# North hands (Practice Page)

Board: 1 Dealer: S Vul: None HCP: 6	<ul><li>♣ Q985</li><li>♥ A95</li><li>◆ 9752</li><li>♣ 63</li></ul>	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 13	<ul><li>10</li><li>KQJ7</li><li>Q1095</li><li>AJ53</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible.  You bid first.
Board: 3 Dealer: S Vul: EW HCP: 4	<ul><li>↑742</li><li>↑632</li><li>◆QJ1084</li><li>♪J5</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 4 Dealer: N Vul: Both HCP: 12	<ul><li>▲ A9</li><li>♥ A632</li><li>♦ 64</li><li>▲ KJ842</li></ul>	East Bids 1NT if possible. You bid first.
Board: 5 Dealer: S Vul: NS HCP: 8	<b>♦</b> KJ5 <b>♥</b> A763 <b>♦</b> 10763 <b>♣</b> 83	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 6 Dealer: N Vul: Both HCP: 12	<ul><li>♣ J96</li><li>♥ AK102</li><li>♦ Q653</li><li>♣ Q10</li></ul>	East Bids 1NT if possible. You bid first.

Board: 1	North:	South:	West	North	East	South
Dealer: S	• Q985	<b>♦</b> A73				1♣
Vul: None	♥ A95	<b>♥</b> K	1NT	Pass	<b>4</b> ♦ <sup>1</sup>	Pass
North HCP: 6	◆ 9752	◆ A4				1 455
South HCP: 13	<b>♦</b> 63	◆ Q1098742	4♥	X♥	AP	
Contract: 4♥X W	<b>4</b> 03	<b>4</b> Q1036742	1. Texa	ıs		
Board: 2	N	G 1				
Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>♠</b> 10	<b>♠</b> K2		1♦	1NT	Pass
North HCP: 13	<b>♥</b> KQJ7	<b>v</b> 10862	2♥	Pass	3 <b>♠</b> ¹	AP
South HCP: 8	◆ Q1095	♦ AJ86				
Contract: 3♠ E	<b>♣</b> AJ53	<b>♣</b> 864	1. Supe	er accep	tance a	after NT
D 10						
Board: 3	North:	South:	Wast.	Mandle	East.	Carella
Dealer: S	<b>★</b> 742	<b>♦</b> A10	west	North	East	
Vul: EW	<b>♥</b> 632	<b>♥</b> AQ104				1♣
North HCP: 4	◆ QJ1084	<ul><li>◆ 92</li></ul>	1NT	Pass	<b>2</b> ♥	Pass
South HCP: 14	<b>♦</b> J5	♣ A10864	2♠	AP		
Contract: 2♠ W	1 00	11110001				
Board: 4	North:	South:				
Dealer: N			Woot	North	East	South
Vul: Both	<b>♠</b> A9	<b>★</b> KJ876	West			
North HCP: 12	♥ A632	♥ KJ1094	4.75	1♣	1NT	<b>∠</b> •
South HCP: 11	♦ 64	<b>♦</b> K3	AP			
Contract: 2♠ S	<b>♣</b> KJ842	<b>♣</b> 5				
Board: 5			West	Nouth	Foot	Contle
Dealer: S	North:	South:	west	North	East	
Vul: NS	<b>♠</b> KJ5	<b>♦</b> A962				1♣
					<b>^</b>	Pass
	<b>♥</b> A763	<b>~</b> —	1NT	Pass	<b>2</b> ♦	rass
North HCP: 8	<b>♥</b> A763 <b>♦</b> 10763	<b>∨</b> — ♦ AK84	1NT 3 <b>▼</b> ¹	Pass AP	2♦	rass
North HCP: 8 South HCP: 14			<b>3</b> ♥ <sup>1</sup>	AP		
North HCP: 8	<b>♦</b> 10763	◆ AK84	<b>3</b> ♥ <sup>1</sup>	AP		rass after NT
North HCP: 8 South HCP: 14 Contract: 3♥ W Board: 6	<b>♦</b> 10763	◆ AK84	<b>3</b> ♥ <sup>1</sup>	AP		
North HCP: 8 South HCP: 14 Contract: 3♥ W  Board: 6 Dealer: N	<ul><li>10763</li><li>♣ 83</li><li>North:</li></ul>	◆ AK84 ◆ QJ752 South:	3 <b>♥</b> <sup>1</sup> 1. Supe	AP er accep	tance a	after NT
North HCP: 8 South HCP: 14 Contract: 3♥ W  Board: 6 Dealer: N Vul: Both	<ul><li>10763</li><li>83</li><li>North:</li><li>196</li></ul>	◆ AK84 ♣ QJ752  South: • 105	3 <b>♥</b> <sup>1</sup> 1. Supe	AP er accep	tance a	after NT South
North HCP: 8 South HCP: 14 Contract: 3♥ W  Board: 6 Dealer: N Vul: Both North HCP: 12	<ul> <li>10763</li> <li>83</li> <li>North:</li> <li>J96</li> <li>AK102</li> </ul>	<ul> <li>◆ AK84</li> <li>◆ QJ752</li> <li>South:</li> <li>◆ 105</li> <li>▼ J954</li> </ul>	3 <b>♥</b> <sup>1</sup> 1. Supe	AP er accep	tance a	after NT South
North HCP: 8 South HCP: 14 Contract: 3♥ W  Board: 6 Dealer: N Vul: Both	<ul><li>10763</li><li>83</li><li>North:</li><li>196</li></ul>	◆ AK84 ♣ QJ752  South: • 105	3 <b>♥</b> <sup>1</sup> 1. Supe	AP er accep	tance a	after NT South

### South hands (Practice Page)

Board: 1 Dealer: S Vul: None HCP: 13	<ul><li>★ A73</li><li>★ K</li><li>★ A4</li><li>★ Q1098742</li></ul>	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible.  You bid first.
Board: 2 Dealer: N Vul: NS HCP: 8	<ul><li>★ K2</li><li>▼ 10862</li><li>◆ AJ86</li><li>◆ 864</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 3 Dealer: S Vul: EW HCP: 14	<ul><li>★ A10</li><li>▼ AQ104</li><li>◆ 92</li><li>★ A10864</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 4 Dealer: N Vul: Both HCP: 11	<ul><li>★ KJ876</li><li>★ KJ1094</li><li>★ K3</li><li>★ 5</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 5 Dealer: S Vul: NS HCP: 14	<ul><li>★ A962</li><li>★ —</li><li>★ AK84</li><li>★ QJ752</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible.  You bid first.

Board: 6 Dealer: N Vul: Both

**▲** 105 **♥** J954

East Bids 1NT if possible.

HCP: 5

◆ 97◆ KJ943

Partner bids first.

Board: 1	North:	South:	West	North	East	South
Dealer: S	• Q985	<b>♦</b> A73				1♣
Vul: None	♥ A95	<b>♥</b> K	1NT	Pass	<b>4</b> ♦ <sup>1</sup>	Pass
North HCP: 6	◆ 9752	◆ A4				1 455
South HCP: 13	<b>♦</b> 63	◆ Q1098742	4♥	X♥	AP	
Contract: 4♥X W	<b>4</b> 03	<b>4</b> Q1036742	1. Texa	ıs		
Board: 2	N	G 1				
Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>♠</b> 10	<b>♠</b> K2		1♦	1NT	Pass
North HCP: 13	<b>♥</b> KQJ7	<b>v</b> 10862	2♥	Pass	3 <b>♠</b> ¹	AP
South HCP: 8	◆ Q1095	♦ AJ86				
Contract: 3♠ E	<b>♣</b> AJ53	<b>♣</b> 864	1. Supe	er accep	tance a	after NT
D 10						
Board: 3	North:	South:	Wast.	Mandle	East.	Carella
Dealer: S	<b>★</b> 742	<b>♦</b> A10	west	North	East	
Vul: EW	<b>♥</b> 632	<b>♥</b> AQ104				1♣
North HCP: 4	◆ QJ1084	<ul><li>◆ 92</li></ul>	1NT	Pass	<b>2</b> ♥	Pass
South HCP: 14	<b>♦</b> J5	♣ A10864	2♠	AP		
Contract: 2♠ W	1 00	11110001				
Board: 4	North:	South:				
Dealer: N			Woot	North	East	South
Vul: Both	<b>♠</b> A9	<b>★</b> KJ876	West			
North HCP: 12	♥ A632	♥ KJ1094	4.75	1♣	1NT	<b>∠</b> •
South HCP: 11	♦ 64	<b>♦</b> K3	AP			
Contract: 2♠ S	<b>♣</b> KJ842	<b>♣</b> 5				
Board: 5			West	Nouth	Foot	Contle
Dealer: S	North:	South:	west	North	East	
Vul: NS	<b>♠</b> KJ5	<b>♦</b> A962				1♣
					<b>^</b>	Pass
	<b>♥</b> A763	<b>~</b> —	1NT	Pass	<b>2</b> ♦	rass
North HCP: 8	<b>♥</b> A763 <b>♦</b> 10763	<b>∨</b> — ♦ AK84	1NT 3 <b>▼</b> ¹	Pass AP	2♦	rass
North HCP: 8 South HCP: 14			<b>3</b> ♥ <sup>1</sup>	AP		
North HCP: 8	<b>♦</b> 10763	◆ AK84	<b>3</b> ♥ <sup>1</sup>	AP		rass after NT
North HCP: 8 South HCP: 14 Contract: 3♥ W Board: 6	<b>♦</b> 10763	◆ AK84	<b>3</b> ♥ <sup>1</sup>	AP		
North HCP: 8 South HCP: 14 Contract: 3♥ W  Board: 6 Dealer: N	<ul><li>10763</li><li>♣ 83</li><li>North:</li></ul>	◆ AK84 ◆ QJ752 South:	3 <b>♥</b> <sup>1</sup> 1. Supe	AP er accep	tance a	after NT
North HCP: 8 South HCP: 14 Contract: 3♥ W  Board: 6 Dealer: N Vul: Both	<ul><li>10763</li><li>83</li><li>North:</li><li>196</li></ul>	◆ AK84 ♣ QJ752  South: • 105	3 <b>♥</b> <sup>1</sup> 1. Supe	AP er accep	tance a	after NT South
North HCP: 8 South HCP: 14 Contract: 3♥ W  Board: 6 Dealer: N Vul: Both North HCP: 12	<ul> <li>10763</li> <li>83</li> <li>North:</li> <li>J96</li> <li>AK102</li> </ul>	<ul> <li>◆ AK84</li> <li>◆ QJ752</li> <li>South:</li> <li>◆ 105</li> <li>▼ J954</li> </ul>	3 <b>♥</b> <sup>1</sup> 1. Supe	AP er accep	tance a	after NT South
North HCP: 8 South HCP: 14 Contract: 3♥ W  Board: 6 Dealer: N Vul: Both	<ul><li>10763</li><li>83</li><li>North:</li><li>196</li></ul>	◆ AK84 ♣ QJ752  South: • 105	3 <b>♥</b> <sup>1</sup> 1. Supe	AP er accep	tance a	after NT South

# North hands (Practice Page)

Board: 7 Dealer: S Vul: None HCP: 3	<b>♦</b> Q9 <b>♥</b> 62 <b>♦</b> 985432 <b>♣</b> J82	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 8 Dealer: N Vul: EW HCP: 14	<ul><li>★ AJ54</li><li>▼ AJ103</li><li>◆ —</li><li>★ A10987</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 9 Dealer: S Vul: Both HCP: 2	<ul><li>1032</li><li>✓ J52</li><li>✓ 973</li><li>✓ J864</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 10 Dealer: N Vul: None HCP: 13	<ul><li>★ AQ4</li><li>▼ A62</li><li>◆ J652</li><li>◆ Q85</li></ul>	East Bids 1NT if possible. You bid first.
Board: 11 Dealer: S Vul: Both HCP: 5	<ul><li>◆ Q853</li><li>♥ 6</li><li>◆ QJ8762</li><li>◆ 98</li></ul>	West Bids 1NT if possible. West Bids 2♣ if possible. East Bids 3♣ if possible.  Partner bids first.

East Bids 1NT 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: 7	NLd	C4	West	North	Fact	South
Dealer: S	North:	South:	West	rvorur	Lasi	1 <b>♣</b>
Vul: None	<b>♦</b> Q9	♠ K10	1NIT	Dogg	2	Pass
North HCP: 3	<b>♥</b> 62	♥ AQ109	1NT	Pass	2 🕶	
South HCP: 13	♦ 985432 • 182	◆ 76 • A10653	3 <b>♠</b> ¹	Pass	4♠	AP
Contract: 4♠ W	<b>♣</b> J82	♣ A10653	1. Supe	er accep	tance a	ıfter NT
Board: 8						
Dealer: N	North:	South:	***	3.T1	ъ.	Q .1
Vul: EW	<b>♠</b> AJ54	<b>♦</b> Q9876	West	North		
North HCP: 14	<b>♥</b> AJ103	<b>♥</b> Q		1♣	1NT	
South HCP: 5	<b>\</b>	◆ J108642	2♦	Pass	<b>2</b> ♥	AP
Contract: 2♥ E	♣ A10987	<b>♣</b> 6				
Board: 9						
Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>★</b> 1032	♠K				1♥
North HCP: 2	<b>♥</b> J52	<b>♥</b> K97643	1NT	Pass	2	Pass
South HCP: 16	<b>♦</b> 973	<b>♦</b> A	2♠	Pass	3♠	AP
Contract: 3♠ W	<b>♣</b> J864	<b>♣</b> AQ732	<b>∠</b> ₹	1 ass	) <del>*</del>	Al
Board: 10	NI41	C41				
Dealer: N	North:	South:				
Vul: None	<b>♠</b> AQ4 <b>♥</b> A62	<b>♠</b> J932 <b>♥</b> KJ84	West	North	East	South
North HCP: 13	<ul><li>V A02</li><li>◆ J652</li></ul>	▼ KJ04 ◆ 7		1♦	1NT	AP
South HCP: 5	◆ J032 ◆ Q85	◆ <i>1</i> ◆ 9743				
Contract: 1N E	<b>₹</b> Q03	<b>₹</b> 9/ <del>4</del> 3				
D 1.11						
Board: 11 Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>♦</b> Q853	<b>♦</b> A42				1♥
North HCP: 5	<b>7</b> 6	<b>♥</b> A9754	1NT	Pass	Pass	X
South HCP: 18	◆ QJ8762	◆ A53	2♣	<b>2</b> ♦	3♣	3NT
Contract: 3N S	<b>♣</b> 98	<b>♣</b> AQ	AP			
Contract. 31V S						
Board: 12	<b>3.</b> 1 <i>d</i>	G 4				
Dealer: N	North:	South:	West	North	East	South
Vul: None	<b>♦</b> Q1054	<b>♦</b> 963		1♦	1NT	Pass
North HCP: 13	<b>♥</b> KJ9	<b>♥</b> 42	2♦	Pass	2 <b>y</b>	Pass
1 volui i i Ci . 13			•			
South HCP: 1	◆ K742 ◆ A2	♦ 986 <b>♣</b> J9865	3♥	Pass	<b>4</b> ♥	AP

### South hands (Practice Page)

Board: 7 Dealer: S Vul: None HCP: 13	<ul><li>★ K10</li><li>★ AQ109</li><li>★ 76</li><li>★ A10653</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 8 Dealer: N Vul: EW HCP: 5	<ul><li>♣ Q9876</li><li>♥ Q</li><li>◆ J108642</li><li>♣ 6</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 9 Dealer: S Vul: Both HCP: 16	<ul><li>★ K</li><li>★ K97643</li><li>★ A</li><li>★ AQ732</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 10 Dealer: N Vul: None HCP: 5	<ul><li></li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 11 Dealer: S Vul: Both HCP: 18	<ul><li>A42</li><li>✓ A9754</li><li>A53</li><li>AQ</li></ul>	West Bids 1NT if possible. West Bids 2♣ if possible. East Bids 3♣ if possible. You bid first.

 East Bids 1NT 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: 7	NLd	C4	West	North	Fact	South
Dealer: S	North:	South:	West	rvorur	Lasi	1 <b>♣</b>
Vul: None	<b>♦</b> Q9	♠ K10	1NIT	Dogg	2	Pass
North HCP: 3	<b>♥</b> 62	♥ AQ109	1NT	Pass	2 🕶	
South HCP: 13	♦ 985432 • 182	◆ 76 • A10653	3 <b>♠</b> ¹	Pass	4♠	AP
Contract: 4♠ W	<b>♣</b> J82	♣ A10653	1. Supe	er accep	tance a	ıfter NT
Board: 8						
Dealer: N	North:	South:	***	3.T1	ъ.	Q 4
Vul: EW	<b>♠</b> AJ54	<b>♦</b> Q9876	West	North		
North HCP: 14	<b>♥</b> AJ103	<b>♥</b> Q		1♣	1NT	
South HCP: 5	<b>\</b>	◆ J108642	2♦	Pass	<b>2</b> ♥	AP
Contract: 2♥ E	♣ A10987	<b>♣</b> 6				
Board: 9						
Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>★</b> 1032	♠K				1♥
North HCP: 2	<b>♥</b> J52	<b>♥</b> K97643	1NT	Pass	2	Pass
South HCP: 16	<b>♦</b> 973	<b>♦</b> A	2♠	Pass	3♠	AP
Contract: 3♠ W	<b>♣</b> J864	<b>♣</b> AQ732	<b>∠</b> ₹	1 ass	) <del>*</del>	Al
Board: 10	NI41	C41				
Dealer: N	North:	South:				
Vul: None	<b>♠</b> AQ4 <b>♥</b> A62	<b>♠</b> J932 <b>♥</b> KJ84	West	North	East	South
North HCP: 13	<ul><li>V A02</li><li>◆ J652</li></ul>	▼ KJ04 ◆ 7		1♦	1NT	AP
South HCP: 5	◆ J032 ◆ Q85	◆ <i>1</i> ◆ 9743				
Contract: 1N E	<b>₹</b> Q03	<b>₹</b> 9/ <del>4</del> 3				
D 1.11						
Board: 11 Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>♦</b> Q853	<b>♦</b> A42				1♥
North HCP: 5	<b>y</b> 6	<b>♥</b> A9754	1NT	Pass	Pass	X
South HCP: 18	◆ QJ8762	◆ A53	2♣	<b>2</b> ♦	3♣	3NT
Contract: 3N S	<b>♣</b> 98	<b>♣</b> AQ	AP			
Contract. 31V S						
Board: 12	<b>3.</b> 1 <i>d</i>	G 4				
Dealer: N	North:	South:	West	North	East	South
Vul: None	<b>♦</b> Q1054	<b>♦</b> 963		1♦	1NT	Pass
North HCP: 13	<b>♥</b> KJ9	<b>♥</b> 42	2♦	Pass	2 <b>y</b>	Pass
1 volui i i Ci . 13			•			
South HCP: 1	◆ K742 ◆ A2	♦ 986 <b>♣</b> J9865	3♥	Pass	<b>4</b> ♥	AP

# North hands (Practice Page)

Board: 13 Dealer: S Vul: NS HCP: 11	<ul><li>★ K108432</li><li>▼ KJ4</li><li>◆ 103</li><li>◆ A8</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 14 Dealer: N Vul: EW HCP: 15	<ul><li>★ A108762</li><li>♥ QJ</li><li>★ A2</li><li>★ A98</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 15 Dealer: S Vul: None HCP: 5	<ul><li>★ KJ10987</li><li>★ 653</li><li>★ J64</li><li>★ 8</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 16 Dealer: N Vul: NS HCP: 12	<ul><li>♦ 87532</li><li>♥ A9</li><li>♦ A972</li><li>♠ KJ</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. You bid first.
Board: 17 Dealer: S Vul: EW HCP: 6	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 18 Dealer: N Vul: Both HCP: 14	<ul><li>★ A32</li><li>▼ K2</li><li>◆ 865</li><li>◆ AK853</li></ul>	East Bids 1NT if possible.  You bid first.

Board: 13 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2♠ N	North:  ♠ K108432  ♥ KJ4  ♠ 103  ♠ A8	South:  ♣ J  ♥ A83  ♠ AJ976  ♣ Q1053	West 1NT	North 2♠	East AP	South 1♦
Board: 14 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 2♥ E	North:  ♠ A108762  ♥ QJ  ♠ A2  ♣ A98	South:	West 2♦	North 1♠ Pass		South Pass AP
Board: 15 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 1N W	North:  ♠ KJ10987  ♥ 653  ♦ J64  ♣ 8	South:  ♠ A  ▼ A109  ♠ Q832  ♠ QJ932	West 1NT	North AP	East	South 1♣
Board: 16 Dealer: N Vul: NS North HCP: 12 South HCP: 4 Contract: 2N E	North:  ◆ 87532  ▼ A9  ◆ A972  ◆ KJ	South:  ♣ J6  ♥ J752  ♦ 865  ♣ Q963	West 2NT	North 1♠ AP		South Pass
Board: 17 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 1N W	North:	South:  ♠ K3  ♥ AK107  ♠ Q7642  ♠ 87	West 1NT	North AP	East	South 1♦
Board: 18 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 1N E	North:  ♠ A32  ♥ K2  ♠ 865  ♠ AK853	South:  ♠ Q10864  ♥ 754  ♠ KQ1073  ♠ —	West	North 1♣	East 1NT	

## South hands (Practice Page)

Board: 13 Dealer: S Vul: NS HCP: 12	<ul><li>♣ J</li><li>♥ A83</li><li>◆ AJ976</li><li>♣ Q1053</li></ul>	West Bids 1NT if possible. You bid first.
Board: 14 Dealer: N Vul: EW HCP: 6	<ul><li>★ 5</li><li>▼ 1092</li><li>◆ KJ873</li><li>◆ Q652</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 15 Dealer: S Vul: None HCP: 13	<ul><li>♠ A</li><li>♥ A109</li><li>♦ Q832</li><li>♠ QJ932</li></ul>	West Bids 1NT if possible. You bid first.
Board: 16 Dealer: N Vul: NS HCP: 4	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. Partner bids first.
Board: 17 Dealer: S Vul: EW HCP: 12	<ul><li>★ K3</li><li>▼ AK107</li><li>◆ Q7642</li><li>◆ 87</li></ul>	West Bids 1NT if possible. You bid first.
Board: 18 Dealer: N Vul: Both HCP: 7	♣ Q10864 ♥ 754 ♦ KQ1073 ♣ —	East Bids 1NT if possible.  Partner bids first.

Board: 13 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 2♠ N	North:  ♠ K108432  ♥ KJ4  ♠ 103  ♠ A8	South:  ♣ J  ♥ A83  ♠ AJ976  ♣ Q1053	West 1NT	North 2♠	East AP	South 1♦
Board: 14 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 2♥ E	North:  ♠ A108762  ♥ QJ  ♠ A2  ♣ A98	South:	West 2♦	North 1♠ Pass		South Pass AP
Board: 15 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 1N W	North:  ♠ KJ10987  ♥ 653  ♦ J64  ♣ 8	South:  ♠ A  ▼ A109  ♠ Q832  ♠ QJ932	West 1NT	North AP	East	South 1♣
Board: 16 Dealer: N Vul: NS North HCP: 12 South HCP: 4 Contract: 2N E	North:  ◆ 87532  ▼ A9  ◆ A972  ◆ KJ	South:  ♣ J6  ♥ J752  ♦ 865  ♣ Q963	West 2NT	North 1♠ AP		South Pass
Board: 17 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 1N W	North:	South:  ♠ K3  ♥ AK107  ♠ Q7642  ♠ 87	West 1NT	North AP	East	South 1♦
Board: 18 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 1N E	North:  ♠ A32  ♥ K2  ♠ 865  ♠ AK853	South:  ♠ Q10864  ♥ 754  ♠ KQ1073  ♠ —	West	North 1♣	East 1NT	

# North hands (Practice Page)

Board: 19 Dealer: S Vul: NS HCP: 3	<ul><li>♠ 6542</li><li>♥ 1043</li><li>♦ 53</li><li>♠ K754</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 20 Dealer: N Vul: EW HCP: 15	<ul><li>AQ6</li><li>KQ9854</li><li>72</li><li>A6</li></ul>	East Bids 1NT if possible. You bid first.
Board: 21 Dealer: S Vul: Both HCP: 6	<ul><li>★ 53</li><li>▼ 108764</li><li>◆ 53</li><li>♣ KQJ2</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 12	<ul><li>↑76542</li><li>♦962</li><li>K</li><li>AKQ4</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. 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: 23 Dealer: S Vul: EW HCP: 6	<ul><li>A5</li><li>♥ 8542</li><li>◆ Q83</li><li>◆ 10942</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 24 ♠ KQJ10 East Bids 1NT if possible.

Pealer: N

Board: 19 Dealer: S Vul: NS North HCP: 3 South HCP: 12 Contract: 3 • W	North:  ♠ 6542  ♥ 1043  ♦ 53  ♠ K754	South:  ♠ K97  ♥ KJ987  ♦ 64  ♣ AJ10	West North East South  1♥  1NT Pass 3♣¹ Pass  3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 20 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 3 N	North:  ♠ AQ6  ♥ KQ9854  ♠ 72  ♠ A6	South:  ♠ 1097  ♥ J1072  ♠ Q1086  ♠ K7	West North East South  1♥ 1NT 3♥  AP
Board: 21 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 2 \( \) W	North:	South:  ♠ K1074  ♥ AJ32  ♦ 1082  ♣ A6	West North East South  1 ↑  1NT Pass 2 ♥ Pass 2 ♠ AP
Board: 22 Dealer: N Vul: None North HCP: 12 South HCP: 3 Contract: 4 E	North:  ♣ 76542  ♥ 962  ♠ K  ♣ AKQ4	South:  ♠ 10  ♥ 105  • Q10873  ♣ J9753	West North East South  1
Board: 23 Dealer: S Vul: EW North HCP: 6 South HCP: 14 Contract: 3 S	North:  ♠ A5  ♥ 8542  ♠ Q83  ♠ 10942	South:  ♠ J3  ♥ AQ763  ♦ 954  ♣ AQJ	West North East South  1♥  1NT 3♥ AP

Board: 24 Dealer: N Vul: Both North HCP: 12 South HCP: 8

Contract: 2♥ S

North:

♠ KQJ10

♥ Q6

♦ J1097

South: ★ 432 ▼ AJ8542 ◆ 43

West North East South
1 → 1NT 2 ▼

AP

**♣** QJ6 **♣** K5

### South hands (Practice Page)

Board: 19 Dealer: S Vul: NS HCP: 12	<ul><li>★ K97</li><li>♥ KJ987</li><li>◆ 64</li><li>◆ AJ10</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 20 Dealer: N Vul: EW HCP: 6	<ul><li>1097</li><li>✓ J1072</li><li>✓ Q1086</li><li>✓ K7</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 21 Dealer: S Vul: Both HCP: 12	<ul><li>★ K1074</li><li>✓ AJ32</li><li>◆ 1082</li><li>◆ A6</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 22 Dealer: N Vul: None HCP: 3	<ul><li>10</li><li>105</li><li>Q10873</li><li>J9753</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. 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.
Board: 23 Dealer: S Vul: EW HCP: 14	<ul><li> ♣ J3</li><li> ♥ AQ763</li><li> ♦ 954</li><li> ♣ AQJ</li></ul>	Partner bids first.  West Bids 1NT if possible.  You bid first.

Board: 19 Dealer: S Vul: NS North HCP: 3 South HCP: 12 Contract: 3 • W	North:  ♠ 6542  ♥ 1043  ♦ 53  ♠ K754	South:  ♠ K97  ♥ KJ987  ♦ 64  ♣ AJ10	West North East South  1♥  1NT Pass 3♣¹ Pass  3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 20 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 3 N	North:  ♠ AQ6  ♥ KQ9854  ♠ 72  ♠ A6	South:  ♠ 1097  ♥ J1072  ♠ Q1086  ♠ K7	West North East South  1♥ 1NT 3♥  AP
Board: 21 Dealer: S Vul: Both North HCP: 6 South HCP: 12 Contract: 2 \( \) W	North:	South:  ♠ K1074  ♥ AJ32  ♦ 1082  ♣ A6	West North East South  1 ↑  1NT Pass 2 ♥ Pass 2 ♠ AP
Board: 22 Dealer: N Vul: None North HCP: 12 South HCP: 3 Contract: 4 E	North:  ♣ 76542  ♥ 962  ♠ K  ♣ AKQ4	South:  ♠ 10  ♥ 105  • Q10873  ♣ J9753	West North East South  1
Board: 23 Dealer: S Vul: EW North HCP: 6 South HCP: 14 Contract: 3 S	North:  ♠ A5  ♥ 8542  ♠ Q83  ♠ 10942	South:  ♠ J3  ♥ AQ763  ♦ 954  ♣ AQJ	West North East South  1♥  1NT 3♥ AP

Board: 24 Dealer: N Vul: Both North HCP: 12 South HCP: 8

Contract: 2♥ S

North:

♠ KQJ10

♥ Q6

♦ J1097

South: ★ 432 ▼ AJ8542 ◆ 43

West North East South
1 → 1NT 2 ▼

AP

**♣** QJ6 **♣** K5

# North hands (Practice Page)

Board: 25 Dealer: S Vul: None HCP: 2	<ul><li>\$852</li><li>▼ 54</li><li>◆ 109872</li><li>◆ Q65</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. Partner bids first.
Board: 26 Dealer: N Vul: NS HCP: 12	<ul><li>♣ QJ93</li><li>♥ AQ9874</li><li>♦ —</li><li>♣ QJ9</li></ul>	East Bids 1NT if possible. You bid first.
Board: 27 Dealer: S Vul: Both HCP: 3	<ul><li>108764</li><li>6</li><li>K754</li><li>874</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first.
Board: 28 Dealer: N Vul: None HCP: 14	<ul><li>♣ J108</li><li>♥ AQ105</li><li>♦ Q764</li><li>♣ AJ</li></ul>	East Bids 1NT if possible. You bid first.
Board: 29 Dealer: S Vul: NS HCP: 8	<ul><li>★ A103</li><li>★ K1098543</li><li>◆ 7</li><li>★ J7</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 14	<ul><li>AK6542</li><li>♥ QJ8</li><li>♦ 853</li><li>A</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♣ if possible. You bid first.

Board: 25 Dealer: S	North:	South:	West	North	East	South 1♥
Vul: None	<b>♦</b> 852 <b>♥</b> 54	<b>♠</b> J74 <b>♥</b> AJ762	1NT	Dogg	2 <b>.</b> 1	Pass
North HCP: 2	→ 109872	◆ AJ / 02 ◆ 3				
South HCP: 14	◆ Q65	♦ AKJ2	<b>2</b> ♦	Pass	2NT	AP
Contract: 2N W	¥ Q03	4 / HW2	1. Stay	man		
Board: 26	North:	South:				
Dealer: N	Norui. ♠ QJ93	• K754				
Vul: NS	♥ AQ9874	¥ IC/5+ ▼ J6	West	North	East	South
North HCP: 12	<b>♦</b> —	◆ 752		1♥	1NT	AP
South HCP: 7	<b>♣</b> QJ9	♣ K1052				
Contract: 1N E						
Board: 27	North:	South:	Wast	NI a sella	Es et	C 41-
Dealer: S	<b>♠</b> 108764	<b>♠</b> 3	west	North	East	
Vul: Both North HCP: 3	<b>v</b> 6	<b>♥</b> AJ1053	1 N T	Daga	2NT	1 <b>♥</b>
South HCP: 12	<b>♦</b> K754	<b>♦</b> 32		Pass	21 <b>N I</b>	34
Contract: 3♣ S	<b>♣</b> 874	<b>♣</b> AQJ105	AP			
D 120						
Board: 28 Dealer: N	North:	South:				
Vul: None	<b>♣</b> J108	<b>♠</b> Q32	West	North		
North HCP: 14	♥ AQ105	<b>y</b> 93		1♦	1NT	4♦
South HCP: 5	♦ Q764 ♣ AJ	♦ K109532	AP			
Contract: 4♦ N	<b>2</b> 1 <b>1</b>	<b>♣</b> 82				
Board: 29	NI41	C4				
Dealer: S	North: ♠ A103	South: <b>♠</b> Q9762	West	North	Fact	South
Vul: NS	♥ K1098543	♥ A6	***************************************	TOTAL	Lust	1 <b>4</b>
North HCP: 8	• 7	◆ AQ103	1NT	2♠	AP	12
South HCP: 12	<b>♣</b> J7	<b>♣</b> 94	1111	<b>4 X</b>	1 <b>11</b>	
Contract: 2♠ S						
Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AK6542	<b>★</b> 108		1♠	1NT	Pass
Vul: EW	<b>♥</b> QJ8	<b>♥</b> 9732	2 <b>♠</b> ¹	X	Pass	Pass
North HCP: 14	<b>♦</b> 853	◆ A1076	3♣	AP		
South HCP: 6 Contract: 3♣ W	<b>♣</b> A	<b>♣</b> Q98	_		C	s after 1NT

## South hands (Practice Page)

Board: 25 Dealer: S Vul: None HCP: 14	<ul><li>♣ J74</li><li>♥ AJ762</li><li>♦ 3</li><li>♣ AKJ2</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 2NT if possible. You bid first.
Board: 26 Dealer: N Vul: NS HCP: 7	<ul><li>★ K754</li><li>♥ J6</li><li>◆ 752</li><li>◆ K1052</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 27 Dealer: S Vul: Both HCP: 12	<b>♣</b> 3 <b>♥</b> AJ1053 <b>♦</b> 32 <b>♣</b> AQJ105	West Bids 1NT if possible. East Bids 2NT if possible. You bid first.
Board: 28 Dealer: N Vul: None HCP: 5	◆ Q32 ♥ 93 ◆ K109532 ◆ 82	East Bids 1NT if possible.  Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q9762</li><li>♥ A6</li><li>♦ AQ103</li><li>♣ 94</li></ul>	West Bids 1NT if possible. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 6	<ul><li>108</li><li>9732</li><li>A1076</li><li>Q98</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.

Board: 25 Dealer: S	North:	South:	West	North	East	South 1♥
Vul: None	<b>♦</b> 852 <b>♥</b> 54	<b>♠</b> J74 <b>♥</b> AJ762	1NT	Dogg	2 <b>.</b> 1	Pass
North HCP: 2	→ 109872	◆ AJ / 02 ◆ 3				
South HCP: 14	◆ Q65	♦ AKJ2	<b>2</b> ♦	Pass	2NT	AP
Contract: 2N W	¥ Q03	4 / HW2	1. Stay	man		
Board: 26	North:	South:				
Dealer: N	Norui. ♠ QJ93	• K754				
Vul: NS	♥ AQ9874	¥ IC/5+ ▼ J6	West	North	East	South
North HCP: 12	<b>♦</b> —	◆ 752		1♥	1NT	AP
South HCP: 7	<b>♣</b> QJ9	♣ K1052				
Contract: 1N E						
Board: 27	North:	South:	Wast	NI a sella	Es et	C 41-
Dealer: S	<b>♠</b> 108764	<b>♠</b> 3	west	North	East	
Vul: Both North HCP: 3	<b>v</b> 6	<b>♥</b> AJ1053	1 N T	Daga	2NT	1 <b>♥</b>
South HCP: 12	<b>♦</b> K754	<b>♦</b> 32		Pass	21 <b>N I</b>	34
Contract: 3♣ S	<b>♣</b> 874	<b>♣</b> AQJ105	AP			
D 120						
Board: 28 Dealer: N	North:	South:				
Vul: None	<b>♣</b> J108	<b>♠</b> Q32	West	North		
North HCP: 14	♥ AQ105	<b>y</b> 93		1♦	1NT	4♦
South HCP: 5	♦ Q764 ♣ AJ	♦ K109532	AP			
Contract: 4♦ N	<b>2</b> 1 <b>1</b>	<b>♣</b> 82				
Board: 29	NI41	C4				
Dealer: S	North: ♠ A103	South: <b>♠</b> Q9762	West	North	Fact	South
Vul: NS	♥ K1098543	♥ A6	***************************************	TOTAL	Lust	1 <b>4</b>
North HCP: 8	• 7	◆ AQ103	1NT	2♠	AP	12
South HCP: 12	<b>♣</b> J7	<b>♣</b> 94	1111	<b>4 X</b>	1 <b>11</b>	
Contract: 2♠ S						
Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AK6542	<b>★</b> 108		1♠	1NT	Pass
Vul: EW	<b>♥</b> QJ8	<b>♥</b> 9732	2 <b>♠</b> ¹	X	Pass	Pass
North HCP: 14	<b>♦</b> 853	◆ A1076	3♣	AP		
South HCP: 6 Contract: 3♣ W	<b>♣</b> A	<b>♣</b> Q98	_		C	s after 1NT

# North hands (Practice Page)

Board: 31 Dealer: S Vul: None HCP: 2	<ul><li>◆9763</li><li>♥9432</li><li>◆Q74</li><li>◆65</li></ul>	West Bids 1NT 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: 32 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ105</li><li>▼ 10</li><li>◆ J52</li><li>◆ AQ643</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 33 Dealer: S Vul: EW HCP: 2	<ul><li>10532</li><li>J4</li><li>J9653</li><li>63</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 34 Dealer: N Vul: NS HCP: 13	<ul><li>♠ AK</li><li>♥ Q1064</li><li>♦ 764</li><li>♠ A932</li></ul>	East Bids 1NT if possible. You bid first.
Board: 35 Dealer: S Vul: EW HCP: 1	<ul><li>10962</li><li>8</li><li>J10976</li><li>962</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.

HCP: 12 ♣ A1072 You bid first.

Board: 31 Dealer: S Vul: None North HCP: 2 South HCP: 14 Contract: 4♥ W	North:	South:  ♠ AKJ  ♥ 8  ♦ 10652  ♣ KQJ32	1NT 2♥ 4♥ 1. Stayı	Pass AP	2♣¹ 3♣²	1♣ X Pass
Board: 32 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 4 X E	North:  ♠ KQ105  ♥ 10  ♦ J52  ♣ AQ643	South:  ♠ 732  ▼ J6  ♠ AQ1074  ♣ 1052	West  4•¹ AP  1. Texa	North 1♣ Pass		South Pass X
Board: 33 Dealer: S Vul: EW North HCP: 2 South HCP: 17 Contract: 2 W	North:  ♠ 10532  ♥ J4  ♦ J9653  ♣ 63	South:  ♠ Q7  ▼ K10832  ♠ AQ72  ♣ AQ	West  1NT 2♠	North Pass AP	East 2♥	South  1 V  Pass
Board: 34 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 1N E	North:  ♠ AK  ♥ Q1064  ♠ 764  ♠ A932	South:  ♠ 7542  ▼ J953  ♠ K8  ♣ J85	West	North 1♣	East 1NT	
Board: 35 Dealer: S Vul: EW North HCP: 1 South HCP: 13 Contract: 3N W	North:  • 10962  • 8  • J10976  • 962	South:  ♠ A3  ♥ AJ10542  ♠ Q52  ♠ Q7	West  1NT 2  1. Stayı	North Pass Pass man	East 2♣¹ 3NT	1♥ Pass

Board: 36 Dealer: N Vul: Both North HCP: 12 South HCP: 7

Contract: 3♦ W

**♠** KJ952 **♥** A94 **♦**3 ♣ A1072

North:

South: **★** 1074 **♥** KJ87 **♦** J52 **♣** Q53

West North East South 1NT 2♠ 1♠

**3**♦ AP

## South hands (Practice Page)

Board: 31 Dealer: S Vul: None HCP: 14	<ul><li>♠ AKJ</li><li>♥ 8</li><li>♦ 10652</li><li>♠ KQJ32</li></ul>	West Bids 1NT 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: 32 Dealer: N Vul: NS HCP: 7	<ul><li>★732</li><li>▼ J6</li><li>◆ AQ1074</li><li>★ 1052</li></ul>	East Bids 1NT if possible. West Bids 4♦ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 33 Dealer: S Vul: EW HCP: 17	• Q7 ♥ K10832 • AQ72 • AQ	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 34 Dealer: N Vul: NS HCP: 5	<ul><li>↑7542</li><li>▼ J953</li><li>↑ K8</li><li>◆ J85</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 35 Dealer: S Vul: EW HCP: 13	<ul><li>♠ A3</li><li>♥ AJ10542</li><li>♠ Q52</li><li>♠ Q7</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.

Board: 36 Dealer: N	<b>♠</b> 1074 <b>♥</b> KJ87	East Bids 1NT if possible. West Bids 3♦ if possible.
Vul: Both	<b>♦</b> J52	•
HCP: 7	<b>♣</b> Q53	Partner bids first.

Board: 31 Dealer: S Vul: None North HCP: 2 South HCP: 14 Contract: 4 W	North:	South:  ♠ AKJ  ♥ 8  • 10652  ♣ KQJ32	1NT 2♥ 4♥ 1. Stay	Pass AP	2♣¹ 3♣²	1♣ X Pass
Board: 32 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 4 X E	North:  ♠ KQ105  ♥ 10  • J52  ♣ AQ643	South:  ♣ 732  ✔ J6  ♣ AQ1074  ♣ 1052	West  4◆¹ AP 1. Texa	North 1♣ Pass	East 1NT 4♥	
Board: 33 Dealer: S Vul: EW North HCP: 2 South HCP: 17 Contract: 24 W	North:	South:  ♠ Q7  ▼ K10832  ♠ AQ72  ♣ AQ	West  1NT 2♠	North Pass AP	East 2♥	South 1♥ Pass
Board: 34 Dealer: N Vul: NS North HCP: 13 South HCP: 5 Contract: 1N E	North:  ♠ AK  ♥ Q1064  ♦ 764  ♠ A932	South:  ♣ 7542  ▼ J953  ◆ K8  ♣ J85	West	North 1♣	East 1NT	South AP
Board: 35 Dealer: S Vul: EW North HCP: 1 South HCP: 13 Contract: 3N W	North:  • 10962  • 8  • J10976  • 962	South:  ♠ A3  ♥ AJ10542  ♠ Q52  ♣ Q7	West  1NT  2  1. Stay	North Pass Pass man	East 2♣¹ 3NT	1♥ Pass

Board: 36 Dealer: N Vul: Both North HCP: 12 South HCP: 7

Contract: 3♦ W

**♠** KJ952 **♥** A94 **♦**3 ♣ A1072

North:

South: **★** 1074 **♥** KJ87 **♦** J52 **♣** Q53

West North East South 1NT 2♠ 1♠ AP

**3**♦

Board: 37 Dealer: S Vul: None HCP: 5	<ul><li>♣8732</li><li>★KJ32</li><li>◆J432</li><li>♣3</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 38 Dealer: N Vul: EW HCP: 13	<ul><li>★ AKQ8</li><li>★ A65</li><li>★ 7</li><li>★ 107432</li></ul>	East Bids 1NT if possible. You bid first.
Board: 39 Dealer: S Vul: Both HCP: 5	<ul><li>J1042</li><li>✓ Q104</li><li>✓ Q1062</li><li>✓ 43</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 40 Dealer: N Vul: None HCP: 13	<ul><li>★ KQ96</li><li>★ AJ</li><li>★ K6432</li><li>★ 76</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. You bid first.
Board: 41 Dealer: S Vul: NS HCP: 4	<ul><li>10</li><li>98432</li><li>1063</li><li>A1072</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.

Board: 42 Dealer: N

Vul: Both

HCP: 14

**♠** A6 **♥** QJ2

♦ A109852

**♣** K9

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

You bid first.

Doord, 27						
Board: 37 Dealer: S Vul: None	North: ♠ 8732	South: ◆ 94	West	North	East	South 1♣
North HCP: 5	<b>♥</b> KJ32	<b>♥</b> Q8	1NT	Pass	2•	Pass
South HCP: 13	◆ J432 ◆ 2	◆ KQ76	2 🗸	AP		1 465
Contract: 2♥ W	<b>♣</b> 3	♣ AQ1072				
Board: 38	North:	South:				
Dealer: N	♠ AKQ8	<b>♦</b> 97653	Wast	Mandla	Foot	C 41-
Vul: EW North HCP: 13	<b>♥</b> A65	<b>♥</b> KQ9	west	North 1♣	East 1NT	
South HCP: 5	<b>♦</b> 7	<b>♦</b> 1092		132	1111	Ai
Contract: 1N E	<b>♣</b> 107432	<b>♣</b> 95				
Board: 39	North:	South:				
Dealer: S Vul: Both	<b>♠</b> J1042	<b>♠</b> 7	West	North	East	South 1♣
North HCP: 5	♥ Q104	♥ J98	1NT	Pass	2♥	Pass
South HCP: 12	◆ Q1062 <b>◆</b> 43	♦ KJ5 • AK9872	2♠	AP		
Contract: 2♠ W	<b>X</b> 13	11110072				
Board: 40	North:	South:				
Dealer: N Vul: None	<b>♠</b> KQ96	<b>★</b> 853	West	North	East	South
North HCP: 13	<b>♥</b> AJ <b>♦</b> K6432	<b>♥</b> 976543		1♦	1NT	Pass
South HCP: 4	• K0432 • 76	♦ J • K103	2NT	AP		
Contract: 2N E	_ , ,	₩ K103				
Board: 41	North:	South:	<b>XX</b> 74	NI d	Б .	G 4
Dealer: S Vul: NS	<b>★</b> 10	<b>♦</b> KQ95	West	North	East	South 1
North HCP: 4	<b>♥</b> 98432	<b>¥</b> 5	1NT	Pass	2 🗸	Pass
South HCP: 13	◆ 1063 ◆ A1072	• AQ87	24	AP		1 435
Contract: 2♠ W	♣ A1072	<b>♣</b> Q983				
Board: 42	North:	South:				
Dealer: N	Norui. <b>♠</b> A6	Soun. ♠ K9	West	North	East	South
Vul: Both North HCP: 14	<b>♥</b> QJ2	▼ A10984		1♦	1NT	Pass
INULULITICE, 14	◆ A109852	<b>♦</b> J743	2♥	Pass	2♠	AP
South HCP: 8	• K9	<b>♣</b> 83	∠ ▼	1 455		

Board: 37 Dealer: S Vul: None HCP: 13	<ul><li>◆ 94</li><li>♥ Q8</li><li>◆ KQ76</li><li>◆ AQ1072</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 38 Dealer: N Vul: EW HCP: 5	<ul><li>♦ 97653</li><li>♥ KQ9</li><li>♦ 1092</li><li>♦ 95</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 39 Dealer: S Vul: Both HCP: 12	<ul><li>♣ 7</li><li>♥ J98</li><li>♦ KJ5</li><li>♣ AK9872</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 40 Dealer: N Vul: None HCP: 4	<ul><li>♣853</li><li>♥976543</li><li>◆J</li><li>♣K103</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. Partner bids first.
Board: 41 Dealer: S Vul: NS HCP: 13	<ul><li>★ KQ95</li><li>★ 5</li><li>★ AQ87</li><li>★ Q983</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 42 Dealer: N Vul: Both HCP: 8	<b>♠</b> K9 <b>♥</b> A10984 <b>♦</b> J743 <b>♣</b> 83	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.

Doord, 27						
Board: 37 Dealer: S Vul: None	North: ♠ 8732	South: ◆ 94	West	North	East	South 1♣
North HCP: 5	<b>♥</b> KJ32	<b>♥</b> Q8	1NT	Pass	2•	Pass
South HCP: 13	◆ J432 ◆ 2	◆ KQ76	2 🗸	AP		1 465
Contract: 2♥ W	<b>♣</b> 3	♣ AQ1072				
Board: 38	North:	South:				
Dealer: N	♠ AKQ8	<b>♦</b> 97653	Wast	Mandla	Foot	C 41-
Vul: EW North HCP: 13	<b>♥</b> A65	<b>♥</b> KQ9	west	North 1♣	East 1NT	
South HCP: 5	<b>♦</b> 7	<b>♦</b> 1092		132	1111	Ai
Contract: 1N E	<b>♣</b> 107432	<b>♣</b> 95				
Board: 39	North:	South:				
Dealer: S Vul: Both	<b>♠</b> J1042	<b>♠</b> 7	West	North	East	South 1♣
North HCP: 5	♥ Q104	♥ J98	1NT	Pass	2♥	Pass
South HCP: 12	◆ Q1062 <b>◆</b> 43	♦ KJ5 • AK9872	2♠	AP		
Contract: 2♠ W	<b>X</b> 13	11110072				
Board: 40	North:	South:				
Dealer: N Vul: None	<b>♦</b> KQ96	<b>★</b> 853	West	North	East	South
North HCP: 13	<b>♥</b> AJ <b>♦</b> K6432	<b>♥</b> 976543		1♦	1NT	Pass
South HCP: 4	• K0432 • 76	♦ J • K103	2NT	AP		
Contract: 2N E	_ , ,	₩ K103				
Board: 41	North:	South:	<b>XX</b> 74	NI d	Б .	G 4
Dealer: S Vul: NS	<b>★</b> 10	<b>♦</b> KQ95	West	North	East	South 1
North HCP: 4	<b>♥</b> 98432	<b>¥</b> 5	1NT	Pass	2 🗸	Pass
South HCP: 13	◆ 1063 ◆ A1072	• AQ87	24	AP		1 435
Contract: 2♠ W	♣ A1072	<b>♣</b> Q983				
Board: 42	North:	South:				
Dealer: N	Norui. <b>♠</b> A6	Soun. ♠ K9	West	North	East	South
Vul: Both North HCP: 14	<b>♥</b> QJ2	▼ A10984		1♦	1NT	Pass
INULULITICE, 14	◆ A109852	<b>♦</b> J743	2♥	Pass	2♠	AP
South HCP: 8	• K9	<b>♣</b> 83	∠ ▼	1 455		

Board: 43 Dealer: S Vul: None HCP: 8	<ul><li>♣—</li><li>✓ J8753</li><li>◆ J103</li><li>◆ AQ865</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 44 Dealer: N Vul: NS HCP: 18	<ul><li>▲ A108</li><li>♥ KJ7</li><li>◆ AQ87</li><li>▲ A74</li></ul>	East Bids 1NT if possible. West Redoubles if possible. East Bids 2♣ if possible. You bid first.
Board: 45 Dealer: S Vul: EW HCP: 4	<ul><li>★ 532</li><li>♥ 9763</li><li>◆ J7</li><li>◆ K1064</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Doubles 3♥ if possible. Partner bids first.
Board: 46 Dealer: N Vul: None HCP: 12	<ul><li>★ KQJ965</li><li>▼ K42</li><li>◆ 73</li><li>◆ K9</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 12	<ul><li>★ A8753</li><li>♥ QJ7</li><li>★ K8</li><li>★ Q83</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 48 Dealer: N Vul: EW HCP: 12	<b>★</b> KQ7 <b>♥</b> J98652 <b>♦</b> KQJ <b>♣</b> 10	East Bids 1NT if possible. You bid first.

Board: 43 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 1N W	North:  ♣ —  ▼ J8753  ◆ J103  ♣ AQ865	South:  ♠ A86543  ♥ A4  ♠ AQ4  ♣ 74	West 1NT	North AP	East	South 1♣
Board: 44 Dealer: N Vul: NS North HCP: 18 South HCP: 3 Contract: 2  E	North:  ♠ A108  ♥ KJ7  ♠ AQ87  ♣ A74	South:  ♠ 742  ♥ Q852  ♦ 952  ♣ J63	Pass XX <sup>1</sup>	North  1  X  Pass 2 or 444 cial	1NT Pass 2♣²	Pass Pass
Board: 45 Dealer: S Vul: EW North HCP: 4 South HCP: 14 Contract: 3 VX N	North:	South:  ♠ 6  ♥ AK52  ♠ K642  ♠ A975	West  1NT 2♠ Pass	North Pass Pass 3	East  2♥ Pass X	South  1  Pass  X  AP
Board: 46 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 2N E	North:  ♠ KQJ965  ♥ K42  ♠ 73  ♠ K9	South:  ♣—  ▼ J1063  ◆ A98642  ♣ 643	West 2NT	North 1♠ AP		South Pass
Board: 47 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 2♠ N	North:  ♠ A8753  ♥ QJ7  ♠ K8  ♣ Q83	South:  ♠ QJ42  ♥ A96  ♠ Q  ♠ K10975	West 1NT	North 2♠	East AP	South 1♣

Board: 48 Dealer: N Vul: EW North HCP: 12

South HCP: 8 Contract: 1N E North: South: **♠** KQ7 **♦** J1086

**♥** J98652 **♥** K7

♦ KQJ **♦** 964 **♣** 10

♣ A874

West North East South

1NT AP 1♥

Board: 43 Dealer: S Vul: None	<ul><li>★ A86543</li><li>★ A4</li><li>★ AQ4</li></ul>	West Bids 1NT if possible.
HCP: 14	<b>♦</b> 74	You bid first.
Board: 44	<b>★</b> 742	East Bids 1NT if possible. West Redoubles if possible.
Dealer: N Vul: NS	♥ Q852 ♦ 952	East Bids 2♣ if possible.
HCP: 3	<b>♣</b> J63	Partner bids first.
		West Bids 1NT if possible.
Board: 45	<b>♠</b> 6	East Bids 2♥ if possible.
Dealer: S	<b>♥</b> AK52	West Bids 2♠ if possible.
Vul: EW	<b>♦</b> K642	East Doubles 3♥ if possible.
HCP: 14	♣ A975	You bid first.
D 1.46		E (D'1 1)/E'C '11
Board: 46	<b>★</b> —	East Bids 1NT if possible.
Dealer: N	♥ J1063	West Bids 2NT if possible.
Vul: None HCP: 5	◆ A98642 ◆ 643	Partner bids first.
Board: 47	<b>♠</b> QJ42	West Dids 1 NT if pessible
Dealer: S	<b>♥</b> A96	West Bids 1NT if possible.
Vul: NS	<b>♦</b> Q	You bid first.
HCP: 12	<b>♣</b> K10975	i ou via ilist.
Board: 48	<b>♦</b> J1086	East Bids 1NT if possible.
Dealer: N	<b>♥</b> K7	East Dias 11(1 if possible.
Vul: EW	<b>♦</b> 964	Partner bids first.
HCP: 8	♣ A874	i ai iiici vius iiist.

Board: 43 Dealer: S Vul: None North HCP: 8 South HCP: 14 Contract: 1N W	North:  ♣ —  ▼ J8753  ◆ J103  ♣ AQ865	South:  ♠ A86543  ♥ A4  ♠ AQ4  ♣ 74	West 1NT	North AP	East	South 1♣
Board: 44 Dealer: N Vul: NS North HCP: 18 South HCP: 3 Contract: 2  E	North:  ♠ A108  ♥ KJ7  ♠ AQ87  ♣ A74	South:  ♠ 742  ♥ Q852  ♦ 952  ♣ J63	Pass XX <sup>1</sup>	North  1  X  Pass 2 or 444 cial	1NT Pass 2♣²	Pass Pass
Board: 45 Dealer: S Vul: EW North HCP: 4 South HCP: 14 Contract: 3 VX N	North:	South:  ♠ 6  ♥ AK52  ♠ K642  ♠ A975	West  1NT 2♠ Pass	North Pass Pass 3	East  2♥ Pass X	South  1  Pass  X  AP
Board: 46 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 2N E	North:  ♠ KQJ965  ♥ K42  ♠ 73  ♠ K9	South:  ♣—  ▼ J1063  ◆ A98642  ♣ 643	West 2NT	North 1♠ AP		South Pass
Board: 47 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 2♠ N	North:  ♠ A8753  ♥ QJ7  ♠ K8  ♣ Q83	South:  ♠ QJ42  ♥ A96  ♠ Q  ♠ K10975	West 1NT	North 2♠	East AP	South 1♣

Board: 48 Dealer: N Vul: EW North HCP: 12

South HCP: 8 Contract: 1N E North: South: **♠** KQ7 **♦** J1086

**♥** J98652 **♥** K7

♦ KQJ **♦** 964 **♣** 10

♣ A874

West North East South

1NT AP 1♥

Board: 49 Dealer: S Vul: Both HCP: 5	<ul><li>★ A10</li><li>▼ 109875</li><li>◆ —</li><li>Φ J108764</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 50 Dealer: N Vul: NS HCP: 12	<ul><li>♣ QJ65</li><li>♥ A103</li><li>◆ AJ83</li><li>♣ 103</li></ul>	East Bids 1NT if possible. You bid first.
Board: 51 Dealer: S Vul: EW HCP: 8	<ul><li>10983</li><li>✓ AQ53</li><li>✓ Q2</li><li>1096</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 52 Dealer: N Vul: Both HCP: 12	<ul><li>★ AK1084</li><li>▼ KQ10852</li><li>◆ 7</li><li>◆ 6</li></ul>	West Doubles Pass if possible. East Bids 1NT if possible. West Bids 3NT if possible. You bid first.
Board: 53 Dealer: S Vul: None HCP: 7	<b>★</b> KQ763 <b>♥</b> Q83 <b>♦</b> 107 <b>♣</b> 986	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 54 Dealer: N Vul: EW HCP: 12	<ul><li>AJ8754</li><li>✓ AQ43</li><li>✓ —</li><li>✓ J64</li></ul>	East Bids 1NT if possible. You bid first.

Board: 49 Dealer: S Vul: Both North HC South HC Contract:	P: 5 P: 12	North:  ♠ A10  ♥ 109875  ←—  ♣ J108764	South:  ♣ 754  ♥ Q63  ♠ K532  ♣ AK2	West 1NT	North AP	East	South 1♦
Board: 50 Dealer: N Vul: NS North HC South HC Contract:	P: 8	North:  ♠ QJ65  ♥ A103  ♠ AJ83  ♣ 103	South:  ♠ K108  ♥ J9  • 1065  ♣ A9754	West	North 1◆	East 1NT	
Board: 51 Dealer: S Vul: EW North HC South HC Contract:	P: 12	North:  • 10983  • AQ53  • Q2  • 1096	South:  ♠ KJ4  ♥ K972  ♦ 1098  ♣ KQ2	West 1NT	North AP	East	South 1♣
Board: 52 Dealer: N Vul: Both North HC South HC Contract: 3	P: 1	North:  ♠ AK1084  ♥ KQ10852  ♠ 7  ♣ 6	South:  ♠ 76  ♥ J7  ♦ 10862  ♣ 107542	West X 3NT	North 1♥ 1♠ AP	Pass	South Pass Pass
Board: 53 Dealer: S Vul: None North HC South HC Contract: 4	P: 7 P: 14	North:  ♠ KQ763  ♥ Q83  ♦ 107  ♣ 986	South:  ♠ J98  ♥ 5  ♠ AK964  ♠ AQ73	West  1NT  2  Pass  Pass  Pass  Pass	North  Pass Pass 2  XA	2♦ Pass 3♥ 4♥	1 <b>♦</b> X

Board: 54 Dealer: N Vul: EW North HCP: 12

South HCP: 6 Contract: 1N E

North: **♦** AJ8754

**♥** AQ43 **♦**— **♣** J64

South: **♠**6 **♥** K9876 ♦ K108764

**♣** 5

West North East South 1♠ 1NT AP

Board: 49 Dealer: S Vul: Both HCP: 12	<ul><li>★ 754</li><li>♥ Q63</li><li>♦ K532</li><li>★ AK2</li></ul>	West Bids 1NT if possible. You bid first.
Board: 50 Dealer: N Vul: NS HCP: 8	<ul><li>★K108</li><li>▼ J9</li><li>◆ 1065</li><li>★ A9754</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 51 Dealer: S Vul: EW HCP: 12	<ul><li>★ KJ4</li><li>▼ K972</li><li>◆ 1098</li><li>◆ KQ2</li></ul>	West Bids 1NT if possible. You bid first.
Board: 52 Dealer: N Vul: Both HCP: 1	<ul> <li>★ 76</li> <li>♥ J7</li> <li>♦ 10862</li> <li>♠ 107542</li> </ul>	West Doubles Pass if possible. East Bids 1NT if possible. West Bids 3NT if possible. Partner bids first.
Board: 53 Dealer: S Vul: None HCP: 14	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. East Bids 4♥ if possible.  You bid first.
Board: 54 Dealer: N Vul: EW HCP: 6	<b>★</b> 6 <b>∀</b> K9876 <b>♦</b> K108764 <b>★</b> 5	East Bids 1NT if possible.  Partner bids first.

Board: 49 Dealer: S Vul: Both North HC South HC Contract:	P: 5 P: 12	North:  ♠ A10  ♥ 109875  ←—  ♣ J108764	South:  ♣ 754  ♥ Q63  ♠ K532  ♣ AK2	West 1NT	North AP	East	South 1♦
Board: 50 Dealer: N Vul: NS North HC South HC Contract:	P: 8	North:  ♠ QJ65  ♥ A103  ♠ AJ83  ♣ 103	South:  ♠ K108  ♥ J9  • 1065  ♣ A9754	West	North 1◆	East 1NT	
Board: 51 Dealer: S Vul: EW North HC South HC Contract:	P: 12	North:  • 10983  • AQ53  • Q2  • 1096	South:  ♠ KJ4  ♥ K972  ♦ 1098  ♣ KQ2	West 1NT	North AP	East	South 1♣
Board: 52 Dealer: N Vul: Both North HC South HC Contract: 3	P: 1	North:  ♠ AK1084  ♥ KQ10852  ♠ 7  ♣ 6	South:  ♠ 76  ♥ J7  ♦ 10862  ♣ 107542	West X 3NT	North 1♥ 1♠ AP	Pass	South Pass Pass
Board: 53 Dealer: S Vul: None North HC South HC Contract: 4	P: 7 P: 14	North:  ♠ KQ763  ♥ Q83  ♦ 107  ♣ 986	South:  ♠ J98  ♥ 5  ♠ AK964  ♠ AQ73	West  1NT  2  Pass  Pass  Pass  Pass	North  Pass Pass 2  XA	2♦ Pass 3♥ 4♥	1 <b>♦</b> X

Board: 54 Dealer: N Vul: EW North HCP: 12

South HCP: 6 Contract: 1N E

North: **♦** AJ8754

**♥** AQ43 **♦**— **♣** J64

South: **♠**6 **♥** K9876 ♦ K108764

**♣** 5

West North East South 1♠ 1NT AP

Board: 55 Dealer: S Vul: Both HCP: 3	<ul><li>43</li><li>1087</li><li>J10752</li><li>Q54</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first.
Board: 56 Dealer: N Vul: None HCP: 17	<ul><li>★ KJ963</li><li>♥ QJ</li><li>★ K8</li><li>★ AQJ10</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 57 Dealer: S Vul: NS HCP: 7	<ul><li>★ 7653</li><li>♥ 982</li><li>★ A106</li><li>♣ QJ6</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 15	<ul><li>▲ A10</li><li>♥ J</li><li>◆ K109542</li><li>◆ AK96</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 59 Dealer: S Vul: None HCP: 3	<ul><li>108</li><li>1072</li><li>QJ87432</li><li>5</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 60 Dealer: N Vul: NS HCP: 12	<ul><li>▲ A108</li><li>♥ KJ</li><li>◆ A1093</li><li>◆ 5432</li></ul>	East Bids 1NT if possible. You bid first.

Board: 55 Dealer: S Vul: Both	North: <b>★</b> 43 <b>♥</b> 1087	South: ♠ AQJ9 ♥ KJ2	West	North	East	South 1♣
North HCP: 3 South HCP: 14 Contract: 2N W	◆ J10752 ◆ Q54	♦ 83 ♣ K762	1NT	Pass	2NT	
Board: 56 Dealer: N Vul: None North HCP: 17 South HCP: 2 Contract: 4♥ E	North:  ♠ KJ963  ♥ QJ  ♠ K8  ♠ AQJ10	South:  ♠ Q87  ♥ 107  ♦ 7653  ♠ 9843	West 2♦ 4♥	North 1♠ 3♣ AP	East 1NT 3♥	South Pass 3♠
Board: 57 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 2 S	North:  ♠ 7653  ♥ 982  ♠ A106  ♣ QJ6	South:  ♠ 42  ♥ AQ1076  ♠ K4  ♣ A1043	West 1NT	North 2♥	East AP	South 1♥
Board: 58 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 2 E	North:  ♠ A10  ♥ J  ♠ K109542  ♠ AK96	South:	West 2♥	North 1♦ Pass	East 1NT 2♠	South Pass AP
Board: 59 Dealer: S Vul: None North HCP: 3 South HCP: 15 Contract: 2♠ S	North:	South:  ♠ AK732  ♥ K5  ←—  ♣ KQ10964	West 1NT AP	North Pass	East Pass	1♣
Board: 60 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2♥ S	North:  ♠ A108  ♥ KJ  ♠ A1093  ♣ 5432	South:  ♠ K92  ♥ A9532  ♠ J  ♣ QJ107	West AP	North 1◆	East 1NT	

Board: 55 Dealer: S Vul: Both HCP: 14	<ul><li>★ AQJ9</li><li>▼ KJ2</li><li>◆ 83</li><li>★ K762</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. You bid first.
Board: 56 Dealer: N Vul: None HCP: 2	<ul><li>◆ Q87</li><li>▼ 107</li><li>◆ 7653</li><li>◆ 9843</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 57 Dealer: S Vul: NS HCP: 13	<ul><li>42</li><li>✓ AQ1076</li><li>✓ K4</li><li>✓ A1043</li></ul>	West Bids 1NT if possible. You bid first.
Board: 58 Dealer: N Vul: Both HCP: 6	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 59 Dealer: S Vul: None HCP: 15	<ul><li>★ AK732</li><li>▼ K5</li><li>◆ —</li><li>★ KQ10964</li></ul>	West Bids 1NT if possible. You bid first.
Board: 60 Dealer: N Vul: NS HCP: 11	<ul><li>★ K92</li><li>★ A9532</li><li>◆ J</li><li>◆ QJ107</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 55 Dealer: S Vul: Both	North: <b>★</b> 43 <b>♥</b> 1087	South: ♠ AQJ9 ♥ KJ2	West	North	East	South 1♣
North HCP: 3 South HCP: 14 Contract: 2N W	◆ J10752 ◆ Q54	♦ 83 ♣ K762	1NT	Pass	2NT	
Board: 56 Dealer: N Vul: None North HCP: 17 South HCP: 2 Contract: 4♥ E	North:  ♠ KJ963  ♥ QJ  ♠ K8  ♠ AQJ10	South:  ♠ Q87  ♥ 107  ♦ 7653  ♠ 9843	West 2♦ 4♥	North 1♠ 3♣ AP	East 1NT 3♥	South Pass 3♠
Board: 57 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 2 S	North:  ♠ 7653  ♥ 982  ♠ A106  ♣ QJ6	South:  ♠ 42  ♥ AQ1076  ♠ K4  ♣ A1043	West 1NT	North 2♥	East AP	South 1♥
Board: 58 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 2 E	North:  ♠ A10  ♥ J  ♠ K109542  ♠ AK96	South:	West 2♥	North 1♦ Pass	East 1NT 2♠	South Pass AP
Board: 59 Dealer: S Vul: None North HCP: 3 South HCP: 15 Contract: 2♠ S	North:	South:  ♠ AK732  ♥ K5  ←—  ♠ KQ10964	West 1NT AP	North Pass	East Pass	1♣
Board: 60 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2♥ S	North:  ♠ A108  ♥ KJ  ♠ A1093  ♣ 5432	South:  ♠ K92  ♥ A9532  ♠ J  ♣ QJ107	West AP	North 1◆	East 1NT	

Board: 61 Dealer: S Vul: None HCP: 9	<ul><li>★ A9872</li><li>★ A3</li><li>★ 2</li><li>★ J9873</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 62 Dealer: N Vul: NS HCP: 12	<ul><li>★ K</li><li>▼ AJ632</li><li>◆ A104</li><li>◆ 10754</li></ul>	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 63 Dealer: S Vul: EW HCP: 7	<b>♦</b> 8 <b>♥</b> J1053 <b>♦</b> KJ98 <b>♣</b> Q765	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 64 Dealer: N Vul: Both HCP: 12	<b>♦</b> KJ3 <b>♥</b> AK1082 <b>♦</b> J9632 <b>♣</b> —	East Bids 1NT if possible. West Bids 4♣ if possible. You bid first.
Board: 65 Dealer: S Vul: NS HCP: 5	<ul><li>10862</li><li>K</li><li>72</li><li>Q98742</li></ul>	West Bids 1NT 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.

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

East Bids 1NT if possible.

You bid first.

HCP: 12 ♣ A6

Board: 61	North:	South:				
Dealer: S	♠ A9872	<b>♦</b> KJ10	West	North	East	South
Vul: None	<b>♥</b> A3	<b>♥</b> K76				1♦
North HCP: 9	<b>♦</b> 2	◆ KJ107	1NT	2▲	AP	1,
South HCP: 13	♣ J9873	♣ Q105	1111	2 <b>4</b>	Λu	
Contract: 2♠ N	<del>2</del> 37073	<b>4</b> Q103				
Board: 62	NI41	C41				
Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>♦</b> K	<b>♦</b> Q109763		1♥	1NT	2♥
North HCP: 12	▼ AJ632	♥ Q97	Pass	Pass	3♣	3♥
South HCP: 10	♦ A104	♦ QJ3	AP			
Contract: 3♥ N	<b>♣</b> 10754	<b>♣</b> K				
Board: 63	N. 4	G 4				
Dealer: S	North:	South:	West	North	East	South
Vul: EW	<b>★</b> 8	<b>♦</b> AK76				1♣
North HCP: 7	<b>♥</b> J1053	<b>♥</b> KQ98	1NT	Pass	2 <b>y</b>	Pass
South HCP: 13	♦ KJ98	• 2	2♠	Pass	3♠	AP
Contract: 3♠ W	<b>♣</b> Q765	<b>♣</b> J1093	21	1 435	J.1	7 <b>H</b>
Board: 64 Dealer: N Vul: Both North HCP: 12 South HCP: 4	North:  ♠ KJ3  ♥ AK1082  ♦ J9632  ♣ —	South:  ♠ A98652  ♥ 9764  ♠ 8  ♠ 65	West 4♣	North 1♥ AP	East 1NT	
Contract: 4♣ W  Board: 65	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> 10862	<b>♠</b> K9				1♦
Vul: NS	<b>♥</b> K	♥ AQ4	1NT	Pass	2•	Pass
North HCP: 5	<b>♦</b> 72	<b>♦</b> J10954	2♥	Pass	3♥	Pass
South HCP: 14	<b>♣</b> Q98742	♣ A105	<b>4</b> ♥	AP	- '	<del>-</del>
Contract: 4♥ W			. •	7 11		
Board: 66	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> Q7	<b>♦</b> 8543		1♦	1NT	Pass
Vul: Both	<b>♥</b> AJ83	<b>▼</b> 754	2 <b>♠</b> ¹	Pass	<b>3♣</b> <sup>2</sup>	AP
North HCP: 12	♦ J9876	<b>♦</b> 1043			-	s after 1NT
South HCP: 5 Contract: 3♣ E	<b>♣</b> A6	<b>♣</b> KQ8	2. auto		10115161	s and INI

Board: 61 Dealer: S Vul: None HCP: 13	<ul><li>★ KJ10</li><li>▼ K76</li><li>◆ KJ107</li><li>◆ Q105</li></ul>	West Bids 1NT if possible. You bid first.
Board: 62 Dealer: N Vul: NS HCP: 10	<ul><li>◆ Q109763</li><li>◆ Q97</li><li>◆ QJ3</li><li>◆ K</li></ul>	East Bids 1NT if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 63 Dealer: S Vul: EW HCP: 13	<ul><li>★ AK76</li><li>▼ KQ98</li><li>◆ 2</li><li>◆ J1093</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 64 Dealer: N Vul: Both HCP: 4	<ul><li>★ A98652</li><li>♥ 9764</li><li>◆ 8</li><li>◆ 65</li></ul>	East Bids 1NT if possible. West Bids 4♣ if possible.  Partner bids first.
Board: 65 Dealer: S Vul: NS HCP: 14	<ul><li>★ K9</li><li>▼ AQ4</li><li>◆ J10954</li><li>◆ A105</li></ul>	West Bids 1NT 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: 66 Dealer: N Vul: Both	<b>★</b> 8543 <b>∀</b> 754 <b>♦</b> 1043	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible.
HCP: 5	<b>♣</b> KQ8	Partner bids first.

Board: 61	North:	South:				
Dealer: S	♠ A9872	<b>♦</b> KJ10	West	North	East	South
Vul: None	<b>♥</b> A3	<b>♥</b> K76				1♦
North HCP: 9	<b>♦</b> 2	◆ KJ107	1NT	2▲	AP	1,
South HCP: 13	♣ J9873	♣ Q105	1111	2 <b>4</b>	Λu	
Contract: 2♠ N	<del>2</del> 37073	<b>4</b> Q103				
Board: 62	NI41	C41				
Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>♦</b> K	<b>♦</b> Q109763		1♥	1NT	2♥
North HCP: 12	▼ AJ632	♥ Q97	Pass	Pass	3♣	3♥
South HCP: 10	♦ A104	♦ QJ3	AP			
Contract: 3♥ N	<b>♣</b> 10754	<b>♣</b> K				
Board: 63	N. 4	G 4				
Dealer: S	North:	South:	West	North	East	South
Vul: EW	<b>★</b> 8	<b>♦</b> AK76				1♣
North HCP: 7	<b>♥</b> J1053	<b>♥</b> KQ98	1NT	Pass	2 <b>y</b>	Pass
South HCP: 13	♦ KJ98	<b>♦</b> 2	2♠	Pass	3♠	AP
Contract: 3♠ W	<b>♣</b> Q765	<b>♣</b> J1093	21	1 435	J.1	7 <b>H</b>
Board: 64 Dealer: N Vul: Both North HCP: 12 South HCP: 4	North:  ♠ KJ3  ♥ AK1082  ♦ J9632  ♣ —	South:  ♠ A98652  ♥ 9764  ♠ 8  ♠ 65	West 4♣	North 1♥ AP	East 1NT	
Contract: 4♣ W  Board: 65	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> 10862	<b>♠</b> K9				1♦
Vul: NS	<b>♥</b> K	♥ AQ4	1NT	Pass	2•	Pass
North HCP: 5	<b>♦</b> 72	<b>♦</b> J10954	2♥	Pass	3♥	Pass
South HCP: 14	<b>♣</b> Q98742	♣ A105	<b>4</b> ♥	AP	- '	<del>-</del>
Contract: 4♥ W			. •	7 11		
Board: 66	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> Q7	<b>♦</b> 8543		1♦	1NT	Pass
Vul: Both	<b>♥</b> AJ83	<b>▼</b> 754	2 <b>♠</b> ¹	Pass	<b>3♣</b> <sup>2</sup>	AP
North HCP: 12	♦ J9876	<b>♦</b> 1043			-	s after 1NT
South HCP: 5 Contract: 3♣ E	<b>♣</b> A6	<b>♣</b> KQ8	2. auto		10115161	s and INI

Board: 67 Dealer: S Vul: None HCP: 6	<b>♦</b> 3 <b>♥</b> Q842 <b>♦</b> 10976 <b>♣</b> KJ86	West Bids 1NT if possible.  Partner bids first.
Board: 68 Dealer: N Vul: EW HCP: 13	<ul><li>103</li><li>✓ AQJ64</li><li>✓ QJ4</li><li>✓ K96</li></ul>	East Bids 1NT if possible. You bid first.
Board: 69 Dealer: S Vul: Both HCP: 5	<ul><li>1086</li><li>✓ Q2</li><li>✓ QJ1086</li><li>№ 1083</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 70 Dealer: N Vul: None HCP: 13	<ul><li>▲ AJ10</li><li>♥ KQ65</li><li>◆ —</li><li>◆ QJ8743</li></ul>	East Bids 1NT if possible. You bid first.
Board: 71 Dealer: S Vul: NS HCP: 8	<ul><li>AQ852</li><li>Q4</li><li>32</li><li>10942</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 72 Dealer: N Vul: Both HCP: 14	<ul><li>♣ Q73</li><li>♥ A5</li><li>♦ K4</li><li>♣ KQ9862</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 67 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North:	South:  ♠ AJ9876  ♥ K1065  ♠ A  ♣ 109	West 1NT	North AP	East	South 1♠
Board: 68 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 2♥ N	North:  ♠ 103  ♥ AQJ64  ♠ QJ4  ♣ K96	South:  ♠ Q72  ♥ 1082  ♦ 92  ♠ AJ1075	West AP	North 1♥	East 1NT	
Board: 69 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 2♠ W	North:  ♠ 1086  ♥ Q2  ♠ QJ1086  ♣ 1083	South:  ♣ J4  ♥ AJ8743  • K92  ♣ AQ	West  1NT 2♠	North Pass AP	East 2♥	South 1♥ X
Board: 70 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 1N E	North:  ♠ AJ10  ♥ KQ65  ←—  ♠ QJ8743	South:  ♦ 8742  ▼ 1093  • A1084  • 65	West	North 1♣	East 1NT	
Board: 71 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 3 W	North:  ♠ AQ852  ♥ Q4  ♦ 32  ♣ 10942	South:  ♠ 643  ✔ AK10  ♠ Q1065  ♣ K85		North Pass Pass	East 2♦ 3♥	South 1 → Pass AP
Board: 72 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 2 E	North:  ♠ Q73  ♥ A5  ♠ K4  ♣ KQ9862	South: ◆ 98654 ♥ 983 ◆ AQJ6 ◆ 4	West 2◆	North 1♣ Pass		South Pass AP

Board: 67 Dealer: S Vul: None HCP: 12	<ul><li>▲ AJ9876</li><li>♥ K1065</li><li>◆ A</li><li>♣ 109</li></ul>	West Bids 1NT if possible. You bid first.
Board: 68 Dealer: N Vul: EW HCP: 7	<ul><li>Q72</li><li>▼ 1082</li><li>◆ 92</li><li>◆ AJ1075</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 69 Dealer: S Vul: Both HCP: 15	<ul><li>▲ J4</li><li>✓ AJ8743</li><li>◆ K92</li><li>◆ AQ</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 70 Dealer: N Vul: None HCP: 4	<ul><li>♦ 8742</li><li>▼ 1093</li><li>◆ A1084</li><li>♠ 65</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 71 Dealer: S Vul: NS HCP: 12	<ul><li>♠ 643</li><li>♥ AK10</li><li>♠ Q1065</li><li>♠ K85</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 72 Dealer: N Vul: Both HCP: 7	<ul><li>\$98654</li><li>\$983</li><li>\$AQJ6</li><li>\$4</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 67 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North:	South:  ♠ AJ9876  ♥ K1065  ♠ A  ♣ 109	West 1NT	North AP	East	South 1♠
Board: 68 Dealer: N Vul: EW North HCP: 13 South HCP: 7 Contract: 2♥ N	North:  ♠ 103  ♥ AQJ64  ♠ QJ4  ♣ K96	South:  ♠ Q72  ♥ 1082  ♦ 92  ♠ AJ1075	West AP	North 1♥	East 1NT	
Board: 69 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 2♠ W	North:  ♠ 1086  ♥ Q2  ♠ QJ1086  ♣ 1083	South:  ♣ J4  ♥ AJ8743  • K92  ♣ AQ	West  1NT 2♠	North Pass AP	East 2♥	South 1♥ X
Board: 70 Dealer: N Vul: None North HCP: 13 South HCP: 4 Contract: 1N E	North:  ♠ AJ10  ♥ KQ65  ←—  ♠ QJ8743	South:  ◆ 8742  ▼ 1093  ◆ A1084  ◆ 65	West	North 1♣	East 1NT	
Board: 71 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 3 W	North:  ♠ AQ852  ♥ Q4  ♦ 32  ♣ 10942	South:  ♠ 643  ✔ AK10  ♠ Q1065  ♣ K85		North Pass Pass	East 2♦ 3♥	South 1 → Pass AP
Board: 72 Dealer: N Vul: Both North HCP: 14 South HCP: 7 Contract: 2 E	North:  ♠ Q73  ♥ A5  ♠ K4  ♣ KQ9862	South: ◆ 98654 ♥ 983 ◆ AQJ6 ◆ 4	West 2◆	North 1♣ Pass		South Pass AP

Board: 73 Dealer: S Vul: EW HCP: 3	♣— ▼ 1098764 ◆ J64 ♣ Q653	West Bids 1NT if possible.  Partner bids first.
Board: 74 Dealer: N Vul: None HCP: 12	<ul><li>★ AJ104</li><li>★ K82</li><li>★ 7</li><li>★ A9873</li></ul>	East Bids 1NT if possible. You bid first.
Board: 75 Dealer: S Vul: NS HCP: 1	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 76 Dealer: N Vul: EW HCP: 14	<b>♣</b> 7 <b>♥</b> Q1086 <b>♦</b> AQJ <b>♣</b> KQ1064	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Doubles 3♦ if possible. You bid first.
Board: 77 Dealer: S Vul: Both HCP: 1	♦ 84 ▼ J83 ♦ 7543 • 10962	West Bids 1NT if possible.  Partner bids first.
Board: 78 Dealer: N Vul: NS HCP: 16	<b>♦</b> KQ53 <b>♥</b> AJ854 <b>♦</b> K9 <b>♣</b> K6	East Bids 1NT if possible. You bid first.

Board: 73 Dealer: S Vul: EW North HCP: 3 South HCP: 14 Contract: 1N W	North:  ♣ —  ▼ 1098764  ◆ J64  ♣ Q653	South:  ♠ Q109753  ♥ A53  ♠ A3  ♣ A9	West 1NT	North AP	East	South 1♣
Board: 74 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 1N E	North:  ♠ AJ104  ♥ K82  ♠ 7  ♠ A9873	South:  ♠ K82  ♥ Q1075  ♦ 9854  ♣ 102	West	North 1♣	East 1NT	
Board: 75 Dealer: S Vul: NS North HCP: 1 South HCP: 17 Contract: 2♥ S	North:	South:  ♠ Q  ♥ KQ102  ♠ AQ8  ♣ KJ732	West 1NT AP	North Pass	East Pass	1♣
Board: 76 Dealer: N Vul: EW North HCP: 14 South HCP: 5 Contract: 3•X S	North:  ♣ 7  ♥ Q1086  ♠ AQJ  ♣ KQ1064	South:  ◆ J642  ▼ 92  ◆ K963  ◆ J87	West  2♥ Pass X	North 1♣ Pass X AP		Pass Pass
Board: 77 Dealer: S Vul: Both North HCP: 1 South HCP: 19 Contract: 1NX W	North:  ◆ 84  ▼ J83  ◆ 7543  ◆ 10962	South:  ♠ KQ109  ♥ AK9  ♠ K106  ♠ A54	West 1NT AP	North Pass	East Pass	1♣
Board: 78 Dealer: N Vul: NS North HCP: 16 South HCP: 2 Contract: 2♥ N	North:  ♠ KQ53  ♥ AJ854  ♠ K9  ♣ K6	South:	West Pass AP	North 1♥ X		Pass

Board: 73 Dealer: S Vul: EW HCP: 14	<ul><li>◆ Q109753</li><li>◆ A53</li><li>◆ A3</li><li>◆ A9</li></ul>	West Bids 1NT if possible. You bid first.
Board: 74 Dealer: N Vul: None HCP: 5	<ul><li>★ K82</li><li>♥ Q1075</li><li>◆ 9854</li><li>◆ 102</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 75 Dealer: S Vul: NS HCP: 17	<ul><li>♣ Q</li><li>♥ KQ102</li><li>♦ AQ8</li><li>♣ KJ732</li></ul>	West Bids 1NT if possible. You bid first.
Board: 76 Dealer: N Vul: EW HCP: 5	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Doubles 3♠ if possible.
		Partner bids first.
Board: 77 Dealer: S	<b>♠</b> KQ109 <b>♥</b> AK9	West Bids 1NT if possible.
Vul: Both HCP: 19	◆ K106 ◆ A54	You bid first.
Board: 78 Dealer: N	<b>★</b> 108642 <b>▼</b> 1093	East Bids 1NT if possible.
Vul: NS HCP: 2	◆ Q73 ◆ 94	Partner bids first.

Board: 73 Dealer: S Vul: EW North HCP: 3 South HCP: 14 Contract: 1N W	North:  ♣ —  ▼ 1098764  ◆ J64  ♣ Q653	South:  ♠ Q109753  ♥ A53  ♠ A3  ♣ A9	West 1NT	North AP	East	South 1♣
Board: 74 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 1N E	North:  ♠ AJ104  ♥ K82  ♠ 7  ♠ A9873	South:  ♠ K82  ♥ Q1075  ♦ 9854  ♣ 102	West	North 1♣	East 1NT	
Board: 75 Dealer: S Vul: NS North HCP: 1 South HCP: 17 Contract: 2♥ S	North:	South:  ♠ Q  ♥ KQ102  ♠ AQ8  ♣ KJ732	West 1NT AP	North Pass	East Pass	1♣
Board: 76 Dealer: N Vul: EW North HCP: 14 South HCP: 5 Contract: 3•X S	North:  ♣ 7  ♥ Q1086  ♠ AQJ  ♣ KQ1064	South:  ◆ J642  ▼ 92  ◆ K963  ◆ J87	West  2♥ Pass X	North 1♣ Pass X AP		Pass Pass
Board: 77 Dealer: S Vul: Both North HCP: 1 South HCP: 19 Contract: 1NX W	North:  ◆ 84  ▼ J83  ◆ 7543  ◆ 10962	South:  ♠ KQ109  ♥ AK9  ♠ K106  ♠ A54	West 1NT AP	North Pass	East Pass	1♣
Board: 78 Dealer: N Vul: NS North HCP: 16 South HCP: 2 Contract: 2♥ N	North:  ♠ KQ53  ♥ AJ854  ♠ K9  ♣ K6	South:	West Pass AP	North 1♥ X		Pass

Board: 79 Dealer: S Vul: EW HCP: 1	♦ 854 ▼ 532 ♦ 10764 <b>♣</b> J52	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. Partner bids first.
Board: 80 Dealer: N Vul: Both HCP: 14	<ul><li>★ AK4</li><li>▼ K10762</li><li>★ A5</li><li>★ 632</li></ul>	East Bids 1NT if possible. You bid first.
Board: 81 Dealer: S Vul: None HCP: 8	<ul><li>★83</li><li>▼3</li><li>◆AJ863</li><li>★K9765</li></ul>	West Bids 1NT if possible. East Bids 4♠ if possible. East Doubles Pass if possible. Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 13	<ul><li>★ K642</li><li>▼ A1097</li><li>◆ K8</li><li>◆ K104</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 3♠ if possible. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 6	<ul><li>♦ 982</li><li>♥ Q9</li><li>♦ Q54</li><li>♠ Q9863</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible.  Partner bids first.

Board: 79 Dealer: S Vul: EW North HCP: 1 South HCP: 14 Contract: 3N W	North:  ♠ 854  ♥ 532  ♠ 10764  ♣ J52	South:  ♠ KQ962  ♥ AK97  ♦ 32  ♣ Q7	West North East South  1♣  1NT Pass 2♣¹ Pass 2♣ Pass 3♣ Pass 3NT AP  1. Stayman
Board: 80 Dealer: N Vul: Both North HCP: 14 South HCP: 3 Contract: 3 \( \nabla \) N	North:  ♠ AK4  ♥ K10762  ♠ A5  ♠ 632	South:  • 10987  • Q854  • 973  • J7	West North East South  1♥ 1NT 3♥  AP
Board: 81 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 5•X S	North:	South:  ♠ K4  ♥ Q10862  ♠ KQ10  ♣ Q102	West North East South  1  1NT 2NT¹ Pass 3  Pass Pass 4  Pass Pass X AP  1. Unusual 2NT
Board: 82 Dealer: N Vul: EW North HCP: 13 South HCP: 4 Contract: 3♠ E	North:  ♠ K642  ♥ A1097  ♠ K8  ♣ K104	South:  ♠ Q  ♥ 85  • 765432  ♠ Q973	West North East South  1♣ 1NT Pass  2♥ Pass 2♠ Pass  2NT Pass 3♠ AP
Board: 83 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 4 VX E	North:	South:  ♠ KJ543  ♥ J3  ♠ A863  ♣ A5	West North East South  1♣  1NT 2♠ 4♥ X  AP

Board: 84 Dealer: N Vul: NS North HCP: 14

South HCP: 5 Contract: 1N E North: ♠ AKQ6 ♥ Q8753 South: **★** J98543 **▼** 104 **♦** 3

West North East South
1♥ 1NT AP

J4♣ Q2

♣ A1064

### South hands (Practice Page)

Board: 79 Dealer: S Vul: EW HCP: 14	<ul><li>★ KQ962</li><li>▼ AK97</li><li>◆ 32</li><li>◆ Q7</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. You bid first.
Board: 80 Dealer: N Vul: Both HCP: 3	<ul><li>10987</li><li>✓ Q854</li><li>973</li><li>✓ J7</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 81 Dealer: S Vul: None HCP: 12	<b>★</b> K4 <b>♥</b> Q10862 <b>♦</b> KQ10 <b>♣</b> Q102	West Bids 1NT if possible. East Bids 4♠ if possible. East Doubles Pass if possible. You bid first.
Board: 82 Dealer: N Vul: EW HCP: 4	<b>♣</b> Q <b>♥</b> 85 <b>♦</b> 765432 <b>♣</b> Q973	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 3♠ if possible. Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 13	<ul><li>★ KJ543</li><li>♥ J3</li><li>◆ A863</li><li>♣ A5</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. You bid first.

Board: 79 Dealer: S Vul: EW North HCP: 1 South HCP: 14 Contract: 3N W	North:  ♠ 854  ♥ 532  ♠ 10764  ♣ J52	South:  ♠ KQ962  ♥ AK97  ♦ 32  ♣ Q7	West North East South  1♣  1NT Pass 2♣¹ Pass 2♣ Pass 3♣ Pass 3NT AP  1. Stayman
Board: 80 Dealer: N Vul: Both North HCP: 14 South HCP: 3 Contract: 3 \( \nabla \) N	North:  ♠ AK4  ♥ K10762  ♠ A5  ♣ 632	South:  • 10987  • Q854  • 973  • J7	West North East South  1♥ 1NT 3♥  AP
Board: 81 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 5•X S	North:	South:  ♠ K4  ♥ Q10862  ♠ KQ10  ♣ Q102	West North East South  1  1NT 2NT¹ Pass 3  Pass Pass 4  Pass Pass X AP  1. Unusual 2NT
Board: 82 Dealer: N Vul: EW North HCP: 13 South HCP: 4 Contract: 3♠ E	North:  ♠ K642  ♥ A1097  ♠ K8  ♣ K104	South:  ♠ Q  ♥ 85  • 765432  ♠ Q973	West North East South  1♣ 1NT Pass  2♥ Pass 2♠ Pass  2NT Pass 3♠ AP
Board: 83 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 4 VX E	North:	South:  ♠ KJ543  ♥ J3  ♠ A863  ♣ A5	West North East South  1♣  1NT 2♠ 4♥ X  AP

Board: 84 Dealer: N Vul: NS North HCP: 14

South HCP: 5 Contract: 1N E North: ♠ AKQ6 ♥ Q8753 South: **★** J98543 **▼** 104 **♦** 3

West North East South
1♥ 1NT AP

J4♣ Q2

♣ A1064

# North hands (Practice Page)

Board: 85 Dealer: S	<b>♠</b> Q63 <b>♥</b> 96	West Bids 1NT if possible. East Bids 2♦ if possible.
Vul: None	<b>♦</b> QJ76	
HCP: 11	<b>♣</b> KQJ7	Partner bids first.
Board: 86	<b>♦</b> KQ874	East Bids 1NT if possible.
Dealer: N	<b>♥</b> 54	East Blus TNT II possible.
Vul: NS	♦ A753	You bid first.
HCP: 13	<b>♣</b> A6	Tou old Hist.
Board: 87	<b>▲</b> 1053	West Pids 1NT if possible
Dealer: S	<b>♥</b> KQ532	West Bids 1NT if possible.
Vul: EW	<b>♦</b> 9864	Partner bids first.
HCP: 5	<b>♣</b> 2	Tarther ords mist.
Board: 88	<b>♦</b> J92	F D' 1. 1NIT 'C '11.
Dealer: N	<b>♥</b> AJ9	East Bids 1NT if possible.
Vul: NS	<b>♦</b> K87	You bid first.
HCP: 12	<b>♣</b> K632	Tou old Hist.
		West Bids 1NT if possible.
Board: 89	<b>♦</b> 983	East Bids 2♦ if possible.
Dealer: S	<b>♥</b> QJ7	West Bids 2♥ if possible.
Vul: EW HCP: 7	♦ 632 ♣ A963	East Bids 3♥ if possible.
1101./	<b>₩</b> A303	Partner bids first.
Doord: 00	• O12	East Bids 1NT if possible.
Board: 90	♠ QJ3	West Bids 2♠ if possible.
Dealer: N	<b>∀</b> K6	East Bids XA if possible.
Vul: Both	♦ K107	-
HCP: 12	<b>♣</b> QJ984	You bid first.

Board: 85 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3♠ S	North:  ♠ Q63  ♥ 96  ♠ QJ76  ♣ KQJ7	South:  ♠ KJ1082  ♥ Q1072  ♠ AK  ♣ 95	West  1NT Pass  1. artific	3♠	East  2  AP	South 1♠ 2NT
Board: 86 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2♠ N	North:  ♠ KQ874  ♥ 54  ♠ A753  ♠ A6	South:  ♠ 652  ♥ AQ1076  • Q10842  ♣ —	West AP	North 1♠	East 1NT	
Board: 87 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 2♠ S	North:  • 1053  • KQ532  • 9864  • 2	South:  ♠ AQ987  ♥ J8  ♠ K3  ♣ QJ95	West 1NT	North 2♠	East AP	South 1♣
Board: 88 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North:	South:  ♠ K843  ♥ Q10743  ♦ 32  ♣ J7	West	North 1♣	East 1NT	
Board: 89 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 3♥X W	North:	South:  ♠ K765  ♥ 5  ♠ KQJ87  ♣ KJ10	West  1NT 2  Pass Pass	North  Pass Pass 3  XA	2♦ Pass	1 <b>♦</b> X

Board: 90 North: South: West North East South Dealer: N **♠** QJ3 **♦** K94 1♣ 1NT **2**♥ Vul: Both **♥** K6 **♥** A87543 North HCP: 12 2♠ Pass Pass 3♥ **♦** K107 **♦** A South HCP: 11 Pass Pass XA♠♠ AP **♣** QJ984 **♣** 765 Contract: 3♥X S

### South hands (Practice Page)

Board: 85 Dealer: S Vul: None HCP: 13	<ul><li>★ KJ1082</li><li>♥ Q1072</li><li>◆ AK</li><li>♣ 95</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 86 Dealer: N Vul: NS HCP: 8	<ul><li>♠ 652</li><li>♥ AQ1076</li><li>♦ Q10842</li><li>♠ —</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 87 Dealer: S Vul: EW HCP: 13	<ul><li>AQ987</li><li>✓ J8</li><li>✓ K3</li><li>✓ QJ95</li></ul>	West Bids 1NT if possible. You bid first.
Board: 88 Dealer: N Vul: NS HCP: 6	<ul><li>★ K843</li><li>♥ Q10743</li><li>◆ 32</li><li>◆ J7</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 89 Dealer: S Vul: EW HCP: 13	<ul><li>★ K765</li><li>♥ 5</li><li>◆ KQJ87</li><li>◆ KJ10</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 90 Dealer: N Vul: Both HCP: 11	<ul><li>★ K94</li><li>★ A87543</li><li>★ A</li><li>★ 765</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids XA♠♠ if possible.  Partner bids first.

Board: 85 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3♠ S	North:  ♠ Q63  ♥ 96  ♠ QJ76  ♣ KQJ7	South:  ♠ KJ1082  ♥ Q1072  ♠ AK  ♣ 95	West  1NT Pass  1. artific	3♠	East  2  AP	South 1♠ 2NT
Board: 86 Dealer: N Vul: NS North HCP: 13 South HCP: 8 Contract: 2♠ N	North:  ♠ KQ874  ♥ 54  ♠ A753  ♠ A6	South:  ♠ 652  ♥ AQ1076  • Q10842  ♣ —	West AP	North 1♠	East 1NT	
Board: 87 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 2♠ S	North:  • 1053  • KQ532  • 9864  • 2	South:  ♠ AQ987  ♥ J8  ♠ K3  ♣ QJ95	West 1NT	North 2♠	East AP	South 1♣
Board: 88 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North:	South:  ♠ K843  ♥ Q10743  ♦ 32  ♣ J7	West	North 1♣	East 1NT	
Board: 89 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 3♥X W	North:	South:  ♠ K765  ♥ 5  ♠ KQJ87  ♣ KJ10	West  1NT 2  Pass Pass	North  Pass Pass 3  XA	2♦ Pass	1 <b>♦</b> X

Board: 90 North: South: West North East South Dealer: N **♠** QJ3 **♦** K94 1♣ 1NT **2**♥ Vul: Both **♥** K6 **♥** A87543 North HCP: 12 2♠ Pass Pass 3♥ **♦** K107 **♦** A South HCP: 11 Pass Pass XA♠♠ AP **♣** QJ984 **♣** 765 Contract: 3♥X S

# North hands (Practice Page)

		West Bids 1NT if possible.
Board: 91	<b>♦</b> A2	East Bids 2♦ if possible.
Dealer: S	<b>♥</b> 986	West Bids 2♥ if possible.
Vul: NS	◆ 10872	East Bids 3 vif possible.
HCP: 7	<b>♣</b> K732	•
		Partner bids first.
Board: 92	<b>♦</b> J2	East Dida 1NT if pagaible
Dealer: N	<b>♥</b> AK84	East Bids 1NT if possible.
Vul: EW	<b>♦</b> A73	You bid first.
HCP: 14	<b>♣</b> Q752	Tou old first.
Board: 93	<b>♦</b> J1072	
Dealer: S	<b>♥</b> K9632	West Bids 1NT if possible.
Vul: Both	<b>♦</b> 87	Dantuan hi da finat
HCP: 4	<b>♣</b> 62	Partner bids first.
Board: 94	<b>♠</b> KQ86	
Dealer: N	♥ KQ2	East Bids 1NT if possible.
Vul: None	♦ Q1096	V 1: 1 C 4
HCP: 12	<b>♣</b> 87	You bid first.
Board: 95	<b>♦</b> J1094	
Dealer: S	<b>♥</b> 97	West Bids 1NT if possible.
Vul: EW	<b>♦</b> 865	Doute on hide finet
HCP: 7	♣ KQJ2	Partner bids first.
Board: 96	<b>♦</b> AQ8763	D . D.1 4377710
Dealer: N	<b>♥</b> A	East Bids 1NT if possible.
Vul: NS	<b>♦</b> J95	Van hid first
HCP: 14	<b>♣</b> K75	You bid first.

Board: 91						
Dealer: S Vul: NS	North: ♠ A2	South: <b>♠</b> QJ10876	West	North	East	South 1♠
North HCP: 7	♥ 986	<b>♥</b> A2	1NT	Pass	2•	Pass
South HCP: 12	♦ 10872 • K732	♦ J6 • A65	2♥	Pass	3♥	AP
Contract: 3♥ W	₩ K/32	₩ AOS				
Board: 92	North:	South:				
Dealer: N	• J2	<b>♦</b> Q843	***	NT d	<b>.</b>	a 1
Vul: EW	<b>♥</b> AK84	<b>♥</b> J9	West	North		
North HCP: 14 South HCP: 8	◆ A73	<b>♦</b> 1094		1♣	1NT	AP
Contract: 1N E	<b>♣</b> Q752	<b>♣</b> AJ96				
Board: 93	N. 1	g 1				
Dealer: S	North: <b>♠</b> J1072	South: ♠ 5	West	North	East	
Vul: Both	<b>♥</b> K9632	♥ AQ5	1 N I T	D	D	1 <b>♣</b>
North HCP: 4 South HCP: 15	<b>♦</b> 87	♦ K1054	1NT Pass	Pass 3♣	Pass AP	2♦
Contract: 3♣ S	<b>♣</b> 62	<b>♣</b> AQ953	Гаѕѕ	32	АГ	
Board: 94 Dealer: N Vul: None North HCP: 12 South HCP: 7	North:  ♠ KQ86  ♥ KQ2  ♠ Q1096  ♣ 87	South:  ♠ AJ9  ♥ 8543  ♠ 72  ♠ Q532	West	North 1	East 1NT	
Contract: 1N E Board: 95	North.	Conthu				
Dealer: S Vul: EW	North: <b>♠</b> J1094 <b>♥</b> 97	South: ♠ KQ6 ♥ J10652	West	North	East	South 1
North HCP: 7	◆ 865	◆ KJ73	1NT	ΔP		1 🔻
South HCP: 14 Contract: 1N W	♣ KQJ2	<b>♣</b> A	1111	<i>1</i> <b>u</b>		
Board: 96	North:	South:				
Dealer: N	• AQ8763	<b>1</b> 094	West	North	East	South
Vul: NS North HCP: 14	♥ A	<b>♥</b> K654		1♠	1NT	2♠
South HCP: 7	<b>♦</b> J95	<b>♦</b> K874	AP			

# South hands (Practice Page)

Board: 91 Dealer: S Vul: NS HCP: 12	<ul><li>◆ QJ10876</li><li>♥ A2</li><li>◆ J6</li><li>◆ A65</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 92 Dealer: N Vul: EW HCP: 8	<ul><li>◆ Q843</li><li>♥ J9</li><li>◆ 1094</li><li>◆ AJ96</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 93 Dealer: S Vul: Both HCP: 15	♣5 ♥ AQ5 ♦ K1054 ♣ AQ953	West Bids 1NT if possible. You bid first.
Board: 94 Dealer: N Vul: None HCP: 7	<ul><li>★ AJ9</li><li>▼ 8543</li><li>◆ 72</li><li>♣ Q532</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 95 Dealer: S Vul: EW HCP: 14	<ul><li>★ KQ6</li><li>♥ J10652</li><li>◆ KJ73</li><li>◆ A</li></ul>	West Bids 1NT if possible. You bid first.
Board: 96 Dealer: N Vul: NS HCP: 7	<ul><li>★ 1094</li><li>★ K654</li><li>★ K874</li><li>★ J9</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 91						
Dealer: S Vul: NS	North: ♠ A2	South: <b>♠</b> QJ10876	West	North	East	South 1♠
North HCP: 7	♥ 986	<b>♥</b> A2	1NT	Pass	2•	Pass
South HCP: 12	♦ 10872 • K732	♦ J6 • A65	2♥	Pass	3♥	AP
Contract: 3♥ W	₩ K/32	₩ AOS				
Board: 92	North:	South:				
Dealer: N	• J2	<b>♦</b> Q843	***	NT d	<b>.</b>	a 1
Vul: EW	<b>♥</b> AK84	<b>♥</b> J9	West	North		
North HCP: 14 South HCP: 8	◆ A73	<b>♦</b> 1094		1♣	1NT	AP
Contract: 1N E	<b>♣</b> Q752	<b>♣</b> AJ96				
Board: 93	N. 1	g 1				
Dealer: S	North: <b>♠</b> J1072	South: ♠ 5	West	North	East	
Vul: Both	<b>♥</b> K9632	♥ AQ5	1 N I T	D	D	1 <b>♣</b>
North HCP: 4 South HCP: 15	<b>♦</b> 87	♦ K1054	1NT Pass	Pass 3♣	Pass AP	2♦
Contract: 3♣ S	<b>♣</b> 62	<b>♣</b> AQ953	Гаѕѕ	32	АГ	
Board: 94 Dealer: N Vul: None North HCP: 12 South HCP: 7	North:  ♠ KQ86  ♥ KQ2  ♠ Q1096  ♣ 87	South:  ♠ AJ9  ♥ 8543  ♠ 72  ♠ Q532	West	North 1	East 1NT	
Contract: 1N E Board: 95	North.	Conthu				
Dealer: S Vul: EW	North: <b>♠</b> J1094 <b>♥</b> 97	South: ♠ KQ6 ♥ J10652	West	North	East	South 1
North HCP: 7	◆ 865	◆ KJ73	1NT	ΔP		1 🔻
South HCP: 14 Contract: 1N W	♣ KQJ2	<b>♣</b> A	1111	<i>1</i> <b>u</b>		
Board: 96	North:	South:				
Dealer: N	• AQ8763	<b>1</b> 094	West	North	East	South
Vul: NS North HCP: 14	♥ A	<b>♥</b> K654		1♠	1NT	2♠
South HCP: 7	<b>♦</b> J95	<b>♦</b> K874	AP			

# North hands (Practice Page)

Board: 97 Dealer: S Vul: Both HCP: 4	<ul><li>109763</li><li>9432</li><li>A64</li><li>2</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 98 Dealer: N Vul: None HCP: 19	<ul><li>★ KQJ2</li><li>▼ AKQJ</li><li>★ K732</li><li>★ 6</li></ul>	East Bids 1NT if possible. You bid first.
Board: 99 Dealer: S Vul: NS HCP: 6	<ul><li>10652</li><li>✓ K84</li><li>✓ K76</li><li>№ 965</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 100 Dealer: N Vul: EW HCP: 12	<ul><li>AJ842</li><li>✓ AJ75</li><li>✓ —</li><li>✓ Q1082</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.
Board: 101 Dealer: S Vul: None HCP: 7	<ul><li>♣ A74</li><li>♥ 32</li><li>◆ J9873</li><li>♣ Q65</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 102 Dealer: N Vul: NS HCP: 13	<ul><li>AJ982</li><li>✓ A32</li><li>A96</li><li>94</li></ul>	East Bids 1NT if possible. You bid first.

Board: 97 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 2♥ W	North:  ♠ 109763  ♥ 9432  ♠ A64  ♠ 2	South:  ♠ KJ  ♥ AK  ♦ J103  ♣ K98764	West  1NT 2♥	North Pass AP	East 2◆	South 1♣ Pass
Board: 98 Dealer: N Vul: None North HCP: 19 South HCP: 4 Contract: 1N E	North:  ♠ KQJ2  ♥ AKQJ  ♠ K732  ♠ 6	South:	West	North 1	East 1NT	
Board: 99 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W	North:	South:  ♣ J97  ▼ AQJ10  ◆ 94  ♣ KJ73	West 1NT	North AP	East	South 1♣
Board: 100 Dealer: N Vul: EW North HCP: 12 South HCP: 3 Contract: 3N E	North:  ♠ AJ842  ♥ AJ75  ♠ —  ♠ Q1082	South: ◆ 97 ▼ 863 ◆ K108762 ◆ 76	West  2♣¹  3NT  1. Stay		East 1NT 2◆	South Pass Pass
Board: 101 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ A74  ♥ 32  ♦ J9873  ♣ Q65	South:  ♠ Q653  ♥ KQ96  ♠ K4  ♠ K92	West 1NT	North AP	East	South 1♣
Board: 102 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E	North:  ♠ AJ982  ♥ A32  ♠ A96  ♠ 94	South:  ♠ 73  ♥ K975  ♦ 842  ♠ A1053	West	North 1♠	East 1NT	

# South hands (Practice Page)

Board: 97 Dealer: S Vul: Both HCP: 15	<b>♣</b> KJ <b>♥</b> AK <b>♦</b> J103 <b>♣</b> K98764	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 98 Dealer: N Vul: None HCP: 4	<b>♦</b> 5 <b>♥</b> 109854 <b>♦</b> 98 <b>♣</b> KJ1052	East Bids 1NT if possible.  Partner bids first.
Board: 99 Dealer: S Vul: NS HCP: 12	<ul><li>▲ J97</li><li>✔ AQJ10</li><li>◆ 94</li><li>♣ KJ73</li></ul>	West Bids 1NT if possible. You bid first.
Board: 100 Dealer: N Vul: EW HCP: 3	<ul><li>◆97</li><li>▼863</li><li>◆K108762</li><li>◆76</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 101 Dealer: S Vul: None HCP: 13	<ul><li>♣ Q653</li><li>♥ KQ96</li><li>♦ K4</li><li>♣ K92</li></ul>	West Bids 1NT if possible. You bid first.
Board: 102 Dealer: N Vul: NS HCP: 7	<ul><li>★73</li><li>▼K975</li><li>◆842</li><li>★A1053</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 97 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 2♥ W	North:  ♠ 109763  ♥ 9432  ♠ A64  ♠ 2	South:  ♠ KJ  ♥ AK  ♦ J103  ♣ K98764	West  1NT 2♥	North Pass AP	East 2◆	South 1♣ Pass
Board: 98 Dealer: N Vul: None North HCP: 19 South HCP: 4 Contract: 1N E	North:  ♠ KQJ2  ♥ AKQJ  ♠ K732  ♠ 6	South:	West	North 1	East 1NT	
Board: 99 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W	North:	South:  ♣ J97  ▼ AQJ10  ◆ 94  ♣ KJ73	West 1NT	North AP	East	South 1♣
Board: 100 Dealer: N Vul: EW North HCP: 12 South HCP: 3 Contract: 3N E	North:  ♠ AJ842  ♥ AJ75  ♠ —  ♠ Q1082	South: ◆ 97 ▼ 863 ◆ K108762 ◆ 76	West  2♣¹  3NT  1. Stay		East 1NT 2◆	South Pass Pass
Board: 101 Dealer: S Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ A74  ♥ 32  ♦ J9873  ♣ Q65	South:  ♠ Q653  ♥ KQ96  ♠ K4  ♠ K92	West 1NT	North AP	East	South 1♣
Board: 102 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E	North:  ♠ AJ982  ♥ A32  ♠ A96  ♠ 94	South:  ♠ 73  ♥ K975  ♦ 842  ♠ A1053	West	North 1♠	East 1NT	

# North hands (Practice Page)

Board: 103 Dealer: S Vul: EW HCP: 2	<ul><li>◆ Q109542</li><li>◆ 1062</li><li>◆ 96</li><li>◆ 85</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. East Bids 5♦ if possible.  Partner bids first.
Board: 104 Dealer: N Vul: Both HCP: 13	<ul><li>★ A106</li><li>▼ 1074</li><li>◆ K52</li><li>★ AQ42</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 105 Dealer: S Vul: NS HCP: 0	<ul><li>♦ 972</li><li>♥ 984</li><li>♦ 874</li><li>♠ 9765</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. Partner bids first.
Board: 106 Dealer: N Vul: Both HCP: 16	<ul><li>♣ Q10</li><li>♥ A7</li><li>◆ KJ</li><li>♣ AQ108743</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. West Bids 3♥ if possible. You bid first.
Board: 107 Dealer: S Vul: None HCP: 6	<ul><li>◆ Q985</li><li>▼ 102</li><li>◆ Q8765</li><li>◆ Q10</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 108 ♠ 1092
Dealer: N ▼ AK87

Vul: EW ♦ KQ2
HCP: 12 ♠ 983

East Bids 1NT if possible.

You bid first.

Board: 103 Dealer: S Vul: EW North HCP: 2 South HCP: 13 Contract: 5 \leftrightarrow W	North:  ♠ Q109542  ♥ 1062  ♦ 96  ♣ 85	South:  ♠ AJ3  ♥ K9843  ♠ K  ♠ Q1076	1NT 3• <sup>2</sup>		3 <b>♣</b> ¹ 5 <b>♦</b>	South  1 V  Pass  AP  rs after 1NT
Board: 104 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 2♥ E	North:  ♠ A106  ♥ 1074  ♠ K52  ♠ AQ42	South:  ♠ KJ954  ♥ J65  ♦ Q96  ♣ 108	West 2◆	North 1♣ Pass	East 1NT 2♥	
Board: 105 Dealer: S Vul: NS North HCP: 0 South HCP: 13 Contract: 3N W	North:	South:  ◆ J43  ▼ Q65  ◆ AQ32  ◆ A42	West  1NT 2♠ 1. Stay	North Pass Pass man	East 2♣¹ 3NT	1♦ Pass
Board: 106 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3 W	North:  ♠ Q10  ✔ A7  ♠ KJ  ♠ AQ108743	South:  ♠ KJ753  ▼ 1064  ♠ 853  ♣ J6	West  2♦ 3♥	North 1♣ 3♣ AP	1NT	South Pass Pass
Board: 107 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ Q985  ♥ 102  ♠ Q8765  ♠ Q10	South:	West 1NT	North AP	East	South 1♣

Board: 108 Dealer: N Vul: EW North HCP: 12 South HCP: 5

Contract: 1N E

North:

♠ 1092

♥ AK87

♠ KQ2

♠ 983

South:

♠ QJ6543

♥ 4

♦ 9863

**♣** Q2

West North East South
1♣ 1NT AP

# South hands (Practice Page)

Board: 103 Dealer: S Vul: EW HCP: 13	<ul><li>AJ3</li><li>✓ K9843</li><li>✓ K</li><li>◆ Q1076</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. East Bids 5♦ if possible. You bid first.
Board: 104 Dealer: N Vul: Both HCP: 7	<ul><li>★ KJ954</li><li>♥ J65</li><li>◆ Q96</li><li>◆ 108</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 105 Dealer: S Vul: NS HCP: 13	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. You bid first.
Board: 106 Dealer: N Vul: Both HCP: 5	<ul><li>★ KJ753</li><li>▼ 1064</li><li>◆ 853</li><li>♣ J6</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 107 Dealer: S Vul: None HCP: 12	<ul><li>1074</li><li>J63</li><li>AK2</li><li>A743</li></ul>	West Bids 1NT if possible. You bid first.

Board: 108 Dealer: N

**v** 4

East Bids 1NT if possible.

Vul: EW HCP: 5 ◆ 9863 ◆ Q2

**♦** QJ6543

Partner bids first.

Board: 103 Dealer: S Vul: EW North HCP: 2 South HCP: 13 Contract: 5 \leftrightarrow W	North:  ♠ Q109542  ♥ 1062  ♦ 96  ♣ 85	South:  ♠ AJ3  ♥ K9843  ♠ K  ♠ Q1076	1NT 3• <sup>2</sup>		3 <b>♣</b> ¹ 5 <b>♦</b>	South  1 V  Pass  AP  rs after 1NT
Board: 104 Dealer: N Vul: Both North HCP: 13 South HCP: 7 Contract: 2♥ E	North:  ♠ A106  ♥ 1074  ♠ K52  ♠ AQ42	South:  ♠ KJ954  ♥ J65  ♦ Q96  ♣ 108	West 2◆	North 1♣ Pass	East 1NT 2♥	
Board: 105 Dealer: S Vul: NS North HCP: 0 South HCP: 13 Contract: 3N W	North:	South:  ◆ J43  ▼ Q65  ◆ AQ32  ◆ A42	West  1NT 2♠ 1. Stay	North Pass Pass man	East 2♣¹ 3NT	1♦ Pass
Board: 106 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3 W	North:  ♠ Q10  ✔ A7  ♠ KJ  ♠ AQ108743	South:  ♠ KJ753  ▼ 1064  ♠ 853  ♣ J6	West  2♦ 3♥	North 1♣ 3♣ AP	1NT	South Pass Pass
Board: 107 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ Q985  ♥ 102  ♠ Q8765  ♠ Q10	South:	West 1NT	North AP	East	South 1♣

Board: 108 Dealer: N Vul: EW North HCP: 12 South HCP: 5

Contract: 1N E

North:

♠ 1092

♥ AK87

♠ KQ2

♠ 983

South:

♠ QJ6543

♥ 4

♦ 9863

**♣** Q2

West North East South
1♣ 1NT AP

# North hands (Practice Page)

Board: 109 Dealer: S Vul: Both HCP: 2	<ul><li>10986</li><li>9</li><li>J732</li><li>J432</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 110 Dealer: N Vul: None HCP: 12	<ul><li>◆ QJ10732</li><li>♥ J2</li><li>◆ AK</li><li>◆ J52</li></ul>	East Bids 1NT if possible. You bid first.
Board: 111 Dealer: S Vul: NS HCP: 5	♣ Q10864 ♥ K754 ♦ 1094 ♣ 4	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. Partner bids first.
Board: 112 Dealer: N Vul: Both HCP: 12	<ul><li>▶ J742</li><li>♥ K7</li><li>◆ J842</li><li>◆ AQJ</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 113 Dealer: S Vul: None HCP: 10	<ul><li>♣ Q652</li><li>♥ 95</li><li>♦ 87</li><li>♣ AKJ94</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 114 Dealer: N Vul: NS HCP: 14	<ul><li>★ KQJ9</li><li>♥ Q10943</li><li>◆ AJ</li><li>♣ J7</li></ul>	East Bids 1NT if possible. You bid first.

Board: 109	North:	South:				
Dealer: S Vul: Both	<b>★</b> 10986 <b>♥</b> 9	♣ J3 ♥ Q106542	West	North	East	South 1♥
North HCP: 2 South HCP: 12 Contract: 3N W	◆ J732 ◆ J432	◆ AK ◆ Q76	1NT	Pass	3NT	AP
Board: 110 Dealer: N Vul: None	North: ♠ QJ10732	South: ♠ K6	West	North	East 1NT	
North HCP: 12 South HCP: 11 Contract: 4♠ N	▼ J2 ◆ AK ♣ J52	<ul><li>✓ K853</li><li>◆ 9863</li><li>◆ KQ8</li></ul>	Pass AP	2♠	Pass	
Board: 111 Dealer: S Vul: NS	North: ♠ Q10864	South: ♠ KJ95	West	North	East	South 1♣
North HCP: 5	<b>∨</b> K754 <b>♦</b> 1094	<b>▼</b> — <b>♦</b> AK6	1NT 3 <b>▼</b> ¹	Pass AP	2♦	Pass
South HCP: 12 Contract: 3♥ W	<b>♣</b> 4	<b>♣</b> J87532		er accep	tance a	after NT
Board: 112 Dealer: N	North: <b>♠</b> J742	South: ♠ K1053	West	North	East	South
Vul: Both North HCP: 12 South HCP: 8 Contract: 2♥ E	<ul><li>▼ K7</li><li>◆ J842</li><li>◆ AQJ</li></ul>	♥ Q5 • 103 • K10764	2◆	1♦ Pass	1NT 2♥	Pass AP
Board: 113 Dealer: S Vul: None	North: ♠ Q652	South: ♠ KJ104	West	North	East	South 1♦
North HCP: 10 South HCP: 12 Contract: 2N N	♥ 95 ♦ 87 ♣ AKJ94	<ul><li>✓ KQ32</li><li>◆ QJ92</li><li>◆ 6</li></ul>	1NT Pass	XN 2NT	Pass AP	
Board: 114 Dealer: N Vul: NS	North: ♠ KQJ9 ♥ Q10943	South: <b>★</b> 53 <b>▼</b> 8	West	North		
North HCP: 14 South HCP: 2	◆ AJ ◆ J7	♦ 9765432 <b>♣</b> Q82		1♥	1NT	Αľ

# South hands (Practice Page)

Board: 109 Dealer: S Vul: Both HCP: 12	<ul><li>J3</li><li>♥ Q106542</li><li>AK</li><li>♥ Q76</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. You bid first.
Board: 110 Dealer: N Vul: None HCP: 11	<b>★</b> K6 <b>♥</b> K853 <b>♦</b> 9863 <b>♣</b> KQ8	East Bids 1NT if possible.  Partner bids first.
Board: 111 Dealer: S Vul: NS HCP: 12	<ul><li>★ KJ95</li><li>✓ —</li><li>◆ AK6</li><li>◆ J87532</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. You bid first.
Board: 112 Dealer: N Vul: Both HCP: 8	<ul><li>★ K1053</li><li>♥ Q5</li><li>◆ 103</li><li>◆ K10764</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 113 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ104</li><li>▼ KQ32</li><li>◆ QJ92</li><li>◆ 6</li></ul>	West Bids 1NT if possible. You bid first.
Board: 114 Dealer: N Vul: NS HCP: 2	<ul><li>★ 53</li><li>♥ 8</li><li>♦ 9765432</li><li>♠ Q82</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 109	North:	South:				
Dealer: S Vul: Both	<b>★</b> 10986 <b>♥</b> 9	♣ J3 ♥ Q106542	West	North	East	South 1♥
North HCP: 2 South HCP: 12 Contract: 3N W	◆ J732 ◆ J432	◆ AK ◆ Q76	1NT	Pass	3NT	AP
Board: 110 Dealer: N Vul: None	North: ♠ QJ10732	South: ♠ K6	West	North	East 1NT	
North HCP: 12 South HCP: 11 Contract: 4♠ N	▼ J2 ◆ AK ♣ J52	<ul><li>✓ K853</li><li>◆ 9863</li><li>◆ KQ8</li></ul>	Pass AP	2♠	Pass	
Board: 111 Dealer: S Vul: NS	North: ♠ Q10864	South: ♠ KJ95	West	North	East	South 1♣
North HCP: 5	<b>∨</b> K754 <b>♦</b> 1094	<b>▼</b> — <b>♦</b> AK6	1NT 3 <b>▼</b> ¹	Pass AP	2♦	Pass
South HCP: 12 Contract: 3♥ W	<b>♣</b> 4	<b>♣</b> J87532		er accep	tance a	after NT
Board: 112 Dealer: N	North: <b>♠</b> J742	South: ♠ K1053	West	North	East	South
Vul: Both North HCP: 12 South HCP: 8 Contract: 2♥ E	<ul><li>▼ K7</li><li>◆ J842</li><li>◆ AQJ</li></ul>	♥ Q5 • 103 • K10764	2◆	1♦ Pass	1NT 2♥	Pass AP
Board: 113 Dealer: S Vul: None	North: ♠ Q652	South: ♠ KJ104	West	North	East	South 1♦
North HCP: 10 South HCP: 12 Contract: 2N N	♥ 95 ♦ 87 ♣ AKJ94	<ul><li>✓ KQ32</li><li>◆ QJ92</li><li>◆ 6</li></ul>	1NT Pass	XN 2NT	Pass AP	
Board: 114 Dealer: N Vul: NS	North: ♠ KQJ9 ♥ Q10943	South: <b>★</b> 53 <b>▼</b> 8	West	North		
North HCP: 14 South HCP: 2	◆ AJ ◆ J7	♦ 9765432 <b>♣</b> Q82		1♥	1NT	Αľ

# North hands (Practice Page)

Board: 115 Dealer: S Vul: EW HCP: 7	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 116 Dealer: N Vul: None HCP: 12	<ul><li>AQ63</li><li>♥ 98</li><li>★ K103</li><li>♣ QJ106</li></ul>	East Bids 1NT if possible. You bid first.
Board: 117 Dealer: S Vul: NS HCP: 0	<ul><li>◆973</li><li>♥964</li><li>◆9742</li><li>◆432</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 118 Dealer: N Vul: Both HCP: 13	<ul><li>AJ7</li><li>✓ A1084</li><li>✓ A10952</li><li>✓ 7</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.
Board: 119 Dealer: S Vul: NS HCP: 0	<ul><li>10982</li><li>1073</li><li>953</li><li>762</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. Partner bids first.

East Bids 1NT if possible.

West Bids 2♥ if possible.

West Bids 2♥ if possible.

East Bids 2♠ if possible.

West Bids 3NT if possible.

West Bids 3NT if possible.

East Bids 4♠ if possible.

You bid first.

Board: 115 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 1N W	North:	South:  ♠ KQ98  ♥ 1063  ♠ KJ8  ♣ QJ7	West 1NT	North AP	East	South 1♣
Board: 116 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ AQ63  ♥ 98  ♠ K103  ♣ QJ106	South:  ♣ J5  ♥ QJ1074  ♠ QJ87  ♣ 82	West	North 1♣	East 1NT	
Board: 117 Dealer: S Vul: NS North HCP: 0 South HCP: 12 Contract: 3N W	North:  ◆ 973  ▼ 964  ◆ 9742  ◆ 432	South:  ♠ QJ65  ♥ A32  ♠ K  ♠ Q10965	West  1NT 2▼ 3NT	North Pass Pass AP	East 2♦ 3♦	South  1 ♣  Pass  Pass
Board: 118 Dealer: N Vul: Both North HCP: 13 South HCP: 3 Contract: 2N E	North:  ♠ AJ7  ♥ A1084  ♠ A10952  ♣ 7	South:  ♠ Q92  ♥ J763  ♠ 763  ♠ 642	West 2▼ 2NT	North 1 Pass AP	East 1NT 2♠	South Pass Pass
Board: 119 Dealer: S Vul: NS North HCP: 0 South HCP: 13 Contract: 3N W	North:  • 10982  • 1073  • 953  • 762	South:  ♠ KJ54  ♥ AJ65  ♠ 2  ♠ A843		North Pass	East 3NT	1♣
Board: 120 Dealer: N Vul: EW North HCP: 13 South HCP: 2 Contract: 4♠ E	North:  ♠ A93  ♥ A954  ♠ Q42  ♠ K85	South:  ♣ J2  ♥ 7632  ♦ J1063  ♣ 1032	West 2♥ 3NT	North 1♣ Pass Pass		South Pass Pass AP

## South hands (Practice Page)

Board: 115 Dealer: S Vul: EW HCP: 12	<ul><li>★ KQ98</li><li>▼ 1063</li><li>◆ KJ8</li><li>◆ QJ7</li></ul>	West Bids 1NT if possible. You bid first.
Board: 116 Dealer: N Vul: None HCP: 7	<ul><li></li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 117 Dealer: S Vul: NS HCP: 12	<b>♣</b> QJ65 <b>♥</b> A32 <b>♦</b> K <b>♣</b> Q10965	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♦ if possible. West Bids 3NT if possible. You bid first.
Board: 118 Dealer: N Vul: Both HCP: 3	<ul><li>♣ Q92</li><li>♥ J763</li><li>♦ 763</li><li>♣ 642</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.
Board: 119 Dealer: S Vul: NS HCP: 13	<ul><li>★ KJ54</li><li>★ AJ65</li><li>★ 2</li><li>★ A843</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. You bid first.

Partner bids first.

Board: 115 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 1N W	North:	South:  ♠ KQ98  ♥ 1063  ♠ KJ8  ♣ QJ7	West 1NT	North AP	East	South 1♣
Board: 116 Dealer: N Vul: None North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ AQ63  ♥ 98  ♠ K103  ♣ QJ106	South:  ♣ J5  ♥ QJ1074  ♠ QJ87  ♣ 82	West	North 1♣	East 1NT	
Board: 117 Dealer: S Vul: NS North HCP: 0 South HCP: 12 Contract: 3N W	North:  ◆ 973  ▼ 964  ◆ 9742  ◆ 432	South:  ♠ QJ65  ♥ A32  ♠ K  ♠ Q10965	West  1NT 2♥ 3NT	North Pass Pass AP	East 2♦ 3♦	South 1♣ Pass Pass
Board: 118 Dealer: N Vul: Both North HCP: 13 South HCP: 3 Contract: 2N E	North:  ♠ AJ7  ♥ A1084  ♠ A10952  ♣ 7	South:  ♠ Q92  ♥ J763  ♠ 763  ♠ 642	West 2▼ 2NT	North 1 Pass AP	East 1NT 2♠	South Pass Pass
Board: 119 Dealer: S Vul: NS North HCP: 0 South HCP: 13 Contract: 3N W	North:  • 10982  • 1073  • 953  • 762	South:  ♠ KJ54  ♥ AJ65  ♠ 2  ♠ A843	West 1NT	North Pass	East 3NT	1♣
Board: 120 Dealer: N Vul: EW North HCP: 13 South HCP: 2 Contract: 4♠ E	North:  ♠ A93  ♥ A954  • Q42  ♣ K85	South:  ♣ J2  ♥ 7632  ♦ J1063  ♣ 1032	West 2♥ 3NT	North 1♣ Pass Pass		South Pass Pass AP

# North hands (Practice Page)

D 1 101	. 110076	West Bids 1NT if possible.
Board: 121	<b>♣</b> J10976	East Bids 2♣ if possible.
Dealer: S	<b>♥</b> 1094	West Bids 2♠ if possible.
Vul: Both	<b>♦</b> 53	East Bids 3NT if possible.
HCP: 1	<b>♣</b> 974	D 4 1:1 6 4
		Partner bids first.
Board: 122	<b>★</b> 1074	
Dealer: N	♥ AJ532	East Bids 1NT if possible.
Vul: None	◆ Q109	4.4.0
HCP: 13	♣ AQ	You bid first.
Board: 123	<b>♠</b> AQ108	West Bids 1NT if possible.
Dealer: S	<b>v</b> 2	East Bids 4♥ if possible.
Vul: EW	<b>♦</b> 73	East Bies IV II possiole.
HCP: 9	♣ K109832	Partner bids first.
Board: 124	<b>♦</b> AJ74	
Dealer: N	<b>♥</b> 532	East Bids 1NT if possible.
Vul: Both	◆ A10	TT 1110
HCP: 14	♣ AJ74	You bid first.
Board: 125	<b>★</b> 32	West Dide 1NT if negrible
Dealer: S	<b>♥</b> AJ83	West Bids 1NT if possible.
Vul: None	◆ QJ753	Partner bids first.
HCP: 8	<b>♣</b> 108	Partilei bius ilist.
D 1.107	. 0102	
Board: 126	<b>♦</b> QJ82	East Bids 1NT if possible.
Dealer: N	<b>∀</b> KQ109	•
Vul: NS	♦ 6 • A1087	You bid first.
HCP: 12	♣ A1087	

Board: 121 Dealer: S Vul: Both North HCP: 1	North: <b>★</b> J10976 <b>▼</b> 1094	South:  ♠ Q  ♥ K852	1NT		2 <b>♣</b> ¹	1♦ Pass
South HCP: 12 Contract: 3N W	<ul><li>◆ 53</li><li>◆ 974</li></ul>	◆ A10982 ◆ K105	2 <b>♠</b> 1. Stay	Pass man	3NT	AP
Board: 122 Dealer: N Vul: None	North: <b>♠</b> 1074	South: ♠ QJ3	West	North	East	South
North HCP: 13 South HCP: 3 Contract: 4 N	♥ AJ532 • Q109 • AQ	<ul><li>109864</li><li>65</li><li>1087</li></ul>	AP	1♥	1NT	4♥
Board: 123 Dealer: S Vul: EW	North: ♠ AQ108	South: ♠ K963	West	North	East	South 1
North HCP: 9 South HCP: 13 Contract: 4♥X E	♥ 2 ♦ 73 ♣ K109832	<ul><li>★ KJ8</li><li>★ AQ96</li><li>★ 54</li></ul>	1NT Pass	2 <b>♣</b> XA <b>♠♠</b>	4♥ AP	Pass
Board: 124 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 1N E	North:  ♠ AJ74  ♥ 532  ♠ A10  ♣ AJ74	South:  ♠ Q8  ♥ Q8764  ♠ K875  ♠ Q3	West	North 1♣	East 1NT	
Board: 125 Dealer: S Vul: None	North: <b>★</b> 32 <b>▼</b> AJ83	South: ♠ QJ104 ♥ K104	West	North	East	South 1♣
North HCP: 8 South HCP: 12 Contract: 1N W	◆ QJ753 <b>◆</b> 108	◆ A62 ◆ Q43	1NT	AP		
Board: 126 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ QJ82  ♥ KQ109  ♦ 6  ♠ A1087	South:  ♠ 103  ♥ 853  ♠ KQ9843  ♠ J3	West	North 1♣	East 1NT	

### South hands (Practice Page)

Board: 121 Dealer: S Vul: Both HCP: 12	<b>♦</b> Q <b>♥</b> K852 <b>♦</b> A10982 <b>♣</b> K105	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. You bid first.
Board: 122 Dealer: N Vul: None HCP: 3	♣ QJ3 ♥ 109864 ♦ 65 ♣ 1087	East Bids 1NT if possible.  Partner bids first.
Board: 123 Dealer: S Vul: EW HCP: 13	<ul><li>★ K963</li><li>★ KJ8</li><li>◆ AQ96</li><li>◆ 54</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. You bid first.
Board: 124 Dealer: N Vul: Both HCP: 9	<b>♠</b> Q8 <b>♥</b> Q8764 <b>♦</b> K875 <b>♠</b> Q3	East Bids 1NT if possible.  Partner bids first.
Board: 125 Dealer: S Vul: None HCP: 12	◆ QJ104 ▼ K104 ◆ A62 ◆ Q43	West Bids 1NT if possible. You bid first.
Board: 126 Dealer: N Vul: NS HCP: 6	<ul><li>103</li><li>853</li><li>KQ9843</li><li>J3</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 121 Dealer: S Vul: Both North HCP: 1	North: <b>★</b> J10976 <b>▼</b> 1094	South:  ♠ Q  ♥ K852	1NT		2 <b>♣</b> ¹	1♦ Pass
South HCP: 12 Contract: 3N W	<ul><li>◆ 53</li><li>◆ 974</li></ul>	◆ A10982 ◆ K105	2 <b>♠</b> 1. Stay	Pass man	3NT	AP
Board: 122 Dealer: N Vul: None	North: <b>♠</b> 1074	South: ♠ QJ3	West	North	East	South
North HCP: 13 South HCP: 3 Contract: 4 N	♥ AJ532 • Q109 • AQ	<ul><li>109864</li><li>65</li><li>1087</li></ul>	AP	1♥	1NT	4♥
Board: 123 Dealer: S Vul: EW	North: ♠ AQ108	South: ♠ K963	West	North	East	South 1
North HCP: 9 South HCP: 13 Contract: 4♥X E	♥ 2 ♦ 73 ♣ K109832	<ul><li>★ KJ8</li><li>★ AQ96</li><li>★ 54</li></ul>	1NT Pass	2 <b>♣</b> XA <b>♠♠</b>	4♥ AP	Pass
Board: 124 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 1N E	North:  ♠ AJ74  ♥ 532  ♠ A10  ♣ AJ74	South:  ♠ Q8  ♥ Q8764  ♠ K875  ♠ Q3	West	North 1♣	East 1NT	
Board: 125 Dealer: S Vul: None	North: <b>★</b> 32 <b>▼</b> AJ83	South: ♠ QJ104 ♥ K104	West	North	East	South 1♣
North HCP: 8 South HCP: 12 Contract: 1N W	◆ QJ753 <b>◆</b> 108	◆ A62 ◆ Q43	1NT	AP		
Board: 126 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ QJ82  ♥ KQ109  ♦ 6  ♠ A1087	South:  ♠ 103  ♥ 853  ♠ KQ9843  ♠ J3	West	North 1♣	East 1NT	

# North hands (Practice Page)

Board: 127 Dealer: S Vul: Both HCP: 7	<b>♣</b> 3 <b>♥</b> J82 <b>♦</b> 98632 <b>♣</b> AQ94	West Bids 1NT if possible.  Partner bids first.
Board: 128 Dealer: N Vul: None HCP: 12	<ul><li>★ K74</li><li>♥ Q10864</li><li>◆ 8</li><li>◆ AK43</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.
Board: 129 Dealer: S Vul: NS HCP: 10	<ul><li>★ 76</li><li>▼ K3</li><li>◆ 975</li><li>★ AK10852</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 130 Dealer: N Vul: EW HCP: 14	<b>♦</b> KJ1076 <b>♥</b> Q <b>♦</b> AKJ9 <b>♣</b> 643	East Bids 1NT if possible. You bid first.
Board: 131 Dealer: S Vul: None HCP: 6	<ul><li>♣ Q73</li><li>♥ J4</li><li>◆ QJ642</li><li>♣ 1092</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 132 Dealer: N Vul: NS HCP: 12	<ul><li>♦ 85</li><li>▼ AJ1085</li><li>◆ AK4</li><li>♠ 964</li></ul>	East Bids 1NT if possible. You bid first.

Board: 127	North:	South:				
Dealer: S	<b>★</b> 3	<b>♦</b> A852	West	North	Fast	South
Vul: Both			WOSt	TTOTUT	Last	
North HCP: 7	<b>♥</b> J82	<b>♥</b> K97	42.7	_		1♦
South HCP: 13	<b>♦</b> 98632	◆ QJ75	1NT	3♦	AP	
Contract: 3♦ S	<b>♣</b> AQ94	<b>♣</b> K8				
Board: 128	NT 4	Q 4	West	North	Fact	South
Dealer: N	North:	South:	West			
Vul: None	<b>♠</b> K74	<b>♦</b> J85		1♥		Pass
North HCP: 12	<b>♥</b> Q10864	<b>♥</b> 72	2 <b>♣</b> ¹	Pass	<b>2</b> ♦	Pass
South HCP: 4	<b>♦</b> 8	<b>♦</b> J9732	2NT	AP		
Contract: 2N E	<b>♣</b> AK43	<b>♣</b> Q92	1. Stay	man		
Contract. 2N E			1. Surj			
Board: 129		~ -				
Dealer: S	North:	South:	***	3.T -4	_	G .1
Vul: NS	<b>♠</b> 76	<b>♠</b> AQ42	West	North	East	South
North HCP: 10	<b>♥</b> K3	<b>♥</b> QJ52				1♦
South HCP: 13	<b>♦</b> 975	◆ A863	1NT	2♣	AP	
	♣ AK10852	<b>♣</b> 7				
Contract: 2♣ N						
Board: 130						
Dealer: N	North:	South:				
Vul: EW	<b>★</b> KJ1076	<b>♠</b> Q5	West	North	Fast	South
North HCP: 14	<b>♥</b> Q	<b>♥</b> J1052	*** <b>C</b> St	1 <b>♦</b>	1NT	
South HCP: 5	♦ AKJ9	<b>♦</b> 754		17	1111	АГ
	<b>♣</b> 643	<b>♣</b> Q987				
Contract: 1N E						
Board: 131						
Dealer: S	North:	South:	***	3.T4	_	a .
Vul: None	<b>♠</b> Q73	<b>♠</b> AJ96	West	North	East	
North HCP: 6	<b>♥</b> J4	<b>♥</b> Q72				1♣
South HCP: 12	<b>♦</b> QJ642	<b>♦</b> 53	1NT	AP		
Contract: 1N W	<b>♣</b> 1092	♣ AJ87				
Connact. IIV VV						
D 1 100	NT 4	G 4				
Board: 132	North:	South:	<b>TT</b> 7 ,	<b>N</b> T 4	г ,	C 41
			West	North	East	South
Dealer: N	<b>♦</b> 85	<b>★</b> K103				
Dealer: N Vul: NS	<b>▼</b> AJ1085	<b>♥</b> 972		1♥	1NT	2♥
Dealer: N Vul: NS North HCP: 12			AP	1♥	1NT	2♥
Dealer: N Vul: NS	<b>▼</b> AJ1085	<b>♥</b> 972		1♥	1NT	2♥

## South hands (Practice Page)

Board: 127 Dealer: S Vul: Both HCP: 13	<ul><li>★ A852</li><li>★ K97</li><li>◆ QJ75</li><li>★ K8</li></ul>	West Bids 1NT if possible. You bid first.
Board: 128 Dealer: N Vul: None HCP: 4	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.
Board: 129 Dealer: S Vul: NS HCP: 13	<ul><li>AQ42</li><li>QJ52</li><li>A863</li><li>₹</li></ul>	West Bids 1NT if possible. You bid first.
Board: 130 Dealer: N Vul: EW HCP: 5	<ul><li>♣ Q5</li><li>♥ J1052</li><li>◆ 754</li><li>♣ Q987</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 131 Dealer: S Vul: None HCP: 12	<ul><li>▲ AJ96</li><li>♥ Q72</li><li>◆ 53</li><li>▲ AJ87</li></ul>	West Bids 1NT if possible. You bid first.
Board: 132 Dealer: N Vul: NS HCP: 7	<ul><li>★ K103</li><li>♥ 972</li><li>◆ J953</li><li>◆ QJ7</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 127	North:	South:				
Dealer: S	<b>★</b> 3	<b>♦</b> A852	West	North	Fast	South
Vul: Both			WOSt	TTOTUT	Last	
North HCP: 7	<b>♥</b> J82	<b>♥</b> K97	42.7	_		1♦
South HCP: 13	<b>♦</b> 98632	◆ QJ75	1NT	3♦	AP	
Contract: 3♦ S	<b>♣</b> AQ94	<b>♣</b> K8				
Board: 128	NT 4	Q 4	West	North	Fact	South
Dealer: N	North:	South:	West			
Vul: None	<b>♠</b> K74	<b>♦</b> J85		1♥		Pass
North HCP: 12	<b>♥</b> Q10864	<b>♥</b> 72	2 <b>♣</b> ¹	Pass	<b>2</b> ♦	Pass
South HCP: 4	<b>♦</b> 8	<b>♦</b> J9732	2NT	AP		
Contract: 2N E	<b>♣</b> AK43	<b>♣</b> Q92	1. Stay	man		
Contract. 2N E			1. Surj			
Board: 129		~ -				
Dealer: S	North:	South:	***	3.T -4	_	G .1
Vul: NS	<b>♠</b> 76	<b>♠</b> AQ42	West	North	East	South
North HCP: 10	<b>♥</b> K3	<b>♥</b> QJ52				1♦
South HCP: 13	<b>♦</b> 975	◆ A863	1NT	2♣	AP	
	♣ AK10852	<b>♣</b> 7				
Contract: 2♣ N						
Board: 130						
Dealer: N	North:	South:				
Vul: EW	<b>★</b> KJ1076	<b>♠</b> Q5	West	North	Fast	South
North HCP: 14	<b>♥</b> Q	<b>♥</b> J1052	*** <b>C</b> St	1 <b>♦</b>	1NT	
South HCP: 5	♦ AKJ9	<b>♦</b> 754		17	1111	АГ
	<b>♣</b> 643	<b>♣</b> Q987				
Contract: 1N E						
Board: 131						
Dealer: S	North:	South:	***	3.T4	_	a .
Vul: None	<b>♠</b> Q73	<b>♠</b> AJ96	West	North	East	
North HCP: 6	<b>♥</b> J4	<b>♥</b> Q72				1♣
South HCP: 12	<b>♦</b> QJ642	<b>♦</b> 53	1NT	AP		
Contract: 1N W	<b>♣</b> 1092	♣ AJ87				
Connact. IIV VV						
D 1 100	NT 4	G 4				
Board: 132	North:	South:	<b>TT</b> 7 ,	<b>N</b> T 4	г ,	C 41
			West	North	East	South
Dealer: N	<b>♦</b> 85	<b>★</b> K103				
Dealer: N Vul: NS	<b>▼</b> AJ1085	<b>♥</b> 972		1♥	1NT	2♥
Dealer: N Vul: NS North HCP: 12			AP	1♥	1NT	2♥
Dealer: N Vul: NS	<b>▼</b> AJ1085	<b>♥</b> 972		1♥	1NT	2♥

# North hands (Practice Page)

Board: 133 Dealer: S Vul: EW HCP: 9	<ul><li>★ K1062</li><li>★ K9</li><li>◆ 954</li><li>◆ K953</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 134 Dealer: N Vul: Both HCP: 12	<ul><li>★ A</li><li>★ KQJ94</li><li>◆ Q102</li><li>◆ 9762</li></ul>	East Bids 1NT if possible. You bid first.
Board: 135 Dealer: S Vul: NS HCP: 2	♦ 84 ▼ 9842 ♦ 832 ♣ Q863	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. Partner bids first.
Board: 136 Dealer: N Vul: EW HCP: 12	<ul><li>★ KQ83</li><li>♥ 93</li><li>◆ K9652</li><li>◆ A2</li></ul>	East Bids 1NT if possible. You bid first.
Board: 137 Dealer: S Vul: Both HCP: 4	<ul><li>J102</li><li>▼ 10763</li><li>◆ K84</li><li>♣ 964</li></ul>	West Bids 1NT 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.

Vul: EW ◆ QJ106

HCP: 13 ♣ A954 You bid first.

Dea Vul No Sou	ard: 133 aler: S : EW rth HCP: 9 ath HCP: 14 ntract: 1N W	North:  ♠ K1062  ♥ K9  ♦ 954  ♣ K953	South:	West 1NT	North AP	East	South 1◆
Dea Vul No Sou	ard: 134 aler: N : Both rth HCP: 12 ath HCP: 5 ntract: 1N E	North:  ♠ A  ♥ KQJ94  ♠ Q102  ♠ 9762	South:  ♠ Q9876  ♥ 65  ♦ 976  ♣ K53	West	North 1♥	East 1NT	
Dea Vul No Sou	ard: 135 aler: S : NS rth HCP: 2 ath HCP: 12 attract: 4 W	North:  ♠ 84  ♥ 9842  ♠ 832  ♠ Q863	South:  ♠ 106  ♥ AJ105  ♠ AQ109  ♣ J92	West  1NT 2♠ 4♠	North Pass Pass AP	2♥	South  1  Pass  Pass  Pass
Dea Vul No Sou	ard: 136 aler: N : EW rth HCP: 12 ath HCP: 5 ntract: 1N E	North:  ♠ KQ83  ♥ 93  ♠ K9652  ♣ A2	South:  • 10962  • KQ74  • 74  • 985	West	North 1◆	East 1NT	
Dea Vul No Sou	ard: 137 aler: S : Both rth HCP: 4 ath HCP: 12 atract: 4♥ W	North:	South:  ♠ AK87  ♥ K  ♠ Q975  ♣ 10872	1NT 2♥ 4♥ 1. Stayı	Pass Pass AP man raise or	2 <b>♣</b> ¹ 3 <b>◆</b> ²	1♦ Pass Pass

Board: 138 North: South: Dealer: N West North East South **♦** J86 **♠** A532 Vul: EW 1NT Pass **♥** AJ **v** 8754 1♦ North HCP: 13 **♦** QJ106 **♦** 842 2NT AP South HCP: 4 ♣ A954 **♣** 62 Contract: 2N E

### South hands (Practice Page)

Board: 133 Dealer: S Vul: EW HCP: 14	<ul><li>♦ 943</li><li>♥ QJ2</li><li>♦ AJ72</li><li>♣ AQ6</li></ul>	West Bids 1NT if possible. You bid first.
Board: 134 Dealer: N Vul: Both HCP: 5	<ul><li>♦ Q9876</li><li>♥ 65</li><li>♦ 976</li><li>♦ K53</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 135 Dealer: S Vul: NS HCP: 12	<ul><li>106</li><li>✓ AJ105</li><li>✓ AQ109</li><li>✓ J92</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. You bid first.
Board: 136 Dealer: N Vul: EW HCP: 5	<ul><li>10962</li><li>KQ74</li><li>74</li><li>985</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 137 Dealer: S Vul: Both HCP: 12	<ul><li>AK87</li><li>K</li><li>Q975</li><li>10872</li></ul>	West Bids 1NT 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.

**♣** 62

HCP: 4

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

Partner bids first.

Dea Vul No Sou	ard: 133 aler: S : EW rth HCP: 9 uth HCP: 14 ntract: 1N W	North:  ♠ K1062  ♥ K9  ♦ 954  ♣ K953	South:  ♠ 943  ♥ QJ2  ♠ AJ72  ♣ AQ6	West 1NT	North AP	East	South 1◆
Dea Vul No Sou	ard: 134 aler: N : Both rth HCP: 12 oth HCP: 5 ntract: 1N E	North:  ♠ A  ♥ KQJ94  ♠ Q102  ♠ 9762	South:  ♠ Q9876  ♥ 65  ♦ 976  ♠ K53	West	North 1♥	East 1NT	
Dea Vul No Sou	ard: 135 aler: S : NS :rth HCP: 2 uth HCP: 12 ntract: 4♠ W	North:  ♠ 84  ♥ 9842  ♠ 832  ♠ Q863	South:  ▲ 106  ▼ AJ105  ◆ AQ109  ♣ J92	West  1NT 2♠ 4♠	North Pass Pass AP	2♥	South  1  Pass  Pass  Pass
Dea Vul No Sou	ard: 136 aler: N : EW rth HCP: 12 uth HCP: 5 ntract: 1N E	North:  ♠ KQ83  ♥ 93  ♠ K9652  ♣ A2	South:  ♠ 10962  ♥ KQ74  ♠ 74  ♣ 985	West	North 1◆	East 1NT	
Dea Vul No Sou	ard: 137 aler: S : Both rth HCP: 4 oth HCP: 12 ntract: 4♥ W	North:	South:  ♠ AK87  ▼ K  ♠ Q975  ♣ 10872	1NT 2♥ 4♥ 1. Stayı	Pass Pass AP man raise or	2 <b>♣</b> ¹ 3 <b>♦</b> ²	1♦ Pass Pass

Board: 138 North: South: Dealer: N West North East South **♦** J86 **♠** A532 Vul: EW 1NT Pass **♥** AJ **v** 8754 1♦ North HCP: 13 **♦** QJ106 **♦** 842 2NT AP South HCP: 4 ♣ A954 **♣** 62 Contract: 2N E

# North hands (Practice Page)

Board: 139 Dealer: S Vul: Both HCP: 9	<ul><li>A1073</li><li>♥ Q10964</li><li>♦ K2</li><li>♣ 102</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 140 Dealer: N Vul: None HCP: 12	<ul><li>A832</li><li>✓ A987</li><li>A942</li><li>A8</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 141 Dealer: S Vul: NS HCP: 1	<ul><li>♠ 632</li><li>♥ J98532</li><li>♦ 953</li><li>♠ 6</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 142 Dealer: N Vul: Both HCP: 12	<ul><li>★ KJ42</li><li>★ K63</li><li>◆ J1098</li><li>◆ KJ</li></ul>	East Bids 1NT 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: 143 Dealer: S Vul: NS HCP: 5	<ul><li>◆ 52</li><li>▼ KQ</li><li>◆ 842</li><li>◆ 1098753</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible.  Partner bids first.

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

You bid first.

Board: 139 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 \( \mathbb{V} \) N	North:  ♠ A1073  ♥ Q10964  ♠ K2  ♣ 102	South:  ♠ QJ  ♥ A5  ♦ J108643  ♣ A73	West North East South  1  1NT 2♥ AP
Board: 140 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 2♠ E	North:  ♠ A832  ♥ A987  ♠ A942  ♣ 8	South:  ♣ J7  ♥ J10  ♦ J1076  ♣ QJ953	West North East South  1 → 1NT Pass  2 ▼ Pass 2 → AP
Board: 141 Dealer: S Vul: NS North HCP: 1 South HCP: 18 Contract: 3 W	North:  ♠ 632  ♥ J98532  ♦ 953  ♣ 6	South: <b>♠</b> J10954 <b>♥</b> Q6 <b>♦</b> AQ6 <b>♠</b> AKQ	West North East South  1♠  1NT Pass 2♠¹ Pass  3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 142 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 4♥ E	North:  ♠ KJ42  ♥ K63  ♦ J1098  ♣ KJ	South:  ♠ A1063  ♥ 84  ♠ 74  ♠ 98754	West North East South  1 → 1NT Pass  2 ♣ ¹ Pass 2 ♥ Pass  3 ▼ Pass 4 ▼ AP  1. Stayman
Board: 143 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 4♥ W	North:	South:  ♠ AQ9  ♥ 87  ♦ QJ1053  ♣ K64	West North East South  1 ↑  1NT Pass 2 ↑ Pass  3 ↑ Pass 4 ↑ AP  1. Super acceptance after NT

Board: 144 Dealer: N Vul: EW North HCP: 12 South HCP: 8

Contract: 2♠ E

North:

♠ J

♥ K43

♠ AJ983

♠ K973

♣ Q63♥ A10762◆ Q76♣ 82

South:

West North East South
1 ↑ 1NT Pass
2 ▼ Pass 2 ♠ AP

## South hands (Practice Page)

Board: 139 Dealer: S Vul: Both HCP: 12	♣ QJ ♥ A5 ♦ J108643 ♣ A73	West Bids 1NT if possible. You bid first.
Board: 140 Dealer: N Vul: None HCP: 6	<ul><li>♣ J7</li><li>♥ J10</li><li>◆ J1076</li><li>♣ QJ953</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 141 Dealer: S Vul: NS HCP: 18	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 142 Dealer: N Vul: Both HCP: 4	<ul> <li>★ A1063</li> <li>▼ 84</li> <li>◆ 74</li> <li>◆ 98754</li> </ul>	East Bids 1NT 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: 143 Dealer: S Vul: NS HCP: 12	<ul><li>AQ9</li><li>♥87</li><li>QJ1053</li><li>K64</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. You bid first.

Board: 144 Dealer: N Vul: EW HCP: 8 **♦** Q63 **♥** A10762 **♦** Q76

**♣** 82

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

Partner bids first.

Board: 139 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2 \( \mathbb{V} \) N	North:  ♠ A1073  ♥ Q10964  ♠ K2  ♣ 102	South:  ♠ QJ  ♥ A5  ♦ J108643  ♣ A73	West North East South  1  1NT 2♥ AP
Board: 140 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 2♠ E	North:  ♠ A832  ♥ A987  ♠ A942  ♣ 8	South:  ♣ J7  ♥ J10  ♦ J1076  ♣ QJ953	West North East South  1 → 1NT Pass  2 ▼ Pass 2 → AP
Board: 141 Dealer: S Vul: NS North HCP: 1 South HCP: 18 Contract: 3 W	North:  ♠ 632  ♥ J98532  ♦ 953  ♣ 6	South: <b>♠</b> J10954 <b>♥</b> Q6 <b>♦</b> AQ6 <b>♠</b> AKQ	West North East South  1♠  1NT Pass 2♠¹ Pass  3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 142 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 4♥ E	North:  ♠ KJ42  ♥ K63  ♦ J1098  ♠ KJ	South:  ♠ A1063  ♥ 84  ♠ 74  ♠ 98754	West North East South  1 → 1NT Pass  2 ♣ ¹ Pass 2 ♥ Pass  3 ▼ Pass 4 ▼ AP  1. Stayman
Board: 143 Dealer: S Vul: NS North HCP: 5 South HCP: 12 Contract: 4♥ W	North:	South:  ♠ AQ9  ♥ 87  ♦ QJ1053  ♣ K64	West North East South  1 ↑  1NT Pass 2 ↑ Pass  3 ↑ Pass 4 ↑ AP  1. Super acceptance after NT

Board: 144 Dealer: N Vul: EW North HCP: 12 South HCP: 8

Contract: 2♠ E

North:

♠ J

♥ K43

♠ AJ983

♠ K973

♣ Q63♥ A10762◆ Q76♣ 82

South:

West North East South
1 ↑ 1NT Pass
2 ▼ Pass 2 ♠ AP

# North hands (Practice Page)

Board: 145 Dealer: S Vul: None HCP: 5	<ul><li>♦ 9653</li><li>♥ K6432</li><li>♦ 83</li><li>♦ Q5</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Redoubles if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 146 Dealer: N Vul: NS HCP: 15	<b>♠</b> KQ <b>♥</b> KQJ10942 <b>♦</b> J6 <b>♣</b> K9	East Bids 1NT if possible. You bid first.
Board: 147 Dealer: S Vul: EW HCP: 3	<ul><li>★ 54</li><li>♥ Q952</li><li>◆ J1075</li><li>★ 987</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 148 Dealer: N Vul: Both HCP: 12	<ul><li>♠ A752</li><li>♥ 62</li><li>♦ A982</li><li>♠ KJ7</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 149 Dealer: S Vul: NS HCP: 6	<ul><li>♦ 972</li><li>♥ 109</li><li>♦ 9876</li><li>♣ AQ76</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 150 Dealer: N Vul: EW HCP: 16 ♣ QJ

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

You bid first.

Board: 145 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 3 • E	North:	South:  ♠ KQJ  ♥ 85  ♠ A92  ♣ K10432	1NT XX	North Pass Pass or Suit T	3 <b>♣</b> ¹ 3 <b>♦</b>	South 1♣ X AP rs after 1NT
Board: 146 Dealer: N Vul: NS North HCP: 15 South HCP: 4 Contract: 3 \( \bar{V} \) N	North:  ♠ KQ  ♥ KQJ10942  • J6  ♣ K9	South:	West Pass	North 1♥ 3♥		South Pass
Board: 147 Dealer: S Vul: EW North HCP: 3 South HCP: 14 Contract: 3 S	North:	South:  ♠ AK6  ♥ J10764  ♦ 3  ♠ AQ65	West 1NT	North 3♥	East AP	South 1♥
Board: 148 Dealer: N Vul: Both North HCP: 12 South HCP: 0 Contract: 4♥ E	North:  ♠ A752  ♥ 62  ♠ A982  ♣ KJ7	South:	2 <b>♦</b> 3NT 4 <b>♥</b>	North  1  Pass  Pass  Pass  AP  raise or	1NT 2♥ 4•¹	Pass Pass Pass
Board: 149 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W	North:	South:  ♠ AK3  ♥ KQ642  ♦ 5  ♣ 10984		North AP	East	South 1♥

Board: 150 Dealer: N Vul: EW North HCP: 16 South HCP: 7

Contract: 3♠ E

North:

♠ 8

♥ AQ9532

♠ AK109

♠ QJ

South:

♠ Q54

♥ J

• J872

♠ K9865

West North East South
1♥ 1NT Pass
2♥ X 3♠¹ AP

1. Super acceptance after NT

## South hands (Practice Page)

Board: 145 Dealer: S Vul: None HCP: 13	<ul><li>★ KQJ</li><li>★ 85</li><li>★ A92</li><li>★ K10432</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Redoubles if possible. East Bids 3♦ if possible. You bid first.
Board: 146 Dealer: N Vul: NS HCP: 4	<ul><li>♦ 9875</li><li>♥ 5</li><li>♦ Q743</li><li>♦ Q532</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 147 Dealer: S Vul: EW HCP: 14	<ul><li>★ AK6</li><li>♥ J10764</li><li>♦ 3</li><li>★ AQ65</li></ul>	West Bids 1NT if possible. You bid first.
Board: 148 Dealer: N Vul: Both HCP: 0	<ul><li>10986</li><li>₹875</li><li>10754</li><li>64</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 149 Dealer: S Vul: NS HCP: 12	<ul><li>♠ AK3</li><li>♥ KQ642</li><li>♦ 5</li><li>♠ 10984</li></ul>	West Bids 1NT if possible. You bid first.

Board: 150 Dealer: N Vul: EW HCP: 7 **♠** Q54 **♥** J

→ J872

**♣** K9865

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

Partner bids first.

Board: 145 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 3 • E	North:	South:  ♠ KQJ  ♥ 85  ♠ A92  ♣ K10432	1NT XX	North Pass Pass or Suit T	3 <b>♣</b> ¹ 3 <b>♦</b>	South 1♣ X AP rs after 1NT
Board: 146 Dealer: N Vul: NS North HCP: 15 South HCP: 4 Contract: 3 \( \bar{V} \) N	North:  ♠ KQ  ♥ KQJ10942  • J6  ♣ K9	South:	West Pass	North 1♥ 3♥		South Pass
Board: 147 Dealer: S Vul: EW North HCP: 3 South HCP: 14 Contract: 3 S	North:	South:  ♠ AK6  ♥ J10764  ♦ 3  ♠ AQ65	West 1NT	North 3♥	East AP	South 1♥
Board: 148 Dealer: N Vul: Both North HCP: 12 South HCP: 0 Contract: 4♥ E	North:  ♠ A752  ♥ 62  ♠ A982  ♣ KJ7	South:	2 <b>♦</b> 3NT 4 <b>♥</b>	North  1  Pass  Pass  Pass  AP  raise or	1NT 2♥ 4•¹	Pass Pass Pass
Board: 149 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W	North:	South:  ♠ AK3  ♥ KQ642  ♦ 5  ♣ 10984		North AP	East	South 1♥

Board: 150 Dealer: N Vul: EW North HCP: 16 South HCP: 7

Contract: 3♠ E

North:

♠ 8

♥ AQ9532

♠ AK109

♠ QJ

South:

♠ Q54

♥ J

• J872

♠ K9865

West North East South
1♥ 1NT Pass
2♥ X 3♠¹ AP

1. Super acceptance after NT

# North hands (Practice Page)

Board: 151 Dealer: S Vul: Both HCP: 2	♦ 853 ♥ Q106 ♦ 754 ♣ 9853	West Bids 1NT if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 152 Dealer: N Vul: None HCP: 12	<ul><li>★ K108</li><li>♥ J7</li><li>◆ A1043</li><li>◆ KJ102</li></ul>	East Bids 1NT if possible. You bid first.
Board: 153 Dealer: S Vul: EW HCP: 2	<ul><li>1075</li><li>105</li><li>Q1086</li><li>10874</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 154 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q963</li><li>♥ QJ652</li><li>◆ K109</li><li>♣ A</li></ul>	East Bids 1NT if possible. You bid first.
Board: 155 Dealer: S Vul: None HCP: 9	<ul><li>107</li><li>65</li><li>AJ75</li><li>KJ654</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 156 Dealer: N Vul: NS HCP: 14	<ul><li>★ 743</li><li>★ AJ654</li><li>★ Q93</li><li>★ AK</li></ul>	East Bids 1NT if possible. You bid first.

Board: 151 Dealer: S Vul: Both	North: ♠ 853	South:	West	North	East	South 1♥
North HCP: 2 South HCP: 17 Contract: 3♥ S	♥ Q106 ♦ 754 ♣ 9853	♥ J98742 ♦ AK2 ♣ KJ	1NT AP	Pass	2♥	3♥
Board: 152 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ K108  ♥ J7  ♠ A1043  ♣ KJ102	South:  ♠ Q6432  ♥ K653  ♦ J52  ♠ Q	West	North 1+	East 1NT	
Board: 153 Dealer: S Vul: EW	North: <b>♠</b> 1075	South: ♠ A93	West	North	East	South 1♣
North HCP: 2 South HCP: 12 Contract: 3N W	▼ 105 ◆ Q1086 <b>♣</b> 10874	♥ 8764 ♦ AK4 ♣ J65	1NT 2 <b>♦</b> 1. Stay	Pass Pass man	2 <b>♣</b> ¹ 3NT	Pass AP
Board: 154 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ Q963  ♥ QJ652  ♠ K109  ♠ A	South:	West	North 1♥	East 1NT	
Board: 155 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 1N W	North:  ♠ 107  ♥ 65  ♠ AJ75  ♣ KJ654	South:  ♠ KQ9832  ♥ KQJ4  ♠ Q4  ♣ 8	West 1NT	North AP	East	South 1♠
Board: 156 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♣ 743  ✔ AJ654  ♣ Q93  ♣ AK	South:  ♠ Q1096  ♥ 108  ♦ J86  ♠ QJ74	West	North 1♥	East 1NT	

Board: 151	<b>♠</b> AJ	West Bids 1NT if possible.
Dealer: S	<b>♥</b> J98742	East Bids 2♥ if possible.
Vul: Both	♦ AK2	
HCP: 17	<b>♣</b> KJ	You bid first.
Board: 152	<b>♦</b> Q6432	East Bids 1NT if possible.
Dealer: N	<b>♥</b> K653	Last Blus TNT II possible.
Vul: None HCP: 8	<ul><li>J52</li><li>Q</li></ul>	Partner bids first.
		West Bids 1NT if possible.
Board: 153	<b>♠</b> A93	East Bids 2♣ if possible.
Dealer: S	<b>v</b> 8764	West Bids 2♦ if possible.
Vul: EW	♦ AK4	East Bids 3NT if possible.
HCP: 12	<b>♣</b> J65	•
		You bid first.
Board: 154	<b>♦</b> J542	East Bids 1NT if possible.
Dealer: N	<b>v</b> 103	East Blus TNT II possible.
Vul: Both HCP: 7	◆ Q54 ◆ KJ103	Partner bids first.
Dagad, 155	• V.O0922	
Board: 155 Dealer: S	<b>♠</b> KQ9832 <b>♥</b> KQJ4	West Bids 1NT if possible.
Vul: None	• Q4	V 1:1 C4
HCP: 13	<b>♣</b> 8	You bid first.
Board: 156	<b>♠</b> Q1096	East Dide 1NIT if '11
Dealer: N	<b>v</b> 108	East Bids 1NT if possible.
Vul: NS	<b>♦</b> J86	Partner bids first.
HCP: 6	<b>♣</b> QJ74	raimei bius iirst.

Board: 151 Dealer: S Vul: Both	North: ♠ 853	South:	West	North	East	South 1♥
North HCP: 2 South HCP: 17 Contract: 3♥ S	♥ Q106 ♦ 754 ♣ 9853	♥ J98742 ♦ AK2 ♣ KJ	1NT AP	Pass	2♥	3♥
Board: 152 Dealer: N Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ K108  ♥ J7  ♠ A1043  ♣ KJ102	South:  ♠ Q6432  ♥ K653  ♦ J52  ♠ Q	West	North 1+	East 1NT	
Board: 153 Dealer: S Vul: EW	North: <b>♠</b> 1075	South: ♠ A93	West	North	East	South 1♣
North HCP: 2 South HCP: 12 Contract: 3N W	▼ 105 ◆ Q1086 <b>♣</b> 10874	♥ 8764 ♦ AK4 ♣ J65	1NT 2 <b>♦</b> 1. Stay	Pass Pass man	2 <b>♣</b> ¹ 3NT	Pass AP
Board: 154 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 1N E	North:  ♠ Q963  ♥ QJ652  ♠ K109  ♠ A	South:	West	North 1♥	East 1NT	
Board: 155 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 1N W	North:  ♠ 107  ♥ 65  ♠ AJ75  ♣ KJ654	South:  ♠ KQ9832  ♥ KQJ4  ♠ Q4  ♣ 8	West 1NT	North AP	East	South 1♠
Board: 156 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♣ 743  ✔ AJ654  ♣ Q93  ♣ AK	South:  ♠ Q1096  ♥ 108  ♦ J86  ♠ QJ74	West	North 1♥	East 1NT	

Board: 157 Dealer: S Vul: Both HCP: 2	<ul> <li>10852</li> <li>J64</li> <li>10</li> <li>J7642</li> </ul>	West Bids 1NT if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 158 Dealer: N Vul: None HCP: 14	<b>★</b> K76 <b>♥</b> AK <b>♦</b> J10854 <b>♣</b> QJ10	East Bids 1NT if possible. You bid first.
Board: 159 Dealer: S Vul: NS HCP: 3	<ul><li>★ K864</li><li>▼ 10754</li><li>◆ 953</li><li>◆ 63</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 160 Dealer: N Vul: None HCP: 12	<ul><li>AQ5</li><li>✓ 5</li><li>✓ A10875</li><li>✓ Q932</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 161 Dealer: S Vul: NS HCP: 10	<ul><li>AQ3</li><li>Q</li><li>J86</li><li>J108654</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 162 Dealer: N Vul: EW HCP: 15	<ul><li>AQ</li><li>KQ98764</li><li>A</li><li>832</li></ul>	East Bids 1NT if possible. You bid first.

Board: 157 Dealer: S Vul: Both North HCP: 2	North:  • 10852  • J64  • 10	South:  ♠ AJ74  ♥ KQ9		North		1♣
South HCP: 13 Contract: 3♦ E	◆ 10 ◆ J7642	◆ QJ6 ◆ 953	1NT	3♣	3♦	AP
Board: 158 Dealer: N Vul: None North HCP: 14 South HCP: 2 Contract: 1N E	North:  ♠ K76  ♥ AK  ♦ J10854  ♣ QJ10	South:  ◆ 8542  ▼ 10953  ◆ Q92  ◆ 87	West	North 1◆	East 1NT	
Board: 159 Dealer: S Vul: NS North HCP: 3	North:  ♠ K864  ▼ 10754	South:  ♠ AQ109  ♥ K		North	East	South 1
South HCP: 19 Contract: 1N W	◆ 953 <b>◆</b> 63	◆ KQJ4 ◆ KJ104	1NT	AP		
Board: 160 Dealer: N	North: ♠ AQ5	South:	West	North 1♦	East 1NT	South Pass
Vul: None	<b>♥</b> 5	<b>★</b> K10832 <b>∀</b> K10742	2 <b>♠</b> ¹	Pass	<b>3♣</b> <sup>2</sup>	AP
North HCP: 12 South HCP: 7 Contract: 3♣ E	◆ A10875 ◆ Q932	◆ J2 ◆ 10	1. Mino 2. autor		ransfe	rs after 1NT
Board: 161 Dealer: S Vul: NS	North: ♠ AQ3	South: ♠ KJ6	West	North	East	South 1♣
North HCP: 10 South HCP: 12 Contract: 3♣ S	♥ Q • J86 • J108654	<ul><li>▼ 8754</li><li>◆ A93</li><li>◆ A32</li></ul>	1NT 2♠	Pass 3♣	2♥ AP	Pass
Board: 162 Dealer: N	North: ♠ AQ	South: <b>♠</b> J9642	West	North	East	South
Vul: EW North HCP: 15	♥ KQ98764	♥ 5		1 <b>V</b>		Pass
	•	<b>♦</b> 1096	Pass	3♥	AP	

Board: 157 Dealer: S Vul: Both HCP: 13	<ul><li>▲ AJ74</li><li>♥ KQ9</li><li>◆ QJ6</li><li>◆ 953</li></ul>	West Bids 1NT if possible. East Bids 3♦ if possible. You bid first.
Board: 158 Dealer: N Vul: None HCP: 2	<ul><li>♦ 8542</li><li>♥ 10953</li><li>♦ Q92</li><li>♦ 87</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 159 Dealer: S Vul: NS HCP: 19	<ul><li>♣ AQ109</li><li>♥ K</li><li>◆ KQJ4</li><li>♣ KJ104</li></ul>	West Bids 1NT if possible. You bid first.
Board: 160 Dealer: N Vul: None HCP: 7	<ul><li>★ K10832</li><li>★ K10742</li><li>◆ J2</li><li>◆ 10</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 161 Dealer: S Vul: NS HCP: 12	<ul><li>★ KJ6</li><li>▼ 8754</li><li>◆ A93</li><li>◆ A32</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 162 Dealer: N Vul: EW HCP: 2	<ul><li>J9642</li><li>✓ 5</li><li>1096</li><li>J1065</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 157 Dealer: S Vul: Both North HCP: 2	North:  • 10852  • J64  • 10	South:  ♠ AJ74  ♥ KQ9		North		1♣
South HCP: 13 Contract: 3♦ E	◆ 10 ◆ J7642	◆ QJ6 ◆ 953	1NT	3♣	3♦	AP
Board: 158 Dealer: N Vul: None North HCP: 14 South HCP: 2 Contract: 1N E	North:  ♠ K76  ♥ AK  ♦ J10854  ♣ QJ10	South:  ◆ 8542  ▼ 10953  ◆ Q92  ◆ 87	West	North 1◆	East 1NT	
Board: 159 Dealer: S Vul: NS North HCP: 3	North:  ♠ K864  ▼ 10754	South:  ♠ AQ109  ♥ K		North	East	South 1
South HCP: 19 Contract: 1N W	◆ 953 <b>◆</b> 63	◆ KQJ4 ◆ KJ104	1NT	AP		
Board: 160 Dealer: N	North: ♠ AQ5	South:	West	North 1♦	East 1NT	South Pass
Vul: None	<b>♥</b> 5	<b>★</b> K10832 <b>∀</b> K10742	2 <b>♠</b> ¹	Pass	<b>3♣</b> <sup>2</sup>	AP
North HCP: 12 South HCP: 7 Contract: 3♣ E	◆ A10875 ◆ Q932	◆ J2 ◆ 10	1. Mino 2. autor		ransfe	rs after 1NT
Board: 161 Dealer: S Vul: NS	North: ♠ AQ3	South: ♠ KJ6	West	North	East	South 1♣
North HCP: 10 South HCP: 12 Contract: 3♣ S	♥ Q • J86 • J108654	<ul><li>▼ 8754</li><li>◆ A93</li><li>◆ A32</li></ul>	1NT 2♠	Pass 3♣	2♥ AP	Pass
Board: 162 Dealer: N	North: ♠ AQ	South: <b>♠</b> J9642	West	North	East	South
Vul: EW North HCP: 15	♥ KQ98764	♥ 5		1 <b>V</b>		Pass
	•	<b>♦</b> 1096	Pass	3♥	AP	

Board: 163 Dealer: S Vul: Both HCP: 4	<ul><li>★ 5</li><li>▼ J7642</li><li>◆ 1082</li><li>◆ K872</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 164 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ84</li><li>♥ 8</li><li>♦ 109842</li><li>♣ AK7</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. You bid first.
Board: 165 Dealer: S Vul: EW HCP: 7	<ul><li></li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 166 Dealer: N Vul: Both HCP: 12	<ul><li>★ K32</li><li>▼ K743</li><li>◆ AQ872</li><li>◆ 8</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 167 Dealer: S Vul: None HCP: 7	<ul><li>♦ 93</li><li>♥ K97</li><li>♦ QJ4</li><li>♣ J10972</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 168 Dealer: N Vul: EW

HCP: 13

♠ AJ8 **♥** AQ96

**4 ♣** Q7643

You bid first.

East Bids 1NT if possible.

Board: 163 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 3 W	North:	South:  ♠ Q10962  ♥ Q85  ♠ AKQ4  ♠ Q	West North East South  1♠  1NT Pass 2♠¹ Pass  3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 164 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3♥ E	North:  ♠ KQ84  ♥ 8  • 109842  ♣ AK7	South:  ♠ A10765  ♥ 1043  ♠ KJ5  ♣ 42	West North East South  1 → 1NT Pass  2 → Pass 3 → 1 AP  1. Super acceptance after NT
Board: 165 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 3♥ W	North:	South:  ♠ KQ643  ♥ 9863  ♠ A3  ♠ QJ	West North East South  1♠  1NT 2♠ X Pass  3▼ AP
Board: 166 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 2♠ E	North:  ♠ K32  ♥ K743  ♠ AQ872  ♠ 8	South:  ♠ Q106  ♥ 1086  ♦ 109  ♠ Q7653	West North East South  1 → 1NT Pass  2 ▼ Pass 2 → AP
Board: 167 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 2 S	North:	South:  ♠ KQ10  ♥ QJ1064  ♠ A96  ♠ Q4	West North East South  1♥  1NT 2♥ AP

Board: 168 Dealer: N Vul: EW North HCP: 13 South HCP: 6

Contract: 1N E

North:

♠ AJ8

♥ AQ96

♦ 4

♣ Q7643

**★** KQ74 **∀** J842 **♦** 732 **♣** 85

South:

West North East South
1♣ 1NT AP

Board: 163 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q10962</li><li>♥ Q85</li><li>◆ AKQ4</li><li>♣ Q</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♣ if possible. You bid first.
Board: 164 Dealer: N Vul: NS HCP: 8	<ul><li>▲ A10765</li><li>♥ 1043</li><li>◆ KJ5</li><li>♣ 42</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 165 Dealer: S Vul: EW HCP: 12	<ul><li>★ KQ643</li><li>♥ 9863</li><li>◆ A3</li><li>◆ QJ</li></ul>	West Bids 1NT if possible. East Doubles 2♠ if possible. West Bids 3♥ if possible.  You bid first.
Board: 166 Dealer: N Vul: Both HCP: 4	<ul><li>♣ Q106</li><li>♥ 1086</li><li>♦ 109</li><li>♣ Q7653</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 167 Dealer: S Vul: None HCP: 14	<ul><li>★ KQ10</li><li>♥ QJ1064</li><li>◆ A96</li><li>◆ Q4</li></ul>	West Bids 1NT if possible. You bid first.

Board: 168 Dealer: N Vul: EW HCP: 6

**★** KQ74 **♥** J842 **♦** 732

East Bids 1NT if possible.

Partner bids first.

**♣** 85

Board: 163 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 3 W	North:	South:  ♠ Q10962  ♥ Q85  ♠ AKQ4  ♠ Q	West North East South  1♠  1NT Pass 2♠¹ Pass  3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 164 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 3♥ E	North:  ♠ KQ84  ♥ 8  • 109842  ♣ AK7	South:  ♠ A10765  ♥ 1043  ♠ KJ5  ♣ 42	West North East South  1 → 1NT Pass  2 → Pass 3 → 1 AP  1. Super acceptance after NT
Board: 165 Dealer: S Vul: EW North HCP: 7 South HCP: 12 Contract: 3♥ W	North:  ♣ J82  ♥ J  • Q109  ♣ K109875	South:  ♠ KQ643  ♥ 9863  ♠ A3  ♠ QJ	West North East South  1♣  1NT 2♠ X Pass  3♥ AP
Board: 166 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 2 E	North:  ♠ K32  ♥ K743  ♠ AQ872  ♣ 8	South:  ♠ Q106  ♥ 1086  ♦ 109  ♠ Q7653	West North East South  1 → 1NT Pass  2 ▼ Pass 2 → AP
Board: 167 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 2♥ S	North:	South:  ♠ KQ10  ♥ QJ1064  ♠ A96  ♣ Q4	West North East South  1♥  1NT 2♥ AP

Board: 168 Dealer: N Vul: EW North HCP: 13 South HCP: 6

Contract: 1N E

♣ AJ8 ♥ AQ96 ♦ 4

North:

South: ♠ KQ74 ♥ J842 • 732

West North East South
1♣ 1NT AP

**♣** Q7643

**♣** 85

Board: 169 Dealer: S Vul: Both HCP: 8	<ul><li>♣ Q973</li><li>♥ Q7</li><li>◆ 96</li><li>♣ A7532</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 170 Dealer: N Vul: None HCP: 12	<ul><li>10853</li><li>✓ AKJ</li><li>1092</li><li>✓ KJ10</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 171 Dealer: S Vul: Both HCP: 1	<ul><li>♣ 8765</li><li>♥ 762</li><li>♦ 64</li><li>♣ J432</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 172 Dealer: N Vul: None HCP: 13	<b>★</b> K105 <b>∀</b> K6 <b>♦</b> AK10 <b>♣</b> 109864	East Bids 1NT if possible. You bid first.
Board: 173 Dealer: S Vul: NS HCP: 5	<ul><li>♣ QJ1063</li><li>♥ 53</li><li>◆ Q82</li><li>♣ 975</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 174 Dealer: N Vul: EW HCP: 15	<ul><li>★ KJ1095</li><li>▼ AJ65</li><li>◆ Q10</li><li>◆ A2</li></ul>	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.

Board: 169						
Dealer: S	North:	South:				
Vul: Both	<b>♦</b> Q973	<b>♠</b> A1054	West	North	East	South
North HCP: 8	<b>♥</b> Q7	<b>♥</b> J1064				1♦
South HCP: 12	<b>♦</b> 96	<b>♦</b> KQ105	1NT	AP		
Contract: 1N W	♣ A7532	<b>♣</b> Q				
Condact. 114 W						
Board: 170	No. outlos	Contla	West	North	Fast	South
Dealer: N	North: <b>♠</b> 10853	South:	VV CSt	1 <b>.</b> 1♣		Pass
Vul: None	<b>♥</b> 10833	<b>♠</b> Q974 <b>♥</b> 9873	2.1			
North HCP: 12	◆ 1092	<b>♦</b> 4	3♣¹	Pass	3 <b>♦</b> <sup>2</sup>	
South HCP: 4	• 1092 • KJ10	◆ Q853			ranste	rs after 1NT
Contract: 3♦ E	₩ KJ10	<b>4</b> Q033	2. autor	nat		
Board: 171						
Dealer: S	North:	South:				
Vul: Both	<b>♦</b> 8765	<b>♠</b> A2	West	North	East	South
North HCP: 1	<b>♥</b> 762	<b>♥</b> QJ98				1♣
South HCP: 13	<b>♦</b> 64	◆ A72	1NT	Pass	3NT	AP
Contract: 3N W	<b>♣</b> J432	<b>♣</b> Q987				
Communication of the communica						
Board: 172	North:	South:	***	3.5 4	<b>.</b>	G 4
Dealer: N	<b>★</b> K105	<b>♦</b> 863	West	North		
Vul: None	<b>♥</b> K6	<b>♥</b> QJ1087		1♣	1NT	2♥
North HCP: 13	◆ AK10	<b>♦</b> Q2	AP			
South HCP: 9 Contract: 2♥ S	<b>♣</b> 109864	<b>♣</b> KJ7				
Contract. 2 V S						
Board: 173	North:	South:				
Dealer: S	Norui: <b>♠</b> QJ1063	Soum: <b>A</b> A95	West	North	Fast	South
Vul: NS	♥ 53	♥ K108	VV CSt	1 (0141	Last	1 <b>♣</b>
North HCP: 5	♦ Q82	• A4	1NT	۸D		13
South HCP: 13	<b>♦</b> 975	◆ Q8432	1111	АΓ		
Contract: 1N W	¥ )   5	1 00132				
Board: 174	27. 4	~ 1				
Dealer: N	North:	South:	West	North	East	South
Vul: EW	♠ KJ1095	<b>♦</b> 2		1♠	1NT	Pass
North HCP: 15	♥ AJ65	▼ K10843	Pass	2♥	3♣	3♥
1,01011101.10		A 116 A 2				
South HCP: 3	◆ Q10 ◆ A2	♦ 9653 ♣ 854	AP			

Board: 169 Dealer: S Vul: Both HCP: 12	<ul><li>▲ A1054</li><li>♥ J1064</li><li>◆ KQ105</li><li>♠ Q</li></ul>	West Bids 1NT if possible. You bid first.
Board: 170 Dealer: N Vul: None HCP: 4	<ul><li>◆ Q974</li><li>◆ 9873</li><li>◆ 4</li><li>◆ Q853</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 171 Dealer: S Vul: Both HCP: 13	<ul><li>A2</li><li>♥ QJ98</li><li>A72</li><li>♥ Q987</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. You bid first.
Board: 172 Dealer: N Vul: None HCP: 9	<ul><li>★ 863</li><li>♥ QJ1087</li><li>◆ Q2</li><li>◆ KJ7</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 173 Dealer: S Vul: NS HCP: 13	<ul><li>★ A95</li><li>▼ K108</li><li>◆ A4</li><li>◆ Q8432</li></ul>	West Bids 1NT if possible. You bid first.
Board: 174 Dealer: N Vul: EW HCP: 3	◆2 ▼ K10843 ◆ 9653 ◆ 854	East Bids 1NT if possible. East Bids 3♣ if possible.  Partner bids first.

Board: 169						
Dealer: S	North:	South:				
Vul: Both	<b>♦</b> Q973	<b>♠</b> A1054	West	North	East	South
North HCP: 8	<b>♥</b> Q7	<b>♥</b> J1064				1♦
South HCP: 12	<b>♦</b> 96	<b>♦</b> KQ105	1NT	AP		
Contract: 1N W	♣ A7532	<b>♣</b> Q				
Condact. 114 W						
Board: 170	No. outlos	Contla	West	North	Fast	South
Dealer: N	North: <b>♠</b> 10853	South:	VV CSt	1 <b>.</b> 1♣		Pass
Vul: None	<b>♥</b> 10833	<b>♠</b> Q974 <b>♥</b> 9873	2.1			
North HCP: 12	◆ 1092	<b>♦</b> 4	3♣¹	Pass	3 <b>♦</b> <sup>2</sup>	
South HCP: 4	• 1092 • KJ10	◆ Q853			ranste	rs after 1NT
Contract: 3♦ E	₩ KJ10	<b>4</b> Q033	2. autor	nat		
Board: 171						
Dealer: S	North:	South:				
Vul: Both	<b>♦</b> 8765	<b>♠</b> A2	West	North	East	South
North HCP: 1	<b>♥</b> 762	<b>♥</b> QJ98				1♣
South HCP: 13	<b>♦</b> 64	◆ A72	1NT	Pass	3NT	AP
Contract: 3N W	<b>♣</b> J432	<b>♣</b> Q987				
Communication of the communica						
Board: 172	North:	South:	***	3.5 4	<b>.</b>	G 4
Dealer: N	<b>★</b> K105	<b>♦</b> 863	West	North		
Vul: None	<b>♥</b> K6	<b>♥</b> QJ1087		1♣	1NT	2♥
North HCP: 13	◆ AK10	<b>♦</b> Q2	AP			
South HCP: 9 Contract: 2♥ S	<b>♣</b> 109864	<b>♣</b> KJ7				
Contract. 2 V S						
Board: 173	North:	South:				
Dealer: S	Norui: <b>♠</b> QJ1063	Soum: <b>A</b> A95	West	North	Fast	South
Vul: NS	♥ 53	♥ K108	VV CSt	1 (0141	Last	1 <b>♣</b>
North HCP: 5	♦ Q82	• A4	1NT	۸D		13
South HCP: 13	<b>♦</b> 975	◆ Q8432	1111	АΓ		
Contract: 1N W	¥ )   5	1 00132				
Board: 174	27. 4	~ 1				
Dealer: N	North:	South:	West	North	East	South
Vul: EW	♠ KJ1095	<b>♦</b> 2		1♠	1NT	Pass
North HCP: 15	♥ AJ65	▼ K10843	Pass	2♥	3♣	3♥
1,01011101.10		A 116 A 2				
South HCP: 3	◆ Q10 ◆ A2	♦ 9653 ♣ 854	AP			

Board: 175 Dealer: S Vul: None HCP: 6	<ul><li>♣ QJ952</li><li>♥ J74</li><li>◆ Q93</li><li>♣ 108</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 176 Dealer: N Vul: NS HCP: 18	<ul><li>★ KQ1076</li><li>▼ AQ64</li><li>◆ AK87</li><li>◆ —</li></ul>	East Bids 1NT if possible. You bid first.
Board: 177 Dealer: S Vul: EW HCP: 5	<ul><li>★ 32</li><li>▼ A64</li><li>◆ J842</li><li>◆ 10853</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 178 Dealer: N Vul: Both HCP: 15	<ul><li>▲ AJ42</li><li>✓ A</li><li>◆ A43</li><li>◆ Q10732</li></ul>	East Bids 1NT if possible. You bid first.
Board: 179 Dealer: S Vul: NS HCP: 10	<ul><li>▲ J65</li><li>♥ Q865</li><li>◆ 4</li><li>◆ AK653</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 180 Dealer: N Vul: EW HCP: 12	<ul><li>♠ 10</li><li>♥ A8653</li><li>♦ AK83</li><li>♠ J94</li></ul>	East Bids 1NT if possible. You bid first.

Board: 175 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 2 W	North:  ♠ QJ952  ♥ J74  ♦ Q93  ♠ 108	South:  ♠ K108  ♥ K8  ♦ J8765  ♠ AJ3	West  1NT 2♥	North Pass AP	East 2	South 1♦ Pass
Board: 176 Dealer: N Vul: NS North HCP: 18 South HCP: 2 Contract: 24 N	North:  ♠ KQ1076  ♥ AQ64  ♠ AK87  ♣ —	South:	West Pass AP	North 1♣ 2◆		Pass
Board: 177 Dealer: S Vul: EW North HCP: 5 South HCP: 14 Contract: 1N W	North:  ◆ 32  ▼ A64  ◆ J842  ♣ 10853	South:  ♠ AK1075  ♥ K975  ♠ A105  ♠ 7	West 1NT	North AP	East	South 1♣
Board: 178 Dealer: N Vul: Both North HCP: 15 South HCP: 3 Contract: 3 N	North:  ♠ AJ42  ♥ A  ♠ A43  ♣ Q10732	South:  ♣ 73  ♥ Q98543  ♦ 62  ♣ J94	West Pass AP	North 1♣ 2♠		Pass
Board: 179 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 4 S	North:  ♣ J65  ♥ Q865  • 4  ♣ AK653	South:  ♠ A108743  ♥ A7  ♠ A93  ♣ 72	1NT	<b>4♦</b> <sup>1</sup>	East Pass Pass	1 <b>♠</b> 2 <b>♠</b>

Board: 180 Dealer: N Vul: EW North HCP: 12

South HCP: 6 Contract: 1N E North: ♠ 10 ▼ A8653

**♦** AK83

**♣** J94

South: ♠ AQ874

**♥** 92 **♦** 954

**♣** 1075

West North East South

1♥ 1NT AP

Board: 175 Dealer: S Vul: None HCP: 12	<ul><li>★ K108</li><li>★ K8</li><li>◆ J8765</li><li>◆ AJ3</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 176 Dealer: N Vul: NS HCP: 2	<ul><li>\$9852</li><li>\$93</li><li>\$96</li><li>\$Q10872</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 177 Dealer: S Vul: EW HCP: 14	<ul><li>▲ AK1075</li><li>▼ K975</li><li>◆ A105</li><li>♣ 7</li></ul>	West Bids 1NT if possible. You bid first.
Board: 178 Dealer: N Vul: Both HCP: 3	<ul><li>★73</li><li>▼ Q98543</li><li>★ 62</li><li>★ J94</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 179 Dealer: S Vul: NS HCP: 12	<ul><li>▲ A108743</li><li>✔ A7</li><li>◆ A93</li><li>♣ 72</li></ul>	West Bids 1NT if possible. You bid first.
Board: 180 Dealer: N Vul: EW HCP: 6	<ul><li>AQ874</li><li>♥ 92</li><li>♦ 954</li><li>♣ 1075</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 175 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 2 W	North:  ♠ QJ952  ♥ J74  ♦ Q93  ♠ 108	South:  ♠ K108  ♥ K8  ♦ J8765  ♠ AJ3	West  1NT 2♥	North Pass AP	East 2	South 1♦ Pass
Board: 176 Dealer: N Vul: NS North HCP: 18 South HCP: 2 Contract: 24 N	North:  ♠ KQ1076  ♥ AQ64  ♠ AK87  ♣ —	South:	West Pass AP	North 1♣ 2◆		Pass
Board: 177 Dealer: S Vul: EW North HCP: 5 South HCP: 14 Contract: 1N W	North:  ◆ 32  ▼ A64  ◆ J842  ♣ 10853	South:  ♠ AK1075  ♥ K975  ♠ A105  ♠ 7	West 1NT	North AP	East	South 1♣
Board: 178 Dealer: N Vul: Both North HCP: 15 South HCP: 3 Contract: 3 N	North:  ♠ AJ42  ♥ A  ♠ A43  ♣ Q10732	South:  ♣ 73  ♥ Q98543  ♦ 62  ♣ J94	West Pass AP	North 1♣ 2♠		Pass
Board: 179 Dealer: S Vul: NS North HCP: 10 South HCP: 12 Contract: 4 S	North:  ♣ J65  ♥ Q865  • 4  ♣ AK653	South:  ♠ A108743  ♥ A7  ♠ A93  ♣ 72	1NT	<b>4♦</b> <sup>1</sup>	East Pass Pass	1 <b>♠</b> 2 <b>♠</b>

Board: 180 Dealer: N Vul: EW North HCP: 12

South HCP: 6 Contract: 1N E North: ♠ 10 ▼ A8653

**♦** AK83

**♣** J94

South: ♠ AQ874

**♥** 92 **♦** 954

**♣** 1075

West North East South

1♥ 1NT AP

Board: 181 Dealer: S Vul: Both HCP: 7	<ul><li>★ KJ10</li><li>♥ J5</li><li>◆ 65</li><li>◆ Q76432</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 182 Dealer: N Vul: None HCP: 13	<ul><li>★ K108</li><li>♥ KJ75</li><li>◆ AQ75</li><li>◆ 53</li></ul>	East Bids 1NT if possible. You bid first.
Board: 183 Dealer: S Vul: EW HCP: 9	<ul><li>107</li><li>✓ Q974</li><li>AK72</li><li>1063</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 184 Dealer: N Vul: Both HCP: 13	<ul><li>★ K2</li><li>♥ 64</li><li>◆ AQ1084</li><li>◆ A983</li></ul>	East Bids 1NT if possible. You bid first.
Board: 185 Dealer: S Vul: None HCP: 3	<ul><li>J97</li><li>♥ Q108642</li><li>♦ 92</li><li>₹ 72</li></ul>	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♣ if possible.  Partner bids first.
Board: 186 Dealer: N Vul: NS HCP: 14	<ul><li>♣ QJ9</li><li>♥ K4</li><li>◆ AQ42</li><li>♣ Q1096</li></ul>	East Bids 1NT if possible. You bid first.

Board: 181 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 2♠ S	North:  ♠ KJ10  ♥ J5  ♠ 65  ♣ Q76432	South:  ♠ Q9752  ♥ A64  ♠ 8  ♣ AKJ8	West 1NT	North 2♠	East AP	South 1♠
Board: 182 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 1N E	North:  ♠ K108  ♥ KJ75  ♠ AQ75  ♣ 53	South:  ♠ Q643  ♥ Q1083  ♦ 10  ♠ QJ102	West	North 1◆	East 1NT	
Board: 183 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 1N W	North:  ♠ 107  ♥ Q974  ♠ AK72  ♣ 1063	South:  ♠ A983  ♥ A  ♠ Q86  ♣ QJ875	West 1NT	North AP	East	South 1♣
Board: 184 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 2 S	North:  ♠ K2  ♥ 64  ♠ AQ1084  ♣ A983	South:  ♠ AQ96  ♥ K98732  ♠ 7  ♣ Q4	West AP	North 1◆	East 1NT	
Board: 185 Dealer: S Vul: None North HCP: 3 South HCP: 19 Contract: 5•X W	North:	South:  ♠ A8653  ♥ AJ73  ♠ AK5  ♠ K		North Pass Pass	East  4•¹ Pass	1♠ Pass

Board: 186 Dealer: N Vul: NS North HCP: 14

North HCP: 14 South HCP: 10 Contract: 2♥ S North: ♠ QJ9

♥ K4

◆ AQ42 ◆ Q1096 South: ♠ K84

**v** 109865

6♠ AK54

West North East South

1**♦** 1NT 2**♥** 

AP

Board: 181 Dealer: S Vul: Both HCP: 14	<ul><li>◆ Q9752</li><li>♥ A64</li><li>◆ 8</li><li>◆ AKJ8</li></ul>	West Bids 1NT if possible. You bid first.
Board: 182 Dealer: N Vul: None HCP: 7	<ul><li>♣ Q643</li><li>♥ Q1083</li><li>♦ 10</li><li>♣ QJ102</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 183 Dealer: S Vul: EW HCP: 13	<ul><li>▲ A983</li><li>✔ A</li><li>◆ Q86</li><li>◆ QJ875</li></ul>	West Bids 1NT if possible. You bid first.
Board: 184 Dealer: N Vul: Both HCP: 11	<ul><li>AQ96</li><li>✓ K98732</li><li>↑ 7</li><li>♠ Q4</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 185 Dealer: S Vul: None HCP: 19	<ul><li>★ A8653</li><li>♥ AJ73</li><li>♦ AK5</li><li>★ K</li></ul>	West Bids 1NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. You bid first.
Board: 186 Dealer: N Vul: NS HCP: 10	<ul><li>★ K84</li><li>▼ 109865</li><li>◆ 6</li><li>◆ AK54</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 181 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 2♠ S	North:  ♠ KJ10  ♥ J5  ♠ 65  ♣ Q76432	South:  ♠ Q9752  ♥ A64  ♠ 8  ♣ AKJ8	West 1NT	North 2♠	East AP	South 1♠
Board: 182 Dealer: N Vul: None North HCP: 13 South HCP: 7 Contract: 1N E	North:  ♠ K108  ♥ KJ75  ♠ AQ75  ♣ 53	South:  ♠ Q643  ♥ Q1083  ♦ 10  ♠ QJ102	West	North 1◆	East 1NT	
Board: 183 Dealer: S Vul: EW North HCP: 9 South HCP: 13 Contract: 1N W	North:  ♠ 107  ♥ Q974  ♠ AK72  ♣ 1063	South:  ♠ A983  ♥ A  ♠ Q86  ♣ QJ875	West 1NT	North AP	East	South 1♣
Board: 184 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 2 S	North:  ♠ K2  ♥ 64  ♠ AQ1084  ♣ A983	South:  ♠ AQ96  ♥ K98732  ♠ 7  ♣ Q4	West AP	North 1◆	East 1NT	
Board: 185 Dealer: S Vul: None North HCP: 3 South HCP: 19 Contract: 5•X W	North:	South:  ♠ A8653  ♥ AJ73  ♠ AK5  ♠ K		North Pass Pass	East  4•¹ Pass	1♠ Pass

Board: 186 Dealer: N Vul: NS North HCP: 14

North HCP: 14 South HCP: 10 Contract: 2♥ S North: ♠ QJ9

♥ K4

◆ AQ42 ◆ Q1096 South: ♠ K84

**v** 109865

6♠ AK54

West North East South

1**♦** 1NT 2**♥** 

AP

Board: 187 Dealer: S Vul: Both HCP: 7	<ul><li>A976</li><li>♥ 96</li><li>★ K6</li><li>♣ 108754</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 188 Dealer: N Vul: None HCP: 13	<b>♣</b> 3 <b>♥</b> K9 <b>♦</b> AQ8432 <b>♣</b> A543	East Bids 1NT if possible. West Bids 2♦ if possible. East Redoubles if possible. West Bids 2♠ if possible. You bid first.
Board: 189 Dealer: S Vul: NS HCP: 10	<ul><li>▲ A96</li><li>♥ K105</li><li>◆ K874</li><li>◆ 986</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 190 Dealer: N Vul: EW HCP: 12 Board: 191	<ul><li>★ K972</li><li>★ KQJ7</li><li>★ K3</li><li>★ 876</li></ul>	East Bids 1NT if possible.  You bid first.  West Bids 1NT if possible.
Dealer: S Vul: None HCP: 6	<ul><li>109876</li><li>985</li><li>9</li></ul>	Partner bids first.
Board: 192 Dealer: N Vul: NS HCP: 14	<ul><li>★ A4</li><li>★ K43</li><li>★ KJ732</li><li>★ K104</li></ul>	East Bids 1NT if possible. You bid first.

Board: 187	North:	South:	•••	3.T	_	a 4
Dealer: S	A976	<b>♦</b> KQ85	West	North	East	
Vul: Both	♥ 96	♥ Q2				1♦
North HCP: 7	♦ K6	◆ 10975	1NT	Pass	<b>2</b> ♦	Pass
South HCP: 12	◆ 108754	◆ 109/3 ◆ AJ9	2♥	Pass	3♥	AP
Contract: 3♥ W	<b>T</b> 100/34	₹ AJ9				
Doord, 100						
Board: 188	North:	South:	West	North	East	South
Dealer: N	<b>4</b> 3	<b>★</b> 109865		1♦	1NT	Pass
Vul: None	<b>♥</b> K9	<b>♥</b> Q862	2♦	X	$XX^1$	Pass
North HCP: 13	♦ AQ8432	<b>♦</b> J7	2♠	AP		
South HCP: 5	♣ A543	<b>♣</b> Q9	1. artifi			
Contract: 2♠ W		- 😯	r. arun	Ciai		
Board: 189						
Dealer: S	North:	South:	West	North	East	South
Vul: NS	<b>♠</b> A96	<b>♠</b> Q5				1♥
North HCP: 10	<b>♥</b> K105	<b>♥</b> J9874	1NT	XN	2	3♣
South HCP: 12	♦ K874	<b>♦</b> Q5	Pass	3 <b>y</b>	AP	J-12
Contract: 3 S	<b>♣</b> 986	<b>♣</b> AK54	rass	<b>3</b> ▼	Aľ	
Commun. 5 V D						
Board: 190	North:	South:				
Dealer: N	Norui. <b>★</b> K972	AJ106	West	North	Fact	South
Vul: EW			West	1 <b>\o</b> 1 <b>\o</b> 1	1NT	
North HCP: 12	♥ KQJ7	♥ A64	A.D.	17	11N 1	AIN
South HCP: 11	• K3	◆ J74	AP			
Contract: 1NX E	<b>♣</b> 876	<b>♣</b> J102				
D 1 101						
Board: 191	North:	South:				
Dealer: S	<b>♠</b> AQ102	<b>♦</b> 87	West	North	East	South
Vul: None	<b>v</b> 109876	<b>♥</b> Q3				1♦
North HCP: 6	<b>♦</b> 985	♦ QJ1063	1NT	AP		
South HCP: 12	<b>♣</b> 9	<b>♣</b> AK74	1	- <del></del>		
Contract: 1N W						
Board: 192	NI d	C 4				
Dealer: N	North:	South:				
	<b>♦</b> A4	<b>♦</b> J109762	West	North	East	South
Vul: NS						
Vul: NS North HCP: 14	<b>♥</b> K43	<b>♥</b> J765		1▲	1NT	AΡ
North HCP: 14	<ul><li>★ K43</li><li>◆ KJ732</li></ul>	<b>♦</b> 6		1♦	1NT	AP
	<b>♥</b> K43			1♦	1NT	AP

Board: 187 Dealer: S Vul: Both HCP: 12	<ul><li>★ KQ85</li><li>♥ Q2</li><li>◆ 10975</li><li>◆ AJ9</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 188 Dealer: N Vul: None HCP: 5	<ul><li>109865</li><li>Q862</li><li>J7</li><li>Q9</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Redoubles if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 189 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q5</li><li>♥ J9874</li><li>◆ Q5</li><li>♣ AK54</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible.  You bid first.
Board: 190 Dealer: N Vul: EW HCP: 11	<ul><li>AJ106</li><li>✓ A64</li><li>J74</li><li>✓ J102</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 191 Dealer: S Vul: None HCP: 12	♣ 87 ▼ Q3 ◆ QJ1063 ♣ AK74	West Bids 1NT if possible. You bid first.
Board: 192 Dealer: N Vul: NS HCP: 2	<ul><li></li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 187	North:	South:			_	~ .
Dealer: S	<b>A</b> A976	<b>♦</b> KQ85	West	North	East	
Vul: Both	♥ 96	<b>♥</b> Q2				1♦
North HCP: 7	◆ K6	◆ 10975	1NT	Pass	<b>2</b> ♦	Pass
South HCP: 12	<b>♦</b> 108754	◆ 109/3 ◆ AJ9	2♥	Pass	3♥	AP
Contract: 3♥ W	<b>T</b> 108/34	₹ AJ9				
Board: 188	37.4	a . 1	West	North	Foot	South
Dealer: N	North:	South:	West			
Vul: None	<b>♠</b> 3	<b>▲</b> 109865		1♦		Pass
North HCP: 13	<b>♥</b> K9	<b>♥</b> Q862	2♦	X	$XX^{I}$	Pass
South HCP: 5	◆ AQ8432	<b>♦</b> J7	2♠	AP		
Contract: 2♠ W	♣ A543	<b>♣</b> Q9	1. artifi	cial		
Conduct. 24 VV						
Board: 189						
Dealer: S	North:	South:	West	North	Fast	South
Vul: NS	<b>♠</b> A96	<b>♠</b> Q5	,, <b>C</b> St	1 (0141	Lust	1 <b>♥</b>
North HCP: 10	<b>♥</b> K105	<b>♥</b> J9874	1NT	XN	2♥	3♣
South HCP: 12	<b>♦</b> K874	<b>♦</b> Q5				3 <b>~</b>
Contract: 3 S	<b>♣</b> 986	<b>♣</b> AK54	Pass	3♥	AP	
Contract. 5 V S						
Board: 190						
	North:	South:				
Dealer: N	<b>♦</b> K972	<b>♠</b> AJ106	West	North	East	South
Vul: EW	♥ KQJ7	<b>♥</b> A64		1♣	1NT	XN
North HCP: 12	<b>♦</b> K3	<b>♦</b> J74	AP			
South HCP: 11	<b>♣</b> 876	<b>♣</b> J102				
Contract: 1NX E						
D 1.101						
Board: 191	North:	South:				
Dealer: S	♠ AQ102	<b>♦</b> 87	West	North	East	South
Vul: None	<b>♥</b> 109876	<b>♥</b> Q3				1♦
North HCP: 6	<b>♦</b> 985	◆ QJ1063	1NT	AP		
South HCP: 12	<b>♣</b> 9	<b>♣</b> AK74	1111			
Contract: 1N W						
- 1 10-						
Board: 192	North:	South:				
		<b>♦</b> J109762	<u>-</u>		_	~ -
Dealer: N	<b>▲</b> A4		TT7 4	NT	Fact	South
Vul: NS	<b>♠</b> A4 <b>♥</b> K43		West			
Vul: NS North HCP: 14	<b>♥</b> K43	<b>♥</b> J765	West	Norun 1♦	1NT	
Vul: NS			West			

Board: 193 Dealer: S Vul: EW HCP: 5	<ul><li>◆ 2</li><li>♥ Q1063</li><li>◆ QJ865</li><li>◆ 964</li></ul>	West Bids 1NT 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: 194 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q5</li><li>♥ KQ10842</li><li>◆ A3</li><li>♣ A43</li></ul>	East Bids 1NT if possible. You bid first.
Board: 195 Dealer: S Vul: NS HCP: 3	<ul><li>▲ J98765</li><li>♥ Q6</li><li>◆ 742</li><li>◆ 86</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 196 Dealer: N Vul: EW HCP: 12	<ul><li>♣85</li><li>♥ AJ6</li><li>◆ AJ974</li><li>♣ Q53</li></ul>	East Bids 1NT if possible. You bid first.
Board: 197 Dealer: S Vul: Both HCP: 7	<b>♦</b> Q <b>∀</b> K84 <b>♦</b> Q984 <b>♣</b> 108652	West Bids 1NT if possible.  Partner bids first.

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

You bid first.

Board: 193 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 4♠ W	North:  ♠ 2  ♥ Q1063  • QJ865  ♠ 964	South:  ♠ AJ8  ♥ A84  ♠ K107  ♠ 8752	1NT 2♠ 4♠ 1. Stayı	Pass AP	2♣¹ 3♣²	1♣ Pass Pass
Board: 194 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 1N E	North:  ♠ Q5  ♥ KQ10842  ♠ A3  ♣ A43	South:	West	North 1♥	East 1NT	
Board: 195 Dealer: S Vul: NS North HCP: 3 South HCP: 13 Contract: 1N W	North:	South:  ♠ K43  ♦ K43  ♦ J108  ♠ KQJ9	West 1NT	North AP	East	South 1♣
Board: 196 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ 85  ♥ AJ6  ♠ AJ974  ♠ Q53	South:  ♣ J1072  ✔ K932  ♣ A1076	West	North 1◆	East 1NT	South AP
Board: 197 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 4♠ S	North:  ♠ Q  ♥ K84  ♠ Q984  ♣ 108652	South:  ♠ AJ109863  ♥ A5  ♠ 2  ♣ AKJ	West 1NT AP	North Pass	East Pass	1♠

Board: 198 Dealer: N Vul: None	North: ♠ KQJ92	South: ♠ 43	West	North 1♠	East 1NT	
North HCP: 12 South HCP: 4 Contract: 3N E	<ul><li>✓ A</li><li>◆ Q652</li><li>◆ 932</li></ul>	♥ QJ962 ♦ J1093 • 64	2 <b>♦</b> 2NT 3NT		2 <b>♥</b> 3♣	Pass Pass

Board: 193 Dealer: S Vul: EW HCP: 12	<ul><li>AJ8</li><li>✓ A84</li><li>✓ K107</li><li>✓ 8752</li></ul>	West Bids 1NT 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: 194 Dealer: N Vul: Both HCP: 8	<ul><li>J764</li><li>✓ —</li><li>KQ987</li><li>Q1098</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 195 Dealer: S Vul: NS HCP: 13	<ul><li>★ K43</li><li>★ K43</li><li>★ J108</li><li>★ KQJ9</li></ul>	West Bids 1NT if possible. You bid first.
Board: 196 Dealer: N Vul: EW HCP: 8	<ul><li>♣ J1072</li><li>♥ K932</li><li>◆ 2</li><li>♣ A1076</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 197 Dealer: S Vul: Both HCP: 17	<ul><li>▲ AJ109863</li><li>▼ A5</li><li>◆ 2</li><li>▲ AKJ</li></ul>	West Bids 1NT if possible. You bid first.

Board: 198
Dealer: N
Vul: None
HCP: 4

43

▼ QJ962

◆ J1093

◆ 64

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

Partner bids first.

Board: 193 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 4♠ W	North:  ♠ 2  ♥ Q1063  • QJ865  ♠ 964	South:  ♠ AJ8  ♥ A84  ♠ K107  ♠ 8752	1NT 2♠ 4♠ 1. Stayı	Pass AP	2♣¹ 3♣²	1♣ Pass Pass
Board: 194 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 1N E	North:  ♠ Q5  ♥ KQ10842  ♠ A3  ♣ A43	South:	West	North 1♥	East 1NT	
Board: 195 Dealer: S Vul: NS North HCP: 3 South HCP: 13 Contract: 1N W	North:	South:  ♠ K43  ♦ K43  ♦ J108  ♠ KQJ9	West 1NT	North AP	East	South 1♣
Board: 196 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ 85  ♥ AJ6  ♠ AJ974  ♠ Q53	South:  ♣ J1072  ✔ K932  ♣ A1076	West	North 1◆	East 1NT	South AP
Board: 197 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 4♠ S	North:  ♠ Q  ♥ K84  ♠ Q984  ♣ 108652	South:  ♠ AJ109863  ♥ A5  ♠ 2  ♣ AKJ	West 1NT AP	North Pass	East Pass	1♠

Board: 198 Dealer: N Vul: None	North: ♠ KQJ92	South: ♠ 43	West	North 1♠	East 1NT	
North HCP: 12 South HCP: 4 Contract: 3N E	<ul><li>✓ A</li><li>◆ Q652</li><li>◆ 932</li></ul>	♥ QJ962 ♦ J1093 • 64	2 <b>♦</b> 2NT 3NT		2 <b>♥</b> 3♣	Pass Pass

Board: 199 Dealer: S Vul: EW HCP: 6	<ul><li>★83</li><li>♥Q10732</li><li>★KJ8</li><li>★963</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 200 Dealer: N Vul: Both HCP: 12	<ul><li>★KQ1073</li><li>★AK1082</li><li>★—</li><li>★842</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. West Bids 5♦ if possible. You bid first.
Board: 201 Dealer: S Vul: None HCP: 0	<ul><li>◆ 9</li><li>♥ 983</li><li>◆ 642</li><li>◆ 1087643</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 202 Dealer: N Vul: NS HCP: 12	<ul><li>♣ J1032</li><li>♥ A9</li><li>♦ A2</li><li>♣ QJ432</li></ul>	East Bids 1NT if possible. You bid first.
Board: 203 Dealer: S Vul: None HCP: 4	<ul><li>◆ Q98432</li><li>◆ 43</li><li>◆ Q72</li><li>◆ 52</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 204 Dealer: N Vul: NS HCP: 12	<ul><li>★ A10</li><li>★ K9842</li><li>★ A7</li><li>★ J865</li></ul>	East Bids 1NT if possible. You bid first.

Board: 199 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 2♠ W	North:  ♠ 83  ♥ Q10732  ♠ KJ8  ♠ 963	South:  ♠ KJ5  ♥ 94  ♦ 9642  ♣ AKQ5		North Pass AP	East 2♥	South  1  Pass
Board: 200 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 5♦ E	North:  ♠ KQ1073  ♥ AK1082  ←—  ♣ 842	South:	3 <b>♣</b> ¹ 5 <b>♦</b>		1NT 3♦ <sup>2</sup>	Pass
Board: 201 Dealer: S Vul: None North HCP: 0 South HCP: 14 Contract: 3N W	North:  ♦ 9  ▼ 983  • 642  • 1087643	South:  ♠ KQ642  ♥ QJ2  ♦ 98  ♣ KQJ	West 1NT	North Pass	East 3NT	1♠
Board: 202 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2♠ N	North:  ♣ J1032  ♥ A9  ♠ A2  ♣ QJ432	South:  ♠ K85  ▼ 10875  ◆ KJ753  ♣ A	West Pass	North 1♣ 2♠	East 1NT AP	
Board: 203 Dealer: S Vul: None North HCP: 4 South HCP: 13 Contract: 1N W	North:	South:  ♣ J5  ♥ KQ982  ♦ J65  ♣ AQ6	West 1NT	North AP	East	South 1♥

Board: 204 Dealer: N Vul: NS North HCP: 12

South HCP: 7 Contract: 1N E North: **♠** A10

**♣** J865

**♥** K9842 **♦** A7

**v** 103 **♦** 963

West North East South 1NT AP **1**♥

**♣** KQ72

South:

**♦** Q862

Board: 199 Dealer: S Vul: EW HCP: 13	<ul><li>★ KJ5</li><li>♥ 94</li><li>◆ 9642</li><li>◆ AKQ5</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 200 Dealer: N Vul: Both HCP: 4	<ul><li>♦ 92</li><li>♥ 9754</li><li>♦ A542</li><li>♦ 973</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♠ if possible. West Bids 5♠ if possible.  Partner bids first.
Board: 201 Dealer: S Vul: None HCP: 14	<ul><li>★ KQ642</li><li>♥ QJ2</li><li>◆ 98</li><li>◆ KQJ</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. You bid first.
Board: 202 Dealer: N Vul: NS HCP: 11	<ul><li>★ K85</li><li>▼ 10875</li><li>◆ KJ753</li><li>◆ A</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 203 Dealer: S Vul: None HCP: 13	<ul><li>↓ J5</li><li>↓ KQ982</li><li>↓ J65</li><li>♠ AQ6</li></ul>	West Bids 1NT if possible. You bid first.
Board: 204 Dealer: N Vul: NS HCP: 7	<ul><li>◆ Q862</li><li>▼ 103</li><li>◆ 963</li><li>◆ KQ72</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 199 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 2♠ W	North:  ♠ 83  ♥ Q10732  ♠ KJ8  ♠ 963	South:  ♠ KJ5  ♥ 94  ♦ 9642  ♣ AKQ5		North Pass AP	East 2♥	South  1  Pass
Board: 200 Dealer: N Vul: Both North HCP: 12 South HCP: 4 Contract: 5♦ E	North:  ♠ KQ1073  ♥ AK1082  ←—  ♣ 842	South:	3 <b>♣</b> ¹ 5 <b>♦</b>		1NT 3♦ <sup>2</sup>	Pass
Board: 201 Dealer: S Vul: None North HCP: 0 South HCP: 14 Contract: 3N W	North:  ♦ 9  ▼ 983  • 642  • 1087643	South:  ♠ KQ642  ♥ QJ2  ♦ 98  ♣ KQJ	West 1NT	North Pass	East 3NT	1♠
Board: 202 Dealer: N Vul: NS North HCP: 12 South HCP: 11 Contract: 2♠ N	North:  ♣ J1032  ♥ A9  ♠ A2  ♣ QJ432	South:  ♠ K85  ▼ 10875  ◆ KJ753  ♣ A	West Pass	North 1♣ 2♠	East 1NT AP	
Board: 203 Dealer: S Vul: None North HCP: 4 South HCP: 13 Contract: 1N W	North:	South:  ♣ J5  ♥ KQ982  ♦ J65  ♣ AQ6	West 1NT	North AP	East	South 1♥

Board: 204 Dealer: N Vul: NS North HCP: 12

South HCP: 7

Contract: 1N E

North:

**♠** A10 **♥** K9842

**♦** A7

**♣** J865

South:

**♦** Q862

**v** 103 **♦** 963

**♣** KQ72

West North East South

1NT AP **1**♥

Board: 205 Dealer: S Vul: EW HCP: 6	<b>★</b> KQJ7 <b>▼</b> 652 <b>★</b> 432 <b>♣</b> 985	West Bids 1NT if possible.  Partner bids first.
Board: 206 Dealer: N Vul: NS HCP: 14	<ul><li>♣ J72</li><li>♥ AQ4</li><li>◆ AJ7</li><li>♣ Q842</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 207 Dealer: S Vul: EW HCP: 6	<ul><li>★ K86432</li><li>★ K74</li><li>★ 102</li><li>★ 102</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 208 Dealer: N Vul: Both HCP: 12	<b>★</b> KQ3 <b>♥</b> 42 <b>♦</b> K10872 <b>♣</b> KJ7	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 209 Dealer: S Vul: NS HCP: 6	<ul><li>★ A10932</li><li>▼ 1065</li><li>◆ 72</li><li>◆ Q105</li></ul>	West Bids 1NT if possible.  Partner bids first.

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

You bid first.

D 1227						
Board: 205	North:	South:				
Dealer: S Vul: EW	<b>♠</b> KQJ7	<b>★</b> 432	West	North	East	South
North HCP: 6	<b>♥</b> 652	<b>♥</b> J98				1♣
South HCP: 12	<b>♦</b> 432	<b>♦</b> KJ10	1NT	AP		
Contract: 1N W	<b>♣</b> 985	♣ AQJ7				
Contract. 114 W						
D1-20/						
Board: 206 Dealer: N	North:	South:				
Vul: NS	<b>♣</b> J72	<b>▲</b> 10985	West	North	East	South
North HCP: 14	♥ AQ4	<b>♥</b> J92		1♣	1NT	Pass
South HCP: 4	<b>♦</b> AJ7	♦ K1053	2♦	Pass	<b>2</b> ♥	AP
Contract: 2♥ E	<b>♣</b> Q842	<b>♣</b> 106				
Constact 2 / E						
Board: 207						
Dealer: S	North:	South:				
Vul: EW	<b>♦</b> K86432	<b>♠</b> A75	West	North	East	South
North HCP: 6	<b>♥</b> K74	<b>♥</b> A6				1♦
South HCP: 14	<b>◆</b> 102	<b>♦</b> J743	1NT	AP		
Contract: 1N W	<b>♣</b> 102	<b>♣</b> AJ76				
Board: 208			<b>33</b> 7 4	<b>N</b> T 4	Г (	G 4
Dealer: N	North:	South:	west	North		
Vul: Both	♠KQ3	♠ AJ1097	1	1•		Pass
North HCP: 12	<b>♥</b> 42	♥ J10953	2 <b>♠</b> ¹	Pass	3 <b>♣</b> <sup>2</sup>	
South HCP: 6	♦ K10872	♦ 4 • 02			ransfe	rs after 1NT
Contract: 3♣ E	<b>♣</b> KJ7	<b>♣</b> 93	2. auto	mat		
Board: 209	North:	South:				
Dealer: S	Norui: <b>♠</b> A10932	Soun: ♠ J	West	North	Fact	South
Vul: NS	♥ 1065	♥ QJ432	West	rvorur	Last	1 <b>Y</b>
North HCP: 6	◆ 72	◆ KQ1094	1NT	2•	AP	1 🔻
South HCP: 12	♣ Q105	<b>♦</b> K2	1111	∠ ▼	AI	
Contract: 2♥ S	1 Q100	1112				
Board: 210	North:	South:	<b>11</b> 7	<b>N</b> T. 4	<b>D</b> . (	C41-
Dealer: N	<b>♦</b> A1086	♣ J	West	North		
Vul: EW	<b>▼</b> 1092	<b>♥</b> J853		1 <b>\(\phi\)</b>		Pass
North HCP: 12	♦ A1085	<b>→</b> 72	2 🗸	Pass	2♠	Pass
South HCP: 4	<b>♣</b> A4	<b>♣</b> Q98752	2NT	Pass	3♠	AP
Contract: 3♠ E		-				

Board: 205 Dealer: S Vul: EW HCP: 12	<ul><li>432</li><li>✓ J98</li><li>✓ KJ10</li><li>▲ AQJ7</li></ul>	West Bids 1NT if possible. You bid first.
Board: 206 Dealer: N Vul: NS HCP: 4	<ul><li>10985</li><li>✓ J92</li><li>✓ K1053</li><li>✓ 106</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 207 Dealer: S Vul: EW HCP: 14	<ul><li>♣ A75</li><li>♥ A6</li><li>♦ J743</li><li>♣ AJ76</li></ul>	West Bids 1NT if possible. You bid first.
Board: 208 Dealer: N Vul: Both HCP: 6	<ul><li>▲ AJ1097</li><li>♥ J10953</li><li>◆ 4</li><li>♣ 93</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 209 Dealer: S Vul: NS HCP: 12	♣ J ♥ QJ432 • KQ1094 ♣ K2	West Bids 1NT if possible. You bid first.

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

Partner bids first.

D 1227						
Board: 205	North:	South:				
Dealer: S Vul: EW	<b>♠</b> KQJ7	<b>★</b> 432	West	North	East	South
North HCP: 6	<b>♥</b> 652	<b>♥</b> J98				1♣
South HCP: 12	<b>♦</b> 432	<b>♦</b> KJ10	1NT	AP		
Contract: 1N W	<b>♣</b> 985	♣ AQJ7				
Contract. 114 W						
D1-20/						
Board: 206 Dealer: N	North:	South:				
Vul: NS	<b>♦</b> J72	<b>▲</b> 10985	West	North	East	South
North HCP: 14	♥ AQ4	<b>♥</b> J92		1♣	1NT	Pass
South HCP: 4	<b>♦</b> AJ7	♦ K1053	2♦	Pass	<b>2</b> ♥	AP
Contract: 2♥ E	<b>♣</b> Q842	<b>♣</b> 106				
Constact 2 / E						
Board: 207						
Dealer: S	North:	South:				
Vul: EW	<b>♦</b> K86432	<b>♠</b> A75	West	North	East	South
North HCP: 6	<b>♥</b> K74	<b>♥</b> A6				1♦
South HCP: 14	<b>◆</b> 102	<b>♦</b> J743	1NT	AP		
Contract: 1N W	<b>♣</b> 102	<b>♣</b> AJ76				
Board: 208			<b>33</b> 7 4	<b>N</b> T 4	Г (	G 4
Dealer: N	North:	South:	west	North		
Vul: Both	♠KQ3	♠ AJ1097	1	1•		Pass
North HCP: 12	<b>♥</b> 42	♥ J10953	2 <b>♠</b> ¹	Pass	3 <b>♣</b> <sup>2</sup>	
South HCP: 6	♦ K10872	♦ 4 • 02			ransfe	rs after 1NT
Contract: 3♣ E	<b>♣</b> KJ7	<b>♣</b> 93	2. auto	mat		
Board: 209	North:	South:				
Dealer: S	Norui: <b>♠</b> A10932	Soun: ♠ J	West	North	Fact	South
Vul: NS	♥ 1065	♥ QJ432	West	rvorur	Last	1 <b>Y</b>
North HCP: 6	◆ 72	◆ KQ1094	1NT	2•	AP	1 🔻
South HCP: 12	♣ Q105	<b>♦</b> K2	1111	∠ ▼	AI	
Contract: 2♥ S	1 Q100	1112				
Board: 210	North:	South:	<b>11</b> 7	<b>N</b> T. 4	<b>D</b> . (	C41-
Dealer: N	<b>♦</b> A1086	♣ J	West	North		
Vul: EW	<b>▼</b> 1092	<b>♥</b> J853		1 <b>\(\phi\)</b>		Pass
North HCP: 12	♦ A1085	<b>→</b> 72	2 🗸	Pass	2♠	Pass
South HCP: 4	<b>♣</b> A4	<b>♣</b> Q98752	2NT	Pass	3♠	AP
Contract: 3♠ E		-				

Board: 211 Dealer: S Vul: Both HCP: 2	<ul><li>♣ 7532</li><li>♥ 87</li><li>♦ Q652</li><li>♣ 1075</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 212 Dealer: N Vul: None HCP: 14	<ul><li>★ A1092</li><li>♥ Q87</li><li>◆ AK3</li><li>◆ J82</li></ul>	East Bids 1NT if possible. You bid first.
Board: 213 Dealer: S Vul: EW HCP: 5	<ul><li>★ A109843</li><li>♥ 2</li><li>◆ J873</li><li>◆ 92</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 214 Dealer: N Vul: Both HCP: 13	<ul><li>J54</li><li>KQ6</li><li>103</li><li>AK973</li></ul>	East Bids 1NT if possible. You bid first.
Board: 215 Dealer: S Vul: None HCP: 5	<ul><li>10</li><li>653</li><li>652</li><li>AJ10964</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 216 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ8763</li><li>♥ 64</li><li>♦ K63</li><li>♠ A5</li></ul>	East Bids 1NT if possible. You bid first.

Board: 211 Dealer: S Vul: Both North HCP: 2 South HCP: 12 Contract: 3N W	North:  ♣ 7532  ♥ 87  • Q652  ♣ 1075	South:	West 1NT	North Pass	East 3NT	1♥
Board: 212 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♠ A1092  ♥ Q87  ♠ AK3  ♣ J82	South:  ♠ QJ6  ♥ J632  ♠ 654  ♠ Q93	West	North 1♣	East 1NT	
Board: 213 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 1N W	North:  ♠ A109843  ♥ 2  • J873  ♣ 92	South:  ♠ K765  ♥ AJ863  ♦ 9  ♣ A108	West 1NT	North AP	East	South 1♥
Board: 214 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 1N E	North:  ♣ J54  ♥ KQ6  ♦ 103  ♣ AK973	South:  ♠ K10983  ♥ 874  ♠ Q762  ♣ 4	West	North 1♣	East 1NT	
Board: 215 Dealer: S Vul: None North HCP: 5 South HCP: 14 Contract: 44 W	North:	South:  ♠ Q2  ♥ AK74  ♠ KQ83  ♣ 832	West  1NT  4♠  1. Texa	AP	East 4♥¹	1♦
Board: 216 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ KQ8763  ♥ 64  ♠ K63  ♠ A5	South:	West	North 1♠	East 1NT	

Board: 211 Dealer: S Vul: Both HCP: 12	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. You bid first.
Board: 212 Dealer: N Vul: None HCP: 6	♠ QJ6 ♥ J632 ♦ 654 ♠ Q93	East Bids 1NT if possible.  Partner bids first.
Board: 213 Dealer: S Vul: EW HCP: 12	<ul><li>★ K765</li><li>▼ AJ863</li><li>◆ 9</li><li>◆ A108</li></ul>	West Bids 1NT if possible. You bid first.
Board: 214 Dealer: N Vul: Both HCP: 5	<ul><li>★ K10983</li><li>▼ 874</li><li>◆ Q762</li><li>◆ 4</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 215 Dealer: S Vul: None HCP: 14	<ul><li>♣ Q2</li><li>♥ AK74</li><li>♦ KQ83</li><li>♣ 832</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 216 Dealer: N Vul: NS HCP: 6	<ul><li>42</li><li>✓ A1098</li><li>✓ J752</li><li>✓ J104</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 211 Dealer: S Vul: Both North HCP: 2 South HCP: 12 Contract: 3N W	North:  ♣ 7532  ♥ 87  • Q652  ♣ 1075	South:	West 1NT	North Pass	East 3NT	1♥
Board: 212 Dealer: N Vul: None North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♠ A1092  ♥ Q87  ♠ AK3  ♣ J82	South:  ♠ QJ6  ♥ J632  ♠ 654  ♠ Q93	West	North 1♣	East 1NT	
Board: 213 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 1N W	North:  ♠ A109843  ♥ 2  • J873  ♣ 92	South:  ♠ K765  ♥ AJ863  ♦ 9  ♣ A108	West 1NT	North AP	East	South 1♥
Board: 214 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 1N E	North:  ♣ J54  ♥ KQ6  ♦ 103  ♣ AK973	South:  ♠ K10983  ♥ 874  ♠ Q762  ♣ 4	West	North 1♣	East 1NT	
Board: 215 Dealer: S Vul: None North HCP: 5 South HCP: 14 Contract: 4 W	North:	South:  ♠ Q2  ♥ AK74  ♠ KQ83  ♣ 832	West  1NT  4♠  1. Texa	AP	East 4♥¹	1♦
Board: 216 Dealer: N Vul: NS North HCP: 12 South HCP: 6 Contract: 1N E	North:  ♠ KQ8763  ♥ 64  ♠ K63  ♠ A5	South:	West	North 1♠	East 1NT	

Board: 217 Dealer: S Vul: Both HCP: 8	<ul><li>◆ 9</li><li>▼ A962</li><li>◆ J943</li><li>◆ K954</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 218 Dealer: N Vul: None HCP: 13	<ul><li>★ A85</li><li>▼ AKQ9</li><li>◆ 43</li><li>◆ 9763</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 219 Dealer: S Vul: NS HCP: 5	<b>★</b> KQ10763 <b>♥</b> 9832 <b>♦</b> 86 <b>♣</b> 3	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 220 Dealer: N Vul: EW HCP: 14	<ul><li>★ KJ103</li><li>♥ Q63</li><li>◆ AJ7</li><li>◆ K87</li></ul>	East Bids 1NT if possible. You bid first.
Board: 221 Dealer: S Vul: None HCP: 8	<ul><li>AQ976</li><li>✓ 1075</li><li>✓ 9</li><li>✓ Q765</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 222 Dealer: N Vul: NS HCP: 14	<ul><li>★ K72</li><li>★ A64</li><li>◆ J84</li><li>◆ AQ106</li></ul>	East Bids 1NT if possible. You bid first.

Board: 217 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 1N W	North: ♠ 9 ♥ A962 ♦ J943 ♣ K954	South:  ♠ KQ862  ♥ J53  • Q  ♣ AQ63	West 1NT	North AP	East	South 1♣
Board: 218 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4 S	North:  ♠ A85  ♥ AKQ9  ♦ 43  ♣ 9763	South:  ♠ 6  ♥ 432  ♠ KQ109865  ♠ A5	West 2♣ AP	North 1♣ 3♦	East 1NT 3♠	
Board: 219 Dealer: S Vul: NS North HCP: 5 South HCP: 14 Contract: 4•X E	North:  ♠ KQ10763  ♥ 9832  ♦ 86  ♣ 3	South:  ♠ 2  ♥ AJ6  ♠ AQJ10942  ♠ Q9	1NT Pass Pass	North  Pass Pass XA	2♠¹ 4♣ AP	South  1   3   Pass  rs after 1NT
Board: 220 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 4♠ S	North:  ♠ KJ103  ♥ Q63  ♠ AJ7  ♣ K87	South:  ♠ Q9752  ♥ 9  ♠ K1063  ♣ A94	West Pass AP	North 1♣ 3♠	East 1NT Pass	2♠
Board: 221 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 2 W	North:  ♠ AQ976  ♥ 1075  ♦ 9  ♠ Q765	South:  ♣ J5  ▼ K  • KJ106543  ♣ AJ10	West 1NT 2♥	North Pass AP	East 2◆	South 1♦ X

Board: 222 Dealer: N Vul: NS North HCP: 14

South HCP: 5 Contract: 1N E North: **♠** K72

**♥** A64 **♦** J84

**♣** AQ106

South:

**♠** Q10983

**♥** QJ107 **♦** 1032

**♣** 3

West North East South 1NT AP 1♣

Board: 217 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQ862</li><li>♥ J53</li><li>◆ Q</li><li>◆ AQ63</li></ul>	West Bids 1NT if possible. You bid first.
Board: 218 Dealer: N Vul: None HCP: 9	<ul><li>♠ 6</li><li>♥ 432</li><li>♦ KQ109865</li><li>♠ A5</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 219 Dealer: S Vul: NS HCP: 14	<ul><li>♣ 2</li><li>♥ AJ6</li><li>♦ AQJ10942</li><li>♣ Q9</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 220 Dealer: N Vul: EW HCP: 9	<ul><li>◆ Q9752</li><li>♥ 9</li><li>◆ K1063</li><li>◆ A94</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 221 Dealer: S Vul: None HCP: 13	<ul><li>↓ J5</li><li>♥ K</li><li>◆ KJ106543</li><li>♠ AJ10</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 222 Dealer: N Vul: NS HCP: 5	<ul><li>♣ Q10983</li><li>♥ QJ107</li><li>♦ 1032</li><li>♣ 3</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 217 Dealer: S Vul: Both North HCP: 8 South HCP: 14 Contract: 1N W	North: ♠ 9 ♥ A962 ♦ J943 ♣ K954	South:  ♠ KQ862  ♥ J53  • Q  ♣ AQ63	West 1NT	North AP	East	South 1♣
Board: 218 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4 S	North:  ♠ A85  ♥ AKQ9  ♦ 43  ♣ 9763	South:  ♠ 6  ♥ 432  ♠ KQ109865  ♠ A5	West 2♣ AP	North 1♣ 3♦	East 1NT 3♠	
Board: 219 Dealer: S Vul: NS North HCP: 5 South HCP: 14 Contract: 4•X E	North:  ♠ KQ10763  ♥ 9832  ♦ 86  ♣ 3	South:  ♠ 2  ♥ AJ6  ♠ AQJ10942  ♠ Q9	1NT Pass Pass	North  Pass Pass XA	2♠¹ 4♣ AP	South  1   3   Pass  rs after 1NT
Board: 220 Dealer: N Vul: EW North HCP: 14 South HCP: 9 Contract: 4♠ S	North:  ♠ KJ103  ♥ Q63  ♠ AJ7  ♣ K87	South:  ♠ Q9752  ♥ 9  ♠ K1063  ♣ A94	West Pass AP	North 1♣ 3♠	East 1NT Pass	2♠
Board: 221 Dealer: S Vul: None North HCP: 8 South HCP: 13 Contract: 2 W	North:  ♠ AQ976  ♥ 1075  ♦ 9  ♠ Q765	South:  ♣ J5  ▼ K  • KJ106543  ♣ AJ10	West 1NT 2♥	North Pass AP	East 2◆	South 1♦ X

Board: 222 Dealer: N Vul: NS North HCP: 14

South HCP: 5 Contract: 1N E North: **♠** K72

**♥** A64 **♦** J84

**♣** AQ106

South:

**♠** Q10983

**♥** QJ107 **♦** 1032

**♣** 3

West North East South 1NT AP 1♣

Board: 223 Dealer: S Vul: EW HCP: 9	<ul><li>★ A74</li><li>▼ K6543</li><li>◆ 4</li><li>◆ Q983</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 224 Dealer: N Vul: Both HCP: 12	<ul><li>★ KJ32</li><li>♥ Q983</li><li>◆ K8</li><li>◆ K53</li></ul>	East Bids 1NT if possible. You bid first.
Board: 225 Dealer: S Vul: NS HCP: 4	<ul><li>★ KJ75</li><li>▼ 108542</li><li>◆ 943</li><li>◆ 8</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 226 Dealer: N Vul: EW HCP: 12	<ul><li>♣ QJ73</li><li>♥ AJ10</li><li>◆ A843</li><li>♣ 64</li></ul>	East Bids 1NT if possible. You bid first.
Board: 227 Dealer: S Vul: Both HCP: 3	<b>♠</b> QJ4 ♥ 97542 • 864 • 87	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 228 Dealer: N Vul: None HCP: 13	<ul><li>★ K104</li><li>♥ Q10742</li><li>◆ AKJ2</li><li>◆ 5</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♥ if possible. West Bids 5♣ if possible. You bid first.

Board: 228 Dealer: N Vul: None North HCP: 13 South HCP: 7	North:  ♠ K104  ♥ Q10742  ♠ AKJ2	South:	West 3♣ 5♣	North 1♥ 3♠ AP	1NT	
Dealer: S Vul: Both North HCP: 3 South HCP: 14 Contract: 2N W	North:  ♠ QJ4  ♥ 97542  ♦ 864  ♣ 87	South:  ♠ AK2  ♥ Q10  ♠ AJ932  ♣ 1093		North Pass Pass man	East 2♣¹ 2NT	1♦ Pass
Board: 226 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 1N E	North:  ♠ QJ73  ♥ AJ10  ♠ A843  ♣ 64	South:  ♦ 854  ♥ 932  • 76  ♣ KQ1052		North 1♦	1NT	AP
Board: 225 Dealer: S Vul: NS North HCP: 4 South HCP: 13 Contract: 1N W	North:  ♠ KJ75  ▼ 108542  ◆ 943  ♣ 8	South:  ♠ A1064  ♥ KQ93  ♦ J5  ♣ K106	West 1NT	North AP	East	South 1♣
Board: 224 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 1NX E	North:  ♠ KJ32  ♥ Q983  ♠ K8  ♣ K53	South:  ♠ Q1064  ♥ K62  ♠ AQ72  ♣ 72	West AP	North 1♣	East 1NT	
Board: 223 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 1N W	North:  ♠ A74  ♥ K6543  ♦ 4  ♣ Q983	South:  ♠ QJ9  ♥ Q  ♠ AQ10952  ♠ K74	West 1NT	North AP	East	South 1◆

Board: 223 Dealer: S Vul: EW HCP: 14	<ul><li>♣ QJ9</li><li>♥ Q</li><li>◆ AQ10952</li><li>♣ K74</li></ul>	West Bids 1NT if possible. You bid first.
Board: 224 Dealer: N Vul: Both HCP: 11	<ul><li>♣ Q1064</li><li>♥ K62</li><li>◆ AQ72</li><li>♣ 72</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 225 Dealer: S Vul: NS HCP: 13	<ul><li>★ A1064</li><li>▼ KQ93</li><li>◆ J5</li><li>◆ K106</li></ul>	West Bids 1NT if possible. You bid first.
Board: 226 Dealer: N Vul: EW HCP: 5	♦ 854 ▼ 932 ♦ 76 • KQ1052	East Bids 1NT if possible.  Partner bids first.
Board: 227 Dealer: S Vul: Both HCP: 14	<ul><li>AK2</li><li>♥ Q10</li><li>AJ932</li><li>♣ 1093</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. You bid first.
Board: 228 Dealer: N Vul: None HCP: 7	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 4♥ if possible. West Bids 5♣ if possible.  Partner bids first.

Board: 228 Dealer: N Vul: None North HCP: 13 South HCP: 7	North:  ♠ K104  ♥ Q10742  ♠ AKJ2	South:	West 3♣ 5♣	North 1♥ 3♠ AP	1NT	
Dealer: S Vul: Both North HCP: 3 South HCP: 14 Contract: 2N W	North:  ♠ QJ4  ♥ 97542  ♦ 864  ♣ 87	South:  ♠ AK2  ♥ Q10  ♠ AJ932  ♣ 1093		North Pass Pass man	East 2♣¹ 2NT	1♦ Pass
Board: 226 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 1N E	North:  ♠ QJ73  ♥ AJ10  ♠ A843  ♣ 64	South:  ♦ 854  ♥ 932  • 76  ♣ KQ1052		North 1♦	1NT	AP
Board: 225 Dealer: S Vul: NS North HCP: 4 South HCP: 13 Contract: 1N W	North:  ♠ KJ75  ▼ 108542  ◆ 943  ♣ 8	South:  ♠ A1064  ♥ KQ93  ♦ J5  ♣ K106	West 1NT	North AP	East	South 1♣
Board: 224 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 1NX E	North:  ♠ KJ32  ♥ Q983  ♠ K8  ♣ K53	South:  ♠ Q1064  ♥ K62  ♠ AQ72  ♣ 72	West AP	North 1♣	East 1NT	
Board: 223 Dealer: S Vul: EW North HCP: 9 South HCP: 14 Contract: 1N W	North:  ♠ A74  ♥ K6543  ♦ 4  ♣ Q983	South:  ♠ QJ9  ♥ Q  ♠ AQ10952  ♠ K74	West 1NT	North AP	East	South 1◆

Board: 229 Dealer: S Vul: EW HCP: 1	<ul><li>♣—</li><li>▼ 107</li><li>◆ J987632</li><li>♣ 10982</li></ul>	West Bids 1NT 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: 230 Dealer: N Vul: None HCP: 12	<ul><li>★ K2</li><li>▼ A1098</li><li>◆ 92</li><li>◆ KQ643</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. You bid first.
Board: 231 Dealer: S Vul: NS HCP: 8	<ul><li> ♣ J8</li><li> ♥ AQ6542</li><li> ♦ 32</li><li> ♣ J65</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 232 Dealer: N Vul: Both HCP: 14	<ul><li>♣ Q42</li><li>♥ KJ109</li><li>◆ Q107</li><li>♣ AQ3</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 233 Dealer: S Vul: NS HCP: 4	<b>♦</b> QJ3 <b>♥</b> 87654 <b>♦</b> J842 <b>♣</b> 4	West Bids 1NT if possible.  Partner bids first.

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

You bid first.

Board: 229 Dealer: S Vul: EW North HCP: 1 South HCP: 13 Contract: 4♥ E	North:  ♣—  ▼ 107  ◆ J987632  ♣ 10982	South:  ♠ Q9852  ♥ Q94  ♦ Q  ♠ AK63	West  1NT 2  4  1. Stay	North Pass Pass AP man	East 2♣¹ 3♥	South  1  Pass  Pass
Board: 230 Dealer: N Vul: None North HCP: 12 South HCP: 3 Contract: 4♠ E	North:  ♠ K2  ♥ A1098  ♦ 92  ♠ KQ643	South:  ♠ 73  ♥ 7543  ♦ Q7643  ♣ J10	West 2♥ 3NT	North 1♣ Pass Pass	East 1NT 2♠ 4♠	South Pass Pass AP
Board: 231 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 2 N	North:  ♣ J8  ♥ AQ6542  ♣ 32  ♣ J65	South:  ♠ A10932  ♥ K3  ♠ K1085  ♠ Q8	West 1NT	North 2♥	East AP	South 1♠
Board: 232 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 2♠ E	North:  ♠ Q42  ♥ KJ109  ♠ Q107  ♣ AQ3	South:  ♠ K53  ♥ A532  ♦ J43  ♣ 1076	West 2♥	North 1♣ Pass	East 1NT 2♠	South Pass AP
Board: 233 Dealer: S Vul: NS North HCP: 4 South HCP: 12 Contract: 1N W	North:  ♠ QJ3  ♥ 87654  ♦ J842  ♠ 4	South:  ♠ K1092  ♥ KJ  ♠ K  ♣ Q109872	West 1NT	North AP	East	South 1♣

Board: 234 Dealer: N Vul: EW North HCP: 12 South HCP: 1 Contract: 3N E

North:

♠ QJ95

♥ QJ109

♠ A75

♠ Q4

South:

♠ 432

♥ 87652

♦ J10

♠ 872

1. Splinter

## South hands (Practice Page)

Board: 229 Dealer: S Vul: EW HCP: 13	<ul><li>◆ Q9852</li><li>◆ Q94</li><li>◆ Q</li><li>◆ AK63</li></ul>	West Bids 1NT 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: 230 Dealer: N Vul: None HCP: 3	<ul><li>↑73</li><li>↑7543</li><li>↑Q7643</li><li>♪J10</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. Partner bids first.
Board: 231 Dealer: S Vul: NS HCP: 12	<ul><li>▲ A10932</li><li>♥ K3</li><li>◆ K1085</li><li>♣ Q8</li></ul>	West Bids 1NT if possible. You bid first.
Board: 232 Dealer: N Vul: Both HCP: 8	<ul><li>★ K53</li><li>★ A532</li><li>◆ J43</li><li>★ 1076</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 233 Dealer: S Vul: NS HCP: 12	<ul><li>★ K1092</li><li>▼ KJ</li><li>◆ K</li><li>◆ Q109872</li></ul>	West Bids 1NT if possible. You bid first.

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

Partner bids first.

Board: 229 Dealer: S Vul: EW North HCP: 1 South HCP: 13 Contract: 4♥ E	North:  ♣—  ▼ 107  ◆ J987632  ♣ 10982	South:  ♠ Q9852  ♥ Q94  ♦ Q  ♠ AK63	West  1NT 2  4  1. Stay	North Pass Pass AP man	East 2♣¹ 3♥	South  1  Pass  Pass
Board: 230 Dealer: N Vul: None North HCP: 12 South HCP: 3 Contract: 4♠ E	North:  ♠ K2  ♥ A1098  ♦ 92  ♠ KQ643	South:  ♠ 73  ♥ 7543  ♦ Q7643  ♣ J10	West 2♥ 3NT	North 1♣ Pass Pass	East 1NT 2♠ 4♠	South Pass Pass AP
Board: 231 Dealer: S Vul: NS North HCP: 8 South HCP: 12 Contract: 2 N	North:  ♣ J8  ♥ AQ6542  ♣ 32  ♣ J65	South:  ♠ A10932  ♥ K3  ♠ K1085  ♠ Q8	West 1NT	North 2♥	East AP	South 1♠
Board: 232 Dealer: N Vul: Both North HCP: 14 South HCP: 8 Contract: 2♠ E	North:  ♠ Q42  ♥ KJ109  ♠ Q107  ♣ AQ3	South:  ♠ K53  ♥ A532  ♦ J43  ♣ 1076	West 2♥	North 1♣ Pass	East 1NT 2♠	South Pass AP
Board: 233 Dealer: S Vul: NS North HCP: 4 South HCP: 12 Contract: 1N W	North:  ♠ QJ3  ♥ 87654  ♦ J842  ♠ 4	South:  ♠ K1092  ♥ KJ  ♠ K  ♣ Q109872	West 1NT	North AP	East	South 1♣

Board: 234 Dealer: N Vul: EW North HCP: 12 South HCP: 1 Contract: 3N E

North:

♠ QJ95

♥ QJ109

♠ A75

♠ Q4

South:

♠ 432

♥ 87652

♦ J10

♠ 872

1. Splinter

# North hands (Practice Page)

Board: 235 Dealer: S Vul: None HCP: 3	<ul><li>★ K942</li><li>▼ 10742</li><li>◆ 865</li><li>◆ 54</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Redoubles if possible. Partner bids first.
Board: 236 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ843</li><li>♥ 6</li><li>◆ J6</li><li>◆ AQ854</li></ul>	East Bids 1NT if possible. You bid first.
Board: 237 Dealer: S Vul: EW HCP: 7	<ul><li>♣ 4</li><li>♥ J94</li><li>♦ AQ10642</li><li>♣ 765</li></ul>	West Bids 1NT if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 238 Dealer: N Vul: Both HCP: 13	<ul><li>♠ Q9752</li><li>♥ Q</li><li>♦ AKQ52</li><li>♠ 62</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 239 Dealer: S Vul: NS HCP: 6	<ul><li>◆ 9</li><li>♥ J9542</li><li>◆ 974</li><li>◆ KQ82</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 240 Dealer: N Vul: EW HCP: 12	<ul><li>A54</li><li>♥ Q752</li><li>◆ Q9</li><li>A953</li></ul>	East Bids 1NT if possible. You bid first.

Board: 235						
Dealer: S	North:	South: ♠ A6	West	North	East	South 1
Vul: None	<b>★</b> K942 <b>▼</b> 10742	• Ao • KQ5	1NT	Pass	2	X
North HCP: 3 South HCP: 18	<b>♦</b> 865	◆ AQ72	$XX^1$	3♥	AP	
Contract: 3 V N	<b>♣</b> 54	<b>♣</b> K873	1. artifi	cial		
Board: 236	North:	South:				
Dealer: N	<b>★</b> KQ843	<b>♦</b> 62	West	North	East	South
Vul: NS	<b>V</b> 6	<b>♥</b> K932		1♠	1NT	XN
North HCP: 12 South HCP: 10	<b>♦</b> J6	<b>♦</b> K104	Pass	2♣	AP	
Contract: 2♣ N	♣ AQ854	<b>♣</b> KJ109				
Doord: 227						
Board: 237 Dealer: S	North:	South:			_	~ 4
Vul: EW	<b>♦</b> 4	<b>♦</b> A52	West	North	East	
North HCP: 7	♥ J94 • AO10642	♥ KQ1053 ♦ 9	1 N I T	200	1.	1 <b>♥</b>
South HCP: 12	◆ AQ10642 ◆ 765	<b>♦</b> QJ102	1NT	2	4♠	AP
Contract: 4♠ E	1 700	1 (0102				
Board: 238	North:	South:				
Dealer: N	♣ Q9752	<b>4</b> 4	West	North	East	South
Vul: Both North HCP: 13	<b>♥</b> Q	<b>♥</b> K542		1♠	1NT	Pass
South HCP: 9	<b>♦</b> AKQ52	<b>♦</b> 9643	2♦	Pass	2♥	AP
Contract: 2♥ E	<b>♣</b> 62	<b>♣</b> AQ94				
Board: 239	NT 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ 9	South: <b>♠</b> 654	West	rvorur	Last	1 <b>♦</b>
Vul: NS	♥ J9542	♥ K108	1NT	Pass	2	Pass
North HCP: 6	<b>♦</b> 974	◆ KQJ103	3 <b>♠</b> ¹	AP		
South HCP: 13 Contract: 3♠ W	<b>♣</b> KQ82	<b>♣</b> A6		er accep	tance a	after NT
Board: 240	North:	South:				
Dealer: N	♣ A54	<b>♦</b> J982	<b>VV</b> 74	NI ~.41.	Do-4	C41.
X I1. EXXI		<b>v</b> 104	west	North		
Vul: EW North HCP: 12	<b>♥</b> Q752	<b>▼</b> 104		1.4		ΛD
Vul: EW North HCP: 12 South HCP: 6	♥ Q752 • Q9 • A953	◆ A863 ◆ J108		1♣	1NT	AP

## South hands (Practice Page)

Board: 235 Dealer: S Vul: None HCP: 18	<ul><li>▲ A6</li><li>♥ KQ5</li><li>◆ AQ72</li><li>▲ K873</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Redoubles if possible. You bid first.
Board: 236 Dealer: N Vul: NS HCP: 10	<ul><li>♠ 62</li><li>♥ K932</li><li>♦ K104</li><li>♠ KJ109</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 237 Dealer: S Vul: EW HCP: 12	<ul><li>A52</li><li>✓ KQ1053</li><li>✓ 9</li><li>✓ QJ102</li></ul>	West Bids 1NT if possible. East Bids 4♠ if possible. You bid first.
Board: 238 Dealer: N Vul: Both HCP: 9	<ul><li>4</li><li>✓ K542</li><li>◆ 9643</li><li>◆ AQ94</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 239 Dealer: S Vul: NS HCP: 13	<ul><li>♠ 654</li><li>♥ K108</li><li>♦ KQJ103</li><li>♠ A6</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. You bid first.
Board: 240 Dealer: N Vul: EW HCP: 6	<ul><li></li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 235						
Dealer: S	North:	South: ♠ A6	West	North	East	South 1
Vul: None	<b>★</b> K942 <b>▼</b> 10742	• Ao • KQ5	1NT	Pass	2	X
North HCP: 3 South HCP: 18	<b>♦</b> 865	◆ AQ72	$XX^1$	3♥	AP	
Contract: 3 V N	<b>♣</b> 54	<b>♣</b> K873	1. artifi	cial		
Board: 236	North:	South:				
Dealer: N	<b>★</b> KQ843	<b>♦</b> 62	West	North	East	South
Vul: NS	<b>V</b> 6	<b>♥</b> K932		1♠	1NT	XN
North HCP: 12 South HCP: 10	<b>♦</b> J6	<b>♦</b> K104	Pass	2♣	AP	
Contract: 2♣ N	♣ AQ854	<b>♣</b> KJ109				
Doord: 227						
Board: 237 Dealer: S	North:	South:			_	~ 4
Vul: EW	<b>♦</b> 4	<b>♦</b> A52	West	North	East	
North HCP: 7	♥ J94 • AO10642	♥ KQ1053 ♦ 9	1 N I T	200	1.	1 <b>♥</b>
South HCP: 12	◆ AQ10642 ◆ 765	<b>♦</b> QJ102	1NT	2	4♠	AP
Contract: 4♠ E	1 700	1 (0102				
Board: 238	North:	South:				
Dealer: N	♣ Q9752	<b>4</b> 4	West	North	East	South
Vul: Both North HCP: 13	<b>♥</b> Q	<b>♥</b> K542		1♠	1NT	Pass
South HCP: 9	<b>♦</b> AKQ52	<b>♦</b> 9643	2♦	Pass	2♥	AP
Contract: 2♥ E	<b>♣</b> 62	<b>♣</b> AQ94				
Board: 239	NT 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ 9	South: <b>♠</b> 654	West	rvorur	Last	1 <b>♦</b>
Vul: NS	♥ J9542	♥ K108	1NT	Pass	2	Pass
North HCP: 6	<b>♦</b> 974	◆ KQJ103	3 <b>♠</b> ¹	AP		
South HCP: 13 Contract: 3♠ W	<b>♣</b> KQ82	<b>♣</b> A6		er accep	tance a	after NT
Board: 240	North:	South:				
Dealer: N	♣ A54	<b>♦</b> J982	<b>VV</b> 74	NI ~.41.	Do-4	C41.
X I1. EXXI		<b>v</b> 104	west	North		
Vul: EW North HCP: 12	<b>♥</b> Q752	<b>▼</b> 104		1.4		ΛD
Vul: EW North HCP: 12 South HCP: 6	♥ Q752 • Q9 • A953	◆ A863 ◆ J108		1♣	1NT	AP

# North hands (Practice Page)

Board: 241 Dealer: S Vul: Both HCP: 7	♣— ▼ K108742 ◆ K53 ♣ J1063	West Bids 1NT if possible.  Partner bids first.
Board: 242 Dealer: N Vul: None HCP: 12	<ul><li>AQ875</li><li>♥ 9</li><li>Q54</li><li>A1094</li></ul>	East Bids 1NT if possible. You bid first.
Board: 243 Dealer: S Vul: EW HCP: 4	<ul><li>J532</li><li>✓ Q10</li><li>8652</li><li>J105</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible.  Partner bids first.
Board: 244 Dealer: N Vul: Both HCP: 13	<ul><li>★ AK3</li><li>♥ Q10752</li><li>◆ 96</li><li>◆ A95</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 245 Dealer: S Vul: None HCP: 8	<ul><li>10</li><li>✓ A96</li><li>✓ K7542</li><li>✓ J1074</li></ul>	West Bids 1NT 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: 246 ♠ A73
Dealer: N ♥ Q

 East Bids 1NT if possible.

You bid first.

Board: 241 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 2♠ S	North:  ♣ —  ▼ K108742  • K53  ♣ J1063	South:  ♠ AQJ754  ♥ QJ  ♠ 7  ♠ K984	West 1NT AP	North 2♥	East Pass	1♠
Board: 242 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 2♠ N	North:  ♠ AQ875  ♥ 9  ♠ Q54  ♠ A1094	South:  • 1096  • Q86  • KJ72  • 532	West AP	North 1♠	East 1NT	
Board: 243 Dealer: S Vul: EW North HCP: 4 South HCP: 13 Contract: 3♥ W	North:  ♣ J532  ♥ Q10  • 8652  ♣ J105	South:  ◆ 86  ▼ K3  ◆ KQ107  ◆ KQ732		North Pass Pass	East 2♦ 3♥	South 1♣ Pass AP
Board: 244 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 2♠ E	North:  ♠ AK3  ♥ Q10752  ♦ 96  ♠ A95	South:  ♠ Q4  ♥ 43  ♠ K87543  ♣ 863	West 2♥	North 1♥ Pass		South Pass AP
Board: 245 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4♠ W	North:  ♣ 10  ✔ A96  ♠ K7542  ♣ J1074	South:  ♠ Q84  ♥ Q5  ♠ QJ9  ♠ KQ865		North Pass Pass AP	East 2♥ 3♠	South  1 &  Pass  Pass
Board: 246 Dealer: N Vul: NS North HCP: 17 South HCP: 0 Contract: 2 N	North:  ♠ A73  ♥ Q  ♠ KQ87  ♠ AQ1032	South:	West Pass	North 1♣ 2◆		South Pass

### South hands (Practice Page)

Board: 241 Dealer: S Vul: Both HCP: 13	<ul><li>AQJ754</li><li>♥QJ</li><li>↑7</li><li>K984</li></ul>	West Bids 1NT if possible. You bid first.
Board: 242 Dealer: N Vul: None HCP: 6	<ul><li>1096</li><li>✓ Q86</li><li>✓ KJ72</li><li>✓ 532</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 243 Dealer: S Vul: EW HCP: 13	<b>♦</b> 86 <b>∀</b> K3 <b>♦</b> KQ107 <b>♣</b> KQ732	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 244 Dealer: N Vul: Both HCP: 5	<ul><li>Q4</li><li>✓ 43</li><li>✓ K87543</li><li>♠ 863</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 245 Dealer: S Vul: None HCP: 12	<ul><li>♣ Q84</li><li>♥ Q5</li><li>◆ QJ9</li><li>♣ KQ865</li></ul>	West Bids 1NT 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: 246 **♦**964 Dealer: N **y** 96532

**♦** 654 Partner bids first.

Vul: NS HCP: 0

**♣** 87

East Bids 1NT if possible.

Board: 241 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 2♠ S	North:  ♣ —  ▼ K108742  • K53  ♣ J1063	South:  ♠ AQJ754  ♥ QJ  ♠ 7  ♠ K984	West 1NT AP	North 2♥	East Pass	1♠
Board: 242 Dealer: N Vul: None North HCP: 12 South HCP: 6 Contract: 2♠ N	North:  ♠ AQ875  ♥ 9  ♠ Q54  ♠ A1094	South:  • 1096  • Q86  • KJ72  • 532	West AP	North 1♠	East 1NT	
Board: 243 Dealer: S Vul: EW North HCP: 4 South HCP: 13 Contract: 3♥ W	North:  ♣ J532  ♥ Q10  • 8652  ♣ J105	South:  ◆ 86  ▼ K3  ◆ KQ107  ◆ KQ732		North Pass Pass	East 2♦ 3♥	South 1♣ Pass AP
Board: 244 Dealer: N Vul: Both North HCP: 13 South HCP: 5 Contract: 2♠ E	North:  ♠ AK3  ♥ Q10752  ♦ 96  ♠ A95	South:  ♠ Q4  ♥ 43  ♠ K87543  ♣ 863	West 2♥	North 1♥ Pass		South Pass AP
Board: 245 Dealer: S Vul: None North HCP: 8 South HCP: 12 Contract: 4♠ W	North:  ♣ 10  ✔ A96  ♠ K7542  ♣ J1074	South:  ♠ Q84  ♥ Q5  ♠ QJ9  ♠ KQ865		North Pass Pass AP	East 2♥ 3♠	South  1 &  Pass  Pass
Board: 246 Dealer: N Vul: NS North HCP: 17 South HCP: 0 Contract: 2 N	North:  ♠ A73  ♥ Q  ♠ KQ87  ♠ AQ1032	South:	West Pass	North 1♣ 2◆		South Pass

# North hands (Practice Page)

Board: 247 Dealer: S Vul: Both HCP: 7	<ul><li>♦ 95</li><li>♥ K1053</li><li>♦ 105</li><li>♠ KJ654</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 248 Dealer: N Vul: None HCP: 16	<ul><li>★ 5</li><li>★ KQ8742</li><li>★ AK73</li><li>★ A4</li></ul>	East Bids 1NT if possible. West Doubles Pass if possible. You bid first.
Board: 249 Dealer: S Vul: NS HCP: 6	<ul><li>J109752</li><li>♥ Q7</li><li>← —</li><li>★ K10754</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 250 Dealer: N Vul: EW HCP: 14	<ul><li>AQ82</li><li>✓ A8</li><li>104</li><li>▲ KJ982</li></ul>	East Bids 1NT if possible. You bid first.
Board: 251 Dealer: S Vul: None HCP: 5	♣ J ▼ 10943 ◆ J863 ♣ K762	West Bids 1NT if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 252 Dealer: N Vul: NS HCP: 19	<ul><li>★ AKQ10</li><li>♥ K</li><li>◆ KQJ2</li><li>◆ J984</li></ul>	East Bids 1NT if possible. You bid first.

Board: 247 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2♥ W	North:	South:  ♠ QJ873  ♥ 6  ♠ AKQ6  ♣ 1072		North Pass AP	East 2◆	South 1♠ Pass
Board: 248 Dealer: N Vul: None North HCP: 16 South HCP: 1 Contract: 4♥X N	North:	South:	West Pass X	North 1♥ 4♥ AP	1NT	
Board: 249 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 1N W	North:	South:  ♠ Q6  ♥ 96542  ♠ AKJ73  ♠ A	West 1NT	North AP	East	South 1♥
Board: 250 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 1N E	North:  ♠ AQ82  ♥ A8  • 104  ♣ KJ982	South:  ♠ K75  ♥ Q1052  • QJ62  ♣ 73	West	North 1♣	East 1NT	
Board: 251 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 4♠ E	North:  ♣ J  ♥ 10943  ♦ J863  ♣ K762	South:  ♠ K104  ♥ AQ862  • Q  ♠ Q1094	West 1NT	North 3♥	East 4♠	South  1 V  AP
Board: 252 Dealer: N Vul: NS North HCP: 19 South HCP: 4 Contract: 1N E	North:  ♠ AKQ10  ♥ K  ♠ KQJ2  ♠ J984	South:	West	North 1◆	East 1NT	

## South hands (Practice Page)

Board: 247 Dealer: S Vul: Both HCP: 12	<ul><li>♣ QJ873</li><li>♥ 6</li><li>♦ AKQ6</li><li>♣ 1072</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 248 Dealer: N Vul: None HCP: 1	<ul><li>♦ 9764</li><li>♥ 10953</li><li>♦ 109</li><li>♣ J97</li></ul>	East Bids 1NT if possible. West Doubles Pass if possible. Partner bids first.
Board: 249 Dealer: S Vul: NS HCP: 14	<ul><li>♠ Q6</li><li>♥ 96542</li><li>♦ AKJ73</li><li>♠ A</li></ul>	West Bids 1NT if possible. You bid first.
Board: 250 Dealer: N Vul: EW HCP: 8	<ul><li>★ K75</li><li>♥ Q1052</li><li>◆ QJ62</li><li>◆ 73</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 251 Dealer: S Vul: None HCP: 13	<ul><li>★ K104</li><li>▼ AQ862</li><li>◆ Q</li><li>◆ Q1094</li></ul>	West Bids 1NT if possible. East Bids 4♠ if possible. You bid first.
Board: 252 Dealer: N Vul: NS HCP: 4	♦ 842 ▼ J874 ♦ 1073 ♣ K73	East Bids 1NT if possible.  Partner bids first.

Board: 247 Dealer: S Vul: Both North HCP: 7 South HCP: 12 Contract: 2♥ W	North:	South:  ♠ QJ873  ♥ 6  ♠ AKQ6  ♣ 1072		North Pass AP	East 2◆	South 1♠ Pass
Board: 248 Dealer: N Vul: None North HCP: 16 South HCP: 1 Contract: 4♥X N	North:	South:	West Pass X	North 1♥ 4♥ AP	1NT	
Board: 249 Dealer: S Vul: NS North HCP: 6 South HCP: 14 Contract: 1N W	North:	South:  ♠ Q6  ♥ 96542  ♠ AKJ73  ♠ A	West 1NT	North AP	East	South 1♥
Board: 250 Dealer: N Vul: EW North HCP: 14 South HCP: 8 Contract: 1N E	North:  ♠ AQ82  ♥ A8  • 104  ♣ KJ982	South:  ♠ K75  ♥ Q1052  • QJ62  ♣ 73	West	North 1♣	East 1NT	
Board: 251 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 4♠ E	North:  ♣ J  ♥ 10943  ♦ J863  ♣ K762	South:  ♠ K104  ♥ AQ862  • Q  ♠ Q1094	West 1NT	North 3♥	East 4♠	South  1 V  AP
Board: 252 Dealer: N Vul: NS North HCP: 19 South HCP: 4 Contract: 1N E	North:  ♠ AKQ10  ♥ K  ♠ KQJ2  ♠ J984	South:	West	North 1◆	East 1NT	

# North hands (Practice Page)

Board: 253 Dealer: S Vul: EW HCP: 8	<ul><li>★ A10742</li><li>▼ 86</li><li>◆ 9</li><li>◆ KJ653</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 254 Dealer: N Vul: Both HCP: 13	<ul><li>★ K974</li><li>★ A3</li><li>◆ J93</li><li>◆ KQ102</li></ul>	East Bids 1NT if possible. You bid first.
Board: 255 Dealer: S Vul: NS HCP: 5	<ul><li>★ KJ2</li><li>▼ J8</li><li>◆ 9763</li><li>◆ 10982</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 256 Dealer: N Vul: EW HCP: 12	♣6 ♥ A742 ♦ Q762 ♣ KQJ10	East Bids 1NT 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: 257 Dealer: S Vul: Both HCP: 6	<ul><li>♣ J106543</li><li>♥ K653</li><li>♦ 7</li><li>♣ Q2</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.

Board: 253 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 • W	North:  ♠ A10742  ♥ 86  ♦ 9  ♠ KJ653	South:  ♠ K  ♥ K105432  ♠ AJ103  ♣ A2	West North East South  1♥  1NT Pass 3♣¹ Pass  3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 254 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2♥ S	North:  ♠ K974  ✔ A3  ♠ J93  ♣ KQ102	South:  ♣ 82  ♥ KQ98654  • Q  ♣ J96	West North East South  1♣ 1NT 2♥  AP
Board: 255 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 4♠ W	North:  ♠ KJ2  ♥ J8  ♦ 9763  ♣ 10982	South:  ♣ 3  ♥ K97542  ♠ AQ  ♣ AQ54	West North East South  1♥  1NT Pass 4♥¹ Pass  4♠ AP  1. Texas
Board: 256 Dealer: N Vul: EW North HCP: 12 South HCP: 2 Contract: 4♠ E	North:	South:	West North East South  1 → 1NT Pass  2 ♣ 1 Pass 2 ♠ Pass  3 → 2 Pass 4 ♠ AP  1. Stayman  2. limit raise or better in ♠
Board: 257 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 4 N	North:  ♠ J106543  ♥ K653  ♠ 7  ♠ Q2	South:  ♠ KQ2  ♥ AQ82  ♠ AQJ  ♣ 1095	West North East South  1♣  1NT Pass 3♣¹ Pass  3♣² Pass Pass X  Pass 4♠ AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 258 Dealer: N Vul: Both North HCP: 14 South HCP: 3 Contract: 1N E

★ K843★ A6★ 632★ AK42

North:

South:

◆ 9765

▼ J102

◆ Q7

◆ 7653

West North East South
1♣ 1NT AP

### South hands (Practice Page)

Board: 253 Dealer: S Vul: EW HCP: 15	<b>♦</b> K ▼ K105432 • AJ103 <b>♣</b> A2	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 254 Dealer: N Vul: Both HCP: 8	<b>♦</b> 82 <b>♥</b> KQ98654 <b>•</b> Q <b>♣</b> J96	East Bids 1NT if possible.  Partner bids first.
Board: 255 Dealer: S Vul: NS HCP: 15	<ul><li>★3</li><li>★ K97542</li><li>★ AQ</li><li>★ AQ54</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 256 Dealer: N Vul: EW HCP: 2	<ul><li>◆9842</li><li>♥ Q6</li><li>◆ 1093</li><li>◆ 7543</li></ul>	East Bids 1NT 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: 257 Dealer: S Vul: Both HCP: 18	<ul><li>★ KQ2</li><li>▼ AQ82</li><li>◆ AQJ</li><li>◆ 1095</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.

Board: 258 ♠ 9765
Dealer: N ♥ J102
Vul: Both
HCP: 3 ♠ 7653

East Bids 1NT if possible.

Partner bids first.

Board: 253 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 • W	North:  ♠ A10742  ♥ 86  ♦ 9  ♠ KJ653	South:  ♠ K  ♥ K105432  ♠ AJ103  ♣ A2	West North East South  1♥  1NT Pass 3♣¹ Pass  3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 254 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 2♥ S	North:  ♠ K974  ✔ A3  ♠ J93  ♣ KQ102	South:  ♣ 82  ♥ KQ98654  • Q  ♣ J96	West North East South  1♣ 1NT 2♥  AP
Board: 255 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 4♠ W	North:  ♠ KJ2  ♥ J8  ♦ 9763  ♣ 10982	South:  ♣ 3  ♥ K97542  ♠ AQ  ♣ AQ54	West North East South  1♥  1NT Pass 4♥¹ Pass  4♠ AP  1. Texas
Board: 256 Dealer: N Vul: EW North HCP: 12 South HCP: 2 Contract: 4♠ E	North:	South:	West North East South  1 → 1NT Pass  2 ♣ 1 Pass 2 ♠ Pass  3 → 2 Pass 4 ♠ AP  1. Stayman  2. limit raise or better in ♠
Board: 257 Dealer: S Vul: Both North HCP: 6 South HCP: 18 Contract: 4 N	North:  ♠ J106543  ♥ K653  ♠ 7  ♠ Q2	South:  ♠ KQ2  ♥ AQ82  ♠ AQJ  ♣ 1095	West North East South  1♣  1NT Pass 3♣¹ Pass  3♣² Pass Pass X  Pass 4♠ AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 258 Dealer: N Vul: Both North HCP: 14 South HCP: 3 Contract: 1N E

★ K843★ A6★ 632★ AK42

North:

South:

◆ 9765

▼ J102

◆ Q7

◆ 7653

West North East South
1♣ 1NT AP

# North hands (Practice Page)

Board: 259 Dealer: S Vul: None HCP: 11	<ul><li>105</li><li>✓ AK63</li><li>✓ J753</li><li>✓ QJ6</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 260 Dealer: N Vul: NS HCP: 13	<ul><li>★ K74</li><li>✓ AJ8</li><li>◆ Q82</li><li>◆ QJ108</li></ul>	East Bids 1NT if possible. You bid first.
Board: 261 Dealer: S Vul: Both HCP: 1	<ul><li>◆ 983</li><li>♥ J872</li><li>◆ 1085</li><li>◆ 1065</li></ul>	West Bids 1NT if possible. East Redoubles if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 262 Dealer: N Vul: None HCP: 12	<ul><li>★ A95</li><li>▼ KQJ7542</li><li>◆ Q54</li><li>◆ —</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. East Bids 5♠ if possible. You bid first.
Board: 263 Dealer: S Vul: NS HCP: 7	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.

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

You bid first.

Board: 259 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ 105  ♥ AK63  ♦ J753  ♣ QJ6	South:  ♠ AKQJ  ♥ 10982  ♠ A4  ♣ 1054	West 1NT AP	North XN	East 2♥	South 1♣ 3NT
Board: 260 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E	North:  ♠ K74  ♥ AJ8  • Q82  ♣ QJ108	South:  ♠ Q1098  ♥ KQ1073  ♠ 64  ♣ 32	West	North 1♣	East 1NT	
Board: 261 Dealer: S Vul: Both North HCP: 1 South HCP: 18 Contract: 2 E	North:	South:  ♠ KQ2  ♥ Q109  ♠ AQJ  ♣ A743	1NT Pass 2♥	North Pass Pass Pass 2 or 444	Pass XX¹ 2♠	South 1♣ X Pass AP
Board: 262 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 5•X E	North:  ♠ A95  ♥ KQJ7542  ♠ Q54  ♣ —	South:	2♠¹ Pass AP	North 1♥ 3♥ Pass or Suit T	1NT 4♣ 5♣	South Pass  4  X  rs after 1NT
Board: 263 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 1N W	North:	South:  ♠ A972  ♥ K953  ♠ K83  ♣ K8	West 1NT	North AP	East	South 1♦

Board: 264 Dealer: N Vul: EW North HCP: 13

North HCP: 13 South HCP: 4 Contract: 3♠ E North: ♠ K ♥ J10542

▼ J10542◆ K742◆ AQ2

South: **★** 1065

♥ 96 ♦ J105

**♣** K10873

West North East South

1 1 1NT Pass

2**♥** Pass 3♠¹ AP

1. Super acceptance after NT

## South hands (Practice Page)

Board: 259 Dealer: S Vul: None HCP: 14	<ul><li>★ AKQJ</li><li>▼ 10982</li><li>◆ A4</li><li>★ 1054</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. You bid first.
Board: 260 Dealer: N Vul: NS HCP: 7	♣ Q1098 ♥ KQ1073 ♦ 64 ♣ 32	East Bids 1NT if possible.  Partner bids first.
Board: 261 Dealer: S Vul: Both HCP: 18	<ul><li>★ KQ2</li><li>▼ Q109</li><li>◆ AQJ</li><li>◆ A743</li></ul>	West Bids 1NT if possible. East Redoubles if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  You bid first.
Board: 262 Dealer: N Vul: None HCP: 5	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. East Bids 5♠ if possible.  Partner bids first.
Board: 263 Dealer: S Vul: NS HCP: 13	<ul><li>▲ A972</li><li>▼ K953</li><li>◆ K83</li><li>▲ K8</li></ul>	West Bids 1NT if possible. You bid first.

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

Partner bids first.

Board: 259 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N S	North:  ♠ 105  ♥ AK63  ♦ J753  ♣ QJ6	South:  ♠ AKQJ  ♥ 10982  ♠ A4  ♣ 1054	West 1NT AP	North XN	East 2♥	South 1♣ 3NT
Board: 260 Dealer: N Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E	North:  ♠ K74  ♥ AJ8  • Q82  ♣ QJ108	South:  ♠ Q1098  ♥ KQ1073  ♠ 64  ♣ 32	West	North 1♣	East 1NT	
Board: 261 Dealer: S Vul: Both North HCP: 1 South HCP: 18 Contract: 2 E	North:	South:  ♠ KQ2  ♥ Q109  ♠ AQJ  ♣ A743	1NT Pass 2♥	North Pass Pass Pass 2 or 444	Pass XX¹ 2♠	South 1♣ X Pass AP
Board: 262 Dealer: N Vul: None North HCP: 12 South HCP: 5 Contract: 5•X E	North:  ♠ A95  ♥ KQJ7542  ♠ Q54  ♣ —	South:	2♠¹ Pass AP	North 1♥ 3♥ Pass or Suit T	1NT 4♣ 5♣	South Pass  4  X  rs after 1NT
Board: 263 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 1N W	North:	South:  ♠ A972  ♥ K953  ♠ K83  ♣ K8	West 1NT	North AP	East	South 1♦

Board: 264 Dealer: N Vul: EW North HCP: 13

North HCP: 13 South HCP: 4 Contract: 3♠ E North: ♠ K ♥ J10542

▼ J10542◆ K742◆ AQ2

South: **★** 1065

♥ 96 ♦ J105

**♣** K10873

West North East South

1 1 1NT Pass

2**♥** Pass 3♠¹ AP

1. Super acceptance after NT

# North hands (Practice Page)

Board: 265 Dealer: S Vul: None HCP: 7	<ul><li>★ K8</li><li>▼ 1085</li><li>◆ Q952</li><li>◆ Q1052</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 266 Dealer: N Vul: NS HCP: 14	<ul><li>♠ Q8752</li><li>♥ A5</li><li>♦ K4</li><li>♠ AJ63</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 267 Dealer: S Vul: Both HCP: 10	<ul><li>♣ Q92</li><li>♥ A643</li><li>♦ K5</li><li>♣ J742</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 268 Dealer: N Vul: NS HCP: 15	<ul><li>AQ1053</li><li>K7</li><li>8</li><li>KQJ32</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♦ if possible. You bid first.
Board: 269 Dealer: S Vul: EW HCP: 8	<ul><li>★ 543</li><li>♥ 97</li><li>★ AQ3</li><li>♣ Q10653</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 270 Dealer: N Vul: Both HCP: 12	<ul><li>★ K105</li><li>▼ 8</li><li>◆ A732</li><li>◆ KQ874</li></ul>	East Bids 1NT if possible. You bid first.

Board: 265 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 2♥ S	North:  ♠ K8  ♥ 1085  ♦ Q952  ♣ Q1052	South:  ♠ QJ97  ♥ AJ943  ♠ 3  ♠ A87	West 1NT	North 2♥	East AP	South 1♥
Board: 266 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 2♥ E	North:  ♠ Q8752  ♥ A5  ♠ K4  ♣ AJ63	South:	West 2♦	North 1♠ Pass		South Pass AP
Board: 267 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 1NX W	North:  ♠ Q92  ♥ A643  ♠ K5  ♣ J742	South:  ♠ AJ6  ♥ K1082  ♠ A64  ♣ 953	West 1NT	North XN	East AP	South 1♣
Board: 268 Dealer: N Vul: NS North HCP: 15 South HCP: 3 Contract: 3 • W	North:  ♠ AQ1053  ♥ K7  ♠ 8  ♣ KQJ32	South:  ◆ J8  ◆ Q6543  ◆ 632  ◆ 1064	West Pass 2	North 1♣ 2♣ 3♣	1NT	South Pass Pass AP
Board: 269 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 3  S	North:	South:  ♠ K106  ♥ KQ103  ♠ 876  ♠ A94		North Pass 3♣	East 2♥ AP	South 1♣ Pass
Board: 270 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 3♣ N	North:  ♠ K105  ♥ 8  ♠ A732  ♣ KQ874	South:  ♠ AQ742  ♥ J107  ♦ —  ♣ 109532	West AP	North 1♣	East 1NT	

## South hands (Practice Page)

Board: 265 Dealer: S Vul: None HCP: 12	<ul><li>♣ QJ97</li><li>♥ AJ943</li><li>◆ 3</li><li>♣ A87</li></ul>	West Bids 1NT if possible. You bid first.
Board: 266 Dealer: N Vul: NS HCP: 6	<ul><li>♣ 4</li><li>♥ QJ8</li><li>◆ 853</li><li>♣ K108754</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.
Board: 267 Dealer: S Vul: Both HCP: 12	<ul><li>▲ AJ6</li><li>▼ K1082</li><li>◆ A64</li><li>◆ 953</li></ul>	West Bids 1NT if possible. You bid first.
Board: 268 Dealer: N Vul: NS HCP: 3	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♦ if possible.  Partner bids first.
Board: 269 Dealer: S Vul: EW HCP: 12	<ul><li>★ K106</li><li>▼ KQ103</li><li>◆ 876</li><li>◆ A94</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 270 Dealer: N Vul: Both HCP: 7	<ul><li>AQ742</li><li>✓ J107</li><li>✓ —</li><li>№ 109532</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 265 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 2♥ S	North:  ♠ K8  ♥ 1085  ♦ Q952  ♣ Q1052	South:  ♠ QJ97  ♥ AJ943  ♠ 3  ♠ A87	West 1NT	North 2♥	East AP	South 1♥
Board: 266 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 2♥ E	North:  ♠ Q8752  ♥ A5  ♠ K4  ♣ AJ63	South:	West 2♦	North 1♠ Pass		South Pass AP
Board: 267 Dealer: S Vul: Both North HCP: 10 South HCP: 12 Contract: 1NX W	North:  ♠ Q92  ♥ A643  ♠ K5  ♣ J742	South:  ♠ AJ6  ♥ K1082  ♠ A64  ♣ 953	West 1NT	North XN	East AP	South 1♣
Board: 268 Dealer: N Vul: NS North HCP: 15 South HCP: 3 Contract: 3 • W	North:  ♠ AQ1053  ♥ K7  ♠ 8  ♣ KQJ32	South:  ◆ J8  ◆ Q6543  ◆ 632  ◆ 1064	West Pass 2	North 1♣ 2♣ 3♣	1NT	South Pass Pass AP
Board: 269 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 3  S	North:	South:  ♠ K106  ♥ KQ103  ♠ 876  ♠ A94		North Pass 3♣	East 2♥ AP	South 1♣ Pass
Board: 270 Dealer: N Vul: Both North HCP: 12 South HCP: 7 Contract: 3♣ N	North:  ♠ K105  ♥ 8  ♠ A732  ♣ KQ874	South:  ♠ AQ742  ♥ J107  ♦ —  ♣ 109532	West AP	North 1♣	East 1NT	

# North hands (Practice Page)

Board: 271 Dealer: S Vul: None HCP: 4	<ul><li>A72</li><li>6432</li><li>642</li><li>864</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 272 Dealer: N Vul: Both HCP: 13	<ul><li>A532</li><li>✓ KQ985</li><li>✓ K2</li><li>✓ J7</li></ul>	East Bids 1NT if possible. You bid first.
Board: 273 Dealer: S Vul: None HCP: 10	<ul><li>★K10762</li><li>▼ J</li><li>◆ A1082</li><li>◆ Q32</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 274 Dealer: N Vul: NS HCP: 13	<ul><li>★ A8743</li><li>♥ 8</li><li>◆ AKQ4</li><li>◆ 963</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. You bid first.
Board: 275 Dealer: S Vul: Both HCP: 0	<ul><li>109863</li><li>73</li><li>10542</li><li>65</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 276 Dealer: N Vul: None HCP: 12	<ul><li>★84</li><li>✓ AJ7</li><li>★ K652</li><li>★ KJ104</li></ul>	East Bids 1NT if possible.  You bid first.

Board: 271 Dealer: S Vul: None	North: ♠ A72	South: ♠ 103	West	North	East	South
North HCP: 4 South HCP: 12 Contract: 1N W	<ul><li>◆ 6432</li><li>◆ 642</li><li>◆ 864</li></ul>	<ul><li>★ AQJ10</li><li>◆ Q8</li><li>◆ QJ753</li></ul>	1NT	AP		1♣
Board: 272 Dealer: N Vul: Both North HCP: 13 South HCP: 4 Contract: 1N E	North:  ♠ A532  ♥ KQ985  ♠ K2  ♣ J7	South:  ♠ K94  ♥ J64  ♦ 864  ♣ 10943	West	North 1♥	East 1NT	
Board: 273 Dealer: S Vul: None North HCP: 10	North: ♠ K10762 ♥ J	South: ♠ AQ8 ♥ K1095	West	North	East	South 1♣
South HCP: 12 Contract: 2♠ N	◆ A1082 ◆ Q32	◆ K65 ◆ 985	1NT	2♠	AP	
Board: 274 Dealer: N Vul: NS	North: ♠ A8743	South: <b>★</b> 1065 <b>♥</b> Q10	West	North 1♠	East 1NT	
North HCP: 13 South HCP: 7 Contract: 4♥ W	♥ 8 ♦ AKQ4 ♣ 963	◆ 962 ◆ AJ852	4♥	AP		
Board: 275 Dealer: S Vul: Both	North: • 109863	South: ♠ KJ7	West	North	East	South
North HCP: 0 South HCP: 13 Contract: 3N W	<ul><li>73</li><li>10542</li><li>65</li></ul>	<ul><li>★ KJ98</li><li>◆ Q98</li><li>◆ QJ10</li></ul>	1NT	Pass	3NT	1♣ AP
Board: 276 Dealer: N	North: ♠ 84	South: ♠ KQ95	Wast	N] sadla	East	Car4l
Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	<b>♥</b> AJ7 <b>♦</b> K652 <b>♣</b> KJ104	<ul><li>★ K83</li><li>◆ 983</li><li>◆ 976</li></ul>	west	North 1♦	East 1NT	

## South hands (Practice Page)

Board: 271 Dealer: S Vul: None HCP: 12	<ul><li>▲ 103</li><li>♥ AQJ10</li><li>◆ Q8</li><li>♣ QJ753</li></ul>	West Bids 1NT if possible. You bid first.
Board: 272 Dealer: N Vul: Both HCP: 4	<ul><li>★ K94</li><li>♥ J64</li><li>◆ 864</li><li>◆ 10943</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 273 Dealer: S Vul: None HCP: 12	<ul><li>AQ8</li><li>✓ K1095</li><li>✓ K65</li><li>✓ 985</li></ul>	West Bids 1NT if possible. You bid first.
Board: 274 Dealer: N Vul: NS HCP: 7	<ul><li>★ 1065</li><li>♥ Q10</li><li>◆ 962</li><li>◆ AJ852</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 275 Dealer: S Vul: Both HCP: 13	<b>♠</b> KJ7 <b>♥</b> KJ98 <b>♦</b> Q98 <b>♣</b> QJ10	West Bids 1NT if possible. East Bids 3NT if possible. You bid first.
Board: 276 Dealer: N Vul: None HCP: 8	<ul><li>★ KQ95</li><li>★ K83</li><li>◆ 983</li><li>◆ 976</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 271 Dealer: S Vul: None	North: ♠ A72	South: ♠ 103	West	North	East	South
North HCP: 4 South HCP: 12 Contract: 1N W	<ul><li>◆ 6432</li><li>◆ 642</li><li>◆ 864</li></ul>	<ul><li>★ AQJ10</li><li>◆ Q8</li><li>◆ QJ753</li></ul>	1NT	AP		1♣
Board: 272 Dealer: N Vul: Both North HCP: 13 South HCP: 4 Contract: 1N E	North:  ♠ A532  ♥ KQ985  ♠ K2  ♣ J7	South:  ♠ K94  ♥ J64  ♦ 864  ♣ 10943	West	North 1♥	East 1NT	
Board: 273 Dealer: S Vul: None North HCP: 10	North: ♠ K10762 ♥ J	South: ♠ AQ8 ♥ K1095	West	North	East	South 1♣
South HCP: 12 Contract: 2♠ N	◆ A1082 ◆ Q32	◆ K65 ◆ 985	1NT	2♠	AP	
Board: 274 Dealer: N Vul: NS	North: ♠ A8743	South: <b>★</b> 1065 <b>♥</b> Q10	West	North 1♠	East 1NT	
North HCP: 13 South HCP: 7 Contract: 4♥ W	♥ 8 ♦ AKQ4 ♣ 963	◆ 962 ◆ AJ852	4♥	AP		
Board: 275 Dealer: S Vul: Both	North: • 109863	South: ♠ KJ7	West	North	East	South
North HCP: 0 South HCP: 13 Contract: 3N W	<ul><li>73</li><li>10542</li><li>65</li></ul>	<ul><li>★ KJ98</li><li>◆ Q98</li><li>◆ QJ10</li></ul>	1NT	Pass	3NT	1♣ AP
Board: 276 Dealer: N	North: ♠ 84	South: ♠ KQ95	Wast	N] sadla	East	Car4l
Vul: None North HCP: 12 South HCP: 8 Contract: 1N E	<b>♥</b> AJ7 <b>♦</b> K652 <b>♣</b> KJ104	<ul><li>★ K83</li><li>◆ 983</li><li>◆ 976</li></ul>	west	North 1♦	East 1NT	

# North hands (Practice Page)

Board: 277 Dealer: S Vul: NS HCP: 8	<ul><li>A632</li><li>♥ Q1065</li><li>♥ Q73</li><li>♣ 52</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 278 Dealer: N Vul: EW HCP: 14	<ul><li>★K1065</li><li>✓ A</li><li>◆ A10762</li><li>◆ K107</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Redoubles if possible. You bid first.
Board: 279 Dealer: S Vul: None HCP: 9	<ul><li>1073</li><li>✓ AKJ65</li><li>✓ 93</li><li>✓ J96</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 280 Dealer: N Vul: NS HCP: 14	<ul><li>★ A4</li><li>♥ J2</li><li>◆ AJ93</li><li>◆ KJ1052</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 4♥ if possible.  You bid first.
Board: 281 Dealer: S Vul: EW HCP: 1	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first.
Board: 282 Dealer: N Vul: Both HCP: 12	<ul><li>▲ AJ762</li><li>♥ J102</li><li>◆ 8</li><li>▲ AQ83</li></ul>	East Bids 1NT if possible. You bid first.

Board: 277 Dealer: S Vul: NS North HCP: 8	North: ♠ A632 ♥ Q1065	South: ♠ KQ5 ♥ 3	West	North	East	South 1♣
South HCP: 13 Contract: 1N W	◆ Q73 ◆ 52	◆ K106 ◆ KQ9873	1NT	AP		
Board: 278 Dealer: N Vul: EW	North: ♠ K1065	South: ♠ Q7	West	North 1◆	1NT	Pass
North HCP: 14	<b>♥</b> A <b>♦</b> A10762	▼ K8632 ◆ J854	2 <b>♦</b>	X	$XX^1$	3♦
South HCP: 6 Contract: 3♦ N	♣ K107	<b>♣</b> 95	AP 1. artifi	cial		
Board: 279 Dealer: S Vul: None	North: ♠ 1073  ✔ AKJ65	South: ♠ 865 ♥ 2	West	North	East	South
North HCP: 9 South HCP: 12 Contract: 2♥ N	◆ 93 ◆ J96	◆ KQ1052 ◆ AK82	1NT	2♥	AP	
Board: 280 Dealer: N Vul: NS	North: ♠ A4 ▼ J2	South: ♠ 108732 ♥ 76	West	North 1♣	East 1NT	South Pass
North HCP: 14 South HCP: 2 Contract: 4♥ E	◆ AJ93 ◆ KJ1052	◆ Q642 ◆ 94	2♦ 2NT	Pass Pass	2 <b>♥</b> 4 <b>♥</b>	Pass AP
Board: 281 Dealer: S	North: <b>♠</b> J1085	South: ◆ 943	West	North	Fast	South
Vul: EW North HCP: 1 South HCP: 13 Contract: 2N W	<ul> <li>7654</li> <li>86</li> <li>963</li> </ul>	✓ AK10 ◆ Q432 ♣ A54	1NT		2NT	1♦
Board: 282 Dealer: N Vul: Both	North: ♠ AJ762	South: ♠ 108	West	North	Fast	South
North HCP: 12 South HCP: 6 Contract: 1N E	▼ J102 ◆ 8 • AQ83	<ul><li>★ K87</li><li>★ 10654</li><li>★ K765</li></ul>	West	1♠		AP

## South hands (Practice Page)

Board: 277 Dealer: S Vul: NS HCP: 13	<b>★</b> KQ5 <b>♥</b> 3 <b>♦</b> K106 <b>♣</b> KQ9873	West Bids 1NT if possible. You bid first.
Board: 278 Dealer: N Vul: EW HCP: 6	<b>♠</b> Q7 <b>♥</b> K8632 <b>♦</b> J854 <b>♠</b> 95	East Bids 1NT if possible. West Bids 2♦ if possible. East Redoubles if possible. Partner bids first.
Board: 279 Dealer: S Vul: None HCP: 12	<ul><li>♦ 865</li><li>♥ 2</li><li>♦ KQ1052</li><li>♠ AK82</li></ul>	West Bids 1NT if possible. You bid first.
Board: 280 Dealer: N Vul: NS HCP: 2	<ul><li>108732</li><li>76</li><li>Q642</li><li>94</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 4♥ if possible. Partner bids first.
Board: 281 Dealer: S Vul: EW HCP: 13	<ul><li>♦ 943</li><li>♥ AK10</li><li>♦ Q432</li><li>♠ A54</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. You bid first.
Board: 282 Dealer: N Vul: Both HCP: 6	<ul><li>108</li><li>✓ K87</li><li>10654</li><li>✓ K765</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 277 Dealer: S Vul: NS	North: ♠ A632 ♥ Q1065	South: ♠ KQ5 ▼ 3	West	North	East	South
North HCP: 8 South HCP: 13 Contract: 1N W	◆ Q73 <b>◆</b> 52	◆ K106 ◆ KQ9873	1NT	AP		
Board: 278 Dealer: N	North: ♠ K1065	South: ♠ Q7	West	North 1		South Pass
Vul: EW North HCP: 14	<b>∀</b> A	<b>▼</b> K8632	2•	X	$XX^1$	3♦
South HCP: 6 Contract: 3♦ N	◆ A10762 ◆ K107	◆ J854 ◆ 95	AP 1. artific	cial		
Board: 279 Dealer: S	North: ♠ 1073	South: ♠ 865	West	North	Fast	South
Vul: None North HCP: 9	♥ AKJ65	<b>♥</b> 2	**************************************	TVOTAT	Last	1•
South HCP: 12 Contract: 2 N	♦ 93 ♣ J96	◆ KQ1052 ◆ AK82	1NT	2♥	AP	
Board: 280 Dealer: N	North:	South:	West	North	Fast	South
Vul: NS	<b>♠</b> A4 <b>♥</b> J2	<b>★</b> 108732 <b>∀</b> 76	11000	1 <b>♣</b>		Pass
North HCP: 14 South HCP: 2	◆ AJ93	◆ Q642	2 <b>♦</b>	Pass	2 🗸	Pass
Contract: 4♥ E	<b>♣</b> KJ1052	<b>♣</b> 94	2NT	Pass	4♥	AP
Board: 281 Dealer: S	North:	South:	<b>XX</b> .	NI A	Б. /	G 4
Vul: EW	<b>♦</b> J1085 <b>♥</b> 7654	♦ 943 ♥ AK10	West	North	East	South 1
North HCP: 1 South HCP: 13 Contract: 2N W	◆ 86 ◆ 963	◆ Q432 ◆ A54	1NT	Pass	2NT	
Board: 282	North:	South:				
Dealer: N Vul: Both	<b>♠</b> AJ762	<b>♠</b> 108	West	North	East	South
North HCP: 12	♥ J102 ♦ 8	<ul><li>▼ K87</li><li>◆ 10654</li></ul>	.,,	14	1NT	
South HCP: 6 Contract: 1N E	♣ AQ83	♣ K765				

# North hands (Practice Page)

Board: 283 Dealer: S Vul: NS HCP: 6	<ul><li>◆ Q982</li><li>◆ Q72</li><li>◆ J8</li><li>◆ J754</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 284 Dealer: N Vul: EW HCP: 13	<ul><li>★ K32</li><li>★ A932</li><li>★ A10</li><li>★ Q932</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. You bid first.
Board: 285 Dealer: S Vul: Both HCP: 6	<ul><li>◆ Q109762</li><li>◆ J1087</li><li>◆ 5</li><li>◆ K5</li></ul>	West Bids 1NT if possible. East Bids 4♣ if possible.  Partner bids first.
Board: 286 Dealer: N Vul: None HCP: 14	<ul><li>AQ107</li><li>✓ AQJ832</li><li>✓ —</li><li>✓ J83</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. You bid first.
Board: 287 Dealer: S Vul: EW HCP: 6	<ul><li>↑764</li><li>♥Q1094</li><li>◆976</li><li>♠KJ10</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.

East Bids 1NT if possible.

West Bids 2♣ if possible.

Board: 288 ♠ AQ2 East Bids 2♠ if possible.

Dealer: N ♥ 763 West Bids 2♠ if possible.

Vul: Both ♠ Q874 East Bids 3♠ if possible.

HCP: 12 ♠ A43 West Bids 4♠ if possible.

You bid first.

Board: 283 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 4 E	North:  ♠ Q982  ♥ Q72  ♦ J8  ♣ J754	South:  ♣ J10764  ♥ 85  • AQ9  ♣ KQ2	West 1NT	North 2♣	East 4♥	South 1♠ AP
Board: 284 Dealer: N Vul: EW North HCP: 13 South HCP: 0 Contract: 3N E	North:  ♠ K32  ♥ A932  ♠ A10  ♣ Q932	South:  ♣ 765  ▼ 107  ◆ 986543  ♣ 107	West  2♣¹ 2▼ 1. Stay	North  1 A  Pass  Pass  man		Pass Pass
Board: 285 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 4  E	North:  ♠ Q109762  ♥ J1087  ♦ 5  ♠ K5	South:  ♠ 3  ♥ KQ952  ♠ A9872  ♠ A6	West 1NT	North 3♥	East 4♣	South 1♥ AP
Board: 286 Dealer: N Vul: None North HCP: 14 South HCP: 3 Contract: 2N E	North:  ♠ AQ107  ♥ AQJ832  ♠ —  ♣ J83	South:	West 2NT	North 1♥ AP		South Pass
Board: 287 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 2♠ W	North:  ♣ 764  ♥ Q1094  ♦ 976  ♣ KJ10	South:	West  1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass

West North East South Board: 288 1• 1NT Pass North: South: Dealer: N 2**♣**¹ Pass 2• Pass **♦**93 ♠ AQ2 Vul: Both **y** J94 **7**63 **3**♦<sup>2</sup> 2♠ Pass Pass North HCP: 12 **♦** Q874 **♦**6 4♠ AP South HCP: 4 **♣** QJ98652 ♣ A43 1. Stayman Contract: 4♠ W 2. limit raise or better in ♠

### South hands (Practice Page)

Board: 283 Dealer: S Vul: NS HCP: 12	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. You bid first.
Board: 284 Dealer: N Vul: EW HCP: 0	<ul><li>★765</li><li>▼107</li><li>◆986543</li><li>★107</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.
Board: 285 Dealer: S Vul: Both HCP: 13	<ul><li>★ 3</li><li>▼ KQ952</li><li>★ A9872</li><li>★ A6</li></ul>	West Bids 1NT if possible. East Bids 4♣ if possible. You bid first.
Board: 286 Dealer: N Vul: None HCP: 3	<ul><li>♦ 9863</li><li>▼ 109</li><li>◆ J9654</li><li>♠ Q10</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. Partner bids first.
Board: 287 Dealer: S Vul: EW HCP: 12	<ul><li>★ 53</li><li>♥ AJ52</li><li>♦ AJ4</li><li>★ Q974</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

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.

East Bids 1NT if possible.

Partner bids first.

Board: 283 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 4 E	North:  ♠ Q982  ♥ Q72  ♦ J8  ♣ J754	South:  ♣ J10764  ♥ 85  • AQ9  ♣ KQ2	West 1NT	North 2♣	East 4♥	South 1♠ AP
Board: 284 Dealer: N Vul: EW North HCP: 13 South HCP: 0 Contract: 3N E	North:  ♠ K32  ♥ A932  ♠ A10  ♣ Q932	South:  ♣ 765  ▼ 107  ◆ 986543  ♣ 107	West  2♣¹ 2▼ 1. Stay	North  1 A  Pass  Pass  man		Pass Pass
Board: 285 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 4  E	North:  ♠ Q109762  ♥ J1087  ♦ 5  ♠ K5	South:  ♠ 3  ♥ KQ952  ♠ A9872  ♠ A6	West 1NT	North 3♥	East 4♣	South 1♥ AP
Board: 286 Dealer: N Vul: None North HCP: 14 South HCP: 3 Contract: 2N E	North:  ♠ AQ107  ♥ AQJ832  ♠ —  ♣ J83	South:	West 2NT	North 1♥ AP		South Pass
Board: 287 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 2♠ W	North:  ♣ 764  ♥ Q1094  ♦ 976  ♣ KJ10	South:	West  1NT 2♠	North Pass AP	East 2♥	South 1♣ Pass

West North East South Board: 288 1• 1NT Pass North: South: Dealer: N 2**♣**¹ Pass 2• Pass **♦**93 ♠ AQ2 Vul: Both **y** J94 **7**63 **3**♦<sup>2</sup> 2♠ Pass Pass North HCP: 12 **♦** Q874 **♦**6 4♠ AP South HCP: 4 **♣** QJ98652 ♣ A43 1. Stayman Contract: 4♠ W 2. limit raise or better in ♠

# North hands (Practice Page)

Board: 289 Dealer: S Vul: None HCP: 4	<ul><li>♠ 643</li><li>♥ J1043</li><li>◆ Q107</li><li>♠ J93</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 290 Dealer: N Vul: NS HCP: 14	<ul><li>AQ53</li><li>✓ A92</li><li>A108752</li><li>✓ —</li></ul>	East Bids 1NT if possible. You bid first.
Board: 291 Dealer: S Vul: Both HCP: 5	<ul><li>♣ Q653</li><li>♥ K976</li><li>♦ 105</li><li>♣ 1086</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 292 Dealer: N Vul: NS HCP: 13	<ul><li>★ KQJ976</li><li>★ KQ9</li><li>★ 3</li><li>★ Q74</li></ul>	East Bids 1NT if possible. You bid first.
Board: 293 Dealer: S Vul: None HCP: 7	<ul><li>4</li><li>♥ 95</li><li>★ A10542</li><li>♣ QJ765</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 294 Dealer: N Vul: NS HCP: 16	<ul><li>AQJ543</li><li>♥ Q85</li><li>↑ 75</li><li>AK</li></ul>	East Bids 1NT if possible. You bid first.

Board: 289 Dealer: S Vul: None North HCP: 4 South HCP: 14 Contract: 1N W	North:	South:  ♠ Q872  ♥ KQ  ♠ K98  ♣ A1042	West North East South 1♣ 1NT AP
Board: 290 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♠ AQ53  ♥ A92  ♠ A108752  ♣ —	South:  ♣ J82  ♥ Q875  ♦ 43  ♣ QJ87	West North East South 1 ◆ 1NT AP
Board: 291 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 3 W	North:  ♠ Q653  ♥ K976  ♦ 105  ♠ 1086	South:  ♠ K87  ♥ QJ82  ♠ AQ832  ♣ 4	West North East South  1 ↑  1NT Pass 2 ↑ Pass  3 ↑ AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 292 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 1N E	North:  ♠ KQJ976  ♥ KQ9  ♠ 3  ♣ Q74	South:  ♣ 5  ♥ A1053  ♠ A10876  ♣ J106	West North East South 1♠ 1NT AP
Board: 293 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 3 S	North:  ♠ 4  ♥ 95  ♠ A10542  ♠ QJ765	South:  ♠ AJ53  ♥ K72  ♠ Q63  ♠ A92	West North East South  1♣  1NT 3♣ AP

Board: 294 Dealer: N Vul: NS North HCP: 16 South HCP: 6

Contract: 4♠ N

North:

♠ AQJ543

♥ Q85

♠ 75

♠ AK

West North East South
1♠ 1NT Pass
Pass 3♠ Pass 4♠
AP

## South hands (Practice Page)

Board: 289 Dealer: S Vul: None HCP: 14	<ul><li>♣ Q872</li><li>♥ KQ</li><li>◆ K98</li><li>♣ A1042</li></ul>	West Bids 1NT if possible. You bid first.
Board: 290 Dealer: N Vul: NS HCP: 6	<ul><li></li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 291 Dealer: S Vul: Both HCP: 12	<ul><li>★ K87</li><li>♥ QJ82</li><li>◆ AQ832</li><li>◆ 4</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 292 Dealer: N Vul: NS HCP: 9	♣ 5 ▼ A1053 ◆ A10876 ♣ J106	East Bids 1NT if possible.  Partner bids first.
Board: 293 Dealer: S Vul: None HCP: 14	<ul><li>★ AJ53</li><li>★ K72</li><li>★ Q63</li><li>★ A92</li></ul>	West Bids 1NT if possible. You bid first.
Board: 294 Dealer: N Vul: NS HCP: 6	<ul><li>♠ 96</li><li>♥ K104</li><li>◆ Q1082</li><li>♠ J932</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 289 Dealer: S Vul: None North HCP: 4 South HCP: 14 Contract: 1N W	North:	South:  ♠ Q872  ♥ KQ  ♠ K98  ♣ A1042	West North East South 1♣ 1NT AP
Board: 290 Dealer: N Vul: NS North HCP: 14 South HCP: 6 Contract: 1N E	North:  ♠ AQ53  ♥ A92  ♠ A108752  ♣ —	South:  ♣ J82  ♥ Q875  ♦ 43  ♣ QJ87	West North East South 1 ◆ 1NT AP
Board: 291 Dealer: S Vul: Both North HCP: 5 South HCP: 12 Contract: 3 W	North:  ♠ Q653  ♥ K976  ♦ 105  ♠ 1086	South:  ♠ K87  ♥ QJ82  ♠ AQ832  ♣ 4	West North East South  1 ↑  1NT Pass 2 ↑ Pass  3 ↑ AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 292 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 1N E	North:  ♠ KQJ976  ♥ KQ9  ♠ 3  ♣ Q74	South:  ♣ 5  ♥ A1053  ♠ A10876  ♣ J106	West North East South 1♠ 1NT AP
Board: 293 Dealer: S Vul: None North HCP: 7 South HCP: 14 Contract: 3 S	North:  ♠ 4  ♥ 95  ♠ A10542  ♠ QJ765	South:  ♠ AJ53  ♥ K72  ♠ Q63  ♠ A92	West North East South  1♣  1NT 3♣ AP

Board: 294 Dealer: N Vul: NS North HCP: 16 South HCP: 6

Contract: 4♠ N

North:

♠ AQJ543

♥ Q85

♠ 75

♠ AK

West North East South
1♠ 1NT Pass
Pass 3♠ Pass 4♠
AP

# North hands (Practice Page)

Board: 295 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q9532</li><li>♥ 1075</li><li>◆ AQ3</li><li>♣ 102</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 296 Dealer: N Vul: Both HCP: 14	<b>♣</b> Q <b>♥</b> AK6 <b>♦</b> 8543 <b>♣</b> KQ1063	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 297 Dealer: S Vul: NS HCP: 6	<ul><li>◆ QJ43</li><li>▼ 742</li><li>◆ K92</li><li>◆ 876</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 298 Dealer: N Vul: EW HCP: 12	<ul><li>★ A4</li><li>▼ K2</li><li>◆ A8543</li><li>◆ J654</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 3♦ if possible. West Bids 4♠ if possible. You bid first.
Board: 299 Dealer: S Vul: Both HCP: 7	<ul><li>10874</li><li>✓ Q52</li><li>✓ Q</li><li>✓ K9875</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 300 **♠** Q2 Dealer: N **♥** KJ1062

Vul: None HCP: 12 ♣ KJ7

**♦** Q94

You bid first.

East Bids 1NT if possible.

West Bids 3NT if possible.

Board: 295 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 1N W	North:  ♠ Q9532  ♥ 1075  ♠ AQ3  ♣ 102	South:  ♠ AK7  ♥ A83  ♦ 107542  ♣ K7	West 1NT	North AP	East	South 1♦
Board: 296 Dealer: N Vul: Both North HCP: 14 South HCP: 4 Contract: 3♠ E	North:  ♠ Q  ♥ AK6  ♠ 8543  ♣ KQ1063	South:  ♠ 1065  ♥ Q10974  ♠ Q10  ♣ 754	West 2♥ 3♠	North 1♣ Pass AP		South Pass Pass
Board: 297 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ QJ43  ♥ 742  ♠ K92  ♣ 876	South:  ◆ 9752  ▼ AK96  ◆ A10  ♣ J105	West 1NT	North AP	East	South 1♣
Board: 298 Dealer: N Vul: EW North HCP: 12 South HCP: 3 Contract: 4♠ E	North:  ♠ A4  ♥ K2  ♠ A8543  ♣ J654	South:	2 <b>♥</b> 2NT 4♠	North 1  Pass Pass Pass AP raise or	1NT 2♠ 3♠¹	Pass Pass Pass
Board: 299 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 1N W	North:  • 10874  • Q52  • Q  • K9875	South:  ♠ AQ53  ♥ A986  ♠ KJ64  ♣ 10	West 1NT	North AP	East	South 1♦

Board: 300 Dealer: N Vul: None North HCP: 12 South HCP: 1

Contract: 3N E

**♠** Q2 **♥** KJ1062 **♦** Q94

North:

South: **♦** J1084 **y** 9 **♦** 763

West North East South 1NT Pass 1♥

3NT AP

**♣** KJ7

**♣** 106532

## South hands (Practice Page)

Board: 295 Dealer: S Vul: EW HCP: 14	<ul><li>AK7</li><li>✓ A83</li><li>✓ 107542</li><li>✓ K7</li></ul>	West Bids 1NT if possible. You bid first.
Board: 296 Dealer: N Vul: Both HCP: 4	<ul> <li>1065</li> <li>✓ Q10974</li> <li>✓ Q10</li> <li>₹ 754</li> </ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 297 Dealer: S Vul: NS HCP: 12	<ul><li>♦ 9752</li><li>♥ AK96</li><li>♦ A10</li><li>♣ J105</li></ul>	West Bids 1NT if possible. You bid first.
Board: 298 Dealer: N Vul: EW HCP: 3	<ul><li>◆987</li><li>♥QJ98643</li><li>◆106</li><li>◆7</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 3♦ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 299 Dealer: S Vul: Both HCP: 14	<ul><li>AQ53</li><li>✓ A986</li><li>✓ KJ64</li><li>▲ 10</li></ul>	West Bids 1NT if possible. You bid first.

Board: 300 ♠ J1084 East Bids 1NT if possible.

Dealer: N ♥ 9 West Bids 3NT if possible.

HCP: 1 ♣ 106532 Partner bids first.

Board: 295 Dealer: S Vul: EW North HCP: 8 South HCP: 14 Contract: 1N W	North:  ♠ Q9532  ♥ 1075  ♠ AQ3  ♣ 102	South:  ♠ AK7  ♥ A83  ♦ 107542  ♣ K7	West 1NT	North AP	East	South 1♦
Board: 296 Dealer: N Vul: Both North HCP: 14 South HCP: 4 Contract: 3♠ E	North:  ♠ Q  ♥ AK6  ♠ 8543  ♣ KQ1063	South:  ♠ 1065  ♥ Q10974  ♠ Q10  ♣ 754	West 2♥ 3♠	North 1♣ Pass AP		South Pass Pass
Board: 297 Dealer: S Vul: NS North HCP: 6 South HCP: 12 Contract: 1N W	North:  ♠ QJ43  ♥ 742  ♠ K92  ♣ 876	South:  ◆ 9752  ▼ AK96  ◆ A10  ♣ J105	West 1NT	North AP	East	South 1♣
Board: 298 Dealer: N Vul: EW North HCP: 12 South HCP: 3 Contract: 4♠ E	North:  ♠ A4  ♥ K2  ♠ A8543  ♣ J654	South:	2 <b>♥</b> 2NT 4♠	North 1  Pass Pass Pass AP raise or	1NT 2♠ 3♠¹	Pass Pass Pass
Board: 299 Dealer: S Vul: Both North HCP: 7 South HCP: 14 Contract: 1N W	North:  • 10874  • Q52  • Q  • K9875	South:  ♠ AQ53  ♥ A986  ♠ KJ64  ♣ 10	West 1NT	North AP	East	South 1♦

Board: 300 Dealer: N Vul: None North HCP: 12 South HCP: 1

Contract: 3N E

**♠** Q2 **♥** KJ1062 **♦** Q94

North:

South: **♦** J1084 **y** 9 **♦** 763

West North East South 1NT Pass 1♥

3NT AP

**♣** KJ7

**♣** 106532

# North hands (Practice Page)

Board: 301 Dealer: S Vul: EW HCP: 2	<ul><li>★ 862</li><li>♥ Q742</li><li>◆ 8643</li><li>◆ 65</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 302 Dealer: N Vul: Both HCP: 12	<ul><li>▲ 1076</li><li>♥ KJ10</li><li>◆ Q1073</li><li>♣ AQ5</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 3NT if possible. You bid first.
Board: 303 Dealer: S Vul: None HCP: 5	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 304 Dealer: N Vul: NS HCP: 12	<ul><li>10</li><li>✓ KJ9876</li><li>✓ Q10</li><li>✓ KQJ6</li></ul>	East Bids 1NT if possible. You bid first.
Board: 305 Dealer: S Vul: Both HCP: 7	<ul><li>★ A73</li><li>▼ 8654</li><li>◆ 2</li><li>◆ QJ542</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 306
Dealer: N

Vul: None
HCP: 14

A1053

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

You bid first.

Board: 301 Dealer: S	North: <b>♠</b> 862	South: ♠ 104	West	North	East	
Vul: EW	♥ Q742	<b>▼</b> A8				1♣
North HCP: 2	<b>♦</b> 8643	♦ QJ105		Pass	2♥	Pass
South HCP: 14 Contract: 2♠ W	<b>♣</b> 65	♣ AQJ74	2♠	AP		
Conduct. 21 VV						
Board: 302	NI 4	G 4	West	North	Fast	South
Dealer: N	North: <b>♠</b> 1076	South: ♠ J53	West	1 <b>\oldot</b>		Pass
Vul: Both	▼ 1076 ▼ KJ10	<b>₹</b> 333 <b>₹</b> 753	2 <b>♣</b> ¹	Pass	2	Pass
North HCP: 12	• Q1073	<ul><li>542</li></ul>		Pass	3NT	
South HCP: 1	♣ AQ5	<b>♣</b> 9742	1. Stay		3111	AI
Contract: 3N E	•		1. Stay	1114111		
Board: 303						
Dealer: S	North:	South:			_	~ .
Vul: None	<b>♦</b> J9873	<b>♦</b> 64	West	North	East	
North HCP: 5	<b>♥</b> 63	♥ KQJ42				1♥
South HCP: 13	♦ A854	♦ K2	1NT	AP		
Contract: 1N W	<b>♣</b> 32	♣ A1096				
Board: 304						
Dealer: N	North:	South:				
Vul: NS	<b>♠</b> 10	<b>♠</b> AJ962	West	North	East	South
North HCP: 12	♥ KJ9876	<b>♥</b> 10		1♥	1NT	
South HCP: 6	• Q10	♦ J962				
Contract: 1N E	<b>♣</b> KQJ6	<b>♣</b> 853				
Doord 205						
Board: 305 Dealer: S	North:	South:			_	~ .
Vul: Both	<b>♠</b> A73	<b>★</b> K105	West	North	East	
North HCP: 7	<b>♥</b> 8654	<b>♥</b> 1073		. –		1♦
South HCP: 13	• 2 • O1542	♦ AK94	1NT	AP		
Contract: 1N W	<b>♣</b> QJ542	<b>♣</b> K97				
Board: 306						
Dealer: N	North:	South:	West	North		
Vul: None	<b>♦</b> A1053	<b>♦</b> Q972		1♣		Pass
North HCP: 14	<b>♥</b> QJ9	<b>♥</b> 1064	2 <b>♣</b> ¹	Pass	<b>2</b> ♦	Pass
South HCP: 3	♦ A95	<b>♦</b> J2	2NT	AP		

#### South hands (Practice Page)

Board: 301 Dealer: S Vul: EW HCP: 14	<ul><li>104</li><li>★ A8</li><li>◆ QJ105</li><li>★ AQJ74</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 302 Dealer: N Vul: Both HCP: 1	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 303 Dealer: S Vul: None HCP: 13	<ul><li>♠ 64</li><li>♥ KQJ42</li><li>♠ K2</li><li>♠ A1096</li></ul>	West Bids 1NT if possible. You bid first.
Board: 304 Dealer: N Vul: NS HCP: 6	<ul><li>▲ AJ962</li><li>▼ 10</li><li>◆ J962</li><li>◆ 853</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 305 Dealer: S Vul: Both HCP: 13	<ul><li>★ K105</li><li>▼ 1073</li><li>◆ AK94</li><li>◆ K97</li></ul>	West Bids 1NT if possible. You bid first.

East Bids 1NT if possible.

◆ Q972 West Bids 2♣ if possible.

▼ 1064 East Bids 2♦ if possible.

◆ J2 West Bids 2NT if possible.

Partner bids first.

Board: 301 Dealer: S	North: <b>♠</b> 862	South: ♠ 104	West	North	East	
Vul: EW	♥ Q742	<b>∀</b> A8				1♣
North HCP: 2	<b>♦</b> 8643	♦ QJ105		Pass	2♥	Pass
South HCP: 14 Contract: 2♠ W	<b>♣</b> 65	♣ AQJ74	2♠	AP		
Conduct. 21 VV						
Board: 302	NI 4	G 4	West	North	Fast	South
Dealer: N	North: <b>♠</b> 1076	South: ♠ J53	West	1 <b>\oldot</b>		Pass
Vul: Both	▼ 1076 ▼ KJ10	<b>₹</b> 333 <b>₹</b> 753	2 <b>♣</b> ¹	Pass	2	Pass
North HCP: 12	• Q1073	<ul><li>542</li></ul>		Pass	3NT	
South HCP: 1	♣ AQ5	<b>♣</b> 9742	1. Stay		3111	AI
Contract: 3N E	•		1. Stay	1114111		
Board: 303						
Dealer: S	North:	South:			_	~ .
Vul: None	<b>♦</b> J9873	<b>♦</b> 64	West	North	East	
North HCP: 5	<b>♥</b> 63	♥ KQJ42				1♥
South HCP: 13	♦ A854	♦ K2	1NT	AP		
Contract: 1N W	<b>♣</b> 32	♣ A1096				
Board: 304						
Dealer: N	North:	South:				
Vul: NS	<b>♠</b> 10	<b>♠</b> AJ962	West	North	East	South
North HCP: 12	♥ KJ9876	<b>♥</b> 10		1♥	1NT	
South HCP: 6	• Q10	♦ J962				
Contract: 1N E	<b>♣</b> KQJ6	<b>♣</b> 853				
Doord 205						
Board: 305 Dealer: S	North:	South:			_	~ .
Vul: Both	<b>♠</b> A73	<b>★</b> K105	West	North	East	
North HCP: 7	<b>♥</b> 8654	<b>▼</b> 1073		. –		1♦
South HCP: 13	• 2 • O1542	♦ AK94	1NT	AP		
Contract: 1N W	<b>♣</b> QJ542	<b>♣</b> K97				
Board: 306						
Dealer: N	North:	South:	West	North		
Vul: None	<b>♦</b> A1053	<b>♦</b> Q972		1♣		Pass
North HCP: 14	<b>♥</b> QJ9	<b>♥</b> 1064	2 <b>♣</b> ¹	Pass	<b>2</b> ♦	Pass
South HCP: 3	♦ A95	<b>♦</b> J2	2NT	AP		

# North hands (Practice Page)

Board: 307 Dealer: S Vul: NS HCP: 9	<ul><li>★ 765</li><li>▼ KJ105</li><li>◆ J82</li><li>★ A97</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 308 Dealer: N Vul: EW HCP: 14	<ul><li>AQ863</li><li>♥ 932</li><li>Q32</li><li>AQ</li></ul>	East Bids 1NT if possible. You bid first.
Board: 309 Dealer: S Vul: None HCP: 7	<ul><li>107</li><li>✓ J109743</li><li>✓ A7</li><li>✓ Q83</li></ul>	West Bids 1NT if possible. East Bids 3♦ if possible. West Bids 4♠ if possible. East Bids 4♦ if possible. West Bids XA♠ if possible. Partner bids first.
Board: 310 Dealer: N Vul: NS HCP: 13	<ul><li>★ KQ8</li><li>▼ A8</li><li>◆ J42</li><li>◆ QJ652</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 311 Dealer: S Vul: EW HCP: 5	<ul><li>1054</li><li>✓ Q109</li><li>✓ K1074</li><li>№ 1054</li></ul>	West Bids 1NT if possible.  Partner bids first.

HCP: 14 ♣ J542 You bid first.

Board: 307 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 1N W	North:  ♣ 765  ♥ KJ105  • J82  ♣ A97	South:  ♠ AJ83  ♥ Q742  ♠ Q104  ♠ K8	West North East South 1♦ 1NT AP
Board: 308 Dealer: N Vul: EW North HCP: 14 South HCP: 5 Contract: 2♠ N	North:  ♠ AQ863  ♥ 932  ♠ Q32  ♣ AQ	South:  ◆ 975  ▼ 10  ◆ KJ107  ◆ J9652	West North East South 1♠ 1NT 2♠ AP
Board: 309 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 4 VX N	North:  • 107  • J109743  • A7  • Q83	South:  ♠ KQ52  ♥ A85  ♦ 93  ♣ K1054	West North East South $1 \clubsuit$ 1NT $2 \checkmark$ $3 \checkmark$ $3 \checkmark$ $4 \clubsuit^1$ Pass $4 \checkmark$ Pass Pass $4 \checkmark$ Pass Pass  XA \Lambda \Lambda AP  1. limit raise or better in $\checkmark$
Board: 310 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 3♠ E	North:  ♠ KQ8  ♥ A8  ♦ J42  ♣ QJ652	South:  ♠ 62  ♥ K9764  ♠ K1073  ♣ 83	West North East South  1♣ 1NT Pass  2♥ Pass 2♠ Pass  3♠ AP
Board: 311 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 1N W	North:  • 1054  • Q109  • K1074  • 1054	South:  ♠ AKJ2  ♥ J84  • QJ53  ♣ J8	West North East South 1♦ 1NT AP

Board: 312 Dealer: N Vul: NS North HCP: 14

South HCP: 6 Contract: 2♠ E North: **♠** AQ65 **♥** A8

♦ QJ3

**♣** J542

South:

**♠** 10 **♥** K975

**♦** 96542

**♣** K107

West North East South

1♣ 1NT Pass

**2**♥ Pass 2♠ AP

## South hands (Practice Page)

Board: 307 Dealer: S Vul: NS HCP: 12	<ul><li>AJ83</li><li>♥ Q742</li><li>◆ Q104</li><li>♣ K8</li></ul>	West Bids 1NT if possible. You bid first.
Board: 308 Dealer: N Vul: EW HCP: 5	<ul><li>♣975</li><li>♥10</li><li>◆KJ107</li><li>♣J9652</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 309 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ52</li><li>▼ A85</li><li>◆ 93</li><li>◆ K1054</li></ul>	West Bids 1NT if possible. East Bids 3♦ if possible. West Bids 4♠ if possible. East Bids 4♦ if possible. West Bids XA♠♠ if possible. You bid first.
Board: 310 Dealer: N Vul: NS HCP: 6	<ul><li>♠ 62</li><li>♥ K9764</li><li>♦ K1073</li><li>♠ 83</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 311 Dealer: S Vul: EW HCP: 13	<ul><li>♠ AKJ2</li><li>♥ J84</li><li>♦ QJ53</li><li>♠ J8</li></ul>	West Bids 1NT if possible. You bid first.

East Bids 1NT if possible.

Board: 312 ♦ 10 West Bids 2♥ if possible.

Dealer: N ♥ K975 East Bids 2♠ if possible.

Vul: NS ♦ 96542

HCP: 6 ♣ K107 Partner bids first.

Board: 307 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 1N W	North:  ♠ 765  ♥ KJ105  • J82  ♣ A97	South:  ♠ AJ83  ♥ Q742  ♠ Q104  ♠ K8	West North East South 1♦ 1NT AP
Board: 308 Dealer: N Vul: EW North HCP: 14 South HCP: 5 Contract: 2♠ N	North:  ♠ AQ863  ♥ 932  ♠ Q32  ♣ AQ	South:  ◆ 975  ▼ 10  ◆ KJ107  ◆ J9652	West North East South 1♠ 1NT 2♠ AP
Board: 309 Dealer: S Vul: None North HCP: 7 South HCP: 12 Contract: 4 VX N	North:  • 107  • J109743  • A7  • Q83	South:  ♠ KQ52  ♥ A85  ♦ 93  ♣ K1054	West North East South $1 \clubsuit$ 1NT $2 \checkmark$ $3 \checkmark$ $3 \checkmark$ $4 \clubsuit^1$ Pass $4 \checkmark$ Pass Pass $4 \checkmark$ Pass Pass  XA \Lambda \Lambda AP  1. limit raise or better in $\checkmark$
Board: 310 Dealer: N Vul: NS North HCP: 13 South HCP: 6 Contract: 3♠ E	North:  ♠ KQ8  ♥ A8  ♦ J42  ♣ QJ652	South:  ♠ 62  ♥ K9764  ♠ K1073  ♣ 83	West North East South  1♣ 1NT Pass  2♥ Pass 2♠ Pass  3♠ AP
Board: 311 Dealer: S Vul: EW North HCP: 5 South HCP: 13 Contract: 1N W	North:  • 1054  • Q109  • K1074  • 1054	South:  ♠ AKJ2  ♥ J84  • QJ53  ♣ J8	West North East South 1♦ 1NT AP

Board: 312 Dealer: N Vul: NS North HCP: 14

South HCP: 6 Contract: 2♠ E North: **♠** AQ65 **♥** A8

♦ QJ3

**♣** J542

South:

**♠** 10 **♥** K975

**♦** 96542

**♣** K107

West North East South

1♣ 1NT Pass

**2**♥ Pass 2♠ AP

# North hands (Practice Page)

Board: 313 Dealer: S Vul: EW HCP: 5	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 314 Dealer: N Vul: Both HCP: 12	<ul><li>★ K4</li><li>♥ Q43</li><li>◆ AQJ6</li><li>◆ 9763</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 315 Dealer: S Vul: None HCP: 6	<ul><li>◆ Q10864</li><li>♥ A8</li><li>◆ 97</li><li>◆ 10854</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 316 Dealer: N Vul: EW HCP: 18	<ul><li>★ K92</li><li>▼ KJ872</li><li>◆ AK4</li><li>◆ A5</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 317 Dealer: S Vul: Both HCP: 5	<b>★</b> 875 <b>♥</b> 62 <b>♦</b> K9854 <b>♣</b> Q105	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 318 Dealer: N Vul: None HCP: 12	<ul><li>♣ AJ2</li><li>♥ KJ875</li><li>◆ 965</li><li>♣ K6</li></ul>	East Bids 1NT if possible. West Bids 5♣ if possible. You bid first.

Board: 313 Dealer: S Vul: EW North HCP: 5 South HCP: 14 Contract: 1N W	North:  ♣ J84  ♥ —  • QJ9432  ♣ J762	South:	West 1NT	North AP	East	South 1♥
Board: 314 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 4•X E	North:  ♠ K4  ♥ Q43  ♠ AQJ6  ♣ 9763	South:  • 103  • 108762  • 10752  • AQ	West  4♥¹ AP 1. Texa	North 1 Pass		South Pass X
Board: 315 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 1N W	North:  ♠ Q10864  ♥ A8  ♦ 97  ♠ 10854	South:	West 1NT	North AP	East	South 1♦
Board: 316 Dealer: N Vul: EW North HCP: 18 South HCP: 4 Contract: 3 S	North:  ♠ K92  ♥ KJ872  ♠ AK4  ♣ A5	South:  ♠ Q10873  ♥ 9  ♠ 10  ♠ Q98762	West Pass 2 AP	North 1♥ X Pass		Pass 2♣
Board: 317 Dealer: S Vul: Both North HCP: 5 South HCP: 14 Contract: 2♠ W	North:  ♦ 875  ♥ 62  ♦ K9854  ♣ Q105	South:  ♠ AK4  ♥ QJ9875  ♠ 62  ♣ A7	West 1NT 2♠	North Pass AP	East 2♥	South  1♥  Pass

Board: 318 North: South: Dealer: N West North East South ♠ AJ2 **▲** 1096 Vul: None **♥** KJ875 **♥** Q1032 1♥ North HCP: 12 **◆** J108 **♦** 965 AP 5♣ South HCP: 3 **♣** K6 **♣** 854 Contract: 5♣ W

1NT 3♥

## South hands (Practice Page)

Board: 313 Dealer: S Vul: EW HCP: 14	<ul><li>\$9532</li><li>▼ A9852</li><li>◆ AK</li><li>◆ K8</li></ul>	West Bids 1NT if possible. You bid first.
Board: 314 Dealer: N Vul: Both HCP: 6	<ul><li>103</li><li>108762</li><li>10752</li><li>AQ</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 315 Dealer: S Vul: None HCP: 13	<ul><li>★ 52</li><li>★ KQ10</li><li>★ AQ102</li><li>★ Q932</li></ul>	West Bids 1NT if possible. You bid first.
Board: 316 Dealer: N Vul: EW HCP: 4	<ul><li>◆ Q10873</li><li>♥ 9</li><li>◆ 10</li><li>◆ Q98762</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible.  Partner bids first.
Board: 317 Dealer: S Vul: Both HCP: 14	<ul><li>★ AK4</li><li>♥ QJ9875</li><li>♦ 62</li><li>★ A7</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 318 Dealer: N Vul: None HCP: 3	<ul><li>1096</li><li>✓ Q1032</li><li>✓ J108</li><li>№ 854</li></ul>	East Bids 1NT if possible. West Bids 5♣ if possible.  Partner bids first.

Board: 313 Dealer: S Vul: EW North HCP: 5 South HCP: 14 Contract: 1N W	North:  ♣ J84  ♥ —  • QJ9432  ♣ J762	South:	West 1NT	North AP	East	South 1♥
Board: 314 Dealer: N Vul: Both North HCP: 12 South HCP: 6 Contract: 4•X E	North:  ♠ K4  ♥ Q43  ♠ AQJ6  ♣ 9763	South:  • 103  • 108762  • 10752  • AQ	West  4♥¹ AP 1. Texa	North 1 Pass		South Pass X
Board: 315 Dealer: S Vul: None North HCP: 6 South HCP: 13 Contract: 1N W	North:  ♠ Q10864  ♥ A8  ♦ 97  ♠ 10854	South:	West 1NT	North AP	East	South 1♦
Board: 316 Dealer: N Vul: EW North HCP: 18 South HCP: 4 Contract: 3 S	North:  ♠ K92  ♥ KJ872  ♠ AK4  ♣ A5	South:  ♠ Q10873  ♥ 9  ♠ 10  ♠ Q98762	West Pass 2 AP	North 1♥ X Pass		Pass 2♣
Board: 317 Dealer: S Vul: Both North HCP: 5 South HCP: 14 Contract: 2♠ W	North:  ♦ 875  ♥ 62  ♦ K9854  ♣ Q105	South:  ♠ AK4  ♥ QJ9875  ♠ 62  ♣ A7	West 1NT 2♠	North Pass AP	East 2♥	South  1♥  Pass

Board: 318 North: South: Dealer: N West North East South ♠ AJ2 **▲** 1096 Vul: None **♥** KJ875 **♥** Q1032 1♥ North HCP: 12 **◆** J108 **♦** 965 AP 5♣ South HCP: 3 **♣** K6 **♣** 854 Contract: 5♣ W

1NT 3♥

# North hands (Practice Page)

Board: 319 Dealer: S Vul: NS HCP: 2	<ul><li>♠ 6</li><li>♥ 9874</li><li>♦ 653</li><li>♠ Q9875</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. West Bids 3NT if possible. Partner bids first.
Board: 320 Dealer: N Vul: NS HCP: 13	<ul><li>◆964</li><li>✓ A2</li><li>◆ K10876</li><li>◆ AQ3</li></ul>	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 321 Dealer: S Vul: EW HCP: 8	<ul><li>1084</li><li>✓ A6</li><li>✓ KJ2</li><li>108643</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 322 Dealer: N Vul: None HCP: 13	<ul><li>★ A108</li><li>♥ Q94</li><li>★ A754</li><li>★ K82</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. You bid first.
Board: 323 Dealer: S Vul: NS HCP: 4	<ul><li>♣ Q8</li><li>♥ 983</li><li>♦ 652</li><li>♣ Q8742</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. West Bids 3♠ if possible.  Partner bids first.

Board: 319 Dealer: S Vul: NS North HCP: 2 South HCP: 12 Contract: 3N W	North:	South:  ♠ AQ1042  ♥ A6  ♦ J942  ♣ J4	West 1NT 3NT	North Pass AP		South 1  Pass
Board: 320 Dealer: N Vul: NS North HCP: 13 South HCP: 1 Contract: 4♥ E	North:  ◆ 964  ▼ A2  ◆ K10876  ◆ AQ3	South:	2♣¹ 3♦² 4♥ 1. Stay	North 1 Pass X AP man raise or	1NT 2♥ 3♥	Pass Pass Pass
Board: 321 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 3  S	North:	South:  ♠ AKJ7  ♥ J1032  ♠ Q8  ♣ J92	West 1NT AP	North 2NT	East Pass	1♣
Board: 322 Dealer: N Vul: None North HCP: 13 South HCP: 3 Contract: 2N E	North:  ♠ A108  ♥ Q94  ♠ A754  ♣ K82	South:	West 2NT	North 1 AP		South Pass
Board: 323 Dealer: S Vul: NS North HCP: 4 South HCP: 13 Contract: 3♠ W	North:  ♠ Q8  ♥ 983  ♠ 652  ♣ Q8742	South:  ♠ A95  ♥ Q1062  ♠ AQ94  ♣ J9		North Pass Pass AP	East 2♥ 2NT	1♦ Pass

Board: 324 Dealer: N Vul: EW

North HCP: 12 South HCP: 6 Contract: 1N E North: **♠** 6532 **♥** A962

**♦** Q3

♣ AQ9

South: **♦** K10

**v** 1083

♦ K9764

**♣** 843

West North East South

1NT AP 1♣

## South hands (Practice Page)

Board: 319 Dealer: S Vul: NS HCP: 12	<ul><li>AQ1042</li><li>✓ A6</li><li>J942</li><li>J4</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. West Bids 3NT if possible. You bid first.
Board: 320 Dealer: N Vul: NS HCP: 1	<ul><li>10852</li><li>754</li><li>943</li><li>J86</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. East Bids 3♥ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 321 Dealer: S Vul: EW HCP: 12	<ul><li>★ AKJ7</li><li>▼ J1032</li><li>◆ Q8</li><li>◆ J92</li></ul>	West Bids 1NT if possible. You bid first.
Board: 322 Dealer: N Vul: None HCP: 3	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. Partner bids first.
Board: 323 Dealer: S Vul: NS HCP: 13	<ul><li>▲ A95</li><li>♥ Q1062</li><li>◆ AQ94</li><li>♣ J9</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. West Bids 3♠ if possible. You bid first.

Board: 324 **♠** K10 Dealer: N **v** 1083

Vul: EW **♦** K9764 **♣** 843

HCP: 6

East Bids 1NT if possible.

Partner bids first.

Board: 319 Dealer: S Vul: NS North HCP: 2 South HCP: 12 Contract: 3N W	North:	South:  ♠ AQ1042  ♥ A6  ♦ J942  ♣ J4	West 1NT 3NT	North Pass AP		South 1  Pass
Board: 320 Dealer: N Vul: NS North HCP: 13 South HCP: 1 Contract: 4♥ E	North:  ◆ 964  ▼ A2  ◆ K10876  ◆ AQ3	South:	2♣¹ 3♦² 4♥ 1. Stay	North 1 Pass X AP man raise or	1NT 2♥ 3♥	Pass Pass Pass
Board: 321 Dealer: S Vul: EW North HCP: 8 South HCP: 12 Contract: 3  S	North:	South:  ♠ AKJ7  ♥ J1032  ♠ Q8  ♣ J92	West 1NT AP	North 2NT	East Pass	1♣
Board: 322 Dealer: N Vul: None North HCP: 13 South HCP: 3 Contract: 2N E	North:  ♠ A108  ♥ Q94  ♠ A754  ♣ K82	South:	West 2NT	North 1 AP		South Pass
Board: 323 Dealer: S Vul: NS North HCP: 4 South HCP: 13 Contract: 3♠ W	North:  ♠ Q8  ♥ 983  ♠ 652  ♣ Q8742	South:  ♠ A95  ♥ Q1062  ♠ AQ94  ♣ J9		North Pass Pass AP	East 2♥ 2NT	1♦ Pass

Board: 324 Dealer: N Vul: EW

North HCP: 12 South HCP: 6 Contract: 1N E North: **♠** 6532 **♥** A962

**♦** Q3

♣ AQ9

South: **♦** K10

**v** 1083

♦ K9764

**♣** 843

West North East South

1NT AP 1♣

# North hands (Practice Page)

Board: 325 Dealer: S Vul: Both HCP: 1	<ul><li>♦ 9843</li><li>♥ 1096</li><li>♦ 73</li><li>♣ J1062</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 326 Dealer: N Vul: NS HCP: 12	<ul><li>★ A10953</li><li>▼ 105</li><li>◆ KQ75</li><li>◆ K5</li></ul>	East Bids 1NT if possible. West Doubles 2♣ if possible. East Bids 2♥ if possible. East Bids X♣ if possible. You bid first.
Board: 327 Dealer: S Vul: EW HCP: 3	<ul><li>★ K97643</li><li>♥ 962</li><li>◆ 964</li><li>◆ 4</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first.
Board: 328 Dealer: N Vul: Both HCP: 14	<ul><li>★ KJ8</li><li>▼ A963</li><li>◆ K6</li><li>◆ QJ109</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 329 Dealer: S Vul: None HCP: 2	<ul><li>♣ Q1096</li><li>♥ 8732</li><li>◆ 10763</li><li>♣ 3</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.

Board: 330 ♣ J1072 East Bids 1NT if possible.

Dealer: N ▼ AQ42 West Bids 2NT if possible.

Vul: EW ◆ Q64

HCP: 12 ♣ K6 You bid first.

Board: 325						
Dealer: S Vul: Both	North: <b>♠</b> 9843	South: ♠ QJ102	West	North	East	South
North HCP: 1	<b>v</b> 1096	<b>♥</b> KJ43				1♦
South HCP: 13	<b>♦</b> 73	<b>♦</b> Q92	1NT	Pass	3NT	AP
Contract: 3N W	<b>♣</b> J1062	<b>♣</b> A7				
Board: 326	North:	South:				
Dealer: N	<b>A</b> A10953	<b>♦</b> —	West	North		
Vul: NS	<b>▼</b> 105	<b>♥</b> KQ42	***	1 <b>♠</b>	1NT	<b>2♣</b>
North HCP: 12 South HCP: 7	<b>♦</b> KQ75	<b>♦</b> J104	X	Pass	2 <b>y</b>	Pass
Contract: 3♣X S	<b>♣</b> K5	<b>♣</b> J109632	Pass	3♣	X♣	AP
Board: 327	NI 4	Q 4				
Dealer: S	North: <b>★</b> K97643	South:	West	North	Fact	South
Vul: EW	♥ N97043	<b>♠</b> Q8 <b>♥</b> QJ5	West	rvorur	Lasi	1 <b>♣</b>
North HCP: 3	<ul><li>964</li></ul>	• K8	1NT	Pass	2NT	
South HCP: 14 Contract: 2N W	<b>♣</b> 4	<b>♣</b> KQJ762	11(1	1 465		1 11
Board: 328	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♠</b> KJ8	<b>♦</b> Q5432		1♣	1NT	Pass
North HCP: 14	<b>♥</b> A963	<b>v</b> 107	<b>3</b> ♣¹	Pass	3 <b>♦</b> <sup>2</sup>	AP
South HCP: 6	♦ K6	◆ J72			ransfer	s after 1NT
Contract: 3♦ E	<b>♣</b> QJ109	<b>♣</b> K85	2. autor	mat		
Board: 329	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> Q1096	<b>♦</b> K2				1♣
Vul: None North HCP: 2	<b>♥</b> 8732	<b>♥</b> K94	1NT	Pass	2 <b>♣</b> ¹	X
South HCP: 14	<b>♦</b> 10763	♦ Q52	2♠	Pass	2NT	AP
Contract: 2N W	<b>♣</b> 3	♣ KQJ74	1. Stay	man		
	NI andla	South:				
Board: 330		Souul.			E4	Carth
Dealer: N	North: ♠ I1072		West	North	East	Soum
Dealer: N Vul: EW	<b>♠</b> J1072	<b>♦</b> Q84 <b>▼</b> 1053	West	North 1♦		Pass
Dealer: N		<b>♦</b> Q84	West 2NT	1♦		

## South hands (Practice Page)

Board: 325 Dealer: S Vul: Both HCP: 13	<ul><li>♣ QJ102</li><li>♥ KJ43</li><li>◆ Q92</li><li>♣ A7</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. You bid first.
Board: 326 Dealer: N Vul: NS HCP: 7	♣— ▼ KQ42 ◆ J104 ♣ J109632	East Bids 1NT if possible. West Doubles 2♣ if possible. East Bids 2♥ if possible. East Bids X♣ if possible.  Partner bids first.
Board: 327 Dealer: S Vul: EW HCP: 14	<ul><li>♠ Q8</li><li>♥ QJ5</li><li>♦ K8</li><li>♠ KQJ762</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. You bid first.
Board: 328 Dealer: N Vul: Both HCP: 6	<ul><li>♣ Q5432</li><li>♥ 107</li><li>◆ J72</li><li>♣ K85</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 329 Dealer: S Vul: None HCP: 14	<ul><li>★ K2</li><li>▼ K94</li><li>◆ Q52</li><li>◆ KQJ74</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. You bid first.

Board: 325						
Dealer: S Vul: Both	North: <b>♠</b> 9843	South: ♠ QJ102	West	North	East	South
North HCP: 1	<b>v</b> 1096	<b>♥</b> KJ43				1♦
South HCP: 13	<b>♦</b> 73	<b>♦</b> Q92	1NT	Pass	3NT	AP
Contract: 3N W	<b>♣</b> J1062	<b>♣</b> A7				
Board: 326	North:	South:				
Dealer: N	<b>A</b> A10953	<b>♦</b> —	West	North		
Vul: NS	<b>▼</b> 105	<b>♥</b> KQ42	***	1 <b>♠</b>	1NT	<b>2♣</b>
North HCP: 12 South HCP: 7	<b>♦</b> KQ75	<b>♦</b> J104	X	Pass	2 <b>y</b>	Pass
Contract: 3♣X S	<b>♣</b> K5	<b>♣</b> J109632	Pass	3♣	X♣	AP
Board: 327	NI 4	Q 4				
Dealer: S	North: <b>★</b> K97643	South:	West	North	Fact	South
Vul: EW	♥ N97043	<b>♠</b> Q8 <b>♥</b> QJ5	West	rvorur	Lasi	1 <b>♣</b>
North HCP: 3	<ul><li>964</li></ul>	• K8	1NT	Pass	2NT	
South HCP: 14 Contract: 2N W	<b>♣</b> 4	<b>♣</b> KQJ762	11(1	1 465		1 11
Board: 328	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♠</b> KJ8	<b>♦</b> Q5432		1♣	1NT	Pass
North HCP: 14	<b>♥</b> A963	<b>v</b> 107	<b>3</b> ♣¹	Pass	3 <b>♦</b> <sup>2</sup>	AP
South HCP: 6	♦ K6	◆ J72			ransfer	s after 1NT
Contract: 3♦ E	<b>♣</b> QJ109	<b>♣</b> K85	2. autor	mat		
Board: 329	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> Q1096	<b>♦</b> K2				1♣
Vul: None North HCP: 2	<b>♥</b> 8732	<b>♥</b> K94	1NT	Pass	2 <b>♣</b> ¹	X
South HCP: 14	<b>♦</b> 10763	♦ Q52	2♠	Pass	2NT	AP
Contract: 2N W	<b>♣</b> 3	♣ KQJ74	1. Stay	man		
	NI andla	South:				
Board: 330		Souul.			E4	Carth
Dealer: N	North: ♠ I1072		West	North	East	Soum
Dealer: N Vul: EW	<b>♠</b> J1072	<b>♦</b> Q84 <b>▼</b> 1053	West	North 1♦		Pass
Dealer: N		<b>♦</b> Q84	West 2NT	1♦		

# North hands (Practice Page)

Board: 331 Dealer: S Vul: Both HCP: 7	<ul><li>◆ Q74</li><li>♥ J43</li><li>◆ KJ84</li><li>◆ 943</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 332 Dealer: N Vul: None HCP: 12	<ul><li>♠ Q65</li><li>♥ AK107543</li><li>♦ J</li><li>♠ Q5</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Redoubles if possible. West Bids 3NT if possible. You bid first.
Board: 333 Dealer: S Vul: NS HCP: 7	<ul><li>★ AJ106</li><li>♥ 653</li><li>♦ 4</li><li>♠ Q8753</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 334 Dealer: N Vul: Both HCP: 15	<ul><li>★ KJ74</li><li>♥ Q</li><li>◆ QJ7</li><li>◆ AQ765</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 335 Dealer: S Vul: None HCP: 6	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 336 Dealer: N Vul: EW HCP: 19	<ul><li>♣ Q5</li><li>♥ AQ106</li><li>♦ AQ</li><li>♣ KQ1083</li></ul>	East Bids 1NT if possible. You bid first.

Board: 331	North:	South:				
Dealer: S	<b>♦</b> Q74	<b>▲</b> J1093	West	North	East	South
Vul: Both North HCP: 7	<b>♥</b> J43	<b>♥</b> K1072				1♣
South HCP: 13	<b>♦</b> KJ84	<b>♦</b> A6	1NT	AP		
Contract: 1N W	<b>♣</b> 943	<b>♣</b> AJ5				
Board: 332	North:	South:	West	North	East	South
Dealer: N	<b>4</b> Q65	<b>♦</b> 942		1♥	1NT	Pass
Vul: None	▼ AK107543	<b>♥</b> 982	2♥	X	$XX^1$	Pass
North HCP: 12 South HCP: 1	<b>♦</b> J	<b>♦</b> 10432	3NT	AP		
Contract: 3N E	<b>♣</b> Q5	<b>♣</b> J96	1. artifi			
Board: 333	N. 4	G 4				
Dealer: S Vul: NS	North:  ♠ AJ106	South: ♠ K2	West	North	East	
North HCP: 7	<b>♥</b> 653	♥ J10987		_		1♥
South HCP: 14	♦ 4 • 08753	◆ AQ75 <b>◆</b> A2	1NT	2♥	AP	
Contract: 2♥ S	♣ Q8753	₩ AZ				
Board: 334	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> KJ74	<b>♦</b> Q863		1♣	1NT	Pass
Vul: Both	<b>♥</b> Q	▼ A7632	3 <b>♣</b> ¹	X	Pass	Pass
North HCP: 15 South HCP: 6	◆ QJ7	<b>♦</b> 95	3♦	AP		
Contract: 3♦ W	♣ AQ765	<b>♣</b> 102	1. Mino	or Suit T	ransfe	rs after 1N7
Board: 335	NI41	C41				
Dealer: S	North: ♠ J85	South: ♠ AK2	West	North	Fast	South
Vul: None	♥ 10874	♥ Q92	West	rvorur	Last	1 <b>♣</b>
North HCP: 6	◆ 65	♦ K92	1NT	AP		1.2
South HCP: 12 Contract: 1N W	♣ AJ53	<b>♣</b> 10984	22,1			
Board: 336						
Dealer: N	North:	South:	Wast	Mautl-	East	Court
Vul: EW	<b>♦</b> Q5	<b>♦</b> J76	west	North		
North HCP: 19	<b>♥</b> AQ106 <b>♦</b> AQ	♥ 753 ♦ 109872	Desa	1 <b>♣</b> 2♥	AP	Pass
South HCP: 1	◆ KQ1083	<b>▼</b> 109872 <b>♣</b> 76	Pass	∠▼	Αľ	

## South hands (Practice Page)

Board: 331 Dealer: S Vul: Both HCP: 13	<ul><li>♣ J1093</li><li>♥ K1072</li><li>♦ A6</li><li>♣ AJ5</li></ul>	West Bids 1NT if possible. You bid first.
Board: 332 Dealer: N Vul: None HCP: 1	<ul><li>♦ 942</li><li>♥ 982</li><li>♦ 10432</li><li>♣ J96</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Redoubles if possible. West Bids 3NT if possible. Partner bids first.
Board: 333 Dealer: S Vul: NS HCP: 14	<ul><li>★ K2</li><li>▼ J10987</li><li>◆ AQ75</li><li>◆ A2</li></ul>	West Bids 1NT if possible. You bid first.
Board: 334 Dealer: N Vul: Both HCP: 6	<ul><li>♣ Q863</li><li>♥ A7632</li><li>◆ 95</li><li>♣ 102</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 335 Dealer: S Vul: None HCP: 12	<ul><li>♠ AK2</li><li>♥ Q92</li><li>♠ K92</li><li>♠ 10984</li></ul>	West Bids 1NT if possible. You bid first.
Board: 336 Dealer: N Vul: EW HCP: 1	<ul><li>♣ J76</li><li>♥ 753</li><li>♦ 109872</li><li>♣ 76</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 331	North:	South:				
Dealer: S	<b>♦</b> Q74	<b>▲</b> J1093	West	North	East	South
Vul: Both North HCP: 7	<b>♥</b> J43	<b>♥</b> K1072				1♣
South HCP: 13	<b>♦</b> KJ84	<b>♦</b> A6	1NT	AP		
Contract: 1N W	<b>♣</b> 943	<b>♣</b> AJ5				
Board: 332	North:	South:	West	North	East	South
Dealer: N	<b>4</b> Q65	<b>♦</b> 942		1♥	1NT	Pass
Vul: None	▼ AK107543	<b>♥</b> 982	2♥	X	$XX^1$	Pass
North HCP: 12 South HCP: 1	<b>♦</b> J	<b>♦</b> 10432	3NT	AP		
Contract: 3N E	<b>♣</b> Q5	<b>♣</b> J96	1. artifi			
Board: 333	N. 4	G 4				
Dealer: S Vul: NS	North:  ♠ AJ106	South:  ♠ K2	West	North	East	
North HCP: 7	<b>♥</b> 653	♥ J10987		_		1♥
South HCP: 14	♦ 4 • 08753	◆ AQ75 <b>♣</b> A2	1NT	2♥	AP	
Contract: 2♥ S	♣ Q8753	₩ AZ				
Board: 334	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> KJ74	<b>♦</b> Q863		1♣	1NT	Pass
Vul: Both	<b>♥</b> Q	▼ A7632	3 <b>♣</b> ¹	X	Pass	Pass
North HCP: 15 South HCP: 6	◆ QJ7	<b>♦</b> 95	3♦	AP		
Contract: 3♦ W	♣ AQ765	<b>♣</b> 102	1. Mino	or Suit T	ransfe	rs after 1N7
Board: 335	NI41	C41				
Dealer: S	North: ♠ J85	South: ♠ AK2	West	North	Fast	South
Vul: None	♥ 10874	♥ Q92	West	rvorur	Last	1 <b>♣</b>
North HCP: 6	◆ 65	♦ K92	1NT	AP		1.2
South HCP: 12 Contract: 1N W	♣ AJ53	<b>♣</b> 10984	22,1			
Board: 336						
Dealer: N	North:	South:	Wast	Month	East	Courth
Vul: EW	<b>♦</b> Q5	<b>♦</b> J76	west	North		
North HCP: 19	<b>♥</b> AQ106 <b>♦</b> AQ	♥ 753 ♦ 109872	Desa	1 <b>♣</b> 2 <b>♥</b>	AP	Pass
South HCP: 1	◆ KQ1083	<b>▼</b> 109872	Pass	∠▼	Αľ	

# North hands (Practice Page)

Board: 337 Dealer: S Vul: None HCP: 5	<ul><li>♣ QJ42</li><li>♥ J43</li><li>◆ J1054</li><li>♣ 108</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 338 Dealer: N Vul: NS HCP: 13	<ul><li>★ A1092</li><li>★ A104</li><li>★ K7</li><li>★ Q532</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 339 Dealer: S Vul: EW HCP: 2	<ul><li>◆ Q862</li><li>▼ 743</li><li>◆ 932</li><li>◆ 953</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible.  Partner bids first.
Board: 340 Dealer: N Vul: Both HCP: 14	<ul><li>♠ AK8</li><li>♥ 65</li><li>♦ A8</li><li>♠ QJ10753</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 341 Dealer: S Vul: NS HCP: 4	<ul><li>★ A109854</li><li>♥ 1083</li><li>♦ 109</li><li>♠ 74</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first.

 East Bids 1NT 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: 337 Dealer: S	North:	South:	Wast	North	East	Courth
Vul: None North HCP: 5 South HCP: 12 Contract: 1N W	♣ QJ42 ♥ J43 ♦ J1054 ♣ 108	<ul><li>◆ 987</li><li>♥ AK109</li><li>◆ K9</li><li>◆ Q962</li></ul>	1NT		East	Soun 1♣
Board: 338 Dealer: N Vul: NS North HCP: 13	North:  ♠ A1092  ♥ A104  ♠ K7	South: ♠ 8 ♥ Q8765 ♠ AQ103	West 2♥	North 1♣ Pass		South Pass AP
South HCP: 8 Contract: 2♠ E	♣ Q532	<b>♣</b> 1076	∠ ▼	1 433	2*	711
Board: 339 Dealer: S Vul: EW	North: ♠ Q862	South: ♠ AKJ9 ♥ K	West 1NT	North Pass	East 2	South 1♣ Pass
North HCP: 2 South HCP: 14 Contract: 4♥ W	<ul><li>▼ 743</li><li>◆ 932</li><li>◆ 953</li></ul>	◆ Q8 ◆ J108742	<b>3</b> ♥ <sup>1</sup>	Pass	4♥	AP after NT
Board: 340 Dealer: N Vul: Both North HCP: 14 South HCP: 4 Contract: 3♥ E	North:  ♠ AK8  ♥ 65  ♠ A8  ♠ QJ10753	South:  ◆ J1073  ◆ 93  ◆ 1063  ◆ K864	West 2♦ 3♥	North 1♣ Pass AP		South Pass Pass
Board: 341 Dealer: S Vul: NS North HCP: 4 South HCP: 13 Contract: 2N W	North:  ♠ A109854  ♥ 1083  ♠ 109  ♠ 74	South:  ♠ Q7  ♥ KQJ  ♠ QJ75  ♠ Q932	West 1NT	North Pass	East 2NT	1♦
Board: 342 Dealer: N Vul: EW North HCP: 16 South HCP: 3 Contract: 4 E	North:  ♠ KQ74  ♥ A75  ♠ K  ♣ KJ1098	South:	West 2♦ 3♥	North 1♣ Pass Pass		South Pass Pass AP

### South hands (Practice Page)

Board: 337 Dealer: S Vul: None HCP: 12	<ul><li>◆ 987</li><li>▼ AK109</li><li>◆ K9</li><li>◆ Q962</li></ul>	West Bids 1NT if possible. You bid first.
Board: 338 Dealer: N Vul: NS HCP: 8	♦ 8 ♥ Q8765 ♦ AQ103 ♣ 1076	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 339 Dealer: S Vul: EW HCP: 14	<ul><li>♠ AKJ9</li><li>♥ K</li><li>◆ Q8</li><li>♠ J108742</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 340 Dealer: N Vul: Both HCP: 4	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 341 Dealer: S Vul: NS HCP: 13	<ul><li>♣ Q7</li><li>♥ KQJ</li><li>◆ QJ75</li><li>♣ Q932</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. You bid first.

East Bids 1NT if possible.

West Bids 2♦ if possible.

West Bids 2♥ if possible.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

West Bids 3♥ if possible.

East Bids 4♥ if possible.

Partner bids first.

Board: 337 Dealer: S	North:	South:	Wast	North	East	Courth
Vul: None North HCP: 5 South HCP: 12 Contract: 1N W	♣ QJ42 ♥ J43 ♦ J1054 ♣ 108	<ul><li>◆ 987</li><li>♥ AK109</li><li>◆ K9</li><li>◆ Q962</li></ul>	1NT		East	Soun 1♣
Board: 338 Dealer: N Vul: NS North HCP: 13	North:  ♠ A1092  ♥ A104  ♠ K7	South: ♠ 8 ♥ Q8765 ♠ AQ103	West 2♥	North 1♣ Pass		South Pass AP
South HCP: 8 Contract: 2♠ E	♣ Q532	<b>♣</b> 1076	∠ ▼	1 433	2*	711
Board: 339 Dealer: S Vul: EW	North: ♠ Q862	South: ♠ AKJ9 ♥ K	West 1NT	North Pass	East 2	South 1♣ Pass
North HCP: 2 South HCP: 14 Contract: 4♥ W	<ul><li>▼ 743</li><li>◆ 932</li><li>◆ 953</li></ul>	◆ Q8 ◆ J108742	<b>3</b> ♥ <sup>1</sup>	Pass	4♥	AP after NT
Board: 340 Dealer: N Vul: Both North HCP: 14 South HCP: 4 Contract: 3♥ E	North:  ♠ AK8  ♥ 65  ♠ A8  ♠ QJ10753	South:  ◆ J1073  ◆ 93  ◆ 1063  ◆ K864	West 2♦ 3♥	North 1♣ Pass AP		South Pass Pass
Board: 341 Dealer: S Vul: NS North HCP: 4 South HCP: 13 Contract: 2N W	North:  ♠ A109854  ♥ 1083  ♠ 109  ♠ 74	South:  ♠ Q7  ♥ KQJ  ♠ QJ75  ♠ Q932	West 1NT	North Pass	East 2NT	1♦
Board: 342 Dealer: N Vul: EW North HCP: 16 South HCP: 3 Contract: 4 E	North:  ♠ KQ74  ♥ A75  ♠ K  ♣ KJ1098	South:	West 2♦ 3♥	North 1♣ Pass Pass		South Pass Pass AP

# North hands (Practice Page)

Board: 343 Dealer: S Vul: Both HCP: 8	♦ 94 ♥ KQ984 • 32 ♣ K1092	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 344 Dealer: N Vul: None HCP: 14	<ul><li>♦ 943</li><li>♥ AJ63</li><li>♦ KQ75</li><li>♠ A7</li></ul>	East Bids 1NT if possible. You bid first.
Board: 345 Dealer: S Vul: EW HCP: 5	<ul><li>▶ J62</li><li>♥ KJ863</li><li>♦ 753</li><li>▶ 109</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. Partner bids first.
Board: 346 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q</li><li>♥ 94</li><li>◆ KJ832</li><li>♣ KQJ107</li></ul>	East Bids 1NT 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. You bid first.
Board: 347 Dealer: S Vul: None HCP: 5	<ul><li>★ K62</li><li>♥ Q752</li><li>◆ 9</li><li>◆ 96543</li></ul>	West Bids 1NT if possible. East Bids 3♦ if possible. Partner bids first.

**♣** K85

HCP: 12

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

You bid first.

Board: 343 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 3 • W	North:	South:  ♠ A853  ♥ A632  ♠ A6  ♣ 754	West North East South  1♣  1NT Pass 3♣¹ Pass  3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 344 Dealer: N Vul: None North HCP: 14 South HCP: 5 Contract: 3 N	North:  ◆ 943  ▼ AJ63  ◆ KQ75  ♣ A7	South:  ♠ Q6  ♥ 5  ♦ 108632  ♠ K8642	West North East South  1 ◆ 1NT 3 ◆  AP
Board: 345 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 2N W	North:	South:  ♠ KQ54  ▼ 109  ◆ QJ104  ♣ A76	West North East South  1 ↑  1NT Pass 2 ↑ Pass  2 ▼ Pass 2NT AP  1. Stayman
Board: 346 Dealer: N Vul: Both North HCP: 12 South HCP: 0 Contract: 6♥ E	North:  ♠ Q  ♥ 94  ♠ KJ832  ♠ KQJ107	South:	West North East South  1 \cdot 1NT Pass  4 \cdot 1 X 4 \cdot Pass  4NT^2 Pass 5 \cdot Pass  5 \cdot Pass 6 \cdot AP  1. Texas  2. Blackwood 0314, for $\checkmark$
Board: 347 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 3 • E	North:  ♠ K62  ♥ Q752  ♦ 9  ♣ 96543	South:	West North East South  1♣  1NT 3♣ 3♦ AP

Board: 348 North: South: West North East South Dealer: N **♦** A83 **♦** K10 1♥ 1NT 2♥ Vul: NS **♥** AJ742 **9**853 North HCP: 12 2♠ Pass Pass 3♥ **♦** 75 ♦ K832 South HCP: 7 Pass Pass 3♠ AP **♣** K85 **♣** J96 Contract: 3♠ W

## South hands (Practice Page)

Board: 343 Dealer: S Vul: Both HCP: 12	<ul><li>A853</li><li>★ A632</li><li>★ A6</li><li>♣ 754</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 344 Dealer: N Vul: None HCP: 5	♣ Q6 ♥ 5 ♦ 108632 ♣ K8642	East Bids 1NT if possible.  Partner bids first.
Board: 345 Dealer: S Vul: EW HCP: 12	<ul><li>★ KQ54</li><li>▼ 109</li><li>◆ QJ104</li><li>◆ A76</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.
Board: 346 Dealer: N Vul: Both HCP: 0	<ul><li>10965</li><li>75</li><li>76</li><li>86532</li></ul>	East Bids 1NT 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: 347 Dealer: S Vul: None HCP: 13	<ul><li>10873</li><li>✓ J84</li><li>AK7</li><li>✓ KQ2</li></ul>	West Bids 1NT if possible. East Bids 3♦ if possible.  You bid first.

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

Partner bids first.

Board: 343 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 3 • W	North:	South:  ♠ A853  ♥ A632  ♠ A6  ♣ 754	West North East South  1♣  1NT Pass 3♣¹ Pass  3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 344 Dealer: N Vul: None North HCP: 14 South HCP: 5 Contract: 3 N	North:  ◆ 943  ▼ AJ63  ◆ KQ75  ♣ A7	South:  ♠ Q6  ♥ 5  ♦ 108632  ♠ K8642	West North East South  1 ◆ 1NT 3 ◆  AP
Board: 345 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 2N W	North:	South:  ♠ KQ54  ▼ 109  ◆ QJ104  ♣ A76	West North East South  1 ↑  1NT Pass 2 ↑ Pass  2 ▼ Pass 2NT AP  1. Stayman
Board: 346 Dealer: N Vul: Both North HCP: 12 South HCP: 0 Contract: 6♥ E	North:  ♠ Q  ♥ 94  ♠ KJ832  ♠ KQJ107	South:	West North East South  1 \cdot 1NT Pass  4 \cdot 1 X 4 \cdot Pass  4NT^2 Pass 5 \cdot Pass  5 \cdot Pass 6 \cdot AP  1. Texas  2. Blackwood 0314, for $\checkmark$
Board: 347 Dealer: S Vul: None North HCP: 5 South HCP: 13 Contract: 3 • E	North:  ♠ K62  ♥ Q752  ♦ 9  ♣ 96543	South:	West North East South  1♣  1NT 3♣ 3♦ AP

Board: 348 North: South: West North East South Dealer: N **♦** A83 **♦** K10 1♥ 1NT 2♥ Vul: NS **♥** AJ742 **9**853 North HCP: 12 2♠ Pass Pass 3♥ **♦** 75 ♦ K832 South HCP: 7 Pass Pass 3♠ AP **♣** K85 **♣** J96 Contract: 3♠ W

# North hands (Practice Page)

Board: 349 Dealer: S Vul: Both HCP: 8	<ul><li>♣ 2</li><li>♥ AJ63</li><li>♦ 85</li><li>♣ QJ8754</li></ul>	West Bids 1NT if possible. East Bids 4♠ if possible. East Doubles Pass if possible. Partner bids first.
Board: 350 Dealer: N Vul: None HCP: 12	<ul><li>A9653</li><li>✓ J4</li><li>AQ103</li><li>Д5</li></ul>	East Bids 1NT if possible. You bid first.
Board: 351 Dealer: S Vul: NS HCP: 3	<b>♠</b> K <b>♥</b> 108753 <b>♦</b> 964 <b>♣</b> 8732	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 352 Dealer: N Vul: EW HCP: 12	<ul><li>★ KJ1086</li><li>▼ 105</li><li>◆ A9763</li><li>◆ A</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. You bid first.
Board: 353 Dealer: S Vul: NS HCP: 4	<ul><li>109752</li><li>K82</li><li>872</li><li>J5</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.

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

You bid first.

D J. 240						
Board: 349	North:	South:	West	North	Fact	South
Dealer: S	<b>★</b> 2	<b>♠</b> AJ6	West	rorur	Last	1 <b>♦</b>
Vul: Both	<b>♥</b> AJ63	<b>y</b> 8	1 <b>)</b> ITT	2.0	4.	
North HCP: 8	<b>♦</b> 85	◆ K10742	1NT		4♠	5♣
South HCP: 12	<b>♣</b> QJ8754	♣ A962	Pass	Pass	X	AP
Contract: 5♣X N	·					
Board: 350						
Dealer: N	North:	South:	***	37 4		~ 1
Vul: None	<b>♠</b> A9653	<b>♠</b> 1082	West	North		
North HCP: 12	<b>♥</b> J4	<b>♥</b> Q10962		1♠	1NT	2♠
South HCP: 6	◆ AQ103	<b>♦</b> J95	AP			
Contract: 2♠ N	<b>♣</b> J5	<b>♣</b> K4				
Board: 351	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ K	<b>\$</b> 865				1♦
Vul: NS	♥ 108753	♥ KQJ4	1NT	Pass	<b>4••</b> 1	Pass
North HCP: 3	◆ 964	• AQJ72			4	1 ass
South HCP: 13	<b>♦</b> 8732	• AQ372 ♣ 9	4♠	AP		
Contract: 4♠ W	₩ 6732	<b>4</b> 9	1. Texa	ıs		
Board: 352 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3♠ N	North:  ♠ KJ1086  ♥ 105  ♠ A9763  ♠ A	South:  ♠ Q2  ♥ K96  ♠ KQJ54  ♣ 972	West 2♦ AP	North 1♣ 3◆	East 1NT Pass	XN
Board: 353 Dealer: S Vul: NS	North: ♠ 109752	South: ♠ 84	West	North	East	South
North HCP: 4	<b>♥</b> K82	<b>♥</b> AJ9	1NT	Pass	2•	Pass
South HCP: 13	♦ 872	♦ K54	2♥	AP		- 5.52
Contract: 2♥ W	<b>♣</b> J5	♣ KQ1072	2,	1 11		
D1 254						
Board: 354	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> 62	<b>★</b> 1073		1♦	1NT	Pass
Vul: EW	<b>♥</b> A1085	<b>♥</b> Q7632	2 <b>♣</b> ¹	Pass	2♠	Pass
North HCP: 14	<b>♦</b> KQ83	<b>♦</b> 102	3♠	AP		
South HCP: 3	<b>♣</b> KQ10	<b>♣</b> J96	1. Stay			
Contract: 3♠ E	-		1. Sury	118411		

## South hands (Practice Page)

Board: 349 Dealer: S Vul: Both HCP: 12	<ul><li>AJ6</li><li>♥ 8</li><li>★ K10742</li><li>♣ A962</li></ul>	West Bids 1NT if possible. East Bids 4♠ if possible. East Doubles Pass if possible. You bid first.
Board: 350 Dealer: N Vul: None HCP: 6	<ul><li>1082</li><li>✓ Q10962</li><li>✓ J95</li><li>✓ K4</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 351 Dealer: S Vul: NS HCP: 13	<ul><li>★ 865</li><li>★ KQJ4</li><li>★ AQJ72</li><li>★ 9</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 352 Dealer: N Vul: EW HCP: 11	<ul><li>♣ Q2</li><li>♥ K96</li><li>◆ KQJ54</li><li>♣ 972</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible.  Partner bids first.
Board: 353 Dealer: S Vul: NS HCP: 13	<ul><li>♣84</li><li>✔AJ9</li><li>★K54</li><li>♣KQ1072</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.

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

Partner bids first.

D1-240						
Board: 349	North:	South:	West	North	Fact	South
Dealer: S	<b>♠</b> 2	<b>♠</b> AJ6	West	rorur	Last	1 <b>♦</b>
Vul: Both	<b>♥</b> AJ63	<b>y</b> 8	1 N I/T	2.0	4.	
North HCP: 8	<b>♦</b> 85	◆ K10742	1NT		4♠	5♣
South HCP: 12	♣ QJ8754	♣ A962	Pass	Pass	X	AP
Contract: 5♣X N	·					
Board: 350						
Dealer: N	North:	South:	***	37 4		~ 1
Vul: None	<b>♦</b> A9653	<b>♠</b> 1082	West	North		
North HCP: 12	<b>♥</b> J4	<b>♥</b> Q10962		1♠	1NT	2♠
South HCP: 6	◆ AQ103	<b>♦</b> J95	AP			
Contract: 2♠ N	<b>♣</b> J5	<b>♣</b> K4				
Board: 351	North:	South:	West	North	East	South
Dealer: S	Norui. ♠K	<b>\$</b> 865				1♦
Vul: NS	▼ 108753	♥ KQJ4	1NT	Pass	<b>4••</b> 1	Pass
North HCP: 3	◆ 964	◆ AQJ72			4	1 ass
South HCP: 13	<b>♦</b> 8732	◆ AQ372 ♣ 9	4♠	AP		
Contract: 4♠ W	₩ 6732	<b>4</b> 9	1. Texa	ıs		
Board: 352 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 3♠ N	North:  ♠ KJ1086  ▼ 105  ♠ A9763  ♠ A	South:  ♠ Q2  ♥ K96  ♠ KQJ54  ♠ 972	West  2♦ AP	North 1♠ 3♦	East 1NT Pass	XN
Board: 353 Dealer: S Vul: NS	North: ♠ 109752	South:	West	North	East	South 1♣
North HCP: 4	<b>♥</b> K82	<b>♥</b> AJ9	1NT	Pass	<b>2</b>	Pass
South HCP: 13	♦ 872 • 15	♦ K54	2♥	AP		
Contract: 2♥ W	<b>♣</b> J5	♣ KQ1072				
Board: 354					_	~ -
Dealer: N	North:	South:	West	North		
Vul: EW	<b>♠</b> 62	<b>♠</b> 1073		1♦	1NT	Pass
North HCP: 14	<b>♥</b> A1085	<b>♥</b> Q7632	2 <b>♣</b> ¹	Pass	2♠	Pass
South HCP: 3	<b>♦</b> KQ83	<b>♦</b> 102	3♠	AP		
Contract: 3♠ E	<b>♣</b> KQ10	<b>♣</b> J96	1. Stay	man		
Comaci, J <del>y</del> L						

# North hands (Practice Page)

Board: 355 Dealer: S Vul: Both HCP: 7	<ul><li>♣ J7653</li><li>♥ Q4</li><li>◆ 9</li><li>♣ A9764</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 356 Dealer: N Vul: NS HCP: 12	<ul><li>★ A763</li><li>▼ 104</li><li>◆ KQ83</li><li>◆ K104</li></ul>	East Bids 1NT if possible. You bid first.
Board: 357 Dealer: S Vul: EW HCP: 6	♣ J ♥ Q975 ♦ J10542 ♣ Q73	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 358 Dealer: N Vul: Both HCP: 12	<ul><li>A952</li><li>✓ KJ6</li><li>◆ 9543</li><li>♠ A9</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. You bid first.
Board: 359 Dealer: S Vul: None HCP: 6	<ul><li>10983</li><li>106</li><li>AQ8732</li><li>2</li></ul>	West Bids 1NT if possible. East Bids 4♣ if possible. West Bids XA♠ if possible. Partner bids first.

Board: 360 ♠ QJ10 East Bids 1NT if possible.

Dealer: N ♥ 52 West Bids 2♠ if possible.

Vul: EW ◆ J10864

HCP: 13 ♣ AKQ You bid first.

Board: 355 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ J7653  ♥ Q4  ♦ 9  ♣ A9764	South:  ♠ A84  ♥ K9872  ♠ K2  ♠ QJ5	West 1NT	North AP	East	South 1♥
Board: 356 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 1N E	North:  ♠ A763  ♥ 104  ♠ KQ83  ♠ K104	South:  ♣ J852  ♥ A863  ♦ 1076  ♣ 82	West	North 1◆	East 1NT	
Board: 357 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 3♣ W	North:  ♠ J  ♥ Q975  ♦ J10542  ♣ Q73	South:  ♠ Q108742  ♥ A108  ♠ AQ8  ♣ 6	1NT 3♠²	AP or Suit T	2 <b>♠</b> ¹	South 1♣ X rs after 1NT
Board: 358 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 4♠ E	North:  ♠ A952  ♥ KJ6  ♦ 9543  ♠ A9	South:  ♣ 7  ♥ 7543  ♦ 86  ♣ QJ10743	West 2♥ 3NT	North 1♦ Pass Pass		South Pass Pass AP
Board: 359 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 4•X S	North:	South:  ♠ A7542  ♥ QJ87  ♦ 9  ♣ AJ8	West  1NT Pass XA	3 <b>♠</b> 4 <b>♠</b>	4♣	South 1♠ Pass Pass

Board: 360 Dealer: N Vul: EW North HCP: 13

North HCP: 13 South HCP: 7 Contract: 3♥ S North:

♠ QJ10

▼ 52

♠ I1086

✓ 52◆ J10864◆ AKQ

South:

♠ K63

♥ KJ9876

♦ 7

♣ 1086

West North East South
1 → 1NT 2 ▼
2 ◆ Pass Pass 3 ▼
AP

## South hands (Practice Page)

Board: 355 Dealer: S Vul: Both HCP: 13	<ul><li>★ A84</li><li>▼ K9872</li><li>★ K2</li><li>★ QJ5</li></ul>	West Bids 1NT if possible. You bid first.
Board: 356 Dealer: N Vul: NS HCP: 5	<ul><li></li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 357 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q108742</li><li>♥ A108</li><li>♦ AQ8</li><li>♣ 6</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 3♣ if possible. You bid first.
Board: 358 Dealer: N Vul: Both HCP: 3	<b>★</b> 7 <b>▼</b> 7543 <b>♦</b> 86 <b>♣</b> QJ10743	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. Partner bids first.
Board: 359 Dealer: S Vul: None HCP: 12	<ul><li>♣ A7542</li><li>♥ QJ87</li><li>◆ 9</li><li>♣ AJ8</li></ul>	West Bids 1NT if possible. East Bids 4♣ if possible. West Bids XA♠ if possible. You bid first.

Board: 360 Dealer: N

Vul: EW

HCP: 7

**♦** K63 **♥** KJ9876

**♦** 7

**♣** 1086

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

Partner bids first.

Board: 355 Dealer: S Vul: Both North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ J7653  ♥ Q4  ♦ 9  ♣ A9764	South:  ♠ A84  ♥ K9872  ♠ K2  ♠ QJ5	West 1NT	North AP	East	South 1♥
Board: 356 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 1N E	North:  ♠ A763  ♥ 104  ♠ KQ83  ♠ K104	South:  ♣ J852  ♥ A863  ♦ 1076  ♣ 82	West	North 1◆	East 1NT	
Board: 357 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 3♣ W	North:  ♠ J  ♥ Q975  ♦ J10542  ♣ Q73	South:  ♠ Q108742  ♥ A108  ♠ AQ8  ♣ 6	1NT 3♠²	AP or Suit T	2 <b>♠</b> ¹	South 1♣ X rs after 1NT
Board: 358 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 4♠ E	North:  ♠ A952  ♥ KJ6  ♦ 9543  ♠ A9	South:  ♣ 7  ♥ 7543  ♦ 86  ♣ QJ10743	West 2♥ 3NT	North 1♦ Pass Pass		South Pass Pass AP
Board: 359 Dealer: S Vul: None North HCP: 6 South HCP: 12 Contract: 4•X S	North:	South:  ♠ A7542  ♥ QJ87  ♦ 9  ♣ AJ8	West  1NT Pass XA	3 <b>♠</b> 4 <b>♠</b>	4♣	South 1♠ Pass Pass

Board: 360 Dealer: N Vul: EW North HCP: 13

North HCP: 13 South HCP: 7 Contract: 3♥ S North:

♠ QJ10

▼ 52

♠ I1086

✓ 52◆ J10864◆ AKQ

South:

♠ K63

♥ KJ9876

♦ 7

♣ 1086

West North East South
1 → 1NT 2 ▼
2 ◆ Pass Pass 3 ▼
AP

# North hands (Practice Page)

Board: 361 Dealer: S Vul: Both HCP: 8	<ul><li>♠ AQ</li><li>♥ 65</li><li>♦ 109875</li><li>♠ Q953</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 362 Dealer: N Vul: None HCP: 14	<ul><li>♣ Q9</li><li>♥ AK2</li><li>♦ 10874</li><li>♣ AJ107</li></ul>	East Bids 1NT if possible. You bid first.
Board: 363 Dealer: S Vul: NS HCP: 5	<ul><li>★ K543</li><li>▼ 1073</li><li>◆ 643</li><li>◆ Q95</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 364 Dealer: N Vul: Both HCP: 13	<ul><li>★ KQ97</li><li>▼ KQJ75</li><li>◆ Q</li><li>◆ 754</li></ul>	East Bids 1NT if possible. West Bids 4♠ if possible. East Bids 5♠ if possible. You bid first.
Board: 365 Dealer: S Vul: None HCP: 5	<ul><li>◆975</li><li>▼ K106542</li><li>◆ 2</li><li>◆ Q108</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 366 Dealer: N Vul: NS HCP: 13	<ul><li>J107</li><li>KQJ73</li><li>K10</li><li>K75</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♠ if possible. You bid first.

Board: 361 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 1N W	North:  ♠ AQ  ♥ 65  • 109875  ♣ Q953	South:  • 10432  • Q97  • AK  • K842	West 1NT	North AP	East	South 1♣
Board: 362 Dealer: N Vul: None North HCP: 14 South HCP: 4 Contract: 1N E	North:  ♠ Q9  ♥ AK2  • 10874  ♣ AJ107	South:  ◆ J105  ◆ 9753  ◆ K9  ◆ 8654	West	North 1◆	East 1NT	
Board: 363 Dealer: S Vul: NS North HCP: 5 South HCP: 14 Contract: 3 • W	North:  ♠ K543  ♥ 1073  • 643  ♣ Q95	South:  ♠ A1097  ♥ QJ965  ♠ A  ♠ K106	1NT 3♦ <sup>2</sup>		<b>3♣</b> ¹	South  1 V  Pass  rs after 1NT
Board: 364 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 5•X E	North:  ♠ KQ97  ♥ KQJ75  ♠ Q  ♣ 754	South:	West  4♣¹ AP  1. Mino	North  1 V  Pass  prs	East 1NT 5◆	South Pass X◆
Board: 365 Dealer: S Vul: None North HCP: 5 South HCP: 17 Contract: 1N W	North:	South:  ♠ AQ103  ♥ 8  ♠ QJ109  ♠ AKJ6	West 1NT	North AP	East	South 1♦

Board: 366 Dealer: N Vul: NS North HCP: 13 South HCP: 5

Contract: 3♦ E

North: South:

♠ J107

♠ 842

♥ KQJ73

♦ K10

♠ K75

♠ A863

West North East South

1♥ 1NT Pass

3♣¹ Pass 3♠² AP

1. Minor Suit Transfers after 1NT

2. automat

### South hands (Practice Page)

Board: 361 Dealer: S Vul: Both HCP: 12	<ul><li>10432</li><li>✓ Q97</li><li>AK</li><li>✓ K842</li></ul>	West Bids 1NT if possible. You bid first.
Board: 362 Dealer: N Vul: None HCP: 4	<ul><li></li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 363 Dealer: S Vul: NS HCP: 14	<ul><li>A1097</li><li>✓ QJ965</li><li>A</li><li>✓ K106</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 364 Dealer: N Vul: Both HCP: 8	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 4♠ if possible. East Bids 5♠ if possible.  Partner bids first.
Board: 365 Dealer: S Vul: None HCP: 17	<ul><li>AQ103</li><li>8</li><li>QJ109</li><li>AKJ6</li></ul>	West Bids 1NT if possible. You bid first.
Board: 366 Dealer: N Vul: NS HCP: 5	<ul><li>♦ 842</li><li>♥ 652</li><li>♦ J87</li><li>♠ A863</li></ul>	East Bids 1NT if possible. West Bids 3♣ if possible. East Bids 3♦ if possible. Partner bids first.

Board: 361 Dealer: S Vul: Both North HCP: 8 South HCP: 12 Contract: 1N W	North:  ♠ AQ  ♥ 65  • 109875  ♣ Q953	South:  • 10432  • Q97  • AK  • K842	West 1NT	North AP	East	South 1♣
Board: 362 Dealer: N Vul: None North HCP: 14 South HCP: 4 Contract: 1N E	North:  ♠ Q9  ♥ AK2  • 10874  ♣ AJ107	South:  ◆ J105  ◆ 9753  ◆ K9  ◆ 8654	West	North 1◆	East 1NT	
Board: 363 Dealer: S Vul: NS North HCP: 5 South HCP: 14 Contract: 3 • W	North:  ♠ K543  ♥ 1073  • 643  ♣ Q95	South:  ♠ A1097  ♥ QJ965  ♠ A  ♠ K106	1NT 3♦ <sup>2</sup>		<b>3♣</b> ¹	South  1 V  Pass  rs after 1NT
Board: 364 Dealer: N Vul: Both North HCP: 13 South HCP: 8 Contract: 5•X E	North:  ♠ KQ97  ♥ KQJ75  ♠ Q  ♣ 754	South:	West  4♣¹ AP  1. Mino	North  1 V  Pass  prs	East 1NT 5♦	South Pass X◆
Board: 365 Dealer: S Vul: None North HCP: 5 South HCP: 17 Contract: 1N W	North:	South:  ♠ AQ103  ♥ 8  ♠ QJ109  ♠ AKJ6	West 1NT	North AP	East	South 1♦

Board: 366 Dealer: N Vul: NS North HCP: 13 South HCP: 5

Contract: 3♦ E

North: South:

♠ J107

♠ 842

♥ KQJ73

♦ K10

♠ K75

♠ A863

West North East South

1♥ 1NT Pass

3♣¹ Pass 3♠² AP

1. Minor Suit Transfers after 1NT

2. automat

# North hands (Practice Page)

Board: 367 Dealer: S Vul: EW HCP: 5	<ul><li>▲ AJ7654</li><li>♥ 94</li><li>◆ 75</li><li>▲ 854</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 368 Dealer: N Vul: None HCP: 14	<ul><li></li></ul>	East Bids 1NT if possible. You bid first.
Board: 369 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q94</li><li>♥ A542</li><li>◆ Q3</li><li>♣ 9743</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 370 Dealer: N Vul: EW HCP: 16	<ul><li>★ KQ10973</li><li>★ AK76</li><li>★ A6</li><li>★ 2</li></ul>	East Bids 1NT if possible. You bid first.
Board: 371 Dealer: S Vul: Both HCP: 10	<b>♦</b> Q107 ▼ 1084 • A962 <b>♣</b> A86	West Bids 1NT if possible.  Partner bids first.
Board: 372 Dealer: N Vul: NS HCP: 12	<ul><li>▲ AJ865</li><li>♥ KJ6</li><li>♦ K75</li><li>♣ 65</li></ul>	East Bids 1NT if possible. West Bids 3NT if possible. You bid first.

Board: 367 Dealer: S	North:	South:	West	North	East	South
Vul: EW	<b>♠</b> AJ7654	<b>♠</b> 8				1♥
North HCP: 5	<b>y</b> 94	<b>♥</b> KQ765	1NT	Pass	Pass	
South HCP: 13	<b>♦</b> 75	♦ AQJ84	Pass	2 <b>♠</b>	AP	_,
Contract: 2♠ N	<b>♣</b> 854	<b>♣</b> J3	1 405	21	7 11	
Board: 368	North:	South:				
Dealer: N	<b>4</b> J62	<b>♦</b> K8	West	North	Fast	South
Vul: None	♥ AQ1093	♥ J42	***************************************	1 🗸	1NT	
North HCP: 14	◆ QJ84	◆ A97	AP	1 7	1111	211
South HCP: 10	♣ A	♣ Q9742	$\Lambda$			
Contract: 1NX E	111	1 ()/12				
Board: 369	North:	South:	<b>XX</b> 7 4	XI. d	F. (	C1
Dealer: S	<b>♦</b> Q94	♠ AJ3	West	North	East	
Vul: NS	▼ A542	<b>▼</b> KJ107		_	_	1♦
North HCP: 8	♦ Q3	◆ K10876	1NT		2♥	Pass
South HCP: 12	<b>◆</b> 9743	<b>♣</b> 2	2♠	AP		
Contract: 2♠ W						
Board: 370	North:	South:				
Dealer: N	• KQ10973	\$64 <b>♦</b> 854	West	North		
Vul: EW	♥ AK76	♥ Q3		1♠		Pass
North HCP: 16	• A6	◆ J1092	Pass	<b>2</b> ♥	Pass	2♠
South HCP: 3	<b>♣</b> 2	<b>♣</b> 8653	AP			
Contract: 2♠ N	12	1 0000				
Board: 371	North:	South:				
Dealer: S	<b>♦</b> Q107	<b>♦</b> K92	West	North	East	South
Vul: Both	<b>♥</b> 1084	♥ AQJ3				1.
North HCP: 10	◆ A962	♦ 853	1NT	XN	AP	· <del></del>
South HCP: 12	♣ A86	<b>♣</b> Q93	1111	'		
Contract: 1NX W		•				
Board: 372	North:	South:				
Dealer: N	<b>♦</b> AJ865	<b>★</b> 32	West	North	East	South
Vul: NS	<b>♥</b> KJ6	<b>▼</b> 8742		1♠		Pass
North HCP: 12	◆ K75	<b>♦</b> 32	3NT		. –	
South HCP: 1			2111			
Contract: 3N E	<b>♣</b> 65	<b>♣</b> J8432				

## South hands (Practice Page)

Board: 367 Dealer: S Vul: EW HCP: 13	<b>♣</b> 8 <b>♥</b> KQ765 <b>♦</b> AQJ84 <b>♣</b> J3	West Bids 1NT if possible. You bid first.
Board: 368 Dealer: N Vul: None HCP: 10	<ul><li>★ K8</li><li>♥ J42</li><li>◆ A97</li><li>◆ Q9742</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 369 Dealer: S Vul: NS HCP: 12	<ul><li>♣ AJ3</li><li>♥ KJ107</li><li>◆ K10876</li><li>♣ 2</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 370 Dealer: N Vul: EW HCP: 3	♦ 854 ♥ Q3 ♦ J1092 • 8653	East Bids 1NT if possible.  Partner bids first.
Board: 371 Dealer: S Vul: Both HCP: 12	<ul><li>★ K92</li><li>▼ AQJ3</li><li>◆ 853</li><li>◆ Q93</li></ul>	West Bids 1NT if possible. You bid first.
Board: 372 Dealer: N Vul: NS HCP: 1	<ul><li>★ 32</li><li>▼ 8742</li><li>★ 32</li><li>★ J8432</li></ul>	East Bids 1NT if possible. West Bids 3NT if possible. Partner bids first.

Board: 367 Dealer: S	North:	South:	West	North	East	South
Vul: EW	<b>♠</b> AJ7654	<b>♠</b> 8				1♥
North HCP: 5	<b>y</b> 94	<b>♥</b> KQ765	1NT	Pass	Pass	
South HCP: 13	<b>♦</b> 75	♦ AQJ84	Pass	2 <b>♠</b>	AP	_,
Contract: 2♠ N	<b>♣</b> 854	<b>♣</b> J3	1 405	21	7 11	
Board: 368	North:	South:				
Dealer: N	<b>4</b> J62	<b>♦</b> K8	West	North	Fast	South
Vul: None	♥ AQ1093	♥ J42	***************************************	1 🗸	1NT	
North HCP: 14	◆ QJ84	◆ A97	AP	1 7	1111	211
South HCP: 10	♣ A	♣ Q9742	$\Lambda$			
Contract: 1NX E	111	1 ()/12				
Board: 369	North:	South:	<b>XX</b> 7 4	XI. d	F. (	C1
Dealer: S	<b>♦</b> Q94	♠ AJ3	West	North	East	
Vul: NS	▼ A542	<b>▼</b> KJ107		_	_	1♦
North HCP: 8	♦ Q3	◆ K10876	1NT		2♥	Pass
South HCP: 12	<b>◆</b> 9743	<b>♣</b> 2	2♠	AP		
Contract: 2♠ W						
Board: 370	North:	South:				
Dealer: N	• KQ10973	\$64 <b>♦</b> 854	West	North		
Vul: EW	♥ AK76	♥ Q3		1♠		Pass
North HCP: 16	• A6	◆ J1092	Pass	<b>2</b> ♥	Pass	2♠
South HCP: 3	<b>♣</b> 2	<b>♣</b> 8653	AP			
Contract: 2♠ N	12	1 0000				
Board: 371	North:	South:				
Dealer: S	<b>♦</b> Q107	<b>♦</b> K92	West	North	East	South
Vul: Both	<b>♥</b> 1084	♥ AQJ3				1.
North HCP: 10	◆ A962	♦ 853	1NT	XN	AP	· <del></del>
South HCP: 12	♣ A86	<b>♣</b> Q93	1111	'		
Contract: 1NX W		•				
Board: 372	North:	South:				
Dealer: N	<b>♦</b> AJ865	<b>★</b> 32	West	North	East	South
Vul: NS	<b>♥</b> KJ6	<b>▼</b> 8742		1♠		Pass
North HCP: 12	◆ K75	<b>♦</b> 32	3NT		. –	
South HCP: 1			2111			
Contract: 3N E	<b>♣</b> 65	<b>♣</b> J8432				

# North hands (Practice Page)

Board: 373 Dealer: S Vul: EW HCP: 5	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 374 Dealer: N Vul: None HCP: 12	<ul><li>♣ AQ10</li><li>♥ KQ1095</li><li>◆ J85</li><li>♣ 32</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. You bid first.
Board: 375 Dealer: S Vul: EW HCP: 2	<ul><li>109842</li><li>₹873</li><li>Q4</li><li>1072</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 376 Dealer: N Vul: Both HCP: 19	<b>★</b> KQ107 <b>♥</b> AK4 <b>♦</b> K106 <b>♣</b> A54	East Bids 1NT if possible. West Bids 2♦ if possible. East Redoubles if possible. You bid first.
Board: 377 Dealer: S Vul: None HCP: 3	<ul><li>107</li><li>★ K843</li><li>★ 72</li><li>★ 87654</li></ul>	West Bids 1NT if possible. East Bids 3♠ if possible. West Bids 4♠ if possible.  Partner bids first.

East Bids 1NT if possible.

West Bids 2♠ if possible.

West Bids 2♠ if possible.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

West Bids 3♠ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 373 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 3 • W	North:	South:  ♠ K64  ♥ AK42  ♦ 65  ♣ Q742	West North East South  1♣  1NT Pass 3♣¹ Pass  3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 374 Dealer: N Vul: None North HCP: 12 South HCP: 4 Contract: 2N E	North:  ♠ AQ10  ♥ KQ1095  ♦ J85  ♣ 32	South:  ♠ K54  ♥ 82  ♦ 1076  ♣ J10754	West North East South  1♥ 1NT Pass  2NT AP
Board: 375 Dealer: S Vul: EW North HCP: 2 South HCP: 13 Contract: 3 • W	North:  ♠ 109842  ♥ 873  ♠ Q4  ♣ 1072	South:  ♣ 763  ♥ KQJ  ♦ K63  ♣ A983	West North East South  1♣  1NT Pass 3♣¹ Pass  3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 376 Dealer: N Vul: Both North HCP: 19 South HCP: 1 Contract: 3♠ S	North:  ♠ KQ107  ♥ AK4  ♠ K106  ♣ A54	South:  ♠ 6  ♥ 632  ♠ J9432  ♠ 9863	West North East South  1♣ 1NT Pass  2♦ X XX¹ 3♦  AP  1. artificial
Board: 377 Dealer: S Vul: None North HCP: 3 South HCP: 12 Contract: 4♠ E	North:  ♠ 107  ♥ K843  ♠ 72  ♣ 87654	South:  ♠ AJ9  ♥ J1092  ♦ J109  ♣ KQ2	West North East South  1♣  1NT 3♣ 3♠ Pass  4♠ AP

Board: 378 Dealer: N	North:	South:	West	North 1♦		Pass
/ul: NS	<b>♦</b> 9 <b>♥</b> Q765	<b>♦</b> 874 <b>♥</b> 1042	2 <b>♣</b> ¹	Pass	2♠	Pass
North HCP: 12	◆ AK98	♦ 6532	<b>3</b> ♦ <sup>2</sup>	Pass	4♠	AP
South HCP: 2	<b>♣</b> K842	<b>♣</b> Q96	1. Stay	man		
Contract: 4♠ E			2. limit	raise or	better	in <b>♠</b>

## South hands (Practice Page)

Board: 373 Dealer: S Vul: EW HCP: 12	<ul><li>★ K64</li><li>✓ AK42</li><li>◆ 65</li><li>◆ Q742</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 374 Dealer: N Vul: None HCP: 4	<ul><li>★ K54</li><li>▼ 82</li><li>◆ 1076</li><li>◆ J10754</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. Partner bids first.
Board: 375 Dealer: S Vul: EW HCP: 13	<ul><li>★ 763</li><li>▼ KQJ</li><li>◆ K63</li><li>◆ A983</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 376 Dealer: N Vul: Both HCP: 1	<ul><li>♠ 6</li><li>♥ 632</li><li>♦ J9432</li><li>♠ 9863</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Redoubles if possible. Partner bids first.
Board: 377 Dealer: S Vul: None HCP: 12	<ul><li>▲ AJ9</li><li>▼ J1092</li><li>◆ J109</li><li>▲ KQ2</li></ul>	West Bids 1NT if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.

Board: 378 Dealer: N Vul: NS	<b>★</b> 874 <b>∀</b> 1042 <b>♦</b> 6532	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible.
HCP: 2	<b>♣</b> Q96	East Blus 4 11 possible.

Partner bids first.

Board: 373 Dealer: S Vul: EW North HCP: 5 South HCP: 12 Contract: 3 • W	North:	South:  ♠ K64  ♥ AK42  ♦ 65  ♣ Q742	West North East South  1♣  1NT Pass 3♣¹ Pass  3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 374 Dealer: N Vul: None North HCP: 12 South HCP: 4 Contract: 2N E	North:  ♠ AQ10  ♥ KQ1095  ♦ J85  ♣ 32	South:  ♠ K54  ♥ 82  ♦ 1076  ♣ J10754	West North East South  1♥ 1NT Pass  2NT AP
Board: 375 Dealer: S Vul: EW North HCP: 2 South HCP: 13 Contract: 3 • W	North:  ♠ 109842  ♥ 873  ♠ Q4  ♣ 1072	South:  ♣ 763  ♥ KQJ  ♦ K63  ♣ A983	West North East South  1♣  1NT Pass 3♣¹ Pass  3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 376 Dealer: N Vul: Both North HCP: 19 South HCP: 1 Contract: 3♠ S	North:  ♠ KQ107  ♥ AK4  ♠ K106  ♣ A54	South:  ♠ 6  ♥ 632  ♠ J9432  ♠ 9863	West North East South  1♣ 1NT Pass  2♦ X XX¹ 3♦  AP  1. artificial
Board: 377 Dealer: S Vul: None North HCP: 3 South HCP: 12 Contract: 4♠ E	North:  ♠ 107  ♥ K843  ♠ 72  ♣ 87654	South:  ♠ AJ9  ♥ J1092  ♦ J109  ♣ KQ2	West North East South  1♣  1NT 3♣ 3♠ Pass  4♠ AP

Board: 378 Dealer: N	North:	South:	West	North 1♦		Pass
/ul: NS	<b>♦</b> 9 <b>♥</b> Q765	<b>♦</b> 874 <b>♥</b> 1042	2 <b>♣</b> ¹	Pass	2♠	Pass
North HCP: 12	◆ AK98	♦ 6532	<b>3</b> ♦ <sup>2</sup>	Pass	4♠	AP
South HCP: 2	<b>♣</b> K842	<b>♣</b> Q96	1. Stay	man		
Contract: 4♠ E			2. limit	raise or	better	in <b>♠</b>

# North hands (Practice Page)

Board: 379 Dealer: S Vul: Both HCP: 9	<ul><li>♣ Q62</li><li>♥ KJ985</li><li>♦ —</li><li>♣ K9652</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 380 Dealer: N Vul: None HCP: 13	<ul><li>★ AK1076</li><li>★ 87</li><li>★ KJ104</li><li>★ Q9</li></ul>	East Bids 1NT if possible. You bid first.
Board: 381 Dealer: S Vul: NS HCP: 2	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2NT if possible. East Doubles Pass if possible. Partner bids first.
Board: 382 Dealer: N Vul: EW HCP: 12	♣87 ♥ KQ53 ♦ J932 ♣ AQ10	East Bids 1NT 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: 383 Dealer: S Vul: None HCP: 10	<ul><li>★ K64</li><li>♥ QJ632</li><li>◆ 8</li><li>◆ A1097</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids XA♠♠ if possible.  Partner bids first.

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

You bid first.

Board: 379 Dealer: S Vul: Both North HCP: 9	North: ♠ Q62 ♥ KJ985	South: ♠ AJ109 ♥ 63	West	North	East	South 1♦
South HCP: 12 Contract: 2♥ N	♦— • K9652	◆ AK1073 ◆ 83	1NT	2♥	AP	
Board: 380 Dealer: N Vul: None	North: ♠ AK1076	South: <b>★</b> 852	West	North		
North HCP: 13 South HCP: 7 Contract: 2♠ N	♥ 87 ♦ KJ104 ♣ Q9	<ul><li>★ A965</li><li>★ Q9</li><li>★ J752</li></ul>	AP	1♠	1NT	2♠
Board: 381 Dealer: S	North:	South:	West	North	East	South 1♥
Vul: NS	<b>♦</b> J842 <b>♥</b> 2	<b>♠</b> AQ6 <b>♥</b> KQJ10876	1NT	Pass	2 <b>♣</b> ¹	2♥
North HCP: 2 South HCP: 14	◆ J754	<b>♦</b> 8	2NT	Pass	Pass	3♥
Contract: 3♥X S	<b>♣</b> 10532	<b>♣</b> Q8	Pass 1. Stayı	Pass man	X	AP
Board: 382	North:	South:	West	North		
Dealer: N Vul: EW	<b>♦</b> 87	♠ QJ10	2 <b>♣</b> ¹	1♦ Pass	1NT 2♠	Pass Pass
North HCP: 12	<b>♥</b> KQ53	♥ J106	3 <b>♦</b> <sup>2</sup>	Pass	2 <del>±</del> 4 <b>♠</b>	AP
South HCP: 4 Contract: 4♠ E	◆ J932 ◆ AQ10	♦ 85 ♣ 86532	1. Stayı			
Board: 383 Dealer: S	North: ♠ K64	South: <b>★</b> 1075	West	North	East	South 1♦
Vul: None North HCP: 10	♥ QJ632	<b>♥</b> K	1NT	2♥	2♠	Pass
South HCP: 12 Contract: 3♣X N	♦ 8 • A1097	◆ AQ1062 ◆ K432	Pass XA	3♣ AP	Pass	Pass

Board: 384 North: South: West North East South Dealer: N **♦** AK74 **♠** 10952 1♦ 1NT Pass Vul: NS **♥** A9 **v** 82 North HCP: 14 AP **4**◆<sup>1</sup> Pass **4**♥ **♦** 9742 **♦** J865 South HCP: 3 1. Texas **♣** Q85 **♣** K76 Contract: 4♥ E

## South hands (Practice Page)

Board: 379 Dealer: S Vul: Both HCP: 12	<ul><li>♣ AJ109</li><li>♥ 63</li><li>◆ AK1073</li><li>♣ 83</li></ul>	West Bids 1NT if possible. You bid first.
Board: 380 Dealer: N Vul: None HCP: 7	<ul><li>♦ 852</li><li>♥ A965</li><li>♦ Q9</li><li>♦ J752</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 381 Dealer: S Vul: NS HCP: 14	<ul><li>AQ6</li><li>KQJ10876</li><li>8</li><li>Q8</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2NT if possible. East Doubles Pass if possible. You bid first.
Board: 382 Dealer: N Vul: EW HCP: 4	<ul><li>♣ QJ10</li><li>♥ J106</li><li>◆ 85</li><li>♣ 86532</li></ul>	East Bids 1NT 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: 383 Dealer: S Vul: None HCP: 12	<ul><li>1075</li><li>✓ K</li><li>AQ1062</li><li>K432</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids XA♠♠ if possible. You bid first.

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

Partner bids first.

Board: 379 Dealer: S Vul: Both North HCP: 9	North: ♠ Q62 ♥ KJ985	South: ♠ AJ109 ♥ 63	West	North	East	South 1♦
South HCP: 12 Contract: 2♥ N	♦— • K9652	◆ AK1073 ◆ 83	1NT	2♥	AP	
Board: 380 Dealer: N Vul: None	North: ♠ AK1076	South: <b>★</b> 852	West	North		
North HCP: 13 South HCP: 7 Contract: 2♠ N	♥ 87 ♦ KJ104 ♣ Q9	<ul><li>★ A965</li><li>★ Q9</li><li>★ J752</li></ul>	AP	1♠	1NT	2♠
Board: 381 Dealer: S	North:	South:	West	North	East	South 1♥
Vul: NS	<b>♦</b> J842 <b>♥</b> 2	<b>♠</b> AQ6 <b>♥</b> KQJ10876	1NT	Pass	2 <b>♣</b> ¹	2♥
North HCP: 2 South HCP: 14	◆ J754	<b>♦</b> 8	2NT	Pass	Pass	3♥
Contract: 3♥X S	<b>♣</b> 10532	<b>♣</b> Q8	Pass 1. Stayı	Pass man	X	AP
Board: 382	North:	South:	West	North		
Dealer: N Vul: EW	<b>♦</b> 87	♠ QJ10	2 <b>♣</b> ¹	1♦ Pass	1NT 2♠	Pass Pass
North HCP: 12	<b>♥</b> KQ53	♥ J106	3 <b>♦</b> <sup>2</sup>	Pass	2 <del>±</del> 4 <b>♠</b>	AP
South HCP: 4 Contract: 4♠ E	◆ J932 ◆ AQ10	♦ 85 ♣ 86532	1. Stayı			
Board: 383 Dealer: S	North: ♠ K64	South: <b>★</b> 1075	West	North	East	South 1♦
Vul: None North HCP: 10	♥ QJ632	<b>♥</b> K	1NT	2♥	2♠	Pass
South HCP: 12 Contract: 3♣X N	♦ 8 • A1097	◆ AQ1062 ◆ K432	Pass XA	3♣ AP	Pass	Pass

Board: 384 North: South: West North East South Dealer: N **♦** AK74 **♠** 10952 1♦ 1NT Pass Vul: NS **♥** A9 **v** 82 North HCP: 14 AP **4**◆<sup>1</sup> Pass **4**♥ **♦** 9742 **♦** J865 South HCP: 3 1. Texas **♣** Q85 **♣** K76 Contract: 4♥ E

# North hands (Practice Page)

Board: 385 Dealer: S Vul: EW HCP: 1	<ul> <li>10765</li> <li>J7</li> <li>976</li> <li>8765</li> </ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.
Board: 386 Dealer: N Vul: Both HCP: 13	<ul><li>♠ AK5</li><li>♥ QJ</li><li>♦ J954</li><li>♠ Q654</li></ul>	East Bids 1NT if possible. You bid first.
Board: 387 Dealer: S Vul: NS HCP: 5	<ul><li></li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 388 Dealer: N Vul: EW HCP: 13	<ul><li>★ K9</li><li>▼ J8</li><li>◆ K962</li><li>◆ AQ1065</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 389 Dealer: S Vul: Both HCP: 4	<ul><li>109873</li><li>✓ Q104</li><li>Q84</li><li>№ 97</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 390 Dealer: N Vul: None HCP: 13	<ul><li>★ A987</li><li>★ KQ7</li><li>★ A5</li><li>★ 9732</li></ul>	East Bids 1NT if possible. You bid first.

Board: 385						
Dealer: S Vul: EW	North: <b>♠</b> 10765	South: ♠ A2	West	North	East	South 1
North HCP: 1	<b>♥</b> J7	♥ Q1062	1NT	Pass	2•	Pass
South HCP: 14	♦ 976 • 9765	• Q10842	2 🗸	Pass	3NT	
Contract: 3N W	<b>♣</b> 8765	<b>♣</b> AQ				
Board: 386	North:	South:				
Dealer: N	AK5	<b>♦</b> 9743				
Vul: Both	<b>♥</b> QJ	♥ A5432	West	North		
North HCP: 13 South HCP: 4	♦ J954	<b>♦</b> 63		1♦	1NT	AP
Contract: 1N E	<b>♣</b> Q654	<b>♣</b> 102				
Board: 387						
Dealer: S	North:	South:	Wast	North	East	Carth
Vul: NS	<b>♣</b> J98 <b>■</b> 87422	<b>★</b> K7	West	Norui	East	30um 1 <b>♦</b>
North HCP: 5	♥ 87432 ♦ 106	<b>∨</b> KQ10 <b>♦</b> QJ543	1NT	۸D		1
South HCP: 13	♣ A92	• Q33 13 • Q64	1111	AI		
Contract: 1N W		_ <-				
Board: 388	North:	South:	West	North	Foot	South
Dealer: N Vul: EW	<b>♦</b> K9	<b>♦</b> A4	West	Norui		Pass
North HCP: 13	<b>♥</b> J8	<b>9</b> 76543	<b>4</b> ♥ <sup>1</sup>	Pass	11 <b>\</b> 1	AP
South HCP: 6	♦ K962	♦ J103	1. Texa		12	<i>1</i> <b>H</b>
Contract: 4♠ E	♣ AQ1065	<b>♣</b> J8	1. Τυλέ	ıs		
Board: 389	North:	South:				
Dealer: S	Norui: <b>♠</b> 109873	Soum: <b>♦</b> KJ42	West	North	East	South
Vul: Both	♥ Q104	<b>♥</b> AKJ5				1.
North HCP: 4 South HCP: 14	◆ Q84	<b>♦</b> 10	1NT	AP		
Contract: 1N W	<b>♣</b> 97	<b>♣</b> Q862				
- JIM WOW 11 1 11						
	North:	South:				
Dealer: N	North: ♠ A987	South: ♠ O104	***	NT 4	г.	Q 4
Dealer: N Vul: None		South: ♠ Q104 ▼ 1065	West	North		
Board: 390 Dealer: N Vul: None North HCP: 13 South HCP: 5	<b>♠</b> A987	<b>♠</b> Q104	West	North 1♣	East 1NT	

## South hands (Practice Page)

Board: 385 Dealer: S Vul: EW HCP: 14	<ul><li>A2</li><li>♥ Q1062</li><li>◆ Q10842</li><li>♠ AQ</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. You bid first.
Board: 386 Dealer: N Vul: Both HCP: 4	<ul><li>♦ 9743</li><li>♥ A5432</li><li>♦ 63</li><li>♠ 102</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 387 Dealer: S Vul: NS HCP: 13	<ul><li>★ K7</li><li>▼ KQ10</li><li>◆ QJ543</li><li>◆ Q64</li></ul>	West Bids 1NT if possible. You bid first.
Board: 388 Dealer: N Vul: EW HCP: 6	<ul><li>★ A4</li><li>♥ 976543</li><li>◆ J103</li><li>◆ J8</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 389 Dealer: S Vul: Both HCP: 14	<ul><li>★ KJ42</li><li>▼ AKJ5</li><li>◆ 10</li><li>◆ Q862</li></ul>	West Bids 1NT if possible. You bid first.
Board: 390 Dealer: N Vul: None HCP: 5	<ul><li>◆ Q104</li><li>♥ 1065</li><li>◆ 9873</li><li>◆ K105</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 385						
Dealer: S Vul: EW	North: <b>♠</b> 10765	South: ♠ A2	West	North	East	South 1
North HCP: 1	<b>♥</b> J7	♥ Q1062	1NT	Pass	2•	Pass
South HCP: 14	♦ 976 • 9765	• Q10842	2 🗸	Pass	3NT	
Contract: 3N W	<b>♣</b> 8765	<b>♣</b> AQ				
Board: 386	North:	South:				
Dealer: N	AK5	<b>♦</b> 9743				
Vul: Both	<b>♥</b> QJ	♥ A5432	West	North		
North HCP: 13 South HCP: 4	♦ J954	<b>♦</b> 63		1♦	1NT	AP
Contract: 1N E	<b>♣</b> Q654	<b>♣</b> 102				
Board: 387						
Dealer: S	North:	South:	Wast	North	East	Carth
Vul: NS	<b>♣</b> J98 <b>■</b> 87422	<b>★</b> K7	West	Norui	East	30um 1 <b>♦</b>
North HCP: 5	♥ 87432 ♦ 106	<b>∨</b> KQ10 <b>♦</b> QJ543	1NT	۸D		1
South HCP: 13	♣ A92	• Q33 13 • Q64	1111	AI		
Contract: 1N W		_ <-				
Board: 388	North:	South:	West	North	Foot	South
Dealer: N Vul: EW	<b>♦</b> K9	<b>♦</b> A4	West	Norui		Pass
North HCP: 13	<b>♥</b> J8	<b>9</b> 76543	<b>4</b> ♥ <sup>1</sup>	Pass	11 <b>\</b> 1	AP
South HCP: 6	♦ K962	♦ J103	1. Texa		12	<i>1</i> <b>H</b>
Contract: 4♠ E	♣ AQ1065	<b>♣</b> J8	1. Τυλέ	ıs		
Board: 389	North:	South:				
Dealer: S	Norui: <b>♠</b> 109873	Soum: <b>♦</b> KJ42	West	North	East	South
Vul: Both	♥ Q104	<b>♥</b> AKJ5				1.
North HCP: 4 South HCP: 14	◆ Q84	<b>♦</b> 10	1NT	AP		
Contract: 1N W	<b>♣</b> 97	<b>♣</b> Q862				
- JIM WOW 11 1 11						
	North:	South:				
Dealer: N	North: ♠ A987	South: ♠ O104	***	NT 4	г.	Q 4
Dealer: N Vul: None		South: ♠ Q104 ▼ 1065	West	North		
Board: 390 Dealer: N Vul: None North HCP: 13 South HCP: 5	<b>♠</b> A987	<b>♠</b> Q104	West	North 1♣	East 1NT	

# North hands (Practice Page)

Board: 391 Dealer: S Vul: EW HCP: 7	♦ 8752 ▼ 10873 ♦ A42 ♣ K9	West Bids 1NT if possible.  Partner bids first.
Board: 392 Dealer: N	<b>♠</b> 1098 <b>♥</b> AJ85	East Bids 1NT if possible.
Vul: Both HCP: 14	◆ AQ10 ◆ K32	You bid first.
		West Bids 1NT if possible.
Board: 393	<b>♠</b> 62	East Bids 2♣ if possible.
Dealer: S	<b>♥</b> 7643	West Bids 2♥ if possible.
Vul: None	♦ Q652	East Bids 2NT if possible.
HCP: 3	<b>♣</b> J65	Partner bids first.
Board: 394 Dealer: N	<b>★</b> KQ72 <b>★</b> A7	East Bids 1NT if possible.
Vul: NS HCP: 12	<ul><li>J632</li><li>♣ Q107</li></ul>	You bid first.
Board: 395 Dealer: S	<b>♦</b> A865432 <b>♥</b> 6	West Bids 1NT if possible.
Vul: Both HCP: 4	<ul><li>1094</li><li>♣87</li></ul>	Partner bids first.
Board: 396	<b>♦</b> KJ64	East Bids 1NT if possible.
Dealer: N	<b>▼</b> A965	West Bids 2NT if possible.
Vul: None	◆ Q1096	
HCP: 13	<b>♣</b> K	You bid first.

Board: 391 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ 8752  ♥ 10873  ♠ A42  ♠ K9	South:  ♠ KJ6  ♥ AQ5  ♦ J6  ♣ Q8652	West 1NT	North AP	East	South 1♣
Board: 392 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 1N E	North:  ♠ 1098  ♥ AJ85  ♠ AQ10  ♣ K32	South:  ♠ A642  ♥ 7632  ♦ J984  ♣ 10	West	North 1♣	East 1NT	
Board: 393 Dealer: S Vul: None North HCP: 3 South HCP: 14 Contract: 2N W	North:  ♠ 62  ♥ 7643  ♦ Q652  ♣ J65	South:  ♠ AK108  ♥ J5  ♠ A10983  ♣ Q7		North Pass Pass man	East 2♣¹ 2NT	1♦ Pass
Board: 394 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 1N E	North:  ♠ KQ72  ♥ A7  • J632  ♣ Q107	South:	West	North 1◆	East 1NT	South AP
Board: 395 Dealer: S Vul: Both North HCP: 4 South HCP: 12 Contract: 1N W	North:  ♠ A865432  ♥ 6  ♦ 1094  ♣ 87	South:  ♣ —  ▼ 108542  • KQ8  ♣ AK954	West 1NT	North AP	East	South 1♥
Board: 396 Dealer: N Vul: None North HCP: 13 South HCP: 3 Contract: 2N E	North:  ♠ KJ64  ♥ A965  ♠ Q1096  ♠ K	South:	West 2NT	North 1◆ AP		South Pass

### South hands (Practice Page)

Board: 391 Dealer: S Vul: EW HCP: 13	<ul><li>★ KJ6</li><li>▼ AQ5</li><li>◆ J6</li><li>◆ Q8652</li></ul>	West Bids 1NT if possible. You bid first.
Board: 392 Dealer: N Vul: Both HCP: 5	<ul><li>★ A642</li><li>▼ 7632</li><li>◆ J984</li><li>◆ 10</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 393 Dealer: S Vul: None HCP: 14	<ul><li>★ AK108</li><li>♥ J5</li><li>◆ A10983</li><li>◆ Q7</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.
Board: 394 Dealer: N Vul: NS HCP: 5	<ul><li>▶ J98</li><li>♥ KJ9853</li><li>◆ 8</li><li>♣ 963</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 395 Dealer: S Vul: Both HCP: 12	♣— ▼ 108542 ◆ KQ8 ♣ AK954	West Bids 1NT if possible. You bid first.
Board: 396 Dealer: N Vul: None HCP: 3	<ul><li>◆ 93</li><li>♥ Q1083</li><li>◆ 54</li><li>◆ J9842</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. Partner bids first.

Board: 391 Dealer: S Vul: EW North HCP: 7 South HCP: 13 Contract: 1N W	North:  ♠ 8752  ♥ 10873  ♠ A42  ♠ K9	South:  ♠ KJ6  ♥ AQ5  ♦ J6  ♣ Q8652	West 1NT	North AP	East	South 1♣
Board: 392 Dealer: N Vul: Both North HCP: 14 South HCP: 5 Contract: 1N E	North:  • 1098  • AJ85  • AQ10  • K32	South:  ♠ A642  ♥ 7632  ♦ J984  ♣ 10	West	North 1♣	East 1NT	
Board: 393 Dealer: S Vul: None North HCP: 3 South HCP: 14 Contract: 2N W	North:	South:  ♠ AK108  ♥ J5  ♠ A10983  ♣ Q7		North Pass Pass man	East 2♣¹ 2NT	1♦ Pass
Board: 394 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 1N E	North:  ♠ KQ72  ♥ A7  ♦ J632  ♠ Q107	South:  ◆ J98  ◆ KJ9853  ◆ 8  ◆ 963	West	North 1	East 1NT	
Board: 395 Dealer: S Vul: Both North HCP: 4 South HCP: 12 Contract: 1N W	North:  ♠ A865432  ♥ 6  ♦ 1094  ♣ 87	South:  ◆ —  ▼ 108542  • KQ8  • AK954	West 1NT	North AP	East	South 1♥
Board: 396 Dealer: N Vul: None North HCP: 13 South HCP: 3 Contract: 2N E	North:  ♠ KJ64  ♥ A965  ♠ Q1096  ♠ K	South:	West 2NT	North 1◆ AP		South Pass

# North hands (Practice Page)

Board: 397 Dealer: S Vul: NS HCP: 10 Board: 398 Dealer: N Vul: EW	<ul> <li>★ K4</li> <li>▼ J102</li> <li>◆ 1065</li> <li>◆ AQ875</li> <li>◆ AQ10</li> <li>▼ Q</li> <li>◆ Q10654</li> </ul>	West Bids 1NT if possible. East Bids 2♥ if possible.  Partner bids first.  East Bids 1NT if possible.
HCP: 13	◆ Q10654 ◆ QJ62	You bid first.
Board: 399 Dealer: S Vul: None HCP: 4	<ul><li>Q4</li><li>♥ Q10976432</li><li>♦ 62</li><li>♣ 2</li></ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 5♣ if possible.  Partner bids first.
Board: 400 Dealer: N Vul: NS HCP: 12	<ul><li>♣ Q64</li><li>♥ A10972</li><li>◆ QJ4</li><li>♣ K3</li></ul>	East Bids 1NT if possible. You bid first.
Board: 401 Dealer: S Vul: EW HCP: 6	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 402 Dealer: N Vul: Both HCP: 16	<ul><li>A52</li><li>✓ AKJ5</li><li>4</li><li>✓ KJ872</li></ul>	East Bids 1NT if possible. West Bids 3♠ if possible. East Bids X♣ if possible. You bid first.

Board: 397 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 3N S	North:  ♠ K4  ♥ J102  ♦ 1065  ♣ AQ875	South:  ♠ AQ7  ♥ 9763  ♠ AK4  ♣ J92	West North East South  1♣  1NT XN 2♥ 3NT  AP
Board: 398 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ AQ10  ♥ Q  ♠ Q10654  ♠ QJ62	South:  ♦ 854  ▼ AJ1087  • 83  ♣ K53	West North East South 1 ◆ 1NT AP
Board: 399 Dealer: S Vul: None North HCP: 4 South HCP: 12 Contract: 5♣ E	North:  ♠ Q4  ♥ Q10976432  ♠ 62  ♠ 2	South:  ♣ J1073  ♥ J5  ♣ AQJ53  ♣ K4	West North East South  1 ↑  1NT Pass 2 ♣ ¹ Pass 2 ◆ Pass 5 ♣ AP  1. Stayman
Board: 400 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2 \( \mathbb{N} \)	North:  ♠ Q64  ♥ A10972  ♦ QJ4  ♣ K3	South:	West North East South  1♥ 1NT 2♥  AP
Board: 401 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 3 \( \) W	North:  ♠ J109863  ♥ 4  ♠ 94  ♠ AJ96	South:  ♠ K4  ♥ AK10632  ♠ 87  ♣ Q104	West North East South  1  1NT Pass 3♣¹ Pass  3♣² AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 402 Dealer: N Vul: Both North HCP: 16 South HCP: 0

Contract: 5♣X N

A52AKJ54KJ872

North:

South:

♠ 874

♥ 72

♦ 953

♠ 109643

West North East South
1♣ 1NT 3♣
3♠ 5♠ X♠ AP

## South hands (Practice Page)

Board: 397 Dealer: S Vul: NS HCP: 14 Board: 398 Dealer: N Vul: EW	<ul> <li>♣ AQ7</li> <li>♥ 9763</li> <li>◆ AK4</li> <li>♣ J92</li> <li>♣ 854</li> <li>♥ AJ1087</li> <li>◆ 83</li> </ul>	West Bids 1NT if possible. East Bids 2♥ if possible.  You bid first.  East Bids 1NT if possible.  Partner bids first.
HCP: 8  Board: 399 Dealer: S Vul: None HCP: 12	<ul> <li>♣ K53</li> <li>♣ J1073</li> <li>♥ J5</li> <li>◆ AQJ53</li> <li>♣ K4</li> </ul>	West Bids 1NT if possible. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 5♣ if possible. You bid first.
Board: 400 Dealer: N Vul: NS HCP: 8	<ul><li>♦ 952</li><li>♥ Q83</li><li>♦ 973</li><li>♠ AQ85</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 401 Dealer: S Vul: EW HCP: 12	<ul><li>★ K4</li><li>✓ AK10632</li><li>◆ 87</li><li>◆ Q104</li></ul>	West Bids 1NT if possible. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.
Board: 402 Dealer: N Vul: Both HCP: 0	<ul><li>★874</li><li>√72</li><li>◆953</li><li>★109643</li></ul>	East Bids 1NT if possible. West Bids 3♠ if possible. East Bids X♠ if possible.  Partner bids first.

Board: 397 Dealer: S Vul: NS North HCP: 10 South HCP: 14 Contract: 3N S	North:  ♠ K4  ♥ J102  ♦ 1065  ♣ AQ875	South:  ♠ AQ7  ♥ 9763  ♠ AK4  ♣ J92	West North East South  1♣  1NT XN 2♥ 3NT  AP
Board: 398 Dealer: N Vul: EW North HCP: 13 South HCP: 8 Contract: 1N E	North:  ♠ AQ10  ♥ Q  ♠ Q10654  ♠ QJ62	South:  ♦ 854  ▼ AJ1087  • 83  ♣ K53	West North East South 1 ◆ 1NT AP
Board: 399 Dealer: S Vul: None North HCP: 4 South HCP: 12 Contract: 5♣ E	North:  ♠ Q4  ♥ Q10976432  ♠ 62  ♠ 2	South:	West North East South  1 ↑  1NT Pass 2♣¹ Pass 2 ◆ Pass 5♣ AP  1. Stayman
Board: 400 Dealer: N Vul: NS North HCP: 12 South HCP: 8 Contract: 2♥ N	North:  ♠ Q64  ♥ A10972  ♦ QJ4  ♣ K3	South:	West North East South  1♥ 1NT 2♥  AP
Board: 401 Dealer: S Vul: EW North HCP: 6 South HCP: 12 Contract: 3 \leftrightarrow W	North:  ♠ J109863  ♥ 4  ♠ 94  ♠ AJ96	South:  ♠ K4  ♥ AK10632  ♠ 87  ♣ Q104	West North East South  1  1NT Pass 3♣¹ Pass  3♣² AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 402 Dealer: N Vul: Both North HCP: 16 South HCP: 0

Contract: 5♣X N

A52AKJ54KJ872

North:

South:

♠ 874

♥ 72

♦ 953

♠ 109643

West North East South
1♣ 1NT 3♣
3♠ 5♠ X♠ AP

# North hands (Practice Page)

Board: 403 Dealer: S Vul: NS HCP: 1	<ul><li>★ 764</li><li>▼ 10652</li><li>◆ 107</li><li>◆ J1064</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 404 Dealer: N Vul: EW HCP: 12	<ul><li>♠ AQ</li><li>♥ K983</li><li>♦ J94</li><li>♠ Q864</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 405 Dealer: S Vul: Both HCP: 4	<ul><li>★ J4</li><li>▼ 876</li><li>◆ 9652</li><li>◆ QJ92</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 406 Dealer: N Vul: None HCP: 14	<ul><li>10954</li><li>K92</li><li>A943</li><li>AK</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♣ if possible. You bid first.
Board: 407 Dealer: S Vul: EW HCP: 3	<b>♦</b> — ♥ 98764 • 106 • K87532	West Bids 1NT if possible. East Bids 2NT if possible. Partner bids first.

East Bids 1NT if possible. Board: 408 **♦** AK43 West Redoubles if possible. Dealer: N **♥** K876 East Bids 2♥ if possible. Vul: Both **♦** A10 HCP: 19 **♣** KQ3

You bid first.

Board: 403 Dealer: S Vul: NS North HCP: 1 South HCP: 13 Contract: 3N W	North:  ♠ 764  ♥ 10652  ♠ 107  ♣ J1064	South:  ♠ KQ92  ♥ AQ3  ♠ Q832  ♣ 98		North Pass	East 3NT	1♦
Board: 404 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 3♠ E	North:  ♠ AQ  ♥ K983  ♦ J94  ♣ Q864	South:  ♣ J75  ♥ Q754  ♠ A763  ♣ 109	West 2♥ 3♠	North 1♣ Pass AP		South Pass Pass
Board: 405 Dealer: S Vul: Both North HCP: 4 South HCP: 19 Contract: 2♠ W	North:	South:  ♠ A82  ♥ AQJ9  ♠ AJ73  ♣ K7	West  1NT 2♠	North Pass AP	East 2♥	South 1 → X
Board: 406 Dealer: N Vul: None North HCP: 14 South HCP: 2 Contract: 3  E	North:	South:  ◆ J873  ▼ 10643  ◆ J85  ◆ 54	2 <b>♠</b> ¹		1NT 3♣²	Pass
Board: 407 Dealer: S Vul: EW North HCP: 3 South HCP: 12 Contract: 2N W	North:	South:  ♠ K7653  ♥ AK3  ♠ Q42  ♣ 104		North Pass	East 2NT	1♠
Board: 408 Dealer: N Vul: Both North HCP: 19 South HCP: 3 Contract: 2♥ E	North:  ♠ AK43  ♥ K876  ♠ A10  ♣ KQ3	South:	Pass XX <sup>1</sup>	North 1♣ X Pass 2 or 444	1NT Pass 2♥	South Pass Pass AP

Board: 403 Dealer: S Vul: NS HCP: 13	<ul><li>★ KQ92</li><li>▼ AQ3</li><li>◆ Q832</li><li>◆ 98</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. You bid first.
Board: 404 Dealer: N Vul: EW HCP: 7	<ul><li>♣ J75</li><li>♥ Q754</li><li>♦ A763</li><li>♣ 109</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 405 Dealer: S Vul: Both HCP: 19	<ul><li>★ A82</li><li>▼ AQJ9</li><li>◆ AJ73</li><li>★ K7</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 406 Dealer: N Vul: None HCP: 2	<ul><li></li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.
Board: 407 Dealer: S Vul: EW HCP: 12	<ul><li>★ K7653</li><li>★ AK3</li><li>◆ Q42</li><li>★ 104</li></ul>	West Bids 1NT if possible. East Bids 2NT if possible. You bid first.

East Bids 1NT if possible. West Redoubles if possible. East Bids 2♥ if possible.

Partner bids first.

Board: 403 Dealer: S Vul: NS North HCP: 1 South HCP: 13 Contract: 3N W	North:  ♠ 764  ♥ 10652  ♠ 107  ♣ J1064	South:  ♠ KQ92  ♥ AQ3  ♠ Q832  ♣ 98		North Pass	East 3NT	1♦
Board: 404 Dealer: N Vul: EW North HCP: 12 South HCP: 7 Contract: 3♠ E	North:  ♠ AQ  ♥ K983  ♦ J94  ♣ Q864	South:  ♣ J75  ♥ Q754  ♠ A763  ♣ 109	West 2♥ 3♠	North 1♣ Pass AP		South Pass Pass
Board: 405 Dealer: S Vul: Both North HCP: 4 South HCP: 19 Contract: 2♠ W	North:	South:  ♠ A82  ♥ AQJ9  ♠ AJ73  ♣ K7	West  1NT 2♠	North Pass AP	East 2♥	South 1 → X
Board: 406 Dealer: N Vul: None North HCP: 14 South HCP: 2 Contract: 3  E	North:	South:  ◆ J873  ▼ 10643  ◆ J85  ◆ 54	2 <b>♠</b> ¹		1NT 3♣²	Pass
Board: 407 Dealer: S Vul: EW North HCP: 3 South HCP: 12 Contract: 2N W	North:	South:  ♠ K7653  ♥ AK3  ♠ Q42  ♣ 104		North Pass	East 2NT	1♠
Board: 408 Dealer: N Vul: Both North HCP: 19 South HCP: 3 Contract: 2♥ E	North:  ♠ AK43  ♥ K876  ♠ A10  ♣ KQ3	South:	Pass XX <sup>1</sup>	North 1♣ X Pass 2 or 444	1NT Pass 2♥	South Pass Pass AP

Board: 409 Dealer: S Vul: None HCP: 5	<ul><li>◆96</li><li>▼ AJ532</li><li>◆ 1072</li><li>◆ 1074</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 410 Dealer: N Vul: NS HCP: 14	<ul><li>★84</li><li>✓ KJ53</li><li>◆ AQ76</li><li>★ A54</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.
Board: 411 Dealer: S Vul: Both HCP: 5	<ul><li>★ 5</li><li>♥ J52</li><li>♦ K83</li><li>★ J87532</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 412 Dealer: N Vul: None HCP: 13	<ul><li>▲ AJ5</li><li>▼ K9873</li><li>◆ K82</li><li>▲ Q6</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 413 Dealer: S Vul: NS HCP: 8	<ul><li>108654</li><li>✓ QJ93</li><li>✓ J</li><li>A54</li></ul>	West Bids 1NT if possible.  Partner bids first.

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

You bid first.

Board: 409 Dealer: S Vul: None	North: <b>♠</b> 96	South:  ♣ J5		North		1♦
North HCP: 5 South HCP: 12 Contract: 4♠X W	<ul><li>◆ AJ532</li><li>◆ 1072</li><li>◆ 1074</li></ul>	♥ Q107 ♦ KQJ94 ♣ K85	1NT 4 <b>♠</b> 1. Texa	Pass X4	4♥¹ AP	Pass
Board: 410 Dealer: N Vul: NS North HCP: 14 South HCP: 3 Contract: 2N E	North:	South:  ♠ QJ10765  ♥ 87  ♠ 92  ♣ 1062	West  2♣¹  2NT  1. Stay		East 1NT 2◆	South Pass Pass
Board: 411 Dealer: S Vul: Both North HCP: 5	North:	South:  ♠ AQ107  ♥ K64  ♦ 92	West 1NT	North	East AP	South 1♣
South HCP: 12 Contract: 4♣ S	♣ J87532	<b>♣</b> K964				
Board: 412 Dealer: N Vul: None	North: ♠ AJ5	South: <b>★</b> 1082		North 1♥	1NT	
North HCP: 13 South HCP: 0 Contract: 3N E	<ul><li>★ K9873</li><li>◆ K82</li><li>◆ Q6</li></ul>	<ul><li>1064</li><li>764</li><li>10743</li></ul>	2♥ 3NT	Pass AP	2♠	Pass
Board: 413 Dealer: S Vul: NS North HCP: 8	North: • 108654 • QJ93	South: ♠ AQ3 ♥ 764	West	North	East	South 1
South HCP: 13 Contract: 1N W	◆ J <b>◆</b> A54	◆ KQ52 <b>◆</b> Q87	1NT	AP		
Board: 414 Dealer: N	North: <b>♠</b> J108	South: ♠ KQ632	West	North 1♣		South Pass
Vul: None North HCP: 14 South HCP: 5	<ul><li>★ AQ7</li><li>★ A10</li><li>★ QJ1097</li></ul>	♥ 4 ♦ 98653 ♣ 82	2 <b>♦</b> 4 <b>♥</b>	Pass AP	<b>3</b> ♥ <sup>1</sup>	Pass

Board: 409 Dealer: S Vul: None HCP: 12	<ul><li>↓ J5</li><li>♥ Q107</li><li>♦ KQJ94</li><li>♠ K85</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 410 Dealer: N Vul: NS HCP: 3	<b>♣</b> QJ10765 ♥ 87 • 92 <b>♣</b> 1062	East Bids 1NT if possible. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.
Board: 411 Dealer: S Vul: Both HCP: 12	<ul><li>AQ107</li><li>★ K64</li><li>◆ 92</li><li>★ K964</li></ul>	West Bids 1NT if possible. You bid first.
Board: 412 Dealer: N Vul: None HCP: 0	<ul> <li>1082</li> <li>1064</li> <li>764</li> <li>10743</li> </ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 413 Dealer: S Vul: NS HCP: 13	<ul><li>AQ3</li><li>₹764</li><li>KQ52</li><li>Q87</li></ul>	West Bids 1NT if possible. You bid first.

Board: 414 Dealer: N **¥**4 Vul: None **♦** 98653

HCP: 5

**★** KQ632

**\$** 82

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

Partner bids first.

Board: 409 Dealer: S Vul: None	North: <b>♠</b> 96	South:  ♣ J5		North		1♦
North HCP: 5 South HCP: 12 Contract: 4♠X W	<ul><li>◆ AJ532</li><li>◆ 1072</li><li>◆ 1074</li></ul>	♥ Q107 ♦ KQJ94 ♣ K85	1NT 4 <b>♠</b> 1. Texa	Pass X4	4♥¹ AP	Pass
Board: 410 Dealer: N Vul: NS North HCP: 14 South HCP: 3 Contract: 2N E	North:	South:  ♠ QJ10765  ♥ 87  ♠ 92  ♣ 1062	West  2♣¹  2NT  1. Stay		East 1NT 2◆	South Pass Pass
Board: 411 Dealer: S Vul: Both North HCP: 5	North:	South:  ♠ AQ107  ♥ K64  ♦ 92	West 1NT	North	East AP	South 1♣
South HCP: 12 Contract: 4♣ S	♣ J87532	<b>♣</b> K964				
Board: 412 Dealer: N Vul: None	North: ♠ AJ5	South: <b>★</b> 1082		North 1♥	1NT	
North HCP: 13 South HCP: 0 Contract: 3N E	<ul><li>★ K9873</li><li>◆ K82</li><li>◆ Q6</li></ul>	<ul><li>1064</li><li>764</li><li>10743</li></ul>	2♥ 3NT	Pass AP	2♠	Pass
Board: 413 Dealer: S Vul: NS North HCP: 8	North: • 108654 • QJ93	South: ♠ AQ3 ♥ 764	West	North	East	South 1
South HCP: 13 Contract: 1N W	◆ J <b>◆</b> A54	◆ KQ52 <b>◆</b> Q87	1NT	AP		
Board: 414 Dealer: N	North: <b>♠</b> J108	South: ♠ KQ632	West	North 1♣		South Pass
Vul: None North HCP: 14 South HCP: 5	<ul><li>★ AQ7</li><li>★ A10</li><li>★ QJ1097</li></ul>	♥ 4 ♦ 98653 ♣ 82	2 <b>♦</b> 4 <b>♥</b>	Pass AP	<b>3</b> ♥ <sup>1</sup>	Pass

Board: 415 Dealer: S Vul: NS HCP: 7	<ul><li>104</li><li>₹875</li><li>KQ652</li><li>Q105</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 416 Dealer: N Vul: EW HCP: 13	<ul><li>↓ J</li><li>♥ KJ1096</li><li>↓ KQ72</li><li>♠ K104</li></ul>	East Bids 1NT if possible. You bid first.
Board: 417 Dealer: S Vul: Both HCP: 3	<ul><li>J7542</li><li>♥ 96</li><li>1086</li><li>Q82</li></ul>	West Bids 1NT if possible. East Redoubles if possible. West Bids 2♣ if possible.  Partner bids first.
Board: 418 Dealer: N Vul: NS HCP: 12	<ul><li>▲ A6</li><li>▼ A92</li><li>◆ J876</li><li>▲ K964</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. You bid first.
Board: 419 Dealer: S Vul: EW HCP: 6	<ul><li>♠ A9</li><li>♥ 94</li><li>♦ J8754</li><li>♠ J1052</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 420 Dealer: N Vul: Both HCP: 13	<ul><li>★ K2</li><li>▼ 82</li><li>◆ A1075</li><li>◆ KQJ106</li></ul>	East Bids 1NT if possible. You bid first.

Board: 415 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 3♠ V	<b>&amp;</b> ()105	South:  ♠ K83  ♥ A96  ♠ AJ  ♣ J8642		North Pass Pass	East 2♥ 3♠	South 1♣ Pass AP
Board: 416 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N I	♦ KQ72 ♣ K104	South:  ♠ K10985  ♥ 2  ♦ J1083  ♣ Q76	West	North 1♥	East 1NT	
Board: 417 Dealer: S Vul: Both North HCP: 3 South HCP: 18 Contract: 2.	<b>&amp; ( )</b> X'/	South:  ♠ Q1093  ♥ AKQ4  ♠ K53  ♣ A5	1NT Pass 2♣²	North Pass Pass AP Or 444 cial	Pass XX <sup>1</sup>	1 <b>♦</b> X
Board: 418 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 2N I	♦ J8′/6 ♣ K964	South:  ♠ KJ9874  ♥ J864  ♦ 52  ♣ 7	West 2NT	North 1◆ AP		South Pass
Board: 419 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 1N V	<b>4</b> 11052	South:  ♠ Q53  ♥ AQ1085  ♠ Q103  ♠ K9	West 1NT	North AP	East	South 1♥

Board: 420 Dealer: N Vul: Both North HCP: 13 South HCP: 9

Contract: 1N E

North: South: **♦** K2 **♦** Q1095 **v** 82 **♥** K964 ♦ A1075 **♦** KJ42

West North East South 1NT AP 1♣

**♣** KQJ106

**♣** 5

Board: 415 Dealer: S Vul: NS HCP: 13	<ul><li>★ K83</li><li>▼ A96</li><li>◆ AJ</li><li>◆ J8642</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.
Board: 416 Dealer: N Vul: EW HCP: 6	<b>★</b> K10985 ♥ 2 • J1083 <b>♣</b> Q76	East Bids 1NT if possible.  Partner bids first.
Board: 417 Dealer: S Vul: Both HCP: 18	<ul><li>♣ Q1093</li><li>♥ AKQ4</li><li>♦ K53</li><li>♣ A5</li></ul>	West Bids 1NT if possible. East Redoubles if possible. West Bids 2♣ if possible. You bid first.
Board: 418 Dealer: N Vul: NS HCP: 5	<ul><li>★ KJ9874</li><li>▼ J864</li><li>◆ 52</li><li>◆ 7</li></ul>	East Bids 1NT if possible. West Bids 2NT if possible. Partner bids first.
Board: 419 Dealer: S Vul: EW HCP: 13	♣ Q53 ♥ AQ1085 ♦ Q103 ♣ K9	West Bids 1NT if possible. You bid first.
Board: 420 Dealer: N Vul: Both HCP: 9	<ul><li>♣ Q1095</li><li>♥ K964</li><li>◆ KJ42</li><li>♣ 5</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 415 Dealer: S Vul: NS North HCP: 7 South HCP: 13 Contract: 3♠ V	<b>&amp;</b> ()105	South:  ♠ K83  ♥ A96  ♠ AJ  ♣ J8642		North Pass Pass	East 2♥ 3♠	South 1♣ Pass AP
Board: 416 Dealer: N Vul: EW North HCP: 13 South HCP: 6 Contract: 1N I	♦ KQ72 ♣ K104	South:  ♠ K10985  ♥ 2  ♦ J1083  ♣ Q76	West	North 1♥	East 1NT	
Board: 417 Dealer: S Vul: Both North HCP: 3 South HCP: 18 Contract: 2.	<b>&amp; ( )</b> X'/	South:  ♠ Q1093  ♥ AKQ4  ♠ K53  ♣ A5	1NT Pass 2♣²	North Pass Pass AP Or 444 cial	Pass XX <sup>1</sup>	1 <b>♦</b> X
Board: 418 Dealer: N Vul: NS North HCP: 12 South HCP: 5 Contract: 2N I	♦ J8′/6 ♣ K964	South:  ♠ KJ9874  ♥ J864  ♦ 52  ♣ 7	West 2NT	North 1◆ AP		South Pass
Board: 419 Dealer: S Vul: EW North HCP: 6 South HCP: 13 Contract: 1N V	<b>4</b> 11052	South:  ♠ Q53  ♥ AQ1085  ♠ Q103  ♠ K9	West 1NT	North AP	East	South 1♥

Board: 420 Dealer: N Vul: Both North HCP: 13 South HCP: 9

Contract: 1N E

North: South: **♦** K2 **♦** Q1095 **v** 82 **♥** K964 ♦ A1075 **♦** KJ42

West North East South 1NT AP 1♣

**♣** KQJ106

**♣** 5

Board: 421 Dealer: S Vul: None HCP: 3	★2 ▼ K8532 ◆ 1087 <b>★</b> 10752	West Bids 1NT 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: 422 Dealer: N Vul: EW HCP: 12	<ul><li>♠ AK52</li><li>♥ 962</li><li>♦ K52</li><li>♠ Q103</li></ul>	East Bids 1NT if possible. You bid first.
Board: 423 Dealer: S Vul: Both HCP: 10	<b>♣</b> 74 <b>♥</b> K982 <b>♦</b> KQ9764 <b>♣</b> Q	West Bids 1NT if possible. West Bids X♦ if possible.  Partner bids first.
Board: 424 Dealer: N Vul: None HCP: 12	<ul><li>★ A92</li><li>♥ QJ943</li><li>◆ AJ2</li><li>◆ 92</li></ul>	East Bids 1NT if possible. You bid first.
Board: 425 Dealer: S Vul: NS HCP: 4	<ul><li>109753</li><li>J9</li><li>K10984</li><li>7</li></ul>	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible.  Partner bids first.

Board: 426 **♠** AJ10 East Bids 1NT if possible. Dealer: N **♥** KJ97 Vul: None **♦** J6 HCP: 13

**♣** QJ105

You bid first.

Board: 421 Dealer: S Vul: None North HCP: 3 South HCP: 12 Contract: 4 W	North:  ♠ 2  ♥ K8532  ♦ 1087  ♣ 10752	South:  ♠ AQ108  ♥ J4  ♠ Q942  ♣ QJ3	1NT 2 <b>♠</b> 4 <b>♠</b> 1. Stay	Pass Pass AP man raise or	2♣¹ 3♠²	1♦ Pass Pass
Board: 422 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 1N E	North:  ♠ AK52  ♥ 962  ♠ K52  ♣ Q103	South:  ♠ Q86  ♥ 7543  ♦ QJ8  ♠ 965	West	North 1♣	East 1NT	
Board: 423 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 5•X N	North:  ♠ 74  ♥ K982  ♦ KQ9764  ♠ Q	South:  ♠ AJ95  ♥ —  ♠ AJ103  ♠ K9752	West  1NT  X	North  2  AP	East Pass	1♣
Board: 424 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 1N E	North:  ♠ A92  ♥ QJ943  ♠ AJ2  ♣ 92	South:  ♠ 1075  ♥ 76  ♠ KQ1043  ♠ KJ10	West	North 1♥	East 1NT	
Board: 425 Dealer: S Vul: NS North HCP: 4 South HCP: 15 Contract: 4 W	North:	South:  ♠ KQ  ♥ Q  ♠ AJ76  ♣ QJ9852		North Pass AP	East 4◆¹	South 1♣ Pass

Board: 426 Dealer: N Vul: None North HCP: 13 South HCP: 7

Contract: 1N E

North:

♠ AJ10

♥ KJ97

♦ J6

♠ QJ105

South:

♠ Q42

♥ Q64

♦ 943

♣ K643

West North East South
1♣ 1NT AP

Board: 421 Dealer: S Vul: None HCP: 12	<ul><li>AQ108</li><li>J4</li><li>Q942</li><li>QJ3</li></ul>	West Bids 1NT 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: 422 Dealer: N Vul: EW HCP: 5	<ul><li>♣ Q86</li><li>♥ 7543</li><li>◆ QJ8</li><li>♣ 965</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 423 Dealer: S Vul: Both HCP: 13	<ul><li>▲ AJ95</li><li>✓ —</li><li>◆ AJ103</li><li>▲ K9752</li></ul>	West Bids 1NT if possible. West Bids X♦ if possible. You bid first.
Board: 424 Dealer: N Vul: None HCP: 9	<ul><li>♠ 1075</li><li>♥ 76</li><li>♦ KQ1043</li><li>♠ KJ10</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 425 Dealer: S Vul: NS HCP: 15	<b>♠</b> KQ <b>♥</b> Q <b>♦</b> AJ76 <b>♣</b> QJ9852	West Bids 1NT if possible. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.

Board: 426 Dealer: N

**♥** Q64 **♦** 943

**♠** Q42

East Bids 1NT if possible.

Vul: None

**♣** K643

Partner bids first.

HCP: 7

Board: 421 Dealer: S Vul: None North HCP: 3 South HCP: 12 Contract: 4 W	North:  ♠ 2  ♥ K8532  ♦ 1087  ♣ 10752	South:  ♠ AQ108  ♥ J4  ♠ Q942  ♣ QJ3	1NT 2 <b>♠</b> 4 <b>♠</b> 1. Stay	Pass Pass AP man raise or	2♣¹ 3♠²	1♦ Pass Pass
Board: 422 Dealer: N Vul: EW North HCP: 12 South HCP: 5 Contract: 1N E	North:  ♠ AK52  ♥ 962  ♠ K52  ♣ Q103	South:  ♠ Q86  ♥ 7543  ♦ QJ8  ♠ 965	West	North 1♣	East 1NT	
Board: 423 Dealer: S Vul: Both North HCP: 10 South HCP: 13 Contract: 5•X N	North:  ♠ 74  ♥ K982  ♦ KQ9764  ♠ Q	South:  ♠ AJ95  ♥ —  ♠ AJ103  ♠ K9752	West  1NT  X	North  2  AP	East Pass	1♣
Board: 424 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 1N E	North:  ♠ A92  ♥ QJ943  ♠ AJ2  ♣ 92	South:  ♠ 1075  ♥ 76  ♠ KQ1043  ♠ KJ10	West	North 1♥	East 1NT	
Board: 425 Dealer: S Vul: NS North HCP: 4 South HCP: 15 Contract: 4 W	North:	South:  ♠ KQ  ♥ Q  ♠ AJ76  ♣ QJ9852		North Pass AP	East 4◆¹	South 1♣ Pass

Board: 426 Dealer: N Vul: None North HCP: 13 South HCP: 7

Contract: 1N E

North:

♠ AJ10

♥ KJ97

♦ J6

♠ QJ105

South:

♠ Q42

♥ Q64

♦ 943

♣ K643

West North East South
1♣ 1NT AP

Board: 427 Dealer: S Vul: NS HCP: 3	<b>♦</b> 865 <b>♥</b> 1063 <b>♦</b> QJ <b>♣</b> 109852	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 428 Dealer: N Vul: EW HCP: 14	<ul><li>★ KJ2</li><li>▼ AQ753</li><li>◆ 832</li><li>◆ A8</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.
Board: 429 Dealer: S Vul: None HCP: 6	<ul><li>★ 106</li><li>♥ QJ109</li><li>★ 82</li><li>★ K10963</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 430 Dealer: N Vul: Both HCP: 12	<ul><li>★ 4</li><li>▼ AJ1043</li><li>◆ K10975</li><li>★ A6</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. You bid first.
Board: 431 Dealer: S Vul: NS HCP: 9	<ul><li>▲ 1097</li><li>♥ KJ9762</li><li>◆ A84</li><li>▲ J</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 432 Dealer: N Vul: EW HCP: 12	<ul><li>A532</li><li>▼ 103</li><li>◆ KJ97</li><li>A83</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Doord: 427					_	
Board: 427	North:	South:	West	North	East	South
Dealer: S	<b>★</b> 865	<b>♦</b> J9				1♦
Vul: NS	<b>v</b> 1063	<b>♥</b> K95	1NT	Pass	<b>4</b> ♥ <sup>1</sup>	Pass
North HCP: 3 South HCP: 13	<b>♦</b> QJ	◆ A1097	4♠	AP		
Contract: 4♠ W	<b>♣</b> 109852	<b>♣</b> AJ74	1. Texa			
Contract. 42 W			1. 1020			
Board: 428	NI d	G 4				
Dealer: N	North:	South:	West	North	East	South
Vul: EW	♠ KJ2	<b>♦</b> Q5		1♥	1NT	Pass
North HCP: 14	♥ AQ753	♥ J96	2♥	Pass	2♠	Pass
South HCP: 4	♦ 832 • A8	◆ J976 ◆ 10542	3♠	AP		
Contract: 3♠ E	<b>₽</b> Ao	<b>▼</b> 10342				
Board: 429						
Dealer: S	North:	South:				
Vul: None	<b>★</b> 106	<b>♦</b> J43	West	North	East	South
North HCP: 6	<b>♥</b> QJ109	<b>♥</b> A62				1♦
South HCP: 12	<b>♦</b> 82	◆ A1096	1NT	AP		
Contract: 1N W	<b>♣</b> K10963	<b>♣</b> QJ5				
Board: 430	North:	South:	***	ST d	<b>.</b>	G 4
Dealer: N	<b>4</b> 4	<b>♠</b> AQ73	West	North		
Vul: Both	<b>▼</b> AJ1043	<b>♥</b> 972	_	1 🗸	1NT	XN
North HCP: 12	♦ K10975	<b>♦</b> QJ8	2♥	3♦	Pass	3♥
South HCP: 10	<b>♣</b> A6	♣ J102	AP			
Contract: 3♥ N						
Board: 431	NI d	G 4				
Dealer: S	North:	South:	West	North	Foot	South
Vul: NS	<b>★</b> 1097	<b>♠</b> QJ543	WEST	Norui	Lasi	
North HCP: 9	♥ KJ9762 ♦ A84	<b>∀</b> —	1 N I T	2.4	۸D	1♠
South HCP: 12	<b>♦</b> Ao4	◆ QJ5 <b>◆</b> AQ853	1NT	<b>∠</b> •	AP	
Contract: 2♠ S	<del>4</del> J	₩ AQ033				
D 1 422						
ROard: 447	North:	South:			_	~ -
Board: 432 Dealer: N			Wort	Morth	Fact	South
Dealer: N	<b>♦</b> A532	<b>♦</b> 987	West			
Dealer: N Vul: EW	<b>v</b> 103	<b>♥</b> K95	West	1\oldsymbol{\psi} 1\oldsymbol{\psi}	1NT	Pass
Dealer: N			west 2 <b>♦</b>			

Board: 427 Dealer: S Vul: NS HCP: 13	<ul><li> ♣ J9</li><li> ♥ K95</li><li> ♠ A1097</li><li> ♣ AJ74</li></ul>	West Bids 1NT if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 428 Dealer: N Vul: EW HCP: 4	<ul><li>♣ Q5</li><li>♥ J96</li><li>◆ J976</li><li>♣ 10542</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 429 Dealer: S Vul: None HCP: 12	<ul><li></li></ul>	West Bids 1NT if possible. You bid first.
Board: 430 Dealer: N Vul: Both HCP: 10	<ul><li>♠ AQ73</li><li>♥ 972</li><li>♦ QJ8</li><li>♠ J102</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 431 Dealer: S Vul: NS HCP: 12	<ul><li>♣ QJ543</li><li>♥ —</li><li>♦ QJ5</li><li>♣ AQ853</li></ul>	West Bids 1NT if possible. You bid first.
Board: 432 Dealer: N Vul: EW HCP: 6	<ul><li>◆987</li><li>▼ K95</li><li>◆ 1062</li><li>◆ QJ72</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. East Bids 2♥ if possible.  Partner bids first.

Doord: 427					_	
Board: 427	North:	South:	West	North	East	South
Dealer: S	<b>★</b> 865	<b>♦</b> J9				1♦
Vul: NS	<b>v</b> 1063	<b>♥</b> K95	1NT	Pass	<b>4</b> ♥ <sup>1</sup>	Pass
North HCP: 3 South HCP: 13	<b>♦</b> QJ	◆ A1097	4♠	AP		
Contract: 4♠ W	<b>♣</b> 109852	<b>♣</b> AJ74	1. Texa			
Contract. 42 W			1. 1020			
Board: 428	NI d	G 4				
Dealer: N	North:	South:	West	North	East	South
Vul: EW	♠ KJ2	<b>♦</b> Q5		1♥	1NT	Pass
North HCP: 14	♥ AQ753	♥ J96	2♥	Pass	2♠	Pass
South HCP: 4	♦ 832 • A8	◆ J976 ◆ 10542	3♠	AP		
Contract: 3♠ E	<b>₽</b> Ao	<b>▼</b> 10342				
Board: 429						
Dealer: S	North:	South:				
Vul: None	<b>★</b> 106	<b>♦</b> J43	West	North	East	South
North HCP: 6	<b>♥</b> QJ109	<b>♥</b> A62				1♦
South HCP: 12	<b>♦</b> 82	◆ A1096	1NT	AP		
Contract: 1N W	<b>♣</b> K10963	<b>♣</b> QJ5				
Board: 430	North:	South:	***	ST d	<b>.</b>	G 4
Dealer: N	<b>4</b> 4	♠ AQ73	West	North		
Vul: Both	<b>▼</b> AJ1043	<b>♥</b> 972	_	1 🗸	1NT	XN
North HCP: 12	♦ K10975	<b>♦</b> QJ8	2♥	3♦	Pass	3♥
South HCP: 10	<b>♣</b> A6	♣ J102	AP			
Contract: 3♥ N						
Board: 431	NI d	G 4				
Dealer: S	North:	South:	West	North	Foot	South
Vul: NS	<b>★</b> 1097	<b>♠</b> QJ543	WEST	Norui	Lasi	
North HCP: 9	♥ KJ9762 ♦ A84	<b>∀</b> —	1 N I T	2.4	۸D	1♠
South HCP: 12	<b>♦</b> Ao4	◆ QJ5 <b>◆</b> AQ853	1NT	<b>∠</b> •	AP	
Contract: 2♠ S	<del>4</del> J	₩ AQ033				
D 1 422						
ROard: 447	North:	South:			_	~ -
Board: 432 Dealer: N			Wort	Morth	Fact	South
Dealer: N	<b>♦</b> A532	<b>♦</b> 987	West			
Dealer: N Vul: EW	<b>v</b> 103	<b>♥</b> K95	West	1\oldsymbol{\psi} 1\oldsymbol{\psi}	1NT	Pass
Dealer: N			west 2 <b>♦</b>			

Board: 433 Dealer: S Vul: Both HCP: 5	<ul><li>108532</li><li>✓ AJ532</li><li>62</li><li>8</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. Partner bids first.
Board: 434 Dealer: N Vul: None HCP: 12	<ul><li>◆ Q54</li><li>▼ K93</li><li>◆ J54</li><li>◆ KQJ4</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 435 Dealer: S Vul: EW HCP: 5	♣ Q106 ♥ 75 ♦ Q9843 ♣ J109	West Bids 1NT if possible. East Doubles 3♦ if possible. West Bids 3♥ if possible.  Partner bids first.
Board: 436 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q853</li><li>♥ AQJ</li><li>◆ Q82</li><li>♣ J52</li></ul>	East Bids 1NT if possible. You bid first.
Board: 437 Dealer: S Vul: None HCP: 2	<ul><li>♦ 9753</li><li>♥ Q1064</li><li>♦ 1073</li><li>♦ 52</li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 438 Dealer: N Vul: NS HCP: 12	♣ Q10 ▼ 109862 ◆ AKQ105 ♣ J	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.

D 1 100						
Board: 433 Dealer: S Vul: Both	North: <b>♠</b> 108532	South: ♠ A9	West	North	East	South 1♣
North HCP: 5	<b>♥</b> AJ532	♥—	1NT	Pagg	2•	1 <b>♣</b>
South HCP: 14	<b>♦</b> 62	♦ K104	AP	1 433	∠▼	72
Contract: 4♣ S	<b>♣</b> 8	♣ AK1097632	7 11			
Board: 434	North:	South:				
Dealer: N	<b>♦</b> Q54	<b>♣</b> J6	West	North	East	South
Vul: None North HCP: 12	<b>♥</b> K93	<b>♥</b> J87542		1♣	1NT	Pass
South HCP: 5	<b>♦</b> J54	<b>♦</b> K	2♥	Pass	2♠	AP
Contract: 2♠ E	<b>♣</b> KQJ4	<b>♣</b> 10732				
Board: 435	North:	South:				
Dealer: S	Norui: <b>•</b> Q106	Soum: ♠ J4	West	North	East	
Vul: EW	<b>♥</b> 75	♥ J1092				1♦
North HCP: 5	◆ Q9843	♦ K1052	1NT		X	Pass
South HCP: 12	<b>♣</b> J109	♣ AK2	3♥	AP		
Contract: 3♥ W						
Board: 436	North:	South:				
Dealer: N	<b>♦</b> Q853	♠ A10974				
Vul: Both	<b>♥</b> ÂQJ	<b>v</b> 1086	West	North		
North HCP: 12	♦ Q82	<b>♦</b> J43		1♣	1NT	AP
South HCP: 5	<b>♣</b> J52	<b>♣</b> 104				
Contract: 1N E						
Board: 437	North:	South:				
Dealer: S	<b>♦</b> 9753	<b>♦</b> J82	West	North	East	South
Vul: None North HCP: 2	<b>♥</b> Q1064	<b>♥</b> KJ875				1♥
South HCP: 13	<b>♦</b> 1073	♦ A98	1NT	3♥	3NT	AP
Contract: 3N W	<b>♣</b> 52	<b>♣</b> A9				
Board: 438	North.	Courtle				
Dealer: N	North: ♠ Q10	South: ♠ A84	West	North	Fact	South
Vul: NS	♥ 109862	♥ Q7	vv CSt	1 <b>v</b> 01u1		Pass
North HCP: 12	◆ AKQ105	◆ 8743	2♥	Pass	11 <b>\</b> 1 2♠	AP
South HCP: 6	• 7 in Q 103  ♣ J	<b>♣</b> 9832	<b>∠</b> , ▼	1 435	<b>∠₹</b>	Δu
Contract: 2♠ E	<b>T</b> J	¥ 7032				

Board: 433 Dealer: S Vul: Both HCP: 14	<ul><li>★ A9</li><li>▼ —</li><li>★ K104</li><li>★ AK1097632</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. You bid first.
Board: 434 Dealer: N Vul: None HCP: 5	<ul> <li></li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 435 Dealer: S Vul: EW HCP: 12	<ul><li></li></ul>	West Bids 1NT if possible. East Doubles 3♦ if possible. West Bids 3♥ if possible.  You bid first.
Board: 436 Dealer: N Vul: Both HCP: 5	<ul><li>★ A10974</li><li>▼ 1086</li><li>◆ J43</li><li>♣ 104</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 437 Dealer: S Vul: None HCP: 13	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 3NT if possible. You bid first.
Board: 438 Dealer: N Vul: NS HCP: 6	<ul><li>★ A84</li><li>♥ Q7</li><li>◆ 8743</li><li>◆ 9832</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.

D 1 100						
Board: 433 Dealer: S Vul: Both	North: <b>♠</b> 108532	South: ♠ A9	West	North	East	South 1♣
North HCP: 5	<b>♥</b> AJ532	<b>Y</b> —	1NT	Pagg	2•	1 <b>♣</b>
South HCP: 14	<b>♦</b> 62	♦ K104	AP	1 433	∠▼	72
Contract: 4♣ S	<b>♣</b> 8	♣ AK1097632	7 11			
Board: 434	North:	South:				
Dealer: N	<b>♦</b> Q54	<b>♣</b> J6	West	North	East	South
Vul: None North HCP: 12	<b>♥</b> K93	<b>♥</b> J87542		1♣	1NT	Pass
South HCP: 5	<b>♦</b> J54	<b>♦</b> K	2♥	Pass	2♠	AP
Contract: 2♠ E	<b>♣</b> KQJ4	<b>♣</b> 10732				
Board: 435	North:	South:				
Dealer: S	Norui: <b>•</b> Q106	Soum: ♠ J4	West	North	East	
Vul: EW	<b>♥</b> 75	♥ J1092				1♦
North HCP: 5	◆ Q9843	♦ K1052	1NT		X	Pass
South HCP: 12	<b>♣</b> J109	♣ AK2	3♥	AP		
Contract: 3♥ W						
Board: 436	North:	South:				
Dealer: N	<b>♦</b> Q853	♠ A10974				
Vul: Both	<b>♥</b> ÂQJ	<b>v</b> 1086	West	North		
North HCP: 12	♦ Q82	<b>♦</b> J43		1♣	1NT	AP
South HCP: 5	<b>♣</b> J52	<b>♣</b> 104				
Contract: 1N E						
Board: 437	North:	South:				
Dealer: S	<b>♦</b> 9753	<b>♦</b> J82	West	North	East	South
Vul: None North HCP: 2	<b>♥</b> Q1064	<b>♥</b> KJ875				1♥
South HCP: 13	<b>♦</b> 1073	♦ A98	1NT	3♥	3NT	AP
Contract: 3N W	<b>♣</b> 52	<b>♣</b> A9				
Board: 438	North.	Courtle				
Dealer: N	North: ♠ Q10	South: ♠ A84	West	North	Fact	South
Vul: NS	♥ 109862	♥ Q7	vv CSt	1 <b>v</b> 01u1		Pass
North HCP: 12	◆ AKQ105	◆ 8743	2♥	Pass	11 <b>\</b> 1 2♠	AP
South HCP: 6	• 7 in Q 103  ♣ J	<b>♣</b> 9832	<b>∠</b> , ▼	1 435	<b>∠₹</b>	Δu
Contract: 2♠ E	<b>T</b> J	¥ 7032				

Board: 439 Dealer: S Vul: Both HCP: 6	<ul><li>1054</li><li>✓ J9</li><li>A98753</li><li>✓ J7</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 440 Dealer: N Vul: None HCP: 12	<ul><li>◆ 942</li><li>♥ AQ</li><li>◆ K542</li><li>◆ K1032</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 441 Dealer: S Vul: NS HCP: 4	<ul><li>▲ 109762</li><li>♥ J6</li><li>◆ K96</li><li>▲ 1095</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 442 Dealer: N Vul: EW HCP: 12	<ul><li>▲ A10864</li><li>♥ AJ4</li><li>♦ 7</li><li>▲ K854</li></ul>	East Bids 1NT if possible. You bid first.
Board: 443 Dealer: S Vul: None HCP: 3	<ul><li>109</li><li>✓ Q10864</li><li>J4</li><li>№ 10643</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. East Doubles Pass if possible. Partner bids first.
Board: 444 Dealer: N Vul: NS HCP: 12	<ul><li>★ AK10986</li><li>♥ K4</li><li>♦ 652</li><li>★ Q4</li></ul>	East Bids 1NT if possible. West Bids 4♥ if possible. You bid first.

Board: 439 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 2 W	North:  • 1054  • J9  • A98753  • J7	South:  ◆ J873  ▼ A1074  ◆ K6  ◆ KQ2	West  1NT 2♥	North Pass AP	East 2◆	South 1♣ Pass
Board: 440 Dealer: N Vul: None North HCP: 12 South HCP: 1 Contract: 4 E	North:  ◆ 942  ▼ AQ  ◆ K542  ◆ K1032	South:  ♣ 7  ▼ 1098765  ◆ J976  ♣ 94	West  4♥¹  1. Texa	North 1 Pass		South Pass AP
Board: 441 Dealer: S Vul: NS North HCP: 4 South HCP: 14 Contract: 2 W	North:  ♠ 109762  ♥ J6  ♠ K96  ♣ 1095	South:  ♠ KQ3  ♥ K32  ♠ QJ72  ♣ K76	West  1NT 2♥	North Pass AP	East 2◆	South 1 ◆ Pass
Board: 442 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ A10864  ♥ AJ4  ♠ 7  ♠ K854	South:  ♠ 2  ♥ Q1096  ♠ KQ84  ♣ J962	West	North 1♣	East 1NT	
Board: 443 Dealer: S Vul: None North HCP: 3 South HCP: 16 Contract: 3•X S	North:  ♠ 109  ♥ Q10864  ♦ J4  ♣ 10643	South:  ♠ AQJ2  ♥ —  ♠ AQ10932  ♣ QJ5	1NT	North Pass Pass	East 2♥ X	South 1 ◆ 3 ◆ AP
Board: 444 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 4 W	North:  ♠ AK10986  ♥ K4  ♠ 652  ♣ Q4	South:	West 4♥	North 1♠ AP	East 1NT	

Board: 439 Dealer: S Vul: Both HCP: 13	<ul><li>▶ J873</li><li>♥ A1074</li><li>♦ K6</li><li>♣ KQ2</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 440 Dealer: N Vul: None HCP: 1	<b>♣</b> 7 <b>♥</b> 1098765 <b>♦</b> J976 <b>♣</b> 94	East Bids 1NT if possible. West Bids 4♥ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 441 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQ3</li><li>★ K32</li><li>◆ QJ72</li><li>★ K76</li></ul>	West Bids 1NT if possible. East Bids 2♦ if possible. West Bids 2♥ if possible.  You bid first.
Board: 442 Dealer: N Vul: EW HCP: 8	♣2 ♥ Q1096 ♦ KQ84 ♣ J962	East Bids 1NT if possible.  Partner bids first.
Board: 443 Dealer: S Vul: None HCP: 16	<ul><li>AQJ2</li><li>✓—</li><li>AQ10932</li><li>QJ5</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. East Doubles Pass if possible. You bid first.

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

Partner bids first.

Board: 439 Dealer: S Vul: Both North HCP: 6 South HCP: 13 Contract: 2 W	North:  ♠ 1054  ♥ J9  ♠ A98753  ♣ J7	South: <b>▲</b> J873 <b>♥</b> A1074 <b>♦</b> K6 <b>♣</b> KQ2	West 1NT 2♥	North Pass AP	East 2◆	South 1♣ Pass
Board: 440 Dealer: N Vul: None North HCP: 12 South HCP: 1 Contract: 44 E	North:	South:  ♣ 7  ▼ 1098765  ◆ J976  ♣ 94	West  4♥¹  1. Texa	North 1 Pass		South Pass AP
Board: 441 Dealer: S Vul: NS North HCP: 4 South HCP: 14 Contract: 2 W	North:	South:  ♠ KQ3  ♥ K32  ♠ QJ72  ♣ K76		North Pass AP	East 2♦	South 1  Pass
Board: 442 Dealer: N Vul: EW North HCP: 12 South HCP: 8 Contract: 1N E	North:  ♠ A10864  ♥ AJ4  ♠ 7  ♠ K854	South:  ♠ 2  ♥ Q1096  ♠ KQ84  ♣ J962	West	North 1♣	East 1NT	
Board: 443 Dealer: S Vul: None North HCP: 3 South HCP: 16 Contract: 3•X S	North:  • 109  • Q10864  • J4  • 10643	South:  ♠ AQJ2  ♥ —  ♠ AQ10932  ♣ QJ5	1NT	North Pass Pass	East 2♥ X	South 1 → 3 → AP
Board: 444 Dealer: N Vul: NS North HCP: 12 South HCP: 7 Contract: 4♥ W	North:  ♠ AK10986  ♥ K4  ♠ 652  ♣ Q4	South:  ◆ 543  ▼ J10  ◆ AJ4  ◆ J10865	West 4♥	North 1♠ AP	East 1NT	

# North hands (Practice Page)

Board: 445 Dealer: S Vul: EW HCP: 6	♦ 95 ♥ Q862 ♦ J63 • K1064	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible.  Partner bids first.
Board: 446 Dealer: N Vul: Both HCP: 13	<ul><li>AQ9432</li><li>✓ 5</li><li>AQ</li><li>J972</li></ul>	East Bids 1NT if possible. You bid first.
Board: 447 Dealer: S Vul: NS HCP: 9	<ul><li>◆ 9</li><li>♥ J985</li><li>◆ AKJ975</li><li>◆ 95</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 448 Dealer: N Vul: EW HCP: 12	<ul><li>◆ Q87</li><li>▼ A64</li><li>◆ Q5</li><li>◆ KJ652</li></ul>	East Bids 1NT 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: 449 Dealer: S Vul: Both HCP: 6	<ul><li>AJ7654</li><li>♥ 8742</li><li>♦ 10</li><li>♣ J5</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 450 Dealer: N Vul: None HCP: 12	<ul><li>♣ J104</li><li>♥ A1084</li><li>♦ K10873</li><li>♣ A</li></ul>	East Bids 1NT if possible. You bid first.

Board: 445	N. 4	G d	West	North	Fact	South
Dealer: S	North:	South:	WCSt	rvorur	Last	1 <b>♦</b>
Vul: EW	<b>♦</b> 95	<b>★</b> 104	1NT	Dogg	2♥	Pass
North HCP: 6	♥ Q862 ♦ J63	<b>♥</b> AJ7 <b>♦</b> A10842		Pass	∠▼	rass
South HCP: 13	▼ J03 • K1064	◆ A10642 ◆ A87	3 <b>♠</b> ¹	AP		
Contract: 3♠ W	₩ K1004	<b>4</b> A07	1. Supe	er accep	tance a	ıfter NT
Board: 446	North:	South:				
Dealer: N	♣ AQ9432	50an. ♠ J7				
Vul: Both	♥ 5	♥ A8763	West	North		
North HCP: 13	♦ AQ	<ul><li>107542</li></ul>		1♠	1NT	AP
South HCP: 5	<b>♣</b> J972	<b>♣</b> 3				
Contract: 1N E						
Board: 447						
Dealer: S	North:	South:			_	_
Vul: NS	<b>♠</b> 9	<b>♠</b> KQ74	West	North	East	
North HCP: 9	<b>♥</b> J985	<b>♥</b> AQ32				1♣
South HCP: 15	◆ AKJ975	<b>♦</b> 6	1NT	2♦	AP	
Contract: 2♦ N	<b>♣</b> 95	♣ A1083				
Board: 448	NI d	C 4	West	North	Fast	South
Dealer: N	North:	South:	West	1 <b>\o</b> 1 <b>\o</b> 1		Pass
Vul: EW	<b>♠</b> Q87 <b>♥</b> A64	<b>♠</b> 63 <b>♥</b> J9752	2 <b>♣</b> ¹	X	2 <b>♠</b>	Pass
North HCP: 12	◆ Q5	<b>♦</b> K843				
South HCP: 4	♣ KJ652	<b>♦</b> 84	3 <b>♠</b>	Pass	4♠	AP
Contract: 4♠ E	110002	201	1. Stay	man		
Doord: 440						
Board: 449 Dealer: S	North:	South:				
Vul: Both	<b>♠</b> AJ7654	<b>♦</b> K8	West	North	East	
North HCP: 6	<b>♥</b> 8742	<b>♥</b> J105				1♦
South HCP: 12	<b>♦</b> 10	◆ AQ873	1NT	AP		
Contract: 1N W	<b>♣</b> J5	<b>♣</b> Q72				
Board: 450	North:	South:				
	INOLUL.					
Dealer: N	<b>▲</b> I10∕/	<b>▲</b> X /	<b>11</b> 74	North	Fast	South
Vul: None	<b>♦</b> J104 <b>♥</b> A1084	<b>♦</b> 87 <b>♥</b> 1962	west	rvorur	Last	
Vul: None North HCP: 12	<b>♥</b> A1084	<b>♥</b> J962	west	1 <b>♦</b>	1NT	
Vul: None			west			

## South hands (Practice Page)

Board: 445 Dealer: S Vul: EW HCP: 13	<ul><li>104</li><li>✓ AJ7</li><li>✓ A10842</li><li>✓ A87</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. You bid first.
Board: 446 Dealer: N Vul: Both HCP: 5	<ul><li>♣ J7</li><li>♥ A8763</li><li>♦ 107542</li><li>♣ 3</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 447 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ74</li><li>★ AQ32</li><li>★ 6</li><li>★ A1083</li></ul>	West Bids 1NT if possible. You bid first.
Board: 448 Dealer: N Vul: EW HCP: 4	<ul><li>♠ 63</li><li>♥ J9752</li><li>♦ K843</li><li>♠ 84</li></ul>	East Bids 1NT 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: 449 Dealer: S Vul: Both HCP: 12	<ul><li>★ K8</li><li>▼ J105</li><li>◆ AQ873</li><li>◆ Q72</li></ul>	West Bids 1NT if possible. You bid first.
Board: 450 Dealer: N Vul: None HCP: 6	<ul><li>♣87</li><li>♥ J962</li><li>◆ Q54</li><li>♠ K974</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 445	N. 4	G d	West	North	Fact	South
Dealer: S	North:	South:	WCSt	rvorur	Last	1 <b>♦</b>
Vul: EW	<b>♦</b> 95	<b>★</b> 104	1NT	Dogg	2♥	Pass
North HCP: 6	♥ Q862 ♦ J63	<b>♥</b> AJ7 <b>♦</b> A10842		Pass	∠▼	rass
South HCP: 13	▼ J03 • K1064	◆ A10642 ◆ A87	3 <b>♠</b> ¹	AP		
Contract: 3♠ W	₩ K1004	<b>4</b> A07	1. Supe	er accep	tance a	ıfter NT
Board: 446	North:	South:				
Dealer: N	♣ AQ9432	50an. ♠ J7				
Vul: Both	♥ 5	♥ A8763	West	North		
North HCP: 13	♦ AQ	<ul><li>107542</li></ul>		1♠	1NT	AP
South HCP: 5	<b>♣</b> J972	<b>♣</b> 3				
Contract: 1N E						
Board: 447						
Dealer: S	North:	South:			_	_
Vul: NS	<b>♠</b> 9	<b>♠</b> KQ74	West	North	East	
North HCP: 9	<b>♥</b> J985	<b>♥</b> AQ32				1♣
South HCP: 15	◆ AKJ975	<b>♦</b> 6	1NT	2♦	AP	
Contract: 2♦ N	<b>♣</b> 95	♣ A1083				
Board: 448	NI d	C 4	West	North	Fast	South
Dealer: N	North:	South:	West	1 <b>\o</b> 1 <b>\o</b> 1		Pass
Vul: EW	<b>♠</b> Q87 <b>♥</b> A64	<b>♠</b> 63 <b>♥</b> J9752	2 <b>♣</b> ¹	X	2 <b>♠</b>	Pass
North HCP: 12	◆ Q5	<b>♦</b> K843				
South HCP: 4	♣ KJ652	<b>♦</b> 84	3 <b>♠</b>	Pass	4♠	AP
Contract: 4♠ E	110002	201	1. Stay	man		
Doord: 440						
Board: 449 Dealer: S	North:	South:				
Vul: Both	<b>♠</b> AJ7654	<b>♦</b> K8	West	North	East	
North HCP: 6	<b>♥</b> 8742	<b>♥</b> J105				1♦
South HCP: 12	<b>♦</b> 10	◆ AQ873	1NT	AP		
Contract: 1N W	<b>♣</b> J5	<b>♣</b> Q72				
Board: 450	North:	South:				
	INOLUL.					
Dealer: N	<b>▲</b> I10∕/	<b>▲</b> X /	<b>11</b> 74	North	Fast	South
Vul: None	<b>♦</b> J104 <b>♥</b> A1084	<b>♦</b> 87 <b>♥</b> 1962	west	rvorur	Last	
Vul: None North HCP: 12	<b>♥</b> A1084	<b>♥</b> J962	west	1 <b>♦</b>	1NT	
Vul: None			west			

# North hands (Practice Page)

Board: 451 Dealer: S Vul: Both HCP: 9	<ul><li>▲ AJ853</li><li>♥ KJ9654</li><li>◆ 65</li><li>♣ —</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 452 Dealer: N Vul: None HCP: 12	<ul><li>♣ J102</li><li>♥ AJ3</li><li>♦ KQJ10</li><li>♣ 1085</li></ul>	East Bids 1NT if possible. You bid first.
Board: 453 Dealer: S Vul: Both HCP: 4	♦ 9 ♥ Q92 ♦ J1086 ♣ J9743	West Bids 1NT if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 454 Dealer: N Vul: None HCP: 13	<ul><li>★ K104</li><li>★ 652</li><li>★ KQ</li><li>★ AJ853</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 455 Dealer: S Vul: NS HCP: 7	<ul><li></li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 456 Dealer: N Vul: EW HCP: 13	<ul><li>♠ AKJ</li><li>♥ AJ642</li><li>♦ 85</li><li>♠ 632</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. You bid first.

Board: 451 Dealer: S Vul: Both North HCP: 9 South HCP: 13	North:  ♠ AJ853  ♥ KJ9654  ♦ 65	South: ♠ K109 ♥ 82 ♦ A97	West 1NT	North 2♥	East AP	South 1♣
Contract: 2♥ N	<b>♣</b> —	<b>♣</b> KQJ94				
Board: 452 Dealer: N	North:	South:				
Vul: None	<b>♣</b> J102	♠ A753	West	North	East	South
North HCP: 12	<b>♥</b> AJ3 <b>♦</b> KQJ10	<b>∨</b> K874 <b>♦</b> 96		1♦	1NT	AP
South HCP: 7	<b>♦</b> 1085	<b>♦</b> 932				
Contract: 1N E	1 1000	1 902				
Board: 453 Dealer: S	North:	South:	West	North	Fast	South
Vul: Both	<b>♠</b> 9	<b>♦</b> J2	*** <b>C</b> St	rvorur	Last	1 <b>Y</b>
North HCP: 4	♥ Q92	▼ K10654	1NT	2♥	4♠	X
South HCP: 12	◆ J1086 ◆ J9743	♦ A742 • A8	AP			
Contract: 4♠X E	¥ 377 13	<b>P</b> 110				
Board: 454	North:	South:	***	NT 4	<b>.</b>	Q 4
Dealer: N Vul: None	<b>♦</b> K104	<b>♠</b> 95	West	North 1♣	East 1NT	South Pass
North HCP: 13	<b>♥</b> 652	♥ QJ1073	2♥	Pass	11 <b>\</b> 11 2♠	AP
South HCP: 7	◆ KQ ◆ AJ853	♦ A873 • 109	2 •	1 435	24	7 11
Contract: 2♠ E	<b>A</b> AJ033	<b>4</b> 109				
Board: 455	North:	South:	***	37. 4		~ 1
Dealer: S	<b>4</b> J87	<b>♦</b> A6	West	North	East	
Vul: NS North HCP: 7	<b>♥</b> AJ10	<b>♥</b> Q87	1NT	Pass	2♥	1♦ Pass
South HCP: 12	◆ J6542	◆ A1087	11N1 2♠	AP	∠▼	газз
Contract: 2♠ W	<b>♣</b> 102	<b>♣</b> Q653	27	7 <b>u</b>		
Board: 456	North	South:	West	North	Fast	South
Dealer: N	North: ♠ AKJ	South: <b>♦</b> 5432	77 051	1 <b>v</b> 01u1	1NT	
Vul: EW	♥ AJ642	♥ Q10	2•	3♣		Pass
	▼ 1 <b>13</b> O T <b>2</b>	· <b>V</b> - ·				
North HCP: 13 South HCP: 7	◆ 85	<b>♦</b> 10	3♦	4♣	Pass	Pass

## South hands (Practice Page)

Board: 451 Dealer: S Vul: Both HCP: 13	<ul><li>★ K109</li><li>★ 82</li><li>★ A97</li><li>★ KQJ94</li></ul>	West Bids 1NT if possible. You bid first.
Board: 452 Dealer: N Vul: None HCP: 7	<ul><li>★ A753</li><li>▼ K874</li><li>◆ 96</li><li>◆ 932</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 453 Dealer: S Vul: Both HCP: 12	<ul><li>J2</li><li>K10654</li><li>A742</li><li>A8</li></ul>	West Bids 1NT if possible. East Bids 4♠ if possible. You bid first.
Board: 454 Dealer: N Vul: None HCP: 7	<ul><li>◆95</li><li>♥QJ1073</li><li>◆A873</li><li>◆109</li></ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 455 Dealer: S Vul: NS HCP: 12	<ul><li>▲ A6</li><li>♥ Q87</li><li>◆ A1087</li><li>♣ Q653</li></ul>	West Bids 1NT if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 456 Dealer: N Vul: EW HCP: 7	<ul><li>\$5432</li><li>♥ Q10</li><li>10</li><li>AJ10984</li></ul>	East Bids 1NT if possible. West Bids 2♦ if possible. West Bids 3♦ if possible. West Bids 4♦ if possible. Partner bids first.

Board: 451 Dealer: S Vul: Both North HCP: 9 South HCP: 13	North:  ♠ AJ853  ♥ KJ9654  ♦ 65	South: ♠ K109 ♥ 82 ♦ A97	West 1NT	North 2♥	East AP	South 1♣
Contract: 2♥ N	<b>♣</b> —	<b>♣</b> KQJ94				
Board: 452 Dealer: N	North:	South:				
Vul: None	<b>♣</b> J102	♠ A753	West	North	East	South
North HCP: 12	<b>♥</b> AJ3 <b>♦</b> KQJ10	<b>∨</b> K874 <b>♦</b> 96		1♦	1NT	AP
South HCP: 7	<b>♣</b> 1085	<b>♦</b> 932				
Contract: 1N E	1 1000	1 902				
Board: 453 Dealer: S	North:	South:	West	North	Fast	South
Vul: Both	<b>♠</b> 9	<b>♦</b> J2	*** <b>C</b> St	rvorur	Last	1 <b>Y</b>
North HCP: 4	♥ Q92	▼ K10654	1NT	2♥	4♠	X
South HCP: 12	◆ J1086 ◆ J9743	♦ A742 • A8	AP			
Contract: 4♠X E	¥ 377 13	<b>P</b> 110				
Board: 454	North:	South:	***	NT 4	<b>.</b>	Q 4
Dealer: N Vul: None	<b>♦</b> K104	<b>♠</b> 95	West	North 1♣	East 1NT	South Pass
North HCP: 13	<b>♥</b> 652	♥ QJ1073	2♥	Pass	11 <b>\</b> 11 2♠	AP
South HCP: 7	◆ KQ ◆ AJ853	♦ A873 • 109	2 •	1 435	24	7 11
Contract: 2♠ E	<b>A</b> AJ033	<b>4</b> 109				
Board: 455	North:	South:	***	37. 4		~ 1
Dealer: S	<b>4</b> J87	<b>♦</b> A6	West	North	East	
Vul: NS North HCP: 7	<b>♥</b> AJ10	<b>♥</b> Q87	1NT	Pass	2♥	1♦ Pass
South HCP: 12	◆ J6542	◆ A1087	11N1 2♠	AP	∠▼	газз
Contract: 2♠ W	<b>♣</b> 102	<b>♣</b> Q653	27	7 <b>u</b>		
Board: 456	North	South:	West	North	Fast	South
Dealer: N	North: ♠ AKJ	South: <b>♦</b> 5432	77 051	1 <b>v</b> 01u1	1NT	
Vul: EW	♥ AJ642	♥ Q10	2•	3♣		Pass
	▼ 1 <b>13</b> O T <b>2</b>	· <b>V</b> - ·				
North HCP: 13 South HCP: 7	◆ 85	<b>♦</b> 10	3♦	4♣	Pass	Pass

# North hands (Practice Page)

Board: 457 Dealer: S Vul: None HCP: 10	<ul><li>★ A43</li><li>★ K5432</li><li>★ K8</li><li>★ 863</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible.  Partner bids first.
Board: 458 Dealer: N Vul: NS HCP: 13	♣ J ♥ KJ52 ♦ Q9873 ♣ AQ5	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 459 Dealer: S Vul: EW HCP: 3	♣ 7 ♥ Q9652 ♦ J1093 ♣ 943	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 460 Dealer: N Vul: Both HCP: 12	<ul><li>AQ85</li><li>✓ J1032</li><li>✓ KQ942</li><li>✓ —</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♣ if possible. You bid first.

Board: 457 Dealer: S Vul: None	North: ♠ A43 ♥ K5432	South: ♠ K6  ▼ J1086	West	North	East	South 1♣
North HCP: 10 South HCP: 12	• K8	◆ A105	1NT	2 🗸	2 <b>♠</b>	3♥
Contract: 4♥ N	<b>♣</b> 863	♣ A1052	Pass	4♥	AP	
Board: 458	North:	South:	West	North	East	South
Dealer: N	♣ J	<b>★</b> 1082		1♦	1NT	Pass
Vul: NS North HCP: 13	<b>♥</b> KJ52	<b>♥</b> Q874	2♥	Pass	3 <b>♠</b> ¹	Pass
South HCP: 3	• Q9873	<b>♦</b> 6	4♠	AP		
Contract: 4♠ E	♣ AQ5	<b>♣</b> J10763	1. Supe	er accep	tance a	after NT
Board: 459 Dealer: S	North: ♠ 7	South: ♠ AK83	West	North	East	South 1♦
Vul: EW North HCP: 3	<b>♥</b> Q9652	<b>♥</b> 87	1NT	Pass	2 <b>♣</b> ¹	Pass
South HCP: 12	♦ J1093	♦ KQ65	2♠	Pass	4♠	AP
Contract: 4♠ W	<b>♣</b> 943	<b>♣</b> 1085	1. Stay	man		
Board: 460	North:	South:	West	North	East	South
Dealer: N	• AQ85	<b>◆</b> 743		1♦	1NT	Pass
Vul: Both North HCP: 12	<b>♥</b> J1032	<b>♥</b> Q94	2 <b>♠</b> ¹	Pass	<b>3♣</b> <sup>2</sup>	AP
South HCP: 3	♦ KQ942	<b>♦</b> J1083	1 Mino	or Suit T	rancfe	rs after 1NT

## South hands (Practice Page)

Board: 457 Dealer: S Vul: None HCP: 12	<ul><li>★ K6</li><li>▼ J1086</li><li>◆ A105</li><li>◆ A1052</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. You bid first.
Board: 458 Dealer: N Vul: NS HCP: 3	<ul> <li>1082</li> <li>Q874</li> <li>6</li> <li>J10763</li> </ul>	East Bids 1NT if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 459 Dealer: S Vul: EW HCP: 12	<ul><li>♠ AK83</li><li>♥ 87</li><li>♦ KQ65</li><li>♠ 1085</li></ul>	West Bids 1NT if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 460 Dealer: N Vul: Both HCP: 3	<ul><li>↑743</li><li>♥ Q94</li><li>◆ J1083</li><li>♠ 643</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. East Bids 3♠ if possible.  Partner bids first.

Board: 457 Dealer: S Vul: None North HCP: 10 South HCP: 12 Contract: 4 \( \mathbf{N} \) N	North:  ◆ A43  ▼ K5432  ◆ K8  ◆ 863	South:  ♣ K6  ▼ J1086  ◆ A105  ♣ A1052	West 1NT Pass	North 2♥ 4♥	East 2♠ AP	South 1♣ 3♥
Board: 458 Dealer: N Vul: NS North HCP: 13 South HCP: 3 Contract: 4♠ E	North:  ♣ J  ♥ KJ52  ♦ Q9873  ♣ AQ5	South:  ♠ 1082  ♥ Q874  ♠ 6  ♠ J10763	2 <b>♥</b> 4♠	North 1 Pass AP er accep	1NT 3♠¹	South Pass Pass after NT
Board: 459 Dealer: S Vul: EW North HCP: 3 South HCP: 12 Contract: 4♠ W	North:  ♣ 7  ▼ Q9652  ◆ J1093  ♣ 943	South:  ♠ AK83  ♥ 87  ♠ KQ65  ♠ 1085	West  1NT 2♠ 1. Stay	North Pass Pass man	East 2♣¹ 4♠	South  1  Pass  AP
Board: 460 Dealer: N Vul: Both North HCP: 12 South HCP: 3 Contract: 3  E	North:  ♠ AQ85  ♥ J1032  ♠ KQ942  ♣ —	South:  ♠ 743  ♥ Q94  ♦ J1083  ♠ 643	2 <b>♠</b> ¹		1NT 3♣²	Pass