Board: 1 Dealer: S Vul: None HCP: 14	★ A64♥ AK76♦ 72♠ QJ106	The opponents are silent. Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 16	★ AKQ2▼ 10642◆ K2◆ A92	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: EW HCP: 14	♠ 962♥ A943♦ KQ♠ AJ76	The opponents are silent. Partner bids first.
Board: 4 Dealer: N Vul: NS HCP: 15	★ KJ5♥ Q96◆ 76◆ AKQ92	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: EW HCP: 9	♦ 952♥ 8753♦ 1064♠ AKQ	The opponents are silent. Partner bids first.
Board: 6 Dealer: N Vul: Both HCP: 16	AQ7KQ76Q9K1097	The opponents are silent. You bid first.

Board: 1 Dealer: S	North:	South:	West	North	East	
Vul: None	♦ A64	♦ KQJ	Dogg	2.1	Pass	1NT
North HCP: 14	♥ AK76 ♦ 72	♥ Q832 ♦ QJ	Pass	2♣¹ 4♥	AP	2♥
South HCP: 15	♣ QJ106	♣ A872	1. Stay		AP	
Contract: 4♥ S			1. Stay	man		
Board: 2	North:	South:	West	North	East	South
Dealer: N	AKQ2	♦ J86		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	v 10642	♥ KJ95	Pass	2♥	Pass	4♥
South HCP: 8	♦ K2	◆ 10987	AP			
Contract: 4♥ N	♣ A92	♣ QJ	1. Stay	man		
Board: 3 Dealer: S	North: ◆ 962	South: ♠ KJ84	West	North	East	South 1NT
Vul: EW	♥ A943	♥ KQ65	Pass	2 ♣ ¹	Pass	2 y
North HCP: 14 South HCP: 15	♦ KQ	◆ A62	Pass	4♥	AP	
Contract: 4♥ S	♣ AJ76	♣ Q2	1. Stay	man		
Board: 4			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: NS	♦ KJ5	♠ AQ963 ♥ K854	Pass	2•	Pass	
North HCP: 15	♥ Q96 ♦ 76	V K634♦ J53	Pass	4♠	AP	
South HCP: 10	♣ AKQ92	♣ 5	1. Stay	man		
Contract: 4♠ N			2. SM0	OLEN		
Board: 5 Dealer: S	North: ♦ 952	South: ♠ AKJ8	West	North	East	South 1NT
Vul: EW North HCP: 9	* 8753	♥ KJ10	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	♦ 1064	♦ Q5	Pass	2NT	AP	
Contract: 2N S	♣ AKQ	♣ J1094	1. Stay	man		

Board: 6 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♠** AQ7 **♦** J1083 Vul: Both Pass 2NT **♥** KQ76 **984** Pass 2♥ North HCP: 16 **♦** Q9 **♦** AK87 AP South HCP: 8 **♣** K1097 **♣** 54 1. Stayman Contract: 2N N

Board: 1 Dealer: S Vul: None HCP: 15	★ KQJ♥ Q832◆ QJ◆ A872	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: NS HCP: 8		The opponents are silent. Partner bids first.
Board: 3 Dealer: S Vul: EW HCP: 15	★ KJ84▼ KQ65★ A62★ Q2	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: NS HCP: 10	AQ963✓ K854J535	The opponents are silent. Partner bids first.
Board: 5 Dealer: S Vul: EW HCP: 15	★ AKJ8▼ KJ10◆ Q5◆ J1094	The opponents are silent. You bid first.
Board: 6 Dealer: N Vul: Both HCP: 8		The opponents are silent. Partner bids first.

Board: 1 Dealer: S	North:	South:	West	North	East	
Vul: None	♦ A64	♦ KQJ	Dogg	2.1	Pass	1NT
North HCP: 14	♥ AK76 ♦ 72	♥ Q832 ♦ QJ	Pass	2♣¹ 4♥	AP	2♥
South HCP: 15	♣ QJ106	♣ A872	1. Stay		AP	
Contract: 4♥ S			1. Stay	man		
Board: 2	North:	South:	West	North	East	South
Dealer: N	AKQ2	♦ J86		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	v 10642	♥ KJ95	Pass	2♥	Pass	4♥
South HCP: 8	♦ K2	◆ 10987	AP			
Contract: 4♥ N	♣ A92	♣ QJ	1. Stay	man		
Board: 3 Dealer: S	North: ◆ 962	South: ♠ KJ84	West	North	East	South 1NT
Vul: EW	♥ A943	♥ KQ65	Pass	2 ♣ ¹	Pass	2 y
North HCP: 14 South HCP: 15	♦ KQ	◆ A62	Pass	4♥	AP	
Contract: 4♥ S	♣ AJ76	♣ Q2	1. Stay	man		
Board: 4			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: NS	♦ KJ5	♠ AQ963 ♥ K854	Pass	2•	Pass	
North HCP: 15	♥ Q96 ♦ 76	V K634♦ J53	Pass	4♠	AP	
South HCP: 10	♣ AKQ92	♣ 5	1. Stay	man		
Contract: 4♠ N			2. SM0	OLEN		
Board: 5 Dealer: S	North: ♦ 952	South: ♠ AKJ8	West	North	East	South 1NT
Vul: EW North HCP: 9	* 8753	♥ KJ10	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	♦ 1064	♦ Q5	Pass	2NT	AP	
Contract: 2N S	♣ AKQ	♣ J1094	1. Stay	man		

Board: 6 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♠** AQ7 **♦** J1083 Vul: Both Pass 2NT **♥** KQ76 **984** Pass 2♥ North HCP: 16 **♦** Q9 **♦** AK87 AP South HCP: 8 **♣** K1097 **♣** 54 1. Stayman Contract: 2N N

Board: 7 Dealer: S Vul: None HCP: 9	 ♣ J653 ♥ AQJ7 ♦ J7 ♣ 1098	The opponents are silent. Partner bids first.
Board: 8 Dealer: N Vul: EW HCP: 17	★ A103★ A7★ AKJ8★ J752	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: Both HCP: 10	★ 10962★ K72★ AQJ9★ 95	The opponents are silent. Partner bids first.
Board: 10 Dealer: N Vul: None HCP: 16	★ A105▼ KQ3◆ K975◆ KJ10	The opponents are silent. You bid first.
Board: 11 Dealer: S Vul: NS HCP: 15	★ K1064♥ QJ4◆ A73◆ KQ8	The opponents are silent. Partner bids first.
Board: 12 Dealer: N Vul: Both HCP: 17	♣ Q1032♥ KQ94◆ K32♣ AK	The opponents are silent. You bid first.

Board: 7 Dealer: S Vul: None	North: ♠ J653 ♥ AQJ7	South: ♠ A2 ▼ K865	Pass	North 2♣¹	Pass	1NT
North HCP: 9	↓ AQ3 /↓ J7	◆ AQ9	Pass	2 ▼ 4 ∀	AP	∠ ▼
South HCP: 16 Contract: 4♥ S	♣ 1098	♣ QJ62	1. Stay		All	
Board: 8	North:	South:	West	North	East	South
Dealer: N	★ A103	♦ Q652		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 17	♥ A7	♥ KJ82	Pass	2•	Pass	3NT
South HCP: 10	♦ AKJ8	◆ Q102	AP			
Contract: 3N N	♣ J752	♣ Q6	1. Stay	man		
Board: 9	North:	Contle	West	North	Fast	South
Dealer: S	Norui: ♠ 10962	South: ♠ KQ5	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1 (0141	Last	1NT
Vul: Both	▼ K72	♥ AJ104	Pass	2 ♣ ¹	Pass	2♥
North HCP: 10 South HCP: 15	♦ AQJ9	◆ K654	Pass	3NT	AP	
Contract: 3N S	♣ 95	♣ Q3	1. Stay	man		
Board: 10			West	North	East	South
Dealer: N	North:	South:	,,,,,,,	1NT	Pass	
Vul: None	♠ A105 ♥ KQ3	♦ K8632 ♥ A984	Pass	2•	Pass	
North HCP: 16	♦ K975	◆ Q32	Pass	4♠	AP	
South HCP: 9 Contract: 4♠ S	♣ KJ10	♣ 3	1. Stay	man		
Board: 11		~ 1	Wost	North	Foot	South
Dealer: S Vul: NS	North: ♠ K1064	South: ♠ QJ3	west	Norun	East	South 1NT
North HCP: 15	♥ QJ4	♥ AK87	Pass	2 ♣ ¹	Pass	2♥
South HCP: 16	◆ A73 ◆ KQ8	◆ Q109 ◆ A95	Pass 1. Stay	3NT	AP	

Board: 12 Dealer: N Vul: Both	North: ♠ Q1032 ♥ KQ94	South: ♠ AK 64 ▼ 1085	West Pass	North 1NT 2	Pass	
North HCP: 17 South HCP: 10 Contract: 4♠ N	★ K32★ AK	◆ Q4 ◆ J952	Pass 1. Stay	4♠	AP	01.1

D 15		
Board: 7	♦ A2	The opponents are silent.
Dealer: S	♥ K865	
Vul: None	♦ AQ9	You bid first.
HCP: 16	♣ QJ62	
Board: 8	♦ Q652	The appearants are silent
Dealer: N	♥ KJ82	The opponents are silent.
Vul: EW	◆ Q102	Partner bids first.
HCP: 10	♣ Q6	Farmer olds mist.
Board: 9	♠KQ5	
Dealer: S	♥ AJ104	The opponents are silent.
Vul: Both	♦ K654	XX 1.10
HCP: 15	♣ Q3	You bid first.
Board: 10	♦ K8632	
Dealer: N	♥ A984	The opponents are silent.
Vul: None	◆ Q32	D 1 . 1 . C
HCP: 9	♣ 3	Partner bids first.
Board: 11	♠ QJ3	771
Dealer: S	♥ AK87	The opponents are silent.
Vul: NS	♦ Q109	Van hid finst
HCP: 16	♣ A95	You bid first.
Board: 12	♦ AK64	
Dealer: N	▼ 1085	The opponents are silent.
Vul: Both	♦ Q4	D 4 1:1 C 4
	♣ J952	Partner bids first.

Board: 7 Dealer: S Vul: None	North: ♠ J653 ♥ AQJ7	South: ♠ A2 ▼ K865	Pass	North 2♣¹	Pass	1NT
North HCP: 9	↓ AQ3 /↓ J7	◆ AQ9	Pass	2 ▼ 4 ∀	AP	∠ ▼
South HCP: 16 Contract: 4♥ S	♣ 1098	♣ QJ62	1. Stay		All	
Board: 8	North:	South:	West	North	East	South
Dealer: N	★ A103	♦ Q652		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 17	♥ A7	♥ KJ82	Pass	2•	Pass	3NT
South HCP: 10	♦ AKJ8	◆ Q102	AP			
Contract: 3N N	♣ J752	♣ Q6	1. Stay	man		
Board: 9	North:	Contle	West	North	Fast	South
Dealer: S	Norui: ♠ 10962	South: ♠ KQ5	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1 (0141	Last	1NT
Vul: Both	▼ K72	♥ AJ104	Pass	2 ♣ ¹	Pass	2♥
North HCP: 10 South HCP: 15	♦ AQJ9	◆ K654	Pass	3NT	AP	
Contract: 3N S	♣ 95	♣ Q3	1. Stay	man		
Board: 10			West	North	East	South
Dealer: N	North:	South:	,,,,,,,	1NT	Pass	
Vul: None	♠ A105 ♥ KQ3	♦ K8632 ♥ A984	Pass	2•	Pass	
North HCP: 16	♦ K975	◆ Q32	Pass	4♠	AP	
South HCP: 9 Contract: 4♠ S	♣ KJ10	♣ 3	1. Stay	man		
Board: 11		~ 1	Wost	North	Foot	South
Dealer: S Vul: NS	North: ♠ K1064	South: ♠ QJ3	west	Norun	East	South 1NT
North HCP: 15	♥ QJ4	♥ AK87	Pass	2 ♣ ¹	Pass	2♥
South HCP: 16	◆ A73 ◆ KQ8	◆ Q109 ◆ A95	Pass 1. Stay	3NT	AP	

Board: 12 Dealer: N Vul: Both	North: ♠ Q1032 ♥ KQ94	South: ♠ AK 64 ▼ 1085	West Pass	North 1NT 2	Pass	
North HCP: 17 South HCP: 10 Contract: 4♠ N	★ K32★ AK	◆ Q4 ◆ J952	Pass 1. Stay	4♠	AP	01.1

Board: 13 Dealer: S Vul: None HCP: 8	10856532QJ4KQ8	The opponents are silent. Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 15	★ K96★ AK→ J1075★ KJ54	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: EW HCP: 9	▲ A9432▼ A1043◆ J2♣ 96	The opponents are silent. Partner bids first.
Board: 16 Dealer: N Vul: NS HCP: 16	♣ Q97♥ AK75◆ 853♣ AK7	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: EW HCP: 17	♣ J1085♥ AK9♦ AQ♣ K1052	The opponents are silent. Partner bids first.
Board: 18 Dealer: N Vul: Both HCP: 17	AQ3✓ A32✓ KJ6✓ K1053	The opponents are silent. You bid first.

Board: 13 Dealer: S	North: • 1085	South: ♠ A76	West	North	East	South 1NT
Vul: None	♥ 6532	♥ AJ	Pass	$2\clubsuit^1$	Pass	2 ♦
North HCP: 8	◆ QJ4	◆ A10975	Pass	2NT	Pass	3NT
South HCP: 17	♦ KQ8	♣ A42	AP			
Contract: 3N S	11140	111.2	1. Stay	man		
Board: 14	No arthu	Contle	West	North	Fast	South
Dealer: N	North: ♠ K96	South: ♠ QJ75	***************************************	1NT	Pass	_
Vul: NS	♥ K90 ♥ AK	♥ J75	Pass	2•		3NT
North HCP: 15	◆ J1075	◆ K96	AP	∠▼	Pass	31N I
South HCP: 11	♣ KJ54	♣ A63				
Contract: 3N N		2 1 200	1. Stay	man		
Board: 15			West	Mauth	Foot	Carth
Dealer: S	North:	South:	west	North	East	
Vul: EW	♠ A9432	♠ QJ87	ъ.	. 1	ъ	1NT
North HCP: 9	♥ A1043	♥ QJ		2 ♣ ¹	Pass	2♠
South HCP: 17	♦ J2 ♣ 96	◆ A1043 ◆ AK3	Pass	4♠	AP	
Contract: 4♠ S	9 0	♣ AN3	1. Stay	man		
Board: 16	NT d	Q 4	West	North	Fact	South
Dealer: N	North:	South:	West	1NT		_
Vul: NS	♠ Q97 ♥ AK75	♦ A863	D		Pass	
North HCP: 16	◆ 853	♥ Q92 ♦ Q92	Pass	2♥	Pass	2NT
South HCP: 9	◆ 655 • AK7	• Q92 ♣ J53	AP			
Contract: 2N N	æ / ux/	2 333	1. Stay	man		
D 115						
Board: 17	North:	South:	West	North	East	South
Dealer: S	★ J1085	♠ AK32				1NT
Vul: EW North HCP: 17	♥ AK9	¥ 42	Pass	2 ♣ ¹	Pass	2♠
South HCP: 17	♦ AQ	♦ K98	Pass	6♠	AP	
	♣ K1052	♣ AQ43	1. Stay			

Board: 18 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** AQ3 **◆** 9764 Vul: Both Pass 3NT **♥** A32 **♥** K65 Pass 2♦ North HCP: 17 **♦** KJ6 **♦** A8 AP South HCP: 11 ♣ A876 **♣** K1053 1. Stayman Contract: 3N N

Board: 13 Dealer: S Vul: None HCP: 17	♣ A76♥ AJ◆ A10975♣ A42	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: NS HCP: 11	♣ QJ75♥ J75◆ K96♣ A63	The opponents are silent. Partner bids first.
Board: 15 Dealer: S Vul: EW HCP: 17	♣ QJ87♥ QJ◆ A1043♣ AK3	The opponents are silent. You bid first.
Board: 16 Dealer: N Vul: NS HCP: 9	★ A863♥ Q92◆ Q92◆ J53	The opponents are silent. Partner bids first.
Board: 17 Dealer: S Vul: EW HCP: 16	★ AK32★ 42★ K98★ AQ43	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: Both HCP: 11	◆ 9764♥ K65◆ A8◆ A876	The opponents are silent. Partner bids first.

Board: 13 Dealer: S	North: • 1085	South: ♠ A76	West	North	East	South 1NT
Vul: None	♥ 6532	♥ AJ	Pass	$2\clubsuit^1$	Pass	2 ♦
North HCP: 8	◆ QJ4	◆ A10975	Pass	2NT	Pass	3NT
South HCP: 17	♦ KQ8	♣ A42	AP			
Contract: 3N S	11140	111.2	1. Stay	man		
Board: 14	No arthu	Contle	West	North	Fast	South
Dealer: N	North: ♠ K96	South: ♠ QJ75	***************************************	1NT	Pass	_
Vul: NS	♥ K90 ♥ AK	♥ J75	Pass	2•		3NT
North HCP: 15	◆ J1075	◆ K96	AP	∠▼	Pass	31N I
South HCP: 11	♣ KJ54	♣ A63				
Contract: 3N N		2 1 200	1. Stay	man		
Board: 15			West	Mauth	Foot	Carth
Dealer: S	North:	South:	west	North	East	
Vul: EW	♠ A9432	♠ QJ87	ъ.	. 1	ъ	1NT
North HCP: 9	♥ A1043	♥ QJ		2 ♣ ¹	Pass	2♠
South HCP: 17	♦ J2 ♣ 96	◆ A1043 ◆ AK3	Pass	4♠	AP	
Contract: 4♠ S	9 0	♣ AN3	1. Stay	man		
Board: 16	NT d	Q 4	West	North	Fact	South
Dealer: N	North:	South:	West	1NT		_
Vul: NS	♠ Q97 ♥ AK75	♦ A863	D		Pass	
North HCP: 16	◆ 853	♥ Q92 ♦ Q92	Pass	2♥	Pass	2NT
South HCP: 9	◆ 655 • AK7	• Q92 ♣ J53	AP			
Contract: 2N N	æ / ux/	2 333	1. Stay	man		
D 115						
Board: 17	North:	South:	West	North	East	South
Dealer: S	★ J1085	♠ AK32				1NT
Vul: EW North HCP: 17	♥ AK9	¥ 42	Pass	2 ♣ ¹	Pass	2♠
South HCP: 17	♦ AQ	♦ K98	Pass	6♠	AP	
	♣ K1052	♣ AQ43	1. Stay			

Board: 18 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** AQ3 **◆** 9764 Vul: Both Pass 3NT **♥** A32 **♥** K65 Pass 2♦ North HCP: 17 **♦** KJ6 **♦** A8 AP South HCP: 11 ♣ A876 **♣** K1053 1. Stayman Contract: 3N N

Board: 19 Dealer: S Vul: NS HCP: 12	◆ QJ63♥ Q54◆ —◆ AK9875	The opponents are silent. Partner bids first.
Board: 20 Dealer: N Vul: Both HCP: 15	▲ A10▼ AJ83◆ A93▲ Q1064	The opponents are silent. You bid first.
Board: 21 Dealer: S Vul: None HCP: 9	★ A1065♥ 852♦ KQ943★ 4	The opponents are silent. Partner bids first.
Board: 22 Dealer: N Vul: NS HCP: 16	★ K4▼ KQJ7◆ K62◆ A973	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: NS HCP: 12	▶ J86♥ A432◆ Q43♣ KQ2	The opponents are silent. Partner bids first.
Board: 24 Dealer: N Vul: EW HCP: 15	◆ Q1032♥ QJ◆ AKJ4◆ Q84	The opponents are silent. You bid first.

D 1.10			West	North	East	South
Board: 19	North:	South:				1NT
Dealer: S Vul: NS	♠ QJ63	♦ K1074	Pass	2 ♣ ¹	Pass	2♠
North HCP: 12	♥ Q54	♥ A102	Pass	4 ◆ ²	Pass	4♠
South HCP: 15	♦ —	♦ AQ7	AP			
Contract: 4♠ S	♣ AK9875	♣ Q63	1. Stay	man		
			2. Splir			
Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KQJ6		1NT	Pass	2 ♣ ¹
Vul: Both	♥ AJ83	♥ K54	Pass	2♥	Pass	3NT
North HCP: 15 South HCP: 12	♦ A93	♦ QJ8	AP			
Contract: 3N N	♣ Q1064	♣ 875	1. Stay	man		
Commun. 31V IV			3			
Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ A1065	★ K32				1NT
Vul: None	♥ 852	♥ AK	Pass	2 ♣ ¹	Pass	2
North HCP: 9 South HCP: 15	♦ KQ943	◆ A62	Pass	2NT	AP	
Contract: 2N S	♣ 4	♣ J9862	1. Stay		-	
Communication D			/2			
Board: 22	North:	South:	West	North	East	South
Dealer: N	♦ K4	♠ QJ96		1NT	Pass	2 ♣ ¹
Vul: NS	♥ KQJ7	♥ 532	Pass	2♥	Pass	2NT
North HCP: 16 South HCP: 9	♦ K62	◆ A108	AP			
Contract: 2N N	♣ A973	♣ Q84	1. Stay	man		
Commun. 21V IV			1. Stay	1116111		
Board: 23	NI41	G 1	West	North	Fact	South
Dealer: S	North:	South:	West	1 101111	Lasi	1NT
Vul: NS	★ J86	★ K105	Dagg	2.1	Dogg	
North HCP: 12	♥ A432	♥ KQ96 ♦ A972	Pass		Pass	∠▼
South HCP: 16	◆ Q43 ◆ KQ2	◆ A972 • A9	Pass		AP	
	¥ 11\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	$\mathbf{x} \cap \mathcal{I}$	1. Stay	mon		

Board: 24 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 6♠ N	North: ♠ Q1032 ♥ QJ ♠ AKJ4 ♣ Q84	South: ♠ AJ94 ♥ A872 ♦ 5 ♠ A952	Pass Pass Pass AP 1. Stay. 2. Splir	2♠ 4♠ 5♦	Pass Pass Pass Pass	2♣¹ 4♠² 4NT³ 6♠
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Board: 19 Dealer: S Vul: NS HCP: 15	★ K1074★ A102★ AQ7♣ Q63	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: Both HCP: 12	★ KQJ6▼ K54◆ QJ8◆ 875	The opponents are silent. Partner bids first.
Board: 21 Dealer: S Vul: None HCP: 15	★ K32★ AK★ A62★ J9862	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: NS HCP: 9	◆ QJ96♥ 532◆ A108◆ Q84	The opponents are silent. Partner bids first.
Board: 23 Dealer: S Vul: NS HCP: 16	★ K105★ KQ96★ A972★ A9	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: EW HCP: 13	AJ94✓ A872✓ 5A952	The opponents are silent. Partner bids first.

D 1.10			West	North	East	South
Board: 19	North:	South:				1NT
Dealer: S Vul: NS	♠ QJ63	♦ K1074	Pass	2 ♣ ¹	Pass	2♠
North HCP: 12	♥ Q54	♥ A102	Pass	4 ◆ ²	Pass	4♠
South HCP: 15	♦ —	♦ AQ7	AP			
Contract: 4♠ S	♣ AK9875	♣ Q63	1. Stay	man		
			2. Splir			
Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KQJ6		1NT	Pass	2 ♣ ¹
Vul: Both	♥ AJ83	♥ K54	Pass	2♥	Pass	3NT
North HCP: 15 South HCP: 12	♦ A93	♦ QJ8	AP			
Contract: 3N N	♣ Q1064	♣ 875	1. Stay	man		
Commun. 31V IV			3			
Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ A1065	★ K32				1NT
Vul: None	♥ 852	♥ AK	Pass	2 ♣ ¹	Pass	2
North HCP: 9 South HCP: 15	♦ KQ943	◆ A62	Pass	2NT	AP	
Contract: 2N S	♣ 4	♣ J9862	1. Stay		-	
Communication D			/2			
Board: 22	North:	South:	West	North	East	South
Dealer: N	♦ K4	♠ QJ96		1NT	Pass	2 ♣ ¹
Vul: NS	♥ KQJ7	♥ 532	Pass	2♥	Pass	2NT
North HCP: 16 South HCP: 9	♦ K62	◆ A108	AP			
Contract: 2N N	♣ A973	♣ Q84	1. Stay	man		
Commun. 21V IV			1. Stay	1116111		
Board: 23	NI41	G 1	West	North	Fact	South
Dealer: S	North:	South:	West	1 101111	Lasi	1NT
Vul: NS	★ J86	★ K105	Dagg	2.1	Dogg	
North HCP: 12	♥ A432	♥ KQ96 ♦ A972	Pass		Pass	∠▼
South HCP: 16	◆ Q43 ◆ KQ2	◆ A972 • A9	Pass		AP	
	¥ 11\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	$\mathbf{x} \cap \mathcal{I}$	1. Stay	mon		

Board: 24 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 6♠ N	North: ♠ Q1032 ♥ QJ ♠ AKJ4 ♣ Q84	South: ♠ AJ94 ♥ A872 ♦ 5 ♠ A952	Pass Pass Pass AP 1. Stay. 2. Splir	2♠ 4♠ 5♦	Pass Pass Pass Pass	2♣¹ 4♠² 4NT³ 6♠
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Board: 25 Dealer: S Vul: None HCP: 11	★ AK73▼ K92◆ J87◆ 863	East Bids 3♦ if possible. Partner bids first.
Board: 26 Dealer: N Vul: NS HCP: 15	♣ Q862♥ AJ♦ AQ42♣ Q96	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: EW HCP: 9	10874KQ9A721072	The opponents are silent. Partner bids first.
Board: 28 Dealer: N Vul: Both HCP: 15	A10✓ AQ5✓ K1096✓ Q964	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: NS HCP: 15	▲ AJ109✓ AK54◆ QJ106▲ 8	The opponents are silent. Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 17	♠ AK8♥ 653♦ AJ104♠ KQ4	The opponents are silent. You bid first.

Board: 25	North:	South:	West	North	East	South
Dealer: S	♦ AK73	♦ QJ8				1NT
Vul: None	♥ K92	♥ QJ84	Pass	2 ♣ ¹	3♦	Pass
North HCP: 11 South HCP: 15	♦ J87	♦ Q5	Pass	XA♠♠	AP	
Contract: 3•X E	♣ 863	♣ AQJ10	1. Stay	man		
Board: 26	Mauthi	South:	West	North	Fast	South
Dealer: N	North: ♠ Q862	50um. ♠ J43	,,,	1NT	Pass	
Vul: NS	♥ Q002	♥ 9542	Pass	2 ♠		2NT
North HCP: 15	◆ AQ42	♦ 85	AP	24	1 033	2111
South HCP: 8 Contract: 2N N	♣ Q96	♣ AK42	1. Stay	man		
Contract. 21v iv			1. Suly	112411		
Board: 27	North:	South:	West	North	East	Sout
Dealer: S	♦ 10874	AJ9				1NT
Vul: EW	♥ KQ9	▼ 762	Pass	2 ♣ ¹	Pass	2•
North HCP: 9	♦ A72	♦ K863	Pass		AP	
South HCP: 16 Contract: 2N S	♣ 1072	♣ AKJ	1. Stay			
Contract. 21V 5			_			
D 1.00			West	North	East	Soutl
Board: 28	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: Both	♦ A10	♠KQ6	Pass	2•	Pass	3NT
North HCP: 15	♥ AQ5	♥ KJ109				
South HCP: 14	◆ K1096 ◆ O064	◆ AJ4 ◆ 853	AP			
Contract: 3N N	♣ Q964	4 033	1. Stay	man		
Board: 29	NI d	G 4	West	North	Fact	South
Dealer: S	North:	South:	WCSI	INOIUI	Last	Soul 1NT
Vul: NS	♠ AJ109	♠ Q62	Dagg	2.1	Dose	
North HCP: 15	✓ AK54◆ QJ106	♥ J8 ♦ A95	Pass	2♣¹	Pass	∠♥
South HCP: 15	♦ 8	A93♠ AKJ64	Pass	3NT	AP	
Contract: 3N S	4 0	TIME	1. Stay	man		

Board: 30 Dealer: N Vul: EW	North: ♠ AK8	South: ♠ 10974	West	North 1NT	East Pass	
North HCP: 17 South HCP: 9 Contract: 3N N	♥ 653 ♦ AJ104 ♣ KQ4	✓ AK10◆ Q972◆ 52	Pass Pass 1. Stay	3NT		2NT

Board: 25 Dealer: S Vul: None HCP: 15	♣ QJ8♥ QJ84◆ Q5♣ AQJ10	East Bids 3♦ if possible. You bid first.
Board: 26 Dealer: N Vul: NS HCP: 8		The opponents are silent. Partner bids first.
Board: 27 Dealer: S Vul: EW HCP: 16	▲ AJ9▼ 762◆ K863◆ AKJ	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: Both HCP: 14	★ KQ6▼ KJ109◆ AJ4◆ 853	The opponents are silent. Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 15	♣ Q62♥ J8◆ A95♣ AKJ64	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 9	★ 10974★ AK10★ Q972★ 52	The opponents are silent. Partner bids first.

Board: 25	North:	South:	West	North	East	South
Dealer: S	★ AK73	♦ QJ8				1NT
Vul: None	♥ K92	♥ QJ84	Pass	2 ♣ ¹	3 ♦	Pass
North HCP: 11	♦ J87	♦ Q5	Pass	XA♠♠		
South HCP: 15 Contract: 3♦X E	♣ 863	♣ AQJ10	1. Stay			
Contract: 5 X E			1. Suly	ii ta ii		
Board: 26	NI 4	G 4	West	North	Fast	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: NS	♠ Q862 ♥ AJ	◆ J43 ♥ 9542	Daga			
North HCP: 15	◆ AQ42	♦ 85	Pass	2♠	Pass	2NT
South HCP: 8	• 11Q-12 • Q96	♣ AK42	AP			
Contract: 2N N	1 0,0	7 7 11 12	1. Stay	man		
Board: 27	North:	South:	West	North	East	South
Dealer: S	♦ 10874	AJ9				1NT
Vul: EW	♥ KQ9	▼ 762	Pass	2 ♣ ¹	Pass	2•
North HCP: 9	◆ A72	♦ K863	Pass		AP	
South HCP: 16	♣ 1072	♣ AKJ	1. Stay		TM.	
Contract: 2N S			1. Stay	man		
D 120			West	North	East	South
Board: 28 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both	♦ A10	♠KQ6	Pass	2•	Pass	3NT
North HCP: 15	♥ AQ5	♥ KJ109				
South HCP: 14	◆ K1096	♦ AJ4	AP			
Contract: 3N N	♣ Q964	♣ 853	1. Stay	man		
Connect. 51 V I V			J			
Board: 29	NI 4	G 4	West	North	Fact	South
Dealer: S	North:	South:	vvest	INOIUI	Last	Soul 1NT
Vul: NS	♠ AJ109	♠ Q62	D	o - 1	D.	
North HCP: 15	♥ AK54	♥ J8	Pass	2♣¹	Pass	∠ ♦
South HCP: 15	◆ QJ106 ♣ 8	♦ A95 ♣ AKJ64	Pass	3NT	AP	
	T 0	▼ /MNJU4	1. Stay	mon		

Board: 30 Dealer: N Vul: EW	North: ♠ AK8	South: ♠ 10974	West	North 1NT	East Pass	
North HCP: 17 South HCP: 9 Contract: 3N N	♥ 653 ♦ AJ104 ♣ KQ4	✓ AK10◆ Q972◆ 52	Pass Pass 1. Stay	3NT		2NT

Board: 31 Dealer: S Vul: Both HCP: 14	♣ J1065♥ AK9◆ AJ973♣ J	The opponents are silent. Partner bids first.
Board: 32 Dealer: N Vul: EW HCP: 17	AQ96✓ A54AJ6Q54	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: Both HCP: 9	♣ Q107♥ 10642♦ A♣ K9765	The opponents are silent. Partner bids first.
Board: 34 Dealer: N Vul: None HCP: 16	★ K8★ K4◆ AQJ42◆ K1087	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: Both HCP: 14	♣ Q93♥ A1073◆ AK9♣ J107	The opponents are silent. Partner bids first.
Board: 36 Dealer: N Vul: EW HCP: 17	AJ73✓ A7A64A975	The opponents are silent. You bid first.

Board: 31 Dealer: S	North: ♠ J1065	South: ♠ AKQ	West	North	East	South 1NT	
Vul: Both	♥ AK9	♥ Q10862	Pass	2 ♣ ¹	Pass	2 ♥	
North HCP: 14	◆ AJ973	• Q54	Pass	3♦	Pass	3♥	
South HCP: 15	♣ J	♣ Q4	Pass	4♥	AP		
Contract: 4♥ S			1. Stay	man			
Board: 32	NId	C 41	West	North	Fast	South	
Dealer: N	North: ♠ AQ96	South: ♠ K854	*** C St	1NT	Pass		
Vul: EW	♥ A54	♥ K1063	Pass	2♠	Pass		
North HCP: 17	♦ AJ6	◆ K32	AP	24	1 000	12	
South HCP: 9 Contract: 4♠ N	♣ Q54	♣ 73	1. Stay	man			
Contract. 42 IN			1. Suly				
Board: 33	North:	South:	West	North	East	South	
Dealer: S	♦ Q107	♠ AJ53				1NT	
Vul: Both North HCP: 9	v 10642	♥ A83	Pass	2 ♣ ¹	Pass	2♠	
South HCP: 16	♦ A	◆ KQ102	Pass	3NT	AP		
Contract: 3N S	♣ K9765	X9765 ♣ Q8		1. Stayman			
Board: 34			West	North	Fast	South	
Dealer: N	North:	South:	West	1NT	Pass	_	
Vul: None	♦ K8	♠ A975	Pass	2•		3NT	
North HCP: 16	∀ K4	✓ A1052✓ K5	AP	∠ ▼	1 433	3111	
South HCP: 11	◆ AQJ42	◆ R3 ◆ 953	1. Stayman				
Contract: 3N N	♣ K1087	¥ 755	1. Suly	11111			
Roard: 35			***	27.4	.	~ 1	
Board: 35 Dealer: S	North:	South:	West	North	East		
Vul: Both	♦ Q93	♦ KJ6	_		_	1NT	
North HCP: 14	♥ A1073	♥ KQ4	Pass		Pass	2 ♦	
South HCP: 15	◆ AK9 ♣ J107	◆ J1032 ◆ KQ8	Pass	3NT man	AP		
Sount I CI. 13							

Board: 36 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** AJ73 **♦** Q542 Vul: EW **♥** A7 **♥** Q84 Pass 2♠ Pass 4♠ North HCP: 17 ♦ KJ853 **♦** A64 AP South HCP: 11 ♣ A975 **♣** K 1. Stayman Contract: 4♠ N

Board: 31 Dealer: S Vul: Both HCP: 15	AKQ♥ Q10862♥ Q54♥ Q4	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 9	★ K854★ K1063★ K32★ 73	The opponents are silent. Partner bids first.
Board: 33 Dealer: S Vul: Both HCP: 16	AJ53✓ A83✓ KQ102✓ Q8	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: None HCP: 11	♠ A975♥ A1052♠ K5♠ 953	The opponents are silent. Partner bids first.
Board: 35 Dealer: S Vul: Both HCP: 15	★ KJ6♥ KQ4◆ J1032◆ KQ8	The opponents are silent. You bid first.
Board: 36 Dealer: N Vul: EW HCP: 11	Q542Q84KJ853K	The opponents are silent. Partner bids first.

Board: 31 Dealer: S	North: ♠ J1065	South: ♠ AKQ	West	North	East	South 1NT	
Vul: Both	♥ AK9	♥ Q10862	Pass	2 ♣ ¹	Pass	2 ♥	
North HCP: 14	◆ AJ973	• Q54	Pass	3♦	Pass	3♥	
South HCP: 15	♣ J	♣ Q4	Pass	4♥	AP		
Contract: 4♥ S			1. Stay	man			
Board: 32	NId	C 41	West	North	Fast	South	
Dealer: N	North: ♠ AQ96	South: ♠ K854	*** C St	1NT	Pass		
Vul: EW	♥ A54	♥ K1063	Pass	2♠	Pass		
North HCP: 17	♦ AJ6	◆ K32	AP	24	1 000	12	
South HCP: 9 Contract: 4♠ N	♣ Q54	♣ 73	1. Stay	man			
Contract. 42 IN			1. Suly				
Board: 33	North:	South:	West	North	East	South	
Dealer: S	♦ Q107	♠ AJ53				1NT	
Vul: Both North HCP: 9	v 10642	♥ A83	Pass	2 ♣ ¹	Pass	2♠	
South HCP: 16	♦ A	◆ KQ102	Pass	3NT	AP		
Contract: 3N S	♣ K9765	X9765 ♣ Q8		1. Stayman			
Board: 34			West	North	Fast	South	
Dealer: N	North:	South:	West	1NT	Pass	_	
Vul: None	♦ K8	♠ A975	Pass	2•		3NT	
North HCP: 16	∀ K4	✓ A1052✓ K5	AP	∠ ▼	1 433	3111	
South HCP: 11	◆ AQJ42	◆ R3 ◆ 953	1. Stayman				
Contract: 3N N	♣ K1087	¥ 755	1. Suly	11111			
Roard: 35			***	27.4	.	~ 1	
Board: 35 Dealer: S	North:	South:	West	North	East		
Vul: Both	♦ Q93	♦ KJ6	_		_	1NT	
North HCP: 14	♥ A1073	♥ KQ4	Pass		Pass	2 ♦	
South HCP: 15	◆ AK9 ♣ J107	◆ J1032 ◆ KQ8	Pass	3NT man	AP		
Sount I CI. 13							

Board: 36 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** AJ73 **♦** Q542 Vul: EW **♥** A7 **♥** Q84 Pass 2♠ Pass 4♠ North HCP: 17 ♦ KJ853 **♦** A64 AP South HCP: 11 ♣ A975 **♣** K 1. Stayman Contract: 4♠ N

Board: 37 Dealer: S Vul: None HCP: 15	★ AK54♥ KQ982◆ K985◆ —	The opponents are silent. Partner bids first.
Board: 38 Dealer: N Vul: NS HCP: 16	♠ AK8♥ QJ108♦ J62♠ KQ7	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: EW HCP: 13	♠ AQJ3♥ AQ98♠ 87♠ 1092	The opponents are silent. Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 16	★ AK1074▼ KQ6◆ 875◆ A4	West Bids 2♦ if possible. You bid first.
Board: 41 Dealer: S Vul: Both HCP: 11	★ KQ84▼ AQ4◆ 765◆ 1093	The opponents are silent. Partner bids first.
Board: 42 Dealer: N Vul: None HCP: 15	♣ J107♥ AK43♦ K9♣ KJ73	The opponents are silent. You bid first.

			West	North	East	South 1NT
Board: 37	North:	South:	Pass	2 ♣ ¹	Pass	
Dealer: S	Norui.	soun. ♠ J62	Pass	3♠ ²		
Vul: None	♥ KQ982	♥ A64	Pass	4NT ³		
North HCP: 15 South HCP: 15	♦ K985	◆ AQ106	Pass	4N 1°	AP	3 4 2
Contract: 7♥ S	♣ —	♣ A102	1. Stayı		Л	
			2. SMC			
			3. Black	kwood	0314,	for 🔻
Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♦ Q742		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ QJ108	♥ A74	Pass	2♥	Pass	3NT
South HCP: 10	◆ J62	♦ K103	AP			
Contract: 3N N	♣ KQ7	♣ J64	1. Stayı	man		
Board: 39	North:	South:	West	North	East	South
Dealer: S	AQJ3	♦ K6				1NT
Vul: EW	♥ AQ98	♥ K543	Pass	2♣ ¹	Pass	2♥
North HCP: 13 South HCP: 16	♦ 87	♦ AJ2	Pass	4♥	AP	
Contract: 4♥ S	♣ 1092	♣ KQ83	1. Stayı	man		
Board: 40	North:	G 4	West	North		
Dealer: N	A K1074	South: ♠ QJ86		1NT	Pass	
Vul: Both	♥ KQ6	♥ 1098	2♦	3♠	Pass	4 ♦ ²
North HCP: 16	♦ 875	◆ KJ2	Pass	4♠	AP	
South HCP: 8 Contract: 4♠ N	♣ A4	♣ J109	1. Stayı		_	
Contract. 1211			2. limit	raise or	better	in 🏚
D 1.41						
Board: 41 Dealer: S	North:	South:	West	North	East	
Vul: Both	★ KQ84	♠ A32	_	1	_	1NT
	♥ AQ4	♥ J65	Pass	2 ♣ ¹	Pass	2 •
North HCP: 11	▲ 76E	A TO	_			
North HCP: 11 South HCP: 16	765★ 1093	◆ AJ8◆ AQ54	Pass 1. Stayı	3NT	AP	

Board: 42 Dealer: N	North:	South:	West North East South
Vul: None	▲ J107	★ 8532	1NT Pass 2♣¹
North HCP: 15	♥ AK43	♥ J762	Pass 2♥ Pass 4♥
South HCP: 11	♦ K9	• AQ7	AP
Contract: 4♥ N	♣ KJ73	♣ A8	1. Stayman

Board: 37 Dealer: S Vul: None HCP: 15		The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: NS HCP: 10	♣ Q742♥ A74♦ K103♣ J64	The opponents are silent. Partner bids first.
Board: 39 Dealer: S Vul: EW HCP: 16	★ K6♥ K543◆ AJ2◆ KQ83	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 8	♣ QJ86♥ 1098◆ KJ2♣ J109	West Bids 2♦ if possible. Partner bids first.
Board: 41 Dealer: S Vul: Both HCP: 16	A32✓ J65AJ8AQ54	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: None HCP: 11	♦ 8532♥ J762♦ AQ7♠ A8	The opponents are silent. Partner bids first.

			West	North	East	South 1NT
Board: 37	North:	South:	Pass	2 ♣ ¹	Pass	
Dealer: S	Norui.	soun. ♠ J62	Pass	3♠ ²		
Vul: None	♥ KQ982	♥ A64	Pass	4NT ³		
North HCP: 15 South HCP: 15	♦ K985	◆ AQ106	Pass	4N 1°	AP	3 4 2
Contract: 7♥ S	♣ —	♣ A102	1. Stayı		Л	
			2. SMC			
			3. Black	kwood	0314,	for 🔻
Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♦ Q742		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ QJ108	♥ A74	Pass	2♥	Pass	3NT
South HCP: 10	◆ J62	♦ K103	AP			
Contract: 3N N	♣ KQ7	♣ J64	1. Stayı	man		
Board: 39	North:	South:	West	North	East	South
Dealer: S	AQJ3	♦ K6				1NT
Vul: EW	♥ AQ98	♥ K543	Pass	2 ♣¹	Pass	2♥
North HCP: 13 South HCP: 16	♦ 87	♦ AJ2	Pass	4♥	AP	
Contract: 4♥ S	♣ 1092	♣ KQ83	1. Stayı	man		
Board: 40	North:	G 4	West	North		
Dealer: N	A K1074	South: ♠ QJ86		1NT	Pass	
Vul: Both	♥ KQ6	♥ 1098	2♦	3♠	Pass	4 ♦ ²
North HCP: 16	♦ 875	◆ KJ2	Pass	4♠	AP	
South HCP: 8 Contract: 4♠ N	♣ A4	♣ J109	1. Stayı		_	
Contract. 1211			2. limit	raise or	better	in 🏚
D 1.41						
Board: 41 Dealer: S	North:	South:	West	North	East	
Vul: Both	★ KQ84	♠ A32	_	1	_	1NT
	♥ AQ4	♥ J65	Pass	2 ♣ ¹	Pass	2 •
North HCP: 11	▲ 76E	A TO	_			
North HCP: 11 South HCP: 16	765★ 1093	◆ AJ8◆ AQ54	Pass 1. Stayı	3NT	AP	

Board: 42 Dealer: N	North:	South:	West North East South
Vul: None	▲ J107	★ 8532	1NT Pass 2♣¹
North HCP: 15	♥ AK43	♥ J762	Pass 2♥ Pass 4♥
South HCP: 11	♦ K9	• AQ7	AP
Contract: 4♥ N	♣ KJ73	♣ A8	1. Stayman

Board: 43 Dealer: S Vul: None HCP: 8	♦ 9542♥ 1092♦ KQJ7♠ Q9	The opponents are silent. Partner bids first.
Board: 44 Dealer: N Vul: NS HCP: 15	★ AK102★ K9◆ 95★ AJ652	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: Both HCP: 11	♣ A765♥ QJ7◆ A942♣ 106	The opponents are silent. Partner bids first.
Board: 46 Dealer: N Vul: None HCP: 17	★ KJ8▼ K853◆ K765◆ AK	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 10	◆ Q84♥ 10874◆ AQJ103◆ J	The opponents are silent. Partner bids first.
Board: 48 Dealer: N Vul: EW HCP: 15	★ A105♥ Q10★ KQ95★ A1064	The opponents are silent. You bid first.

Board: 43 Dealer: S Vul: None	North: ♠ 9542	South: ♠ K7	West	North	East	South 1NT
North HCP: 8	♥ 1092	♥ A53	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 15	♦ KQJ7 ♣ Q9	♦ A10543 • A83	Pass	2NT	AP	
Contract: 2N S	₩ Q9	₩ A03	1. Stay	man		
Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♦ Q64		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ K9	♥ J1062	Pass	2♠	Pass	3♦
South HCP: 13	♦ 95	♦ AKQJ6	Pass	3NT	AP	
Contract: 3N N	♣ AJ652	♣ 3	1. Stay	man		
Board: 45 Dealer: S	North: ♠ A765	South: ♠ K2	West	North	East	South 1NT
Vul: Both North HCP: 11	♥ QJ7	♥ K5	Pass	2 ♣ ¹	Pass	2
South HCP: 16	♦ A942	◆ J763	Pass	3NT	AP	
Contract: 3N S	♣ 106	♣ AKQ97	1. Stay	man		
Board: 46		South:	West	North	East	South
Dealer: N	North:	50uii. • Q752		1NT	Pass	2 ♣ ¹
Vul: None	♠ KJ8 ♥ K853	♥ A74	Pass	2♥	Pass	2NT
North HCP: 17 South HCP: 9	◆ K765	◆ 108	Pass	3NT	AP	
Contract: 3N N	♣ AK	♣ QJ106	1. Stay	man		
Board: 47		a 1	Wost	North	Foot	South
Dealer: S	North:	South:	WEST	inoiul	Last	South 1NT
Vul: NS	♠ Q84 ♥ 10874	♦ A96 ♥ A3	Pass	2 ♣ ¹	Pass	
North HCP: 10	◆ AQJ103	◆ K876	Pass	3NT	AP	∠ ▼
South HCP: 15 Contract: 3N S	♣ J	♣ A762	1. Stay		1 11	

Board: 48 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** A105 **♦** Q7632 Vul: EW **♥** Q10 **♥** K743 Pass 2♦ Pass 2♠ North HCP: 15 **♦** KQ95 **♦** J10 Pass 4♠ AP South HCP: 9 ♣ A1064 **♣** K3 1. Stayman Contract: 4♠ S

Board: 43 Dealer: S Vul: None HCP: 15	★ K7▼ A53◆ A10543◆ A83	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: NS HCP: 13	♣ Q64♥ J1062◆ AKQJ6♣ 3	The opponents are silent. Partner bids first.
Board: 45 Dealer: S Vul: Both HCP: 16	★ K2▼ K5◆ J763◆ AKQ97	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: None HCP: 9	♣ Q752♥ A74♦ 108♣ QJ106	The opponents are silent. Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 15	▲ A96♥ A3◆ K876▲ A762	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: EW HCP: 9	♣ Q7632♥ K743◆ J10♣ K3	The opponents are silent. Partner bids first.

Board: 43 Dealer: S Vul: None	North: ♠ 9542	South: ♠ K7	West	North	East	South 1NT
North HCP: 8	♥ 1092	♥ A53	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 15	♦ KQJ7 ♣ Q9	♦ A10543 • A83	Pass	2NT	AP	
Contract: 2N S	₩ Q9	₩ A03	1. Stay	man		
Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♦ Q64		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ K9	♥ J1062	Pass	2♠	Pass	3♦
South HCP: 13	♦ 95	♦ AKQJ6	Pass	3NT	AP	
Contract: 3N N	♣ AJ652	♣ 3	1. Stay	man		
Board: 45 Dealer: S	North: ♠ A765	South: ♠ K2	West	North	East	South 1NT
Vul: Both North HCP: 11	♥ QJ7	♥ K5	Pass	2 ♣ ¹	Pass	2
South HCP: 16	♦ A942	◆ J763	Pass	3NT	AP	
Contract: 3N S	♣ 106	♣ AKQ97	1. Stay	man		
Board: 46		South:	West	North	East	South
Dealer: N	North:	50uii. • Q752		1NT	Pass	2 ♣ ¹
Vul: None	♠ KJ8 ♥ K853	♥ A74	Pass	2♥	Pass	2NT
North HCP: 17 South HCP: 9	◆ K765	◆ 108	Pass	3NT	AP	
Contract: 3N N	♣ AK	♣ QJ106	1. Stay	man		
Board: 47		a 1	Wost	North	Foot	South
Dealer: S	North:	South:	WEST	inoiul	Last	South 1NT
Vul: NS	♠ Q84 ♥ 10874	♦ A96 ♥ A3	Pass	2 ♣ ¹	Pass	
North HCP: 10	◆ AQJ103	◆ K876	Pass	3NT	AP	∠ ▼
South HCP: 15 Contract: 3N S	♣ J	♣ A762	1. Stay		1 11	

Board: 48 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** A105 **♦** Q7632 Vul: EW **♥** Q10 **♥** K743 Pass 2♦ Pass 2♠ North HCP: 15 **♦** KQ95 **♦** J10 Pass 4♠ AP South HCP: 9 ♣ A1064 **♣** K3 1. Stayman Contract: 4♠ S

Board: 49 Dealer: S Vul: None HCP: 10	★ AK97♥ J8764◆ 752♠ Q	The opponents are silent. Partner bids first.
Board: 50 Dealer: N Vul: NS HCP: 15	★ AK42▼ AQ7◆ J4◆ J875	The opponents are silent. You bid first.
Board: 51 Dealer: S Vul: EW HCP: 11	★ AK42▼ 863◆ Q743◆ Q10	The opponents are silent. Partner bids first.
Board: 52 Dealer: N Vul: Both HCP: 16	♠ 653♥ AQ7♦ K875♠ AK8	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: NS HCP: 9		The opponents are silent. Partner bids first.
Board: 54 Dealer: N Vul: EW HCP: 16	★ K1063♥ Q876◆ A76◆ AK	The opponents are silent. You bid first.

Board: 49 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4 S	North: ♠ AK97 ♥ J8764 ♦ 752 ♠ Q	South: ♠ Q842 ♥ K102 ♦ KJ8 ♣ AK4		North 2♣¹ 4♣² 4♠ man	East Pass Pass AP	1NT 2♠
Contract. 72 S			2. Splir3. Cue	nter bid, a ♦	stoppe	er
Board: 50 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 4♠ N	North: ♠ AK42 ♥ AQ7 ♦ J4 ♣ J875	South: ♠ QJ65 ♥ J103 ♠ A83 ♣ AK3	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 51 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ AK42 ♥ 863 ♠ Q743 ♠ Q10	South: ♣ J5 ♥ A72 • AK109 ♣ A732	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	South 1NT 2
Board: 52 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:	South: ♠ Q107 ▼ J632 ♠ AQ3 ♣ QJ2	West Pass AP 1. Stay		Pass	South 2♣¹ 3NT
Board: 53 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2N S	North:	South: ♠ A53 ♥ K9 ♠ K10983 ♣ AJ8	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	South 1NT 2•

Board: 54 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** K1063 **♠** A952 Vul: EW **♥** Q876 **9**42 Pass 2♥ Pass 2NT North HCP: 16 ♦ A76 **♦** KQ10 Pass 4♠ AP South HCP: 9 ♣ AK **♣** 1074 1. Stayman Contract: 4♠ N

Board: 49 Dealer: S Vul: None HCP: 16	◆ Q842♥ K102◆ KJ8◆ AK4	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: NS HCP: 15	♣ QJ65♥ J103◆ A83♣ AK3	The opponents are silent. Partner bids first.
Board: 51 Dealer: S Vul: EW HCP: 16	 ♣ J5 ♥ A72 ♦ AK109 ♣ A732	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: Both HCP: 12	♣ Q107♥ J632♦ AQ3♣ QJ2	The opponents are silent. Partner bids first.
Board: 53 Dealer: S Vul: NS HCP: 15	★ A53★ K9★ K10983★ AJ8	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: EW HCP: 9	★ A952♥ 942♦ KQ10★ 1074	The opponents are silent. Partner bids first.

Board: 49 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 4 S	North: ♠ AK97 ♥ J8764 ♦ 752 ♠ Q	South: ♠ Q842 ♥ K102 ♦ KJ8 ♣ AK4		North 2♣¹ 4♣² 4♠ man	East Pass Pass AP	1NT 2♠
Contract. 72 S			2. Splir3. Cue	nter bid, a ♦	stoppe	er
Board: 50 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 4♠ N	North: ♠ AK42 ♥ AQ7 ♦ J4 ♣ J875	South: ♠ QJ65 ♥ J103 ♠ A83 ♣ AK3	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 51 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North: ♠ AK42 ♥ 863 ♠ Q743 ♠ Q10	South: ♣ J5 ♥ A72 • AK109 ♣ A732	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	South 1NT 2
Board: 52 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:	South: ♠ Q107 ▼ J632 ♠ AQ3 ♣ QJ2	West Pass AP 1. Stay		Pass	South 2♣¹ 3NT
Board: 53 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 2N S	North:	South: ♠ A53 ♥ K9 ♠ K10983 ♣ AJ8	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	South 1NT 2•

Board: 54 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** K1063 **♠** A952 Vul: EW **♥** Q876 **9**42 Pass 2♥ Pass 2NT North HCP: 16 ♦ A76 **♦** KQ10 Pass 4♠ AP South HCP: 9 ♣ AK **♣** 1074 1. Stayman Contract: 4♠ N

Board: 55 Dealer: S Vul: Both HCP: 11	AJ107▼ 10976◆ KQJ◆ 64	The opponents are silent. Partner bids first.
Board: 56 Dealer: N Vul: None HCP: 16	★ KJ54★ AK53★ K72★ Q2	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: EW HCP: 11		The opponents are silent. Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 16	★ KJ8▼ KJ42◆ AK2◆ J95	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 11	★ AK65♥ J53◆ K4★ 10753	The opponents are silent. Partner bids first.

Board: 55 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4♠ S	North: ♠ AJ107 ♥ 10976 ♠ KQJ ♣ 64	South: ♠ K963 ♥ KJ ♠ A4 ♣ AJ1032			East Pass AP	1NT
Board: 56 Dealer: N Vul: None North HCP: 16 South HCP: 15 Contract: 5♠ N	North: ♠ KJ54 ♥ AK53 ♠ K72 ♣ Q2	South: ♠ A876 ♥ Q106 • Q94 ♣ AK10	Pass Pass Pass AP 1. Stay	5♥	Pass Pass Pass Pass	2♣¹ 3NT 4NT² 5♠
Board: 57 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S	North:	South: ♠ KQ ♥ KQ8 ♠ K54 ♠ KJ1094		North 2.1 3NT man	East Pass AP	1NT
Board: 58 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 6♥ N	North: ♠ KJ8 ♥ KJ42 ♠ AK2 ♣ J95	South: ♠ AQ754 ♥ AQ103 ♠ 7 ♠ K86	Pass Pass AP 1. Stay 2. Splir	man	Pass Pass Pass Pass	2♣¹ 4♠² 4NT³

Board: 59 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♠ S North: South: ♠ AK65 ♠ QJ104 ♥ AQ108 ♠ A76 ♠ 10753 ♠ Q8	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT Pass 4♠ AP 1. Stayman
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Board: 55 Dealer: S Vul: Both HCP: 16	★ K963★ KJ★ A4★ AJ1032	The opponents are silent. You bid first.
Board: 56 Dealer: N Vul: None HCP: 15	★ A876♥ Q106◆ Q94◆ AK10	The opponents are silent. Partner bids first.
Board: 57 Dealer: S Vul: EW HCP: 17	★ KQ ♥ KQ8 ♦ K54 ♣ KJ1094	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: Both HCP: 15	AQ754✓ AQ103✓ 7✓ K86	The opponents are silent. Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 15	♣ QJ104♥ AQ108◆ A76♣ Q8	The opponents are silent. You bid first.

Board: 55 Dealer: S Vul: Both North HCP: 11 South HCP: 16 Contract: 4♠ S	North: ♠ AJ107 ♥ 10976 ♠ KQJ ♣ 64	South: ♠ K963 ♥ KJ ♠ A4 ♣ AJ1032			East Pass AP	1NT
Board: 56 Dealer: N Vul: None North HCP: 16 South HCP: 15 Contract: 5♠ N	North: ♠ KJ54 ♥ AK53 ♠ K72 ♣ Q2	South: ♠ A876 ♥ Q106 • Q94 ♣ AK10	Pass Pass Pass AP 1. Stay	5♥	Pass Pass Pass Pass	2♣¹ 3NT 4NT² 5♠
Board: 57 Dealer: S Vul: EW North HCP: 11 South HCP: 17 Contract: 3N S	North:	South: ♠ KQ ♥ KQ8 ♠ K54 ♠ KJ1094		North 2.1 3NT man	East Pass AP	1NT
Board: 58 Dealer: N Vul: Both North HCP: 16 South HCP: 15 Contract: 6♥ N	North: ♠ KJ8 ♥ KJ42 ♠ AK2 ♣ J95	South: ♠ AQ754 ♥ AQ103 ♠ 7 ♠ K86	Pass Pass AP 1. Stay 2. Splir	man	Pass Pass Pass Pass	2♣¹ 4♠² 4NT³

Board: 59 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♠ S North: South: ♠ AK65 ♠ QJ104 ♥ AQ108 ♠ A76 ♠ 10753 ♠ Q8	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT Pass 4♠ AP 1. Stayman
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Board: 60 Dealer: N Vul: Both HCP: 17	★ A84★ 65★ A42★ AKQ102	The opponents are silent. You bid first.
Board: 61 Dealer: S Vul: None HCP: 13	AQ98QJ106QJJ108	The opponents are silent. Partner bids first.
Board: 62 Dealer: N Vul: NS HCP: 16	★ KQ▼ A43◆ KQ4◆ Q8752	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: EW HCP: 8	♦ 954♥ KJ87♦ A102♦ 854	The opponents are silent. Partner bids first.
Board: 64 Dealer: N Vul: None HCP: 17	★ K65♥ Q97◆ AK◆ KQ753	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: NS HCP: 9	★ K54♥ QJ74◆ 643◆ QJ3	The opponents are silent. Partner bids first.

D 1.60						
Board: 60 Dealer: N	North:	South:	West	North	East	South
Vul: Both	♦ A84	♠ QJ32		1NT	Pass	2 ♣ ¹
North HCP: 17	♥ 65	♥ AJ92	Pass	2	Pass	3NT
South HCP: 13	♦ A42	♦ KQ6	AP			
Contract: 3N N	♣ AKQ102	♣ 85	1. Stay	man		
Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ AQ98	♠ KJ				1NT
Vul: None	♥ QJ106	y 974	Pass	2 ♣ ¹	Pass	2
North HCP: 13 South HCP: 17	♦ QJ	◆ A10872	Pass	3NT	AP	
Contract: 3N S	♣ J108	♣ AKQ	1. Stay	man		
Conduct. 51 V S			·			
Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ82		1NT	Pass	2 ♣ ¹
Vul: NS	♥ A43	♥ Q1065	Pass	2•	Pass	2NT
North HCP: 16 South HCP: 9	♦ KQ4	◆ J1052	AP			
Contract: 2N N	♣ Q8752	♣ J	1. Stay	man		
Contract. 21 V 1 V			J			
Board: 63	No.4h.	South:	West	North	Fast	South
Dealer: S	North:	♦ AJ107	*** C St	rvorur	Lust	1NT
Vul: EW	♦ 954 ∀ KJ87	▼ A965	Pass	2 ♣ ¹	Pass	
North HCP: 8	◆ A102	♦ K5	AP	∠ ▼	1 ass	∠ ▼
South HCP: 15 Contract: 2♥ S	♦ 854	♣ K102		22012		
Contract. 2 V 5			1. Stay	IIIAII		
			Wast	North	Foot	South
Board: 64	North:	South:	WEST			
Dealer: N	♦ K65	♠ AQ108	т.	1NT	Pass	
Vul: None	♥ Q97	♥ AK32	Pass	2 ♦		$4NT^2$
North HCP: 17 South HCP: 16	♦ AK	♦ QJ9	Pass	6NT	AP	
Contract: 6N N	♣ KQ753	♣ 84	1. Stay	man ntitative		

Board: 65 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ K54 ♥ QJ74 ♦ 643 ♣ QJ3	South: ♠ AQ76 ♥ K9 ♠ KJ85 ♠ A98	Pass	2NT	Pass	1NT 2♠
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Board: 60 Dealer: N Vul: Both HCP: 13	♣ QJ32♥ AJ92♦ KQ6♣ 85	The opponents are silent. Partner bids first.
Board: 61 Dealer: S Vul: None HCP: 17	★ KJ♥ 974★ A10872★ AKQ	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: NS HCP: 9	AJ82♥ Q1065◆ J1052◆ J	The opponents are silent. Partner bids first.
Board: 63 Dealer: S Vul: EW HCP: 15	AJ107✓ A965✓ K5✓ K102	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: None HCP: 16	AQ108✓ AK32QJ984	The opponents are silent. Partner bids first.
Board: 65 Dealer: S Vul: NS HCP: 17	AQ76✓ K9✓ KJ85A98	The opponents are silent. You bid first.

D 1.60						
Board: 60	North:	South:	West	North	East	South
Dealer: N Vul: Both	♦ A84	♠ QJ32		1NT	Pass	2 ♣ ¹
North HCP: 17	♥ 65	♥ AJ92	Pass	2	Pass	3NT
South HCP: 13	♦ A42	♦ KQ6	AP			
Contract: 3N N	♣ AKQ102	♣ 85	1. Stay	man		
Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ AQ98	♠ KJ				1NT
Vul: None	♥ QJ106	y 974	Pass	2 ♣ ¹	Pass	2•
North HCP: 13 South HCP: 17	♦ QJ	◆ A10872	Pass	3NT	AP	
Contract: 3N S	♣ J108	♣ AKQ	1. Stay	man		
Contract. 514 5			,			
Board: 62	North:	South:	West	North	East	South
Dealer: N	♦ KQ	♦ AJ82		1NT	Pass	2 . 1
Vul: NS	♥ A43	♥ Q1065	Pass	2•		2NT
North HCP: 16	♦ KQ4	♦ J1052	AP		1 400	21 1 1
South HCP: 9 Contract: 2N N	♣ Q8752	♣ J	1. Stay	man		
Contract, 21v iv			1. Suly			
Board: 63	NI 4	South:	West	North	Fast	South
Dealer: S	North:	♦ AJ107	*** C St	1 (0141	Lust	1NT
Vul: EW	♠ 954 ♥ KJ87	♥ A965	Pass	2 ♣ ¹	Pass	
North HCP: 8	◆ A102	♦ K5		∠ ▼	1 ass	∠ ▼
South HCP: 15	◆ 854	♣ K102	AP	W00040		
Contract: 2♥ S	2 00 .		1. Stay	man		
			Wast	North	Foot	South
Board: 64	North:	South:	West			
Dealer: N	♦ K65	♠ AQ108	_	1NT	Pass	
Vul: None	♥ Q97	▼ AK32	Pass	2♦	Pass	$4NT^2$
North HCP: 17 South HCP: 16	♦ AK	♦ QJ9	Pass	6NT	AP	
Contract: 6N N	♣ KQ753	♣ 84	1. Stay			
				ntitative	42	

Board: 65 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ K54 ♥ QJ74 ♦ 643 ♣ QJ3	South: ♠ AQ76 ♥ K9 ♠ KJ85 ♠ A98	Pass	2NT	Pass	1NT 2♠
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Board: 66 Dealer: N Vul: EW HCP: 15	★ A108▼ K93◆ AQ54◆ Q109	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: Both HCP: 8	★ K64▼ KJ102◆ J52◆ 1084	The opponents are silent. Partner bids first.
Board: 68 Dealer: N Vul: NS HCP: 16	★ AK92▼ AQ7◆ QJ5◆ 1085	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: EW HCP: 12	♣ QJ3♥ KQ64◆ 10♣ A10854	The opponents are silent. Partner bids first.
Board: 70 Dealer: N Vul: Both HCP: 17	♠ AK♥ A42♠ AJ2♠ J8762	The opponents are silent. You bid first.
Board: 71 Dealer: S Vul: None HCP: 13	★ K96▼ KQ32◆ A43◆ J32	The opponents are silent. Partner bids first.

Board: 66 Dealer: N Vul: EW	North: ♠ A108 ♥ K93	South: ♠ J543 ♥ AJ6	Pass	North 1NT 2•	Pass	
North HCP: 15 South HCP: 9 Contract: 2N N	◆ AQ54 ◆ Q109	◆ K97 ◆ 742	AP 1. Stay		1 ass	2111
Board: 67 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K64 ♥ KJ102 ♦ J52 ♣ 1084	South: ♣ J1087 ♥ A84 ♠ AQ8 ♣ AJ5	·	North 2♣¹ 2NT	East Pass AP	South 1NT 24
Board: 68 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ AK92 ♥ AQ7 • QJ5 ♣ 1085	South: ♠ Q107 ♥ K643 ♠ A4 ♠ QJ62	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 69 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 6 N	North: ♠ QJ3 ♥ KQ64 ♦ 10 ♣ A10854	South: ♠ A1065 ♥ AJ ♠ AK64 ♣ J73	Pass Pass Pass AP 1. Stay	North 2♣¹ 3♣ 5♦ man kwood 0	Pass Pass Pass	1NT 2♠ 4NT ² 6♣
Board: 70 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ AK ♥ A42 ♠ AJ2 ♣ J8762	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 71 West North East South North: South: Dealer: S 1NT **♠** Q8 **♦** K96 Vul: None Pass 2♣¹ Pass 2♦ **♥** KQ32 **♥** A107 North HCP: 13 **♦** A43 **♦** KJ7 Pass 3NT AP South HCP: 16 **♣** J32 **♣** AQ1096 1. Stayman Contract: 3N S

Board: 66 Dealer: N Vul: EW HCP: 9		The opponents are silent. Partner bids first.
Board: 67 Dealer: S Vul: Both HCP: 16	♣ J1087♥ A84♦ AQ8♣ AJ5	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: NS HCP: 12	♣ Q107♥ K643◆ A4♣ QJ62	The opponents are silent. Partner bids first.
Board: 69 Dealer: S Vul: EW HCP: 17	★ A1065★ AJ◆ AK64★ J73	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: Both HCP: 11	▲ 1097♥ KJ53◆ KQ5▲ Q93	The opponents are silent. Partner bids first.
Board: 71 Dealer: S Vul: None HCP: 16	♠ Q8 ♥ A107 ♦ KJ7 ♣ AQ1096	The opponents are silent. You bid first.

Board: 66 Dealer: N Vul: EW	North: ♠ A108 ♥ K93	South: ♠ J543 ♥ AJ6	Pass	North 1NT 2•	Pass	
North HCP: 15 South HCP: 9 Contract: 2N N	◆ AQ54 ◆ Q109	◆ K97 ◆ 742	AP 1. Stay		1 ass	2111
Board: 67 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K64 ♥ KJ102 ♦ J52 ♣ 1084	South: ♣ J1087 ♥ A84 ♠ AQ8 ♣ AJ5	·	North 2♣¹ 2NT	East Pass AP	South 1NT 24
Board: 68 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ AK92 ♥ AQ7 • QJ5 ♣ 1085	South: ♠ Q107 ♥ K643 ♠ A4 ♠ QJ62	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 69 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 6 N	North: ♠ QJ3 ♥ KQ64 ♦ 10 ♣ A10854	South: ♠ A1065 ♥ AJ ♠ AK64 ♣ J73	Pass Pass Pass AP 1. Stay	North 2♣¹ 3♣ 5♦ man kwood 0	Pass Pass Pass	1NT 2♠ 4NT ² 6♣
Board: 70 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ AK ♥ A42 ♠ AJ2 ♣ J8762	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 71 West North East South North: South: Dealer: S 1NT **♠** Q8 **♦** K96 Vul: None Pass 2♣¹ Pass 2♦ **♥** KQ32 **♥** A107 North HCP: 13 **♦** A43 **♦** KJ7 Pass 3NT AP South HCP: 16 **♣** J32 **♣** AQ1096 1. Stayman Contract: 3N S

Board: 72 Dealer: N Vul: Both HCP: 15	♣ Q532♥ AJ108◆ AQ2♣ Q3	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: NS HCP: 14	▲ A97▼ AQJ2◆ J942▲ Q3	The opponents are silent. Partner bids first.
Board: 74 Dealer: N Vul: Both HCP: 16	AQ98K74K10A865	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: None HCP: 15	★ KQ93▼ KQ3◆ J6◆ A632	The opponents are silent. Partner bids first.
Board: 76 Dealer: N Vul: EW HCP: 15	♣ KJ4 ♥ KQ2 ♦ A1054 ♣ Q86	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: None HCP: 14	▲ A943✓ AK10◆ 107◆ K853	The opponents are silent. Partner bids first.

Board: 72 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♠ N	North: ♠ Q532 ♥ AJ108 ♠ AQ2 ♠ Q3	South: ♠ AK107 ♥ K53 ♦ 9876 ♠ 94	West Pass Pass 1. Stay	4♠	Pass	
Board: 73 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ A97 ♥ AQJ2 ♠ J942 ♣ Q3	South: ♠ J2 ♥ 96 ♠ AKQ65 ♠ AJ87				1NT
Board: 74 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AQ98 ♥ K74 ♠ K10 ♠ A865	South: ◆ 542 ▼ QJ82 ◆ J74 ◆ KJ4	Pass AP 1. Stay		Pass	
Board: 75 Dealer: S Vul: None North HCP: 15 South HCP: 15 Contract: 3N S	North: ♠ KQ93 ♥ KQ3 ♦ J6 ♣ A632	South: ♠ A6 ♥ A97 ♠ Q87 ♣ KQ1054		North 2♣¹ 3NT man		1NT
Board: 76 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 3N N	North: ♠ KJ4 ♥ KQ2 ♠ A1054 ♣ Q86	South: ♠ A1073 ♥ A103 ♠ KJ3 ♣ K73	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 77 Dealer: S	North: ♠ A943	South: ♠ K10	West North East South 1NT
South HCP: 15	✓ AK10 ◆ 107 ◆ K853	♥ QJ92 ♦ KJ32 ♣ AJ4	Pass 2♣¹ Pass 2♥ Pass 3NT AP
North HCP: 14 South HCP: 15 Contract: 3N S	◆ 107	♦ KJ32	

Board: 72 Dealer: N Vul: Both HCP: 10	★ AK107▼ K53◆ 9876◆ 94	The opponents are silent. Partner bids first.
Board: 73 Dealer: S Vul: NS HCP: 15	J2♥ 96AKQ65AJ87	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: Both HCP: 8	◆ 542♥ QJ82◆ J74◆ KJ4	The opponents are silent. Partner bids first.
Board: 75 Dealer: S Vul: None HCP: 15	▲ A6✓ A97◆ Q87▲ KQ1054	The opponents are silent. You bid first.
Board: 76 Dealer: N Vul: EW HCP: 15	★ A1073▼ A103◆ KJ3★ K73	The opponents are silent. Partner bids first.
Board: 77 Dealer: S Vul: None HCP: 15	★ K10♥ QJ92◆ KJ32◆ AJ4	The opponents are silent. You bid first.

Board: 72 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♠ N	North: ♠ Q532 ♥ AJ108 ♠ AQ2 ♠ Q3	South: ♠ AK107 ♥ K53 ♦ 9876 ♠ 94	West Pass Pass 1. Stay	4♠	Pass	
Board: 73 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ A97 ♥ AQJ2 ♠ J942 ♣ Q3	South: ♠ J2 ♥ 96 ♠ AKQ65 ♠ AJ87				1NT
Board: 74 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ AQ98 ♥ K74 ♠ K10 ♠ A865	South: ◆ 542 ▼ QJ82 ◆ J74 ◆ KJ4	Pass AP 1. Stay		Pass	
Board: 75 Dealer: S Vul: None North HCP: 15 South HCP: 15 Contract: 3N S	North: ♠ KQ93 ♥ KQ3 ♦ J6 ♣ A632	South: ♠ A6 ♥ A97 ♠ Q87 ♣ KQ1054		North 2♣¹ 3NT man		1NT
Board: 76 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 3N N	North: ♠ KJ4 ♥ KQ2 ♠ A1054 ♣ Q86	South: ♠ A1073 ♥ A103 ♠ KJ3 ♣ K73	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 77 Dealer: S	North: ♠ A943	South: ♠ K10	West North East South 1NT
South HCP: 15	✓ AK10 ◆ 107 ◆ K853	♥ QJ92 ♦ KJ32 ♣ AJ4	Pass 2♣¹ Pass 2♥ Pass 3NT AP
North HCP: 14 South HCP: 15 Contract: 3N S	◆ 107	♦ KJ32	

Board: 78 Dealer: N Vul: NS HCP: 15	♠ AK♥ J4♦ QJ642♠ A1073	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: EW HCP: 14	★ AK97★ K97★ 865★ A42	The opponents are silent. Partner bids first.
Board: 80 Dealer: N Vul: Both HCP: 15	★ A6▼ A763★ A63★ QJ76	The opponents are silent. You bid first.
Board: 81 Dealer: S Vul: NS HCP: 9	★ K985▼ AQ82◆ 985◆ 103	East Doubles 2♣ if possible. Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 15	★ KQ7▼ J65◆ QJ63◆ KQJ	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: Both HCP: 8	10984✓ J102AK10425	The opponents are silent. Partner bids first.

Board: 78 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AK ♥ J4 ♦ QJ642 ♣ A1073	South:	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	2 ♣ ¹
Board: 79 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 4 S	North: ♠ AK97 ♥ K97 ♦ 865 ♣ A42	South: ♣ J653 ♥ A632 ♠ AKJ ♣ K7	West Pass Pass AP 1. Stay	North 2♣¹ 3NT	East Pass Pass	1NT 2♥
Board: 80 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ A6 ♥ A763 ♠ A63 ♣ QJ76	South: ♠ Q1054 ♥ KQ4 ♦ J10 ♠ A843	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	
Board: 81 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K985 ♥ AQ82 ♦ 985 ♣ 103	South: ♠ AQ4 ♥ 753 ♠ AKQ10 ♣ J62	Pass	North 2♣¹ 2NT man	X	South 1NT 2
Board: 82 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ KQ7 ♥ J65 • QJ63 ♣ KQJ	South:	West Pass Pass 1. Stay	North 1NT 2 3NT man	East Pass Pass AP	2 ♣ ¹

Board: 83 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4♠ S	North: • 10984 • J102 • AK1042 • 5	South: ♠ AQ52 ♥ AK8 ♠ 85 ♠ KJ94	Pass	3♠	East Pass Pass	1NT 2♠
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Board: 78 Dealer: N Vul: NS HCP: 11		The opponents are silent. Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 16	▲ J653♥ A632◆ AKJ♣ K7	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: Both HCP: 12	◆ Q1054◆ KQ4◆ J10◆ A843	The opponents are silent. Partner bids first.
Board: 81 Dealer: S Vul: NS HCP: 16	AQ4₹753AKQ10J62	East Doubles 2♣ if possible. You bid first.
Board: 82 Dealer: N Vul: EW HCP: 14	 ♣ J63 ♥ AKQ4 ♦ 7 ♣ A8763	The opponents are silent. Partner bids first.
Board: 83 Dealer: S Vul: Both HCP: 17	AQ52✓ AK8◆ 85◆ KJ94	The opponents are silent. You bid first.

Board: 78 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AK ♥ J4 ♦ QJ642 ♣ A1073	South:	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	2 ♣ ¹
Board: 79 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 4 S	North: ♠ AK97 ♥ K97 ♦ 865 ♣ A42	South: ♣ J653 ♥ A632 ♠ AKJ ♣ K7	West Pass Pass AP 1. Stay	North 2♣¹ 3NT	East Pass Pass	1NT 2♥
Board: 80 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ A6 ♥ A763 ♠ A63 ♣ QJ76	South: ♠ Q1054 ♥ KQ4 ♦ J10 ♠ A843	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	
Board: 81 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K985 ♥ AQ82 ♦ 985 ♣ 103	South: ♠ AQ4 ♥ 753 ♠ AKQ10 ♣ J62	Pass	North 2♣¹ 2NT man	X	South 1NT 2
Board: 82 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ KQ7 ♥ J65 • QJ63 ♣ KQJ	South:	West Pass Pass 1. Stay	North 1NT 2 3NT man	East Pass Pass AP	2 ♣ ¹

Board: 83 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4♠ S	North: • 10984 • J102 • AK1042 • 5	South: ♠ AQ52 ♥ AK8 ♠ 85 ♠ KJ94	Pass	3♠	East Pass Pass	1NT 2♠
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Board: 84 Dealer: N Vul: None HCP: 16	AJ3✓ A4◆ 10982◆ AK62	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: Both HCP: 8	♣ Q962♥ J1063◆ QJ96♠ Q	The opponents are silent. Partner bids first.
Board: 86 Dealer: N Vul: None HCP: 16	♣ AJ8♥ KQ92♦ KQ♣ J765	West Doubles 2♣ if possible. East Bids 3♣ if possible. You bid first.
Board: 87 Dealer: S Vul: NS HCP: 8	★ K109★ KJ63◆ J852◆ 85	The opponents are silent. Partner bids first.
Board: 88 Dealer: N Vul: Both HCP: 16	♣ KQ7 ♥ A82 ♦ A10532 ♣ K7	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: None HCP: 10	★ K765▼ K843◆ A2◆ 1074	The opponents are silent. Partner bids first.

Board: 84 Dealer: N Vul: None	North: ♠ AJ3 ♥ A4	South: ♠ K962 ♥ 653		North 1NT	Pass	2 ♣ ¹
North HCP: 16 South HCP: 8 Contract: 2N N	◆ 10982 ◆ AK62	◆ 633 ◆ AJ ◆ 9753	Pass AP 1. Stay		Pass	2NT
Board: 85 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	♦ Q962	♠ AK3	Pass	2 ♣ ¹	Pass	
North HCP: 8 South HCP: 17	♥ J1063 ♦ QJ96 ♣ Q	✓ KQ9◆ 102◆ AJ982	Pass AP	2NT	Pass	3NT
Contract: 3N S	* Q	¥ 1 11 702	1. Stay	man		
Board: 86	North:	South:	West	North	East	South
Dealer: N Vul: None	♣ AJ8	★ K9542		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ KQ92	♥ AJ53	X	2♥	3♣	4♥
South HCP: 8 Contract: 4♥ N	◆ KQ ♣ J765	10763♣ —	AP 1. Stay	man		
Board: 87 Dealer: S	North: ♠ K109	South: ♠ A6	West	North	East	South 1NT
Vul: NS North HCP: 8	♥ KJ63	♥ AQ94	Pass	2 ♣ ¹	Pass	2♥
South HCP: 17	♦ J852	• Q74	Pass	4♥	AP	
Contract: 4♥ S	♣ 85	♣ KQ104	1. Stay	man		
Board: 88	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠KQ7	♦ 985		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ A82	♥ KQ94	Pass	2 ♦	Pass	2NT
South HCP: 9	◆ A10532 ◆ K7	♦ K86 ♣ J96	AP			

Dealer: S	North: ♠ K765	South: ♠ AQ83	West	North	Last	1NT
Vul: None North HCP: 10	♥ K843	♥ AJ9	Pass	2 ♣ ¹	Pass	2♠
South HCP: 17	◆ A2	♦ Q5	Pass	4♠	AP	
Contract: 4♠ S	♣ 1074	♣ KJ82	1. Stayr	nan		

Board: 84 Dealer: N Vul: None HCP: 8	★ K962★ 653★ AJ★ 9753	The opponents are silent. Partner bids first.
Board: 85 Dealer: S Vul: Both HCP: 17	♠ AK3♥ KQ9♦ 102♠ AJ982	The opponents are silent. You bid first.
Board: 86 Dealer: N Vul: None HCP: 8	★ K9542★ AJ53★ 10763★ —	West Doubles 2♣ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 87 Dealer: S Vul: NS HCP: 17	▲ A6✓ AQ94◆ Q74◆ KQ104	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: Both HCP: 9	◆ 985♥ KQ94◆ K86◆ J96	The opponents are silent. Partner bids first.
Board: 89 Dealer: S Vul: None HCP: 17	AQ83✓ AJ9✓ Q5✓ KJ82	The opponents are silent. You bid first.

Board: 84 Dealer: N Vul: None	North: ♠ AJ3 ♥ A4	South: ♠ K962 ♥ 653		North 1NT	Pass	2 ♣ ¹
North HCP: 16 South HCP: 8 Contract: 2N N	◆ 10982 ◆ AK62	◆ 633 ◆ AJ ◆ 9753	Pass AP 1. Stay		Pass	2NT
Board: 85 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	♦ Q962	♠ AK3	Pass	2 ♣ ¹	Pass	
North HCP: 8 South HCP: 17	♥ J1063 ♦ QJ96 ♣ Q	✓ KQ9◆ 102◆ AJ982	Pass AP	2NT	Pass	3NT
Contract: 3N S	* Q	¥ 1 11 702	1. Stay	man		
Board: 86	North:	South:	West	North	East	South
Dealer: N Vul: None	♣ AJ8	★ K9542		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ KQ92	♥ AJ53	X	2♥	3♣	4♥
South HCP: 8 Contract: 4♥ N	◆ KQ ♣ J765	10763♣ —	AP 1. Stay	man		
Board: 87 Dealer: S	North: ♠ K109	South: ♠ A6	West	North	East	South 1NT
Vul: NS North HCP: 8	♥ KJ63	♥ AQ94	Pass	2 ♣ ¹	Pass	2♥
South HCP: 17	♦ J852	• Q74	Pass	4♥	AP	
Contract: 4♥ S	♣ 85	♣ KQ104	1. Stay	man		
Board: 88	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠KQ7	♦ 985		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ A82	♥ KQ94	Pass	2 ♦	Pass	2NT
South HCP: 9	◆ A10532 ◆ K7	♦ K86 ♣ J96	AP			

Dealer: S	North: ♠ K765	South: ♠ AQ83	West	North	Last	1NT
Vul: None North HCP: 10	♥ K843	♥ AJ9	Pass	2 ♣ ¹	Pass	2♠
South HCP: 17	◆ A2	♦ Q5	Pass	4♠	AP	
Contract: 4♠ S	♣ 1074	♣ KJ82	1. Stayr	nan		

Board: 90 Dealer: N Vul: NS HCP: 16	♣ QJ3♥ Q75◆ AQ6♣ AJ95	The opponents are silent. You bid first.
Board: 91 Dealer: S Vul: EW HCP: 14	★ KJ54★ AJ74◆ 93★ AJ5	The opponents are silent. Partner bids first.
Board: 92 Dealer: N Vul: None HCP: 15	★ KJ8★ AJ4◆ Q103★ A1032	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: EW HCP: 8	10852✓ A765A2875	The opponents are silent. Partner bids first.
Board: 94 Dealer: N Vul: NS HCP: 15	♣ 72♥ AJ63♦ A1073♣ AQ9	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: Both HCP: 11	★ K52♥ Q1098◆ A6◆ Q1096	The opponents are silent. Partner bids first.

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ QJ3	♦ A106		1NT	Pass	2 ♣ ¹
Vul: NS	♥ Q75	♥ AK98	Pass	2	Pass	3NT
North HCP: 16 South HCP: 14	♦ AQ6	♦ K983	AP			
Contract: 3N N	♣ AJ95	♣ 107	1. Stay	man		
Contract. 31v Iv			1. Suly			
Board: 91	North:	South:	West	North	Fast	South
Dealer: S	Norui.		,,,	1,0141		1NT
Vul: EW	▼ KJ34 ♥ AJ74	♠ Q92 ♥ K9	Pass	2 ♣ ¹	Pass	
North HCP: 14	◆ 93	◆ AKQ2				∠.▼
South HCP: 16	♦ AJ5	♣ Q1087	Pass	3NT	AP	
Contract: 3N S	1100	1 (1007	1. Stay	man		
Board: 92	North:	South:	West	North	Fast	South
Dealer: N	Norui: ♠ KJ8		,, C St	1NT	Pass	
Vul: None	₹ NJ8 ∀ AJ4	♠ Q104 ♥ KQ105	D			
North HCP: 15	◆ Q103	◆ AK92	Pass	2♦	Pass	3NT
South HCP: 14	◆ A1032	♦ 76	AP			
Contract: 3N N	& A1032	₹ 70	1. Stay	man		
D 1.02			West	North	East	South
Board: 93	North:	South:				1NT
Dealer: S	★ 10852	AJ		2 ♣ ¹		
Vul: EW North HCP: 8	▼ A765	♥ Q9	Pass	24	Pass	2
South HCP: 15	♦ A2	◆ Q10987	Pass	2NT	AP	
Contract: 2N S	♣ 875	♣ KQJ9	1. Stay		1.11	
			1. Suly	112.11		
Board: 94			***	NT 4	.	Q
Dealer: N	North:	South:	West	North		
Vul: NS	♠ 72	♦ K965		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ AJ63	♥ Q105	Pass	2♥	Pass	2NT
South HCP: 8	◆ A1073	♦ K862	AP			
NOTED HUP: X	♣ AQ9	♣ 64				

Board: 95 Dealer: S	North: ♠ K52	South: ♠ A73	West	North	East	South 1NT
Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	♥ Q1098 ♦ A6 • Q1096	★ A74★ 842★ AK52	Pass Pass 1. Stay	3NT	Pass AP	2•

Board: 90 Dealer: N Vul: NS HCP: 14	★ A106★ AK98★ K983★ 107	The opponents are silent. Partner bids first.
Board: 91 Dealer: S Vul: EW HCP: 16	♣ Q92♥ K9◆ AKQ2♣ Q1087	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: None HCP: 14	♣ Q104♥ KQ105◆ AK92♣ 76	The opponents are silent. Partner bids first.
Board: 93 Dealer: S Vul: EW HCP: 15	▲ AJ♥ Q9◆ Q10987◆ KQJ9	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: NS HCP: 8	★ K965♥ Q105◆ K862♣ 64	The opponents are silent. Partner bids first.
Board: 95 Dealer: S Vul: Both HCP: 15	♣ A73♥ A74◆ 842♣ AK52	The opponents are silent. You bid first.

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ QJ3	♦ A106		1NT	Pass	2 ♣ ¹
Vul: NS	♥ Q75	♥ AK98	Pass	2	Pass	3NT
North HCP: 16 South HCP: 14	♦ AQ6	♦ K983	AP			
Contract: 3N N	♣ AJ95	♣ 107	1. Stay	man		
Contract. 31v Iv			1. Suly			
Board: 91	North:	South:	West	North	Fast	South
Dealer: S	Norui.		,,,	1,0141		1NT
Vul: EW	▼ KJ34 ♥ AJ74	♠ Q92 ♥ K9	Pass	2 ♣ ¹	Pass	
North HCP: 14	◆ 93	◆ AKQ2				∠.▼
South HCP: 16	♦ AJ5	♣ Q1087	Pass	3NT	AP	
Contract: 3N S	1100	1 (1007	1. Stay	man		
Board: 92	North:	South:	West	North	Fast	South
Dealer: N	Norui: ♠ KJ8		,, C St	1NT	Pass	
Vul: None	₹ NJ8 ∀ AJ4	♠ Q104 ♥ KQ105	D			
North HCP: 15	◆ Q103	◆ AK92	Pass	2♦	Pass	3NT
South HCP: 14	◆ A1032	♦ 76	AP			
Contract: 3N N	& A1032	₹ 70	1. Stay	man		
D 1.02			West	North	East	South
Board: 93	North:	South:				1NT
Dealer: S	★ 10852	AJ		2 ♣ ¹		
Vul: EW North HCP: 8	▼ A765	♥ Q9	Pass	24	Pass	2
South HCP: 15	♦ A2	◆ Q10987	Pass	2NT	AP	
Contract: 2N S	♣ 875	♣ KQJ9	1. Stay		1.11	
			1. Suly	112.11		
Board: 94			***	NT 4	.	Q
Dealer: N	North:	South:	West	North		
Vul: NS	♠ 72	♦ K965		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ AJ63	♥ Q105	Pass	2♥	Pass	2NT
South HCP: 8	◆ A1073	♦ K862	AP			
NOTED HUP: X	♣ AQ9	♣ 64				

Board: 95 Dealer: S	North: ♠ K52	South: ♠ A73	West	North	East	South 1NT
Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	♥ Q1098 ♦ A6 • Q1096	★ A74★ 842★ AK52	Pass Pass 1. Stay	3NT	Pass AP	2•

Board: 96 Dealer: N Vul: EW HCP: 17	▲ AJ104♥ 63◆ K952◆ AKQ	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: Both HCP: 13	◆ Q1072◆ AK5◆ A53◆ 1075	The opponents are silent. Partner bids first.
Board: 98 Dealer: N Vul: None HCP: 17	♣ Q96♥ Q6◆ AQ102♣ AK106	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: NS HCP: 10	★ K653✓ AK72◆ 92◆ 1064	The opponents are silent. Partner bids first.
Board: 100 Dealer: N Vul: Both HCP: 15	▲ AJ62✓ K83◆ KQ94▲ Q9	West Doubles 2♣ if possible. You bid first.
Board: 101 Dealer: S Vul: None HCP: 8	♣ QJ93♥ A1073◆ J1085♣ 6	The opponents are silent. Partner bids first.

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♦ Q976		1NT	Pass	2 ♣ ¹
Vul: EW	♥ 63	♥ AK97	Pass	2♠	Pass	4♠
North HCP: 17 South HCP: 10	◆ K952	◆ 1074	AP			
Contract: 4♠ N	♣ AKQ	♣ J7	1. Stay	man		
Board: 97	NI 0.44le.	C41	West	North	Fast	South
Dealer: S	North:	South: ♠ AKJ3	West	rvorur	Last	1NT
Vul: Both	♠ Q1072 ♥ AK5	♥ 109	Pass	2 ♣ ¹	Pass	
North HCP: 13	◆ A53	• K2	Pass	2 ₹ 4 ♠	AP	24
South HCP: 15	♣ 1075	♣ KJ642	1. Stay		АΓ	
Contract: 4♠ S			1. Stay	11 Ku11		
Board: 98	NT 41	C 41	West	North	Fast	South
Dealer: N	North:	South: ♠ K82	West	1NT	Pass	
Vul: None	♠ Q96 ♥ Q6	♥ K1092	Pass	2•		2NT
North HCP: 17	◆ AQ102	• K	AP	∠▼	1 ass	21N 1
South HCP: 9	♣ AK106	◆ 98743	1. Stay	man		
Contract: 2N N			1. Stay	man		
Board: 99	NT 4	South:	West	North	Fact	South
Dealer: S	North:	A 97	West	rvorur	Last	1NT
Vul: NS North HCP: 10	♠ K653 ♥ AK72	♥ J83	Pass	2 . 1	Pass	
South HCP: 15	♦ 92	♦ A3	Pass	3NT	AP	
Contract: 3N S	♣ 1064	♣ KQJ93	1. Stay		7 11	
			1. Suly	112411		
Board: 100	NI A	C 4	West	North	Fact	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: Both	♠ AJ62 ♥ K83	♠ K105 ♥ AJ64	V			
North HCP: 15	K83KQ94	▼ AJ04 ◆ 86	X	2♠	Pass	2NT
South HCP: 9	• KQ94 • Q9	◆ J1053	AP			
Contract: 2N N	* Q)	# J1033	1. Stay	man		

Board: 101 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3N S	North: ♠ QJ93 ▼ A1073	South: ♠ A7 ♥ K94	Pass	 Pass	1NT 2♦
	J1085♠ 6	◆ KQ97 ◆ AJ93	Pass 2NT AP 1. Stayman	Pass	3NT

Board: 96 Dealer: N Vul: EW HCP: 10	♣ Q976♥ AK97♦ 1074♣ J7	The opponents are silent. Partner bids first.
Board: 97 Dealer: S Vul: Both HCP: 15	★ AKJ3▼ 109★ K2★ KJ642	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: None HCP: 9	★ K82★ K1092★ K★ 98743	The opponents are silent. Partner bids first.
Board: 99 Dealer: S Vul: NS HCP: 15	★ A97▼ J83◆ A3◆ KQJ93	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: Both HCP: 9	★K105▼AJ64◆86◆J1053	West Doubles 2♣ if possible. Partner bids first.
Board: 101 Dealer: S Vul: None HCP: 17	♣ A7♥ K94◆ KQ97♣ AJ93	The opponents are silent. You bid first.

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♦ Q976		1NT	Pass	2 ♣ ¹
Vul: EW	♥ 63	♥ AK97	Pass	2♠	Pass	4♠
North HCP: 17 South HCP: 10	◆ K952	◆ 1074	AP			
Contract: 4♠ N	♣ AKQ	♣ J7	1. Stay	man		
Board: 97	NI 0.44le.	C41	West	North	Fast	South
Dealer: S	North:	South: ♠ AKJ3	West	rvorur	Last	1NT
Vul: Both	♠ Q1072 ♥ AK5	♥ 109	Pass	2 ♣ ¹	Pass	
North HCP: 13	◆ A53	• K2	Pass	2 ₹ 4 ♠	AP	24
South HCP: 15	♣ 1075	♣ KJ642	1. Stay		АΓ	
Contract: 4♠ S			1. Stay	11 Ku11		
Board: 98	NT 41	C 41	West	North	Fast	South
Dealer: N	North:	South: ♠ K82	West	1NT	Pass	
Vul: None	♠ Q96 ♥ Q6	♥ K1092	Pass	2•		2NT
North HCP: 17	◆ AQ102	• K	AP	∠▼	1 ass	21N 1
South HCP: 9	♣ AK106	◆ 98743	1. Stay	man		
Contract: 2N N			1. Stay	man		
Board: 99	NT 4	South:	West	North	Fact	South
Dealer: S	North:	A 97	West	rvorur	Last	1NT
Vul: NS North HCP: 10	♠ K653 ♥ AK72	♥ J83	Pass	2 . 1	Pass	
South HCP: 15	♦ 92	♦ A3	Pass	3NT	AP	
Contract: 3N S	♣ 1064	♣ KQJ93	1. Stay		7 11	
			1. Suly	112411		
Board: 100	NI A	C 4	West	North	Fact	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: Both	♠ AJ62 ♥ K83	♠ K105 ♥ AJ64	V			
North HCP: 15	K83KQ94	▼ AJ04 ◆ 86	X	2♠	Pass	2NT
South HCP: 9	• KQ94 • Q9	◆ J1053	AP			
Contract: 2N N	* Q)	# J1033	1. Stay	man		

Board: 101 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3N S	North: ♠ QJ93 ▼ A1073	South: ♠ A7 ♥ K94	Pass	 Pass	1NT 2♦
	J1085♠ 6	◆ KQ97 ◆ AJ93	Pass 2NT AP 1. Stayman	Pass	3NT

Board: 102 Dealer: N Vul: NS HCP: 16	◆93▼ AK5◆ K105◆ AQ975	The opponents are silent. You bid first.
Board: 103 Dealer: S Vul: EW HCP: 9	♣ QJ73♥ J987♦ 7♣ KQ73	The opponents are silent. Partner bids first.
Board: 104 Dealer: N Vul: None HCP: 15	♠ AQ♥ A1054♦ A1094♠ J63	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: NS HCP: 13	10975✓ A32✓ Q4♠ AK98	West Bids XA♠♠ if possible. Partner bids first.
Board: 106 Dealer: N Vul: EW HCP: 15	★ KQ54▼ K105◆ QJ9◆ A64	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: Both HCP: 11	↓ J843↓ Q543↓ Q5♠ AQ3	The opponents are silent. Partner bids first.

Board: 102 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 3N N	North:	South: ♠ AQJ104 ♥ J742 ♠ A82 ♣ J	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3♥² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 103 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ♠ QJ73 ♥ J987 ♠ 7 ♠ KQ73	South: ♠ AK95 ♥ KQ ♠ KJ983 ♣ 98	West North East South 1NT Pass 24 Pass 44 Pass 44 AP 1. Stayman 2. Splinter
Board: 104 Dealer: N Vul: None North HCP: 15 South HCP: 15 Contract: 3N N	North: ♠ AQ ♥ A1054 ♠ A1094 ♣ J63	South: ♠ K986 ♥ Q72 ♦ J83 ♣ AKQ	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman
Board: 105 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 6 X S	North:	South: ♠ AKQ8 ♥ J7 ♦ KJ963 ♣ J5	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 6♠ Pass Pass XA♠♠ AP 1. Stayman
Board: 106 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQ54 ♥ K105 ♠ QJ9 ♣ A64	South:	West North East South 1NT Pass 2♣ Pass 2♠ Pass 3NT AP 1. Stayman

North:	South:	West	North	East	South 1NT
♥ Q543 ♥ Q543 • Q5 • AQ3	✓ J2 ✓ K932 ✓ K1085	Pass	3NT	Pass AP	11 1 1
	▶ J843♥ Q543◆ Q5	♣ J843 ♣ AKQ ♥ Q543 ♥ J2 ♦ Q5 ♦ K932	◆ J843	◆ J843	◆ J843

Board: 102 Dealer: N Vul: NS HCP: 13	AQJ104✓ J742A82J	The opponents are silent. Partner bids first.
Board: 103 Dealer: S Vul: EW HCP: 16	★ AK95★ KQ◆ KJ983◆ 98	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: None HCP: 15	★ K986♥ Q72◆ J83◆ AKQ	The opponents are silent. Partner bids first.
Board: 105 Dealer: S Vul: NS HCP: 15	♠ AKQ8♥ J7♦ KJ963♠ J5	West Bids XA♠♠ if possible. You bid first.
Board: 106 Dealer: N Vul: EW HCP: 10		The opponents are silent. Partner bids first.
Board: 107 Dealer: S Vul: Both HCP: 16	★ AKQ♥ J2◆ K932◆ K1085	The opponents are silent. You bid first.

Board: 102 Dealer: N Vul: NS North HCP: 16 South HCP: 13 Contract: 3N N	North:	South: ♠ AQJ104 ♥ J742 ♠ A82 ♣ J	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3♥² Pass 3NT AP 1. Stayman 2. SMOLEN
Board: 103 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ♠ QJ73 ♥ J987 ♠ 7 ♠ KQ73	South: ♠ AK95 ♥ KQ ♠ KJ983 ♣ 98	West North East South 1NT Pass 24 Pass 44 Pass 44 AP 1. Stayman 2. Splinter
Board: 104 Dealer: N Vul: None North HCP: 15 South HCP: 15 Contract: 3N N	North: ♠ AQ ♥ A1054 ♠ A1094 ♣ J63	South: ♠ K986 ♥ Q72 ♦ J83 ♣ AKQ	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman
Board: 105 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 6 X S	North:	South: ♠ AKQ8 ♥ J7 ♦ KJ963 ♣ J5	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 6♠ Pass Pass XA♠♠ AP 1. Stayman
Board: 106 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQ54 ♥ K105 ♠ QJ9 ♣ A64	South:	West North East South 1NT Pass 2♣ Pass 2♠ Pass 3NT AP 1. Stayman

North:	South:	West	North	East	South 1NT
♥ Q543 ♥ Q543 • Q5 • AQ3	✓ J2 ✓ K932 ✓ K1085	Pass	3NT	Pass AP	11 1 1
	▶ J843♥ Q543◆ Q5	♣ J843 ♣ AKQ ♥ Q543 ♥ J2 ♦ Q5 ♦ K932	◆ J843	◆ J843	◆ J843

North hands (Practice Page)

Board: 108 Dealer: N Vul: EW HCP: 15	♣ AJ8♥ AJ2♦ K874♣ Q63	West Doubles 2♣ if possible. You bid first.
Board: 109 Dealer: S Vul: None HCP: 10	◆ Q1065♥ Q732◆ Q83◆ A9	East Bids 3♣ if possible. Partner bids first.
Board: 110 Dealer: N Vul: NS HCP: 17	♣ Q107♥ AQ9◆ QJ104♣ AQ7	The opponents are silent. You bid first.
Board: 111 Dealer: S Vul: Both HCP: 8	◆ Q864▼ K1084◆ 98◆ K93	The opponents are silent. Partner bids first.
Board: 112 Dealer: N Vul: NS HCP: 16	★ K6▼ AKQ76◆ 832◆ A42	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: EW HCP: 14	▲ A104♥ J1096◆ AK1072♠ Q	The opponents are silent. Partner bids first.

Board: 108 Dealer: N Vul: EW	North: ♠ AJ8	South: ♠ Q104	West	North 1NT	East Pass	
North HCP: 15	♥ AJ2	♥ Q653	X	2	Pass	3♦
South HCP: 9	♦ K874	♦ J932	AP			
Contract: 3♦ N	♣ Q63	♣ A9	1. Stay	man		
Board: 109 Dealer: S	North: ♠ Q1065	South: ♠ AK4	West	North	East	South 1NT
Vul: None North HCP: 10	♥ Q732	▼ A86	Pass	2 ♣ ¹	3♣	Pass
South HCP: 16	◆ Q83	◆ KJ642	Pass	3NT	AP	
Contract: 3N S	♣ A9	♣ J2	1. Stay	man		
Board: 110	North:	South:	West	North	East	South
Dealer: N	♦ Q107	★ 542		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 17	♥ AQ9	♥ KJ54	Pass	2•	Pass	3NT
South HCP: 11	◆ QJ104	◆ AK76	AP			
Contract: 3N N	♣ AQ7	♣ 83	1. Stay	man		
Board: 111 Dealer: S	North:	South: ♠ 1032	West	North	East	South 1NT
Vul: Both North HCP: 8	♠ Q864 ♥ K1084	♥ 1032	Pass	2 ♣ ¹	Pass	2♦
South HCP: 15 Contract: 2N S	♦ 98 ♣ K93	★ KJ53★ AQJ8	Pass 1. Stay	2NT man	AP	
Board: 112	North:	South:	West	North	East	South
Dealer: N Vul: NS	♠ K6	♠ Q983		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ AKQ76	♥ J1043	Pass	2♥	Pass	3♥
South HCP: 9	♦ 832 • A42	♦ A7	Pass	4♥	AP	
Contract: 4♥ N	♣ A42	♣ Q96	1. Stay	man		

Board: 113			West	North	Last	1NT
Dealer: S	North: ♠ A104	South: ♠ KJ72	Pass	2 ♣ ¹	Pass	2♠
Vul: EW	♥ J1096	♥ AK	Pass	3♦	Pass	$4NT^2$
North HCP: 14	◆ AK1072	♦ QJ6	Pass	5♣	Pass	6 ♦
South HCP: 17	♣ Q	♣ K1092	AP			
Contract: 6♦ N			1. Stay	man		
			2. Blac	kwood	0314, 1	for 🔷

South hands (Practice Page)

Board: 108 Dealer: N Vul: EW HCP: 9	◆ Q104♥ Q653◆ J932◆ A9	West Doubles 2♣ if possible. Partner bids first.
Board: 109 Dealer: S Vul: None HCP: 16	★ AK4▼ A86◆ KJ642★ J2	East Bids 3♣ if possible. You bid first.
Board: 110 Dealer: N Vul: NS HCP: 11	★ 542★ KJ54★ AK76★ 83	The opponents are silent. Partner bids first.
Board: 111 Dealer: S Vul: Both HCP: 15	▲ 1032▼ A7◆ KJ53▲ AQJ8	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: NS HCP: 9	♣ Q983♥ J1043◆ A7♣ Q96	The opponents are silent. Partner bids first.
Board: 113 Dealer: S Vul: EW HCP: 17	★ KJ72★ AK◆ QJ6★ K1092	The opponents are silent. You bid first.

Board: 108 Dealer: N Vul: EW	North: ♠ AJ8	South: ♠ Q104	West	North 1NT	East Pass	
North HCP: 15	♥ AJ2	♥ Q653	X	2	Pass	3♦
South HCP: 9	♦ K874	♦ J932	AP			
Contract: 3♦ N	♣ Q63	♣ A9	1. Stay	man		
Board: 109 Dealer: S	North: ♠ Q1065	South: ♠ AK4	West	North	East	South 1NT
Vul: None North HCP: 10	♥ Q732	▼ A86	Pass	2 ♣ ¹	3♣	Pass
South HCP: 16	◆ Q83	◆ KJ642	Pass	3NT	AP	
Contract: 3N S	♣ A9	♣ J2	1. Stay	man		
Board: 110	North:	South:	West	North	East	South
Dealer: N	♦ Q107	★ 542		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 17	♥ AQ9	♥ KJ54	Pass	2•	Pass	3NT
South HCP: 11	◆ QJ104	◆ AK76	AP			
Contract: 3N N	♣ AQ7	♣ 83	1. Stay	man		
Board: 111 Dealer: S	North:	South: ♠ 1032	West	North	East	South 1NT
Vul: Both North HCP: 8	♠ Q864 ♥ K1084	♥ 1032	Pass	2 ♣ ¹	Pass	2♦
South HCP: 15 Contract: 2N S	♦ 98 ♣ K93	★ KJ53★ AQJ8	Pass 1. Stay	2NT man	AP	
Board: 112	North:	South:	West	North	East	South
Dealer: N Vul: NS	♠ K6	♠ Q983		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ AKQ76	♥ J1043	Pass	2♥	Pass	3♥
South HCP: 9	♦ 832 • A42	♦ A7	Pass	4♥	AP	
Contract: 4♥ N	♣ A42	♣ Q96	1. Stay	man		

Board: 113			West	North	Last	1NT
Dealer: S	North: ♠ A104	South: ♠ KJ72	Pass	2 ♣ ¹	Pass	2♠
Vul: EW	♥ J1096	♥ AK	Pass	3♦	Pass	$4NT^2$
North HCP: 14	◆ AK1072	♦ QJ6	Pass	5♣	Pass	6 ♦
South HCP: 17	♣ Q	♣ K1092	AP			
Contract: 6♦ N			1. Stay	man		
			2. Blac	kwood	0314, 1	for 🔷

North hands (Practice Page)

Board: 114 Dealer: N Vul: NS HCP: 15	43★ K73★ K965★ AKQ8	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: EW HCP: 13	AJ10✓ A96210✓ KJ973	The opponents are silent. Partner bids first.
Board: 116 Dealer: N Vul: NS HCP: 16	★ A97♥ QJ2★ A3★ AJ1083	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: EW HCP: 8	★ K1043▼ J73◆ A632◆ 86	The opponents are silent. Partner bids first.
Board: 118 Dealer: N Vul: Both HCP: 17	♠ AQJ♥ 975♠ AQ43♠ KJ3	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: None HCP: 11	AJ32✓ K1092◆ QJ5◆ 63	The opponents are silent. Partner bids first.

Board: 114 Dealer: N Vul: NS North HCP: 15 South HCP: 16 Contract: 6N N	North:	South: ♠ AKJ ♥ AJ52 ♠ QJ10 ♣ 1097	West Pass AP 1. Stay	North 1NT 2•	Pass	South 2♣¹ 6NT
Board: 115 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4♥ S	North: ♠ AJ10 ♥ A962 • 10 ♣ KJ973	South: ♠ KQ7 ♥ QJ43 ♠ A762 ♣ A8	Pass		East Pass Pass	1NT 2♥
Board: 116 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ A97 ♥ QJ2 ♠ A3 ♣ AJ1083	South: ♠ KQ52 ♥ K854 ♦ 10872 ♣ 2	West Pass AP 1. Stay	North 1NT 2•	Pass	_
Board: 117 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K1043 ♥ J73 ♠ A632 ♣ 86	South: ♣ AQ7 ♥ A104 ♦ KJ7 ♣ Q1032	West Pass Pass 1. Stay	North 2♣¹ 2NT man	Pass	South 1NT 2•
Board: 118 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ AQJ ♥ 975 ♠ AQ43 ♣ KJ3	South: ♠ 10864 ♥ AK8 ♠ KJ96 ♣ 94	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 119 West North East South North: South: Dealer: S 1NT **♠** AJ32 **♦** K4 Vul: None **♥** K1092 Pass 2♣¹ **♥** AJ74 Pass 2♥ North HCP: 11 **♦** QJ5 **♦** 932 AP Pass 4♥ South HCP: 15 **♣** AK52 **♣** 63 1. Stayman Contract: 4♥ S

South hands (Practice Page)

Board: 114 Dealer: N Vul: NS HCP: 16	♠ AKJ♥ AJ52◆ QJ10♠ 1097	The opponents are silent. Partner bids first.
Board: 115 Dealer: S Vul: EW HCP: 16	★ KQ7♥ QJ43◆ A762◆ A8	The opponents are silent. You bid first.
Board: 116 Dealer: N Vul: NS HCP: 8	♦ KQ52 ♥ K854 ♦ 10872 ♣ 2	The opponents are silent. Partner bids first.
Board: 117 Dealer: S Vul: EW HCP: 16	AQ7✓ A104✓ KJ7✓ Q1032	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: Both HCP: 11	★ 10864★ AK8◆ KJ96★ 94	The opponents are silent. Partner bids first.
Board: 119 Dealer: S Vul: None HCP: 15	★ K4▼ AJ74◆ 932◆ AK52	The opponents are silent. You bid first.

Board: 114 Dealer: N Vul: NS North HCP: 15 South HCP: 16 Contract: 6N N	North:	South: ♠ AKJ ♥ AJ52 ♠ QJ10 ♣ 1097	West Pass AP 1. Stay	North 1NT 2•	Pass	South 2♣¹ 6NT
Board: 115 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4♥ S	North: ♠ AJ10 ♥ A962 • 10 ♣ KJ973	South: ♠ KQ7 ♥ QJ43 ♠ A762 ♣ A8	Pass		East Pass Pass	1NT 2♥
Board: 116 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ A97 ♥ QJ2 ♠ A3 ♣ AJ1083	South: ♠ KQ52 ♥ K854 ♦ 10872 ♣ 2	West Pass AP 1. Stay	North 1NT 2•	Pass	_
Board: 117 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K1043 ♥ J73 ♠ A632 ♣ 86	South: ♣ AQ7 ♥ A104 ♦ KJ7 ♣ Q1032	West Pass Pass 1. Stay	North 2♣¹ 2NT man	Pass	South 1NT 2•
Board: 118 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ AQJ ♥ 975 ♠ AQ43 ♣ KJ3	South: ♠ 10864 ♥ AK8 ♠ KJ96 ♣ 94	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 119 West North East South North: South: Dealer: S 1NT **♠** AJ32 **♦** K4 Vul: None **♥** K1092 Pass 2♣¹ **♥** AJ74 Pass 2♥ North HCP: 11 **♦** QJ5 **♦** 932 AP Pass 4♥ South HCP: 15 **♣** AK52 **♣** 63 1. Stayman Contract: 4♥ S

North hands (Practice Page)

Board: 120 Dealer: N Vul: EW HCP: 17	★863★ A65★ KQ★ AKJ82	The opponents are silent. You bid first.
Board: 121 Dealer: S Vul: Both HCP: 12	♦ KQ86 ♥ A972 ♦ Q1074 ♣ J	The opponents are silent. Partner bids first.
Board: 122 Dealer: N Vul: None HCP: 17	♠ 985♥ AQJ10♦ Q6♠ AKJ9	The opponents are silent. You bid first.
Board: 123 Dealer: S Vul: NS HCP: 10	★ KQ92▼ J94◆ 754◆ A32	The opponents are silent. Partner bids first.
Board: 124 Dealer: N Vul: Both HCP: 17	★ K85★ A6★ KQ1083★ KQ7	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: None HCP: 10	★ K1053 ♥ K10532 ♦ A752 ♣ —	The opponents are silent. Partner bids first.

Board: 120 Dealer: N Vul: EW	North: ♠ 863	South: ♠ QJ95		North 1NT	Pass	2 ♣ ¹
North HCP: 17 South HCP: 9	✓ A65✓ KQ♠ AKJ82	▼ 1097◆ A105◆ Q103	Pass Pass 1. Stay		Pass AP	2NT
Contract: 3N N			1. Sury	ii t tii		
Board: 121 Dealer: S	North: ♠ KQ86	South: ♠ J42	West	North	East	South 1NT
Vul: Both North HCP: 12	♥ A972	♥ KQ4	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 15	• Q1074	• 92	Pass	3NT	AP	
Contract: 3N S	♣ J	♣ AKQ93	1. Stay	man		
Board: 122	North:	South:	West	North	East	South
Dealer: N	• 985	♦ AK107		1NT	Pass	
Vul: None North HCP: 17	♥ AQJ10	y 943	Pass	2♥	Pass	3NT
South HCP: 14	◆ Q6	◆ AK4	AP			
Contract: 3N N	♣ AKJ9	♣ 832	1. Stay	man		
Board: 123	North:	South:	West	North	East	South
Dealer: S Vul: NS	• KQ92	A A5				1NT
North HCP: 10	♥ J94	♥ A52	Pass	2 ♣ ¹	Pass	2
South HCP: 15	♦ 754	♦ AQJ8	Pass	3NT	AP	
Contract: 3N S	♣ A32	♣ 8754	1. Stay	man		
Board: 124	NI 4	G 4	Wast	North	Fact	South
Dealer: N	North: ♠ K85	South: ♠ A10762	West	1NT	Pass	
Vul: Both	♥ A6	♥ KQ102	Pass	2•	Pass	
North HCP: 17	◆ KQ1083	◆ 962	Pass		AP	4 x
South HCP: 9 Contract: 4♠ S	♣ KQ7	♣ 9	1. Stay			

West North East South Board: 125 1NT North: South: Dealer: S Pass 2♣¹ Pass 2♥ **♦** K1053 **♦** A87 Vul: None **♥** K10532 **♥** AJ94 Pass 4♥ Pass $4 \clubsuit^2$ North HCP: 10 **♦** J10 ◆ A752 AP South HCP: 15 **♣** AJ64 ♣— 1. Stayman Contract: 4♥ S 2. Splinter

South hands (Practice Page)

Board: 120 Dealer: N	♠ QJ95 ♥ 1097	The opponents are silent.
Vul: EW HCP: 9	◆ A105 ◆ Q103	Partner bids first.
Board: 121 Dealer: S	♦ J42 ♥ KQ4	The opponents are silent.
Vul: Both HCP: 15	◆ 92 ◆ AKQ93	You bid first.
Board: 122 Dealer: N	♦ AK107 ♥ 943	The opponents are silent.
Vul: None HCP: 14	◆ AK4 ◆ 832	Partner bids first.
Board: 123 Dealer: S	♠ A5 ♥ A52	The opponents are silent.
Vul: NS HCP: 15	◆ AQJ8 ◆ 8754	You bid first.
Board: 124 Dealer: N	♦ A10762 ♥ KQ102	The opponents are silent.
Vul: Both HCP: 9	◆ 962 ◆ 9	Partner bids first.
Board: 125 Dealer: S	♠ A87 ♥ AJ94	The opponents are silent.
Vul: None HCP: 15	J10♣ AJ64	You bid first.

Board: 120 Dealer: N Vul: EW	North: ♠ 863	South: ♠ QJ95		North 1NT	Pass	2 ♣ ¹
North HCP: 17 South HCP: 9	✓ A65✓ KQ♠ AKJ82	▼ 1097◆ A105◆ Q103	Pass Pass 1. Stay		Pass AP	2NT
Contract: 3N N			1. Sury	ii t tii		
Board: 121 Dealer: S	North: ♠ KQ86	South: ♠ J42	West	North	East	South 1NT
Vul: Both North HCP: 12	♥ A972	♥ KQ4	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 15	• Q1074	• 92	Pass	3NT	AP	
Contract: 3N S	♣ J	♣ AKQ93	1. Stay	man		
Board: 122	North:	South:	West	North	East	South
Dealer: N	• 985	♦ AK107		1NT	Pass	
Vul: None North HCP: 17	♥ AQJ10	y 943	Pass	2♥	Pass	3NT
South HCP: 14	◆ Q6	◆ AK4	AP			
Contract: 3N N	♣ AKJ9	♣ 832	1. Stay	man		
Board: 123	North:	South:	West	North	East	South
Dealer: S Vul: NS	• KQ92	A A5				1NT
North HCP: 10	♥ J94	♥ A52	Pass	2 ♣ ¹	Pass	2
South HCP: 15	♦ 754	♦ AQJ8	Pass	3NT	AP	
Contract: 3N S	♣ A32	♣ 8754	1. Stay	man		
Board: 124	NI 4	G 4	Wast	North	Fact	South
Dealer: N	North: ♠ K85	South: ♠ A10762	West	1NT	Pass	
Vul: Both	♥ A6	♥ KQ102	Pass	2•	Pass	
North HCP: 17	◆ KQ1083	◆ 962	Pass		AP	4 x
South HCP: 9 Contract: 4♠ S	♣ KQ7	♣ 9	1. Stay			

West North East South Board: 125 1NT North: South: Dealer: S Pass 2♣¹ Pass 2♥ **♦** K1053 **♦** A87 Vul: None **♥** K10532 **♥** AJ94 Pass 4♥ Pass $4 \clubsuit^2$ North HCP: 10 **♦** J10 ◆ A752 AP South HCP: 15 **♣** AJ64 ♣— 1. Stayman Contract: 4♥ S 2. Splinter

North hands (Practice Page)

Board: 126 Dealer: N Vul: NS HCP: 15	★ K94★ 6543◆ AKJ★ A62	The opponents are silent. You bid first.
Board: 127 Dealer: S Vul: None HCP: 14	♣ J954♥ KQ10◆ AQ4♣ Q83	East Doubles 2♣ if possible. Partner bids first.
Board: 128 Dealer: N Vul: NS HCP: 16	♣ Q5★ K875◆ A62♣ AK103	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: Both HCP: 13	★ K94★ A1094★ K94★ K102	The opponents are silent. Partner bids first.
Board: 130 Dealer: N Vul: NS HCP: 17	★ K107★ AQJ2★ K93★ A62	The opponents are silent. You bid first.
Board: 131 Dealer: S Vul: EW HCP: 12	♠ KQJ ♥ Q976 ♦ 1073 ♠ KJ4	The opponents are silent. Partner bids first.

Board: 126	North:	South:	West	North	East	South
Dealer: N Vul: NS	♦ K94	♦ Q753		1NT	Pass	2 ♣ ¹
North HCP: 15	• 6543	♥ AJ7	Pass	2 Y	Pass	3NT
South HCP: 12	♦ AKJ	♦ 985	AP			
Contract: 3N N	♣ A62	♣ KQ7	1. Stay	man		
Board: 127	North:	South:	West	North	East	South
Dealer: S	♦ J954	♦ AQ863				1NT
Vul: None	♥ KQ10	♥ AJ2	Pass	2 ♣ ¹	X	2♠
North HCP: 14	◆ AQ4	♦ K82	Pass	4 ♠	AP	
South HCP: 15	♣ Q83	♣ J7	1. Stay		7 11	
Contract: 4♠ S			1. Sury	111411		
Board: 128	North:	South:	West	North	East	South
Dealer: N	Norui. Q5	♦ AJ87		1NT	Pass	
Vul: NS	¥ Q3 ▼ K875	♥ QJ3	Pass	2 🗸		3NT
North HCP: 16	◆ A62	◆ K1043	AP	∠ ▼	1 ass	3111
South HCP: 11	♣ AK103	♣ 52		22012		
Contract: 3N N			1. Stay	пып		
Board: 129	NI d	C 4	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ K94 ♥ A1094	♠ AQ53	Pass	2 ♣ ¹	Pass	
North HCP: 13	★ K1094★ K94	♥ QJ2 ♦ QJ	1 455	24	1 400	
South HCP: 16	♦ K102	• Q3 • A964	Pass	3NT	AP	
Contract: 3N S	¥ 1X102	2 100+	1. Stay	man		
Board: 130	North:	South:	West	North	East	South
Dealer: N	★ K107	♠ AJ4		1NT	Pass	2 ♣ ¹
Vul: NS	♥ AQJ2	♥ K1076	Pass	2♥	Pass	4♥
North HCP: 17	♦ K93	♦ 764	AP			
South HCP: 12 Contract: 4♥ N	♣ A62	♣ KJ7	1. Stay	man		
Contract. 4 N			1. Suly	112411		

Board: 131 Dealer: S	North: ♠ KQJ	South: ♠ A9753	West	North	East	South 1NT
Vul: EW North HCP: 12	♥ Q976	♥ AK4	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	◆ 1073	♦ A84	Pass	3NT	AP	
Contract: 3N S	♣ KJ4	♣ 82	1. Stay	man		

South hands (Practice Page)

Board: 126 Dealer: N Vul: NS HCP: 12	♣ Q753♥ AJ7◆ 985♣ KQ7	The opponents are silent. Partner bids first.
Board: 127 Dealer: S Vul: None HCP: 15	AQ863✓ AJ2✓ K82✓ J7	East Doubles 2♣ if possible. You bid first.
Board: 128 Dealer: N Vul: NS HCP: 11	▲ AJ87♥ QJ3◆ K1043◆ 52	The opponents are silent. Partner bids first.
Board: 129 Dealer: S Vul: Both HCP: 16	♣ AQ53♥ QJ2◆ QJ♣ A964	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: NS HCP: 12	▲ AJ4♥ K1076◆ 764▲ KJ7	The opponents are silent. Partner bids first.
Board: 131 Dealer: S Vul: EW HCP: 15	★ A9753★ AK4★ A84★ 82	The opponents are silent. You bid first.

Board: 126	North:	South:	West	North	East	South
Dealer: N Vul: NS	♦ K94	♦ Q753		1NT	Pass	2 ♣ ¹
North HCP: 15	• 6543	♥ AJ7	Pass	2 Y	Pass	3NT
South HCP: 12	♦ AKJ	♦ 985	AP			
Contract: 3N N	♣ A62	♣ KQ7	1. Stay	man		
Board: 127	North:	South:	West	North	East	South
Dealer: S	♦ J954	♦ AQ863				1NT
Vul: None	♥ KQ10	♥ AJ2	Pass	2 ♣ ¹	X	2♠
North HCP: 14	◆ AQ4	♦ K82	Pass	4 ♠	AP	
South HCP: 15	♣ Q83	♣ J7	1. Stay		7 11	
Contract: 4♠ S			1. Sury	111411		
Board: 128	North:	South:	West	North	East	South
Dealer: N	Norui. Q5	♦ AJ87		1NT	Pass	
Vul: NS	¥ Q3 ▼ K875	♥ QJ3	Pass	2 🗸		3NT
North HCP: 16	◆ A62	◆ K1043	AP	∠ ▼	1 ass	3111
South HCP: 11	♣ AK103	♣ 52		22012		
Contract: 3N N			1. Stay	пып		
Board: 129	NI d	C 4	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ K94 ♥ A1094	♠ AQ53	Pass	2 ♣ ¹	Pass	
North HCP: 13	★ K1094★ K94	♥ QJ2 ♦ QJ	1 455	24	1 400	
South HCP: 16	♦ K102	• Q3 • A964	Pass	3NT	AP	
Contract: 3N S	¥ 1X102	2 100+	1. Stay	man		
Board: 130	North:	South:	West	North	East	South
Dealer: N	★ K107	♠ AJ4		1NT	Pass	2 ♣ ¹
Vul: NS	♥ AQJ2	♥ K1076	Pass	2♥	Pass	4♥
North HCP: 17	♦ K93	♦ 764	AP			
South HCP: 12 Contract: 4♥ N	♣ A62	♣ KJ7	1. Stay	man		
Contract. 4 N			1. Suly	112411		

Board: 131 Dealer: S	North: ♠ KQJ	South: ♠ A9753	West	North	East	South 1NT
Vul: EW North HCP: 12	♥ Q976	♥ AK4	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	◆ 1073	♦ A84	Pass	3NT	AP	
Contract: 3N S	♣ KJ4	♣ 82	1. Stay	man		

North hands (Practice Page)

Board: 132 Dealer: N Vul: Both HCP: 17	◆ 987♥ K7◆ AQJ8◆ AK54	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: None HCP: 8	★ KQ105★ 982◆ J86★ Q53	The opponents are silent. Partner bids first.
Board: 134 Dealer: N Vul: EW HCP: 15		The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: Both HCP: 8	★ K643♥ Q108◆ K6★ 10743	The opponents are silent. Partner bids first.
Board: 136 Dealer: N Vul: None HCP: 15	♠ 93♥ AK10♦ QJ1072♠ KQ8	The opponents are silent. You bid first.

			West	North 1NT	East Pass	
			Pass	2•	Pass	3 ♥ ²
Board: 132	North:	South:	Pass	3♠	Pass	4 ◆ ³
Dealer: N	• 987	♦ AKQ104	Pass	4 ♥ ⁴	Pass	4NT ⁵
Vul: Both North HCP: 17	♥ K7	♥ J942	Pass	5♥	Pass	6♠
South HCP: 12	♦ AQJ8	• 2 • 072	AP			
Contract: 6♠ N	♣ AK54	♣ Q73	1. Stay			
			2. SMO 3. Cue	olen bid, a ♦	stoppe	er
				bid, a ♣		
			5. Blac	kwood (0314,	for ♠
Board: 133 Dealer: S	North: ♠ KQ105	South: ♠ J92	West	North	East	South 1NT
Vul: None North HCP: 8	♥ 982	♥ Q753	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	◆ J86	♦ KQ	Pass	2NT	AP	
Contract: 2N S	♣ Q53	♣ AK94	1. Stay	man		
Board: 134	North:	South:	West	North	Fast	South
Dealer: N	Norui:	Soun: ♠ A1097	,, esc	1NT	Pass	
Vul: EW North HCP: 15	♥ AQ6	♥ J92	Pass	2•	Pass	3NT
South HCP: 10	◆ AJ7	• K3	AP			
Contract: 3N N	♣ K852	♣ Q1043	1. Stay	man		
			West	North	East	South
Board: 135	North:	South:				
Dealer: S	♦ K643	♦ QJ102	D	a . 1	D	1NT
Vul: Both North HCP: 8	♥ Q108	4 3	Pass	2♣¹	Pass	
South HCP: 15	◆ K6 ◆ 10743	◆ AQJ54	Pass AP	3♠	Pass	4₹
Contract: 4♠ S	2 10/10	♣ AJ	1. Stay	man		

Board: 136 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♦**93 **♠** KQJ4 Vul: None Pass 3NT **♥** AK10 **♥** Q96 Pass 2♦ North HCP: 15 ◆ QJ1072 ♦ A94 AP South HCP: 13 **♣** KQ8 **♣** J65 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 132 Dealer: N Vul: Both HCP: 12	★ AKQ104♥ J942◆ 2♣ Q73	The opponents are silent. Partner bids first.
Board: 133 Dealer: S Vul: None HCP: 15	 ♣ J92 ♥ Q753 ♦ KQ ♣ AK94	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: EW HCP: 10	★ A1097▼ J92★ K3★ Q1043	The opponents are silent. Partner bids first.
Board: 135 Dealer: S Vul: Both HCP: 15	◆ QJ102▼ 43◆ AQJ54◆ AJ	The opponents are silent. You bid first.
Board: 136 Dealer: N Vul: None HCP: 13	★ KQJ4♥ Q96◆ A94◆ J65	The opponents are silent. Partner bids first.

			West	North 1NT	East Pass	
			Pass	2•	Pass	3 ♥ ²
Board: 132	North:	South:	Pass	3♠	Pass	4 ◆ ³
Dealer: N	• 987	♦ AKQ104	Pass	4 ♥ ⁴	Pass	4NT ⁵
Vul: Both North HCP: 17	♥ K7	♥ J942	Pass	5♥	Pass	6♠
South HCP: 12	♦ AQJ8	• 2 • 072	AP			
Contract: 6♠ N	♣ AK54	♣ Q73	1. Stay			
			2. SMO 3. Cue	olen bid, a ♦	stoppe	er
				bid, a ♣		
			5. Blac	kwood (0314,	for ♠
Board: 133 Dealer: S	North: ♠ KQ105	South: ♠ J92	West	North	East	South 1NT
Vul: None North HCP: 8	♥ 982	♥ Q753	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	◆ J86	♦ KQ	Pass	2NT	AP	
Contract: 2N S	♣ Q53	♣ AK94	1. Stay	man		
Board: 134	North:	South:	West	North	Fast	South
Dealer: N	Norui:	Soun: ♠ A1097	,, esc	1NT	Pass	
Vul: EW North HCP: 15	♥ AQ6	♥ J92	Pass	2•	Pass	3NT
South HCP: 10	◆ AJ7	• K3	AP			
Contract: 3N N	♣ K852	♣ Q1043	1. Stay	man		
			West	North	East	South
Board: 135	North:	South:				
Dealer: S	♦ K643	♦ QJ102	D	a . 1	D	1NT
Vul: Both North HCP: 8	♥ Q108	4 3	Pass	2♣¹	Pass	
South HCP: 15	◆ K6 ◆ 10743	◆ AQJ54	Pass AP	3♠	Pass	4₹
Contract: 4♠ S	2 10/10	♣ AJ	1. Stay	man		

Board: 136 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♦**93 **♠** KQJ4 Vul: None Pass 3NT **♥** AK10 **♥** Q96 Pass 2♦ North HCP: 15 ◆ QJ1072 ♦ A94 AP South HCP: 13 **♣** KQ8 **♣** J65 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 137 Dealer: S Vul: NS HCP: 12	★ AK84♥ Q63♦ K852★ 106	The opponents are silent. Partner bids first.
Board: 138 Dealer: N Vul: Both HCP: 16	★ KQ10★ K7◆ KQ942◆ K54	The opponents are silent. You bid first.
Board: 139 Dealer: S Vul: None HCP: 12	★ KQJ43 ♥ K1086 ♦ K64 ♣ 6	The opponents are silent. Partner bids first.
Board: 140 Dealer: N Vul: NS HCP: 16	★ AKJ10▼ A43◆ A1082◆ 74	West Doubles 2♣ if possible. You bid first.
Board: 141 Dealer: S Vul: EW HCP: 14	▲ A974♥ J62◆ A109◆ AJ2	The opponents are silent. Partner bids first.
Board: 142 Dealer: N Vul: None HCP: 17	♣ Q1098♥ Q7◆ AKJ♣ AJ82	The opponents are silent. You bid first.

Board: 137 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ AK84 ♥ Q63 ♠ K852 ♣ 106	South: ♣ J2 ♥ AJ ♠ AQ763 ♣ K532	West North Pass 2♣¹ Pass 3NT 1. Stayman		1NT
Board: 138 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ KQ10 ♥ K7 ♠ KQ942 ♣ K54	South: ♠ A932 ♥ AQ865 ♦ 3 ♣ J92	West North 1NT Pass 2 Pass 3NT 1. Stayman 2. SMOLEN	East Pass Pass AP	2 ♣ ¹
Board: 139 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4♥ S	North: ♠ KQJ43 ♥ K1086 ♠ K64 ♠ 6	South:	West North Pass 2♣¹ Pass 4♣² AP 1. Stayman 2. Splinter		1NT 2♥
Board: 140 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4♠ N	North: ♠ AKJ10 ♥ A43 ♠ A1082 ♣ 74	South:	West North 1NT X 2♠ Pass 4♠ 1. Stayman	East Pass Pass AP	2 ♣ ¹
Board: 141 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ A974 ♥ J62 ♠ A109 ♠ AJ2	South:	West North Pass 2♣¹ Pass 3NT 1. Stayman	East Pass AP	1NT

Board: 142 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** Q1098 **♦** J74 Vul: None Pass 3NT **♥** Q7 **♥** AK64 Pass 2♠ North HCP: 17 ♦ AKJ **♦** 10964 AP South HCP: 10 **♣** Q4 ♣ AJ82 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 137 Dealer: S Vul: NS HCP: 15	J2✓ AJAQ763✓ K532	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: Both HCP: 11	★ A932★ AQ865★ 3★ J92	The opponents are silent. Partner bids first.
Board: 139 Dealer: S Vul: None HCP: 15	1065✓ AJ74✓ AQ✓ A1098	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: NS HCP: 10	◆ 9842♥ Q107◆ KQJ◆ Q63	West Doubles 2♣ if possible. Partner bids first.
Board: 141 Dealer: S Vul: EW HCP: 15	♣82♥ AQ5◆ KJ4♣ KQ1097	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: None HCP: 10	J74✓ AK6410964Q4	The opponents are silent. Partner bids first.

Board: 137 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ AK84 ♥ Q63 ♠ K852 ♣ 106	South: ♣ J2 ♥ AJ ♠ AQ763 ♣ K532	West North Pass 2♣¹ Pass 3NT 1. Stayman		1NT
Board: 138 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ KQ10 ♥ K7 ♠ KQ942 ♣ K54	South: ♠ A932 ♥ AQ865 ♦ 3 ♣ J92	West North 1NT Pass 2 Pass 3NT 1. Stayman 2. SMOLEN	East Pass Pass AP	2 ♣ ¹
Board: 139 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4♥ S	North: ♠ KQJ43 ♥ K1086 ♠ K64 ♠ 6	South:	West North Pass 2♣¹ Pass 4♣² AP 1. Stayman 2. Splinter		1NT 2♥
Board: 140 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4♠ N	North: ♠ AKJ10 ♥ A43 ♠ A1082 ♣ 74	South:	West North 1NT X 2♠ Pass 4♠ 1. Stayman	East Pass Pass AP	2 ♣ ¹
Board: 141 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ A974 ♥ J62 ♠ A109 ♠ AJ2	South:	West North Pass 2♣¹ Pass 3NT 1. Stayman	East Pass AP	1NT

Board: 142 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** Q1098 **♦** J74 Vul: None Pass 3NT **♥** Q7 **♥** AK64 Pass 2♠ North HCP: 17 ♦ AKJ **♦** 10964 AP South HCP: 10 **♣** Q4 ♣ AJ82 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 143 Dealer: S Vul: NS HCP: 12	★ KQ74▼ AQJ4◆ 876◆ 42	The opponents are silent. Partner bids first.
Board: 144 Dealer: N Vul: EW HCP: 15	★ A3♥ J764◆ AK103◆ K97	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: Both HCP: 12	♦ 852▼ K1043◆ A5♠ KQ105	The opponents are silent. Partner bids first.
Board: 146 Dealer: N Vul: Both HCP: 16	★ A4▼ K7◆ AQ1063◆ K853	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: None HCP: 11	★ KJ86★ AK974★ 10954★ —	The opponents are silent. Partner bids first.
Board: 148 Dealer: N Vul: EW HCP: 16	★ KJ2▼ J107◆ K3◆ AKJ76	The opponents are silent. You bid first.

Board: 143			***	3.Td.	.	α 4
Dealer: S	North:	South:	West	North	East	
Vul: NS	♦ KQ74	♦ 86	ъ.	. 1		1NT
North HCP: 12	♥ AQJ4	♥ K98	Pass	2 ♣ ¹	Pass	2 •
South HCP: 16	♦ 876 ♣ 42	♦ A43	Pass	3NT	AP	
Contract: 3N S	₹ 42	♣ AKQ63	1. Stayı	man		
Board: 144	Nouth.	Contla	West	North	Fast	South
Dealer: N	North: ♠ A3	South: ♠ K985	,,,	1NT	Pass	
Vul: EW	♥ J764	♥ AKQ8	Pass	2 🗸		6NT
North HCP: 15	• AK103	• Q8	AP	∠ ▼	1 ass	OINI
South HCP: 20	♣ K97	♣ AQ5		mon		
Contract: 6N N			1. Stayı	IIIAII		
Board: 145	North:	South:	West	North	East	South
Dealer: S	♦ 852	♦ AK7				1NT
Vul: Both	♥ K1043	♥ J5	Pass	2 ♣ ¹	Pass	2
North HCP: 12 South HCP: 15	♦ A5	♦ QJ873	Pass	3NT	AP	
Contract: 3N S	♣ KQ105	♣ A74	1. Stayman			
			West	Mouth	Foot	Cont
Board: 146	North:	South:	west	North		
Dealer: N	• A4	♠ KQ8	_	1NT	Pass	
Vul: Both	♥ K7	♥ AJ65	Pass	2♦	Pass	3NT
North HCP: 16	◆ AQ1063	♦ K8	AP			
South HCP: 15 Contract: 3N N	♣ K853	♣ Q1094	1. Stay	man		
Contract. 31V IV			1. Suly			
D 1147			West	North	East	South
Board: 147	North:	South:				1NT
Dealer: S Vul: None	♠ KJ86	♠ AQ	Pass	2 ♣ ¹	Pass	2 •
North HCP: 11	♥ AK974	♥ Q8	Pass	3 ♠ ²	Pass	3NT
South HCP: 15	♦ 10954	♦ 8632	AP			
Contract: 3N S	♣—	♣ AQJ94	1. Stay	man		

Board: 148 West North East South North: South: Dealer: N Pass 2♣¹ 1NT ♠ KJ2 **♠** Q106 Vul: EW Pass 2NT **♥** J107 **♥** KQ83 Pass 2♦ North HCP: 16 **♦** K3 **♦** Q865 AP South HCP: 9 **♣** 95 **♣** AKJ76 1. Stayman Contract: 2N N

South hands (Practice Page)

Board: 143 Dealer: S Vul: NS HCP: 16	★86▼K98★A43★AKQ63	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: EW HCP: 20	★ K985★ AKQ8◆ Q8★ AQ5	The opponents are silent. Partner bids first.
Board: 145 Dealer: S Vul: Both HCP: 15	♠ AK7♥ J5♦ QJ873♠ A74	The opponents are silent. You bid first.
Board: 146 Dealer: N Vul: Both HCP: 15	★ KQ8▼ AJ65◆ K8◆ Q1094	The opponents are silent. Partner bids first.
Board: 147 Dealer: S Vul: None HCP: 15	♠ AQ♥ Q8♦ 8632♠ AQJ94	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: EW HCP: 9	♣ Q106♥ KQ83◆ Q865♣ 95	The opponents are silent. Partner bids first.

Board: 143			***	3.Td.	.	α 4
Dealer: S	North:	South:	West	North	East	
Vul: NS	♦ KQ74	♦ 86	ъ.	. 1		1NT
North HCP: 12	♥ AQJ4	♥ K98	Pass	2 ♣ ¹	Pass	2 •
South HCP: 16	♦ 876 ♣ 42	♦ A43	Pass	3NT	AP	
Contract: 3N S	₹ 42	♣ AKQ63	1. Stayı	man		
Board: 144	Nouth.	Contla	West	North	Fast	South
Dealer: N	North: ♠ A3	South: ♠ K985	,,,	1NT	Pass	
Vul: EW	♥ J764	♥ AKQ8	Pass	2 🗸		6NT
North HCP: 15	• AK103	• Q8	AP	∠ ▼	1 ass	OINI
South HCP: 20	♣ K97	♣ AQ5		mon		
Contract: 6N N			1. Stayı	IIIAII		
Board: 145	North:	South:	West	North	East	South
Dealer: S	♦ 852	♦ AK7				1NT
Vul: Both	♥ K1043	♥ J5	Pass	2 ♣ ¹	Pass	2
North HCP: 12 South HCP: 15	♦ A5	♦ QJ873	Pass	3NT	AP	
Contract: 3N S	♣ KQ105	♣ A74	1. Stayman			
			West	Mouth	Foot	Cont
Board: 146	North:	South:	west	North		
Dealer: N	• A4	♠ KQ8	_	1NT	Pass	
Vul: Both	♥ K7	♥ AJ65	Pass	2♦	Pass	3NT
North HCP: 16	◆ AQ1063	♦ K8	AP			
South HCP: 15 Contract: 3N N	♣ K853	♣ Q1094	1. Stay	man		
Contract. 31V IV			1. Suly			
D 1147			West	North	East	South
Board: 147	North:	South:				1NT
Dealer: S Vul: None	♠ KJ86	♠ AQ	Pass	2 ♣ ¹	Pass	2 •
North HCP: 11	♥ AK974	♥ Q8	Pass	3 ♠ ²	Pass	3NT
South HCP: 15	♦ 10954	♦ 8632	AP			
Contract: 3N S	♣—	♣ AQJ94	1. Stay	man		

Board: 148 West North East South North: South: Dealer: N Pass 2♣¹ 1NT ♠ KJ2 **♠** Q106 Vul: EW Pass 2NT **♥** J107 **♥** KQ83 Pass 2♦ North HCP: 16 **♦** K3 **♦** Q865 AP South HCP: 9 **♣** 95 **♣** AKJ76 1. Stayman Contract: 2N N

North hands (Practice Page)

Board: 149 Dealer: S Vul: Both HCP: 8	▲ A53♥ J976◆ K842♣ 73	East Doubles 2♣ if possible. Partner bids first.
Board: 150 Dealer: N Vul: None HCP: 15	AJ32QJ4AK96₹73	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: NS HCP: 9	♣ Q93♥ AQ87◆ 842♣ J76	The opponents are silent. Partner bids first.
Board: 152 Dealer: N Vul: Both HCP: 15	▲ AJ93✔ J9◆ A75▲ AJ42	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: NS HCP: 10		The opponents are silent. Partner bids first.
Board: 154 Dealer: N Vul: EW HCP: 15	★ KJ52▼ A2◆ K65◆ A952	The opponents are silent. You bid first.

Board: 149 Dealer: S	North: ♠ A53	South: ♠ KQ7	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ J976	▼ A84	Pass	2 ♣ ¹	X	2 ♦
South HCP: 15	♦ K842	♦ Q65	Pass	3♦	AP	
Contract: 3 S	♣ 73	♣ A1086	1. Stay	man		
Board: 150					_	~ .
Dealer: N	North:	South:	West	North		
Vul: None	♠ AJ32	★ 1064		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ QJ4	♥ A873	Pass	2♠	Pass	2NT
South HCP: 9	♦ AK96	• Q3	AP			
Contract: 2N N	♣ 73	♣ K852	1. Stay	man		
Board: 151	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	♠ Q93	♠ J87	Dogg	2 ♣ ¹	Pass	
North HCP: 9	♥ AQ87	♥ KJ10				
South HCP: 17	♦ 842	♦ KQJ5	Pass	2NT	Pass	3NT
Contract: 3N S	♣ J76	♣ AQ3	AP	122012		
			1. Stay	III		
Board: 152	N I41	South:	West	North	East	South
Dealer: N	North: ♠ AJ93	♦ Q105		1NT	Pass	2 ♣ ¹
Vul: Both	♥ J9	♥ AQ104	Pass	2♠	Pass	3NT
North HCP: 15 South HCP: 11	◆ A75	♦ 32	AP			
Contract: 3N N	♣ AJ42	♣ K1085	1. Stay	man		
Doord, 152						
Board: 153 Dealer: S	North: ♠ J95	South: ♠ KQ32	West	North	East	South 1NT
Vul: NS	♥ Q984	♥ A10	Pass	2 ♣ ¹	Pass	
North HCP: 10	107	♦ AQ95	Pass	3NT	AP	
South HCP: 15					/ 11	

Board: 154 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♦** KJ52 **♦** A98 Vul: EW Pass 2NT **♥** A2 **♥** Q853 Pass 2♠ North HCP: 15 **♦** Q97 **♦** K65 AP South HCP: 8 ♣ A952 **♣** 1076 1. Stayman Contract: 2N N

South hands (Practice Page)

Board: 149 Dealer: S Vul: Both HCP: 15	★ KQ7▼ A84◆ Q65◆ A1086	East Doubles 2♣ if possible. You bid first.
Board: 150 Dealer: N Vul: None HCP: 9	▲ 1064♥ A873◆ Q3♣ K852	The opponents are silent. Partner bids first.
Board: 151 Dealer: S Vul: NS HCP: 17		The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: Both HCP: 11	♣ Q105♥ AQ104♦ 32♣ K1085	The opponents are silent. Partner bids first.
Board: 153 Dealer: S Vul: NS HCP: 15	★ KQ32▼ A10◆ AQ95◆ 965	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: EW HCP: 8	★ A98♥ Q853◆ Q97★ 1076	The opponents are silent. Partner bids first.

Board: 149 Dealer: S	North: ♠ A53	South: ♠ KQ7	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ J976	▼ A84	Pass	2 ♣ ¹	X	2 ♦
South HCP: 15	♦ K842	♦ Q65	Pass	3♦	AP	
Contract: 3 S	♣ 73	♣ A1086	1. Stay	man		
Board: 150					_	~ .
Dealer: N	North:	South:	West	North		
Vul: None	♠ AJ32	★ 1064		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ QJ4	♥ A873	Pass	2♠	Pass	2NT
South HCP: 9	♦ AK96	• Q3	AP			
Contract: 2N N	♣ 73	♣ K852	1. Stay	man		
Board: 151	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	♠ Q93	♠ J87	Dogg	2 ♣ ¹	Pass	
North HCP: 9	♥ AQ87	♥ KJ10				
South HCP: 17	♦ 842	♦ KQJ5	Pass	2NT	Pass	3NT
Contract: 3N S	♣ J76	♣ AQ3	AP	122012		
			1. Stay	III		
Board: 152	N I41	South:	West	North	East	South
Dealer: N	North: ♠ AJ93	♦ Q105		1NT	Pass	2 ♣ ¹
Vul: Both	♥ J9	♥ AQ104	Pass	2♠	Pass	3NT
North HCP: 15 South HCP: 11	◆ A75	♦ 32	AP			
Contract: 3N N	♣ AJ42	♣ K1085	1. Stay	man		
Doord, 152						
Board: 153 Dealer: S	North: ♠ J95	South: ♠ KQ32	West	North	East	South 1NT
Vul: NS	♥ Q984	♥ A10	Pass	2 ♣ ¹	Pass	
North HCP: 10	107	♦ AQ95	Pass	3NT	AP	
South HCP: 15					/ 11	

Board: 154 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♦** KJ52 **♦** A98 Vul: EW Pass 2NT **♥** A2 **♥** Q853 Pass 2♠ North HCP: 15 **♦** Q97 **♦** K65 AP South HCP: 8 ♣ A952 **♣** 1076 1. Stayman Contract: 2N N

North hands (Practice Page)

Board: 155 Dealer: S Vul: EW HCP: 8	★ KJ97♥ Q732♦ 65♣ Q103	The opponents are silent. Partner bids first.
Board: 156 Dealer: N Vul: Both HCP: 16	▲ 1072♥ KJ5♦ KQ3▲ AK83	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: NS HCP: 9	★ KJ109▼ 1052◆ KQ6◆ 762	The opponents are silent. Partner bids first.
Board: 158 Dealer: N Vul: EW HCP: 17	AQ8✓ A5✓ J107△ AQ942	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: Both HCP: 11	★ KQ107♥ Q65◆ 10954◆ A8	The opponents are silent. Partner bids first.
Board: 160 Dealer: N Vul: None HCP: 15	★ A8♥ Q93★ KQ1086★ A76	The opponents are silent. You bid first.

Board: 155 Dealer: S	North: ♠ KJ97	South: ♠ A53	West	North	East	South 1NT
Vul: EW North HCP: 8	♥ Q732	♥ K1085	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ 65 • 6103	♦ A32	Pass	3♥	AP	
Contract: 3♥ S	♣ Q103	♣ A62	1. Stay	man		
Board: 156	North:	South:	West	North	East	South
Dealer: N	★ 1072	♠ AK98		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 16	♥ KJ5	v 10984	Pass	2	Pass	3NT
South HCP: 11	♦ KQ3	♦ A9 • 1004	AP			
Contract: 3N N	♣ AK83	♣ 1094	1. Stay	man		
Board: 157 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	♠ KJ109 ♥ 1052	♦ A843 ♥ Q6	Pass	2 ♣ ¹	Pass	2♠
North HCP: 9	◆ KQ6	◆ A1095	Pass	3♠	Pass	4♠
South HCP: 16 Contract: 4♠ S	♣ 762	♣ AQ9	AP			
Contract. 72 5			1. Stay	man		
Board: 158	North:	South:	West	North		
Dealer: N Vul: EW	♠ AQ8	♣ J1062	_	1NT	Pass	
North HCP: 17	♥ A5	♥ 9864 ♦ AK4	Pass	2 ♦		2NT
South HCP: 8	◆ J107 ◆ AQ942	♦ 73	Pass	3NT	AP	
Contract: 3N N	¥ 11Q)+2		1. Stay	man		
Board: 159	North:	South:	West	North	East	South
Dealer: S Vul: Both	★ KQ107	★ 653				1NT
North HCP: 11	♥ Q65	♥ 942	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 15	♦ 10954 ♣ A8	◆ AKQJ ◆ KQ10	Pass	3NT	AP	
	△ /1 ×	# K () ()	1. Stay			

West North East South Board: 160 North: South: 1NT Pass 2♣¹ Dealer: N **♦** A8 **♦** KJ942 Vul: None Pass 2♦ Pass 3♥² **Y** Q93 **♥** K1085 North HCP: 15 Pass 3NT AP **♦** KQ1086 **♦** A2 South HCP: 11 1. Stayman ♣ A76 **♣** 98 Contract: 3N N 2. SMOLEN

South hands (Practice Page)

Board: 155 Dealer: S Vul: EW HCP: 15	A53★ K1085A32A62	The opponents are silent. You bid first.
Board: 156 Dealer: N Vul: Both HCP: 11	★ AK98▼ 10984◆ A9◆ 1094	The opponents are silent. Partner bids first.
Board: 157 Dealer: S Vul: NS HCP: 16	★ A843♥ Q6★ A1095★ AQ9	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: EW HCP: 8		The opponents are silent. Partner bids first.
Board: 159 Dealer: S Vul: Both HCP: 15	♠ 653♥ 942♠ AKQJ♠ KQ10	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: None HCP: 11	★ KJ942▼ K1085◆ A2◆ 98	The opponents are silent. Partner bids first.

Board: 155 Dealer: S	North: ♠ KJ97	South: ♠ A53	West	North	East	South 1NT
Vul: EW North HCP: 8	♥ Q732	♥ K1085	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ 65 • 6103	♦ A32	Pass	3♥	AP	
Contract: 3♥ S	♣ Q103	♣ A62	1. Stay	man		
Board: 156	North:	South:	West	North	East	South
Dealer: N	★ 1072	♠ AK98		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 16	♥ KJ5	v 10984	Pass	2	Pass	3NT
South HCP: 11	♦ KQ3	♦ A9 • 1004	AP			
Contract: 3N N	♣ AK83	♣ 1094	1. Stay	man		
Board: 157 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	♠ KJ109 ♥ 1052	♦ A843 ♥ Q6	Pass	2 ♣ ¹	Pass	2♠
North HCP: 9	◆ KQ6	◆ A1095	Pass	3♠	Pass	4♠
South HCP: 16 Contract: 4♠ S	♣ 762	♣ AQ9	AP			
Contract. 72 5			1. Stay	man		
Board: 158	North:	South:	West	North		
Dealer: N Vul: EW	♠ AQ8	♣ J1062	_	1NT	Pass	
North HCP: 17	♥ A5	♥ 9864 ♦ AK4	Pass	2 ♦		2NT
South HCP: 8	◆ J107 ◆ AQ942	♦ 73	Pass	3NT	AP	
Contract: 3N N	¥ 11Q)+2		1. Stay	man		
Board: 159	North:	South:	West	North	East	South
Dealer: S Vul: Both	★ KQ107	★ 653				1NT
North HCP: 11	♥ Q65	♥ 942	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 15	♦ 10954 ♣ A8	◆ AKQJ ◆ KQ10	Pass	3NT	AP	
	△ /1 ×	# K () ()	1. Stay			

West North East South Board: 160 North: South: 1NT Pass 2♣¹ Dealer: N **♦** A8 **♦** KJ942 Vul: None Pass 2♦ Pass 3♥² **Y** Q93 **♥** K1085 North HCP: 15 Pass 3NT AP **♦** KQ1086 **♦** A2 South HCP: 11 1. Stayman ♣ A76 **♣** 98 Contract: 3N N 2. SMOLEN

North hands (Practice Page)

Board: 161 Dealer: S Vul: Both HCP: 9		The opponents are silent. Partner bids first.
Board: 162 Dealer: N Vul: None HCP: 16	AJ53✓ AJQ764A73	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: NS HCP: 16	♠ A742♥ KQ5♠ KJ6♠ K93	The opponents are silent. Partner bids first.
Board: 164 Dealer: N Vul: Both HCP: 15	★832▼KQ87★K6★AK54	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: None HCP: 13	10653✓ AK942✓ J7✓ AJ	West Bids XA♠♠ if possible. Partner bids first.
Board: 166 Dealer: N Vul: NS HCP: 17	♠ QJ ♥ AK6 ♦ Q76 ♣ AJ1086	West Doubles 2♣ if possible. You bid first.

Board: 161	North:	South:	West	North	East	South
Dealer: S	Norui:	Soum: ♠ AK94	,,,	1 (0141	Lust	1NT
Vul: Both	♥ A743	▼ AK94 ♥ K8	Pass	2 ♣ ¹	Pass	
North HCP: 9	◆ J108	V Ko ♦ K943				∠ ₹
South HCP: 15	♦ K73	• R943 • Q85	Pass	2NT	AP	
Contract: 2N S	₩ IX/3	₹ Q03	1. Stay	man		
Board: 162	NI41.	C 41-	West	North	Fast	South
Dealer: N	North: ♠ AJ53	South: ♠ K1042	*** C St	1NT	Pass	
Vul: None	♥ AJ33	▼ K1042 ▼ K102	Pass	2 ♠	Pass	
North HCP: 16	• Q764	◆ AKJ5		∠ ₹	rass	02
South HCP: 14	♣ A73	♦ 65	AP			
Contract: 6♠ N	¥ 11/3	¥ 03	1. Stay	man		
Board: 163	North:	South:	West	North	East	South
Dealer: S	• A742	MA KQJ				1NT
Vul: NS	♥ KQ5	♥ 742	Pass	2 ♣ ¹	Pass	
North HCP: 16	♦ KJ6	◆ AQ109	Pass	6NT	AP	2.
South HCP: 16	♣ K93	♣ A84			АГ	
Contract: 6N S			1. Stay	Пип		
Board: 164		C 41	West	North	East	South
Dealer: N	North: ♠ 832	South: ♠ AK75		1NT	Pass	2 ♣ ¹
Vul: Both	♥ KQ87	♥ J952	Pass	2♥	Pass	3♥
North HCP: 15	• K€6	♦ 853	AP			
South HCP: 8 Contract: 3♥ N	♣ AK54	♣ 86	1. Stay	man		
Board: 165			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	▲ 10653	★ KQ72	Pass	2 ♣ ¹	Pass	2♠
North HCP: 13	♥ AK942	♥ 106	Pass	2 ₽ 6 ♠		Pass
South HCP: 17	♦ J7	◆ AK52	XA		1 ass	1 033
Contract: 6♠X S	♣ AJ	♣ KQ9				
Colliact. OPA S			1. Stay	122012		

Board: 166 North: South: West North East South Dealer: N **♠** QJ **♦** K108 1NT Pass 2♣¹ Vul: NS ♥ AK6 **v** 8752 North HCP: 17 X XX AP ♦ AJ104 **♦** Q76 South HCP: 8 1. Stayman ♣ AJ1086 **♣** 97 Contract: 2♣XX S

South hands (Practice Page)

Board: 161 Dealer: S Vul: Both HCP: 15	★ AK94▼ K8◆ K943◆ Q85	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: None HCP: 14	★ K1042★ K102◆ AKJ5◆ 65	The opponents are silent. Partner bids first.
Board: 163 Dealer: S Vul: NS HCP: 16	♣ KQJ ♥ 742 ♦ AQ109 ♣ A84	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: Both HCP: 8	♠ AK75♥ J952♦ 853♠ 86	The opponents are silent. Partner bids first.
Board: 165 Dealer: S Vul: None HCP: 17	★ KQ72▼ 106◆ AK52◆ KQ9	West Bids XA♠♠ if possible. You bid first.
Board: 166 Dealer: N Vul: NS HCP: 8	★ K108▼ 8752◆ AJ104◆ 97	West Doubles 2♣ if possible. Partner bids first.

Board: 161	North:	South:	West	North	East	South
Dealer: S	Norui:	Soum: ♠ AK94	,,,	1 (0141	Lust	1NT
Vul: Both	▼ 382 ▼ A743	▼ AK94 ♥ K8	Pass	2 ♣ ¹	Pass	
North HCP: 9	◆ J108	V Ko ♦ K943				∠ ₹
South HCP: 15	♦ K73	• R943 • Q85	Pass	2NT	AP	
Contract: 2N S	₩ IX/3	₹ Q03	1. Stay	man		
Board: 162	NI41.	C 41-	West	North	Fast	South
Dealer: N	North: ♠ AJ53	South: ♠ K1042	*** C St	1NT	Pass	
Vul: None	♥ AJ33	▼ K1042 ▼ K102	Pass	2 ♠	Pass	
North HCP: 16	• Q764	◆ AKJ5		∠ ₹	rass	02
South HCP: 14	♣ A73	♦ 65	AP			
Contract: 6♠ N	¥ 11/3	¥ 03	1. Stay	man		
Board: 163	North:	South:	West	North	East	South
Dealer: S	• A742	MA KQJ				1NT
Vul: NS	♥ KQ5	♥ 742	Pass	2 ♣ ¹	Pass	
North HCP: 16	♦ KJ6	◆ AQ109	Pass	6NT	AP	2.
South HCP: 16	♣ K93	♣ A84			АГ	
Contract: 6N S			1. Stay	Пип		
Board: 164		C 41	West	North	East	South
Dealer: N	North: ♠ 832	South: ♠ AK75		1NT	Pass	2 ♣ ¹
Vul: Both	♥ KQ87	♥ J952	Pass	2♥	Pass	3♥
North HCP: 15	• K€6	♦ 853	AP			
South HCP: 8 Contract: 3♥ N	♣ AK54	♣ 86	1. Stay	man		
Board: 165			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	▲ 10653	★ KQ72	Pass	2 ♣ ¹	Pass	2♠
North HCP: 13	♥ AK942	♥ 106	Pass	2 ₽ 6 ♠		Pass
South HCP: 17	♦ J7	◆ AK52	XA		1 ass	1 033
Contract: 6♠X S	♣ AJ	♣ KQ9				
Colliact. OPA S			1. Stay	122012		

Board: 166 North: South: West North East South Dealer: N **♠** QJ **♦** K108 1NT Pass 2♣¹ Vul: NS ♥ AK6 **v** 8752 North HCP: 17 X XX AP ♦ AJ104 **♦** Q76 South HCP: 8 1. Stayman ♣ AJ1086 **♣** 97 Contract: 2♣XX S

North hands (Practice Page)

Board: 167 Dealer: S Vul: EW HCP: 13	♣ QJ76♥ AK76♦ 10643♣ K	The opponents are silent. Partner bids first.
Board: 168 Dealer: N Vul: None HCP: 16	♣ Q1097♥ AK5◆ K108♣ A92	West Doubles 2♣ if possible. You bid first.
Board: 169 Dealer: S Vul: NS HCP: 8	★ A976♥ J98♦ K643★ 74	The opponents are silent. Partner bids first.
Board: 170 Dealer: N Vul: EW HCP: 17	▲ A107✔ AQ74◆ A1092♣ K9	The opponents are silent. You bid first.
Board: 171 Dealer: S Vul: Both HCP: 8		The opponents are silent. Partner bids first.
Board: 172 Dealer: N Vul: NS HCP: 17	★ K5★ A64★ K976★ AK102	The opponents are silent. You bid first.

Board: 167 Dealer: S Vul: EW	North: ♠ QJ76 ♥ AK76	South: ♠ A9 ♥ 108	Pass	North 2♣¹	Pass	1NT
North HCP: 13 South HCP: 16 Contract: 3N S	◆ 10643 ◆ K	◆ AKQ85 ◆ QJ76	Pass 1. Stay	3NT	AP	
Board: 168 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ Q1097 ♥ AK5 ♠ K108 ♠ A92	South: ♠ K863 ▼ J93 ♠ A942 ♣ 106	X Pass AP 1. Stay	North 1NT 2 3NT man gth cue	Pass Pass Pass	2♣¹ 3♣²
Board: 169 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 2N S	North: ♠ A976 ♥ J98 ♠ K643 ♠ 74	South: ♣ J8 ▼ A42 ♣ AQ98 ♣ AQ92	Pass	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 170 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ A107 ♥ AQ74 ♠ A1092 ♣ K9	South: ♠ KJ65 ▼ 1053 ♠ Q65 ♣ Q73	Pass	North 1NT 2♥ 3NT	Pass Pass	
Board: 171 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4 S	North:	South: ♠ Q754 ♥ A762 ♠ KJ ♣ KQ10	West Pass Pass AP 1. Stay	North 2♣¹ 2NT	East Pass Pass	1NT 2♥

Board: 172 Dealer: N Vul: NS North HCP: 17 South HCP: 12

♣ AK102 Contract: 4♥ N

South: North: **♦** K5 **♠** QJ104 **♥** A64 **♥** QJ1072 **♦** K976 **♦** A4

♣ Q4

West North East South 1NT Pass 2♣¹ Pass 2♦ Pass $3 \stackrel{?}{•}^2$ Pass 4♥ AP 1. Stayman

2. SMOLEN

South hands (Practice Page)

Board: 167 Dealer: S Vul: EW HCP: 16	▲ A9▼ 108◆ AKQ85◆ QJ76	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: None HCP: 8	★ K863♥ J93◆ A942◆ 106	West Doubles 2♣ if possible. Partner bids first.
Board: 169 Dealer: S Vul: NS HCP: 17		The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: EW HCP: 8	★ KJ65▼ 1053◆ Q65◆ Q73	The opponents are silent. Partner bids first.
Board: 171 Dealer: S Vul: Both HCP: 15	♣ Q754♥ A762♦ KJ♣ KQ10	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: NS HCP: 12	◆ QJ104♥ QJ1072◆ A4◆ Q4	The opponents are silent. Partner bids first.

Board: 167 Dealer: S Vul: EW	North: ♠ QJ76 ♥ AK76	South: ♠ A9 ♥ 108	Pass	North 2♣¹	Pass	1NT
North HCP: 13 South HCP: 16 Contract: 3N S	◆ 10643 ◆ K	◆ AKQ85 ◆ QJ76	Pass 1. Stay	3NT	AP	
Board: 168 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ Q1097 ♥ AK5 ♠ K108 ♠ A92	South: ♠ K863 ▼ J93 ♠ A942 ♣ 106	X Pass AP 1. Stay	North 1NT 2 3NT man gth cue	Pass Pass Pass	2♣¹ 3♣²
Board: 169 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 2N S	North: ♠ A976 ♥ J98 ♠ K643 ♠ 74	South: ♣ J8 ▼ A42 ♣ AQ98 ♣ AQ92	Pass	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 170 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ A107 ♥ AQ74 ♠ A1092 ♣ K9	South: ♠ KJ65 ▼ 1053 ♠ Q65 ♣ Q73	Pass	North 1NT 2♥ 3NT	Pass Pass	
Board: 171 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4 S	North:	South: ♠ Q754 ♥ A762 ♠ KJ ♣ KQ10	West Pass Pass AP 1. Stay	North 2♣¹ 2NT	East Pass Pass	1NT 2♥

Board: 172 Dealer: N Vul: NS North HCP: 17 South HCP: 12

♣ AK102 Contract: 4♥ N

South: North: **♦** K5 **♠** QJ104 **♥** A64 **♥** QJ1072 **♦** K976 **♦** A4

♣ Q4

West North East South 1NT Pass 2♣¹ Pass 2♦ Pass $3 \stackrel{?}{•}^2$ Pass 4♥ AP 1. Stayman

2. SMOLEN

North hands (Practice Page)

Board: 173 Dealer: S Vul: EW HCP: 13	AQ95✓ A1063✓ Q103✓ J8	The opponents are silent. Partner bids first.
Board: 174 Dealer: N Vul: Both HCP: 17	★ K53▼ AJ4◆ KQ102◆ A85	The opponents are silent. You bid first.
Board: 175 Dealer: S Vul: None HCP: 9	★ AJ54▼ K732◆ 92◆ J64	The opponents are silent. Partner bids first.
Board: 176 Dealer: N Vul: EW HCP: 16	A53✓ AQ73AQ85109	The opponents are silent. You bid first.
Board: 177 Dealer: S Vul: Both HCP: 10		The opponents are silent. Partner bids first.
Board: 178 Dealer: N Vul: None HCP: 15	★ A108♥ KQ5◆ K10652◆ K10	The opponents are silent. You bid first.

Board: 173	North:	South:	West	North	East	South
Dealer: S Vul: EW	♠ AQ95	♠ K7				1NT
North HCP: 13	▼ A1063	♥ KJ2	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 17	♦ Q103	♦ AJ65	Pass	3NT	AP	
Contract: 3N S	♣ J8	♣ KQ95	1. Stay	man		
Board: 174	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ K53	50uii. • Q76	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1NT	Pass	
Vul: Both	♥ AJ4	♥ K1052	Pass	2•		2NT
North HCP: 17	♦ KQ102	♦ 765	Pass	3NT	AP	2111
South HCP: 9 Contract: 3N N	♣ A85	♣ KJ2	1. Stay		1.11	
Board: 175 Dealer: S	North:	South:	West	North	East	
Vul: None	♠ AJ54	♠ KQ	_	4	_	1NT
North HCP: 9	♥ K732	▼ A105		2 ♣ ¹	Pass	2♦
South HCP: 16	♦ 92 ♣ J64	◆ K108 ◆ A9832	Pass	2NT	AP	
Contract: 2N S	₹ J0 4	₩ A9032	1. Stay	man		
Board: 176		Contla	West	North	East	South
Dealer: N	North:	South: ♠ J62		1NT	Pass	2 . 1
Vul: EW	♠ A53 ♥ AQ73	♥ J1086	Pass	2♥	Pass	
North HCP: 16 South HCP: 11	♦ AQ85	♦ 94	AP			
Contract: 4♥ N	♣ 109	♣ AKQ2	1. Stay	man		
Board: 177	North:	South:	West	North	East	South
Dealer: S	♦ J1052	♠ AKQ				1NT
Vul: Both North HCP: 10	♥ AQ65	v 873	Pass	2 ♣ ¹	Pass	2
South HCP: 16	♦ Q76	♦ K9842	Pass	3NT	AP	
	♣ J8	♣ A2				

Board: 178 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** A108 **♠** KQ73 Vul: None Pass 2NT **♥** KQ5 **♥** J864 Pass 2♦ North HCP: 15 ♦ K10652 **♦** Q9 AP South HCP: 12 **♣** K10 ♣ A32 1. Stayman Contract: 2N N

South hands (Practice Page)

Board: 173 Dealer: S Vul: EW HCP: 17	★ K7▼ KJ2◆ AJ65◆ KQ95	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: Both HCP: 9	♣ Q76♥ K1052♦ 765♣ KJ2	The opponents are silent. Partner bids first.
Board: 175 Dealer: S Vul: None HCP: 16	★ KQ ▼ A105 ★ K108 ♣ A9832	The opponents are silent. You bid first.
Board: 176 Dealer: N Vul: EW HCP: 11	J62J108694AKQ2	The opponents are silent. Partner bids first.
Board: 177 Dealer: S Vul: Both HCP: 16	★ AKQ▼ 873★ K9842★ A2	The opponents are silent. You bid first.
Board: 178 Dealer: N Vul: None HCP: 12	★ KQ73▼ J864◆ Q9◆ A32	The opponents are silent. Partner bids first.

Board: 173	North:	South:	West	North	East	South
Dealer: S Vul: EW	♠ AQ95	♠ K7				1NT
North HCP: 13	▼ A1063	♥ KJ2	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 17	♦ Q103	♦ AJ65	Pass	3NT	AP	
Contract: 3N S	♣ J8	♣ KQ95	1. Stay	man		
Board: 174	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ K53	50uii. • Q76	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1NT	Pass	
Vul: Both	♥ AJ4	♥ K1052	Pass	2•		2NT
North HCP: 17	♦ KQ102	♦ 765	Pass	3NT	AP	2111
South HCP: 9 Contract: 3N N	♣ A85	♣ KJ2	1. Stay		1.11	
Board: 175 Dealer: S	North:	South:	West	North	East	
Vul: None	♠ AJ54	♠ KQ	_	4	_	1NT
North HCP: 9	♥ K732	▼ A105		2 ♣ ¹	Pass	2♦
South HCP: 16	♦ 92 ♣ J64	◆ K108 ◆ A9832	Pass	2NT	AP	
Contract: 2N S	₹ J0 4	₩ A9032	1. Stay	man		
Board: 176		Contla	West	North	East	South
Dealer: N	North:	South: ♠ J62		1NT	Pass	2 . 1
Vul: EW	♠ A53 ♥ AQ73	♥ J1086	Pass	2♥	Pass	
North HCP: 16 South HCP: 11	♦ AQ85	♦ 94	AP			
Contract: 4♥ N	♣ 109	♣ AKQ2	1. Stay	man		
Board: 177	North:	South:	West	North	East	South
Dealer: S	♦ J1052	♠ AKQ				1NT
Vul: Both North HCP: 10	♥ AQ65	v 873	Pass	2 ♣ ¹	Pass	2
South HCP: 16	♦ Q76	♦ K9842	Pass	3NT	AP	
	♣ J8	♣ A2				

Board: 178 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** A108 **♠** KQ73 Vul: None Pass 2NT **♥** KQ5 **♥** J864 Pass 2♦ North HCP: 15 ♦ K10652 **♦** Q9 AP South HCP: 12 **♣** K10 ♣ A32 1. Stayman Contract: 2N N

Board: 179 Dealer: S Vul: NS HCP: 11	♠ AK53♥ Q10862♦ 8♠ Q73	The opponents are silent. Partner bids first.
Board: 180 Dealer: N Vul: Both HCP: 15	★ A632★ K6◆ KJ1072★ A9	West Doubles 2♣ if possible. You bid first.
Board: 181 Dealer: S Vul: NS HCP: 12	♣ Q107♥ QJ92◆ A1087♣ K9	The opponents are silent. Partner bids first.
Board: 182 Dealer: N Vul: EW HCP: 15	★ K8▼ K103◆ Q86◆ AQJ54	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: None HCP: 10	♠ AQJ9♥ QJ763♦ 932♠ 7	The opponents are silent. Partner bids first.
Board: 184 Dealer: N Vul: NS HCP: 16	★ A64♥ 843★ KQ7★ AK97	The opponents are silent. You bid first.

Board: 179 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ AK53 ♥ Q10862 ♠ 8 ♣ Q73	South: ♠ Q42 ♥ A5 ♠ AKQ96 ♣ 1054	Pass		Pass	1NT
Board: 180 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♠ N	North: ♠ A632 ♥ K6 ♠ KJ1072 ♠ A9	South: ♠ Q1095 ♥ AQ92 ♦ 43 ♠ Q42	West X AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 181 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♥ S	North: ♠ Q107 ♥ QJ92 ♠ A1087 ♠ K9	South: ♠ K65 ♥ AK764 ♦ J43 ♣ A8	West Pass Pass 1. Stay	4 ♥	East Pass AP	1NT
Board: 182 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 3N N	North: ♠ K8 ♥ K103 • Q86 ♣ AQJ54	South: ♠ A10654 ♥ AQJ7 ♠ A4 ♠ 63	Pass Pass 1. Stay		Pass Pass	2 ♣ ¹

Board: 183	North:	South:	West	North	East	South 1NT
Dealer: S Vul: None North HCP: 10 South HCP: 15	♠ AQJ9♥ QJ763♦ 932	♦ K76 ♥ 108 ♦ AKQ	Pass Pass AP	2♣¹ 3♠²	Pass Pass	2 ♦ 3NT
Contract: 3N S	♣ 7	♣ K9642	1. Stay			
Board: 184 Dealer: N Vul: NS	North: ♠ A64	South: ♠ KJ953	West	North 1NT	East Pass	
North HCP: 16	♥ 843 ♦ KQ7	♥ QJ105 ♦ 85	Pass Pass	2 ♦ 4 ♠	Pass AP	2♠
South HCP: 9 Contract: 4♠ S	♣ AK97	♣ Q10	1. Stay		<i>1</i> 11	

Board: 179 Dealer: S Vul: NS HCP: 15	♠ Q42♥ A5♦ AKQ96♠ 1054	The opponents are silent. You bid first.
Board: 180 Dealer: N Vul: Both HCP: 10	◆ Q1095◆ AQ92◆ 43◆ Q42	West Doubles 2♣ if possible. Partner bids first.
Board: 181 Dealer: S Vul: NS HCP: 15	★ K65★ AK764◆ J43◆ A8	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: EW HCP: 15	★ A10654♥ AQJ7◆ A4◆ 63	The opponents are silent. Partner bids first.
Board: 183 Dealer: S Vul: None HCP: 15	★ K76▼ 108◆ AKQ★ K9642	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: NS HCP: 9	★ KJ953♥ QJ105◆ 85◆ Q10	The opponents are silent. Partner bids first.

Board: 179 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ AK53 ♥ Q10862 ♠ 8 ♣ Q73	South: ♠ Q42 ♥ A5 ♠ AKQ96 ♣ 1054	Pass		Pass	1NT
Board: 180 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4♠ N	North: ♠ A632 ♥ K6 ♠ KJ1072 ♠ A9	South: ♠ Q1095 ♥ AQ92 ♦ 43 ♠ Q42	West X AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 181 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♥ S	North: ♠ Q107 ♥ QJ92 ♠ A1087 ♠ K9	South: ♠ K65 ♥ AK764 ♦ J43 ♣ A8	West Pass Pass 1. Stay	4 ♥	East Pass AP	1NT
Board: 182 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 3N N	North: ♠ K8 ♥ K103 • Q86 ♣ AQJ54	South: ♠ A10654 ♥ AQJ7 ♠ A4 ♠ 63	Pass Pass 1. Stay		Pass Pass	2 ♣ ¹

Board: 183	North:	South:	West	North	East	South 1NT
Dealer: S Vul: None North HCP: 10 South HCP: 15	♠ AQJ9♥ QJ763♦ 932	♦ K76 ♥ 108 ♦ AKQ	Pass Pass AP	2♣¹ 3♠²	Pass Pass	2 ♦ 3NT
Contract: 3N S	♣ 7	♣ K9642	1. Stay			
Board: 184 Dealer: N Vul: NS	North: ♠ A64	South: ♠ KJ953	West	North 1NT	East Pass	
North HCP: 16	♥ 843 ♦ KQ7	♥ QJ105 ♦ 85	Pass Pass	2 ♦ 4 ♠	Pass AP	2♠
South HCP: 9 Contract: 4♠ S	♣ AK97	♣ Q10	1. Stay		<i>1</i> 11	

Board: 185 Dealer: S Vul: EW HCP: 13	1086✓ AK82✓ K53✓ QJ10	The opponents are silent. Partner bids first.
Board: 186 Dealer: N Vul: Both HCP: 16	A105✓ AQ543AQ762	The opponents are silent. You bid first.
Board: 187 Dealer: S Vul: Both HCP: 8	◆ Q432◆ AJ4◆ 75◆ J1064	The opponents are silent. Partner bids first.
Board: 188 Dealer: N Vul: None HCP: 15	◆ Q103◆ K985◆ AK84◆ K4	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: EW HCP: 8		The opponents are silent. Partner bids first.
Board: 190 Dealer: N Vul: Both HCP: 16	♣ Q87♥ AJ953◆ AK7♣ Q2	The opponents are silent. You bid first.

Board: 185 Dealer: S Vul: EW	North: ♠ 1086	South: ♠ K74	West	North	East	South 1NT
North HCP: 13	♥ AK82	♥ Q106	Pass	2 ♣ ¹	Pass	2♦
South HCP: 15	♦ K53	◆ AQ84 ◆ A92	Pass	3NT	AP	
Contract: 3N S	♣ QJ10	₩ A92	1. Stay	man		
Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ A105	♦ KJ43		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 16	♥ AQ	v 1098	Pass	2♦	Pass	3NT
South HCP: 13	♦ 543	♦ AQ9	AP			
Contract: 3N N	♣ AQ762	♣ K105	1. Stay	man		
Board: 187 Dealer: S	North: ♠ Q432	South: ♠ A105	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ AJ4	♥ K763	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ 75	♦ Q10	Pass	2NT	AP	
Contract: 2N S	♣ J1064	♣ AQ92	1. Stay	man		
Board: 188	Nicostle		West	North	East	South
Dealer: N	North: ♠ Q103	South:		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ K985 ♦ AK84	★ K86 ♥ J1062 ♦ J10	Pass AP	2♥	Pass	4♥
South HCP: 10 Contract: 4♥ N	♣ K4	♣ AJ107	1. Stay	man		
Board: 189 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	▲ J865 ♥ A93	♠ Q2 ♥ KQJ54	Pass	2 ♣ ¹	Pass	
North HCP: 8	◆ J1085	◆ KQ334 ◆ K43	Pass	2NT	AP	∠ ▼
South HCP: 15 Contract: 2N S	♣ Q4	♣ KJ5	1. Stay		ÆΝ	

Board: 190 West North East South North: South: Dealer: N 1NT Pass $2 \clubsuit^1$ **♠** Q87 **♦** K1064 Vul: Both **♥** AJ953 **♥** KQ872 Pass 2♥ Pass 4♥ North HCP: 16 **♦** AK7 **♦** J6 AP South HCP: 13 **♣** Q2 **♣** A6 1. Stayman Contract: 4♥ N

Board: 185 Dealer: S Vul: EW HCP: 15	★ K74♥ Q106◆ AQ84◆ A92	The opponents are silent. You bid first.
Board: 186 Dealer: N Vul: Both HCP: 13	★ KJ43▼ 1098◆ AQ9◆ K105	The opponents are silent. Partner bids first.
Board: 187 Dealer: S Vul: Both HCP: 15	★ A105★ K763◆ Q10★ AQ92	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: None HCP: 10	★ K86♥ J1062◆ J10◆ AJ107	The opponents are silent. Partner bids first.
Board: 189 Dealer: S Vul: EW HCP: 15	♠ Q2♥ KQJ54♦ K43♠ KJ5	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: Both HCP: 13	★ K1064★ KQ872◆ J6★ A6	The opponents are silent. Partner bids first.

Board: 185 Dealer: S Vul: EW	North: ♠ 1086	South: ♠ K74	West	North	East	South 1NT
North HCP: 13	♥ AK82	♥ Q106	Pass	2 ♣ ¹	Pass	2♦
South HCP: 15	♦ K53	◆ AQ84 ◆ A92	Pass	3NT	AP	
Contract: 3N S	♣ QJ10	₩ A92	1. Stay	man		
Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ A105	♦ KJ43		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 16	♥ AQ	v 1098	Pass	2♦	Pass	3NT
South HCP: 13	♦ 543	♦ AQ9	AP			
Contract: 3N N	♣ AQ762	♣ K105	1. Stay	man		
Board: 187 Dealer: S	North: ♠ Q432	South: ♠ A105	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ AJ4	♥ K763	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ 75	♦ Q10	Pass	2NT	AP	
Contract: 2N S	♣ J1064	♣ AQ92	1. Stay	man		
Board: 188	Nicostle		West	North	East	South
Dealer: N	North: ♠ Q103	South:		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	♥ K985 ♦ AK84	★ K86 ♥ J1062 ♦ J10	Pass AP	2♥	Pass	4♥
South HCP: 10 Contract: 4♥ N	♣ K4	♣ AJ107	1. Stay	man		
Board: 189 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	▲ J865 ♥ A93	♠ Q2 ♥ KQJ54	Pass	2 ♣ ¹	Pass	
North HCP: 8	◆ J1085	◆ KQ334 ◆ K43	Pass	2NT	AP	∠ ▼
South HCP: 15 Contract: 2N S	♣ Q4	♣ KJ5	1. Stay		ÆΝ	

Board: 190 West North East South North: South: Dealer: N 1NT Pass $2 \clubsuit^1$ **♠** Q87 **♦** K1064 Vul: Both **♥** AJ953 **♥** KQ872 Pass 2♥ Pass 4♥ North HCP: 16 **♦** AK7 **♦** J6 AP South HCP: 13 **♣** Q2 **♣** A6 1. Stayman Contract: 4♥ N

Board: 191 Dealer: S Vul: None HCP: 12	★ KQ74▼ AJ9◆ J962◆ J4	The opponents are silent. Partner bids first.
Board: 192 Dealer: N Vul: NS HCP: 17	A8▼ 1096◆ AKQ62♣ A108	The opponents are silent. You bid first.
Board: 193 Dealer: S Vul: EW HCP: 11	10854✓ A98✓ AJ3✓ Q95	East Doubles 2♣ if possible. Partner bids first.
Board: 194 Dealer: N Vul: EW HCP: 16	♣ Q3★ AK2◆ KJ863♣ QJ2	The opponents are silent. You bid first.
Board: 195 Dealer: S Vul: Both HCP: 9	♣974▼ K763◆ QJ932♣ K	The opponents are silent. Partner bids first.
Board: 196 Dealer: N Vul: NS HCP: 15	★ KJ3★ KQJ4◆ Q5★ K542	West Bids 2NT if possible. East Bids 3♦ if possible. You bid first.

Board: 191 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ KQ74 ♥ AJ9 ♦ J962 ♣ J4	South: • 108 • KQ653 • AK10 • K62	Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 192 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ A8 ▼ 1096 ♠ AKQ62 ♣ A108	South: ♠ QJ93 ♥ AKJ3 ♠ 8753 ♠ 3	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 193 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North:	South: ♠ AK9 ♥ KQ65 ♦ 8754 ♣ K8		North 2♣¹ 3NT man	East X AP	South 1NT 2♥
Board: 194 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ Q3 ♥ AK2 ♠ KJ863 ♠ QJ2	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 195 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ◆ 974 ♥ K763 ◆ QJ932 ◆ K	South: ♠ AJ10 ♥ A85 ♠ K54 ♣ A984	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	South 1NT 2+

Board: 196 Dealer: N Vul: NS North HCP: 15 South HCP: 8

Contract: 3♦ E

North: ♠ KJ3 ♥ KQJ4 ♦ Q5 ♠ K542 South: **★** 108654 **♥** A1052 **♦** A72

♣ 7

West North East South 1NT Pass $2 \stackrel{1}{•} 1$ 2NT² Pass $3 \stackrel{1}{•} AP$ 1. Stayman

Stayman
 Unusual 2NT

Board: 191 Dealer: S Vul: None HCP: 15	108KQ653AK10K62	The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: NS HCP: 11	♣ QJ93♥ AKJ3◆ 8753♣ 3	The opponents are silent. Partner bids first.
Board: 193 Dealer: S Vul: EW HCP: 15	★ AK9▼ KQ65◆ 8754◆ K8	East Doubles 2♣ if possible. You bid first.
Board: 194 Dealer: N Vul: EW HCP: 10	10652✓ Q1076A7A108	The opponents are silent. Partner bids first.
Board: 195 Dealer: S Vul: Both HCP: 16	▲ AJ10✔ A85♦ K54▲ A984	The opponents are silent. You bid first.
Board: 196 Dealer: N Vul: NS HCP: 8	★ 108654▼ A1052◆ A72♣ 7	West Bids 2NT if possible. East Bids 3♦ if possible. Partner bids first.

Board: 191 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ KQ74 ♥ AJ9 ♦ J962 ♣ J4	South: • 108 • KQ653 • AK10 • K62	Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 192 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ A8 ▼ 1096 ♠ AKQ62 ♣ A108	South: ♠ QJ93 ♥ AKJ3 ♠ 8753 ♠ 3	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 193 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North:	South: ♠ AK9 ♥ KQ65 ♦ 8754 ♣ K8		North 2♣¹ 3NT man	East X AP	South 1NT 2♥
Board: 194 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ Q3 ♥ AK2 ♠ KJ863 ♠ QJ2	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 195 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ◆ 974 ♥ K763 ◆ QJ932 ◆ K	South: ♠ AJ10 ♥ A85 ♠ K54 ♣ A984	West Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	South 1NT 2+

Board: 196 Dealer: N Vul: NS North HCP: 15 South HCP: 8

Contract: 3♦ E

North: ♠ KJ3 ♥ KQJ4 ♦ Q5 ♠ K542 South: **★** 108654 **♥** A1052 **♦** A72

♣ 7

West North East South 1NT Pass $2 \stackrel{1}{•} 1$ 2NT² Pass $3 \stackrel{1}{•} AP$ 1. Stayman

Stayman
 Unusual 2NT

Board: 197 Dealer: S Vul: EW HCP: 14	★ KQJ52★ K954◆ Q◆ K82	The opponents are silent. Partner bids first.
Board: 198 Dealer: N Vul: Both HCP: 16	★ K108★ KQ◆ Q96◆ AQ754	The opponents are silent. You bid first.
Board: 199 Dealer: S Vul: None HCP: 13	★ K53▼ AJ103◆ 2◆ KQ1054	East Doubles 4♦ if possible. Partner bids first.
Board: 200 Dealer: N Vul: EW HCP: 15	★ K87♥ 9652◆ AQ8◆ AQ3	The opponents are silent. You bid first.
Board: 201 Dealer: S Vul: Both HCP: 9	▲ A105♥ QJ52◆ 93♣ Q853	The opponents are silent. Partner bids first.
Board: 202 Dealer: N Vul: None HCP: 15	★ KQJ▼ Q962◆ K42◆ A109	The opponents are silent. You bid first.

			West	North	East	South 1NT
Board: 197 Dealer: S	North:	South:	Pass	2 ♣ ¹	Pass	2 ♦
Vul: EW	♠ KQJ52	▲ 1073	Pass	3 ♥ ²	Pass	4♠
North HCP: 14	♥ K954	♥ A106 ♦ AKJ	Pass	4NT ³	Pass	5♣
South HCP: 16	♦ Q ♣ K82	◆ A653	Pass	6♠	AP	
Contract: 6♠ S	1102	11000	 Stay SMO 			
			3. Blac	kwood (0314, 1	for ♠
Board: 198			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both	♦ K108 ♥ KQ	♠ AQ93 ♥ A10976	Pass	2	Pass	3 ♠ ²
North HCP: 16	♦ Q96	♦ 5	Pass	3NT	AP	
South HCP: 11 Contract: 3N N	♣ AQ754	♣ J103	1. Stay 2. SMC			
			West	North	East	South
Board: 199	North:	South:				1NT
Dealer: S Vul: None	♠ K53	♠ AJ7	Pass	2 ♣ ¹	Pass	2♥
North HCP: 13	♥ AJ103	▼ KQ87	Pass	4 ◆ ²	X	Pass
South HCP: 16	◆ 2 ◆ KQ1054	♦ KQJ5 • 82	Pass	4♥	AP	
Contract: 4♥ S	11101031	1 02	1. Stayman			
			2. Splir	ner		
Board: 200	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ K87	♦ A64		1NT	Pass	
North HCP: 15	♥ 9652	♥ AQJ4 ♦ 42	Pass	2♥	Pass	4♥
South HCP: 12	AQ8AQ3	◆ J1072	AP			
Contract: 4♥ N	$\mathbf{x} \cap \mathbf{Q}_{\mathcal{I}}$		1. Stay	man		

Board: 201 Dealer: S Vul: Both	North: ♠ A105 ♥ QJ52	South: ♠ KJ ♥ 109	West Pass	North 2♣¹	East Pass	1NT
North HCP: 9	◆ 93	◆ AKJ7		2 N T	AP	∠▼
South HCP: 16 Contract: 2N S	♣ Q853	♣ KJ1094	1. Stay		Ai	
Board: 202	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ KQJ	South: ♠ 10842		1NT	Pass	2 ♣ ¹
Vul: None	♥ Q962	¥ 10042 ▼ K1083	Pass	2♥	Pass	4♣ ²
North HCP: 15	♦ K42	♦ A765	Pass	4♥	AP	
South HCP: 9 Contract: 4♥ N	♣ A109	♣ Q	 Stay Splir 			

Board: 197 Dealer: S Vul: EW HCP: 16	▲ 1073♥ A106◆ AKJ♣ A653	The opponents are silent. You bid first.
Board: 198 Dealer: N Vul: Both HCP: 11	AQ93✓ A10976✓ 5✓ J103	The opponents are silent. Partner bids first.
Board: 199 Dealer: S Vul: None HCP: 16	▲ AJ7▼ KQ87◆ KQJ5◆ 82	East Doubles 4♦ if possible. You bid first.
Board: 200 Dealer: N Vul: EW HCP: 12	★ A64✓ AQJ4◆ 42◆ J1072	The opponents are silent. Partner bids first.
Board: 201 Dealer: S Vul: Both HCP: 16	♠ KJ ♥ 109 ♦ AKJ7 ♣ KJ1094	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: None HCP: 9	★ 10842▼ K1083◆ A765♣ Q	The opponents are silent. Partner bids first.

			West	North	East	South 1NT
Board: 197 Dealer: S	North:	South:	Pass	2 ♣ ¹	Pass	2 ♦
Vul: EW	♠ KQJ52	▲ 1073	Pass	3 ♥ ²	Pass	4♠
North HCP: 14	♥ K954	♥ A106 ♦ AKJ	Pass	4NT ³	Pass	5♣
South HCP: 16	♦ Q ♣ K82	◆ A653	Pass	6♠	AP	
Contract: 6♠ S	1102	11000	 Stay SMO 			
			3. Blac	kwood (0314, 1	for ♠
Board: 198			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both	♦ K108 ♥ KQ	♠ AQ93 ♥ A10976	Pass	2	Pass	3 ♠ ²
North HCP: 16	♦ Q96	♦ 5	Pass	3NT	AP	
South HCP: 11 Contract: 3N N	♣ AQ754	♣ J103	1. Stay 2. SMC			
			West	North	East	South
Board: 199	North:	South:				1NT
Dealer: S Vul: None	♠ K53	♠ AJ7	Pass	2 ♣ ¹	Pass	2♥
North HCP: 13	♥ AJ103	▼ KQ87	Pass	4 ◆ ²	X	Pass
South HCP: 16	◆ 2 ◆ KQ1054	♦ KQJ5 • 82	Pass	4♥	AP	
Contract: 4♥ S	11101031	1 02	1. Stayman			
			2. Splir	ner		
Board: 200	North:	South:	West	North	East	South
Dealer: N Vul: EW	♠ K87	♦ A64		1NT	Pass	
North HCP: 15	♥ 9652	♥ AQJ4 ♦ 42	Pass	2♥	Pass	4♥
South HCP: 12	AQ8AQ3	◆ J1072	AP			
Contract: 4♥ N	$\mathbf{x} \cap \mathbf{Q}_{\mathcal{I}}$		1. Stay	man		

Board: 201 Dealer: S Vul: Both	North: ♠ A105 ♥ QJ52	South: ♠ KJ ♥ 109	West Pass	North 2♣¹	East Pass	1NT
North HCP: 9	◆ 93	◆ AKJ7		2 N T	AP	∠▼
South HCP: 16 Contract: 2N S	♣ Q853	♣ KJ1094	1. Stay		Ai	
Board: 202	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ KQJ	South: ♠ 10842		1NT	Pass	2 ♣ ¹
Vul: None	♥ Q962	¥ 10042 ▼ K1083	Pass	2♥	Pass	4♣ ²
North HCP: 15	♦ K42	♦ A765	Pass	4♥	AP	
South HCP: 9 Contract: 4♥ N	♣ A109	♣ Q	 Stay Splir 			

Board: 203 Dealer: S Vul: NS HCP: 11	♣ QJ10♥ 9632◆ QJ9♣ KQ2	The opponents are silent. Partner bids first.
Board: 204 Dealer: N Vul: None HCP: 17	★ A1073★ AK★ KQ2★ J976	The opponents are silent. You bid first.
Board: 205 Dealer: S Vul: EW HCP: 10	★ 1053♥ K1032◆ K83◆ A94	East Doubles 2♣ if possible. Partner bids first.
Board: 206 Dealer: N Vul: Both HCP: 16	★ A4♥ QJ106◆ AK82◆ Q85	The opponents are silent. You bid first.
Board: 207 Dealer: S Vul: NS HCP: 11	★ 542▼ KQ84◆ K963◆ K4	The opponents are silent. Partner bids first.
Board: 208 Dealer: N Vul: Both HCP: 17	▲ AJ9♥ KQ2◆ A4▲ QJ1064	The opponents are silent. You bid first.

Board: 203 Dealer: S	North: ♠ QJ10	South:	West	North	East	South 1NT
Vul: NS	♥ 9632	♥ 107	Pass	2 ♣ ¹	Pass	
North HCP: 11	• QJ9	◆ AK1075	Pass		AP	2,
South HCP: 15 Contract: 3N S	♣ KQ2	♣ A1098	1. Stayı		7 M	
Commuce. 514 S			,			
Board: 204		~ .	West	North	Foot	South
Dealer: N	North:	South:	WEST	1NT	Pass	_
Vul: None	♠ A1073 ♥ AK	♠ QJ95 ♥ Q1092	Pass	2 ♠	Pass	
North HCP: 17	♦ KQ2	◆ J85	AP	∠ ₹	1 ass	77
South HCP: 10 Contract: 4♠ N	♣ J976	♣ A4	1. Stayı	man		
Contract. 42 IV			ı. Suyı			
Board: 205	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	★ 1053	♠ A4	Pass	2 ♣ ¹	X	2 V
North HCP: 10	♥ K1032	♥ AQJ65	Pass	2 ♥ ²	Pass	
South HCP: 16	♦ K83	♦ A105	AP	3 •	Гаѕѕ	4▼
Contract: 4♥ S	♣ A94	♣ J76	1. Stayı	man		
			1. Sulyi	1241		
			West	North	East	South
Board: 206	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: Both	♠ A4	♠ KJ32	Pass	2♥	Pass	2NT
North HCP: 16	♥ QJ106	♥ 873				
South HCP: 8	• AK82	◆ J1075	AP			
Contract: 2N N	♣ Q85	♣ K10	1. Stayı	man		
Board: 207	North	Courth	West	North	Fast	South
	North: ♠ 542	South: ♠ AK9	,, 050	1,0141		1NT
		* / 111 /			_	
Vul: NS		v 10973	Pass	2 . 1	Pass	ZV
Dealer: S Vul: NS North HCP: 11 South HCP: 15	▼ KQ84 ◆ K963	♥ 10973 ♦ Q852	Pass Pass	2♣¹ 4♥	Pass AP	2▼

Board: 208 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** AJ9 **♠** Q105 Vul: Both Pass 3NT **♥** KQ2 **♥** AJ73 Pass 2♦ North HCP: 17 **♦** A4 **♦** Q106 AP South HCP: 13 **♣** QJ1064 ♣ A73 1. Stayman Contract: 3N N

Board: 203 Dealer: S Vul: NS HCP: 15	A5▼ 107◆ AK1075♣ A1098	The opponents are silent. You bid first.
Board: 204 Dealer: N Vul: None HCP: 10	♣ QJ95♥ Q1092◆ J85♣ A4	The opponents are silent. Partner bids first.
Board: 205 Dealer: S Vul: EW HCP: 16	A4✓ AQJ65A105J76	East Doubles 2♣ if possible. You bid first.
Board: 206 Dealer: N Vul: Both HCP: 8	★ KJ32▼ 873◆ J1075◆ K10	The opponents are silent. Partner bids first.
Board: 207 Dealer: S Vul: NS HCP: 15	♠ AK9♥ 10973♦ Q852♠ AQ	The opponents are silent. You bid first.
Board: 208 Dealer: N Vul: Both HCP: 13	♣ Q105♥ AJ73◆ Q106♣ A73	The opponents are silent. Partner bids first.

Board: 203 Dealer: S	North: ♠ QJ10	South:	West	North	East	South 1NT
Vul: NS	♥ 9632	♥ 107	Pass	2 ♣ ¹	Pass	
North HCP: 11	• QJ9	◆ AK1075	Pass		AP	2,
South HCP: 15 Contract: 3N S	♣ KQ2	♣ A1098	1. Stayı		7 M	
Commuce. 514 S			,			
Board: 204		~ .	West	North	Foot	South
Dealer: N	North:	South:	WEST	1NT	Pass	_
Vul: None	♠ A1073 ♥ AK	♠ QJ95 ♥ Q1092	Pass	2 ♠	Pass	
North HCP: 17	♦ KQ2	◆ J85	AP	∠ ₹	1 ass	77
South HCP: 10 Contract: 4♠ N	♣ J976	♣ A4	1. Stayı	man		
Contract. 42 IV			ı. Suyı			
Board: 205	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW	★ 1053	♠ A4	Pass	2 ♣ ¹	X	2 V
North HCP: 10	♥ K1032	♥ AQJ65	Pass	2 ♥ ²	Pass	
South HCP: 16	♦ K83	♦ A105	AP	3 •	Гаѕѕ	4▼
Contract: 4♥ S	♣ A94	♣ J76	1. Stayı	man		
			1. Sulyi	1241		
			West	North	East	South
Board: 206	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N Vul: Both	♠ A4	♠ KJ32	Pass	2♥	Pass	2NT
North HCP: 16	♥ QJ106	♥ 873				
South HCP: 8	• AK82	◆ J1075	AP			
Contract: 2N N	♣ Q85	♣ K10	1. Stayı	man		
Board: 207	North	Courth	West	North	Fast	South
	North: ♠ 542	South: ♠ AK9	,, 050	1,0141		1NT
		* / 111 /			_	
Vul: NS		v 10973	Pass	2 . 1	Pass	ZV
Dealer: S Vul: NS North HCP: 11 South HCP: 15	▼ KQ84 ◆ K963	♥ 10973 ♦ Q852	Pass Pass	2♣¹ 4♥	Pass AP	2▼

Board: 208 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** AJ9 **♠** Q105 Vul: Both Pass 3NT **♥** KQ2 **♥** AJ73 Pass 2♦ North HCP: 17 **♦** A4 **♦** Q106 AP South HCP: 13 **♣** QJ1064 ♣ A73 1. Stayman Contract: 3N N

Board: 209 Dealer: S Vul: None HCP: 10	★ K976♥ 873◆ AQJ976◆ —	The opponents are silent. Partner bids first.
Board: 210 Dealer: N Vul: EW	♠ AJ6 ♥ AK64 ♦ 42	West Bids 2NT if possible. East Bids 3♦ if possible.
HCP: 15	♣ K876	You bid first.
Board: 211 Dealer: S Vul: Both HCP: 10	★ K742★ K75◆ Q974◆ Q6	The opponents are silent. Partner bids first.
Board: 212 Dealer: N Vul: None HCP: 16	◆ Q98▼ K42◆ AK2◆ A1094	The opponents are silent. You bid first.
Board: 213 Dealer: S Vul: NS HCP: 10	♠ 974♥ AJ72♦ KJ43♠ J9	The opponents are silent. Partner bids first.
Board: 214 Dealer: N	♦ 1053 ♥ AK9	West Doubles 2♣ if possible.
Vul: Both HCP: 15	◆ AQ4 ◆ Q743	You bid first.

Board: 209 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♦ K976	★ 8543	Pass	2 ♣ ¹	Pass	2♠
North HCP: 10	♥ 873	▼ AK2	Pass	4♣ ²	Pass	4♠
South HCP: 15	◆ AQJ976 •• —	♦ 1032 ♣ AKJ	AP			
Contract: 4♠ S	-	2120	 Stayman Splinter 			
Board: 210	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ AJ6	South: ♠ KQ985		1NT	Pass	2 ♣ ¹
Vul: EW	♥ AK64	♥ QJ105	$2NT^2$	Pass	3♦	3♠
North HCP: 15 South HCP: 11	♦ 42	◆ Q83	Pass	4♠	AP	
Contract: 4♠ S	♣ K876	♣ J	 Stayman Unusual 2NT 			
Board: 211 Dealer: S	North: ♠ K742	South: ♠ 865	West	North	East	South 1NT
Vul: Both North HCP: 10	♥ K75	♥ A2	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 15	• Q974	◆ AKJ63	Pass	3NT	AP	
Contract: 3N S	♣ Q6	♣ K74	1. Stayı	man		
Board: 212	North:	South:	West	North	East	South
Dealer: N	♦ Q98	★ A1073		1NT	Pass	
Vul: None North HCP: 16	♥ K42	♥ AQ10		2	Pass	3NT
South HCP: 10	◆ AK2 ◆ A1094	♦ 107653 ♣ 7	AP	mon		
Contract: 3N N	♣ A1094	* /	1. Stayı	IIMII		
Board: 213	North:	South:	West	North	East	South
Dealer: S Vul: NS	♦ 974	♠ AK5				1NT
North HCP: 10	♥ AJ72	♥ K865	Pass	2 ♣ ¹	Pass	2♥
South HCP: 17	♦ KJ43 ♣ J9	♦ 85 ♣ AK72	Pass	4♥	AP	
Contract: 4♥ S	₹ JY	₹ AN/2	1. Stay	man		

Board: 214 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 4♠ S	North: ♠ 1053 ♥ AK9 ♠ AQ4 ♠ Q743	South: ♠ AK82 ♥ Q753 ♠ KJ75 ♣ 5	X Pass AP 1. Stay 2. Cue	2 ♦ 4 ♥ ²	Pass Pass Pass Stopp	2♣¹ 4♦ 4♠³
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Board: 209 Dealer: S Vul: None HCP: 15	♦ 8543♥ AK2♦ 1032♠ AKJ	The opponents are silent. You bid first.
Board: 210 Dealer: N Vul: EW HCP: 11	★ KQ985♥ QJ105◆ Q83♣ J	West Bids 2NT if possible. East Bids 3♦ if possible. Partner bids first.
Board: 211 Dealer: S Vul: Both HCP: 15	♣ 865♥ A2♦ AKJ63♣ K74	The opponents are silent. You bid first.
Board: 212 Dealer: N Vul: None HCP: 10	★ A1073★ AQ10★ 107653★ 7	The opponents are silent. Partner bids first.
Board: 213 Dealer: S Vul: NS HCP: 17	♠ AK5♥ K865♦ 85♠ AK72	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: Both HCP: 13	♠ AK82♥ Q753♦ KJ75♠ 5	West Doubles 2♣ if possible. Partner bids first.

Board: 209 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♦ K976	★ 8543	Pass	2 ♣ ¹	Pass	2♠
North HCP: 10	♥ 873	▼ AK2	Pass	4♣ ²	Pass	4♠
South HCP: 15	◆ AQJ976 •• —	♦ 1032 ♣ AKJ	AP			
Contract: 4♠ S	-	2120	 Stayman Splinter 			
Board: 210	N. 4	G 4	West	North	East	South
Dealer: N	North: ♠ AJ6	South: ♠ KQ985		1NT	Pass	2 ♣ ¹
Vul: EW	♥ AK64	♥ QJ105	$2NT^2$	Pass	3♦	3♠
North HCP: 15 South HCP: 11	♦ 42	◆ Q83	Pass	4♠	AP	
Contract: 4♠ S	♣ K876	♣ J	 Stayman Unusual 2NT 			
Board: 211 Dealer: S	North: ♠ K742	South: ♠ 865	West	North	East	South 1NT
Vul: Both North HCP: 10	♥ K75	♥ A2	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 15	• Q974	◆ AKJ63	Pass	3NT	AP	
Contract: 3N S	♣ Q6	♣ K74	1. Stayı	man		
Board: 212	North:	South:	West	North	East	South
Dealer: N	♦ Q98	★ A1073		1NT	Pass	
Vul: None North HCP: 16	♥ K42	♥ AQ10		2	Pass	3NT
South HCP: 10	◆ AK2 ◆ A1094	♦ 107653 ♣ 7	AP	mon		
Contract: 3N N	♣ A1094	* /	1. Stayı	IIMII		
Board: 213	North:	South:	West	North	East	South
Dealer: S Vul: NS	♦ 974	♠ AK5				1NT
North HCP: 10	♥ AJ72	♥ K865	Pass	2 ♣ ¹	Pass	2♥
South HCP: 17	♦ KJ43 ♣ J9	♦ 85 ♣ AK72	Pass	4♥	AP	
Contract: 4♥ S	₹ JY	₹ AN/2	1. Stay	man		

Board: 214 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 4 S	North: ♠ 1053 ♥ AK9 ♠ AQ4 ♠ Q743	South: ♠ AK82 ♥ Q753 ♠ KJ75 ♣ 5	X Pass AP 1. Stay 2. Cue		Pass Pass Pass	2♣¹ 4♦ 4♠³
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Board: 215 Dealer: S Vul: None HCP: 9		The opponents are silent. Partner bids first.
Board: 216 Dealer: N Vul: NS HCP: 15	AQ8♥ Q762★ K109★ KJ7	West Doubles 2♣ if possible. You bid first.
Board: 217 Dealer: S Vul: EW HCP: 12	★ K752▼ KQJ6◆ 6◆ K862	The opponents are silent. Partner bids first.
Board: 218 Dealer: N Vul: None HCP: 15	★ A953♥ Q76★ KQ109★ A9	West Doubles 4♦ if possible. You bid first.
Board: 219 Dealer: S Vul: NS HCP: 12	AQ1072♥ Q983K4J7	East Doubles 2♣ if possible. Partner bids first.
Board: 220 Dealer: N Vul: EW HCP: 17	★ K43★ AK4★ A964♣ QJ8	The opponents are silent. You bid first.

Board: 215 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ S	▶ J643♥ 10942◆ A9♣ A86	♠ AK85♥ KQ3♦ 83♠ QJ102	Pass Pass 1. Stay	2 ♣ ¹ 4 ♠ man	Pass AP	
Board: 216 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ AQ8 ♥ Q762 ♠ K109 ♠ KJ7	South: ♠ KJ73 ♥ A43 ♦ 754 ♣ 843	West X AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 217 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4 S	North: ♠ K752 ♥ KQJ6 ♠ 6 ♠ K862	South: ♠ AJ109 ♥ A54 ♠ AQ102 ♣ 54	Pass		East Pass Pass	1NT 2♠
Board: 218 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4 N	North: ♠ A953 ♥ Q76 ♠ KQ109 ♠ A9	South: ♠ KJ102 ♥ 432 ♠ 5 ♣ KJ763	Pass X AP 1. Stay. 2. Splin		East Pass Pass Pass	2♣¹ 4◆²

Board: 219 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ S	North: ♠ AQ1072 ♥ Q983 ♠ K4 ♣ J7	South: ♠ K98 ♥ KJ7 ♠ AJ108 ♣ K32	Pass Pass AP 1. Stay 2. SMC		East X Pass	1NT 2◆
Board: 220 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ K43 ♥ AK4 ♠ A964 ♣ QJ8	South: ♠ A862 ♥ J986 ♠ Q2 ♣ A105	West Pass Pass 1. Stay	North 1NT 2• 3NT	Pass	

Board: 215 Dealer: S Vul: None HCP: 15	♠ AK85♥ KQ3♦ 83♠ QJ102	The opponents are silent. You bid first.
Board: 216 Dealer: N Vul: NS HCP: 8	★ KJ73★ A43★ 754★ 843	West Doubles 2♣ if possible. Partner bids first.
Board: 217 Dealer: S Vul: EW HCP: 15	AJ109✓ A54AQ10254	The opponents are silent. You bid first.
Board: 218 Dealer: N Vul: None HCP: 8	★ KJ102★ 432★ 5★ KJ763	West Doubles 4♦ if possible. Partner bids first.
Board: 219 Dealer: S Vul: NS HCP: 15	★ K98♥ KJ7◆ AJ108◆ K32	East Doubles 2♣ if possible. You bid first.
Board: 220 Dealer: N Vul: EW HCP: 11	A862✓ J986✓ Q2A105	The opponents are silent. Partner bids first.

Board: 215 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None North HCP: 9 South HCP: 15 Contract: 4♠ S	▶ J643♥ 10942◆ A9♣ A86	♠ AK85♥ KQ3♦ 83♠ QJ102	Pass Pass 1. Stay	2 ♣ ¹ 4 ♠ man	Pass AP	
Board: 216 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ AQ8 ♥ Q762 ♠ K109 ♠ KJ7	South: ♠ KJ73 ♥ A43 ♦ 754 ♣ 843	West X AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 217 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4 S	North: ♠ K752 ♥ KQJ6 ♠ 6 ♠ K862	South: ♠ AJ109 ♥ A54 ♠ AQ102 ♣ 54	Pass		East Pass Pass	1NT 2♠
Board: 218 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 4 N	North: ♠ A953 ♥ Q76 ♠ KQ109 ♠ A9	South: ♠ KJ102 ♥ 432 ♠ 5 ♣ KJ763	Pass X AP 1. Stay. 2. Splin		East Pass Pass Pass	2♣¹ 4◆²

Board: 219 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♠ S	North: ♠ AQ1072 ♥ Q983 ♠ K4 ♣ J7	South: ♠ K98 ♥ KJ7 ♠ AJ108 ♣ K32	Pass Pass AP 1. Stay 2. SMC		East X Pass	1NT 2◆
Board: 220 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ K43 ♥ AK4 ♠ A964 ♣ QJ8	South: ♠ A862 ♥ J986 ♠ Q2 ♣ A105	West Pass Pass 1. Stay	North 1NT 2• 3NT	Pass	

Board: 221 Dealer: S Vul: Both HCP: 16	AKQ75✓ AQ87♦ 8♣ J93	The opponents are silent. Partner bids first.
Board: 222 Dealer: N Vul: NS HCP: 15	♣ Q1075♥ KQ72◆ A7♣ A97	The opponents are silent. You bid first.
Board: 223 Dealer: S Vul: EW HCP: 9	AQJ5▼ 1097◆ Q1096◆ 42	The opponents are silent. Partner bids first.
Board: 224 Dealer: N Vul: Both HCP: 15	♣ Q1075♥ QJ3◆ AQ3♣ KJ8	The opponents are silent. You bid first.
Board: 225 Dealer: S Vul: None HCP: 11	▲ 1065♥ AQJ9◆ K10753▲ J	East Doubles 2♣ if possible. Partner bids first.
Board: 226 Dealer: N Vul: EW HCP: 15	J2Q4KQJ8KQJ109	The opponents are silent. You bid first.

Board: 221 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 6N S	North: ♠ AKQ75 ♥ AQ87 ♠ 8 ♣ J93	South: ♠ 108 ♥ K10 ♠ AQ1062 ♠ AQ65	Pass		Pass	South 1NT 2 3NT
Board: 222 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 4 N	North: ♠ Q1075 ♥ KQ72 ♠ A7 ♣ A97	South: ♠ K986 ♥ 986 ♠ KQ10 ♣ KQ4	West Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	
Board: 223 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ AQJ5 ♥ 1097 ♦ Q1096 ♣ 42	South:		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 224 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 6♠ N	North: ♠ Q1075 ♥ QJ3 ♠ AQ3 ♠ KJ8	South: ♠ AK96 ♥ AK42 ♦ J82 ♣ 52	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹

Board: 225 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 5 S	North: ♠ 1065 ♥ AQJ9 ♠ K10753 ♣ J	South: ♠ AQ3 ♥ 75 ♠ AJ86 ♣ A852	Pass Pass Pass 1. Stay 2. Splir	4 ♣ ² 5 ♦ man	X Pass AP	1NT 2♦ 4♠³
Board: 226 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 3N N	North:	South: ♠ AK96 ♥ K92 ♠ A54 ♠ 653		North 1NT 2•	East Pass	South

Board: 221 Dealer: S Vul: Both HCP: 15	108✓ K10AQ1062AQ65	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: NS HCP: 13	♦ K986 ♥ 986 ♦ KQ10 ♣ KQ4	The opponents are silent. Partner bids first.
Board: 223 Dealer: S Vul: EW HCP: 16	108✓ AQ5✓ A542✓ KQJ6	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: Both HCP: 15	★ AK96▼ AK42◆ J82◆ 52	The opponents are silent. Partner bids first.
Board: 225 Dealer: S Vul: None HCP: 15	AQ3₹75AJ86A852	East Doubles 2♣ if possible. You bid first.
Board: 226 Dealer: N Vul: EW HCP: 14	★ AK96♥ K92★ A54♣ 653	The opponents are silent. Partner bids first.

Board: 221 Dealer: S Vul: Both North HCP: 16 South HCP: 15 Contract: 6N S	North: ♠ AKQ75 ♥ AQ87 ♠ 8 ♣ J93	South: ♠ 108 ♥ K10 ♠ AQ1062 ♠ AQ65	Pass		Pass	South 1NT 2 3NT
Board: 222 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 4 N	North: ♠ Q1075 ♥ KQ72 ♠ A7 ♣ A97	South: ♠ K986 ♥ 986 ♠ KQ10 ♣ KQ4	West Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	
Board: 223 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ AQJ5 ♥ 1097 ♦ Q1096 ♣ 42	South:		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 224 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 6♠ N	North: ♠ Q1075 ♥ QJ3 ♠ AQ3 ♠ KJ8	South: ♠ AK96 ♥ AK42 ♦ J82 ♣ 52	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹

Board: 225 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 5 S	North: ♠ 1065 ♥ AQJ9 ♠ K10753 ♣ J	South: ♠ AQ3 ♥ 75 ♠ AJ86 ♣ A852	Pass Pass Pass 1. Stay 2. Splir	4 ♣ ² 5 ♦ man	X Pass AP	1NT 2♦ 4♠³
Board: 226 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 3N N	North:	South: ♠ AK96 ♥ K92 ♠ A54 ♠ 653		North 1NT 2•	East Pass	South

Board: 227 Dealer: S Vul: Both HCP: 11	♣ Q753♥ AQ97♦ K1075♣ 6	East Doubles 2♣ if possible. Partner bids first.
Board: 228 Dealer: N Vul: None HCP: 16	♣ Q63♥ KQ♦ KJ54♣ AJ74	West Bids 2♥ if possible. You bid first.
Board: 229 Dealer: S Vul: NS HCP: 14	★ KQ85★ A83◆ QJ86★ Q9	East Doubles 2♣ if possible. Partner bids first.
Board: 230 Dealer: N Vul: Both HCP: 16	♠ K7 ♥ KQ ♦ Q983 ♣ KQJ107	The opponents are silent. You bid first.
Board: 231 Dealer: S Vul: None HCP: 10	★ KQJ85▼ K542◆ 92◆ J8	East Doubles 2♣ if possible. Partner bids first.
Board: 232 Dealer: N Vul: NS HCP: 16	♣ AJ10♥ QJ2◆ AJ8♣ K954	The opponents are silent. You bid first.

Board: 227 Dealer: S Vul: Both North HCP: 11 South HCP: 17	North: ♠ Q753 ♥ AQ97 ♠ K1075 ♣ 6	South: ♠ A8 ♥ KJ10 ♠ AQJ64 ♠ Q108	Pass Pass		East X AP	South 1NT 2•
Contract: 3N S	1 0	1 Q100	1. Stay	man		
Board: 228 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ Q63 ♥ KQ ♠ KJ54 ♠ AJ74	South: ♠ KJ102 ♥ 1084 ♠ A976 ♣ 103	West 2♥ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 229 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ KQ85 ♥ A83 ♠ QJ86 ♣ Q9	South: ♠ A96 ♥ 9752 ♠ AK2 ♣ A53	Pass	North 2♣¹ 3NT man	East X AP	South 1NT 2♥
Board: 230 Dealer: N Vul: Both North HCP: 16 South HCP: 14 Contract: 3N N	North: ♠ K7 ▼ KQ ♠ Q983 ♣ KQJ107	South: ♠ AJ102 ♥ AJ863 ♠ 2 ♣ A54	Pass Pass 1. Stay 2. SMC	3NT man	East Pass Pass AP	2 ♣ ¹
Board: 231 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North: ♠ KQJ85 ♥ K542 ♦ 92 ♣ J8	South:	West Pass Pass 1. Stay	4♥	East X AP	South 1NT 2♥

Board: 232 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♠** AJ10 **♠** KQ98 Vul: NS Pass 2NT ♥ QJ2 **♥** A953 Pass 2♦ North HCP: 16 **♦** AJ8 **♦**9 AP South HCP: 9 **♣** K954 **♣** 8763 1. Stayman Contract: 2N N

Board: 227 Dealer: S Vul: Both HCP: 17	★ A8♥ KJ10★ AQJ64★ Q108	East Doubles 2♣ if possible. You bid first.
Board: 228 Dealer: N Vul: None HCP: 8	★ KJ102▼ 1084◆ A976◆ 103	West Bids 2♥ if possible. Partner bids first.
Board: 229 Dealer: S Vul: NS HCP: 15	◆ A96♥ 9752◆ AK2◆ A53	East Doubles 2♣ if possible. You bid first.
Board: 230 Dealer: N Vul: Both HCP: 14	AJ102✓ AJ863✓ 2♠ A54	The opponents are silent. Partner bids first.
Board: 231 Dealer: S Vul: None HCP: 15	▲ 102♥ A9863◆ AK3♠ A73	East Doubles 2♣ if possible. You bid first.
Board: 232 Dealer: N Vul: NS HCP: 9	★KQ98▼A953◆9◆8763	The opponents are silent. Partner bids first.

Board: 227 Dealer: S Vul: Both North HCP: 11 South HCP: 17	North: ♠ Q753 ♥ AQ97 ♠ K1075 ♣ 6	South: ♠ A8 ♥ KJ10 ♠ AQJ64 ♠ Q108	Pass Pass		East X AP	South 1NT 2•
Contract: 3N S	1 0	1 Q100	1. Stay	man		
Board: 228 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ Q63 ♥ KQ ♠ KJ54 ♠ AJ74	South: ♠ KJ102 ♥ 1084 ♠ A976 ♣ 103	West 2♥ 1. Stay	North 1NT 2NT man	East Pass AP	
Board: 229 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ KQ85 ♥ A83 ♠ QJ86 ♣ Q9	South: ♠ A96 ♥ 9752 ♠ AK2 ♣ A53	Pass	North 2♣¹ 3NT man	East X AP	South 1NT 2♥
Board: 230 Dealer: N Vul: Both North HCP: 16 South HCP: 14 Contract: 3N N	North: ♠ K7 ▼ KQ ♠ Q983 ♣ KQJ107	South: ♠ AJ102 ♥ AJ863 ♠ 2 ♣ A54	Pass Pass 1. Stay 2. SMC	3NT man	East Pass Pass AP	2 ♣ ¹
Board: 231 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North: ♠ KQJ85 ♥ K542 ♦ 92 ♣ J8	South:	West Pass Pass 1. Stay	4♥	East X AP	South 1NT 2♥

Board: 232 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♠** AJ10 **♠** KQ98 Vul: NS Pass 2NT ♥ QJ2 **♥** A953 Pass 2♦ North HCP: 16 **♦** AJ8 **♦**9 AP South HCP: 9 **♣** K954 **♣** 8763 1. Stayman Contract: 2N N

Board: 233 Dealer: S Vul: EW HCP: 11	★ A64▼ 10973★ K9876★ A	The opponents are silent. Partner bids first.
Board: 234 Dealer: N Vul: None HCP: 16	♣ Q7♥ K64◆ AQJ10♣ KJ105	The opponents are silent. You bid first.
Board: 235 Dealer: S Vul: NS HCP: 11	♣ QJ94♥ KQ54◆ K3♣ 842	The opponents are silent. Partner bids first.
Board: 236 Dealer: N Vul: EW HCP: 17	★ AK53★ K93★ K3★ KJ74	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: Both HCP: 10	♣ A763♥ J7652◆ 2♣ KQ5	The opponents are silent. Partner bids first.
Board: 238 Dealer: N Vul: NS HCP: 16	1098✓ AKJ3✓ AJ109✓ K8	The opponents are silent. You bid first.

Board: 233 Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ A64	★ KQ109	ъ.	. 1		1NT
North HCP: 11	♥ 10973 ♦ K9876	♥ A5 ♦ QJ5		2♣¹	Pass	2♠
South HCP: 15	♦ A	• € K654	Pass	3NT	AP	
Contract: 3N S	211	1 1100 1	1. Stay	man		
Board: 234	NI outlo	South:	West	North	Fast	South
Dealer: N	North: ♠ Q7	Soum: ♠ AKJ10	VV CSt	1NT	Pass	
Vul: None	♥ K64	♥ Q98	Pass	2•		3NT
North HCP: 16 South HCP: 12	♦ AQJ10	♦ 983	AP	_,	1 455	5111
Contract: 3N N	♣ KJ105	♣ Q32	1. Stay	man		
Board: 235	NI 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ QJ94	South: ★ K1076	West	rvorur	Last	1NT
Vul: NS	♥ KQ54	♥ A107	Pass	2 ♣ ¹	Pass	
North HCP: 11	◆ K3	◆ A7	Pass	2 ₽ 4♠	AP	
South HCP: 16 Contract: 4♠ S	♣ 842	♣ AJ75	1. Stay		7 M	
Conduct. 12 5			·			
Board: 236	North:	G 4	West	North	East	South
Dealer: N	• AK53	South: ♠ J876		1NT	Pass	2 ♣ ¹
Vul: EW	♥ K93	♥ Q1065	Pass	2♠	Pass	3♠
North HCP: 17 South HCP: 9	♦ K3	◆ A8	Pass	4♠	AP	
Contract: 4♠ N	♣ KJ74	♣ Q62	1. Stay	man		
			West	North	East	South
Board: 237	North:	South:		32421		1NT
Dealer: S	Notui. ♠ A763	50un. ♠ K4	Pass	2 ♣ ¹	Pass	
Vul: Both	♥ J7652	♥ K103	Pass	3 ♠ ²	Pass	
North HCP: 10 South HCP: 15	♦ 2	♦ AJ9	AP			
Contract: 4 S	♣ KQ5	♣ A9764	1. Stay	man		
			2. SM(

Board: 238 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **▲** 1098 **♠** AKQ Vul: NS ♥ AKJ3 **v** 10654 Pass 2♥ Pass 4♥ North HCP: 16 **♦** AJ109 **♦**85 AP South HCP: 15 **♣** K8 **♣** AQ63 1. Stayman Contract: 4♥ N

Board: 233 Dealer: S Vul: EW HCP: 15	★ KQ109★ A5◆ QJ5◆ K654	The opponents are silent. You bid first.
Board: 234 Dealer: N Vul: None HCP: 12	♠ AKJ10♥ Q98♦ 983♠ Q32	The opponents are silent. Partner bids first.
Board: 235 Dealer: S Vul: NS HCP: 16	★ K1076★ A107★ A7★ AJ75	The opponents are silent. You bid first.
Board: 236 Dealer: N Vul: EW HCP: 9		The opponents are silent. Partner bids first.
Board: 237 Dealer: S Vul: Both HCP: 15	★ K4▼ K103◆ AJ9◆ A9764	The opponents are silent. You bid first.
Board: 238 Dealer: N Vul: NS HCP: 15	★ AKQ▼ 10654◆ 85★ AQ63	The opponents are silent. Partner bids first.

Board: 233 Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ A64	★ KQ109	ъ.	. 1		1NT
North HCP: 11	♥ 10973 ♦ K9876	♥ A5 ♦ QJ5		2♣¹	Pass	2♠
South HCP: 15	♦ A	• € K654	Pass	3NT	AP	
Contract: 3N S	211	1 1100 1	1. Stay	man		
Board: 234	NI outlo	South:	West	North	Fast	South
Dealer: N	North: ♠ Q7	Soum: ♠ AKJ10	VV CSt	1NT	Pass	
Vul: None	♥ K64	♥ Q98	Pass	2•		3NT
North HCP: 16 South HCP: 12	♦ AQJ10	♦ 983	AP	_,	1 455	5111
Contract: 3N N	♣ KJ105	♣ Q32	1. Stay	man		
Board: 235	NI 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ QJ94	South: ★ K1076	West	rvorur	Last	1NT
Vul: NS	♥ KQ54	♥ A107	Pass	2 ♣ ¹	Pass	
North HCP: 11	◆ K3	◆ A7	Pass	2 ₽ 4♠	AP	
South HCP: 16 Contract: 4♠ S	♣ 842	♣ AJ75	1. Stay		7 M	
Conduct. 12 5			·			
Board: 236	North:	G 4	West	North	East	South
Dealer: N	• AK53	South: ♠ J876		1NT	Pass	2 ♣ ¹
Vul: EW	♥ K93	♥ Q1065	Pass	2♠	Pass	3♠
North HCP: 17 South HCP: 9	♦ K3	◆ A8	Pass	4♠	AP	
Contract: 4♠ N	♣ KJ74	♣ Q62	1. Stay	man		
			West	North	East	South
Board: 237	North:	South:		32421		1NT
Dealer: S	Notui. ♠ A763	50un. ♠ K4	Pass	2 ♣ ¹	Pass	
Vul: Both	♥ J7652	♥ K103	Pass	3 ♠ ²	Pass	
North HCP: 10 South HCP: 15	♦ 2	♦ AJ9	AP			
Contract: 4 S	♣ KQ5	♣ A9764	1. Stay	man		
			2. SM(

Board: 238 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **▲** 1098 **♠** AKQ Vul: NS ♥ AKJ3 **v** 10654 Pass 2♥ Pass 4♥ North HCP: 16 **♦** AJ109 **♦**85 AP South HCP: 15 **♣** K8 **♣** AQ63 1. Stayman Contract: 4♥ N

Board: 239 Dealer: S Vul: Both HCP: 9	♦ 8532♥ AJ5♦ J6♠ K1063	The opponents are silent. Partner bids first.
Board: 240 Dealer: N Vul: None HCP: 16	★ KJ64▼ AQ5◆ K943◆ K4	The opponents are silent. You bid first.
Board: 241 Dealer: S Vul: EW HCP: 13	★ K875♥ AJ7◆ J5◆ A764	The opponents are silent. Partner bids first.
Board: 242 Dealer: N Vul: Both HCP: 16	★ KQ43▼ AJ4◆ AQ52◆ 106	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: None HCP: 13	AJ86✓ KJ96◆ Q64◆ Q3	The opponents are silent. Partner bids first.
Board: 244 Dealer: N Vul: NS HCP: 17	♣ QJ94♥ AK74◆ A7♣ QJ8	The opponents are silent. You bid first.

Board: 239 Dealer: S	North: ♠ 8532	South:	West	North	East	South 1NT
Vul: Both	₹ 6332 ∀ AJ5	♠ AKQ7 ♥ 1076	Pass	2 ♣ ¹	Pass	
North HCP: 9	• J6	◆ A432	Pass		AP	24
South HCP: 16	♣ K1063	♣ QJ	1. Stay		<i>1</i> u	
Contract: 4♠ S			1. Suly	116411		
Board: 240			West	North	East	South
Dealer: N	North:	South:	West			
Vul: None	★ KJ64	♠ AQ109	ъ.	1NT	Pass	
North HCP: 16	♥ AQ5 ♦ K943	♥ 862 ♦ Q102	Pass	2♠	Pass	4♠
South HCP: 9	• K943 • K4	• J93	AP			
Contract: 4♠ N	Z IX I	¥ 075	1. Stay	man		
Board: 241 Dealer: S	North:	South:	West	North	East	
Vul: EW	★ K875	♦ Q96	Dogg	2.1	Dagg	1NT
North HCP: 13	♥ AJ7 ♦ J5	∨ K8 • AK86		2♣¹		2♥
South HCP: 15	♦ A764	◆ QJ108	Pass		AP	
Contract: 3N S	111/01	1 (0100	1. Stay	man		
Board: 242			West	North	Fast	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: Both	♠ KQ43	♠ AJ1076	Pass	2 ♠	Pass	
North HCP: 16	♥ AJ4	♥ K1053	AP	∠ ₹	газз	1 7
South HCP: 12	♦ AQ52	♦ 74	1. Stay	mon		
Contract: 4♠ N	♣ 106	♣ KJ	1. Stay	IIIAII		
D 1010						
Board: 243	North:	South:	West	North	East	South
Dealer: S	♦ AJ86	♦ 97				1NT
Vul: None North HCP: 13	♥ KJ96	♥ AQ1074	Pass	2 ♣ ¹	Pass	2♥
	♦ Q64	♦ AJ9	Pass	4 ♥	AP	
South HCP: 15	♣ Q3	♣ A106				

Board: 244 Dealer: N Vul: NS	North: ♠ QJ94 ♥ AK74	South: ♠ A872 ♥ J98	_	_	Pass	
North HCP: 17 South HCP: 12 Contract: 4♠ N AR 74 AR 74	◆ A7	▼ J98◆ K82◆ A42	Pass 2♥ Pass 4♠ 1. Stayman	AP	JINI	

Board: 239 Dealer: S Vul: Both HCP: 16	★ AKQ7▼ 1076◆ A432◆ QJ	The opponents are silent. You bid first.
Board: 240 Dealer: N Vul: None HCP: 9	AQ109♥ 862Q102J93	The opponents are silent. Partner bids first.
Board: 241 Dealer: S Vul: EW HCP: 15	♣ Q96♥ K8◆ AK86♣ QJ108	The opponents are silent. You bid first.
Board: 242 Dealer: N Vul: Both HCP: 12	★ AJ1076▼ K1053◆ 74◆ KJ	The opponents are silent. Partner bids first.
Board: 243 Dealer: S Vul: None HCP: 15	◆97✓ AQ1074◆ AJ9◆ A106	The opponents are silent. You bid first.
Board: 244 Dealer: N Vul: NS HCP: 12	★ A872▼ J98◆ K82★ A42	The opponents are silent. Partner bids first.

Board: 239 Dealer: S	North: ♠ 8532	South:	West	North	East	South 1NT
Vul: Both	₹ 6332 ∀ AJ5	♠ AKQ7 ♥ 1076	Pass	2 ♣ ¹	Pass	
North HCP: 9	• J6	◆ A432	Pass		AP	24
South HCP: 16 Contract: 4♠ S	♣ K1063	♣ QJ	1. Stay		<i>1</i> u	
Contract: 42 S			1. Suly	116411		
Board: 240	NI 4	Q 4	West	North	Fact	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: None	♠ KJ64 ♥ AQ5	♦ AQ109 ♥ 862	Dogg			
North HCP: 16	◆ K943	• Q102	Pass AP	∠ ₹	Pass	4₹
South HCP: 9	• K4	• J93		mon		
Contract: 4♠ N			1. Stay	IIIAII		
Board: 241 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: EW	♠ K875 ♥ AJ7	♠ Q96 ♥ K8	Dogg	2 ♣ ¹	Pass	
North HCP: 13	↓ A3 /↓ J5	◆ AK86	Pass		AP	∠▼
South HCP: 15	♣ A764	♣ QJ108			AP	
Contract: 3N S			1. Stay	IIIAII		
Board: 242			West	North	Fast	South
Dealer: N	North:	South:	***************************************	1NT	Pass	
Vul: Both	♦ KQ43	♠ AJ1076	Pass	2 ♠	Pass	
North HCP: 16	♥ AJ4	♥ K1053	AP	4	1 433	⊤ ⊻
South HCP: 12	♦ AQ52	♦ 74	1. Stay	man		
Contract: 4♠ N	♣ 106	♣ KJ	1. Stay	111411		
D 1040						
Board: 243	North:	South:	West	North	East	South
Dealer: S Vul: None	♠ AJ86	♦ 97				1NT
North HCP: 13	♥ KJ96	♥ AQ1074	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	◆ Q64	♦ AJ9	Pass	4 ♥	AP	
DOMENTIC /I . I./	♣ Q3	♣ A106		man		

Board: 244 Dealer: N Vul: NS	North: ♠ QJ94 ♥ AK74	South: ♠ A872 ♥ J98	West	_	Pass	
North HCP: 17 South HCP: 12 Contract: 4♠ N	◆ A7 ◆ QJ8	◆ K82 ◆ A42	Pass 1. Stay	4♠	AP	3111

Board: 245 Dealer: S Vul: Both HCP: 9	◆ Q954▼ 1065◆ AJ43◆ Q3	The opponents are silent. Partner bids first.
Board: 246 Dealer: N Vul: None HCP: 16	★ A10★ K107★ KQ62★ A652	The opponents are silent. You bid first.
Board: 247 Dealer: S Vul: NS HCP: 13	♣ J1065♥ 1087♦ QJ♣ AKQ3	The opponents are silent. Partner bids first.
Board: 248 Dealer: N Vul: EW HCP: 15	♠ 96♥ K96♦ AJ432♠ AK5	The opponents are silent. You bid first.
Board: 249 Dealer: S Vul: None HCP: 14	★ A984♥ QJ6★ A1063★ K8	The opponents are silent. Partner bids first.
Board: 250 Dealer: N Vul: NS HCP: 15	♣ J104♥ AKJ◆ J5♣ AJ653	The opponents are silent. You bid first.

Board: 245 Dealer: S Vul: Both	North: ♠ Q954	South: ♠ AKJ		North		1NT
North HCP: 9	♥ 1065	♥ Q9	Pass	2 ♣ ¹	Pass	2♦
South HCP: 17	◆ AJ43◆ Q3	♦ 1092 • AK1064	Pass	2NT	AP	
Contract: 2N S	4 Q3	& Incloor	1. Stay	man		
Board: 246	North:	South:	West	North	East	South
Dealer: N	★ A10	♦ Q976		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ K107	♥ AQ43	Pass	2♦	Pass	2NT
South HCP: 10	◆ KQ62	♦ 53	AP			
Contract: 2N N	♣ A652	♣ Q107	1. Stay	man		
Board: 247 Dealer: S	North: ♦ J1065	South: ♠ AK	West	North	East	South 1NT
Vul: NS North HCP: 13	v 1087	♥ K543	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ QJ	◆ A107	Pass	3NT	AP	
Contract: 3N S	♣ AKQ3	♣ J854	1. Stay	man		
Board: 248	North:	South:	West	North	East	South
Dealer: N	• 96	♦ AJ107		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ K96	♥ AQ5	Pass	2 ♦	Pass	3NT
South HCP: 11	◆ AJ432	♦ 10875	AP			
Contract: 3N N	♣ AK5	♣ 84	1. Stay	man		
Board: 249	NT1	C 41.	West	North	Fact	South
Dealer: S	North: ♠ A984	South: ♠ K65	West	rolul	Lasi	1NT
Vul: None	₹ A964 ₹ QJ6	♥ A104	Pass	2 . 1	Pass	
North HCP: 14 South HCP: 16	♦ A1063	◆ KJ8	Pass	3NT	AP	
South HCP: 16 Contract: 3N S	♣ K8	♣ AJ109	1. Stay			

Board: 250 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♦** J104 **♠** AQ32 Vul: NS Pass 3NT **♥** AKJ **V** 10864 Pass 2♦ North HCP: 15 **♦** A93 **♦** J5 AP South HCP: 15 ♣ AJ653 **♣** KQ 1. Stayman Contract: 3N N

Board: 245 Dealer: S Vul: Both HCP: 17	♠ AKJ♥ Q9♦ 1092♠ AK1064	The opponents are silent. You bid first.
Board: 246 Dealer: N Vul: None HCP: 10	♣ Q976♥ AQ43◆ 53♣ Q107	The opponents are silent. Partner bids first.
Board: 247 Dealer: S Vul: NS HCP: 15	★ AK▼ K543◆ A107◆ J854	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: EW HCP: 11	▲ AJ107✓ AQ5◆ 10875▲ 84	The opponents are silent. Partner bids first.
Board: 249 Dealer: S Vul: None HCP: 16	★ K65▼ A104◆ KJ8◆ AJ109	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: NS HCP: 15	AQ3210864A93KQ	The opponents are silent. Partner bids first.

Board: 245 Dealer: S Vul: Both	North: ♠ Q954	South: ♠ AKJ		North		1NT
North HCP: 9	♥ 1065	♥ Q9	Pass	2 ♣ ¹	Pass	2♦
South HCP: 17	◆ AJ43◆ Q3	♦ 1092 • AK1064	Pass	2NT	AP	
Contract: 2N S	4 Q3	& Incloor	1. Stay	man		
Board: 246	North:	South:	West	North	East	South
Dealer: N	★ A10	♦ Q976		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ K107	♥ AQ43	Pass	2♦	Pass	2NT
South HCP: 10	◆ KQ62	♦ 53	AP			
Contract: 2N N	♣ A652	♣ Q107	1. Stay	man		
Board: 247 Dealer: S	North: ♦ J1065	South: ♠ AK	West	North	East	South 1NT
Vul: NS North HCP: 13	v 1087	♥ K543	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ QJ	◆ A107	Pass	3NT	AP	
Contract: 3N S	♣ AKQ3	♣ J854	1. Stay	man		
Board: 248	North:	South:	West	North	East	South
Dealer: N	• 96	♦ AJ107		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ K96	♥ AQ5	Pass	2 ♦	Pass	3NT
South HCP: 11	◆ AJ432	♦ 10875	AP			
Contract: 3N N	♣ AK5	♣ 84	1. Stay	man		
Board: 249	NT1	C 41.	West	North	Fact	South
Dealer: S	North: ♠ A984	South: ♠ K65	West	rolul	Lasi	1NT
Vul: None	₹ A964 ₹ QJ6	♥ A104	Pass	2 . 1	Pass	
North HCP: 14 South HCP: 16	♦ A1063	◆ KJ8	Pass	3NT	AP	
South HCP: 16 Contract: 3N S	♣ K8	♣ AJ109	1. Stay			

Board: 250 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♦** J104 **♠** AQ32 Vul: NS Pass 3NT **♥** AKJ **V** 10864 Pass 2♦ North HCP: 15 **♦** A93 **♦** J5 AP South HCP: 15 ♣ AJ653 **♣** KQ 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 251 Dealer: S Vul: EW HCP: 10	♦ KQ3 ♥ Q875 ♦ 875 ♣ K54	East Doubles 2♣ if possible. Partner bids first.
Board: 252 Dealer: N Vul: Both HCP: 15	▲ A94♥ AJ5◆ AQ53♣ 652	The opponents are silent. You bid first.
Board: 253 Dealer: S Vul: NS HCP: 8	★ KQ52♥ QJ64◆ 972◆ 54	The opponents are silent. Partner bids first.
Board: 254 Dealer: N Vul: EW HCP: 15	★ K43♥ Q10652◆ AQ3◆ A8	West Doubles 2♣ if possible. You bid first.
Board: 255 Dealer: S Vul: Both HCP: 13	★ KQ86▼ A9876◆ 52◆ A5	The opponents are silent. Partner bids first.
Board: 256 Dealer: N Vul: None HCP: 17	AQJ5K9AJ32Q84	The opponents are silent. You bid first.

Board: 251 Dealer: S Vul: EW North HCP: 10	North: ♠ KQ3 ♥ Q875	South: ♠ J92 ▼ AKJ3	West Pass Pass	North 2♣¹ 3♥	East X Pass	1NT 2♥
South HCP: 16 Contract: 4♥ S	◆ 875 ◆ K54	◆ AK102 ◆ 63	AP 1. Stay		газз	4▼
Board: 252 Dealer: N	North: ♠ A94	South: ♠ QJ5	West	North 1NT	East Pass	
Vul: Both North HCP: 15 South HCP: 14	★ AJ5★ AQ53★ 652	▼ K1063◆ J◆ AK983	Pass Pass 1. Stay	2♦ 3NT	Pass AP	3♣
Contract: 3N N			1. Stay	11 K 111		
Board: 253 Dealer: S Vul: NS	North: ♠ KQ52	South: ♠ J973	West	North	East	South
North HCP: 8 South HCP: 16	♥ QJ64 ♦ 972 ♣ 54	♥ 75 • AKQ108 • AQ	Pass	2 ♣ ¹ 4 ♠	Pass AP	2♠
Contract: 4♠ S	₩ Jच	¥ AQ	1. Stay	man		
Board: 254	North:	South:	West	North 1NT	East Pass	
Dealer: N Vul: EW North HCP: 15	♦ K43 ♥ Q10652	♦ Q62 ♥ KJ73 ♦ 94	X Pass	2 ▼ 3 ▼	Pass AP	
South HCP: 8 Contract: 3♥ N	◆ AQ3 ◆ A8	◆ Q953	1. Stay. 2. stren	man gth cue	bid	
D 1055			West	North	East	South
Board: 255 Dealer: S	North: ♠ KQ86	South: ♠ J2	Pass	2 ♣ ¹	Pass	1NT 2♦
Vul: Both North HCP: 13	▼ A9876 ◆ 52	♥ K42 ♦ AK106		3 ♣ ²	Pass	

Board: 256 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **★** 764 **♠** AQJ5 Vul: None **♥** Q1084 Pass 2NT **♥** K9 Pass 2♠ North HCP: 17 **♦** AJ32 **♦** K84 Pass 3NT AP South HCP: 9 **♣** Q84 ♣ KJ2 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 251 Dealer: S Vul: EW HCP: 16	 ♣ J92 ♥ AKJ3 ♦ AK102 ♣ 63	East Doubles 2♣ if possible. You bid first.
Board: 252 Dealer: N Vul: Both HCP: 14	♦ QJ5 ♥ K1063 ♦ J ♣ AK983	The opponents are silent. Partner bids first.
Board: 253 Dealer: S Vul: NS HCP: 16	♣ J973♥ 75♦ AKQ108♣ AQ	The opponents are silent. You bid first.
Board: 254 Dealer: N Vul: EW HCP: 8	♣ Q62♥ KJ73◆ 94♣ Q953	West Doubles 2♣ if possible. Partner bids first.
Board: 255 Dealer: S Vul: Both HCP: 17	J2K42AK106KQJ8	The opponents are silent. You bid first.
Board: 256 Dealer: N Vul: None HCP: 9	★ 764♥ Q1084◆ K84◆ KJ2	The opponents are silent. Partner bids first.

Board: 251 Dealer: S Vul: EW North HCP: 10	North: ♠ KQ3 ♥ Q875	South: ♠ J92 ▼ AKJ3	West Pass Pass	North 2♣¹ 3♥	East X Pass	1NT 2♥
South HCP: 16 Contract: 4♥ S	◆ 875 ◆ K54	◆ AK102 ◆ 63	AP 1. Stay		газз	4▼
Board: 252 Dealer: N	North: ♠ A94	South: ♠ QJ5	West	North 1NT	East Pass	
Vul: Both North HCP: 15 South HCP: 14	★ AJ5★ AQ53★ 652	▼ K1063◆ J◆ AK983	Pass Pass 1. Stay	2♦ 3NT	Pass AP	3♣
Contract: 3N N			1. Stay	11 K 111		
Board: 253 Dealer: S Vul: NS	North: ♠ KQ52	South: ♠ J973	West	North	East	South
North HCP: 8 South HCP: 16	♥ QJ64 ♦ 972 ♣ 54	♥ 75 • AKQ108 • AQ	Pass	2 ♣ ¹ 4 ♠	Pass AP	2♠
Contract: 4♠ S	₩ Jच	¥ AQ	1. Stay	man		
Board: 254	North:	South:	West	North 1NT	East Pass	
Dealer: N Vul: EW North HCP: 15	♦ K43 ♥ Q10652	♦ Q62 ♥ KJ73 ♦ 94	X Pass	2 ▼ 3 ▼	Pass AP	
South HCP: 8 Contract: 3♥ N	◆ AQ3 ◆ A8	◆ Q953	1. Stay. 2. stren	man gth cue	bid	
D 1055			West	North	East	South
Board: 255 Dealer: S	North: ♠ KQ86	South: ♠ J2	Pass	2 ♣ ¹	Pass	1NT 2♦
Vul: Both North HCP: 13	▼ A9876 ◆ 52	♥ K42 ♦ AK106		3 ♣ ²	Pass	

Board: 256 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **★** 764 **♠** AQJ5 Vul: None **♥** Q1084 Pass 2NT **♥** K9 Pass 2♠ North HCP: 17 **♦** AJ32 **♦** K84 Pass 3NT AP South HCP: 9 **♣** Q84 ♣ KJ2 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 257 Dealer: S Vul: EW HCP: 9	AJ104✓ 754✓ K72✓ J108	The opponents are silent. Partner bids first.
Board: 258 Dealer: N Vul: Both HCP: 15	◆ 94♥ K8◆ AKJ106◆ A987	The opponents are silent. You bid first.
Board: 259 Dealer: S Vul: None HCP: 11		The opponents are silent. Partner bids first.
Board: 260 Dealer: N Vul: Both HCP: 15	★ KQ3▼ A97◆ QJ83◆ QJ10	The opponents are silent. You bid first.
Board: 261 Dealer: S Vul: None HCP: 13	◆ Q853◆ KJ102◆ A953◆ K	East Doubles 2♣ if possible. Partner bids first.
Board: 262 Dealer: N Vul: EW HCP: 15	AKQ2▼ 104◆ 753◆ AQ74	The opponents are silent. You bid first.

Board: 257 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ AJ104 ♥ 754 ♠ K72 ♣ J108	South: ♠ KQ8 ♥ KQ10 ♠ Q1085 ♣ A76		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 258 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:	South: ♠ Q753 ♥ AQ972 ♠ 97 ♠ Q10	Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 259 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♣ J872 ♥ AQ76 ♠ K72 ♣ J5	South:		North 2* 3NT man	East Pass AP	1NT
Board: 260 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQ3 ♥ A97 • QJ83 ♣ QJ10	South: ♣ A65 ▼ 10543 ♠ K62 ♣ K93	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 261 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 4♠ S	North: ♠ Q853 ♥ KJ102 ♠ A953 ♠ K	South: ♠ AKJ2 ♥ A96 ♦ 102 ♣ QJ65	West Pass Pass 1. Stay	4 ♠	East X AP	South 1NT 2♠

Board: 262 West North East South North: South: Dealer: N Pass 2♣¹ 1NT ♠ AKQ2 **♦** J953 Vul: EW **v** 104 **♥** KJ632 Pass 2♠ Pass 4♠ North HCP: 15 **♦** 753 **♦** Q2 AP South HCP: 11 **♣** KJ **♣** AQ74 1. Stayman Contract: 4♠ N

South hands (Practice Page)

Board: 257 Dealer: S Vul: EW HCP: 16	★ KQ8▼ KQ10◆ Q1085◆ A76	The opponents are silent. You bid first.
Board: 258 Dealer: N Vul: Both HCP: 10	♣ Q753♥ AQ972◆ 97♣ Q10	The opponents are silent. Partner bids first.
Board: 259 Dealer: S Vul: None HCP: 15	▲ 106♥ K5◆ AJ984♣ AK94	The opponents are silent. You bid first.
Board: 260 Dealer: N Vul: Both HCP: 10	★ A65▼ 10543◆ K62◆ K93	The opponents are silent. Partner bids first.
Board: 261 Dealer: S Vul: None HCP: 15	♠ AKJ2♥ A96♦ 102♠ QJ65	East Doubles 2♣ if possible. You bid first.
Board: 262 Dealer: N Vul: EW HCP: 11	♣ J953♥ KJ632◆ Q2♣ KJ	The opponents are silent. Partner bids first.

Board: 257 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ AJ104 ♥ 754 ♠ K72 ♣ J108	South: ♠ KQ8 ♥ KQ10 ♠ Q1085 ♣ A76		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 258 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:	South: ♠ Q753 ♥ AQ972 ♠ 97 ♠ Q10	Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 259 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♣ J872 ♥ AQ76 ♠ K72 ♣ J5	South:		North 2* 3NT man	East Pass AP	1NT
Board: 260 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North: ♠ KQ3 ♥ A97 • QJ83 ♣ QJ10	South: ♠ A65 ♥ 10543 ♠ K62 ♠ K93	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 261 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 4♠ S	North: ♠ Q853 ♥ KJ102 ♠ A953 ♠ K	South: ♠ AKJ2 ♥ A96 ♦ 102 ♣ QJ65	West Pass Pass 1. Stay	4 ♠	East X AP	South 1NT 2♠

Board: 262 West North East South North: South: Dealer: N Pass 2♣¹ 1NT ♠ AKQ2 **♦** J953 Vul: EW **v** 104 **♥** KJ632 Pass 2♠ Pass 4♠ North HCP: 15 **♦** 753 **♦** Q2 AP South HCP: 11 **♣** KJ **♣** AQ74 1. Stayman Contract: 4♠ N

North hands (Practice Page)

Board: 263 Dealer: S Vul: None HCP: 14	★ AKJ4▼ A852◆ J32◆ J4	The opponents are silent. Partner bids first.
Board: 264 Dealer: N Vul: NS HCP: 15	♠ AQ♥ K92♠ AJ1053♠ J109	West Bids 2♠ if possible. You bid first.
Board: 265 Dealer: S Vul: EW HCP: 10	♠ A953♥ 943♦ A10532♠ Q	The opponents are silent. Partner bids first.
Board: 266 Dealer: N Vul: Both HCP: 16	◆ Q1086♥ QJ5◆ A53◆ AK4	The opponents are silent. You bid first.
Board: 267 Dealer: S Vul: NS HCP: 9		East Doubles 2♣ if possible. Partner bids first.
Board: 268 Dealer: N Vul: EW HCP: 15	★ 53★ AK84★ K94★ AJ109	The opponents are silent. You bid first.

Board: 263 Dealer: S Vul: None	North: ♠ AKJ4	South: ♠ Q96	West	North	East	South 1NT
North HCP: 14	♥ A852	♥ K3	Pass	$2\clubsuit^1$	Pass	2 ♦
South HCP: 15	♦ J32	♦ A854	Pass	3NT	AP	
Contract: 3N S	♣ J4	♣ AQ73	1. Stay	man		
Board: 264	North:	South:				
Dealer: N	AQ	50un. ♦ 972	West	North		
Vul: NS	♥ K92	♥ J543		1NT	Pass	2 ♣ ¹
North HCP: 15	◆ AJ1053	♦ 7	2♠	2NT	AP	
South HCP: 8 Contract: 2N N	♣ J109	♣ AK754	1. Stay	man		
Board: 265			11 7 .	XI d	Г ,	G 4
Dealer: S	North: ♠ A953	South: ♠ KJ8	West	North	East	South 1NT
Vul: EW North HCP: 10	y 943	♥ Q1076	Pass	2 ♣ ¹	Pass	2 y
South HCP: 15	◆ A10532	♦ KQ	Pass	3NT	AP	
Contract: 3N S	♣ Q	♣ A875	1. Stayman			
			West	North	East	South
Board: 266	North:	South:		1NT	Pass	2 . 1
Dealer: N Vul: Both	♠ Q1086 ♥ QJ5	♦ A7542 ▼ 10872	Pass	2♠	Pass	
North HCP: 16 South HCP: 9	♦ A53	♦ KQ	AP			
Contract: 4♠ N	♣ AK4	♣ 72	1. Stay	man		
Board: 267	North:	South:	West	North	East	South 1NT
Dealer: S	♦ J542	♣ AKQ8	Pass	2 ♣ ¹	X	2♠
Vul: NS North HCP: 9	al: NS orth HCP: 9 outh HCP: 16 ✓ Q987 ◆ 54	v 1063	Pass	3 ♣ ²	Pass	3♦
South HCP: 16		♦ AQJ2	Pass	4♠	AP	
Contract: 4♠ S	♣ AQ3	♣ 86	1. Stay	man		
			2. stren		11	

Board: 268 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **★** 53 **♠** AKJ Vul: EW **♥** AK84 **♥** J732 Pass 2♥ Pass 4♥ North HCP: 15 **♦** K94 **♦** J762 AP South HCP: 13 ♣ AJ109 **♣** K8 1. Stayman Contract: 4♥ N

South hands (Practice Page)

Board: 263 Dealer: S Vul: None HCP: 15	♣ Q96♥ K3◆ A854♣ AQ73	The opponents are silent. You bid first.
Board: 264 Dealer: N Vul: NS HCP: 8	◆ 972♥ J543◆ 7◆ AK754	West Bids 2♠ if possible. Partner bids first.
Board: 265 Dealer: S Vul: EW HCP: 15	★ KJ8♥ Q1076◆ KQ★ A875	The opponents are silent. You bid first.
Board: 266 Dealer: N Vul: Both HCP: 9	♣ A7542♥ 10872♦ KQ♣ 72	The opponents are silent. Partner bids first.
Board: 267 Dealer: S Vul: NS HCP: 16	★ AKQ8▼ 1063◆ AQJ2◆ 86	East Doubles 2♣ if possible. You bid first.
Board: 268 Dealer: N Vul: EW HCP: 13	♠ AKJ♥ J732♦ J762♠ K8	The opponents are silent. Partner bids first.

Board: 263 Dealer: S Vul: None	North: ♠ AKJ4	South: ♠ Q96	West	North	East	South 1NT
North HCP: 14	♥ A852	♥ K3	Pass	$2\clubsuit^1$	Pass	2 ♦
South HCP: 15	♦ J32	♦ A854	Pass	3NT	AP	
Contract: 3N S	♣ J4	♣ AQ73	1. Stay	man		
Board: 264	North:	South:				
Dealer: N	AQ	50un. ♦ 972	West	North		
Vul: NS	♥ K92	♥ J543		1NT	Pass	2 ♣ ¹
North HCP: 15	◆ AJ1053	♦ 7	2♠	2NT	AP	
South HCP: 8 Contract: 2N N	♣ J109	♣ AK754	1. Stay	man		
Board: 265			11 7 .	XI d	Г ,	G 4
Dealer: S	North: ♠ A953	South: ♠ KJ8	West	North	East	South 1NT
Vul: EW North HCP: 10	y 943	♥ Q1076	Pass	2 ♣ ¹	Pass	2 y
South HCP: 15	◆ A10532	♦ KQ	Pass	3NT	AP	
Contract: 3N S	♣ Q	♣ A875	1. Stayman			
			West	North	East	South
Board: 266	North:	South:		1NT	Pass	2 . 1
Dealer: N Vul: Both	♠ Q1086 ♥ QJ5	♦ A7542 ▼ 10872	Pass	2♠	Pass	
North HCP: 16 South HCP: 9	♦ A53	♦ KQ	AP			
Contract: 4♠ N	♣ AK4	♣ 72	1. Stay	man		
Board: 267	North:	South:	West	North	East	South 1NT
Dealer: S	♦ J542	♣ AKQ8	Pass	2 ♣ ¹	X	2♠
Vul: NS North HCP: 9	al: NS orth HCP: 9 outh HCP: 16 ✓ Q987 ◆ 54	v 1063	Pass	3 ♣ ²	Pass	3♦
South HCP: 16		♦ AQJ2	Pass	4♠	AP	
Contract: 4♠ S	♣ AQ3	♣ 86	1. Stay	man		
			2. stren		11	

Board: 268 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **★** 53 **♠** AKJ Vul: EW **♥** AK84 **♥** J732 Pass 2♥ Pass 4♥ North HCP: 15 **♦** K94 **♦** J762 AP South HCP: 13 ♣ AJ109 **♣** K8 1. Stayman Contract: 4♥ N

North hands (Practice Page)

Board: 269 Dealer: S Vul: Both HCP: 14	♣ KQ1064 ♥ K986 ♦ Q7 ♣ A10	The opponents are silent. Partner bids first.
Board: 270 Dealer: N Vul: None HCP: 15	★ K7▼ A9764◆ A76◆ A53	The opponents are silent. You bid first.
Board: 271 Dealer: S Vul: EW HCP: 9	\$98764▼ A1098◆ K8♣ Q6	The opponents are silent. Partner bids first.
Board: 272 Dealer: N Vul: Both HCP: 15	★ K2▼ KQ6◆ A953◆ QJ82	The opponents are silent. You bid first.
Board: 273 Dealer: S Vul: None HCP: 12	♣ Q98♥ K1032◆ Q84♣ AJ6	The opponents are silent. Partner bids first.
Board: 274 Dealer: N Vul: Both HCP: 15	★ K98▼ AJ4◆ A93◆ K652	The opponents are silent. You bid first.

Board: 269 North: South: Pass 2.							
Dealer: N North: South: West North Last South Vul: None ♠ K7 ♠ AJ43 1NT Pass 2♣¹ 1NT North HCP: 15 ♠ A76 ♠ Q984 AP AP South HCP: 8 ♠ A53 ♠ 98 1. Stayman Board: 271 North: South: West North East South Vul: EW ♠ 98764 ♠ Q2 West North East South North HCP: 9 ♠ K8 ♠ AJ52 Pass 2♣¹ Pass 2♣¹ South HCP: 17 ♠ Q6 ♠ A72 1. Stayman Board: 272 North: ♠ 6543 Pass 2♠¹ Pass 2♠¹ North HCP: 15 ♠ K2 ♠ 6543 Pass 2♠¹ Pass 2♠¹ North HCP: 14 ♠ A953 ♠ K10 AP 1. Stayman Board: 273 ♠ QJ82 ♠ AK4 North: Last South: AP Contract: 3N N ♠ Q98 ♠ AK32 West North East South South: Board: 273 North: ♠ Q98 ♠ AK32 Pass 2♠¹ Pass 2♠¹ <t< th=""><th>Dealer: S Vul: Both North HCP: 14 South HCP: 15</th><th>♣ KQ1064 ♥ K986 ♦ Q7</th><th>♠ J9 ♥ QJ ♦ AK65</th><th>Pass Pass AP 1. Stay</th><th>2♣¹ 3▼²</th><th>Pass</th><th>1NT 2♦</th></t<>	Dealer: S Vul: Both North HCP: 14 South HCP: 15	♣ KQ1064 ♥ K986 ♦ Q7	♠ J9 ♥ QJ ♦ AK65	Pass Pass AP 1. Stay	2 ♣ ¹ 3 ▼ ²	Pass	1NT 2♦
Dealer: S North: South: West North Last South Vul: EW \$98764 \$\rightarrow\$ Q2 INT North HCP: 9 \$\rightarrow\$ A1098 \$\rightarrow\$ KQJ6 Pass 2\$\rightarrow\$ 1 South HCP: 17 \$\rightarrow\$ K8 \$\rightarrow\$ AJ52 Pass 4\$\rightarrow\$ AP Contract: 4\$\rightarrow\$ S \$\rightarrow\$ A72 1. Stayman Board: 272 West North East South Vul: Both \$\rightarrow\$ K2 \$\rightarrow\$ 6543 North HCP: 15 \$\rightarrow\$ KQ6 \$\rightarrow\$ A853 South HCP: 14 \$\rightarrow\$ A953 \$\rightarrow\$ K10 Contract: 3N N \$\rightarrow\$ QJ82 \$\rightarrow\$ AK4 Board: 273 North: \$\rightarrow\$ Q98 \$\rightarrow\$ AK32 Vul: None \$\rightarrow\$ K1032 \$\rightarrow\$ AJ Pass 2\$\rightarrow\$ 1 North HCP: 12 \$\rightarrow\$ AK32 \$\rightarrow\$ AJ Pass 2\$\rightarrow\$ 1	Dealer: N Vul: None North HCP: 15 South HCP: 8	♠ K7 ♥ A9764 ♦ A76	♠ AJ43 ♥ J82 ♦ Q984	Pass AP	1NT 2♥	Pass	2 ♣ ¹
Dealer: N North: South: 1NT Pass 2♣¹ Vul: Both ★ K2 ★ 6543 Pass 2♣¹ Pass 3NT North HCP: 15 ★ KQ6 ★ A853 AP AP South HCP: 14 ★ A953 ★ K10 AP 1. Stayman Contract: 3N N ♣ QJ82 ♣ AK4 1. Stayman Board: 273 North: ♣ Q98 ♠ AK32 West North East South Vul: None ★ Q98 ♠ AK32 North: Pass 2♣¹ Pass 2♣¹ North HCP: 12 ★ AIJ Pass 2♣¹ Pass 2♠¹	Dealer: S Vul: EW North HCP: 9 South HCP: 17	♠ 98764 ♥ A1098 ♦ K8	♠ Q2 ♥ KQJ6 ♦ AJ52	Pass Pass	2 ♣ ¹ 4 ♥	Pass	1NT
Dealer: S Vul: None North HCP: 12 North: South: West North Last South AK32 Val: None V K1032 V AJ Pass 2♣¹ Pass 2♣¹ Pass 2♣	Dealer: N Vul: Both North HCP: 15 South HCP: 14	♣ K2 ♥ KQ6 ♦ A953	♦ 6543 ♥ A853 ♦ K10	Pass AP	1NT 2◆	Pass	2 ♣ ¹
South HCP: 16 Contract: 3N S Alos Pass 3NT AP 1. Stayman	Dealer: S Vul: None North HCP: 12 South HCP: 16	♠ Q98 ♥ K1032 ♦ Q84	♠ AK32♥ AJ♦ A105	Pass Pass	2 ♣ ¹ 3NT		1NT

Board: 274 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♦** K98 **♠** AQ64 Vul: Both Pass 2NT **♥** AJ4 **♥** Q1092 Pass 2♦ North HCP: 15 ♦ A93 **♦** J42 AP South HCP: 9 **♣** K652 **♣** 73 1. Stayman Contract: 2N N

South hands (Practice Page)

Board: 269 Dealer: S Vul: Both HCP: 15	 ♣ J9 ♥ QJ ♠ AK65 ♣ KJ873	The opponents are silent. You bid first.
Board: 270 Dealer: N Vul: None HCP: 8	▲ AJ43♥ J82◆ Q984◆ 98	The opponents are silent. Partner bids first.
Board: 271 Dealer: S Vul: EW HCP: 17	♠ Q2♥ KQJ6♦ AJ52♠ A72	The opponents are silent. You bid first.
Board: 272 Dealer: N Vul: Both HCP: 14	♠ 6543♥ A853♦ K10♠ AK4	The opponents are silent. Partner bids first.
Board: 273 Dealer: S Vul: None HCP: 16	AK32✓ AJ✓ A105✓ 10752	The opponents are silent. You bid first.
Board: 274 Dealer: N Vul: Both HCP: 9	AQ64♥Q1092J42₹73	The opponents are silent. Partner bids first.

Board: 269 North: South: Pass 2.							
Dealer: N North: South: West North Last South Vul: None ♠ K7 ♠ AJ43 1NT Pass 2♣¹ 1NT North HCP: 15 ♠ A76 ♠ Q984 AP AP South HCP: 8 ♠ A53 ♠ 98 1. Stayman Board: 271 North: South: West North East South Vul: EW ♠ 98764 ♠ Q2 West North East South North HCP: 9 ♠ K8 ♠ AJ52 Pass 2♣¹ Pass 2♣¹ South HCP: 17 ♠ Q6 ♠ A72 1. Stayman Board: 272 North: ♠ 6543 Pass 2♠¹ Pass 2♠¹ North HCP: 15 ♠ K2 ♠ 6543 Pass 2♠¹ Pass 2♠¹ North HCP: 14 ♠ A953 ♠ K10 AP 1. Stayman Board: 273 ♠ QJ82 ♠ AK4 North: Last South: AP Contract: 3N N ♠ Q98 ♠ AK32 West North East South South: Board: 273 North: ♠ Q98 ♠ AK32 Pass 2♠¹ Pass 2♠¹ <t< th=""><th>Dealer: S Vul: Both North HCP: 14 South HCP: 15</th><th>♣ KQ1064 ♥ K986 ♦ Q7</th><th>♠ J9 ♥ QJ ♦ AK65</th><th>Pass Pass AP 1. Stay</th><th>2♣¹ 3▼²</th><th>Pass</th><th>1NT 2♦</th></t<>	Dealer: S Vul: Both North HCP: 14 South HCP: 15	♣ KQ1064 ♥ K986 ♦ Q7	♠ J9 ♥ QJ ♦ AK65	Pass Pass AP 1. Stay	2 ♣ ¹ 3 ▼ ²	Pass	1NT 2♦
Dealer: S North: South: West North Last South Vul: EW \$98764 \$\rightarrow\$ Q2 INT North HCP: 9 \$\rightarrow\$ A1098 \$\rightarrow\$ KQJ6 Pass 2\$\rightarrow\$ 1 South HCP: 17 \$\rightarrow\$ K8 \$\rightarrow\$ AJ52 Pass 4\$\rightarrow\$ AP Contract: 4\$\rightarrow\$ S \$\rightarrow\$ A72 1. Stayman Board: 272 West North East South Vul: Both \$\rightarrow\$ K2 \$\rightarrow\$ 6543 North HCP: 15 \$\rightarrow\$ KQ6 \$\rightarrow\$ A853 South HCP: 14 \$\rightarrow\$ A953 \$\rightarrow\$ K10 Contract: 3N N \$\rightarrow\$ QJ82 \$\rightarrow\$ AK4 Board: 273 North: \$\rightarrow\$ Q98 \$\rightarrow\$ AK32 Vul: None \$\rightarrow\$ K1032 \$\rightarrow\$ AJ Pass 2\$\rightarrow\$ 1 North HCP: 12 \$\rightarrow\$ AK32 \$\rightarrow\$ AJ Pass 2\$\rightarrow\$ 1	Dealer: N Vul: None North HCP: 15 South HCP: 8	♠ K7 ♥ A9764 ♦ A76	♠ AJ43 ♥ J82 ♦ Q984	Pass AP	1NT 2♥	Pass	2 ♣ ¹
Dealer: N North: South: 1NT Pass 2♣¹ Vul: Both ★ K2 ★ 6543 Pass 2♣¹ Pass 3NT North HCP: 15 ★ KQ6 ★ A853 AP AP South HCP: 14 ★ A953 ★ K10 AP 1. Stayman Contract: 3N N ♣ QJ82 ♣ AK4 1. Stayman Board: 273 North: ♣ Q98 ♠ AK32 West North East South Vul: None ★ Q98 ♠ AK32 North: Pass 2♣¹ Pass 2♣¹ North HCP: 12 ★ AIJ Pass 2♣¹ Pass 2♠¹	Dealer: S Vul: EW North HCP: 9 South HCP: 17	♠ 98764 ♥ A1098 ♦ K8	♠ Q2 ♥ KQJ6 ♦ AJ52	Pass Pass	2 ♣ ¹ 4 ♥	Pass	1NT
Dealer: S Vul: None North HCP: 12 North: South: West North Last South AK32 Val: None V K1032 V AJ Pass 2♣¹ Pass 2♣¹ Pass 2♣	Dealer: N Vul: Both North HCP: 15 South HCP: 14	♣ K2 ♥ KQ6 ♦ A953	♦ 6543 ♥ A853 ♦ K10	Pass AP	1NT 2◆	Pass	2 ♣ ¹
South HCP: 16 Contract: 3N S Alos Pass 3NT AP 1. Stayman	Dealer: S Vul: None North HCP: 12 South HCP: 16	♠ Q98 ♥ K1032 ♦ Q84	♠ AK32♥ AJ♦ A105	Pass Pass	2 ♣ ¹ 3NT		1NT

Board: 274 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♦** K98 **♠** AQ64 Vul: Both Pass 2NT **♥** AJ4 **♥** Q1092 Pass 2♦ North HCP: 15 ♦ A93 **♦** J42 AP South HCP: 9 **♣** K652 **♣** 73 1. Stayman Contract: 2N N

North hands (Practice Page)

Board: 275 Dealer: S Vul: NS HCP: 15	★ AK52▼ AK63◆ 64♣ J92	The opponents are silent. Partner bids first.
Board: 276 Dealer: N Vul: EW HCP: 17	A3♥ QJ2J843AKQ7	The opponents are silent. You bid first.
Board: 277 Dealer: S Vul: None HCP: 8	★ 108743★ K986★ AJ8★ 8	The opponents are silent. Partner bids first.
Board: 278 Dealer: N Vul: Both HCP: 17	♣ J76♥ K62♦ AQ10♣ AK87	The opponents are silent. You bid first.
Board: 279 Dealer: S Vul: NS HCP: 13	★ KJ96★ A74◆ Q3★ K1032	The opponents are silent. Partner bids first.
Board: 280 Dealer: N Vul: EW HCP: 17	★ 763▼ KJ4◆ KQ6◆ AKJ8	The opponents are silent. You bid first.

Board: 275 Dealer: S Vul: NS	North: ♠ AK52	South: ♠ J84		North	East	South 1NT
North HCP: 15	♥ AK63	♥ Q1042		2 ♣ ¹		2♥
South HCP: 16	♦ 64 ♣ J92	◆ AQJ • AQ4	Pass		AP	
Contract: 6♥ S	₩ 3 92	₩ AQ 1	1. Stay	man		
Board: 276	North:	South:	West	North	East	South
Dealer: N	• A3	♦ K1064		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 17	♥ QJ2	♥ AK8	Pass	2•	Pass	3NT
South HCP: 10	◆ J843	♦ 105	AP			
Contract: 3N N	♣ AKQ7	♣ 9532	1. Stay	man		
D1-277			West	North	East	
Board: 277 Dealer: S	North:	South:	_	1	_	1NT
Vul: None	♦ 108743	♠ AQJ6		2♣¹	Pass	
North HCP: 8	♥ K986 ♦ AJ8	♥ QJ ♦ Q5	Pass	4♣ ²	Pass	4♠
South HCP: 15	♣ 8	♣ QJ1064	AP			
Contract: 4♠ S		· ·	 Stay Splir 			
Doords 270			West	North	East	South
Board: 278 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both	♦ J76	♠ KQ93	Pass	2•	Pass	3 ♠ ²
North HCP: 17	♥ K62 ♦ AQ10	♥ AQ984 ♦ 873	Pass	4♥	AP	
South HCP: 11 Contract: 4♥ N	♣ AK87	♣ 4	1. Stay 2. SMC			
Board: 279	North:	South:	West	North	East	South
Dealer: S	Norun: ♠ KJ96	South: ♠ AQ52	050	0141		1NT
Vul: NS	♥ A74	♥ K9	Pass	2 ♣ ¹	Pass	2♠
North HCP: 13 South HCP: 15	♦ Q3	♦ KJ65	Pass	4♠	AP	
Contract: 4♠ S	♣ K1032	♣ Q76	1. Stay	man		

Board: 280 Dealer: N	North: ♠ 763	South: ♠ QJ984	West	North 1NT	East Pass	
Vul: EW North HCP: 17	♥ KJ4 ♦ KQ6	♥ A986 ♦ J73	Pass Pass	2•	Pass AP	
South HCP: 8 Contract: 4♠ S	♣ AKJ8	♣ 9	1. Stay		7 11	

South hands (Practice Page)

Board: 275 Dealer: S Vul: NS HCP: 16		The opponents are silent. You bid first.
Board: 276 Dealer: N Vul: EW HCP: 10	★ K1064★ AK8★ 105★ 9532	The opponents are silent. Partner bids first.
Board: 277 Dealer: S Vul: None HCP: 15	♠ AQJ6♥ QJ♦ Q5♠ QJ1064	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: Both HCP: 11	★ KQ93★ AQ984◆ 873◆ 4	The opponents are silent. Partner bids first.
Board: 279 Dealer: S Vul: NS HCP: 15	AQ52K9KJ65Q76	The opponents are silent. You bid first.
Board: 280 Dealer: N Vul: EW HCP: 8	♣ QJ984♥ A986♦ J73♣ 9	The opponents are silent. Partner bids first.

Board: 275 Dealer: S Vul: NS	North: ♠ AK52	South: ♠ J84		North	East	South 1NT
North HCP: 15	♥ AK63	♥ Q1042		2 ♣ ¹		2♥
South HCP: 16	♦ 64 ♣ J92	◆ AQJ • AQ4	Pass		AP	
Contract: 6♥ S	₩ 3 92	₩ AQ 1	1. Stay	man		
Board: 276	North:	South:	West	North	East	South
Dealer: N	• A3	♦ K1064		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 17	♥ QJ2	♥ AK8	Pass	2•	Pass	3NT
South HCP: 10	◆ J843	♦ 105	AP			
Contract: 3N N	♣ AKQ7	♣ 9532	1. Stay	man		
D1-277			West	North	East	
Board: 277 Dealer: S	North:	South:	_	1	_	1NT
Vul: None	♦ 108743	♠ AQJ6		2♣¹	Pass	
North HCP: 8	♥ K986 ♦ AJ8	♥ QJ ♦ Q5	Pass	4♣ ²	Pass	4♠
South HCP: 15	♣ 8	♣ QJ1064	AP			
Contract: 4♠ S		· ·	 Stay Splir 			
Doords 270			West	North	East	South
Board: 278 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both	♦ J76	♠ KQ93	Pass	2•	Pass	3 ♠ ²
North HCP: 17	♥ K62 ♦ AQ10	♥ AQ984 ♦ 873	Pass	4♥	AP	
South HCP: 11 Contract: 4♥ N	♣ AK87	♣ 4	1. Stay 2. SMC			
Board: 279	North:	South:	West	North	East	South
Dealer: S	Norun: ♠ KJ96	South: ♠ AQ52	050	0141		1NT
Vul: NS	♥ A74	♥ K9	Pass	2 ♣ ¹	Pass	2♠
North HCP: 13 South HCP: 15	♦ Q3	♦ KJ65	Pass	4♠	AP	
Contract: 4♠ S	♣ K1032	♣ Q76	1. Stay	man		

Board: 280 Dealer: N	North: ♠ 763	South: ♠ QJ984	West	North 1NT	East Pass	
Vul: EW North HCP: 17	♥ KJ4 ♦ KQ6	♥ A986 ♦ J73	Pass Pass	2•	Pass AP	
South HCP: 8 Contract: 4♠ S	♣ AKJ8	♣ 9	1. Stay		7 11	

North hands (Practice Page)

Board: 281 Dealer: S Vul: Both HCP: 9	♣ QJ72♥ 10852◆ J93♣ KQ	The opponents are silent. Partner bids first.
Board: 282 Dealer: N Vul: None HCP: 15	♠ Q8♥ A54♦ AQJ8♠ Q754	The opponents are silent. You bid first.
Board: 283 Dealer: S Vul: EW HCP: 11	★ K986★ KQ92★ 53★ K93	The opponents are silent. Partner bids first.
Board: 284 Dealer: N Vul: None HCP: 15	♠ 64♥ AKJ102♠ A104♠ QJ7	The opponents are silent. You bid first.
Board: 285 Dealer: S Vul: Both HCP: 9	♣ AJ52♥ J64◆ Q8♣ J873	East Doubles 2♣ if possible. Partner bids first.
Board: 286 Dealer: N Vul: None HCP: 16	AJ6✓ A42AJ98Q63	The opponents are silent. You bid first.

Board: 281 Dealer: S Vul: Both North HCP: 9 South HCP: 15	North: ♠ QJ72 ♥ 10852 ♦ J93	South: ♠ A983 ♥ KJ4 ♦ Q104	West Pass Pass	North 2♣¹ 4♠	East Pass AP	1NT
Contract: 4♠ S	♣ KQ	♣ AJ10	1. Stay	man		
Board: 282	North:	South:	West	North	East	South
Dealer: N	• Q8	♦ AK103		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	▼ A54 → AQJ8	▼ J86 ◆ K97	Pass AP	2♦		6NT
South HCP: 19 Contract: 6N N	♣ Q754	♣ AKJ	1. Stay	man		
Board: 283 Dealer: S	North: ♠ K986	South: ♠ QJ107	West	North	East	South 1NT
Vul: EW North HCP: 11	♥ KQ92	♥ J74	Pass	2 ♣ ¹	Pass	2♠
South HCP: 17	♦ 53	♦ AKQ7	Pass	4♠	AP	
Contract: 4♠ S	♣ K93	♣ A6	1. Stay	man		
Board: 284	North:	G 4	West	North	East	South
Dealer: N	• 64	South: ♠ Q1093		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15	▼ AKJ102 ◆ A104	♥ 643 ♦ K7	Pass AP	2♥	Pass	2NT
South HCP: 9 Contract: 2N N	♣ QJ7	♣ A1063	1. Stay	man		
Board: 285	North:	South:	West	North	East	
Dealer: S Vul: Both	♣ AJ52	♠ KQ10	Pass	2 ♣ ¹	X	1NT 2 ♦
North HCP: 9	♥ J64	♥ A8	Pass	2 N T		3NT
South HCP: 17	♦ Q8 ♣ J873	◆ AKJ95 ◆ 542	AP	4 1 1 1	1 400	J1 1 1
Contract: 3N S	4 30/3	4 J 14	1. Stay	man		

Board: 286 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: None	♠ AJ6	★ K1097		11 N 1		
North HCP: 16	♥ A42	♥ K975	Pass	2 ♦	Pass	2NT
South HCP: 10	♦ AJ98	♦ 103	AP			
Contract: 2N N	♣ Q63	♣ KJ9	1. Stayman			

South hands (Practice Page)

Board: 281 Dealer: S Vul: Both HCP: 15	▲ A983♥ KJ4◆ Q104▲ AJ10	The opponents are silent. You bid first.
Board: 282 Dealer: N Vul: None HCP: 19	▲ AK103♥ J86◆ K97▲ AKJ	The opponents are silent. Partner bids first.
Board: 283 Dealer: S Vul: EW HCP: 17	♣ QJ107♥ J74◆ AKQ7♣ A6	The opponents are silent. You bid first.
Board: 284 Dealer: N Vul: None HCP: 9	◆ Q1093◆ 643◆ K7◆ A1063	The opponents are silent. Partner bids first.
Board: 285 Dealer: S Vul: Both HCP: 17	★ KQ10★ A8◆ AKJ95◆ 542	East Doubles 2♣ if possible. You bid first.
Board: 286 Dealer: N Vul: None HCP: 10	★ K1097★ K975★ 103★ KJ9	The opponents are silent. Partner bids first.

Board: 281 Dealer: S Vul: Both North HCP: 9 South HCP: 15	North: ♠ QJ72 ♥ 10852 ♦ J93	South: ♠ A983 ♥ KJ4 ♦ Q104	West Pass Pass	North 2♣¹ 4♠	East Pass AP	1NT
Contract: 4♠ S	♣ KQ	♣ AJ10	1. Stayman			
Board: 282	North:	South:	West	North	East	South
Dealer: N	• Q8	♦ AK103		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15 South HCP: 19	▼ A54 • AQJ8	♥ J86 ♦ K97	Pass AP	2•	Pass	6NT
Contract: 6N N	♣ Q754 ♣ AKJ		1. Stayman			
Board: 283 Dealer: S	North: ♠ K986	South: ♠ QJ107	West	North	East	South 1NT
Vul: EW North HCP: 11	♥ KQ92	♥ J74	Pass	2 ♣¹	Pass	2♠
South HCP: 17	♦ 53	♦ AKQ7	Pass	4♠	AP	
Contract: 4♠ S	♣ K93	♣ A6	1. Stayman			
Board: 284	North:	C 41	West	North		
Dealer: N	♦ 64	South: ♠ Q1093		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 15 South HCP: 9	♥ AKJ102 ♦ A104	♥ 643 ♦ K7	Pass AP	2♥	Pass	2NT
Contract: 2N N	♣ QJ7	♣ A1063	1. Stayman			
Board: 285	North:	South:	West	North	East	
Dealer: S Vul: Both	♠ AJ52	♠ KQ10	Pass	2 ♣ ¹	X	1NT 2 ♦
North HCP: 9	♥ J64	♥ A8	Pass	2NT		3NT
South HCP: 17	♦ Q8 ♣ J873	◆ AKJ95 ◆ 542	AP	. –		
Contract: 3N S		· -	1. Stay	man		

Board: 286 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: None	♠ AJ6	★ K1097		11 N 1		
North HCP: 16	♥ A42	♥ K975	Pass	2 ♦	Pass	2NT
South HCP: 10	♦ AJ98	♦ 103	AP			
Contract: 2N N	♣ Q63	♣ KJ9	1. Stayman			

Board: 287 Dealer: S Vul: NS HCP: 12	♣ Q1065♥ A10764♦ AQ10♣ 3	East Doubles 2♣ if possible. Partner bids first.
Board: 288 Dealer: N Vul: EW HCP: 17	♣ Q6♥ A97◆ Q1072♣ AKQ6	The opponents are silent. You bid first.
Board: 289 Dealer: S Vul: None HCP: 8	◆ 9862♥ AK4◆ J1076◆ 64	The opponents are silent. Partner bids first.
Board: 290 Dealer: N Vul: NS HCP: 16	♠ AK753♥ 873♦ AK5♠ Q10	The opponents are silent. You bid first.
Board: 291 Dealer: S Vul: EW HCP: 12	10942✓ A72AKJ934	The opponents are silent. Partner bids first.
Board: 292 Dealer: N Vul: Both HCP: 15	♣ QJ54♥ 863♦ AK5♣ KQ3	The opponents are silent. You bid first.

			.,	North		1NT
Board: 287	North:	South:		2♣¹	X	2♠
Dealer: S Vul: NS	♦ Q1065	♠ AJ742	Pass	4♣ ²	Pass	
North HCP: 12	♥ A10764	♥ KQ	Pass	4 ♥ ⁴	Pass	4♠
South HCP: 15	◆ AQ10	♦ K65	AP			
Contract: 4♠ S	♣ 3	♣ Q85	1. Stay			
			2. Splir 3. Cue	nei bid, a ♦	stoppe	er e
				bid, surj		51
Board: 288			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: EW	♠ Q6 ♥ A97	♠ KJ98 ♥ K10632	Pass	2	Pass	3 ♠ ²
North HCP: 17	• Q1072	• A5	Pass	4♥	AP	
South HCP: 11 Contract: 4♥ N	♣ AKQ6	♣ 73	1. Stay			
Comment, IV IV			2. SM0	OLEN		
Board: 289	3.7. d	G 4	West	North	Foot	South
Dealer: S	North:	South:	West	NOIUI	East	Souul 1NT
Vul: None	♦ 9862 ♥ AK4	♠ AK10 ♥ Q10	Pass	2 ♣ ¹	Pass	
North HCP: 8	◆ J1076	• KQ4	Pass	2NT	AP	2.
South HCP: 16 Contract: 2N S	♣ 64	♣ Q10753	1. Stay		7 11	
Contract. 21V S			10 2 00 3			
Board: 290	North:	C 4	West	North	Fast	South
Dealer: N	• AK753	South: ♠ 1082	West	1NT	Pass	
Vul: NS	♥ 873	◆ 1082 ▼ KJ54	Pass	2 ♠		3NT
North HCP: 16	♦ AK5	• Q72	AP	4 T	1 433	J1 1 1
South HCP: 10 Contract: 3N N	♣ Q10	♣ À74	AP 1. Stay			

Board: 291 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	North: • 10942 • A72 • AKJ93 • 4	South: ♠ AJ83 ♥ QJ108 ♠ 1074 ♠ AK	Pass Pass AP 1. Stay	3♦	East Pass Pass	1NT 2♥
Board: 292 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ QJ54 ♥ 863 ♠ AK5 ♣ KQ3	South: ♠ A103 ♥ QJ52 ♠ J6 ♠ AJ87		North 1NT 2♠ man	Pass	

Board: 287 Dealer: S Vul: NS HCP: 15	AJ742KQK65Q85	East Doubles 2♣ if possible. You bid first.
Board: 288 Dealer: N Vul: EW HCP: 11	★ KJ98▼ K10632◆ A5◆ 73	The opponents are silent. Partner bids first.
Board: 289 Dealer: S Vul: None HCP: 16	★ AK10♥ Q10◆ KQ4◆ Q10753	The opponents are silent. You bid first.
Board: 290 Dealer: N Vul: NS HCP: 10	1082✓ KJ54✓ Q72♠ A74	The opponents are silent. Partner bids first.
Board: 291 Dealer: S Vul: EW HCP: 15	♣ AJ83♥ QJ108♦ 1074♣ AK	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: Both HCP: 13	★ A103♥ QJ52◆ J6◆ AJ87	The opponents are silent. Partner bids first.

			.,	North		1NT
Board: 287	North:	South:		2♣¹	X	2♠
Dealer: S Vul: NS	♦ Q1065	♠ AJ742	Pass	4♣ ²	Pass	
North HCP: 12	♥ A10764	♥ KQ	Pass	4 ♥ ⁴	Pass	4♠
South HCP: 15	◆ AQ10	♦ K65	AP			
Contract: 4♠ S	♣ 3	♣ Q85	1. Stay			
			2. Splir 3. Cue	nei bid, a ♦	stoppe	er e
				bid, surj		51
Board: 288			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: EW	♠ Q6 ♥ A97	♠ KJ98 ♥ K10632	Pass	2	Pass	3 ♠ ²
North HCP: 17	• Q1072	• A5	Pass	4♥	AP	
South HCP: 11 Contract: 4♥ N	♣ AKQ6	♣ 73	1. Stay			
Comment, IV IV			2. SM0	OLEN		
Board: 289	3.7. d	G 4	West	North	Foot	South
Dealer: S	North:	South:	West	NOIUI	East	Souul 1NT
Vul: None	♦ 9862 ♥ AK4	♠ AK10 ♥ Q10	Pass	2 ♣ ¹	Pass	
North HCP: 8	◆ J1076	• KQ4	Pass	2NT	AP	2.
South HCP: 16 Contract: 2N S	♣ 64	♣ Q10753	1. Stay		7 11	
Contract. 21V S			10 2 00 3			
Board: 290	North:	C 4	West	North	Fast	South
Dealer: N	• AK753	South: ♠ 1082	West	1NT	Pass	
Vul: NS	♥ 873	◆ 1082 ▼ KJ54	Pass	2 ♠		3NT
North HCP: 16	♦ AK5	• Q72	AP	4 T	1 433	J1 1 1
South HCP: 10 Contract: 3N N	♣ Q10	♣ À74	AP 1. Stay			

Board: 291 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	North: • 10942 • A72 • AKJ93 • 4	South: ♠ AJ83 ♥ QJ108 ♠ 1074 ♠ AK	Pass Pass AP 1. Stay	3♦	East Pass Pass	1NT 2♥
Board: 292 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ QJ54 ♥ 863 ♠ AK5 ♣ KQ3	South: ♠ A103 ♥ QJ52 ♠ J6 ♠ AJ87		North 1NT 2♠ man	Pass	

Board: 293 Dealer: S Vul: NS HCP: 9	▲ AJ98♥ J93◆ J52♣ Q98	The opponents are silent. Partner bids first.
Board: 294 Dealer: N Vul: EW HCP: 15	♣ Q9♥ K10875◆ A52♣ KQJ	The opponents are silent. You bid first.
Board: 295 Dealer: S Vul: Both HCP: 9	★ K96♥ J953◆ J65◆ A64	The opponents are silent. Partner bids first.
Board: 296 Dealer: N Vul: None HCP: 15	◆92▼752◆ AK76◆ AKJ5	The opponents are silent. You bid first.
Board: 297 Dealer: S Vul: EW HCP: 14	AQ53KQ10824QJ2	The opponents are silent. Partner bids first.
Board: 298 Dealer: N Vul: Both HCP: 16	A862♥ Q4AQ7A1076	The opponents are silent. You bid first.

Board: 293 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ AJ98 ♥ J93 ♦ J52 ♠ Q98	South: ♠ K64 ♥ KQ ♠ A109 ♠ AJ742	West Pass Pass AP 1. Stay	North 2♣¹ 2NT	Pass	South 1NT 2• 3NT
Board: 294 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 6N N	North: ♠ Q9 ♥ K10875 ♠ A52 ♠ KQJ	South: ♠ AJ107 ▼ A32 ♠ KJ64 ♠ A9	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 295 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K96 ♥ J953 ♦ J65 ♠ A64	South:	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 296 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ 92 ♥ 752 ♠ AK76 ♣ AKJ5	South: ♠ A753 ▼ KQJ3 ♦ J85 ♣ Q4	West Pass AP 1. Stay	North 1NT 2•	Pass	

			West	North	East	South 1NT
Board: 297 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 6 S	North: ♠ AQ53 ♥ KQ1082 ♠ 4 ♠ QJ2	♣ AQ53 ♣ J4 ♥ KQ1082 ♥ A65 ♦ 4 ♦ AK1098	Pass Pass 1. Stay 2. SMO		AP	4 ♥ 5 ♣
Board: 298 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 N	North: ♠ A862 ♥ Q4 ♠ AQ7 ♠ A1076	South: ♠ K1053 ♥ 1076 ♠ KJ105 ♠ Q5	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹

Board: 293 Dealer: S Vul: NS HCP: 17	★ K64✓ KQ◆ A109◆ AJ742	The opponents are silent. You bid first.
Board: 294 Dealer: N Vul: EW HCP: 17	▲ AJ107✓ A32◆ KJ64▲ A9	The opponents are silent. Partner bids first.
Board: 295 Dealer: S Vul: Both HCP: 16		The opponents are silent. You bid first.
Board: 296 Dealer: N Vul: None HCP: 13	♠ A753♥ KQJ3♦ J85♠ Q4	The opponents are silent. Partner bids first.
Board: 297 Dealer: S Vul: EW HCP: 16	↓ J4♥ A65↓ AK1098♠ A108	The opponents are silent. You bid first.
Board: 298 Dealer: N Vul: Both HCP: 9	★K1053▼1076◆KJ105◆Q5	The opponents are silent. Partner bids first.

Board: 293 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ AJ98 ♥ J93 ♦ J52 ♠ Q98	South: ♠ K64 ♥ KQ ♠ A109 ♠ AJ742	West Pass Pass AP 1. Stay	North 2♣¹ 2NT	Pass	South 1NT 2• 3NT
Board: 294 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 6N N	North: ♠ Q9 ♥ K10875 ♠ A52 ♠ KQJ	South: ♠ AJ107 ▼ A32 ♠ KJ64 ♠ A9	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	
Board: 295 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K96 ♥ J953 ♦ J65 ♠ A64	South:	West Pass Pass 1. Stay	2NT	East Pass AP	1NT
Board: 296 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ 92 ♥ 752 ♠ AK76 ♣ AKJ5	South: ♠ A753 ▼ KQJ3 ♦ J85 ♣ Q4	West Pass AP 1. Stay	North 1NT 2•	Pass	

			West	North	East	South 1NT
Board: 297 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 6 S	North: ♠ AQ53 ♥ KQ1082 ♠ 4 ♠ QJ2	♣ AQ53 ♣ J4 ♥ KQ1082 ♥ A65 ♦ 4 ♦ AK1098	Pass Pass 1. Stay 2. SMO		AP	4 ♥ 5 ♣
Board: 298 Dealer: N Vul: Both North HCP: 16 South HCP: 9 Contract: 4 N	North: ♠ A862 ♥ Q4 ♠ AQ7 ♠ A1076	South: ♠ K1053 ♥ 1076 ♠ KJ105 ♠ Q5	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹

Board: 299 Dealer: S Vul: None HCP: 13	★ A1076★ AKQ105★ 3★ 1063	The opponents are silent. Partner bids first.
Board: 300 Dealer: N Vul: NS HCP: 16	♠ KJ ▼ 1096 ♦ AK652 ♣ KQ9	The opponents are silent. You bid first.
Board: 301 Dealer: S Vul: None HCP: 14	★ AK52★ AK82★ 1032★ 53	The opponents are silent. Partner bids first.
Board: 302 Dealer: N Vul: NS HCP: 16	AQJ5♥ Q932◆ QJ4◆ A10	The opponents are silent. You bid first.
Board: 303 Dealer: S Vul: EW HCP: 10	▲ J975▼ AQ8◆ K843▲ 64	East Doubles 2♣ if possible. Partner bids first.
Board: 304 Dealer: N Vul: None HCP: 17	♣ QJ4♥ AQ7♦ AQ♣ Q9643	The opponents are silent. You bid first.

Board: 299 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ A1076 ♥ AKQ105 ♦ 3 ♣ 1063	South: ♠ KQ4 ♥ 42 ♠ AK972 ♣ A72	Pass		Pass	1NT
Board: 300 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 6N N	North: ♠ KJ ▼ 1096 ♠ AK652 ♣ KQ9	South: ♠ A10643 ♥ AJ84 ♠ Q4 ♣ A4			Pass Pass	2♣ ¹
Board: 301 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North: ◆ AK52 ▼ AK82 ◆ 1032 ◆ 53	South: ♠ Q98 ♥ J5 ♠ AKQ74 ♠ K102		North 2* 3NT man	East Pass AP	1NT
Board: 302 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ N	North: ♠ AQJ5 ♥ Q932 ♠ QJ4 ♣ A10	South: ♠ K964 ♥ A104 ♦ 83 ♣ Q732	West Pass Pass 1. Stayr		Pass	
Board: 303 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ♣ J975 ♥ AQ8 ♠ K843 ♣ 64	South: ♠ A1062 ♥ KJ93 ♠ A109 ♠ A5	West Pass Pass AP 1. Stayr	3NT	East X Pass	1NT 2♥

Board: 304 Dealer: N	North:	South:	West	North		
Vul: None	♠ QJ4	♠ A985		1NT	Pass	2♣¹
North HCP: 17	♥ AQ7	♥ 852	Pass	2	Pass	2NT
South HCP: 8	◆ AQ	♦ 872	Pass	3NT	AP	
Contract: 3N N	♣ Q9643	♣ KJ2	1. Stay	man		

Board: 299 Dealer: S Vul: None HCP: 16	★ KQ4▼ 42◆ AK972◆ A72	The opponents are silent. You bid first.
Board: 300 Dealer: N Vul: NS HCP: 15	A10643✓ AJ84✓ Q4A4	The opponents are silent. Partner bids first.
Board: 301 Dealer: S Vul: None HCP: 15	♣ Q98♥ J5♦ AKQ74♣ K102	The opponents are silent. You bid first.
Board: 302 Dealer: N Vul: NS HCP: 9	★ K964★ A104★ 83★ Q732	The opponents are silent. Partner bids first.
Board: 303 Dealer: S Vul: EW HCP: 16	★ A1062★ KJ93★ A109★ A5	East Doubles 2♣ if possible. You bid first.
Board: 304 Dealer: N Vul: None HCP: 8	▲ A985♥ 852◆ 872◆ KJ2	The opponents are silent. Partner bids first.

Board: 299 Dealer: S Vul: None North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ A1076 ♥ AKQ105 ♦ 3 ♣ 1063	South: ♠ KQ4 ♥ 42 ♠ AK972 ♣ A72	Pass		Pass	1NT
Board: 300 Dealer: N Vul: NS North HCP: 16 South HCP: 15 Contract: 6N N	North: ♠ KJ ▼ 1096 ♠ AK652 ♣ KQ9	South: ♠ A10643 ♥ AJ84 ♠ Q4 ♣ A4			Pass Pass	2♣ ¹
Board: 301 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	North: ◆ AK52 ▼ AK82 ◆ 1032 ◆ 53	South: ♠ Q98 ♥ J5 ♠ AKQ74 ♠ K102		North 2* 3NT man	East Pass AP	1NT
Board: 302 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 4♠ N	North: ♠ AQJ5 ♥ Q932 ♠ QJ4 ♣ A10	South: ♠ K964 ♥ A104 ♦ 83 ♣ Q732	West Pass Pass 1. Stayr		Pass	
Board: 303 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ♣ J975 ♥ AQ8 ♠ K843 ♣ 64	South: ♠ A1062 ♥ KJ93 ♠ A109 ♠ A5	West Pass Pass AP 1. Stayr	3NT	East X Pass	1NT 2♥

Board: 304 Dealer: N	North:	South:	West	North		
Vul: None	♠ QJ4	♠ A985		1NT	Pass	2♣¹
North HCP: 17	♥ AQ7	♥ 852	Pass	2	Pass	2NT
South HCP: 8	◆ AQ	♦ 872	Pass	3NT	AP	
Contract: 3N N	♣ Q9643	♣ KJ2	1. Stay	man		

Board: 305 Dealer: S Vul: NS HCP: 8	\$9873▼ A1083◆ 985♣ A10	The opponents are silent. Partner bids first.
Board: 306 Dealer: N Vul: EW HCP: 16	1086✓ AK8✓ KQ97△ A86	The opponents are silent. You bid first.
Board: 307 Dealer: S Vul: Both HCP: 10	★ KQJ73♥ QJ106◆ 32◆ J9	The opponents are silent. Partner bids first.
Board: 308 Dealer: N Vul: EW HCP: 16	♠ A7♥ 1096♦ Q43♠ AKQJ9	The opponents are silent. You bid first.
Board: 309 Dealer: S Vul: Both HCP: 14	★ KQ103★ AK86★ 43★ Q84	The opponents are silent. Partner bids first.
Board: 310 Dealer: N Vul: None HCP: 15	A7✓ AJ42✓ Q76✓ A1053	The opponents are silent. You bid first.

			337 4	NT 4	г.,	C 4
Board: 305	North:	South:	West	North	East	South 1NT
Dealer: S	♦ 9873	♠ AK2	Daga	2.1	Dagg	
Vul: NS North HCP: 8	♥ A1083	y 94		2♣¹	Pass	
South HCP: 17	♦ 985	◆ AK62	Pass	2NT	Pass	3NT
Contract: 3N S	♣ A10	♣ K865	AP			
Comment of Co			1. Stay	man		
Board: 306	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ 1086	Souii. ♠ AJ93		1NT	Pass	
Vul: EW	♥ AK8	♥ 652	Pass			2NT
North HCP: 16	◆ KQ97	◆ 842	AP	∠ ▼	1 433	2111
South HCP: 8 Contract: 2N N	♣ A86	♣ K75	1. Stay	man		
			***	NT 4		Q 4
Board: 307			West	North	East	
Dealer: S	North:	South:	D	_ 1	ъ	1NT
Vul: Both	♦ KQJ73	♦ A5		2 ♣ ¹	Pass	
North HCP: 10	♥ QJ106	∀ K73	Pass	3 ♥ ²	Pass	3NT
South HCP: 16	♦ 32 ♣ J9	◆ A10865 ◆ KQ2	AP			
Contract: 3N S	₹ 39	¥ KQ2	1. Stay			
			2. SM0	OLEN		
Board: 308	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ A7	♦ 986		1NT	Pass	2 ♣ ¹
Vul: EW	▼ 1096	▼ A754	Pass	2•	Pass	2NT
North HCP: 16	◆ Q43	♦ KJ5	Pass	3♣	AP	
South HCP: 8 Contract: 3♣ S	♣ AKQJ9	♣ 865	1. Stay	man		
_						
Board: 309	North:	South:	West	North	East	South
Dealer: S	♦ KQ103	♦ A52				1NT
Vul: Both North HCP: 14	♥ AK86	♥ J42	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 16	♦ 43	♦ K109	Pass	3NT	AP	
	♣ Q84	♣ AKJ6				

Board: 310 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♠** A7 **♦** Q932 Vul: None Pass 3NT **♥** AJ42 **♥** K65 Pass 2♥ North HCP: 15 **♦** Q76 **♦** K93 AP South HCP: 10 ♣ A1053 **♣** Q96 1. Stayman Contract: 3N N

Board: 305 Dealer: S Vul: NS HCP: 17	★ AK2♥ 94◆ AK62◆ K865	The opponents are silent. You bid first.
Board: 306 Dealer: N Vul: EW HCP: 8	♣ AJ93♥ 652◆ 842♣ K75	The opponents are silent. Partner bids first.
Board: 307 Dealer: S Vul: Both HCP: 16	A5K73A10865KQ2	The opponents are silent. You bid first.
Board: 308 Dealer: N Vul: EW HCP: 8	◆ 986♥ A754◆ KJ5◆ 865	The opponents are silent. Partner bids first.
Board: 309 Dealer: S Vul: Both HCP: 16	A52✓ J42✓ K109△ AKJ6	The opponents are silent. You bid first.
Board: 310 Dealer: N Vul: None HCP: 10	◆ Q932◆ K65◆ K93◆ Q96	The opponents are silent. Partner bids first.

			337 4	NT 4	г.,	C 4
Board: 305	North:	South:	West	North	East	South 1NT
Dealer: S	♦ 9873	♠ AK2	Daga	2.1	Dagg	
Vul: NS North HCP: 8	♥ A1083	y 94		2♣¹	Pass	
South HCP: 17	♦ 985	◆ AK62	Pass	2NT	Pass	3NT
Contract: 3N S	♣ A10	♣ K865	AP			
Comment of Co			1. Stay	man		
Board: 306	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ 1086	Souii. ♠ AJ93		1NT	Pass	
Vul: EW	♥ AK8	♥ 652	Pass			2NT
North HCP: 16	◆ KQ97	◆ 842	AP	∠ ▼	1 433	2111
South HCP: 8 Contract: 2N N	♣ A86	♣ K75	1. Stay	man		
			***	NT 4		Q 4
Board: 307			West	North	East	
Dealer: S	North:	South:	D	_ 1	ъ	1NT
Vul: Both	♦ KQJ73	♦ A5		2 ♣ ¹	Pass	
North HCP: 10	♥ QJ106	∀ K73	Pass	3 ♥ ²	Pass	3NT
South HCP: 16	♦ 32 ♣ J9	◆ A10865 ◆ KQ2	AP			
Contract: 3N S	₹ 39	¥ KQ2	1. Stay			
			2. SM0	OLEN		
Board: 308	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ A7	♦ 986		1NT	Pass	2 ♣ ¹
Vul: EW	▼ 1096	▼ A754	Pass	2•	Pass	2NT
North HCP: 16	◆ Q43	♦ KJ5	Pass	3♣	AP	
South HCP: 8 Contract: 3♣ S	♣ AKQJ9	♣ 865	1. Stay	man		
_						
Board: 309	North:	South:	West	North	East	South
Dealer: S	♦ KQ103	♦ A52				1NT
Vul: Both North HCP: 14	♥ AK86	♥ J42	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 16	♦ 43	♦ K109	Pass	3NT	AP	
	♣ Q84	♣ AKJ6				

Board: 310 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♠** A7 **♦** Q932 Vul: None Pass 3NT **♥** AJ42 **♥** K65 Pass 2♥ North HCP: 15 **♦** Q76 **♦** K93 AP South HCP: 10 ♣ A1053 **♣** Q96 1. Stayman Contract: 3N N

Board: 311 Dealer: S Vul: EW HCP: 14	♣974✔ AKJ8♠ A7♣ Q943	The opponents are silent. Partner bids first.
Board: 312 Dealer: N Vul: None HCP: 16	AJ52✓ A854✓ 98AK9	The opponents are silent. You bid first.
Board: 313 Dealer: S Vul: NS HCP: 17	AJ63♥ Q104AQ5A85	The opponents are silent. Partner bids first.
Board: 314 Dealer: N Vul: Both HCP: 15	★ KQ6★ AK6★ K9852◆ 95	The opponents are silent. You bid first.
Board: 315 Dealer: S Vul: None HCP: 15	★ AK86▼ 1042◆ A1097◆ A2	The opponents are silent. Partner bids first.
Board: 316 Dealer: N Vul: NS HCP: 15	♦ 86 ♥ AKJ54 ♦ K104 ♣ KJ6	The opponents are silent. You bid first.

Board: 311 Dealer: S Vul: EW	North: ♠ 974	South: ♠ AK	West	North	East	South 1NT
North HCP: 14	♥ AKJ8	♥ Q752	Pass	2 ♣ ¹	Pass	2♥
South HCP: 16	♦ A7	♦ KJ3	Pass		AP	
Contract: 4♥ S	♣ Q943	♣ K875	1. Stay	man		
Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	★ KQ74		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ A854	♥ KJ96	Pass	2♥	Pass	4♥
South HCP: 13	♦ 98	♦ Q75	AP			
Contract: 4♥ N	♣ AK9	♣ Q10	1. Stay	man		
Board: 313	North:	South:	West	North	East	South
Dealer: S Vul: NS	♦ AJ63	★ K82				1NT
North HCP: 17	♥ Q104	♥ A95	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 16	♦ AQ5	♦ K72	Pass	6NT	AP	
Contract: 6N S	♣ A85	♣ KQJ3	1. Stay	man		
Board: 314			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	★ KQ6 ♥ AK6	♠ 1082 ♥ Q432	Pass	2♦	Pass	3NT
South HCP: 12	♦ K9852 ♣ 95	♦ A	AP			
Contract: 3N N	₩ 93	♣ KQJ84	1. Stay	man		
Board: 315	North:	South:	West	North	East	South
Dealer: S	Norui: ♠ AK86	soum: ♠ Q542		32421		1NT
Vul: None	♥ 1042	♥ AQ	Pass	2 ♣ ¹	Pass	2♠
North HCP: 15 South HCP: 15	◆ A1097	♦ Q83	Pass	7♠	AP	
Contract: 7♠ S	♣ A2	♣ KQ43	1. Stay	man		

Board: 316 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦**86 **♠** AQJ5 Vul: NS Pass 6NT ♥ AKJ54 **972** Pass 2♥ North HCP: 15 **♦** K104 **♦** Q65 AP South HCP: 15 **♣** KJ6 ♣ AQ5 1. Stayman Contract: 6N N

Board: 311 Dealer: S Vul: EW HCP: 16	♠ AK♥ Q752♦ KJ3♠ K875	The opponents are silent. You bid first.
Board: 312 Dealer: N Vul: None HCP: 13	★ KQ74★ KJ96◆ Q75◆ Q10	The opponents are silent. Partner bids first.
Board: 313 Dealer: S Vul: NS HCP: 16	★ K82★ A95★ K72★ KQJ3	The opponents are silent. You bid first.
Board: 314 Dealer: N Vul: Both HCP: 12	1082✓ Q432✓ A✓ KQJ84	The opponents are silent. Partner bids first.
Board: 315 Dealer: S Vul: None HCP: 15	♣ Q542♥ AQ◆ Q83♣ KQ43	The opponents are silent. You bid first.
Board: 316 Dealer: N Vul: NS HCP: 15	AQJ5♥ 972Q65AQ5	The opponents are silent. Partner bids first.

Board: 311 Dealer: S Vul: EW	North: ♠ 974	South: ♠ AK	West	North	East	South 1NT
North HCP: 14	♥ AKJ8	♥ Q752	Pass	2 ♣ ¹	Pass	2♥
South HCP: 16	♦ A7	♦ KJ3	Pass	4♥	AP	
Contract: 4♥ S	♣ Q943	♣ K875	1. Stay	man		
Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	★ KQ74		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 16	♥ A854	♥ KJ96	Pass	2♥	Pass	4♥
South HCP: 13	♦ 98	♦ Q75	AP			
Contract: 4♥ N	♣ AK9	♣ Q10	1. Stay	man		
Board: 313	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ AJ63	★ K82				1NT
North HCP: 17	♥ Q104	♥ A95	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 16	◆ AQ5	♦ K72	Pass	6NT	AP	
Contract: 6N S	♣ A85	♣ KQJ3	1. Stay	man		
Board: 314	N. 4		West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	★ KQ6 ♥ AK6	♠ 1082 ♥ Q432	Pass	2♦	Pass	3NT
South HCP: 12	♦ K9852 ♣ 95	♦ A	AP			
Contract: 3N N	₩ 93	♣ KQJ84	1. Stay	man		
Board: 315	Nowth	South	West	North	East	South
Dealer: S	North: ♠ AK86	South: ♠ Q542	,, est	1,0141	Labe	1NT
Vul: None	♥ 1042	♥ AQ	Pass	2 ♣ ¹	Pass	
North HCP: 15 South HCP: 15	◆ A1097	♦ Q83	Pass	7♠	AP	
Contract: 7♠ S	♣ A2	♣ KQ43	1. Stay	man		

Board: 316 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦**86 **♠** AQJ5 Vul: NS Pass 6NT ♥ AKJ54 **972** Pass 2♥ North HCP: 15 **♦** K104 **♦** Q65 AP South HCP: 15 **♣** KJ6 ♣ AQ5 1. Stayman Contract: 6N N

Board: 317 Dealer: S Vul: EW HCP: 14	★ A64♥ J1043◆ AK8♣ Q98	The opponents are silent. Partner bids first.
Board: 318 Dealer: N Vul: None HCP: 17	▲ A63♥ AJ8◆ KQJ▲ Q1098	The opponents are silent. You bid first.
Board: 319 Dealer: S Vul: NS HCP: 13	AQ98✓ J105✓ KQ94✓ J9	The opponents are silent. Partner bids first.
Board: 320 Dealer: N Vul: EW HCP: 15	★ AK83▼ KJ◆ K8762◆ J6	The opponents are silent. You bid first.
Board: 321 Dealer: S Vul: Both HCP: 10	★ KJ3▼ 10942◆ 2◆ AQ743	The opponents are silent. Partner bids first.
Board: 322 Dealer: N Vul: NS HCP: 15	♣ QJ7♥ 954♦ K6♣ AKQ52	The opponents are silent. You bid first.

Board: 317 Dealer: S Vul: EW	North: ♠ A64 ♥ J1043	South: ♠ KJ82 ♥ AK		North 2♣¹		1NT
North HCP: 14 South HCP: 16 Contract: 3N S	◆ AK8 ◆ Q98	◆ J62 ◆ A1063	Pass 1. Stay	3NT	AP	2₹
Board: 318 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ A63 ♥ AJ8 ♠ KQJ ♠ Q1098	South: ♣ J1082 ♥ KQ52 ♠ A62 ♣ J2	West Pass AP 1. Stay	North 1NT 2*	Pass	
Board: 319 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ AQ98 ♥ J105 ♠ KQ94 ♣ J9	South: ♠ KJ3 ♥ KQ43 ♦ J1083 ♠ AQ		North 2♣¹ 3NT man		South 1NT 2
Board: 320 Dealer: N Vul: EW North HCP: 15 South HCP: 16 Contract: 6♠ N	North: ♠ AK83 ♥ KJ ♦ K8762 ♣ J6	South: ♠ Q952 ♥ AQ943 ♠ A9 ♣ A5	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 321 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ KJ3 ▼ 10942 ♦ 2 ♣ AQ743	South: ♠ AQ9 ♥ AJ5 ♠ A543 ♣ 862	West Pass Pass 1. Stay	3NT	East Pass AP	South 1NT 2.

Board: 322 Dealer: N Vul: NS North HCP: 15

South HCP: 13 Contract: 4♥ N North: **♠** QJ7

♦ A1096 **y** 954 **♥** AKJ102

♦ K6 **♦** 75 ♣ AKQ52

♣ J10

South:

West North East South 1NT Pass 2♣¹

Pass 2♦ Pass $3 \stackrel{1}{•}^2$

Pass 4♥ AP

1. Stayman 2. SMOLEN

Board: 317 Dealer: S Vul: EW HCP: 16	★ KJ82★ AK◆ J62★ A1063	The opponents are silent. You bid first.
Board: 318 Dealer: N Vul: None HCP: 11		The opponents are silent. Partner bids first.
Board: 319 Dealer: S Vul: NS HCP: 16	★ KJ3★ KQ43◆ J1083◆ AQ	The opponents are silent. You bid first.
Board: 320 Dealer: N Vul: EW HCP: 16	♣ Q952♥ AQ943◆ A9♣ A5	The opponents are silent. Partner bids first.
Board: 321 Dealer: S Vul: Both HCP: 15	♠ AQ9♥ AJ5♠ A543♠ 862	The opponents are silent. You bid first.
Board: 322 Dealer: N Vul: NS HCP: 13	★ A1096▼ AKJ102◆ 75◆ J10	The opponents are silent. Partner bids first.

Board: 317 Dealer: S Vul: EW	North: ♠ A64 ♥ J1043	South: ♠ KJ82 ♥ AK		North 2♣¹		1NT
North HCP: 14 South HCP: 16 Contract: 3N S	◆ AK8 ◆ Q98	◆ J62 ◆ A1063	Pass 1. Stay	3NT	AP	2₹
Board: 318 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ A63 ♥ AJ8 ♠ KQJ ♠ Q1098	South: ♣ J1082 ♥ KQ52 ♠ A62 ♣ J2	West Pass AP 1. Stay	North 1NT 2*	Pass	
Board: 319 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	North: ♠ AQ98 ♥ J105 ♠ KQ94 ♣ J9	South: ♠ KJ3 ♥ KQ43 ♦ J1083 ♠ AQ		North 2♣¹ 3NT man		South 1NT 2
Board: 320 Dealer: N Vul: EW North HCP: 15 South HCP: 16 Contract: 6♠ N	North: ♠ AK83 ♥ KJ ♦ K8762 ♣ J6	South: ♠ Q952 ♥ AQ943 ♠ A9 ♣ A5	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 321 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ KJ3 ▼ 10942 ♦ 2 ♣ AQ743	South: ♠ AQ9 ♥ AJ5 ♠ A543 ♣ 862	West Pass Pass 1. Stay	3NT	East Pass AP	South 1NT 2.

Board: 322 Dealer: N Vul: NS North HCP: 15

South HCP: 13 Contract: 4♥ N North: **♠** QJ7

♦ A1096 **y** 954 **♥** AKJ102

♦ K6 **♦** 75 ♣ AKQ52

♣ J10

South:

West North East South 1NT Pass 2♣¹

Pass 2♦ Pass $3 \stackrel{1}{•}^2$

Pass 4♥ AP

1. Stayman 2. SMOLEN

North hands (Practice Page)

Board: 323 Dealer: S Vul: None HCP: 8	1062✓ QJ72✓ J102✓ KJ6	The opponents are silent. Partner bids first.
Board: 324 Dealer: N Vul: None HCP: 16	★ AKQ▼ AJ7★ 1063★ Q1043	The opponents are silent. You bid first.
Board: 325 Dealer: S Vul: NS HCP: 11	↓ J1083↓ KJ2↓ Q2♠ A643	The opponents are silent. Partner bids first.
Board: 326 Dealer: N Vul: Both HCP: 15	▲ A75♥ AKJ5♦ K52♣ 984	The opponents are silent. You bid first.
Board: 327 Dealer: S Vul: NS HCP: 13	♣ Q92♥ AJ53♦ —♣ AQ10832	The opponents are silent. Partner bids first.
Board: 328 Dealer: N Vul: EW HCP: 15	★ KJ5▼ 1092◆ AK864◆ A6	The opponents are silent. You bid first.

Board: 323 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ 1062 ♥ QJ72 ♦ J102 ♣ KJ6	South: ◆ A87 ▼ K9 ◆ A763 ◆ A432		North 2.1 2NT man	East Pass AP	1NT
Board: 324 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 3N N	North: ♠ AKQ ♥ AJ7 • 1063 ♣ Q1043	South:	West Pass AP 1. Stay		Pass	
Board: 325 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♠ S	North:	South: ♠ KQ95 ♥ A654 ♠ A75 ♣ K8		North 2♣¹ 3NT	East Pass Pass	1NT 2♥
Board: 326 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ A75 ♥ AKJ5 ♠ K52 ♣ 984	South: ♠ QJ42 ♥ Q73 ♠ 73 ♠ AK75	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

			West	North	East	South 1NT
Board: 327 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 6♣ N	North: ♠ Q92 ♥ AJ53 ←— ♠ AQ10832	South: ♠ AJ6 ♥ Q9 ♠ AK73 ♣ J976		2♣¹ 3♣ 4NT³ 6♣ man bid, a ♦	Pass Pass AP	3NT 4•² 5•
Board: 328 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 2N N	North: ♠ KJ5 ♥ 1092 ♠ AK864 ♣ A6	South: ♠ A1087 ♥ A865 ♠ Q10 ♣ 853	Pass AP 1. Stay	North 1NT 2•	Pass	

South hands (Practice Page)

Board: 323 Dealer: S Vul: None HCP: 15	★ A87▼ K9★ A763★ A432	The opponents are silent. You bid first.
Board: 324 Dealer: N Vul: None HCP: 14		The opponents are silent. Partner bids first.
Board: 325 Dealer: S Vul: NS HCP: 16	★ KQ95▼ A654◆ A75◆ K8	The opponents are silent. You bid first.
Board: 326 Dealer: N Vul: Both HCP: 12	♣ QJ42♥ Q73♦ 73♣ AK75	The opponents are silent. Partner bids first.
Board: 327 Dealer: S Vul: NS HCP: 15	♣ AJ6♥ Q9◆ AK73♣ J976	The opponents are silent. You bid first.
Board: 328 Dealer: N Vul: EW HCP: 10	★ A1087★ A865★ Q10★ 853	The opponents are silent. Partner bids first.

Board: 323 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ 1062 ♥ QJ72 ♦ J102 ♣ KJ6	South: ◆ A87 ▼ K9 ◆ A763 ◆ A432		North 2.1 2NT man	East Pass AP	1NT
Board: 324 Dealer: N Vul: None North HCP: 16 South HCP: 14 Contract: 3N N	North: ♠ AKQ ♥ AJ7 • 1063 ♣ Q1043	South:	West Pass AP 1. Stay		Pass	
Board: 325 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♠ S	North:	South: ♠ KQ95 ♥ A654 ♠ A75 ♣ K8		North 2♣¹ 3NT	East Pass Pass	1NT 2♥
Board: 326 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ A75 ♥ AKJ5 ♠ K52 ♣ 984	South: ♠ QJ42 ♥ Q73 ♠ 73 ♠ AK75	West Pass AP 1. Stay	North 1NT 2♥ man	Pass	

			West	North	East	South 1NT
Board: 327 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 6♣ N	North: ♠ Q92 ♥ AJ53 ←— ♠ AQ10832	South: ♠ AJ6 ♥ Q9 ♠ AK73 ♣ J976		2♣¹ 3♣ 4NT³ 6♣ man bid, a ♦	Pass Pass AP	3NT 4•² 5•
Board: 328 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 2N N	North: ♠ KJ5 ♥ 1092 ♠ AK864 ♣ A6	South: ♠ A1087 ♥ A865 ♠ Q10 ♣ 853	Pass AP 1. Stay	North 1NT 2•	Pass	

North hands (Practice Page)

Board: 329 Dealer: S Vul: None HCP: 12	♣ QJ82 ♥ AK102 ♦ 83 ♣ Q83	The opponents are silent. Partner bids first.
Board: 330 Dealer: N Vul: NS HCP: 15	♠ 963♥ A754♦ K6♠ AKJ7	The opponents are silent. You bid first.
Board: 331 Dealer: S Vul: EW HCP: 18	♠ AKJ6♥ QJ94♦ 5♠ AK74	The opponents are silent. Partner bids first.
Board: 332 Dealer: N Vul: Both HCP: 15	★ KJ3 ★ AQ103 ★ K103 ♣ Q82	The opponents are silent. You bid first.
Board: 333 Dealer: S Vul: NS HCP: 15	★ K9653★ A942★ AJ9★ K	The opponents are silent. Partner bids first.
Board: 334 Dealer: N Vul: EW HCP: 16	♠ AK2♥ A52♦ 72♠ AJ753	The opponents are silent. You bid first.

Board: 329						
Dealer: S	North: ♠ QJ82	South: ♠ AK10	West	North	East	South 1NT
Vul: None North HCP: 12	♥ AK102	♥ 643	Pass	2 ♣ ¹	Pass	2
South HCP: 17	♦ 83	♦ AKQJ6	Pass	3NT	AP	
Contract: 3N S	♣ Q83	♣ 76	1. Stay	man		
Board: 330	27. 4	a 1	West	North	Fact	South
Dealer: N	North:	South: ♠ AJ1085	West	1NT	Pass	
Vul: NS	♦ 963 ♥ A754	♣ AJ1083 ♥ QJ63	Dogg	2 V	Pass	
North HCP: 15	• K6	• QJ03 • QJ	AP	∠▼	rass	4▼
South HCP: 11	♣ AKJ7	♣ 94	1. Stay	man		
Contract: 4♥ N			1. Stay	11 K 411		
D 1 221			West	North	East	South
Board: 331 Dealer: S	North:	South:				1NT
Vul: EW	♠ AKJ6	♠ Q103	Pass	2 ♣ ¹	Pass	2
North HCP: 18	♥ QJ94	♥ AK2	Pass	$4NT^2$	Pass	6NT
South HCP: 16	♦ 5	◆ AK62	AP			
Contract: 6N S	♣ AK74	♣ 865	1. Stay	man		
			2. Qua	ntitative	4NT	
D 1 222			West	North	East	South
Board: 332 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both	♠ KJ3 ♥ AQ103	♦ A1094 ♥ J954	Pass	2♥	Pass	7♥
North HCP: 15	♦ K103	◆ AJ6	AP			
South HCP: 17 Contract: 7♥ N	♣ Q82	♣ AK	1. Stay	man		
Conduct. / V IV						
Board: 333	North	Couth	West	North	Fast	South
Dealer: S	North: ♠ K9653	South: ♠ AJ4	77 CSL	1 101111	Lusi	1NT
Vul: NS	▼ A942	♥ QJ63	Pass	2 . 1	Pass	2 🗸
North HCP: 15	◆ AJ9	• Q4	Pass	2 ▼ 6 ∀	AP	- ₹
South HCP: 16	, T m					

Board: 334 West North East South North: South: Dealer: N 1NT Pass 2♣¹ ♠ AK2 **♠** Q1083 Vul: EW Pass 3NT **♥** A52 **♥** J1063 Pass 2♦ North HCP: 16 **♦** AK63 **♦** 72 AP South HCP: 10 ♣ AJ753 **♣** 10 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 329 Dealer: S Vul: None HCP: 17	★ AK10★ 643★ AKQJ6★ 76	The opponents are silent. You bid first.
Board: 330 Dealer: N Vul: NS HCP: 11	▲ AJ1085♥ QJ63◆ QJ◆ 94	The opponents are silent. Partner bids first.
Board: 331 Dealer: S Vul: EW HCP: 16	♣ Q103♥ AK2♦ AK62♣ 865	The opponents are silent. You bid first.
Board: 332 Dealer: N Vul: Both HCP: 17	▲ A1094♥ J954◆ AJ6◆ AK	The opponents are silent. Partner bids first.
Board: 333 Dealer: S Vul: NS HCP: 16	▲ AJ4♥ QJ63◆ Q4▲ AQ93	The opponents are silent. You bid first.
Board: 334 Dealer: N Vul: EW HCP: 10	♣ Q1083♥ J1063♦ AK63♣ 10	The opponents are silent. Partner bids first.

Board: 329						
Dealer: S	North: ♠ QJ82	South: ♠ AK10	West	North	East	South 1NT
Vul: None North HCP: 12	♥ AK102	♥ 643	Pass	2 ♣ ¹	Pass	2
South HCP: 17	♦ 83	♦ AKQJ6	Pass	3NT	AP	
Contract: 3N S	♣ Q83	♣ 76	1. Stay	man		
Board: 330	27. 4	a 1	West	North	Fact	South
Dealer: N	North:	South: ♠ AJ1085	West	1NT	Pass	
Vul: NS	♦ 963 ♥ A754	♣ AJ1083 ♥ QJ63	Dogg	2 V	Pass	
North HCP: 15	• K6	• QJ03 • QJ	AP	∠▼	rass	4▼
South HCP: 11	♣ AKJ7	♣ 94	1. Stay	man		
Contract: 4♥ N			1. Stay	11 K 411		
D 1 221			West	North	East	South
Board: 331 Dealer: S	North:	South:				1NT
Vul: EW	♠ AKJ6	♠ Q103	Pass	2 ♣ ¹	Pass	2
North HCP: 18	♥ QJ94	♥ AK2	Pass	$4NT^2$	Pass	6NT
South HCP: 16	♦ 5	◆ AK62	AP			
Contract: 6N S	♣ AK74	♣ 865	1. Stay	man		
			2. Qua	ntitative	4NT	
D 1 222			West	North	East	South
Board: 332 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both	♠ KJ3 ♥ AQ103	♦ A1094 ♥ J954	Pass	2♥	Pass	7♥
North HCP: 15	♦ K103	◆ AJ6	AP			
South HCP: 17 Contract: 7♥ N	♣ Q82	♣ AK	1. Stay	man		
Conduct. / V IV						
Board: 333	North	Couth	West	North	Fast	South
Dealer: S	North: ♠ K9653	South: ♠ AJ4	77 CSL	1 101111	Lusi	1NT
Vul: NS	▼ A942	♥ QJ63	Pass	2 . 1	Pass	2 🗸
North HCP: 15	◆ AJ9	• Q4	Pass	2 ▼ 6 ∀	AP	- ₹
South HCP: 16	, T m					

Board: 334 West North East South North: South: Dealer: N 1NT Pass 2♣¹ ♠ AK2 **♠** Q1083 Vul: EW Pass 3NT **♥** A52 **♥** J1063 Pass 2♦ North HCP: 16 **♦** AK63 **♦** 72 AP South HCP: 10 ♣ AJ753 **♣** 10 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 335 Dealer: S Vul: Both HCP: 10	♦ 8732♥ K1087♦ K2♠ A103	East Bids 3♦ if possible. Partner bids first.
Board: 336 Dealer: N Vul: None HCP: 15	★ K8★ A92◆ Q973◆ AQ98	The opponents are silent. You bid first.
Board: 337 Dealer: S Vul: EW HCP: 10	AQ432Q1082Q634	The opponents are silent. Partner bids first.
Board: 338 Dealer: N Vul: Both HCP: 16	★ AKQ♥ Q74◆ K1087◆ Q92	The opponents are silent. You bid first.
Board: 339 Dealer: S Vul: None HCP: 13	♣963♥ AQ53◆ KQ103♣ Q5	The opponents are silent. Partner bids first.
Board: 340 Dealer: N Vul: None HCP: 17	AK10✓ AJ3✓ Q984✓ QJ8	The opponents are silent. You bid first.

Board: 335 Dealer: S	North:	South:	West	North	East	
Vul: Both	★ 8732	★ AK10	Dogg	2.1	2 🛦	1NT Pass
North HCP: 10	♥ K1087 ♦ K2	♥ AQ42 ♦ 95	Pass	2♣¹ 3NT	3♦ AP	rass
South HCP: 16	♣ A103	♣ K984	1. Stay		AP	
Contract: 3N S			1. Stay	III		
Board: 336	NI41	C41	West	North	Fast	South
Dealer: N	North: ♠ K8	South: ♠ AJ106	West	1NT	Pass	
Vul: None	♥ A92	♥ J73	Pass	2•		3NT
North HCP: 15	♦ Q973	♦ A542	AP	∠ ▼	1 433	5111
South HCP: 10 Contract: 3N N	♣ AQ98	♣ 64	1. Stay	man		
Contract. 31v 1v						
D 1 227			West	North	East	South
Board: 337 Dealer: S	North:	South:				1NT
Vul: EW	♠ AQ432	♠ J10	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♥ Q1082	♥ A5	Pass	3 ♥ ²	Pass	3NT
South HCP: 15	• Q63	♦ A1085	AP			
Contract: 3N S	♣ 4	♣ KQJ85	1. Stay	man		
			2. SM(OLEN		
Board: 338	27. 4	~ 1	West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both	♠ AKQ ♥ Q74	♠ 10642 ♥ KJ6	Pass	2•		2NT
North HCP: 16	◆ K1087	◆ A92	AP			
South HCP: 8	♣ Q92	♣ 1083	1. Stay	man		
Contract: 2N N	•					
Board: 339	NI 4	Q 4	West	North	Fact	South
Dealer: S	North:	South:	WEST	INOIUI	Last	1NT
Vul: None	★ 963	♠ KQJ2 ♥ 87	Pass	a 1	Pass	
North HCP: 13	♥ AQ53 ♦ KQ103	▼ 87 ♦ A94				∠ ∵
South HCP: 17 Contract: 3N S	• RQ103 • Q5	◆ AK108	Pass 1. Stay	3NT	AP	
	· ·		1 2147	пип		

Board: 340 West North East South North: South: Dealer: N 1NT Pass $2 \clubsuit^1$ **♠** AK10 **♦**952 Vul: None Pass 2NT **♥** AJ3 **♥** KQ76 Pass 2♦ North HCP: 17 **♦** Q984 **♦** 73 Pass 3NT AP South HCP: 9 **♣** QJ8 ♣ A1074 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 335 Dealer: S Vul: Both HCP: 16	AK10✓ AQ42✓ 95✓ K984	East Bids 3♦ if possible. You bid first.
Board: 336 Dealer: N Vul: None HCP: 10	▲ AJ106♥ J73◆ A542◆ 64	The opponents are silent. Partner bids first.
Board: 337 Dealer: S Vul: EW HCP: 15	♣ J10♥ A5♦ A1085♣ KQJ85	The opponents are silent. You bid first.
Board: 338 Dealer: N Vul: Both HCP: 8	10642✓ KJ6A921083	The opponents are silent. Partner bids first.
Board: 339 Dealer: S Vul: None HCP: 17	★ KQJ2▼ 87◆ A94◆ AK108	The opponents are silent. You bid first.
Board: 340 Dealer: N Vul: None HCP: 9	◆952♥ KQ76◆73◆ A1074	The opponents are silent. Partner bids first.

Board: 335 Dealer: S	North:	South:	West	North	East	
Vul: Both	★ 8732	★ AK10	Dogg	2.1	2 🛦	1NT Pass
North HCP: 10	♥ K1087 ♦ K2	♥ AQ42 ♦ 95	Pass	2♣¹ 3NT	3♦ AP	rass
South HCP: 16	♣ A103	♣ K984	1. Stay		AP	
Contract: 3N S			1. Stay	III		
Board: 336	NI41	C41	West	North	Fast	South
Dealer: N	North: ♠ K8	South: ♠ AJ106	West	1NT	Pass	
Vul: None	♥ A92	♥ J73	Pass	2•		3NT
North HCP: 15	♦ Q973	♦ A542	AP	∠ ▼	1 433	5111
South HCP: 10 Contract: 3N N	♣ AQ98	♣ 64	1. Stay	man		
Contract. 31v 1v						
D 1 227			West	North	East	South
Board: 337 Dealer: S	North:	South:				1NT
Vul: EW	♠ AQ432	♠ J10	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♥ Q1082	♥ A5	Pass	3 ♥ ²	Pass	3NT
South HCP: 15	• Q63	♦ A1085	AP			
Contract: 3N S	♣ 4	♣ KQJ85	1. Stay	man		
			2. SM(OLEN		
Board: 338	27. 4	~ 1	West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both	♠ AKQ ♥ Q74	♠ 10642 ♥ KJ6	Pass	2•		2NT
North HCP: 16	◆ K1087	◆ A92	AP			
South HCP: 8	♣ Q92	♣ 1083	1. Stay	man		
Contract: 2N N	•					
Board: 339	NI 4	Q 4	West	North	Fact	South
Dealer: S	North:	South:	WEST	INOIUI	Last	1NT
Vul: None	★ 963	♠ KQJ2 ♥ 87	Pass	a 1	Pass	
North HCP: 13	♥ AQ53 ♦ KQ103	▼ 87 ♦ A94				∠ ∵
South HCP: 17 Contract: 3N S	• RQ103 • Q5	◆ AK108	Pass 1. Stay	3NT	AP	
	· ·		1 2147	пип		

Board: 340 West North East South North: South: Dealer: N 1NT Pass $2 \clubsuit^1$ **♠** AK10 **♦**952 Vul: None Pass 2NT **♥** AJ3 **♥** KQ76 Pass 2♦ North HCP: 17 **♦** Q984 **♦** 73 Pass 3NT AP South HCP: 9 **♣** QJ8 ♣ A1074 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 341 Dealer: S Vul: NS HCP: 12	♦ 986♥ KQJ3♦ A32♠ Q83	The opponents are silent. Partner bids first.
Board: 342 Dealer: N Vul: EW HCP: 15	A94✓ KQ97A3Q842	West Bids 2NT if possible. East Bids 3♦ if possible. You bid first.
Board: 343 Dealer: S Vul: None HCP: 12	♠ AK9♥ J1072♦ 83♠ KJ63	The opponents are silent. Partner bids first.
Board: 344 Dealer: N Vul: NS HCP: 15	★84★A1075★KJ9★AK104	The opponents are silent. You bid first.
Board: 345 Dealer: S Vul: EW HCP: 16	▲ AJ107▼ A32◆ K95◆ KJ2	The opponents are silent. Partner bids first.
Board: 346 Dealer: N Vul: Both HCP: 15	A5✓ A87✓ A73✓ K5432	The opponents are silent. You bid first.

Board: 341 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 3N S	North: ◆ 986 ▼ KQJ3 ◆ A32 ◆ Q83	South: ♠ AK2 ♥ 982 ♠ KQ98 ♠ A42	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	South 1NT 2
Board: 342 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♥ S	North: ♠ A94 ♥ KQ97 ♠ A3 ♠ Q842	South: ♠ Q873 ♥ A10643 ♠ KJ5 ♣ 10	2NT ² Pass AP 1. Stay	4♣ ³	Pass 3♦ Pass	2 ♣ ¹ 3 ♥ 4 ♥
Board: 343 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ AK9 ♥ J1072 ♦ 83 ♣ KJ63	South: ♣ J87 ♥ AQ5 ♠ KJ65 ♣ A84	West Pass Pass 1. Stayı	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 344 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 N	North: ◆ 84 ▼ A1075 ◆ KJ9 ◆ AK104	South: ◆ 9532 ▼ K843 ◆ A43 ◆ J7	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 345 Dealer: S Vul: EW North HCP: 16 South HCP: 15 Contract: 6♠ S	North: ♠ AJ107 ♥ A32 ♠ K95 ♠ KJ2	South: ♠ Q543 ♥ KQ ♠ A1073 ♠ A96	West Pass Pass 1. Stay	North 2♣¹ 6♠ man	East Pass AP	1NT

West North East South Board: 346 North: South: 1NT Pass 2♣¹ Dealer: N **♠** A5 **♦** J8432 Pass 2♦ Vul: Both Pass 3♥² **♥** A87 **♥** KJ96 North HCP: 15 Pass 3NT AP ♦ A73 **♦** Q9 South HCP: 11 1. Stayman ♣ A10 **♣** K5432 Contract: 3N N 2. SMOLEN

South hands (Practice Page)

Board: 341 Dealer: S Vul: NS HCP: 16	♠ AK2♥ 982♠ KQ98♠ A42	The opponents are silent. You bid first.
Board: 342 Dealer: N Vul: EW	◆ Q873 ♥ A10643 ◆ KJ5	West Bids 2NT if possible. East Bids 3♦ if possible.
HCP: 10	♣ 10	Partner bids first.
Board: 343 Dealer: S Vul: None HCP: 15		The opponents are silent. You bid first.
Board: 344 Dealer: N Vul: NS HCP: 8	♦ 9532♥ K843♦ A43♣ J7	The opponents are silent. Partner bids first.
Board: 345 Dealer: S Vul: EW HCP: 15	♣ Q543♥ KQ◆ A1073♣ A96	The opponents are silent. You bid first.
Board: 346 Dealer: N Vul: Both HCP: 11		The opponents are silent. Partner bids first.

Board: 341 Dealer: S Vul: NS North HCP: 12 South HCP: 16 Contract: 3N S	North: ◆ 986 ▼ KQJ3 ◆ A32 ◆ Q83	South: ♠ AK2 ♥ 982 ♠ KQ98 ♠ A42	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	South 1NT 2
Board: 342 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♥ S	North: ♠ A94 ♥ KQ97 ♠ A3 ♠ Q842	South: ♠ Q873 ♥ A10643 ♠ KJ5 ♣ 10	2NT ² Pass AP 1. Stay	4♣ ³	Pass 3♦ Pass	2 ♣ ¹ 3 ♥ 4 ♥
Board: 343 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ AK9 ♥ J1072 ♦ 83 ♣ KJ63	South: ♣ J87 ♥ AQ5 ♦ KJ65 ♣ A84	West Pass Pass 1. Stayı	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 344 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 N	North: ◆ 84 ▼ A1075 ◆ KJ9 ◆ AK104	South: ◆ 9532 ▼ K843 ◆ A43 ◆ J7	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 345 Dealer: S Vul: EW North HCP: 16 South HCP: 15 Contract: 6♠ S	North: ♠ AJ107 ♥ A32 ♠ K95 ♠ KJ2	South: ♠ Q543 ♥ KQ ♠ A1073 ♠ A96	West Pass Pass 1. Stay	North 2♣¹ 6♠ man	East Pass AP	1NT

West North East South Board: 346 North: South: 1NT Pass 2♣¹ Dealer: N **♠** A5 **♦** J8432 Pass 2♦ Vul: Both Pass 3♥² **♥** A87 **♥** KJ96 North HCP: 15 Pass 3NT AP ♦ A73 **♦** Q9 South HCP: 11 1. Stayman ♣ A10 **♣** K5432 Contract: 3N N 2. SMOLEN

North hands (Practice Page)

Board: 347 Dealer: S Vul: NS HCP: 11	AQ43✓ A6532J93№ 10	The opponents are silent. Partner bids first.
Board: 348 Dealer: N Vul: EW HCP: 17	★ KJ10♥ QJ10★ K5★ AK943	The opponents are silent. You bid first.
Board: 349 Dealer: S Vul: Both HCP: 14	★ K32▼ J943◆ A3◆ AQ42	The opponents are silent. Partner bids first.
Board: 350 Dealer: N Vul: None HCP: 17	♣ 72♥ AJ32♦ KQ95♣ AK6	The opponents are silent. You bid first.
Board: 351 Dealer: S Vul: EW HCP: 15	★ K1064♥ Q874◆ K62◆ AK	The opponents are silent. Partner bids first.
Board: 352 Dealer: N Vul: Both HCP: 15	AQ2✓ 42✓ A10853✓ AJ8	The opponents are silent. You bid first.

Board: 347 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♥ S	North: ♠ AQ43 ♥ A6532 ♦ J93 ♣ 10	South:		man		1NT 2♥
Board: 348 Dealer: N Vul: EW North HCP: 17 South HCP: 15 Contract: 3N N	North: ♠ KJ10 ♥ QJ10 ♠ K5 ♣ AK943	South: ♠ AQ42 ♥ K654 ♠ AQ9 ♣ 82	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 349 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 3N S	North: ♠ K32 ♥ J943 ♠ A3 ♣ AQ42	South: ♠ AQ ♥ AQ5 ♠ K764 ♣ J875		North 2♣¹ 3NT man	East Pass AP	1NT
Board: 350 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4 \(\mathbf{N} \)	North: ♣ 72 ♥ AJ32 ♦ KQ95 ♣ AK6	South: ♠ A1095 ♥ K1084 ♦ — ♣ J9742	Pass Pass 1. Stay 2. Splin	man	East Pass Pass AP	2 ♣ ¹
Board: 351 Dealer: S Vul: EW North HCP: 15 South HCP: 15 Contract: 4♥ S	North: ♠ K1064 ♥ Q874 ♦ K62 ♠ AK	South: ♠ A7 ♥ AKJ106 ♠ Q53 ♣ J84	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	South 1NT 2♥

Board: 352 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N

North:

♠ AQ2

♥ 42

♠ A10853

♠ AJ8

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

South hands (Practice Page)

Board: 347 Dealer: S Vul: NS HCP: 15	♣97▼ KJ97◆ AQ2♣ KQ95	The opponents are silent. You bid first.
Board: 348 Dealer: N Vul: EW HCP: 15	AQ42K654AQ982	The opponents are silent. Partner bids first.
Board: 349 Dealer: S Vul: Both HCP: 16	♠ AQ♥ AQ5♠ K764♠ J875	The opponents are silent. You bid first.
Board: 350 Dealer: N Vul: None HCP: 8	★ A1095★ K1084★ —★ J9742	The opponents are silent. Partner bids first.
Board: 351 Dealer: S Vul: EW HCP: 15	♠ A7♥ AKJ106♠ Q53♠ J84	The opponents are silent. You bid first.
Board: 352 Dealer: N Vul: Both HCP: 12	♠ 643♥ AK73♠ 64♠ KQ54	The opponents are silent. Partner bids first.

Board: 347 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 4♥ S	North: ♠ AQ43 ♥ A6532 ♦ J93 ♣ 10	South:		man		1NT 2♥
Board: 348 Dealer: N Vul: EW North HCP: 17 South HCP: 15 Contract: 3N N	North: ♠ KJ10 ♥ QJ10 ♠ K5 ♣ AK943	South: ♠ AQ42 ♥ K654 ♠ AQ9 ♣ 82	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 349 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 3N S	North: ♠ K32 ♥ J943 ♠ A3 ♣ AQ42	South: ♠ AQ ♥ AQ5 ♠ K764 ♣ J875		North 2♣¹ 3NT man	East Pass AP	1NT
Board: 350 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 4 \(\mathbf{N} \)	North: ♣ 72 ♥ AJ32 ♦ KQ95 ♣ AK6	South: ♠ A1095 ♥ K1084 ♦ — ♣ J9742	Pass Pass 1. Stay 2. Splin	man	East Pass Pass AP	2 ♣ ¹
Board: 351 Dealer: S Vul: EW North HCP: 15 South HCP: 15 Contract: 4♥ S	North: ♠ K1064 ♥ Q874 ♦ K62 ♠ AK	South: ♠ A7 ♥ AKJ106 ♠ Q53 ♣ J84	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	South 1NT 2♥

Board: 352 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N

North:

♠ AQ2

♥ 42

♠ A10853

♠ AJ8

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

North hands (Practice Page)

Board: 353 Dealer: S Vul: None HCP: 14	♠ AKQ5♥ 732♦ 975♠ KQ7	The opponents are silent. Partner bids first.
Board: 354 Dealer: N Vul: Both HCP: 16		West Doubles 2♣ if possible. You bid first.
Board: 355 Dealer: S Vul: None HCP: 18	AK106∀AQJ7K2J108	The opponents are silent. Partner bids first.
Board: 356 Dealer: N Vul: NS HCP: 15	♠ AK9♥ 32♦ Q643♠ AQ32	The opponents are silent. You bid first.
Board: 357 Dealer: S Vul: EW HCP: 14	♠ 6542♥ AKQ6♠ KQ8♠ 84	The opponents are silent. Partner bids first.
Board: 358 Dealer: N Vul: None HCP: 15		The opponents are silent. You bid first.

Board: 353 Dealer: S	North: ♠ AKQ5	South: ♠ J109	West	North	East	South 1NT
Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	▼ 732 ◆ 975 ◆ KQ7	★ KQJ9★ AK103★ J9	Pass Pass 1. Stay	2♣¹ 3NT man	Pass AP	
Board: 354 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 4♠ N	North:	South: ♠ KQ96 ♥ K10972 ♦ 84 ♣ A4	West X AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 355 Dealer: S Vul: None North HCP: 18 South HCP: 15 Contract: 6N S	North: ♠ AK106 ♥ AQJ7 ♠ K2 ♣ J108	South: ♠ QJ8 ♥ K.52 ♠ AQ43 ♣ K.75		North 2♣¹ 6NT man	East Pass AP	1NT
Board: 356 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ AK9 ♥ 32 ♦ Q643 ♣ AQ32	South: ♠ Q876 ♥ J1087 ♠ A8 ♣ J64	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 357 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 4♥ S	North:	South: ♠ KQJ7 ♥ J985 ♠ AJ7 ♣ A5	West Pass Pass 1. Stay	4♥	East Pass AP	South 1NT 2

Board: 358 West North East South South: North: Dealer: N 1NT Pass 2♣¹ **♦** J109 **♠** A752 Vul: None **♥** AK84 **♥** 6532 Pass 2♥ Pass 4♥ North HCP: 15 **♦** 953 **♦** AK10 AP South HCP: 11 ♣ AK3 **♣** 62 1. Stayman Contract: 4♥ N

South hands (Practice Page)

Board: 353 Dealer: S Vul: None HCP: 15	♣ J109♥ KQJ9♦ AK103♣ J9	The opponents are silent. You bid first.		
Board: 354 Dealer: N Vul: Both HCP: 12	★ KQ96▼ K10972◆ 84◆ A4	West Doubles 2♣ if possible. Partner bids first.		
Board: 355 Dealer: S Vul: None HCP: 15	♣ QJ8♥ K52♦ AQ43♣ K75	The opponents are silent. You bid first.		
Board: 356 Dealer: N Vul: NS HCP: 8	♣ Q876♥ J1087◆ A8♣ J64	The opponents are silent. Partner bids first.		
Board: 357 Dealer: S Vul: EW HCP: 16	★ KQJ7▼ J985◆ AJ7◆ A5	The opponents are silent. You bid first.		
Board: 358 Dealer: N Vul: None HCP: 11	♠ A752♥ 6532♦ AK10♠ 62	The opponents are silent. Partner bids first.		

Board: 353 Dealer: S	North: ♠ AKQ5	South: ♠ J109	West	North	East	South 1NT
Vul: None North HCP: 14 South HCP: 15 Contract: 3N S	732975KQ7	★ KQJ9★ AK103★ J9	Pass Pass 1. Stay	2♣¹ 3NT man	Pass AP	
Board: 354 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 4♠ N	North:	South: ♠ KQ96 ♥ K10972 ♦ 84 ♣ A4	West X AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 355 Dealer: S Vul: None North HCP: 18 South HCP: 15 Contract: 6N S	North: ♠ AK106 ♥ AQJ7 ♠ K2 ♣ J108	South: ♠ QJ8 ♥ K.52 ♠ AQ43 ♣ K.75		North 2♣¹ 6NT man	East Pass AP	1NT
Board: 356 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ AK9 ♥ 32 ♦ Q643 ♣ AQ32	South: ♠ Q876 ♥ J1087 ♠ A8 ♣ J64	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 357 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 4♥ S	North:	South: ♠ KQJ7 ♥ J985 ♠ AJ7 ♣ A5	West Pass Pass 1. Stay	4♥	East Pass AP	South 1NT 2

Board: 358 West North East South South: North: Dealer: N 1NT Pass 2♣¹ **♦** J109 **♠** A752 Vul: None **♥** AK84 **♥** 6532 Pass 2♥ Pass 4♥ North HCP: 15 **♦** 953 **♦** AK10 AP South HCP: 11 ♣ AK3 **♣** 62 1. Stayman Contract: 4♥ N

North hands (Practice Page)

Board: 359 Dealer: S Vul: EW HCP: 13	♦ 9832♥ A63♦ KQ103♠ A6	The opponents are silent. Partner bids first.
Board: 360 Dealer: N Vul: Both HCP: 17		The opponents are silent. You bid first.
Board: 361 Dealer: S Vul: NS HCP: 11	10943✓ AJ1054♦ 6♠ AQ3	The opponents are silent. Partner bids first.
Board: 362 Dealer: N Vul: EW HCP: 15		The opponents are silent. You bid first.
Board: 363 Dealer: S Vul: Both HCP: 9	AQ96♥ Q52J641032	The opponents are silent. Partner bids first.

Board: 359 Dealer: S Vul: EW	North: ♠ 9832 ♥ A63	South: ♠ AK5 ♥ KJ	.,,	North 2♣¹	East Pass	1NT
North HCP: 13 South HCP: 17 Contract: 3N S	◆ KQ103 ◆ A6	◆ 854 ◆ KQJ95	Pass 1. Stay	3NT	AP	∠▼
Board: 360 Dealer: N	North: ♠ J5	South: ♠ A932	West	North 1NT	East Pass	
Vul: Both North HCP: 17 South HCP: 13 Contract: 4♥ N	♥ QJ52 ♦ A52 ♣ AKQ10	✓ AK43 ✓ J ♣ J963	Pass Pass 1. Stay. 2. Splin		Pass AP	4 ◆ ²
Board: 361 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: • 10943 • AJ1054 • 6 • AQ3	South: ♠ AQJ ♥ K3 ♠ KQ108 ♣ 9842			Pass	1NT
Board: 362 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 6♠ N	North:	South: ♠ AQ952 ♥ KQ42 ♦ 943 ♠ 9	Pass Pass Pass Pass 1. Stay 2. Splir 3. Cue 4. Cue	4•³ 4NT⁵ 6• man	Pass Pass Pass Pass AP	2♣¹ 4♣² 4♥⁴ 5♦

Board: 363 West North East South North: South: Dealer: S 1NT **♠** AQ96 **♦**82 Vul: Both **♥** A108 Pass 2♦ **♥** Q52 Pass 2♣¹ North HCP: 9 **♦** J64 **♦** KQ8 Pass 2NT AP South HCP: 16 ♣ AK875 **♣** 1032 1. Stayman Contract: 2N S

South hands (Practice Page)

Board: 359 Dealer: S Vul: EW HCP: 17	♠ AK5♥ KJ♦ 854♠ KQJ95	The opponents are silent. You bid first.
Board: 360 Dealer: N Vul: Both HCP: 13	▲ A932♥ AK43◆ J◆ J963	The opponents are silent. Partner bids first.
Board: 361 Dealer: S Vul: NS HCP: 15	★ AQJ★ K3★ KQ108★ 9842	The opponents are silent. You bid first.
Board: 362 Dealer: N Vul: EW HCP: 11	AQ952KQ429439	The opponents are silent. Partner bids first.
Board: 363 Dealer: S Vul: Both HCP: 16	♣82✔A108★KQ8♣AK875	The opponents are silent. You bid first.

Board: 359 Dealer: S Vul: EW	North: ♠ 9832 ♥ A63	South: ♠ AK5 ♥ KJ	.,,	North 2♣¹	East Pass	1NT
North HCP: 13 South HCP: 17 Contract: 3N S	◆ KQ103 ◆ A6	◆ 854 ◆ KQJ95	Pass 1. Stay	3NT	AP	∠▼
Board: 360 Dealer: N	North: ♠ J5	South: ♠ A932	West	North 1NT	East Pass	
Vul: Both North HCP: 17 South HCP: 13 Contract: 4♥ N	♥ QJ52 ♦ A52 ♣ AKQ10	✓ AK43 ✓ J ♣ J963	Pass Pass 1. Stay. 2. Splin		Pass AP	4 ◆ ²
Board: 361 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	North: • 10943 • AJ1054 • 6 • AQ3	South: ♠ AQJ ♥ K3 ♠ KQ108 ♣ 9842			Pass	1NT
Board: 362 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 6♠ N	North:	South: ♠ AQ952 ♥ KQ42 ♦ 943 ♠ 9	Pass Pass Pass Pass 1. Stay 2. Splir 3. Cue 4. Cue	4•³ 4NT⁵ 6• man	Pass Pass Pass Pass AP	2♣¹ 4♣² 4♥⁴ 5♦

Board: 363 West North East South North: South: Dealer: S 1NT **♠** AQ96 **♦**82 Vul: Both **♥** A108 Pass 2♦ **♥** Q52 Pass 2♣¹ North HCP: 9 **♦** J64 **♦** KQ8 Pass 2NT AP South HCP: 16 ♣ AK875 **♣** 1032 1. Stayman Contract: 2N S

North hands (Practice Page)

Board: 364 Dealer: N Vul: None HCP: 15	★ K3♥ J95★ K75★ AKJ72	The opponents are silent. You bid first.
Board: 365 Dealer: S Vul: EW HCP: 11	★ A654♥ 9832★ K94★ A5	The opponents are silent. Partner bids first.
Board: 366 Dealer: N Vul: None HCP: 15	♠ K7 ♥ AJ ♦ A10972 ♣ K1097	The opponents are silent. You bid first.
Board: 367 Dealer: S Vul: Both HCP: 11	♣ QJ7 ♥ K876 ♦ KQ1076 ♣ 9	The opponents are silent. Partner bids first.
Board: 368 Dealer: N Vul: None HCP: 16		The opponents are silent. You bid first.
Board: 369 Dealer: S Vul: EW HCP: 11	♣ QJ82♥ A862♦ 64♣ A65	The opponents are silent. Partner bids first.

Board: 364	North:	South:	West	North	East	South
Dealer: N	♦ K3	♦ AQ75		1NT	Pass	2 ♣ ¹
Vul: None	♥ J95	♥ K83	Pass	2•	Pass	3NT
North HCP: 15	♦ K75	♦ 94	AP	~	1 455	5111
South HCP: 11	♣ AKJ72	♣ Q983		mon		
Contract: 3N N			1. Stayı	IIKIII		
Board: 365	NI d	G 4	West	North	Fact	South
Dealer: S	North:	South:	WCSI	rvorur	Last	
Vul: EW	♦ A654	♠ KQJ9	T)	- 1	ъ	1NT
North HCP: 11	♥ 9832	♥ KJ5	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	♦ K94	♦ 8532	Pass	4♠	AP	
Contract: 4♠ S	♣ A5	♣ KQ	1. Stayı	man		
Board: 366			Wast	Na.41.	Ec.	C
Dealer: N	North:	South:	west	North		
Vul: None	♠ K7	♦ J832		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ AJ	♥ KQ54	Pass	2 •	Pass	3NT
South HCP: 10	◆ A10972	♦ Q84	AP			
Contract: 3N N	♣ K1097	♣ Q6	1. Stayı	man		
Board: 367			West	North	Fact	South
Dealer: S	North:	South:	West	rvorur	Last	1NT
Vul: Both	♠ QJ7	★ K109				1111
North HCP: 11	♥ K876	♥ A10	Pass	2 ♣ ¹	Pass	2•
South HCP: 16	♦ KQ1076	♦ 983	Pass	3NT	AP	
Contract: 3N S	♣ 9	♣ AKQ87	1. Stayı		<i>1</i> U	
Common 514 D		`	1. Stayl	ııkul		
Board: 368			W 74	X I., .41.	Fa =4	C = -41
Dealer: N	North:	South:	west	North		
Dealer. 14	♦ J94	♠ AQ73		1NT	Pass	2 ♣ ¹
Vul. None		** A TO	D	2	Dage	3NT
Vul: None North HCP: 16	♥ 95	♥ AJ2	Pass	∠▼	1 ass	2111
Vul: None North HCP: 16 South HCP: 14	♥ 95 ♦ AKQ32 ♣ AQ6	AJ2◆ 987◆ K53	Pass AP	∠▼	1 ass	5111

Board: 369 West North East South North: South: Dealer: S 1NT **♠** QJ82 **♠** A43 Vul: EW Pass 2♥ **♥** A862 **♥** KQ54 Pass 2♣¹ North HCP: 11 ♦ KQ3 **♦** 64 Pass 4♥ AP South HCP: 17 ♣ A65 **♣** K92 1. Stayman Contract: 4♥ S

South hands (Practice Page)

Board: 364 Dealer: N Vul: None HCP: 11	AQ75K8394Q983	The opponents are silent. Partner bids first.
Board: 365 Dealer: S Vul: EW HCP: 15	★ KQJ9▼ KJ5◆ 8532◆ KQ	The opponents are silent. You bid first.
Board: 366 Dealer: N Vul: None HCP: 10		The opponents are silent. Partner bids first.
Board: 367 Dealer: S Vul: Both HCP: 16	★ K109★ A10◆ 983◆ AKQ87	The opponents are silent. You bid first.
Board: 368 Dealer: N Vul: None HCP: 14	♣ AQ73♥ AJ2◆ 987♣ K53	The opponents are silent. Partner bids first.
Board: 369 Dealer: S Vul: EW HCP: 17	★ A43▼ KQ54◆ KQ3◆ K92	The opponents are silent. You bid first.

Board: 364	North:	South:	West	North	East	South
Dealer: N	♦ K3	♦ AQ75		1NT	Pass	2 ♣ ¹
Vul: None	♥ J95	♥ K83	Pass	2•	Pass	3NT
North HCP: 15	♦ K75	♦ 94	AP	~	1 455	5111
South HCP: 11	♣ AKJ72	♣ Q983		mon		
Contract: 3N N			1. Stayı	IIKIII		
Board: 365	NI d	G 4	West	North	Fact	South
Dealer: S	North:	South:	WCSI	rvorur	Last	
Vul: EW	♦ A654	♠ KQJ9	T)	- 1	ъ	1NT
North HCP: 11	♥ 9832	♥ KJ5	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	♦ K94	♦ 8532	Pass	4♠	AP	
Contract: 4♠ S	♣ A5	♣ KQ	1. Stayı	man		
Board: 366			Wast	Na.41.	Ec.	C
Dealer: N	North:	South:	west	North		
Vul: None	♠ K7	♦ J832		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ AJ	♥ KQ54	Pass	2 •	Pass	3NT
South HCP: 10	◆ A10972	♦ Q84	AP			
Contract: 3N N	♣ K1097	♣ Q6	1. Stayı	man		
Board: 367			West	North	Fact	South
Dealer: S	North:	South:	West	rvorur	Last	1NT
Vul: Both	♠ QJ7	★ K109				1111
North HCP: 11	♥ K876	♥ A10	Pass	2 ♣ ¹	Pass	2•
South HCP: 16	♦ KQ1076	♦ 983	Pass	3NT	AP	
Contract: 3N S	♣ 9	♣ AKQ87	1. Stayı		<i>1</i> U	
Common 514 D		`	1. Stayl	ııkul		
Board: 368			W 74	X I., .41.	Fa =4	C = -41
Dealer: N	North:	South:	west	North		
Dealer. 14	♦ J94	♠ AQ73		1NT	Pass	2 ♣ ¹
Vul. None		** A TO	D	2	Dage	3NT
Vul: None North HCP: 16	♥ 95	♥ AJ2	Pass	∠▼	1 ass	2111
Vul: None North HCP: 16 South HCP: 14	♥ 95 ♦ AKQ32 ♣ AQ6	AJ2◆ 987◆ K53	Pass AP	∠▼	1 ass	5111

Board: 369 West North East South North: South: Dealer: S 1NT **♠** QJ82 **♠** A43 Vul: EW Pass 2♥ **♥** A862 **♥** KQ54 Pass 2♣¹ North HCP: 11 ♦ KQ3 **♦** 64 Pass 4♥ AP South HCP: 17 ♣ A65 **♣** K92 1. Stayman Contract: 4♥ S

North hands (Practice Page)

Board: 370 Dealer: N Vul: None HCP: 15	♣ Q42♥ Q9◆ AJ932♣ AQ3	The opponents are silent. You bid first.
Board: 371 Dealer: S Vul: NS HCP: 9	♣ Q65♥ 7642◆ K95♣ A107	The opponents are silent. Partner bids first.
Board: 372 Dealer: N Vul: EW HCP: 15	A9762✓ AQJA74109	The opponents are silent. You bid first.
Board: 373 Dealer: S Vul: Both HCP: 12	★ AK10★ KJ84◆ J85◆ 954	The opponents are silent. Partner bids first.
Board: 374 Dealer: N Vul: NS HCP: 16	▲ A96♥ AJ8◆ J1064▲ AQ6	The opponents are silent. You bid first.
Board: 375 Dealer: S Vul: EW HCP: 12	♦ 853♥ KQ102♦ AJ9♠ Q76	The opponents are silent. Partner bids first.

Board: 370 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4♠ S	North: ♠ Q42 ♥ Q9 ♠ AJ932 ♠ AQ3	South: ♠ J10983 ♥ KJ42 ←— ♠ KJ86	West Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 371 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4♥ S	North: ♠ Q65 ♥ 7642 ♠ K95 ♠ A107	South: ♠ A3 ♥ AKJ5 ♠ QJ10 ♠ Q982	West Pass Pass AP 1. Stay		East Pass Pass	1NT 2♥
Board: 372 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4♠ N	North: ♠ A9762 ♥ AQJ ♠ A74 ♠ 109	South: ♠ QJ104 ♥ K104 ♠ K3 ♠ A753	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 373 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ AK10 ♥ KJ84 ♦ J85 ♣ 954	South: ♠ 8532 ♥ A5 ♠ KQ32 ♣ KQJ	Pass	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 374 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ A96 ♥ AJ8 ♦ J1064 ♣ AQ6	South: ♠ K82 ♥ Q1032 ♠ KQ73 ♣ 84	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 375 West North East South North: South: Dealer: S 1NT **♦**853 **♠** KQJ9 Vul: EW Pass 2♥ **♥** KQ102 **♥** AJ85 Pass $2 \clubsuit^1$ North HCP: 12 **♦** AJ9 **♦**82 Pass 4♥ AP South HCP: 15 **♣** Q76 **♣** KJ9 1. Stayman Contract: 4♥ S

South hands (Practice Page)

Board: 370 Dealer: N Vul: None HCP: 9		The opponents are silent. Partner bids first.
Board: 371 Dealer: S Vul: NS HCP: 17	★ A3★ AKJ5◆ QJ10★ Q982	The opponents are silent. You bid first.
Board: 372 Dealer: N Vul: EW HCP: 13	◆ QJ104 ▼ K104 ◆ K3 ◆ A753	The opponents are silent. Partner bids first.
Board: 373 Dealer: S Vul: Both HCP: 15	♦ 8532♥ A5♦ KQ32♠ KQJ	The opponents are silent. You bid first.
Board: 374 Dealer: N Vul: NS HCP: 10	★ K82♥ Q1032◆ KQ73◆ 84	The opponents are silent. Partner bids first.
Board: 375 Dealer: S Vul: EW HCP: 15	★ KQJ9▼ AJ85◆ 82◆ KJ9	The opponents are silent. You bid first.

Board: 370 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4♠ S	North: ♠ Q42 ♥ Q9 ♠ AJ932 ♠ AQ3	South: ♠ J10983 ♥ KJ42 ←— ♠ KJ86	West Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 371 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 4♥ S	North: ♠ Q65 ♥ 7642 ♠ K95 ♠ A107	South: ♠ A3 ♥ AKJ5 ♠ QJ10 ♠ Q982	West Pass Pass AP 1. Stay		East Pass Pass	1NT 2♥
Board: 372 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 4♠ N	North: ♠ A9762 ♥ AQJ ♠ A74 ♠ 109	South: ♠ QJ104 ♥ K104 ♠ K3 ♠ A753	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 373 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ AK10 ♥ KJ84 ♦ J85 ♣ 954	South: ♠ 8532 ♥ A5 ♠ KQ32 ♣ KQJ	Pass	North 2♣¹ 3NT man	East Pass AP	1NT
Board: 374 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ A96 ♥ AJ8 ♦ J1064 ♣ AQ6	South: ♠ K82 ♥ Q1032 ♠ KQ73 ♣ 84	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 375 West North East South North: South: Dealer: S 1NT **♦**853 **♠** KQJ9 Vul: EW Pass 2♥ **♥** KQ102 **♥** AJ85 Pass $2 \clubsuit^1$ North HCP: 12 **♦** AJ9 **♦**82 Pass 4♥ AP South HCP: 15 **♣** Q76 **♣** KJ9 1. Stayman Contract: 4♥ S

North hands (Practice Page)

Board: 376 Dealer: N Vul: Both HCP: 15	♣ AJ3♥ K86◆ AJ75♣ Q87	The opponents are silent. You bid first.
Board: 377 Dealer: S Vul: None HCP: 8	★ KJ72▼ 1074◆ 2◆ A10742	The opponents are silent. Partner bids first.
Board: 378 Dealer: N Vul: EW HCP: 16	♠ 93♥ AJ9♦ AK843♠ A107	The opponents are silent. You bid first.
Board: 379 Dealer: S Vul: Both HCP: 8	◆ 975♥ J763◆ A632◆ K6	The opponents are silent. Partner bids first.
Board: 380 Dealer: N Vul: NS HCP: 15	♣ A95♥ J2◆ AK10♣ QJ1053	The opponents are silent. You bid first.
Board: 381 Dealer: S Vul: Both HCP: 12	★ KJ93★ KJ3★ 10★ KJ1064	The opponents are silent. Partner bids first.

Board: 376 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: Both	♠ AJ3 ♥ K86	♠ KQ642 ♥ 10752	Dogg	2•	Pass	
North HCP: 15	◆ AJ75	◆ 10732 ◆ 102	Pass Pass		AP	∠ •
South HCP: 9	♣ Q87	♣ A5	1. Stay		Ar	
Contract: 4♠ S			1. Stay	IIIaII		
Board: 377	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ KJ72	30uii. ♦ A6	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	- , - , - , - , - , - , - , - , - , - ,		1NT
Vul: None	♥ 1074	♥ AQ92	Pass	2 ♣ ¹	Pass	
North HCP: 8 South HCP: 16	♦ 2	♦ K1094	Pass	2NT	AP	
Contract: 2N S	♣ A10742	♣ K86	1. Stay			
Board: 378	North:	South:	West	North	East	South
Dealer: N	♦ 93	♠ AQ74		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ AJ9	♥ 843	Pass	2	Pass	3NT
South HCP: 11	♦ AK843	♦ 75	AP			
Contract: 3N N	♣ A107	♣ KQ43	1. Stay	man		
Board: 379			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♦ 975 ♥ J763	♠ QJ4	_	1	_	
North HCP: 8	◆ A632	∀ A92	Pass	2 ♣ ¹	Pass	2♦
South HCP: 15	♦ K6	◆ Q9 ◆ AQ432	Pass	2NT	AP	
Contract: 2N S		₩ AQ+32	1. Stay	man		
			***	NT 4		G 4
Board: 380	North:	South:	West	North		
Dealer: N	A A95	♦ KQ82		1NT	Pass	
Vul: NS	♥ J2	♥ AQ854	Pass	2 ♦	Pass	3 ♠ ²
North HCP: 15 South HCP: 12	◆ AK10	◆ J7 `	Pass	3NT	AP	
Contract: 3N N	♣ QJ1053	♣ 84	1. Stay			
Conduct. 51 V 1 V			2. SM()LEN		

West North East South Board: 381 1NT North: South: Dealer: S Pass 2♠ Pass 2♣¹ **♦** KJ93 **♦** A874 Vul: Both **v** 1072 **♥** KJ3 Pass 4♠ Pass $4 \stackrel{?}{\bullet}^2$ North HCP: 12 **♦** 10 **♦** AQ43 AP South HCP: 16 **♣** KJ1064 **♣** AQ Contract: 4♠ S 1. Stayman 2. Splinter

South hands (Practice Page)

Board: 376 Dealer: N Vul: Both HCP: 9	★ KQ642▼ 10752◆ 102◆ A5	The opponents are silent. Partner bids first.
Board: 377 Dealer: S Vul: None HCP: 16	▲ A6♥ AQ92◆ K1094◆ K86	The opponents are silent. You bid first.
Board: 378 Dealer: N Vul: EW HCP: 11	AQ74♥843↑75KQ43	The opponents are silent. Partner bids first.
Board: 379 Dealer: S Vul: Both HCP: 15	♣ QJ4♥ A92◆ Q9♣ AQ432	The opponents are silent. You bid first.
Board: 380 Dealer: N Vul: NS HCP: 12	★ KQ82▼ AQ854◆ J7◆ 84	The opponents are silent. Partner bids first.
Board: 381 Dealer: S Vul: Both HCP: 16	A874▼ 1072◆ AQ43♣ AQ	The opponents are silent. You bid first.

Board: 376 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: Both	♠ AJ3 ♥ K86	♠ KQ642 ♥ 10752	Dogg	2•	Pass	
North HCP: 15	◆ AJ75	◆ 10732 ◆ 102	Pass Pass		AP	∠ •
South HCP: 9	♣ Q87	♣ A5	1. Stay		Ar	
Contract: 4♠ S			1. Stay	IIIaII		
Board: 377	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ KJ72	30uii. ♦ A6	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	- , - , - , - , - , - , - , - , - , - ,		1NT
Vul: None	♥ 1074	♥ AQ92	Pass	2 ♣ ¹	Pass	
North HCP: 8 South HCP: 16	♦ 2	♦ K1094	Pass	2NT	AP	
Contract: 2N S	♣ A10742	♣ K86	1. Stay			
Board: 378	North:	South:	West	North	East	South
Dealer: N	♦ 93	♠ AQ74		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♥ AJ9	♥ 843	Pass	2	Pass	3NT
South HCP: 11	♦ AK843	♦ 75	AP			
Contract: 3N N	♣ A107	♣ KQ43	1. Stay	man		
Board: 379			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♦ 975 ♥ J763	♠ QJ4	_	1	_	
North HCP: 8	◆ A632	∀ A92	Pass	2 ♣ ¹	Pass	2♦
South HCP: 15	♦ K6	◆ Q9 ◆ AQ432	Pass	2NT	AP	
Contract: 2N S		₩ AQ+32	1. Stay	man		
			***	NT 4		G 4
Board: 380	North:	South:	West	North		
Dealer: N	A A95	♦ KQ82		1NT	Pass	
Vul: NS	♥ J2	♥ AQ854	Pass	2 ♦	Pass	3 ♠ ²
North HCP: 15 South HCP: 12	◆ AK10	◆ J7 `	Pass	3NT	AP	
Contract: 3N N	♣ QJ1053	♣ 84	1. Stay			
Conduct. 51 V 1 V			2. SM()LEN		

West North East South Board: 381 1NT North: South: Dealer: S Pass 2♠ Pass 2♣¹ **♦** KJ93 **♦** A874 Vul: Both **v** 1072 **♥** KJ3 Pass 4♠ Pass $4 \stackrel{?}{\bullet}^2$ North HCP: 12 **♦** 10 **♦** AQ43 AP South HCP: 16 **♣** KJ1064 **♣** AQ Contract: 4♠ S 1. Stayman 2. Splinter

North hands (Practice Page)

Board: 382 Dealer: N Vul: None HCP: 17	★ AK▼ K1032★ A42★ K1098	The opponents are silent. You bid first.
Board: 383 Dealer: S Vul: NS HCP: 10	▲ AJ43♥ AJ87◆ 1085♣ 63	The opponents are silent. Partner bids first.
Board: 384 Dealer: N Vul: None HCP: 15		West Doubles 4♦ if possible. You bid first.
Board: 385 Dealer: S Vul: NS HCP: 9	♣ AJ5♥ Q853♦ 104♣ Q962	The opponents are silent. Partner bids first.
Board: 386 Dealer: N Vul: EW HCP: 16	♠ AK♥ A32♦ Q1052♠ K763	The opponents are silent. You bid first.
Board: 387 Dealer: S Vul: Both HCP: 11	♣ Q754♥ AKJ72◆ J6♣ 95	The opponents are silent. Partner bids first.

Board: 382 Dealer: N Vul: None	North: ♠ AK	South: ♣ J107	West	North 1NT	East Pass	
North HCP: 17 South HCP: 14	▼ K1032 ◆ A42 ◆ K1098	✓ A874✓ K1076✓ AQ	Pass AP	2♥	Pass	6♥
Contract: 6♥ N	A K1090	₽ AQ	1. Stay	man		
Board: 383 Dealer: S	North: ♠ AJ43	South: ♠ K7	West	North	East	South 1NT
Vul: NS North HCP: 10	♥ AJ87	♥ Q10643	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ 1085 • 63	♦ AQ9	Pass	4♥	AP	
Contract: 4♥ S	♣ 63	♣ KJ10	1. Stay	man		
			West	North	East	South
Board: 384 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: None	♦ J85	♦ KQ103	Pass	2♥	Pass	4 ♦ ²
North HCP: 15	♥ AQJ2 ♦ QJ	♥ 10985 ♦ 7	X	Pass	Pass	4♥
South HCP: 10	• Q3 • A1042	♦ KQ87	AP			
Contract: 4♥ N			 Stay Splir 			
Board: 385 Dealer: S Vul: NS	North: ♠ AJ5	South: ♠ 732	West	North	East	South 1NT
North HCP: 9	♥ Q853	♥ AK109	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ 104	◆ AKJ ◆ 1073	Pass	4♥	AP	
Contract: 4♥ S	♣ Q962	4 10/3	1. Stay	man		
Board: 386	NI outle	Condi	West	North	Fast	South
Dealer: N	North: ♠ AK	South: ♠ Q83	West	1NT	Pass	
Vul: EW	♥ A32	♥ KJ108	Pass	2•		2NT
North HCP: 16 South HCP: 9	◆ Q1052	♦ J3	AP			
Contract: 2N N	♣ K763	♣ Q1092	1. Stay	man		

Board: 387 Dealer: S	North: ♠ Q754	South: ♠ K.J98	West	North	East	South 1NT
Vul: Both North HCP: 11 South HCP: 17 Contract: 4♠ S	✓ AKJ72 ◆ J6 ◆ 95	♥ Q3 • K104 • AKJ10	Pass Pass 1. Stay	4♠	Pass AP	2♠

South hands (Practice Page)

Board: 382 Dealer: N Vul: None HCP: 14		The opponents are silent. Partner bids first.
Board: 383 Dealer: S Vul: NS HCP: 15	★ K7♥ Q10643◆ AQ9◆ KJ10	The opponents are silent. You bid first.
Board: 384 Dealer: N Vul: None HCP: 10	★KQ103▼10985◆7◆KQ87	West Doubles 4♦ if possible. Partner bids first.
Board: 385 Dealer: S Vul: NS HCP: 15	★732✓ AK109◆ AKJ★ 1073	The opponents are silent. You bid first.
Board: 386 Dealer: N Vul: EW HCP: 9	◆ Q83◆ KJ108◆ J3◆ Q1092	The opponents are silent. Partner bids first.
Board: 387 Dealer: S Vul: Both HCP: 17	★ KJ98♥ Q3◆ K104◆ AKJ10	The opponents are silent. You bid first.

Board: 382 Dealer: N Vul: None	North: ♠ AK	South: ♣ J107	West	North 1NT	East Pass	
North HCP: 17 South HCP: 14	▼ K1032 ◆ A42 ◆ K1098	✓ A874✓ K1076✓ AQ	Pass AP	2♥	Pass	6♥
Contract: 6♥ N	A K1090	₽ AQ	1. Stay	man		
Board: 383 Dealer: S	North: ♠ AJ43	South: ♠ K7	West	North	East	South 1NT
Vul: NS North HCP: 10	♥ AJ87	♥ Q10643	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ 1085 • 63	♦ AQ9	Pass	4♥	AP	
Contract: 4♥ S	♣ 63	♣ KJ10	1. Stay	man		
			West	North	East	South
Board: 384 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: None	♦ J85	♦ KQ103	Pass	2♥	Pass	4 ♦ ²
North HCP: 15	♥ AQJ2 ♦ QJ	♥ 10985 ♦ 7	X	Pass	Pass	4♥
South HCP: 10	• Q3 • A1042	♦ KQ87	AP			
Contract: 4♥ N			 Stay Splir 			
Board: 385 Dealer: S Vul: NS	North: ♠ AJ5	South: ♠ 732	West	North	East	South 1NT
North HCP: 9	♥ Q853	♥ AK109	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ 104	◆ AKJ ◆ 1073	Pass	4♥	AP	
Contract: 4♥ S	♣ Q962	4 10/3	1. Stay	man		
Board: 386	NI outle	Condi	West	North	Fast	South
Dealer: N	North: ♠ AK	South: ♠ Q83	West	1NT	Pass	
Vul: EW	♥ A32	♥ KJ108	Pass	2•		2NT
North HCP: 16 South HCP: 9	◆ Q1052	♦ J3	AP			
Contract: 2N N	♣ K763	♣ Q1092	1. Stay	man		

Board: 387 Dealer: S	North: ♠ Q754	South: ♠ K.J98	West	North	East	South 1NT
Vul: Both North HCP: 11 South HCP: 17 Contract: 4♠ S	✓ AKJ72 ◆ J6 ◆ 95	♥ Q3 • K104 • AKJ10	Pass Pass 1. Stay	4♠	Pass AP	2♠

North hands (Practice Page)

Board: 388 Dealer: N Vul: NS HCP: 15	♠ AK2♥ 86♦ KQ1062♠ K52	The opponents are silent. You bid first.
Board: 389 Dealer: S Vul: EW HCP: 12	▲ A96▼ AK87◆ 87642▲ J	The opponents are silent. Partner bids first.
Board: 390 Dealer: N Vul: None HCP: 16	♣92♥ AQ♦ AQJ95♣ QJ93	The opponents are silent. You bid first.
Board: 391 Dealer: S Vul: EW HCP: 12	1053KQ75AQ10J86	The opponents are silent. Partner bids first.
Board: 392 Dealer: N Vul: None HCP: 17	◆94✓ AK4◆ AJ6◆ KQ1087	The opponents are silent. You bid first.
Board: 393 Dealer: S Vul: NS HCP: 13	★ K1085★ KQJ◆ KJ53◆ 107	The opponents are silent. Partner bids first.

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♦ J1073		1NT	Pass	2 ♣ ¹
Vul: NS	v 86	♥ K103	Pass	2•	Pass	2NT
North HCP: 15	♦ KQ1062	◆ A743	AP			
South HCP: 9 Contract: 2N N	♣ K52	♣ J10	1. Stay	man		
Contract, 21v Iv			1. Suly	112411		
Board: 389			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♦ A96	♦ J5	Pass	2 ♣ ¹	Pass	2•
North HCP: 12	♥ AK87	♥ 1065	Pass	3 ♦	Pass	3NT
South HCP: 15	♦ 87642 ♣ J	♦ AK9 • AK984	AP		1 0.00	0111
Contract: 3N S	₹ J	₹ AN904	1. Stay	man		
			1. Suly	112411		
Board: 390	North:	South:	West	North	East	South
Dealer: N	♦ 92	♦ Q1074		1NT	Pass	2 . 1
Vul: None	♥ AQ	▼ 10875	Pass	2•		2NT
North HCP: 16	♦ AQJ95	♦ 83	AP	∠ ▼	1 433	2111
South HCP: 9	♣ QJ93	♣ AK5	1. Stay	man		
Contract: 2N N	`		1. Stay	11 K411		
D 1 201			West	North	East	South
Board: 391	North:	South:				1NT
Dealer: S	★ 1053	♠ KJ4		2 ♣ ¹		
Vul: EW North HCP: 12	♥ KQ75	▼ A1093	Pass	24	Pass	2♥
South HCP: 15	◆ AQ10	♦ 54	Pass	4 ♥	AP	
Contract: 4 S	♣ J86	♣ AK95	1. Stay		<i>1</i> u	
Contract. 17 5			1. Stay	IIIAII		
Board: 392	NT 41	G 4	West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: None	♦ 94 •• AV 4	♠ AKJ62	Pass	2•	Pass	3 ♥ ²
	♥ AK4	♥ QJ83	D	3NT	AP	
North HCP: 17	Δ Λ Ι6	▲ 52	Pass	.7 N	/\ i	
North HCP: 17 South HCP: 11	◆ AJ6 ◆ KQ1087	5252	Pass 1. Stay		AI	

Dealer: S	North: ♠ K1085	South: ♠ QJ4	VV CSC	North	Last	1NT
Vul: NS North HCP: 13	♥ KQJ	♥ A64	Pass	2 ♣ ¹	Pass	2•
South HCP: 16	♦ KJ53	◆ A107	Pass	3NT	AP	
Contract: 3N S	♣ 107	♣ AJ86	1. Stay	man		

South hands (Practice Page)

Board: 388 Dealer: N Vul: NS HCP: 9		The opponents are silent. Partner bids first.
Board: 389 Dealer: S Vul: EW HCP: 15	J51065AK9AK984	The opponents are silent. You bid first.
Board: 390 Dealer: N Vul: None HCP: 9	◆ Q1074◆ 10875◆ 83◆ AK5	The opponents are silent. Partner bids first.
Board: 391 Dealer: S Vul: EW HCP: 15	★ KJ4▼ A1093◆ 54◆ AK95	The opponents are silent. You bid first.
Board: 392 Dealer: N Vul: None HCP: 11	♠ AKJ62♥ QJ83♦ 52♠ 52	The opponents are silent. Partner bids first.
Board: 393 Dealer: S Vul: NS HCP: 16	◆ QJ4◆ A64◆ A107◆ AJ86	The opponents are silent. You bid first.

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♦ J1073		1NT	Pass	2 ♣ ¹
Vul: NS	v 86	♥ K103	Pass	2•	Pass	2NT
North HCP: 15	♦ KQ1062	◆ A743	AP			
South HCP: 9 Contract: 2N N	♣ K52	♣ J10	1. Stay	man		
Contract, 21v Iv			1. Suly	112411		
Board: 389			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	♦ A96	♦ J5	Pass	2 ♣ ¹	Pass	2•
North HCP: 12	♥ AK87	♥ 1065	Pass	3 ♦	Pass	3NT
South HCP: 15	♦ 87642 ♣ J	♦ AK9 • AK984	AP		1 0.00	0111
Contract: 3N S	₹ J	₹ AN904	1. Stay	man		
			1. Suly	112411		
Board: 390	North:	South:	West	North	East	South
Dealer: N	♦ 92	♦ Q1074		1NT	Pass	2 . 1
Vul: None	♥ AQ	▼ 10875	Pass	2•		2NT
North HCP: 16	♦ AQJ95	♦ 83	AP	∠ ▼	1 433	2111
South HCP: 9	♣ QJ93	♣ AK5	1. Stay	man		
Contract: 2N N	`		1. Stay	11 K411		
D 1 201			West	North	East	South
Board: 391	North:	South:				1NT
Dealer: S	★ 1053	♠ KJ4		2 ♣ ¹		
Vul: EW North HCP: 12	♥ KQ75	▼ A1093	Pass	24	Pass	2♥
South HCP: 15	◆ AQ10	♦ 54	Pass	4 ♥	AP	
Contract: 4♥ S	♣ J86	♣ AK95	1. Stay		<i>1</i> u	
Contract. 17 5			1. Stay	IIIAII		
Board: 392	NI41	C4	West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: None	♦ 94 •• AV 4	♠ AKJ62	Pass	2•	Pass	3 ♥ ²
	♥ AK4	♥ QJ83	D	3NT	AP	
North HCP: 17	Δ Λ Ι6	▲ 52	Pass	.7 N	/\ i	
North HCP: 17 South HCP: 11	◆ AJ6 ◆ KQ1087	5252	Pass 1. Stay		AI	

Dealer: S	North: ♠ K1085	South: ♠ QJ4	VV CSC	North	Last	1NT
Vul: NS North HCP: 13	♥ KQJ	♥ A64	Pass	2 ♣ ¹	Pass	2•
South HCP: 16	♦ KJ53	◆ A107	Pass	3NT	AP	
Contract: 3N S	♣ 107	♣ AJ86	1. Stay	man		

Board: 394 Dealer: N Vul: Both HCP: 15	♠ AK32♥ A9♦ 983♠ KJ92	The opponents are silent. You bid first.
Board: 395 Dealer: S Vul: None HCP: 10	10743★ A87◆ Q7★ A983	The opponents are silent. Partner bids first.
Board: 396 Dealer: N Vul: NS HCP: 16	◆ 973♥ QJ64◆ AQ6◆ AK3	The opponents are silent. You bid first.
Board: 397 Dealer: S Vul: EW HCP: 10	★ K1063 ▼ 1085 ♦ A ♣ K8732	The opponents are silent. Partner bids first.
Board: 398 Dealer: N Vul: NS HCP: 15	♣ Q43♥ A10◆ AJ6♣ A9872	The opponents are silent. You bid first.
Board: 399 Dealer: S Vul: EW HCP: 13	★ A64▼ KJ103◆ K854★ Q10	The opponents are silent. Partner bids first.

Board: 394			***	N T 4	Б.,	G 4
Dealer: N	North:	South:	West	North		
Vul: Both	♠ AK32	♦ Q1098		1NT	Pass	
North HCP: 15	∀ A9	♥ K8753	Pass	2♠	Pass	4♠
South HCP: 15	♦ 983 • 1/102	• AQ	AP			
Contract: 4♠ N	♣ KJ92	♣ A10	1. Stay	man		
Board: 395	North:	South:	West	North	East	South
Dealer: S	♦ 10743	★ K9862				1NT
Vul: None	♥ A87	♥ KJ5	Pass	2 ♣ ¹	Pass	
North HCP: 10	♦ Q7	♦ A109	Pass	4 ♠	AP	
South HCP: 16	♣ A983	♣ KQ	1. Stay		<i>1</i> 11	
Contract: 4♠ S			1. Sury	ii ta ii		
Board: 396	North:	South:	West	North	East	South
Dealer: N	♦ 973	♠ QJ4		1NT	Pass	2 ♣ ¹
Vul: NS	♥ QJ64	♥ AK83	Pass	2♥	Pass	4 ♥
North HCP: 16 South HCP: 13	♦ AQ6	♦ K105	AP			
Contract: 4♥ N	♣ AK3	♣ 542	1. Stay	man		
Board: 397			***	NT 4	.	G .1
Dealer: S Vul: EW	North: ★ K1063	South: ♠ AQ7	West	North	East	South 1NT
North HCP: 10	v 1085	♥ Q9	Pass	2 ♣ ¹	Pass	2
South HCP: 17	♦ A • V9722	♦ K653	Pass	3NT	AP	
Contract: 3N S	♣ K8732	♣ AQ105	1. Stay	man		
D 1 200			West	North	Fast	South
Board: 398	North:	South:	West	1NT	Pass	
Dealer: N Vul: NS	♠ Q43	♦ A9762	D			
North HCP: 15	▼ A10	♥ QJ65	Pass	2•	Pass	3 ♥ [∠]
South HCP: 12	♦ AJ6	♦ Q84	Pass	4♠	AP	
Contract: 4♠ N	♣ A9872	♣ K	1. Stay			
			2. SM(JLEN		

Dealer: S	North: ♠ A64	South: ♠ KQ8	West	North	Last	1NT
Vul: EW North HCP: 13	♥ KJ103	▼ A765	Pass	2 ♣ ¹	Pass	2♥
South HCP: 16	◆ K854	◆ A102	Pass	6♥	AP	
Contract: 6♥ S	♣ Q10	♣ K65	1. Stayman			

Board: 394 Dealer: N Vul: Both HCP: 15	♣ Q1098♥ K8753♦ AQ♣ A10	The opponents are silent. Partner bids first.
Board: 395 Dealer: S Vul: None HCP: 16	★ K9862★ KJ5★ A109★ KQ	The opponents are silent. You bid first.
Board: 396 Dealer: N Vul: NS HCP: 13	◆ QJ4◆ AK83◆ K105◆ 542	The opponents are silent. Partner bids first.
Board: 397 Dealer: S Vul: EW HCP: 17	♠ AQ7♥ Q9♦ K653♠ AQ105	The opponents are silent. You bid first.
Board: 398 Dealer: N Vul: NS HCP: 12	▲ A9762♥ QJ65◆ Q84▲ K	The opponents are silent. Partner bids first.
Board: 399 Dealer: S Vul: EW HCP: 16	★ KQ8▼ A765◆ A102◆ K65	The opponents are silent. You bid first.

Board: 394			***	N T 4	Б.,	G 4
Dealer: N	North:	South:	West	North		
Vul: Both	♦ AK32	♦ Q1098		1NT	Pass	
North HCP: 15	∀ A9	♥ K8753	Pass	2♠	Pass	4♠
South HCP: 15	♦ 983 • 1/102	• AQ	AP			
Contract: 4♠ N	♣ KJ92	♣ A10	1. Stay	man		
Board: 395	North:	South:	West	North	East	South
Dealer: S	♦ 10743	★ K9862				1NT
Vul: None	♥ A87	♥ KJ5	Pass	2 ♣ ¹	Pass	
North HCP: 10	♦ Q7	♦ A109	Pass	4 ♠	AP	
South HCP: 16	♣ A983	♣ KQ	1. Stay		<i>1</i> 11	
Contract: 4♠ S			1. Sury	ii ta ii		
Board: 396	North:	South:	West	North	East	South
Dealer: N	♦ 973	♠ QJ4		1NT	Pass	2 ♣ ¹
Vul: NS	♥ QJ64	♥ AK83	Pass	2♥	Pass	4 ♥
North HCP: 16 South HCP: 13	♦ AQ6	♦ K105	AP			
Contract: 4♥ N	♣ AK3	♣ 542	1. Stay	man		
Board: 397			***	NT 4	.	G .1
Dealer: S Vul: EW	North: ★ K1063	South: ♠ AQ7	West	North	East	South 1NT
North HCP: 10	v 1085	♥ Q9	Pass	2 ♣ ¹	Pass	2
South HCP: 17	♦ A • V9722	♦ K653	Pass	3NT	AP	
Contract: 3N S	♣ K8732	♣ AQ105	1. Stay	man		
D 1 200			West	North	Fast	South
Board: 398	North:	South:	West	1NT	Pass	
Dealer: N Vul: NS	♦ Q43	♦ A9762	D			
North HCP: 15	▼ A10	♥ QJ65	Pass	2•	Pass	3 ♥ [∠]
South HCP: 12	♦ AJ6	♦ Q84	Pass	4♠	AP	
Contract: 4♠ N	♣ A9872	♣ K	1. Stay			
			2. SM(JLEN		

Dealer: S	North: ♠ A64	South: ♠ KQ8	West	North	Last	1NT
Vul: EW North HCP: 13	♥ KJ103	▼ A765	Pass	2 ♣ ¹	Pass	2♥
South HCP: 16	◆ K854	◆ A102	Pass	6♥	AP	
Contract: 6♥ S	♣ Q10	♣ K65	1. Stayman			

Board: 400 Dealer: N Vul: Both HCP: 17	♣ Q3 ♥ AJ7 ♦ AKQ105 ♣ J102	The opponents are silent. You bid first.
Board: 401 Dealer: S Vul: NS HCP: 11	10753★ AK92★ 84♣ A52	The opponents are silent. Partner bids first.
Board: 402 Dealer: N Vul: EW HCP: 16	★ A1032★ AQ102◆ Q107★ KJ	The opponents are silent. You bid first.
Board: 403 Dealer: S Vul: Both HCP: 10	♣ J1065♥ QJ3♦ AQ♣ 10864	The opponents are silent. Partner bids first.
Board: 404 Dealer: N Vul: None HCP: 15	♣96♥ KJ85◆ AK3♣ A765	The opponents are silent. You bid first.
Board: 405 Dealer: S Vul: EW HCP: 8	♣ J96♥ Q762♦ KJ64♣ J4	The opponents are silent. Partner bids first.

Board: 400 Dealer: N	North:	South:	West	North		
Vul: Both North HCP: 17	♠ Q3 ♥ AJ7	◆ A104 ▼ K532	Pass	1NT 2♦	Pass Pass	2♣¹ 3NT
South HCP: 12	◆ AKQ105 ◆ J102	◆ J84 ◆ A74	AP			
Contract: 3N N	₩ J102	₩ A/4	1. Stay	man		
Board: 401 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	♠ 10753 ♥ AK92	♠ AJ ♥ 743	Pass	2 ♣ ¹	Pass	2•
North HCP: 11 South HCP: 15	♦ 84	♦ AKQ32	Pass	3NT	AP	
Contract: 3N S	♣ A52	♣ J103	1. Stay	man		
Board: 402			West	North	Foot	South
Dealer: N	North: ♠ A1032	South: ♠ J874	West	1NT	Pass	
Vul: EW North HCP: 16	♥ AQ102	♥ K98	Pass	2♥		2NT
South HCP: 8	• Q107	◆ KJ864	Pass	4♠	AP	
Contract: 4♠ N	♣ KJ	♣ 10	1. Stay	man		
Board: 403 Dealer: S	North: ♠ J1065	South:	West	North	East	South 1NT
Vul: Both North HCP: 10	♥ QJ3	♠ Q9 ♥ K42	Pass	2 ♣ ¹	Pass	2♦
South HCP: 17	◆ AQ ◆ 10864	♦ K96	Pass	3NT	AP	
Contract: 3N S	₹ 10804	♣ AKQ75	1. Stay	man		
Board: 404					_	~ .
Dealer: N	North:	South:	West	North		
Vul: None	♠ 96 ♥ KJ85	♠ Q832 ♥ 632	Pass	1NT 2♥	Pass Pass	2 ♣ ¹ 2NT
North HCP: 15 South HCP: 9	◆ AK3	◆ Q62	AP	∠ ▼	1 000	∠ 1 ∜ 1
	♣ A765	♣ KQ4				

Board: 405 Dealer: S Vul: EW	North: ♣ J96 ♥ Q762	South: ♠ A3 ♥ AJ10	Pass	 Pass	1NT 2◆
North HCP: 8 South HCP: 17 Contract: 3N S	◆ KJ64 ◆ J4	◆ AQ85 ◆ Q832	Pass AP 1. Stay	Pass	3NT

Board: 400 Dealer: N Vul: Both HCP: 12	★ A104♥ K532◆ J84◆ A74	The opponents are silent. Partner bids first.
Board: 401 Dealer: S Vul: NS HCP: 15	♣ AJ▼ 743◆ AKQ32♣ J103	The opponents are silent. You bid first.
Board: 402 Dealer: N Vul: EW HCP: 8	J874✓ K98✓ KJ864№ 10	The opponents are silent. Partner bids first.
Board: 403 Dealer: S Vul: Both HCP: 17	♠ Q9♥ K42♠ K96♠ AKQ75	The opponents are silent. You bid first.
Board: 404 Dealer: N Vul: None HCP: 9	♣ Q832♥ 632♦ Q62♣ KQ4	The opponents are silent. Partner bids first.
Board: 405 Dealer: S Vul: EW HCP: 17	★ A3▼ AJ10★ AQ85★ Q832	The opponents are silent. You bid first.

Board: 400 Dealer: N	North:	South:	West	North		
Vul: Both North HCP: 17	♠ Q3 ♥ AJ7	◆ A104 ▼ K532	Pass	1NT 2♦	Pass Pass	2♣¹ 3NT
South HCP: 12	◆ AKQ105 ◆ J102	◆ J84 ◆ A74	AP			
Contract: 3N N	₩ J102	₩ A/4	1. Stay	man		
Board: 401 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	♠ 10753 ♥ AK92	♠ AJ ♥ 743	Pass	2 ♣ ¹	Pass	2•
North HCP: 11 South HCP: 15	♦ 84	♦ AKQ32	Pass	3NT	AP	
Contract: 3N S	♣ A52	♣ J103	1. Stay	man		
Board: 402			West	North	Foot	South
Dealer: N	North: ♠ A1032	South: ♠ J874	West	1NT	Pass	
Vul: EW North HCP: 16	♥ AQ102	♥ K98	Pass	2♥		2NT
South HCP: 8	• Q107	◆ KJ864	Pass	4♠	AP	
Contract: 4♠ N	♣ KJ	♣ 10	1. Stay	man		
Board: 403 Dealer: S	North: ♠ J1065	South:	West	North	East	South 1NT
Vul: Both North HCP: 10	♥ QJ3	♠ Q9 ♥ K42	Pass	2 ♣ ¹	Pass	2♦
South HCP: 17	◆ AQ ◆ 10864	♦ K96	Pass	3NT	AP	
Contract: 3N S	₹ 10804	♣ AKQ75	1. Stay	man		
Board: 404					_	~ .
Dealer: N	North:	South:	West	North		
Vul: None	♠ 96 ♥ KJ85	♠ Q832 ♥ 632	Pass	1NT 2♥	Pass Pass	2 ♣ ¹ 2NT
North HCP: 15 South HCP: 9	◆ AK3	◆ Q62	AP	∠ ▼	1 000	∠ 1 ∜ 1
	♣ A765	♣ KQ4				

Board: 405 Dealer: S Vul: EW	North: ♣ J96 ♥ Q762	South: ♠ A3 ♥ AJ10	Pass	 Pass	1NT 2◆
North HCP: 8 South HCP: 17 Contract: 3N S	◆ KJ64 ◆ J4	◆ AQ85 ◆ Q832	Pass AP 1. Stay	Pass	3NT

Board: 406 Dealer: N Vul: Both HCP: 15	★ AK6▼ A1094◆ 1084◆ A32	West Bids 3♣ if possible. You bid first.
Board: 407 Dealer: S Vul: None HCP: 20	★ KQJ4▼ KQ6◆ A7◆ AJ76	The opponents are silent. Partner bids first.
Board: 408 Dealer: N Vul: NS HCP: 15	★ KQ3♥ Q102◆ AQ92◆ Q107	The opponents are silent. You bid first.
Board: 409 Dealer: S Vul: Both HCP: 10	♣ Q106♥ AK76◆ J97♣ 985	The opponents are silent. Partner bids first.
Board: 410 Dealer: N Vul: None HCP: 15	♣ Q72♥ Q98◆ AQ62♣ KQ6	The opponents are silent. You bid first.
Board: 411 Dealer: S Vul: NS HCP: 14	♣ AJ109♥ A873♦ 106♣ KQ3	The opponents are silent. Partner bids first.

Board: 406 Dealer: N	North:	South:	West	North		
Vul: Both	♠ AK6	♦ Q1093		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ A1094	♥ 752	3♣	Pass	Pass	3 ♦
South HCP: 8	♦ 1084 ♣ A32	◆ AJ732 ◆ J	AP			
Contract: 3♦ S	T 132	∡ 1	1. Stay	man		
Board: 407	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ KQJ4	50uii. ♦ 9653				1NT
Vul: None	♥ KQ6	♥ A10	Pass	2 ♣ ¹	Pass	
North HCP: 20	◆ A7	♦ KQJ9	Pass	2 ₽ 6 ♠	AP	
South HCP: 15	♣ AJ76	♣ KQ4	1. Stay	_	<i>1</i> 11	
Contract: 6♠ S		~	r. Sury.	11 1		
Board: 408	NIouds	C and to	West	North	East	South
Dealer: N	North:	South: ♠ A10972		1NT	Pass	2 ♣ ¹
Vul: NS	♠ KQ3 ♥ Q102	★ A10972 ∀ KJ64	Pass	2	Pass	3 ♥ ²
North HCP: 15	◆ Q102 ◆ AQ92	◆ 85	Pass	4♠	AP	
South HCP: 12	• Q107	♣ A9	1. Stay	man		
Contract: 4♠ N	~ =31		2. SMC			
Board: 409	N		West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ Q106 •• AV76	♠ A43		_		
North HCP: 10	♥ AK76 ♦ J97	♥ 92	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 16	♦ 985	◆ AK653	Pass	3NT	AP	
Contract: 3N S	¥ 700	♣ KQ7	1. Stay	man		
Board: 410					_	~ -
Board: 410 Dealer: N	North:	South:	West	North		
Vul: None	♦ Q72	♠ KJ103		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ Q98	♥ AK5	Pass	2 ♦	Pass	3NT
South HCP: 12	◆ AQ62	♦ J1095	AP			
	♣ KQ6	♣ 75	1. Stay			

Dealer: S	North: ♠ AJ109	South: ♠ K72	West North East South 1NT
Vul: NS North HCP: 14	♥ A873	♥ Q2	Pass 2♣¹ Pass 2♦
South HCP: 15	♦ 106	◆ AQ52	Pass 3NT AP
Contract: 3N S	♣ KQ3	♣ A754	1. Stayman

Board: 406 Dealer: N Vul: Both HCP: 8	♣ Q1093♥ 752◆ AJ732♣ J	West Bids 3♣ if possible. Partner bids first.
Board: 407 Dealer: S Vul: None HCP: 15	◆ 9653♥ A10◆ KQJ9◆ KQ4	The opponents are silent. You bid first.
Board: 408 Dealer: N Vul: NS HCP: 12	★ A10972♥ KJ64◆ 85★ A9	The opponents are silent. Partner bids first.
Board: 409 Dealer: S Vul: Both HCP: 16	★ A43♥ 92◆ AK653◆ KQ7	The opponents are silent. You bid first.
Board: 410 Dealer: N Vul: None HCP: 12	★ KJ103★ AK5◆ J1095◆ 75	The opponents are silent. Partner bids first.
Board: 411 Dealer: S Vul: NS HCP: 15	★ K72♥ Q2◆ AQ52◆ A754	The opponents are silent. You bid first.

Board: 406 Dealer: N	North:	South:	West	North		
Vul: Both	♠ AK6	♦ Q1093		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ A1094	♥ 752	3♣	Pass	Pass	3 ♦
South HCP: 8	♦ 1084 ♣ A32	◆ AJ732 ◆ J	AP			
Contract: 3♦ S	T 132	∡ 1	1. Stay	man		
Board: 407	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ KQJ4	50uii. ♦ 9653				1NT
Vul: None	♥ KQ6	♥ A10	Pass	2 ♣ ¹	Pass	
North HCP: 20	◆ A7	♦ KQJ9	Pass	2 ₽ 6 ♠	AP	
South HCP: 15	♣ AJ76	♣ KQ4	1. Stay	_	<i>1</i> 11	
Contract: 6♠ S		~	r. Sury.	11 1		
Board: 408	NIouds	C and to	West	North	East	South
Dealer: N	North:	South: ♠ A10972		1NT	Pass	2 ♣ ¹
Vul: NS	♠ KQ3 ♥ Q102	★ A10972 ∀ KJ64	Pass	2	Pass	3 ♥ ²
North HCP: 15	◆ Q102 ◆ AQ92	◆ 85	Pass	4♠	AP	
South HCP: 12	• Q107	♣ A9	1. Stay	man		
Contract: 4♠ N	~ =31		2. SMC			
Board: 409	N		West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	♠ Q106 •• AV76	♠ A43		_		
North HCP: 10	♥ AK76 ♦ J97	♥ 92	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 16	♦ 985	◆ AK653	Pass	3NT	AP	
Contract: 3N S	¥ 700	♣ KQ7	1. Stay	man		
Board: 410					_	~ -
Board: 410 Dealer: N	North:	South:	West	North		
Vul: None	♦ Q72	♠ KJ103		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ Q98	♥ AK5	Pass	2 ♦	Pass	3NT
South HCP: 12	◆ AQ62	♦ J1095	AP			
	♣ KQ6	♣ 75	1. Stay			

Dealer: S	North: ♠ AJ109	South: ♠ K72	West North East South 1NT
Vul: NS North HCP: 14	♥ A873	♥ Q2	Pass 2♣¹ Pass 2♦
South HCP: 15	♦ 106	◆ AQ52	Pass 3NT AP
Contract: 3N S	♣ KQ3	♣ A754	1. Stayman

Board: 412 Dealer: N Vul: EW HCP: 16	★ AKQ8▼ K1062◆ 54★ A105	The opponents are silent. You bid first.
Board: 413 Dealer: S Vul: NS HCP: 10	♣ Q932♥ Q1097♦ A42♣ Q6	The opponents are silent. Partner bids first.
Board: 414 Dealer: N Vul: EW HCP: 16	♣ QJ5★ A4◆ KQ742♣ A64	The opponents are silent. You bid first.
Board: 415 Dealer: S Vul: Both HCP: 10	♣ QJ62♥ QJ102◆ A962♣ 4	East Doubles 2♣ if possible. Partner bids first.

Board: 412 Dealer: N Vul: EW	North: ♠ AKQ8 ♥ K1062	South: ♠ J953 ♥ A83		North 1NT	Pass	2 ♣ ¹
North HCP: 16 South HCP: 11	♦ 54	◆ AQ73	Pass Pass	2 ♥ 4♠	AP	3NT
Contract: 4♠ N	♣ A105	♣ 83	1. Stay	man		
Board: 413 Dealer: S	North: ♠ Q932	South: ♠ AK108	West	North	East	South 1NT
Vul: NS North HCP: 10	♥ Q1097	♥ AK8	Pass	2 ♣ ¹	Pass	2♠
South HCP: 16	♦ A42	♦ J103 • J72	Pass	4♠	AP	
Contract: 4♠ S	♣ Q6	♣ J73	1. Stay	man		
Board: 414			West	North	East	South
Dealer: N	North:	South: ♠ AK87		1NT	Pass	2 ♣ ¹
Vul: EW	♠ QJ5 ♥ A4	♥ KJ1075	Pass	2♦	Pass	3 ♠ ²
North HCP: 16	◆ KQ742	♦ 8	Pass	3NT	AP	
South HCP: 12 Contract: 3N N	♣ A64	♣ J102	 Stay SMC 			
			West	North	East	
Board: 415 Dealer: S	North:	South:	D	- 1	37	1NT
Vul: Both	♦ QJ62	★ K974	Pass	2♣¹	X Dogg	2 Y
North HCP: 10	♥ QJ102 ♦ A962	♥ AK96 ♦ Q3	Pass AP	4♣ ²	Pass	4▼
South HCP: 15 Contract: 4♥ S	♣ 4	♦ K93	1. Stay	man		
Connact. 7 5			2. Splin			

Board: 412 Dealer: N Vul: EW HCP: 11	♣ J953♥ A83◆ AQ73♣ 83	The opponents are silent. Partner bids first.
Board: 413 Dealer: S Vul: NS HCP: 16	★ AK108★ AK8★ J103★ J73	The opponents are silent. You bid first.
Board: 414 Dealer: N Vul: EW HCP: 12	★ AK87♥ KJ1075◆ 8◆ J102	The opponents are silent. Partner bids first.
Board: 415 Dealer: S Vul: Both HCP: 15	★ K974★ AK96◆ Q3★ K93	East Doubles 2♣ if possible. You bid first.

Board: 412 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 4♠ N	North: ♠ AKQ8 ♥ K1062 ♦ 54 ♣ A105	South: ♣ J953 ✔ A83 ♣ AQ73 ♣ 83	Pass Pass 1. Stay		Pass	
Board: 413 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4\(\Delta\) S	North: ♠ Q932 ♥ Q1097 ♠ A42 ♠ Q6	South: ♠ AK 108 ♥ AK 8 ♦ J103 ♣ J73		North 2♣¹ 4♠ man	East Pass AP	1NT
Board: 414 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ QJ5 ▼ A4 ♠ KQ742 ♠ A64	South: ♠ AK87 ♥ KJ1075 ♦ 8 ♣ J102	Pass Pass 1. Stay 2. SM0		East Pass Pass AP	2 ♣ ¹
Board: 415 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 S	North: ♠ QJ62 ♥ QJ102 ♠ A962 ♣ 4	South: ♠ K974 ♥ AK96 ♠ Q3 ♣ K93	West Pass Pass AP 1. Stay 2. Splir		East X Pass	1NT 2♥