### North hands (Practice Page)

Board: 1 Dealer: S Vul: None HCP: 5	<ul><li>▶ J9763</li><li>♥ A1043</li><li>◆ 104</li><li>◆ 94</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: None HCP: 21	<ul><li>★ K6</li><li>★ A7</li><li>◆ AKQJ7</li><li>★ A743</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: NS HCP: 7	<ul><li>♣ QJ96</li><li>♥ J9532</li><li>◆ 10</li><li>♣ QJ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: NS HCP: 20	<ul><li>AQ5</li><li>♥ 985</li><li>AK94</li><li>AK10</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: None HCP: 6	<ul><li>★ K432</li><li>▼ 107542</li><li>◆ J2</li><li>◆ Q6</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ KQ10  ♥ Q7  ♠ AQJ8  ♣ AQ32	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 4♠  AP  1. Stayman 2. SMOLEN
Board: 2 Dealer: N Vul: None North HCP: 21 South HCP: 10 Contract: 3N N	North:  ♠ K6  ♥ A7  ♠ AKQJ7  ♣ A743	South:  ♠ A8543  ♥ Q632  ♦ 10  ♠ KJ6	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 3 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4 S	North:  ♠ QJ96  ♥ J9532  ♦ 10  ♠ QJ4	South:  ♠ A108  ♥ AQ7  ♠ AKJ4  ♣ K85	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  AP  1. Stayman 2. SMOLEN
Board: 4 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♠ N	North:  ♠ AQ5  ♥ 985  ♠ AK94  ♣ AK10	South:  ♠ K10987  ♥ K1076  ♠ 72  ♣ J8	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 4♠ AP  1. Stayman  2. SMOLEN

West North East South Board: 5 2NT North: South: Dealer: S Pass  $3 \clubsuit^1$ Pass 3♦ **★** K432 **♠** A9 Vul: None **v** 107542 **♥** AKJ Pass  $3 \stackrel{?}{•}^2$ Pass 4♥ North HCP: 6 **♦** J2 **♦** 973 AP South HCP: 20 **♣** Q6 **♣** AKJ73 1. Stayman Contract: 4♥ S 2. SMOLEN

### South hands (Practice Page)

Board: 1 Dealer: S Vul: None HCP: 20	<ul><li>★ KQ10</li><li>♥ Q7</li><li>◆ AQJ8</li><li>◆ AQ32</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: None HCP: 10	<ul><li>★ A8543</li><li>♥ Q632</li><li>◆ 10</li><li>◆ KJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: NS HCP: 21	<ul><li>▲ A108</li><li>✔ AQ7</li><li>◆ AKJ4</li><li>♣ K85</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: NS HCP: 7	<ul><li>★K10987</li><li>▼K1076</li><li>◆72</li><li>◆J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 5 Dealer: S Vul: None HCP: 20	<ul><li>▲ A9</li><li>✓ AKJ</li><li>◆ 973</li><li>◆ AKJ73</li></ul>	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ KQ10  ♥ Q7  ♠ AQJ8  ♣ AQ32	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 4♠  AP  1. Stayman 2. SMOLEN
Board: 2 Dealer: N Vul: None North HCP: 21 South HCP: 10 Contract: 3N N	North:  ♠ K6  ♥ A7  ♠ AKQJ7  ♣ A743	South:  ♠ A8543  ♥ Q632  ♦ 10  ♠ KJ6	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 3 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4 S	North:  ♠ QJ96  ♥ J9532  ♦ 10  ♠ QJ4	South:  ♠ A108  ♥ AQ7  ♠ AKJ4  ♣ K85	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  AP  1. Stayman 2. SMOLEN
Board: 4 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♠ N	North:  ♠ AQ5  ♥ 985  ♠ AK94  ♣ AK10	South:  ♠ K10987  ♥ K1076  ♠ 72  ♣ J8	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 4♠ AP  1. Stayman  2. SMOLEN

West North East South Board: 5 2NT North: South: Dealer: S Pass  $3 \clubsuit^1$ Pass 3♦ **★** K432 **♠** A9 Vul: None **v** 107542 **♥** AKJ Pass  $3 \stackrel{?}{•}^2$ Pass 4♥ North HCP: 6 **♦** J2 **♦** 973 AP South HCP: 20 **♣** Q6 **♣** AKJ73 1. Stayman Contract: 4♥ S 2. SMOLEN

### North hands (Practice Page)

Board: 6 Dealer: N Vul: Both HCP: 20	<ul><li>★ K3</li><li>★ AK8</li><li>★ AQ105</li><li>★ A1062</li></ul>	East Doubles 3♦ if possible. East Doubles 4♦ if possible. West Doubles 6♥ if possible. You bid first.
Board: 7 Dealer: S Vul: None HCP: 8	<ul><li>★ K9543</li><li>♥ Q1094</li><li>♦ K</li><li>★ 982</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: Both HCP: 21	<ul><li>★ KJ4</li><li>★ AQ</li><li>◆ AQ108</li><li>◆ AJ109</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: None HCP: 5	<ul><li>109842</li><li>10854</li><li>A7</li><li>J4</li></ul>	The opponents are silent.  Partner bids first.

		West	2NT	East Pass	<b>3♣</b> ¹
North: ♠ K3 ♥ AK8	South: ♠ AQ104 ♥ QJ963	Pass Pass Pass	3♦ 4♦³ 5♦	X X Pass	3♠² 4NT⁴ 6♥
◆ AQ105 ◆ A1062	◆ AQ105 ◆ 8	-			
North.	Conthu	West	North	East	South 2NT
Norui: ♠ K9543		Pass	<b>3♣</b> ¹	Pass	
♥ Q1094 ♦ K	<ul><li>✓ A7</li><li>✓ QJ54</li></ul>	Pass AP	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
<b>◆</b> 982	<b>♣</b> AK106	<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
		West			_
		Dage			_
North:	South:				
	-	Pass	4 <b>♦</b> <sup>4</sup>	Pass	
◆ AQ108	<b>♦</b> 942	AP			
<b>♣</b> AJ109	<b>♣</b> 4	•			
				atama	244
	AK3 VAK8 AQ105 A1062  North: K9543 VQ1094 K A982  North: AKJ4 VAQ	<ul> <li>★K3</li> <li>★AQ104</li> <li>★AK8</li> <li>▼QJ963</li> <li>★AQ105</li> <li>★8</li> <li>★A1062</li> <li>★973</li> </ul> North: <ul> <li>★K9543</li> <li>★AQ7</li> <li>▼Q1094</li> <li>★A7</li> <li>★K</li> <li>◆QJ54</li> <li>★982</li> <li>★AK106</li> </ul> North: <ul> <li>★KJ4</li> <li>★AQ987</li> <li>▼AQ</li> <li>★AQ108</li> <li>◆942</li> </ul>	North: South: Pass  AQ104 Pass  AK8	North: South:  AK3 AQ104 AK8 QJ963 AQ105 AQ105 A1062	North:  North:  AK3  AQ104  AK8  QJ963  AQ105  A1062  Pass  X  AP  A1062  Pass  X  AP  A1062  Pass  AP  A1062  AP  AP  AR  AP  AR  AP  AR  AP  AR  AR

West North East South Board: 9 2NT North: South: Dealer: S Pass 3♦ Pass **3**♣¹ **♠** QJ **♠** 109842 Vul: None Pass 3NT **v** 10854 **♥** AK9 Pass  $3 \checkmark 2$ North HCP: 5 **♦** KQ98 **♦** A7 AP South HCP: 21 **♣** J4 **♣** AQ65 1. Stayman Contract: 3N S 2. SMOLEN

### South hands (Practice Page)

Board: 6 Dealer: N Vul: Both HCP: 9	<ul><li>AQ104</li><li>♥ QJ963</li><li>♦ 8</li><li>♣ 973</li></ul>	East Doubles 3♦ if possible. East Doubles 4♦ if possible. West Doubles 6♥ if possible.  Partner bids first.
Board: 7 Dealer: S Vul: None HCP: 20	<ul><li>AQ7</li><li>✓ A7</li><li>◆ QJ54</li><li>◆ AK106</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: Both HCP: 6	<ul><li>AQ987</li><li>▼ 10964</li><li>◆ 942</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: S Vul: None HCP: 21	<b>♠</b> QJ <b>♥</b> AK9 <b>♦</b> KQ98 <b>♣</b> AQ65	The opponents are silent. You bid first.

		West	2NT	East Pass	<b>3♣</b> ¹
North: ♠ K3 ♥ AK8	South: ♠ AQ104 ♥ QJ963	Pass Pass Pass	3♦ 4♦³ 5♦	X X Pass	3♠² 4NT⁴ 6♥
◆ AQ105 ◆ A1062	◆ AQ105 ◆ 8	-			
North.	Conthu	West	North	East	South 2NT
Norui: ♠ K9543		Pass	<b>3♣</b> ¹	Pass	
♥ Q1094 ♦ K	<ul><li>✓ A7</li><li>✓ QJ54</li></ul>	Pass AP	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
<b>◆</b> 982	<b>♣</b> AK106	<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>			
		West			_
		Dage			_
North:	South:				
	-	Pass	4 <b>♦</b> <sup>4</sup>	Pass	
◆ AQ108	<b>♦</b> 942	AP			
<b>♣</b> AJ109	<b>♣</b> 4	•			
				atama	244
	AK3 VAK8 AQ105 A1062  North: K9543 VQ1094 K A982  North: AKJ4 VAQ	<ul> <li>★K3</li> <li>★AQ104</li> <li>★AK8</li> <li>▼QJ963</li> <li>★AQ105</li> <li>★8</li> <li>★A1062</li> <li>★973</li> </ul> North: <ul> <li>★K9543</li> <li>★AQ7</li> <li>▼Q1094</li> <li>★A7</li> <li>★K</li> <li>◆QJ54</li> <li>★982</li> <li>★AK106</li> </ul> North: <ul> <li>★KJ4</li> <li>★AQ987</li> <li>▼AQ</li> <li>★AQ108</li> <li>◆942</li> </ul>	North: South: Pass  AQ104 Pass  AK8	North: South:  AK3 AQ104 AK8 QJ963 AQ105 AQ105 A1062	North:  North:  AK3  AQ104  AK8  QJ963  AQ105  A1062  Pass  X  AP  A1062  Pass  X  AP  A1062  Pass  AP  A1062  AP  AP  AR  AP  AR  AP  AR  AP  AR  AR

West North East South Board: 9 2NT North: South: Dealer: S Pass 3♦ Pass **3**♣¹ **♠** QJ **♠** 109842 Vul: None Pass 3NT **v** 10854 **♥** AK9 Pass  $3 \checkmark 2$ North HCP: 5 **♦** KQ98 **♦** A7 AP South HCP: 21 **♣** J4 **♣** AQ65 1. Stayman Contract: 3N S 2. SMOLEN

### North hands (Practice Page)

Board: 10 Dealer: N VA82 Vul: NS AQJ104 HCP: 21 AJ5  Board: 11 Dealer: S Vul: Both HCP: 7 AJ7  Board: 12 Dealer: N Vul: NS ALS AJ95 HCP: 7 AJ95  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Board: 13 A109875 HCP: 20 KR65  Vul: None AKQ74  Board: 14 Dealer: N VA02 Vul: None AKQ15 HCP: 20 AV0 AKQ15 HCP: 20 AV0 AKQ15 HCP: 20 AV0 AKQ15 HCP: 20 AV0 AV0 AKQ15 HCP: 20 AV0 AV0 AV0 AV0 AV0 AV0 AV0 AV0 AV0 AV			
Dealer: S Vul: Both Vul: Both HCP: 7  Board: 12 Dealer: N Vul: NS HCP: 20  Board: 13 Dealer: S VII None HCP: 6  VA10 Vul: NS Vul: NS Vul: NS Vul: NS Vul: None VX865 VVII NONE VX865	Dealer: N Vul: NS	<b>♥</b> A82 <b>♦</b> AQJ104	
Dealer: N Vul: NS HCP: 20 AKJ5 HCP: 20 KQ74  Water And Akj5 HCP: 20 KQ74  Board: 13 Dealer: S Vk865 Vul: None HCP: 6  Board: 14 Dealer: N Val: None VAQ2 Vul: None Val: None VAQ2 Vul: None VAQ2 Vul: None VAQ3 Vou bid first	Dealer: S Vul: Both	♥ J10543 ♦ 95	
Dealer: S	Dealer: N Vul: NS	<ul><li>★ A10</li><li>★ AKJ5</li></ul>	
Dealer: N  AQ2  The opponents are silent.  Vul: None  AKQJ5  You bid first	Dealer: S Vul: None	<ul><li>▼ K865</li><li>◆ 32</li></ul>	
	Dealer: N Vul: None	♥ AQ2 • AKQJ5	

Board: 10 Dealer: N Vul: NS North HCP: 21 South HCP: 9 Contract: 6♥ N	North:  ♠ KQ  ♥ A82  ♠ AQJ104  ♣ AJ5	South:  ♠ A752  ♥ 107543  ♦ 53  ♣ KQ	Pass Pass Pass AP 1. Stay	Pass Pass Pass Pass	3♣¹ 3♣² 4NT³ 6♥
Board: 11 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 4 S	North:  ♠ AJ95  ♥ J10543  ♦ 95  ♣ J7	South:  ♠ K86  ♥ AQ7  ♠ AQ6  ♣ AQ102		East Pass Pass	2NT 3♦
Board: 12 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ K92  ✔ A10  ♠ AKJ5  ♣ KQ74	South:  ♣ 8765  ♥ J9654  ◆ —  ♣ A932	Pass Pass 1. Stay	East Pass Pass AP	<b>3</b> ♣¹
Board: 13 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  • 109875  • K865  • 32  • K6	South:  ♠ KQ2  ♥ AQ10  ♠ A74  ♣ AJ72	Pass	East Pass Pass	2NT 3♦

West North East South Board: 14 North: South: 2NT Pass 3♣¹ Dealer: N **♠** Q9 **♦** A876 Vul: None Pass 3♦ Pass  $3 \stackrel{?}{•}^2$ ♥ AQ2 **♥** J10954 North HCP: 20 Pass 4♥ AP ♦ AKQJ5 **♦**8 South HCP: 5 1. Stayman ♣ Q62 **♣** 1084 Contract: 4♥ N 2. SMOLEN

### South hands (Practice Page)

Board: 10 Dealer: N Vul: NS HCP: 9	<ul><li>♣ A752</li><li>♥ 107543</li><li>◆ 53</li><li>♣ KQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 11 Dealer: S Vul: Both HCP: 21	<ul><li>★ K86</li><li>★ AQ7</li><li>★ AQ6</li><li>★ AQ102</li></ul>	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: NS HCP: 5	<ul><li>♣8765</li><li>♥ J9654</li><li>♦ —</li><li>♣ A932</li></ul>	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: None HCP: 20	<ul><li>★ KQ2</li><li>▼ AQ10</li><li>◆ A74</li><li>◆ AJ72</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: None HCP: 5	<ul><li>▲ A876</li><li>♥ J10954</li><li>◆ 8</li><li>♣ 1084</li></ul>	The opponents are silent.  Partner bids first.

Board: 10 Dealer: N Vul: NS North HCP: 21 South HCP: 9 Contract: 6♥ N	North:  ♠ KQ  ♥ A82  ♠ AQJ104  ♣ AJ5	South:  ♠ A752  ♥ 107543  ♦ 53  ♣ KQ	Pass Pass Pass AP 1. Stay	Pass Pass Pass Pass	3♣¹ 3♣² 4NT³ 6♥
Board: 11 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 4 S	North:  ♠ AJ95  ♥ J10543  ♦ 95  ♣ J7	South:  ♠ K86  ♥ AQ7  ♠ AQ6  ♣ AQ102		East Pass Pass	2NT 3♦
Board: 12 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ K92  ✔ A10  ♠ AKJ5  ♣ KQ74	South:  ♣ 8765  ♥ J9654  ◆ —  ♣ A932	Pass Pass 1. Stay	East Pass Pass AP	<b>3</b> ♣¹
Board: 13 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:	South:  ♠ KQ2  ♥ AQ10  ♠ A74  ♣ AJ72	Pass	East Pass Pass	2NT 3♦

West North East South Board: 14 North: South: 2NT Pass 3♣¹ Dealer: N **♠** Q9 **♦** A876 Vul: None Pass 3♦ Pass  $3 \stackrel{?}{•}^2$ ♥ AQ2 **♥** J10954 North HCP: 20 Pass 4♥ AP ♦ AKQJ5 **♦**8 South HCP: 5 1. Stayman ♣ Q62 **♣** 1084 Contract: 4♥ N 2. SMOLEN

### North hands (Practice Page)

Board: 15 Dealer: S Vul: EW HCP: 5	<ul><li>10942</li><li>J10865</li><li>5</li><li>KJ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 16 Dealer: N Vul: Both HCP: 20	<ul><li>♣ Q53</li><li>♥ AKJ</li><li>♦ AK2</li><li>♣ QJ63</li></ul>	The opponents are silent.  You bid first.
Board: 17 Dealer: S Vul: None HCP: 7	<ul><li>◆ 9754</li><li>♥ QJ987</li><li>◆ A94</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 18 Dealer: N Vul: NS HCP: 21	<ul><li>★ KJ2</li><li>▼ AQ</li><li>◆ AK98</li><li>◆ KJ52</li></ul>	The opponents are silent.  You bid first.
Board: 19 Dealer: S Vul: Both HCP: 8	<ul><li>★ A1092</li><li>★ A8543</li><li>★ 52</li><li>★ 85</li></ul>	The opponents are silent.  Partner bids first.
Board: 20 Dealer: N Vul: NS HCP: 20	<ul><li>A8</li><li>♥ 94</li><li>AKQ86</li><li>AK42</li></ul>	The opponents are silent. You bid first.

Board: 15 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4 S	North:  • 10942  • J10865  • 5  • KJ2	South:  ♠ AKJ  ♥ K97  ♠ AQ108  ♣ A75		East Pass Pass	2NT 3♦
Board: 16 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 44 N	North:  ♠ Q53  ♥ AKJ  ♠ AK2  ♣ QJ63	South:  ♠ KJ1098  ♥ Q875  ♦ 83  ♣ 54	Pass Pass 1. Stay	East Pass Pass AP	<b>3</b> ♣¹
Board: 17 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 3N S	North:	South:  ♠ AQJ  ♥ K4  ♦ K87  ♣ AKJ62		East Pass Pass	2NT 3♦
Board: 18 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 44 N	North:  ♠ KJ2  ♥ AQ  ♠ AK98  ♣ KJ52	South:  ♠ 76543  ♥ KJ42  ♠ QJ103  ♣ —	Pass Pass AP 1. Stay. 2. SMC	East Pass Pass Pass	3♣¹ 3♥²

Board: 19 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 3N S	North:  ♠ A1092  ♥ A8543  ♦ 52  ♠ 85	South:  ♠ KQ8  ♥ Q9  ♠ AJ83  ♣ AKQ4	Pass Pass AP 1. Stayı 2. SMC	Pass	2NT
Board: 20 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A8  ♥ 94  ♠ AKQ86  ♠ AK42	South:	Pass	East Pass Pass AP	<b>3</b> ♣¹

### South hands (Practice Page)

Board: 15 Dealer: S Vul: EW HCP: 21	<ul><li>♠ AKJ</li><li>♥ K97</li><li>♠ AQ108</li><li>♠ A75</li></ul>	The opponents are silent.  You bid first.
Board: 16 Dealer: N Vul: Both HCP: 6	<ul><li>★ KJ1098</li><li>♥ Q875</li><li>◆ 83</li><li>◆ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: None HCP: 21	<ul><li>♠ AQJ</li><li>♥ K4</li><li>♦ K87</li><li>♠ AKJ62</li></ul>	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: NS HCP: 7	<ul><li>★ 76543</li><li>♥ KJ42</li><li>◆ QJ103</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: Both HCP: 21	<ul><li>★ KQ8</li><li>♥ Q9</li><li>◆ AJ83</li><li>◆ AKQ4</li></ul>	The opponents are silent.  You bid first.
Board: 20 Dealer: N Vul: NS HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 15 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4 S	North:  • 10942  • J10865  • 5  • KJ2	South:  ♠ AKJ  ♥ K97  ♠ AQ108  ♣ A75		East Pass Pass	2NT 3♦
Board: 16 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 44 N	North:  ♠ Q53  ♥ AKJ  ♠ AK2  ♣ QJ63	South:  ♠ KJ1098  ♥ Q875  ♦ 83  ♣ 54	Pass Pass 1. Stay	East Pass Pass AP	<b>3</b> ♣¹
Board: 17 Dealer: S Vul: None North HCP: 7 South HCP: 21 Contract: 3N S	North:	South:  ♠ AQJ  ♥ K4  ♦ K87  ♣ AKJ62		East Pass Pass	2NT 3♦
Board: 18 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 44 N	North:  ♠ KJ2  ♥ AQ  ♠ AK98  ♣ KJ52	South:  ♠ 76543  ♥ KJ42  ♠ QJ103  ♣ —	Pass Pass AP 1. Stay. 2. SMC	East Pass Pass Pass	3♣¹ 3♥²

Board: 19 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 3N S	North:  ♠ A1092  ♥ A8543  ♦ 52  ♠ 85	South:  ♠ KQ8  ♥ Q9  ♠ AJ83  ♣ AKQ4	Pass Pass AP 1. Stayı 2. SMC	Pass	2NT
Board: 20 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A8  ♥ 94  ♠ AKQ86  ♠ AK42	South:	Pass	East Pass Pass AP	<b>3</b> ♣¹

### North hands (Practice Page)

Board: 21 Dealer: S Vul: Both HCP: 5	<ul><li>★ K754</li><li>♥ Q7542</li><li>◆ 864</li><li>◆ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: EW HCP: 20	<ul><li>★ KJ</li><li>★ A64</li><li>★ AK32</li><li>★ AJ72</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: Both HCP: 8	<ul><li>♣ QJ73</li><li>♥ J10872</li><li>♦ K8</li><li>♣ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: EW HCP: 20	<ul><li>♠ AK3</li><li>♥ A93</li><li>♠ KQ2</li><li>♠ KJ75</li></ul>	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: Both HCP: 12	<ul><li>♠ AK86</li><li>♥ QJ842</li><li>♦ 43</li><li>♠ Q3</li></ul>	The opponents are silent.  Partner bids first.

Board: 21 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4♥ S	North:  ♠ K754  ♥ Q7542  ♦ 864  ♣ 2	South:  ♠ A6  ♥ K96  ♠ AKQJ3  ♠ K63			Pass	2NT 3♦
Board: 22 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ KJ  ♥ A64  ♠ AK32  ♣ AJ72	South:  ♠ Q10964  ♥ Q1072  ♠ QJ  ♣ 54	Pass Pass 1. Stay	3NT man	East Pass Pass AP	<b>3</b> ♣¹
Board: 23 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 4♥ S	North:  ♠ QJ73  ♥ J10872  ♠ K8  ♣ J6	South:  ♠ A4  ♥ A65  ♠ AQ106  ♠ AK42		man		2NT 3♦
Board: 24 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ AK3  ♥ A93  ♠ KQ2  ♠ KJ75	South:  ♠ Q1064  ♥ KJ875  ♦ 95  ♣ 43	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3♣</b> ¹

			West	North	East	South 2NT
Board: 25 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ AK86  ♥ QJ842  ♠ 43  ♠ Q3	South:  ♠ Q92  ▼ A3  ♠ AK5  ♠ AK876	Pass Pass AP 1. Stay 2. SMO		Pass	3NT

### South hands (Practice Page)

Board: 21	The opponents are silent. You bid first.
Board: 22	The opponents are silent.  Partner bids first.
Board: 23	The opponents are silent. You bid first.
Board: 24	The opponents are silent.  Partner bids first.
Board: 25	The opponents are silent. You bid first.

Board: 21 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4♥ S	North:  ♠ K754  ♥ Q7542  ♦ 864  ♣ 2	South:  ♠ A6  ♥ K96  ♠ AKQJ3  ♠ K63			Pass	2NT 3♦
Board: 22 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ KJ  ♥ A64  ♠ AK32  ♣ AJ72	South:  ♠ Q10964  ♥ Q1072  ♠ QJ  ♣ 54	Pass Pass 1. Stay	3NT man	East Pass Pass AP	<b>3</b> ♣¹
Board: 23 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 4♥ S	North:  ♠ QJ73  ♥ J10872  ♠ K8  ♣ J6	South:  ♠ A4  ♥ A65  ♠ AQ106  ♠ AK42		man		2NT 3♦
Board: 24 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 4 N	North:  ♠ AK3  ♥ A93  ♠ KQ2  ♠ KJ75	South:  ♠ Q1064  ♥ KJ875  ♦ 95  ♣ 43	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3♣</b> ¹

			West	North	East	South 2NT
Board: 25 Dealer: S Vul: Both North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ AK86  ♥ QJ842  ♠ 43  ♠ Q3	South:  ♠ Q92  ▼ A3  ♠ AK5  ♠ AK876	Pass Pass AP 1. Stay 2. SMO		Pass	3NT

### North hands (Practice Page)

D 1.06		
Board: 26 Dealer: N	<b>♠</b> AQ9 <b>♥</b> QJ10	The opponents are silent.
Vul: None	♦ AQ87	You bid first.
HCP: 20	<b>♣</b> AJ8	
Board: 27	<b>♦</b> 8765	West Doubles 3♦ if possible.
Dealer: S Vul: EW	♥ KJ765 ♦ Q3	West Doubles 4♦ if possible.
HCP: 7	<b>↓</b> J7	Partner bids first.
D 1.00		
Board: 28 Dealer: N	<b>♦</b> AK10 <b>∀</b> K106	The opponents are silent.
Vul: EW	♦ AQJ62	You bid first.
HCP: 21	<b>♣</b> KJ	
Board: 29	<b>♦</b> Q10752	The opponents are silent.
Dealer: S Vul: None	<ul><li>★ AJ94</li><li>★ J63</li></ul>	
HCP: 8	<b>♦</b> 2	Partner bids first.
D 1.00	0.1.0	
Board: 30 Dealer: N	<b>♠</b> AQ10 <b>♥</b> 107	The opponents are silent.
Vul: EW	♦ KQ1063	You bid first.
HCP: 20	<b>♣</b> AKQ	Tou old Illst.

Board: 26 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ AQ9  ♥ QJ10  ♠ AQ87  ♣ AJ8	South:  ♠ K843  ▼ A8762  ♦ 954  ♣ 3	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 4♥ AP  1. Stayman  2. SMOLEN
Board: 27 Dealer: S Vul: EW North HCP: 7 South HCP: 21 Contract: 4♥ S	North:  ♠ 8765  ♥ KJ765  • Q3  ♣ J7	South:  ♠ AQ10  ♥ AQ2  ♠ A107  ♠ KQ83	West North East South 2NT  Pass 3♣¹ Pass 3♣  X 3♣² Pass 4♣³  X Pass⁴ Pass 4♥  AP  1. Stayman 2. SMOLEN 3. limit raise or better in ♥ 4. denies a ♠ stopper
Board: 28 Dealer: N Vul: EW North HCP: 21 South HCP: 14 Contract: 7♠ N	North:  ♠ AK10  ♥ K106  ♠ AQJ62  ♣ KJ	South:  ♠ QJ432  ♥ A953  ♠ K4  ♠ A8	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♣ Pass 4NT³  Pass 5♣ Pass 7♠  AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♠
Board: 29 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 4♠ S	North:  ♠ Q10752  ♥ AJ94  ♦ J63  ♣ 2	South:  ♠ AJ8  ♥ K106  ♠ AQ92  ♣ AQ4	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 4♣  AP  1. Stayman 2. SMOLEN

West North East South Board: 30 North: South: Pass 3♣¹ 2NT Dealer: N **★** 7542 **♠** AQ10 Vul: EW Pass 3♦ Pass  $3 \stackrel{?}{•}^2$ **v** 107 **♥** KJ952 North HCP: 20 Pass 3NT AP **♦** KQ1063 **♦**— South HCP: 5 1. Stayman **♣** AKQ **♣** J1063 Contract: 3N N 2. SMOLEN

### South hands (Practice Page)

Board: 26 Dealer: N Vul: None HCP: 7	<ul><li>★ K843</li><li>★ A8762</li><li>◆ 954</li><li>♣ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: EW HCP: 21	<ul><li>AQ10</li><li>AQ2</li><li>A107</li><li>KQ83</li></ul>	West Doubles 3♦ if possible. West Doubles 4♦ if possible. You bid first.
Board: 28 Dealer: N Vul: EW HCP: 14	<ul><li>♣ QJ432</li><li>♥ A953</li><li>♦ K4</li><li>♣ A8</li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: S Vul: None HCP: 20	<ul><li>▲ AJ8</li><li>♥ K106</li><li>◆ AQ92</li><li>▲ AQ4</li></ul>	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 5	<ul><li>★ 7542</li><li>▼ KJ952</li><li>◆ —</li><li>★ J1063</li></ul>	The opponents are silent.  Partner bids first.

Board: 26 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ AQ9  ♥ QJ10  ♠ AQ87  ♣ AJ8	South:  ♠ K843  ▼ A8762  ♦ 954  ♣ 3	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 4♥ AP  1. Stayman  2. SMOLEN
Board: 27 Dealer: S Vul: EW North HCP: 7 South HCP: 21 Contract: 4♥ S	North:  ♠ 8765  ♥ KJ765  • Q3  ♣ J7	South:  ♠ AQ10  ♥ AQ2  ♠ A107  ♠ KQ83	West North East South 2NT  Pass 3♣¹ Pass 3♣  X 3♣² Pass 4♣³  X Pass⁴ Pass 4♥  AP  1. Stayman 2. SMOLEN 3. limit raise or better in ♥ 4. denies a ♠ stopper
Board: 28 Dealer: N Vul: EW North HCP: 21 South HCP: 14 Contract: 7♠ N	North:  ♠ AK10  ♥ K106  ♠ AQJ62  ♣ KJ	South:  ♠ QJ432  ♥ A953  ♠ K4  ♠ A8	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♣ Pass 4NT³  Pass 5♣ Pass 7♠  AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♠
Board: 29 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 4♠ S	North:  ♠ Q10752  ♥ AJ94  ♦ J63  ♣ 2	South:  ♠ AJ8  ♥ K106  ♠ AQ92  ♣ AQ4	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 4♣  AP  1. Stayman 2. SMOLEN

West North East South Board: 30 North: South: Pass 3♣¹ 2NT Dealer: N **★** 7542 **♠** AQ10 Vul: EW Pass 3♦ Pass  $3 \stackrel{?}{•}^2$ **v** 107 **♥** KJ952 North HCP: 20 Pass 3NT AP **♦** KQ1063 **♦**— South HCP: 5 1. Stayman **♣** AKQ **♣** J1063 Contract: 3N N 2. SMOLEN

### North hands (Practice Page)

Board: 31 Dealer: S Vul: None HCP: 6	<ul><li>♣9765</li><li>♥Q10753</li><li>♦109</li><li>♣A5</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: NS HCP: 20	<ul><li>♠ A7</li><li>♥ KJ9</li><li>♦ K654</li><li>♠ AKQ7</li></ul>	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: None HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: EW HCP: 20	<ul><li>★ KQ</li><li>★ KQ</li><li>◆ AJ853</li><li>◆ KQ54</li></ul>	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: Both HCP: 12	<ul><li>★ A973</li><li>▼ KJ1097</li><li>◆ A</li><li>◆ 964</li></ul>	The opponents are silent.  Partner bids first.

Board: 31 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:	South:  ♠ AK  ♥ J6  ♠ AK642  ♠ KQ103		st South 2NT ss 3 ss 3NT
Board: 32 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ A7  ♥ KJ9  ♠ K654  ♣ AKQ7	South:  ♣ J9863  ♥ Q1052  • Q87  ♣ 2		ss $3 \clubsuit^1$
Board: 33 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♥ S	North:  ◆ J952  ◆ A8632  ◆ 10964  ◆ —	South: ♠ Q10 ♥ KQ7 ♠ AKJ7 ♠ AJ97	-	st South 2NT ss 3 ss 4 v
Board: 34 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ KQ  ♥ KQ  ♠ AJ853  ♣ KQ54	South:  ♠ A1086  ♥ A9632  ♠ 6  ♠ 873		ss $3 \stackrel{1}{•}^1$

			West North East South 2NT
Board: 35	North:	South:	Pass $3 \stackrel{1}{•}$ Pass $3 \stackrel{1}{•}$
Dealer: S Vul: Both	<b>♠</b> A973	<b>♠</b> KQ6	Pass $3 \stackrel{?}{\bullet}^2$ Pass $4 \stackrel{?}{\bullet}$
North HCP: 12	<b>♥</b> KJ1097	♥ AQ2	Pass 4NT <sup>3</sup> Pass 5♠
South HCP: 20	♦ A ♣ 964	◆ KQ10 ◆ A873	Pass 7♥ AP
Contract: 7♥ S	<b>₹</b> 904	<b>A</b> A0/3	1. Stayman
			2. SMOLEN
			3. Blackwood 0314, for ♥

### South hands (Practice Page)

Board: 31 Dealer: S Vul: None HCP: 20	<ul><li>♠ AK</li><li>♥ J6</li><li>♦ AK642</li><li>♠ KQ103</li></ul>	The opponents are silent.  You bid first.
Board: 32 Dealer: N Vul: NS HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: None HCP: 20	<ul><li>♣ Q10</li><li>♥ KQ7</li><li>◆ AKJ7</li><li>♣ AJ97</li></ul>	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: EW HCP: 8	<ul><li>▲ A1086</li><li>♥ A9632</li><li>♦ 6</li><li>♣ 873</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: S Vul: Both HCP: 20	<ul><li>★ KQ6</li><li>▼ AQ2</li><li>◆ KQ10</li><li>◆ A873</li></ul>	The opponents are silent.  You bid first.

Board: 31 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:	South:  ♠ AK  ♥ J6  ♠ AK642  ♠ KQ103		st South 2NT ss 3 ss 3NT
Board: 32 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North:  ♠ A7  ♥ KJ9  ♠ K654  ♣ AKQ7	South:  ♣ J9863  ♥ Q1052  • Q87  ♣ 2		ss $3 \clubsuit^1$
Board: 33 Dealer: S Vul: None North HCP: 5 South HCP: 20 Contract: 4♥ S	North:  ◆ J952  ◆ A8632  ◆ 10964  ◆ —	South: ♠ Q10 ♥ KQ7 ♠ AKJ7 ♠ AJ97	-	st South 2NT ss 3 ss 4 v
Board: 34 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ KQ  ♥ KQ  ♠ AJ853  ♣ KQ54	South:  ♠ A1086  ♥ A9632  ♠ 6  ♠ 873		ss $3 \stackrel{1}{•}^1$

			West North East South 2NT
Board: 35	North:	South:	Pass $3 \stackrel{1}{•}$ Pass $3 \stackrel{1}{•}$
Dealer: S Vul: Both	<b>♠</b> A973	<b>♠</b> KQ6	Pass $3 \stackrel{?}{\bullet}^2$ Pass $4 \stackrel{?}{\bullet}$
North HCP: 12	<b>♥</b> KJ1097	♥ AQ2	Pass 4NT <sup>3</sup> Pass 5♠
South HCP: 20	♦ A ♣ 964	◆ KQ10 ◆ A873	Pass 7♥ AP
Contract: 7♥ S	<b>₹</b> 904	<b>A</b> A0/3	1. Stayman
			2. SMOLEN
			3. Blackwood 0314, for ♥

### North hands (Practice Page)

Board: 36 Dealer: N Vul: NS Vul: NS HCP: 20 AKQ92  Board: 37 Dealer: S Vul: EW HCP: 7  Board: 38 Dealer: N Vul: NS HCP: 7  AK9 Vul: None Val: None HCP: 20 AKQ97  AKQ97  AKQ97  AKQ9  The opponents are silent.  Partner bids first.  The opponents are silent.  Partner bids first.  Board: 38 Vul: None AKQ9  AKQ9  AKQ9  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.  Partner bids first.  Board: 39 AKJ86 Dealer: S AAKJ86 The opponents are silent.  Partner bids first.  Board: 40 AK4 Dealer: N Q98 Vul: EW AK HCP: 20 A9865  AVOu bid first.			
Dealer: S	Dealer: N Vul: NS	♥ Q7 • K85	
Dealer: N	Dealer: S Vul: EW	<b>♥</b> K743 <b>•</b> 102	
Dealer: S	Dealer: N Vul: None	<b>♥</b> AK9 • AKQ7	
Dealer: N ♥ Q98  Vul: EW ♦ AK  You bid first	Dealer: S Vul: None	▼ A983 ◆ 65	11
	Dealer: N Vul: EW	♥ Q98 • AK	

Board: 36 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: NS	<b>♠</b> AQ4 <b>♥</b> Q7	<b>♦</b> K9873 <b>♥</b> J965	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 20	◆ K85	• Q1063	Pass	4♠	AP	
South HCP: 6 Contract: 4♠ N	♣ AKQ92	<b>.</b>	1. Stay			
Contract, 42 IV			2. SM0	OLEN		
Board: 37	North:	South:	West	North	East	South 2NT
Dealer: S	• A8765	<b>♦</b> Q2	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♦
Vul: EW North HCP: 7	<b>♥</b> K743	<b>♥</b> A6	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 20	<b>♦</b> 102	♦ AKQ84	AP			
Contract: 3N S	<b>♣</b> 74	<b>♣</b> KQ85	1. Stay	man		
			2. SM0	OLEN		
Board: 38			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	<b>3♣</b> ¹
Vul: None	<b>♠</b> 1097 <b>♥</b> AK9	<b>♦</b> K854 <b>♥</b> Q8632	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20	• AKQ7	◆ 9	Pass	4♥	AP	
South HCP: 6 Contract: 4♥ N	♣ A43	<b>♣</b> J86	1. Stay 2. SMC			
			West	North	East	South 2NT
			Pass	<b>3</b> ♣¹	Pass	3♦
Board: 39	North:	South:	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
Dealer: S Vul: None	♠ AKJ86	<b>♠</b> Q95	Pass	4NT <sup>3</sup>	Pass	<b>5\(\phi\)</b>
North HCP: 16	♥ A983	♥ KQ4	Pass	6♣	Pass	<b>6♦</b>
South HCP: 20	♦ 65 ♣ A6	◆ AK4 ◆ KQJ10	Pass	7NT	AP	
Contract: 7N S	_ 110	_ 124010	1. Stay		7 11	
			2. SM(			
			3 Blac	kwood (	0314	for 🛦

Board: 40 Dealer: N Vul: EW North HCP: 20 South HCP: 6

Contract: 4♥ N

North:

♠ AK4

♥ Q98

♠ AK

♣ A9865

South: ♠ Q976 ♥ K10732 ♦ J972

**.**—

West North East South
2NT Pass 3♣¹
Pass 3♣ Pass 3♣²
Pass 4♥ AP
1. Stayman

Stayman
 SMOLEN

### South hands (Practice Page)

Board: 36 Dealer: N Vul: NS HCP: 6	<ul><li>★ K9873</li><li>♥ J965</li><li>◆ Q1063</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: EW HCP: 20	<ul><li>♣ Q2</li><li>♥ A6</li><li>♦ AKQ84</li><li>♣ KQ85</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: None HCP: 6	<ul><li>★ K854</li><li>♥ Q8632</li><li>◆ 9</li><li>◆ J86</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: None HCP: 20	<ul><li>♣ Q95</li><li>♥ KQ4</li><li>◆ AK4</li><li>♣ KQJ10</li></ul>	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: EW HCP: 6	<ul><li>♣ Q976</li><li>♥ K10732</li><li>◆ J972</li><li>♣ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 36 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: NS	<b>♠</b> AQ4 <b>♥</b> Q7	<b>♦</b> K9873 <b>♥</b> J965	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 20	◆ K85	• Q1063	Pass	4♠	AP	
South HCP: 6 Contract: 4♠ N	♣ AKQ92	<b>.</b>	1. Stay			
Contract, 42 IV			2. SM0	OLEN		
Board: 37	North:	South:	West	North	East	South 2NT
Dealer: S	• A8765	<b>♦</b> Q2	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♦
Vul: EW North HCP: 7	<b>♥</b> K743	<b>♥</b> A6	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 20	<b>♦</b> 102	♦ AKQ84	AP			
Contract: 3N S	<b>♣</b> 74	<b>♣</b> KQ85	1. Stay	man		
			2. SM0	OLEN		
Board: 38			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	<b>3♣</b> ¹
Vul: None	<b>♠</b> 1097 <b>♥</b> AK9	<b>♦</b> K854 <b>♥</b> Q8632	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20	• AKQ7	◆ 9	Pass	4♥	AP	
South HCP: 6 Contract: 4♥ N	♣ A43	<b>♣</b> J86	1. Stay 2. SMC			
			West	North	East	South 2NT
			Pass	<b>3</b> ♣¹	Pass	3♦
Board: 39	North:	South:	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	4♠
Dealer: S Vul: None	♠ AKJ86	<b>♠</b> Q95	Pass	4NT <sup>3</sup>	Pass	<b>5\(\phi\)</b>
North HCP: 16	♥ A983	♥ KQ4	Pass	6♣	Pass	<b>6♦</b>
South HCP: 20	♦ 65 ♣ A6	◆ AK4 ◆ KQJ10	Pass	7NT	AP	
Contract: 7N S	_ 110	_ 124010	1. Stay		7 11	
			2. SM(			
			3 Blac	kwood (	0314	for 🛦

Board: 40 Dealer: N Vul: EW North HCP: 20 South HCP: 6

Contract: 4♥ N

North:

♠ AK4

♥ Q98

♠ AK

♣ A9865

South: ♠ Q976 ♥ K10732 ♦ J972

**.**—

West North East South
2NT Pass 3♣¹
Pass 3♣ Pass 3♣²
Pass 4♥ AP
1. Stayman

Stayman
 SMOLEN

### North hands (Practice Page)

Board: 41 Dealer: S Vul: EW HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: EW HCP: 21	<ul><li>AQ4</li><li>✓ AK</li><li>A1073</li><li>A1086</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: NS HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: N Vul: None HCP: 20	<ul><li>♣ AJ8</li><li>♥ A4</li><li>◆ AQ93</li><li>♣ KQ53</li></ul>	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: NS HCP: 7	<ul><li>★8762</li><li>✓ AK1098</li><li>◆874</li><li>★2</li></ul>	The opponents are silent.  Partner bids first.
Board: 46 Dealer: N Vul: EW HCP: 21	<ul><li>★ A6</li><li>▼ KQ2</li><li>◆ AKJ10</li><li>◆ A1042</li></ul>	The opponents are silent. You bid first.

Board: 41 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♣ J10832  ♥ J764  ♠ K7  ♣ KQ	South:  ♠ A6  ♥ KQ  ♠ AQJ65  ♠ A1098	Pass Pass AP 1. Stay 2. SM0	3♥²	Pass	2NT
Board: 42 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ AQ4  ♥ AK  ♠ A1073  ♣ A1086	South:  ♠ K987  ▼ J8543  ◆ 982  ♠ Q	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3</b> ♣¹
Board: 43 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ◆ J8753  ▼ A974  ◆ Q94  ◆ 10	South:  ♠ Q4  ♥ K10  ♠ AKJ3  ♣ AK983	Pass Pass AP 1. Stay 2. SM0		Pass	2NT
Board: 44 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ AJ8  ♥ A4  ♠ AQ93  ♠ KQ53	South:  ♠ Q1052  ♥ K10975  ♠ K6  ♠ A9	Pass Pass Pass 1. Stay 2. SM0		Pass Pass	<b>3♣</b> ¹

Board: 45 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ◆ 8762  ◆ AK1098  ◆ 874  ◆ 2	South:  ♠ AQ9  ♦ 54  ♠ A53  ♣ AKQJ6	Pass 3 Pass 3 AP 1. Staym 2. SMOI	3♣¹ 3♠²	Pass	2NT
Board: 46 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ A6  ♥ KQ2  ♠ AKJ10  ♠ A1042	South:  ♠ Q8753  ♥ A976  ♠ 8763  ♠ —	Pass 3	2NT 3  3NT an	East Pass Pass AP	<b>3♣</b> ¹

### South hands (Practice Page)

Board: 41 Dealer: S Vul: EW HCP: 20	<ul><li>♠ A6</li><li>♥ KQ</li><li>♠ AQJ65</li><li>♠ A1098</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: EW HCP: 6	<ul><li>★ K987</li><li>▼ J8543</li><li>◆ 982</li><li>◆ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: NS HCP: 20	<ul><li>♠ Q4</li><li>♥ K10</li><li>♦ AKJ3</li><li>♠ AK983</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: None HCP: 12	<ul><li>♣ Q1052</li><li>♥ K10975</li><li>♦ K6</li><li>♣ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: NS HCP: 20	<ul><li>AQ9</li><li>✓ 54</li><li>A53</li><li>AKQJ6</li></ul>	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: EW HCP: 6	<ul><li>♠ Q8753</li><li>♥ A976</li><li>♦ 8763</li><li>♠ —</li></ul>	The opponents are silent.  Partner bids first.

Board: 41 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♣ J10832  ♥ J764  ♠ K7  ♣ KQ	South:  ♠ A6  ♥ KQ  ♠ AQJ65  ♠ A1098	Pass Pass AP 1. Stay 2. SM0	3♥²	Pass	2NT
Board: 42 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ AQ4  ♥ AK  ♠ A1073  ♣ A1086	South:  ♠ K987  ▼ J8543  ◆ 982  ♠ Q	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	<b>3</b> ♣¹
Board: 43 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ◆ J8753  ▼ A974  ◆ Q94  ◆ 10	South:  ♠ Q4  ♥ K10  ♠ AKJ3  ♣ AK983	Pass Pass AP 1. Stay 2. SM0		Pass	2NT
Board: 44 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 6N N	North:  ♠ AJ8  ♥ A4  ♠ AQ93  ♠ KQ53	South:  ♠ Q1052  ♥ K10975  ♠ K6  ♠ A9	Pass Pass Pass 1. Stay 2. SM0		Pass Pass	<b>3♣</b> ¹

Board: 45 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ◆ 8762  ◆ AK1098  ◆ 874  ◆ 2	South:  ♠ AQ9  ♦ 54  ♠ A53  ♣ AKQJ6	Pass 3 Pass 3 AP 1. Staym 2. SMOI	3♣¹ 3♠²	Pass	2NT
Board: 46 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ A6  ♥ KQ2  ♠ AKJ10  ♠ A1042	South:  ♠ Q8753  ♥ A976  ♠ 8763  ♠ —	Pass 3	2NT 3  3NT an	East Pass Pass AP	<b>3♣</b> ¹

### North hands (Practice Page)

Board: 47 Dealer: S Vul: EW HCP: 10	<ul><li></li></ul>	East Doubles 3♣ if possible. West Bids X♥ if possible.  Partner bids first.
Board: 48 Dealer: N Vul: Both HCP: 20	<ul><li>A2</li><li>AK9</li><li>KQ4</li><li>A10973</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: S Vul: Both HCP: 8	<b>★</b> K1082 <b>♥</b> J10843 <b>♦</b> J <b>♣</b> K106	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: None HCP: 20	<ul><li>★ K7</li><li>★ AQ</li><li>◆ AK96</li><li>◆ KJ954</li></ul>	The opponents are silent. You bid first.
Board: 51 Dealer: S Vul: Both HCP: 8	<ul><li>★ KJ102</li><li>▼ J8753</li><li>◆ 942</li><li>◆ K</li></ul>	The opponents are silent.  Partner bids first.

Board: 47 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 6 VX S	North:  ♠ J543  ♥ QJ974  ♠ AQ  ♣ 54	South:  ♠ AK2  ♥ A86  ♠ K976  ♣ AQ6	West North East South  2NT  Pass 3♣¹ X 3♣  Pass 3♣² Pass 4♣³  Pass 4♣⁴ Pass 4NT⁵  Pass 5♠ Pass 6♥  X♥ AP  1. Stayman  2. SMOLEN  3. limit raise or better in ♥  4. Cue bid, surplus  5. Blackwood 0314, for ♥
Board: 48 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A2  ♥ AK9  ♠ KQ4  ♣ A10973	South:  ♠ KQ864  ♥ 7632  ♠ 65  ♣ Q8	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 49 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ K1082  ♥ J10843  ♦ J  ♠ K106	South:  ♠ AQ  ♥ A7  ♠ AQ1053  ♠ A982	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♠² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 50 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ K7  ♥ AQ  ♠ AK96  ♠ KJ954	South:  ♠ A10832  ♥ J642  ♦ QJ103  ♠ —	West North East South  2NT Pass 3♣¹ Pass 3♣¹ Pass 3NT AP  1. Stayman 2. SMOLEN

West North East South Board: 51 2NT North: South: Dealer: S Pass 3♦ Pass **3♣**¹ **♠** KJ102 **♠** AQ9 Vul: Both **♥** A4 **♥** J8753 Pass 3NT Pass  $3 \triangleq^2$ North HCP: 8 **♦** 942 ♦ AKQ5 AP South HCP: 20 **♣** J1095 **♣** K Contract: 3N S 1. Stayman 2. SMOLEN

### South hands (Practice Page)

Board: 47 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AK2</li><li>♥ A86</li><li>♠ K976</li><li>♠ AQ6</li></ul>	East Doubles 3♣ if possible. West Bids X♥ if possible. You bid first.
Board: 48 Dealer: N Vul: Both HCP: 7	<b>★</b> KQ864 <b>♥</b> 7632 <b>♦</b> 65 <b>♣</b> Q8	The opponents are silent.  Partner bids first.
Board: 49 Dealer: S Vul: Both HCP: 20	<ul><li>♠ AQ</li><li>♥ A7</li><li>♦ AQ1053</li><li>♠ A982</li></ul>	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: None HCP: 8	<ul><li>★ A10832</li><li>♥ J642</li><li>◆ QJ103</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 51 Dealer: S Vul: Both HCP: 20	<ul><li>AQ9</li><li>✓ A4</li><li>AKQ5</li><li>✓ J1095</li></ul>	The opponents are silent. You bid first.

Board: 47 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 6 VX S	North:  ♠ J543  ♥ QJ974  ♠ AQ  ♣ 54	South:  ♠ AK2  ♥ A86  ♠ K976  ♣ AQ6	West North East South  2NT  Pass 3♣¹ X 3♣  Pass 3♣² Pass 4♣³  Pass 4♣⁴ Pass 4NT⁵  Pass 5♠ Pass 6♥  X♥ AP  1. Stayman  2. SMOLEN  3. limit raise or better in ♥  4. Cue bid, surplus  5. Blackwood 0314, for ♥
Board: 48 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ A2  ♥ AK9  ♠ KQ4  ♣ A10973	South:  ♠ KQ864  ♥ 7632  ♠ 65  ♣ Q8	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 49 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ K1082  ♥ J10843  ♦ J  ♠ K106	South:  ♠ AQ  ♥ A7  ♠ AQ1053  ♠ A982	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♠² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 50 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ K7  ♥ AQ  ♠ AK96  ♠ KJ954	South:  ♠ A10832  ♥ J642  ♦ QJ103  ♠ —	West North East South  2NT Pass 3♣¹ Pass 3♣¹ Pass 3NT AP  1. Stayman 2. SMOLEN

West North East South Board: 51 2NT North: South: Dealer: S Pass 3♦ Pass **3♣**¹ **♠** KJ102 **♠** AQ9 Vul: Both **♥** A4 **♥** J8753 Pass 3NT Pass  $3 \triangleq^2$ North HCP: 8 **♦** 942 ♦ AKQ5 AP South HCP: 20 **♣** J1095 **♣** K Contract: 3N S 1. Stayman 2. SMOLEN

### North hands (Practice Page)

Board: 52 Dealer: N Vul: None HCP: 20	<ul><li>♠ AKQ</li><li>♥ AK3</li><li>♦ KJ532</li><li>♠ 43</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 53 Dealer: S Vul: NS HCP: 11	<ul><li>AJ1083</li><li>✓ A653</li><li>✓ Q7</li><li>✓ 73</li></ul>	The opponents are silent.  Partner bids first.
Board: 54 Dealer: N Vul: Both HCP: 20	<ul><li>A8</li><li>♥ Q3</li><li>AK87</li><li>AK987</li></ul>	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: None HCP: 14	<ul><li>AK62</li><li>♥ QJ542</li><li>◆ 4</li><li>♣ A76</li></ul>	The opponents are silent.  Partner bids first.
Board: 56 Dealer: N Vul: EW HCP: 21	<ul><li>★ K4</li><li>★ A62</li><li>★ KQ82</li><li>★ AKQ9</li></ul>	The opponents are silent. You bid first.

Board: 52 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ S	North:	South:  ♠ 87643  ♥ QJ96  ♠ 86  ♣ Q9	West  X Pass AP 1. Stayı 2. SMC 3. limit	DLEN	Pass Pass Pass	3♣¹ 3♥² 4♠
Board: 53 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ AJ1083  ♥ A653  ♠ Q7  ♣ 73	South:  ♠ K4  ♥ K8  ♠ AK854  ♣ AK85	Pass Pass	3♥ <sup>2</sup> 6NT	Pass	2NT
Board: 54 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ A8  ♥ Q3  ♠ AK87  ♣ AK987	South:	Pass		East Pass Pass AP	<b>3♣</b> ¹
Board: 55 Dealer: S Vul: None North HCP: 14 South HCP: 20 Contract: 7♥ S	North:  ♠ AK62  ♥ QJ542  ♦ 4  ♣ A76	South:  ♠ 1053  ♥ AK7  ♠ AKJ5  ♠ KQ8	Pass Pass Pass	DLEN	Pass Pass Pass AP	2NT 3♦ 4♥ 5♣

West North East South Board: 56 South: North: 2NT Pass 3♣¹ Dealer: N **♦** K4 **♠** QJ52 Vul: EW Pass 3♦ Pass  $3 \stackrel{?}{•}^2$ **♥** A62 **♥** KQ1085 North HCP: 21 Pass 4♥ AP **♦** KQ82 **♦** 73 South HCP: 9 1. Stayman **♣** AKQ9 **♣** J6 Contract: 4♥ N 2. SMOLEN

### South hands (Practice Page)

Board: 52 Dealer: N Vul: None HCP: 5	<ul><li>★ 87643</li><li>♥ QJ96</li><li>◆ 86</li><li>★ Q9</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 53 Dealer: S Vul: NS HCP: 20	<ul><li>★ K4</li><li>★ K8</li><li>◆ AK854</li><li>◆ AK85</li></ul>	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: Both HCP: 8	<ul><li>♠ 6542</li><li>♥ AK1074</li><li>♦ 3</li><li>♠ J42</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: None HCP: 20	<ul><li>▲ 1053</li><li>♥ AK7</li><li>◆ AKJ5</li><li>♣ KQ8</li></ul>	The opponents are silent. You bid first.
Board: 56 Dealer: N Vul: EW HCP: 9	<ul><li>♣ QJ52</li><li>♥ KQ1085</li><li>◆ 73</li><li>♣ J6</li></ul>	The opponents are silent.  Partner bids first.

Board: 52 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4♠ S	North:	South:  ♠ 87643  ♥ QJ96  ♠ 86  ♣ Q9	West  X Pass AP 1. Stayı 2. SMC 3. limit	DLEN	Pass Pass Pass	3♣¹ 3♥² 4♠
Board: 53 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ AJ1083  ♥ A653  ♠ Q7  ♣ 73	South:  ♠ K4  ♥ K8  ♠ AK854  ♣ AK85	Pass Pass	3♥ <sup>2</sup> 6NT	Pass	2NT
Board: 54 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ A8  ♥ Q3  ♠ AK87  ♣ AK987	South:	Pass		East Pass Pass AP	<b>3♣</b> ¹
Board: 55 Dealer: S Vul: None North HCP: 14 South HCP: 20 Contract: 7♥ S	North:  ♠ AK62  ♥ QJ542  ♦ 4  ♣ A76	South:  ♠ 1053  ♥ AK7  ♠ AKJ5  ♠ KQ8	Pass Pass Pass	DLEN	Pass Pass Pass AP	2NT 3♦ 4♥ 5♣

West North East South Board: 56 South: North: 2NT Pass 3♣¹ Dealer: N **♦** K4 **♠** QJ52 Vul: EW Pass 3♦ Pass  $3 \stackrel{?}{•}^2$ **♥** A62 **♥** KQ1085 North HCP: 21 Pass 4♥ AP **♦** KQ82 **♦** 73 South HCP: 9 1. Stayman **♣** AKQ9 **♣** J6 Contract: 4♥ N 2. SMOLEN

### North hands (Practice Page)

Board: 57 Dealer: S Vul: None HCP: 9	<ul><li>★ KJ63</li><li>▼ AJ953</li><li>◆ 3</li><li>◆ 875</li></ul>	The opponents are silent.  Partner bids first.
Board: 58 Dealer: N Vul: None HCP: 21	<ul><li>♠ AK5</li><li>♥ AJ6</li><li>♦ QJ3</li><li>♠ AQ92</li></ul>	The opponents are silent.  You bid first.
Board: 59 Dealer: S Vul: EW HCP: 7	<ul><li>★ KJ753</li><li>♥ J964</li><li>◆ Q6</li><li>◆ 83</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 60 Dealer: N Vul: Both HCP: 20	<ul><li>★ K42</li><li>★ A8</li><li>★ A10985</li><li>★ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 61 Dealer: S Vul: NS HCP: 8	<ul><li>109875</li><li>✓ AQJ3</li><li>✓ —</li><li>✓ J876</li></ul>	The opponents are silent.  Partner bids first.

D 1.57			West	North	East	South 2NT
Board: 57 Dealer: S Vul: None North HCP: 9	North: ♠ KJ63 ♥ AJ953	South:  ♠ A74  ♥ 872	Pass	3 <b>♣</b> ¹	Pass	3♦
			Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
			Pass	4NT <sup>3</sup>	Pass	5♣
South HCP: 20	♦ 3 ♣ 875	◆ AKQ • AQJ4	Pass	<b>5</b> ♥	AP	
Contract: 5♥ S	<b>₹</b> 07 <i>5</i>	271031	1. Stay			
			<ul><li>2. SMOLEN</li><li>3. Blackwood 0314, for ♥</li></ul>			
			3. Blac	KWOOA (	0314, 1	ior 🔻
Board: 58			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	<b>3♣</b> ¹
Vul: None	<b>♠</b> AK5 <b>♥</b> AJ6	<b>♦</b> 10873	Pass	3♦	Pass	$3 \spadesuit^2$
North HCP: 21	<b>♦</b> QJ3	♥ KQ974 ♦ 984	Pass	4♥	AP	
South HCP: 5	♣ AQ92	<b>♣</b> 10	1. Stayman			
Contract: 4♥ N			2. SMOLEN			
Board: 59 Dealer: S	North:	South:  ♠ AQ8  ♥ AK5  ♠ AK1043  ♠ 107	West	North	East	South 2NT
			Pass	<b>3</b> ♣¹	X	3♦
Vul: EW	<b>♠</b> KJ753 <b>♥</b> J964		Pass	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b> ♣ <sup>3</sup>
North HCP: 7 South HCP: 20 Contract: 4♠ N	◆ Q6 ◆ 83		Pass	4♠	AP	
			1. Stayman			
			2. SMOLEN			
			3. limit raise or better in ♠			
			West	North	East	South
Board: 60 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 \( \) N	North:  ♠ K42  ✔ A8  ♠ A10985  ♣ AKQ	South: ★ A8763 ▼ J632	,, 050	2NT	Pass	
			Pass	<b>3</b> ♦	Pass	
			Pass	<b>4</b> ♠	AP	J •
		♦ 64 • 82				
		<b>♣</b> 82	1. Stay	man		

West North East South Board: 61 2NT North: South: Dealer: S Pass 3♦ Pass **3**♣¹ **♠** 109875 **♠** AK Vul: NS **♥** K42 Pass 3NT **♥** AQJ3 Pass  $3 \checkmark 2$ North HCP: 8 **♦**— **♦** AK32 AP South HCP: 21 ♣ A1093 **♣** J876 1. Stayman Contract: 3N S 2. SMOLEN

### South hands (Practice Page)

Board: 57 Dealer: S Vul: None HCP: 20	<ul><li>♣ A74</li><li>♥ 872</li><li>◆ AKQ</li><li>♣ AQJ4</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: None HCP: 5	<ul><li>10873</li><li>KQ974</li><li>984</li><li>10</li></ul>	The opponents are silent.  Partner bids first.
Board: 59 Dealer: S Vul: EW HCP: 20	<ul><li>AQ8</li><li>✓ AK5</li><li>AK1043</li><li>107</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 60 Dealer: N Vul: Both HCP: 5	<ul><li>★ A8763</li><li>♥ J632</li><li>♦ 64</li><li>★ 82</li></ul>	The opponents are silent.  Partner bids first.
Board: 61 Dealer: S Vul: NS HCP: 21	<ul><li>★ AK</li><li>▼ K42</li><li>◆ AK32</li><li>◆ A1093</li></ul>	The opponents are silent. You bid first.

D 1.57			West	North	East	South 2NT
Board: 57 Dealer: S Vul: None North HCP: 9	North: ♠ KJ63 ♥ AJ953	South:  ♠ A74  ♥ 872	Pass	3 <b>♣</b> ¹	Pass	3♦
			Pass	3 <b>♠</b> <sup>2</sup>	Pass	4♥
			Pass	4NT <sup>3</sup>	Pass	5♣
South HCP: 20	♦ 3 ♣ 875	◆ AKQ • AQJ4	Pass	<b>5</b> ♥	AP	
Contract: 5♥ S	<b>₹</b> 07 <i>5</i>	271031	1. Stay			
			<ul><li>2. SMOLEN</li><li>3. Blackwood 0314, for ♥</li></ul>			
			3. Blac	KWOOA (	0314, 1	ior 🔻
Board: 58			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	<b>3♣</b> ¹
Vul: None	<b>♠</b> AK5 <b>♥</b> AJ6	<b>♦</b> 10873	Pass	3♦	Pass	$3 \spadesuit^2$
North HCP: 21	<b>♦</b> QJ3	♥ KQ974 ♦ 984	Pass	4♥	AP	
South HCP: 5	♣ AQ92	<b>♣</b> 10	1. Stayman			
Contract: 4♥ N			2. SMOLEN			
Board: 59 Dealer: S	North:	South:  ♠ AQ8  ♥ AK5  ♠ AK1043  ♠ 107	West	North	East	South 2NT
			Pass	<b>3</b> ♣¹	X	3♦
Vul: EW	<b>♠</b> KJ753 <b>♥</b> J964		Pass	<b>3</b> ♥ <sup>2</sup>	Pass	<b>4</b> ♣ <sup>3</sup>
North HCP: 7 South HCP: 20 Contract: 4♠ N	◆ Q6 ◆ 83		Pass	4♠	AP	
			1. Stayman			
			2. SMOLEN			
			3. limit raise or better in ♠			
			West	North	East	South
Board: 60 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 \( \) N	North:  ♠ K42  ✔ A8  ♠ A10985  ♣ AKQ	South: ♠ A8763 ♥ J632	,, 050	2NT	Pass	
			Pass	<b>3</b> ♦	Pass	
			Pass	<b>4</b> ♠	AP	J •
		♦ 64 • 82				
		<b>♣</b> 82	1. Stay	man		

West North East South Board: 61 2NT North: South: Dealer: S Pass 3♦ Pass **3**♣¹ **♠** 109875 **♠** AK Vul: NS **♥** K42 Pass 3NT **♥** AQJ3 Pass  $3 \checkmark 2$ North HCP: 8 **♦**— **♦** AK32 AP South HCP: 21 ♣ A1093 **♣** J876 1. Stayman Contract: 3N S 2. SMOLEN

### North hands (Practice Page)

Board: 62 Dealer: N Vul: EW HCP: 20 AQ102 HCP: 20 AQ76  Board: 63 Dealer: S VII None HCP: 10 A3  Board: 64 Dealer: N Vul: EW A3  Board: 64 Dealer: N Vul: EW A3  Board: 64 Dealer: N Vul: EW A53 HCP: 20 AQ932  Board: 65 Dealer: S VIINONE AR  Vul: EW A53 HCP: 20 AQ932  Board: 65 Dealer: S VA8762 Vul: None HCP: 7 AR  Board: 65 Vul: None AR  Vul: None AR			
Dealer: S	Dealer: N Vul: EW	<b>∨</b> K3 • AQ102	
Dealer: N Vul: EW HCP: 20 AS3 HCP: 20 AQ932  Wou bid first.  The opponents are silent. You bid first.  The opponents are silent.  You bid first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.  You bid first.  You bid first.	Dealer: S Vul: None	♥ J10984 ♦ 54	
Dealer: S	Dealer: N Vul: EW	<ul><li>★ AK</li><li>★ A53</li></ul>	
Dealer: N	Dealer: S Vul: None	▼ A8762 ◆ 6	
	Dealer: N Vul: NS	<b>♥</b> K9 <b>♦</b> AKQ64	

Board: 62 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ KQ3  ♥ K3  ♠ AQ102  ♣ AQ76	South:	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 63 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ KQ42  ♥ J10984  ♦ 54  ♣ A3	South:  ♠ A106  ♥ K6  ♠ AKJ9  ♠ KQ92		man	East Pass Pass	2NT 3◆
Board: 64 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ K102  ♥ AK  ♠ A53  ♣ AQ932	South:  ♠ AQ964  ♥ 8532  ♠ 94  ♣ 105	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 65 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ A9  ♥ KQ  ♠ AKQJ4  ♣ J543	Pass Pass AP 1. Stay		Pass	2NT

West North East South Board: 66 North: South: 2NT Pass 3♣¹ Dealer: N **♦** K53 **♦** A1098 Vul: NS Pass 3♦ Pass  $3 \stackrel{?}{•}^2$ **♥** K9 **♥** QJ1083 North HCP: 20 Pass 3NT AP ♦ AKQ64 **♦** 983 South HCP: 7 1. Stayman ♣ KQ9 **♣** 10 Contract: 3N N 2. SMOLEN

### South hands (Practice Page)

Board: 62 Dealer: N Vul: EW HCP: 7	♦ 8764 ♥ A10862 ♦ 54 • K10	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: None HCP: 20	<ul><li>★ A106</li><li>♥ K6</li><li>♦ AKJ9</li><li>★ KQ92</li></ul>	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: EW HCP: 6	<ul><li>AQ964</li><li>♥8532</li><li>94</li><li>105</li></ul>	The opponents are silent.  Partner bids first.
Board: 65 Dealer: S Vul: None HCP: 20	<ul><li>♠ A9</li><li>♥ KQ</li><li>♠ AKQJ4</li><li>♠ J543</li></ul>	The opponents are silent. You bid first.
Board: 66 Dealer: N Vul: NS HCP: 7	<ul><li>★ A1098</li><li>♥ QJ1083</li><li>◆ 983</li><li>◆ 10</li></ul>	The opponents are silent.  Partner bids first.

Board: 62 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 3N N	North:  ♠ KQ3  ♥ K3  ♠ AQ102  ♣ AQ76	South:	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 63 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ KQ42  ♥ J10984  ♦ 54  ♣ A3	South:  ♠ A106  ♥ K6  ♠ AKJ9  ♠ KQ92		man	East Pass Pass	2NT 3◆
Board: 64 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ K102  ♥ AK  ♠ A53  ♣ AQ932	South:  ♠ AQ964  ♥ 8532  ♠ 94  ♣ 105	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 65 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ A9  ♥ KQ  ♠ AKQJ4  ♣ J543	Pass Pass AP 1. Stay		Pass	2NT

West North East South Board: 66 North: South: 2NT Pass 3♣¹ Dealer: N **♦** K53 **♦** A1098 Vul: NS Pass 3♦ Pass  $3 \stackrel{?}{•}^2$ **♥** K9 **♥** QJ1083 North HCP: 20 Pass 3NT AP ♦ AKQ64 **♦** 983 South HCP: 7 1. Stayman ♣ KQ9 **♣** 10 Contract: 3N N 2. SMOLEN

### North hands (Practice Page)

Board: 67 Dealer: S Vul: Both HCP: 12	<ul><li>♣ AQ743</li><li>♥ J863</li><li>♦ J</li><li>♣ KJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: EW HCP: 20	<ul><li>♠ AK</li><li>♥ 93</li><li>♦ AQ106</li><li>♠ AK1074</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: None HCP: 6	<b>♦</b> Q762 ▼ A10962 <b>♦</b> 4 <b>♣</b> 1098	The opponents are silent.  Partner bids first.
Board: 70 Dealer: N Vul: Both HCP: 21	<ul><li>★ K10</li><li>✓ AK8</li><li>◆ KJ64</li><li>◆ AK106</li></ul>	The opponents are silent. You bid first.
Board: 71 Dealer: S Vul: None HCP: 6	<ul><li>♠ Q943</li><li>♥ A6542</li><li>♦ 32</li><li>♠ 54</li></ul>	The opponents are silent.  Partner bids first.

			West	North	East	South 2NT
Board: 67	North:	South:	Pass	<b>3</b> ♣¹	Pass	3♦
Dealer: S Vul: Both	<b>♠</b> AQ743	<b>★</b> K6	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
North HCP: 12	<b>♥</b> J863	♥ AQ4	Pass	4NT <sup>3</sup>	Pass	6NT
South HCP: 21	<b>♦</b> J <b>♣</b> KJ7	♦ AQ5	AP			
Contract: 6N S	<b>₹</b> NJ /	<b>♣</b> AQ942	1. Stay	man		
			2. SM0		43.700	
			3. Quai	ntitative	4NT	
D 1.60			West	North	Fast	South
Board: 68 Dealer: N	North:	South:	West	2NT	Pass	3 <b>♣</b> ¹
Vul: EW	♠ AK	<b>♦</b> J854	Pass	3	Pass	
North HCP: 20	♥ 93 • AO106	♥ AKQ105 ♦ 82	Pass	3NT	AP	<b>3</b> *
South HCP: 10	◆ AQ106 ◆ AK1074	♥ 82 ♣ 92	1. Stay		7 <b>M</b>	
Contract: 3N N		1 72	2. SM(			
Board: 69			West	North	East	
Dealer: S	North:	South:	D	a . 1	D	2NT
Vul: None	<b>♠</b> Q762 <b>♥</b> A10962	<b>♠</b> AK <b>♥</b> J5	Pass		Pass	
North HCP: 6	♦ 4	◆ AQ963		3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 20 Contract: 3N S	<b>♣</b> 1098	<b>♣</b> AQ53	AP	mon		
Contract, 51v S			1. Stay 2. SM0			
			West	North	East	South
Board: 70	North:	South:		2NT	Pass	3 <b>♣</b> ¹
Dealer: N	<b>♠</b> K10 <b>♥</b> AK8	<b>♦</b> Q9873	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
Vul. Both		<b>v</b> 10964	ъ	2NIT	AP	
Vul: Both North HCP: 21			Pass	3NT	Ar	
	◆ KJ64 ◆ AK106	◆ A52 ◆ 7	Pass 1. Stay		Ar	

West North East South Board: 71 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **♦** Q943 **♦** J82 Vul: None **♥** A6542 **♥** Q7 Pass 3NT Pass  $3 \stackrel{?}{\bullet}^2$ North HCP: 6 **♦** AKQ106 **♦** 32 AP South HCP: 20 **♣** 54 **♣** AKJ Contract: 3N S 1. Stayman 2. SMOLEN

### South hands (Practice Page)

Board: 67 Dealer: S Vul: Both HCP: 21	<ul><li>★ K6</li><li>▼ AQ4</li><li>◆ AQ5</li><li>◆ AQ942</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: EW HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: None HCP: 20	<ul><li>♠ AK</li><li>♥ J5</li><li>♠ AQ963</li><li>♠ AQ53</li></ul>	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: Both HCP: 6	<ul><li>♣ Q9873</li><li>♥ 10964</li><li>♦ A52</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 71 Dealer: S Vul: None HCP: 20	<ul><li></li></ul>	The opponents are silent. You bid first.

			West	North	East	South 2NT
Board: 67	North:	South:	Pass	<b>3</b> ♣¹	Pass	3♦
Dealer: S Vul: Both	<b>♠</b> AQ743	<b>★</b> K6	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
North HCP: 12	<b>♥</b> J863	♥ AQ4	Pass	4NT <sup>3</sup>	Pass	6NT
South HCP: 21	<b>♦</b> J <b>♣</b> KJ7	♦ AQ5	AP			
Contract: 6N S	<b>₹</b> NJ /	<b>♣</b> AQ942	1. Stay	man		
			2. SM0		43.700	
			3. Quai	ntitative	4NT	
D 1.60			West	North	Fast	South
Board: 68 Dealer: N	North:	South:	West	2NT	Pass	3 <b>♣</b> ¹
Vul: EW	♠ AK	<b>♦</b> J854	Pass	3 <b>♦</b>	Pass	
North HCP: 20	♥ 93 • AO106	♥ AKQ105 ♦ 82	Pass	3NT	AP	<b>3</b> *
South HCP: 10	◆ AQ106 ◆ AK1074	♥ 82 ♣ 92	1. Stay		7 <b>M</b>	
Contract: 3N N		1 72	2. SM(			
Board: 69			West	North	East	
Dealer: S	North:	South:	D	a . 1	D	2NT
Vul: None	<b>♠</b> Q762 <b>♥</b> A10962	<b>♠</b> AK <b>♥</b> J5	Pass		Pass	
North HCP: 6	♦ 4	◆ AQ963		3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 20 Contract: 3N S	<b>♣</b> 1098	<b>♣</b> AQ53	AP	mon		
Contract, 51v S			1. Stay 2. SM0			
			West	North	East	South
Board: 70	North:	South:		2NT	Pass	3 <b>♣</b> ¹
Dealer: N	<b>♠</b> K10 <b>♥</b> AK8	<b>♦</b> Q9873	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
Vul. Both		<b>v</b> 10964	ъ	2NIT	AP	
Vul: Both North HCP: 21			Pass	3NT	Ar	
	◆ KJ64 ◆ AK106	◆ A52 ◆ 7	Pass 1. Stay		Ar	

West North East South Board: 71 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **♦** Q943 **♦** J82 Vul: None **♥** A6542 **♥** Q7 Pass 3NT Pass  $3 \stackrel{?}{\bullet}^2$ North HCP: 6 **♦** AKQ106 **♦** 32 AP South HCP: 20 **♣** 54 **♣** AKJ Contract: 3N S 1. Stayman 2. SMOLEN

### North hands (Practice Page)

Board: 72 Dealer: N Vul: Both HCP: 20	♣ QJ ♥ KQ4 ♦ K53 ♣ AKQ103	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: Both HCP: 6	<ul><li>▶ J642</li><li>♥ KQ764</li><li>♦ 6543</li><li>♠ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 74 Dealer: N Vul: NS HCP: 20	<ul><li>▲ A4</li><li>♥ A4</li><li>◆ AK964</li><li>♣ KQ94</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 75 Dealer: S Vul: None HCP: 12	<ul><li>★ KQ86</li><li>▼ AJ1086</li><li>◆ 5</li><li>◆ Q108</li></ul>	The opponents are silent.  Partner bids first.
Board: 76 Dealer: N Vul: Both HCP: 21	<ul><li>AQ2</li><li>AK7</li><li>Q86</li><li>AQ86</li></ul>	The opponents are silent. You bid first.

Board: 72 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 \( \mathcal{V} \) N	North:  ♠ QJ  ♥ KQ4  ♠ K53  ♣ AKQ103	South:  ♠ K1032  ♥ A10875  ♠ 87  ♣ 42	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 4♥ AP  1. Stayman  2. SMOLEN
Board: 73 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 4 S	North:	South:  ♠ AQ10  ♥ J109  ♠ AK10  ♣ AK102	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  AP  1. Stayman 2. SMOLEN
Board: 74 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ A4  ♥ A4  ♠ AK964  ♣ KQ94	South:  ♠ KJ865  ♥ QJ98  ♠ Q  ♣ 1052	West North East South  2NT Pass 3♣¹  X 3♠ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 75 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ KQ86  ♥ AJ1086  ♦ 5  ♣ Q108	South:  ♠ A73  ♥ KQ  ♠ AK92  ♠ KJ93	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  Pass 4NT³ Pass 6NT  AP  1. Stayman 2. SMOLEN 3. Quantitative 4NT

West North East South Board: 76 North: South: 2NT Pass 3♣¹ Dealer: N **♠** AQ2 **♦** J1076 Vul: Both Pass 3♦ Pass  $3 \stackrel{?}{•}^2$ ♥ AK7 **Q**10865 North HCP: 21 Pass 4♥ AP **♦** Q86 **•** 10 South HCP: 7 1. Stayman **♣** AQ86 **♣** KJ5 Contract: 4♥ N 2. SMOLEN

### South hands (Practice Page)

Board: 72 Dealer: N Vul: Both HCP: 7	<ul><li>★K1032</li><li>★A10875</li><li>◆87</li><li>★42</li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: Both HCP: 21	<ul><li>AQ10</li><li>✓ J109</li><li>AK10</li><li>AK102</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: NS HCP: 9	<ul><li>★ KJ865</li><li>♥ QJ98</li><li>◆ Q</li><li>◆ 1052</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 75 Dealer: S Vul: None HCP: 20	<ul><li>♣ A73</li><li>♥ KQ</li><li>♦ AK92</li><li>♣ KJ93</li></ul>	The opponents are silent.  You bid first.
Board: 76 Dealer: N Vul: Both HCP: 7	<ul><li>♣ J1076</li><li>♥ Q10865</li><li>♦ 10</li><li>♣ KJ5</li></ul>	The opponents are silent.  Partner bids first.

Board: 72 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 \( \mathcal{V} \) N	North:  ♠ QJ  ♥ KQ4  ♠ K53  ♣ AKQ103	South:  ♠ K1032  ♥ A10875  ♠ 87  ♣ 42	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 4♥ AP  1. Stayman  2. SMOLEN
Board: 73 Dealer: S Vul: Both North HCP: 6 South HCP: 21 Contract: 4 S	North:	South:  ♠ AQ10  ♥ J109  ♠ AK10  ♣ AK102	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  AP  1. Stayman 2. SMOLEN
Board: 74 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ A4  ♥ A4  ♠ AK964  ♣ KQ94	South:  ♠ KJ865  ♥ QJ98  ♠ Q  ♣ 1052	West North East South  2NT Pass 3♣¹  X 3♠ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 75 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6N S	North:  ♠ KQ86  ♥ AJ1086  ♦ 5  ♣ Q108	South:  ♠ A73  ♥ KQ  ♠ AK92  ♠ KJ93	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  Pass 4NT³ Pass 6NT  AP  1. Stayman 2. SMOLEN 3. Quantitative 4NT

West North East South Board: 76 North: South: 2NT Pass 3♣¹ Dealer: N **♠** AQ2 **♦** J1076 Vul: Both Pass 3♦ Pass  $3 \stackrel{?}{•}^2$ ♥ AK7 **Q**10865 North HCP: 21 Pass 4♥ AP **♦** Q86 **•** 10 South HCP: 7 1. Stayman **♣** AQ86 **♣** KJ5 Contract: 4♥ N 2. SMOLEN

### North hands (Practice Page)

Board: 77 Dealer: S Vul: Both HCP: 5	<ul><li>♠ A987</li><li>♥ J10863</li><li>♦ 87</li><li>♠ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AQJ</li><li>♥ AK3</li><li>♦ 62</li><li>♠ AQ653</li></ul>	The opponents are silent.  You bid first.
Board: 79 Dealer: S Vul: EW HCP: 8	<ul><li>★ AK43</li><li>▼ 109874</li><li>◆ J92</li><li>◆ 4</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: None HCP: 20	<ul><li>★ KQ10</li><li>★ AJ</li><li>★ K103</li><li>★ AK864</li></ul>	The opponents are silent.  You bid first.
Board: 81 Dealer: S Vul: EW HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 77			West	North	East	
Dealer: S	North: <b>♠</b> A987	South: ♠ Q106	Pass	<b>3</b> ♣¹	Pass	2NT
Vul: Both	♥ J10863	♥ Q4	Pass	3♣ <sup>2</sup>	Pass	
North HCP: 5 South HCP: 20	♦ 87	◆ AQJ64	AP	31		
Contract: 3N S	<b>♣</b> 105	105 ♣ AKQ	1. Stayı 2. SMC			
Board: 78			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	<b>3</b> ♣¹
Vul: Both	♠ AQJ ♥ AK3	<b>★</b> 109752 <b>∀</b> J852	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 20 South HCP: 7	<b>♦</b> 62	<b>♦</b> K108	Pass	4♠	AP	
Contract: 4♠ N	♣ A()653 ♣ K	<b>♣</b> K	1. Stayı 2. SMC			
Board: 79	North:	South:	West	North	East	South 2NT
Dealer: S Vul: EW	<b>♠</b> AK43	<b>★</b> 102	Pass	<b>3♣</b> ¹	Pass	3♦
North HCP: 8	<b>♥</b> 109874	♥ AQ6	Pass	<b>3</b> ♠ <sup>2</sup>	Pass	<b>4♥</b>
South HCP: 20	<ul><li>J92</li><li>♣ 4</li></ul>	◆ AK3 ◆ AK1083	AP			
Contract: 4♥ S	_ ,		1. Stayı 2. SMC			
- 100			West	North	East	South
Board: 80 Dealer: N	North:	South:		2NT	Pass	<b>3</b> ♣¹
Vul: None	♠KQ10 ♥AJ	◆ 96542 ♥ Q972	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 20	◆ K103	• Q372 • QJ7	Pass	4♠	AP	
South HCP: 5 Contract: 4♠ N	<b>♣</b> AK864	<b>♣</b> 7	1. Stayı 2. SMC			

West North East South Board: 81 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **▲** J10965 **♠** Q8 Vul: EW **♥** AJ **♥** K654 Pass 3NT Pass  $3 \checkmark 2$ North HCP: 5 **♦** KQ52 **♦** 98 AP South HCP: 21 **♣** J10 ♣ AKQ32 1. Stayman Contract: 3N S 2. SMOLEN

### South hands (Practice Page)

Board: 77 Dealer: S Vul: Both HCP: 20	<ul><li>♣ Q106</li><li>♥ Q4</li><li>◆ AQJ64</li><li>♣ AKQ</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: Both HCP: 7	<ul><li>109752</li><li>✓ J852</li><li>✓ K108</li><li>✓ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 20	<ul><li>♣ 102</li><li>♥ AQ6</li><li>♦ AK3</li><li>♣ AK1083</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: None HCP: 5	<ul><li>♦ 96542</li><li>♥ Q972</li><li>♦ QJ7</li><li>♠ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 81 Dealer: S Vul: EW HCP: 21	<ul><li>♠ Q8</li><li>♥ AJ</li><li>♦ KQ52</li><li>♠ AKQ32</li></ul>	The opponents are silent. You bid first.

Board: 77			West	North	East	
Dealer: S	North: <b>♠</b> A987	South: ♠ Q106	Pass	<b>3</b> ♣¹	Pass	2NT
Vul: Both	♥ J10863	♥ Q4	Pass	3♣ <sup>2</sup>	Pass	
North HCP: 5 South HCP: 20	♦ 87	◆ AQJ64	AP	31		
Contract: 3N S	<b>♣</b> 105	105 ♣ AKQ	1. Stayı 2. SMC			
Board: 78			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	<b>3</b> ♣¹
Vul: Both	♠ AQJ ♥ AK3	<b>★</b> 109752 <b>∀</b> J852	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 20 South HCP: 7	<b>♦</b> 62	<b>♦</b> K108	Pass	4♠	AP	
Contract: 4♠ N	♣ A()653 ♣ K	<b>♣</b> K	1. Stayı 2. SMC			
Board: 79	North:	South:	West	North	East	South 2NT
Dealer: S Vul: EW	<b>♠</b> AK43	<b>★</b> 102	Pass	<b>3♣</b> ¹	Pass	3♦
North HCP: 8	<b>♥</b> 109874	♥ AQ6	Pass	<b>3</b> ♠ <sup>2</sup>	Pass	<b>4♥</b>
South HCP: 20	<ul><li>J92</li><li>♣ 4</li></ul>	◆ AK3 ◆ AK1083	AP			
Contract: 4♥ S	_ ,		1. Stayı 2. SMC			
- 100			West	North	East	South
Board: 80 Dealer: N	North:	South:		2NT	Pass	<b>3</b> ♣¹
Vul: None	♠KQ10 ♥AJ	◆ 96542 ♥ Q972	Pass	3♦	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 20	◆ K103	• Q372 • QJ7	Pass	4♠	AP	
South HCP: 5 Contract: 4♠ N	<b>♣</b> AK864	<b>♣</b> 7	1. Stayı 2. SMC			

West North East South Board: 81 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **▲** J10965 **♠** Q8 Vul: EW **♥** AJ **♥** K654 Pass 3NT Pass  $3 \checkmark 2$ North HCP: 5 **♦** KQ52 **♦** 98 AP South HCP: 21 **♣** J10 ♣ AKQ32 1. Stayman Contract: 3N S 2. SMOLEN

### North hands (Practice Page)

Board: 82 Dealer: N Vul: None HCP: 20	<ul><li>♠ AQ</li><li>♥ AQ5</li><li>♦ AK1072</li><li>♠ J52</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 5	<ul><li>♣ Q9873</li><li>♥ QJ97</li><li>♦ 7</li><li>♣ 865</li></ul>	The opponents are silent.  Partner bids first.
Board: 84 Dealer: N Vul: Both HCP: 20	<ul><li>★ KQ9</li><li>★ AJ2</li><li>◆ AKQJ</li><li>★ 753</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: EW HCP: 12	<ul><li>▶ J854</li><li>♥ KQ1052</li><li>♦ K83</li><li>♠ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 86 Dealer: N Vul: EW HCP: 20	<ul><li>★ KQ2</li><li>▼ KQ5</li><li>◆ K93</li><li>◆ AK62</li></ul>	The opponents are silent. You bid first.

Board: 82 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 6♥ N	North:  ♠ AQ  ♥ AQ5  ♠ AK1072  ♣ J52	South:  ♠ K1083  ♥ K10873  ♦ 5  ♣ Q86	Pass Pass Pass AP 1. Stay 2. SM0		Pass Pass Pass Pass	3♣¹ 3♠² 4NT³ 6♥
Board: 83 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ Q9873  ♥ QJ97  ♠ 7  ♠ 865	South:  ♠ K2  ♥ A32  ♠ AQ62  ♣ AQJ10	Pass	3♥²	Pass	2NT
Board: 84 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 4 N	North:  ♠ KQ9  ♥ AJ2  ♠ AKQJ  ♣ 753	South:  ♣ J1052  ♥ KQ943  ♦ 98  ♣ Q10	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 85 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 6N S	North:	South:  ♠ AK7  ♥ 93  ♠ AQJ4  ♣ AQ73	Pass		Pass Pass	2NT 3♦

<b>-</b>			West	North 2NT	East Pass	
Board: 86 Dealer: N	North:	South:	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Vul: EW	♠KQ2	<b>♦</b> A643	Pass	4♥	Pass	$4NT^3$
North HCP: 20	<b>♥</b> KQ5 <b>♦</b> K93	<b>♥</b> A9432 <b>♦</b> 2	Pass	5♠	Pass	6♥
South HCP: 11	<b>♦</b> AK62	• ∠ • QJ4	AP			
Contract: 6♥ N	111102	# (3)	1. Stay	man		
			2. SM0	OLEN		
			3. Blac	kwood (	0314, 1	for 🔻

### South hands (Practice Page)

Board: 82 Dealer: N Vul: None HCP: 8	<ul><li>★K1083</li><li>▼K10873</li><li>◆ 5</li><li>◆ Q86</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 20	<ul><li>★ K2</li><li>▼ A32</li><li>◆ AQ62</li><li>◆ AQJ10</li></ul>	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: Both HCP: 8	<ul><li>J1052</li><li>KQ943</li><li>98</li><li>Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: EW HCP: 20	<ul><li>★ AK7</li><li>♥ 93</li><li>★ AQJ4</li><li>★ AQ73</li></ul>	The opponents are silent. You bid first.
Board: 86 Dealer: N Vul: EW HCP: 11	<ul><li>★ A643</li><li>▼ A9432</li><li>◆ 2</li><li>◆ QJ4</li></ul>	The opponents are silent.  Partner bids first.

Board: 82 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 6♥ N	North:  ♠ AQ  ♥ AQ5  ♠ AK1072  ♣ J52	South:  ♠ K1083  ♥ K10873  ♦ 5  ♣ Q86	Pass Pass Pass AP 1. Stay 2. SM0		Pass Pass Pass Pass	3♣¹ 3♠² 4NT³ 6♥
Board: 83 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ Q9873  ♥ QJ97  ♠ 7  ♠ 865	South:  ♠ K2  ♥ A32  ♠ AQ62  ♣ AQJ10	Pass	3♥²	Pass	2NT
Board: 84 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 4 N	North:  ♠ KQ9  ♥ AJ2  ♠ AKQJ  ♣ 753	South:  ♣ J1052  ♥ KQ943  ♦ 98  ♣ Q10	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	<b>3</b> ♣¹
Board: 85 Dealer: S Vul: EW North HCP: 12 South HCP: 20 Contract: 6N S	North:	South:  ♠ AK7  ♥ 93  ♠ AQJ4  ♣ AQ73	Pass		Pass Pass	2NT 3♦

- 406			West	North 2NT	East Pass	
Board: 86 Dealer: N	North:	South:	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Vul: EW	♠KQ2	<b>♦</b> A643	Pass	4♥	Pass	$4NT^3$
North HCP: 20	<b>♥</b> KQ5 <b>♦</b> K93	<b>♥</b> A9432 <b>♦</b> 2	Pass	5♠	Pass	6♥
South HCP: 11	<b>♦</b> AK62	• ∠ • QJ4	AP			
Contract: 6♥ N	111102	# (3)	1. Stay	man		
			2. SM0	OLEN		
			3. Blac	kwood (	0314, 1	for 🔻

### North hands (Practice Page)

Board: 87 Dealer: S Vul: EW HCP: 7	<ul><li>♣ AJ1087</li><li>♥ 6432</li><li>♦ J6</li><li>♣ J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 88 Dealer: N Vul: Both HCP: 20	<ul><li>♠ Q4</li><li>♥ K63</li><li>♦ AKQJ4</li><li>♠ KQ9</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 89 Dealer: S Vul: NS HCP: 8	<ul><li>AQ1075</li><li>♥ 9762</li><li>♦ 72</li><li>♣ Q9</li></ul>	The opponents are silent.  Partner bids first.
Board: 90 Dealer: N Vul: None HCP: 20	<ul><li>♣ A76</li><li>♥ Q9</li><li>◆ KJ10</li><li>♣ AKQJ7</li></ul>	The opponents are silent.  You bid first.
Board: 91 Dealer: S Vul: EW HCP: 5	<ul><li>♣ Q9843</li><li>♥ J964</li><li>♦ Q72</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: Both HCP: 20	<ul><li>★ AKQ</li><li>▼ AK4</li><li>◆ 52</li><li>★ A7542</li></ul>	The opponents are silent.  You bid first.

Board: 87 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ AJ1087  ♥ 6432  ♦ J6  ♣ J3	South:  ♠ K3  ♥ AK5  ♠ AQ95  ♣ A974		Pass	2NT
Board: 88 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ Q4  ♥ K63  ♠ AKQJ4  ♣ KQ9	South:  ♠ AJ763  ♥ Q1082  ♠ 76  ♣ J4	West  X Pass 1. Stay 2. SMC	East Pass Pass AP	<b>3♣</b> ¹
Board: 89 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ AQ1075  ♥ 9762  ♠ 72  ♠ Q9	South:  ♠ K6  ♥ AKQ  ♠ A85  ♣ KJ1082		Pass	2NT
Board: 90 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ A76  ♥ Q9  ♠ KJ10  ♠ AKQJ7	South:  • 10432  • AK1063  • A74  • 5	Pass Pass AP  1. Stay 2. SMC	Pass Pass	<b>3</b> ♣¹

Board: 91 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♠ S	North:  ♠ Q9843  ♥ J964  ♦ 7  ♠ Q72	South:  ♠ AK5  ♥ AK2  ♠ QJ98  ♣ K85	Pass Pass AP 1. Stayı 2. SMC	man	East Pass Pass	2NT 3♦
Board: 92 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 4♠ N	North:  ♠ AKQ  ♥ AK4  ♦ 52  ♠ A7542	South:  ♠ J10976  ♥ Q985  ♠ 97  ♠ KQ	Pass		East Pass Pass AP	<b>3</b> ♣¹

### South hands (Practice Page)

Board: 87 Dealer: S Vul: EW HCP: 20	<ul><li>★ K3</li><li>▼ AK5</li><li>◆ AQ95</li><li>◆ A974</li></ul>	The opponents are silent.  You bid first.
Board: 88 Dealer: N Vul: Both HCP: 8	<ul><li>AJ763</li><li>♥ Q1082</li><li>↑ 76</li><li>♣ J4</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 89 Dealer: S Vul: NS HCP: 20	<ul><li>★ K6</li><li>★ AKQ</li><li>★ A85</li><li>★ KJ1082</li></ul>	The opponents are silent.  You bid first.
Board: 90 Dealer: N Vul: None HCP: 11	<ul><li>10432</li><li>✓ AK1063</li><li>✓ A74</li><li>✓ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 91 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AK5</li><li>♥ AK2</li><li>♦ QJ98</li><li>♠ K85</li></ul>	The opponents are silent.  You bid first.
Board: 92 Dealer: N Vul: Both HCP: 8	<ul><li>♣ J10976</li><li>♥ Q985</li><li>◆ 97</li><li>♣ KQ</li></ul>	The opponents are silent.  Partner bids first.

Board: 87 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ AJ1087  ♥ 6432  ♦ J6  ♣ J3	South:  ♠ K3  ♥ AK5  ♠ AQ95  ♣ A974		Pass	2NT
Board: 88 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ Q4  ♥ K63  ♠ AKQJ4  ♣ KQ9	South:  ♠ AJ763  ♥ Q1082  ♠ 76  ♣ J4	West  X Pass 1. Stay 2. SMC	East Pass Pass AP	<b>3♣</b> ¹
Board: 89 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North:  ♠ AQ1075  ♥ 9762  ♠ 72  ♠ Q9	South:  ♠ K6  ♥ AKQ  ♠ A85  ♣ KJ1082		Pass	2NT
Board: 90 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6N N	North:  ♠ A76  ♥ Q9  ♠ KJ10  ♠ AKQJ7	South:  • 10432  • AK1063  • A74  • 5	Pass Pass AP  1. Stay 2. SMC	Pass Pass	<b>3</b> ♣¹

Board: 91 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♠ S	North:  ♠ Q9843  ♥ J964  ♦ 7  ♠ Q72	South:  ♠ AK5  ♥ AK2  ♠ QJ98  ♣ K85	Pass Pass AP 1. Stayı 2. SMC	man	East Pass Pass	2NT 3♦
Board: 92 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 4♠ N	North:  ♠ AKQ  ♥ AK4  ♦ 52  ♠ A7542	South:  ♠ J10976  ♥ Q985  ♠ 97  ♠ KQ	Pass		East Pass Pass AP	<b>3</b> ♣¹

Board: 93 Dealer: S Vul: None HCP: 11	<ul><li>★ AKJ109</li><li>▼ 7542</li><li>◆ 10</li><li>◆ K102</li></ul>	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: None HCP: 21	<ul><li>★ A6</li><li>▼ KQ8</li><li>◆ A1043</li><li>◆ AKJ3</li></ul>	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: Both HCP: 7	<ul><li>★ K984</li><li>★ K9654</li><li>◆ J82</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 96 Dealer: N Vul: EW HCP: 20	<ul><li>♠ A95</li><li>♥ A10</li><li>♠ KQ2</li><li>♠ AK962</li></ul>	East Doubles 3♦ if possible. East Doubles 4♦ if possible. You bid first.
Board: 97 Dealer: S Vul: NS HCP: 6	<ul><li>★ AJ1073</li><li>▼ 8653</li><li>◆ —</li><li>♣ J752</li></ul>	The opponents are silent.  Partner bids first.

Board: 93 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ AKJ109  ♥ 7542  ♦ 10  ♠ K102	South:  ♠ Q3  ♥ K10  ♠ AKQJ  ♠ AJ854			2NT 3♦
Board: 94 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 4♥ N	North:  ♠ A6  ♥ KQ8  ♠ A1043  ♣ AKJ3	South:  ♠ K743  ♥ 107642  ♠ KJ5  ♣ 5	Pass Pass 1. Stay 2. SMC	East Pass Pass AP	<b>3</b> ♣¹
Board: 95 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4♥ S	North:  ♠ K984  ♥ K9654  ♦ J82  ♠ 6	South:  ♠ AJ7  ♥ AJ3  ♠ Q95  ♠ AKJ2	Pass	East Pass Pass	2NT 3♦
Board: 96 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 6♠ N	North:  ♠ A95  ♥ A10  ♠ KQ2  ♠ AK962	South:  ♠ KQ873  ♥ K943  ♠ 54  ♣ Q3	Pass Pass Pass 1. Stayı 2. SMC 3. limit 1 4. Cue	Pass X X Pass AP	3♣¹ 3♥² 4♥⁴ 5♦

West North East South Board: 97 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **♠** Q4 **♠** AJ1073 Vul: NS **v** 8653 **♥** AQ Pass 3NT Pass  $3 \checkmark 2$ North HCP: 6 **♦** AK73 **♦**— AP South HCP: 21 **♣** AQ964 **♣** J752 Contract: 3N S 1. Stayman 2. SMOLEN

Board: 93 Dealer: S Vul: None HCP: 20	<ul><li>♠ Q3</li><li>♥ K10</li><li>♦ AKQJ</li><li>♠ AJ854</li></ul>	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: None HCP: 7	<ul><li>★ K743</li><li>▼ 107642</li><li>◆ KJ5</li><li>◆ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 95 Dealer: S Vul: Both HCP: 20	<ul><li>▲ AJ7</li><li>♥ AJ3</li><li>◆ Q95</li><li>▲ AKJ2</li></ul>	The opponents are silent. You bid first.
Board: 96 Dealer: N Vul: EW HCP: 10	<ul><li>★ KQ873</li><li>▼ K943</li><li>◆ 54</li><li>◆ Q3</li></ul>	East Doubles 3 if possible. East Doubles 4 if possible. Partner bids first.
Board: 97 Dealer: S Vul: NS HCP: 21	<ul><li>◆ Q4</li><li>✓ AQ</li><li>◆ AK73</li><li>◆ AQ964</li></ul>	The opponents are silent. You bid first.

Board: 93 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North:  ♠ AKJ109  ♥ 7542  ♦ 10  ♠ K102	South:  ♠ Q3  ♥ K10  ♠ AKQJ  ♠ AJ854			2NT 3♦
Board: 94 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 4♥ N	North:  ♠ A6  ♥ KQ8  ♠ A1043  ♣ AKJ3	South:  ♠ K743  ♥ 107642  ♠ KJ5  ♣ 5	Pass Pass 1. Stay 2. SMC	East Pass Pass AP	<b>3</b> ♣¹
Board: 95 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4♥ S	North:  ♠ K984  ♥ K9654  ♦ J82  ♠ 6	South:  ♠ AJ7  ♥ AJ3  ♠ Q95  ♠ AKJ2	Pass	East Pass Pass	2NT 3♦
Board: 96 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 6♠ N	North:  ♠ A95  ♥ A10  ♠ KQ2  ♠ AK962	South:  ♠ KQ873  ♥ K943  ♠ 54  ♣ Q3	Pass Pass Pass 1. Stayı 2. SMC 3. limit 1 4. Cue	Pass X X Pass AP	3♣¹ 3♥² 4♥⁴ 5♦

West North East South Board: 97 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **♠** Q4 **♠** AJ1073 Vul: NS **v** 8653 **♥** AQ Pass 3NT Pass  $3 \checkmark 2$ North HCP: 6 **♦** AK73 **♦**— AP South HCP: 21 **♣** AQ964 **♣** J752 Contract: 3N S 1. Stayman 2. SMOLEN

Board: 9 Dealer: Vul: EV HCP: 20	N	The opponents are silent.  You bid first.
Board: 9 Dealer: Vul: NS HCP: 6	S <b>▼</b> K8654	The opponents are silent.  Partner bids first.
Board: Dealer: Vul: EV HCP: 2	N	The opponents are silent.  You bid first.
Board: 1 Dealer: Vul: EV HCP: 1	S	The opponents are silent.  Partner bids first.

Board: 98 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ K62  ♥ AK2  ♠ K52  ♣ AK76	South:  ♠ Q1085  ♥ Q8654  ♦ J7  ♠ Q4	Pass Pass 1. Stay 2. SM0	East Pass Pass AP	<b>3♣</b> ¹
Board: 99 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ K952  ♥ K8654  ♦ 106  ♣ 32	South:  ♠ AQ  ♥ AJ  • QJ54  ♣ KQJ95	Pass Pass AP 1. Stay 2. SM0	Pass	2NT
Board: 100 Dealer: N Vul: EW North HCP: 21 South HCP: 11 Contract: 6♠ N	North:  ♠ K73  ♥ A6  ♠ AKQJ  ♣ A1042	South:  ♠ A10654  ♥ KJ42  ♠ 8  ♣ K87	Pass Pass Pass Pass 1. Stay	Pass Pass Pass Pass AP	3♣¹ 3♥² 4NT³ 6♣
Board: 101 Dealer: S Vul: EW North HCP: 17 South HCP: 20 Contract: 7N S	North:  ♠ AQ875  ♥ AJ107  ♠ K8  ♠ K3	South:  ♠ K10  ♥ KQ5  ♠ AJ6  ♣ AQJ87	Pass Pass Pass 1. Stay 2. SM0	Pass	2NT

Board: 98 Dealer: N Vul: EW HCP: 7	<ul><li>♣ Q1085</li><li>♥ Q8654</li><li>♦ J7</li><li>♣ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: NS HCP: 20	<ul><li>♠ AQ</li><li>♥ AJ</li><li>♦ QJ54</li><li>♠ KQJ95</li></ul>	The opponents are silent.  You bid first.
Board: 100 Dealer: N Vul: EW HCP: 11	<ul><li>★ A10654</li><li>★ KJ42</li><li>★ 8</li><li>★ K87</li></ul>	The opponents are silent.  Partner bids first.
Board: 101 Dealer: S Vul: EW HCP: 20	<ul><li>★ K10</li><li>★ KQ5</li><li>◆ AJ6</li><li>◆ AQJ87</li></ul>	The opponents are silent. You bid first.

Board: 98 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4 N	North:  ♠ K62  ♥ AK2  ♠ K52  ♣ AK76	South:  ♠ Q1085  ♥ Q8654  ♦ J7  ♠ Q4	Pass Pass 1. Stay 2. SM0	East Pass Pass AP	<b>3♣</b> ¹
Board: 99 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ K952  ♥ K8654  ♦ 106  ♣ 32	South:  ♠ AQ  ♥ AJ  • QJ54  ♣ KQJ95	Pass Pass AP 1. Stay 2. SM0	Pass	2NT
Board: 100 Dealer: N Vul: EW North HCP: 21 South HCP: 11 Contract: 6♠ N	North:  ♠ K73  ♥ A6  ♠ AKQJ  ♣ A1042	South:  ♠ A10654  ♥ KJ42  ♠ 8  ♣ K87	Pass Pass Pass Pass 1. Stay	Pass Pass Pass Pass AP	3♣¹ 3♥² 4NT³ 6♣
Board: 101 Dealer: S Vul: EW North HCP: 17 South HCP: 20 Contract: 7N S	North:  ♠ AQ875  ♥ AJ107  ♠ K8  ♠ K3	South:  ♠ K10  ♥ KQ5  ♠ AJ6  ♣ AQJ87	Pass Pass Pass 1. Stay 2. SM0	Pass	2NT

Board: 102 Dealer: N Vul: None HCP: 20	<ul><li>★ K82</li><li>▼ KQ3</li><li>◆ AQ4</li><li>◆ AQ63</li></ul>	East Doubles 3♦ if possible. East Doubles 4♦ if possible. West Doubles 6♠ if possible. You bid first.
Board: 103 Dealer: S Vul: Both HCP: 10	<ul><li>▲ AJ74</li><li>✓ AJ973</li><li>◆ 74</li><li>▲ 73</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: Both HCP: 21	<ul><li>♠ AQ</li><li>♥ KJ</li><li>♦ AK105</li><li>♠ KJ765</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: None HCP: 6	<ul><li>10983</li><li>K10984</li><li>85</li><li>QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 106 Dealer: N Vul: EW HCP: 20	<ul><li>▲ A8</li><li>▼ A2</li><li>◆ AQ873</li><li>▲ KQJ8</li></ul>	The opponents are silent. You bid first.

Board: 102 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 6•X N	North:  ♠ K82  ♥ KQ3  ♠ AQ4  ♣ AQ63	South:  ♠ A9765  ♥ A987  ♠ 6  ♣ J107	Pass 2 Pass 4 Pass 5 Pass 5	2NT 3 ♦ 4 ♦ 3 4 ♠ 5 ♠ AP nan LEN nise or id, surp	Pass X X Pass Pass Pass Pass	3♣¹ 3♥² 4♥⁴ 4NT⁵ 5♦ 6♠
Board: 103 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ AJ74  ♥ AJ973  ♠ 74  ♣ 73	South:  ♠ KQ  ♥ 42  ♠ AKQ106  ♣ AQ86	•	3♣¹ 3♠²	Pass	2NT
Board: 104 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ AQ  ♥ KJ  ♠ AK105  ♠ KJ765	South:  ♠ K632  ♥ 98762  ♦ 6  ♣ A94	Pass 3	2NT 3• 3NT	East Pass Pass AP	<b>3</b> ♣¹

Board: 105 Dealer: S Vul: None North HCP: 6 South HCP: 21 Contract: 3N S	North:  ♠ 10983  ♥ K10984  ♠ 85  ♠ QJ	South:  ♠ A75  ♥ A3  ♠ AQ32  ♠ AK76	Pass	3♠²	Pass	2NT
Board: 106 Dealer: N Vul: EW North HCP: 20 South HCP: 13 Contract: 6N N	North:  ♠ A8  ♥ A2  ♠ AQ873  ♣ KQJ8	South:  ♠ KQ753  ♥ K743  ♦ J4  ♣ A2	West Pass Pass	North 2NT 3 3NT 6NT man	Pass Pass	<b>3</b> ♣¹

Board: 102 Dealer: N Vul: None HCP: 9	<ul><li>A9765</li><li>✓ A987</li><li>♦ 6</li><li>♣ J107</li></ul>	East Doubles 3♦ if possible. East Doubles 4♦ if possible. West Doubles 6♠ if possible.  Partner bids first.
Board: 103 Dealer: S Vul: Both HCP: 20	<b>♣</b> KQ <b>♥</b> 42 <b>♦</b> AKQ106 <b>♣</b> AQ86	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: Both HCP: 7	<ul><li>★ K632</li><li>♥ 98762</li><li>♦ 6</li><li>♣ A94</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: None HCP: 21	<ul><li>♣ A75</li><li>♥ A3</li><li>♦ AQ32</li><li>♣ AK76</li></ul>	The opponents are silent.  You bid first.
Board: 106 Dealer: N Vul: EW HCP: 13	<ul><li>★ KQ753</li><li>★ K743</li><li>◆ J4</li><li>★ A2</li></ul>	The opponents are silent.  Partner bids first.

Board: 102 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 6♠X N	North:  ♠ K82  ♥ KQ3  ♠ AQ4  ♣ AQ63	South:  ♠ A9765  ♥ A987  ♠ 6  ♣ J107	Pass Pass Pass Pass A 1. Stay 2. SMO 3. limit 4. Cue	Pass X X Pass Pass Pass Pass	3♣¹ 3♥² 4♥⁴ 4NT⁵ 5♦ 6♠
Board: 103 Dealer: S Vul: Both North HCP: 10 South HCP: 20 Contract: 3N S	North:  ♠ AJ74  ♥ AJ973  ♠ 74  ♣ 73	South:  ♠ KQ  ♥ 42  ♠ AKQ106  ♣ AQ86	Pass Pass AP 1. Stay 2. SM0	Pass	2NT
Board: 104 Dealer: N Vul: Both North HCP: 21 South HCP: 7 Contract: 3N N	North:  ♠ AQ  ♥ KJ  ♠ AK105  ♣ KJ765	South:  ♠ K632  ♥ 98762  ♦ 6  ♠ A94	Pass Pass 1. Stay 2. SM0	East Pass Pass AP	

Board: 105 Dealer: S Vul: None North HCP: 6 South HCP: 21 Contract: 3N S	North:  ♠ 10983  ♥ K10984  ♠ 85  ♠ QJ	South:  ♠ A75  ♥ A3  ♠ AQ32  ♠ AK76	Pass	3♠²	Pass	2NT
Board: 106 Dealer: N Vul: EW North HCP: 20 South HCP: 13 Contract: 6N N	North:  ♠ A8  ♥ A2  ♠ AQ873  ♣ KQJ8	South:  ♠ KQ753  ♥ K743  ♦ J4  ♣ A2	West Pass Pass	North 2NT 3 3NT 6NT man	Pass Pass	<b>3</b> ♣¹

Board: 107 Dealer: S Vul: Both HCP: 8	<ul><li>♣9765</li><li>♥ AJ864</li><li>◆ Q</li><li>♣ J32</li></ul>	The opponents are silent.  Partner bids first.
Board: 108 Dealer: N Vul: NS HCP: 20	<ul><li>★ KJ6</li><li>♥ QJ7</li><li>◆ AKQ8</li><li>◆ KJ4</li></ul>	West Doubles 6♥ if possible.  You bid first.
Board: 109 Dealer: S Vul: EW HCP: 6	<ul><li>♣ QJ953</li><li>♥ K1052</li><li>♦ 63</li><li>♣ 105</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: NS HCP: 21	<ul><li>★ KQ6</li><li>★ AK</li><li>◆ KJ42</li><li>◆ KQ65</li></ul>	The opponents are silent. You bid first.
Board: 111 Dealer: S Vul: EW HCP: 9	<ul><li>◆ QJ83</li><li>◆ K7643</li><li>◆ 4</li><li>◆ K93</li></ul>	The opponents are silent.  Partner bids first.

Board: 107 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North:  ◆ 9765  ▼ AJ864  ◆ Q  ◆ J32	South:  ♠ KQJ  ♥ 109  ♠ AKJ87  ♣ AQ9	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 108 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 6 VX N	North:  ♠ KJ6  ♥ QJ7  ♠ AKQ8  ♠ KJ4	South:  ♠ Q1073  ♥ AK1082  ♠ 73  ♣ 86	West North East South  2NT Pass 3♣¹  Pass 3♣²  Pass 4♥ Pass 4NT³  Pass 5♦ Pass 6♥  X AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♥
Board: 109 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ QJ953  ♥ K1052  ♠ 63  ♠ 105	South:  ♠ K108  ♥ A64  ♠ A84  ♣ AKQ9	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♣  AP  1. Stayman 2. SMOLEN
Board: 110 Dealer: N Vul: NS North HCP: 21 South HCP: 10 Contract: 3N N	North:  ♠ KQ6  ♥ AK  ♠ KJ42  ♠ KQ65	South:	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 3NT AP  1. Stayman  2. SMOLEN

West North East South Board: 111 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **♠** QJ83 **♦** A42 Vul: EW **♥** K7643 **♥** AQ Pass 3NT Pass  $3 \stackrel{?}{\bullet}^2$ North HCP: 9 **4** ♦ KQ1092 AP South HCP: 20 **♣** AJ4 **♣** K93 Contract: 3N S 1. Stayman 2. SMOLEN

Board: 107  Dealer: S  Vul: Both  HCP: 20  ♣ KC  ▼ 10	Ine opponents are silent.  SJ87  You hid first
Board: 108	West Doubles 6 11 possible.  Partner bids first
Board: 109	The opponents are silent.  You hid first
Board: 110   ♣ J10 Dealer: N   ▼ J8 Vul: NS   ♦ A HCP: 10   ♣ A	The opponents are silent.  Partner bids first
Board: 111	The opponents are silent.  21092  You hid first

Board: 107 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North:  ◆ 9765  ▼ AJ864  ◆ Q  ◆ J32	South:  ♠ KQJ  ♥ 109  ♠ AKJ87  ♣ AQ9	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 108 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 6 VX N	North:  ♠ KJ6  ♥ QJ7  ♠ AKQ8  ♠ KJ4	South:  ♠ Q1073  ♥ AK1082  ♠ 73  ♣ 86	West North East South  2NT Pass 3♣¹  Pass 3♣²  Pass 4♥ Pass 4NT³  Pass 5♦ Pass 6♥  X AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♥
Board: 109 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ QJ953  ♥ K1052  ♠ 63  ♠ 105	South:  ♠ K108  ♥ A64  ♠ A84  ♣ AKQ9	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♣  AP  1. Stayman 2. SMOLEN
Board: 110 Dealer: N Vul: NS North HCP: 21 South HCP: 10 Contract: 3N N	North:  ♠ KQ6  ♥ AK  ♠ KJ42  ♠ KQ65	South:	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 3NT AP  1. Stayman  2. SMOLEN

West North East South Board: 111 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **♠** QJ83 **♦** A42 Vul: EW **♥** K7643 **♥** AQ Pass 3NT Pass  $3 \stackrel{?}{\bullet}^2$ North HCP: 9 **4** ♦ KQ1092 AP South HCP: 20 **♣** AJ4 **♣** K93 Contract: 3N S 1. Stayman 2. SMOLEN

Board: 112 Dealer: N Vul: Both HCP: 20	<ul><li>♠ AKJ</li><li>♥ AK10</li><li>♠ QJ874</li><li>♠ Q2</li></ul>	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: NS HCP: 6	<ul><li>♣ QJ642</li><li>♥ K753</li><li>◆ 83</li><li>♣ 106</li></ul>	The opponents are silent.  Partner bids first.
Board: 114 Dealer: N Vul: None HCP: 20	<ul><li>▲ A9</li><li>✓ AK10</li><li>◆ AJ4</li><li>▲ KJ1094</li></ul>	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: NS HCP: 12	<ul><li>♦ 9852</li><li>♥ AQJ73</li><li>♦ KQ103</li><li>♦ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 116 Dealer: N Vul: None HCP: 20	<ul><li>★ K92</li><li>▼ K64</li><li>◆ AQ104</li><li>◆ AKJ</li></ul>	The opponents are silent. You bid first.

Board: 112 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AKJ  ♥ AK10  ♠ QJ874  ♣ Q2	South:  ♠ Q10842  ♥ Q982  ♦ 52  ♣ J8	Pass Pass 1. Stay	2NT 3♦ 4♠ man	East Pass Pass AP	<b>3♣</b> ¹
Board: 113 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ QJ642  ♥ K753  ♦ 83  ♣ 106	South:  ♠ A85  ♥ J10  ♠ AQJ9  ♠ AKJ9	Pass Pass AP 1. Stay	3♣¹ 3♥²	East Pass Pass	2NT 3◆
Board: 114 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ A9  ♥ AK10  ♠ AJ4  ♠ KJ1094	South:  ♠ Q7642  ♥ QJ76  ♠ K93  ♠ 2	Pass Pass 1. Stay	2NT 3♦ 3NT man	East Pass Pass AP	<b>3♣</b> ¹
Board: 115 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 6N S	North:	South:  ♠ AQ3  ♥ K4  ♠ A875  ♣ AK102	Pass Pass Pass AP 1. Stay 2. SMC	3♣¹ 3♣² 4NT³	Pass Pass Pass	2NT 3♦ 3NT
	Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N  Board: 113 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4♠ S  Board: 114 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N  Board: 115 Dealer: S Vul: NS North HCP: 12 South HCP: 20	Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N  Board: 113 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4♠ S  North: ♠ AKJ ♥ AK10 ♠ QJ874 ♠ Q2  North: ♠ QJ642 ♥ K753 ♠ 83 ♠ 106  Board: 114 Dealer: N Vul: None North HCP: 20 South HCP: 20 South HCP: 8 Contract: 3N N  North: ♠ A9 ♥ AK10 ♠ AJ4 ♠ KJ1094  Board: 115 Dealer: S Vul: NS North: ♠ 9852 North HCP: 12 South HCP: 20 ♠ KQ173 ♠ KQ103	Dealer: N       North:       South:       Q10842         Vul: Both       AKJ       Q982         North HCP: 20       QJ874       52         South HCP: 5       Q2       J8         Contract: 4♠ N       North:       South:         Board: 113       North:       QJ642       A85         Vul: NS       K753       J10         North HCP: 20       83       AQJ9         Contract: 4♠ S       North:       South:         South:       AP       Q7642         Vul: None       AK10       QJ76         North HCP: 20       AJ4       K93         South HCP: 8       North:       AJ4         Contract: 3N N       AJ4       AS7         Board: 115       North:       AQ3         Dealer: S       North:       AQ3         Vul: NS       AQ3       K4         North HCP: 12       AQ173       AS75         South HCP: 20       AK102       AK102	Dealer: N  Vul: Both  North HCP: 20  South HCP: 5  Contract: 4♠ N   Board: 113  Dealer: S  Vul: NS  North:  ♠ AKJ  ♠ Q10842  ♣ Dass  Pass  Contract: 4♠ N    West  Board: 113  Dealer: S  Vul: NS  North:  ♠ Q1642  ♠ A85  ♣ Q1642  ♠ A85  North HCP: 6  South HCP: 20  Contract: 4♠ S    Board: 114  Dealer: N  Vul: None  North:  ♠ A9  ♠ AVJ9  ♣ AVJ9  AP  L. Stay  2. SMC    West   West  West  Board: 114  Dealer: N  Vul: None  North:  ♠ A9  ♠ AVJ9  ♣ AVJ9  ♣ AVJ9  ♣ AVJ9  Board: 114  Dealer: N  Vul: None  North HCP: 20  South HCP: 8  Contract: 3N N     North:  ♠ A9  ♠ AVJ76  ♠ AJ4  ♠ K93  ♣ KJ1094  ♣ 2  L. Stay  2. SMC    West   West   West   West   West   West    Board: 115  Dealer: S  Vul: NS  North:  ♠ AQJ73  ♠ AQJ73  ♠ KQ103  ♠ AK102  AP  Contract: 6N S      North:  ♠ AVJ73  ♠ AK102  AP  L. Stay  L. Stay	Dealer: N	Dealer: N         North:         ♠ AKJ         ♠ Q10842         Pass         3♠ Pass           North HCP: 20         ♠ AKJ         ♠ Q982         Pass         3♠ Pass           South HCP: 5         ♠ QJ874         ♠ 52         Pass         4♠ AP           Contract: 4♠ N         ♠ QJ874         ♠ 52         Pass         4♠ AP           Board: 113         North:         ♠ QJ642         ♠ A85         Pass         3♠ 1         Pass           Vul: NS         ♠ QJ642         ♠ A85         Pass         3♠ 2         Pass           North HCP: 6         ♠ 83         ♠ AQJ9         AP         Pass         3♠ 2         Pass           South HCP: 20         ♠ 83         ♠ AQJ9         AP         1. Stayman         2. SMOLEN           Board: 114         Dealer: N         ♠ AS         ♠ Q7642         ₱ AS         3♠ Pass           North HCP: 20         ♠ AJ4         ♠ K93         ₱ AS         3♠ Pass           North HCP: 8         ♠ AJ4         ♠ K93         ₱ AS         3♠ Pass           Contract: 3N N         ♠ AS         ♠ AS         ₱ AS         3♠ Pass           West North         East         ₱ AS         1. Stayman         2. SMOLEN

Board: 116 Dealer: N Vul: None North HCP: 20 South HCP: 9

Contract: 4♥ N

North: ♠ K92 ♥ K64 ♠ AQ104 ♣ AKJ South: ♠ A1084 ♥ Q10752 ♦ K6

**♣** 86

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

Stayman
 SMOLEN

Board: 112 Dealer: N Vul: Both HCP: 5	<ul><li>Q10842</li><li>Q982</li><li>52</li><li>J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: S Vul: NS HCP: 20	<ul><li>▲ A85</li><li>♥ J10</li><li>◆ AQJ9</li><li>▲ AKJ9</li></ul>	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: None HCP: 8	<ul><li>♣ Q7642</li><li>♥ QJ76</li><li>◆ K93</li><li>♣ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: NS HCP: 20	<ul><li>AQ3</li><li>K4</li><li>A875</li><li>AK102</li></ul>	The opponents are silent. You bid first.
Board: 116 Dealer: N Vul: None HCP: 9	<ul><li>★ A1084</li><li>♥ Q10752</li><li>♦ K6</li><li>★ 86</li></ul>	The opponents are silent.  Partner bids first.

Board: 112 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N	North:  ♠ AKJ  ♥ AK10  ♠ QJ874  ♣ Q2	South:  ♠ Q10842  ♥ Q982  ♦ 52  ♣ J8	Pass Pass 1. Stay	2NT 3♦ 4♠ man	East Pass Pass AP	<b>3♣</b> ¹
Board: 113 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4♠ S	North:  ♠ QJ642  ♥ K753  ♦ 83  ♣ 106	South:  ♠ A85  ♥ J10  ♠ AQJ9  ♠ AKJ9	Pass Pass AP 1. Stay	3♣¹ 3♥²	East Pass Pass	2NT 3◆
Board: 114 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N	North:  ♠ A9  ♥ AK10  ♠ AJ4  ♠ KJ1094	South:  ♠ Q7642  ♥ QJ76  ♠ K93  ♠ 2	Pass Pass 1. Stay	2NT 3♦ 3NT man	East Pass Pass AP	<b>3♣</b> ¹
Board: 115 Dealer: S Vul: NS North HCP: 12 South HCP: 20 Contract: 6N S	North:	South:  ♠ AQ3  ♥ K4  ♠ A875  ♣ AK102	Pass Pass Pass AP 1. Stay 2. SMC	3♣¹ 3♣² 4NT³	Pass Pass Pass	2NT 3♦ 3NT
	Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N  Board: 113 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4♠ S  Board: 114 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N  Board: 115 Dealer: S Vul: NS North HCP: 12 South HCP: 20	Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N  Board: 113 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 4♠ S  North: ♠ AKJ ♥ AK10 ♠ QJ874 ♠ Q2  North: ♠ QJ642 ♥ K753 ♠ 83 ♠ 106  Board: 114 Dealer: N Vul: None North HCP: 20 South HCP: 20 South HCP: 8 Contract: 3N N  North: ♠ A9 ♥ AK10 ♠ AJ4 ♠ KJ1094  Board: 115 Dealer: S Vul: NS North: ♠ 9852 North HCP: 12 South HCP: 20 ♠ KQ173 ♠ KQ103	Dealer: N       North:       South:       Q10842         Vul: Both       AKJ       Q982         North HCP: 20       QJ874       52         South HCP: 5       Q2       J8         Contract: 4♠ N       North:       South:         Board: 113       North:       QJ642       A85         Vul: NS       K753       J10         North HCP: 20       83       AQJ9         Contract: 4♠ S       North:       South:         South:       AP       Q7642         Vul: None       AK10       QJ76         North HCP: 20       AJ4       K93         South HCP: 8       North:       AJ4         Contract: 3N N       AJ4       AS7         Board: 115       North:       AQ3         Dealer: S       North:       AQ3         Vul: NS       AQ3       K4         North HCP: 12       AQ173       AS75         South HCP: 20       AK102       AK102	Dealer: N  Vul: Both  North HCP: 20  South HCP: 5  Contract: 4♠ N   Board: 113  Dealer: S  Vul: NS  North:  ♠ AKJ  ♠ Q10842  ♣ Dass  Pass  Contract: 4♠ N    West  Board: 113  Dealer: S  Vul: NS  North:  ♠ Q1642  ♠ A85  ♣ Q1642  ♠ A85  North HCP: 6  South HCP: 20  Contract: 4♠ S    Board: 114  Dealer: N  Vul: None  North:  ♠ A9  ♠ AVJ9  ♣ AVJ9  AP  L. Stay  2. SMC    West   West  West  Board: 114  Dealer: N  Vul: None  North:  ♠ A9  ♠ AVJ9  ♣ AVJ9  ♣ AVJ9  ♣ AVJ9  Board: 114  Dealer: N  Vul: None  North HCP: 20  South HCP: 8  Contract: 3N N     North:  ♠ A9  ♠ AVJ76  ♠ AJ4  ♠ K93  ♣ KJ1094  ♣ 2  L. Stay  2. SMC    West   West   West   West   West   West    Board: 115  Dealer: S  Vul: NS  North:  ♠ AQJ73  ♠ AQJ73  ♠ KQ103  ♠ AK102  AP  Contract: 6N S      North:  ♠ AVJ73  ♠ AK102  AP  L. Stay  L. Stay	Dealer: N	Dealer: N         North:         ♠ AKJ         ♠ Q10842         Pass         3♠ Pass           North HCP: 20         ♠ AKJ         ♠ Q982         Pass         3♠ Pass           South HCP: 5         ♠ QJ874         ♠ 52         Pass         4♠ AP           Contract: 4♠ N         ♠ QJ874         ♠ 52         Pass         4♠ AP           Board: 113         North:         ♠ QJ642         ♠ A85         Pass         3♠ 1         Pass           Vul: NS         ♠ QJ642         ♠ A85         Pass         3♠ 2         Pass           North HCP: 6         ♠ 83         ♠ AQJ9         AP         Pass         3♠ 2         Pass           South HCP: 20         ♠ 83         ♠ AQJ9         AP         1. Stayman         2. SMOLEN           Board: 114         Dealer: N         ♠ AS         ♠ Q7642         ₱ AS         3♠ Pass           North HCP: 20         ♠ AJ4         ♠ K93         ₱ AS         3♠ Pass           North HCP: 8         ♠ AJ4         ♠ K93         ₱ AS         3♠ Pass           Contract: 3N N         ♠ AS         ♠ AS         ₱ AS         3♠ Pass           West North         East         ₱ AS         1. Stayman         2. SMOLEN

Board: 116 Dealer: N Vul: None North HCP: 20 South HCP: 9

Contract: 4♥ N

North: ♠ K92 ♥ K64 ♠ AQ104 ♣ AKJ South: ♠ A1084 ♥ Q10752 ♦ K6

**♣** 86

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

Stayman
 SMOLEN

Board: 117 Dealer: S Vul: NS HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N Vul: EW HCP: 20	<ul><li>★ KJ2</li><li>▼ AKJ</li><li>★ A72</li><li>★ A972</li></ul>	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: Both HCP: 6	<ul><li>★ 76432</li><li>▼ KQ54</li><li>◆ J2</li><li>◆ 92</li></ul>	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: EW HCP: 20	<ul><li>▲ A54</li><li>✓ AK</li><li>◆ K98</li><li>▲ AQ653</li></ul>	The opponents are silent. You bid first.
Board: 121 Dealer: S Vul: Both HCP: 7	<ul><li>▲ AJ976</li><li>♥ Q754</li><li>◆ 10542</li><li>◆ —</li></ul>	East Doubles 3♣ if possible.  Partner bids first.

			West	North	East	South 2NT
Board: 117	North:	South:	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♦
Dealer: S Vul: NS	<b>♣</b> J10976	<b>♦</b> A84	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
North HCP: 7	<b>♥</b> KQ75	<b>♥</b> AJ3	Pass	<b>4</b> ♥ <sup>3</sup>	Pass	4♠
South HCP: 21	♦ J8 ♣ 52	♦ K5	AP			
Contract: 4♠ S	<b>₩</b> 32	♣ AKQ86	1. Stay			
			2. SMC			
			3. Cue	bid, a ♥	stopp	er
Board: 118			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	
Vul: EW	♠ KJ2	<b>♦</b> Q983 <b>♥</b> 98532	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
North HCP: 20	<b>♥</b> AKJ • A72	▼ 98332 ♦ J84	Pass	4♥	AP	
South HCP: 6 Contract: 4♥ N	♣ A972	♣ K	1. Stay	man		
Contract. 4♥ IV			2. SM(	OLEN		
Board: 119 Dealer: S	North:	South:	West	North	East	South 2NT
Vul: Both	<b>★</b> 76432	<b>♦</b> K10	Pass	3 <b>♣</b> ¹	Pass	3♦
North HCP: 6	<b>♥</b> KQ54	<b>♥</b> A8	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 20	◆ J2 ◆ 92	◆ AKQ74 ◆ KJ83	AP			
Contract: 3N S	1 72	<b>T 100</b> 0	<ol> <li>Stay</li> <li>SMO</li> </ol>			
			West	North	East	South
Board: 120				2NT	Pass	<b>3</b> ♣¹
Dealer: N	North:	South:	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Vul: EW	<b>♦</b> A54 <b>∀</b> AK	<b>♠</b> Q1096 <b>♥</b> QJ1053	Pass	3NT	Pass	4NT <sup>3</sup>
North HCP: 20 South HCP: 12	◆ K98	◆ A2	Pass	6NT	AP	
South HCP: 12 Contract: 6N N	<b>♣</b> AQ653	<b>♣</b> K8	1. Stay			
22-20000 01(1)				otitative	4NT	
			s. Quai	innative	T1 <b>N1</b>	

West North East South Board: 121 2NT North: South: Dealer: S X 3♦ Pass **3**♣¹ **♦** AJ976 ♠KQ Vul: Both **♥** Q754 **♥** AJ Pass 3NT Pass  $3 \checkmark 2$ North HCP: 7 **♦** 10542 ♦ AK963 Pass 6♦ AP South HCP: 21 **♣** KJ94 ♣— 1. Stayman Contract: 6♦ S 2. SMOLEN

Board: 117 Dealer: S Vul: NS HCP: 21	<ul><li>★ A84</li><li>▼ AJ3</li><li>★ K5</li><li>★ AKQ86</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: EW HCP: 6	<b>♦</b> Q983 <b>♥</b> 98532 <b>♦</b> J84 <b>♣</b> K	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: Both HCP: 20	<ul><li>★ K10</li><li>★ A8</li><li>◆ AKQ74</li><li>◆ KJ83</li></ul>	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: EW HCP: 12	<ul><li>◆ Q1096</li><li>◆ QJ1053</li><li>◆ A2</li><li>◆ K8</li></ul>	The opponents are silent.  Partner bids first.
Board: 121 Dealer: S Vul: Both HCP: 21	<ul><li>★ KQ</li><li>▼ AJ</li><li>◆ AK963</li><li>◆ KJ94</li></ul>	East Doubles 3♣ if possible.  You bid first.

			West	North	East	South 2NT	
Board: 117	North:	South:	Pass	<b>3♣</b> <sup>1</sup>	Pass	3♦	
Dealer: S Vul: NS	<b>♣</b> J10976	<b>♦</b> A84	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠	
North HCP: 7	<b>♥</b> KQ75	<b>♥</b> AJ3	Pass	<b>4</b> ♥ <sup>3</sup>	Pass	4♠	
South HCP: 21	◆ J8 ◆ 52	♦ K5	AP				
Contract: 4♠ S	<b>₩</b> 32	♣ AKQ86	-	1. Stayman			
			<ol> <li>SMOLEN</li> <li>Cue bid, a ♥ stopper</li> </ol>				
			3. Cue	bid, a ▼	stopp	er	
Board: 118			West	North	East	South	
Dealer: N	North:	South:		2NT	Pass		
Vul: EW	♠ KJ2	<b>♦</b> Q983 <b>♥</b> 98532	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>	
North HCP: 20	<b>♥</b> AKJ <b>♦</b> A72	▼ 98332 ♦ J84	Pass	4♥	AP		
South HCP: 6 Contract: 4 \( \mathbf{N} \)	♣ A972	♣ K	1. Stayman				
Comract. 4 V			2. SMOLEN				
Board: 119 Dealer: S	North:	South:	West	North	East	South 2NT	
Vul: Both	<b>★</b> 76432	<b>♦</b> K10	Pass	3 <b>♣</b> ¹	Pass	3♦	
North HCP: 6	<b>♥</b> KQ54	<b>♥</b> A8	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT	
South HCP: 20	◆ J2 <b>◆</b> 92	♦ AKQ74 ♣ KJ83	AP				
Contract: 3N S	¥ )2	¥ 11303	<ol> <li>Stayman</li> <li>SMOLEN</li> </ol>				
			West	North	East	South	
Board: 120				2NT	Pass	<b>3</b> ♣¹	
Dealer: N	North:	South:	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>	
Vul: EW	<b>♠</b> A54 <b>♥</b> AK	<b>♠</b> Q1096 <b>♥</b> QJ1053	Pass	3NT	Pass	$4NT^3$	
North HCP: 20	<b>♦</b> K98	◆ Q31033 ◆ A2	Pass	6NT	AP		
South HCP: 12 Contract: 6N N	♣ AQ653	<b>♣</b> K8	1. Stayman				
Community of VIV			<ul><li>2. SMOLEN</li><li>3. Quantitative 4NT</li></ul>				
			5. Yuu		1 4		

West North East South Board: 121 2NT North: South: Dealer: S X 3♦ Pass **3**♣¹ **♦** AJ976 ♠KQ Vul: Both **♥** Q754 **♥** AJ Pass 3NT Pass  $3 \checkmark 2$ North HCP: 7 **♦** 10542 ♦ AK963 Pass 6♦ AP South HCP: 21 **♣** KJ94 ♣— 1. Stayman Contract: 6♦ S 2. SMOLEN

Board: 122 Dealer: N Vul: NS HCP: 21	<ul><li>★ A32</li><li>▼ KQ</li><li>◆ AQJ4</li><li>◆ AJ42</li></ul>	The opponents are silent. You bid first.
Board: 123 Dealer: S Vul: Both HCP: 10	<ul><li>♦ 8754</li><li>♥ AQ752</li><li>♦ 4</li><li>♠ A105</li></ul>	The opponents are silent.  Partner bids first.
Board: 124 Dealer: N Vul: NS HCP: 21	<ul><li>★ A9</li><li>▼ K9</li><li>◆ KQ632</li><li>◆ AKQ4</li></ul>	The opponents are silent.  You bid first.
Board: 125 Dealer: S Vul: NS HCP: 7	<ul><li>★ K762</li><li>▼ K10432</li><li>◆ J6</li><li>◆ 97</li></ul>	The opponents are silent.  Partner bids first.
Board: 126 Dealer: N Vul: EW HCP: 21	<b>♠</b> KQ <b>♥</b> AK3 <b>♦</b> KQ876 <b>♣</b> KJ8	The opponents are silent.  You bid first.
Board: 127 Dealer: S Vul: Both HCP: 7	<ul><li>♣ Q1054</li><li>♥ AJ1085</li><li>◆ 8763</li><li>♣ —</li></ul>	East Doubles 3♣ if possible.  Partner bids first.

Board: 122 Dealer: N Vul: NS North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ A32  ♥ KQ  ♠ AQJ4  ♣ AJ42	South:  ♠ QJ76  ♥ 109632  ♠ 8  ♣ K96	Pass Pass 1. Stay	3NT man	East Pass Pass AP	<b>3</b> ♣¹
Board: 123 Dealer: S Vul: Both North HCP: 10 South HCP: 21 Contract: 3N S	North:	South:  ♠ A2  ♥ KJ  ♠ AK102  ♣ KQJ96	Pass Pass AP 1. Staye 2. SMC	3♠²	Pass	2NT
Board: 124 Dealer: N Vul: NS North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ A9  ♥ K9  ♠ KQ632  ♠ AKQ4	South:	Pass Pass 1. Stay		East Pass Pass AP	<b>3</b> ♣¹
Board: 125 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4♥ S	North:  ♠ K762  ♥ K10432  ♦ J6  ♣ 97	South:  ♠ AJ  ♥ AJ7  ♠ K8543  ♠ AK3	Pass Pass AP  1. Stayı 2. SMC		East Pass Pass	2NT 3◆

Board: 126 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4♥ N	North:  ♠ KQ  ♥ AK3  ♠ KQ876  ♠ KJ8	South:	Pass	East Pass Pass AP	3 <b>♣</b> ¹
Board: 127 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ Q1054  ♥ AJ1085  ♠ 8763  ♠ —	South:  ♠ A82  ♥ K2  ♠ AKJ102  ♣ AJ9	Pass Pass AP 1. Stay	X	South 2NT 3 • 3NT

Board: 122 Dealer: N Vul: NS HCP: 6	♣ QJ76 ♥ 109632 ♦ 8 ♣ K96	The opponents are silent.  Partner bids first.
Board: 123 Dealer: S Vul: Both HCP: 21	<ul><li>A2</li><li>KJ</li><li>AK102</li><li>KQJ96</li></ul>	The opponents are silent.  You bid first.
Board: 124 Dealer: N Vul: NS HCP: 9	<ul><li>♣ J10875</li><li>♥ AQJ7</li><li>◆ J85</li><li>♣ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: NS HCP: 20	<ul><li>▲ AJ</li><li>✔ AJ7</li><li>◆ K8543</li><li>◆ AK3</li></ul>	The opponents are silent. You bid first.
Board: 126 Dealer: N Vul: EW HCP: 5	<ul><li>♦ 9832</li><li>♥ QJ1075</li><li>♦ 2</li><li>♠ Q65</li></ul>	The opponents are silent.  Partner bids first.
Board: 127 Dealer: S Vul: Both HCP: 20	<ul><li>★ A82</li><li>★ K2</li><li>★ AKJ102</li><li>★ AJ9</li></ul>	East Doubles 3♣ if possible.  You bid first.

Board: 122 Dealer: N Vul: NS North HCP: 21 South HCP: 6 Contract: 3N N	North:  ♠ A32  ♥ KQ  ♠ AQJ4  ♣ AJ42	South:  ♠ QJ76  ♥ 109632  ♠ 8  ♣ K96	Pass Pass 1. Stay	3NT man	East Pass Pass AP	<b>3</b> ♣¹
Board: 123 Dealer: S Vul: Both North HCP: 10 South HCP: 21 Contract: 3N S	North:	South:  ♠ A2  ♥ KJ  ♠ AK102  ♣ KQJ96	Pass Pass AP 1. Stayı 2. SMC	3♠²	Pass	2NT
Board: 124 Dealer: N Vul: NS North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ A9  ♥ K9  ♠ KQ632  ♠ AKQ4	South:	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹
Board: 125 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4♥ S	North:  ♠ K762  ♥ K10432  ♦ J6  ♣ 97	South:  ♠ AJ  ♥ AJ7  ♠ K8543  ♠ AK3	Pass Pass AP  1. Stayı 2. SMC		East Pass Pass	2NT 3◆

Board: 126 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4♥ N	North:  ♠ KQ  ♥ AK3  ♠ KQ876  ♠ KJ8	South:	Pass	East Pass Pass AP	3 <b>♣</b> ¹
Board: 127 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ Q1054  ♥ AJ1085  ♠ 8763  ♠ —	South:  ♠ A82  ♥ K2  ♠ AKJ102  ♣ AJ9	Pass Pass AP 1. Stay	X	South 2NT 3 • 3NT

Board: 128 Dealer: N Vul: NS HCP: 20	<ul><li>★ A84</li><li>▼ 752</li><li>◆ AK2</li><li>◆ AKQ6</li></ul>	The opponents are silent.  You bid first.
Board: 129 Dealer: S Vul: Both HCP: 7	<ul><li>♣ Q532</li><li>♥ J7652</li><li>◆ A5</li><li>♣ 75</li></ul>	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: None HCP: 20	<ul><li>▲ A10</li><li>✔ A75</li><li>◆ AK86</li><li>▲ AJ86</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 131 Dealer: S Vul: None HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 132 Dealer: N Vul: NS HCP: 21	<ul><li>★ AK9</li><li>▼ KJ3</li><li>◆ J93</li><li>◆ AKQ7</li></ul>	East Doubles 3♦ if possible. East Doubles 4♦ if possible. You bid first.

Board: 128 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 44 N	North:  ♠ A84  ♥ 752  ♠ AK2  ♣ AKQ6	South:  ♠ QJ1093  ♥ K1084  ♠ Q75  ♠ 9	West Pass Pass 1. Stay 2. SMC	East Pass Pass AP	<b>3♣</b> ¹
Board: 129 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 4 S	North:  ♠ Q532  ♥ J7652  ♠ A5  ♣ 75	South:  ♠ AK7  ✔ AK8  ♠ KQ86  ♣ Q92		East Pass Pass	2NT 3◆
Board: 130 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ A10  ♥ A75  ♠ AK86  ♠ AJ86	South:  ♠ QJ987  ♥ KJ106  ♦ 10  ♠ Q43	West  X Pass 1. Stayı 2. SMC	East Pass Pass AP	<b>3♣</b> ¹
Board: 131 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4 S	North:	South:  ♠ KQ  ♥ K82  ♠ KJ9  ♣ AKJ64	Pass Pass AP 1. Stayı 2. SMC	East Pass Pass	2NT 3♦

			West	North 2NT	East Pass	
Board: 132	North:	South: ♠ QJ1084 ♥ A642 ♠ 6	Pass	3♦	X	<b>3</b> ♥ <sup>2</sup>
Dealer: N	<b>♠</b> AK9 <b>♥</b> KJ3		Pass	<b>4</b> ♦ <sup>3</sup>	X	4NT <sup>4</sup>
Vul: NS			Pass	5♣	Pass	6♠
North HCP: 21 South HCP: 7	<b>♦</b> J93		AP			
Contract: 6 S	♣ AKQ7	<b>♣</b> 1085	1. Stay	man		
Contract. 02 S			2. SMOLEN			
			3. limit raise or better in ♠			
			4. Blac	kwood (	0314, 1	for <b>♦</b>

Board: 128 Dealer: N Vul: NS HCP: 8	<ul><li>♣ QJ1093</li><li>♥ K1084</li><li>◆ Q75</li><li>♣ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: Both HCP: 21	<ul><li>♠ AK7</li><li>♥ AK8</li><li>♦ KQ86</li><li>♠ Q92</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: None HCP: 9	<ul><li>♣ QJ987</li><li>♥ KJ106</li><li>◆ 10</li><li>♣ Q43</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 131 Dealer: S Vul: None HCP: 20	<ul><li>★ KQ</li><li>▼ K82</li><li>◆ KJ9</li><li>◆ AKJ64</li></ul>	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: NS HCP: 7	◆ QJ1084 ▼ A642 ◆ 6 ◆ 1085	East Doubles 3♦ if possible. East Doubles 4♦ if possible. Partner bids first.

Board: 128 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 44 N	North:  ♠ A84  ♥ 752  ♠ AK2  ♣ AKQ6	South:  ♠ QJ1093  ♥ K1084  ♠ Q75  ♠ 9	West Pass Pass 1. Stay 2. SMC	East Pass Pass AP	<b>3♣</b> ¹
Board: 129 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 4 S	North:  ♠ Q532  ♥ J7652  ♠ A5  ♣ 75	South:  ♠ AK7  ✔ AK8  ♠ KQ86  ♣ Q92		East Pass Pass	2NT 3◆
Board: 130 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N	North:  ♠ A10  ♥ A75  ♠ AK86  ♠ AJ86	South:  ♠ QJ987  ♥ KJ106  ♦ 10  ♠ Q43	West  X Pass 1. Stayı 2. SMC	East Pass Pass AP	<b>3♣</b> ¹
Board: 131 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4 S	North:	South:  ♠ KQ  ♥ K82  ♠ KJ9  ♣ AKJ64	Pass Pass AP 1. Stayı 2. SMC	East Pass Pass	2NT 3♦

			West	North 2NT	East Pass	
Board: 132	North:	South: ♠ QJ1084 ♥ A642 ♠ 6	Pass	3♦	X	<b>3</b> ♥ <sup>2</sup>
Dealer: N	<b>♠</b> AK9 <b>♥</b> KJ3		Pass	<b>4</b> ♦ <sup>3</sup>	X	4NT <sup>4</sup>
Vul: NS			Pass	5♣	Pass	6♠
North HCP: 21 South HCP: 7	<b>♦</b> J93		AP			
Contract: 6 S	♣ AKQ7	<b>♣</b> 1085	1. Stay	man		
Contract. 02 S			2. SMOLEN			
			3. limit raise or better in ♠			
			4. Blac	kwood (	0314, 1	for <b>♦</b>

Board: 133 Dealer: S Vul: EW HCP: 8	<ul><li>★ K965</li><li>★ K8763</li><li>◆ 7</li><li>◆ Q86</li></ul>	The opponents are silent.  Partner bids first.
Board: 134 Dealer: N Vul: NS HCP: 20	<ul><li>▲ A96</li><li>♥ AJ5</li><li>◆ KQJ</li><li>▲ AJ32</li></ul>	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: EW HCP: 5	<ul><li>★ AJ1084</li><li>▼ 8754</li><li>◆ 73</li><li>♣ 82</li></ul>	The opponents are silent.  Partner bids first.
Board: 136 Dealer: N Vul: Both HCP: 20	<ul><li>◆ 975</li><li>▼ K107</li><li>◆ AKQJ7</li><li>◆ AK</li></ul>	The opponents are silent.  You bid first.
Board: 137 Dealer: S Vul: EW HCP: 6	<ul><li>★K10953</li><li>♥QJ104</li><li>◆3</li><li>◆1065</li></ul>	The opponents are silent.  Partner bids first.
Board: 138 Dealer: N Vul: None HCP: 20	<ul><li>▲ AJ9</li><li>✔ AK9</li><li>♦ KQ542</li><li>♣ QJ</li></ul>	The opponents are silent. You bid first.

Board: 133 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 4♥ S	North:  ♠ K965  ♥ K8763  ♠ 7  ♠ Q86	South:  ♠ AJ4  ♥ AJ10  ♠ AJ52  ♠ AJ10	West North  Pass 3♣¹  Pass 3♠²  AP  1. Stayman  2. SMOLEN	Pass	2NT 3◆
Board: 134 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 4♥ N	North:  ♠ A96  ♥ AJ5  ♠ KQJ  ♠ AJ32	South:  ♠ Q842  ♥ 109642  ♦ 92  ♣ K8	West Nort 2NT Pass 3  Pass 4  1. Stayman 2. SMOLEN		<b>3</b> ♣¹
Board: 135 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ AJ1084  ♥ 8754  ♦ 73  ♠ 82	South:  ♠ KQ  ♥ K103  ♠ AK8  ♠ KQ1063	West North  Pass 3♣¹  Pass 3♥²  AP  1. Stayman  2. SMOLEN	Pass	2NT
Board: 136 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4♥ N	North:	South:  ♣ KQ103  ▼ J9832  ◆ 85  ♣ 72	West Nort 2NT Pass 3 Pass 4  1. Stayman 2. SMOLEN		<b>3</b> ♣¹

Board: 137 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ K10953  ♥ QJ104  ♦ 3  ♣ 1065	South:  ♠ A2  ♥ A8  ♠ KQJ6  ♠ AQ972	31	t South 2NT s 3♦ s 3NT
Board: 138 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ AJ9  ♥ AK9  ♠ KQ542  ♠ QJ	South:  ♠ Q10764  ♥ 6542  ♠ A10  ♣ 54		t South s $3 \stackrel{1}{•} 1$ s $3 \stackrel{\checkmark}{•} 2$

Board: 133 Dealer: S Vul: EW HCP: 20	<ul><li>▲ AJ4</li><li>▼ AJ10</li><li>◆ AJ52</li><li>▲ AJ10</li></ul>	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: NS HCP: 5	◆ Q842 ▼ 109642 ◆ 92 ◆ K8	The opponents are silent.  Partner bids first.
Board: 135 Dealer: S Vul: EW HCP: 20	<b>★</b> KQ <b>▼</b> K103 <b>→</b> AK8 <b>♣</b> KQ1063	The opponents are silent. You bid first.
Board: 136 Dealer: N Vul: Both HCP: 6	<b>★</b> KQ103 <b>▼</b> J9832 <b>◆</b> 85 <b>♣</b> 72	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: EW HCP: 20	<ul><li>A2</li><li>✓ A8</li><li>✓ KQJ6</li><li>▲ AQ972</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: None HCP: 6	<ul><li>◆ Q10764</li><li>◆ 6542</li><li>◆ A10</li><li>◆ 54</li></ul>	The opponents are silent.  Partner bids first.

Board: 133 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 4 S	North:  ♠ K965  ♥ K8763  ♠ 7  ♠ Q86	South:  ♠ AJ4  ♥ AJ10  ♠ AJ52  ♣ AJ10		3♣¹ 3♠²	East Pass Pass	2NT 3◆
Board: 134 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ A96  ♥ AJ5  ♠ KQJ  ♠ AJ32	South:  ♠ Q842  ♥ 109642  ♦ 92  ♠ K8	Pass	2NT 3♦ 4♥ man	East Pass Pass AP	<b>3</b> ♣¹
Board: 135 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 3N S	North:  ♠ AJ1084  ♥ 8754  ♠ 73  ♠ 82	South:  ♠ KQ  ♥ K103  ♠ AK8  ♠ KQ1063		3♣¹ 3♥²	Pass	South 2NT 3♦ 3NT
Board: 136 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4 \( \varphi \) N	North:  ◆ 975  ▼ K107  ◆ AKQJ7  ◆ AK	South:  ♠ KQ103  ♥ J9832  ♠ 85  ♣ 72	Pass	2NT 3♦ 4♥ man	East Pass Pass AP	<b>3</b> ♠¹

Board: 137 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North:  ♠ K10953  ♥ QJ104  ♦ 3  ♣ 1065	South:  ♠ A2  ♥ A8  ♠ KQJ6  ♠ AQ972	31	t South 2NT s 3♦ s 3NT
Board: 138 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ AJ9  ♥ AK9  ♠ KQ542  ♠ QJ	South:  ♠ Q10764  ♥ 6542  ♠ A10  ♣ 54		t South s $3 \stackrel{1}{•} 1$ s $3 \stackrel{\checkmark}{•} 2$

Board: 139 Dealer: S Vul: Both HCP: 7	<ul><li>♦ 97542</li><li>♥ K765</li><li>♦ 93</li><li>♠ A3</li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: N Vul: None HCP: 21	<ul><li>★ AK10</li><li>★ K2</li><li>★ KQ964</li><li>★ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 141 Dealer: S Vul: None HCP: 6	<ul><li>♣ J9642</li><li>♥ A642</li><li>♦ 73</li><li>♣ J10</li></ul>	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: NS HCP: 20	<ul><li>A54</li><li>✓ A96</li><li>✓ KQ83</li><li>AK7</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: Both HCP: 9	<ul><li>♠ A7632</li><li>♥ Q876</li><li>♦ K</li><li>♠ 763</li></ul>	The opponents are silent.  Partner bids first.

Board: 139 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ A6  ♥ A4  ♠ AKJ6  ♣ KJ954	Pass Pass AP 1. Stayı 2. SMC	3♥²	Pass	2NT 3♦
Board: 140 Dealer: N Vul: None North HCP: 21 South HCP: 8 Contract: 3N N	North:  ♠ AK10  ♥ K2  ♠ KQ964  ♣ AQ9	South:  ♠ Q972  ♥ QJ983  ♠ 87  ♣ K8	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹
Board: 141 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 44 S	North:	South:  ♠ AKQ  ♥ KJ9  ♠ K2  ♣ A9864	Pass Pass AP 1. Stayr 2. SMC		East Pass Pass	2NT 3♦
Board: 142 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♠ N	North:  ♠ A54  ♥ A96  ♠ KQ83  ♣ AK7	South:  ♠ QJ1097  ♥ QJ53  ♦ J9  ♣ 42	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3♣</b> ¹

			West	North	East	South 2NT
			Pass	<b>3</b> ♣¹	Pass	3♦
Board: 143	Nouth.	Cartle	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
Dealer: S	North: ♠ A7632	South: ♠ KQJ	Pass	<b>4</b> ◆ <sup>3</sup>	Pass	<b>4</b> ♥ <sup>4</sup>
Vul: Both	♥ Q876	♥ AK	Pass	4NT <sup>5</sup>	Pass	5♣
North HCP: 9 South HCP: 21	♦ K	◆ A732	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> 763	<b>♣</b> KJ109	1. Stay	man		
			2. SM0	OLEN		
			<ul><li>3. Cue bid, a ◆ stopper</li><li>4. Cue bid, a ◆ stopper</li></ul>			
			5. Blac	kwood (	0314	for 🛦

Board: 139 Dealer: S Vul: Both Vul: Both HCP: 20 AKJ954  Board: 140 Pealer: N Vul: None HCP: 8  Board: 141 Pealer: S Vul: None HCP: 8  AKQ Dealer: S Vul: None VKJ9  Vul: None HCP: S  AKQ Dealer: S Vul: None VKJ9  Vul: None VKJ9  Vul: None VK2 HCP: 20 A9864  Board: 142 Pealer: N  Partner bids first.  The opponents are silent. You bid first.  The opponents are silent. You bid first.			
Dealer: N Vul: None HCP: 8  Board: 141 Dealer: S Vul: None HCP: S  AKQ Dealer: S Vul: None HCP: 20  A9864  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  You bid first.	Dealer: S Vul: Both	<b>♥</b> A4 <b>♦</b> AKJ6	
Dealer: S	Dealer: N Vul: None	♥ QJ983 ♦ 87	•
The opponents are silent	Dealer: S Vul: None	♥ KJ9 • K2	
Vul: NS → J9 HCP: 7 → 42 Partner bids first.	Dealer: N Vul: NS	♥ QJ53 ♦ J9	
Board: 143 Dealer: S Vul: Both HCP: 21  ★ KQJ The opponents are silent. You bid first.	Dealer: S Vul: Both	<b>♥</b> AK <b>♦</b> A732	• •

Board: 139 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ A6  ♥ A4  ♠ AKJ6  ♣ KJ954	Pass Pass AP 1. Stayı 2. SMC	3♥²	Pass	2NT 3♦
Board: 140 Dealer: N Vul: None North HCP: 21 South HCP: 8 Contract: 3N N	North:  ♠ AK10  ♥ K2  ♠ KQ964  ♣ AQ9	South:  ♠ Q972  ♥ QJ983  ♠ 87  ♣ K8	Pass Pass 1. Stay		East Pass Pass AP	<b>3♣</b> ¹
Board: 141 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 44 S	North:	South:  ♠ AKQ  ♥ KJ9  ♠ K2  ♣ A9864	Pass Pass AP 1. Stayr 2. SMC		East Pass Pass	2NT 3♦
Board: 142 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♠ N	North:  ♠ A54  ♥ A96  ♠ KQ83  ♣ AK7	South:  ♠ QJ1097  ♥ QJ53  ♦ J9  ♣ 42	Pass Pass 1. Stayı 2. SMC		East Pass Pass AP	<b>3♣</b> ¹

			West	North	East	South 2NT
			Pass	<b>3</b> ♣¹	Pass	3♦
Board: 143	Nouth.	Cartle	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3♠
Dealer: S	North: ♠ A7632	South: ♠ KQJ	Pass	<b>4</b> ◆ <sup>3</sup>	Pass	<b>4</b> ♥ <sup>4</sup>
Vul: Both	♥ Q876	♥ AK	Pass	4NT <sup>5</sup>	Pass	5♣
North HCP: 9 South HCP: 21	♦ K	◆ A732	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> 763	<b>♣</b> KJ109	1. Stay	man		
			2. SM0	OLEN		
			<ul><li>3. Cue bid, a ◆ stopper</li><li>4. Cue bid, a ◆ stopper</li></ul>			
			5. Blac	kwood (	0314	for 🛦

Board: 144 Dealer: N Vul: None HCP: 20	<ul><li>★ AKQ</li><li>▼ AJ7</li><li>◆ 43</li><li>◆ AQ753</li></ul>	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: Both HCP: 5	<ul><li>♦ 9632</li><li>▼ 107432</li><li>◆ J32</li><li>♠ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 146 Dealer: N Vul: EW HCP: 21	<ul><li>▲ A95</li><li>▼ K10</li><li>◆ AK87</li><li>◆ AK65</li></ul>	The opponents are silent.  You bid first.
Board: 147 Dealer: S Vul: Both HCP: 7	<ul><li>★ AK532</li><li>▼ 8654</li><li>◆ 87</li><li>◆ 65</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: Both HCP: 20	<ul><li>♣ QJ4</li><li>♥ KQ</li><li>◆ AKJ83</li><li>♣ A94</li></ul>	The opponents are silent.  You bid first.
Board: 149 Dealer: S Vul: None HCP: 6	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 144 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ AKQ  ♥ AJ7  ♦ 43  ♣ AQ753	South:	Pass		East Pass Pass AP	3 <b>♣</b> ¹
Board: 145 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4♥ S	North:	South:	Pass Pass AP 1. Stayr 2. SMC	3♠²	East Pass Pass	2NT 3♦
Board: 146 Dealer: N Vul: EW North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ A95  ♥ K10  ♠ AK87  ♠ AK65	South:	Pass	3NT man	East Pass Pass AP	3 <b>♣</b> ¹
Board: 147 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ AK532  ♥ 8654  ♠ 87  ♣ 65	South:  ♠ Q7  ♥ AKQ  ♠ AJ9  ♣ KJ987	Pass		Pass	2NT

Board: 148 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ QJ4  ♥ KQ  ♠ AKJ83  ♣ A94	South:	Pass Pass 1. Stay 2. SMC	3NT man	East Pass Pass AP	3 <b>♣</b> ¹
Board: 149 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:	South:  ♠ A104  ♥ AQ  ♠ AK106  ♣ K1082			Pass	2NT

Board: 144 Dealer: N Vul: None HCP: 5	<ul><li>♦ 97652</li><li>♥ Q1082</li><li>♦ QJ</li><li>♦ 86</li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: Both HCP: 20	<ul><li>▲ 105</li><li>♥ AK5</li><li>◆ AKQ4</li><li>♣ KJ96</li></ul>	The opponents are silent. You bid first.
Board: 146 Dealer: N Vul: EW HCP: 9	<ul><li>♣ 8762</li><li>♥ AJ952</li><li>◆ Q6</li><li>♣ Q4</li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: S Vul: Both HCP: 20	<ul><li>♣ Q7</li><li>♥ AKQ</li><li>◆ AJ9</li><li>♣ KJ987</li></ul>	The opponents are silent.  You bid first.
Board: 148 Dealer: N Vul: Both HCP: 6	<ul><li>\$9865</li><li>♥ A10872</li><li>♦ Q65</li><li>₹ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 149 Dealer: S Vul: None HCP: 20	<ul><li>★ A104</li><li>★ AQ</li><li>★ AK106</li><li>★ K1082</li></ul>	The opponents are silent. You bid first.

Board: 144 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ AKQ  ♥ AJ7  ♦ 43  ♣ AQ753	South:	Pass		East Pass Pass AP	3 <b>♣</b> ¹
Board: 145 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4♥ S	North:	South:	Pass Pass AP 1. Stayr 2. SMC	3♠²	East Pass Pass	2NT 3♦
Board: 146 Dealer: N Vul: EW North HCP: 21 South HCP: 9 Contract: 3N N	North:  ♠ A95  ♥ K10  ♠ AK87  ♠ AK65	South:	Pass	3NT man	East Pass Pass AP	3 <b>♣</b> ¹
Board: 147 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ AK532  ♥ 8654  ♠ 87  ♣ 65	South:  ♠ Q7  ♥ AKQ  ♠ AJ9  ♣ KJ987	Pass		Pass	2NT

Board: 148 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ QJ4  ♥ KQ  ♠ AKJ83  ♣ A94	South:	Pass Pass 1. Stay 2. SMC	3NT man	East Pass Pass AP	3 <b>♣</b> ¹
Board: 149 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North:	South:  ♠ A104  ♥ AQ  ♠ AK106  ♣ K1082			Pass	2NT

Board: 150 Dealer: N Vul: NS HCP: 21	<ul><li>♦ 853</li><li>♥ AJ5</li><li>♦ AKQ</li><li>♠ AK43</li></ul>	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: NS HCP: 7	<ul><li>★ K10973</li><li>▼ J987</li><li>◆ 8</li><li>◆ K103</li></ul>	The opponents are silent.  Partner bids first.
Board: 152 Dealer: N Vul: EW HCP: 21	<ul><li>AQ9</li><li>✓ A2</li><li>✓ KJ107</li><li>△ AK64</li></ul>	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: Both HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 154 Dealer: N Vul: EW HCP: 20	<ul><li>★ K10</li><li>▼ KJ7</li><li>◆ KQJ83</li><li>◆ AK10</li></ul>	The opponents are silent. You bid first.

Board: 150 Dealer: N Vul: NS North HCP: 21 South HCP: 6 Contract: 4♠ N	North:  ♠ 853  ♥ AJ5  ♠ AKQ  ♠ AK43	South:  ♠ KQ762  ▼ 10743  • 7  ♣ J108	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 3♣ Pass 4♣³  Pass 4♣⁴  AP  1. Stayman  2. SMOLEN  3. Cue bid, a ♣ stopper  4. Cue bid, a ♣ stopper
Board: 151 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ K10973  ♥ J987  ♦ 8  ♠ K103	South:  ♠ AJ  ♥ AKQ  ♦ 9654  ♣ AQ92	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 152 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ AQ9  ♥ A2  ♠ KJ107  ♣ AK64	South:  ♠ K864  ♥ Q9765  ♦ 652  ♣ 10	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♠²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 153 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 4♠ S	North:  ◆ J10863  ◆ J1062  ◆ KQ6  ◆ 2	South:  ♠ AQ9  ♥ KQ8  ♦ J87  ♣ AKQ8	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 4♠  AP  1. Stayman 2. SMOLEN

Board: 154			,,,,,,	North 2NT	Pass	3 <b>♣</b> ¹
Dealer: N	North:	South:	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Vul: EW	<b>♦</b> K10	<b>♠</b> AQJ7	Pass	<b>4</b> ♥	Pass	4NT <sup>3</sup>
North HCP: 20	<b>∀</b> KJ7	♥ AQ852	Pass	<b>5</b> ♥	Pass	7NT
South HCP: 18	◆ KQJ83 ◆ AK10	♦ A ♣ J53	AP			
Contract: 7N N	AKIU	<b>4</b> 355	1. Stay	man		
			2. SM0	OLEN		
			3. Blac	kwood (	0314, 1	for 🔻

Board: 150 Dealer: N Vul: NS HCP: 6	<ul><li>★ KQ762</li><li>▼ 10743</li><li>◆ 7</li><li>♣ J108</li></ul>	The opponents are silent.  Partner bids first.
Board: 151 Dealer: S Vul: NS HCP: 20	<ul><li>AJ</li><li>✓ AKQ</li><li>✓ 9654</li><li>✓ AQ92</li></ul>	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: EW HCP: 5	<ul><li>★ K864</li><li>♥ Q9765</li><li>♦ 652</li><li>★ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: Both HCP: 21	<ul><li>♠ AQ9</li><li>♥ KQ8</li><li>◆ J87</li><li>♠ AKQ8</li></ul>	The opponents are silent.  You bid first.
Board: 154 Dealer: N Vul: EW HCP: 18	<ul><li>AQJ7</li><li>✓ AQ852</li><li>A</li><li>♣ J53</li></ul>	The opponents are silent.  Partner bids first.

Board: 150 Dealer: N Vul: NS North HCP: 21 South HCP: 6 Contract: 4♠ N	North:  ♠ 853  ♥ AJ5  ♠ AKQ  ♠ AK43	South:  ♠ KQ762  ▼ 10743  • 7  ♣ J108	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 3♣ Pass 4♣³  Pass 4♣⁴  AP  1. Stayman  2. SMOLEN  3. Cue bid, a ♣ stopper  4. Cue bid, a ♣ stopper
Board: 151 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:  ♠ K10973  ♥ J987  ♦ 8  ♠ K103	South:  ♠ AJ  ♥ AKQ  ♦ 9654  ♣ AQ92	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3♥² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 152 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 3N N	North:  ♠ AQ9  ♥ A2  ♠ KJ107  ♣ AK64	South:  ♠ K864  ♥ Q9765  ♦ 652  ♣ 10	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♠²  Pass 3NT AP  1. Stayman  2. SMOLEN
Board: 153 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 4♠ S	North:  ◆ J10863  ◆ J1062  ◆ KQ6  ◆ 2	South:  ♠ AQ9  ♥ KQ8  ♦ J87  ♣ AKQ8	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 4♠  AP  1. Stayman 2. SMOLEN

Board: 154			,,,,,,	North 2NT	Pass	3 <b>♣</b> ¹
Dealer: N	North:	South:	Pass	3♦	Pass	3 <b>♠</b> <sup>2</sup>
Vul: EW	<b>♦</b> K10	<b>♠</b> AQJ7	Pass	<b>4</b> ♥	Pass	4NT <sup>3</sup>
North HCP: 20	<b>∀</b> KJ7	♥ AQ852	Pass	<b>5</b> ♥	Pass	7NT
South HCP: 18	◆ KQJ83 ◆ AK10	♦ A ♣ J53	AP			
Contract: 7N N	AKIU	<b>4</b> 355	1. Stay	man		
			2. SM0	OLEN		
			3. Blac	kwood (	0314, 1	for 🔻

Board: 155 Dealer: S Vul: None HCP: 6	<ul><li>★ A985</li><li>♥ Q10543</li><li>◆ 75</li><li>♣ 72</li></ul>	The opponents are silent.  Partner bids first.
Board: 156 Dealer: N Vul: Both HCP: 20	<ul><li>♠ Q6</li><li>♥ Q5</li><li>♦ AKJ82</li><li>♠ AKJ10</li></ul>	The opponents are silent.  You bid first.
Board: 157 Dealer: S Vul: Both HCP: 5	<ul><li>★ 10863</li><li>♥ QJ953</li><li>◆ Q953</li><li>♣ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: EW HCP: 21	<ul><li>♠ AQ6</li><li>♥ AKJ</li><li>♠ A754</li><li>♠ K85</li></ul>	The opponents are silent.  You bid first.
Board: 159 Dealer: S Vul: None HCP: 8	<ul><li>♣ QJ85</li><li>♥ A9542</li><li>♦ 643</li><li>♣ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 160 Dealer: N Vul: EW HCP: 21	<ul><li>♠ AK3</li><li>♥ A106</li><li>♠ AK3</li><li>♠ QJ86</li></ul>	The opponents are silent.  You bid first.

Board: 155 Dealer: S Vul: None North HCP: 6 South HCP: 21 Contract: 4♥ S	North:  ♠ A985  ♥ Q10543  • 75  ♣ 72	South:  ♠ KJ  ♥ AJ8  ♠ KQ3  ♠ AK1083	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♠² Pass 4♥  AP  1. Stayman 2. SMOLEN
Board: 156 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ Q6  ♥ Q5  ♠ AKJ82  ♠ AKJ10	South:  ♠ A1095  ♥ KJ1032  ♠ Q75  ♠ 6	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3AP  1. Stayman  2. SMOLEN
Board: 157 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 3N S	North:  ♠ 10863  ♥ QJ953  ♠ Q953  ♣ —	South:  ♠ KJ  ♥ A10  ♠ A876  ♣ AKQ104	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♠² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 158 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4 N	North:  ♠ AQ6  ♥ AKJ  ♠ A754  ♠ K85	South:	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 4♥ AP  1. Stayman  2. SMOLEN

Board: 159 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 3N S	North:  ♠ QJ85  ♥ A9542  ♦ 643  ♣ J	South:  ♠ A93  ♥ J7  ♠ AKQ82  ♣ AK4	West North  Pass 3♣¹  Pass 3♣²  AP  1. Stayman  2. SMOLEN	Pass	2NT
Board: 160 Dealer: N Vul: EW North HCP: 21 South HCP: 7 Contract: 4♥ N	North:	South:  ♣ J952  ♥ K9842  • 72  ♣ K4	West North 2NT Pass 3  Pass 4  1. Stayman 2. SMOLEN	East Pass Pass AP	<b>3</b> ♣¹

Board: 155 Dealer: S Vul: None HCP: 21	<ul><li>★ KJ</li><li>▼ AJ8</li><li>◆ KQ3</li><li>◆ AK1083</li></ul>	The opponents are silent. You bid first.
Board: 156 Dealer: N Vul: Both HCP: 10	<ul><li>★ A1095</li><li>▼ KJ1032</li><li>◆ Q75</li><li>◆ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 157 Dealer: S Vul: Both HCP: 21	<ul><li>★ KJ</li><li>✓ A10</li><li>◆ A876</li><li>◆ AKQ104</li></ul>	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: EW HCP: 5	<ul><li>♣ J1072</li><li>♥ 86542</li><li>◆ 8</li><li>♣ A74</li></ul>	The opponents are silent.  Partner bids first.
Board: 159 Dealer: S Vul: None HCP: 21	<ul><li>▲ A93</li><li>✔ J7</li><li>◆ AKQ82</li><li>▲ AK4</li></ul>	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: EW HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.

Board: 155 Dealer: S Vul: None North HCP: 6 South HCP: 21 Contract: 4 S	North:  ♠ A985  ♥ Q10543  • 75  ♣ 72	South:  ♠ KJ  ♥ AJ8  ♠ KQ3  ♠ AK1083	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♠² Pass 4♥  AP  1. Stayman 2. SMOLEN
Board: 156 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 3N N	North:  ♠ Q6  ♥ Q5  ♠ AKJ82  ♠ AKJ10	South:  ♠ A1095  ♥ KJ1032  ♠ Q75  ♠ 6	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3AP  1. Stayman  2. SMOLEN
Board: 157 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 3N S	North:  ♠ 10863  ♥ QJ953  ♠ Q953  ♣ —	South:  ♠ KJ  ♥ A10  ♠ A876  ♣ AKQ104	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♠² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 158 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4 N	North:  ♠ AQ6  ♥ AKJ  ♠ A754  ♠ K85	South:	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♣²  Pass 4♥ AP  1. Stayman  2. SMOLEN

Board: 159 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 3N S	North:  ♠ QJ85  ♥ A9542  ♦ 643  ♣ J	South:  ♠ A93  ♥ J7  ♠ AKQ82  ♣ AK4	West North  Pass 3♣¹  Pass 3♣²  AP  1. Stayman  2. SMOLEN	Pass	2NT
Board: 160 Dealer: N Vul: EW North HCP: 21 South HCP: 7 Contract: 4♥ N	North:	South:  ♣ J952  ♥ K9842  • 72  ♣ K4	West North 2NT Pass 3  Pass 4  1. Stayman 2. SMOLEN	East Pass Pass AP	<b>3</b> ♣¹

Board: 161 Dealer: S Vul: Both HCP: 9	<ul><li>108643</li><li>♥ Q983</li><li>★ K96</li><li>★ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: Both HCP: 20	<ul><li>★ AK7</li><li>▼ K76</li><li>◆ A106</li><li>★ AQ54</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: None HCP: 7	<ul><li>♦ 9632</li><li>♥ J7432</li><li>♦ 2</li><li>♦ AQ9</li></ul>	West Doubles 3♦ if possible.  Partner bids first.
Board: 164 Dealer: N Vul: NS HCP: 20	<ul><li>♠ AKJ</li><li>♥ J4</li><li>♠ AJ72</li><li>♠ AQ65</li></ul>	The opponents are silent.  You bid first.
Board: 165 Dealer: S Vul: None HCP: 7	<ul><li>♣ J1092</li><li>♥ A8532</li><li>♦ Q3</li><li>♣ 95</li></ul>	The opponents are silent.  Partner bids first.

Board: 161 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 44 S	North:  • 108643  • Q983  • K96  • A	South:  ♠ AKJ  ♥ AK5  ♠ QJ  ♣ K9874			East Pass Pass	2NT 3♦
Board: 162 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ AK7  ♥ K76  ♠ A106  ♠ AQ54	South:  ♠ Q832  ♥ Q10952  ♦ 3  ♣ J63	West Pass	North 2NT 3 4 man	East Pass Pass AP	<b>3♣</b> ¹
Board: 163 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 5♥ N	North:	South:  ♠ AQ10  ♥ AQ5  ♠ A87  ♠ KJ102	Pass X	OLEN raise or	Pass Pass Pass AP	2NT 3 ♦ 4 ♦ 3 5 ♣ in ♥
Board: 164 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AKJ  ♥ J4  ♠ AJ72  ♣ AQ65	South:  ♠ Q1062  ♥ K10832  ←—  ♣ J1098	Pass		East Pass Pass AP	_

Board: 165 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4♥ S

North: **♦** J1092 **♥** A8532 **♦** Q3

**♣** 95

South: **♦** K5 **♥** KJ6

**♦** KJ105

**♣** AKQ4

Pass  $3 \clubsuit^1$ Pass  $3 \stackrel{?}{•}^2$ AP

Pass 3♦ Pass 4♥

2NT

West North East South

1. Stayman

2. SMOLEN

Board: 161 Dealer: S Vul: Both HCP: 21	<ul><li>♠ AKJ</li><li>♥ AK5</li><li>♦ QJ</li><li>♠ K9874</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: Both HCP: 5	<ul><li>◆ Q832</li><li>♥ Q10952</li><li>◆ 3</li><li>◆ J63</li></ul>	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: None HCP: 20	<ul><li>AQ10</li><li>AQ5</li><li>A87</li><li>KJ102</li></ul>	West Doubles 3♦ if possible.  You bid first.
Board: 164 Dealer: N Vul: NS HCP: 6	◆ Q1062 ▼ K10832 ◆ — ◆ J1098	The opponents are silent.  Partner bids first.
Board: 165 Dealer: S Vul: None HCP: 20	<ul><li>★ K5</li><li>▼ KJ6</li><li>◆ KJ105</li><li>◆ AKQ4</li></ul>	The opponents are silent.  You bid first.

Board: 161 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 44 S	North:  • 108643  • Q983  • K96  • A	South:  ♠ AKJ  ♥ AK5  ♠ QJ  ♣ K9874			East Pass Pass	2NT 3♦
Board: 162 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 4 N	North:  ♠ AK7  ♥ K76  ♠ A106  ♠ AQ54	South:  ♠ Q832  ♥ Q10952  ♦ 3  ♣ J63	West Pass	North 2NT 3 4 man	East Pass Pass AP	<b>3♣</b> ¹
Board: 163 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 5♥ N	North:	South:  ♠ AQ10  ♥ AQ5  ♠ A87  ♠ KJ102	Pass X	OLEN raise or	Pass Pass Pass AP	2NT 3 ♦ 4 ♦ 3 5 ♣ in ♥
Board: 164 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ AKJ  ♥ J4  ♠ AJ72  ♣ AQ65	South:  ♠ Q1062  ♥ K10832  ←—  ♣ J1098	Pass		East Pass Pass AP	_

Board: 165 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 4♥ S

North: **♦** J1092 **♥** A8532 **♦** Q3

**♣** 95

South: **♦** K5 **♥** KJ6

**♦** KJ105

**♣** AKQ4

Pass  $3 \clubsuit^1$ Pass  $3 \stackrel{?}{•}^2$ AP

Pass 3♦ Pass 4♥

2NT

West North East South

1. Stayman

2. SMOLEN

Board: 166 Dealer: N Vul: NS HCP: 20	<ul><li>♣ Q9</li><li>♥ A84</li><li>◆ AQJ10</li><li>♣ AK54</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: EW HCP: 7	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 168 Dealer: N Vul: None HCP: 20	<ul><li>★ K97</li><li>▼ AKJ</li><li>◆ A96</li><li>◆ KQ76</li></ul>	The opponents are silent. You bid first.
Board: 169 Dealer: S Vul: NS HCP: 10	<ul><li>AQJ8</li><li>K9632</li><li>9</li><li>864</li></ul>	The opponents are silent.  Partner bids first.
Board: 170 Dealer: N Vul: EW HCP: 20	<ul><li>★ K93</li><li>★ AQ7</li><li>★ K8</li><li>★ AKJ95</li></ul>	The opponents are silent. You bid first.

Board: 166 Dealer: N Vul: NS North HCP: 20 South HCP: 13 Contract: 5♥ N	North:  ♠ Q9  ♥ A84  ♠ AQJ10  ♠ AK54	South:  ♠ KJ104  ♥ QJ653  ♠ K3  ♣ QJ	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♥ Pass 4NT³  Pass 5♣ Pass 5♥  AP  1. Stayman 2. SMOLEN 3. Blackwood 0314, for ♥
Board: 167 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ A3  ♥ A105  ♠ KQ974  ♣ AK8	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 168 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ K97  ♥ AKJ  ♠ A96  ♠ KQ76	South:  ♠ A10653  ♥ Q1075  ♠ 8742  ♣ —	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♠ AP  1. Stayman  2. SMOLEN
Board: 169 Dealer: S Vul: NS North HCP: 10 South HCP: 20 Contract: 6N S	North:  ♠ AQJ8  ♥ K9632  ♠ 9  ♣ 864	South:  ♠ K103  ♥ AQ10  ♠ AKQ64  ♣ Q2	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♣  Pass 6NT AP  1. Stayman 2. SMOLEN 3. Blackwood 0314, for ♥

West North East South Board: 170 North: South: Pass 3♣¹ 2NT Dealer: N **♦** K93 **♦** AQ1076 Vul: EW Pass 3♦ Pass 3♥<sup>2</sup> ♥ AQ7 **♥** K1064 North HCP: 20 AP Pass 4♠ **♦** K8 **♦** J3 South HCP: 10 1. Stayman **♣** 108 **♣** AKJ95 Contract: 4♠ N 2. SMOLEN

Board: 166 Dealer: N Vul: NS HCP: 13	<ul><li>★ KJ104</li><li>♥ QJ653</li><li>◆ K3</li><li>♠ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: S Vul: EW HCP: 20	<ul><li>★ A3</li><li>▼ A105</li><li>★ KQ974</li><li>★ AK8</li></ul>	The opponents are silent.  You bid first.
Board: 168 Dealer: N Vul: None HCP: 6	<ul><li>★ A10653</li><li>♥ Q1075</li><li>◆ 8742</li><li>◆ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 169 Dealer: S Vul: NS HCP: 20	<ul><li>★ K103</li><li>★ AQ10</li><li>★ AKQ64</li><li>★ Q2</li></ul>	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: EW HCP: 10	<ul><li>AQ1076</li><li>✓ K1064</li><li>✓ J3</li><li>✓ 108</li></ul>	The opponents are silent.  Partner bids first.

Board: 166 Dealer: N Vul: NS North HCP: 20 South HCP: 13 Contract: 5♥ N	North:  ♠ Q9  ♥ A84  ♠ AQJ10  ♠ AK54	South:  ♠ KJ104  ♥ QJ653  ♠ K3  ♣ QJ	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♥ Pass 4NT³  Pass 5♣ Pass 5♥  AP  1. Stayman 2. SMOLEN 3. Blackwood 0314, for ♥
Board: 167 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:	South:  ♠ A3  ♥ A105  ♠ KQ974  ♣ AK8	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♥² Pass 3NT  AP  1. Stayman 2. SMOLEN
Board: 168 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 4♠ N	North:  ♠ K97  ♥ AKJ  ♠ A96  ♠ KQ76	South:  ♠ A10653  ♥ Q1075  ♠ 8742  ♣ —	West North East South  2NT Pass 3♣¹  Pass 3♣¹  Pass 3♣²  Pass 4♠ AP  1. Stayman  2. SMOLEN
Board: 169 Dealer: S Vul: NS North HCP: 10 South HCP: 20 Contract: 6N S	North:  ♠ AQJ8  ♥ K9632  ♠ 9  ♣ 864	South:  ♠ K103  ♥ AQ10  ♠ AKQ64  ♣ Q2	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♣  Pass 6NT AP  1. Stayman 2. SMOLEN 3. Blackwood 0314, for ♥

West North East South Board: 170 North: South: Pass 3♣¹ 2NT Dealer: N **♦** K93 **♦** AQ1076 Vul: EW Pass 3♦ Pass 3♥<sup>2</sup> ♥ AQ7 **♥** K1064 North HCP: 20 AP Pass 4♠ **♦** K8 **♦** J3 South HCP: 10 1. Stayman **♣** 108 **♣** AKJ95 Contract: 4♠ N 2. SMOLEN

Board: 171 Dealer: S Vul: Both HCP: 5	<ul><li>◆ Q10762</li><li>♥ Q872</li><li>◆ 652</li><li>◆ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 172 Dealer: N Vul: None HCP: 20	<ul><li>AQ4</li><li>✓ AQ7</li><li>AJ765</li><li>K2</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 173 Dealer: S Vul: Both HCP: 11	<ul><li>★ AK98</li><li>♥ KJ985</li><li>★ 1098</li><li>♣ 5</li></ul>	The opponents are silent.  Partner bids first.
Board: 174 Dealer: N Vul: EW HCP: 20	<ul><li>★ KQ</li><li>▼ AQ</li><li>◆ AK52</li><li>◆ Q9632</li></ul>	The opponents are silent.  You bid first.
Board: 175 Dealer: S Vul: Both HCP: 8	<ul><li>♣ QJ763</li><li>♥ 9854</li><li>♦ K6</li><li>♠ Q8</li></ul>	The opponents are silent.  Partner bids first.

Board: 171 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 4♠ S	North:  ♠ Q10762  ♥ Q872  ♠ 652  ♣ J	South:  ♠ AJ4  ♥ K94  ♠ AQ3  ♠ AK105	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3♣  Pass 4♠ AP  1. Stayman  2. SMOLEN
Board: 172 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 4♥ S	North:  ♠ AQ4  ♥ AQ7  ♠ AJ765  ♠ K2	South:  ♠ J1032  ♥ K10842  ♠ K2  ♣ 74	West North East South  2NT Pass 3♣¹  X 3♦ Pass 3♣²  Pass 4♣³ Pass 4♥  AP  1. Stayman  2. SMOLEN  3. limit raise or better in ♥
Board: 173 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6♥ S	North:  ♠ AK98  ♥ KJ985  ♦ 1098  ♣ 5	South:  ♠ 76  ♥ AQ4  ♠ AQJ  ♣ AQJ109	West North East South  2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♣  Pass 5♠ Pass 5NT  Pass 6♥ AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♥
Board: 174 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ KQ  ♥ AQ  ♠ AK52  ♣ Q9632	South:  ◆ A8763  ◆ J865  ◆ 43  ◆ J7	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN

West North East South Board: 175 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **♠** QJ763 **♠** AK8 Vul: Both **9**854 **♥** Q32 Pass 4♠ Pass  $3^{\checkmark2}$ North HCP: 8 **♦** K6 ♦ A872 AP South HCP: 20 **♣** Q8 **♣** AK3 1. Stayman Contract: 4♠ S 2. SMOLEN

Board: 171	The opponents are silent. You bid first.
Board: 172	West Doubles 3♣ if possible.  Partner bids first.
Board: 173	The opponents are silent. You bid first.
Board: 174	The opponents are silent.  Partner bids first.
Board: 175	The opponents are silent.  You bid first.

Board: 171 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 4♠ S	North:  ♠ Q10762  ♥ Q872  ♠ 652  ♣ J	South:  ♠ AJ4  ♥ K94  ♠ AQ3  ♠ AK105	West North East South 2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 3♣  Pass 4♠ AP  1. Stayman  2. SMOLEN
Board: 172 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 4♥ S	North:  ♠ AQ4  ♥ AQ7  ♠ AJ765  ♠ K2	South:  ♠ J1032  ♥ K10842  ♠ K2  ♣ 74	West North East South  2NT Pass 3♣¹  X 3♦ Pass 3♣²  Pass 4♣³ Pass 4♥  AP  1. Stayman  2. SMOLEN  3. limit raise or better in ♥
Board: 173 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6♥ S	North:  ♠ AK98  ♥ KJ985  ♦ 1098  ♣ 5	South:  ♠ 76  ♥ AQ4  ♠ AQJ  ♣ AQJ109	West North East South  2NT  Pass 3♣¹ Pass 3♣  Pass 3♣² Pass 4♥  Pass 4NT³ Pass 5♣  Pass 5♠ Pass 5NT  Pass 6♥ AP  1. Stayman  2. SMOLEN  3. Blackwood 0314, for ♥
Board: 174 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 3N N	North:  ♠ KQ  ♥ AQ  ♠ AK52  ♣ Q9632	South:  ◆ A8763  ◆ J865  ◆ 43  ◆ J7	West North East South  2NT Pass 3♣¹  Pass 3♣ Pass 3♥²  Pass 3NT AP  1. Stayman  2. SMOLEN

West North East South Board: 175 2NT North: South: Dealer: S Pass 3♦ Pass 3♣¹ **♠** QJ763 **♠** AK8 Vul: Both **9**854 **♥** Q32 Pass 4♠ Pass  $3^{\checkmark2}$ North HCP: 8 **♦** K6 ♦ A872 AP South HCP: 20 **♣** Q8 **♣** AK3 1. Stayman Contract: 4♠ S 2. SMOLEN