# North hands (Practice Page)

Board: 1 Dealer: E Vul: None HCP: 9	<ul><li>◆ 986</li><li>♥ J1098</li><li>◆ J3</li><li>◆ AK43</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 2 Dealer: W Vul: NS HCP: 11	<ul><li>105</li><li>✓ Q108</li><li>✓ 984</li><li>△ AKQ76</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 3 Dealer: E Vul: EW HCP: 8	<ul><li>◆ 982</li><li>▼ KQ2</li><li>◆ K1073</li><li>◆ 982</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.
Board: 4 Dealer: W Vul: Both HCP: 7	<ul><li>★ A1072</li><li>♥ QJ1097</li><li>◆ 4</li><li>★ 632</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 5 Dealer: E Vul: NS HCP: 15	<ul><li>10953</li><li>★ AJ62</li><li>★ AK94</li><li>★ K</li></ul>	East Opens 1NT. Partner bids first.

Board: 6 Dealer: W **♠** KJ54 **♥** J109872

Vul: Both HCP: 8

↑ 73♣ K

West Opens 1NT.

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

You bid first.

Board: 1 Dealer: E Vul: None North HCP: 9 South HCP: 6 Contract: 3N E	North:	South:  ♠ Q74  ♥ 653  ♠ A10974  ♣ 102	West North East South 1NT Pass 3NT AP
Board: 2 Dealer: W Vul: NS North HCP: 11 South HCP: 3 Contract: 4♠ W	North:  • 105  • Q108  • 984  • AKQ76	South:  ◆ 97  ▼ K532  ◆ 762  ◆ 8432	West North East South  1NT Pass 4♥¹ Pass  4♠ AP  1. Texas
Board: 3 Dealer: E Vul: EW North HCP: 8 South HCP: 7 Contract: 2N E	North:	South:  ♠ A1064  ♥ 98643  ♦ 94  ♠ K6	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman
Board: 4 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 3 • W	North:  ♠ A1072  ♥ QJ1097  ♠ 4  ♠ 632	South:  ♣ 8  ♥ K86543  ◆ QJ32  ♣ KQ	West North East South  1NT Pass 3♣¹ Pass  3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 5 Dealer: E Vul: NS North HCP: 15 South HCP: 7 Contract: 1N E	North:  • 10953  • AJ62  • AK94  • K	South:  ♠ 2  ♥ KQ84  ♠ 62  ♠ Q97643	West North East South 1NT AP
Board: 6 Dealer: W Vul: Both North HCP: 8 South HCP: 3 Contract: 3N W	North:  ♠ KJ54  ♥ J109872  ♠ 73  ♠ K	South:	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman

### South hands (Practice Page)

Board: 1 Dealer: E Vul: None HCP: 6	♦ Q74 ▼ 653 ♦ A10974 ♣ 102	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 2 Dealer: W Vul: NS HCP: 3	<ul><li>◆97</li><li>▼ K532</li><li>◆762</li><li>◆8432</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 3 Dealer: E Vul: EW HCP: 7	<ul><li>★ A1064</li><li>♥ 98643</li><li>♦ 94</li><li>★ K6</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 4 Dealer: W Vul: Both HCP: 11	<b>♦</b> 8 <b>♥</b> K86543 <b>•</b> QJ32 <b>♣</b> KQ	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 5 Dealer: E Vul: NS HCP: 7	<b>★</b> 2 <b>★</b> KQ84 <b>★</b> 62 <b>♣</b> Q97643	East Opens 1NT. You bid first.

Vul: Both ◆ Q10852

HCP: 3 ♣ J10943

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

East Bids 3NT if possible.

Partner bids first.

Board: 1 Dealer: E Vul: None North HCP: 9 South HCP: 6 Contract: 3N E	North:	South:  ♠ Q74  ♥ 653  ♠ A10974  ♣ 102	West North East South 1NT Pass 3NT AP
Board: 2 Dealer: W Vul: NS North HCP: 11 South HCP: 3 Contract: 4♠ W	North:  • 105  • Q108  • 984  • AKQ76	South:  ◆ 97  ▼ K532  ◆ 762  ◆ 8432	West North East South  1NT Pass 4♥¹ Pass  4♠ AP  1. Texas
Board: 3 Dealer: E Vul: EW North HCP: 8 South HCP: 7 Contract: 2N E	North:	South:  ♠ A1064  ♥ 98643  ♦ 94  ♠ K6	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman
Board: 4 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 3 • W	North:  ♠ A1072  ♥ QJ1097  ♠ 4  ♠ 632	South:  ♣ 8  ♥ K86543  ◆ QJ32  ♣ KQ	West North East South  1NT Pass 3♣¹ Pass  3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 5 Dealer: E Vul: NS North HCP: 15 South HCP: 7 Contract: 1N E	North:  • 10953  • AJ62  • AK94  • K	South:  ♠ 2  ♥ KQ84  ♠ 62  ♠ Q97643	West North East South 1NT AP
Board: 6 Dealer: W Vul: Both North HCP: 8 South HCP: 3 Contract: 3N W	North:  ♠ KJ54  ♥ J109872  ♠ 73  ♠ K	South:	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman

# North hands (Practice Page)

Board: 7 Dealer: E Vul: None HCP: 12	◆— ▼ AKQ1096 ◆ J93 ◆ Q1075	East Opens 1NT. West Bids 2♥ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 8 Dealer: W Vul: EW HCP: 15	<ul><li>★ KQ9</li><li>★ A82</li><li>◆ Q65</li><li>★ KJ62</li></ul>	West Opens 1NT. East Redoubles if possible. West Doubles 2♥ if possible. You bid first.
Board: 9 Dealer: E Vul: Both HCP: 7	<ul><li>♣ 3</li><li>♥ J10542</li><li>♦ Q</li><li>♣ A107642</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 10 Dealer: W Vul: None HCP: 13	<ul><li>▶ J84</li><li>♥ Q75</li><li>♦ KQJ52</li><li>♣ A4</li></ul>	West Opens 1NT. You bid first.
Board: 11 Dealer: E Vul: NS HCP: 11	<ul><li>♣ Q3</li><li>♥ AK86</li><li>◆ 953</li><li>♣ Q1093</li></ul>	East Opens 1NT.  Partner bids first.
Board: 12 Dealer: W Vul: Both HCP: 10	<ul><li>★ A10874</li><li>▼ 5</li><li>◆ K108</li><li>◆ K874</li></ul>	West Opens 1NT. East Doubles 2♠ if possible. West Bids 3♥ if possible. You bid first.

Board: 7 Dealer: E Vul: None	North: ♣—	South: ♠ Q1098	West	North		South Pass
North HCP: 12 South HCP: 8 Contract: 3•X E	<ul><li>◆ AKQ1096</li><li>◆ J93</li><li>◆ Q1075</li></ul>	♥ 32 ♦ K752 ♠ K92	2♥ AP	3♥	3♠	X♠
Board: 8 Dealer: W Vul: EW North HCP: 15 South HCP: 3	North: ♠ KQ9 ♥ A82 ♠ Q65	South:	1NT X	North  X <sup>1</sup> AP  pelletti, s	$XX^1$	
Contract: 2♥X S	<b>♣</b> KJ62	<b>♣</b> 53	1. Сар	eneur, s	uong	
Board: 9 Dealer: E Vul: Both North HCP: 7	North: ♠ 3 ♥ J10542	South: ♠ Q10987 ♥ A98		North	1NT	Pass
South HCP: 10 Contract: 2♠ E	• Q • A107642	◆ J52 ◆ K9	2♥	Pass	2♠	AP
Board: 10 Dealer: W Vul: None North HCP: 13 South HCP: 5 Contract: 1N W	North: <b>▲</b> J84 <b>♥</b> Q75 <b>♦</b> KQJ52 <b>♣</b> A4	South:  ♠ 6532  ▼ K9  ◆ 986  ♠ Q986	West 1NT	North AP	East	South
Board: 11 Dealer: E Vul: NS North HCP: 11 South HCP: 11 Contract: 1N E	North:  ♠ Q3  ♥ AK86  ♦ 953  ♣ Q1093	South:  ♠ K65  ♥ 74  ♠ A10764  ♣ KJ7	West	North	East 1NT	
Board: 12 Dealer: W Vul: Both North HCP: 10 South HCP: 6 Contract: 3 N	North:  ♠ A10874  ♥ 5  ♠ K108  ♣ K874	South:  ♠ 6532  ▼ KQ87  ◆ J932  ♣ 2	1NT 3♥ AP	North 2♣¹ Pass	X Pass	Pass 3♠

### South hands (Practice Page)

Board: 7 Dealer: E Vul: None HCP: 8	♣ Q1098 ♥ 32 ♦ K752 ♣ K92	East Opens 1NT. West Bids 2♥ if possible. East Bids 3♠ if possible. You bid first.
Board: 8 Dealer: W Vul: EW HCP: 3	<ul><li>1032</li><li>✓ QJ10643</li><li>103</li><li>53</li></ul>	West Opens 1NT. East Redoubles if possible. West Doubles 2♥ if possible.  Partner bids first.
Board: 9 Dealer: E Vul: Both HCP: 10	<ul><li>♣ Q10987</li><li>♥ A98</li><li>◆ J52</li><li>♣ K9</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 10 Dealer: W Vul: None HCP: 5	<ul><li>♠ 6532</li><li>♥ K9</li><li>♦ 986</li><li>♠ Q986</li></ul>	West Opens 1NT.  Partner bids first.
Board: 11 Dealer: E Vul: NS HCP: 11	<ul><li>★ K65</li><li>▼ 74</li><li>◆ A10764</li><li>◆ KJ7</li></ul>	East Opens 1NT. You bid first.
Board: 12 Dealer: W Vul: Both HCP: 6	<ul><li>♠ 6532</li><li>♥ KQ87</li><li>♦ J932</li><li>♠ 2</li></ul>	West Opens 1NT. East Doubles 2♠ if possible. West Bids 3♥ if possible.  Partner bids first.

Board: 7 Dealer: E Vul: None	North: ♣—	South: ♠ Q1098	West	North		South Pass
North HCP: 12 South HCP: 8 Contract: 3•X E	<ul><li>◆ AKQ1096</li><li>◆ J93</li><li>◆ Q1075</li></ul>	♥ 32 ♦ K752 ♠ K92	2♥ AP	3♥	3♠	X♠
Board: 8 Dealer: W Vul: EW North HCP: 15 South HCP: 3	North: ♠ KQ9 ♥ A82 ♠ Q65	South:	1NT X	North  X <sup>1</sup> AP  pelletti, s	$XX^1$	
Contract: 2♥X S	<b>♣</b> KJ62	<b>♣</b> 53	1. Сар	eneur, s	uong	
Board: 9 Dealer: E Vul: Both North HCP: 7	North: ♠ 3 ♥ J10542	South: ♠ Q10987 ♥ A98		North	1NT	Pass
South HCP: 10 Contract: 2♠ E	• Q • A107642	◆ J52 ◆ K9	2♥	Pass	2♠	AP
Board: 10 Dealer: W Vul: None North HCP: 13 South HCP: 5 Contract: 1N W	North: <b>▲</b> J84 <b>♥</b> Q75 <b>♦</b> KQJ52 <b>♣</b> A4	South:  ♠ 6532  ▼ K9  ◆ 986  ♠ Q986	West 1NT	North AP	East	South
Board: 11 Dealer: E Vul: NS North HCP: 11 South HCP: 11 Contract: 1N E	North:  ♠ Q3  ♥ AK86  ♦ 953  ♣ Q1093	South:  ♠ K65  ♥ 74  ♠ A10764  ♣ KJ7	West	North	East 1NT	
Board: 12 Dealer: W Vul: Both North HCP: 10 South HCP: 6 Contract: 3 N	North:  ♠ A10874  ♥ 5  ♠ K108  ♣ K874	South:  ♠ 6532  ▼ KQ87  ◆ J932  ♣ 2	1NT 3♥ AP	North 2♣¹ Pass	X Pass	Pass 3♠

# North hands (Practice Page)

Board: 13 Dealer: E Vul: None HCP: 1	<ul><li>★ 7654</li><li>♥ 86</li><li>♦ 7653</li><li>★ J107</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 14 Dealer: W Vul: NS HCP: 16	<ul><li>AQ9</li><li>✓ AK7</li><li>✓ K10862</li><li>◆ 93</li></ul>	West Opens 1NT. You bid first.
Board: 15 Dealer: E Vul: EW HCP: 3	<ul><li>◆ QJ10642</li><li>♥ 10</li><li>◆ 62</li><li>◆ 9652</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 16 Dealer: W Vul: None HCP: 4	<ul><li>J10</li><li>▼ 10854</li><li>◆ 109653</li><li>◆ QJ</li></ul>	West Opens 1NT. East Bids 2NT if possible. You bid first.
Board: 17 Dealer: E Vul: NS HCP: 9	<ul><li>♠ A7</li><li>♥ Q94</li><li>♦ QJ9</li><li>♠ 87654</li></ul>	East Opens 1NT.  Partner bids first.

Board: 18 Dealer: W

Vul: EW

HCP: 8

**▲** J108742

**♥** A32

**♦** K **♣** 987 West Opens 1NT.

East Bids 2♣ if possible. East Bids 3NT if possible.

You bid first.

Board: 13 Dealer: E Vul: None North HCP: 1 South HCP: 9 Contract: 3N E	North:  ♣ 7654  ♥ 86  ♦ 7653  ♣ J107	South:  ♠ K1032  ♥ Q9532  ♦ J  ♣ K64	West North East South 1NT Pass 3NT AP
Board: 14 Dealer: W Vul: NS North HCP: 16 South HCP: 6 Contract: 2 S	North:  ♠ AQ9  ♥ AK7  ♦ K10862  ♣ 93	South:  ♠ 874  ♥ Q10  ♦ 953  ♣ KJ842	West North East South  1NT X¹ Pass 2♣  AP  1. Cappelletti, strong
Board: 15 Dealer: E Vul: EW North HCP: 3 South HCP: 11 Contract: 4♥ E	North:  ♠ QJ10642  ♥ 10  ♦ 62  ♣ 9652	South:  ♠ K987  ♥ Q92  ♠ AJ103  ♣ J4	West North East South  1NT Pass  2 Pass 3 1 Pass  3NT Pass 4 3 Pass  4 AP  1. Super acceptance after NT  2. Cue bid, surplus  3. Cue bid, a ★ stopper
Board: 16 Dealer: W Vul: None North HCP: 4 South HCP: 12 Contract: 2N W	North:  ♣ J10  ♥ 10854  • 109653  ♣ QJ	South:  ♠ A632  ♥ 97  ♦ J742  ♠ AK6	West North East South 1NT Pass 2NT AP
Board: 17 Dealer: E Vul: NS North HCP: 9 South HCP: 8 Contract: 1N E	North:  ♠ A7  ♥ Q94  • QJ9  ♣ 87654	South:  ♣ J963  ♥ K1083  ♣ A42  ♣ 103	West North East South 1NT AP

Board: 18 Dealer: W Vul: EW North HCP: 8 South HCP: 7

Contract: 3N W

North: **▲** J108742 **♥** A32 **♦** K **♣** 987

South:

♠ K53

♥ QJ10

◆ J1076432

♣ —

West North East South

1NT Pass 2♣¹ 3♦

Pass Pass 3NT AP

1. Stayman

### South hands (Practice Page)

Board: 13 Dealer: E Vul: None HCP: 9	<ul><li>★ K1032</li><li>♥ Q9532</li><li>◆ J</li><li>◆ K64</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 14 Dealer: W Vul: NS HCP: 6	♦ 874 ♥ Q10 ♦ 953 ♣ KJ842	West Opens 1NT. Partner bids first.
Board: 15 Dealer: E Vul: EW HCP: 11	<ul><li>★ K987</li><li>♥ Q92</li><li>◆ AJ103</li><li>♣ J4</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. West Bids 4♥ if possible. You bid first.
Board: 16 Dealer: W Vul: None HCP: 12	<ul><li>▲ A632</li><li>♥ 97</li><li>♦ J742</li><li>▲ AK6</li></ul>	West Opens 1NT. East Bids 2NT if possible. Partner bids first.
Board: 17 Dealer: E Vul: NS HCP: 8	<ul><li></li></ul>	East Opens 1NT. You bid first.

Board: 18 Dealer: W Vul: EW

HCP: 7

**★** K53 **♥** QJ10 **♦** J1076432 **♣** —

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

Partner bids first.

Board: 13 Dealer: E Vul: None North HCP: 1 South HCP: 9 Contract: 3N E	North:  ♣ 7654  ♥ 86  ♦ 7653  ♣ J107	South:  ♠ K1032  ♥ Q9532  ♦ J  ♣ K64	West North East South 1NT Pass 3NT AP
Board: 14 Dealer: W Vul: NS North HCP: 16 South HCP: 6 Contract: 2 S	North:  ♠ AQ9  ♥ AK7  ♦ K10862  ♣ 93	South:  ♠ 874  ♥ Q10  ♦ 953  ♣ KJ842	West North East South  1NT X¹ Pass 2♣  AP  1. Cappelletti, strong
Board: 15 Dealer: E Vul: EW North HCP: 3 South HCP: 11 Contract: 4♥ E	North:  ♠ QJ10642  ♥ 10  ♦ 62  ♣ 9652	South:  ♠ K987  ♥ Q92  ♠ AJ103  ♣ J4	West North East South  1NT Pass  2 Pass 3 1 Pass  3NT Pass 4 3 Pass  4 AP  1. Super acceptance after NT  2. Cue bid, surplus  3. Cue bid, a ★ stopper
Board: 16 Dealer: W Vul: None North HCP: 4 South HCP: 12 Contract: 2N W	North:  ♣ J10  ♥ 10854  • 109653  ♣ QJ	South:  ♠ A632  ♥ 97  ♦ J742  ♠ AK6	West North East South 1NT Pass 2NT AP
Board: 17 Dealer: E Vul: NS North HCP: 9 South HCP: 8 Contract: 1N E	North:  ♠ A7  ♥ Q94  • QJ9  ♣ 87654	South:  ♣ J963  ♥ K1083  ♣ A42  ♣ 103	West North East South 1NT AP

Board: 18 Dealer: W Vul: EW North HCP: 8 South HCP: 7

Contract: 3N W

North: **▲** J108742 **♥** A32 **♦** K **♣** 987

South:

♠ K53

♥ QJ10

◆ J1076432

♣ —

West North East South

1NT Pass 2♣¹ 3♦

Pass Pass 3NT AP

1. Stayman

# North hands (Practice Page)

Board: 19 Dealer: E Vul: Both HCP: 8	<ul><li></li></ul>	East Opens 1NT.  Partner bids first.
Board: 20 Dealer: W Vul: NS HCP: 7	<ul><li>♦ 9832</li><li>♥ A98654</li><li>♦ K6</li><li>♠ 3</li></ul>	West Opens 1NT. You bid first.
Board: 21 Dealer: E Vul: EW HCP: 8	<ul><li>★843</li><li>♥QJ1065</li><li>★ K</li><li>★ Q642</li></ul>	East Opens 1NT.  Partner bids first.
Board: 22 Dealer: W Vul: Both HCP: 9	<ul><li>♣ A72</li><li>♥ J74</li><li>◆ Q1092</li><li>♣ Q82</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 23 Dealer: E Vul: None HCP: 11	<ul><li>AQ63</li><li>✓ J4</li><li>✓ Q752</li><li>✓ Q53</li></ul>	East Opens 1NT.  Partner bids first.
Board: 24 Dealer: W Vul: EW HCP: 14	<b>★</b> K106 <b>♥</b> KQ82 <b>♦</b> 9 <b>♣</b> AQ865	West Opens 1NT. You bid first.

Board: 19 Dealer: E Vul: Both North HCP: 8 South HCP: 11 Contract: 1N E	North:  ♠ J986  ♥ AJ8  ♦ J1098  ♠ J8	South:  ♠ AK 104  ♥ 10942  ♠ 65  ♠ A42	West	North	East 1NT	
Board: 20 Dealer: W Vul: NS North HCP: 7 South HCP: 11 Contract: 1N W	North:	South:  ♠ KJ6  ♥ K3  ♦ 10975  ♣ A1076	West 1NT	North AP	East	South
Board: 21 Dealer: E Vul: EW North HCP: 8 South HCP: 11 Contract: 1N E	North:  ♠ 843  ♥ QJ1065  ♠ K  ♣ Q642	South:  ♠ AQ65  ♥ 97  ♠ Q109532  ♠ K	West	North	East 1NT	
Board: 22 Dealer: W Vul: Both North HCP: 9 South HCP: 9 Contract: 2♠ W	North:  ♠ A72  ♥ J74  • Q1092  ♣ Q82	South:  ♠ KQ10  ♥ Q1083  ♠ J73  ♣ J105	West 1NT 2♠	North Pass AP	East 2♥	South Pass
Board: 23 Dealer: E Vul: None North HCP: 11 South HCP: 12 Contract: 1N E	North:  ♠ AQ63  ♥ J4  ♠ Q752  ♠ Q53	South:  ♠ K109  ♥ KQ62  ♠ 3  ♣ KJ1097	West	North	East 1NT	
Board: 24 Dealer: W Vul: EW North HCP: 14 South HCP: 8 Contract: 1N W	North:  ♠ K106  ♥ KQ82  ♠ 9  ♣ AQ865	South:  ♠ QJ432  ♥ 93  ♠ A86  ♣ J72		North AP	East	South

### South hands (Practice Page)

Board: 19 Dealer: E Vul: Both HCP: 11	<ul><li>AK104</li><li>✓ 10942</li><li>✓ 65</li><li>✓ A42</li></ul>	East Opens 1NT. You bid first.
Board: 20 Dealer: W Vul: NS HCP: 11	<ul><li>★ KJ6</li><li>★ K3</li><li>★ 10975</li><li>★ A1076</li></ul>	West Opens 1NT.  Partner bids first.
Board: 21 Dealer: E Vul: EW HCP: 11	<ul><li>AQ65</li><li>♥97</li><li>◆Q109532</li><li>&amp;K</li></ul>	East Opens 1NT. You bid first.
Board: 22 Dealer: W Vul: Both HCP: 9	<ul><li>★ KQ10</li><li>♥ Q1083</li><li>◆ J73</li><li>◆ J105</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 23 Dealer: E Vul: None HCP: 12	<ul><li>★ K109</li><li>★ KQ62</li><li>★ 3</li><li>★ KJ1097</li></ul>	East Opens 1NT. You bid first.
Board: 24 Dealer: W Vul: EW HCP: 8	<ul><li>♣ QJ432</li><li>♥ 93</li><li>◆ A86</li><li>♣ J72</li></ul>	West Opens 1NT.  Partner bids first.

Board: 19 Dealer: E Vul: Both North HCP: 8 South HCP: 11 Contract: 1N E	North:	South:  ♠ AK 104  ♥ 10942  ♠ 65  ♠ A42	West	North	East 1NT	
Board: 20 Dealer: W Vul: NS North HCP: 7 South HCP: 11 Contract: 1N W	North:	South:  ♠ KJ6  ♥ K3  ♦ 10975  ♣ A1076	West 1NT	North AP	East	South
Board: 21 Dealer: E Vul: EW North HCP: 8 South HCP: 11 Contract: 1N E	North:  ♠ 843  ♥ QJ1065  ♠ K  ♣ Q642	South:  ♠ AQ65  ♥ 97  ♠ Q109532  ♠ K	West	North	East 1NT	
Board: 22 Dealer: W Vul: Both North HCP: 9 South HCP: 9 Contract: 2♠ W	North:  ♠ A72  ♥ J74  • Q1092  ♣ Q82	South:  ♠ KQ10  ♥ Q1083  ♠ J73  ♣ J105	West 1NT 2♠	North Pass AP	East 2♥	South Pass
Board: 23 Dealer: E Vul: None North HCP: 11 South HCP: 12 Contract: 1N E	North:  ♠ AQ63  ♥ J4  ♠ Q752  ♠ Q53	South:  ♠ K109  ♥ KQ62  ♠ 3  ♣ KJ1097	West	North	East 1NT	
Board: 24 Dealer: W Vul: EW North HCP: 14 South HCP: 8 Contract: 1N W	North:  ♠ K106  ♥ KQ82  ♠ 9  ♣ AQ865	South:  ♠ QJ432  ♥ 93  ♠ A86  ♣ J72		North AP	East	South

# North hands (Practice Page)

Board: 25 Dealer: E Vul: Both HCP: 5	<ul><li>◆98</li><li>♥ QJ865</li><li>◆9732</li><li>◆ Q5</li></ul>	East Opens 1NT. West Bids 2NT if possible. East Bids 3NT if possible. East Doubles 4♥ if possible.  Partner bids first.
Board: 26 Dealer: W Vul: None HCP: 13	<ul><li>★ A10654</li><li>♥ Q9</li><li>★ 3</li><li>★ AK865</li></ul>	West Opens 1NT.  East Bids 3♠ if possible.  West Bids 3♠ if possible.  East Bids 3NT if possible.  West Bids 4♠ if possible.  East Bids 5♠ if possible.  You bid first.
Board: 27 Dealer: E Vul: NS HCP: 4	<ul><li>J1073</li><li>✓ K10974</li><li>◆ 98</li><li>◆ 97</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 7♠ if possible. Partner bids first.
Board: 28 Dealer: W Vul: None HCP: 9	<ul><li>♣ QJ97</li><li>♥ K</li><li>◆ K982</li><li>♣ 10985</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

Board: 29 Dealer: E Vul: NS HCP: 5	<ul><li>◆ Q10942</li><li>▼ 764</li><li>◆ K10</li><li>◆ 1096</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3NT if possible.  Partner bids first.
Board: 30 Dealer: W Vul: EW HCP: 4	<ul><li>◆ 94</li><li>♥ K543</li><li>◆ 974</li><li>◆ J642</li></ul>	West Opens 1NT. East Bids 3♥ if possible. West Bids 3NT if possible. East Bids 4NT if possible. West Bids 6NT if possible. You bid first.

Board: 25 Dealer: E Vul: Both North HCP: 5 South HCP: 10 Contract: 4VX N	North:	South:  ♠ AQ1042  ♥ K9432  ♦ —  ♣ J62	West North East South  1NT 2◆¹  2NT Pass 3NT Pass Pass 4♥ X AP  1. Cappelletti, both majors
Board: 26 Dealer: W Vul: None North HCP: 13 South HCP: 1 Contract: 5 \( \) W	North:  ♠ A10654  ♥ Q9  ♠ 3  ♣ AK865	South:	West North East South  1NT 2♣¹ 3♣² Pass  3♣³ Pass 3NT Pass  4♠ Pass 5♠ AP  1. Cappelletti, 5M-4m  2. Rubensohl after 1NT  3. relay
Board: 27 Dealer: E Vul: NS North HCP: 4 South HCP: 6 Contract: 7♠ E	North:	South:  ♠ 6  ♥ J52  • Q10653  ♠ K643	West North East South  1NT Pass  4♥¹ Pass 4♠ Pass  4NT² Pass 5♠ Pass  7♠ AP  1. Texas  2. Blackwood 0314, for ♠
Board: 28 Dealer: W Vul: None North HCP: 9 South HCP: 11 Contract: 2♠ W	North:  ♠ QJ97  ♥ K  ♠ K982  ♠ 10985	South:  ♠ K2  ♥ QJ852  ♦ 53  ♣ KQ74	West North East South  1NT Pass 2♥ Pass  2♠ AP
Board: 29 Dealer: E Vul: NS North HCP: 5 South HCP: 6 Contract: 3N E	North:  ♠ Q10942  ♥ 764  ♠ K10  ♣ 1096	South:  ♣ 7  ♥ Q982  • J753  ♣ QJ43	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3NT AP 1. Stayman

Board: 30 Dealer: W Vul: EW North HCP: 4 South HCP: 4 Contract: 6N W	North:	South:  ♠ QJ82  ♥ J1086  ♦ 853  ♣ 109	West North East South  1NT Pass 3♥¹ Pass  3NT Pass 4NT² Pass  6NT AP  1. Splinter  2. Quantitative 4NT
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### South hands (Practice Page)

Board: 25 Dealer: E Vul: Both HCP: 10	<ul><li>AQ1042</li><li>K9432</li><li>✓</li><li>J62</li></ul>	East Opens 1NT. West Bids 2NT if possible. East Bids 3NT if possible. East Doubles 4♥ if possible. You bid first.
Board: 26 Dealer: W Vul: None HCP: 1	<ul><li>♦ 9832</li><li>♥ J87654</li><li>♦ 98</li><li>♠ 10</li></ul>	West Opens 1NT.  East Bids 3♣ if possible.  West Bids 3♦ if possible.  East Bids 3NT if possible.  West Bids 4♦ if possible.  East Bids 5♦ if possible.  Partner bids first.
Board: 27 Dealer: E Vul: NS HCP: 6	<ul><li>♠ 6</li><li>♥ J52</li><li>◆ Q10653</li><li>♠ K643</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 7♠ if possible. You bid first.
Board: 28 Dealer: W Vul: None HCP: 11	<ul><li>★ K2</li><li>♥ QJ852</li><li>◆ 53</li><li>◆ KQ74</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 29 Dealer: E Vul: NS HCP: 6	♣ 7 ♥ Q982 ♦ J753 ♣ QJ43	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 30 Dealer: W Vul: EW HCP: 4	<ul><li>♣ QJ82</li><li>♥ J1086</li><li>◆ 853</li><li>♣ 109</li></ul>	West Opens 1NT. East Bids 3♥ if possible. West Bids 3NT if possible. East Bids 4NT if possible. West Bids 6NT if possible.
		Partner bids first.

Board: 25 Dealer: E Vul: Both North HCP: 5 South HCP: 10 Contract: 4VX N	North:	South:  ♠ AQ1042  ♥ K9432  ♦ —  ♣ J62	West North East South  1NT 2◆¹  2NT Pass 3NT Pass Pass 4♥ X AP  1. Cappelletti, both majors
Board: 26 Dealer: W Vul: None North HCP: 13 South HCP: 1 Contract: 5 \( \) W	North:  ♠ A10654  ♥ Q9  ♠ 3  ♣ AK865	South:	West North East South  1NT 2♣¹ 3♣² Pass  3♣³ Pass 3NT Pass  4♠ Pass 5♠ AP  1. Cappelletti, 5M-4m  2. Rubensohl after 1NT  3. relay
Board: 27 Dealer: E Vul: NS North HCP: 4 South HCP: 6 Contract: 7♠ E	North:	South:  ♠ 6  ♥ J52  • Q10653  ♠ K643	West North East South  1NT Pass  4♥¹ Pass 4♠ Pass  4NT² Pass 5♠ Pass  7♠ AP  1. Texas  2. Blackwood 0314, for ♠
Board: 28 Dealer: W Vul: None North HCP: 9 South HCP: 11 Contract: 2♠ W	North:  ♠ QJ97  ♥ K  ♠ K982  ♠ 10985	South:  ♠ K2  ♥ QJ852  ♦ 53  ♣ KQ74	West North East South  1NT Pass 2♥ Pass  2♠ AP
Board: 29 Dealer: E Vul: NS North HCP: 5 South HCP: 6 Contract: 3N E	North:  ♠ Q10942  ♥ 764  ♠ K10  ♣ 1096	South:  ♣ 7  ♥ Q982  • J753  ♣ QJ43	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3NT AP 1. Stayman

Board: 30 Dealer: W Vul: EW North HCP: 4 South HCP: 4 Contract: 6N W	North:	South:  ♠ QJ82  ♥ J1086  ♦ 853  ♣ 109	West North East South  1NT Pass 3♥¹ Pass  3NT Pass 4NT² Pass  6NT AP  1. Splinter  2. Quantitative 4NT
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# North hands (Practice Page)

Board: 31 Dealer: E Vul: None HCP: 9	<ul><li>♠ 9</li><li>♥ AQ852</li><li>♦ Q95</li><li>♠ J983</li></ul>	East Opens 1NT.  Partner bids first.
Board: 32 Dealer: W Vul: NS HCP: 10	<ul><li>52</li><li>109652</li><li>KQJ43</li><li>A</li></ul>	West Opens 1NT. You bid first.
Board: 33 Dealer: E Vul: EW HCP: 5	<ul><li>1073</li><li>K74</li><li>J9854</li><li>J10</li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 34 Dealer: W Vul: Both HCP: 11	<ul><li>★K106</li><li>▼A10</li><li>◆1063</li><li>◆A8632</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  You bid first.
Board: 35 Dealer: E Vul: NS HCP: 7	<ul><li>♠ A754</li><li>♥ 92</li><li>♦ J762</li><li>♠ Q103</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.

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

You bid first.

Board: 31 Dealer: E Vul: None North HCP: 9 South HCP: 10 Contract: 1N E	North:  ♠ 9  ♥ AQ852  • Q95  ♣ J983	South:  ♠ K1075  ♥ J6  ♠ K763  ♣ K76	West North	n East South 1NT AP
Board: 32 Dealer: W Vul: NS North HCP: 10 South HCP: 9 Contract: 1N W	North:	South:  ♠ KJ843  ♥ K  ♦ 97  ♣ Q9764	West North 1NT AP	n East South
Board: 33 Dealer: E Vul: EW North HCP: 5 South HCP: 9 Contract: 4♥ E	North:  ♠ 1073  ♥ K74  ♦ J9854  ♣ J10	South:  ♠ K92  ♥ 98  ♠ AQ1062  ♣ 732	West North  4	n East South 1NT Pass 4♥ AP
Board: 34 Dealer: W Vul: Both North HCP: 11 South HCP: 2 Contract: 4♥ W	North:  ♠ K106  ♥ A10  • 1063  ♣ A8632	South:  ◆ J9532  ◆ 652  ◆ J984  ◆ 5	West North 1NT Pass 2♥ Pass	n East South 2♦ Pass 4♥ AP
Board: 35 Dealer: E Vul: NS North HCP: 7 South HCP: 5 Contract: 3N E	North:  ♠ A754  ♥ 92  ♦ J762  ♣ Q103	South:	West North 3NT AP	n East South 1NT Pass
Board: 36 Dealer: W Vul: EW North HCP: 8 South HCP: 5 Contract: 4 W	North:  ♠ Q9732  ♦ 65  ♠ A3  ♠ Q753	South:	1NT Pass 3♥¹ Pass	n East South 2♦ Pass 4♥ AP ptance after NT

### South hands (Practice Page)

Board: 31 Dealer: E Vul: None HCP: 10	<ul><li>★ K1075</li><li>♥ J6</li><li>◆ K763</li><li>◆ K76</li></ul>	East Opens 1NT. You bid first.
Board: 32 Dealer: W Vul: NS HCP: 9	<ul><li>★ KJ843</li><li>★ K</li><li>◆ 97</li><li>◆ Q9764</li></ul>	West Opens 1NT.  Partner bids first.
Board: 33 Dealer: E Vul: EW HCP: 9	<ul><li>★ K92</li><li>♥ 98</li><li>◆ AQ1062</li><li>◆ 732</li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 34 Dealer: W Vul: Both HCP: 2	<ul><li> ♣ J9532</li><li> ♥ 652</li><li> ♦ J984</li><li> ♣ 5</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 35 Dealer: E Vul: NS HCP: 5	<ul><li>♦ 986</li><li>♥ QJ10863</li><li>♦ Q103</li><li>♠ 2</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.

HCP: 5 ♣ AJ1098

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

Partner bids first.

Board: 31 Dealer: E Vul: None North HCP: 9 South HCP: 10 Contract: 1N E	North:  ♠ 9  ♥ AQ852  • Q95  ♣ J983	South:  ♠ K1075  ♥ J6  ♠ K763  ♣ K76	West North	n East South 1NT AP
Board: 32 Dealer: W Vul: NS North HCP: 10 South HCP: 9 Contract: 1N W	North:	South:  ♠ KJ843  ♥ K  ♦ 97  ♣ Q9764	West North 1NT AP	n East South
Board: 33 Dealer: E Vul: EW North HCP: 5 South HCP: 9 Contract: 4♥ E	North:  ♠ 1073  ♥ K74  ♦ J9854  ♣ J10	South:  ♠ K92  ♥ 98  ♠ AQ1062  ♣ 732	West North  4	n East South 1NT Pass 4♥ AP
Board: 34 Dealer: W Vul: Both North HCP: 11 South HCP: 2 Contract: 4♥ W	North:  ♠ K106  ♥ A10  • 1063  ♣ A8632	South:  ◆ J9532  ◆ 652  ◆ J984  ◆ 5	West North 1NT Pass 2♥ Pass	n East South 2♦ Pass 4♥ AP
Board: 35 Dealer: E Vul: NS North HCP: 7 South HCP: 5 Contract: 3N E	North:  ♠ A754  ♥ 92  ♦ J762  ♣ Q103	South:	West North 3NT AP	n East South 1NT Pass
Board: 36 Dealer: W Vul: EW North HCP: 8 South HCP: 5 Contract: 4 W	North:  ♠ Q9732  ♦ 65  ♠ A3  ♠ Q753	South:	1NT Pass 3♥¹ Pass	n East South 2♦ Pass 4♥ AP ptance after NT

## North hands (Practice Page)

Board: 37 Dealer: E Vul: Both HCP: 7	<ul><li>◆96</li><li>♥QJ1086</li><li>◆A973</li><li>◆87</li></ul>	East Opens 1NT.  Partner bids first.
Board: 38 Dealer: W Vul: None HCP: 7	<ul><li>★K7</li><li>♥Q954</li><li>→J62</li><li>★J543</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♣ if possible. West Bids 3NT if possible. You bid first.
Board: 39 Dealer: E Vul: EW HCP: 4	<ul><li>◆ Q1052</li><li>♥ 75</li><li>◆ Q986</li><li>◆ 1097</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 40 Dealer: W Vul: Both HCP: 9	<ul><li>◆ Q985</li><li>♥ AJ75</li><li>◆ J6</li><li>◆ J108</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. You bid first.
Board: 41 Dealer: E Vul: None HCP: 10	<ul><li>▲ A1043</li><li>♥ K7</li><li>◆ K1076</li><li>◆ 1062</li></ul>	East Opens 1NT.  Partner bids first.

HCP: 11 ♣ J964

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

You bid first.

Board: 37 Dealer: E Vul: Both North HCP: 7 South HCP: 10 Contract: 1N E	North:	South:  ♠ AQ104  ♥ A974  ♠ 84  ♣ 643	West	North	East 1NT	
Board: 38 Dealer: W Vul: None North HCP: 7 South HCP: 6 Contract: 3N W	North:  ♠ K7  ♥ Q954  ♦ J62  ♣ J543	South:	West 1NT 2♥ 3NT	North Pass Pass AP	East 2♦ 3♣	South Pass Pass
Board: 39 Dealer: E Vul: EW North HCP: 4 South HCP: 13 Contract: 2N E	North:  ♠ Q1052  ♥ 75  ♠ Q986  ♣ 1097	South:  ♠ K7  ▼ KQ94  ◆ J1042  ♣ A53	West  2♣¹  2♠  1. Stayı	North Pass Pass man		Pass Pass
Board: 40 Dealer: W Vul: Both North HCP: 9 South HCP: 5 Contract: 4 W	North:  ♠ Q985  ♥ AJ75  ♦ J6  ♣ J108	South:	West 1NT 2♠ 4♠	North Pass Pass AP	2♥	South Pass Pass
Board: 41 Dealer: E Vul: None North HCP: 10 South HCP: 6 Contract: 1N E	North:  ♠ A1043  ♥ K7  ♠ K1076  ♠ 1062	South:	West	North	East 1NT	
Board: 42 Dealer: W Vul: NS North HCP: 11 South HCP: 8 Contract: 4 W	North:  ♠ K952  ♥ 6  ♠ AK96  ♣ J964	South:  ♠ AQ1084  ♥ 87  • 10542  ♣ Q10	West 1NT 4♥ 1. Texa	AP	East 4◆¹	South Pass

### South hands (Practice Page)

Board: 37 Dealer: E Vul: Both HCP: 10	<ul><li>AQ104</li><li>✓ A974</li><li>84</li><li>△ 643</li></ul>	East Opens 1NT. You bid first.
Board: 38 Dealer: W Vul: None HCP: 6	<ul><li>★ 86542</li><li>▼ A3</li><li>◆ Q109</li><li>◆ 876</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♣ if possible. West Bids 3NT if possible. Partner bids first.
Board: 39 Dealer: E Vul: EW HCP: 13	<ul><li>★ K7</li><li>▼ KQ94</li><li>◆ J1042</li><li>◆ A53</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. You bid first.
Board: 40 Dealer: W Vul: Both HCP: 5	<ul><li>★ 10</li><li>▼ KQ92</li><li>◆ 8432</li><li>◆ 9532</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. Partner bids first.
Board: 41 Dealer: E Vul: None HCP: 6	<ul><li>◆ 962</li><li>♥ QJ8</li><li>◆ 984</li><li>◆ QJ74</li></ul>	East Opens 1NT. You bid first.

Board: 42 **♦** AQ1084 Dealer: W **v** 87

Vul: NS

**♦** 10542 HCP: 8 **♣** Q10

West Bids 4♥ if possible.

East Bids 4♦ if possible.

West Opens 1NT.

Partner bids first.

Board: 37 Dealer: E Vul: Both North HCP: 7 South HCP: 10 Contract: 1N E	North:	South:  ♠ AQ104  ♥ A974  ♠ 84  ♣ 643	West	North	East 1NT	
Board: 38 Dealer: W Vul: None North HCP: 7 South HCP: 6 Contract: 3N W	North:  ♠ K7  ♥ Q954  ♦ J62  ♣ J543	South:	West 1NT 2♥ 3NT	North Pass Pass AP	East 2♦ 3♣	South Pass Pass
Board: 39 Dealer: E Vul: EW North HCP: 4 South HCP: 13 Contract: 2N E	North:  ♠ Q1052  ♥ 75  ♠ Q986  ♣ 1097	South:  ♠ K7  ▼ KQ94  ◆ J1042  ♣ A53	West  2♣¹  2♠  1. Stayı	North Pass Pass man		Pass Pass
Board: 40 Dealer: W Vul: Both North HCP: 9 South HCP: 5 Contract: 4 W	North:  ♠ Q985  ♥ AJ75  ♦ J6  ♣ J108	South:	West 1NT 2♠ 4♠	North Pass Pass AP	2♥	South Pass Pass
Board: 41 Dealer: E Vul: None North HCP: 10 South HCP: 6 Contract: 1N E	North:  ♠ A1043  ♥ K7  ♠ K1076  ♠ 1062	South:	West	North	East 1NT	
Board: 42 Dealer: W Vul: NS North HCP: 11 South HCP: 8 Contract: 4 W	North:  ♠ K952  ♥ 6  ♠ AK96  ♣ J964	South:  ♠ AQ1084  ♥ 87  • 10542  ♣ Q10	West 1NT 4♥ 1. Texa	AP	East 4◆¹	South Pass

# North hands (Practice Page)

Board: 43 Dealer: E Vul: Both HCP: 4	<ul><li>4</li><li>♥ Q10875</li><li>◆ J8</li><li>♣ J9764</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 44 Dealer: W Vul: None HCP: 3	<ul><li>★742</li><li>▼ J87643</li><li>◆ Q1053</li><li>★ —</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 45 Dealer: E Vul: NS HCP: 7	<ul><li>Q10743</li><li>▼1042</li><li>◆J8</li><li>◆A94</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 46 Dealer: W Vul: EW HCP: 13	• Q • AQ53 • Q52 • K10942	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.

Board: 47 Dealer: E Vul: None HCP: 7	<ul><li>QJ</li><li>♥ 97</li><li>KJ854</li><li>₱ 8765</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 5♠ if possible. East Bids 5♠ if possible. West Bids 6♠ if possible. Partner bids first.
Board: 48 Dealer: W Vul: NS HCP: 5	<ul><li>★ KJ9653</li><li>▼ 72</li><li>◆ J</li><li>◆ 10654</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible. You bid first.

Board: 43 Dealer: E Vul: Both North HCP: 4 South HCP: 6 Contract: 4 E	North:	South:  ♣ J732  ♥ 932  ♦ 10742  ♣ KQ	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 44 Dealer: W Vul: None North HCP: 3 South HCP: 13 Contract: 44 W	North:  ♠ 742  ♥ J87643  • Q1053  ♣ —	South: ♠ 95 ♥ KQ9 ♦ J876 ♠ AK105	West North East South  1NT Pass 4♥¹ Pass  4♠ AP  1. Texas
Board: 45 Dealer: E Vul: NS North HCP: 7 South HCP: 8 Contract: 24 W	North:  ♠ Q10743  ♥ 1042  ♦ J8  ♠ A94	South:	West North East South 1NT Pass 2 Pass 2 Pass 2 AP
Board: 46 Dealer: W Vul: EW North HCP: 13 South HCP: 5 Contract: 44 W	North:  ♠ Q  ♥ AQ53  ♠ Q52  ♠ K10942	South:  ♣ 743  ♥ J1062  ♦ 94  ♣ A863	West North East South  1NT Pass 4♥¹ Pass  4♠ AP  1. Texas
Board: 47 Dealer: E Vul: None North HCP: 7 South HCP: 6 Contract: 6♠ E	North:  ♠ QJ  ♥ 97  ♠ KJ854  ♣ 8765	South:	West North East South  1NT Pass $4\checkmark^1$ Pass $4\spadesuit$ Pass $4NT^2$ Pass $5\clubsuit$ Pass $5\spadesuit$ AP  1. Texas  2. Blackwood 0314, for $\spadesuit$

Board: 48 Dealer: W Vul: NS North HCP: 5 South HCP: 11

Contract: 4♥ W

North: **♦** KJ9653 **7**2 **♦** J

**♣** 10654

South: **♠** A74 **y** J98 ♦ Q8653 **♣** A3

West North East South 1NT Pass 2♣¹ Pass 2**Y** Pass **4♥** AP

1. Stayman

### South hands (Practice Page)

Board: 43 Dealer: E Vul: Both HCP: 6	<ul><li>♣ J732</li><li>♥ 932</li><li>♦ 10742</li><li>♣ KQ</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 44 Dealer: W Vul: None HCP: 13	<ul><li>♠ 95</li><li>♥ KQ9</li><li>♦ J876</li><li>♠ AK105</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 45 Dealer: E Vul: NS HCP: 8	♣9 ▼853 ◆ Q107643 ♣ KQJ	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 46 Dealer: W Vul: EW HCP: 5	<ul><li>★ 743</li><li>♥ J1062</li><li>◆ 94</li><li>◆ A863</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.

Board: 47 Dealer: E Vul: None HCP: 6	<ul><li>◆98</li><li>♥ KQJ1053</li><li>◆1097</li><li>◆93</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 5♠ if possible. East Bids 5♠ if possible. West Bids 6♠ if possible. You bid first.
Board: 48 Dealer: W Vul: NS HCP: 11	<ul><li>★ A74</li><li>♥ J98</li><li>◆ Q8653</li><li>★ A3</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.

Board: 43 Dealer: E Vul: Both North HCP: 4 South HCP: 6 Contract: 4♠ E	North: ♠ 4 ♥ Q10875 ♦ J8 ♣ J9764	South:  ♣ J732  ♥ 932  ♦ 10742  ♣ KQ	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 44 Dealer: W Vul: None North HCP: 3 South HCP: 13 Contract: 4♠ W	North:	South:	West North East South  1NT Pass 4♥¹ Pass  4♠ AP  1. Texas
Board: 45 Dealer: E Vul: NS North HCP: 7 South HCP: 8 Contract: 2♠ W	North:  ◆ Q10743  ▼ 1042  ◆ J8  ◆ A94	South: ◆ 9 ▼ 853 ◆ Q107643 ◆ KQJ	West North East South 1NT Pass 2♦ Pass 2♥ Pass 2♠ AP
Board: 46 Dealer: W Vul: EW North HCP: 13 South HCP: 5 Contract: 4♠ W	North:  ♠ Q  ▼ AQ53  ♠ Q52  ♠ K10942	South:  ◆ 743  ▼ J1062  ◆ 94  ◆ A863	West North East South  1NT Pass 4♥¹ Pass  4♠ AP  1. Texas
Board: 47 Dealer: E Vul: None North HCP: 7 South HCP: 6 Contract: 6♠ E	North:  ♠ QJ  ♥ 97  ♠ KJ854  ♣ 8765	South:  ◆ 98  ▼ KQJ1053  ◆ 1097  ◆ 93	West North East South  1NT Pass $4\checkmark^1$ Pass $4\clubsuit$ Pass $4NT^2$ Pass $5\clubsuit$ Pass $5\spadesuit$ X $5\spadesuit$ Pass $6\spadesuit$ AP  1. Texas  2. Blackwood 0314, for $\spadesuit$

Board: 48 Dealer: W Vul: NS North HCP: 5 South HCP: 11

Contract: 4♥ W

North:

♠ KJ9653

♥ 72

♦ J

♣ 10654

South:

♠ A74

♥ J98

♠ Q8653

♠ A3

West North East South

1NT Pass 2♣¹ Pass

2♥ Pass 4♥ AP

1. Stayman

## North hands (Practice Page)

Board: 49 Dealer: E Vul: EW HCP: 11	<ul><li>★ A93</li><li>★ K964</li><li>★ A5</li><li>★ 7632</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible.  Partner bids first.
Board: 50 Dealer: W Vul: Both HCP: 10	<ul><li>★ KJ86</li><li>♥ 9875</li><li>◆ AQ62</li><li>◆ 4</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♣ if possible. West Bids 3NT if possible. You bid first.
Board: 51 Dealer: E Vul: NS HCP: 4	<ul><li>♠ Q1075</li><li>♥ 103</li><li>♦ 109543</li><li>♠ Q6</li></ul>	East Opens 1NT.  West Bids 4♦ if possible.  East Bids 4♥ if possible.  West Bids 4NT if possible.  East Bids 5♣ if possible.  West Bids 7♥ if possible.  Partner bids first.
Board: 52 Dealer: W Vul: EW HCP: 4	<ul><li>♣ QJ85</li><li>♥ 97</li><li>♦ 764</li><li>♣ J863</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  You bid first.

Board: 53 Dealer: E Vul: None HCP: 16	<ul><li>104</li><li>★ AK</li><li>★ AJ86532</li><li>★ A7</li></ul>	East Opens 1NT.  Partner bids first.
Board: 54 Dealer: W Vul: EW HCP: 3	<ul><li>♣ J10</li><li>♥ 8763</li><li>◆ J842</li><li>♣ J74</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4NT if possible. West Bids 6NT if possible. You bid first.

Board: 49 Dealer: E Vul: EW North HCP: 11 South HCP: 4 Contract: 3N E	North:  ♠ A93  ♥ K964  ♠ A5  ♣ 7632	South:	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT AP
Board: 50 Dealer: W Vul: Both North HCP: 10 South HCP: 1 Contract: 3N W	North:  ♠ KJ86  ♥ 9875  ♠ AQ62  ♣ 4	South:	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3♠ Pass  3NT AP  1. Stayman
Board: 51 Dealer: E Vul: NS North HCP: 4 South HCP: 4 Contract: 7♥ E	North:  ♠ Q1075  ♥ 103  ♦ 109543  ♠ Q6	South:  ♠ K962  ♥ 86  ♦ J7  ♣ 109875	West North East South  1NT Pass  4♦¹ Pass 4♥ Pass  4NT² Pass 5♠ Pass  7♥ AP  1. Texas  2. Blackwood 0314, for ♥
Board: 52 Dealer: W Vul: EW North HCP: 4 South HCP: 10 Contract: 4 W	North:  ♠ QJ85  ♥ 97  ♠ 764  ♠ J863	South:  ★ K10943  ▼ 53  ◆ A1052  ★ K4	West North East South  1NT Pass 2 → Pass  2 ▼ Pass 4 ▼ AP
Board: 53 Dealer: E Vul: None North HCP: 16 South HCP: 2 Contract: 2 S	North:  • 104  • AK  • AJ86532  • A7	South:  ◆ 975  ▼ 97543  ◆ —  ◆ Q9432	West North East South 1NT Pass Pass 2♣¹ Pass 2♠² AP 1. Cappelletti, any 6+suit 2. automat

Vul: EW       ♣ J10       ♣ 8543         North HCP: 3       ♥ 8763       ♥ 42         South HCP: 5       ♣ J842       ♠ 97         Contract: 6N W       ♣ J74       ♣ KQ963	1NT Pass 2♦ Pass 2♥ Pass 4NT¹ Pass 6NT AP 1. Quantitative 4NT
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### South hands (Practice Page)

Board: 49 Dealer: E Vul: EW HCP: 4	<ul><li>1072</li><li>✓ A752</li><li>10943</li><li>№ 109</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 50 Dealer: W Vul: Both HCP: 1	<ul><li>★ 532</li><li>♥ 64</li><li>◆ J9843</li><li>★ 1097</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 51 Dealer: E Vul: NS HCP: 4	<ul><li>★K962</li><li>▼86</li><li>◆J7</li><li>◆109875</li></ul>	East Opens 1NT.  West Bids 4♦ if possible.  East Bids 4♥ if possible.  West Bids 4NT if possible.  East Bids 5♠ if possible.  West Bids 7♥ if possible.  You bid first.
Board: 52 Dealer: W Vul: EW HCP: 10	<ul><li>★ K10943</li><li>▼ 53</li><li>◆ A1052</li><li>◆ K4</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.

Board: 53 Dealer: E Vul: None HCP: 2	<ul><li>♣975</li><li>♥97543</li><li>♦—</li><li>♣ Q9432</li></ul>	East Opens 1NT. You bid first.
Board: 54 Dealer: W Vul: EW HCP: 5	<ul><li>♦8543</li><li>✓42</li><li>◆97</li><li>♦KQ963</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4NT if possible. West Bids 6NT if possible. Partner bids first.

Board: 49 Dealer: E Vul: EW North HCP: 11 South HCP: 4 Contract: 3N E	North:  ♠ A93  ♥ K964  ♠ A5  ♣ 7632	South:	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT AP
Board: 50 Dealer: W Vul: Both North HCP: 10 South HCP: 1 Contract: 3N W	North:  ♠ KJ86  ♥ 9875  ♠ AQ62  ♣ 4	South:	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3♠ Pass  3NT AP  1. Stayman
Board: 51 Dealer: E Vul: NS North HCP: 4 South HCP: 4 Contract: 7♥ E	North:  ♠ Q1075  ♥ 103  ♦ 109543  ♠ Q6	South:  ♠ K962  ♥ 86  ♦ J7  ♣ 109875	West North East South  1NT Pass  4♦¹ Pass 4♥ Pass  4NT² Pass 5♠ Pass  7♥ AP  1. Texas  2. Blackwood 0314, for ♥
Board: 52 Dealer: W Vul: EW North HCP: 4 South HCP: 10 Contract: 4 W	North:  ♠ QJ85  ♥ 97  ♠ 764  ♠ J863	South:  ★ K10943  ▼ 53  ◆ A1052  ★ K4	West North East South  1NT Pass 2 → Pass  2 ▼ Pass 4 ▼ AP
Board: 53 Dealer: E Vul: None North HCP: 16 South HCP: 2 Contract: 2 S	North:  • 104  • AK  • AJ86532  • A7	South:  ◆ 975  ▼ 97543  ◆ —  ◆ Q9432	West North East South 1NT Pass Pass 2♣¹ Pass 2♠² AP 1. Cappelletti, any 6+suit 2. automat

Vul: EW       ♣ J10       ♣ 8543         North HCP: 3       ♥ 8763       ♥ 42         South HCP: 5       ♣ J842       ♠ 97         Contract: 6N W       ♣ J74       ♣ KQ963	1NT Pass 2♦ Pass 2♥ Pass 4NT¹ Pass 6NT AP 1. Quantitative 4NT
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## North hands (Practice Page)

Board: 55 Dealer: E Vul: Both HCP: 14	♣ J ♥ AK76 ♦ K843 ♣ K1043	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.
Board: 56 Dealer: W Vul: None HCP: 12	<ul><li>♣ Q4</li><li>♥ J653</li><li>♦ 5</li><li>♣ AKQ764</li></ul>	West Opens 1NT. You bid first.
Board: 57 Dealer: E Vul: NS HCP: 7	♣8 ♥ K1076 ♦ 8742 ♣ A964	East Opens 1NT.  Partner bids first.
Board: 58 Dealer: W Vul: Both HCP: 6	<ul><li>♣ 8653</li><li>♥ Q42</li><li>◆ QJ95</li><li>♣ J2</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 59 Dealer: E Vul: None HCP: 4	<ul><li>107432</li><li>★ A42</li><li>★ 6</li><li>★ 7532</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. Partner bids first.

Board: 60 ♠ 74
Dealer: W ♥ 96
West Opens 1NT.

Board: 55 Dealer: E Vul: Both North HCP: 14 South HCP: 3 Contract: 2N E	North:  ♣ J  ▼ AK76  ♦ K843  ♣ K1043	South:	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 2NT AP 1. Stayman
Board: 56 Dealer: W Vul: None North HCP: 12 South HCP: 6 Contract: 1N W	North:  ♠ Q4  ♥ J653  ♦ 5  ♠ AKQ764	South:  ♦ 865  ▼ 1087  • AQ10643  • 3	West North East South 1NT AP
Board: 57 Dealer: E Vul: NS North HCP: 7 South HCP: 12 Contract: 2♠ S	North:	South:  ♠ AK 109652  ♥ Q92  ♠ 6  ♠ K7	West North East South 1NT 2♣¹  Pass 2♠² Pass 2♠  AP  1. Cappelletti, any 6+suit 2. automat
Board: 58 Dealer: W Vul: Both North HCP: 6 South HCP: 11 Contract: 2♥ W	North:  ♠ 8653  ♥ Q42  • QJ95  ♣ J2	South:  ♠ K4  ♥ J10  ♠ K10  ♣ A987543	West North East South  1NT Pass 2  ◆ Pass  2  ◆ AP
Board: 59 Dealer: E Vul: None North HCP: 4 South HCP: 8 Contract: 4♥ E	North:  ♠ 107432  ♥ A42  ♠ 6  ♠ 7532	South:  ♠ KQJ65  ♥ 8  • J72  ♣ J1064	West North East South  1NT Pass  2 Pass 3 1 Pass  3NT Pass 4 Pass 4 AP  1. Super acceptance after NT  2. Cue bid, surplus  3. Cue bid, a stopper  4. Cue bid, a stopper

Board: 60 Dealer: W Vul: NS North HCP: 4

North:

◆ 74

▼ 96

◆ A7654

South:

♠ KJ2

♥ AKJ42

♦ 98

♣ J85

West North East South

1NT AP

### South hands (Practice Page)

Board: 55 Dealer: E Vul: Both HCP: 3	<ul><li>106432</li><li>✓ Q3</li><li>975</li><li>✓ J92</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.
Board: 56 Dealer: W Vul: None HCP: 6	<ul><li>♣865</li><li>₩1087</li><li>♠AQ10643</li><li>♣3</li></ul>	West Opens 1NT.  Partner bids first.
Board: 57 Dealer: E Vul: NS HCP: 12	<ul><li>★ AK109652</li><li>♥ Q92</li><li>♦ 6</li><li>★ K7</li></ul>	East Opens 1NT. You bid first.
Board: 58 Dealer: W Vul: Both HCP: 11	<ul><li>★ K4</li><li>▼ J10</li><li>◆ K10</li><li>◆ A987543</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 59 Dealer: E Vul: None HCP: 8	<ul><li>★ KQJ65</li><li>▼ 8</li><li>◆ J72</li><li>◆ J1064</li></ul>	East Opens 1NT.  West Bids 2♦ if possible.  East Bids 3♥ if possible.  West Bids 3NT if possible.  East Bids 4♠ if possible.  West Bids 4♦ if possible.  East Bids 4♥ if possible.  You bid first.

Board: 60 ♠ KJ2
Dealer: W ▼ AKJ42 West Opens 1NT.

Board: 55 Dealer: E Vul: Both North HCP: 14 South HCP: 3 Contract: 2N E	North:  ♣ J  ▼ AK76  ♦ K843  ♣ K1043	South:	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 2NT AP 1. Stayman
Board: 56 Dealer: W Vul: None North HCP: 12 South HCP: 6 Contract: 1N W	North:  ♠ Q4  ♥ J653  ♦ 5  ♠ AKQ764	South:  ♦ 865  ▼ 1087  • AQ10643  • 3	West North East South 1NT AP
Board: 57 Dealer: E Vul: NS North HCP: 7 South HCP: 12 Contract: 2♠ S	North:	South:  ♠ AK 109652  ♥ Q92  ♠ 6  ♠ K7	West North East South 1NT 2♣¹  Pass 2♠² Pass 2♠  AP  1. Cappelletti, any 6+suit 2. automat
Board: 58 Dealer: W Vul: Both North HCP: 6 South HCP: 11 Contract: 2♥ W	North:  ♠ 8653  ♥ Q42  • QJ95  ♣ J2	South:  ♠ K4  ♥ J10  ♠ K10  ♣ A987543	West North East South  1NT Pass 2  ◆ Pass  2  ◆ AP
Board: 59 Dealer: E Vul: None North HCP: 4 South HCP: 8 Contract: 4♥ E	North:  ♠ 107432  ♥ A42  ♠ 6  ♠ 7532	South:  ♠ KQJ65  ♥ 8  • J72  ♣ J1064	West North East South  1NT Pass  2 Pass 3 1 Pass  3NT Pass 4 Pass 4 AP  1. Super acceptance after NT  2. Cue bid, surplus  3. Cue bid, a stopper  4. Cue bid, a stopper

Board: 60 Dealer: W Vul: NS North HCP: 4

North:

◆ 74

▼ 96

◆ A7654

South:

♠ KJ2

♥ AKJ42

♦ 98

♣ J85

West North East South

1NT AP

## North hands (Practice Page)

Board: 61 Dealer: E Vul: EW HCP: 7	<ul><li>♠ 643</li><li>♥ A94</li><li>♦ 86</li><li>♠ K8742</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 3NT if possible. East Bids 4♥ if possible. Partner bids first.
Board: 62 Dealer: W Vul: None HCP: 13	<ul><li>AQ104</li><li>✓ 106</li><li>AQJ2</li><li>✓ 763</li></ul>	West Opens 1NT. You bid first.
Board: 63 Dealer: E Vul: NS HCP: 12	<ul><li>★ KQ2</li><li>▼ J7</li><li>◆ AQ876</li><li>◆ 874</li></ul>	East Opens 1NT.  West Bids 2♣ if possible.  East Bids 2♠ if possible.  West Bids 2♠ if possible.  East Bids 3♠ if possible.  West Bids 4♠ if possible.  Partner bids first.
Board: 64 Dealer: W Vul: Both HCP: 10	<ul><li></li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 4♠ if possible. You bid first.

Board: 65 Dealer: E Vul: NS	<ul><li>▲ A108</li><li>▼ J63</li><li>◆ K9742</li></ul>	East Opens 1NT. West Bids 3NT if possible.
HCP: 8	◆ 103	Partner bids first.
Board: 66 Dealer: W Vul: EW HCP: 13	<ul><li>★ AK109</li><li>▼ J1063</li><li>◆ AJ8</li><li>★ 98</li></ul>	West Opens 1NT. You bid first.

Board: 61 Dealer: E Vul: EW North HCP: 7 South HCP: 5 Contract: 4♥ E	North:	South:	West North East South  1NT Pass  2  Pass 3 1 Pass  3NT Pass 4 AP  1. Super acceptance after NT  2. Cue bid, surplus
Board: 62 Dealer: W Vul: None North HCP: 13 South HCP: 5 Contract: 1N W	North:  ♠ AQ104  ♥ 106  ♠ AQJ2  ♣ 763	South:  ◆ 9763  ▼ Q843  • K5  ◆ 1092	West North East South 1NT AP
Board: 63 Dealer: E Vul: NS North HCP: 12 South HCP: 4 Contract: 4♠ W	North:  ♠ KQ2  ♥ J7  ♠ AQ876  ♣ 874	South:  ♠ A10  ♥ 10864  ♦ 543  ♠ 10632	West North East South  1NT Pass  2♣¹ Pass 2♠ Pass  2♠ Pass 3♠ Pass  4♠ AP  1. Stayman
Board: 64 Dealer: W Vul: Both North HCP: 10 South HCP: 5 Contract: 4♠ W	North:	South:  ♠ A73  ♥ 9  ♠ J97  ♣ 1098754	West North East South  1NT Pass 2♣¹ Pass  2♣ Pass 3♥² Pass  4♠ AP  1. Stayman  2. SMOLEN
Board: 65 Dealer: E Vul: NS North HCP: 8 South HCP: 7 Contract: 3N E	North:  ♠ A108  ♥ J63  ♠ K9742  ♣ 103	South:  ♠ KQ52  ♥ Q9875  • 105  ♣ 72	West North East South 1NT Pass 3NT AP

Board: 66 Dealer: W Vul: EW North HCP: 13

South HCP: 9 Contract: 1N W North: ♠ AK109

♥ J1063

AJ8♣ 98

**♣** J3 **♥** KQ87 **♦** 1095

South:

**♣** QJ32

West North East South

1NT AP

### South hands (Practice Page)

Board: 61 Dealer: E Vul: EW HCP: 5	<ul><li>10985</li><li>7</li><li>1042</li><li>AJ953</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 3NT if possible. East Bids 4♥ if possible.  You bid first.
Board: 62 Dealer: W Vul: None HCP: 5	<ul><li>◆ 9763</li><li>♥ Q843</li><li>◆ K5</li><li>◆ 1092</li></ul>	West Opens 1NT.  Partner bids first.
Board: 63 Dealer: E Vul: NS HCP: 4	<ul><li>★ A10</li><li>▼ 10864</li><li>◆ 543</li><li>◆ 10632</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 64 Dealer: W Vul: Both HCP: 5	<ul><li>♠ A73</li><li>♥ 9</li><li>♦ J97</li><li>♠ 1098754</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 4♠ if possible.  Partner bids first.

Board: 65 Dealer: E	<b>♦</b> KQ52 <b>♥</b> Q9875	East Opens 1NT. West Bids 3NT if possible.
Vul: NS HCP: 7	<ul><li>105</li><li>₹ 72</li></ul>	You bid first.
Board: 66 Dealer: W	<b>♦</b> J3 <b>♥</b> KQ87	West Opens 1NT.
Vul: EW HCP: 9	♦ 1095 • QJ32	Partner bids first.

Board: 61 Dealer: E Vul: EW North HCP: 7 South HCP: 5 Contract: 4♥ E	North:	South:	West North East South  1NT Pass  2  Pass 3 1 Pass  3NT Pass 4 AP  1. Super acceptance after NT  2. Cue bid, surplus
Board: 62 Dealer: W Vul: None North HCP: 13 South HCP: 5 Contract: 1N W	North:  ♠ AQ104  ♥ 106  ♠ AQJ2  ♣ 763	South:  ◆ 9763  ▼ Q843  • K5  ◆ 1092	West North East South 1NT AP
Board: 63 Dealer: E Vul: NS North HCP: 12 South HCP: 4 Contract: 4♠ W	North:  ♠ KQ2  ♥ J7  ♠ AQ876  ♣ 874	South:  ♠ A10  ♥ 10864  ♦ 543  ♠ 10632	West North East South  1NT Pass  2♣¹ Pass 2♠ Pass  2♠ Pass 3♠ Pass  4♠ AP  1. Stayman
Board: 64 Dealer: W Vul: Both North HCP: 10 South HCP: 5 Contract: 4♠ W	North:	South:  ♠ A73  ♥ 9  ♠ J97  ♣ 1098754	West North East South  1NT Pass 2♣¹ Pass  2♣ Pass 3♥² Pass  4♠ AP  1. Stayman  2. SMOLEN
Board: 65 Dealer: E Vul: NS North HCP: 8 South HCP: 7 Contract: 3N E	North:  ♠ A108  ♥ J63  ♠ K9742  ♣ 103	South:  ♠ KQ52  ♥ Q9875  • 105  ♣ 72	West North East South 1NT Pass 3NT AP

Board: 66 Dealer: W Vul: EW North HCP: 13

South HCP: 9 Contract: 1N W North: ♠ AK109

♥ J1063

AJ8♣ 98

**♣** J3 **♥** KQ87 **♦** 1095

South:

**♣** QJ32

West North East South

1NT AP

# North hands (Practice Page)

Board: 67 Dealer: E Vul: Both HCP: 10	<ul><li>★ 109</li><li>★ AKQJ3</li><li>★ 763</li><li>★ 872</li></ul>	East Opens 1NT.  Partner bids first.
Board: 68 Dealer: W Vul: None HCP: 6	<ul><li>★ K82</li><li>♥ Q985</li><li>◆ J94</li><li>◆ 542</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. You bid first.
Board: 69 Dealer: E Vul: EW HCP: 6	<ul><li>♠ 62</li><li>♥ 105</li><li>♦ J</li><li>♠ AJ876543</li></ul>	East Opens 1NT. West Bids 6♦ if possible.  Partner bids first.
Board: 70 Dealer: W Vul: Both HCP: 1	<ul><li></li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. You bid first.
Board: 71 Dealer: E Vul: None HCP: 10	<ul><li>▲ AJ9764</li><li>▼ 53</li><li>◆ K9</li><li>▲ Q86</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.

Dealer: W • Q7 East Bids 3NT if possible.

Vul: NS ◆ 982

HCP: 5 ♣ QJ9753 You bid first.

Board: 67						
	North:	South:				
Dealer: E	<b>★</b> 109	<b>♦</b> K6542	117224	North	East	C1-
Vul: Both	<b>♥</b> AKQJ3	<b>♥</b> 8642	west	norm		
North HCP: 10	<b>♦</b> 763	<b>♦</b> 105			1NT	AP
South HCP: 7	<b>♣</b> 872	♣ A4				
Contract: 1N E	2 0,2					
Board: 68	NT 4	G 4				
Dealer: W	North:	South:	West	North	East	South
Vul: None	<b>♦</b> K82	<b>★</b> 10965	1NT	Pass	2 <b>♣</b> ¹	Pass
North HCP: 6	<b>♥</b> Q985	<b>♥</b> 642	2♥	Pass	3NT	۸D
South HCP: 8	<b>♦</b> J94	<b>♦</b> K85			J1 <b>\1</b>	Л
Contract: 3N W	<b>♣</b> 542	<b>♣</b> AJ8	1. Stay	ınan		
Board: 69	North:	South:				
Dealer: E	<b>★</b> 62	♣ AQ108753	West	North	East	South
Vul: EW	<b>▼</b> 105	<b>₹</b> 42			1NT	
North HCP: 6	• J	<ul><li>543</li></ul>	<b>6♦</b>	AP	1111	<b>.</b> .
South HCP: 6	♣ AJ876543	<b>♦</b> 2	U	ΔI		
Contract: 6♦ W	<b>☆</b> 1 ₩U/UJTJ	<b>T</b> L				
Board: 70	North:	South:	West	North	East	South
Dealer: W		Soum: ♠9	1NT	Pass	2 <b>y</b>	Pass
Vul: Both	<b>♦</b> J873		11 <b>\</b> 1	Pass		Pass
North HCP: 1	<b>♥</b> 1085	♥ J64			JIN I	газз
South HCP: 8	♦ 65 • 5422	♦ J1094	4♠	AP		
Contract: 4♠ W	<b>♣</b> 5432	♣ KQJ87				
D 1. 71						
Board: 71	North:	South:	Wast	North	Fact	South
Dealer: E	<b>♠</b> AJ9764	<b>♦</b> 52	west	1101111		
Vul: None	<b>▼</b> 53	<b>♥</b> Q72	_	_		Pass
North HCP: 10	♦ K9	◆ QJ2	2♦	Pass	2♥	Pass
South HCP: 8	<b>♣</b> Q86	♣ K10542	Pass	2♠	AP	
Contract: 2♠ N	- 400	_ 11100 12				
		South:				
Board: 72	NI a. 41	South.				
Board: 72 Dealer: W	North:					
	<b>♠</b> 72	<b>♠</b> Q965	West	North	East	South
Dealer: W	<b>♠</b> 72 <b>♥</b> Q7	<b>♦</b> Q965 <b>♥</b> J106532	West 1NT			
Dealer: W Vul: NS	<b>♠</b> 72	<b>♠</b> Q965			East 3NT	

#### South hands (Practice Page)

Board: 67 Dealer: E Vul: Both HCP: 7	<ul><li>★ K6542</li><li>★ 8642</li><li>★ 105</li><li>★ A4</li></ul>	East Opens 1NT. You bid first.
Board: 68 Dealer: W Vul: None HCP: 8	<ul><li>10965</li><li>642</li><li>K85</li><li>AJ8</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.
Board: 69 Dealer: E Vul: EW HCP: 6	<ul><li>AQ108753</li><li>✓ 42</li><li>✓ 543</li><li>♠ 2</li></ul>	East Opens 1NT. West Bids 6♦ if possible. You bid first.
Board: 70 Dealer: W Vul: Both HCP: 8	<ul><li>♠ 9</li><li>♥ J64</li><li>♦ J1094</li><li>♠ KQJ87</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 71 Dealer: E Vul: None HCP: 8	<ul><li>◆ 52</li><li>♥ Q72</li><li>◆ QJ2</li><li>◆ K10542</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 72 ♠ Q965 West Opens 1NT.

Dealer: W J106532 East Bids 3NT if possible.

Vul: NS ♦ K5

HCP: 6 ♣ 10 Partner bids first.

Board: 67						
	North:	South:				
Dealer: E	<b>★</b> 109	<b>★</b> K6542	117224	North	East	C1-
Vul: Both	<b>♥</b> AKQJ3	<b>♥</b> 8642	west	norm		
North HCP: 10	<b>♦</b> 763	<b>♦</b> 105			1NT	AP
South HCP: 7	<b>♣</b> 872	♣ A4				
Contract: 1N E	2 0,2					
Board: 68	NT 4	G 4				
Dealer: W	North:	South:	West	North	East	South
Vul: None	<b>♦</b> K82	<b>★</b> 10965	1NT	Pass	2 <b>♣</b> ¹	Pass
North HCP: 6	<b>♥</b> Q985	<b>♥</b> 642	2♥	Pass	3NT	۸D
South HCP: 8	<b>♦</b> J94	<b>♦</b> K85			J1 <b>\1</b>	Л
Contract: 3N W	<b>♣</b> 542	<b>♣</b> AJ8	1. Stay	ınan		
Board: 69	North:	South:				
Dealer: E	<b>★</b> 62	♣ AQ108753	West	North	East	South
Vul: EW	<b>▼</b> 105	<b>₹</b> 42			1NT	
North HCP: 6	• J	<ul><li>543</li></ul>	<b>6♦</b>	AP	1111	<b>.</b> .
South HCP: 6	♣ AJ876543	<b>♦</b> 2	U	ΔI		
Contract: 6♦ W	<b>☆</b> 1 ₩U/UJTJ	<b>T</b> L				
Board: 70	North:	South:	West	North	East	South
Dealer: W		Soum: ♠9	1NT	Pass	2 <b>y</b>	Pass
Vul: Both	<b>♦</b> J873		11 <b>\</b> 1	Pass		Pass
North HCP: 1	<b>♥</b> 1085	♥ J64			JIN I	газз
South HCP: 8	♦ 65 • 5422	♦ J1094	4♠	AP		
Contract: 4♠ W	<b>♣</b> 5432	♣ KQJ87				
D 1. 71						
Board: 71	North:	South:	Wast	North	Fact	South
Dealer: E	<b>♠</b> AJ9764	<b>♦</b> 52	west	1101111		
Vul: None	<b>▼</b> 53	<b>♥</b> Q72	_	_		Pass
North HCP: 10	♦ K9	◆ QJ2	2♦	Pass	2♥	Pass
South HCP: 8	<b>♣</b> Q86	♣ K10542	Pass	2♠	AP	
Contract: 2♠ N	- 400	_ 11100 12				
		South:				
Board: 72	NI a. 41	South.				
Board: 72 Dealer: W	North:					
	<b>♠</b> 72	<b>♠</b> Q965	West	North	East	South
Dealer: W	<b>♠</b> 72 <b>♥</b> Q7	<b>♦</b> Q965 <b>♥</b> J106532	West 1NT			
Dealer: W Vul: NS	<b>♠</b> 72	<b>♠</b> Q965			East 3NT	

# North hands (Practice Page)

Board: 73 Dealer: E Vul: Both HCP: 9	♣8 ♥ AJ72 ♦ Q43 ♣ Q10763	East Opens 1NT. West Bids 2♥ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 74 Dealer: W Vul: None HCP: 9	<ul><li>★ K875</li><li>♥ 2</li><li>♦ J65432</li><li>♠ AJ</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 75 Dealer: E Vul: NS HCP: 11	<ul><li>A5</li><li>✓ A1054</li><li>✓ J10</li><li>✓ Q10652</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 76 Dealer: W Vul: EW HCP: 7	<ul><li>◆ 98732</li><li>♥ 106</li><li>◆ AJ106</li><li>◆ Q4</li></ul>	West Opens 1NT. East Bids 2NT if possible. You bid first.
Board: 77 Dealer: E Vul: None HCP: 8	<ul><li></li></ul>	East Opens 1NT.  Partner bids first.

Board: 78 Dealer: W

Dealer: W Vul: NS

HCP: 9

**♠** AJ1042

**♥** A52

**♦** 85

**♣** 832

West Opens 1NT.

East Bids 3NT if possible.

You bid first.

Board: 73	North:	South:	West	Nouth	East	Cardle
Dealer: E Vul: Both	<b>♠</b> 8	<b>♠</b> 104	west	North		Pass
North HCP: 9	<b>♥</b> AJ72 <b>♦</b> Q43	<ul><li>▼ K108</li><li>◆ K762</li></ul>	2♥	Pass	3 <b>♠</b> ¹	AP
South HCP: 10 Contract: 3♠ E	♣ Q10763	<b>♣</b> KJ42	1. Supe	er accep	tance a	after NT
Board: 74 Dealer: W	North:	South:				
Vul: None	<b>★</b> K875	<b>♦</b> J4		North		
North HCP: 9	♥ 2 ♦ J65432	<b>♥</b> AQ875 <b>•</b> 107	1NT 2♥	Pass AP	2♦	Pass
South HCP: 9 Contract: 2♥ W	♣ AJ	♣ Q864	∠ ▼	Au		
Board: 75 Dealer: E	North:	South:	West	North		
Vul: NS	<b>♦</b> A5 <b>∀</b> A1054	<b>♦</b> J109742 <b>♥</b> 983	2 <b>♣</b> ¹	Pass	1N1 2♦	Pass Pass
North HCP: 11	◆ J10	◆ 62	3♦	Pass	3NT	
South HCP: 1 Contract: 3N E	♣ Q10652	<b>♣</b> 73	1. Stay		01,1	
Board: 76 Dealer: W Vul: EW North HCP: 7 South HCP: 9 Contract: 2N W	North:  ◆ 98732  ▼ 106  ◆ AJ106  ◆ Q4	South:  ♠ K105  ♥ K9432  ♦ —  ♠ K9732	West 1NT	North Pass	East 2NT	
Board: 77 Dealer: E Vul: None North HCP: 8 South HCP: 10 Contract: 1N E	North:  ♣ J43  ✔ A9632  ←—  ♣ K10842	South:  ♠ KQ96  ♥ J105  ♠ A8654  ♣ 3	West	North	East 1NT	
Board: 78 Dealer: W Vul: NS North HCP: 9 South HCP: 6 Contract: 3N W	North:  ♠ AJ1042  ♥ A52  ♠ 85  ♣ 832	South:	West 1NT	North Pass	East 3NT	

#### South hands (Practice Page)

Board: 73 Dealer: E Vul: Both HCP: 10	<ul><li>★ 104</li><li>▼ K108</li><li>◆ K762</li><li>◆ KJ42</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 3♠ if possible. You bid first.
Board: 74 Dealer: W Vul: None HCP: 9	<ul><li>J4</li><li>✓ AQ875</li><li>107</li><li>✓ Q864</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 75 Dealer: E Vul: NS HCP: 1	<ul><li></li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3♦ if possible. East Bids 3NT if possible. You bid first.
Board: 76 Dealer: W Vul: EW HCP: 9	<b>★</b> K105 <b>★</b> K9432 <b>★</b> — <b>★</b> K9732	West Opens 1NT. East Bids 2NT if possible. Partner bids first.
Board: 77 Dealer: E Vul: None HCP: 10	<ul><li>★ KQ96</li><li>▼ J105</li><li>◆ A8654</li><li>◆ 3</li></ul>	East Opens 1NT. You bid first.

Board: 78 Dealer: W

Dealer: W Vul: NS

HCP: 6

**♠**95

**♥** Q1074

◆ KJ7632

**♣** 7

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

Partner bids first.

Board: 73	North:	South:	West	Nouth	East	Cardle
Dealer: E Vul: Both	<b>♠</b> 8	<b>♠</b> 104	west	North		Pass
North HCP: 9	<b>♥</b> AJ72 <b>♦</b> Q43	<ul><li>▼ K108</li><li>◆ K762</li></ul>	2♥	Pass	3 <b>♠</b> ¹	AP
South HCP: 10 Contract: 3♠ E	♣ Q10763	<b>♣</b> KJ42	1. Supe	er accep	tance a	after NT
Board: 74 Dealer: W	North:	South:				
Vul: None	<b>★</b> K875	<b>♦</b> J4		North		
North HCP: 9	♥ 2 ♦ J65432	<b>♥</b> AQ875 <b>•</b> 107	1NT 2♥	Pass AP	2♦	Pass
South HCP: 9 Contract: 2♥ W	♣ AJ	♣ Q864	∠ ▼	Au		
Board: 75 Dealer: E	North:	South:	West	North		
Vul: NS	<b>♦</b> A5 <b>∀</b> A1054	<b>♦</b> J109742 <b>♥</b> 983	2 <b>♣</b> ¹	Pass	1N1 2♦	Pass Pass
North HCP: 11	◆ J10	◆ 62	3♦	Pass	3NT	
South HCP: 1 Contract: 3N E	♣ Q10652	<b>♣</b> 73	1. Stay		01,1	
Board: 76 Dealer: W Vul: EW North HCP: 7 South HCP: 9 Contract: 2N W	North:  ◆ 98732  ▼ 106  ◆ AJ106  ◆ Q4	South:  ♠ K105  ♥ K9432  ♦ —  ♠ K9732	West 1NT	North Pass	East 2NT	
Board: 77 Dealer: E Vul: None North HCP: 8 South HCP: 10 Contract: 1N E	North:  ♣ J43  ✔ A9632  ←—  ♣ K10842	South:  ♠ KQ96  ♥ J105  ♠ A8654  ♣ 3	West	North	East 1NT	
Board: 78 Dealer: W Vul: NS North HCP: 9 South HCP: 6 Contract: 3N W	North:  ♠ AJ1042  ♥ A52  ♠ 85  ♣ 832	South:	West 1NT	North Pass	East 3NT	

# North hands (Practice Page)

Board: 79 Dealer: E Vul: EW HCP: 15	<ul><li>▲ A65</li><li>♥ 9</li><li>◆ KJ106</li><li>▲ AK763</li></ul>	East Opens 1NT. West Bids 2♦ if possible.  Partner bids first.
Board: 80 Dealer: W Vul: Both HCP: 5	<ul><li>◆974</li><li>◆ AJ9754</li><li>◆ 853</li><li>◆ 3</li></ul>	West Opens 1NT.  East Bids 2♠ if possible.  West Bids 3♠ if possible.  East Bids 4♠ if possible.  West Bids 4♠ if possible.  East Bids 4NT if possible.  West Bids 5♠ if possible.  East Bids 6♠ if possible.  You bid first.
Board: 81 Dealer: E Vul: NS HCP: 8	<ul><li>♣876</li><li>♥Q832</li><li>◆AQ</li><li>♣7642</li></ul>	East Opens 1NT. West Bids 2NT if possible. Partner bids first.
Board: 82 Dealer: W Vul: EW HCP: 12	<ul><li>★ 742</li><li>★ KJ2</li><li>★ A107</li><li>★ KJ105</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 83 Dealer: E Vul: Both HCP: 4	♣— ♥ K983 ♦ 8743 ♣ J9653	East Opens 1NT. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.

Board: 84 ♠ KJ1042 West Opens 1NT.

Vul: None 
◆ J9

HCP: 6 ♣ 109 You bid first.

Board: 79 Dealer: E Vul: EW North HCP: 15 South HCP: 8 Contract: 3♣ N	North:  ♠ A65  ♥ 9  ♠ KJ106  ♠ AK763	South:  ♠ Q10943  ♥ A3  ♠ Q9852  ♣ 2	West North East South 1NT Pass 2♦ 3♣ AP
Board: 80 Dealer: W Vul: Both North HCP: 5 South HCP: 5 Contract: 6 W	North:  ◆ 974  ▼ AJ9754  ◆ 853  ◆ 3	South:  ♠ KQ852  ♥ 1086  • 109764  ♣ —	West North East South  1NT Pass 2♠¹ Pass  3♠² Pass 4♠³ Pass  4♠⁴ Pass 4NT⁵ Pass  5♠ Pass 6♠ AP  1. Minor Suit Transfers after 1NT  2. automat  3. Splinter  4. Cue bid, a♠ stopper  5. Blackwood 0314, for ♠
Board: 81 Dealer: E Vul: NS North HCP: 8 South HCP: 9 Contract: 2N E	North:  ◆ 876  ▼ Q832  ◆ AQ  ◆ 7642	South:  ♠ AJ2  ♥ A764  ♠ 8753  ♣ 53	West North East South 1NT Pass 2NT AP
Board: 82 Dealer: W Vul: EW North HCP: 12 South HCP: 5 Contract: 4♠ W	North:  ◆ 742  ▼ KJ2  ◆ A107  ◆ KJ105	South:  ♠ 3  ♥ Q95  ♠ K963  ♠ 98764	West North East South  1NT Pass 4♥¹ Pass  4♠ AP  1. Texas
Board: 83 Dealer: E Vul: Both North HCP: 4 South HCP: 8 Contract: 4♠ E	North:  ♣—  ▼ K983  ◆ 8743  ♣ J9653	South:  ♠ K975  ♥ J10  ♠ A952  ♣ 742	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman

Board: 84 Dealer: W Vul: None North HCP: 6 South HCP: 6

Contract: 3N W

North: ♠ KJ1042 ♥ J863 ♦ J9 South: ◆ 9875 ▼ Q974 ◆ A42

West North East South 1NT Pass 3NT AP

**♣** 109 **♣** 82

#### South hands (Practice Page)

Board: 79 Dealer: E Vul: EW HCP: 8	<ul><li>◆ Q10943</li><li>◆ A3</li><li>◆ Q9852</li><li>◆ 2</li></ul>	East Opens 1NT. West Bids 2♦ if possible. You bid first.
Board: 80 Dealer: W Vul: Both HCP: 5	<b>★</b> KQ852 <b>♥</b> 1086 <b>♦</b> 109764 <b>♣</b> —	West Opens 1NT.  East Bids 2♠ if possible.  West Bids 3♠ if possible.  East Bids 4♠ if possible.  West Bids 4♠ if possible.  East Bids 4NT if possible.  West Bids 5♠ if possible.  East Bids 6♠ if possible.  Partner bids first.
Board: 81 Dealer: E Vul: NS HCP: 9	<ul><li>AJ2</li><li>✓ A764</li><li>✓ 8753</li><li>✓ 53</li></ul>	East Opens 1NT. West Bids 2NT if possible. You bid first.
Board: 82 Dealer: W Vul: EW HCP: 5	<ul><li>★3</li><li>♥ Q95</li><li>★ K963</li><li>★ 98764</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 83 Dealer: E Vul: Both HCP: 8	<ul><li>★ K975</li><li>▼ J10</li><li>◆ A952</li><li>◆ 742</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.

Vul: None ◆ A42

HCP: 6 ♣ 82 Partner bids first.

Board: 79 Dealer: E Vul: EW North HCP: 15 South HCP: 8 Contract: 3♣ N	North:  ♠ A65  ♥ 9  ♠ KJ106  ♠ AK763	South:  ♠ Q10943  ♥ A3  ♠ Q9852  ♣ 2	West North East South 1NT Pass 2♦ 3♣ AP
Board: 80 Dealer: W Vul: Both North HCP: 5 South HCP: 5 Contract: 6 W	North:  ♠ 974  ♥ AJ9754  ♠ 853  ♣ 3	South:  ♠ KQ852  ♥ 1086  • 109764  ♣ —	West North East South  1NT Pass 2♣¹ Pass  3♣² Pass 4♣³ Pass  4♣⁴ Pass 4NT⁵ Pass  5♠ Pass 6♠ AP  1. Minor Suit Transfers after 1NT  2. automat  3. Splinter  4. Cue bid, a ♠ stopper  5. Blackwood 0314, for ♠
Board: 81 Dealer: E Vul: NS North HCP: 8 South HCP: 9 Contract: 2N E	North:  ◆ 876  ▼ Q832  ◆ AQ  ◆ 7642	South:  ♠ AJ2  ♥ A764  ♦ 8753  ♣ 53	West North East South 1NT Pass 2NT AP
Board: 82 Dealer: W Vul: EW North HCP: 12 South HCP: 5 Contract: 4♠ W	North:  ♣ 742  ♥ KJ2  ♦ A107  ♣ KJ105	South:  ♠ 3  ♥ Q95  ♠ K963  ♠ 98764	West North East South  1NT Pass 4♥¹ Pass  4♠ AP  1. Texas
Board: 83 Dealer: E Vul: Both North HCP: 4 South HCP: 8 Contract: 4♠ E	North:  ♣—  ▼ K983  ◆ 8743  ♣ J9653	South:  ♠ K975  ♥ J10  ♠ A952  ♣ 742	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman

Board: 84 Dealer: W Vul: None North HCP: 6 South HCP: 6

Contract: 3N W

North:

♠ KJ1042

♥ J863

♦ J9

South: ◆ 9875 ▼ Q974 ◆ A42

West North East South 1NT Pass 3NT AP

**♣** 109 **♣** 82

# North hands (Practice Page)

Board: 85 Dealer: E Vul: EW HCP: 8	<ul><li>♣ Q5</li><li>♥ 9764</li><li>◆ A86</li><li>♣ Q1075</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 86 Dealer: W Vul: Both HCP: 7	<ul><li>1043</li><li>KQ73</li><li>86</li><li>Q742</li></ul>	West Opens 1NT. East Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 87 Dealer: E Vul: None HCP: 5	<b>★</b> K74 <b>♥</b> 1086 <b>♦</b> Q10854 <b>♣</b> 103	East Opens 1NT.  Partner bids first.
Board: 88 Dealer: W Vul: NS HCP: 10	<ul><li>★ A10965</li><li>▼ 862</li><li>◆ 873</li><li>♣ AQ</li></ul>	West Opens 1NT. You bid first.
Board: 89 Dealer: E Vul: Both HCP: 6	<b>★</b> KQ8   ▼ 1093   ◆ J8643 <b>♣</b> 73	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 90 Dealer: W Vul: None HCP: 8	<ul><li></li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.

Board: 85 Dealer: E Vul: EW North HCP: 8 South HCP: 6 Contract: 4♠ E	North:  ♠ Q5  ♥ 9764  ♠ A86  ♠ Q1075	South:  ♣ J  ♥ J1032  ♦ 97532  ♣ A98	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 86 Dealer: W Vul: Both North HCP: 7 South HCP: 9 Contract: 4♥ E	North:  • 1043  • KQ73  • 86  • Q742	South:  ♠ A76  ♥ 10  ♠ KJ952  ♣ J953	West North East South  1NT Pass 4♦¹ X  Pass² Pass 4♥ AP  1. Texas  2. denies a ♦ stopper
Board: 87 Dealer: E Vul: None North HCP: 5 South HCP: 12 Contract: 2♠ S	North:  ♠ K74  ▼ 1086  ◆ Q10854  ♣ 103	South:  ♠ Q109652  ♥ A42  ♠ 7  ♣ AQ9	West North East South  1NT 2♣¹  Pass 2♠² Pass 2♠  AP  1. Cappelletti, any 6+suit 2. automat
Board: 88 Dealer: W Vul: NS North HCP: 10 South HCP: 12 Contract: 1N W	North:  ♠ A10965  ♥ 862  ♠ 873  ♠ AQ	South:  ♠ 3  ♥ AQ4  ♠ KQ96  ♣ J7532	West North East South 1NT AP
Board: 89 Dealer: E Vul: Both North HCP: 6 South HCP: 11 Contract: 2♠ E	North: ♠ KQ8 ♥ 1093 ♦ J8643 ♣ 73	South:  ♣ J62  ♥ 8652  ♦ K10  ♣ AQJ8	West North East South 1NT Pass 2♥ Pass 2♠ AP

Board: 90 Dealer: W Vul: None North HCP: 8 South HCP: 6

Contract: 3N W

North: **♦** J653 **♥** K654 **♦** A92

South:

♠ A1097

♥ J103

♦ J10763

West North East South 1NT Pass 3NT AP

**♣** 42 **♣** 3

#### South hands (Practice Page)

Board: 85 Dealer: E Vul: EW HCP: 6		East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 86 Dealer: W Vul: Both HCP: 9	<ul><li>♣ A76</li><li>♥ 10</li><li>◆ KJ952</li><li>♣ J953</li></ul>	West Opens 1NT. East Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 87 Dealer: E Vul: None HCP: 12	<ul><li>♣ Q109652</li><li>♥ A42</li><li>♦ 7</li><li>♣ AQ9</li></ul>	East Opens 1NT. You bid first.
Board: 88 Dealer: W Vul: NS HCP: 12	<ul><li>★3</li><li>★ AQ4</li><li>★ KQ96</li><li>★ J7532</li></ul>	West Opens 1NT.  Partner bids first.
Board: 89 Dealer: E Vul: Both HCP: 11	<ul><li> ♣ J62</li><li> ♥ 8652</li><li> ♦ K10</li><li> ♣ AQJ8</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 90 Dealer: W Vul: None HCP: 6	<ul><li>▲ A1097</li><li>▼ J103</li><li>◆ J10763</li><li>▲ 3</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.

Board: 85 Dealer: E Vul: EW North HCP: 8 South HCP: 6 Contract: 4♠ E	North:  ♠ Q5  ♥ 9764  ♠ A86  ♠ Q1075	South:  ♣ J  ♥ J1032  ♦ 97532  ♣ A98	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 86 Dealer: W Vul: Both North HCP: 7 South HCP: 9 Contract: 4♥ E	North:  • 1043  • KQ73  • 86  • Q742	South:  ♠ A76  ♥ 10  ♠ KJ952  ♣ J953	West North East South  1NT Pass 4♦¹ X  Pass² Pass 4♥ AP  1. Texas  2. denies a ♦ stopper
Board: 87 Dealer: E Vul: None North HCP: 5 South HCP: 12 Contract: 2♠ S	North:  ♠ K74  ▼ 1086  ◆ Q10854  ♣ 103	South:  ♠ Q109652  ♥ A42  ♠ 7  ♣ AQ9	West North East South  1NT 2♣¹  Pass 2♠² Pass 2♠  AP  1. Cappelletti, any 6+suit 2. automat
Board: 88 Dealer: W Vul: NS North HCP: 10 South HCP: 12 Contract: 1N W	North:  ♠ A10965  ♥ 862  ♠ 873  ♠ AQ	South:  ♠ 3  ♥ AQ4  ♠ KQ96  ♣ J7532	West North East South 1NT AP
Board: 89 Dealer: E Vul: Both North HCP: 6 South HCP: 11 Contract: 2♠ E	North: ♠ KQ8 ♥ 1093 ♦ J8643 ♣ 73	South:  ♣ J62  ♥ 8652  ♦ K10  ♣ AQJ8	West North East South 1NT Pass 2♥ Pass 2♠ AP

Board: 90 Dealer: W Vul: None North HCP: 8 South HCP: 6

Contract: 3N W

North: **♦** J653 **♥** K654 **♦** A92

South:

♠ A1097

♥ J103

♦ J10763

West North East South 1NT Pass 3NT AP

**♣** 42 **♣** 3

# North hands (Practice Page)

Board: 91 Dealer: E Vul: NS HCP: 13	<ul><li>♣ QJ5</li><li>♥ AJ5</li><li>◆ Q1064</li><li>♣ QJ5</li></ul>	East Opens 1NT.  Partner bids first.
Board: 92 Dealer: W Vul: None HCP: 8	<ul><li>◆ QJ874</li><li>◆ 9743</li><li>◆ A52</li><li>◆ J</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 93 Dealer: E Vul: NS HCP: 9	<ul><li>♣ Q75</li><li>♥ 94</li><li>◆ AK653</li><li>♣ 964</li></ul>	East Opens 1NT. West Bids 2♦ if possible. West Bids 3♣ if possible. East Bids 3NT if possible. Partner bids first.
Board: 94 Dealer: W Vul: EW HCP: 8	♣7 ▼ K10 ◆ Q1097632 ♣ K62	West Opens 1NT. East Bids 4♠ if possible. East Bids XA♠♠ if possible. You bid first.
Board: 95 Dealer: E Vul: Both HCP: 13	<ul><li>★ KJ107</li><li>★ K63</li><li>◆ Q107</li><li>★ A109</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.

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

You bid first.

Board: 91	N. d	G 4				
Dealer: E	North:	South:				
Vul: NS	<b>♠</b> QJ5	♠ A984	West	North	East	South
North HCP: 13	<b>♥</b> AJ5	♥ Q9863			1NT	AP
South HCP: 6	◆ Q1064	<b>♦</b> 9			,-	
Contract: 1N E	<b>♣</b> QJ5	<b>♣</b> 862				
Board: 92	North:	South:				
Dealer: W	A QJ874	<b>№</b> 965				
Vul: None	♥ 9743	♥ KJ8	West	North	East	South
North HCP: 8	• A52	◆ 10974	1NT	Pass	3NT	AP
South HCP: 4	<b>♦</b> J	◆ 1064				
Contract: 3N W	<del>*</del> J	<del>2</del> 100 <del>1</del>				
Board: 93			<b>W</b> 7~~4	Nau41-	East.	Carde
Dealer: E	North:	South:	west	North		South
Vul: NS	<b>♠</b> Q75	<b>♦</b> A84			1NT	Pass
North HCP: 9	<b>♥</b> 94	♥ J832	2♦	X	Pass <sup>1</sup>	Pass
South HCP: 7	◆ AK653	♦ Q942	3♣	Pass	3NT	AP
Contract: 3N E	<b>♣</b> 964	<b>♣</b> 32	1. artifi	cial		
Board: 94	North:	South:				
Dealer: W	<b>♦</b> 7	<b>♠</b> 6	West	North	East	South
Vul: EW North HCP: 8	<b>♥</b> K10	<b>♥</b> A98542	1NT	3♦	4♠	<b>5</b> ♦
South HCP: 11	◆ Q1097632	◆ AK54	Pass	Pass	XA♠♠	AP
Contract: 5•X N	<b>♣</b> K62	<b>♣</b> 83				
Community 7711						
Board: 95	North:	South:				
Dealer: E	<b>♦</b> KJ107	<b>♦</b> 986532	West	North	East	South
Vul: Both	<b>♥</b> K63	<b>y</b> 94			1NT	Pass
North HCP: 13 South HCP: 4	◆ Q107	◆ A432	2♦	Pass	2 <b>Y</b>	AP
South HCP: 4 Contract: 2 \infty E	♣ A109	<b>♣</b> 4				
Contact. Z▼ E						
Board: 96	North:	South:	***	NT 4		C 4
D 1 TTT	Norui. <b>♦</b> 854	50un. ♠ J72		North		
Dealer: W	₹ UJ4	<b>▼</b> J / ∠	1NT	Pass	2 <b>♣</b> ¹	Pass
	<b>Ψ</b> Δ643	<b>•</b> 0072				
Vul: NS North HCP: 7	<b>♥</b> A643	♥ Q972 • A10	2♦	Pass	2NT	AP
Dealer: W Vul: NS North HCP: 7 South HCP: 9	<ul><li>★ A643</li><li>★ 642</li><li>★ K65</li></ul>	♥ Q972 ♦ A10 • Q1087	2 <b>♦</b> 1. Stay		2NT	AP

#### South hands (Practice Page)

Board: 91 Dealer: E Vul: NS HCP: 6	<ul><li>★ A984</li><li>♥ Q9863</li><li>◆ 9</li><li>◆ 862</li></ul>	East Opens 1NT. You bid first.
Board: 92 Dealer: W Vul: None HCP: 4	<ul><li>♦ 965</li><li>♥ KJ8</li><li>♦ 10974</li><li>♠ 1064</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 93 Dealer: E Vul: NS HCP: 7	<ul><li>★ A84</li><li>▼ J832</li><li>◆ Q942</li><li>◆ 32</li></ul>	East Opens 1NT. West Bids 2♦ if possible. West Bids 3♣ if possible. East Bids 3NT if possible. You bid first.
Board: 94 Dealer: W Vul: EW HCP: 11	<ul><li>♠ 6</li><li>♥ A98542</li><li>♦ AK54</li><li>♠ 83</li></ul>	West Opens 1NT. East Bids 4♠ if possible. East Bids XA♠♠ if possible.  Partner bids first.
Board: 95 Dealer: E Vul: Both HCP: 4	<ul><li>\$986532</li><li>♥94</li><li>A432</li><li>4</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 96 Dealer: W Vul: NS **★** J72

♥ Q972

◆ A10

HCP: 9

◆ Q1087

West Opens 1NT.

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

Partner bids first.

Board: 91	N. d	G 4				
Dealer: E	North:	South:				
Vul: NS	<b>♠</b> QJ5	♠ A984	West	North	East	South
North HCP: 13	<b>♥</b> AJ5	♥ Q9863			1NT	AP
South HCP: 6	◆ Q1064	<b>♦</b> 9			,-	
Contract: 1N E	<b>♣</b> QJ5	<b>♣</b> 862				
Board: 92	North:	South:				
Dealer: W	A QJ874	<b>№</b> 965				
Vul: None	♥ 9743	♥ KJ8	West	North	East	South
North HCP: 8	• A52	◆ 10974	1NT	Pass	3NT	AP
South HCP: 4	<b>♦</b> J	◆ 1064				
Contract: 3N W	<del>*</del> J	<del>2</del> 100 <del>1</del>				
Board: 93			<b>W</b> 7~~4	Nau41-	East.	Carde
Dealer: E	North:	South:	west	North		South
Vul: NS	<b>♠</b> Q75	<b>♦</b> A84			1NT	Pass
North HCP: 9	<b>♥</b> 94	♥ J832	2♦	X	Pass <sup>1</sup>	Pass
South HCP: 7	◆ AK653	♦ Q942	3♣	Pass	3NT	AP
Contract: 3N E	<b>♣</b> 964	<b>♣</b> 32	1. artifi	cial		
Board: 94	North:	South:				
Dealer: W	<b>♦</b> 7	<b>♠</b> 6	West	North	East	South
Vul: EW North HCP: 8	<b>♥</b> K10	<b>♥</b> A98542	1NT	3♦	4♠	<b>5</b> ♦
South HCP: 11	◆ Q1097632	◆ AK54	Pass	Pass	XA♠♠	AP
Contract: 5•X N	<b>♣</b> K62	<b>♣</b> 83				
Community 7711						
Board: 95	North:	South:				
Dealer: E	<b>♦</b> KJ107	<b>♦</b> 986532	West	North	East	South
Vul: Both	<b>♥</b> K63	<b>y</b> 94			1NT	Pass
North HCP: 13 South HCP: 4	◆ Q107	◆ A432	2♦	Pass	2 <b>Y</b>	AP
South HCP: 4 Contract: 2 \infty E	♣ A109	<b>♣</b> 4				
Contact. Z▼ E						
Board: 96	North:	South:	***	NT 4		C 4
D 1 TTT	Norui. <b>♦</b> 854	50un. ♠ J72		North		
Dealer: W	₹ UJ4	<b>▼</b> J / ∠	1NT	Pass	2 <b>♣</b> ¹	Pass
	<b>Ψ</b> Δ643	<b>•</b> 0072				
Vul: NS North HCP: 7	<b>♥</b> A643	♥ Q972 • A10	2♦	Pass	2NT	AP
Dealer: W Vul: NS North HCP: 7 South HCP: 9	<ul><li>★ A643</li><li>★ 642</li><li>★ K65</li></ul>	♥ Q972 ♦ A10 • Q1087	2 <b>♦</b> 1. Stay		2NT	AP

# North hands (Practice Page)

Board: 97 Dealer: E Vul: EW HCP: 5	<ul><li>★86</li><li>▼A9742</li><li>◆98</li><li>◆J876</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 98 Dealer: W Vul: Both HCP: 9	<ul><li>★K10</li><li>♥954</li><li>◆J64</li><li>◆AJ1074</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Redoubles if possible. East Bids 3♦ if possible. West Bids 3♠ if possible. You bid first.
Board: 99 Dealer: E Vul: None HCP: 12	<ul><li>★ K652</li><li>▼ K65</li><li>◆ K93</li><li>◆ K104</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 100 Dealer: W Vul: EW HCP: 9	<ul><li>♠ Q642</li><li>♥ KQ10743</li><li>♦ Q6</li><li>♠ 6</li></ul>	West Opens 1NT. East Bids 2NT if possible. You bid first.
Board: 101 Dealer: E Vul: Both HCP: 14	<ul><li>♠ AKQ</li><li>♥ Q865</li><li>♦ 1072</li><li>♠ K84</li></ul>	East Opens 1NT.  Partner bids first.

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

You bid first.

Doord, 07						
Board: 97	North:	South:	West	North	Fact	South
Dealer: E	<b>♦</b> 86	♠Q	West	1 101111		Pass
Vul: EW	<b>♥</b> A9742	<b>♥</b> J1065	. 1	ъ		
North HCP: 5	<b>♦</b> 98	♦ KQJ6	<b>4</b> ♥¹	Pass	4♠	AP
South HCP: 15	<b>♣</b> J876	♣ AQ42	1. Texa	ıs		
Contract: 4♠ E	2000	<del>-</del>				
Board: 98	N. 1	a . 1	Wast	North	Foot	South
Dealer: W	North:	South:				
Vul: Both	<b>♠</b> K10	<b>♦</b> A754	1NT	Pass	2♥	X
North HCP: 9	<b>♥</b> 954	<b>♥</b> KQJ107	$XX^{1}$	Pass	3♦	Pass
South HCP: 10	<b>♦</b> J64	<b>♦</b> 8	3♠	AP		
Contract: 3♠ W	♣ AJ1074	<b>♣</b> 953	1. artifi	cial		
Commaci. J# W			_ 3 002 0110			
Board: 99	North:	South:	<b>117</b> 4	N ~ .41.	Doct	Card
Dealer: E	<b>★</b> K652	<b>♦</b> 43	west	North		
Vul: None	♥ K65	<b>♥</b> 32			1NT	Pass
North HCP: 12	◆ K93	◆ A10865	2♦	Pass	2♥	Pass
South HCP: 5	◆ K104	◆ J962	2♠	Pass	3♥	AP
Contract: 3♥ E	X IXIVT	<del>T</del> 3702				
Board: 100 Dealer: W Vul: EW North HCP: 9 South HCP: 8 Contract: 2N W	North:  ♠ Q642  ♥ KQ10743  ♦ Q6  ♠ 6	South:  • 1098  • J5  • A94  • K7432		North Pass	East 2NT	
Board: 101 Dealer: E Vul: Both North HCP: 14 South HCP: 5 Contract: 1N E	North:  ♠ AKQ  ♥ Q865  • 1072  ♣ K84	South:	West	North	East 1NT	
Board: 102 Dealer: W	North:	South:	***	<b>N</b> T 4	Б.	Q .4
Vul: None	<b>♦</b> J976	<b>♦</b> K5		North		
	<b>♥</b> KQ85	<b>♥</b> 963	1NT	Pass	2♥	Pass
North HCP: 9			_	_	<b>43.</b> TET	4 -
North HCP: 9 South HCP: 4	♦ 96 ♣ K97	♦ J10842 • 1084	2♠	Pass	3NT	AP

### South hands (Practice Page)

Board: 97 Dealer: E Vul: EW HCP: 15	<b>♣</b> Q <b>♥</b> J1065 <b>♦</b> KQJ6 <b>♣</b> AQ42	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 98 Dealer: W Vul: Both HCP: 10	<ul><li>★ A754</li><li>▼ KQJ107</li><li>◆ 8</li><li>◆ 953</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Redoubles if possible. East Bids 3♦ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 99 Dealer: E Vul: None HCP: 5	<ul><li>43</li><li>√32</li><li>A10865</li><li>J962</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♥ if possible. You bid first.
Board: 100 Dealer: W Vul: EW HCP: 8	<ul><li>1098</li><li>J5</li><li>A94</li><li>K7432</li></ul>	West Opens 1NT. East Bids 2NT if possible. Partner bids first.
Board: 101 Dealer: E Vul: Both HCP: 5	<ul><li>★8632</li><li>★ K4</li><li>◆943</li><li>◆ Q976</li></ul>	East Opens 1NT. You bid first.

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

Partner bids first.

Doord, 07						
Board: 97	North:	South:	West	North	Fact	South
Dealer: E	<b>♦</b> 86	♠Q	West	1 101111		Pass
Vul: EW	<b>♥</b> A9742	<b>♥</b> J1065	. 1	ъ		
North HCP: 5	<b>♦</b> 98	♦ KQJ6	<b>4</b> ♥¹	Pass	4♠	AP
South HCP: 15	<b>♣</b> J876	♣ AQ42	1. Texa	ıs		
Contract: 4♠ E	2000	<del>-</del>				
Board: 98	N. 1	a . 1	Wast	North	Foot	South
Dealer: W	North:	South:				
Vul: Both	<b>♠</b> K10	<b>♦</b> A754	1NT	Pass	2♥	X
North HCP: 9	<b>♥</b> 954	<b>♥</b> KQJ107	$XX^{1}$	Pass	3♦	Pass
South HCP: 10	<b>♦</b> J64	<b>♦</b> 8	3♠	AP		
Contract: 3♠ W	♣ AJ1074	<b>♣</b> 953	1. artifi	cial		
Commaci. J# W			_ 3 002 0110			
Board: 99	North:	South:	<b>117</b> 4	N ~ .41.	Doct	Card
Dealer: E	<b>★</b> K652	<b>♦</b> 43	west	North		
Vul: None	♥ K65	<b>♥</b> 32			1NT	Pass
North HCP: 12	◆ K93	◆ A10865	2♦	Pass	2♥	Pass
South HCP: 5	◆ K104	◆ J962	2♠	Pass	3♥	AP
Contract: 3♥ E	X IXIVT	<del>T</del> 3702				
Board: 100 Dealer: W Vul: EW North HCP: 9 South HCP: 8 Contract: 2N W	North:  ♠ Q642  ♥ KQ10743  ♦ Q6  ♠ 6	South:  • 1098  • J5  • A94  • K7432		North Pass	East 2NT	
Board: 101 Dealer: E Vul: Both North HCP: 14 South HCP: 5 Contract: 1N E	North:  ♠ AKQ  ♥ Q865  • 1072  ♣ K84	South:	West	North	East 1NT	
Board: 102 Dealer: W	North:	South:	***	<b>N</b> T 4	Б.	Q .4
Vul: None	<b>♦</b> J976	<b>♦</b> K5		North		
	<b>♥</b> KQ85	<b>♥</b> 963	1NT	Pass	2♥	Pass
North HCP: 9			_	_	<b>43.</b> TET	4 -
North HCP: 9 South HCP: 4	♦ 96 ♣ K97	♦ J10842 • 1084	2♠	Pass	3NT	AP

# North hands (Practice Page)

Board: 103 Dealer: E Vul: NS HCP: 13	<ul><li>AQ763</li><li>▼ 108</li><li>◆ 75</li><li>◆ AK106</li></ul>	East Opens 1NT. West Bids 4♣ if possible.  Partner bids first.
Board: 104 Dealer: W Vul: Both HCP: 12	<b>♠</b> AQ <b>♥</b> K876542 <b>♦</b> 2 <b>♣</b> K62	West Opens 1NT. West Doubles 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 105 Dealer: E Vul: None HCP: 8	<ul><li>♠ 65</li><li>♥ J876</li><li>♦ A2</li><li>♠ QJ987</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 106 Dealer: W Vul: EW HCP: 9	<ul><li>◆ Q876</li><li>▼ 54</li><li>◆ KJ10</li><li>◆ K1065</li></ul>	West Opens 1NT. East Bids 2♥ if possible. East Bids 3♣ if possible. You bid first.
Board: 107 Dealer: E Vul: None HCP: 11	<ul><li>A9854</li><li>♥ 94</li><li>A52</li><li>K42</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 108 ♠ 3
Dealer: W ▼7542 West Opens 1NT.

Board: 103 Dealer: E Vul: NS North HCP: 13 South HCP: 7 Contract: 4*X W	North:  ♠ AQ763  ♥ 108  ♠ 75  ♠ AK106	South:  ♠ 104  ♥ KQJ9543  ♦ J96  ♣ 4	West 4♣	North X	East 1NT AP	
Board: 104 Dealer: W Vul: Both North HCP: 12 South HCP: 7 Contract: 3♥ N	North:  ♠ AQ  ♥ K876542  ♠ 2  ♣ K62	South:  ♠ 1063  ♥ J103  ♠ A765  ♠ Q103	1NT X AP	North 2♣¹ 2♥ pelletti, a	Pass 3♦	2 <b>♦</b> <sup>2</sup> 3 <b>♥</b>
Board: 105 Dealer: E Vul: None North HCP: 8 South HCP: 9 Contract: 4♥ E	North:	South:  ♠ A108  ♥ Q  ♦ 9863  ♠ K10642	West  2♦ 2♠	North Pass Pass	East 1NT 2♥ 4♥	South Pass Pass AP
Board: 106 Dealer: W Vul: EW North HCP: 9 South HCP: 10 Contract: 3  E	North:  ◆ Q876  ▼ 54  ◆ KJ10  ◆ K1065	South:  ♠ K2  ♥ K10972  ♠ A9872  ♣ 8	1NT Pass 1. Mich	North Pass 2NT <sup>2</sup> naels Cu e partne	2♥ 3♣ nebid	2 <b>♠</b> ¹ AP
Board: 107 Dealer: E Vul: None North HCP: 11 South HCP: 9 Contract: 2♠ N	North:  ♠ A9854  ♥ 94  ♠ A52  ♠ K42	South:	West  2  Pass	North Pass 2♠	East 1NT 2♥ AP	South Pass Pass

Board: 108 Dealer: W Vul: NS North HCP: 7

South HCP: 10 Contract: 1N W North:

**♠**3

**♥** 7542

J53★ KQJ73

South:

**♠** AKJ108

**♥** Q98

♦ 864 **♣** 64 West North East South

1NT AP

### South hands (Practice Page)

Board: 103 Dealer: E Vul: NS HCP: 7	<ul><li>104</li><li>KQJ9543</li><li>J96</li><li>4</li></ul>	East Opens 1NT. West Bids 4♣ if possible. You bid first.
Board: 104 Dealer: W Vul: Both HCP: 7	<ul><li>1063</li><li>✓ J103</li><li>✓ A765</li><li>✓ Q103</li></ul>	West Opens 1NT. West Doubles 2♦ if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 105 Dealer: E Vul: None HCP: 9	<ul><li>★ A108</li><li>♥ Q</li><li>◆ 9863</li><li>★ K10642</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 4♥ if possible. You bid first.
Board: 106 Dealer: W Vul: EW HCP: 10	<ul><li>★K2</li><li>▼K10972</li><li>◆A9872</li><li>◆8</li></ul>	West Opens 1NT. East Bids 2♥ if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 107 Dealer: E Vul: None HCP: 9	<ul><li>★32</li><li>★ KJ3</li><li>◆ QJ974</li><li>★ Q63</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 103 Dealer: E Vul: NS North HCP: 13 South HCP: 7 Contract: 4*X W	North:  ♠ AQ763  ♥ 108  ♠ 75  ♠ AK106	South:  ♠ 104  ♥ KQJ9543  ♦ J96  ♣ 4	West 4♣	North X	East 1NT AP	
Board: 104 Dealer: W Vul: Both North HCP: 12 South HCP: 7 Contract: 3♥ N	North:  ♠ AQ  ♥ K876542  ♠ 2  ♣ K62	South:  ♠ 1063  ♥ J103  ♠ A765  ♠ Q103	1NT X AP	North 2♣¹ 2♥ pelletti, a	Pass 3♦	2 <b>♦</b> <sup>2</sup> 3 <b>♥</b>
Board: 105 Dealer: E Vul: None North HCP: 8 South HCP: 9 Contract: 4♥ E	North:	South:  ♠ A108  ♥ Q  ♦ 9863  ♠ K10642	West  2♦ 2♠	North Pass Pass	East 1NT 2♥ 4♥	South Pass Pass AP
Board: 106 Dealer: W Vul: EW North HCP: 9 South HCP: 10 Contract: 3  E	North:  ♠ Q876  ♥ 54  ♠ KJ10  ♠ K1065	South:  ♠ K2  ♥ K10972  ♠ A9872  ♣ 8	1NT Pass 1. Mich	North Pass 2NT <sup>2</sup> naels Cu e partne	2♥ 3♣ nebid	2 <b>♠</b> ¹ AP
Board: 107 Dealer: E Vul: None North HCP: 11 South HCP: 9 Contract: 2♠ N	North:  ♠ A9854  ♥ 94  ♠ A52  ♠ K42	South:	West  2  Pass	North Pass 2♠	East 1NT 2♥ AP	South Pass Pass

Board: 108 Dealer: W Vul: NS North HCP: 7

South HCP: 10 Contract: 1N W North:

**♠**3

**♥** 7542

J53★ KQJ73

South:

**♠** AKJ108

**♥** Q98

♦ 864 **♣** 64 West North East South

1NT AP

# North hands (Practice Page)

Board: 109 Dealer: E Vul: EW HCP: 7	<ul><li>♣ Q107</li><li>♥ K10972</li><li>◆ Q4</li><li>♣ 1063</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 110 Dealer: W Vul: Both HCP: 8	<ul><li>♠ 643</li><li>♥ AJ873</li><li>♦ J83</li><li>♠ Q7</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 111 Dealer: E Vul: NS HCP: 6	<ul><li>♠ 62</li><li>♥ J3</li><li>♦ K8732</li><li>♠ Q1083</li></ul>	East Opens 1NT. West Bids 3♠ if possible. East Bids 3NT if possible. Partner bids first.
Board: 112 Dealer: W Vul: EW HCP: 9	<ul><li>★ KJ642</li><li>▼ J862</li><li>◆ A</li><li>◆ 832</li></ul>	West Opens 1NT. You bid first.
Board: 113 Dealer: E Vul: Both HCP: 10	<ul><li>♠ 654</li><li>♥ K64</li><li>♦ AK98</li><li>♠ 543</li></ul>	East Opens 1NT.  Partner bids first.

Board: 114 Dealer: W Vul: None HCP: 4 ★ A1063▼ 83◆ 932◆ 10432

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

You bid first.

-			
Board: 109 Dealer: E Vul: EW North HCP: 7 South HCP: 5 Contract: 3N E	North:  ♠ Q107  ♥ K10972  ♠ Q4  ♠ 1063	South:	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3NT AP 1. Stayman
Board: 110 Dealer: W Vul: Both North HCP: 8 South HCP: 8 Contract: 3 • W	North:	South:  ♣ J10752  ♥ 42  ♠ K2  ♣ A532	West North East South  1NT Pass 3♣¹ Pass  3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 111 Dealer: E Vul: NS North HCP: 6 South HCP: 5 Contract: 3N E	North:  ♠ 62  ♥ J3  ♦ K8732  ♠ Q1083	South:  ♠ KQ10954  ♥ 107642  ♦ —  ♣ 74	West North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
Board: 112 Dealer: W Vul: EW North HCP: 9 South HCP: 8 Contract: 1N W	North:  ♠ KJ642  ♥ J862  ♠ A  ♣ 832	South:	West North East South 1NT AP
Board: 113 Dealer: E Vul: Both North HCP: 10 South HCP: 6 Contract: 1N E	North:	South:	West North East South 1NT AP
Board: 114 Dealer: W Vul: None North HCP: 4 South HCP: 14 Contract: 2♠ E	North:  ♠ A1063  ♥ 83  ♦ 932  ♣ 10432	South: ♠ Q ♥ AK106 ♦ K108754 ♣ Q8	West North East South  1NT Pass 2 ★ X  XX <sup>1</sup> Pass 2 ★ AP  1. artificial

### South hands (Practice Page)

Board: 109 Dealer: E Vul: EW HCP: 5	<ul><li>◆ 9542</li><li>♥ J43</li><li>◆ KJ32</li><li>◆ 97</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.
Board: 110 Dealer: W Vul: Both HCP: 8	<ul><li>J10752</li><li>✓ 42</li><li>✓ K2</li><li>♠ A532</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 111 Dealer: E Vul: NS HCP: 5	<b>★</b> KQ10954 <b>▼</b> 107642 <b>◆</b> — <b>♣</b> 74	East Opens 1NT. West Bids 3♠ if possible. East Bids 3NT if possible. You bid first.
Board: 112 Dealer: W Vul: EW HCP: 8	♣ 5 ♥ Q10 ♦ KJ9542 ♣ Q1097	West Opens 1NT.  Partner bids first.
Board: 113 Dealer: E Vul: Both HCP: 6	<ul><li>J1092</li><li>√1098</li><li>Q102</li><li>K98</li></ul>	East Opens 1NT. You bid first.

Board: 114 Dealer: W Vul: None

HCP: 14

**♠** Q **♥** AK106

♦ K108754

**♣** Q8

West Opens 1NT.

East Bids 2♦ if possible.

West Redoubles if possible.

East Bids 2♠ if possible.

Partner bids first.

-			
Board: 109 Dealer: E Vul: EW North HCP: 7 South HCP: 5 Contract: 3N E	North:  ♠ Q107  ♥ K10972  ♠ Q4  ♠ 1063	South:	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3NT AP 1. Stayman
Board: 110 Dealer: W Vul: Both North HCP: 8 South HCP: 8 Contract: 3 • W	North:	South:  ♣ J10752  ♥ 42  ♠ K2  ♣ A532	West North East South  1NT Pass 3♣¹ Pass  3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 111 Dealer: E Vul: NS North HCP: 6 South HCP: 5 Contract: 3N E	North:  ♠ 62  ♥ J3  ♦ K8732  ♠ Q1083	South:  ♠ KQ10954  ♥ 107642  ♦ —  ♣ 74	West North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
Board: 112 Dealer: W Vul: EW North HCP: 9 South HCP: 8 Contract: 1N W	North:  ♠ KJ642  ♥ J862  ♠ A  ♣ 832	South:	West North East South 1NT AP
Board: 113 Dealer: E Vul: Both North HCP: 10 South HCP: 6 Contract: 1N E	North:	South:	West North East South 1NT AP
Board: 114 Dealer: W Vul: None North HCP: 4 South HCP: 14 Contract: 2♠ E	North:  ♠ A1063  ♥ 83  ♦ 932  ♣ 10432	South: ♠ Q ♥ AK106 ♦ K108754 ♣ Q8	West North East South  1NT Pass 2 ★ X  XX <sup>1</sup> Pass 2 ★ AP  1. artificial

# North hands (Practice Page)

Board: 115 Dealer: E Vul: EW HCP: 6	<b>♦</b> 32 <b>♥</b> QJ1052 <b>♦</b> 8542 <b>♣</b> K6	East Opens 1NT.  Partner bids first.
Board: 116 Dealer: W Vul: Both HCP: 4	<ul><li>↓ J4</li><li>♥ 8643</li><li>♦ 632</li><li>♠ K982</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 5NT if possible. West Bids 6NT if possible. You bid first.
Board: 117 Dealer: E Vul: None HCP: 11	<ul><li>★ K10542</li><li>★ K7</li><li>◆ 43</li><li>◆ AJ83</li></ul>	East Opens 1NT.  Partner bids first.
Board: 118 Dealer: W Vul: NS HCP: 6	♣ Q852 ♥ K8763 ♦ 43 ♣ J8	West Opens 1NT. You bid first.
Board: 119 Dealer: E Vul: Both HCP: 13	<ul><li>★ A</li><li>▼ K96</li><li>◆ Q8763</li><li>◆ A642</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 120 Dealer: W Vul: None HCP: 4	<ul><li>★742</li><li>♥96542</li><li>★A98</li><li>♣92</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.

Board: 115 Dealer: E Vul: EW North HCP: 6 South HCP: 13 Contract: 2♠ S	North:	South:  ♠ AKJ98  ♥ 8  ♠ KJ  ♣ J10973	West North East South  1NT 2♠¹  AP  1. Cappelletti, 5M-4m
Board: 116 Dealer: W Vul: Both North HCP: 4 South HCP: 3 Contract: 6N W	North:	South:	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 5NT Pass  6NT AP  1. Stayman
Board: 117 Dealer: E Vul: None North HCP: 11 South HCP: 10 Contract: 2♠ N	North:  ♠ K10542  ♥ K7  ♦ 43  ♣ AJ83	South:  ♣ J8  ♥ A9643  ♠ KQ  ♣ 9542	West North East South 1NT Pass Pass 2♠¹ AP 1. Cappelletti, 5M-4m
Board: 118 Dealer: W Vul: NS North HCP: 6 South HCP: 10 Contract: 1N W	North:  ♠ Q852  ♥ K8763  ♦ 43  ♣ J8	South:	West North East South 1NT AP
Board: 119 Dealer: E Vul: Both North HCP: 13 South HCP: 10 Contract: 2♥ E	North:  ♠ A  ♥ K96  ♠ Q8763  ♣ A642	South:  ♣ J1094  ♥ 853  ♣ AJ5  ♣ KJ3	West North East South 1NT Pass 2♦ Pass 2♥ AP
Board: 120 Dealer: W Vul: None North HCP: 4 South HCP: 5 Contract: 3N W	North:  ♣ 742  ♥ 96542  ♣ A98  ♣ 92	South:	West North East South 1NT Pass 3NT AP

### South hands (Practice Page)

Board: 115 Dealer: E Vul: EW HCP: 13	<ul><li>★ AKJ98</li><li>♥ 8</li><li>◆ KJ</li><li>◆ J10973</li></ul>	East Opens 1NT. You bid first.
Board: 116 Dealer: W Vul: Both HCP: 3	<ul> <li>10985</li> <li>K10</li> <li>9754</li> <li>1076</li> </ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 5NT if possible. West Bids 6NT if possible. Partner bids first.
Board: 117 Dealer: E Vul: None HCP: 10	<ul><li></li></ul>	East Opens 1NT. You bid first.
Board: 118 Dealer: W Vul: NS HCP: 10	<ul><li>◆ 97</li><li>♥ AJ</li><li>◆ J107</li><li>◆ A107532</li></ul>	West Opens 1NT. Partner bids first.
Board: 119 Dealer: E Vul: Both HCP: 10	<ul><li></li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 120 Dealer: W Vul: None HCP: 5	<ul><li></li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.

Board: 115 Dealer: E Vul: EW North HCP: 6 South HCP: 13 Contract: 2♠ S	North:	South:  ♠ AKJ98  ♥ 8  ♠ KJ  ♣ J10973	West North East South  1NT 2♠¹  AP  1. Cappelletti, 5M-4m
Board: 116 Dealer: W Vul: Both North HCP: 4 South HCP: 3 Contract: 6N W	North:	South:	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 5NT Pass  6NT AP  1. Stayman
Board: 117 Dealer: E Vul: None North HCP: 11 South HCP: 10 Contract: 2♠ N	North:  ♠ K10542  ♥ K7  ♦ 43  ♣ AJ83	South:  ♣ J8  ♥ A9643  ♠ KQ  ♣ 9542	West North East South 1NT Pass Pass 2♠¹ AP 1. Cappelletti, 5M-4m
Board: 118 Dealer: W Vul: NS North HCP: 6 South HCP: 10 Contract: 1N W	North:  ♠ Q852  ♥ K8763  ♦ 43  ♣ J8	South:	West North East South 1NT AP
Board: 119 Dealer: E Vul: Both North HCP: 13 South HCP: 10 Contract: 2♥ E	North:  ♠ A  ♥ K96  ♠ Q8763  ♣ A642	South:  ♣ J1094  ♥ 853  ♣ AJ5  ♣ KJ3	West North East South 1NT Pass 2♦ Pass 2♥ AP
Board: 120 Dealer: W Vul: None North HCP: 4 South HCP: 5 Contract: 3N W	North:  ♣ 742  ♥ 96542  ♣ A98  ♣ 92	South:	West North East South 1NT Pass 3NT AP

# North hands (Practice Page)

Board: 121 Dealer: E Vul: NS HCP: 3	<ul><li>♣ Q754</li><li>♥ 97</li><li>♦ 10864</li><li>♣ J65</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 122 Dealer: W Vul: EW HCP: 4	<b>★</b> K107 <b>∀</b> — <b>→</b> J108543 <b>★</b> 10962	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. West Bids 3♠ if possible. East Bids 3NT if possible. You bid first.
Board: 123 Dealer: E Vul: None HCP: 9	<ul><li>♣ Q3</li><li>♥ J632</li><li>♦ A5</li><li>♣ Q9754</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 124 Dealer: W Vul: NS HCP: 5	◆ Q8432 ▼ K1063 ◆ 3 ◆ 952	West Opens 1NT. You bid first.
Board: 125 Dealer: E Vul: EW HCP: 6	<ul><li>♣ Q932</li><li>♥ 10653</li><li>◆ 2</li><li>♣ KJ96</li></ul>	East Opens 1NT.  Partner bids first.

Board: 126 **♦** J64 Dealer: W **♥** J7532 Vul: Both **\rightarrow** \_\_\_\_ HCP: 9

**♣** AK986

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

You bid first.

West Opens 1NT.

Board: 121 Dealer: E Vul: NS North HCP: 3 South HCP: 6 Contract: 3N E	North:  ♠ Q754  ♥ 97  • 10864  ♣ J65	South:  ♠ K1096  ♥ J653  ♠ Q3  ♣ 1043	West N 3NT A		st South T Pass
Board: 122 Dealer: W Vul: EW North HCP: 4 South HCP: 11 Contract: 3N W	North:  ♠ K107  ▼ —  ◆ J108543  ♣ 10962	South:  ♠ QJ85  ♥ AQ6532  ♠ Q7  ♣ 5	1NT Pa 2♦ Pa	ass 3N	
Board: 123 Dealer: E Vul: None North HCP: 9 South HCP: 12 Contract: 2♠ E	North:  ♠ Q3  ♥ J632  ♠ A5  ♠ Q9754	South:  ♠ KJ75  ♥ K94  ♠ KJ73  ♣ J8		orth Eas 1N ass 2♠	st South T Pass AP
Board: 124 Dealer: W Vul: NS North HCP: 5 South HCP: 14 Contract: 1N W	North:  ♠ Q8432  ♥ K1063  ♦ 3  ♣ 952	South:	West N 1NT A	orth Eas P	st South
Board: 125 Dealer: E Vul: EW North HCP: 6 South HCP: 10 Contract: 1N E	North:  ♠ Q932  ♥ 10653  ♦ 2  ♣ KJ96	South:  ♣ J1074  ♥ K97  • 983  ♣ AQ5	West N		st South T AP
Board: 126 Dealer: W Vul: Both North HCP: 9 South HCP: 6 Contract: 3N W	North:	South:  ♠ K32  ♥ Q96  ♦ 9864  ♣ J107	1NT P	ass 2N P	

### South hands (Practice Page)

Board: 121 Dealer: E Vul: NS HCP: 6	<ul><li>★K1096</li><li>♥ J653</li><li>◆ Q3</li><li>◆ 1043</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 122 Dealer: W Vul: EW HCP: 11	<ul><li>♣ QJ85</li><li>♥ AQ6532</li><li>◆ Q7</li><li>♣ 5</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. West Bids 3♣ if possible. East Bids 3NT if possible. Partner bids first.
Board: 123 Dealer: E Vul: None HCP: 12	<ul><li>★ KJ75</li><li>▼ K94</li><li>◆ KJ73</li><li>◆ J8</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 124 Dealer: W Vul: NS HCP: 14	<ul><li>♠ 9</li><li>♥ AJ</li><li>♦ 987652</li><li>♠ AKQ3</li></ul>	West Opens 1NT.  Partner bids first.
Board: 125 Dealer: E Vul: EW HCP: 10	<ul><li>J1074</li><li>✓ K97</li><li>✓ 983</li><li>✓ AQ5</li></ul>	East Opens 1NT. You bid first.

West Opens 1NT.

East Bids 2♣ if possible.

Board: 126 ♠ K32 West Bids 2♦ if possible.

Dealer: W ♥ Q96 East Bids 2NT if possible.

Vul: Both ♦ 9864 West Bids 3NT if possible.

HCP: 6 ♣ J107

Partner bids first.

Board: 121 Dealer: E Vul: NS North HCP: 3 South HCP: 6 Contract: 3N E	North:  ♠ Q754  ♥ 97  • 10864  ♣ J65	South:  ♠ K1096  ♥ J653  ♠ Q3  ♣ 1043	West N 3NT A		st South T Pass
Board: 122 Dealer: W Vul: EW North HCP: 4 South HCP: 11 Contract: 3N W	North:  ♠ K107  ▼ —  ◆ J108543  ♣ 10962	South:  ♠ QJ85  ♥ AQ6532  ♠ Q7  ♣ 5	1NT Pa 2♦ Pa	ass 3N	
Board: 123 Dealer: E Vul: None North HCP: 9 South HCP: 12 Contract: 2♠ E	North:  ♠ Q3  ♥ J632  ♠ A5  ♠ Q9754	South:  ♠ KJ75  ♥ K94  ♠ KJ73  ♣ J8		orth Eas 1N ass 2♠	st South T Pass AP
Board: 124 Dealer: W Vul: NS North HCP: 5 South HCP: 14 Contract: 1N W	North:  ♠ Q8432  ♥ K1063  ♦ 3  ♣ 952	South:	West N 1NT A	orth Eas P	st South
Board: 125 Dealer: E Vul: EW North HCP: 6 South HCP: 10 Contract: 1N E	North:  ♠ Q932  ♥ 10653  ♦ 2  ♣ KJ96	South:  ♣ J1074  ♥ K97  • 983  ♣ AQ5	West N		st South T AP
Board: 126 Dealer: W Vul: Both North HCP: 9 South HCP: 6 Contract: 3N W	North:	South:  ♠ K32  ♥ Q96  ♦ 9864  ♣ J107	1NT P	ass 2N P	

# North hands (Practice Page)

Board: 127 Dealer: E Vul: NS HCP: 9	<ul><li>♣ QJ8</li><li>★ 432</li><li>◆ AQ932</li><li>♣ 103</li></ul>	East Opens 1NT. West Bids 2NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 128 Dealer: W Vul: Both HCP: 9	<ul><li>1087</li><li>✓ K4</li><li>AQ62</li><li>10653</li></ul>	West Opens 1NT. You bid first.
Board: 129 Dealer: E Vul: None HCP: 7	<ul><li>★ K3</li><li>♥ 972</li><li>◆ J9763</li><li>◆ K94</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 130 Dealer: W Vul: EW HCP: 14	<ul><li></li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♣ if possible. West Bids 4♥ if possible.  You bid first.
Board: 131 Dealer: E Vul: Both HCP: 7	<ul><li>★ KQ83</li><li>▼ 73</li><li>◆ 97</li><li>◆ Q9654</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.

You bid first.

Board: 127 Dealer: E Vul: NS North HCP: 9 South HCP: 6 Contract: 3N E	North:  ♠ QJ8  ♥ 432  ♠ AQ932  ♠ 103	South:  ◆ 97643  ▼ 986  ◆ K7  ◆ QJ7	West North East South 1NT Pass 2NT Pass 3NT AP
Board: 128 Dealer: W Vul: Both North HCP: 9 South HCP: 9 Contract: 1N W	North:  ♠ 1087  ♥ K4  ♠ AQ62  ♣ 10653	South:  ◆ 952  ▼ AJ92  ◆ J43  ◆ QJ9	West North East South 1NT AP
Board: 129 Dealer: E Vul: None North HCP: 7 South HCP: 7 Contract: 4♠ E	North:  ♠ K3  ♥ 972  ♦ J9763  ♣ K94	South:  ♣ J62  ♥ KJ4  ♦ Q52  ♣ 10853	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 130 Dealer: W Vul: EW North HCP: 14 South HCP: 2 Contract: 4♥ W	North:	South:	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 4♣² Pass  4♥ AP  1. Stayman  2. Splinter
Board: 131 Dealer: E Vul: Both North HCP: 7 South HCP: 7 Contract: 3N E	North:  ♠ KQ83  ♥ 73  ♦ 97  ♣ Q9654	South:  ♠ 10765  ♥ KJ842  ♠ K4  ♣ 108	West North East South 1NT Pass 3NT AP

Board: 132 Dealer: W	North: ♠ AK74	South: <b>★</b> 9863		North Pass	East 2.	South Pass
Vul: None				_ ****	- •	1 0000
North HCP: 12	<b>Y</b> 4	<b>♥</b> A953	2♥	X	Pass	2♠
South HCP: 6	<b>♦</b> KJ86	◆ Q105	Pass	Pass	3♦	Pass
Contract: 3 V	<b>♣</b> J543	<b>♣</b> 62	3♥	AP		

### South hands (Practice Page)

Board: 127 Dealer: E Vul: NS HCP: 6	<ul><li>◆ 97643</li><li>♥ 986</li><li>◆ K7</li><li>◆ QJ7</li></ul>	East Opens 1NT. West Bids 2NT if possible. East Bids 3NT if possible. You bid first.
Board: 128 Dealer: W Vul: Both HCP: 9	<ul><li>♠ 952</li><li>♥ AJ92</li><li>♦ J43</li><li>♠ QJ9</li></ul>	West Opens 1NT. Partner bids first.
Board: 129 Dealer: E Vul: None HCP: 7	<ul><li> ♣ J62</li><li> ♥ KJ4</li><li> ♦ Q52</li><li> ♣ 10853</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 130 Dealer: W Vul: EW HCP: 2	◆— ♥ 94 • Q96532 • 108742	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♣ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 131 Dealer: E Vul: Both HCP: 7	<ul><li>★ 10765</li><li>▼ KJ842</li><li>◆ K4</li><li>★ 108</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.

West Opens 1NT.

East Bids 2♦ if possible.

Board: 132 ♦ 9863 West Bids 2♥ if possible.

Dealer: W ▼ A953 East Bids 3♦ if possible.

Vul: None ♦ Q105 West Bids 3♥ if possible.

HCP: 6 ♠ 62

Partner bids first.

Board: 127 Dealer: E Vul: NS North HCP: 9 South HCP: 6 Contract: 3N E	North:  ♠ QJ8  ♥ 432  ♠ AQ932  ♣ 103	South:  ◆ 97643  ▼ 986  ◆ K7  ◆ QJ7	West 2NT	North Pass		Pass
Board: 128 Dealer: W Vul: Both North HCP: 9 South HCP: 9 Contract: 1N W	North:  • 1087  • K4  • AQ62 • 10653	South:  ◆ 952  ▼ AJ92  ◆ J43  ◆ QJ9	West 1NT	North AP	East	South
Board: 129 Dealer: E Vul: None North HCP: 7 South HCP: 7 Contract: 4♠ E	North:  ♠ K3  ♥ 972  ♦ J9763  ♣ K94	South:  ♣ J62  ♥ KJ4  ♦ Q52  ♣ 10853	West  4♥¹  1. Texa	North Pass	East 1NT 4♠	South Pass AP
Board: 130 Dealer: W Vul: EW North HCP: 14 South HCP: 2 Contract: 4 W	North:	South:			East 2♣¹ 4♣²	Pass
Board: 131 Dealer: E Vul: Both North HCP: 7 South HCP: 7 Contract: 3N E	North:  ♠ KQ83  ♥ 73  ♦ 97  ♣ Q9654	South:  ♠ 10765  ♥ KJ842  ♠ K4  ♣ 108	West 3NT	North AP		South Pass

Board: 132 Dealer: W	North: ♠ AK74	South: <b>★</b> 9863		North Pass	East 2.	South Pass
Vul: None				_ ****	- •	1 0000
North HCP: 12	<b>Y</b> 4	<b>♥</b> A953	2♥	X	Pass	2♠
South HCP: 6	<b>♦</b> KJ86	◆ Q105	Pass	Pass	3♦	Pass
Contract: 3♥ W	<b>♣</b> J543	<b>♣</b> 62	3♥	AP		

## North hands (Practice Page)

Board: 133 Dealer: E Vul: Both HCP: 11	<ul><li>▲ 102</li><li>♥ KJ1075</li><li>◆ Q</li><li>♣ AJ986</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Doubles 2♠ if possible. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 134 Dealer: W Vul: None HCP: 8	<ul><li>▲ J9754</li><li>♥ KJ8</li><li>◆ K96</li><li>♣ 106</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 135 Dealer: E Vul: NS HCP: 8	<ul><li>♦ 9632</li><li>♥ Q103</li><li>♦ 102</li><li>♠ AQ85</li></ul>	East Opens 1NT.  Partner bids first.
Board: 136 Dealer: W Vul: EW HCP: 8	<ul><li>▶ J964</li><li>♥ K1087</li><li>♦ A43</li><li>♠ 64</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 137 Dealer: E Vul: NS HCP: 8	<ul><li>★ KQ83</li><li>♥ QJ75</li><li>◆ 10986</li><li>◆ 9</li></ul>	East Opens 1NT.  Partner bids first.
Board: 138 Dealer: W Vul: Both HCP: 10	<ul><li>▲ AJ1098</li><li>▼ 10854</li><li>◆ A2</li><li>▲ J8</li></ul>	West Opens 1NT. You bid first.

Board: 133 Dealer: E Vul: Both North HCP: 11 South HCP: 4 Contract: 4 E	North:  ♠ 102  ♥ KJ1075  ♦ Q  ♣ AJ986	South:	2 <b>▼</b> 4 <b>▼</b> <sup>2</sup>	North  2♣¹  Pass  naels Cu  cial	1NT X 4♠	South Pass 3♥ AP
Board: 134 Dealer: W Vul: None North HCP: 8 South HCP: 11 Contract: 3 • W	North:  ♣ J9754  ♥ KJ8  ♦ K96  ♣ 106	South:  ♠ Q1086  ♥ AQ93  ♦ 10  ♠ QJ94	1NT 3♦ <sup>2</sup>	AP or Suit T	<b>3</b> ♣¹	
Board: 135 Dealer: E Vul: NS North HCP: 8 South HCP: 10 Contract: 1N E	North:	South:  ♠ K4  ♥ K987  • QJ  ♣ J10763	West	North	East 1NT	
Board: 136 Dealer: W Vul: EW North HCP: 8 South HCP: 6 Contract: 3N W	North:  ♣ J964  ♥ K1087  • A43  ♣ 64	South:  ♠ K875  ♥ 965  ♦ 62  ♣ QJ105		North Pass	East 3NT	
Board: 137 Dealer: E Vul: NS North HCP: 8 South HCP: 7 Contract: 3 S	North:  ♠ KQ83  ♥ QJ75  • 10986  ♣ 9	South:  ♠ 62  ♥ AK98643  ♠ 3  ♣ 1053	West AP	North	East 1NT	

Board: 138 Dealer: W Vul: Both North HCP: 10

South HCP: 7

Contract: 1N W

North:

**♦** AJ1098 **v** 10854

**♥** J72 **♦** A2 **♦** J1087 **♣** J8

**♣** KQ653

South:

**♠**7

West North East South

1NT AP

### South hands (Practice Page)

Board: 133 Dealer: E Vul: Both HCP: 4	<ul><li>♦ 985</li><li>♥ A986</li><li>♦ 9643</li><li>♣ 75</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Doubles 2♠ if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 134 Dealer: W Vul: None HCP: 11	<ul><li>♣ Q1086</li><li>♥ AQ93</li><li>♦ 10</li><li>♣ QJ94</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 135 Dealer: E Vul: NS HCP: 10	<ul><li>★ K4</li><li>▼ K987</li><li>◆ QJ</li><li>◆ J10763</li></ul>	East Opens 1NT. You bid first.
Board: 136 Dealer: W Vul: EW HCP: 6	<ul><li>★ K875</li><li>♥ 965</li><li>♦ 62</li><li>★ QJ105</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 137 Dealer: E Vul: NS HCP: 7	<b>★</b> 62 <b>▼</b> AK98643 <b>★</b> 3 <b>♣</b> 1053	East Opens 1NT. You bid first.
Board: 138 Dealer: W Vul: Both HCP: 7	♣7 ▼ J72 ◆ J1087 ♣ KQ653	West Opens 1NT.  Partner bids first.

Board: 133 Dealer: E Vul: Both North HCP: 11 South HCP: 4 Contract: 4 E	North:  ♠ 102  ♥ KJ1075  ♦ Q  ♣ AJ986	South:	2 <b>▼</b> 4 <b>▼</b> <sup>2</sup>	North  2♣¹  Pass  naels Cu  cial	1NT X 4♠	South Pass 3♥ AP
Board: 134 Dealer: W Vul: None North HCP: 8 South HCP: 11 Contract: 3 • W	North:  ♣ J9754  ♥ KJ8  ♦ K96  ♣ 106	South:  ♠ Q1086  ♥ AQ93  ♦ 10  ♠ QJ94	1NT 3♦ <sup>2</sup>	AP or Suit T	<b>3</b> ♣¹	
Board: 135 Dealer: E Vul: NS North HCP: 8 South HCP: 10 Contract: 1N E	North:	South:  ♠ K4  ♥ K987  • QJ  ♣ J10763	West	North	East 1NT	
Board: 136 Dealer: W Vul: EW North HCP: 8 South HCP: 6 Contract: 3N W	North:  ♣ J964  ♥ K1087  • A43  ♣ 64	South:  ♠ K875  ♥ 965  ♦ 62  ♣ QJ105		North Pass	East 3NT	
Board: 137 Dealer: E Vul: NS North HCP: 8 South HCP: 7 Contract: 3 S	North:  ♠ KQ83  ♥ QJ75  • 10986  ♣ 9	South:  ♠ 62  ♥ AK98643  ♠ 3  ♣ 1053	West AP	North	East 1NT	

Board: 138 Dealer: W Vul: Both North HCP: 10

South HCP: 7

Contract: 1N W

North:

**♦** AJ1098 **v** 10854

**♥** J72 **♦** A2 **♦** J1087 **♣** J8

**♣** KQ653

South:

**♠**7

West North East South

1NT AP

## North hands (Practice Page)

Board: 139 Dealer: E Vul: NS HCP: 18	<ul><li>♣972</li><li>♥ AQ</li><li>◆ Q7</li><li>♣ AKQJ92</li></ul>	East Opens 1NT. West Bids 2♦ if possible.  Partner bids first.
Board: 140 Dealer: W Vul: EW HCP: 9	<ul><li>A92</li><li>▼ 108653</li><li>◆ Q</li><li>◆ K542</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.
Board: 141 Dealer: E Vul: Both HCP: 9	<ul><li>◆ Q82</li><li>▼ K1094</li><li>◆ K98</li><li>◆ J53</li></ul>	East Opens 1NT.  Partner bids first.
Board: 142 Dealer: W Vul: None HCP: 8	<ul><li>◆ QJ109642</li><li>▼ J10</li><li>◆ 7</li><li>◆ A94</li></ul>	West Opens 1NT. You bid first.
Board: 143 Dealer: E Vul: EW HCP: 12	<ul><li>1086</li><li>✓ QJ3</li><li>✓ Q73</li><li>♠ AK93</li></ul>	East Opens 1NT.  Partner bids first.
Board: 144 Dealer: W Vul: None HCP: 4	<ul><li></li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.

Board: 139			West N		Ecct	C 0.141-
Dealer: E	North:	South:	west N	orui	East 1NT	
Vul: NS	<b>♦</b> 972 <b>∀</b> AQ	<b>♠</b> AJ85 <b>♥</b> 10872	Dogg V	1	Pass	
North HCP: 18	▼ AQ • Q7	◆ 10872 ◆ 1053	Pass X			Pass
South HCP: 5	♣ AKQJ92	<b>♦</b> 85	2♦ 3€		AP	
Contract: 3♣ N	¥ 111Q072	¥ 03	1. Cappell	etti, s	trong	
Board: 140	NId	C4				
Dealer: W	North: ♠ A92	South: ♠ QJ74	West N			South
Vul: EW	♥ 108653	♥ Q4	1NT Pa	ass	2 <b>♣</b> ¹	Pass
North HCP: 9	• Q	◆ J962	2 <b>♦</b> Pa	ass	3NT	AP
South HCP: 6 Contract: 3N W	♣ K542	<b>♣</b> 1093	1. Stayma	n		
Contract: 51N W						
Board: 141	North:	South:				
Dealer: E	<b>♦</b> Q82	<b>♦</b> A543	W4 N	41.	F4	C 41-
Vul: Both North HCP: 9	<b>♥</b> K1094	<b>♥</b> 72	West N	ortn		
South HCP: 9	<b>♦</b> K98	<b>♦</b> J106			1NT	AP
Contract: 1N E	<b>♣</b> J53	♣ A1097				
D 1.142						
Board: 142 Dealer: W	North:	South:				
Vul: None	<b>♦</b> QJ109642	<b>♦</b> 53	West N	orth	Fast	South
North HCP: 8	<b>♥</b> J10	<b>♥</b> K75	1NT 34	-	AP	South
South HCP: 8	<b>♦</b> 7	◆ KQ10963	1111 01			
Contract: 3♠ N	<b>♣</b> A94	<b>♣</b> 76				
Board: 143		~ 4				
Dealer: E	North:	South:				
Vul: EW	<b>★</b> 1086	<b>★</b> K3	West N	orth	East	South
North HCP: 12	<b>♥</b> QJ3 <b>♦</b> Q73	♥ K8764 ♦ K10			1NT	AP
South HCP: 10	<b>♦</b> AK93	▼ K10 <b>♣</b> J542				
Contract: 1N E	T I HLY	¥ 00 12				
Board: 144	المردي	Condo.				
Dealer: W	North: ♠ J104	South: <b>♠</b> 863	West N			
Vul: None	▼ J832	<b>2</b> 803 <b>∀</b> Q75	1NT Pa	ass	2 <b>♣</b> ¹	Pass
North HCP: 4	♦ 653 ♦ 653	◆ AQ984	2 <b>♦</b> Pa	ass	3NT	AP
			1 04			
South HCP: 8 Contract: 3N W	<b>♣</b> Q72	<b>♣</b> 83	1. Stayma	n		

### South hands (Practice Page)

Board: 139 Dealer: E Vul: NS HCP: 5	<ul><li>♣ AJ85</li><li>♥ 10872</li><li>♦ 1053</li><li>♣ 85</li></ul>	East Opens 1NT. West Bids 2♦ if possible. You bid first.
Board: 140 Dealer: W Vul: EW HCP: 6	<ul><li>♣ QJ74</li><li>♥ Q4</li><li>◆ J962</li><li>♣ 1093</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 141 Dealer: E Vul: Both HCP: 9	<ul><li>★ A543</li><li>▼ 72</li><li>◆ J106</li><li>◆ A1097</li></ul>	East Opens 1NT. You bid first.
Board: 142 Dealer: W Vul: None HCP: 8	<ul><li>★ 53</li><li>▼ K75</li><li>◆ KQ10963</li><li>♣ 76</li></ul>	West Opens 1NT.  Partner bids first.
Board: 143 Dealer: E Vul: EW HCP: 10	<ul><li>★ K3</li><li>▼ K8764</li><li>◆ K10</li><li>◆ J542</li></ul>	East Opens 1NT. You bid first.
Board: 144 Dealer: W Vul: None HCP: 8	<ul><li>★ 863</li><li>♥ Q75</li><li>★ AQ984</li><li>★ 83</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.

Board: 139			Wast	Manda	East	Cardle
Dealer: E	North:	South:	west	North		
Vul: NS	<b>♦</b> 972	<b>♦</b> AJ85	_			Pass
North HCP: 18	<b>♥</b> AQ	<b>♥</b> 10872	Pass	$X^{l}$	Pass	Pass
South HCP: 5	◆ Q7	<b>♦</b> 1053	<b>2</b>	3♣	AP	
Contract: 3♣ N	♣ AKQJ92	<b>♣</b> 85	1. Capp	pelletti, s	strong	
Board: 140	North:	South:			_	~ 4
Dealer: W	• A92	<b>♦</b> QJ74		North		South
Vul: EW	♥ 108653	♥ Q4	1NT	Pass	2 <b>♣</b> ¹	Pass
North HCP: 9	• Q	• J962	2♦	Pass	3NT	AP
South HCP: 6	♣ K542	<b>♣</b> 1093	1. Stay	man		
Contract: 3N W	4 IX3 12	¥ 10/3	·			
Board: 141						
Dealer: E	North:	South:				
Vul: Both	<b>♠</b> Q82	<b>♦</b> A543	West	North	East	South
North HCP: 9	<b>♥</b> K1094	<b>v</b> 72	,,,	1,0101	1NT	
South HCP: 9	♦ K98	◆ J106			1111	7 11
Contract: 1N E	<b>♣</b> J53	♣ A1097				
Board: 142	N. d	C 4				
Dealer: W	North:	South:				
Vul: None	♠ QJ109642	<b>★</b> 53	West	North	East	South
North HCP: 8	♥ J10 ♦ 7	▼ K75	1NT	3♠	AP	
South HCP: 8	<ul><li>✓ /</li><li>♣ A94</li></ul>	◆ KQ10963 ◆ 76				
Contract: 3♠ N	<b>A</b> 134	<b>₩</b> /0				
Board: 143						
Dealer: E	North:	South:				
Vul: EW	<b>★</b> 1086	<b>♦</b> K3	West	North	East	South
North HCP: 12	♥ QJ3	<b>♥</b> K8764	,, 050	1,0101	1NT	
South HCP: 10	◆ Q73	◆ K10			1111	<i>1</i> <b>U</b>
Contract: 1N E	<b>♣</b> AK93	<b>♣</b> J542				
2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2						
Board: 144	North:	South:	<b>33</b> 7 /	<b>N</b> T 4	Г '	G 4
Dealer: W	Norui. <b>♠</b> J104	<b>\$63</b>		North		
		♥ Q75	1NT	Pass	2 <b>♣</b> ¹	Pass
Vul: None	<b>V</b> 1837					
North HCP: 4	♥ J832 • 653	-	2♦	Pass	3NT	AP
	◆ 1832 ◆ 653 ◆ Q72	◆ AQ984 ◆ 83	2 <b>♦</b> 1. Stayı		3NT	AP

## North hands (Practice Page)

Board: 145 Dealer: E Vul: NS HCP: 12	<ul><li>◆93</li><li>✓ KQ7643</li><li>◆ K74</li><li>◆ A10</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 146 Dealer: W Vul: Both HCP: 7	<ul><li>★ K762</li><li>♥ J875</li><li>◆ K93</li><li>◆ 85</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.
Board: 147 Dealer: E Vul: None HCP: 11	<ul><li>♣ 73</li><li>♥ J76</li><li>♦ Q103</li><li>♣ AKJ109</li></ul>	East Opens 1NT.  Partner bids first.
Board: 148 Dealer: W Vul: NS HCP: 8	<ul><li>★3</li><li>★ AJ2</li><li>★ 432</li><li>★ K107543</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 149 Dealer: E Vul: EW HCP: 11	<ul><li>♣ J1084</li><li>♥ K83</li><li>♦ AK1087</li><li>♣ 7</li></ul>	East Opens 1NT. West Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.

Board: 150 Dealer: W

Vul: None

HCP: 10

**♦** AK1073

**¥** 4

**♦** 1082

**♣** K764

West Opens 1NT.

You bid first.

Board: 145 Dealer: E Vul: NS North HCP: 12 South HCP: 8 Contract: 2♠ E	North:	South:  ♠ Q85  ♥ 52  ♦ J6  ♣ KQ9865	West North East South 1NT Pass 2♥ X 2♠ AP
Board: 146 Dealer: W Vul: Both North HCP: 7 South HCP: 9 Contract: 2N W	North:  ♠ K762  ♥ J875  ♠ K93  ♣ 85	South:  ♣ J10  ♥ 93  ♣ AQJ2  ♣ J10962	West North East South 1NT Pass 2♦ Pass 2♥ Pass 2NT AP
Board: 147 Dealer: E Vul: None North HCP: 11 South HCP: 7 Contract: 1N E	North:  ♣ 73  ♥ J76  • Q103  ♣ AKJ109	South:  ♠ 1064  ♥ AK832  ♠ 652  ♣ 86	West North East South 1NT AP
Board: 148 Dealer: W Vul: NS North HCP: 8 South HCP: 6 Contract: 4 \( \) W	North:  ♠ 3  ♥ AJ2  ♠ 432  ♣ K107543	South:  ♠ Q974  ♥ 9864  ♠ Q9  ♠ Q96	West North East South  1NT Pass 4♥¹ Pass  4♠ AP  1. Texas
Board: 149 Dealer: E Vul: EW North HCP: 11 South HCP: 6 Contract: 2 W	North:	South:	West North East South 1NT Pass  AP 1. artificial
Board: 150 Dealer: W Vul: None North HCP: 10 South HCP: 14 Contract: 4 \( \) N	North:  ♠ AK1073  ♥ 4  ♦ 1082  ♣ K764	South:	West North East South  1NT 2♠¹ Pass 4♠  AP  1. Cappelletti, 5M-4m

### South hands (Practice Page)

Board: 145 Dealer: E Vul: NS HCP: 8	<ul><li>♣ Q85</li><li>♥ 52</li><li>♦ J6</li><li>♣ KQ9865</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 146 Dealer: W Vul: Both HCP: 9	<ul><li>♣ J10</li><li>♥ 93</li><li>♦ AQJ2</li><li>♣ J10962</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. Partner bids first.
Board: 147 Dealer: E Vul: None HCP: 7	<ul><li>★ 1064</li><li>★ AK832</li><li>★ 652</li><li>★ 86</li></ul>	East Opens 1NT. You bid first.
Board: 148 Dealer: W Vul: NS HCP: 6	<ul><li>♣ Q974</li><li>♥ 9864</li><li>♦ Q9</li><li>♣ Q96</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 149 Dealer: E Vul: EW HCP: 6	<ul><li>◆9</li><li>♥ J72</li><li>◆ Q52</li><li>◆ K109865</li></ul>	East Opens 1NT. West Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.

Board: 150 Dealer: W Vul: None

West Opens 1NT.

HCP: 14

**♣** Q2

Partner bids first.

Board: 145 Dealer: E Vul: NS North HCP: 12 South HCP: 8 Contract: 2♠ E	North:	South:  ♠ Q85  ♥ 52  ♦ J6  ♣ KQ9865	West North East South 1NT Pass 2♥ X 2♠ AP
Board: 146 Dealer: W Vul: Both North HCP: 7 South HCP: 9 Contract: 2N W	North:  ♠ K762  ♥ J875  ♠ K93  ♣ 85	South:  ♣ J10  ♥ 93  ♣ AQJ2  ♣ J10962	West North East South 1NT Pass 2♦ Pass 2♥ Pass 2NT AP
Board: 147 Dealer: E Vul: None North HCP: 11 South HCP: 7 Contract: 1N E	North:  ♣ 73  ♥ J76  • Q103  ♣ AKJ109	South:  ♠ 1064  ♥ AK832  ♠ 652  ♣ 86	West North East South 1NT AP
Board: 148 Dealer: W Vul: NS North HCP: 8 South HCP: 6 Contract: 4 \( \) W	North:  ♠ 3  ♥ AJ2  ♠ 432  ♣ K107543	South:  ♠ Q974  ♥ 9864  ♠ Q9  ♠ Q96	West North East South  1NT Pass 4♥¹ Pass  4♠ AP  1. Texas
Board: 149 Dealer: E Vul: EW North HCP: 11 South HCP: 6 Contract: 2 W	North:	South:	West North East South 1NT Pass  AP 1. artificial
Board: 150 Dealer: W Vul: None North HCP: 10 South HCP: 14 Contract: 4 \( \) N	North:  ♠ AK1073  ♥ 4  ♦ 1082  ♣ K764	South:	West North East South  1NT 2♠¹ Pass 4♠  AP  1. Cappelletti, 5M-4m

## North hands (Practice Page)

Board: 151 Dealer: E Vul: NS HCP: 13	<ul><li>▲ J4</li><li>✓ AKQ9</li><li>◆ 10</li><li>◆ QJ10942</li></ul>	East Opens 1NT.  Partner bids first.
Board: 152 Dealer: W Vul: EW HCP: 11	<ul><li>↑ 7532</li><li>↑ AQ6</li><li>↑ 97</li><li>♠ AJ92</li></ul>	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 153 Dealer: E Vul: Both HCP: 6	<ul><li>♣ QJ87</li><li>♥ J32</li><li>◆ J96</li><li>♣ J43</li></ul>	East Opens 1NT.  Partner bids first.
Board: 154 Dealer: W Vul: NS HCP: 11	<ul><li>◆ Q8632</li><li>◆ K3</li><li>◆ KJ106</li><li>◆ Q3</li></ul>	West Opens 1NT. You bid first.
Board: 155 Dealer: E Vul: EW HCP: 6	<ul><li>◆ 5</li><li>♥ J106432</li><li>◆ Q1064</li><li>◆ K6</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 156 Dealer: W Vul: Both HCP: 6	<ul><li></li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.

Board: 151 Dealer: E Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E	North:  ♣ J4  ♥ AKQ9  ♦ 10  ♣ QJ10942	South:  ♠ K97  ♥ J85  ♠ K9754  ♣ 75	West North East South 1NT AP
Board: 152 Dealer: W Vul: EW North HCP: 11 South HCP: 6 Contract: 4♥ W	North:  ♣ 7532  ♥ AQ6  ♦ 97  ♣ AJ92	South:  ♣ J64  ♥ 52  ♣ QJ6542  ♣ Q5	West North East South  1NT Pass 4. Pass  4. AP  1. Texas
Board: 153 Dealer: E Vul: Both North HCP: 6 South HCP: 15 Contract: 2♥ S	North:  ♠ QJ87  ♥ J32  ♦ J96  ♣ J43	South:  ♠ A  ▼ KQ9865  ♠ Q7  ♠ A1095	West North East South  1NT 2♣¹  Pass 2♠² Pass 2♥  AP  1. Cappelletti, any 6+suit 2. automat
Board: 154 Dealer: W Vul: NS North HCP: 11 South HCP: 9 Contract: 1N W	North:  ♠ Q8632  ♥ K3  ♦ KJ106  ♠ Q3	South:  ♠ A107  ♥ A109865  ♠ 7  ♣ J86	West North East South 1NT AP
Board: 155 Dealer: E Vul: EW North HCP: 6 South HCP: 6 Contract: 3N E	North:  ◆ 5  ▼ J106432  ◆ Q1064  ♣ K6	South:  ♠ Q109743  ♥ A  ♦ 532  ♣ 875	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 3NT AP 1. Stayman

Board: 156
Dealer: W
Vul: Both
North HCP: 6
South HCP: 6
Contract: 3N W

North:

A J105

V QJ54

432

South:

♠ Q9843

♥ 10973

♦ J7

♠ K6

West North East South 1NT Pass 3NT AP

### South hands (Practice Page)

Board: 151 Dealer: E Vul: NS HCP: 7	<ul><li>★ K97</li><li>♥ J85</li><li>◆ K9754</li><li>◆ 75</li></ul>	East Opens 1NT. You bid first.
Board: 152 Dealer: W Vul: EW HCP: 6	<ul><li>J64</li><li>✓ 52</li><li>◆ QJ6542</li><li>◆ Q5</li></ul>	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 153 Dealer: E Vul: Both HCP: 15	<ul><li>A</li><li>✓ KQ9865</li><li>✓ Q7</li><li>✓ A1095</li></ul>	East Opens 1NT. You bid first.
Board: 154 Dealer: W Vul: NS HCP: 9	<ul><li>▲ A107</li><li>✓ A109865</li><li>◆ 7</li><li>◆ J86</li></ul>	West Opens 1NT.  Partner bids first.
Board: 155 Dealer: E Vul: EW HCP: 6	<ul><li>◆ Q109743</li><li>◆ A</li><li>◆ 532</li><li>◆ 875</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.
Board: 156 Dealer: W Vul: Both HCP: 6	<ul><li>♣ Q9843</li><li>♥ 10973</li><li>♦ J7</li><li>♣ K6</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.

Board: 151 Dealer: E Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E	North:  ♣ J4  ♥ AKQ9  ♦ 10  ♣ QJ10942	South:  ♠ K97  ♥ J85  ♠ K9754  ♣ 75	West North East South 1NT AP
Board: 152 Dealer: W Vul: EW North HCP: 11 South HCP: 6 Contract: 4♥ W	North:  ♣ 7532  ♥ AQ6  ♦ 97  ♣ AJ92	South:  ♣ J64  ♥ 52  ♣ QJ6542  ♣ Q5	West North East South  1NT Pass 4. Pass  4. AP  1. Texas
Board: 153 Dealer: E Vul: Both North HCP: 6 South HCP: 15 Contract: 2♥ S	North:  ♠ QJ87  ♥ J32  ♦ J96  ♣ J43	South:  ♠ A  ▼ KQ9865  ♠ Q7  ♠ A1095	West North East South  1NT 2♣¹  Pass 2♠² Pass 2♥  AP  1. Cappelletti, any 6+suit 2. automat
Board: 154 Dealer: W Vul: NS North HCP: 11 South HCP: 9 Contract: 1N W	North:  ♠ Q8632  ♥ K3  ♦ KJ106  ♠ Q3	South:  ♠ A107  ♥ A109865  ♠ 7  ♣ J86	West North East South 1NT AP
Board: 155 Dealer: E Vul: EW North HCP: 6 South HCP: 6 Contract: 3N E	North:  ◆ 5  ▼ J106432  ◆ Q1064  ♣ K6	South:  ♠ Q109743  ♥ A  ♦ 532  ♣ 875	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 3NT AP 1. Stayman

Board: 156
Dealer: W
Vul: Both
North HCP: 6
South HCP: 6
Contract: 3N W

North:

A J105

V QJ54

432

South:

♠ Q9843

♥ 10973

♦ J7

♠ K6

West North East South 1NT Pass 3NT AP

# North hands (Practice Page)

Board: 157 Dealer: E Vul: None HCP: 6	<ul><li>♣ Q93</li><li>♥ J93</li><li>◆ 53</li><li>♣ K10953</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. Partner bids first.
Board: 158 Dealer: W Vul: EW HCP: 9	<ul><li>★ KQ10954</li><li>♥ 92</li><li>◆ Q2</li><li>◆ Q53</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 159 Dealer: E Vul: Both HCP: 7	<ul><li>A8</li><li>✓ J5</li><li>✓ Q98762</li><li>✓ 982</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 160 Dealer: W Vul: None HCP: 16	<ul><li>★ KQJ4</li><li>▼ AQ9732</li><li>◆ Q4</li><li>◆ Q</li></ul>	West Opens 1NT. You bid first.
Board: 161 Dealer: E Vul: NS HCP: 11	<ul><li>★ KJ2</li><li>♥ 9873</li><li>◆ QJ8</li><li>◆ A63</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.

Board: 162 ♠ AQJ96 West Opens 1NT.

Dealer: W ♥ KJ5 West Redoubles if possible.

Vul: Both ♠ A84

HCP: 15 ♠ 107 You bid first.

Board: 157 Dealer: E	North: ♠ Q93	South: ♠ K754	West	North		South Pass
Vul: None	♥ J93	<b>♥</b> 875	2 <b>.</b> 1	Pass	2♥	Pass
North HCP: 6	<b>♦</b> 53	♦ J1084	3NT		-	1 400
South HCP: 4	♣ K10953	<b>♣</b> 86	1. Stay			
Contract: 3N E			1. Stay	1114111		
Board: 158	North:	South:				
Dealer: W		50un. <b>♦</b> J6	West	North	East	South
Vul: EW	<b>♦</b> KQ10954 <b>♥</b> 92	<b>♥</b> J0 <b>♥</b> J1083	1NT	Pass	2 <b>♣</b> ¹	Pass
North HCP: 9	• Q2	◆ 10543	2♦	2♠	2NT	AP
South HCP: 6	♥ Q2 ♣ Q53	◆ A106	1. Stay	man		
Contract: 2N W	<b>4</b> Q33	AIOO	,			
Board: 159	NI o salo.	South:				
Dealer: E	North: ♠ A8	soum: <b>♦</b> 97432	West	North	Fact	South
Vul: Both	<b>₹</b> Ao <b>∀</b> J5		West	rorur		Pass
North HCP: 7	◆ Q98762	<b>♥</b> KQ874 <b>♦</b> 5	2NIT	۸D	1111	газз
South HCP: 5	♥ Q98702 ♣ 982	<b>♦</b> 76	3NT	AP		
Contract: 3N E	₩ 962	₩ 70				
Board: 160	North:	South:	West	North	Fact	South
Dealer: W	Norui. ♠ KQJ4	30um. <b>♦</b> 1086				
Vul: None	♥ AQ9732	♥ K54	1NT	2•1	Pass	2
North HCP: 16	• Q4	◆ 65	AP			
South HCP: 7	• Q → • Q	♣ A9543	1. Cap	pelletti, l	ooth m	ajors
Contract: 2♥ S	¥Q	¥10313				
Board: 161	North:	South:	West	North	East	South
Dealer: E	North. ♠ KJ2	<b>\$763</b>			1NT	Pass
Vul: NS	♥ 9873	♥ K104	2 <b>.</b> 1	Pass	2•	Pass
North HCP: 11	• QJ8	◆ K10762	2 <b>x</b> 2NT		<b>4</b>	1 435
South HCP: 6	♣ A63	<b>♣</b> 74				
Contract: 2N E	_ 1100	_ , .	1. Stay	man		
Board: 162	North	Courth	West	North	East	South
Dealer: W	North:	South: ♠ K84	1NT		Pass	
Vul: Both	<b>♠</b> AQJ96 <b>♥</b> KJ5				1 ass	1 055
North HCP: 15	▼ KJ5 ◆ A84	♥ 843 • 7652	$XX^2$			
South HCP: 5	<b>▼</b> 1104	<b>♦</b> 7652	1. Cappelletti, strong			

### South hands (Practice Page)

Board: 157 Dealer: E Vul: None HCP: 4	<ul><li>★ K754</li><li>▼ 875</li><li>◆ J1084</li><li>◆ 86</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. You bid first.
Board: 158 Dealer: W Vul: EW HCP: 6	<ul><li></li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first.
Board: 159 Dealer: E Vul: Both HCP: 5	<ul><li>♦ 97432</li><li>♥ KQ874</li><li>♦ 5</li><li>♠ 76</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 160 Dealer: W Vul: None HCP: 7	<ul><li>1086</li><li>★ K54</li><li>★ 65</li><li>★ A9543</li></ul>	West Opens 1NT.  Partner bids first.
Board: 161 Dealer: E Vul: NS HCP: 6	<ul><li>★ 763</li><li>▼ K104</li><li>◆ K10762</li><li>◆ 74</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.

Board: 162 ♠ K84 West Opens 1NT.

Dealer: W ♥ 843 West Redoubles if possible.

Vul: Both ↑ 7652

HCP: 5 ♠ Q85 Partner bids first.

Board: 157 Dealer: E	North: ♠ Q93	South: ♠ K754	West	North		South Pass
Vul: None	♥ J93	<b>♥</b> 875	2 <b>.</b> 1	Pass	2♥	Pass
North HCP: 6	<b>♦</b> 53	♦ J1084	3NT		-	1 400
South HCP: 4	♣ K10953	<b>♣</b> 86	1. Stay			
Contract: 3N E			1. Stay	1114111		
Board: 158	North:	South:				
Dealer: W		50un. <b>♦</b> J6	West	North	East	South
Vul: EW	<b>♦</b> KQ10954 <b>♥</b> 92	<b>♥</b> J0 <b>♥</b> J1083	1NT	Pass	2 <b>♣</b> ¹	Pass
North HCP: 9	• Q2	◆ 10543	2♦	2♠	2NT	AP
South HCP: 6	♥ Q2 ♣ Q53	◆ A106	1. Stay	man		
Contract: 2N W	<b>4</b> Q33	AIOO	,			
Board: 159	NI o salo.	South:				
Dealer: E	North: ♠ A8	soum: <b>♦</b> 97432	West	North	Fact	South
Vul: Both	<b>₹</b> Ao <b>∀</b> J5		West	rorur		Pass
North HCP: 7	◆ Q98762	<b>♥</b> KQ874 <b>♦</b> 5	2NIT	۸D	1111	газз
South HCP: 5	♥ Q98702 ♣ 982	<b>♦</b> 76	3NT	AP		
Contract: 3N E	₩ 962	₩ 70				
Board: 160	North:	South:	West	North	Fact	South
Dealer: W	Norui. ♠ KQJ4	30um. <b>♦</b> 1086				
Vul: None	♥ AQ9732	♥ K54	1NT	2•1	Pass	2
North HCP: 16	• Q4	◆ 65	AP			
South HCP: 7	• Q → • Q	♣ A9543	1. Cap	pelletti, l	ooth m	ajors
Contract: 2♥ S	¥Q	¥10313				
Board: 161	North:	South:	West	North	East	South
Dealer: E	North. ♠ KJ2	<b>\$763</b>			1NT	Pass
Vul: NS	♥ 9873	♥ K104	2 <b>.</b> 1	Pass	2•	Pass
North HCP: 11	• QJ8	◆ K10762	2 <b>x</b> 2NT		<b>4</b>	1 435
South HCP: 6	♣ A63	<b>♣</b> 74				
Contract: 2N E	_ 1100	_ , .	1. Stay	man		
Board: 162	North	Courth	West	North	East	South
Dealer: W	North:	South: ♠ K84	1NT		Pass	
Vul: Both	<b>♠</b> AQJ96 <b>♥</b> KJ5				1 ass	1 055
North HCP: 15	▼ KJ5 ◆ A84	♥ 843 • 7652	$XX^2$			
South HCP: 5	<b>▼</b> 1104	<b>♦</b> 7652	1. Cappelletti, strong			

## North hands (Practice Page)

Board: 163 Dealer: E Vul: None HCP: 9	<ul><li></li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♣ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 164 Dealer: W Vul: EW HCP: 7	<ul><li>★ 1053</li><li>▼ A8753</li><li>◆ K109</li><li>♣ 96</li></ul>	West Opens 1NT. East Bids 2NT if possible. You bid first.
Board: 165 Dealer: E Vul: None HCP: 12	<ul><li>AQJ1073</li><li>A4</li><li>J8</li><li>853</li></ul>	East Opens 1NT. West Bids 4♦ if possible. West Bids 5♥ if possible.  Partner bids first.
Board: 166 Dealer: W Vul: NS HCP: 8	<ul><li>★ AJ10</li><li>♥ J9642</li><li>♦ 5</li><li>★ Q1073</li></ul>	West Opens 1NT. East Bids 2NT if possible. You bid first.
Board: 167 Dealer: E Vul: EW HCP: 7	<ul><li>★ K4</li><li>♥ J62</li><li>◆ Q10732</li><li>◆ J92</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. East Bids 4♠ if possible. Partner bids first.

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

You bid first.

Board: 163 Dealer: E Vul: None North HCP: 9 South HCP: 7 Contract: 4♥ E	North:	South:  ♠ —  ▼ K983  • 753  • KJ9652	West  2♣¹  4♣²  1. Stayı  2. Splin		East 1NT 2♥ 4♥	South Pass Pass AP
Board: 164 Dealer: W Vul: EW North HCP: 7 South HCP: 9 Contract: 2N W	North:  ♠ 1053  ♥ A8753  ♠ K109  ♣ 96	South:  ♠ J874  ♥ KQ4  ♠ J874  ♣ Q2	West 1NT	North Pass	East 2NT	
Board: 165 Dealer: E Vul: None North HCP: 12 South HCP: 5 Contract: 5♠ N	North:  ♠ AQJ1073  ♥ A4  ♠ J8  ♣ 853	South:	West  4◆¹  5♥  AP  1. Texa	North  4 Pass s	East 1NT Pass Pass	Pass Pass
Board: 166 Dealer: W Vul: NS North HCP: 8 South HCP: 8 Contract: 2N W	North:  ♠ AJ10  ♥ J9642  ♦ 5  ♣ Q1073	South:  ♠ K87  ♥ Q7  ♦ QJ104  ♣ 8642	West 1NT	North Pass	East 2NT	
Board: 167 Dealer: E Vul: EW North HCP: 7 South HCP: 8 Contract: 4 E	North:  ♠ K4  ♥ J62  ♦ Q10732  ♣ J92	South:  ♠ Q105  ♥ Q9843  ♠ KJ9  ♣ 75	West  2♣¹  4•²  1. Stayı  2. Splim		East 1NT 2♠ 4♠	

Board: 168 Dealer: W Vul: Both North HCP: 14 South HCP: 3 Contract: 2N W

North:

♠ 10875

♥ AQ

♠ A42

♠ KJ94

South:

♠ QJ962

♥ 10532

♦ 3

♣ 532

West North East South
1NT Pass 2♣¹ Pass
2♠ Pass 2NT AP

1. Stayman

### South hands (Practice Page)

Board: 163 Dealer: E Vul: None HCP: 7	<ul><li>★—</li><li>★ K983</li><li>★ 753</li><li>★ KJ9652</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♣ if possible. East Bids 4♥ if possible. You bid first.
Board: 164 Dealer: W Vul: EW HCP: 9	<ul><li>▶ J874</li><li>♥ KQ4</li><li>◆ J874</li><li>♣ Q2</li></ul>	West Opens 1NT. East Bids 2NT if possible. Partner bids first.
Board: 165 Dealer: E Vul: None HCP: 5	<ul><li>◆98642</li><li>♥ J</li><li>◆ 52</li><li>◆ A10642</li></ul>	East Opens 1NT. West Bids 4♦ if possible. West Bids 5♥ if possible. You bid first.
Board: 166 Dealer: W Vul: NS HCP: 8	<ul><li>★ K87</li><li>♥ Q7</li><li>◆ QJ104</li><li>◆ 8642</li></ul>	West Opens 1NT. East Bids 2NT if possible. Partner bids first.
Board: 167 Dealer: E Vul: EW HCP: 8	<ul><li>♣ Q105</li><li>♥ Q9843</li><li>◆ KJ9</li><li>♣ 75</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. East Bids 4♠ if possible. You bid first.

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

Partner bids first.

Board: 163 Dealer: E Vul: None North HCP: 9 South HCP: 7 Contract: 4♥ E	North:	South:  ♠ —  ▼ K983  ◆ 753  ♣ KJ9652	West  2♣¹  4♣²  1. Stayı  2. Splin		East 1NT 2♥ 4♥	South Pass Pass AP
Board: 164 Dealer: W Vul: EW North HCP: 7 South HCP: 9 Contract: 2N W	North:  ♠ 1053  ♥ A8753  ♠ K109  ♣ 96	South:  ♠ J874  ♥ KQ4  ♠ J874  ♣ Q2	West 1NT	North Pass	East 2NT	
Board: 165 Dealer: E Vul: None North HCP: 12 South HCP: 5 Contract: 5♠ N	North:  ♠ AQJ1073  ♥ A4  ♦ J8  ♣ 853	South:	West  4◆¹  5♥  AP  1. Texa	North  4 Pass s	East 1NT Pass Pass	Pass Pass
Board: 166 Dealer: W Vul: NS North HCP: 8 South HCP: 8 Contract: 2N W	North:  ♠ AJ10  ♥ J9642  ♦ 5  ♣ Q1073	South:  ♠ K87  ♥ Q7  ♦ QJ104  ♣ 8642	West 1NT	North Pass	East 2NT	
Board: 167 Dealer: E Vul: EW North HCP: 7 South HCP: 8 Contract: 4♠ E	North:  ♠ K4  ♥ J62  ♦ Q10732  ♣ J92	South:  ♠ Q105  ♥ Q9843  ♠ KJ9  ♣ 75	West  2♣¹  4•²  1. Stayı  2. Splim		East 1NT 2♠ 4♠	

Board: 168 Dealer: W Vul: Both North HCP: 14 South HCP: 3 Contract: 2N W

North:

♠ 10875

♥ AQ

♠ A42

♠ KJ94

South:

♠ QJ962

♥ 10532

♦ 3

♣ 532

West North East South
1NT Pass 2♣¹ Pass
2♠ Pass 2NT AP

1. Stayman

## North hands (Practice Page)

Board: 169 Dealer: E Vul: NS HCP: 10	<ul><li>102</li><li>✓ AQ3</li><li>52</li><li>✓ KJ6542</li></ul>	East Opens 1NT.  Partner bids first.
Board: 170 Dealer: W Vul: EW HCP: 5	<ul><li>♣ QJ987</li><li>♥ Q653</li><li>♦ 1075</li><li>♣ 9</li></ul>	West Opens 1NT. You bid first.
Board: 171 Dealer: E Vul: Both HCP: 11	<ul><li>▲ AJ</li><li>▼ K532</li><li>◆ QJ42</li><li>▲ 1084</li></ul>	East Opens 1NT.  Partner bids first.
Board: 172 Dealer: W Vul: None HCP: 4	<ul><li>10652</li><li>109874</li><li>10</li><li>KJ2</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 4♦ if possible. You bid first.
Board: 173 Dealer: E Vul: EW HCP: 10	<ul><li>▲ J6</li><li>▼ K105</li><li>◆ KQ1083</li><li>▲ J87</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 174 Dealer: W Vul: Both HCP: 11	<ul><li>AQ3</li><li>♥ 872</li><li>A63</li><li>J1053</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

Board: 169 Dealer: E Vul: NS North HCP: 10 South HCP: 7 Contract: 1N E	North:  ♠ 102  ♥ AQ3  ♠ 52  ♣ KJ6542	South:  ♠ 8543  ♥ K82  ♦ 986  ♠ A93	West North East South 1NT AP
Board: 170 Dealer: W Vul: EW North HCP: 5 South HCP: 12 Contract: 1N W	North:  ♠ QJ987  ♥ Q653  ♦ 1075  ♣ 9	South:  ♠ A42  ♥ 1072  ♠ AJ43  ♠ K107	West North East South 1NT AP
Board: 171 Dealer: E Vul: Both North HCP: 11 South HCP: 7 Contract: 1N E	North:  ♠ AJ  ♥ K532  ♠ QJ42  ♣ 1084	South:  ★ K9742  ▼ A84  ◆ 93  ♣ 965	West North East South 1NT AP
Board: 172 Dealer: W Vul: None North HCP: 4 South HCP: 12 Contract: 4 • W	North:	South:  ♠ AQJ93  ♥ Q62  ♠ K9  ♣ 874	West North East South  1NT Pass 3♣¹ 3♠  4 AP  1. Minor Suit Transfers after 1NT
Board: 173 Dealer: E Vul: EW North HCP: 10 South HCP: 6 Contract: 4 \( \) E	North:	South:	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas

West North East South Board: 174 North: South: 1NT Pass 2**y** Pass Dealer: W **♠** AQ3 **♦** K8 2♠ Pass Pass 3♥ Vul: Both **v** 872 **♥** K96543 North HCP: 11 **3**♠¹ Pass 4♥ Pass ♦ A63 **♦** Q102 South HCP: 12 AP **♣** A8 **♣** J1053 Contract: 4♥ S 1. limit raise or better in 🔻

### South hands (Practice Page)

Board: 169 Dealer: E Vul: NS HCP: 7	<ul><li>♦ 8543</li><li>♥ K82</li><li>♦ 986</li><li>♣ A93</li></ul>	East Opens 1NT. You bid first.
Board: 170 Dealer: W Vul: EW HCP: 12	<ul><li>★ A42</li><li>▼ 1072</li><li>◆ AJ43</li><li>◆ K107</li></ul>	West Opens 1NT. Partner bids first.
Board: 171 Dealer: E Vul: Both HCP: 7	<ul><li>★ K9742</li><li>★ A84</li><li>◆ 93</li><li>◆ 965</li></ul>	East Opens 1NT. You bid first.
Board: 172 Dealer: W Vul: None HCP: 12	<ul><li>AQJ93</li><li>Q62</li><li>K9</li><li>874</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 4♦ if possible.  Partner bids first.
Board: 173 Dealer: E Vul: EW HCP: 6	<ul><li>★ 53</li><li>♥ Q9763</li><li>♦ A5</li><li>★ 10962</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 174 Dealer: W Vul: Both HCP: 12	<ul><li>★ K8</li><li>▼ K96543</li><li>◆ Q102</li><li>◆ A8</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 169 Dealer: E Vul: NS North HCP: 10 South HCP: 7 Contract: 1N E	North:  ♠ 102  ♥ AQ3  ♠ 52  ♣ KJ6542	South:  ♠ 8543  ♥ K82  ♦ 986  ♠ A93	West North East South 1NT AP
Board: 170 Dealer: W Vul: EW North HCP: 5 South HCP: 12 Contract: 1N W	North:  ♠ QJ987  ♥ Q653  ♦ 1075  ♣ 9	South:  ♠ A42  ♥ 1072  ♠ AJ43  ♠ K107	West North East South 1NT AP
Board: 171 Dealer: E Vul: Both North HCP: 11 South HCP: 7 Contract: 1N E	North:  ♠ AJ  ♥ K532  ♠ QJ42  ♣ 1084	South:  ★ K9742  ▼ A84  ◆ 93  ♣ 965	West North East South 1NT AP
Board: 172 Dealer: W Vul: None North HCP: 4 South HCP: 12 Contract: 4 • W	North:	South:  ♠ AQJ93  ♥ Q62  ♠ K9  ♣ 874	West North East South  1NT Pass 3♣¹ 3♠  4 AP  1. Minor Suit Transfers after 1NT
Board: 173 Dealer: E Vul: EW North HCP: 10 South HCP: 6 Contract: 4 \( \) E	North:	South:	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas

West North East South Board: 174 North: South: 1NT Pass 2**y** Pass Dealer: W **♠** AQ3 **♦** K8 2♠ Pass Pass 3♥ Vul: Both **v** 872 **♥** K96543 North HCP: 11 **3**♠¹ Pass 4♥ Pass ♦ A63 **♦** Q102 South HCP: 12 AP **♣** A8 **♣** J1053 Contract: 4♥ S 1. limit raise or better in 🔻

## North hands (Practice Page)

Board: 175 Dealer: E Vul: None HCP: 7	<ul><li>★ K65</li><li>▼ 8542</li><li>◆ K5</li><li>◆ J1064</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 176 Dealer: W Vul: NS HCP: 9	<ul><li>♠ 6</li><li>♥ AJ10986</li><li>♦ 10865</li><li>♠ A5</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 177 Dealer: E Vul: Both HCP: 12	<b>★</b> K953 <b>♥</b> K <b>♦</b> K1076 <b>♣</b> K862	East Opens 1NT.  Partner bids first.
Board: 178 Dealer: W Vul: None HCP: 4	<ul><li>♦ 97542</li><li>♥ 872</li><li>♦ KJ72</li><li>♠ 8</li></ul>	West Opens 1NT. East Bids 2♣ if possible. You bid first.
Board: 179 Dealer: E Vul: NS HCP: 10	<ul><li>♪ J7</li><li>♥ J1074</li><li>◆ K82</li><li>♪ KQ96</li></ul>	East Opens 1NT. Partner bids first.

West Opens 1NT. **♦** 54 Board: 180 Dealer: W **v** 10765 Vul: EW **♦** 10642 HCP: 4 ♣ A109

East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible.

You bid first.

Board: 175 Dealer: E Vul: None North HCP: 7 South HCP: 7 Contract: 3N E	North:  ♠ K65  ♥ 8542  ♠ K5  ♣ J1064	South:  ♠ QJ109  ♥ Q6  ♠ 64  ♠ Q9532	West North East South  1NT Pass  2♣¹ Pass 2♠ Pass  3NT AP  1. Stayman
Board: 176 Dealer: W Vul: NS North HCP: 9 South HCP: 8 Contract: 4♠ W	North:  ♠ 6  ♥ AJ10986  ♦ 10865  ♠ A5	South:  ♠ QJ87  ♥ 432  ♠ A7  ♣ J762	West North East South  1NT Pass 4♥¹ Pass  4♠ AP  1. Texas
Board: 177 Dealer: E Vul: Both North HCP: 12 South HCP: 4 Contract: 1N E	North:  ♠ K953  ♥ K  ♠ K1076  ♠ K862	South:  ♠ 1076  ♥ Q95432  ♦ J3  ♣ J3	West North East South 1NT AP
Board: 178 Dealer: W Vul: None North HCP: 4 South HCP: 11 Contract: 3♠ S	North:  ◆ 97542  ◆ 872  ◆ KJ72  ◆ 8	South:  ♠ K8  ♥ K64  ♦ 4  ♣ AJ107653	West North East South  1NT Pass 2♣¹ 3♣  AP  1. Stayman
Board: 179 Dealer: E Vul: NS North HCP: 10 South HCP: 6 Contract: 1N E	North:  ♣ J7  ♥ J1074  ♦ K82  ♣ KQ96	South:	West North East South 1NT AP
Board: 180 Dealer: W Vul: EW North HCP: 4 South HCP: 16 Contract: 3♠ W	North:	South:  ♠ K63  ♥ KQ83  ♠ Q53  ♣ KQJ	West North East South  1NT Pass 2♥ Pass  2♠ Pass Pass X  Pass 3♥ 3♠ AP

### South hands (Practice Page)

Board: 175 Dealer: E Vul: None HCP: 7	<ul><li>◆ QJ109</li><li>♥ Q6</li><li>◆ 64</li><li>◆ Q9532</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 176 Dealer: W Vul: NS HCP: 8	<ul><li>♣ QJ87</li><li>♥ 432</li><li>♦ A7</li><li>♣ J762</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 177 Dealer: E Vul: Both HCP: 4	<ul><li>1076</li><li>♥ Q95432</li><li>▶ J3</li><li>♣ J3</li></ul>	East Opens 1NT. You bid first.
Board: 178 Dealer: W Vul: None HCP: 11	<ul><li>★ K8</li><li>▼ K64</li><li>◆ 4</li><li>◆ AJ107653</li></ul>	West Opens 1NT. East Bids 2♣ if possible.  Partner bids first.
Board: 179 Dealer: E Vul: NS HCP: 6	<ul><li>♦ 9654</li><li>♥ KQ95</li><li>♦ 10</li><li>♣ J852</li></ul>	East Opens 1NT. You bid first.

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

Partner bids first.

Board: 175 Dealer: E Vul: None North HCP: 7 South HCP: 7 Contract: 3N E	North:  ♠ K65  ♥ 8542  ♠ K5  ♣ J1064	South:  ♠ QJ109  ♥ Q6  ♠ 64  ♠ Q9532	West North East South  1NT Pass  2♣¹ Pass 2♠ Pass  3NT AP  1. Stayman
Board: 176 Dealer: W Vul: NS North HCP: 9 South HCP: 8 Contract: 4♠ W	North:  ♠ 6  ♥ AJ10986  ♦ 10865  ♠ A5	South:  ♠ QJ87  ♥ 432  ♠ A7  ♣ J762	West North East South  1NT Pass 4♥¹ Pass  4♠ AP  1. Texas
Board: 177 Dealer: E Vul: Both North HCP: 12 South HCP: 4 Contract: 1N E	North:  ♠ K953  ♥ K  ♠ K1076  ♠ K862	South:  ♠ 1076  ♥ Q95432  ♦ J3  ♣ J3	West North East South 1NT AP
Board: 178 Dealer: W Vul: None North HCP: 4 South HCP: 11 Contract: 3♠ S	North:  ◆ 97542  ◆ 872  ◆ KJ72  ◆ 8	South:  ♠ K8  ♥ K64  ♦ 4  ♣ AJ107653	West North East South  1NT Pass 2♣¹ 3♣  AP  1. Stayman
Board: 179 Dealer: E Vul: NS North HCP: 10 South HCP: 6 Contract: 1N E	North:  ♣ J7  ♥ J1074  ♦ K82  ♣ KQ96	South:	West North East South 1NT AP
Board: 180 Dealer: W Vul: EW North HCP: 4 South HCP: 16 Contract: 3♠ W	North:	South:  ♠ K63  ♥ KQ83  ♠ Q53  ♣ KQJ	West North East South  1NT Pass 2♥ Pass  2♠ Pass Pass X  Pass 3♥ 3♠ AP

## North hands (Practice Page)

Board: 181 Dealer: E Vul: None HCP: 8	<ul><li>★ A6</li><li>♥ 632</li><li>◆ J74</li><li>◆ QJ974</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 182 Dealer: W Vul: EW HCP: 12	<ul><li>AQJ732</li><li>✓ A765</li><li>J2</li><li>5</li></ul>	West Opens 1NT. East Bids 3♦ if possible. You bid first.
Board: 183 Dealer: E Vul: Both HCP: 5	<ul><li>1086</li><li>♥ 94</li><li>◆ 53</li><li>◆ AJ9752</li></ul>	East Opens 1NT.  Partner bids first.
Board: 184 Dealer: W Vul: NS HCP: 8	<ul><li>♣ Q5</li><li>♥ KQ876</li><li>◆ 963</li><li>♣ J94</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 185 Dealer: E Vul: EW HCP: 9	<ul><li>★ K973</li><li>▼ 53</li><li>◆ KQJ1073</li><li>◆ 10</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible.  Partner bids first.

West Opens 1NT.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

You bid first.

Board: 181 Dealer: E Vul: None	North: ♠ A6	South: ♣ J73	West North East South
North HCP: 8 South HCP: 6 Contract: 4♠ E	♥ 632 ♦ J74 ♣ QJ974	<ul><li>▼ 10987</li><li>◆ KQ102</li><li>◆ 105</li></ul>	2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 182 Dealer: W Vul: EW North HCP: 12 South HCP: 6 Contract: 3 • E	North:  ♠ AQJ732  ♥ A765  ♦ J2  ♣ 5	South: ♦ 964 ♥ 9842 ♦ Q95 ♣ A83	West North East South  1NT 2♦¹ Pass 2♥  Pass Pass 3♦ AP  1. Cappelletti, both majors
Board: 183 Dealer: E Vul: Both North HCP: 5 South HCP: 13 Contract: 1N E	North:	South:  ♣ 743  ▼ KQ532  ◆ AQ9  ♣ Q6	West North East South 1NT AP
Board: 184 Dealer: W Vul: NS North HCP: 8 South HCP: 8 Contract: 2 W	North:  ♠ Q5  ♥ KQ876  ♦ 963  ♣ J94	South:  ♠ A84  ♥ J1094  ♠ K542  ♠ 65	West North East South  1NT Pass 2♥ Pass  2♠ AP
Board: 185 Dealer: E Vul: EW North HCP: 9 South HCP: 4 Contract: 4♥ E	North:  ♠ K973  ♥ 53  ♠ KQJ1073  ♣ 10	South:  ♠ Q104  ♥ J108  ♦ 985  ♣ J543	West North East South 1NT Pass 2 ★ X 2 ▼ Pass 4 ▼ AP
Board: 186 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 2 \( \) W	North:  ♠ A74  ♥ K963  ♠ 764  ♠ 973	South:  ♠ Q  ♥ 754  ♦ Q1053  ♠ AQJ86	West North East South  1NT Pass 2♥ Pass  2♠ AP

### South hands (Practice Page)

Board: 181 Dealer: E Vul: None HCP: 6	<ul><li>J73</li><li>10987</li><li>KQ102</li><li>105</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 182 Dealer: W Vul: EW HCP: 6	<ul><li>♦ 964</li><li>♥ 9842</li><li>♦ Q95</li><li>♠ A83</li></ul>	West Opens 1NT. East Bids 3♦ if possible.  Partner bids first.
Board: 183 Dealer: E Vul: Both HCP: 13	<ul><li>★743</li><li>★ KQ532</li><li>★ AQ9</li><li>★ Q6</li></ul>	East Opens 1NT. You bid first.
Board: 184 Dealer: W Vul: NS HCP: 8	<ul><li>★ A84</li><li>♥ J1094</li><li>◆ K542</li><li>★ 65</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 185 Dealer: E Vul: EW HCP: 4	<ul><li>◆ Q104</li><li>▼ J108</li><li>◆ 985</li><li>◆ J543</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible. You bid first.

HCP: 11 ♣ AQJ86 Partner bids first.

Board: 181 Dealer: E Vul: None	North: ♠ A6	South: ♣ J73	West North East South
North HCP: 8 South HCP: 6 Contract: 4♠ E	♥ 632 ♦ J74 ♣ QJ974	<ul><li>▼ 10987</li><li>◆ KQ102</li><li>◆ 105</li></ul>	2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 182 Dealer: W Vul: EW North HCP: 12 South HCP: 6 Contract: 3 • E	North:  ♠ AQJ732  ♥ A765  ♦ J2  ♣ 5	South: ♦ 964 ♥ 9842 ♦ Q95 ♣ A83	West North East South  1NT 2♦¹ Pass 2♥  Pass Pass 3♦ AP  1. Cappelletti, both majors
Board: 183 Dealer: E Vul: Both North HCP: 5 South HCP: 13 Contract: 1N E	North:	South:  ♣ 743  ▼ KQ532  ◆ AQ9  ♣ Q6	West North East South 1NT AP
Board: 184 Dealer: W Vul: NS North HCP: 8 South HCP: 8 Contract: 2 W	North:  ♠ Q5  ♥ KQ876  ♦ 963  ♣ J94	South:  ♠ A84  ♥ J1094  ♠ K542  ♠ 65	West North East South  1NT Pass 2♥ Pass  2♠ AP
Board: 185 Dealer: E Vul: EW North HCP: 9 South HCP: 4 Contract: 4♥ E	North:  ♠ K973  ♥ 53  ♠ KQJ1073  ♣ 10	South:  ♠ Q104  ♥ J108  ♦ 985  ♣ J543	West North East South 1NT Pass 2 ★ X 2 ▼ Pass 4 ▼ AP
Board: 186 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 2 \( \) W	North:  ♠ A74  ♥ K963  ♠ 764  ♠ 973	South:  ♠ Q  ♥ 754  ♦ Q1053  ♠ AQJ86	West North East South  1NT Pass 2♥ Pass  2♠ AP

## North hands (Practice Page)

Board: 187 Dealer: E Vul: None HCP: 3	<ul><li>★ 763</li><li>♥ 973</li><li>♦ 7532</li><li>★ QJ5</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. Partner bids first.
Board: 188 Dealer: W Vul: EW HCP: 4	<ul><li>10962</li><li>9854</li><li>94</li><li>A94</li></ul>	West Opens 1NT. You bid first.
Board: 189 Dealer: E Vul: None HCP: 8	<ul><li>♠ 652</li><li>♥ Q9</li><li>♦ K1065</li><li>♠ K973</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 190 Dealer: W Vul: NS HCP: 10	<ul><li>★ K1032</li><li>♥ Q108654</li><li>♦ 10</li><li>♠ AJ</li></ul>	West Opens 1NT. You bid first.
Board: 191 Dealer: E Vul: Both HCP: 13	<ul><li>★ AK642</li><li>★ K2</li><li>★ K987</li><li>★ 53</li></ul>	East Opens 1NT. West Bids 2♦ if possible. West Doubles Pass if possible. East Bids 3♣ if possible.  Partner bids first.

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

You bid first.

Board: 187 Dealer: E Vul: None	North: ♠ 763 ♥ 973	South: ♠ Q82 ♥ 854	West	North	East 1NT	
North HCP: 3 South HCP: 12 Contract: 3N E	◆ 7532 ◆ QJ5	◆ QJ1096 ◆ AK	2 <b>∀</b> 3♣	Pass Pass	2 <b>♠</b> 3NT	Pass AP
Board: 188 Dealer: W Vul: EW North HCP: 4 South HCP: 12 Contract: 1N W	North:	South:  ♠ AJ74  ♥ J763  ♠ AQ2  ♠ 75	West 1NT	North AP	East	South
Board: 189 Dealer: E Vul: None North HCP: 8	North:	South: ♠ J9 ♥ 1087542 ♦ QJ4	West 4♥¹	North Pass	East 1NT 4♠	South Pass AP
South HCP: 5 Contract: 4♠ E	<b>♣</b> K973	<b>♣</b> J5	1. Texa	IS		
Board: 190 Dealer: W Vul: NS North HCP: 10	North: ♠ K1032 ♥ Q108654	South: ♠ A8 ♥ 2	1NT	North 2◆¹	East Pass	
South HCP: 11 Contract: 3♣ S	<b>♦</b> 10 <b>♣</b> AJ	◆ AQJ9 ◆ 965432	AP 1. Cap <sub>l</sub>	pelletti, l	both m	ajors
Board: 191 Dealer: E Vul: Both	North: ♠ AK642 ♥ K2	South: <b>♠</b> 10853 <b>♥</b> Q983		North	1NT	Pass
North HCP: 13 South HCP: 3 Contract: 3♣ E	◆ K987 ◆ 53	◆ 42 ◆ J87	2 <b>♦</b> X	2♠ Pass	Pass 3♣	Pass AP
Board: 192 Dealer: W	North:	South:		North Pass	East 3♣¹	
Vul: None	<b>♠</b> AK8 <b>♥</b> KJ7	<b>♠</b> 107542 <b>♥</b> Q96	$3^{\diamond 2}$	AP	<b>3</b> ₹	1 055

### South hands (Practice Page)

Board: 187 Dealer: E Vul: None HCP: 12	• Q82 ♥ 854 • QJ1096 • AK	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. You bid first.
Board: 188 Dealer: W Vul: EW HCP: 12	<ul><li>▲ AJ74</li><li>♥ J763</li><li>◆ AQ2</li><li>♣ 75</li></ul>	West Opens 1NT.  Partner bids first.
Board: 189 Dealer: E Vul: None HCP: 5	<ul><li>▲ J9</li><li>▼ 1087542</li><li>◆ QJ4</li><li>♣ J5</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 190 Dealer: W Vul: NS HCP: 11	<ul><li>★ A8</li><li>♥ 2</li><li>◆ AQJ9</li><li>◆ 965432</li></ul>	West Opens 1NT.  Partner bids first.
Board: 191 Dealer: E Vul: Both HCP: 3	<ul><li>▲ 10853</li><li>♥ Q983</li><li>◆ 42</li><li>♣ J87</li></ul>	East Opens 1NT. West Bids 2♦ if possible. West Doubles Pass if possible. East Bids 3♣ if possible. You bid first.

West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. Board: 192 **★**107542 Dealer: W **♥** Q96 Vul: None

HCP: 4 **♣** Q1082 Partner bids first.

**♦** 2

Board: 187 Dealer: E Vul: None	North: ♠ 763 ♥ 973	South: ♠ Q82 ♥ 854	West	North	East 1NT	
North HCP: 3 South HCP: 12 Contract: 3N E	◆ 7532 ◆ QJ5	◆ QJ1096 ◆ AK	2 <b>∀</b> 3♣	Pass Pass	2 <b>♠</b> 3NT	Pass AP
Board: 188 Dealer: W Vul: EW North HCP: 4 South HCP: 12 Contract: 1N W	North:	South:  ♠ AJ74  ♥ J763  ♠ AQ2  ♠ 75	West 1NT	North AP	East	South
Board: 189 Dealer: E Vul: None North HCP: 8	North:	South: ♠ J9 ♥ 1087542 ♦ QJ4	West 4♥¹	North Pass	East 1NT 4♠	South Pass AP
South HCP: 5 Contract: 4♠ E	<b>♣</b> K973	<b>♣</b> J5	1. Texa	IS		
Board: 190 Dealer: W Vul: NS North HCP: 10	North: ♠ K1032 ♥ Q108654	South: ♠ A8 ♥ 2	1NT	North 2◆¹	East Pass	
South HCP: 11 Contract: 3♣ S	<b>♦</b> 10 <b>♣</b> AJ	◆ AQJ9 ◆ 965432	AP 1. Cap <sub>l</sub>	pelletti, l	both m	ajors
Board: 191 Dealer: E Vul: Both	North: ♠ AK642 ♥ K2	South: <b>♠</b> 10853 <b>♥</b> Q983		North	1NT	Pass
North HCP: 13 South HCP: 3 Contract: 3♣ E	◆ K987 ◆ 53	◆ 42 ◆ J87	2 <b>♦</b> X	2♠ Pass	Pass 3♣	Pass AP
Board: 192 Dealer: W	North:	South:		North Pass	East 3♣¹	
Vul: None	<b>♠</b> AK8 <b>♥</b> KJ7	<b>♠</b> 107542 <b>♥</b> Q96	$3^{\diamond 2}$	AP	<b>3</b> ₹	1 055

## North hands (Practice Page)

Board: 193 Dealer: E Vul: NS HCP: 5	<ul><li>♠ A5</li><li>♥ 9853</li><li>◆ J1072</li><li>♠ 1093</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 194 Dealer: W Vul: EW HCP: 7	<ul><li>★ K63</li><li>★ 96543</li><li>◆ KJ5</li><li>★ 76</li></ul>	West Opens 1NT. You bid first.
Board: 195 Dealer: E Vul: NS HCP: 9	<ul><li>★2</li><li>★ AQ985</li><li>◆ QJ976</li><li>★ 105</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 196 Dealer: W Vul: EW HCP: 10	<ul><li>♣ Q962</li><li>♥ Q87</li><li>♦ Q43</li><li>♣ A43</li></ul>	West Opens 1NT. You bid first.
Board: 197 Dealer: E Vul: Both HCP: 13	<ul><li>★ A62</li><li>★ K65</li><li>★ K6</li><li>★ QJ987</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.

East Bids 2♦ if possible.

Board: 198 ◆ A9 West Bids 2♥ if possible.

Dealer: W ♥ 965 East Bids 2♠ if possible.

Vul: NS ♦ K62 West Bids 4♥ if possible.

HCP: 13 ♣ KQJ93

You bid first.

West Opens 1NT.

Board: 193 Dealer: E Vul: NS	North: ♠ A5 ♥ 9853	South: ♣ J1097 ▼ 1062		North	1NT	Pass
North HCP: 5 South HCP: 9 Contract: 3N E	◆ J1072 ◆ 1093	◆ A ◆ KJ654	2 <b>♥</b> 3 <b>♦</b>	Pass Pass	2 <b>♠</b> 3NT	Pass AP
Board: 194 Dealer: W Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ K63  ♥ 96543  ♠ KJ5  ♣ 76	South:  ♠ AJ954  ♥ KJ7  ♦ 10964  ♣ A	West 1NT	North AP	East	South
Board: 195 Dealer: E Vul: NS North HCP: 9 South HCP: 9 Contract: 4♠ E	North:  ♠ 2  ♥ AQ985  ♠ QJ976  ♠ 105	South:  ♠ Q7  ♥ 76  ♦ 105432  ♠ AK82	West  4♥¹  1. Texa	North X		South Pass AP
Board: 196 Dealer: W Vul: EW North HCP: 10 South HCP: 8 Contract: 1N W	North:  ♠ Q962  ♥ Q87  ♦ Q43  ♠ A43	South:  ♣ J107  ♥ J1092  ♠ KJ  ♣ Q862	West 1NT	North AP	East	South
Board: 197 Dealer: E Vul: Both North HCP: 13 South HCP: 6 Contract: 4♠ E	North:  ♣ A62  ♥ K65  ♦ K6  ♣ QJ987	South:  ♣ Q5  ▼ 10932  ◆ A1084  ♣ 1063		North Pass		South Pass AP
Board: 198 Dealer: W Vul: NS North HCP: 13 South HCP: 2 Contract: 4♥ W	North:  ♠ A9  ♥ 965  ♠ K62  ♣ KQJ93	South:		North Pass Pass AP	East 2♦ 2♠	South Pass Pass

### South hands (Practice Page)

Board: 193 Dealer: E Vul: NS HCP: 9	<ul><li></li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♦ if possible. East Bids 3NT if possible. You bid first.
Board: 194 Dealer: W Vul: EW HCP: 13	<ul><li>AJ954</li><li>✓ KJ7</li><li>10964</li><li>A</li></ul>	West Opens 1NT. Partner bids first.
Board: 195 Dealer: E Vul: NS HCP: 9	<ul><li>Q7</li><li>₹76</li><li>105432</li><li>♣ AK82</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 196 Dealer: W Vul: EW HCP: 8	<ul><li>J107</li><li>✓ J1092</li><li>✓ KJ</li><li>◆ Q862</li></ul>	West Opens 1NT. Partner bids first.
Board: 197 Dealer: E Vul: Both HCP: 6	◆ Q5 ▼ 10932 ◆ A1084 ◆ 1063	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.

HCP: 2 ♣ 85

West Opens 1NT.
East Bids 2♦ if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.
West Bids 4♥ if possible.

Partner bids first.

Board: 193 Dealer: E Vul: NS	North: ♠ A5 ♥ 9853	South: ♣ J1097 ▼ 1062		North	1NT	Pass
North HCP: 5 South HCP: 9 Contract: 3N E	◆ J1072 ◆ 1093	◆ A ◆ KJ654	2 <b>♥</b> 3 <b>♦</b>	Pass Pass	2 <b>♠</b> 3NT	Pass AP
Board: 194 Dealer: W Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ K63  ♥ 96543  ♠ KJ5  ♣ 76	South:  ♠ AJ954  ♥ KJ7  ♦ 10964  ♣ A	West 1NT	North AP	East	South
Board: 195 Dealer: E Vul: NS North HCP: 9 South HCP: 9 Contract: 4♠ E	North:  ♠ 2  ♥ AQ985  ♠ QJ976  ♠ 105	South:  ♠ Q7  ♥ 76  ♦ 105432  ♠ AK82	West  4♥¹  1. Texa	North X		South Pass AP
Board: 196 Dealer: W Vul: EW North HCP: 10 South HCP: 8 Contract: 1N W	North:  ♠ Q962  ♥ Q87  ♦ Q43  ♠ A43	South:  ♣ J107  ♥ J1092  ♠ KJ  ♣ Q862	West 1NT	North AP	East	South
Board: 197 Dealer: E Vul: Both North HCP: 13 South HCP: 6 Contract: 4♠ E	North:  ♣ A62  ♥ K65  ♦ K6  ♣ QJ987	South:  ♣ Q5  ▼ 10932  ◆ A1084  ♣ 1063		North Pass		South Pass AP
Board: 198 Dealer: W Vul: NS North HCP: 13 South HCP: 2 Contract: 4♥ W	North:  ♠ A9  ♥ 965  ♠ K62  ♣ KQJ93	South:		North Pass Pass AP	East 2♦ 2♠	South Pass Pass

# North hands (Practice Page)

Board: 199 Dealer: E Vul: EW HCP: 6	<ul><li>◆ Q82</li><li>◆ Q9852</li><li>◆ 862</li><li>◆ Q3</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 200 Dealer: W Vul: Both HCP: 7	<ul><li>1087</li><li>✓ AK864</li><li>♦ 6</li><li>♣ 7532</li></ul>	West Opens 1NT. You bid first.
Board: 201 Dealer: E Vul: None HCP: 1	<ul><li>♠ 652</li><li>♥ 752</li><li>♦ 62</li><li>♠ J8743</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 202 Dealer: W Vul: EW HCP: 12	<ul><li>▲ A10843</li><li>✔ AK3</li><li>◆ 87</li><li>♣ J109</li></ul>	West Opens 1NT. You bid first.
Board: 203 Dealer: E Vul: Both HCP: 10	<ul><li>AJ84</li><li>♥ Q743</li><li>◆ QJ3</li><li>◆ 65</li></ul>	East Opens 1NT.  Partner bids first.
Board: 204 Dealer: W Vul: None HCP: 4	<ul><li>▶ J842</li><li>♥ K73</li><li>▶ 106</li><li>♣ 9752</li></ul>	West Opens 1NT. You bid first.

Board: 199	NI A	C 4	West	North	Fact	South
Dealer: E	North:	South:	West	rvorur		Pass
Vul: EW	<b>♦</b> Q82	<b>★</b> 3	2	Dogg		Pass
North HCP: 6	♥ Q9852 ♦ 862	♥ KJ74 ♦ K9	2♥	Pass	3 <b>♠</b> ¹	Pass
South HCP: 10	◆ 002 ◆ Q3	• K9  ♣ K108742	4♠	AP		
Contract: 4♠ E	<b>4</b> Q3	₩ K100/42	1. Supe	er accep	tance a	itter N'I
Board: 200		~ 4				
Dealer: W	North:	South:				
Vul: Both	<b>♦</b> 1087	<b>♠</b> Q3	West	North	East	South
North HCP: 7	<b>♥</b> AK864	<b>♥</b> 72	1NT	AP		
South HCP: 11	♦ 6 ♣ 7532	◆ Q432 ◆ AK1098				
Contract: 1N W	₩ 1332	AK1096				
Board: 201	North:	South:				
Dealer: E	Notui. <b>♦</b> 652	Soun. ♠ Q	West	North		
Vul: None	♥ 752	♥ AQJ9				Pass
North HCP: 1	<b>♦</b> 62	<ul><li>10873</li></ul>	2♥	Pass	2♠	Pass
South HCP: 11	<b>♣</b> J8743	♣ Q652	4♠	AP		
Contract: 4♠ E						
Board: 202	North:	South:				
Dealer: W	♠ A10843	<b>★</b> K976			_	~ .
Vul: EW	▼ AK3	♥ J984		North	East	South
North HCP: 12	<b>♦</b> 87	<b>♦</b> 1042	1NT	AP		
South HCP: 6 Contract: 1N W	<b>♣</b> J109	<b>♣</b> Q4				
Contract. IIV W						
Board: 203	North:	South:				
Dealer: E	<b>♠</b> AJ84	<b>★</b> K953	<b>VI</b> 74	NI ~.41.	Doct	C ~41
Vul: Both North HCP: 10	<b>♥</b> Q743	<b>♥</b> KJ102	west	North		
South HCP: 10	♦ QJ3	<b>♦</b> 98			1NT	AP
Contract: 1N E	<b>♣</b> 65	<b>♣</b> J104				
Comment, III L						
Board: 204	North:	South:				
D 1 117						C 4
	<b>♦</b> J842	<b>♦</b> Q1076	TT7~~4	NI ~~41.	Lina	
Vul: None	<b>♦</b> J842 <b>♥</b> K73	◆ Q1076 ♥ AJ85		North	East	South
Dealer: W Vul: None North HCP: 4 South HCP: 14		•	West 1NT		East	South

#### South hands (Practice Page)

Board: 199 Dealer: E Vul: EW HCP: 10	<b>★</b> 3 <b>♥</b> KJ74 <b>♦</b> K9 <b>♣</b> K108742	East Opens 1NT. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 200 Dealer: W Vul: Both HCP: 11	<b>♠</b> Q3 <b>♥</b> 72 <b>♦</b> Q432 <b>♠</b> AK1098	West Opens 1NT.  Partner bids first.
Board: 201 Dealer: E Vul: None HCP: 11	♣ Q ♥ AQJ9 ♦ 10873 ♣ Q652	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 202 Dealer: W Vul: EW HCP: 6	<ul><li>★ K976</li><li>♥ J984</li><li>♦ 1042</li><li>♠ Q4</li></ul>	West Opens 1NT.  Partner bids first.
Board: 203 Dealer: E Vul: Both HCP: 8	<ul><li>★ K953</li><li>★ KJ102</li><li>◆ 98</li><li>◆ J104</li></ul>	East Opens 1NT. You bid first.
Board: 204 Dealer: W Vul: None HCP: 14	<ul><li>♣ Q1076</li><li>♥ AJ85</li><li>◆ AQ7</li><li>♣ J6</li></ul>	West Opens 1NT.  Partner bids first.

Board: 199	NI A	C 4	West	North	Fact	South
Dealer: E	North:	South:	West	rvorur		Pass
Vul: EW	<b>♦</b> Q82	<b>★</b> 3	2	Dogg		Pass
North HCP: 6	♥ Q9852 ♦ 862	♥ KJ74 ♦ K9	2♥	Pass	3 <b>♠</b> ¹	Pass
South HCP: 10	◆ 002 ◆ Q3	• K9  ♣ K108742	4♠	AP		
Contract: 4♠ E	<b>4</b> Q3	₩ K100/42	1. Supe	er accep	tance a	itter N'I
Board: 200		~ 4				
Dealer: W	North:	South:				
Vul: Both	<b>♦</b> 1087	<b>♠</b> Q3	West	North	East	South
North HCP: 7	<b>♥</b> AK864	<b>♥</b> 72	1NT	AP		
South HCP: 11	♦ 6 ♣ 7532	◆ Q432 ◆ AK1098				
Contract: 1N W	₩ 1332	AK1096				
Board: 201	North:	South:				
Dealer: E	Notui. <b>♦</b> 652	Soun. ♠ Q	West	North		
Vul: None	♥ 752	♥ AQJ9				Pass
North HCP: 1	<b>♦</b> 62	<ul><li>10873</li></ul>	2♥	Pass	2♠	Pass
South HCP: 11	<b>♣</b> J8743	♣ Q652	4♠	AP		
Contract: 4♠ E						
Board: 202	North:	South:				
Dealer: W	<b>♦</b> A10843	<b>★</b> K976			_	~ .
Vul: EW	▼ AK3	♥ J984		North	East	South
North HCP: 12	<b>♦</b> 87	<b>♦</b> 1042	1NT	AP		
South HCP: 6 Contract: 1N W	<b>♣</b> J109	<b>♣</b> Q4				
Contract. IIV W						
Board: 203	North:	South:				
Dealer: E	<b>♠</b> AJ84	<b>★</b> K953	<b>VI</b> 74	NI ~.41.	Doct	C ~41
Vul: Both North HCP: 10	<b>♥</b> Q743	<b>♥</b> KJ102	west	North		
South HCP: 10	♦ QJ3	<b>♦</b> 98			1NT	AP
Contract: 1N E	<b>♣</b> 65	<b>♣</b> J104				
Comment, III L						
Board: 204	North:	South:				
D 1 117						C 4
	<b>♦</b> J842	<b>♦</b> Q1076	TT7~~4	NI ~~41.	Lina	
Vul: None	<b>♦</b> J842 <b>♥</b> K73	◆ Q1076 ♥ AJ85		North	East	South
Dealer: W Vul: None North HCP: 4 South HCP: 14		•	West 1NT		East	South

# North hands (Practice Page)

Board: 205 Dealer: E Vul: NS HCP: 13	<ul><li>♣ Q1092</li><li>♥ Q3</li><li>♦ 52</li><li>♣ AKQ76</li></ul>	East Opens 1NT.  Partner bids first.
Board: 206 Dealer: W Vul: Both HCP: 8	<ul><li>★75</li><li>★ AKJ73</li><li>◆876</li><li>★ 1063</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 207 Dealer: E Vul: None HCP: 5	<ul><li>J10743</li><li>✓ J63</li><li>✓ 92</li><li>✓ K86</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 208 Dealer: W Vul: NS HCP: 6	♦ 875 ▼ Q98762 • — • A1096	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 209 Dealer: E Vul: None HCP: 6	<ul><li>J432</li><li>√74</li><li>KQ976</li><li>96</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♦ if possible. East Bids 4NT if possible. West Bids 5♥ if possible. East Bids 6♠ if possible. Partner bids first.

Board: 210 Dealer: W Vul: NS HCP: 4 **★** KJ95 **★** 84

**♦** 10654

**♣** 842

West Opens 1NT.

East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible.

You bid first.

Board: 205 Dealer: E Vul: NS North HCP: 13 South HCP: 10 Contract: 1N E	North:  ♠ Q1092  ♥ Q3  ♦ 52  ♣ AKQ76	South:  ♠ AJ54  ♥ 762  ♠ KJ864  ♣ J	West North East South 1NT AP
Board: 206 Dealer: W Vul: Both North HCP: 8 South HCP: 12 Contract: 2♠ W	North:  ♣ 75  ✔ AKJ73  ♣ 876  ♣ 1063	South:  ♠ AJ3  ♥ 94  ♠ Q105  ♣ AJ842	West North East South  1NT Pass 2♥ Pass  2♠ AP
Board: 207 Dealer: E Vul: None North HCP: 5 South HCP: 10 Contract: 3N E	North:  ♣ J10743  ♥ J63  ♦ 92  ♣ K86	South:	West North East South  1NT 2♣¹  3NT AP  1. Cappelletti, any 6+suit
Board: 208 Dealer: W Vul: NS North HCP: 6 South HCP: 7 Contract: 3N W	North:	South:  ♠ Q10932  ♥ K104  ♠ Q107  ♣ 85	West North East South 1NT Pass 3NT AP
Board: 209 Dealer: E Vul: None North HCP: 6 South HCP: 8 Contract: 6♠ E	North:	South:  ♠ Q  ♥ 952  ♦ J103  ♠ AJ10732	West North East South  1NT Pass  2♥ Pass 2♠ Pass  4♦¹ X 4NT² Pass  5♥ Pass 6♠ AP  1. Splinter  2. Blackwood 0314, for ♠

Board: 210 North: South: Dealer: W West North East South **♠** KJ95 **♠** A10 Vul: NS 1NT Pass **v** 84 **♥** QJ3 2• Pass North HCP: 4 **♦** K932 **♦** 10654 **2**♥ Pass **3♥** AP South HCP: 14 **♣** 842 ♣ A753 Contract: 3♥ W

### South hands (Practice Page)

Board: 205 Dealer: E Vul: NS HCP: 10	<ul><li>★ AJ54</li><li>▼ 762</li><li>◆ KJ864</li><li>★ J</li></ul>	East Opens 1NT. You bid first.
Board: 206 Dealer: W Vul: Both HCP: 12	<ul><li>AJ3</li><li>♥ 94</li><li>◆ Q105</li><li>◆ AJ842</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 207 Dealer: E Vul: None HCP: 10	<ul><li>♦ 96</li><li>♥ K108752</li><li>♦ K10</li><li>♠ A107</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 208 Dealer: W Vul: NS HCP: 7	<ul><li>♣ Q10932</li><li>♥ K104</li><li>◆ Q107</li><li>♣ 85</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 209 Dealer: E Vul: None HCP: 8	<b>♣</b> Q <b>♥</b> 952 <b>♦</b> J103 <b>♣</b> AJ10732	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. East Bids 4NT if possible. West Bids 5♥ if possible. East Bids 6♠ if possible. You bid first.

West Opens 1NT.

Board: 210 ♠ A10 East Bids 2♦ if possible.

Dealer: W ♥ QJ3 West Bids 2♥ if possible.

Vul: NS ♦ K932 East Bids 3♥ if possible.

HCP: 14 ♠ A753

Partner bids first.

Board: 205 Dealer: E Vul: NS North HCP: 13 South HCP: 10 Contract: 1N E	North:  ♠ Q1092  ♥ Q3  ♦ 52  ♣ AKQ76	South:  ♠ AJ54  ♥ 762  ♠ KJ864  ♣ J	West North East South 1NT AP
Board: 206 Dealer: W Vul: Both North HCP: 8 South HCP: 12 Contract: 2♠ W	North:  ♣ 75  ✔ AKJ73  ♣ 876  ♣ 1063	South:  ♠ AJ3  ♥ 94  ♠ Q105  ♣ AJ842	West North East South  1NT Pass 2♥ Pass  2♠ AP
Board: 207 Dealer: E Vul: None North HCP: 5 South HCP: 10 Contract: 3N E	North:  ♣ J10743  ♥ J63  ♦ 92  ♣ K86	South:	West North East South  1NT 2♣¹  3NT AP  1. Cappelletti, any 6+suit
Board: 208 Dealer: W Vul: NS North HCP: 6 South HCP: 7 Contract: 3N W	North:	South:  ♠ Q10932  ♥ K104  ♠ Q107  ♣ 85	West North East South 1NT Pass 3NT AP
Board: 209 Dealer: E Vul: None North HCP: 6 South HCP: 8 Contract: 6♠ E	North:	South:  ♠ Q  ♥ 952  ♦ J103  ♠ AJ10732	West North East South  1NT Pass  2♥ Pass 2♠ Pass  4♦¹ X 4NT² Pass  5♥ Pass 6♠ AP  1. Splinter  2. Blackwood 0314, for ♠

Board: 210 North: South: Dealer: W West North East South **♠** KJ95 **♠** A10 Vul: NS 1NT Pass **v** 84 **♥** QJ3 2• Pass North HCP: 4 **♦** K932 **♦** 10654 **2**♥ Pass **3♥** AP South HCP: 14 **♣** 842 ♣ A753 Contract: 3♥ W

# North hands (Practice Page)

Board: 211 Dealer: E Vul: EW HCP: 5	<ul><li></li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 212 Dealer: W Vul: Both HCP: 3	<ul> <li>105</li> <li>K10643</li> <li>104</li> <li>9854</li> </ul>	West Opens 1NT.  East Bids 2♥ if possible.  West Bids 2♠ if possible.  East Bids 3♦ if possible.  West Bids 4♠ if possible.  East Bids 4NT if possible.  West Bids 5♥ if possible.  East Bids 6♠ if possible.
		You bid first.
Board: 213 Dealer: E	<b>♠</b> KQ83 <b>♥</b> A	East Opens 1NT.
Vul: NS HCP: 12	◆ Q1097 ◆ J1043	Partner bids first.
Board: 214 Dealer: W Vul: EW HCP: 6	<ul><li>★KJ10763</li><li>▼84</li><li>◆ Q2</li><li>◆ 652</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.

East Opens 1NT. West Bids 2♣ if possible. Board: 215 **♦** J105 East Bids 2♥ if possible. Dealer: E **♥** 952 West Bids 4♥ if possible. ♦ KJ Vul: Both HCP: 8 **♣** QJ1098 Partner bids first. Board: 216 **♠** Q5 West Opens 1NT. **♥** 6432 East Bids 2♦ if possible. Dealer: W ♦ AQ1085 Vul: None HCP: 10 You bid first. **♣** Q4

Board: 211 Dealer: E Vul: EW North HCP: 5 South HCP: 7 Contract: 4 E	North:  ♠ J63  ♥ Q  ♦ J98753  ♣ J109	South:  ♣ 7  ♥ J1094  ♦ Q1042  ♣ A542	West North East South 1NT Pass 4♦¹ Pass 4♥ AP 1. Texas
Board: 212 Dealer: W Vul: Both North HCP: 3 South HCP: 7 Contract: 6♠ W	North:  ♠ 105  ♥ K10643  ♦ 104  ♣ 9854	South:  ♠ K42  ♥ J972  • Q3  ♣ J1076	West North East South  1NT Pass 2♥ Pass  2♠ Pass 3♠ Pass  4♠ Pass 4NT¹ Pass  5♥ Pass 6♠ AP  1. Blackwood 0314, for ♠
Board: 213 Dealer: E Vul: NS North HCP: 12 South HCP: 12 Contract: 3 S	North:  ♠ KQ83  ▼ A  • Q1097  ♣ J1043	South:  ♠ A6  ♥ QJ874  ♦ 42  ♠ KQ52	West North East South  1NT 2♥¹  Pass 2NT Pass 3♣  AP  1. Cappelletti, 5M-4m
Board: 214 Dealer: W Vul: EW North HCP: 6 South HCP: 7 Contract: 2N W	North:  ♠ KJ10763  ♥ 84  ♠ Q2  ♣ 652	South:	West North East South  1NT Pass 2♣¹ Pass  2♦ Pass 2NT AP  1. Stayman
Board: 215 Dealer: E Vul: Both North HCP: 8 South HCP: 4 Contract: 4♥ E	North:  ♠ J105  ♥ 952  ♠ KJ  ♠ QJ1098	South:  ♠ K942  ▼ J10  ◆ 98742  ♣ 64	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman

Board: 216 Dealer: W Vul: None North HCP: 10 South HCP: 7

Contract: 3♠ S

North: ♠ Q5 ♥ 6432 ♦ AQ1085 South: ♠ AK109874 ♥ 7

West North East South 1NT Pass 2♦ 3♠ AP

AQ1085↑74♠ Q4♠ 1073

### South hands (Practice Page)

Board: 211 Dealer: E Vul: EW HCP: 7	<ul><li>♣ 7</li><li>♥ J1094</li><li>◆ Q1042</li><li>♣ A542</li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 212 Dealer: W Vul: Both HCP: 7	<ul><li>★ K42</li><li>▼ J972</li><li>◆ Q3</li><li>◆ J1076</li></ul>	West Opens 1NT.  East Bids 2♥ if possible.  West Bids 2♠ if possible.  East Bids 3♠ if possible.  West Bids 4♠ if possible.  East Bids 4NT if possible.  West Bids 5♥ if possible.  East Bids 6♠ if possible.
		Partner bids first.
Board: 213 Dealer: E	<b>♠</b> A6 ♥ QJ874	East Opens 1NT.
Vul: NS HCP: 12	<ul><li>◆ 42</li><li>◆ KQ52</li></ul>	You bid first.
Board: 214 Dealer: W Vul: EW HCP: 7	<ul><li>♦ 92</li><li>▼ A1062</li><li>◆ K10743</li><li>♠ 74</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first.

East Opens 1NT. West Bids 2♣ if possible. Board: 215 **★** K942 East Bids 2♥ if possible. Dealer: E **♥** J10 West Bids 4♥ if possible. Vul: Both **♦** 98742 HCP: 4 **♣** 64 You bid first. West Opens 1NT. Board: 216 **♦** AK109874 East Bids 2♦ if possible. Dealer: W **v** 7 Vul: None **♦** 74 Partner bids first. HCP: 7 **♣** 1073

Board: 211 Dealer: E Vul: EW North HCP: 5 South HCP: 7 Contract: 4 E	North:  ♠ J63  ♥ Q  ♦ J98753  ♣ J109	South:  ♣ 7  ♥ J1094  ♦ Q1042  ♣ A542	West North East South 1NT Pass 4♦¹ Pass 4♥ AP 1. Texas
Board: 212 Dealer: W Vul: Both North HCP: 3 South HCP: 7 Contract: 6♠ W	North:  ♠ 105  ♥ K10643  ♦ 104  ♣ 9854	South:  ♠ K42  ♥ J972  • Q3  ♣ J1076	West North East South  1NT Pass 2♥ Pass  2♠ Pass 3♠ Pass  4♠ Pass 4NT¹ Pass  5♥ Pass 6♠ AP  1. Blackwood 0314, for ♠
Board: 213 Dealer: E Vul: NS North HCP: 12 South HCP: 12 Contract: 3 S	North:  ♠ KQ83  ▼ A  • Q1097  ♣ J1043	South:  ♠ A6  ♥ QJ874  ♦ 42  ♠ KQ52	West North East South  1NT 2♥¹  Pass 2NT Pass 3♣  AP  1. Cappelletti, 5M-4m
Board: 214 Dealer: W Vul: EW North HCP: 6 South HCP: 7 Contract: 2N W	North:  ♠ KJ10763  ♥ 84  ♠ Q2  ♣ 652	South:	West North East South  1NT Pass 2♣¹ Pass  2♦ Pass 2NT AP  1. Stayman
Board: 215 Dealer: E Vul: Both North HCP: 8 South HCP: 4 Contract: 4♥ E	North:  ♠ J105  ♥ 952  ♠ KJ  ♠ QJ1098	South:  ♠ K942  ▼ J10  ◆ 98742  ♣ 64	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman

Board: 216 Dealer: W Vul: None North HCP: 10 South HCP: 7

Contract: 3♠ S

North: ♠ Q5 ♥ 6432 ♦ AQ1085 South: ♠ AK109874 ♥ 7

West North East South 1NT Pass 2♦ 3♠ AP

AQ1085↑74♠ Q4♠ 1073

# North hands (Practice Page)

Board: 217 Dealer: E Vul: EW HCP: 11	<b>♦</b> 6 <b>♥</b> J8 <b>♦</b> Q10963 <b>♣</b> AKJ109	East Opens 1NT.  Partner bids first.
Board: 218 Dealer: W Vul: Both HCP: 8	<ul><li>A9854</li><li>✓ A10</li><li>◆ 9863</li><li>♣ 107</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 219 Dealer: E Vul: None HCP: 6	<ul><li>♦ 9843</li><li>♥ J73</li><li>♦ Q986</li><li>♠ K3</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. Partner bids first.
Board: 220 Dealer: W Vul: NS HCP: 10	<ul><li>★ K8643</li><li>★ K98</li><li>★ KJ3</li><li>★ 82</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 221 Dealer: E Vul: Both HCP: 8	<ul><li>★ A43</li><li>▼ 10982</li><li>◆ 85</li><li>★ A732</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.

Vul: None → 984 HCP: 7 → 10932 You bid first.

Board: 217 Dealer: E Vul: EW North HCP: 11 South HCP: 10 Contract: 2♠ S	North:  ♠ 6  ♥ J8  • Q10963  ♠ AKJ109	South:  ♠ QJ98532  ♥ A62  ♠ K5  ♣ 2	Pass AP	pelletti, a	1NT Pass	2♣¹ 2♠
Board: 218 Dealer: W Vul: Both North HCP: 8 South HCP: 3 Contract: 4 W	North:  ♠ A9854  ♥ A10  ♦ 9863  ♣ 107	South:  ♣—  ▼ 875  ◆ QJ105  ♣ 986543		North Pass Pass man	East 2♣¹ 4♥	South Pass AP
Board: 219 Dealer: E Vul: None North HCP: 6 South HCP: 5 Contract: 3N E	North:	South:	West  2♣¹  3NT  1. Stay			South Pass Pass
Board: 220 Dealer: W Vul: NS North HCP: 10 South HCP: 2 Contract: 3N W	North:  ♠ K8643  ♥ K98  ♠ KJ3  ♣ 82	South:		North Pass	East 3NT	
Board: 221 Dealer: E Vul: Both North HCP: 8 South HCP: 4 Contract: 3N E	North:  ◆ A43  ▼ 10982  ◆ 85  ◆ A732	South:	West 2♥ 3NT	North Pass AP	East 1NT 2♠	

Board: 222 Dealer: W Vul: None North HCP: 7 South HCP: 12

Contract: 1N W

North: **♦** K1086 **♥** KJ **♦** 984 **♣** 10932

South: **♠** AQ **7**6532 ◆ AQ765

West North East South

**♣** 5

1NT AP

### South hands (Practice Page)

Board: 217 Dealer: E Vul: EW HCP: 10	<ul><li>♣ QJ98532</li><li>♥ A62</li><li>♦ K5</li><li>♣ 2</li></ul>	East Opens 1NT. You bid first.
Board: 218 Dealer: W Vul: Both HCP: 3	<ul><li>♣—</li><li>♥ 875</li><li>◆ QJ105</li><li>◆ 986543</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 219 Dealer: E Vul: None HCP: 5	<ul><li>♣ Q62</li><li>♥ 9862</li><li>♦ 52</li><li>♣ QJ85</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. You bid first.
Board: 220 Dealer: W Vul: NS HCP: 2	<ul><li>10952</li><li>Q10762</li><li>10765</li><li>—</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 221 Dealer: E Vul: Both HCP: 4	<ul><li>★876</li><li>♥63</li><li>◆Q109632</li><li>◆Q8</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.

**♣** AQ **♥** 76532 Board: 222 West Opens 1NT. Dealer: W

Vul: None ◆ AQ765 Partner bids first.

HCP: 12 **♣** 5

Board: 217 Dealer: E Vul: EW North HCP: 11 South HCP: 10 Contract: 2♠ S	North:  ♠ 6  ♥ J8  • Q10963  ♠ AKJ109	South:  ♠ QJ98532  ♥ A62  ♠ K5  ♣ 2	Pass AP	pelletti, a	1NT Pass	2♣¹ 2♠
Board: 218 Dealer: W Vul: Both North HCP: 8 South HCP: 3 Contract: 4 W	North:  ♠ A9854  ♥ A10  ♦ 9863  ♣ 107	South:  ♣—  ▼ 875  ◆ QJ105  ♣ 986543		North Pass Pass man	East 2♣¹ 4♥	South Pass AP
Board: 219 Dealer: E Vul: None North HCP: 6 South HCP: 5 Contract: 3N E	North:	South:  ♠ Q62  ♥ 9862  ♦ 52  ♠ QJ85	West  2♣¹  3NT  1. Stay			South Pass Pass
Board: 220 Dealer: W Vul: NS North HCP: 10 South HCP: 2 Contract: 3N W	North:  ♠ K8643  ♥ K98  ♠ KJ3  ♣ 82	South:		North Pass	East 3NT	
Board: 221 Dealer: E Vul: Both North HCP: 8 South HCP: 4 Contract: 3N E	North:  ♠ A43  ♥ 10982  ♠ 85  ♠ A732	South:	West 2♥ 3NT	North Pass AP	East 1NT 2♠	

Board: 222 Dealer: W Vul: None North HCP: 7 South HCP: 12

Contract: 1N W

North: **♦** K1086 **♥** KJ **♦** 984 **♣** 10932

South: **♠** AQ **7**6532 ◆ AQ765

West North East South

**♣** 5

1NT AP

# North hands (Practice Page)

Board: 223 Dealer: E Vul: NS HCP: 7	<ul><li>★ K10984</li><li>♥ J4</li><li>◆ Q62</li><li>◆ J73</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 224 Dealer: W Vul: EW HCP: 10	<ul><li>▲ AJ98</li><li>♥ KJ8653</li><li>◆ 2</li><li>♣ J2</li></ul>	West Opens 1NT. East Bids 3♣ if possible. West Bids 3NT if possible. You bid first.
Board: 225 Dealer: E Vul: None HCP: 10	<ul><li>AJ</li><li>✓ A652</li><li>✓ J10652</li><li>✓ 109</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 226 Dealer: W Vul: NS HCP: 14	<ul><li>AJ862</li><li>✓ A93</li><li>✓ Q5</li><li>✓ K105</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 227 Dealer: E Vul: EW HCP: 18	<ul><li>▲ AJ964</li><li>♥ QJ1054</li><li>◆ AK</li><li>◆ K</li></ul>	East Opens 1NT.  Partner bids first.

Board: 228 Dealer: W Vul: Both HCP: 7

**★** 52 **★** K1097 **★** 1075

♣ A984

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

You bid first.

Board: 223 Dealer: E Vul: NS North HCP: 7 South HCP: 6 Contract: 4♥ E	North:  ♠ K10984  ♥ J4  ♦ Q62  ♣ J73	South:  ♠ Q65  ♥ 976  ♠ A1075  ♠ 952	West North East South $1NT$ Pass  2 Pass 2 Pass  4 AP  1. Splinter
Board: 224 Dealer: W Vul: EW North HCP: 10 South HCP: 4 Contract: 3N W	North:  ♠ AJ98  ♥ KJ8653  ♦ 2  ♣ J2	South:  ♣ 75  ♥ 97  ♠ KJ10873  ♣ 1074	West North East South  1NT 2◆¹ 3♠ Pass  3NT AP  1. Cappelletti, both majors
Board: 225 Dealer: E Vul: None North HCP: 10 South HCP: 5 Contract: 4♠ E	North:  ♠ AJ  ♥ A652  ♦ J10652  ♣ 109	South:  ◆ 53  ▼ J108  ◆ Q73  ♣ Q7643	West North East South 1NT Pass 2♥ Pass 2♠ Pass 4♠ AP
Board: 226 Dealer: W Vul: NS North HCP: 14 South HCP: 4 Contract: 2♥ W	North:  ♠ AJ862  ♥ A93  ♠ Q5  ♠ K105	South:  ♠ Q1094  ♥ 862  ♠ 876  ♠ Q42	West North East South  1NT Pass 2 → Pass  2 ▼ AP
Board: 227 Dealer: E Vul: EW North HCP: 18 South HCP: 4 Contract: 2♥ S	North:  ♠ AJ964  ♥ QJ1054  ♠ AK  ♣ K	South:	West North East South 1NT Pass Pass 2◆1 Pass 2▼ AP 1. Cappelletti, both majors
Board: 228 Dealer: W Vul: Both North HCP: 7 South HCP: 8 Contract: 4♠ W	North:	South:  ♠ 76  ♥ Q832  ♠ K42  ♠ K1063	West North East South  1NT Pass 2♥ Pass  3♠¹ Pass 4♠ AP  1. Super acceptance after NT

### South hands (Practice Page)

Board: 223 Dealer: E Vul: NS HCP: 6	<ul><li>♣ Q65</li><li>♥ 976</li><li>◆ A1075</li><li>♣ 952</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 224 Dealer: W Vul: EW HCP: 4	♣75 ♥97 • KJ10873 ♣ 1074	West Opens 1NT. East Bids 3♣ if possible. West Bids 3NT if possible. Partner bids first.
Board: 225 Dealer: E Vul: None HCP: 5	<ul><li>★ 53</li><li>▼ J108</li><li>◆ Q73</li><li>★ Q7643</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 226 Dealer: W Vul: NS HCP: 4	<ul><li>◆ Q1094</li><li>◆ 862</li><li>◆ 876</li><li>◆ Q42</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 227 Dealer: E Vul: EW HCP: 4	<ul><li>★ 532</li><li>♥ 986</li><li>◆ Q853</li><li>◆ Q106</li></ul>	East Opens 1NT. You bid first.

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

Partner bids first.

Board: 223 Dealer: E Vul: NS North HCP: 7 South HCP: 6 Contract: 4♥ E	North:  ♠ K10984  ♥ J4  ♦ Q62  ♣ J73	South:  ♠ Q65  ♥ 976  ♠ A1075  ♠ 952	West North East South $1NT$ Pass  2 Pass 2 Pass  4 AP  1. Splinter
Board: 224 Dealer: W Vul: EW North HCP: 10 South HCP: 4 Contract: 3N W	North:  ♠ AJ98  ♥ KJ8653  ♦ 2  ♣ J2	South:  ♣ 75  ♥ 97  ♠ KJ10873  ♣ 1074	West North East South  1NT 2◆¹ 3♠ Pass  3NT AP  1. Cappelletti, both majors
Board: 225 Dealer: E Vul: None North HCP: 10 South HCP: 5 Contract: 4♠ E	North:  ♠ AJ  ♥ A652  ♦ J10652  ♣ 109	South:  ◆ 53  ▼ J108  ◆ Q73  ♣ Q7643	West North East South 1NT Pass 2♥ Pass 2♠ Pass 4♠ AP
Board: 226 Dealer: W Vul: NS North HCP: 14 South HCP: 4 Contract: 2♥ W	North:  ♠ AJ862  ♥ A93  ♠ Q5  ♠ K105	South:  ♠ Q1094  ♥ 862  ♠ 876  ♠ Q42	West North East South  1NT Pass 2 → Pass  2 ▼ AP
Board: 227 Dealer: E Vul: EW North HCP: 18 South HCP: 4 Contract: 2♥ S	North:  ♠ AJ964  ♥ QJ1054  ♠ AK  ♣ K	South:	West North East South 1NT Pass Pass 2◆1 Pass 2▼ AP 1. Cappelletti, both majors
Board: 228 Dealer: W Vul: Both North HCP: 7 South HCP: 8 Contract: 4♠ W	North:	South:  ♠ 76  ♥ Q832  ♠ K42  ♠ K1063	West North East South  1NT Pass 2♥ Pass  3♠¹ Pass 4♠ AP  1. Super acceptance after NT

# North hands (Practice Page)

Board: 229 Dealer: E Vul: NS HCP: 6	<ul><li>♠ 64</li><li>♥ Q83</li><li>♠ A109</li><li>♠ 107642</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.
Board: 230 Dealer: W Vul: EW HCP: 8	<ul><li>AQ105</li><li>♥Q108532</li><li>◆3</li><li>◆32</li></ul>	West Opens 1NT. East Bids 2NT if possible. East Bids XA♠♠ if possible. You bid first.
Board: 231 Dealer: E Vul: Both HCP: 10	♣ 764 ♥ KQ10 ♦ Q1083 ♣ K63	East Opens 1NT.  Partner bids first.
Board: 232 Dealer: W Vul: None HCP: 7	<ul><li>◆ 9872</li><li>♥ KQ</li><li>◆ Q752</li><li>◆ 976</li></ul>	West Opens 1NT. You bid first.
Board: 233 Dealer: E Vul: EW HCP: 3	<ul><li>109862</li><li>6</li><li>QJ765</li><li>73</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. West Bids 5NT if possible. East Bids 6NT if possible. Partner bids first.

Board: 234 ♠ Q8754 West Opens 1NT.

Dealer: W ← 62

Board: 229 Dealer: E Vul: NS North HCP: 6 South HCP: 10 Contract: 2N E	North:	South:  ♠ Q853  ♥ KJ1075  ♦ 87  ♣ A5	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 2NT AP 1. Stayman
Board: 230 Dealer: W Vul: EW North HCP: 8 South HCP: 9 Contract: 3•X S	North:  ♠ AQ105  ♥ Q108532  ♦ 3  ♣ 32	South:  ◆ J832  ◆ 6  ◆ AQ52  ◆ Q1084	West North East South  1NT 2•¹ 2NT 3•  Pass Pass XA•• AP  1. Cappelletti, both majors
Board: 231 Dealer: E Vul: Both North HCP: 10 South HCP: 14 Contract: 2 N	North:  ♣ 764  ♥ KQ10  • Q1083  ♣ K63	South:  ♠ AJ83  ♥ AJ9865  ♦ 4  ♣ A5	West North East South  1NT 2◆¹  Pass 2♥ AP  1. Cappelletti, both majors
Board: 232 Dealer: W Vul: None North HCP: 7 South HCP: 11 Contract: 1N W	North:	South:  ♠ Q104  ♥ 9632  ♠ K10  ♠ AQ105	West North East South 1NT AP
Board: 233 Dealer: E Vul: EW North HCP: 3 South HCP: 1 Contract: 6N E	North:	South:  ♣ J53  ▼ 109743  • 1094  ♣ 108	West North East South  1NT Pass  2 Pass 2 Pass  3 Pass 3NT Pass  5NT Pass 6NT AP
Board: 234 Dealer: W Vul: Both North HCP: 2 South HCP: 17 Contract: 2♠ N	North:  ♠ Q8754  ♥ 62  ♦ 10762  ♣ 76	South:  ♣ J3  ♥ AK105  ♠ AKQ5  ♣ 1093	West North East South  1NT Pass Pass X¹  Pass 2♠ AP  1. Cappelletti, strong

### South hands (Practice Page)

Board: 229 Dealer: E Vul: NS HCP: 10	<ul><li>◆ Q853</li><li>▼ KJ1075</li><li>◆ 87</li><li>◆ A5</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 230 Dealer: W Vul: EW HCP: 9	<ul><li></li></ul>	West Opens 1NT. East Bids 2NT if possible. East Bids XA if possible. Partner bids first.
Board: 231 Dealer: E Vul: Both HCP: 14	<ul><li>AJ83</li><li>✓ AJ9865</li><li>✓ 4</li><li>▲ A5</li></ul>	East Opens 1NT. You bid first.
Board: 232 Dealer: W Vul: None HCP: 11	♣ Q104 ♥ 9632 ♦ K10 ♣ AQ105	West Opens 1NT.  Partner bids first.
Board: 233 Dealer: E Vul: EW HCP: 1	♣ J53 ♥ 109743 ♦ 1094 ♣ 108	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♣ if possible. East Bids 3NT if possible. West Bids 5NT if possible. East Bids 6NT if possible. You bid first.

Board: 234 ♠ J3 West Opens 1NT.

Pealer: W ★ AK105

Board: 229 Dealer: E Vul: NS North HCP: 6 South HCP: 10 Contract: 2N E	North:	South:  ♠ Q853  ♥ KJ1075  ♠ 87  ♣ A5	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 2NT AP 1. Stayman
Board: 230 Dealer: W Vul: EW North HCP: 8 South HCP: 9 Contract: 3•X S	North:  ♠ AQ105  ♥ Q108532  ♦ 3  ♣ 32	South:  ◆ J832  ◆ 6  ◆ AQ52  ◆ Q1084	West North East South  1NT 2•¹ 2NT 3•  Pass Pass XA•• AP  1. Cappelletti, both majors
Board: 231 Dealer: E Vul: Both North HCP: 10 South HCP: 14 Contract: 2 N	North:  ♣ 764  ♥ KQ10  • Q1083  ♣ K63	South:  ♠ AJ83  ♥ AJ9865  ♦ 4  ♣ A5	West North East South  1NT 2◆¹  Pass 2♥ AP  1. Cappelletti, both majors
Board: 232 Dealer: W Vul: None North HCP: 7 South HCP: 11 Contract: 1N W	North:	South:  ♠ Q104  ♥ 9632  ♠ K10  ♠ AQ105	West North East South 1NT AP
Board: 233 Dealer: E Vul: EW North HCP: 3 South HCP: 1 Contract: 6N E	North:	South:	West North East South  1NT Pass  2 Pass 2 Pass  3 Pass 3NT Pass  5NT Pass 6NT AP
Board: 234 Dealer: W Vul: Both North HCP: 2 South HCP: 17 Contract: 2♠ N	North:  ♠ Q8754  ♥ 62  ♦ 10762  ♣ 76	South:  ♣ J3  ✔ AK105  ♣ AKQ5  ♣ 1093	West North East South  1NT Pass Pass X¹  Pass 2♠ AP  1. Cappelletti, strong

# North hands (Practice Page)

		East Opens 1NT.
Board: 235	<b>♦</b> 109873	West Bids 2♣ if possible. East Bids 2♥ if possible.
Dealer: E	♥ 52	West Bids 3♠ if possible.
Vul: None	<b>♦</b> Q75	East Bids 4♣ if possible.
HCP: 5	♣ K87	West Bids 4♥ if possible.
		Partner bids first.
		i dittict olds ilist.
Board: 236	<b>♠</b> AQ93	West Opens 1NT.
Dealer: W	<b>♥</b> 85	west opens 11v1.
Vul: NS HCP: 7	♦ J942 • 1032	You bid first.
TICI.	¥ 1032	
Board: 237	<b>♠</b> K7	East Ones 1NT
Dealer: E	<b>♥</b> 1096	East Opens 1NT.
Vul: Both HCP: 8	♦ J10986 • KJ5	Partner bids first.
1101.0	1 1100	
		West Opens 1NT.
Board: 238	<b>♦</b> AJ72	East Bids 2♥ if possible.
Dealer: W	♥ J852	West Redoubles if possible.
Vul: None	<ul><li>1073</li></ul>	East Bids 3♣ if possible.
HCP: 8	<b>♣</b> Q8	West Bids 3♦ if possible.
		You bid first.

Board: 239 Dealer: E Vul: NS HCP: 3	<ul><li>★ 543</li><li>▼ 1095</li><li>★ K962</li><li>★ 952</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. Partner bids first.
Board: 240 Dealer: W Vul: EW HCP: 8	<ul><li>AJ2</li><li>▼ 106432</li><li>◆ 104</li><li>◆ K106</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible.  You bid first.

Board: 235 Dealer: E Vul: None North HCP: 5 South HCP: 11 Contract: 4♥ E	♣ K X7	South:  ♠ KJ654  ♥ AQ4  ♠ 84  ♣ J32	2♣¹ 3♠² 4♥ 1. Stay 2. Splir		1NT 2♥ 4♣³	Pass Pass Pass
Board: 236 Dealer: W Vul: NS North HCP: 7 South HCP: 10 Contract: 1N V	<b>&amp;</b> 1032	South:  ♠ K85  ♥ QJ106  ♦ 1073  ♣ KJ4	West 1NT	North AP	East	South
Board: 237 Dealer: E Vul: Both North HCP: 8 South HCP: 13 Contract: 2 N	<b>♣</b> K I \	South:  ♠ QJ965  ♥ AKJ7  ←—  ♠ Q732	Pass	North 2♥ pelletti, ł	1NT AP	
Board: 238 Dealer: W Vul: None North HCP: 8 South HCP: 12 Contract: 3 N	<b>* Q</b> 0	South:	1NT	North Pass Pass 3 Cial	2♥	South X Pass
Board: 239 Dealer: E Vul: NS North HCP: 3 South HCP: 11 Contract: 3N E	<b>4</b> 957	South:  ♠ J102  ♥ QJ7  • QJ3  ♣ A843	West  2♣¹  3♠²  1. Stay.  2. SM0			Pass Pass

Board: 240 Dealer: W Vul: EW North HCP: 8 South HCP: 5

Contract: 4♠ W

North: ♠ AJ2 **v** 106432 **♦** 104

**♣** K106

South:

**★** 74 1NT Pass **y** 97 **♦** K872 2♠ Pass **♣** Q8732

West North East South **2**♥ Pass 4♠ AP

### South hands (Practice Page)

Board: 235 Dealer: E Vul: None HCP: 11	<ul><li>★ KJ654</li><li>★ AQ4</li><li>◆ 84</li><li>★ J32</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. West Bids 4♥ if possible. You bid first.
Board: 236 Dealer: W Vul: NS HCP: 10	<ul><li>★ K85</li><li>♥ QJ106</li><li>◆ 1073</li><li>◆ KJ4</li></ul>	West Opens 1NT.  Partner bids first.
Board: 237 Dealer: E Vul: Both HCP: 13	<ul><li>♣ QJ965</li><li>♥ AKJ7</li><li>♦ —</li><li>♣ Q732</li></ul>	East Opens 1NT. You bid first.
Board: 238 Dealer: W Vul: None HCP: 12	<ul><li>106</li><li>KQ974</li><li>654</li><li>AK4</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Redoubles if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 239 Dealer: E Vul: NS HCP: 11	<ul><li>♣ J102</li><li>♥ QJ7</li><li>◆ QJ3</li><li>♣ A843</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. You bid first.

Board: 240 ♠
Dealer: W
Vul: EW
•

HCP: 5

**★** 74

♥ 97 ♦ K872 ♣ Q8732 West Opens 1NT.

East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible.

Partner bids first.

Board: 235 Dealer: E Vul: None North HCP: 5 South HCP: 11 Contract: 4♥ E	♣ K X7	South:  ♠ KJ654  ♥ AQ4  ♠ 84  ♣ J32	2♣¹ 3♠² 4♥ 1. Stay 2. Splir		1NT 2♥ 4♣³	Pass Pass Pass
Board: 236 Dealer: W Vul: NS North HCP: 7 South HCP: 10 Contract: 1N V	<b>&amp;</b> 1032	South:  ♠ K85  ♥ QJ106  ♦ 1073  ♣ KJ4	West 1NT	North AP	East	South
Board: 237 Dealer: E Vul: Both North HCP: 8 South HCP: 13 Contract: 2 N	<b>♣</b> K I \	South:  ♠ QJ965  ♥ AKJ7  ←—  ♠ Q732	Pass	North 2♥ pelletti, ł	1NT AP	
Board: 238 Dealer: W Vul: None North HCP: 8 South HCP: 12 Contract: 3 N	<b>* Q</b> 0	South:	1NT	North Pass Pass 3 Cial	2♥	South X Pass
Board: 239 Dealer: E Vul: NS North HCP: 3 South HCP: 11 Contract: 3N E	<b>4</b> 957	South:  ♠ J102  ♥ QJ7  • QJ3  ♣ A843	West  2♣¹  3♠²  1. Stay.  2. SM0			Pass Pass

Board: 240 Dealer: W Vul: EW North HCP: 8 South HCP: 5

Contract: 4♠ W

North: ♠ AJ2 **v** 106432 **♦** 104

**♣** K106

South:

**★** 74 1NT Pass **y** 97 **♦** K872 2♠ Pass **♣** Q8732

West North East South **2**♥ Pass 4♠ AP

# North hands (Practice Page)

Board: 241 Dealer: E Vul: None HCP: 13	<ul><li></li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 242 Dealer: W Vul: NS HCP: 4	<ul><li>♣ QJ9752</li><li>♥ J5</li><li>◆ 962</li><li>♣ 42</li></ul>	West Opens 1NT. East Bids 3♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. East Bids 6♠ if possible.
Board: 243 Dealer: E Vul: EW HCP: 13	<ul><li>★ AK1062</li><li>♥ Q6</li><li>◆ KJ42</li><li>◆ 103</li></ul>	You bid first.  East Opens 1NT.  West Bids 4♦ if possible.  East Bids 4♥ if possible.  Partner bids first.
Board: 244 Dealer: W Vul: Both HCP: 5	<b>♣</b> 8 <b>♥</b> QJ1073 <b>♦</b> 102 <b>♣</b> Q9742	West Opens 1NT. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. East Bids 4♥ if possible. West Bids 4♠ if possible.
		You bid first.

Board: 245 Dealer: E Vul: NS HCP: 3	<b>♣</b> J863 <b>♥</b> 1084 <b>♦</b> Q103 <b>♣</b> 1093	East Opens 1NT. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2NT if possible.
		Partner bids first.
Board: 246 Dealer: W Vul: EW HCP: 4	<ul><li>▶ J93</li><li>♥ Q32</li><li>◆ 10953</li><li>♣ J92</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♣ if possible. West Bids 4♥ if possible.  You bid first.

Board: 241 Dealer: E	North: ♠ J874	South: <b>♠</b> 632	West North East South 1NT Pass
Vul: None	♥ Q52	♥ 94	2♣¹ Pass 2♥ Pass
North HCP: 13 South HCP: 2	◆ AK86	<b>♦</b> J1054	4 <b>♥</b> AP
Contract: 4 \(\forall \) E	<b>♣</b> K7	<b>♣</b> J1053	1. Stayman
Board: 242	North:	South:	West North East South
Dealer: W	♣ QJ9752	<b>♦</b> A10	1NT Pass 3♠¹ Pass
Vul: NS	<b>♥</b> J5	♥ Q8732	3NT Pass 4♣ Pass
North HCP: 4 South HCP: 9	<b>♦</b> 962	<b>♦</b> 1053	5♣ Pass 6♣ AP
Contract: 6♣ E	<b>♣</b> 42	<b>♣</b> K63	1. Splinter
Board: 243 Dealer: E Vul: EW	North: ♠ AK1062	South: ♠ QJ73	West North East South 1NT Pass
North HCP: 13	<b>♥</b> Q6 <b>♦</b> KJ42	♥ 105 ♦ 1065	$4  ightharpoonup^1$ Pass $4  ightharpoonup$ AP
South HCP: 7	<b>♦</b> 103	◆ 1003 ◆ A974	1. Texas
Contract: 4♥ E	1 100	11571	
			West North East South
Board: 244			1NT Pass 2♥ Pass
Dealer: W	North:	South:	3♠¹ Pass 3NT² Pass
Vul: Both	<b>♠</b> 8 <b>♥</b> QJ1073	<b>▲</b> J93 <b>♥</b> K62	$4 \stackrel{4}{•}^3$ Pass $4 \stackrel{4}{\lor}^4$ Pass
North HCP: 5	◆ 102	◆ KJ863	4♠ AP
South HCP: 9 Contract: 4♠ W	<b>♣</b> Q9742	<b>♣</b> J6	<ol> <li>Super acceptance after NT</li> <li>Cue bid, surplus</li> </ol>
Contract: 42 W			<ul><li>2. Cue bid, surplus</li><li>3. Cue bid, a ♣ stopper</li></ul>
			4. Cue bid, a ♥ stopper
Board: 245	NI a sallas	C41	West North East South
Dealer: E	North: ♠ J863	South: ♠ 94	1NT Pass
Vul: NS	♥ 1084	<b>♥</b> AQ2	2♣¹ Pass 2♦ Pass
North HCP: 3 South HCP: 14	◆ Q103	♦ KJ82	2NT AP
Contract: 2N E	<b>♣</b> 1093	♣ A764	1. Stayman
			-

Board: 246 North: South: Dealer: W **♦** J93 Vul: EW **♥** Q32 **♥** J7 North HCP: 4 **♦** 10953 South HCP: 8 **♣** J92 Contract: 4♥ W

West North East South **♠** Q10852 1NT Pass 2• Pass **2**♥ Pass 3♣ Pass **4♥** AP ♣ A1086

**♦** J4

### South hands (Practice Page)

Board: 241 Dealer: E Vul: None HCP: 2	<ul><li>★632</li><li>♥94</li><li>◆J1054</li><li>★J1053</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 242 Dealer: W Vul: NS HCP: 9	<ul><li>▲ A10</li><li>♥ Q8732</li><li>◆ 1053</li><li>♣ K63</li></ul>	West Opens 1NT. East Bids 3♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. East Bids 6♠ if possible.
		Partner bids first.
Board: 243 Dealer: E Vul: EW	<b>♦</b> QJ73 <b>♥</b> 105 <b>♦</b> 1065	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible.
HCP: 7	♣ A974	You bid first.
Board: 244 Dealer: W Vul: Both HCP: 9	<ul><li></li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. East Bids 4♥ if possible. West Bids 4♠ if possible.
		Partner bids first.

Board: 245 Dealer: E Vul: NS HCP: 14	<ul><li>◆ 94</li><li>♥ AQ2</li><li>◆ KJ82</li><li>◆ A764</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 246 Dealer: W Vul: EW HCP: 8	<ul><li>◆ Q10852</li><li>♥ J7</li><li>◆ J4</li><li>◆ A1086</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♣ if possible. West Bids 4♥ if possible.  Partner bids first.

Board: 241 Dealer: E	North: ♠ J874	South: <b>♠</b> 632	West North East South 1NT Pass
Vul: None	♥ Q52	♥ 94	2♣¹ Pass 2♥ Pass
North HCP: 13 South HCP: 2	◆ AK86	<b>♦</b> J1054	4 <b>♥</b> AP
Contract: 4 \(\forall \) E	<b>♣</b> K7	<b>♣</b> J1053	1. Stayman
Board: 242	North:	South:	West North East South
Dealer: W	♣ QJ9752	<b>♦</b> A10	1NT Pass 3♠¹ Pass
Vul: NS	<b>♥</b> J5	♥ Q8732	3NT Pass 4♣ Pass
North HCP: 4 South HCP: 9	<b>♦</b> 962	<b>♦</b> 1053	5♣ Pass 6♣ AP
Contract: 6♣ E	<b>♣</b> 42	<b>♣</b> K63	1. Splinter
Board: 243 Dealer: E Vul: EW	North: ♠ AK1062	South: ♠ QJ73	West North East South 1NT Pass
North HCP: 13	<b>♥</b> Q6 <b>♦</b> KJ42	♥ 105 ♦ 1065	$4  ightharpoonup^1$ Pass $4  ightharpoonup$ AP
South HCP: 7	<b>♦</b> 103	◆ 1003 ◆ A974	1. Texas
Contract: 4♥ E	1 100	11571	
			West North East South
Board: 244			1NT Pass 2♥ Pass
Dealer: W	North:	South:	3♠¹ Pass 3NT² Pass
Vul: Both	<b>♠</b> 8 <b>♥</b> QJ1073	<b>▲</b> J93 <b>♥</b> K62	$4 \stackrel{4}{•}^3$ Pass $4 \stackrel{4}{\lor}^4$ Pass
North HCP: 5	◆ 102	◆ KJ863	4♠ AP
South HCP: 9 Contract: 4♠ W	<b>♣</b> Q9742	<b>♣</b> J6	<ol> <li>Super acceptance after NT</li> <li>Cue bid, surplus</li> </ol>
Contract: 42 W			<ul><li>2. Cue bid, surplus</li><li>3. Cue bid, a ♣ stopper</li></ul>
			4. Cue bid, a ♥ stopper
Board: 245	NI a sallas	C41	West North East South
Dealer: E	North: ♠ J863	South: ♠ 94	1NT Pass
Vul: NS	♥ 1084	<b>♥</b> AQ2	2♣¹ Pass 2♦ Pass
North HCP: 3 South HCP: 14	◆ Q103	♦ KJ82	2NT AP
Contract: 2N E	<b>♣</b> 1093	♣ A764	1. Stayman
			-

Board: 246 North: South: Dealer: W **♦** J93 Vul: EW **♥** Q32 **♥** J7 North HCP: 4 **♦** 10953 South HCP: 8 **♣** J92 Contract: 4♥ W

West North East South **♠** Q10852 1NT Pass 2• Pass **2**♥ Pass 3♣ Pass **4♥** AP ♣ A1086

**♦** J4

# North hands (Practice Page)

Board: 247 Dealer: E Vul: Both HCP: 7	<ul><li>★ A98642</li><li>♥ 82</li><li>◆ 987</li><li>◆ K10</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. Partner bids first.
Board: 248 Dealer: W Vul: None HCP: 3	<ul><li>♠62</li><li>♥109862</li><li>♦ K84</li><li>♠542</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. You bid first.
Board: 249 Dealer: E Vul: EW HCP: 8	♣ QJ7 ♥ Q10 ♦ Q1064 ♣ J543	East Opens 1NT. Partner bids first.
Board: 250 Dealer: W Vul: Both HCP: 11	<ul><li>▲ AJ76</li><li>♥ AJ73</li><li>◆ 87</li><li>▲ J84</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. You bid first.
Board: 251 Dealer: E Vul: None HCP: 21	<ul><li>★ KJ4</li><li>▼ AJ75</li><li>◆ KQ</li><li>◆ AK53</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.

Board: 252 ♠ A64 West Opens 1NT.

Dealer: W ▼ 52

Board: 247 Dealer: E Vul: Both North HCP: 7 South HCP: 5 Contract: 3N E	North:  ♠ A98642  ♥ 82  ♦ 987  ♣ K10	South:  ♣—  ▼ KQ65  ◆ 543  ♣ 876432	West  2  3NT	North Pass AP	East 1NT 2♥	South Pass Pass
Board: 248 Dealer: W Vul: None North HCP: 3 South HCP: 11 Contract: 3N W	North:  ♠ 62  ♥ 109862  ♦ K84  ♣ 542	South:  ♠ AQ853  ♥ J5  ♦ QJ10  ♣ J107	West 1NT 2  1. Stay	Pass	East 2♣¹ 3NT	Pass
Board: 249 Dealer: E Vul: EW North HCP: 8 South HCP: 10 Contract: 1N E	North:  ♠ QJ7  ♥ Q10  ♦ Q1064  ♣ J543	South:  ♠ K9653  ♥ J73  ♠ A852  ♠ Q	West	North	East 1NT	
Board: 250 Dealer: W Vul: Both North HCP: 11 South HCP: 6 Contract: 2N W	North:  ♠ AJ76  ♥ AJ73  ♠ 87  ♣ J84	South:  ◆ 85  ▼ 842  ◆ QJ93  ◆ K975	West 1NT 2  1. Stay	Pass	East 2♣¹ 2NT	Pass
Board: 251 Dealer: E Vul: None North HCP: 21 South HCP: 2 Contract: 2♠ E	North:  ♠ KJ4  ♥ AJ75  ♠ KQ  ♣ AK53	South:  ♣ 753  ♥ 6432  ♦ J83  ♣ J108	West 2♥	North Pass		South Pass AP
Board: 252 Dealer: W Vul: NS North HCP: 11 South HCP: 6 Contract: 1N W	North:  ♠ A64  ♥ 52  ♠ AJ74  ♣ Q964	South:  ♣ 72  ♥ QJ976  ♦ 86  ♣ K1085	West 1NT	North AP	East	South

### South hands (Practice Page)

Board: 247 Dealer: E Vul: Both HCP: 5	♣— ▼ KQ65 ◆ 543 ♣ 876432	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. You bid first.
Board: 248 Dealer: W Vul: None HCP: 11	<ul><li>AQ853</li><li>✓ J5</li><li>✓ QJ10</li><li>✓ J107</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. Partner bids first.
Board: 249 Dealer: E Vul: EW HCP: 10	<ul><li>★ K9653</li><li>♥ J73</li><li>◆ A852</li><li>◆ Q</li></ul>	East Opens 1NT. You bid first.
Board: 250 Dealer: W Vul: Both HCP: 6	<ul><li>♣85</li><li>♥842</li><li>◆QJ93</li><li>♣K975</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 251 Dealer: E Vul: None HCP: 2	<ul><li>★ 753</li><li>★ 6432</li><li>◆ J83</li><li>★ J108</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.

Board: 252 ♠ 72 Dealer: W ♥ QJ976 West Opens 1NT.

Vul: NS → 86 HCP: 6 → K1085 Partner bids first.

Board: 247 Dealer: E Vul: Both North HCP: 7 South HCP: 5 Contract: 3N E	North:  ♠ A98642  ♥ 82  ♦ 987  ♣ K10	South:  ♣—  ▼ KQ65  ◆ 543  ♣ 876432	West  2  3NT	North Pass AP	East 1NT 2♥	South Pass Pass
Board: 248 Dealer: W Vul: None North HCP: 3 South HCP: 11 Contract: 3N W	North:  ♠ 62  ♥ 109862  ♦ K84  ♣ 542	South:  ♠ AQ853  ♥ J5  ♦ QJ10  ♣ J107	West 1NT 2  1. Stay	Pass	East 2♣¹ 3NT	Pass
Board: 249 Dealer: E Vul: EW North HCP: 8 South HCP: 10 Contract: 1N E	North:  ♠ QJ7  ♥ Q10  ♦ Q1064  ♣ J543	South:  ♠ K9653  ♥ J73  ♠ A852  ♠ Q	West	North	East 1NT	
Board: 250 Dealer: W Vul: Both North HCP: 11 South HCP: 6 Contract: 2N W	North:  ♠ AJ76  ♥ AJ73  ♠ 87  ♣ J84	South:  ◆ 85  ▼ 842  ◆ QJ93  ◆ K975	West 1NT 2  1. Stay	Pass	East 2♣¹ 2NT	Pass
Board: 251 Dealer: E Vul: None North HCP: 21 South HCP: 2 Contract: 2♠ E	North:  ♠ KJ4  ♥ AJ75  ♠ KQ  ♣ AK53	South:  ♣ 753  ♥ 6432  ♦ J83  ♣ J108	West 2♥	North Pass		South Pass AP
Board: 252 Dealer: W Vul: NS North HCP: 11 South HCP: 6 Contract: 1N W	North:  ♠ A64  ♥ 52  ♠ AJ74  ♣ Q964	South:  ♣ 72  ♥ QJ976  ♦ 86  ♣ K1085	West 1NT	North AP	East	South

# North hands (Practice Page)

Board: 253 Dealer: E Vul: Both HCP: 12	<ul><li>★ KQ9863</li><li>♥ KJ</li><li>★ K85</li><li>◆ 96</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 254 Dealer: W Vul: None HCP: 8	<ul><li>AJ842</li><li>✓ 6</li><li>✓ 743</li><li>✓ K532</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 255 Dealer: E Vul: NS HCP: 8	<ul><li>▶ J964</li><li>♥ AQJ107</li><li>♦ 5</li><li>♣ 865</li></ul>	East Opens 1NT.  Partner bids first.
Board: 256 Dealer: W Vul: EW HCP: 8	<ul><li>104</li><li>832</li><li>AKJ109</li><li>976</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 257 Dealer: E Vul: None HCP: 7	<b>♦</b> 8 <b>♥</b> J72 <b>♦</b> QJ97542 <b>♣</b> K9	East Opens 1NT. West Bids 2♣ if possible. West Bids XA♠ if possible. Partner bids first.
Board: 258 Dealer: W Vul: NS HCP: 4	<ul><li>★ KJ1062</li><li>▼ 53</li><li>◆ 7642</li><li>◆ 105</li></ul>	West Opens 1NT. East Bids 2NT if possible. You bid first.

Board: 253 Dealer: E Vul: Both North HCP: 12 South HCP: 1 Contract: 3N E	North:  ♠ KQ9863  ♥ KJ  ♠ K85  ♣ 96	South:  ♦ 4  ▼ 105432  ◆ 9764  ♣ J107	West North East South 1NT Pass 3NT AP
Board: 254 Dealer: W Vul: None North HCP: 8 South HCP: 13 Contract: 2 W	North:  ♠ AJ842  ♥ 6  ♠ 743  ♣ K532	South:  ♠ KQ6  ▼ 743  ◆ QJ5  ♣ AJ97	West North East South  1NT Pass 2  ◆ Pass  2  ◆ AP
Board: 255 Dealer: E Vul: NS North HCP: 8 South HCP: 11 Contract: 1N E	North:	South:  ♠ K2  ♥ K43  ♠ KJ103  ♣ J972	West North East South 1NT AP
Board: 256 Dealer: W Vul: EW North HCP: 8 South HCP: 10 Contract: 2♠ W	North:  ♠ 104  ♥ 832  ♠ AKJ109  ♣ 976	South:  ♠ A72  ♥ Q5  ♦ 76543  ♠ A84	West North East South 1NT Pass 2♥ Pass 2♠ AP
Board: 257 Dealer: E Vul: None North HCP: 7 South HCP: 9 Contract: 3•X N	North:  ♠ 8  ♥ J72  • QJ97542  ♠ K9	South:	West North East South 1NT Pass  2♣¹ 3♦ Pass Pass  XA♠♠ AP  1. Stayman
Board: 258 Dealer: W Vul: NS North HCP: 4 South HCP: 13 Contract: 2N W	North:  ♠ KJ1062  ♥ 53  ♦ 7642  ♣ 105	South:  ◆ 8543  ▼ AQ972  ◆ 3  ◆ AK6	West North East South 1NT Pass 2NT AP

### South hands (Practice Page)

Board: 253 Dealer: E Vul: Both HCP: 1	<ul><li>4</li><li>▼ 105432</li><li>◆ 9764</li><li>◆ J107</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 254 Dealer: W Vul: None HCP: 13	<ul><li>★ KQ6</li><li>▼ 743</li><li>◆ QJ5</li><li>◆ AJ97</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 255 Dealer: E Vul: NS HCP: 11	<ul><li>★ K2</li><li>▼ K43</li><li>◆ KJ103</li><li>◆ J972</li></ul>	East Opens 1NT. You bid first.
Board: 256 Dealer: W Vul: EW HCP: 10	<ul><li>A72</li><li>✓ Q5</li><li>✓ 76543</li><li>A84</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 257 Dealer: E Vul: None HCP: 9	<ul><li>★ 10653</li><li>▼ A4</li><li>◆ A10</li><li>◆ J10654</li></ul>	East Opens 1NT. West Bids 2♣ if possible. West Bids XA♠ if possible. You bid first.
Board: 258 Dealer: W Vul: NS HCP: 13	<ul><li>♦ 8543</li><li>♥ AQ972</li><li>♦ 3</li><li>♠ AK6</li></ul>	West Opens 1NT. East Bids 2NT if possible. Partner bids first.

Board: 253 Dealer: E Vul: Both North HCP: 12 South HCP: 1 Contract: 3N E	North:  ♠ KQ9863  ♥ KJ  ♠ K85  ♣ 96	South:  ♦ 4  ▼ 105432  ◆ 9764  ♣ J107	West North East South 1NT Pass 3NT AP
Board: 254 Dealer: W Vul: None North HCP: 8 South HCP: 13 Contract: 2 W	North:  ♠ AJ842  ♥ 6  ♠ 743  ♣ K532	South:  ♠ KQ6  ▼ 743  ◆ QJ5  ♣ AJ97	West North East South  1NT Pass 2  ◆ Pass  2  ◆ AP
Board: 255 Dealer: E Vul: NS North HCP: 8 South HCP: 11 Contract: 1N E	North:	South:  ♠ K2  ♥ K43  ♠ KJ103  ♣ J972	West North East South 1NT AP
Board: 256 Dealer: W Vul: EW North HCP: 8 South HCP: 10 Contract: 2♠ W	North:  ♠ 104  ♥ 832  ♠ AKJ109  ♣ 976	South:  ♠ A72  ♥ Q5  ♦ 76543  ♠ A84	West North East South 1NT Pass 2♥ Pass 2♠ AP
Board: 257 Dealer: E Vul: None North HCP: 7 South HCP: 9 Contract: 3•X N	North:  ♠ 8  ♥ J72  • QJ97542  ♠ K9	South:	West North East South 1NT Pass  2♣¹ 3♦ Pass Pass  XA♠♠ AP  1. Stayman
Board: 258 Dealer: W Vul: NS North HCP: 4 South HCP: 13 Contract: 2N W	North:  ♠ KJ1062  ♥ 53  ♦ 7642  ♣ 105	South:  ◆ 8543  ▼ AQ972  ◆ 3  ◆ AK6	West North East South 1NT Pass 2NT AP

# North hands (Practice Page)

Board: 259 Dealer: E Vul: EW HCP: 3	<ul><li>108762</li><li>10</li><li>QJ1098</li><li>85</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 260 Dealer: W Vul: Both HCP: 5	<ul><li>◆ 9854</li><li>♥ 4</li><li>◆ QJ92</li><li>◆ Q1097</li></ul>	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 261 Dealer: E Vul: NS HCP: 9	<ul><li>◆ Q104</li><li>♥ K1076</li><li>◆ J1072</li><li>◆ K3</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 262 Dealer: W Vul: EW HCP: 9	<ul><li>★ KJ876</li><li>▼ 53</li><li>◆ 7</li><li>◆ KQ873</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 263 Dealer: E Vul: Both HCP: 2	<ul><li></li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.

Board: 264 **♦**86 Dealer: W **♥** J762 Vul: None ◆ Q10962 HCP: 3

**♣** 107

West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 5NT if possible. West Bids 6NT if possible.

You bid first.

Board: 259 Dealer: E Vul: EW North HCP: 3 South HCP: 9 Contract: 3N E	North:  • 108762  • 10  • QJ1098  • 85	South:  ♠ K54  ♥ K8753  ♠ K76  ♣ 74	West North East South 1NT Pass 3NT AP
Board: 260 Dealer: W Vul: Both North HCP: 5 South HCP: 15 Contract: 4♥ W	North:	South:  ♠ AKJ6  ♥ 10  ♠ A7543  ♠ K83	West North East South  1NT Pass 4•¹ Pass  4♥ AP  1. Texas
Board: 261 Dealer: E Vul: NS North HCP: 9 South HCP: 8 Contract: 3♣ E	North:  ♠ Q104  ♥ K1076  ♦ J1072  ♠ K3	South:  ♠ K532  ♥ Q92  ♠ K84  ♣ 1092	West North East South  1NT Pass  2♣¹ Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 262 Dealer: W Vul: EW North HCP: 9 South HCP: 4 Contract: 3N W	North:  ♠ KJ876  ♥ 53  ♠ 7  ♣ KQ873	South:  ◆ 9  ▼ A986  ◆ 1098653  ◆ 96	West North East South  1NT 2♠¹ 3NT AP  1. Cappelletti, 5M-4m
Board: 263 Dealer: E Vul: Both North HCP: 2 South HCP: 13 Contract: 2N E	North:  ♣ J9  ♥ 8742  ♦ J1032  ♣ 1054	South:  ♠ AQ652  ♥ AQ3  ♠ 65  ♣ J98	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman
Board: 264 Dealer: W Vul: None North HCP: 3 South HCP: 4 Contract: 6N W	North:  ♣ 86  ♥ J762  • Q10962  ♣ 107	South:	West North East South  1NT Pass 2♣¹ Pass  2♦ Pass 5NT Pass  6NT AP  1. Stayman

### South hands (Practice Page)

Board: 259 Dealer: E Vul: EW HCP: 9	<ul><li>★ K54</li><li>★ K8753</li><li>★ K76</li><li>★ 74</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 260 Dealer: W Vul: Both HCP: 15	<ul><li>★ AKJ6</li><li>▼ 10</li><li>◆ A7543</li><li>◆ K83</li></ul>	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 261 Dealer: E Vul: NS HCP: 8	<ul><li>★ K532</li><li>♥ Q92</li><li>★ K84</li><li>★ 1092</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♣ if possible. You bid first.
Board: 262 Dealer: W Vul: EW HCP: 4	♦9 ▼ A986 ♦ 1098653 ♣ 96	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 263 Dealer: E Vul: Both HCP: 13	<ul><li>AQ652</li><li>AQ3</li><li>65</li><li>J98</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.

West Opens 1NT.

East Bids 2♣ if possible.

West Bids 2♦ if possible.

East Bids 5NT if possible.

West Bids 6NT if possible.

Partner bids first.

Board: 259 Dealer: E Vul: EW North HCP: 3 South HCP: 9 Contract: 3N E	North:  • 108762  • 10  • QJ1098  • 85	South:  ♠ K54  ♥ K8753  ♠ K76  ♣ 74	West North East South 1NT Pass 3NT AP
Board: 260 Dealer: W Vul: Both North HCP: 5 South HCP: 15 Contract: 4♥ W	North:	South:  ♠ AKJ6  ♥ 10  ♠ A7543  ♠ K83	West North East South  1NT Pass 4•¹ Pass  4♥ AP  1. Texas
Board: 261 Dealer: E Vul: NS North HCP: 9 South HCP: 8 Contract: 3♣ E	North:  ♠ Q104  ♥ K1076  ♦ J1072  ♠ K3	South:  ♠ K532  ♥ Q92  ♠ K84  ♣ 1092	West North East South  1NT Pass  2♣¹ Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 262 Dealer: W Vul: EW North HCP: 9 South HCP: 4 Contract: 3N W	North:  ♠ KJ876  ♥ 53  ♠ 7  ♣ KQ873	South:  ◆ 9  ▼ A986  ◆ 1098653  ◆ 96	West North East South  1NT 2♠¹ 3NT AP  1. Cappelletti, 5M-4m
Board: 263 Dealer: E Vul: Both North HCP: 2 South HCP: 13 Contract: 2N E	North:  ♣ J9  ♥ 8742  ♦ J1032  ♣ 1054	South:  ♠ AQ652  ♥ AQ3  ♠ 65  ♣ J98	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman
Board: 264 Dealer: W Vul: None North HCP: 3 South HCP: 4 Contract: 6N W	North:  ♣ 86  ♥ J762  • Q10962  ♣ 107	South:	West North East South  1NT Pass 2♣¹ Pass  2♦ Pass 5NT Pass  6NT AP  1. Stayman

# North hands (Practice Page)

Board: 265 Dealer: E Vul: EW HCP: 10	<ul><li>▲ AJ10</li><li>♥ J4</li><li>◆ A1032</li><li>◆ 6532</li></ul>	East Opens 1NT.  Partner bids first.
Board: 266 Dealer: W Vul: Both HCP: 13	<ul><li>★ AKQ32</li><li>♥ J84</li><li>◆ K1063</li><li>◆ 6</li></ul>	West Opens 1NT. East Doubles 2♠ if possible. West Bids 3♣ if possible. You bid first.
Board: 267 Dealer: E Vul: None HCP: 8	<ul><li>▲ A64</li><li>♥ J972</li><li>♦ 64</li><li>♣ K832</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 268 Dealer: W Vul: NS HCP: 10	<ul><li>◆ 932</li><li>♥ AKJ9</li><li>◆ 1095</li><li>◆ Q96</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 269 Dealer: E Vul: Both HCP: 7	<ul><li>AQ1086</li><li>✓ J876</li><li>✓ 8</li><li>▲ 1064</li></ul>	East Opens 1NT. West Bids 3♣ if possible. East Bids 3♦ if possible.  Partner bids first.

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

You bid first.

Board: 265 Dealer: E Vul: EW North HCP: 10 South HCP: 8 Contract: 1N E	North:  ♠ AJ10  ♥ J4  ♠ A1032  ♠ 6532	South:  ♠ Q86  ♥ 6532  ♠ Q6  ♣ A1098	West	North	East 1NT	
Board: 266 Dealer: W Vul: Both North HCP: 13 South HCP: 6 Contract: 3 W	North:  ♠ AKQ32  ♥ J84  ♦ K1063  ♠ 6	South:	1NT 3♣	North 2♠¹ AP pelletti, 5	X	Pass
Board: 267 Dealer: E Vul: None North HCP: 8 South HCP: 5 Contract: 3N E	North:  ♠ A64  ♥ J972  ♦ 64  ♣ K832	South:  ◆ J72  ◆ 854  ◆ A83  ◆ 9654	2 <b>♣</b> ¹	North Pass AP man	East 1NT 2♦	South Pass Pass
Board: 268 Dealer: W Vul: NS North HCP: 10 South HCP: 7 Contract: 2N W	North:	South:  ♠ AJ85  ♥ Q632  ♠ 6432  ♣ 5		North Pass Pass man	East 2♣¹ 2NT	Pass
Board: 269 Dealer: E Vul: Both North HCP: 7 South HCP: 16 Contract: 3 • E	North:  ♠ AQ1086  ♥ J876  ♦ 8  ♣ 1064	South:  ♠ K4  ♥ AK95  ♠ QJ  ♣ K8732	3 <b>♣</b> ¹		1NT 3♦ <sup>2</sup>	Pass
Board: 270 Dealer: W Vul: None North HCP: 8 South HCP: 12 Contract: 2 W	North:  ♠ KJ1093  ▼ 107  ◆ 765  ♣ A85	South:  ♠ 72  ▼ KQ93  ◆ J2  ♣ KQJ42		North Pass AP	East 2◆	South Pass

## South hands (Practice Page)

Board: 265 Dealer: E Vul: EW HCP: 8	<ul><li>♣ Q86</li><li>♥ 6532</li><li>◆ Q6</li><li>♣ A1098</li></ul>	East Opens 1NT. You bid first.
Board: 266 Dealer: W Vul: Both HCP: 6	<ul><li></li></ul>	West Opens 1NT. East Doubles 2♠ if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 267 Dealer: E Vul: None HCP: 5	<ul><li>♣ J72</li><li>♥ 854</li><li>♦ A83</li><li>♣ 9654</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.
Board: 268 Dealer: W Vul: NS HCP: 7	<ul><li>AJ85</li><li>♥ Q632</li><li>♦ 6432</li><li>♣ 5</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first.
Board: 269 Dealer: E Vul: Both HCP: 16	<ul><li>★ K4</li><li>★ AK95</li><li>◆ QJ</li><li>★ K8732</li></ul>	East Opens 1NT. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.

Board: 270 Dealer: W Vul: None **★** 72 **★** KQ93 **★** J2

East Bids 2♦ if possible. West Bids 2♥ if possible.

Vul: None HCP: 12

♣ KQJ42

Partner bids first.

West Opens 1NT.

Board: 265 Dealer: E Vul: EW North HCP: 10 South HCP: 8 Contract: 1N E	North:  ♠ AJ10  ♥ J4  ♠ A1032  ♠ 6532	South:  ♠ Q86  ♥ 6532  ♠ Q6  ♣ A1098	West	North	East 1NT	
Board: 266 Dealer: W Vul: Both North HCP: 13 South HCP: 6 Contract: 3 W	North:  ♠ AKQ32  ♥ J84  ♦ K1063  ♠ 6	South:	1NT 3♣	North 2♠¹ AP pelletti, 5	X	Pass
Board: 267 Dealer: E Vul: None North HCP: 8 South HCP: 5 Contract: 3N E	North:  ♠ A64  ♥ J972  ♦ 64  ♣ K832	South:  ◆ J72  ◆ 854  ◆ A83  ◆ 9654	2 <b>♣</b> ¹	North Pass AP man	East 1NT 2♦	South Pass Pass
Board: 268 Dealer: W Vul: NS North HCP: 10 South HCP: 7 Contract: 2N W	North:	South:  ♠ AJ85  ♥ Q632  ♠ 6432  ♣ 5		North Pass Pass man	East 2♣¹ 2NT	Pass
Board: 269 Dealer: E Vul: Both North HCP: 7 South HCP: 16 Contract: 3 • E	North:  ♠ AQ1086  ♥ J876  ♦ 8  ♣ 1064	South:  ♠ K4  ♥ AK95  ♠ QJ  ♣ K8732	3 <b>♣</b> ¹		1NT 3♦ <sup>2</sup>	Pass
Board: 270 Dealer: W Vul: None North HCP: 8 South HCP: 12 Contract: 2 W	North:  ♠ KJ1093  ▼ 107  ◆ 765  ♣ A85	South:  ♠ 72  ▼ KQ93  ◆ J2  ♣ KQJ42		North Pass AP	East 2◆	South Pass

# North hands (Practice Page)

Board: 271 Dealer: E Vul: NS HCP: 14	<ul><li>4</li><li>★ A96</li><li>★ AK8754</li><li>★ K76</li></ul>	East Opens 1NT. West Bids 2♥ if possible.  Partner bids first.
Board: 272 Dealer: W Vul: EW HCP: 3	<ul><li></li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 273 Dealer: E Vul: None HCP: 7	<ul><li>★ K10962</li><li>★ KJ764</li><li>◆ 4</li><li>◆ 103</li></ul>	East Opens 1NT.  Partner bids first.
Board: 274 Dealer: W Vul: NS HCP: 8	<ul><li>◆ Q87</li><li>♥ Q5</li><li>◆ 8743</li><li>◆ KJ72</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 4♥ if possible. You bid first.
Board: 275 Dealer: E Vul: EW HCP: 8	<ul><li>43</li><li>KQJ9865</li><li>5</li><li>Q63</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. Partner bids first.

Board: 271 Dealer: E Vul: NS North HCP: 14 South HCP: 7 Contract: 3 N	North:  ♣ 4  ♥ A96  ♠ AK8754  ♣ K76	South:  ♠ K863  ♥ K875  ♦ 92  ♣ J85		North 3◆		South Pass
Board: 272 Dealer: W Vul: EW North HCP: 3 South HCP: 9 Contract: 4♥ W	North:	South:  ♣ —  ♥ Q5  • KJ108642  • K1094	1NT 2 <b>♥</b>	North Pass Pass Pass ter	East 2♦ 4♦¹ 4♥	South Pass X AP
Board: 273 Dealer: E Vul: None North HCP: 7 South HCP: 10 Contract: 1N E	North:  ♠ K10962  ♥ KJ764  ♦ 4  ♣ 103	South:  ♠ AQ3  ♥ 10  ♠ KJ753  ♣ 7654	West	North	East 1NT	
Board: 274 Dealer: W Vul: NS North HCP: 8 South HCP: 7 Contract: 4 \( \nabla \) E	North:  ♠ Q87  ♥ Q5  ♦ 8743  ♠ KJ72	South:	1NT	North Pass Pass	East 2♥ 4♥	South Pass AP
Board: 275 Dealer: E Vul: EW North HCP: 8 South HCP: 9 Contract: 4♠ E	North:	South:  ♣ 865  ✔ A  ♣ KQ8764  ♣ 1052	2♥	North Pass Pass Pass pelletti, a	1NT 2♠ 4♠	2♣¹ Pass AP
Board: 276 Dealer: W Vul: Both North HCP: 9 South HCP: 13 Contract: 2♠ S	North:  ♠ 82  ♥ J65  ♠ AK5  ♣ J6532	South:  ♠ AKJ93  ♥ K102  ♠ Q643  ♣ 4	West 1NT AP 1. Capp	Pass	Pass	

## South hands (Practice Page)

Board: 271 Dealer: E Vul: NS HCP: 7	<ul><li>★ K863</li><li>★ K875</li><li>◆ 92</li><li>◆ J85</li></ul>	East Opens 1NT. West Bids 2♥ if possible. You bid first.
Board: 272 Dealer: W Vul: EW HCP: 9	♣— ♥ Q5 • KJ108642 • K1094	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♦ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 273 Dealer: E Vul: None HCP: 10	<ul><li>AQ3</li><li>10</li><li>KJ753</li><li>7654</li></ul>	East Opens 1NT. You bid first.
Board: 274 Dealer: W Vul: NS HCP: 7	<ul><li>◆93</li><li>▼73</li><li>◆K10962</li><li>◆A1084</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 275 Dealer: E Vul: EW HCP: 9	<ul><li>★865</li><li>★ A</li><li>★ KQ8764</li><li>★ 1052</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.

Board: 271 Dealer: E Vul: NS North HCP: 14 South HCP: 7 Contract: 3 N	North:  ♣ 4  ♥ A96  ♠ AK8754  ♣ K76	South:  ♠ K863  ♥ K875  ♦ 92  ♣ J85		North 3◆		South Pass
Board: 272 Dealer: W Vul: EW North HCP: 3 South HCP: 9 Contract: 4♥ W	North:	South:  ♣ —  ♥ Q5  • KJ108642  • K1094	1NT 2 <b>♥</b>	North Pass Pass Pass ter	East 2♦ 4♦¹ 4♥	South Pass X AP
Board: 273 Dealer: E Vul: None North HCP: 7 South HCP: 10 Contract: 1N E	North:  ♠ K10962  ♥ KJ764  ♦ 4  ♣ 103	South:  ♠ AQ3  ♥ 10  ♠ KJ753  ♣ 7654	West	North	East 1NT	
Board: 274 Dealer: W Vul: NS North HCP: 8 South HCP: 7 Contract: 4 \( \nabla \) E	North:  ♠ Q87  ♥ Q5  ♦ 8743  ♠ KJ72	South:	1NT	North Pass Pass	East 2♥ 4♥	South Pass AP
Board: 275 Dealer: E Vul: EW North HCP: 8 South HCP: 9 Contract: 4♠ E	North:	South:  ♣ 865  ✔ A  ♣ KQ8764  ♣ 1052	2♥	North Pass Pass Pass pelletti, a	1NT 2♠ 4♠	2♣¹ Pass AP
Board: 276 Dealer: W Vul: Both North HCP: 9 South HCP: 13 Contract: 2♠ S	North:  ♠ 82  ♥ J65  ♠ AK5  ♣ J6532	South:  ♠ AKJ93  ♥ K102  ♠ Q643  ♣ 4	West 1NT AP 1. Capp	Pass	Pass	

# North hands (Practice Page)

Board: 277 Dealer: E Vul: NS HCP: 7	♣ QJ84 ♥ J109754 ♦ — ♣ K87	East Opens 1NT. West Bids 4♠ if possible. East Bids 5♠ if possible.  Partner bids first.
Board: 278 Dealer: W Vul: EW HCP: 8	<ul><li>♣ J75</li><li>♥ 982</li><li>♦ AQ93</li><li>♣ J62</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 279 Dealer: E Vul: Both HCP: 8	<ul><li>♠ Q10765</li><li>♥ 85</li><li>♦ Q52</li><li>♠ KJ5</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 280 Dealer: W Vul: EW HCP: 7	<ul><li>★ 8652</li><li>★ KQ9</li><li>★ Q643</li><li>★ 53</li></ul>	West Opens 1NT. You bid first.
Board: 281 Dealer: E Vul: Both HCP: 12	<ul><li>★ K763</li><li>♥ KJ96</li><li>◆ 765</li><li>◆ KQ</li></ul>	East Opens 1NT.  Partner bids first.

Board: 282 Dealer: W Vul: None

**♥** 65 **♦** J743

**♦** J752

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

Vul: None HCP: 7

**♦** KQ2

You bid first.

Board: 277 Dealer: E Vul: NS	North: ♠ QJ84 ▼ J109754	South: ♠ K109532 ♥ 82	West North East South 1NT Pass
North HCP: 7 South HCP: 3 Contract: 5 ◆ E	◆ — • K87	♦ 652 ♣ 92	4♠¹ Pass 5♦ AP 1. Minors
Board: 278 Dealer: W Vul: EW North HCP: 8 South HCP: 6 Contract: 4 W	North:  ♣ J75  ♥ 982  ♠ AQ93  ♣ J62	South:  ♠ AQ8643  ♥ 76  ♦ 74  ♣ 754	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 279 Dealer: E Vul: Both North HCP: 8 South HCP: 9 Contract: 3 \( \) E	North:  ♠ Q10765  ♥ 85  ♠ Q52  ♠ KJ5	South:  ♠ AK94  ♥ 96  ♦ 108  ♣ Q10874	West North East South 1NT Pass 2 ◆ Pass 3 ▼ 1 AP 1. Super acceptance after NT
Board: 280 Dealer: W Vul: EW North HCP: 7 South HCP: 11 Contract: 1N W	North:  ♠ 8652  ♥ KQ9  ♠ Q643  ♣ 53	South:  ♠ Q3  ♥ 543  ♠ A8  ♣ AJ10862	West North East South 1NT AP
Board: 281 Dealer: E Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ K763  ♥ KJ96  ♠ 765  ♠ KQ	South:  ♣ 9  ♥ A752  • Q  ♣ 10987642	West North East South 1NT AP
Board: 282 Dealer: W Vul: None North HCP: 7 South HCP: 7 Contract: 3N W	North:	South:  ♠ Q63  ♥ KQ10732  ♠ 9  ♠ 876	West North East South 1NT Pass 3NT AP

## South hands (Practice Page)

Board: 277 Dealer: E Vul: NS HCP: 3	<ul><li>★K109532</li><li>▼82</li><li>◆652</li><li>◆92</li></ul>	East Opens 1NT. West Bids 4♠ if possible. East Bids 5♠ if possible. You bid first.
Board: 278 Dealer: W Vul: EW HCP: 6	<ul><li>AQ8643</li><li>₹76</li><li>₹74</li><li>₹754</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 279 Dealer: E Vul: Both HCP: 9	<ul><li>★ AK94</li><li>♥ 96</li><li>★ 108</li><li>★ Q10874</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 3♥ if possible. You bid first.
Board: 280 Dealer: W Vul: EW HCP: 11	<ul><li>♣ Q3</li><li>♥ 543</li><li>♦ A8</li><li>♣ AJ10862</li></ul>	West Opens 1NT.  Partner bids first.
Board: 281 Dealer: E Vul: Both HCP: 6	♦ 9 ▼ A752 ◆ Q ♣ 10987642	East Opens 1NT. You bid first.
Board: 282 Dealer: W Vul: None HCP: 7	<ul><li>♣ Q63</li><li>♥ KQ10732</li><li>◆ 9</li><li>♣ 876</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.

Board: 277 Dealer: E Vul: NS	North: ♠ QJ84 ▼ J109754	South: ♠ K109532 ♥ 82	West North East South 1NT Pass
North HCP: 7 South HCP: 3 Contract: 5 ◆ E	◆ — • K87	♦ 652 ♣ 92	4♠¹ Pass 5♦ AP 1. Minors
Board: 278 Dealer: W Vul: EW North HCP: 8 South HCP: 6 Contract: 4 W	North:  ♣ J75  ♥ 982  ♠ AQ93  ♣ J62	South:  ♠ AQ8643  ♥ 76  ♦ 74  ♣ 754	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 279 Dealer: E Vul: Both North HCP: 8 South HCP: 9 Contract: 3 \( \) E	North:  ♠ Q10765  ♥ 85  ♠ Q52  ♠ KJ5	South:  ♠ AK94  ♥ 96  ♦ 108  ♣ Q10874	West North East South 1NT Pass 2 ◆ Pass 3 ▼ 1 AP 1. Super acceptance after NT
Board: 280 Dealer: W Vul: EW North HCP: 7 South HCP: 11 Contract: 1N W	North:  ♠ 8652  ♥ KQ9  ♠ Q643  ♣ 53	South:  ♠ Q3  ♥ 543  ♠ A8  ♣ AJ10862	West North East South 1NT AP
Board: 281 Dealer: E Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ K763  ♥ KJ96  ♠ 765  ♠ KQ	South:  ♣ 9  ♥ A752  • Q  ♣ 10987642	West North East South 1NT AP
Board: 282 Dealer: W Vul: None North HCP: 7 South HCP: 7 Contract: 3N W	North:	South:  ♠ Q63  ♥ KQ10732  ♠ 9  ♠ 876	West North East South 1NT Pass 3NT AP

# North hands (Practice Page)

		1
Board: 283 Dealer: E Vul: Both HCP: 4	♦ 85 ▼ A85432 ♦ 1085 • 105	East Opens 1NT.  West Bids 2♥ if possible.  East Bids 2♠ if possible.  West Bids 4♠ if possible.  East Bids 4♠ if possible.  West Bids 4NT if possible.  East Bids 5♠ if possible.  West Bids 5♠ if possible.  East Bids 6♠ if possible.  Partner bids first.
Board: 284 Dealer: W Vul: None HCP: 12	<b>★</b> KQ75 <b>♥</b> 6 <b>♦</b> K1086 <b>♣</b> A1043	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 285 Dealer: E Vul: EW HCP: 4	<ul><li>★ 7632</li><li>♥ J105</li><li>★ 74</li><li>♣ QJ52</li></ul>	East Opens 1NT.  Partner bids first.
Board: 286 Dealer: W Vul: None HCP: 2	<ul><li>◆98763</li><li>▼109</li><li>◆632</li><li>◆Q95</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. West Bids 4♥ if possible.  You bid first.
Board: 287 Dealer: E Vul: NS HCP: 12	<ul><li>AQ854</li><li>✓ 2</li><li>✓ 743</li><li>AQ106</li></ul>	East Opens 1NT. West Bids 3♣ if possible.  Partner bids first.

 Vul: EW
 ◆ A1075

 HCP: 10
 ◆ 432

 You bid first.

			West	North	East 1NT	South Pass
Board: 283	North:	South:	2♥	Pass	2♠	Pass
Dealer: E	<b>♦</b> 85	<b>★</b> 73	<b>4♣</b> ¹	Pass	<b>4</b> ♦ <sup>2</sup>	Pass
Vul: Both North HCP: 4	<b>♥</b> A85432	<b>♥</b> J7	4NT <sup>3</sup>	Pass	5♣	X
South HCP: 7	<b>◆</b> 1085	◆ Q742	5♠	Pass	6♠	AP
Contract: 6♠ E	<b>♣</b> 105	<b>♣</b> KJ862	1. Splin	ter		
			-	bid, a 🔸	stoppe	er
			3. Black	cwood (	)314, f	or ♠
Board: 284 Dealer: W Vul: None North HCP: 12 South HCP: 1 Contract: 3N W	North:  ♠ KQ75  ♥ 6  ♠ K1086  ♠ A1043	South:	West 1NT	North Pass	East 3NT	South AP
Board: 285 Dealer: E Vul: EW North HCP: 4 South HCP: 12 Contract: 1N E	North:  ♣ 7632  ♥ J105  • 74  ♣ QJ52	South:  ♠ QJ94  ♥ AQ6  ♠ QJ9  ♣ 1043	West	North	East 1NT	
Board: 286			West	North	Fact	South
Dealer: W	North:	South:		Pass		Pass
Vul: None	<b>♦</b> 98763 <b>♥</b> 109	<b>♠</b> Q4 <b>♥</b> Q52	2♥	Pass	3NT	
North HCP: 2	◆ 632	<b>♦</b> Q32 <b>♦</b> QJ9	4♥	AP		
South HCP: 12	♣ Q95	♣ AJ872				
Contract: 4♥ W	`					
Board: 287 Dealer: E	North: ♠ AQ854	South: <b>♠</b> 1072	West	North	East 1NT	
Vul: NS	♥ AQ034	♥ AQ83	Pass	2 <b>♠</b> ¹	Pass	
North HCP: 12 South HCP: 6	<b>→</b> 743	<ul><li>10865</li></ul>	3 <b>♣</b>	AP	_ 400	1 000
	<b>♣</b> AQ106	<b>♣</b> 95	<i>J</i> <b>1</b>			

Board: 288 Dealer: W Vul: EW North HCP: 10

South HCP: 8 Contract: 1N W North: ♣ J95

**♥** KQ8

◆ A1075 ◆ 432 South: ♠ KQ843 ♥ 52

★ K932★ 75

West North East South

1NT AP

### South hands (Practice Page)

Board: 283 Dealer: E Vul: Both HCP: 7	<ul><li>★73</li><li>▼ J7</li><li>◆ Q742</li><li>◆ KJ862</li></ul>	East Opens 1NT.  West Bids 2♥ if possible.  East Bids 2♠ if possible.  West Bids 4♠ if possible.  East Bids 4♠ if possible.  West Bids 4NT if possible.  East Bids 5♠ if possible.  West Bids 5♠ if possible.  You bid first.
Board: 284 Dealer: W Vul: None HCP: 1	<ul><li>♦ 982</li><li>♥ J87542</li><li>♦ 3</li><li>♦ 982</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 285 Dealer: E Vul: EW HCP: 12	<ul><li>◆ QJ94</li><li>◆ AQ6</li><li>◆ QJ9</li><li>◆ 1043</li></ul>	East Opens 1NT. You bid first.
Board: 286 Dealer: W Vul: None HCP: 12	<ul><li>♣ Q4</li><li>♥ Q52</li><li>◆ QJ9</li><li>♣ AJ872</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 287 Dealer: E Vul: NS HCP: 6	<ul><li>1072</li><li>✓ AQ83</li><li>10865</li><li>№ 95</li></ul>	East Opens 1NT. West Bids 3♣ if possible. You bid first.

Board: 288 **♦** KQ843 West Opens 1NT. Dealer: W **v** 52

Vul: EW **♦** K932 Partner bids first.

HCP: 8 **♣** 75

			West	North	East 1NT	South Pass
Board: 283	North:	South:	2♥	Pass	2♠	Pass
Dealer: E	<b>♦</b> 85	<b>★</b> 73	<b>4♣</b> ¹	Pass	<b>4</b> ♦ <sup>2</sup>	Pass
Vul: Both North HCP: 4	<b>♥</b> A85432	<b>♥</b> J7	4NT <sup>3</sup>	Pass	5♣	X
South HCP: 7	<b>◆</b> 1085	◆ Q742	5♠	Pass	6♠	AP
Contract: 6♠ E	<b>♣</b> 105	<b>♣</b> KJ862	1. Splin	ter		
			-	bid, a 🔸	stoppe	er
			3. Black	cwood (	)314, f	or ♠
Board: 284 Dealer: W Vul: None North HCP: 12 South HCP: 1 Contract: 3N W	North:  ♠ KQ75  ♥ 6  ♠ K1086  ♠ A1043	South:	West 1NT	North Pass	East 3NT	South AP
Board: 285 Dealer: E Vul: EW North HCP: 4 South HCP: 12 Contract: 1N E	North:  ♣ 7632  ♥ J105  • 74  ♣ QJ52	South:  ♠ QJ94  ♥ AQ6  ♠ QJ9  ♣ 1043	West	North	East 1NT	
Board: 286			West	North	Fact	South
Dealer: W	North:	South:		Pass		Pass
Vul: None	<b>♦</b> 98763 <b>♥</b> 109	<b>♠</b> Q4 <b>♥</b> Q52	2♥	Pass	3NT	
North HCP: 2	◆ 632	<b>♦</b> Q32 <b>♦</b> QJ9	4♥	AP		
South HCP: 12	♣ Q95	♣ AJ872				
Contract: 4♥ W	`					
Board: 287 Dealer: E	North: ♠ AQ854	South: <b>♠</b> 1072	West	North	East 1NT	
Vul: NS	♥ AQ034	♥ AQ83	Pass	2 <b>♠</b> ¹	Pass	
North HCP: 12 South HCP: 6	<b>→</b> 743	<ul><li>10865</li></ul>	3 <b>♣</b>	AP	_ 400	1 000
	<b>♣</b> AQ106	<b>♣</b> 95	<i>J</i> <b>1</b>			

Board: 288 Dealer: W Vul: EW North HCP: 10

South HCP: 8 Contract: 1N W North: ♣ J95

**♥** KQ8

◆ A1075 ◆ 432 South: ♠ KQ843 ♥ 52

★ K932★ 75

West North East South

1NT AP

# North hands (Practice Page)

Board: 289 Dealer: E Vul: Both HCP: 8	<ul><li>A8</li><li>♥ Q9875</li><li>◆ Q985</li><li>♣ 82</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 290 Dealer: W Vul: NS HCP: 10	<ul><li>★K1084</li><li>▼J5</li><li>◆Q97</li><li>★A542</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 291 Dealer: E Vul: EW HCP: 10	<ul><li>♠ 65</li><li>♥ A87</li><li>♦ KQ32</li><li>♠ J742</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 292 Dealer: W Vul: Both HCP: 8	<ul><li></li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 293 Dealer: E Vul: None HCP: 11	<ul><li>A2</li><li>✓ A82</li><li>✓ 9862</li><li>✓ K732</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 3♠ if possible.  Partner bids first.

Board: 294 **★**52 Dealer: W **♥** Q86

Vul: EW ♦ A10732 HCP: 6

You bid first. **♣** 1054

West Opens 1NT.

Board: 289 Dealer: E Vul: Both North HCP: 8 South HCP: 11 Contract: 4♠ E	North:  ♠ A8  ♥ Q9875  • Q985  ♣ 82	South:  ♠ K53  ♥ 43  ♦ 1072  ♣ AKJ107		North Pass		South Pass AP
Board: 290 Dealer: W Vul: NS North HCP: 10 South HCP: 7 Contract: 2 W	North:  ♠ K1084  ♥ J5  • Q97  ♣ A542	South:  ♣ J2  ♥ Q632  ♠ A1042  ♣ 873	West 1NT 2♥	North Pass AP	East 2♦	South Pass
Board: 291 Dealer: E Vul: EW North HCP: 10 South HCP: 10 Contract: 3♠ E	North:  ♠ 65  ♥ A87  • KQ32  ♣ J742	South:  ◆ 94  ▼ Q10654  ◆ A104  ◆ A109	2♥	North Pass er accep	1NT 3♠¹	Pass
Board: 292 Dealer: W Vul: Both North HCP: 8 South HCP: 4 Contract: 4♥ W	North:  ♣ J10972  ♥ K  • KJ982  ♣ 95	South:  ♠ K86  ♥ 9863  ♦ 3  ♣ J7632		North Pass Pass AP	East 2♦ 3♦	South Pass Pass
Board: 293 Dealer: E Vul: None North HCP: 11 South HCP: 4 Contract: 3♠ E	North:  ♠ A2  ♥ A82  ♦ 9862  ♣ K732	South:	2♥	North Pass er accep	1NT 3♠¹	Pass
Board: 294 Dealer: W Vul: EW North HCP: 6 South HCP: 10 Contract: 1N W	North:  ◆ 52  ▼ Q86  ◆ A10732  ◆ 1054	South:  ♠ K98  ✔ A9742  ♠ Q54  ♣ J3	West 1NT	North AP	East	South

## South hands (Practice Page)

Board: 289 Dealer: E Vul: Both HCP: 11	<ul><li>★ K53</li><li>★ 43</li><li>★ 1072</li><li>★ AKJ107</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 290 Dealer: W Vul: NS HCP: 7	<ul><li>J2</li><li>✓ Q632</li><li>◆ A1042</li><li>◆ 873</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 291 Dealer: E Vul: EW HCP: 10	<ul><li>◆ 94</li><li>♥ Q10654</li><li>◆ A104</li><li>◆ A109</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 3♠ if possible. You bid first.
Board: 292 Dealer: W Vul: Both HCP: 4	<ul><li>★ K86</li><li>♥ 9863</li><li>◆ 3</li><li>◆ J7632</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♦ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 293 Dealer: E Vul: None HCP: 4	<ul><li></li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 3♠ if possible. You bid first.

HCP: 10 ♣ J3

West Opens 1NT.

Partner bids first.

Board: 289 Dealer: E Vul: Both North HCP: 8 South HCP: 11 Contract: 4♠ E	North:  ♠ A8  ♥ Q9875  • Q985  ♣ 82	South:  ♠ K53  ♥ 43  ♦ 1072  ♣ AKJ107		North Pass		South Pass AP
Board: 290 Dealer: W Vul: NS North HCP: 10 South HCP: 7 Contract: 2 W	North:  ♠ K1084  ♥ J5  • Q97  ♣ A542	South:  ♣ J2  ♥ Q632  ♠ A1042  ♣ 873	West 1NT 2♥	North Pass AP	East 2♦	South Pass
Board: 291 Dealer: E Vul: EW North HCP: 10 South HCP: 10 Contract: 3♠ E	North:  ♠ 65  ♥ A87  • KQ32  ♣ J742	South:  ◆ 94  ▼ Q10654  ◆ A104  ◆ A109	2♥	North Pass er accep	1NT 3♠¹	Pass
Board: 292 Dealer: W Vul: Both North HCP: 8 South HCP: 4 Contract: 4♥ W	North:  ♣ J10972  ♥ K  • KJ982  ♣ 95	South:  ♠ K86  ♥ 9863  ♦ 3  ♣ J7632		North Pass Pass AP	East 2♦ 3♦	South Pass Pass
Board: 293 Dealer: E Vul: None North HCP: 11 South HCP: 4 Contract: 3♠ E	North:  ♠ A2  ♥ A82  ♦ 9862  ♣ K732	South:	2♥	North Pass er accep	1NT 3♠¹	Pass
Board: 294 Dealer: W Vul: EW North HCP: 6 South HCP: 10 Contract: 1N W	North:  ◆ 52  ▼ Q86  ◆ A10732  ◆ 1054	South:  ♠ K98  ✔ A9742  ♠ Q54  ♣ J3	West 1NT	North AP	East	South

# North hands (Practice Page)

Board: 295 Dealer: E Vul: Both HCP: 8	<ul><li>★ KJ109542</li><li>♥ QJ</li><li>◆ J2</li><li>◆ 105</li></ul>	East Opens 1NT. West Bids 2♦ if possible.  Partner bids first.
Board: 296 Dealer: W Vul: None HCP: 4	<ul><li>★ A87542</li><li>▼ 76</li><li>◆ 6</li><li>◆ 10642</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 297 Dealer: E Vul: NS HCP: 9	<ul><li></li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 298 Dealer: W Vul: Both HCP: 8	<ul><li>★ K875</li><li>▼ K10863</li><li>◆ J8</li><li>◆ J7</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 299 Dealer: E Vul: None HCP: 14	<ul><li>♣ Q3</li><li>♥ A973</li><li>♦ AJ62</li><li>♣ K85</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 300 Dealer: W Vul: NS HCP: 9	<ul><li>★ KQ53</li><li>♥ QJ9</li><li>◆ 876</li><li>◆ J63</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 3♣ if possible. You bid first.

Board: 295 Dealer: E Vul: Both North HCP: 8 South HCP: 7 Contract: 3♠ N	North:  ♠ KJ109542  ♥ QJ  ♦ J2  ♣ 105	South:  ♠ 63  ♥ A983  ♠ K75  ♣ 9874	West North East South 1NT Pass 2♦ 3♠ AP
Board: 296 Dealer: W Vul: None North HCP: 4 South HCP: 10 Contract: 3N W	North:  ♠ A87542  ♥ 76  ♦ 6  ♣ 10642	South:  ♠ 1096  ♥ AQ98  ♠ K1074  ♣ J3	West North East South 1NT Pass 3NT AP
Board: 297 Dealer: E Vul: NS North HCP: 9 South HCP: 5 Contract: 4 E	North:  ♣ J65  ♥ 6  • 1075  ♣ AKJ942	South:  ♠ Q  ♥ 1087432  ♠ K832  ♠ 83	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 298 Dealer: W Vul: Both North HCP: 8 South HCP: 6 Contract: 3N W	North:  ♠ K875  ♥ K10863  ♦ J8  ♣ J7	South:  ♠ Q42  ♥ 974  ♠ A5  ♣ 108632	West North East South 1NT Pass 3NT AP
Board: 299 Dealer: E Vul: None North HCP: 14 South HCP: 4 Contract: 4 E	North:  ♠ Q3  ♥ A973  ♠ AJ62  ♠ K85	South:  ◆ 962  ▼ 4  ◆ Q1098  ◆ Q10742	West North East South  1NT Pass  4♥¹ Pass 4♠ AP  1. Texas
Board: 300 Dealer: W Vul: NS North HCP: 9 South HCP: 8 Contract: 3 W	North:  ♠ KQ53  ♥ QJ9  ♠ 876  ♣ J63	South:	West North East South  1NT Pass 2♠¹ Pass  3♠² AP  1. Minor Suit Transfers after 1NT  2. automat

### South hands (Practice Page)

Board: 295 Dealer: E Vul: Both HCP: 7	<ul><li>♠ 63</li><li>♥ A983</li><li>♦ K75</li><li>♠ 9874</li></ul>	East Opens 1NT. West Bids 2♦ if possible. You bid first.
Board: 296 Dealer: W Vul: None HCP: 10	<ul><li>1096</li><li>✓ AQ98</li><li>✓ K1074</li><li>✓ J3</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 297 Dealer: E Vul: NS HCP: 5	<b>♦</b> Q <b>♥</b> 1087432 <b>♦</b> K832 <b>♣</b> 83	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 298 Dealer: W Vul: Both HCP: 6	<ul><li>◆ Q42</li><li>◆ 974</li><li>◆ A5</li><li>◆ 108632</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 299 Dealer: E Vul: None HCP: 4	<ul><li>♦962</li><li>✓ 4</li><li>♦ Q1098</li><li>♠ Q10742</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 300 Dealer: W Vul: NS HCP: 8	<ul><li>♣876</li><li>♥ K765</li><li>◆ AJ1092</li><li>♣ 4</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.

Board: 295 Dealer: E Vul: Both North HCP: 8 South HCP: 7 Contract: 3♠ N	North:  ♠ KJ109542  ♥ QJ  ♦ J2  ♣ 105	South:  ♠ 63  ♥ A983  ♠ K75  ♣ 9874	West North East South 1NT Pass 2♦ 3♠ AP
Board: 296 Dealer: W Vul: None North HCP: 4 South HCP: 10 Contract: 3N W	North:  ♠ A87542  ♥ 76  ♦ 6  ♣ 10642	South:  ♠ 1096  ♥ AQ98  ♠ K1074  ♣ J3	West North East South 1NT Pass 3NT AP
Board: 297 Dealer: E Vul: NS North HCP: 9 South HCP: 5 Contract: 4 E	North:  ♣ J65  ♥ 6  • 1075  ♣ AKJ942	South:  ♠ Q  ♥ 1087432  ♠ K832  ♠ 83	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 298 Dealer: W Vul: Both North HCP: 8 South HCP: 6 Contract: 3N W	North:  ♠ K875  ♥ K10863  ♦ J8  ♣ J7	South:  ♠ Q42  ♥ 974  ♠ A5  ♣ 108632	West North East South 1NT Pass 3NT AP
Board: 299 Dealer: E Vul: None North HCP: 14 South HCP: 4 Contract: 4 E	North:  ♠ Q3  ♥ A973  ♠ AJ62  ♠ K85	South:  ◆ 962  ▼ 4  ◆ Q1098  ◆ Q10742	West North East South  1NT Pass  4♥¹ Pass 4♠ AP  1. Texas
Board: 300 Dealer: W Vul: NS North HCP: 9 South HCP: 8 Contract: 3 W	North:  ♠ KQ53  ♥ QJ9  ♠ 876  ♣ J63	South:	West North East South  1NT Pass 2♠¹ Pass  3♠² AP  1. Minor Suit Transfers after 1NT  2. automat

# North hands (Practice Page)

Board: 301 Dealer: E Vul: EW HCP: 12	<b>♦</b> KJ <b>♥</b> K932 <b>♦</b> Q9642 <b>♣</b> K6	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 302 Dealer: W Vul: NS HCP: 8	<ul><li>★ 43</li><li>▼ 10962</li><li>◆ KJ</li><li>★ A9762</li></ul>	West Opens 1NT. You bid first.
Board: 303 Dealer: E Vul: EW HCP: 10	<ul><li>★ K96</li><li>▼ KQJ92</li><li>◆ J10</li><li>◆ 864</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Redoubles if possible. West Bids 3NT if possible. Partner bids first.
Board: 304 Dealer: W Vul: Both HCP: 4	<ul><li>★73</li><li>♥97</li><li>★K976</li><li>★J10932</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 305 Dealer: E Vul: NS HCP: 8	<ul><li>Q32</li><li>♥ Q10753</li><li>↓ J95</li><li>♣ K6</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.

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

You bid first.

Board: 301 Dealer: E Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ E	North:  ♠ KJ  ♥ K932  ♠ Q9642  ♣ K6	South:  ♠ A94  ♥ QJ10754  ♠ 85  ♣ J7	West North East South  1NT Pass  2▼ Pass 2♠ AP
Board: 302 Dealer: W Vul: NS North HCP: 8 South HCP: 10 Contract: 1N W	North:	South:  ◆ J10985  ◆ A74  ◆ A742  ♣ J	West North East South 1NT AP
Board: 303 Dealer: E Vul: EW North HCP: 10 South HCP: 0 Contract: 3N E	North:  ♠ K96  ♥ KQJ92  ♦ J10  ♣ 864	South:  ◆ 874  ▼ 1086  ◆ 654  ♣ 10532	West North East South 1NT Pass 2♥ X XX¹ Pass 3NT AP 1. artificial
Board: 304 Dealer: W Vul: Both North HCP: 4 South HCP: 9 Contract: 4♠ W	North:  ♣ 73  ♥ 97  ♠ K976  ♣ J10932	South:  ♠ QJ9  ♥ AJ10632  ♦ J10  ♣ 85	West North East South  1NT Pass 4♥¹ Pass  4♠ AP  1. Texas
Board: 305 Dealer: E Vul: NS North HCP: 8 South HCP: 4 Contract: 3N E	North:  ♠ Q32  ♥ Q10753  ♦ J95  ♠ K6	South:  ♠ KJ1094  ♥ 82  ♦ 1084  ♣ 532	West North East South 1NT Pass 3NT AP
Board: 306 Dealer: W Vul: EW North HCP: 7 South HCP: 8 Contract: 2N W	North:	South:	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 2NT AP  1. Stayman

### South hands (Practice Page)

Board: 301 Dealer: E Vul: EW HCP: 8	<ul><li>▲ A94</li><li>♥ QJ10754</li><li>◆ 85</li><li>♣ J7</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 302 Dealer: W Vul: NS HCP: 10	<ul><li></li></ul>	West Opens 1NT.  Partner bids first.
Board: 303 Dealer: E Vul: EW HCP: 0	<ul><li>★874</li><li>▼1086</li><li>◆654</li><li>★10532</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Redoubles if possible. West Bids 3NT if possible. You bid first.
Board: 304 Dealer: W Vul: Both HCP: 9	♣ QJ9 ♥ AJ10632 ♦ J10 ♣ 85	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 305 Dealer: E Vul: NS HCP: 4	<ul><li>★ KJ1094</li><li>▼ 82</li><li>◆ 1084</li><li>◆ 532</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.

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

Partner bids first.

Board: 301 Dealer: E Vul: EW North HCP: 12 South HCP: 8 Contract: 2♠ E	North:  ♠ KJ  ♥ K932  ♠ Q9642  ♣ K6	South:  ♠ A94  ♥ QJ10754  ♠ 85  ♣ J7	West North East South  1NT Pass  2▼ Pass 2♠ AP
Board: 302 Dealer: W Vul: NS North HCP: 8 South HCP: 10 Contract: 1N W	North:	South:  ◆ J10985  ◆ A74  ◆ A742  ♣ J	West North East South 1NT AP
Board: 303 Dealer: E Vul: EW North HCP: 10 South HCP: 0 Contract: 3N E	North:  ♠ K96  ♥ KQJ92  ♦ J10  ♣ 864	South:  ◆ 874  ▼ 1086  ◆ 654  ♣ 10532	West North East South 1NT Pass 2♥ X XX¹ Pass 3NT AP 1. artificial
Board: 304 Dealer: W Vul: Both North HCP: 4 South HCP: 9 Contract: 4♠ W	North:  ♣ 73  ♥ 97  ♠ K976  ♣ J10932	South:  ♠ QJ9  ♥ AJ10632  ♦ J10  ♣ 85	West North East South  1NT Pass 4♥¹ Pass  4♠ AP  1. Texas
Board: 305 Dealer: E Vul: NS North HCP: 8 South HCP: 4 Contract: 3N E	North:  ♠ Q32  ♥ Q10753  ♦ J95  ♠ K6	South:  ♠ KJ1094  ♥ 82  ♦ 1084  ♣ 532	West North East South 1NT Pass 3NT AP
Board: 306 Dealer: W Vul: EW North HCP: 7 South HCP: 8 Contract: 2N W	North:	South:	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 2NT AP  1. Stayman

# North hands (Practice Page)

Board: 307 Dealer: E Vul: Both HCP: 4	<ul><li>★74</li><li>▼KJ108653</li><li>◆52</li><li>★42</li></ul>	East Opens 1NT. West Bids 3♥ if possible. East Bids 3NT if possible.  Partner bids first.
Board: 308 Dealer: W Vul: Both HCP: 2	<ul><li></li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.
Board: 309 Dealer: E Vul: None HCP: 3	♦ 873 ▼ 8752 ♦ 984 ♣ K42	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 310 Dealer: W Vul: NS HCP: 11	<ul><li>A5</li><li>✓ AQJ93</li><li>◆ 874</li><li>◆ 983</li></ul>	West Opens 1NT. You bid first.
Board: 311 Dealer: E Vul: Both HCP: 16	<ul><li>432</li><li>✓ A103</li><li>✓ AK3</li><li>✓ KQ98</li></ul>	East Opens 1NT.  Partner bids first.
Board: 312 Dealer: W Vul: None HCP: 7	<ul><li>★ K542</li><li>▼ 1062</li><li>◆ K83</li><li>◆ J104</li></ul>	West Opens 1NT. You bid first.

Board: 307 Dealer: E Vul: Both North HCP: 4 South HCP: 10 Contract: 3N E	North:  ♣ 74  ▼ KJ108653  ◆ 52  ♣ 42	South:  ♣ J986  ♥ Q4  ♠ A76  ♣ K1063		ast South NT Pass NT AP
Board: 308 Dealer: W Vul: Both North HCP: 2 South HCP: 13 Contract: 2N W	North:	South:  ♣ A8  ▼ 1043  ♣ AK104  ♣ Q863		ast South ♣¹ Pass NT AP
Board: 309 Dealer: E Vul: None North HCP: 3 South HCP: 11 Contract: 3N E	North:  ♦ 873  ♥ 8752  • 984  ♣ K42	South:  ♠ AQJ105  ♥ 1093  ♠ QJ3  ♣ J7	West North Earline 11 3NT AP	ast South NT Pass
Board: 310 Dealer: W Vul: NS North HCP: 11 South HCP: 8 Contract: 1N W	North:  ♠ A5  ♥ AQJ93  ♠ 874  ♠ 983	South:  ♠ QJ1083  ♥ 1065  ♠ K932  ♠ Q	West North E	ast South
Board: 311 Dealer: E Vul: Both North HCP: 16 South HCP: 2 Contract: 2♥ S	North:	South:  ♣ J976  ♥ 8742  ♦ 75  ♣ J63		NT Pass ass 2♥
Board: 312 Dealer: W Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ K542  ♥ 1062  ♦ K83  ♣ J104	South:  ♠ A6  ♥ AJ75  ♠ Q52  ♠ Q865	West North E	ast South

### South hands (Practice Page)

Board: 307 Dealer: E Vul: Both HCP: 10	<ul><li></li></ul>	East Opens 1NT. West Bids 3♥ if possible. East Bids 3NT if possible. You bid first.
Board: 308 Dealer: W Vul: Both HCP: 13	<ul><li>★ A8</li><li>▼ 1043</li><li>◆ AK104</li><li>◆ Q863</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. Partner bids first.
Board: 309 Dealer: E Vul: None HCP: 11	<ul><li>♠ AQJ105</li><li>♥ 1093</li><li>♠ QJ3</li><li>♠ J7</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 310 Dealer: W Vul: NS HCP: 8	♣ QJ1083 ♥ 1065 ♦ K932 ♣ Q	West Opens 1NT. Partner bids first.
Board: 311 Dealer: E Vul: Both HCP: 2	<ul><li></li></ul>	East Opens 1NT. You bid first.
Board: 312 Dealer: W Vul: None HCP: 13	<ul><li>▲ A6</li><li>✓ AJ75</li><li>◆ Q52</li><li>◆ Q865</li></ul>	West Opens 1NT. Partner bids first.

Board: 307 Dealer: E Vul: Both North HCP: 4 South HCP: 10 Contract: 3N E	North:  ♣ 74  ▼ KJ108653  ◆ 52  ♣ 42	South:  ♣ J986  ♥ Q4  ♠ A76  ♣ K1063		ast South NT Pass NT AP
Board: 308 Dealer: W Vul: Both North HCP: 2 South HCP: 13 Contract: 2N W	North:	South:  ♣ A8  ▼ 1043  ♣ AK104  ♣ Q863		ast South ♣¹ Pass NT AP
Board: 309 Dealer: E Vul: None North HCP: 3 South HCP: 11 Contract: 3N E	North:  ♦ 873  ♥ 8752  • 984  ♣ K42	South:  ♠ AQJ105  ♥ 1093  ♠ QJ3  ♣ J7	West North Earline 11 3NT AP	ast South NT Pass
Board: 310 Dealer: W Vul: NS North HCP: 11 South HCP: 8 Contract: 1N W	North:  ♠ A5  ♥ AQJ93  ♠ 874  ♠ 983	South:  ♠ QJ1083  ♥ 1065  ♠ K932  ♠ Q	West North E	ast South
Board: 311 Dealer: E Vul: Both North HCP: 16 South HCP: 2 Contract: 2♥ S	North:	South:  ♣ J976  ♥ 8742  ♦ 75  ♣ J63		NT Pass ass 2♥
Board: 312 Dealer: W Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ K542  ♥ 1062  ♦ K83  ♣ J104	South:  ♠ A6  ♥ AJ75  ♠ Q52  ♠ Q865	West North E	ast South

# North hands (Practice Page)

Board: 313 Dealer: E Vul: NS HCP: 8		East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 314 Dealer: W Vul: EW HCP: 5	<ul><li>◆983</li><li>♥2</li><li>◆QJ942</li><li>◆Q1097</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♥ if possible. You bid first.
Board: 315 Dealer: E Vul: None HCP: 5	<ul><li>♠ 643</li><li>♥ 4</li><li>♦ KQ53</li><li>♠ 109872</li></ul>	East Opens 1NT. Partner bids first.
Board: 316 Dealer: W Vul: NS HCP: 9	<b>★</b> KQ852 <b>★</b> 63 <b>★</b> KJ10 <b>♣</b> 987	West Opens 1NT. You bid first.
Board: 317 Dealer: E Vul: EW HCP: 8	<ul><li>★KQJ1043</li><li>♥Q104</li><li>↑763</li><li>◆8</li></ul>	East Opens 1NT. West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.

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

You bid first.

Board: 313 Dealer: E Vul: NS North HCP: 8 South HCP: 10 Contract: 2♠ E	North:  ♣ J  ♥ K9642  ♦ 962  ♣ KJ102	South:  ♠ 1032  ♥ A1085  ♠ KQJ  ♠ 985	West North East South 1NT Pass 2♥ Pass 2♠ AP
Board: 314 Dealer: W Vul: EW North HCP: 5 South HCP: 10 Contract: 4 W	North:	South:  ♠ KJ64  ▼ AQ73  ♦ 76  ♣ 432	West North East South  1NT Pass 2 Pass  2 Pass 2 Pass  4 AP
Board: 315 Dealer: E Vul: None North HCP: 5 South HCP: 17 Contract: 2♠ N	North:	South:  ♠ KQJ5  ♥ AQJ1076  ♦ 9  ♣ A6	West North East South  1NT 2◆¹  Pass 2♠ AP  1. Cappelletti, both majors
Board: 316 Dealer: W Vul: NS North HCP: 9 South HCP: 14 Contract: 1N W	North:  ♠ KQ852  ♥ 63  ♠ KJ10  ♣ 987	South:  ♠ A97  ▼ KQJ85  ♠ 65  ♠ KJ4	West North East South 1NT AP
Board: 317 Dealer: E Vul: EW North HCP: 8 South HCP: 13 Contract: 3♠ S	North:  ♠ KQJ1043  ♥ Q104  ♦ 763  ♣ 8	South:  ♠ A76  ♥ AJ83  ♠ Q8  ♠ Q976	West North East South  1NT Pass  2♠¹ X Pass Pass  3♠ Pass Pass 3♠  AP  1. Minor Suit Transfers after 1NT

West North East South Board: 318  $1NT X^1$ Pass Pass North: South: Dealer: W  $XX^2$  Pass  $2 \clubsuit^3$  2NT **♠** AJ102 **♦** K985 Vul: Both **♥** A96 **♥** Q2 AP North HCP: 16 **♦** 1095 **♦** Q86 1. Cappelletti, strong South HCP: 8 **♣** J985 ♣ AK7 2. SOS Contract: 2N S 3. artificial

### South hands (Practice Page)

Board: 313 Dealer: E Vul: NS HCP: 10	<ul><li>1032</li><li>✓ A1085</li><li>✓ KQJ</li><li>✓ 985</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 314 Dealer: W Vul: EW HCP: 10	<ul><li>★ KJ64</li><li>▼ AQ73</li><li>◆ 76</li><li>◆ 432</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 315 Dealer: E Vul: None HCP: 17	<ul><li>★ KQJ5</li><li>▼ AQJ1076</li><li>◆ 9</li><li>◆ A6</li></ul>	East Opens 1NT. You bid first.
Board: 316 Dealer: W Vul: NS HCP: 14	<ul><li>★ A97</li><li>▼ KQJ85</li><li>◆ 65</li><li>★ KJ4</li></ul>	West Opens 1NT.  Partner bids first.
Board: 317 Dealer: E Vul: EW HCP: 13	<ul><li>▲ A76</li><li>♥ AJ83</li><li>◆ Q8</li><li>▲ Q976</li></ul>	East Opens 1NT. West Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.

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

Partner bids first.

Board: 313 Dealer: E Vul: NS North HCP: 8 South HCP: 10 Contract: 2♠ E	North:  ♣ J  ♥ K9642  ♦ 962  ♣ KJ102	South:  ♠ 1032  ♥ A1085  ♠ KQJ  ♠ 985	West North East South 1NT Pass 2♥ Pass 2♠ AP
Board: 314 Dealer: W Vul: EW North HCP: 5 South HCP: 10 Contract: 4 W	North:	South:  ♠ KJ64  ▼ AQ73  ♦ 76  ♣ 432	West North East South  1NT Pass 2 Pass  2 Pass 2 Pass  4 AP
Board: 315 Dealer: E Vul: None North HCP: 5 South HCP: 17 Contract: 2♠ N	North:	South:  ♠ KQJ5  ♥ AQJ1076  ♦ 9  ♣ A6	West North East South  1NT 2◆¹  Pass 2♠ AP  1. Cappelletti, both majors
Board: 316 Dealer: W Vul: NS North HCP: 9 South HCP: 14 Contract: 1N W	North:  ♠ KQ852  ♥ 63  ♠ KJ10  ♣ 987	South:  ♠ A97  ▼ KQJ85  ♠ 65  ♠ KJ4	West North East South 1NT AP
Board: 317 Dealer: E Vul: EW North HCP: 8 South HCP: 13 Contract: 3♠ S	North:  ♠ KQJ1043  ♥ Q104  ♦ 763  ♣ 8	South:  ♠ A76  ♥ AJ83  ♠ Q8  ♠ Q976	West North East South  1NT Pass  2♠¹ X Pass Pass  3♠ Pass Pass 3♠  AP  1. Minor Suit Transfers after 1NT

West North East South Board: 318  $1NT X^1$ Pass Pass North: South: Dealer: W  $XX^2$  Pass  $2 \clubsuit^3$  2NT **♠** AJ102 **♦** K985 Vul: Both **♥** A96 **♥** Q2 AP North HCP: 16 **♦** 1095 **♦** Q86 1. Cappelletti, strong South HCP: 8 **♣** J985 **♣** AK7 2. SOS Contract: 2N S 3. artificial

# North hands (Practice Page)

Board: 319 Dealer: E Vul: NS HCP: 4	<ul><li>♣ Q752</li><li>♥ 6</li><li>♦ 642</li><li>♣ Q9754</li></ul>	East Opens 1NT.  Partner bids first.
Board: 320 Dealer: W Vul: EW HCP: 3	<ul><li>★ K9652</li><li>★ 32</li><li>◆ 974</li><li>♣ 1095</li></ul>	West Opens 1NT. East Bids 3♠ if possible. West Bids 4♥ if possible. You bid first.
Board: 321 Dealer: E Vul: Both HCP: 10	<ul><li>↓ J42</li><li>↓ K96</li><li>↓ 83</li><li>♠ KQJ63</li></ul>	East Opens 1NT. East Doubles 2♦ if possible.  Partner bids first.
Board: 322 Dealer: W Vul: None HCP: 12	<ul><li>♣ Q7</li><li>♥ K1062</li><li>♦ KQ7</li><li>♣ Q852</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. You bid first.
Board: 323 Dealer: E Vul: EW HCP: 3	<ul><li>♦ 87654</li><li>♥ QJ4</li><li>♦ 7542</li><li>♠ 6</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.

Board: 324 Dealer: W Vul: Both HCP: 2 10987✓ J3✓ J8732№ 95

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

You bid first.

Board: 319 Dealer: E Vul: NS North HCP: 4 South HCP: 18 Contract: 1NX E	North:  ♠ Q752  ♥ 6  ♦ 642  ♠ Q9754	South: ♠ 986 ♥ AK1097 ♠ KJ9 ♠ AK	West North East South 1NT $X^1$ AP 1. Cappelletti, strong
Board: 320 Dealer: W Vul: EW North HCP: 3 South HCP: 12 Contract: 4 W	North:  ★ K9652  ▼ 32  ◆ 974  ♣ 1095	South:  ♠ QJ7  ♥ 976  ♦ J32  ♠ AKJ3	West North East South  1NT Pass 3♠¹ Pass  4♥ AP  1. Splinter
Board: 321 Dealer: E Vul: Both North HCP: 10 South HCP: 10 Contract: 3♥ S	North:  ◆ J42  ◆ K96  ◆ 83  ◆ KQJ63	South:  ♠ K7  ▼ AQJ1085  ♠ 6542  ♣ 7	West North East South  1NT 2♣¹  Pass 2♠² X 2♥  Pass 3♠³ Pass 3♥  AP  1. Cappelletti, any 6+suit 2. automat 3. limit raise or better in ♥
Board: 322 Dealer: W Vul: None North HCP: 12 South HCP: 3 Contract: 3N W	North:  ♠ Q7  ▼ K1062  ◆ KQ7  ♠ Q852	South:	West North East South  1NT Pass 2♣¹ Pass  2♣ Pass 3NT AP  1. Stayman
Board: 323 Dealer: E Vul: EW North HCP: 3 South HCP: 7 Contract: 3N E	North:  ◆ 87654  ▼ QJ4  ◆ 7542  ◆ 6	South:  ♣ J3  ♥ 109652  ♦ K10  ♣ K952	West North East South 1NT Pass 3NT AP

Board: 324 Dealer: W Vul: Both North HCP: 2 South HCP: 12

Contract: 3N W

North: **♦** 10987

**▲** 10987 **♥** J3

◆ J8732 ◆ 95 **♣** 32 **♥** AQ9862 **♦** KQ

**♣** J102

South:

West North East South
1NT Pass 2♣¹ Pass
2◆ Pass 3NT AP

1. Stayman

### South hands (Practice Page)

Board: 319 Dealer: E Vul: NS HCP: 18	<ul><li>◆ 986</li><li>♥ AK1097</li><li>◆ KJ9</li><li>◆ AK</li></ul>	East Opens 1NT. You bid first.
Board: 320 Dealer: W Vul: EW HCP: 12	<ul><li>♣ QJ7</li><li>♥ 976</li><li>◆ J32</li><li>♣ AKJ3</li></ul>	West Opens 1NT. East Bids 3♠ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 321 Dealer: E Vul: Both HCP: 10	<b>♠</b> K7 <b>♥</b> AQJ1085 <b>♦</b> 6542 <b>♣</b> 7	East Opens 1NT. East Doubles 2♦ if possible. You bid first.
Board: 322 Dealer: W Vul: None HCP: 3	<ul><li>★ 8654</li><li>♥ 54</li><li>★ 10862</li><li>★ K96</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. Partner bids first.
Board: 323 Dealer: E Vul: EW HCP: 7	<ul><li>J3</li><li>▼ 109652</li><li>◆ K10</li><li>◆ K952</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.

Board: 324 Dealer: W

Vul: Both

HCP: 12

**★**32

**♥** AQ9862

♦ KQ

**♣** J102

West Opens 1NT.

East Bids 2♣ if possible.
West Bids 2♦ if possible.

East Bids 3NT if possible.

Partner bids first.

Board: 319 Dealer: E Vul: NS North HCP: 4 South HCP: 18 Contract: 1NX E	North:  ♠ Q752  ♥ 6  ♦ 642  ♠ Q9754	South: ♠ 986 ♥ AK1097 ♠ KJ9 ♣ AK	West North East South 1NT $X^1$ AP 1. Cappelletti, strong
Board: 320 Dealer: W Vul: EW North HCP: 3 South HCP: 12 Contract: 4 W	North:  ★ K9652  ▼ 32  ◆ 974  ♣ 1095	South:  ♠ QJ7  ♥ 976  ♦ J32  ♠ AKJ3	West North East South  1NT Pass 3♠¹ Pass  4♥ AP  1. Splinter
Board: 321 Dealer: E Vul: Both North HCP: 10 South HCP: 10 Contract: 3♥ S	North:  ◆ J42  ◆ K96  ◆ 83  ◆ KQJ63	South:  ♠ K7  ▼ AQJ1085  ♠ 6542  ♣ 7	West North East South  1NT 2♣¹  Pass 2♠² X 2♥  Pass 3♠³ Pass 3♥  AP  1. Cappelletti, any 6+suit 2. automat 3. limit raise or better in ♥
Board: 322 Dealer: W Vul: None North HCP: 12 South HCP: 3 Contract: 3N W	North:  ♠ Q7  ▼ K1062  ◆ KQ7  ♠ Q852	South:	West North East South  1NT Pass 2♣¹ Pass  2♣ Pass 3NT AP  1. Stayman
Board: 323 Dealer: E Vul: EW North HCP: 3 South HCP: 7 Contract: 3N E	North:  ◆ 87654  ▼ QJ4  ◆ 7542  ◆ 6	South:  ♣ J3  ♥ 109652  ♦ K10  ♣ K952	West North East South 1NT Pass 3NT AP

Board: 324 Dealer: W Vul: Both North HCP: 2 South HCP: 12

Contract: 3N W

North: **♦** 10987

**▲** 10987 **♥** J3

◆ J8732 ◆ 95 **♣** 32 **♥** AQ9862 **♦** KQ

**♣** J102

South:

West North East South
1NT Pass 2♣¹ Pass
2◆ Pass 3NT AP

1. Stayman

# North hands (Practice Page)

Board: 325 Dealer: E	<b>≜</b> K1064 <b>♥</b> 7	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible.
Vul: None HCP: 7	◆ KJ873 ◆ 843	West Bids 4♥ if possible.  Partner bids first.
Board: 326 Dealer: W Vul: NS HCP: 12	<ul><li>★ K983</li><li>♥ Q93</li><li>◆ 8762</li><li>★ AK</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.
Board: 327 Dealer: E Vul: Both HCP: 11	<ul><li>★ 764</li><li>★ A53</li><li>★ AQJ54</li><li>★ 75</li></ul>	East Opens 1NT. West Bids 2♦ if possible.  Partner bids first.
Board: 328 Dealer: W Vul: None HCP: 7	<ul><li>▶ J76</li><li>♥ K9765</li><li>♦ K54</li><li>♠ 105</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 329 Dealer: E Vul: NS HCP: 7	<ul><li>♠ 65</li><li>♥ 853</li><li>♦ KQJ7</li><li>♠ J1076</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. Partner bids first.

Dealer: W ▼ J8764 East Bids 3NT if possible.

HCP: 3 ♣ Q864 You bid first.

Board: 325 Dealer: E Vul: None North HCP: 7 South HCP: 9 Contract: 4♥ E	North:  ♠ K1064  ♥ 7  ♦ KJ873  ♣ 843	South:  ♣ J852  ♥ QJ2  ♦ Q104  ♣ K52	West 2♦ 4♥	North X AP	East 1NT 2♥	South Pass Pass
Board: 326 Dealer: W Vul: NS North HCP: 12 South HCP: 1 Contract: 3N W	North:  ♠ K983  ♥ Q93  ♠ 8762  ♣ AK	South:  ♠ 107  ♥ 1065  ♦ 104  ♣ J97653	West 1NT 2  1. Stay	North Pass Pass man	East 2♣¹ 3NT	Pass
Board: 327 Dealer: E Vul: Both North HCP: 11 South HCP: 10 Contract: 3♣ S	North:  ♣ 764  ✔ A53  ♣ AQJ54  ♣ 75	South:  ♣ J3  ♥ QJ4  ♠ K6  ♣ QJ9632	West  2  AP  1. artific	North X cial	East 1NT Pass <sup>1</sup>	South Pass 3♣
Board: 328 Dealer: W Vul: None North HCP: 7 South HCP: 8 Contract: 3N W	North:  ♣ J76  ▼ K9765  ♦ K54  ♣ 105	South:  ♠ K542  ♥ 32  ♦ J109  ♣ A632	West 1NT	North Pass	East 3NT	South AP
Board: 329 Dealer: E Vul: NS North HCP: 7 South HCP: 7 Contract: 4 \( \mathbf{F} \) E	North:  ♠ 65  ♥ 853  ♠ KQJ7  ♣ J1076	South:  ♠ K2  ♥ 106  ♠ A108542  ♣ 532	West  2♣¹  4•²  1. Stay.  2. Splin		East 1NT 2♥ 4♥	

Board: 330 Dealer: W Vul: EW North HCP: 3 South HCP: 9

Contract: 3N W

North: ◆ 52 ♥ J8764 ◆ 83 ◆ Q864 West North East South 1NT Pass 3NT AP

### South hands (Practice Page)

Board: 325 Dealer: E Vul: None HCP: 9	<ul><li></li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 326 Dealer: W Vul: NS HCP: 1	<ul> <li>107</li> <li>1065</li> <li>104</li> <li>J97653</li> </ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. Partner bids first.
Board: 327 Dealer: E Vul: Both HCP: 10	<ul><li></li></ul>	East Opens 1NT. West Bids 2♦ if possible. You bid first.
Board: 328 Dealer: W Vul: None HCP: 8	<ul><li>★ K542</li><li>★ 32</li><li>★ J109</li><li>★ A632</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 329 Dealer: E Vul: NS HCP: 7	<ul> <li>★ K2</li> <li>▼ 106</li> <li>◆ A108542</li> <li>◆ 532</li> </ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.

Board: 330 ♣ J1094 West Opens 1NT.

Dealer: W ★ A105 East Bids 3NT if possible.

Vul: EW ◆ 972

HCP: 9 ♣ A73 Partner bids first.

Board: 325 Dealer: E Vul: None North HCP: 7 South HCP: 9 Contract: 4♥ E	North:  ♠ K1064  ♥ 7  ♦ KJ873  ♣ 843	South:  ♣ J852  ♥ QJ2  ♦ Q104  ♣ K52	West 2♦ 4♥	North X AP	East 1NT 2♥	South Pass Pass
Board: 326 Dealer: W Vul: NS North HCP: 12 South HCP: 1 Contract: 3N W	North:  ♠ K983  ♥ Q93  ♠ 8762  ♣ AK	South:  ♠ 107  ♥ 1065  ♦ 104  ♣ J97653	West 1NT 2  1. Stay	North Pass Pass man	East 2♣¹ 3NT	Pass
Board: 327 Dealer: E Vul: Both North HCP: 11 South HCP: 10 Contract: 3♣ S	North:  ♣ 764  ✔ A53  ♣ AQJ54  ♣ 75	South:  ♣ J3  ♥ QJ4  ♠ K6  ♣ QJ9632	West  2  AP  1. artific	North X cial	East 1NT Pass <sup>1</sup>	South Pass 3♣
Board: 328 Dealer: W Vul: None North HCP: 7 South HCP: 8 Contract: 3N W	North:  ♣ J76  ▼ K9765  ♦ K54  ♣ 105	South:  ♠ K542  ♥ 32  ♦ J109  ♣ A632	West 1NT	North Pass	East 3NT	South AP
Board: 329 Dealer: E Vul: NS North HCP: 7 South HCP: 7 Contract: 4 \( \mathbf{F} \) E	North:  ♠ 65  ♥ 853  ♠ KQJ7  ♣ J1076	South:  ♠ K2  ♥ 106  ♠ A108542  ♣ 532	West  2♣¹  4•²  1. Stay.  2. Splin		East 1NT 2♥ 4♥	

Board: 330 Dealer: W Vul: EW North HCP: 3 South HCP: 9

Contract: 3N W

North: ◆ 52 ♥ J8764 ◆ 83 ◆ Q864 West North East South 1NT Pass 3NT AP

# North hands (Practice Page)

Board: 331 Dealer: E Vul: None HCP: 2	<ul><li></li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 332 Dealer: W Vul: NS HCP: 9	<ul><li>★ KJ64</li><li>▼ 10653</li><li>◆ Q</li><li>◆ K532</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 333 Dealer: E Vul: EW HCP: 15	<ul><li>◆ 943</li><li>▼ AKJ9</li><li>◆ AQJ4</li><li>◆ 42</li></ul>	East Opens 1NT. West Redoubles if possible. East Bids 2♠ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 334 Dealer: W Vul: Both HCP: 15	<ul><li>♣ Q10</li><li>♥ AK7643</li><li>◆ Q6</li><li>♣ A76</li></ul>	West Opens 1NT. You bid first.
Board: 335 Dealer: E Vul: NS HCP: 9	<ul><li>★ KJ72</li><li>▼ AJ106</li><li>◆ 54</li><li>★ 1087</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. Partner bids first.

Board: 336 ♠ KQJ92 West Opens 1NT.

Board: 331 Dealer: E Vul: None North HCP: 2 South HCP: 14 Contract: 4 E	North:	South:  ♠ AQ8  ♥ AQ62  ♠ Q72  ♣ 765	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 332 Dealer: W Vul: NS North HCP: 9 South HCP: 7 Contract: 4 W	North:  ♠ KJ64  ▼ 10653  ◆ Q  ♣ K532	South:  ♠ Q109832  ♥ 4  ♠ J93  ♣ A76	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 3♠² Pass  4♦³ Pass 4♥ AP  1. Stayman  2. Splinter  3. Cue bid, a ♦ stopper
Board: 333 Dealer: E Vul: EW North HCP: 15 South HCP: 7 Contract: 2♠ W	North:	South:  ♠ Q85  ♥ 1063  ♠ 873  ♣ AJ107	West North East South 1NT Pass Pass X¹ Pass Pass XX² Pass 2♣³ X 2♠ AP 1. Cappelletti, strong 2. 4432 or 4441 3. artificial
Board: 334 Dealer: W Vul: Both North HCP: 15 South HCP: 6 Contract: 2 \( \mathbb{N} \) N	North:  ♠ Q10  ♥ AK7643  ♠ Q6  ♠ A76	South:	West North East South  1NT 2♣¹ Pass 2♣²  Pass 2♥ AP  1. Cappelletti, any 6+suit 2. automat
Board: 335 Dealer: E Vul: NS North HCP: 9 South HCP: 4 Contract: 3N E	North:  ♠ KJ72  ♥ AJ106  ♦ 54  ♣ 1087	South:  ♠ Q108  ♥ 832  ♠ Q9873  ♠ 95	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman

Board: 336 North: South: West North East South Dealer: W ♠ KQJ92 **◆** 743 1NT 2**♦**¹ Pass 2♥ Vul: EW **♥** QJ42 **♥** A73 North HCP: 16 AP **♦** Q10 **♦** 542 South HCP: 5 1. Cappelletti, both majors **♣** KQ **♣** J543 Contract: 2♥ S

#### South hands (Practice Page)

Board: 331 Dealer: E Vul: None HCP: 14	<ul><li>AQ8</li><li>AQ62</li><li>Q72</li><li>₹765</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 332 Dealer: W Vul: NS HCP: 7	<ul><li>◆ Q109832</li><li>◆ 4</li><li>◆ J93</li><li>◆ A76</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 333 Dealer: E Vul: EW HCP: 7	<ul><li>◆ Q85</li><li>▼ 1063</li><li>◆ 873</li><li>◆ AJ107</li></ul>	East Opens 1NT. West Redoubles if possible. East Bids 2♣ if possible. West Bids 2♠ if possible. You bid first.
Board: 334 Dealer: W Vul: Both HCP: 6	<ul><li>432</li><li>10</li><li>AJ8542</li><li>J83</li></ul>	West Opens 1NT.  Partner bids first.
Board: 335 Dealer: E Vul: NS HCP: 4	<ul><li>♣ Q108</li><li>♥ 832</li><li>◆ Q9873</li><li>♣ 95</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. You bid first.

 Board: 336
 ♣ 743
 West Opens 1NT.

 Dealer: W
 ✔ A73

 Vul: EW
 ◆ 542

 HCP: 5
 ♣ J543

Partner bids first.

Board: 331 Dealer: E Vul: None North HCP: 2 South HCP: 14 Contract: 4 E	North:	South:  ♠ AQ8  ♥ AQ62  ♠ Q72  ♣ 765	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 332 Dealer: W Vul: NS North HCP: 9 South HCP: 7 Contract: 4 W	North:  ♠ KJ64  ▼ 10653  ◆ Q  ♣ K532	South:  ♠ Q109832  ♥ 4  ♠ J93  ♣ A76	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 3♠² Pass  4♠³ Pass 4♥ AP  1. Stayman  2. Splinter  3. Cue bid, a ♦ stopper
Board: 333 Dealer: E Vul: EW North HCP: 15 South HCP: 7 Contract: 2♠ W	North:	South:  ♠ Q85  ♥ 1063  ♠ 873  ♣ AJ107	West North East South 1NT Pass Pass X¹ Pass Pass XX² Pass 2♣³ X 2♠ AP 1. Cappelletti, strong 2. 4432 or 4441 3. artificial
Board: 334 Dealer: W Vul: Both North HCP: 15 South HCP: 6 Contract: 2 N	North:  ♠ Q10  ♥ AK7643  ♠ Q6  ♠ A76	South:	West North East South  1NT 2♣¹ Pass 2♣²  Pass 2♥ AP  1. Cappelletti, any 6+suit 2. automat
Board: 335 Dealer: E Vul: NS North HCP: 9 South HCP: 4 Contract: 3N E	North:  ♠ KJ72  ♥ AJ106  ♦ 54  ♣ 1087	South:  ♠ Q108  ♥ 832  ♠ Q9873  ♠ 95	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman

Board: 336 North: South: West North East South Dealer: W ♠ KQJ92 **◆** 743 1NT 2**♦**¹ Pass 2♥ Vul: EW **♥** QJ42 **♥** A73 North HCP: 16 AP **♦** Q10 **♦** 542 South HCP: 5 1. Cappelletti, both majors **♣** KQ **♣** J543 Contract: 2♥ S

# North hands (Practice Page)

Board: 337 Dealer: E Vul: Both HCP: 5	<ul><li>♣ J6</li><li>♥ 642</li><li>◆ K972</li><li>♣ J962</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.
Board: 338 Dealer: W Vul: None HCP: 6	<ul><li>★ K654</li><li>★ K84</li><li>◆ 965</li><li>◆ 764</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.
Board: 339 Dealer: E Vul: EW HCP: 10	<ul><li>★ K1076</li><li>♥ J6</li><li>◆ QJ742</li><li>★ K3</li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 340 Dealer: W Vul: Both HCP: 13	<ul><li>109</li><li>✓ A1086</li><li>✓ KJ754</li><li>✓ KQ</li></ul>	West Opens 1NT. You bid first.
Board: 341 Dealer: E Vul: None HCP: 6	<ul><li>♣ 4</li><li>♥ Q62</li><li>◆ J10752</li><li>♣ QJ62</li></ul>	East Opens 1NT.  Partner bids first.

Board: 342 **♠**9

West Opens 1NT. East Bids 3NT if possible. Dealer: W **♥** K1097

Vul: NS **♦** 932

You bid first. HCP: 6 **♣** K9875

Board: 337 Dealer: E Vul: Both North HCP: 5 South HCP: 11 Contract: 2N E	North:  ♣ J6  ♥ 642  ♠ K972  ♣ J962	South:  ♠ A753  ♥ Q983  ♦ J  ♠ A1053	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 2NT AP 1. Stayman
Board: 338 Dealer: W Vul: None North HCP: 6 South HCP: 5 Contract: 3N W	North:  ♠ K654  ♥ K84  ♦ 965  ♣ 764	South:  ♠ A1073  ♥ 763  ♦ J87  ♣ 853	West North East South  1NT Pass 2♣¹ Pass  2 Pass 3NT AP  1. Stayman
Board: 339 Dealer: E Vul: EW North HCP: 10 South HCP: 5 Contract: 4 E	North:  ♠ K1076  ♥ J6  ♠ QJ742  ♠ K3	South:	West North East South 1NT Pass 4♦¹ Pass 4♥ AP 1. Texas
Board: 340 Dealer: W Vul: Both North HCP: 13 South HCP: 5 Contract: 1N W	North:  ♠ 109  ♥ A1086  ♠ KJ754  ♣ KQ	South:  ♠ A642  ♥ 973  ♦ 982  ♣ J82	West North East South 1NT AP
Board: 341 Dealer: E Vul: None North HCP: 6 South HCP: 13 Contract: 3 S	North:  ♣ 4  ♥ Q62  ♣ J10752  ♣ QJ62	South:  ♠ AQ852  ♥ J10  ♠ Q8  ♠ A987	West North East South 1NT 2♠¹ Pass 2NT Pass 3♣ AP 1. Cappelletti, 5M-4m
Board: 342 Dealer: W Vul: NS North HCP: 6 South HCP: 5 Contract: 3N W	North:	South:  ♠ Q107654  ♥ QJ4  ♦ 7  ♣ 642	West North East South 1NT Pass 3NT AP

### South hands (Practice Page)

Board: 337 Dealer: E Vul: Both HCP: 11	<ul><li>♠ A753</li><li>♥ Q983</li><li>♦ A1053</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.
Board: 338 Dealer: W Vul: None HCP: 5	<ul><li>★ A1073</li><li>▼ 763</li><li>◆ J87</li><li>★ 853</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 339 Dealer: E Vul: EW HCP: 5	<ul><li>J52</li><li>✓ 2</li><li>✓ 9853</li><li>▲ A9862</li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 340 Dealer: W Vul: Both HCP: 5	<ul><li>★ A642</li><li>♥ 973</li><li>◆ 982</li><li>★ J82</li></ul>	West Opens 1NT. Partner bids first.
Board: 341 Dealer: E Vul: None HCP: 13	<ul><li>AQ852</li><li>✓ J10</li><li>✓ Q8</li><li>▲ A987</li></ul>	East Opens 1NT. You bid first.

Dealer: W • QJ4 East Bids 3NT if possible.

Vul: NS
HCP: 5

↑ 7
Partner bids first.

Board: 337 Dealer: E Vul: Both North HCP: 5 South HCP: 11 Contract: 2N E	North:  ♣ J6  ♥ 642  ♠ K972  ♣ J962	South:  ♠ A753  ♥ Q983  ♦ J  ♠ A1053	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 2NT AP 1. Stayman
Board: 338 Dealer: W Vul: None North HCP: 6 South HCP: 5 Contract: 3N W	North:  ♠ K654  ♥ K84  ♦ 965  ♣ 764	South:  ♠ A1073  ♥ 763  ♦ J87  ♣ 853	West North East South  1NT Pass 2♣¹ Pass  2 Pass 3NT AP  1. Stayman
Board: 339 Dealer: E Vul: EW North HCP: 10 South HCP: 5 Contract: 4 E	North:  ♠ K1076  ♥ J6  ♠ QJ742  ♠ K3	South:	West North East South 1NT Pass 4♦¹ Pass 4♥ AP 1. Texas
Board: 340 Dealer: W Vul: Both North HCP: 13 South HCP: 5 Contract: 1N W	North:  ♠ 109  ♥ A1086  ♠ KJ754  ♣ KQ	South:  ♠ A642  ♥ 973  ♦ 982  ♣ J82	West North East South 1NT AP
Board: 341 Dealer: E Vul: None North HCP: 6 South HCP: 13 Contract: 3 S	North:  ♣ 4  ♥ Q62  ♣ J10752  ♣ QJ62	South:  ♠ AQ852  ♥ J10  ♠ Q8  ♠ A987	West North East South 1NT 2♠¹ Pass 2NT Pass 3♣ AP 1. Cappelletti, 5M-4m
Board: 342 Dealer: W Vul: NS North HCP: 6 South HCP: 5 Contract: 3N W	North:	South:  ♠ Q107654  ♥ QJ4  ♦ 7  ♣ 642	West North East South 1NT Pass 3NT AP

# North hands (Practice Page)

Board: 343 Dealer: E Vul: Both HCP: 7	<ul><li>★ K1094</li><li>▼ 1065</li><li>◆ 63</li><li>◆ A1065</li></ul>	East Opens 1NT. West Bids 2NT if possible. Partner bids first.
Board: 344 Dealer: W Vul: None HCP: 8	<ul><li></li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 345 Dealer: E Vul: NS HCP: 10	<ul><li>1073</li><li>Q2</li><li>A108</li><li>KJ1064</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♣ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 346 Dealer: W Vul: EW HCP: 3	◆ Q1076 ▼ 87 ◆ 854 ◆ J974	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 347 Dealer: E Vul: None HCP: 11	<ul><li>♣ Q9</li><li>♥ QJ962</li><li>◆ A75</li><li>♣ Q106</li></ul>	East Opens 1NT.  Partner bids first.

Board: 348 **♦** Q107 **7**642 Dealer: W Vul: NS **♦** 65

HCP: 7

♣ AJ92

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

You bid first.

Board: 343 Dealer: E Vul: Both North HCP: 7 South HCP: 10 Contract: 2N E	North:  ♠ K1094  ♥ 1065  ♦ 63  ♣ A1065	South:  ♠ 873  ♥ AQ874  ♠ Q97  ♣ Q7	West North 2NT AP	East South 1NT Pass
Board: 344 Dealer: W Vul: None North HCP: 8 South HCP: 3 Contract: 4♠ W	North:  ♣ J85  ♥ QJ103  • Q105  ♣ Q104	South:  ♣ 7  ♥ 864  ♦ K862  ♣ 86532	West North 1NT Pass 2 Pass 1. Stayman	East South 2♣¹ Pass 4♠ AP
Board: 345 Dealer: E Vul: NS North HCP: 10 South HCP: 3 Contract: 4 E	North:  • 1073  • Q2  • A108  • KJ1064	South:  ◆ 8542  ▼ K86  ◆ 963  ◆ 532	West North  2♣¹ X  4♣² Pass  1. Stayman  2. Splinter	East South 1NT Pass 2♥ Pass 4♥ AP
Board: 346 Dealer: W Vul: EW North HCP: 3 South HCP: 8 Contract: 3N W	North:  ♠ Q1076  ♥ 87  ♦ 854  ♣ J974	South:  ♣ J42  ♥ 109432  ♦ J102  ♣ AQ	West North 1NT Pass	East South 3NT AP
Board: 347 Dealer: E Vul: None North HCP: 11 South HCP: 10 Contract: 1N E	North:  ♠ Q9  ♥ QJ962  ♠ A75  ♠ Q106	South:  ♠ K76  ♥ A1087  • Q94  ♣ J85	West North	East South 1NT AP

Board: 348 Dealer: W Vul: NS North HCP: 7

South HCP: 7 Contract: 3N W North: ♠ Q107 ♥ 7642 South: **♣** J985 **♥** Q1083 **♦** A109

West North East South 1NT Pass 3NT AP

65♣ AJ92

**♣** 86

### South hands (Practice Page)

Board: 343 Dealer: E Vul: Both HCP: 10	<ul><li>♣873</li><li>♥AQ874</li><li>◆Q97</li><li>♣Q7</li></ul>	East Opens 1NT. West Bids 2NT if possible. You bid first.
Board: 344 Dealer: W Vul: None HCP: 3	<ul><li>★ 7</li><li>▼ 864</li><li>◆ K862</li><li>★ 86532</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 345 Dealer: E Vul: NS HCP: 3	<ul><li>★8542</li><li>★ K86</li><li>◆ 963</li><li>★ 532</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♣ if possible. East Bids 4♥ if possible. You bid first.
Board: 346 Dealer: W Vul: EW HCP: 8	<ul><li>J42</li><li>109432</li><li>J102</li><li>AQ</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 347 Dealer: E Vul: None HCP: 10	<ul><li>★ K76</li><li>▼ A1087</li><li>◆ Q94</li><li>◆ J85</li></ul>	East Opens 1NT. You bid first.

Board: 348 Dealer: W Vul: NS **♣** J985 **♥** Q1083 **♦** A109

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

HCP: 7

**♣** 86

Partner bids first.

Board: 343 Dealer: E Vul: Both North HCP: 7 South HCP: 10 Contract: 2N E	North:  ♠ K1094  ♥ 1065  ♦ 63  ♣ A1065	South:  ♠ 873  ♥ AQ874  ♠ Q97  ♣ Q7	West North 2NT AP	East South 1NT Pass
Board: 344 Dealer: W Vul: None North HCP: 8 South HCP: 3 Contract: 4♠ W	North:  ♣ J85  ♥ QJ103  • Q105  ♣ Q104	South:  ♣ 7  ♥ 864  ♦ K862  ♣ 86532	West North 1NT Pass 2 Pass 1. Stayman	East South 2♣¹ Pass 4♠ AP
Board: 345 Dealer: E Vul: NS North HCP: 10 South HCP: 3 Contract: 4 E	North:  • 1073  • Q2  • A108  • KJ1064	South:  ◆ 8542  ▼ K86  ◆ 963  ◆ 532	West North  2♣¹ X  4♣² Pass  1. Stayman  2. Splinter	East South 1NT Pass 2♥ Pass 4♥ AP
Board: 346 Dealer: W Vul: EW North HCP: 3 South HCP: 8 Contract: 3N W	North:  ♠ Q1076  ♥ 87  ♦ 854  ♣ J974	South:  ♣ J42  ♥ 109432  ♦ J102  ♣ AQ	West North 1NT Pass	East South 3NT AP
Board: 347 Dealer: E Vul: None North HCP: 11 South HCP: 10 Contract: 1N E	North:  ♠ Q9  ♥ QJ962  ♠ A75  ♠ Q106	South:  ♠ K76  ♥ A1087  • Q94  ♣ J85	West North	East South 1NT AP

Board: 348 Dealer: W Vul: NS North HCP: 7

South HCP: 7 Contract: 3N W North: ♠ Q107 ♥ 7642 South: **♣** J985 **♥** Q1083 **♦** A109

West North East South 1NT Pass 3NT AP

65♣ AJ92

**♣** 86

# North hands (Practice Page)

Board: 349 Dealer: E Vul: EW HCP: 6	<ul><li>◆94</li><li>♥Q1042</li><li>◆J9632</li><li>◆K4</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. Partner bids first.
Board: 350 Dealer: W Vul: Both HCP: 11	<ul><li>♠ A</li><li>♥ K9753</li><li>♦ A764</li><li>♠ 432</li></ul>	West Opens 1NT. East Bids 2♠ if possible. You bid first.
Board: 351 Dealer: E Vul: NS HCP: 7	<ul><li>★ K954</li><li>▼ 765</li><li>◆ Q75</li><li>◆ Q72</li></ul>	East Opens 1NT. West Bids 4♦ if possible. East Bids 5♦ if possible. West Bids 5♦ if possible. East Bids 5NT if possible. West Bids 6♥ if possible. Partner bids first.
Board: 352 Dealer: W Vul: EW HCP: 10	<ul><li>1093</li><li>✓ QJ4</li><li>8532</li><li>AK4</li></ul>	West Opens 1NT. You bid first.

Board: 353 Dealer: E Vul: Both HCP: 12	<ul><li>★ KQ2</li><li>♥ Q109</li><li>◆ J9</li><li>◆ KJ1092</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♣ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 354 Dealer: W Vul: None HCP: 9	<ul><li>◆ Q83</li><li>▼ J9743</li><li>◆ A3</li><li>◆ Q43</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. You bid first.

Board: 349 Dealer: E Vul: EW North HCP: 6 South HCP: 9 Contract: 4♠ E	North: ♠ 94 ♥ Q1042 ♦ J9632 ♠ K4	South:	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT Pass 4♠ AP
Board: 350 Dealer: W Vul: Both North HCP: 11 South HCP: 4 Contract: 2♠X E	North:  ♠ A  ♥ K9753  ♠ A764  ♠ 432	South:  ♠ KJ865  ♥ —  • 9853  ♣ 9765	West North East South  1NT 2♥¹ 2♠ Pass  Pass X AP  1. Cappelletti, 5M-4m
Board: 351 Dealer: E Vul: NS North HCP: 7 South HCP: 1 Contract: 6♥ E	North:  ♠ K954  ♥ 765  • Q75  ♣ Q72	South:  ♠ 7  ♥ 2  ♦ J98642  ♠ 108643	West North East South  1NT Pass  4♦¹ Pass 4♥ Pass  5♦² Pass 5NT Pass  6♥ AP  1. Texas  2. Exclusion, for ♥
Board: 352 Dealer: W Vul: EW North HCP: 10 South HCP: 9 Contract: 1N W	North:  • 1093  • QJ4 • 8532 • AK4	South:  ♠ A865  ♥ K9653  ♦ 94  ♣ Q3	West North East South 1NT AP
Board: 353 Dealer: E Vul: Both North HCP: 12 South HCP: 5 Contract: 4♥ E	North:  ♠ KQ2  ♥ Q109  ♦ J9  ♣ KJ1092	South:	West North East South 1NT Pass $2 \stackrel{1}{•}^1$ X $2 \stackrel{\vee}{•}$ Pass $4 \stackrel{2}{•}^2$ Pass $4 \stackrel{\vee}{•}$ AP  1. Stayman  2. Splinter

Board: 354 Dealer: W Vul: None North HCP: 9 South HCP: 3

Contract: 3N W

North: ♠ Q83 ♥ J9743

**♦** A3

**♣** Q43

♥ 2 ♦ 1097542 • K98

South:

**▲** 1075

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

1. Stayman

### South hands (Practice Page)

Board: 349 Dealer: E Vul: EW HCP: 9	<ul><li>♣ J6</li><li>♥ K753</li><li>♦ KQ8</li><li>♣ 7532</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. You bid first.
Board: 350 Dealer: W Vul: Both HCP: 4	<ul><li>★ KJ865</li><li>★ —</li><li>◆ 9853</li><li>◆ 9765</li></ul>	West Opens 1NT. East Bids 2♠ if possible.  Partner bids first.
Board: 351 Dealer: E Vul: NS HCP: 1	♣7 ♥2 ♦ J98642 ♣ 108643	East Opens 1NT.  West Bids 4♦ if possible.  East Bids 5♦ if possible.  West Bids 5NT if possible.  East Bids 6♥ if possible.  You bid first.
Board: 352 Dealer: W Vul: EW HCP: 9	<ul><li>A865</li><li>★ K9653</li><li>◆ 94</li><li>♣ Q3</li></ul>	West Opens 1NT. Partner bids first.

Board: 353 Dealer: E Vul: Both HCP: 5	<ul><li>10943</li><li>43</li><li>K102</li><li>Q764</li></ul>	East Opens 1NT.  West Bids 2♣ if possible.  East Bids 2♥ if possible.  West Bids 4♣ if possible.  East Bids 4♥ if possible.  You bid first.
Board: 354 Dealer: W Vul: None HCP: 3	<ul><li>1075</li><li>2</li><li>1097542</li><li>K98</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.

Board: 349 Dealer: E Vul: EW North HCP: 6 South HCP: 9 Contract: 4♠ E	North: ♠ 94 ♥ Q1042 ♦ J9632 ♠ K4	South:	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT Pass 4♠ AP
Board: 350 Dealer: W Vul: Both North HCP: 11 South HCP: 4 Contract: 2♠X E	North:  ♠ A  ♥ K9753  ♠ A764  ♠ 432	South:  ♠ KJ865  ♥ —  • 9853  ♣ 9765	West North East South  1NT 2♥¹ 2♠ Pass  Pass X AP  1. Cappelletti, 5M-4m
Board: 351 Dealer: E Vul: NS North HCP: 7 South HCP: 1 Contract: 6♥ E	North:  ♠ K954  ♥ 765  • Q75  ♣ Q72	South:  ♠ 7  ♥ 2  ♦ J98642  ♠ 108643	West North East South  1NT Pass  4♦¹ Pass 4♥ Pass  5♦² Pass 5NT Pass  6♥ AP  1. Texas  2. Exclusion, for ♥
Board: 352 Dealer: W Vul: EW North HCP: 10 South HCP: 9 Contract: 1N W	North:  • 1093  • QJ4 • 8532 • AK4	South:  ♠ A865  ♥ K9653  ♦ 94  ♣ Q3	West North East South 1NT AP
Board: 353 Dealer: E Vul: Both North HCP: 12 South HCP: 5 Contract: 4♥ E	North:  ♠ KQ2  ♥ Q109  ♦ J9  ♣ KJ1092	South:  • 10943  • 43  • K102  • Q764	West North East South 1NT Pass $2 \stackrel{1}{•}^1$ X $2 \stackrel{\vee}{•}$ Pass $4 \stackrel{2}{•}^2$ Pass $4 \stackrel{\vee}{•}$ AP  1. Stayman  2. Splinter

Board: 354 Dealer: W Vul: None North HCP: 9 South HCP: 3

Contract: 3N W

North: ♠ Q83 ♥ J9743

**♦** A3

**♣** Q43

♥ 2 ♦ 1097542 • K98

South:

**▲** 1075

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

1. Stayman

# North hands (Practice Page)

Board: 355 Dealer: E Vul: EW HCP: 5	<ul><li>▲ AJ965</li><li>▼ 109843</li><li>◆ 964</li><li>♣ —</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 356 Dealer: W Vul: Both HCP: 7	<ul><li>★ A86532</li><li>▼ K4</li><li>★ 1098</li><li>★ 108</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.
Board: 357 Dealer: E Vul: None HCP: 7	<ul><li>▲ 107</li><li>♥ Q98743</li><li>◆ Q3</li><li>♣ K84</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 358 Dealer: W Vul: NS HCP: 0	<ul><li>1054</li><li>9763</li><li>10964</li><li>74</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. You bid first.

Board: 359 Dealer: E Vul: Both HCP: 10	<ul><li>◆ Q864</li><li>♥ K6</li><li>◆ AJ7</li><li>◆ 9873</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. Partner bids first.
Board: 360 Dealer: W Vul: None HCP: 9	<b>♠</b> K <b>♥</b> 10986 <b>♦</b> Q1063 <b>♣</b> A942	West Opens 1NT. You bid first.

Board: 355 Dealer: E Vul: EW North HCP: 5 South HCP: 14 Contract: 3♣ E	North:  ♠ AJ965  ♥ 109843  ♦ 964  ♣ —	South:  ♣ 872  ♥ AK62  ♦ K105  ♣ A96	West North East South  1NT Pass  2♣¹ Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 356 Dealer: W Vul: Both North HCP: 7 South HCP: 5 Contract: 3N W	North:  ♠ A86532  ♥ K4  ♦ 1098  ♣ 108	South:  ♣ J97  ♥ 7632  ♠ K75  ♣ J94	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman
Board: 357 Dealer: E Vul: None North HCP: 7 South HCP: 5 Contract: 4♠ E	North:  ♠ 107  ♥ Q98743  ♠ Q3  ♣ K84	South:  ♦ 862  ▼ 1062  • K1064  • Q105	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 358 Dealer: W Vul: NS North HCP: 0 South HCP: 16 Contract: 3N W	North:  ♠ 1054  ♥ 9763  ♦ 10964  ♣ 74	South:  ♣ J72  ♥ A108  ♠ AK73  ♣ A109	West North East South  1NT Pass 2♥ Pass  2♠ Pass 3♠ Pass  3NT AP
Board: 359 Dealer: E Vul: Both North HCP: 10 South HCP: 4 Contract: 4 E	North:  ♠ Q864  ♥ K6  ♠ AJ7  ♣ 9873	South:  ♣ 7  ▼ J7532  ◆ 9864  ♣ QJ6	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT Pass 4♠ AP
Board: 360 Dealer: W Vul: None North HCP: 9 South HCP: 9 Contract: 1N W	North:  ♠ K  ♥ 10986  ♦ Q1063  ♠ A942	South:  ♠ 109652  ♥ 73  ♠ A9  ♣ KQ108	West North East South 1NT AP

### South hands (Practice Page)

Board: 355 Dealer: E Vul: EW HCP: 14	<ul><li>♣ 872</li><li>♥ AK62</li><li>♦ K105</li><li>♣ A96</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♣ if possible. You bid first.
Board: 356 Dealer: W Vul: Both HCP: 5	<ul><li>▶ J97</li><li>♥ 7632</li><li>♦ K75</li><li>♣ J94</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 357 Dealer: E Vul: None HCP: 5	<ul><li>★862</li><li>▼1062</li><li>★K1064</li><li>★Q105</li></ul>	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 358 Dealer: W Vul: NS HCP: 16	<ul><li>♣ J72</li><li>♥ A108</li><li>◆ AK73</li><li>♣ A109</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. Partner bids first.

Board: 359 Dealer: E Vul: Both HCP: 4	♣7 ♥ J7532 ♦ 9864 ♣ QJ6	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. You bid first.
Board: 360 Dealer: W Vul: None HCP: 9	<ul><li>109652</li><li>73</li><li>A9</li><li>KQ108</li></ul>	West Opens 1NT.  Partner bids first.

Board: 355 Dealer: E Vul: EW North HCP: 5 South HCP: 14 Contract: 3♣ E	North:  ♠ AJ965  ♥ 109843  ♦ 964  ♣ —	South:  ♣ 872  ♥ AK62  ♦ K105  ♣ A96	West North East South  1NT Pass  2♣¹ Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 356 Dealer: W Vul: Both North HCP: 7 South HCP: 5 Contract: 3N W	North:  ♠ A86532  ♥ K4  ♦ 1098  ♣ 108	South:  ♣ J97  ♥ 7632  ♠ K75  ♣ J94	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman
Board: 357 Dealer: E Vul: None North HCP: 7 South HCP: 5 Contract: 4♠ E	North:  ♠ 107  ♥ Q98743  ♠ Q3  ♣ K84	South:  ♦ 862  ▼ 1062  • K1064  • Q105	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 358 Dealer: W Vul: NS North HCP: 0 South HCP: 16 Contract: 3N W	North:  ♠ 1054  ♥ 9763  ♦ 10964  ♣ 74	South:  ♣ J72  ♥ A108  ♠ AK73  ♣ A109	West North East South  1NT Pass 2♥ Pass  2♠ Pass 3♠ Pass  3NT AP
Board: 359 Dealer: E Vul: Both North HCP: 10 South HCP: 4 Contract: 4 E	North:  ♠ Q864  ♥ K6  ♠ AJ7  ♣ 9873	South:  ♣ 7  ▼ J7532  ◆ 9864  ♣ QJ6	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT Pass 4♠ AP
Board: 360 Dealer: W Vul: None North HCP: 9 South HCP: 9 Contract: 1N W	North:  ♠ K  ♥ 10986  ♦ Q1063  ♠ A942	South:  ♠ 109652  ♥ 73  ♠ A9  ♣ KQ108	West North East South 1NT AP

# North hands (Practice Page)

Board: 361 Dealer: E Vul: NS HCP: 10	<ul><li>♣ Q72</li><li>♥ Q10975</li><li>◆ AQ64</li><li>♣ 6</li></ul>	East Opens 1NT.  Partner bids first.
Board: 362 Dealer: W Vul: EW HCP: 3	♣ QJ97 ♥ 10982 ♦ 1062 ♣ 97	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 363 Dealer: E Vul: None HCP: 14	<ul><li>★ AKJ5</li><li>▼ 72</li><li>★ A63</li><li>★ Q1054</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. Partner bids first.
Board: 364 Dealer: W Vul: NS HCP: 8	<ul><li>★ KJ103</li><li>▼ 10982</li><li>◆ 86</li><li>♣ A87</li></ul>	West Opens 1NT. You bid first.
Board: 365 Dealer: E Vul: EW HCP: 4	<ul><li>1085</li><li>✓ KJ865</li><li>✓ 2</li><li>№ 10862</li></ul>	East Opens 1NT.  Partner bids first.

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

You bid first.

North HCP: 10 South HCP: 12 Contract: 1N E  VQ10975 AQ64 J1093 A43  INT AP  Board: 362 Dealer: W  North: South: AQ197 A32							
Dealer: W         QJ97         ◆ 32         West North East South HCP: 3         South: HCP: 3         10982         ▼ J765         INT Pass 3NT AP           South HCP: 8 Contract: 3N W         ◆ 97         ◆ QJ4         West North East South INT Pass 3NT AP           Board: 363 Dealer: E Vul: None North HCP: 14 South HCP: 14 South HCP: 3 Contract: 2N E         ◆ A63	Dealer: E Vul: NS North HCP: 10 South HCP: 12	<b>♠</b> Q72 <b>♥</b> Q10975 <b>♦</b> AQ64	<b>♣</b> KJ96 <b>♥</b> K8 <b>♦</b> J1093	West	North		
Dealer: E         North:         South:         West North East South           Vul: None         ↑ AKJ5         ♠ Q973         INT Pass           North HCP: 14         ♠ A63         ♠ 952         2♠ Pass 2♠ Pass           South HCP: 3         ♠ Q1054         ♠ 62         2NT AP           Board: 364         Dealer: W         North:         ♠ KJ103         ♠ A974         West North East South           Vul: NS         ♠ KJ103         ♠ A974         West North East South         North HCP: 8         ♠ 62           South HCP: 8         ♠ 86         ♠ 952         ♠ West North East South         North AP           Board: 365         North:         ♠ A87         ♠ Q632         West North East South           Board: 365         North:         ♠ K6         ♠ YA943         ♠ Pass 2♠² AP           North HCP: 4         ♠ 10865         ♠ A810985         ♠ A810985         ♠ A810985           ♣ Outh HCP: 14         ♠ 2         ♠ AK10985         ♠ A810985         ♠ A810985           ♣ Outh HCP: 14         ♠ 10862         ♠ 3         ♠ A810985         ♠ A810985           ♣ Outh HCP: 14         ♠ 10862         ♠ 3         ♠ A810985         ♠ A810985           ♣ Outh HCP: 3         ♠ Q         ♠ J875         <	Dealer: W Vul: EW North HCP: 3 South HCP: 8	<b>♣</b> QJ97 <b>♥</b> 10982 <b>♦</b> 1062	<b>♣</b> 32 <b>♥</b> J765 <b>♦</b> KJ97				
Dealer: W       North:       South:       South:       West North East South         North HCP: 8       10982       Q4       INT AP         South HCP: 8       86       952       INT AP         Board: 365       A87       20632         Board: 365       North:       South:       West North East South         Vul: EW       1085       K6       1NT 2♣¹         North HCP: 4       AK10985       AK10985       1. Cappelletti, any 6+suit         Contract: 2♠ N       10862       3       1. Cappelletti, any 6+suit         Board: 366       North:       AK10985       1. Cappelletti, any 6+suit         Contract: 2♠ N       North:       Q       1875         Vul: Both       VKJ85       Q10742       Vest North East South         North HCP: 9       KJ85       Q10742       AR         North HCP: 7       North:       AR       AR	Dealer: E Vul: None North HCP: 14 South HCP: 3	<b>♠</b> AKJ5 <b>♥</b> 72 <b>♦</b> A63	<b>♣</b> Q973 <b>♥</b> J1096 <b>♦</b> 952	2•	Pass	1NT	Pass
Dealer: E       Vul: EW       \$\Delta 1085\$       \$\Delta K6\$       \$\Delta K6\$       \$\Delta NT\$ \$\Q \Pass\$ \$\Q \Q \Pass\$ \$\Q \Q \Pass\$ \$\Q \Q \Pass\$ \$\Q \Q \	Dealer: W Vul: NS North HCP: 8 South HCP: 8	<b>♣</b> KJ103 <b>▼</b> 10982 <b>♦</b> 86	♣ A974 ♥ Q4 ♦ 952			East	South
Dealer: W       North:       South:       West North East South         Vul: Both       ↓ J875       1NT Pass 2♥ Pass         North HCP: 9       ↓ K10865       ↑ 73       2♠ Pass 3♠ Pass         South HCP: 7       ↑ 73       ♠ A8       4♠ AP	Dealer: E Vul: EW North HCP: 4 South HCP: 14	<b>≜</b> 1085 <b>♥</b> KJ865 <b>♦</b> 2	<b>★</b> K6 <b>★</b> A943 <b>★</b> AK10985	Pass 1. Capp	2 <b>♦</b> ² pelletti, a	1NT AP	2 <b>♣</b> ¹
	Dealer: W Vul: Both North HCP: 9 South HCP: 7	♣ Q ♥ KJ85 • K10865	<b>≜</b> J875 <b>♥</b> Q10742 <b>♦</b> 73	1NT 2♠	Pass Pass	2♥	Pass

#### South hands (Practice Page)

Board: 361 Dealer: E Vul: NS HCP: 12	<ul><li>★ KJ96</li><li>★ K8</li><li>◆ J1093</li><li>◆ A43</li></ul>	East Opens 1NT. You bid first.
Board: 362 Dealer: W Vul: EW HCP: 8	<ul><li>★ 32</li><li>♥ J765</li><li>◆ KJ97</li><li>◆ QJ4</li></ul>	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 363 Dealer: E Vul: None HCP: 3	<ul><li>♣ Q973</li><li>♥ J1096</li><li>◆ 952</li><li>♣ 62</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. You bid first.
Board: 364 Dealer: W Vul: NS HCP: 8	<ul><li>★ A974</li><li>♥ Q4</li><li>◆ 952</li><li>◆ Q632</li></ul>	West Opens 1NT. Partner bids first.
Board: 365 Dealer: E Vul: EW HCP: 14	<b>★</b> K6 <b>♥</b> A943 <b>♦</b> AK10985 <b>♣</b> 3	East Opens 1NT. You bid first.

HCP: 7 ♣ A8

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

Partner bids first.

North HCP: 10 South HCP: 12 Contract: 1N E  VQ10975 AQ64 J1093 A43  INT AP  Board: 362 Dealer: W  North: South: AQ197 A32							
Dealer: W         QJ97         ◆ 32         West North East South HCP: 3         South: HCP: 3         10982         ▼ J765         INT Pass 3NT AP           South HCP: 8 Contract: 3N W         ◆ 97         ◆ QJ4         West North East South INT Pass 3NT AP           Board: 363 Dealer: E Vul: None North HCP: 14 South HCP: 14 South HCP: 3 Contract: 2N E         ◆ A63	Dealer: E Vul: NS North HCP: 10 South HCP: 12	<b>♠</b> Q72 <b>♥</b> Q10975 <b>♦</b> AQ64	<b>♣</b> KJ96 <b>♥</b> K8 <b>♦</b> J1093	West	North		
Dealer: E         North:         South:         West North East South           Vul: None         ↑ AKJ5         ♠ Q973         INT Pass           North HCP: 14         ♠ A63         ♠ 952         2♠ Pass 2♠ Pass           South HCP: 3         ♠ Q1054         ♠ 62         2NT AP           Board: 364         Dealer: W         North:         ♠ KJ103         ♠ A974         West North East South           Vul: NS         ♠ KJ103         ♠ A974         West North East South         North HCP: 8         ♠ 62           South HCP: 8         ♠ 86         ♠ 952         ♠ West North East South         North AP           Board: 365         North:         ♠ A87         ♠ Q632         West North East South           Board: 365         North:         ♠ K6         ♠ YA943         ♠ Pass 2♠² AP           North HCP: 4         ♠ 10865         ♠ A810985         ♠ A810985         ♠ A810985           ♣ Outh HCP: 14         ♠ 2         ♠ AK10985         ♠ A810985         ♠ A810985           ♣ Outh HCP: 14         ♠ 10862         ♠ 3         ♠ A810985         ♠ A810985           ♣ Outh HCP: 14         ♠ 10862         ♠ 3         ♠ A810985         ♠ A810985           ♣ Outh HCP: 3         ♠ Q         ♠ J875         <	Dealer: W Vul: EW North HCP: 3 South HCP: 8	<b>♣</b> QJ97 <b>♥</b> 10982 <b>♦</b> 1062	<b>♣</b> 32 <b>♥</b> J765 <b>♦</b> KJ97				
Dealer: W       North:       South:       South:       West North East South         North HCP: 8       10982       Q4       INT AP         South HCP: 8       86       952       INT AP         Board: 365       A87       20632         Board: 365       North:       South:       West North East South         Vul: EW       1085       K6       1NT 2♣¹         North HCP: 4       AK10985       AK10985       1. Cappelletti, any 6+suit         Contract: 2♠ N       10862       3       1. Cappelletti, any 6+suit         Board: 366       North:       AK10985       1. Cappelletti, any 6+suit         Contract: 2♠ N       North:       Q       1875         Vul: Both       VKJ85       Q10742       Vest North East South         North HCP: 9       KJ85       Q10742       AR         North HCP: 7       North:       AR       AR	Dealer: E Vul: None North HCP: 14 South HCP: 3	<b>♠</b> AKJ5 <b>♥</b> 72 <b>♦</b> A63	<b>♣</b> Q973 <b>♥</b> J1096 <b>♦</b> 952	2•	Pass	1NT	Pass
Dealer: E       Vul: EW       \$\Delta 1085\$       \$\Delta K6\$       \$\Delta K6\$       \$\Delta NT\$ \$\Q \Pass\$ \$\Q \Q \Pass\$ \$\Q \Q \Pass\$ \$\Q \Q \Pass\$ \$\Q \Q \	Dealer: W Vul: NS North HCP: 8 South HCP: 8	<b>♣</b> KJ103 <b>▼</b> 10982 <b>♦</b> 86	♣ A974 ♥ Q4 ♦ 952			East	South
Dealer: W       North:       South:       West North East South         Vul: Both       ↓ J875       1NT Pass 2♥ Pass         North HCP: 9       ↓ K10865       ↑ 73       2♠ Pass 3♠ Pass         South HCP: 7       ↑ 73       ♠ A8       4♠ AP	Dealer: E Vul: EW North HCP: 4 South HCP: 14	<b>≜</b> 1085 <b>♥</b> KJ865 <b>♦</b> 2	<b>★</b> K6 <b>★</b> A943 <b>★</b> AK10985	Pass 1. Capp	2 <b>♦</b> ² pelletti, a	1NT AP	2 <b>♣</b> ¹
	Dealer: W Vul: Both North HCP: 9 South HCP: 7	♣ Q ♥ KJ85 • K10865	<b>♣</b> J875 <b>♥</b> Q10742 <b>♦</b> 73	1NT 2♠	Pass Pass	2♥	Pass

# North hands (Practice Page)

Board: 367 Dealer: E Vul: NS HCP: 6	<ul><li>★K10862</li><li>♥Q96</li><li>◆J764</li><li>★2</li></ul>	East Opens 1NT.  West Bids 2♦ if possible.  East Bids 3♥ if possible.  West Bids 3NT if possible.  East Bids 4♠ if possible.  West Bids 4♥ if possible.  East Bids 5♦ if possible.  West Bids 5NT if possible.  East Bids 6♠ if possible.  West Bids 6♠ if possible.  West Bids 6NT if possible.  West Bids 7♥ if possible.  Partner bids first.
Board: 368 Dealer: W Vul: EW HCP: 5	<ul><li>★ K98762</li><li>♥ 7</li><li>♦ 853</li><li>♣ Q104</li></ul>	West Opens 1NT. You bid first.
Board: 369 Dealer: E Vul: Both HCP: 8	<ul><li>♣ Q754</li><li>♥ J6</li><li>◆ K1076</li><li>♣ Q96</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 370 Dealer: W Vul: None HCP: 10	<ul><li>A95</li><li>✓ A986542</li><li>✓ Q108</li><li>✓ —</li></ul>	West Opens 1NT. East Bids 4♣ if possible. You bid first.

Partner bids first.

Board: 367 Dealer: E Vul: NS North HCP: 6 South HCP: 5 Contract: 7♥ E	North:  ♠ K10862  ♥ Q96  ♦ J764  ♣ 2	South:	2♦ 3NT <sup>2</sup> 4♦ <sup>4</sup> 5♦ <sup>5</sup> 6♣ 7♥ 1. Supe 2. Cue 3. Cue 4. Cue	Pass Pass Pass AP	1NT 3♥¹ 4♣³ 4♥ 5NT 6NT tance ablus stoppestoppe	Pass Pass Pass Pass Pass Pass Pass Pass
Board: 368 Dealer: W Vul: EW North HCP: 5 South HCP: 11 Contract: 1N W	North:  ♠ K98762  ♥ 7  • 853  ♣ Q104	South:  ♠ Q4  ♥ KQ1098  ♠ A9642  ♣ 7	West 1NT	North AP	East	South
Board: 369 Dealer: E Vul: Both North HCP: 8 South HCP: 7 Contract: 4 E	North:  ♠ Q754  ♥ J6  ♦ K1076  ♣ Q96	South:  ♠ AJ6  ♥ 85  ♦ J2  ♣ J108542	West 2♦ 3♥	North Pass Pass		South Pass Pass AP
Board: 370 Dealer: W Vul: None North HCP: 10 South HCP: 5 Contract: 4 E	North:  ♠ A95  ♥ A986542  • Q108  ♣ —	South:	1NT	North 2 <b>♣</b> ¹ pelletti, a	4♣	AP

Board: 371 Dealer: E	North:	South:	West	North		South Pass
Vul: EW	<b>★</b> K832 <b>★</b> 643	<b>♦</b> 964 <b>♥</b> Q1075	2 <b>.</b> 1	Pass	11 <b>\</b> 1	Pass
North HCP: 11 South HCP: 6	♦ A97	◆ KJ2	2NT			1 0.00
Contract: 2N E	♣ A52	<b>♣</b> 1043	1. Stay	man		

### South hands (Practice Page)

Board: 367 Dealer: E Vul: NS HCP: 5	<ul><li>◆943</li><li>◆4</li><li>◆KQ9852</li><li>◆1075</li></ul>	East Opens 1NT.  West Bids 2♦ if possible.  East Bids 3♥ if possible.  West Bids 3NT if possible.  East Bids 4♠ if possible.  West Bids 4♦ if possible.  East Bids 5♦ if possible.  West Bids 5♦ if possible.  East Bids 5NT if possible.  West Bids 6♠ if possible.  West Bids 6NT if possible.  West Bids 7♥ if possible.  You bid first.
Board: 368 Dealer: W Vul: EW HCP: 11	<ul><li>♣ Q4</li><li>♥ KQ1098</li><li>◆ A9642</li><li>♣ 7</li></ul>	West Opens 1NT.  Partner bids first.
Board: 369 Dealer: E Vul: Both HCP: 7	<ul><li>AJ6</li><li>♥ 85</li><li>▶ J2</li><li>♣ J108542</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 370 Dealer: W Vul: None HCP: 5	<ul><li>★832</li><li>♥Q103</li><li>★K952</li><li>★975</li></ul>	West Opens 1NT. East Bids 4♣ if possible.  Partner bids first.

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

You bid first.

Board: 367 Dealer: E Vul: NS North HCP: 6 South HCP: 5 Contract: 7♥ E	North:  ♠ K10862  ♥ Q96  ♦ J764  ♣ 2	South:	2♦ 3NT <sup>2</sup> 4♦ <sup>4</sup> 5♦ <sup>5</sup> 6♣ 7♥ 1. Supe 2. Cue 3. Cue 4. Cue	Pass Pass Pass AP	1NT 3♥¹ 4♣³ 4♥ 5NT 6NT tance ablus stoppestoppe	Pass Pass Pass Pass Pass Pass Pass Pass
Board: 368 Dealer: W Vul: EW North HCP: 5 South HCP: 11 Contract: 1N W	North:  ♠ K98762  ♥ 7  • 853  ♣ Q104	South:  ♠ Q4  ♥ KQ1098  ♠ A9642  ♣ 7	West 1NT	North AP	East	South
Board: 369 Dealer: E Vul: Both North HCP: 8 South HCP: 7 Contract: 4 E	North:  ♠ Q754  ♥ J6  ♦ K1076  ♣ Q96	South:  ♠ AJ6  ♥ 85  ♦ J2  ♣ J108542	West 2♦ 3♥	North Pass Pass		South Pass Pass AP
Board: 370 Dealer: W Vul: None North HCP: 10 South HCP: 5 Contract: 4 E	North:  ♠ A95  ♥ A986542  • Q108  ♣ —	South:	1NT	North 2 <b>♣</b> ¹ pelletti, a	4♣	AP

Board: 371 Dealer: E	North:	South:	West	North		South Pass
Vul: EW	<b>★</b> K832 <b>★</b> 643	<b>♦</b> 964 <b>♥</b> Q1075	2 <b>.</b> 1	Pass	11 <b>\</b> 1	Pass
North HCP: 11 South HCP: 6	♦ A97	◆ KJ2	2NT			1 0.00
Contract: 2N E	♣ A52	<b>♣</b> 1043	1. Stay	man		

# North hands (Practice Page)

<b>♠</b> Q <b>♥</b> Q2 <b>♦</b> 9742 <b>♣</b> J108643	West Opens 1NT. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. East Bids 4♠ if possible. West Bids 4♠ if possible. You bid first.
<ul><li>♣ Q32</li><li>♥ J653</li><li>◆ Q83</li><li>♣ 1074</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.
<b>♠</b> KJ3 <b>♥</b> 976 <b>♦</b> KJ10983 <b>♣</b> J	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. You bid first.
<ul><li>10984</li><li>74</li><li>A64</li><li>7542</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.
	<ul> <li>Q2</li> <li>9742</li> <li>J108643</li> <li>Q32</li> <li>J653</li> <li>Q83</li> <li>1074</li> <li>KJ3</li> <li>976</li> <li>KJ10983</li> <li>J</li> <li>10984</li> <li>74</li> <li>A64</li> </ul>

Board: 376 Dealer: W Vul: NS HCP: 9	<ul><li>★ KQJ5</li><li>▼ K2</li><li>◆ 10954</li><li>◆ 652</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. You bid first.
Board: 377 Dealer: E Vul: NS HCP: 10	<ul><li>▲ AJ108</li><li>▼ 53</li><li>◆ J82</li><li>▲ A932</li></ul>	East Opens 1NT.  Partner bids first.

Board: 372 Dealer: W Vul: Both North HCP: 5 South HCP: 7 Contract: 4 \( \) W	North:  ♠ Q  ♥ Q2  ♦ 9742  ♣ J108643	South:	West North East South  1NT Pass 2♥ Pass  3♣¹ Pass 3NT² Pass  4♣³ Pass 4♠⁴ Pass  4♠ AP  1. Super acceptance after NT  2. Cue bid, surplus  3. Cue bid, a ♣ stopper  4. Cue bid, a ♦ stopper
Board: 373 Dealer: E Vul: NS North HCP: 5 South HCP: 5 Contract: 3N E	North:  ♠ Q32  ♥ J653  ♠ Q83  ♣ 1074	South:  ♠ 1065  ♥ 982  ♦ 10542  ♠ KQ9	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 3NT AP 1. Stayman
Board: 374 Dealer: W Vul: Both North HCP: 9 South HCP: 3 Contract: 3N W	North:  ♠ KJ3  ♥ 976  ♠ KJ10983  ♣ J	South:  ♠ Q1094  ♥ J84  ♦ —  ♠ 1097543	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 3NT AP  1. Stayman
Board: 375 Dealer: E Vul: None North HCP: 4 South HCP: 12 Contract: 2N E	North:	South:  ♣ J6  ♥ AQ982  ♠ K97  ♣ Q83	West North East South 1NT Pass 2♥ Pass 2♠ Pass 2NT AP
Board: 376 Dealer: W Vul: NS North HCP: 9 South HCP: 5 Contract: 3N W	North:  ♠ KQJ5  ♥ K2  ♦ 10954  ♣ 652	South:  ♣ 743  ♥ A1096  ♦ J832  ♣ 98	West North East South  1NT Pass 2 Pass  2 Pass 3NT AP

Board: 377 Dealer: E Vul: NS North HCP: 10

South HCP: 5 Contract: 3♥ S North: **♠** AJ108 **♥** 53 **♦** J82

♣ A932

South: **★** 72 **♥** AJ108764 **♦** 764

West North East South 1NT 3♥ AP

**♣** 5

### South hands (Practice Page)

Board: 372 Dealer: W Vul: Both HCP: 7	<ul><li>1096</li><li>9863</li><li>Q86</li><li>KQ9</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. East Bids 4♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 373 Dealer: E Vul: NS HCP: 5	<ul><li>1065</li><li>982</li><li>10542</li><li>KQ9</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.
Board: 374 Dealer: W Vul: Both HCP: 3	<ul><li>◆ Q1094</li><li>♥ J84</li><li>◆ —</li><li>◆ 1097543</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.
Board: 375 Dealer: E Vul: None HCP: 12	<ul><li>▲ J6</li><li>✓ AQ982</li><li>◆ K97</li><li>◆ Q83</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.

West Opens 1NT. Board: 376 East Bids 2♦ if possible. **★** 743 West Bids 2♥ if possible. Dealer: W **♥** A1096 East Bids 3NT if possible. Vul: NS **♦** J832 HCP: 5 **♣** 98 Partner bids first. Board: 377 **★**72 East Opens 1NT. **♥** AJ108764 Dealer: E

Vul: NS → 764 HCP: 5 → 5 You bid first.

Board: 372 Dealer: W Vul: Both North HCP: 5 South HCP: 7 Contract: 4 \( \) W	North:  ♠ Q  ♥ Q2  ♦ 9742  ♣ J108643	South:	West North East South  1NT Pass 2♥ Pass  3♣¹ Pass 3NT² Pass  4♣³ Pass 4♠⁴ Pass  4♠ AP  1. Super acceptance after NT  2. Cue bid, surplus  3. Cue bid, a ♣ stopper  4. Cue bid, a ♦ stopper
Board: 373 Dealer: E Vul: NS North HCP: 5 South HCP: 5 Contract: 3N E	North:  ♠ Q32  ♥ J653  ♠ Q83  ♣ 1074	South:  ♠ 1065  ♥ 982  ♦ 10542  ♠ KQ9	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 3NT AP 1. Stayman
Board: 374 Dealer: W Vul: Both North HCP: 9 South HCP: 3 Contract: 3N W	North:  ♠ KJ3  ♥ 976  ♠ KJ10983  ♣ J	South:  ♠ Q1094  ♥ J84  ♦ —  ♠ 1097543	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 3NT AP  1. Stayman
Board: 375 Dealer: E Vul: None North HCP: 4 South HCP: 12 Contract: 2N E	North:	South:  ♣ J6  ♥ AQ982  ♠ K97  ♣ Q83	West North East South 1NT Pass 2♥ Pass 2♠ Pass 2NT AP
Board: 376 Dealer: W Vul: NS North HCP: 9 South HCP: 5 Contract: 3N W	North:  ♠ KQJ5  ♥ K2  ♦ 10954  ♣ 652	South:  ♣ 743  ♥ A1096  ♦ J832  ♣ 98	West North East South  1NT Pass 2 Pass  2 Pass 3NT AP

Board: 377 Dealer: E Vul: NS North HCP: 10

South HCP: 5 Contract: 3♥ S North: **♠** AJ108 **♥** 53 **♦** J82

♣ A932

South: **★** 72 **♥** AJ108764 **♦** 764

West North East South 1NT 3♥ AP

**♣** 5

# North hands (Practice Page)

Board: 378 Dealer: W Vul: EW HCP: 8	<ul><li>A52</li><li>▼ 10876</li><li>◆ J10742</li><li>♠ K</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 379 Dealer: E Vul: Both HCP: 20	<ul><li>AJ82</li><li>✓ AQJ3</li><li>A</li><li>A</li><li>A</li></ul>	East Opens 1NT. West Bids 2♦ if possible.  Partner bids first.
Board: 380 Dealer: W Vul: NS HCP: 6	<ul><li>★ A864</li><li>▼ 10863</li><li>◆ 84</li><li>◆ Q94</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.
Board: 381 Dealer: E Vul: EW HCP: 12	<ul><li>AQ2</li><li>K3</li><li>873</li><li>K8732</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 382 Dealer: W Vul: None HCP: 6	<ul><li>★76</li><li>▼ K82</li><li>◆ J75</li><li>★ Q9865</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. You bid first.

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

Partner bids first.

Board: 378 Dealer: W Vul: EW North HCP: 8 South HCP: 8 Contract: 3♠ W	North:  ♠ A52  ♥ 10876  ♦ J10742  ♣ K	South:  ♣ J8  ♥ KJ43  ♦ K985  ♣ 982	West Nort 1NT Pass 2♠ Pass 1. Stayman	2 <b>♣</b> ¹	South Pass AP
Board: 379 Dealer: E Vul: Both North HCP: 20 South HCP: 3 Contract: 3 S	North:  ♠ AJ82  ♥ AQJ3  ♠ A  ♣ A872	South:  ♠ K109  ▼ 10984  • 1085  ♣ 1094	West North  Pass $X^1$ $2 \blacklozenge X$ Pass $3 \blacklozenge^2$ AP  1. Cappelletti  2. limit raise of	1NT Pass Pass Pass	Pass Pass 2♥ 3♥
Board: 380 Dealer: W Vul: NS North HCP: 6 South HCP: 6 Contract: 3N W	North:  ♠ A864  ♥ 10863  ♦ 84  ♣ Q94	South:  ◆ J732  ◆ K42  ◆ Q632  ◆ 83	West Nort 1NT Pass 2♦ Pass 1. Stayman	2 <b>♣</b> ¹	Pass
Board: 381 Dealer: E Vul: EW North HCP: 12 South HCP: 3 Contract: 4 E	North:  ♠ AQ2  ♥ K3  ♠ 873  ♠ K8732	South:	West Nort  2♣¹ Pass  3♥ Pass  1. Stayman	1NT 2♥	South Pass Pass AP
Board: 382 Dealer: W Vul: None North HCP: 6 South HCP: 4 Contract: 3N W	North:  ♣ 76  ♥ K82  ♦ J75  ♣ Q9865	South:	West Nort  1NT Pass  2 Pass  1. Stayman	2 <b>♣</b> ¹	Pass

Board: 383 Dealer: E Vul: EW North HCP: 16 South HCP: 5

Contract: 3♥ E

★ 764♥ AK96★ K4★ KQJ2

North:

South:

♠ QJ10532

♥ 5

♠ Q7532

♠ 5

West North East South
1NT Pass

Pass 2♥ Pass
AP

### South hands (Practice Page)

Board: 378 Dealer: W Vul: EW HCP: 8	<ul><li>▶ J8</li><li>♥ KJ43</li><li>◆ K985</li><li>◆ 982</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 379 Dealer: E Vul: Both HCP: 3	<b>★</b> K109 <b>▼</b> 10984 <b>→</b> 1085 <b>♣</b> 1094	East Opens 1NT. West Bids 2♦ if possible. You bid first.
Board: 380 Dealer: W Vul: NS HCP: 6	<ul><li>♣ J732</li><li>♥ K42</li><li>♦ Q632</li><li>♣ 83</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. Partner bids first.
Board: 381 Dealer: E Vul: EW HCP: 3	<ul><li>◆ 9765</li><li>♥ 852</li><li>◆ J2</li><li>◆ Q1096</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 382 Dealer: W Vul: None HCP: 4	<ul><li></li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. Partner bids first.

Board: 383 ♠ Q

Dealer: E Vul: EW

HCP: 5

**♠** QJ10532

**y** 5

◆ Q7532

**♣** 5

East Opens 1NT.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 378 Dealer: W Vul: EW North HCP: 8 South HCP: 8 Contract: 3♠ W	North:  ♠ A52  ♥ 10876  ♦ J10742  ♣ K	South:  ♣ J8  ♥ KJ43  ♦ K985  ♣ 982	West Nort 1NT Pass 2♠ Pass 1. Stayman	2 <b>♣</b> ¹	South Pass AP
Board: 379 Dealer: E Vul: Both North HCP: 20 South HCP: 3 Contract: 3 S	North:  ♠ AJ82  ♥ AQJ3  ♠ A  ♣ A872	South:  ♠ K109  ▼ 10984  • 1085  ♣ 1094	West North  Pass $X^1$ $2 \blacklozenge X$ Pass $3 \blacklozenge^2$ AP  1. Cappelletti  2. limit raise of	1NT Pass Pass Pass	Pass Pass 2♥ 3♥
Board: 380 Dealer: W Vul: NS North HCP: 6 South HCP: 6 Contract: 3N W	North:  ♠ A864  ♥ 10863  ♦ 84  ♣ Q94	South:  ◆ J732  ◆ K42  ◆ Q632  ◆ 83	West Nort 1NT Pass 2♦ Pass 1. Stayman	2 <b>♣</b> ¹	Pass
Board: 381 Dealer: E Vul: EW North HCP: 12 South HCP: 3 Contract: 4 E	North:  ♠ AQ2  ♥ K3  ♠ 873  ♠ K8732	South:	West Nort  2♣¹ Pass  3♥ Pass  1. Stayman	1NT 2♥	South Pass Pass AP
Board: 382 Dealer: W Vul: None North HCP: 6 South HCP: 4 Contract: 3N W	North:  ♣ 76  ♥ K82  ♦ J75  ♣ Q9865	South:	West Nort  1NT Pass  2 Pass  1. Stayman	2 <b>♣</b> ¹	Pass

Board: 383 Dealer: E Vul: EW North HCP: 16 South HCP: 5

Contract: 3♥ E

★ 764♥ AK96★ K4★ KQJ2

North:

South:

♠ QJ10532

♥ 5

♠ Q7532

♠ 5

West North East South
1NT Pass

Pass 2♥ Pass
AP

# North hands (Practice Page)

Board: 384 Dealer: W Vul: Both HCP: 11	<ul><li>★ K975</li><li>▼ K743</li><li>◆ 42</li><li>◆ AJ7</li></ul>	West Opens 1NT. East Bids 2NT if possible. You bid first.
Board: 385 Dealer: E Vul: None HCP: 8	<ul><li>★86</li><li>▼K97</li><li>◆QJ65</li><li>◆Q1064</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 386 Dealer: W Vul: NS HCP: 4	<ul><li>♣ Q932</li><li>♥ J5</li><li>◆ 432</li><li>♣ J932</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. You bid first.
Board: 387 Dealer: E Vul: Both HCP: 12	<ul><li>★ K852</li><li>★ AQ10</li><li>★ 654</li><li>★ K95</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 388 Dealer: W Vul: None HCP: 7	<ul><li>★ KJ943</li><li>▼ 875</li><li>◆ J5</li><li>◆ Q93</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. You bid first.

Board: 389 ♠ 10 East Opens 1NT.

Dealer: E ♥ 64 West Bids XA♠ if possible.

Board: 384 Dealer: W Vul: Both North HCP: 11 South HCP: 5 Contract: 2N W	North:  ♠ K975  ♥ K743  ♦ 42  ♣ AJ7	South:  ♠ 862  ♥ A5  ♦ J1087  ♣ 9842		North Pass	East 2NT	
Board: 385 Dealer: E Vul: None North HCP: 8 South HCP: 7 Contract: 4♠ E	North:  ♣ 86  ♥ K97  • QJ65  ♣ Q1064	South:  ♠ A42  ♥ Q862  ♦ 984  ♣ J72	West  2♣¹  4♠  1. Stayı	North Pass AP man	East 1NT 2♠	South Pass Pass
Board: 386 Dealer: W Vul: NS North HCP: 4 South HCP: 10 Contract: 3N W	North:  ♠ Q932  ♥ J5  ♦ 432  ♣ J932	South:  ♠ K85  ♥ Q932  ♦ J107  ♣ A75	1NT 2◆		East 2♣¹ 3♣²	South Pass Pass
Board: 387 Dealer: E Vul: Both North HCP: 12 South HCP: 5 Contract: 3▼ E	North:  ♠ K852  ♥ AQ10  ♠ 654  ♣ K95	South:  ♠ A10  ♥ 75  ♦ J10983  ♣ 10842	West  2♣¹ 3♥  1. Stayı	North Pass AP	East 1NT 2♥	South Pass Pass
Board: 388 Dealer: W Vul: None North HCP: 7 South HCP: 4 Contract: 3N W	North:  ♠ KJ943  ♥ 875  ♦ J5  ♣ Q93	South:  ♠ 102  ♥ KJ103  ♠ 762  ♠ 6542	West 1NT 2♠ 1. Stay	North Pass Pass man	East 2♣¹ 3NT	Pass

Board: 389 Dealer: E Vul: NS North HCP: 7 South HCP: 12

Contract: 3♣X N

North: ♠ 10 ♥ 64 ♠ KJ95 South:

♠ A9542

♥ AKJ83

♦ 104

West North East South
1NT 2

Pass 3♣ Pass Pass
XA♠ AP

**♣** QJ9752

**♣** 4

1. Cappelletti, both majors

### South hands (Practice Page)

Board: 384 Dealer: W Vul: Both HCP: 5	<ul><li>★ 862</li><li>★ A5</li><li>★ J1087</li><li>★ 9842</li></ul>	West Opens 1NT. East Bids 2NT if possible. Partner bids first.
Board: 385 Dealer: E Vul: None HCP: 7	<ul><li>A42</li><li>♥ Q862</li><li>• 984</li><li>♣ J72</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 386 Dealer: W Vul: NS HCP: 10	<ul><li>★ K85</li><li>♥ Q932</li><li>◆ J107</li><li>◆ A75</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 387 Dealer: E Vul: Both HCP: 5	<ul><li>★ A10</li><li>▼ 75</li><li>◆ J10983</li><li>◆ 10842</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible.  You bid first.
Board: 388 Dealer: W Vul: None HCP: 4	<ul><li>★ 102</li><li>▼ KJ103</li><li>◆ 762</li><li>◆ 6542</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. Partner bids first.

Board: 389 ♠ A9542 East Opens 1NT.

Dealer: E ▼ AKJ83 West Bids XA♠♠ if possible.

Vul: NS ◆ 104

HCP: 12 ♣ 4 You bid first.

Board: 384 Dealer: W Vul: Both North HCP: 11 South HCP: 5 Contract: 2N W	North:  ♠ K975  ♥ K743  ♦ 42  ♣ AJ7	South:  ♠ 862  ♥ A5  ♦ J1087  ♣ 9842		North Pass	East 2NT	
Board: 385 Dealer: E Vul: None North HCP: 8 South HCP: 7 Contract: 4♠ E	North:  ♣ 86  ♥ K97  • QJ65  ♣ Q1064	South:  ♠ A42  ♥ Q862  ♦ 984  ♣ J72	West  2♣¹  4♠  1. Stayı	North Pass AP man	East 1NT 2♠	South Pass Pass
Board: 386 Dealer: W Vul: NS North HCP: 4 South HCP: 10 Contract: 3N W	North:  ♠ Q932  ♥ J5  ♦ 432  ♣ J932	South:  ♠ K85  ♥ Q932  ♦ J107  ♣ A75	1NT 2◆		East 2♣¹ 3♣²	South Pass Pass
Board: 387 Dealer: E Vul: Both North HCP: 12 South HCP: 5 Contract: 3▼ E	North:  ♠ K852  ♥ AQ10  ♠ 654  ♣ K95	South:  ♠ A10  ♥ 75  ♦ J10983  ♣ 10842	West  2♣¹ 3♥  1. Stayı	North Pass AP	East 1NT 2♥	South Pass Pass
Board: 388 Dealer: W Vul: None North HCP: 7 South HCP: 4 Contract: 3N W	North:  ♠ KJ943  ♥ 875  ♦ J5  ♣ Q93	South:  ♠ 102  ♥ KJ103  ♠ 762  ♠ 6542	West 1NT 2♠ 1. Stay	North Pass Pass man	East 2♣¹ 3NT	Pass

Board: 389 Dealer: E Vul: NS North HCP: 7 South HCP: 12

Contract: 3♣X N

North: ♠ 10 ♥ 64 ♠ KJ95 South:

♠ A9542

♥ AKJ83

♦ 104

West North East South
1NT 2

Pass 3♣ Pass Pass
XA♠ AP

**♣** QJ9752

**♣** 4

1. Cappelletti, both majors

# North hands (Practice Page)

Board: 390 Dealer: W Vul: EW HCP: 0	<ul> <li>1043</li> <li>862</li> <li>1064</li> <li>10763</li> </ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 391 Dealer: E Vul: None HCP: 11	<ul><li>★ A6</li><li>▼ 5432</li><li>★ K1094</li><li>★ A63</li></ul>	East Opens 1NT.  Partner bids first.
Board: 392 Dealer: W Vul: NS HCP: 8	<ul><li>10964</li><li>✓ AK84</li><li>✓ J106</li><li>✓ 72</li></ul>	West Opens 1NT. You bid first.
Board: 393 Dealer: E Vul: EW HCP: 9	<ul><li>♠ 63</li><li>♥ 108643</li><li>♦ AK8</li><li>♠ Q102</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 394 Dealer: W Vul: Both HCP: 14	<ul><li>▲ AJ4</li><li>▼ KJ1042</li><li>◆ AJ10</li><li>▲ 102</li></ul>	West Opens 1NT. You bid first.

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

Partner bids first.

Board: 390 Dealer: W Vul: EW North HCP: 0 South HCP: 9 Contract: 4 W	North:  ♠ 1043  ♥ 862  ♦ 1064  ♣ 10763	South:	West 1NT 2♥ 1. Stay	North Pass Pass man	East 2♣¹ 4♥	South Pass AP
Board: 391 Dealer: E Vul: None North HCP: 11 South HCP: 12 Contract: 1N E	North:  ♠ A6  ♥ 5432  ♠ K1094  ♣ A63	South:  ♠ KQ5  ♥ KJ  ♠ 8653  ♣ K987	West	North	East 1NT	
Board: 392 Dealer: W Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W	North:  ♠ 10964  ♥ AK84  ♦ J106  ♠ 72	South:  ♠ K.J7  ▼ J653  ♠ A3  ♣ QJ63	West 1NT	North AP	East	South
Board: 393 Dealer: E Vul: EW North HCP: 9 South HCP: 10 Contract: 2♠ E	North:  ♠ 63  ▼ 108643  ♠ AK8  ♠ Q102	South:	West 2♥	North Pass	East 1NT 2♠	
Board: 394 Dealer: W Vul: Both North HCP: 14 South HCP: 4 Contract: 1N W	North:  ♠ AJ4  ♥ KJ1042  ♠ AJ10  ♠ 102	South:  • 10952  • 85  • 843  • A876	West 1NT	North AP	East	South
Board: 395 Dealer: E Vul: NS North HCP: 9 South HCP: 5 Contract: 3N E	North:  ♠ K102  ♥ QJ  • Q843  ♣ J643	South:	West  2♣¹  3NT  1. Stay	North Pass AP man		South Pass Pass

### South hands (Practice Page)

Board: 390 Dealer: W Vul: EW HCP: 9	<ul><li>♦ 92</li><li>♥ 95</li><li>♦ KJ732</li><li>♣ KQ92</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 391 Dealer: E Vul: None HCP: 12	<ul><li>★ KQ5</li><li>★ KJ</li><li>◆ 8653</li><li>◆ K987</li></ul>	East Opens 1NT. You bid first.
Board: 392 Dealer: W Vul: NS HCP: 12	<ul><li>★ KJ7</li><li>▼ J653</li><li>◆ A3</li><li>◆ QJ63</li></ul>	West Opens 1NT. Partner bids first.
Board: 393 Dealer: E Vul: EW HCP: 10	<ul><li>52</li><li>✓ A92</li><li>✓ Q1095</li><li>▲ A984</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 394 Dealer: W Vul: Both HCP: 4	<ul><li>10952</li><li>85</li><li>843</li><li>A876</li></ul>	West Opens 1NT.  Partner bids first.

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

You bid first.

Board: 390 Dealer: W Vul: EW North HCP: 0 South HCP: 9 Contract: 4 W	North:  ♠ 1043  ♥ 862  ♦ 1064  ♣ 10763	South:	West 1NT 2♥ 1. Stay	North Pass Pass man	East 2♣¹ 4♥	South Pass AP
Board: 391 Dealer: E Vul: None North HCP: 11 South HCP: 12 Contract: 1N E	North:  ♠ A6  ♥ 5432  ♠ K1094  ♣ A63	South:  ♠ KQ5  ♥ KJ  ♠ 8653  ♣ K987	West	North	East 1NT	
Board: 392 Dealer: W Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W	North:  ♠ 10964  ♥ AK84  ♦ J106  ♠ 72	South:  ♠ K.J7  ▼ J653  ♠ A3  ♣ QJ63	West 1NT	North AP	East	South
Board: 393 Dealer: E Vul: EW North HCP: 9 South HCP: 10 Contract: 2♠ E	North:  ♠ 63  ▼ 108643  ♠ AK8  ♠ Q102	South:	West 2♥	North Pass	East 1NT 2♠	
Board: 394 Dealer: W Vul: Both North HCP: 14 South HCP: 4 Contract: 1N W	North:  ♠ AJ4  ♥ KJ1042  ♠ AJ10  ♠ 102	South:  • 10952  • 85  • 843  • A876	West 1NT	North AP	East	South
Board: 395 Dealer: E Vul: NS North HCP: 9 South HCP: 5 Contract: 3N E	North:  ♠ K102  ♥ QJ  • Q843  ♣ J643	South:	West  2♣¹  3NT  1. Stay	North Pass AP man		South Pass Pass

# North hands (Practice Page)

Board: 396 Dealer: W Vul: EW HCP: 11	<ul><li>▲ AJ98</li><li>♥ KJ1052</li><li>◆ 76</li><li>▲ Q9</li></ul>	West Opens 1NT. You bid first.
Board: 397 Dealer: E Vul: Both HCP: 8	<ul><li>10842</li><li>764</li><li>A984</li><li>A4</li></ul>	East Opens 1NT.  Partner bids first.
Board: 398 Dealer: W Vul: None HCP: 8	<ul><li>♣ J742</li><li>♥ A2</li><li>♦ K853</li><li>♣ 965</li></ul>	West Opens 1NT. You bid first.
Board: 399 Dealer: E Vul: Both HCP: 11	<ul><li>★ A109652</li><li>▼ 862</li><li>★ A2</li><li>★ K8</li></ul>	East Opens 1NT. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 400 Dealer: W Vul: None HCP: 5	<b>♦</b> 6 <b>♥</b> Q75 <b>♦</b> 97652 <b>♣</b> K1097	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♦ if possible. West Bids 4♠ if possible. You bid first.
Board: 401 Dealer: E Vul: NS HCP: 10	<ul><li>★ KQ107</li><li>▼ J632</li><li>◆ A2</li><li>◆ 872</li></ul>	East Opens 1NT.  Partner bids first.

North:  ♠ AJ98  ♥ KJ1052  ♠ 76  ♠ Q9	South:	West North East South  1NT 2•¹ AP  1. Cappelletti, both majors
North:  ♠ 10842  ♥ 764  ♠ A984  ♣ A4	South:  ♠ K5  ♥ AK53  ♦ 1065  ♠ K987	West North East South 1NT AP
North:  ♠ J742  ♥ A2  ♠ K853  ♣ 965	South:  ♠ Q9  ♥ QJ1064  ♠ QJ  ♣ AQ103	West North East South 1NT AP
North:  ♠ A109652  ♥ 862  ♠ A2  ♠ K8	South:  ♣ 73  ▼ KQJ1073  ◆ J98  ♣ 54	West North East South  1NT Pass  3♣¹ Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
North:  ♠ 6  ♥ Q75  ♦ 97652  ♠ K1097	South:  ♠ KQJ4  ▼ 1063  • 104  ♣ 8654	West North East South  1NT Pass 2♥ Pass  2♠ Pass 3♦ Pass  4♠ AP
North:  ♠ KQ107  ♥ J632  ♠ A2  ♣ 872	South:  ♠ A543  ♥ 87  ♠ KQ765  ♠ 93	West North East South 1NT AP
	♣ AJ98 ♥ KJ1052 • 76 • Q9  North: • 10842 ♥ 764 • A984 • A4  North: • J742 ♥ A2 • K853 • 965  North: • A109652 ♥ 862 • A2 • K8  North: • A2 • K8  North: • A2 • K8	♣ AJ98       ♣ 4         ♥ KJ1052       ♥ Q93         ♣ 76       ♠ AK10853         ♣ Q9       ♣ 853         North:       ♣ K5         ♠ 764       ♠ AK53         ♠ A984       ♠ 1065         ♣ A4       ♣ K987         North:       ♠ QJ         ♠ K853       ♠ QJ         ♠ A2       ♠ QJ1064         ♠ K853       ♠ QJ         ♠ 862       ♠ KQJ103         North:       ♠ 342         ♠ A2       ♠ 1063         ♠ A2       ♠ 1063         ♠ 7652       ♠ 104         ♠ K1097       ♠ 8654         North:       ♠ KQ107         ♠ KQ107       ♠ A543         ♥ J632       ♠ 87         ♠ A2       ♠ KQ765

#### South hands (Practice Page)

Board: 396 Dealer: W Vul: EW HCP: 9	<ul><li>★ 4</li><li>♥ Q93</li><li>◆ AK10853</li><li>◆ 853</li></ul>	West Opens 1NT.  Partner bids first.
Board: 397 Dealer: E Vul: Both HCP: 13	<ul><li>★ K5</li><li>▼ AK53</li><li>◆ 1065</li><li>◆ K987</li></ul>	East Opens 1NT. You bid first.
Board: 398 Dealer: W Vul: None HCP: 14	<ul><li>♣ Q9</li><li>♥ QJ1064</li><li>◆ QJ</li><li>♣ AQ103</li></ul>	West Opens 1NT.  Partner bids first.
Board: 399 Dealer: E Vul: Both HCP: 7	<ul><li>★ 73</li><li>▼ KQJ1073</li><li>◆ J98</li><li>★ 54</li></ul>	East Opens 1NT. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 400 Dealer: W Vul: None HCP: 6	<ul><li>★ KQJ4</li><li>▼ 1063</li><li>◆ 104</li><li>◆ 8654</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 401 Dealer: E Vul: NS HCP: 9	<ul><li>▲ A543</li><li>♥ 87</li><li>♦ KQ765</li><li>♣ 93</li></ul>	East Opens 1NT. You bid first.

North:  ♠ AJ98  ♥ KJ1052  ♠ 76  ♠ Q9	South:	West North East South  1NT 2•¹ AP  1. Cappelletti, both majors
North:  ♠ 10842  ♥ 764  ♠ A984  ♣ A4	South:  ♠ K5  ♥ AK53  ♦ 1065  ♠ K987	West North East South 1NT AP
North:  ♠ J742  ♥ A2  ♠ K853  ♣ 965	South:  ♠ Q9  ♥ QJ1064  ♠ QJ  ♣ AQ103	West North East South 1NT AP
North:  ♠ A109652  ♥ 862  ♠ A2  ♠ K8	South:  ♣ 73  ▼ KQJ1073  ◆ J98  ♣ 54	West North East South  1NT Pass  3♣¹ Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
North:  ♠ 6  ♥ Q75  ♦ 97652  ♠ K1097	South:  ♠ KQJ4  ▼ 1063  • 104  ♣ 8654	West North East South  1NT Pass 2♥ Pass  2♠ Pass 3♦ Pass  4♠ AP
North:  ♠ KQ107  ♥ J632  ♠ A2  ♣ 872	South:  ♠ A543  ♥ 87  ♠ KQ765  ♠ 93	West North East South 1NT AP
	♣ AJ98 ♥ KJ1052 • 76 • Q9  North: • 10842 ♥ 764 • A984 • A4  North: • J742 ♥ A2 • K853 • 965  North: • A109652 ♥ 862 • A2 • K8  North: • A2 • K8  North: • A2 • K8	♣ AJ98       ♣ 4         ♥ KJ1052       ♥ Q93         ♣ 76       ♠ AK10853         ♣ Q9       ♣ 853         North:       ♣ K5         ♠ 764       ♠ AK53         ♠ A984       ♠ 1065         ♣ A4       ♣ K987         North:       ♠ QJ         ♠ K853       ♠ QJ         ♠ A2       ♠ QJ1064         ♠ K853       ♠ QJ         ♠ 862       ♠ KQJ103         North:       ♠ 342         ♠ A2       ♠ 1063         ♠ A2       ♠ 1063         ♠ 7652       ♠ 104         ♠ K1097       ♠ 8654         North:       ♠ KQ107         ♠ KQ107       ♠ A543         ♥ J632       ♠ 87         ♠ A2       ♠ KQ765

# North hands (Practice Page)

Board: 402 Dealer: W Vul: None HCP: 9	<ul><li>★ A1053</li><li>♥ Q653</li><li>♦ K653</li><li>★ 3</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.
Board: 403 Dealer: E Vul: EW HCP: 8	<ul><li>★ A10986</li><li>♥ 75</li><li>◆ 32</li><li>◆ A854</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. Partner bids first.
Board: 404 Dealer: W Vul: None HCP: 10	<ul><li>A52</li><li>♥ 976</li><li>♦ 105</li><li>♠ AQ985</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. West Bids 4♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 405 Dealer: E Vul: NS HCP: 9	<ul><li>♣ Q952</li><li>♥ KJ985</li><li>♦ 107</li><li>♣ K10</li></ul>	East Opens 1NT. West Bids 3♣ if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 406 Dealer: W Vul: EW HCP: 11	<ul><li>♣ QJ2</li><li>♥ Q94</li><li>◆ KJ97</li><li>♣ Q87</li></ul>	West Opens 1NT. You bid first.

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

Partner bids first.

Board: 402 Dealer: W Vul: None North HCP: 9 South HCP: 4 Contract: 3N W	North:  ♠ A1053  ♥ Q653  ♠ K653  ♣ 3	South:	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman
Board: 403 Dealer: E Vul: EW North HCP: 8 South HCP: 8 Contract: 2N E	North:  ♠ A10986  ♥ 75  ♦ 32  ♠ A854	South:  ♣ J7  ▼ 108632  ♦ AK  ♣ 10976	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 2NT AP 1. Stayman
Board: 404 Dealer: W Vul: None North HCP: 10 South HCP: 7 Contract: 4♠ W	North:  ♠ A52  ♥ 976  • 105  ♣ AQ985	South:  ♣ J3  ♥ A1085  ♦ J983  ♣ J63	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 4♠² Pass  4♠³ Pass 4♠ AP  1. Stayman  2. Splinter  3. Cue bid, a ♦ stopper
Board: 405 Dealer: E Vul: NS North HCP: 9 South HCP: 9 Contract: 3 • E	North:  ♠ Q952  ♥ KJ985  • 107  ♣ K10	South:  ♠ AJ3  ♥ Q743  ♠ 63  ♣ Q953	West North East South  1NT Pass  3♣¹ Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 406 Dealer: W Vul: EW North HCP: 11 South HCP: 8 Contract: 1N W	North:  ♠ QJ2  ♥ Q94  ♠ KJ97  ♠ Q87	South:  ♠ K653  ♥ AJ1065  • 10  ♠ 643	West North East South 1NT AP

Board: 407 North: South: West North East South Dealer: E **♦** 9854 **♠** A103 1NT Pass Vul: Both **9**74 **♥** K10 North HCP: 4 **2**♦ Pass **2**♥ Pass ◆ A1087 **♦** QJ94 South HCP: 11 Pass **4♥** AP 3♣ **♣** 73 **♣** J1054 Contract: 4♥ E

### South hands (Practice Page)

Board: 402 Dealer: W Vul: None HCP: 4	<ul><li>◆94</li><li>▼10987</li><li>◆Q109</li><li>◆Q872</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 403 Dealer: E Vul: EW HCP: 8	<b>♣</b> J7 <b>♥</b> 108632 <b>♦</b> AK <b>♣</b> 10976	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. You bid first.
Board: 404 Dealer: W Vul: None HCP: 7	<ul><li>▲ J3</li><li>▼ A1085</li><li>◆ J983</li><li>♣ J63</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. West Bids 4♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 405 Dealer: E Vul: NS HCP: 9	<ul><li>♣ AJ3</li><li>♥ Q743</li><li>♦ 63</li><li>♣ Q953</li></ul>	East Opens 1NT. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 406 Dealer: W Vul: EW HCP: 8	<b>★</b> K653 <b>♥</b> AJ1065 <b>♦</b> 10 <b>♣</b> 643	West Opens 1NT. Partner bids first.

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

You bid first.

Board: 402 Dealer: W Vul: None North HCP: 9 South HCP: 4 Contract: 3N W	North:  ♠ A1053  ♥ Q653  ♠ K653  ♣ 3	South:	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman
Board: 403 Dealer: E Vul: EW North HCP: 8 South HCP: 8 Contract: 2N E	North:  ♠ A10986  ♥ 75  ♦ 32  ♠ A854	South:  ♣ J7  ▼ 108632  ♦ AK  ♣ 10976	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 2NT AP 1. Stayman
Board: 404 Dealer: W Vul: None North HCP: 10 South HCP: 7 Contract: 4♠ W	North:  ♠ A52  ♥ 976  • 105  ♣ AQ985	South:  ♣ J3  ♥ A1085  ♦ J983  ♣ J63	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 4♠² Pass  4♠³ Pass 4♠ AP  1. Stayman  2. Splinter  3. Cue bid, a ♦ stopper
Board: 405 Dealer: E Vul: NS North HCP: 9 South HCP: 9 Contract: 3 • E	North:  ♠ Q952  ♥ KJ985  • 107  ♣ K10	South:  ♠ AJ3  ♥ Q743  ♠ 63  ♣ Q953	West North East South  1NT Pass  3♣¹ Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 406 Dealer: W Vul: EW North HCP: 11 South HCP: 8 Contract: 1N W	North:  ♠ QJ2  ♥ Q94  ♠ KJ97  ♠ Q87	South:  ♠ K653  ♥ AJ1065  • 10  ♠ 643	West North East South 1NT AP

Board: 407 North: South: West North East South Dealer: E **♦** 9854 **♠** A103 1NT Pass Vul: Both **9**74 **♥** K10 North HCP: 4 **2**♦ Pass **2**♥ Pass ◆ A1087 **♦** QJ94 South HCP: 11 Pass **4♥** AP 3♣ **♣** 73 **♣** J1054 Contract: 4♥ E

# North hands (Practice Page)

Board: 408	<b>♦</b> J942	West Opens 1NT.
Dealer: W	<b>♥</b> K54	East Bids 2NT if possible.
Vul: NS	<b>♦</b> 653	r
HCP: 4	<b>♣</b> 743	You bid first.
	_ ,	
		East Opens 1NT.
Board: 409	<b>★</b> 10986	West Bids 2♥ if possible.
Dealer: E	<b>♥</b> Q97	East Bids 2 ★ if possible.
Vul: EW	<b>♦</b> 1062	Last Blus 2\(\frac{1}{2}\) It possible.
HCP: 5	<b>♣</b> K54	Partner bids first.
		Farther blus first.
		West Orang 1NT
		West Opens 1NT.
D 1 410	. 17075	East Bids 2♦ if possible.
Board: 410	<b>★</b> K865	West Bids 2♥ if possible.
Dealer: W	<b>v</b> 6	East Bids 2♠ if possible.
Vul: Both	♦ KQ653	West Bids 3♥ if possible.
HCP: 10	<b>♣</b> Q63	East Bids 4♥ if possible.
		V 1'16'-4
		You bid first.
D 1. 411	A A I 1 O 2	Fact On and 1NT
Board: 411	<b>♦</b> AJ103	East Opens 1NT.
Dealer: E	<b>♥</b> 654	West Bids 3NT if possible.
Vul: None	♦ J532	D
HCP: 9	<b>♣</b> K2	Partner bids first.
		W (O 1NT
D 1 410	A A 522	West Opens 1NT.
Board: 412	<b>♦</b> A532	East Bids 2♦ if possible.
Dealer: W	<b>♥</b> AJ8	West Bids 3 v if possible.
Vul: EW	◆ J107	East Bids 4♥ if possible.
HCP: 11	<b>♣</b> J72	
		You bid first.

Board: 408 Dealer: W Vul: NS North HCP: 4 South HCP: 11 Contract: 2N W	North:  ♣ J942  ♥ K54  ♦ 653  ♣ 743	South:  ♠ 105  ♥ AQ109  ♠ AJ107  ♣ 865	West 1NT	North Pass	East 2NT	
Board: 409 Dealer: E Vul: EW North HCP: 5 South HCP: 16 Contract: 2 E	North:	South:  ♠ AQ  ♥ AK4  ♦ 987  ♣ QJ863	2♥	North Pass pelletti, s	1NT 2♠	
Board: 410 Dealer: W Vul: Both North HCP: 10 South HCP: 6 Contract: 4♥ W	North:  ♠ K865  ♥ 6  ♠ KQ653  ♠ Q63	South:  ♠ Q7  ▼ 10432  ♠ A92  ♠ 9852	West 1NT 2♥ 3♥	North Pass Pass Pass	East 2♦ 2♠ 4♥	South Pass Pass AP
Board: 411 Dealer: E Vul: None North HCP: 9 South HCP: 6 Contract: 3N E	North:  ♠ AJ103  ♥ 654  ♦ J532  ♠ K2	South:  ◆ 972  ▼ J10973  ◆ A94  ◆ J5	West 3NT	North AP		South Pass
Board: 412 Dealer: W Vul: EW North HCP: 11 South HCP: 3 Contract: 4 W	North:  ◆ A532  ▼ AJ8  ◆ J107  ◆ J72	South:  ♦ 874  ✓ K  • 9863  • 108653	1NT 3 <b>▼</b> ¹	North Pass Pass er accep	2 <b>♦</b> 4 <b>♥</b>	South Pass AP after NT
Board: 413 Dealer: E Vul: Both North HCP: 11 South HCP: 5 Contract: 2N E	North:  ♠ KQ85  ♥ 74  ♠ AQ83  ♣ 1032	South:  ♣ 764  ♥ J10985  • J4  ♣ K74	West 2NT	North AP		South Pass

#### South hands (Practice Page)

Board: 408 Dealer: W Vul: NS HCP: 11	<ul><li>105</li><li>✓ AQ109</li><li>✓ AJ107</li><li>№ 865</li></ul>	West Opens 1NT. East Bids 2NT if possible. Partner bids first.
Board: 409 Dealer: E Vul: EW HCP: 16	<ul><li>★ AQ</li><li>▼ AK4</li><li>◆ 987</li><li>◆ QJ863</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 410 Dealer: W Vul: Both HCP: 6	<b>♣</b> Q7 <b>♥</b> 10432 <b>♦</b> A92 <b>♣</b> 9852	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 411 Dealer: E Vul: None HCP: 6	<ul><li>♦ 972</li><li>♥ J10973</li><li>♦ A94</li><li>♣ J5</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 412 Dealer: W Vul: EW HCP: 3	♦ 874 ▼ K • 9863 • 108653	West Opens 1NT. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible.  Partner bids first.

Board: 413 ♠ 764 East Opens 1NT.

Dealer: E VJ10985 West Bids 2NT if possible.

Vul: Both ♦ J4

HCP: 5 ♣ K74 You bid first.

Board: 408 Dealer: W Vul: NS North HCP: 4 South HCP: 11 Contract: 2N W	North:  ♣ J942  ♥ K54  ♦ 653  ♣ 743	South:  ♠ 105  ♥ AQ109  ♠ AJ107  ♣ 865	West 1NT	North Pass	East 2NT	
Board: 409 Dealer: E Vul: EW North HCP: 5 South HCP: 16 Contract: 2 E	North:	South:  ♠ AQ  ♥ AK4  ♦ 987  ♣ QJ863	2♥	North Pass pelletti, s	1NT 2♠	
Board: 410 Dealer: W Vul: Both North HCP: 10 South HCP: 6 Contract: 4♥ W	North:  ♠ K865  ♥ 6  ♠ KQ653  ♠ Q63	South:  ♠ Q7  ▼ 10432  ♠ A92  ♠ 9852	West 1NT 2♥ 3♥	North Pass Pass Pass	East 2♦ 2♠ 4♥	South Pass Pass AP
Board: 411 Dealer: E Vul: None North HCP: 9 South HCP: 6 Contract: 3N E	North:  ♠ AJ103  ♥ 654  ♦ J532  ♠ K2	South:  ◆ 972  ▼ J10973  ◆ A94  ◆ J5	West 3NT	North AP		South Pass
Board: 412 Dealer: W Vul: EW North HCP: 11 South HCP: 3 Contract: 4 W	North:  ◆ A532  ▼ AJ8  ◆ J107  ◆ J72	South:  ♦ 874  ✓ K  • 9863  • 108653	1NT 3 <b>▼</b> ¹	North Pass Pass er accep	2 <b>♦</b> 4 <b>♥</b>	South Pass AP after NT
Board: 413 Dealer: E Vul: Both North HCP: 11 South HCP: 5 Contract: 2N E	North:  ♠ KQ85  ♥ 74  ♠ AQ83  ♣ 1032	South:  ♣ 764  ♥ J10985  • J4  ♣ K74	West 2NT	North AP		South Pass

# North hands (Practice Page)

Board: 414 Dealer: W Vul: None HCP: 3	<ul><li>◆ Q1076</li><li>▼ 54</li><li>◆ 732</li><li>◆ J1053</li></ul>	West Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. You bid first.
Board: 415 Dealer: E Vul: NS HCP: 9	<ul><li>▶ J9</li><li>▼ A542</li><li>◆ 5</li><li>♣ A98632</li></ul>	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 416 Dealer: W Vul: Both HCP: 14	<ul><li>★ AKQJ43</li><li>★ A52</li><li>◆ 9</li><li>★ 1065</li></ul>	West Opens 1NT. West Doubles 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 417 Dealer: E Vul: None HCP: 7	<ul><li>★K10654</li><li>♥ 963</li><li>◆ 94</li><li>◆ A107</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 418 Dealer: W Vul: NS HCP: 6	<ul><li></li></ul>	West Opens 1NT. East Bids 2♠ if possible. East Bids 4♣ if possible. You bid first.

Board: 419 Dealer: E

Vul: EW HCP: 6

**♥** K932

**♦** J764 **♣** Q86

**♦**96

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

Partner bids first.

Board: 414 Dealer: W Vul: None North HCP: 3 South HCP: 15 Contract: 2♥ E	North:  ♠ Q1076  ♥ 54  ♦ 732  ♠ J1053	South:  ♠ K92  ♥ KQ962  ♠ K106  ♣ A6	West North East South  1NT Pass Pass X¹  2♣ Pass 2♥ AP  1. Cappelletti, strong
Board: 415 Dealer: E Vul: NS North HCP: 9 South HCP: 6 Contract: 3N E	North:  ♣ J9  ♥ A542  ♦ 5  ♣ A98632	South:  ♠ AQ10543  ♥ 1063  ♦ 972  ♠ 10	West North East South 1NT Pass 3NT AP
Board: 416 Dealer: W Vul: Both North HCP: 14 South HCP: 8 Contract: 3♠ N	North:  ♠ AKQJ43  ♥ A52  ♦ 9  ♣ 1065	South:	West North East South  1NT 2♣¹ Pass 2♣²  X 2♠ 3♠ 3♠  AP  1. Cappelletti, any 6+suit 2. automat
Board: 417 Dealer: E Vul: None North HCP: 7 South HCP: 10 Contract: 2♠ E	North:  ♠ K10654  ♥ 963  ♦ 94  ♣ A107	South:  ♠ A  ♥ K102  ♦ 10872  ♠ K9843	West North East South 1NT Pass 2♣¹ Pass 2♠ AP 1. Stayman
Board: 418 Dealer: W Vul: NS North HCP: 6 South HCP: 13 Contract: 4 E	North: <b>♦</b> J10986 <b>♥</b> K743 <b>♦</b> Q64 <b>♣</b> 4	South:  ♣ 72  ♥ Q96  ♦ KJ973  ♣ AK5	West North East South  1NT Pass 2♣¹ 3♦  Pass Pass 4♣ AP  1. Minor Suit Transfers after 1NT

Board: 419 North: South: West North East South Dealer: E **♦**96 **★** KJ108743 1NT 2**♣**¹ Vul: EW **♥** K932 **7**5 North HCP: 6 2NT AP **♦** J764 **♦** A9 South HCP: 11 1. Cappelletti, any 6+suit **♣** Q86 **♣** K4 Contract: 2N E

### South hands (Practice Page)

Board: 414 Dealer: W Vul: None HCP: 15	<ul><li>★ K92</li><li>★ KQ962</li><li>★ K106</li><li>★ A6</li></ul>	West Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 415 Dealer: E Vul: NS HCP: 6	<ul><li>AQ10543</li><li>▼ 1063</li><li>◆ 972</li><li>◆ 10</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 416 Dealer: W Vul: Both HCP: 8	<ul><li>◆ 9752</li><li>▼ 1064</li><li>◆ J3</li><li>◆ AQJ2</li></ul>	West Opens 1NT. West Doubles 2♦ if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 417 Dealer: E Vul: None HCP: 10	<b>♠</b> A <b>♥</b> K102 <b>♦</b> 10872 <b>♣</b> K9843	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. You bid first.
Board: 418 Dealer: W Vul: NS HCP: 13	<ul><li>★72</li><li>♥ Q96</li><li>◆ KJ973</li><li>◆ AK5</li></ul>	West Opens 1NT. East Bids 2♠ if possible. East Bids 4♠ if possible.  Partner bids first.

Board: 419 Dealer: E Vul: EW HCP: 11

★ KJ108743▼ 75◆ A9★ K4

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

You bid first.

Board: 414 Dealer: W Vul: None North HCP: 3 South HCP: 15 Contract: 2♥ E	North:  ♠ Q1076  ♥ 54  ♦ 732  ♠ J1053	South:  ♠ K92  ♥ KQ962  ♠ K106  ♣ A6	West North East South  1NT Pass Pass X¹  2♣ Pass 2♥ AP  1. Cappelletti, strong
Board: 415 Dealer: E Vul: NS North HCP: 9 South HCP: 6 Contract: 3N E	North:  ♣ J9  ♥ A542  ♦ 5  ♣ A98632	South:  ♠ AQ10543  ♥ 1063  ♦ 972  ♠ 10	West North East South 1NT Pass 3NT AP
Board: 416 Dealer: W Vul: Both North HCP: 14 South HCP: 8 Contract: 3♠ N	North:  ♠ AKQJ43  ♥ A52  ♦ 9  ♣ 1065	South:	West North East South  1NT 2♣¹ Pass 2♣²  X 2♠ 3♠ 3♠  AP  1. Cappelletti, any 6+suit 2. automat
Board: 417 Dealer: E Vul: None North HCP: 7 South HCP: 10 Contract: 2♠ E	North:  ♠ K10654  ♥ 963  ♦ 94  ♣ A107	South:  ♠ A  ♥ K102  ♦ 10872  ♠ K9843	West North East South 1NT Pass 2♣¹ Pass 2♠ AP 1. Stayman
Board: 418 Dealer: W Vul: NS North HCP: 6 South HCP: 13 Contract: 4 E	North: <b>♦</b> J10986 <b>♥</b> K743 <b>♦</b> Q64 <b>♣</b> 4	South:  ♣ 72  ♥ Q96  ♦ KJ973  ♣ AK5	West North East South  1NT Pass 2♣¹ 3♦  Pass Pass 4♣ AP  1. Minor Suit Transfers after 1NT

Board: 419 North: South: West North East South Dealer: E **♦**96 **★** KJ108743 1NT 2**♣**¹ Vul: EW **♥** K932 **7**5 North HCP: 6 2NT AP **♦** J764 **♦** A9 South HCP: 11 1. Cappelletti, any 6+suit **♣** Q86 **♣** K4 Contract: 2N E

# North hands (Practice Page)

Board: 420 Dealer: W Vul: None HCP: 6	<ul><li>◆ QJ1073</li><li>◆ 932</li><li>◆ K932</li><li>◆ 9</li></ul>	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 421 Dealer: E Vul: NS HCP: 9	<ul><li>★ K8764</li><li>★ K95</li><li>★ K43</li><li>★ 53</li></ul>	East Opens 1NT.  Partner bids first.
Board: 422 Dealer: W Vul: EW HCP: 8	<ul><li>★ A106542</li><li>♥ Q42</li><li>◆ Q42</li><li>★ 5</li></ul>	West Opens 1NT. You bid first.
Board: 423 Dealer: E Vul: Both HCP: 5	<b>♣</b> 2 <b>♥</b> 10854 <b>♦</b> J108542	East Opens 1NT. West Doubles 2♠ if possible. East Bids 2♦ if possible. West Bids 3NT if possible.  Partner bids first.
Board: 424 Dealer: W Vul: NS HCP: 6	<ul><li>↓ J43</li><li>↓ A7</li><li>↓ J76</li><li>♣ 86543</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. You bid first.
Board: 425 Dealer: E Vul: EW HCP: 7	<ul><li>★ K87</li><li>♥ Q9872</li><li>◆ Q972</li><li>◆ 3</li></ul>	East Opens 1NT.  Partner bids first.

Board: 420 Dealer: W Vul: None North HCP: 6 South HCP: 8 Contract: 3N W	North:  ♠ QJ1073  ♥ 932  ♠ K932  ♠ 9	South:  ♠ 82  ♥ A108654  ♠ J  ♠ K532	West 1NT	North Pass	East 3NT	
Board: 421 Dealer: E Vul: NS North HCP: 9 South HCP: 12 Contract: 2 S	North:  ♠ K8764  ♥ K95  ♠ K43  ♣ 53	South:	AP	North	1NT	2 <b>▼</b> ¹
Board: 422 Dealer: W Vul: EW North HCP: 8 South HCP: 11 Contract: 1N W	North:  ♠ A106542  ♥ Q42  ♠ Q42  ♣ 5	South:  ♠ K7  ♥ 953  ♠ A98  ♣ KJ963	West 1NT	North AP	East	South
Board: 423 Dealer: E Vul: Both North HCP: 5 South HCP: 10 Contract: 3N E	North:  ♠ 2  ♥ 10854  ♠ A5  ♣ J108542	South:  ♠ AQJ1054  ♥ 76  ♦ 32  ♠ K76	X <sup>2</sup> 3NT	North Pass AP pelletti, a	1NT 2♦	2♣¹ 2♠
Board: 424 Dealer: W Vul: NS North HCP: 6 South HCP: 9 Contract: 2N W	North:  ◆ J43  ▼ A7  ◆ J76  ◆ 86543	South:  ♠ K1062  ♥ KQJ62  ♦ 10982  ♣ —	West 1NT 2♠ 1. Stayı	North Pass Pass man	East 2♣¹ 2NT	South Pass AP

Board: 425 North: South: Dealer: E **♦** K87 **♠** 6542 West North East South Vul: EW **♥** Q9872 **♥** J43 North HCP: 7 1NT AP ♦ Q972 **♦** KJ5 South HCP: 9 **♣** 3 ♣ A85 Contract: 1N E

#### South hands (Practice Page)

Board: 420 Dealer: W Vul: None HCP: 8	♦ 82 ♥ A108654 ♦ J • K532	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 421 Dealer: E Vul: NS HCP: 12	<ul><li>◆ 9</li><li>♥ Q8762</li><li>◆ Q2</li><li>◆ AKJ92</li></ul>	East Opens 1NT. You bid first.
Board: 422 Dealer: W Vul: EW HCP: 11	<ul><li>★ K7</li><li>♥ 953</li><li>◆ A98</li><li>◆ KJ963</li></ul>	West Opens 1NT.  Partner bids first.
Board: 423 Dealer: E Vul: Both HCP: 10	<ul><li>AQJ1054</li><li>76</li><li>32</li><li>K76</li></ul>	East Opens 1NT. West Doubles 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.
Board: 424 Dealer: W Vul: NS HCP: 9	<ul><li>★ K1062</li><li>▼ KQJ62</li><li>◆ 10982</li><li>◆ —</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 425 Dealer: E Vul: EW HCP: 9	<ul><li>♠ 6542</li><li>♥ J43</li><li>♦ KJ5</li><li>♠ A85</li></ul>	East Opens 1NT. You bid first.

Board: 420 Dealer: W Vul: None North HCP: 6 South HCP: 8 Contract: 3N W	North:  ♠ QJ1073  ♥ 932  ♠ K932  ♠ 9	South:  ♠ 82  ♥ A108654  ♠ J  ♠ K532	West 1NT	North Pass	East 3NT	
Board: 421 Dealer: E Vul: NS North HCP: 9 South HCP: 12 Contract: 2 S	North:  ♠ K8764  ♥ K95  ♠ K43  ♣ 53	South:	AP	North	1NT	2 <b>▼</b> ¹
Board: 422 Dealer: W Vul: EW North HCP: 8 South HCP: 11 Contract: 1N W	North:  ♠ A106542  ♥ Q42  ♠ Q42  ♣ 5	South:  ♠ K7  ♥ 953  ♠ A98  ♣ KJ963	West 1NT	North AP	East	South
Board: 423 Dealer: E Vul: Both North HCP: 5 South HCP: 10 Contract: 3N E	North:  ♠ 2  ♥ 10854  ♠ A5  ♣ J108542	South:  ♠ AQJ1054  ♥ 76  ♦ 32  ♠ K76	X <sup>2</sup> 3NT	North Pass AP pelletti, a	1NT 2♦	2♣¹ 2♠
Board: 424 Dealer: W Vul: NS North HCP: 6 South HCP: 9 Contract: 2N W	North:  ◆ J43  ▼ A7  ◆ J76  ◆ 86543	South:  ♠ K1062  ♥ KQJ62  ♦ 10982  ♣ —	West 1NT 2♠ 1. Stayı	North Pass Pass man	East 2♣¹ 2NT	South Pass AP

Board: 425 North: South: Dealer: E **♦** K87 **♠** 6542 West North East South Vul: EW **♥** Q9872 **♥** J43 North HCP: 7 1NT AP ♦ Q972 **♦** KJ5 South HCP: 9 **♣** 3 ♣ A85 Contract: 1N E

# North hands (Practice Page)

Board: 426 Dealer: W Vul: Both HCP: 2	<ul><li></li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible. East Bids 4NT if possible. West Bids 5♥ if possible. East Bids 6NT if possible. You bid first.
Board: 427 Dealer: E Vul: None HCP: 3	◆ Q87 ▼ 109873 ◆ — ◆ J10876	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 428 Dealer: W Vul: EW HCP: 10	<ul><li>AQ943</li><li>♥ 953</li><li>J9</li><li>QJ7</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♣ if possible. East Bids 4♥ if possible. You bid first.
Board: 429 Dealer: E Vul: None HCP: 13	<ul><li>♣ AQ5</li><li>♥ Q52</li><li>◆ 82</li><li>♣ KQ953</li></ul>	East Opens 1NT.  Partner bids first.

Board: 430 Dealer: W Vul: NS HCP: 10	<ul><li>♣ Q6</li><li>♥ 5</li><li>◆ K98752</li><li>♣ AJ65</li></ul>	West Opens 1NT.  East Bids 2♦ if possible.  West Bids 2♥ if possible.  East Bids 2♠ if possible.  West Bids 3♥ if possible.  East Bids 4♥ if possible.  You bid first.
Board: 431 Dealer: E Vul: Both HCP: 10	<ul><li>★ K9742</li><li>▼ 1042</li><li>◆ K10</li><li>◆ KJ2</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. East Bids 4♥ if possible. Partner bids first.

Board: 426 Dealer: W Vul: Both North HCP: 2 South HCP: 7 Contract: 6N W	North:  ♣ J10  ♥ 652  ♣ J10974  ♣ 832	South:  ♠ Q95  ♥ A943  ♠ 32  ♣ J1065	West North East South  1NT Pass 4♥¹ Pass  4♠ Pass 4NT² Pass  5♥ Pass 6NT AP  1. Texas  2. Blackwood 0314, for ♠
Board: 427 Dealer: E Vul: None North HCP: 3 South HCP: 9 Contract: 3N E	North:  ♠ Q87  ▼ 109873  ← —  ♣ J10876	South:  ♠ K652  ♥ A2  ♠ Q107  ♣ 9532	West North East South 1NT Pass 3NT AP
Board: 428 Dealer: W Vul: EW North HCP: 10 South HCP: 7 Contract: 4 W	North:  ♠ AQ943  ♥ 953  ♦ J9  ♠ QJ7	South:  ♠ K65  ♥ 72  ♠ A106432  ♣ 96	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 3♠² Pass  4♣³ Pass 4♥ AP  1. Stayman  2. Splinter  3. Cue bid, a ♣ stopper
Board: 429 Dealer: E Vul: None North HCP: 13 South HCP: 4 Contract: 1N E	North:  ♠ AQ5  ♥ Q52  ♠ 82  ♣ KQ953	South:  ◆ 9874  ▼ J43  ◆ QJ76  ◆ 64	West North East South 1NT AP
Board: 430 Dealer: W Vul: NS North HCP: 10 South HCP: 6 Contract: 4 W	North:  ♠ Q6  ♥ 5  ♦ K98752  ♠ AJ65	South:  ♠ 10854  ♥ J964  ♠ AJ  ♣ 984	West North East South  1NT Pass 2 Pass  2 Pass 2 Pass  3 Pass 4 AP

Board: 431 North: South: West North East South Dealer: E **♦** K9742 **♦**865 1NT Pass Vul: Both **y** 96 **v** 1042 North HCP: 10 2• Pass **2**♥ Pass **♦** J74 **♦** K10 South HCP: 3 **3**♦ **4♥** AP Pass ♣ KJ2 **♣** Q9854 Contract: 4♥ E

### South hands (Practice Page)

Board: 426 Dealer: W Vul: Both HCP: 7	<ul><li>♣ Q95</li><li>♥ A943</li><li>◆ 32</li><li>♣ J1065</li></ul>	West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible. East Bids 4NT if possible. West Bids 5♥ if possible. East Bids 6NT if possible. Partner bids first.
Board: 427 Dealer: E Vul: None HCP: 9	<ul><li>★ K652</li><li>★ A2</li><li>◆ Q107</li><li>◆ 9532</li></ul>	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 428 Dealer: W Vul: EW HCP: 7	<ul><li>★ K65</li><li>▼ 72</li><li>◆ A106432</li><li>◆ 96</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♣ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 429 Dealer: E Vul: None HCP: 4	<ul><li>◆ 9874</li><li>♥ J43</li><li>◆ QJ76</li><li>◆ 64</li></ul>	East Opens 1NT. You bid first.

Board: 430 Dealer: W Vul: NS HCP: 6	<ul><li>10854</li><li>✓ J964</li><li>✓ AJ</li><li>№ 984</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 431 Dealer: E Vul: Both HCP: 3	<ul><li>★865</li><li>♥96</li><li>→J74</li><li>★Q9854</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. East Bids 4♥ if possible. You bid first.

Board: 426 Dealer: W Vul: Both North HCP: 2 South HCP: 7 Contract: 6N W	North:  ♣ J10  ♥ 652  ♣ J10974  ♣ 832	South:  ♠ Q95  ♥ A943  ♠ 32  ♣ J1065	West North East South  1NT Pass 4♥¹ Pass  4♠ Pass 4NT² Pass  5♥ Pass 6NT AP  1. Texas  2. Blackwood 0314, for ♠
Board: 427 Dealer: E Vul: None North HCP: 3 South HCP: 9 Contract: 3N E	North:  ♠ Q87  ▼ 109873  ← —  ♣ J10876	South:  ♠ K652  ♥ A2  ♠ Q107  ♣ 9532	West North East South 1NT Pass 3NT AP
Board: 428 Dealer: W Vul: EW North HCP: 10 South HCP: 7 Contract: 4 W	North:  ♠ AQ943  ♥ 953  ♦ J9  ♠ QJ7	South:  ♠ K65  ♥ 72  ♠ A106432  ♣ 96	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 3♠² Pass  4♣³ Pass 4♥ AP  1. Stayman  2. Splinter  3. Cue bid, a ♣ stopper
Board: 429 Dealer: E Vul: None North HCP: 13 South HCP: 4 Contract: 1N E	North:  ♠ AQ5  ♥ Q52  ♠ 82  ♣ KQ953	South:  ◆ 9874  ▼ J43  ◆ QJ76  ◆ 64	West North East South 1NT AP
Board: 430 Dealer: W Vul: NS North HCP: 10 South HCP: 6 Contract: 4 W	North:  ♠ Q6  ♥ 5  ♦ K98752  ♠ AJ65	South:  ♠ 10854  ♥ J964  ♠ AJ  ♣ 984	West North East South  1NT Pass 2 Pass  2 Pass 2 Pass  3 Pass 4 AP

Board: 431 North: South: West North East South Dealer: E **♦** K9742 **♦**865 1NT Pass Vul: Both **y** 96 **v** 1042 North HCP: 10 2• Pass **2**♥ Pass **♦** J74 **♦** K10 South HCP: 3 **3**♦ **4♥** AP Pass ♣ KJ2 **♣** Q9854 Contract: 4♥ E

# North hands (Practice Page)

Board: 432 Dealer: W Vul: None HCP: 5	<ul><li>AJ932</li><li>✓ 52</li><li>✓ 9862</li><li>№ 108</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. You bid first.
Board: 433 Dealer: E Vul: NS HCP: 7	<ul><li>★ K63</li><li>★ K6</li><li>◆ J1073</li><li>◆ 10942</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 434 Dealer: W Vul: EW HCP: 10	<ul><li>♣ Q102</li><li>★ AK953</li><li>◆ 103</li><li>♣ J84</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Doubles 2♥ if possible. East Bids 3♥ if possible.  You bid first.
Board: 435 Dealer: E Vul: None HCP: 8	<ul><li>♣ Q654</li><li>♥ Q62</li><li>♦ 865</li><li>♣ A108</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 436 Dealer: W Vul: NS HCP: 10	<ul><li>♣ AQJ3</li><li>♥ QJ932</li><li>♦ —</li><li>♣ 9542</li></ul>	West Opens 1NT. East Bids 3♦ if possible. West Bids 3NT if possible. You bid first.

Board: 437 Dealer: E Vul: EW HCP: 10

**♥** 72 **♦** Q1095

**♦** K863

• Q109. • KQ2 East Opens 1NT.
West Bids 2♦ if possible.
East Bids 3♥ if possible.

•

Partner bids first.

Board: 432 Dealer: W Vul: None North HCP: 5 South HCP: 6 Contract: 3N W	North:  ♠ AJ932  ♥ 52  ♦ 9862  ♣ 108	South:  ♠ 10  ♥ 9864  ♠ QJ104  ♣ QJ76	West 1NT 2♥ 1. Stay	North Pass Pass man	East 2♣¹ 3NT	Pass
Board: 433 Dealer: E Vul: NS North HCP: 7 South HCP: 10 Contract: 2♥ E	North:  ♠ K63  ♥ K6  ♦ J1073  ♣ 10942	South:  ♠ AQJ4  ♥ QJ94  ♦ 962  ♣ 63	West 2◆	North Pass	East 1NT 2♥	
Board: 434 Dealer: W Vul: EW North HCP: 10 South HCP: 7 Contract: 3♥ E	North:  ♠ Q102  ♥ AK953  ♠ 103  ♣ J84	South:	1NT X	North Pass 2♠ naels Cu	2 <b>♦</b> 3 <b>♥</b>	South 2♥¹ AP
Board: 435 Dealer: E Vul: None North HCP: 8 South HCP: 10 Contract: 2♠ E	North:  ♠ Q654  ♥ Q62  ♦ 865  ♣ A108	South:  ♣ J3  ♥ AK54  ♦ J107  ♣ J653	West 2♥	North Pass	East 1NT 2♠	
Board: 436 Dealer: W Vul: NS North HCP: 10 South HCP: 6 Contract: 3N W	North:  ♠ AQJ3  ♥ QJ932  ♦—  ♣ 9542	South:  ◆ 8752  ▼ 108  ◆ J105  ◆ AJ107	1NT 3NT	North 2◆¹ AP pelletti, l	3♦	Pass
Board: 437 Dealer: E Vul: EW North HCP: 10 South HCP: 11 Contract: 3♥ E	North:  ♠ K863  ▼ 72  ◆ Q1095  ♣ KQ2	South:  ♠ AQJ7  ♥ J4  ♠ K43  ♣ 10654	2•	North Pass er accep	1NT 3♥¹	South Pass AP after NT

### South hands (Practice Page)

Board: 432 Dealer: W Vul: None HCP: 6	<ul><li>10</li><li>♥ 9864</li><li>◆ QJ104</li><li>◆ QJ76</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.
Board: 433 Dealer: E Vul: NS HCP: 10	<ul><li>AQJ4</li><li>♥QJ94</li><li>962</li><li>63</li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 434 Dealer: W Vul: EW HCP: 7	<ul><li></li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Doubles 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 435 Dealer: E Vul: None HCP: 10	<ul><li></li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 436 Dealer: W Vul: NS HCP: 6	<ul><li>♦ 8752</li><li>♥ 108</li><li>♦ J105</li><li>♠ AJ107</li></ul>	West Opens 1NT. East Bids 3♦ if possible. West Bids 3NT if possible. Partner bids first.

Board: 437 Dealer: E Vul: EW HCP: 11 **♠** AQJ7 **♥** J4 **♦** K43

**♦** K43 **•** 10654

East Opens 1NT.

West Bids 2♦ if possible. East Bids 3♥ if possible.

You bid first.

Board: 432 Dealer: W Vul: None North HCP: 5 South HCP: 6 Contract: 3N W	North:  ♠ AJ932  ♥ 52  ♦ 9862  ♣ 108	South:  ♠ 10  ♥ 9864  ♠ QJ104  ♣ QJ76	West 1NT 2♥ 1. Stay	North Pass Pass man	East 2♣¹ 3NT	Pass
Board: 433 Dealer: E Vul: NS North HCP: 7 South HCP: 10 Contract: 2 E	North:  ♠ K63  ▼ K6  ◆ J1073  ♣ 10942	South:  ♠ AQJ4  ♥ QJ94  ♦ 962  ♠ 63	West 2◆	North Pass	East 1NT 2♥	South Pass AP
Board: 434 Dealer: W Vul: EW North HCP: 10 South HCP: 7 Contract: 3 \( \bar{V} \) E	North:  ♠ Q102  ♥ AK953  • 103  ♣ J84	South:  ◆ J6543  ▼ —  ◆ K9742  ◆ K32	1NT X	North Pass 2♠ naels Cu	2 <b>♦</b> 3 <b>♥</b>	South 2♥¹ AP
Board: 435 Dealer: E Vul: None North HCP: 8 South HCP: 10 Contract: 2♠ E	North:  ♠ Q654  ♥ Q62  ♦ 865  ♠ A108	South:  ♣ J3  ♥ AK54  ♣ J107  ♣ J653	West 2♥	North Pass	East 1NT 2♠	South Pass AP
Board: 436 Dealer: W Vul: NS North HCP: 10 South HCP: 6 Contract: 3N W	North:  ♠ AQJ3  ♥ QJ932  ←—  ♣ 9542	South:  ◆ 8752  ▼ 108  ◆ J105  ◆ AJ107	1NT 3NT		3♦	Pass
Board: 437 Dealer: E Vul: EW North HCP: 10 South HCP: 11 Contract: 3♥ E	North:  ♠ K863  ♥ 72  • Q1095  ♣ KQ2	South:  ♠ AQJ7  ♥ J4  ♠ K43  ♣ 10654	2•	North Pass er accept	1NT 3 <b>▼</b> <sup>1</sup>	South Pass AP after NT

# North hands (Practice Page)

Board: 438 Dealer: W Vul: Both HCP: 8	<ul><li>1082</li><li>✓ Q64</li><li>AQ1097</li><li>72</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.
Board: 439 Dealer: E Vul: NS HCP: 8	<ul><li></li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 440 Dealer: W Vul: EW HCP: 3	<ul><li>1032</li><li>10874</li><li>975</li><li>QJ8</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 441 Dealer: E Vul: Both HCP: 9	<ul><li>★ A109</li><li>▼ 842</li><li>◆ Q</li><li>◆ QJ10642</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible.  Partner bids first.

Board: 442 Dealer: W Vul: None HCP: 7	♣2 ♥ K9532 ♦ A108642 ♣ 3	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♣ if possible. West Bids 3NT if possible. East Bids 4♥ if possible. You bid first.
Board: 443 Dealer: E Vul: EW HCP: 10	<ul><li>★ AK10</li><li>▼ J7</li><li>◆ Q10954</li><li>◆ 932</li></ul>	East Opens 1NT.  Partner bids first.

Board: 438 Dealer: W Vul: Both North HCP: 8 South HCP: 8 Contract: 2N W	North:	South:  ♠ AJ76  ♥ K10973  ♠ 82  ♣ 53	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 2NT AP  1. Stayman
Board: 439 Dealer: E Vul: NS North HCP: 8 South HCP: 5 Contract: 3N E	North:	South:	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 3NT AP 1. Stayman
Board: 440 Dealer: W Vul: EW North HCP: 3 South HCP: 10 Contract: 4♠ W	North:	South:	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 4♠ AP  1. Stayman
Board: 441 Dealer: E Vul: Both North HCP: 9 South HCP: 8 Contract: 4 E	North:  ♠ A109  ♥ 842  ♠ Q  ♣ QJ10642	South:  ♣ J4  ♥ A963  ♦ K109753  ♣ 7	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 442 Dealer: W Vul: None North HCP: 7 South HCP: 10 Contract: 4 W	North:  ★ 2  ▼ K9532  ◆ A108642  ★ 3	South:  ♠ KQ10976  ♥ —  ♦ J5  ♠ KJ1092	West North East South  1NT Pass 2♣¹ X  2♥ Pass 3♣² Pass  3NT Pass 4♥ AP  1. Stayman  2. strength cue bid

Board: 443 Dealer: E Vul: EW North HCP: 10

North HCP: 10 South HCP: 7 Contract: 1N E North: ♠ AK10 ♥ J7

◆ J7/ ◆ Q10954 ◆ 932 South: ♠ 87542 ♥ 9853

West North East South 1NT AP

◆ AK ◆ 105

### South hands (Practice Page)

Board: 438 Dealer: W Vul: Both HCP: 8	<ul><li>▲ AJ76</li><li>♥ K10973</li><li>◆ 82</li><li>♣ 53</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. Partner bids first.
Board: 439 Dealer: E Vul: NS HCP: 5	<ul><li>103</li><li>✓ J75</li><li>✓ J754</li><li>✓ K1098</li></ul>	East Opens 1NT. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 440 Dealer: W Vul: EW HCP: 10	<ul><li>★84</li><li>♥QJ32</li><li>★K1082</li><li>★A96</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 441 Dealer: E Vul: Both HCP: 8	<ul><li>▶ J4</li><li>♥ A963</li><li>◆ K109753</li><li>♣ 7</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.

Board: 442 Dealer: W Vul: None HCP: 10	<ul><li>★KQ10976</li><li>▼ —</li><li>→ J5</li><li>◆ KJ1092</li></ul>	West Opens 1NT.  East Bids 2♣ if possible.  West Bids 2♥ if possible.  East Bids 3♣ if possible.  West Bids 3NT if possible.  East Bids 4♥ if possible.  Partner bids first.
Board: 443 Dealer: E Vul: EW HCP: 7	<ul><li>♦ 87542</li><li>♥ 9853</li><li>♦ AK</li><li>♠ 105</li></ul>	East Opens 1NT. You bid first.

Board: 438 Dealer: W Vul: Both North HCP: 8 South HCP: 8 Contract: 2N W	North:	South:  ♠ AJ76  ♥ K10973  ♠ 82  ♣ 53	West North East South  1NT Pass 2♣¹ Pass  2♥ Pass 2NT AP  1. Stayman
Board: 439 Dealer: E Vul: NS North HCP: 8 South HCP: 5 Contract: 3N E	North:	South:	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 3NT AP 1. Stayman
Board: 440 Dealer: W Vul: EW North HCP: 3 South HCP: 10 Contract: 4♠ W	North:	South:	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 4♠ AP  1. Stayman
Board: 441 Dealer: E Vul: Both North HCP: 9 South HCP: 8 Contract: 4 E	North:  ♠ A109  ♥ 842  ♠ Q  ♣ QJ10642	South:  ♣ J4  ♥ A963  ♦ K109753  ♣ 7	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 442 Dealer: W Vul: None North HCP: 7 South HCP: 10 Contract: 4 W	North:  ★ 2  ▼ K9532  ◆ A108642  ★ 3	South:  ♠ KQ10976  ♥ —  ♦ J5  ♠ KJ1092	West North East South  1NT Pass 2♣¹ X  2♥ Pass 3♣² Pass  3NT Pass 4♥ AP  1. Stayman  2. strength cue bid

Board: 443 Dealer: E Vul: EW North HCP: 10

North HCP: 10 South HCP: 7 Contract: 1N E North: ♠ AK10 ♥ J7

◆ J7/ ◆ Q10954 ◆ 932 South: ♠ 87542 ♥ 9853

West North East South 1NT AP

◆ AK ◆ 105

# North hands (Practice Page)

Board: 444 Dealer: W Vul: Both HCP: 8	<ul><li>10</li><li>✓ Q10764</li><li>✓ QJ104</li><li>✓ K98</li></ul>	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.
Board: 445 Dealer: E Vul: None HCP: 11	◆ Q64 ▼ K10654 ◆ K85 ◆ K10	East Opens 1NT.  Partner bids first.
Board: 446 Dealer: W Vul: NS HCP: 8	♦ 84 ♥ AJ3 ♦ 854 ♣ K10965	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♠ if possible. West Bids 4♥ if possible. You bid first.
Board: 447 Dealer: E Vul: Both HCP: 13	<ul><li>▲ AJ43</li><li>▼ 109</li><li>◆ AK10</li><li>♣ J852</li></ul>	East Opens 1NT. Partner bids first.
Board: 448 Dealer: W Vul: None HCP: 4	<ul><li>1064</li><li>✓ Q1096</li><li>432</li><li>✓ Q106</li></ul>	West Opens 1NT. You bid first.

Board: 449 Dealer: E Vul: NS HCP: 8

**♥** AQJ872**♦** 632**♣** J4

**♠** 75

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

Partner bids first.

Board: 444 Dealer: W Vul: Both North HCP: 8 South HCP: 6 Contract: 3N W	North:  ♠ 10  ♥ Q10764  • QJ104  ♣ K98	South:  ♠ 87654  ♥ 8  ♠ A96532  ♠ Q	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman
Board: 445 Dealer: E Vul: None North HCP: 11 South HCP: 9 Contract: 2 S	North:  ♠ Q64  ♥ K10654  ♦ K85  ♠ K10	South:  ♠ AK952  ♥ —  ♦ J1092  ♣ J876	West North East South 1NT 2♠¹ AP 1. Cappelletti, 5M-4m
Board: 446 Dealer: W Vul: NS North HCP: 8 South HCP: 7 Contract: 4 W	North:  ♠ 84  ♥ AJ3  ♠ 854  ♣ K10965	South:  ♠ KJ10965  ♥ 10  ♦ J109  ♣ Q84	West North East South  1NT Pass 2 Pass  2 Pass 4 Pass  4 AP  1. Splinter
Board: 447 Dealer: E Vul: Both North HCP: 13 South HCP: 5 Contract: 1N E	North:  ♠ AJ43  ♥ 109  ♠ AK10  ♣ J852	South:  ♠ 107  ♥ K8743  ♠ Q642  ♠ 63	West North East South 1NT AP
Board: 448 Dealer: W Vul: None North HCP: 4 South HCP: 13 Contract: 1N W	North:  • 1064  • Q1096  • 432  • Q106	South:  ♠ K853  ♥ 52  ♠ K8  ♣ AK942	West North East South 1NT AP
Board: 449 Dealer: E Vul: NS North HCP: 8 South HCP: 14 Contract: 3♣ E	North:  ♣ 75  ✔ AQJ872  ♠ 632  ♣ J4	South:  ♠ AKJ98  ♥ 1054  ♠ AQ9  ♠ 107	West North East South 1NT Pass 2♣¹ Pass 3♣² AP  1. Minor Suit Transfers after 1NT 2. automat

### South hands (Practice Page)

Board: 444 Dealer: W Vul: Both HCP: 6	<ul><li>♦ 87654</li><li>♥ 8</li><li>♦ A96532</li><li>♠ Q</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. Partner bids first.
Board: 445 Dealer: E Vul: None HCP: 9	<ul><li>♠ AK952</li><li>♥ —</li><li>♦ J1092</li><li>♠ J876</li></ul>	East Opens 1NT. You bid first.
Board: 446 Dealer: W Vul: NS HCP: 7	<ul><li>★ KJ10965</li><li>▼ 10</li><li>◆ J109</li><li>◆ Q84</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♠ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 447 Dealer: E Vul: Both HCP: 5	<ul><li>107</li><li>★ K8743</li><li>◆ Q642</li><li>★ 63</li></ul>	East Opens 1NT. You bid first.
Board: 448 Dealer: W Vul: None HCP: 13	<ul><li>★ K853</li><li>★ 52</li><li>★ K8</li><li>★ AK942</li></ul>	West Opens 1NT. Partner bids first.

Board: 449 Dealer: E Vul: NS HCP: 14

★ AKJ98▼ 1054◆ AQ9

**♣** 107

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

You bid first.

Board: 444 Dealer: W Vul: Both North HCP: 8 South HCP: 6 Contract: 3N W	North:  ♠ 10  ♥ Q10764  • QJ104  ♣ K98	South:  ♠ 87654  ♥ 8  ♠ A96532  ♠ Q	West North East South  1NT Pass 2♣¹ Pass  2♠ Pass 3NT AP  1. Stayman
Board: 445 Dealer: E Vul: None North HCP: 11 South HCP: 9 Contract: 2 S	North:  ♠ Q64  ♥ K10654  ♦ K85  ♠ K10	South:  ♠ AK952  ♥ —  ♦ J1092  ♣ J876	West North East South 1NT 2♠¹ AP 1. Cappelletti, 5M-4m
Board: 446 Dealer: W Vul: NS North HCP: 8 South HCP: 7 Contract: 4 W	North:  ♠ 84  ♥ AJ3  ♠ 854  ♣ K10965	South:  ♠ KJ10965  ♥ 10  ♦ J109  ♣ Q84	West North East South  1NT Pass 2 Pass  2 Pass 4 Pass  4 AP  1. Splinter
Board: 447 Dealer: E Vul: Both North HCP: 13 South HCP: 5 Contract: 1N E	North:  ♠ AJ43  ♥ 109  ♠ AK10  ♣ J852	South:  ♠ 107  ♥ K8743  ♠ Q642  ♠ 63	West North East South 1NT AP
Board: 448 Dealer: W Vul: None North HCP: 4 South HCP: 13 Contract: 1N W	North:  • 1064  • Q1096  • 432  • Q106	South:  ♠ K853  ♥ 52  ♠ K8  ♣ AK942	West North East South 1NT AP
Board: 449 Dealer: E Vul: NS North HCP: 8 South HCP: 14 Contract: 3♣ E	North:  ♣ 75  ✔ AQJ872  ♠ 632  ♣ J4	South:  ♠ AKJ98  ♥ 1054  ♠ AQ9  ♠ 107	West North East South 1NT Pass 2♣¹ Pass 3♣² AP  1. Minor Suit Transfers after 1NT 2. automat

# North hands (Practice Page)

Board: 450 Dealer: W Vul: EW HCP: 5	♣— ▼ KQ104 ◆ 83 ♣ 10987653	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♣ if possible. West Bids 4♥ if possible. You bid first.
Board: 451 Dealer: E Vul: None HCP: 8	<ul><li>J42</li><li>♥ Q94</li><li>★ KQ10986</li><li>★ 2</li></ul>	East Opens 1NT.  Partner bids first.
Board: 452 Dealer: W Vul: NS HCP: 7	<ul><li>Q52</li><li>✓ 1074</li><li>✓ Q752</li><li>✓ K84</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. You bid first.
Board: 453 Dealer: E Vul: EW HCP: 8	<ul><li></li></ul>	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. Partner bids first.

Board: 454 Dealer: W Vul: Both HCP: 4	<ul><li>◆95</li><li>▼A1075</li><li>◆87643</li><li>◆95</li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. You bid first.
Board: 455 Dealer: E Vul: NS HCP: 9	<ul><li>A875</li><li>✓ A43</li><li>J64</li><li>♣ 864</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 4♠ if possible. Partner bids first.

Board: 450 Dealer: W Vul: EW North HCP: 5 South HCP: 10 Contract: 4♥ W	North:  ♣—  ▼ KQ104  ◆ 83  ♣ 10987653	South:  ♠ Q9843  ♥ J  ♠ AJ64  ♠ Q42	West 1NT 2♥ 4♥ 1. Splin	North Pass Pass AP	2•	South Pass Pass
Board: 451 Dealer: E Vul: None North HCP: 8 South HCP: 13 Contract: 3♠ S	North:	South:  ♠ Q10  ♥ AKJ6  ←—  ♠ K1087654	Pass AP	pelletti, a	1NT Pass	2♣¹ 3♣
Board: 452 Dealer: W Vul: NS North HCP: 7 South HCP: 8 Contract: 3N W	North:  ♠ Q52  ♥ 1074  ♦ Q752  ♠ K84	South:  ♠ AKJ97  ♥ 983  • 943  ♣ 75	West 1NT 2♥	North Pass Pass	East 2♦ 3NT	South Pass AP
Board: 453 Dealer: E Vul: EW North HCP: 8 South HCP: 4 Contract: 3N E	North:  ♣ J10864  ♥ 10  ♠ AQ106  ♣ J43	South:  ♣ 7  ▼ A9864  ◆ 975  ♣ 10962	West 2♦ 3NT	North Pass AP		South Pass Pass
Board: 454 Dealer: W Vul: Both North HCP: 4 South HCP: 6 Contract: 4♠ W	North:	South:	West 1NT 2♠ 4♠	North Pass Pass AP	2♥	South Pass Pass

Board: 455 Dealer: E Vul: NS North HCP: 9 South HCP: 6 Contract: 4♠ E	North:  ◆ A875  ▼ A43  ◆ J64  ◆ 864	South:  ♠ 6  ♥ KQJ6  ♦ 10985  ♠ 9753	2♥	North Pass Pass		South Pass Pass AP
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### South hands (Practice Page)

Board: 450 Dealer: W Vul: EW HCP: 10	<ul><li>♣ Q9843</li><li>♥ J</li><li>♦ AJ64</li><li>♣ Q42</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♠ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 451 Dealer: E Vul: None HCP: 13	◆ Q10 ▼ AKJ6 ◆ — ◆ K1087654	East Opens 1NT. You bid first.
Board: 452 Dealer: W Vul: NS HCP: 8	<ul><li>AKJ97</li><li>♥ 983</li><li>♦ 943</li><li>♣ 75</li></ul>	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.
Board: 453 Dealer: E Vul: EW HCP: 4	<b>♣</b> 7 <b>♥</b> A9864 <b>♦</b> 975 <b>♣</b> 10962	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. You bid first.

Board: 454 Dealer: W Vul: Both HCP: 6	<ul><li></li></ul>	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 455 Dealer: E Vul: NS HCP: 6	<ul><li>♠ 6</li><li>♥ KQJ6</li><li>♦ 10985</li><li>♠ 9753</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 4♠ if possible. You bid first.

Board: 450 Dealer: W Vul: EW North HCP: 5 South HCP: 10 Contract: 4♥ W	North:  ♣—  ▼ KQ104  ◆ 83  ♣ 10987653	South:  ♠ Q9843  ♥ J  ♠ AJ64  ♠ Q42	West 1NT 2♥ 4♥ 1. Splin	North Pass Pass AP nter	2•	South Pass Pass
Board: 451 Dealer: E Vul: None North HCP: 8 South HCP: 13 Contract: 3♣ S	North:	South:  ♠ Q10  ♥ AKJ6  ←—  ♠ K1087654	Pass AP	pelletti, a	1NT Pass	2♣¹ 3♣
Board: 452 Dealer: W Vul: NS North HCP: 7 South HCP: 8 Contract: 3N W	North:  ♠ Q52  ♥ 1074  ♦ Q752  ♠ K84	South:  ♠ AKJ97  ♥ 983  • 943  ♣ 75	West 1NT 2♥	North Pass Pass	East 2♦ 3NT	South Pass AP
Board: 453 Dealer: E Vul: EW North HCP: 8 South HCP: 4 Contract: 3N E	North:  ♣ J10864  ♥ 10  ♠ AQ106  ♣ J43	South:  ♣ 7  ▼ A9864  ◆ 975  ♣ 10962	West 2♦ 3NT	North Pass AP		South Pass Pass
Board: 454 Dealer: W Vul: Both North HCP: 4 South HCP: 6 Contract: 4♠ W	North:	South:	West 1NT 2♠ 4♠	North Pass Pass AP	2♥	South Pass Pass

Board: 455 Dealer: E Vul: NS North HCP: 9 South HCP: 6 Contract: 4♠ E	North:  ♠ A875  ♥ A43  ♦ J64  ♣ 864	South:  ♠ 6  ♥ KQJ6  ♦ 10985  ♣ 9753	2♥	North Pass Pass		South Pass Pass AP
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# North hands (Practice Page)

Board: 456 Dealer: W Vul: EW HCP: 11	<ul><li>AQJ8</li><li>K95</li><li>J105</li><li>1095</li></ul>	West Opens 1NT. You bid first.
Board: 457 Dealer: E Vul: Both HCP: 9	<ul><li>J2</li><li>✓ A7652</li><li>1092</li><li>A54</li></ul>	East Opens 1NT.  Partner bids first.
Board: 458 Dealer: W Vul: None HCP: 8	<ul><li>★ A9432</li><li>★ A63</li><li>★ 103</li><li>★ 985</li></ul>	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible.  You bid first.
Board: 459 Dealer: E Vul: EW HCP: 5	<ul><li>♣85</li><li>♥ J97</li><li>◆7654</li><li>♣ A1082</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 460 Dealer: W Vul: Both HCP: 7	<ul><li></li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.

Board: 461 Dealer: E Vul: None HCP: 14 **★** K96 **∀** K8743

**♦** Q **♣** AQ94

East Opens 1NT.

West Bids 3♣ if possible. East Bids 3♦ if possible.

Partner bids first.

Board: 456 Dealer: W Vul: EW North HCP: 11 South HCP: 11 Contract: 1N W	North:  ♠ AQJ8  ♥ K95  ♦ J105  ♣ 1095	South:	West North East South 1NT AP
Board: 457 Dealer: E Vul: Both North HCP: 9 South HCP: 14 Contract: 1N E	North:	South:  ♠ AQ8  ♥ J84  ♠ KJ  ♠ QJ1097	West North East South 1NT AP
Board: 458 Dealer: W Vul: None North HCP: 8 South HCP: 8 Contract: 4 W	North:  ♠ A9432  ♥ A63  ♦ 103  ♣ 985	South:  ♠ KQ75  ♥ 42  ♦ J985  ♠ Q102	West North East South  1NT Pass 4•¹ Pass  4♥ AP  1. Texas
Board: 459 Dealer: E Vul: EW North HCP: 5 South HCP: 8 Contract: 4 \( \) E	North:  ◆ 85  ▼ J97  ◆ 7654  ♣ A1082	South:  ♠ K4  ♥ K1065  ♦ 982  ♠ Q654	West North East South  1NT Pass  2♥ Pass 3♠¹ Pass  4♠ AP  1. Super acceptance after NT
Board: 460 Dealer: W Vul: Both North HCP: 7 South HCP: 10 Contract: 3  W	North:	South:  ♠ 109  ♥ K643  ♠ AK10632  ♣ 2	West North East South  1NT Pass 2♠¹ Pass  3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 461 Dealer: E Vul: None North HCP: 14 South HCP: 5 Contract: 3♦ E	North:  ♠ K96  ▼ K8743  ◆ Q  ♣ AQ94	South:  ♠ A1073  ♥ 1052  ♦ J765  ♣ 82	West North East South  1NT Pass  3♣¹ Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat

## South hands (Practice Page)

Board: 456 Dealer: W Vul: EW HCP: 11	<ul><li>◆ 53</li><li>♥ A2</li><li>◆ A9864</li><li>◆ K862</li></ul>	West Opens 1NT. Partner bids first.
Board: 457 Dealer: E Vul: Both HCP: 14	<ul><li>♠ AQ8</li><li>♥ J84</li><li>♦ KJ</li><li>♠ QJ1097</li></ul>	East Opens 1NT. You bid first.
Board: 458 Dealer: W Vul: None HCP: 8	<ul><li>★ KQ75</li><li>✓ 42</li><li>◆ J985</li><li>◆ Q102</li></ul>	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 459 Dealer: E Vul: EW HCP: 8	<ul><li>★ K4</li><li>▼ K1065</li><li>◆ 982</li><li>◆ Q654</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 460 Dealer: W Vul: Both HCP: 10	<ul><li>★ 109</li><li>★ K643</li><li>◆ AK10632</li><li>★ 2</li></ul>	West Opens 1NT. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.

You bid first.

Board: 456 Dealer: W Vul: EW North HCP: 11 South HCP: 11 Contract: 1N W	North:  ♠ AQJ8  ♥ K95  ♦ J105  ♣ 1095	South:	West North East South 1NT AP
Board: 457 Dealer: E Vul: Both North HCP: 9 South HCP: 14 Contract: 1N E	North:	South:  ♠ AQ8  ♥ J84  ♠ KJ  ♠ QJ1097	West North East South 1NT AP
Board: 458 Dealer: W Vul: None North HCP: 8 South HCP: 8 Contract: 4 W	North:  ♠ A9432  ♥ A63  ♦ 103  ♣ 985	South:  ♠ KQ75  ♥ 42  ♦ J985  ♠ Q102	West North East South  1NT Pass 4•¹ Pass  4♥ AP  1. Texas
Board: 459 Dealer: E Vul: EW North HCP: 5 South HCP: 8 Contract: 4 \( \) E	North:  ◆ 85  ▼ J97  ◆ 7654  ♣ A1082	South:  ♠ K4  ♥ K1065  ♦ 982  ♠ Q654	West North East South  1NT Pass  2♥ Pass 3♠¹ Pass  4♠ AP  1. Super acceptance after NT
Board: 460 Dealer: W Vul: Both North HCP: 7 South HCP: 10 Contract: 3  W	North:	South:  ♠ 109  ♥ K643  ♠ AK10632  ♣ 2	West North East South  1NT Pass 2♠¹ Pass  3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 461 Dealer: E Vul: None North HCP: 14 South HCP: 5 Contract: 3♦ E	North:  ♠ K96  ▼ K8743  ◆ Q  ♣ AQ94	South:  ♠ A1073  ♥ 1052  ♦ J765  ♣ 82	West North East South  1NT Pass  3♣¹ Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat

# North hands (Practice Page)

Board: 462 Dealer: W Vul: NS HCP: 9	<ul><li>★ A10842</li><li>♥ 98764</li><li>◆ AJ9</li><li>★ —</li></ul>	West Opens 1NT. You bid first.
Board: 463 Dealer: E Vul: Both HCP: 7	<ul><li>★ A9872</li><li>▼ 105</li><li>◆ Q107</li><li>◆ J73</li></ul>	East Opens 1NT.  Partner bids first.
Board: 464 Dealer: W Vul: None HCP: 7	<ul><li>★K10</li><li>▼J107</li><li>◆543</li><li>◆QJ1082</li></ul>	West Opens 1NT. You bid first.
Board: 465 Dealer: E Vul: NS HCP: 3	<ul><li>1073</li><li>√ J7432</li><li>→ J843</li><li>♣ J</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 466 Dealer: W Vul: None HCP: 8	<b>♣</b> — ▼ K10985 • 8 • AJ108643	West Opens 1NT. East Bids X♥ if possible. You bid first.
Board: 467 Dealer: E Vul: NS HCP: 9	<ul><li>★ K64</li><li>▼ KJ10972</li><li>◆ J8</li><li>◆ J2</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Redoubles if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 462 Dealer: W Vul: NS	North: ♠ A10842 ♥ 98764	South: ♠ Q3 ♥ QJ3	West 1NT	North 2.◆¹	East AP	South
North HCP: 9 South HCP: 10 Contract: 2♦ N	◆ AJ9 ◆ —	◆ Q108763 <b>♣</b> K7		pelletti, ł		ajors
Board: 463 Dealer: E Vul: Both North HCP: 7 South HCP: 12 Contract: 1N E	North:  ♠ A9872  ♥ 105  • Q107  ♣ J73	South:  ♠ 103  ♥ A42  ♠ KJ954  ♣ A84	West	North	East 1NT	
Board: 464 Dealer: W Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ K10  ♥ J107  • 543  ♣ QJ1082	South:  ♠ QJ875  ♥ KQ  ♠ A8  ♠ 9643	West 1NT	North AP	East	South
Board: 465 Dealer: E	North: <b>▲</b> 1073	South: ♠ AK5		North	1NT	Pass
Vul: NS North HCP: 3 South HCP: 9 Contract: 3N E	♥ J7432 ♦ J843 ♣ J	♥ 105 ♦ 10652 <b>♣</b> Q862	2♥ 3NT	Pass AP	2♠	Pass
Board: 466 Dealer: W Vul: None	North:	South: ♠ QJ974	West 1NT	North 4NT <sup>1</sup>		
North HCP: 8 South HCP: 6 Contract: 5♥X N	<ul><li>★ K10985</li><li>◆ 8</li><li>◆ AJ108643</li></ul>	♥ 762 ♦ 1097 ♣ K7	Pass 1. Unus	5♥ sual 4N7	<b>Χ♥</b> Γ	AP
Board: 467 Dealer: E	North: ♠ K64	South: ♠ A107	West	North		South Pass
Vul: NS North HCP: 9 South HCP: 9	<ul><li>★ KJ10972</li><li>◆ J8</li><li>◆ J2</li></ul>	♥ 53 ♦ Q1097 ♣ K985	2 <b>♥</b> 2♠	X AP	$XX^1$	Pass

## South hands (Practice Page)

Board: 462 Dealer: W Vul: NS HCP: 10	<ul><li>♣ Q3</li><li>♥ QJ3</li><li>◆ Q108763</li><li>♣ K7</li></ul>	West Opens 1NT.  Partner bids first.
Board: 463 Dealer: E Vul: Both HCP: 12	<ul><li>★ 103</li><li>▼ A42</li><li>◆ KJ954</li><li>★ A84</li></ul>	East Opens 1NT. You bid first.
Board: 464 Dealer: W Vul: None HCP: 12	<ul><li>♣ QJ875</li><li>♥ KQ</li><li>◆ A8</li><li>♣ 9643</li></ul>	West Opens 1NT.  Partner bids first.
Board: 465 Dealer: E Vul: NS HCP: 9	<ul><li>♠ AK5</li><li>♥ 105</li><li>♦ 10652</li><li>♠ Q862</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 466 Dealer: W Vul: None HCP: 6	<ul><li>◆ QJ974</li><li>▼ 762</li><li>◆ 1097</li><li>◆ K7</li></ul>	West Opens 1NT. East Bids X♥ if possible.  Partner bids first.
Board: 467 Dealer: E Vul: NS HCP: 9	<ul><li>★ A107</li><li>▼ 53</li><li>◆ Q1097</li><li>◆ K985</li></ul>	East Opens 1NT. West Bids 2♥ if possible. East Redoubles if possible. West Bids 2♠ if possible.  You bid first.

Board: 462 Dealer: W Vul: NS	North: ♠ A10842 ♥ 98764	South: ♠ Q3 ♥ QJ3	West 1NT	North 2.◆¹	East AP	South
North HCP: 9 South HCP: 10 Contract: 2♦ N	◆ AJ9 ◆ —	◆ Q108763 <b>♣</b> K7		pelletti, ł		ajors
Board: 463 Dealer: E Vul: Both North HCP: 7 South HCP: 12 Contract: 1N E	North:  ♠ A9872  ♥ 105  • Q107  ♣ J73	South:  ♠ 103  ♥ A42  ♠ KJ954  ♣ A84	West	North	East 1NT	
Board: 464 Dealer: W Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North:  ♠ K10  ♥ J107  • 543  ♣ QJ1082	South:  ♠ QJ875  ♥ KQ  ♠ A8  ♠ 9643	West 1NT	North AP	East	South
Board: 465 Dealer: E	North: <b>▲</b> 1073	South: ♠ AK5		North	1NT	Pass
Vul: NS North HCP: 3 South HCP: 9 Contract: 3N E	♥ J7432 ♦ J843 ♣ J	♥ 105 ♦ 10652 <b>♣</b> Q862	2♥ 3NT	Pass AP	2♠	Pass
Board: 466 Dealer: W Vul: None	North:	South: ♠ QJ974	West 1NT	North 4NT <sup>1</sup>		
North HCP: 8 South HCP: 6 Contract: 5♥X N	<ul><li>★ K10985</li><li>◆ 8</li><li>◆ AJ108643</li></ul>	♥ 762 ♦ 1097 ♣ K7	Pass 1. Unus	5♥ sual 4N7	<b>Χ♥</b> Γ	AP
Board: 467 Dealer: E	North: ♠ K64	South: ♠ A107	West	North		South Pass
Vul: NS North HCP: 9 South HCP: 9	<ul><li>★ KJ10972</li><li>◆ J8</li><li>◆ J2</li></ul>	♥ 53 ♦ Q1097 ♣ K985	2 <b>♥</b> 2♠	X AP	$XX^1$	Pass

# North hands (Practice Page)

Board: 468 Dealer: W Vul: EW HCP: 13	<ul><li>AQ2</li><li>K743</li><li>82</li><li>A1064</li></ul>	West Opens 1NT. You bid first.
Board: 469 Dealer: E Vul: Both HCP: 8	<ul><li>★ A1065</li><li>♥ J92</li><li>◆ 53</li><li>◆ K985</li></ul>	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.

Board: 468 Dealer: W Vul: EW North HCP: 13 South HCP: 9 Contract: 1N W	North:  ♠ AQ2  ♥ K743  ♠ 82  ♣ A1064	South:  ♠ 107  ♥ 952  ♠ KQJ1043  ♠ K3	West 1NT	North AP	East	South
Board: 469 Dealer: E Vul: Both North HCP: 8 South HCP: 8 Contract: 2N E	North:  ♠ A1065  ♥ J92  ♦ 53  ♠ K985	South:  ♠ Q74  ♥ Q1054  ♠ Q7  ♠ Q1064	West  2♣¹  2NT  1. Stay			South Pass Pass

#### South hands (Practice Page)

#### **Opponents Open 1NT 15-17**

HCP: 8

**♣** Q1064

East Opens 1NT.

Board: 469 ♠ Q74 West Bids 2♣ if possible.

Dealer: E ♥ Q1054 East Bids 2♦ if possible.

Vul: Both ♦ Q7 West Bids 2NT if possible.

You bid first.

Board: 468 Dealer: W Vul: EW North HCP: 13 South HCP: 9 Contract: 1N W	North:  ♠ AQ2  ♥ K743  ♠ 82  ♣ A1064	South:  ♠ 107  ♥ 952  ♠ KQJ1043  ♠ K3	West 1NT	North AP	East	South
Board: 469 Dealer: E Vul: Both North HCP: 8 South HCP: 8 Contract: 2N E	North:  ♠ A1065  ♥ J92  ♦ 53  ♠ K985	South:  ♠ Q74  ♥ Q1054  ♠ Q7  ♠ Q1064	West  2♣¹  2NT  1. Stay			South Pass Pass