 285 Dealer: S Vul: NS HCP: 12	<ul><li>AQ76</li><li>♥Q10986</li><li>★K53</li><li>J</li></ul>	The opponents are silent.  Partner bids first.
Board: 286 Dealer: N Vul: None HCP: 20	<ul><li> ♣ J3</li><li> ♥ KJ6</li><li> ♠ AQ4</li><li> ♣ AKQ85</li></ul>	The opponents are silent. You bid first.
Board: 287 Dealer: S Vul: Both HCP: 5	<ul><li>10652</li><li>✓ A985</li><li>✓ 98</li><li>✓ J43</li></ul>	The opponents are silent.  Partner bids first.

Board: 282 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 44 N	North:  ♠ A752  ♥ KQ  ♠ AJ10  ♣ AQ43	South:  ♠ KQ104  ♥ J10865  ♦ 97  ♣ J8	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 283 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4♠ S	North:  ♠ K953  ♥ J742  ♠ K54  ♣ 63	South:  ♠ AJ76  ♥ AK6  ♠ A973  ♣ A8	Pass Pass AP 1. Stay	North  3♣¹  4♣²  man  raise or	X Pass	2NT 3♠ 4♠
Board: 284 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 6 S	North:  ♠ AQ  ♥ AQ75  ♠ AJ7  ♣ K1095	South:  ♠ 10864  ♥ K  ♠ Q  ♠ AQJ8764	Pass Pass AP 1. Stay	North 2NT 3♥ 5♣	East Pass Pass Pass	3♣¹ 4♣
Board: 285 Dealer: S Vul: NS North HCP: 12 South HCP: 21 Contract: 6 S	North:  ♠ AQ76  ♥ Q10986  ♠ K53  ♣ J	South:  ♠ KJ3  ♥ AK32  ♠ AQ  ♣ A652	West Pass Pass 1. Stay	<b>6</b> ♥	East Pass AP	2NT

			West	North 2NT	East Pass	
Board: 286 Dealer: N Vul: None North HCP: 20 South HCP: 14 Contract: 6N N	North:	South:  ♠ AKQ8  ♥ Q10532  ♠ K7  ♣ 106	Pass Pass Pass AP 1. Stay 2. SMO 3. Blace		Pass	4NT ³ 6NT
Board: 287 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4♠ S	North:  • 10652  • A985  • 98  • J43	South:  ♠ AKQ4  ♥ K4  ♠ A75  ♣ A1098	West Pass Pass 1. Stay	North  3♣¹  4♠  man	East Pass AP	South 2NT 3♠

#### South hands (Practice Page)

Board: 282 Dealer: N Vul: None HCP: 7	<ul><li>★KQ104</li><li>▼J10865</li><li>◆97</li><li>◆J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 283 Dealer: S Vul: Both HCP: 20	<ul><li>AJ76</li><li>✓ AK6</li><li>A973</li><li>A8</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 284 Dealer: N Vul: None HCP: 12	<ul><li>10864</li><li>✓ K</li><li>✓ Q</li><li>AQJ8764</li></ul>	The opponents are silent.  Partner bids first.
Board: 285 Dealer: S Vul: NS HCP: 21	<ul><li>★ KJ3</li><li>★ AK32</li><li>★ AQ</li><li>★ A652</li></ul>	The opponents are silent.  You bid first.
Board: 286 Dealer: N Vul: None HCP: 14	<ul><li>★ AKQ8</li><li>♥ Q10532</li><li>★ K7</li><li>★ 106</li></ul>	The opponents are silent.  Partner bids first.
Board: 287 Dealer: S Vul: Both HCP: 20	<ul><li>★ AKQ4</li><li>▼ K4</li><li>◆ A75</li><li>◆ A1098</li></ul>	The opponents are silent. You bid first.

Board: 282 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 44 N	North:  ♠ A752  ♥ KQ  ♠ AJ10  ♣ AQ43	South:  ♠ KQ104  ♥ J10865  ♦ 97  ♣ J8	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	<b>3</b> ♣¹
Board: 283 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4♠ S	North:  ♠ K953  ♥ J742  ♠ K54  ♣ 63	South:  ♠ AJ76  ♥ AK6  ♠ A973  ♣ A8	Pass Pass AP 1. Stay	North  3♣¹  4♣²  man  raise or	X Pass	2NT 3♠ 4♠
Board: 284 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 6 S	North:  ♠ AQ  ♥ AQ75  ♠ AJ7  ♣ K1095	South:  ♠ 10864  ♥ K  ♠ Q  ♠ AQJ8764	Pass Pass AP 1. Stay	North 2NT 3♥ 5♣	East Pass Pass Pass	3♣¹ 4♣
Board: 285 Dealer: S Vul: NS North HCP: 12 South HCP: 21 Contract: 6 S	North:  ♠ AQ76  ♥ Q10986  ♠ K53  ♣ J	South:  ♠ KJ3  ♥ AK32  ♠ AQ  ♣ A652	West Pass Pass 1. Stay	<b>6</b> ♥	East Pass AP	2NT

			West	North 2NT	East Pass	
Board: 286 Dealer: N Vul: None North HCP: 20 South HCP: 14 Contract: 6N N	North:	South:  ♠ AKQ8  ♥ Q10532  ♠ K7  ♣ 106	Pass Pass Pass AP 1. Stay 2. SMO 3. Blace		Pass	4NT ³ 6NT
Board: 287 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4♠ S	North:  • 10652  • A985  • 98  • J43	South:  ♠ AKQ4  ♥ K4  ♠ A75  ♣ A1098	West Pass Pass 1. Stay	North  3♣¹  4♠  man	East Pass AP	South 2NT 3♠