Board: 1 Dealer: S Vul: Both HCP: 9	<ul><li>◆ QJ1073</li><li>◆ K965</li><li>◆ 3</li><li>◆ K63</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 2 Dealer: N Vul: None HCP: 12	<ul><li>★86</li><li>✓ AJ8</li><li>◆ KJ93</li><li>◆ K964</li></ul>	East Bids 1NT if possible. You bid first.
Board: 3 Dealer: S Vul: NS HCP: 9	<ul><li>AQ76</li><li>♥ Q10954</li><li>◆ J109</li><li>◆ 2</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 4 Dealer: N Vul: NS HCP: 12	<ul><li>★ K873</li><li>♥ J5</li><li>♦ KJ1042</li><li>★ A6</li></ul>	East Bids 1NT if possible. East Bids 3♣ if possible. West Bids 4♣ if possible. You bid first.
Board: 5 Dealer: S Vul: NS HCP: 9	<ul><li>◆ Q8754</li><li>♥ A975</li><li>◆ Q10</li><li>◆ J3</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 1 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ QJ1073  ♥ K965  ♠ 3  ♣ K63	South:  ♠ 64  ♥ AJ10  • KQ875  ♣ Q85	West 1NT	North 2♣	East AP	South 1♦
Board: 2 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♠ S	North:  ♠ 86  ♥ AJ8  ♠ KJ93  ♠ K964	South:  ♠ AQ1092  ♥ K975  ♠ 65  ♣ 105	West AP	North 1◆	East 1NT	
Board: 3 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2 N	North:  ♠ AQ76  ♥ Q10954  ♦ J109  ♣ 2	South:  ♣ J8  ♥ AJ8  ♦ K7  ♣ QJ10843	West 1NT	North 2♥	East AP	South 1♣
Board: 4 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 4 N	North:  ♠ K873  ♥ J5  ♠ KJ1042  ♣ A6	South:  ♠ 10654  ♥ AK1043  ♠ Q763  ♣ —	West Pass 4♣	North 1♦ Pass 4♦	East 1NT 3♣ AP	
Board: 5 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 4♠ N	North:  ♠ Q8754  ♥ A975  ♠ Q10  ♠ J3	South:  ♠ K632  ♥ 62  ♠ K9862  ♣ AQ	West 1NT Pass	North 2♣ 4♣	East Pass AP	1♦

Board: 1 Dealer: S Vul: Both HCP: 12	<ul><li>♠ 64</li><li>♥ AJ10</li><li>♦ KQ875</li><li>♠ Q85</li></ul>	West Bids 1NT if possible. You bid first.
Board: 2 Dealer: N Vul: None HCP: 9	<ul><li>AQ1092</li><li>K975</li><li>65</li><li>105</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 3 Dealer: S Vul: NS HCP: 12	<ul><li>▶ J8</li><li>♥ AJ8</li><li>♦ K7</li><li>♠ QJ10843</li></ul>	West Bids 1NT if possible. You bid first.
Board: 4 Dealer: N Vul: NS HCP: 9	<ul><li>10654</li><li>✓ AK1043</li><li>✓ Q763</li><li>✓ —</li></ul>	East Bids 1NT if possible. East Bids 3♣ if possible. West Bids 4♣ if possible.  Partner bids first.
Board: 5 Dealer: S Vul: NS HCP: 12	<ul><li>★ K632</li><li>★ 62</li><li>★ K9862</li><li>★ AQ</li></ul>	West Bids 1NT if possible. You bid first.

Board: 1 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ QJ1073  ♥ K965  ♠ 3  ♣ K63	South:  ♠ 64  ♥ AJ10  • KQ875  ♣ Q85	West 1NT	North 2♣	East AP	South 1♦
Board: 2 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♠ S	North:  ♠ 86  ♥ AJ8  ♠ KJ93  ♠ K964	South:  ♠ AQ1092  ♥ K975  ♠ 65  ♣ 105	West AP	North 1◆	East 1NT	
Board: 3 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2 N	North:  ♠ AQ76  ♥ Q10954  ♦ J109  ♣ 2	South:  ♣ J8  ♥ AJ8  ♦ K7  ♣ QJ10843	West 1NT	North 2♥	East AP	South 1♣
Board: 4 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 4 N	North:  ♠ K873  ♥ J5  ♠ KJ1042  ♣ A6	South:  ♠ 10654  ♥ AK1043  ♠ Q763  ♣ —	West Pass 4♣	North 1♦ Pass 4♦	East 1NT 3♣ AP	
Board: 5 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 4♠ N	North:  ♠ Q8754  ♥ A975  ♠ Q10  ♠ J3	South:  ♠ K632  ♥ 62  ♠ K9862  ♣ AQ	West 1NT Pass	North 2♣ 4♣	East Pass AP	1♦

Board: 6 Dealer: N Vul: Both HCP: 13	<ul><li>AQ85</li><li>✓ J103</li><li>643</li><li>AQ2</li></ul>	East Bids 1NT if possible. You bid first.
Board: 7 Dealer: S Vul: NS HCP: 9	<ul><li>AJ982</li><li>♥ Q732</li><li>♦ Q4</li><li>♣ 103</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 8 Dealer: N Vul: Both HCP: 13	<ul><li>★ AK4</li><li>★ A752</li><li>★ J85</li><li>★ J106</li></ul>	East Bids 1NT if possible. You bid first.
Board: 9 Dealer: S Vul: NS HCP: 9	<ul><li>♣ QJ975</li><li>♥ AQ75</li><li>◆ 87</li><li>♣ 53</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 10 Dealer: N Vul: None HCP: 12	<ul><li>102</li><li>✓ AQ108</li><li>✓ KQ64</li><li>✓ J76</li></ul>	East Bids 1NT if possible. You bid first.

Board: 6 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 S	North:  ♠ AQ85  ♥ J103  ♠ 643  ♣ AQ2	South:  ♠ K432  ♥ K9654  ♦ 1082  ♠ K	West AP	North 1♣	East 1NT	
Board: 7 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3♣ S	North:  ♠ AJ982  ♥ Q732  ♦ Q4  ♣ 103	South:  ♠ 6  ♥ J108  ♠ A108  ♣ AK9642	West 1NT AP	North 2♣	East Pass	1♣
Board: 8 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2♥ S	North:  ♠ AK4  ♥ A752  ♦ J85  ♣ J106	South:  ♠ Q975  ♥ K10643  ♠ A  ♠ 753	West AP	North 1♣	East 1NT	
Board: 9 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2 N	North:  ◆ QJ975  ▼ AQ75  ◆ 87  ◆ 53	South:	West 1NT	North 2♣	East AP	South 1◆
Board: 10 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 S	North:	South:	West AP	North 1◆	East 1NT	

Board: 6 Dealer: N Vul: Both HCP: 9	<ul><li>★ K432</li><li>★ K9654</li><li>★ 1082</li><li>★ K</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 7 Dealer: S Vul: NS HCP: 12	<b>♠</b> 6	West Bids 1NT if possible. You bid first.
Board: 8 Dealer: N Vul: Both HCP: 9	<ul><li>♣ Q975</li><li>★ K10643</li><li>★ A</li><li>♣ 753</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 9 Dealer: S Vul: NS HCP: 14	<ul><li>♠ 62</li><li>♥ 643</li><li>♠ AQ643</li><li>♠ AKJ</li></ul>	West Bids 1NT if possible. You bid first.
Board: 10 Dealer: N Vul: None HCP: 9	<ul><li>↓ J8543</li><li>↓ K972</li><li>↓ J10</li><li>♠ A9</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 6 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 S	North:  ♠ AQ85  ♥ J103  ♠ 643  ♣ AQ2	South:  ♠ K432  ♥ K9654  ♦ 1082  ♠ K	West AP	North 1♣	East 1NT	
Board: 7 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 3♣ S	North:  ♠ AJ982  ♥ Q732  ♦ Q4  ♣ 103	South:  ♠ 6  ♥ J108  ♠ A108  ♣ AK9642	West 1NT AP	North 2♣	East Pass	1♣
Board: 8 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2♥ S	North:  ♠ AK4  ♥ A752  ♦ J85  ♣ J106	South:  ♠ Q975  ♥ K10643  ♠ A  ♠ 753	West AP	North 1♣	East 1NT	
Board: 9 Dealer: S Vul: NS North HCP: 9 South HCP: 14 Contract: 2 N	North:  ◆ QJ975  ▼ AQ75  ◆ 87  ◆ 53	South:	West 1NT	North 2♣	East AP	South 1◆
Board: 10 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 S	North:	South:	West AP	North 1◆	East 1NT	

Board: 11 Dealer: S Vul: None HCP: 9	<ul><li>♣ Q10963</li><li>♥ KQJ10</li><li>♦ J72</li><li>♣ 9</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 12 Dealer: N Vul: NS HCP: 14	<ul><li>♣ AQ</li><li>♥ K2</li><li>♦ 10854</li><li>♣ KQ865</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible. You bid first.
Board: 13 Dealer: S Vul: NS HCP: 9	<ul><li>▶ J9863</li><li>♥ QJ72</li><li>◆ AJ7</li><li>♣ 3</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 13	♣ QJ3 ♥ K75 ♦ Q10873 ♣ KQ	East Bids 1NT if possible. You bid first.
Board: 15 Dealer: S Vul: None HCP: 9	<ul><li>★ AK1092</li><li>▼ 109743</li><li>◆ —</li><li>Φ Q107</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 11 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ Q10963  ♥ KQJ10  ♠ J72  ♠ 9	South:  ♠ A5  ♥ 94  ♦ 95  ♣ AKJ8542	West 1NT	North 2♠	East AP	South 1♣
Board: 12 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 2♠ W	North:  ♠ AQ  ♥ K2  ♦ 10854  ♣ KQ865	South:  ♠ K832  ♥ Q6543  ♠ A97  ♣ 7	West 2♠	North 1♣ AP	East 1NT	
Board: 13 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 5♣ S	North:  ♣ J9863  ♥ QJ72  ♠ AJ7  ♣ 3	South:  ♠ AQ2  ♥ A104  ←—  ♠ QJ108762	West 1NT AP	North 2♣	East Pass	1♣
Board: 14 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♠ S	North:  ♠ QJ3  ♥ K75  ♠ Q10873  ♠ KQ	South:  ♠ K10762  ♥ Q942  ♠ A9  ♣ 43	West AP	North 1◆	East 1NT	
Board: 15 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ AK 1092  ♥ 109743  ♦ —  ♠ Q107	South:  ♣ 4  ♥ AJ85  ♠ K1042  ♣ KJ53	West 1NT	North 2♣	East AP	South 1♦

Board: 11 Dealer: S Vul: None HCP: 12	<ul><li>A5</li><li>♥ 94</li><li>♦ 95</li><li>AKJ8542</li></ul>	West Bids 1NT if possible. You bid first.
Board: 12 Dealer: N Vul: NS HCP: 9	<ul><li>★ K832</li><li>♥ Q6543</li><li>◆ A97</li><li>◆ 7</li></ul>	East Bids 1NT if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 13 Dealer: S Vul: NS HCP: 13	<ul><li>AQ2</li><li>✓ A104</li><li>✓ —</li><li>✓ QJ108762</li></ul>	West Bids 1NT if possible. You bid first.
Board: 14 Dealer: N Vul: NS HCP: 9	<ul><li>★ K10762</li><li>★ Q942</li><li>★ A9</li><li>★ 43</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 15 Dealer: S Vul: None HCP: 12	<ul><li>4</li><li>★ AJ85</li><li>★ K1042</li><li>★ KJ53</li></ul>	West Bids 1NT if possible. You bid first.

Board: 11 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ Q10963  ♥ KQJ10  ♠ J72  ♠ 9	South:  ♠ A5  ♥ 94  ♦ 95  ♣ AKJ8542	West 1NT	North 2♠	East AP	South 1♣
Board: 12 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 2♠ W	North:  ♠ AQ  ♥ K2  ♦ 10854  ♣ KQ865	South:  ♠ K832  ♥ Q6543  ♠ A97  ♣ 7	West 2♠	North 1♣ AP	East 1NT	
Board: 13 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 5♣ S	North:  ♣ J9863  ♥ QJ72  ♠ AJ7  ♣ 3	South:  ♠ AQ2  ♥ A104  ←—  ♠ QJ108762	West 1NT AP	North 2♣	East Pass	1♣
Board: 14 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2♠ S	North:  ♠ QJ3  ♥ K75  ♠ Q10873  ♠ KQ	South:  ♠ K10762  ♥ Q942  ♠ A9  ♣ 43	West AP	North 1◆	East 1NT	
Board: 15 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ AK 1092  ♥ 109743  ♦ —  ♠ Q107	South:  ♣ 4  ♥ AJ85  ♠ K1042  ♣ KJ53	West 1NT	North 2♣	East AP	South 1♦

Board: 16	East Bids 1NT if possible. East Bids 3♣ if possible. You bid first.
Board: 17	West Bids 1NT if possible.  Partner bids first.
Board: 18	East Bids 1NT if possible. You bid first.
Board: 19	West Bids 1NT if possible.  Partner bids first.
Board: 20	East Bids 1NT if possible. You bid first.

Board: 16 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 3♣ E	North:	South:  ♠ QJ1054  ♥ K9652  ♠ K3  ♣ 9	West Pass	North 1 Pass	East 1NT 3♣	
Board: 17 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2♥ N	North:  ♠ A1094  ♥ K10652  ♦ J3  ♣ J5	South:  ♠ K3  ♥ Q83  ♠ KQ942  ♣ Q96	West 1NT	North 2♥	East AP	South 1♦
Board: 18 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S	North:  ♠ A8  ♥ AJ64  ♠ K82  ♣ 8754	South:  ◆ J9743  ◆ Q1093  ◆ J3  ◆ AJ	West AP	North 1♣	East 1NT	
Board: 19 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ AQ652  ♥ 9876  ♠ 62  ♠ K8	South:  ♠ KJ9  ♥ KJ  ♠ K9875  ♣ J94	West 1NT	North 2♠	East AP	South 1 ◆
Board: 20 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♠ S	North:  ♠ Q8  ♥ K654  ♠ A962  ♠ QJ7	South:  ♠ 109642  ♥ AJ92  ♦ J  ♠ K43	West AP	North 1◆	East 1NT	

Board: 16 Dealer: N Vul: NS HCP: 9	<ul><li>◆ QJ1054</li><li>◆ K9652</li><li>◆ K3</li><li>◆ 9</li></ul>	East Bids 1NT if possible. East Bids 3♣ if possible.  Partner bids first.
Board: 17 Dealer: S Vul: None HCP: 12	<b>♠</b> K3 <b>♥</b> Q83 <b>♦</b> KQ942 <b>♣</b> Q96	West Bids 1NT if possible. You bid first.
Board: 18 Dealer: N Vul: Both HCP: 9	<ul><li></li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 19 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ9</li><li>★ KJ</li><li>★ K9875</li><li>★ J94</li></ul>	West Bids 1NT if possible. You bid first.
Board: 20 Dealer: N Vul: None HCP: 9	<ul><li>★ 109642</li><li>▼ AJ92</li><li>◆ J</li><li>★ K43</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 16 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 3♣ E	North:	South:  ♠ QJ1054  ♥ K9652  ♠ K3  ♣ 9	West Pass	North 1 Pass	East 1NT 3♣	
Board: 17 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2♥ N	North:  ♠ A1094  ♥ K10652  ♦ J3  ♣ J5	South:  ♠ K3  ♥ Q83  ♠ KQ942  ♣ Q96	West 1NT	North 2♥	East AP	South 1♦
Board: 18 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S	North:  ♠ A8  ♥ AJ64  ♠ K82  ♣ 8754	South:  ◆ J9743  ◆ Q1093  ◆ J3  ◆ AJ	West AP	North 1♣	East 1NT	
Board: 19 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ AQ652  ♥ 9876  ♠ 62  ♠ K8	South:  ♠ KJ9  ♥ KJ  ♠ K9875  ♣ J94	West 1NT	North 2♠	East AP	South 1 ◆
Board: 20 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♠ S	North:  ♠ Q8  ♥ K654  ♠ A962  ♠ QJ7	South:  ♠ 109642  ♥ AJ92  ♦ J  ♠ K43	West AP	North 1◆	East 1NT	

Board: 21 Dealer: S Vul: NS HCP: 9	<ul><li>♣ Q7632</li><li>♥ J1085</li><li>♦ K8</li><li>♣ K4</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 22 Dealer: N Vul: EW HCP: 12	<ul><li>★ K5</li><li>♥ J654</li><li>◆ K1092</li><li>◆ KQ4</li></ul>	East Bids 1NT if possible. You bid first.
Board: 23 Dealer: S Vul: None HCP: 9	<ul><li>♣ QJ54</li><li>♥ Q10972</li><li>◆ Q43</li><li>♠ Q</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 24 Dealer: N Vul: None HCP: 12	<ul><li>★74</li><li>✓ K</li><li>◆ AQ10852</li><li>◆ K1084</li></ul>	East Bids 1NT if possible. You bid first.
Board: 25 Dealer: S Vul: Both HCP: 9	<ul><li>★ KJ1086</li><li>▼ K982</li><li>◆ 52</li><li>◆ Q8</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 21 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 2♠ N	North:  ♠ Q7632  ♥ J1085  ♦ K8  ♣ K4	South:  ♠ AJ98  ♥ Q6  ♠ A92  ♣ Q987	West 1NT	North 2♣	East AP	South 1♣
Board: 22 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2♠ S	North:  ♠ K5  ♥ J654  ♦ K1092  ♣ KQ4	South:  ♠ Q9762  ♥ AQ73  ♦ J7  ♣ 73	West AP	North 1◆	East 1NT	
Board: 23 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3•X W	North:  ♠ QJ54  ♥ Q10972  • Q43  ♠ Q	South:  ♠ A986  ♥ A65  ♠ J5  ♠ K1085		North 2♥ X	East Pass AP	1♣
Board: 24 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 S	North:  ♣ 74  ▼ K  • AQ10852  ♣ K1084	South:  ♠ KQ1085  ♥ Q10874  ←—  ♠ Q62	West AP	North 1◆	East 1NT	
Board: 25 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 44 N	North:  ♠ KJ1086  ♥ K982  ♠ 52  ♣ Q8	South:  ♠ A74  ♥ 3  ♠ KJ1083  ♣ A543	West 1NT Pass	North 2♣ 4♣	East Pass AP	1♦

Board: 21 Dealer: S Vul: NS HCP: 13	<ul><li>▲ AJ98</li><li>♥ Q6</li><li>◆ A92</li><li>▲ Q987</li></ul>	West Bids 1NT if possible. You bid first.
Board: 22 Dealer: N Vul: EW HCP: 9	<ul><li>♣ Q9762</li><li>♥ AQ73</li><li>◆ J7</li><li>♣ 73</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 23 Dealer: S Vul: None HCP: 12	<ul><li>▲ A986</li><li>♥ A65</li><li>◆ J5</li><li>♣ K1085</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 24 Dealer: N Vul: None HCP: 9	<b>♦</b> KQ1085 <b>♥</b> Q10874 <b>♦</b> — <b>♣</b> Q62	East Bids 1NT if possible.  Partner bids first.
Board: 25 Dealer: S Vul: Both HCP: 12	<ul><li>★ A74</li><li>▼ 3</li><li>◆ KJ1083</li><li>◆ A543</li></ul>	West Bids 1NT if possible. You bid first.

Board: 21 Dealer: S Vul: NS North HCP: 9 South HCP: 13 Contract: 2♠ N	North:  ♠ Q7632  ♥ J1085  ♦ K8  ♣ K4	South:  ♠ AJ98  ♥ Q6  ♠ A92  ♣ Q987	West 1NT	North 2♣	East AP	South 1♣
Board: 22 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2♠ S	North:  ♠ K5  ♥ J654  ♦ K1092  ♣ KQ4	South:  ♠ Q9762  ♥ AQ73  ♦ J7  ♣ 73	West AP	North 1◆	East 1NT	
Board: 23 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3•X W	North:  ♠ QJ54  ♥ Q10972  • Q43  ♠ Q	South:  ♠ A986  ♥ A65  ♠ J5  ♠ K1085		North 2♥ X	East Pass AP	1♣
Board: 24 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2 S	North:  ♣ 74  ▼ K  • AQ10852  ♣ K1084	South:  ♠ KQ1085  ♥ Q10874  ←—  ♠ Q62	West AP	North 1◆	East 1NT	
Board: 25 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 44 N	North:  ♠ KJ1086  ♥ K982  ♠ 52  ♣ Q8	South:  ♠ A74  ♥ 3  ♠ KJ1083  ♣ A543	West 1NT Pass	North 2♣ 4♣	East Pass AP	1♦

Board: 26 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q43</li><li>♥ 1065</li><li>◆ AQ63</li><li>♣ A52</li></ul>	East Bids 1NT if possible. You bid first.
Board: 27 Dealer: S Vul: None HCP: 9	<ul><li>♣ J7632</li><li>♥ Q754</li><li>♦ —</li><li>♣ AQ42</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 28 Dealer: N Vul: None HCP: 13	<ul><li>♠ 6</li><li>♥ A65</li><li>♦ Q1053</li><li>♠ AK874</li></ul>	East Bids 1NT if possible. You bid first.
Board: 29 Dealer: S Vul: None HCP: 9	<b>★</b> KQ873 <b>♥</b> 10543 <b>♦</b> 2 <b>♣</b> A62	West Bids 1NT if possible.  Partner bids first.
Board: 30 Dealer: N Vul: NS HCP: 13	<ul><li>★ K6</li><li>✓ A2</li><li>◆ A76543</li><li>◆ Q97</li></ul>	East Bids 1NT if possible. You bid first.

Board: 26 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 S	North:  ♠ Q43  ♥ 1065  ♠ AQ63  ♣ A52	South:  ♠ A987  ♥ KJ984  ♦ J5  ♣ 98	West AP	North 1◆	East 1NT	
Board: 27 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2♠ N	North:	South:  ♠ A84  ♥ AJ10  ♦ 9652  ♠ K87	West 1NT	North 2♣	East AP	South 1♦
Board: 28 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4 S	North:  ♠ 6  ♥ A65  ♦ Q1053  ♠ AK874	South:  ♠ K952  ♥ KQJ103  ♠ 6  ♣ 1095	West Pass AP	North 1♣ 3♥	East 1NT Pass	2♥
Board: 29 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2♠ N	North:  ♠ KQ873  ♥ 10543  ♦ 2  ♠ A62	South:  ♠ A4  ♥ QJ2  ♦ QJ97  ♠ K954	West 1NT	North 2♣	East AP	South 1♦
Board: 30 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3 N	North:  ♠ K6  ♥ A2  ♠ A76543  ♣ Q97	South:  ♠ Q873  ♥ KQ953  ♠ Q10  ♣ 32	West Pass	North 1♦ 3♦	East 1NT AP	

Board: 26 Dealer: N Vul: Both HCP: 9	<ul><li>▲ A987</li><li>♥ KJ984</li><li>◆ J5</li><li>◆ 98</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 27 Dealer: S Vul: None HCP: 12	<ul><li>★ A84</li><li>✓ AJ10</li><li>◆ 9652</li><li>◆ K87</li></ul>	West Bids 1NT if possible. You bid first.
Board: 28 Dealer: N Vul: None HCP: 9	<ul><li>★ K952</li><li>▼ KQJ103</li><li>◆ 6</li><li>◆ 1095</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 29 Dealer: S Vul: None HCP: 13	<ul><li>▲ A4</li><li>♥ QJ2</li><li>◆ QJ97</li><li>▲ K954</li></ul>	West Bids 1NT if possible. You bid first.
Board: 30 Dealer: N Vul: NS HCP: 9	<ul><li>♠ Q873</li><li>♥ KQ953</li><li>♦ Q10</li><li>♠ 32</li></ul>	East Bids 1NT if possible.  Partner bids first.

Board: 26 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2 S	North:  ♠ Q43  ♥ 1065  ♠ AQ63  ♣ A52	South:  ♠ A987  ♥ KJ984  ♦ J5  ♣ 98	West AP	North 1◆	East 1NT	
Board: 27 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2♠ N	North:	South:  ♠ A84  ♥ AJ10  ♦ 9652  ♠ K87	West 1NT	North 2♣	East AP	South 1♦
Board: 28 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4 S	North:  ♠ 6  ♥ A65  ♦ Q1053  ♠ AK874	South:  ♠ K952  ♥ KQJ103  ♠ 6  ♣ 1095	West Pass AP	North 1♣ 3♥	East 1NT Pass	2♥
Board: 29 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2♠ N	North:  ♠ KQ873  ♥ 10543  ♦ 2  ♠ A62	South:  ♠ A4  ♥ QJ2  ♦ QJ97  ♠ K954	West 1NT	North 2♣	East AP	South 1♦
Board: 30 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 3 N	North:  ♠ K6  ♥ A2  ♠ A76543  ♣ Q97	South:  ♠ Q873  ♥ KQ953  ♠ Q10  ♣ 32	West Pass	North 1♦ 3♦	East 1NT AP	

Board: 31 Dealer: S Vul: Both HCP: 9	<ul><li>★ K964</li><li>▼ KQ862</li><li>◆ J1075</li><li>◆ —</li></ul>	West Bids 1NT if possible. East Bids 5♣ if possible.  Partner bids first.
Board: 32 Dealer: N Vul: Both HCP: 13	<ul><li>♠ 64</li><li>♥ Q9</li><li>♠ AJ72</li><li>♠ AQ1065</li></ul>	East Bids 1NT if possible. You bid first.
Board: 33 Dealer: S Vul: NS HCP: 9	<ul><li>★ A765</li><li>▼ KQ764</li><li>◆ 5</li><li>★ 1097</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 34 Dealer: N Vul: Both HCP: 12	<ul><li>★ 109</li><li>★ A73</li><li>★ A103</li><li>★ A10763</li></ul>	East Bids 1NT if possible. You bid first.
Board: 35 Dealer: S Vul: None HCP: 9	<ul><li>AQ1032</li><li>K8542</li><li>6</li><li>₹76</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 31 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 5♣X E	North:  ♠ K964  ♥ KQ862  ♦ J1075  ♠ —	South:  ◆ 87  ▼ AJ10  ◆ Q9632  ◆ AQ9	West  1NT Pass AP	North 2♥ 4♥	East Pass 5♣	1♦
Board: 32 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 S	North:  ♠ 64  ♥ Q9  ♠ AJ72  ♣ AQ1065	South:  ♠ Q982  ♥ KJ1074  ♠ Q93  ♣ J	West AP	North 1♣	East 1NT	
Board: 33 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2 N	North:  ♠ A765  ♥ KQ764  ♦ 5  ♠ 1097	South:  ♠ KQ  ♥ 32  ♠ AJ10873  ♣ Q64	West 1NT	North 2♥	East AP	South 1♦
Board: 34 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S	North:  ♠ 109  ♥ A73  ♠ A103  ♣ A10763	South:  ♠ AJ632  ♥ J964  ♠ K64  ♠ 5	West AP	North 1♣	East 1NT	
Board: 35 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2♠ N	North:  ♠ AQ1032  ♥ K8542  ♠ 6  ♠ 76	South:  ♠ K9  ♥ 103  ♠ A954  ♣ AQ953	West 1NT	North 2♠	East AP	South 1♣

Board: 31 Dealer: S Vul: Both HCP: 13	<ul><li>♣87</li><li>♥ AJ10</li><li>◆ Q9632</li><li>♣ AQ9</li></ul>	West Bids 1NT if possible. East Bids 5♣ if possible. You bid first.
Board: 32 Dealer: N Vul: Both HCP: 9	<ul><li>◆ Q982</li><li>♥ KJ1074</li><li>◆ Q93</li><li>◆ J</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 33 Dealer: S Vul: NS HCP: 12	<b>♠</b> KQ <b>♥</b> 32 <b>♦</b> AJ10873 <b>♣</b> Q64	West Bids 1NT if possible. You bid first.
Board: 34 Dealer: N Vul: Both HCP: 9	<ul><li>▲ AJ632</li><li>♥ J964</li><li>♦ K64</li><li>♣ 5</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 35 Dealer: S Vul: None HCP: 13	<b>★</b> K9 <b>♥</b> 103 <b>♦</b> A954 <b>♣</b> AQ953	West Bids 1NT if possible. You bid first.

Board: 31 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 5♣X E	North:  ♠ K964  ♥ KQ862  ♦ J1075  ♠ —	South:  ◆ 87  ▼ AJ10  ◆ Q9632  ◆ AQ9	West  1NT Pass AP	North 2♥ 4♥	East Pass 5♣	1♦
Board: 32 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 2 S	North:  ♠ 64  ♥ Q9  ♠ AJ72  ♣ AQ1065	South:  ♠ Q982  ♥ KJ1074  ♠ Q93  ♣ J	West AP	North 1♣	East 1NT	
Board: 33 Dealer: S Vul: NS North HCP: 9 South HCP: 12 Contract: 2 N	North:  ♠ A765  ♥ KQ764  ♦ 5  ♠ 1097	South:  ♠ KQ  ♥ 32  ♠ AJ10873  ♣ Q64	West 1NT	North 2♥	East AP	South 1♦
Board: 34 Dealer: N Vul: Both North HCP: 12 South HCP: 9 Contract: 2♠ S	North:  ♠ 109  ♥ A73  ♠ A103  ♣ A10763	South:  ♠ AJ632  ♥ J964  ♠ K64  ♠ 5	West AP	North 1♣	East 1NT	
Board: 35 Dealer: S Vul: None North HCP: 9 South HCP: 13 Contract: 2♠ N	North:  ♠ AQ1032  ♥ K8542  ♠ 6  ♠ 76	South:  ♠ K9  ♥ 103  ♠ A954  ♣ AQ953	West 1NT	North 2♠	East AP	South 1♣

Board: 36 Dealer: N Vul: None HCP: 12	♦ 85 ♥ K105 ♦ Q432 ♣ AK84	East Bids 1NT if possible. You bid first.
Board: 37 Dealer: S Vul: NS HCP: 8	<ul><li>◆ QJ1043</li><li>♥ J1075</li><li>◆ —</li><li>◆ KJ52</li></ul>	West Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 4♦ if possible. Partner bids first.
Board: 38 Dealer: N Vul: Both HCP: 13	<ul><li>♠ AKJ</li><li>♥ K542</li><li>♦ Q1063</li><li>♠ 65</li></ul>	East Bids 1NT if possible. West Bids 5♣ if possible. You bid first.
Board: 39 Dealer: S Vul: None HCP: 9	<ul><li>AQ865</li><li>QJ1032</li><li>← —</li><li>975</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible.  Partner bids first.
Board: 40 Dealer: N Vul: NS HCP: 12	<ul><li>◆ Q952</li><li>▼ K5</li><li>◆ K762</li><li>◆ A42</li></ul>	East Bids 1NT if possible. You bid first.

Board: 36 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♥ S	North:  ♠ 85  ♥ K105  • Q432  ♣ AK84	South:  ♠ AQ74  ♥ Q6432  ♠ 6  ♣ J52	West AP	North 1◆	East 1NT	
Board: 37 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 4•X W	North:  ♠ QJ1043  ♥ J1075  ←—  ♣ KJ52	South:  ♠ A7  ♥ A96  ♠ A102  ♠ Q9864	West  1NT 2 Pass Pass AP	North  2 Pass Pass Pass Pass	Pass	South 1♣ Pass 3♣ 4♣ X
Board: 38 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 5&X W	North:  ♠ AKJ  ♥ K542  ♦ Q1063  ♣ 65	South:	West Pass 5♣	North 1♦ 3♥ X	East 1NT Pass AP	2♥
Board: 39 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3♠ N	North:  ♠ AQ865  ♥ QJ1032  ♦—  ♣ 975	South:  ♠ K42  ♥ 9  ♠ KQJ42  ♠ K843	West  1NT 3♣  AP	North 2♠ Pass	East Pass Pass	1♦ Pass
Board: 40 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 4♠ S	North:  ♠ Q952  ♥ K5  ♦ K762  ♣ A42	South:  ♠ KJ1083  ♥ Q983  ♠ QJ  ♣ 109	West Pass AP	North 1  3  ♣	East 1NT Pass	2♠

Board: 36 Dealer: N Vul: None HCP: 9	<ul><li>AQ74</li><li>♥ Q6432</li><li>6</li><li>J52</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 37 Dealer: S Vul: NS HCP: 14	<ul><li>♣ A7</li><li>♥ A96</li><li>◆ A102</li><li>♣ Q9864</li></ul>	West Bids 1NT if possible. West Bids 2♦ if possible. East Bids 3♦ if possible. East Bids 4♦ if possible. You bid first.
Board: 38 Dealer: N Vul: Both HCP: 9	♦ 8652 ♥ Q10863 ♦ A7 • K10	East Bids 1NT if possible. West Bids 5♣ if possible.  Partner bids first.
Board: 39 Dealer: S Vul: None HCP: 12	<ul><li>★ K42</li><li>♥ 9</li><li>◆ KQJ42</li><li>◆ K843</li></ul>	West Bids 1NT if possible. West Bids 3♣ if possible. You bid first.
Board: 40 Dealer: N Vul: NS HCP: 9	<b>♣</b> KJ1083 <b>♥</b> Q983 <b>♦</b> QJ <b>♣</b> 109	East Bids 1NT if possible.  Partner bids first.

Board: 36 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♥ S	North:  ♠ 85  ♥ K105  • Q432  ♣ AK84	South:  ♠ AQ74  ♥ Q6432  ♠ 6  ♣ J52	West AP	North 1◆	East 1NT	
Board: 37 Dealer: S Vul: NS North HCP: 8 South HCP: 14 Contract: 4•X W	North:  ♠ QJ1043  ♥ J1075  ←—  ♣ KJ52	South:  ♠ A7  ♥ A96  ♠ A102  ♠ Q9864	West  1NT 2 Pass Pass AP	North  2 Pass Pass Pass Pass	Pass	South 1♣ Pass 3♣ 4♣ X
Board: 38 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 5&X W	North:  ♠ AKJ  ♥ K542  ♦ Q1063  ♣ 65	South:	West Pass 5♣	North 1♦ 3♥ X	East 1NT Pass AP	2♥
Board: 39 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 3♠ N	North:  ♠ AQ865  ♥ QJ1032  ♦—  ♣ 975	South:  ♠ K42  ♥ 9  ♠ KQJ42  ♠ K843	West  1NT 3♣  AP	North 2♠ Pass	East Pass Pass	1♦ Pass
Board: 40 Dealer: N Vul: NS North HCP: 12 South HCP: 9 Contract: 4♠ S	North:  ♠ Q952  ♥ K5  ♦ K762  ♣ A42	South:  ♠ KJ1083  ♥ Q983  ♠ QJ  ♣ 109	West Pass AP	North 1  3  ♣	East 1NT Pass	2♠

Board: 41 Dealer: S Vul: Both HCP: 9	<ul><li>★ A1032</li><li>★ K8642</li><li>◆ Q4</li><li>★ 72</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 42 Dealer: N Vul: Both HCP: 13	♣2 ♥ KQ3 ♦ K1052 ♣ KQ974	East Bids 1NT if possible. You bid first.
Board: 43 Dealer: S Vul: Both HCP: 9	<ul><li>♣ QJ76</li><li>♥ QJ973</li><li>♦ 108</li><li>♣ K3</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 44 Dealer: N Vul: NS HCP: 14	<ul><li>★ K97</li><li>★ A</li><li>◆ KQ32</li><li>◆ Q8743</li></ul>	East Bids 1NT if possible. You bid first.
Board: 45 Dealer: S Vul: Both HCP: 9	<ul><li>◆ QJ1085</li><li>▼ AQ962</li><li>◆ 864</li><li>◆ —</li></ul>	West Bids 1NT if possible.  Partner bids first.

Board: 41 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2♥ N	North:  ♠ A1032  ♥ K8642  ♠ Q4  ♣ 72	South:  ♠ K97  ▼ 73  ♠ AJ65  ♣ A954	West 1NT	North 2♥	East AP	South 1♦
Board: 42 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 4♥ S	North:  ♠ 2  ♥ KQ3  ♠ K1052  ♣ KQ974	South:  ♠ QJ107  ♥ A10852  ♠ Q74  ♠ 5	West Pass AP	North 1♣ 3♥	East 1NT Pass	2♥
Board: 43 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 3 S	North:  ♠ QJ76  ♥ QJ973  • 108  ♠ K3	South:  ♠ AK54  ♥ 2  ♠ KJ9764  ♣ J4		North 2♥	East Pass	1♦
Board: 44 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 4♠ S	North:  ♠ K97  ✔ A  ♠ KQ32  ♣ Q8743	South:  ♠ QJ643  ♥ K842  ♦ 9  ♣ K62	West Pass AP	North 1♣ 3♠	East 1NT Pass	2♠
Board: 45 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 24 N	North:  ♠ QJ1085  ♥ AQ962  ♠ 864  ♣ —	South:  ♠ A9  ♥ 74  ♦ J97  ♠ AK10632	West 1NT	North 2♣	East AP	South 1♣

Board: 41 Dealer: S Vul: Both HCP: 12		West Bids 1NT if possible. You bid first.
Board: 42 Dealer: N Vul: Both HCP: 9	◆ QJ107 ▼ A10852 ◆ Q74 ◆ 5	East Bids 1NT if possible.  Partner bids first.
Board: 43 Dealer: S Vul: Both HCP: 12	<b>▼</b> 2	West Bids 1NT if possible. You bid first.
Board: 44 Dealer: N Vul: NS HCP: 9	<ul><li>◆ QJ643</li><li>▼ K842</li><li>◆ 9</li><li>◆ K62</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 45 Dealer: S Vul: Both HCP: 12	<b>▼</b> 74	West Bids 1NT if possible. You bid first.

Board: 41 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 2♥ N	North:  ♠ A1032  ♥ K8642  ♠ Q4  ♣ 72	South:  ♠ K97  ▼ 73  ♠ AJ65  ♣ A954	West 1NT	North 2♥	East AP	South 1♦
Board: 42 Dealer: N Vul: Both North HCP: 13 South HCP: 9 Contract: 4♥ S	North:  ♠ 2  ♥ KQ3  ♠ K1052  ♣ KQ974	South:  ♠ QJ107  ♥ A10852  ♠ Q74  ♠ 5	West Pass AP	North 1♣ 3♥	East 1NT Pass	2♥
Board: 43 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 3 S	North:  ♠ QJ76  ♥ QJ973  • 108  ♠ K3	South:  ♠ AK54  ♥ 2  ♠ KJ9764  ♣ J4		North 2♥	East Pass	1♦
Board: 44 Dealer: N Vul: NS North HCP: 14 South HCP: 9 Contract: 4♠ S	North:  ♠ K97  ✔ A  ♠ KQ32  ♣ Q8743	South:  ♠ QJ643  ♥ K842  ♦ 9  ♣ K62	West Pass AP	North 1♣ 3♠	East 1NT Pass	2♠
Board: 45 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 24 N	North:  ♠ QJ1085  ♥ AQ962  ♠ 864  ♣ —	South:  ♠ A9  ♥ 74  ♦ J97  ♠ AK10632	West 1NT	North 2♣	East AP	South 1♣

## North hands (Practice Page)

Board: 46 Dealer: N Vul: None HCP: 12	<ul><li>10982</li><li>✓ AK2</li><li>✓ K653</li><li>✓ Q2</li></ul>	East Bids 1NT if possible. You bid first.
Board: 47 Dealer: S Vul: Both HCP: 9	<ul><li>★ KJ74</li><li>♥ J7543</li><li>◆ A102</li><li>◆ 7</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 48 Dealer: N Vul: NS HCP: 13	<ul><li>♣ Q63</li><li>♥ Q85</li><li>♦ Q762</li><li>♣ AQJ</li></ul>	East Bids 1NT if possible. You bid first.
Board: 49 Dealer: S Vul: Both HCP: 9	<ul><li>★ A10982</li><li>♥ Q1093</li><li>◆ QJ109</li><li>◆ —</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 50 Dealer: N Vul: Both HCP: 14	<ul><li>▲ A5</li><li>▼ 10983</li><li>◆ QJ96</li><li>▲ AK10</li></ul>	East Bids 1NT if possible. You bid first.

Board: 46 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 4♠ S	North:  ♠ 10982  ♥ AK2  ♦ K653  ♣ Q2	South:  ♠ AQ543  ♥ J7543  ♠ Q8  ♣ 7	West Pass AP	North 1  3  ♣	East 1NT Pass	2♠
Board: 47 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 3 N	North:  ♠ KJ74  ♥ J7543  ♠ A102  ♣ 7	South:  ♠ AQ32  ♥ K62  ♠ K6  ♠ 9862		North 2♥ X	East Pass Pass	1♣ Pass
Board: 48 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2 S	North:  ♠ Q63  ♥ Q85  ♦ Q762  ♠ AQJ	South:  ♠ A982  ♥ J10763  ♠ A105  ♠ 7	West AP	North 1◆	East 1NT	
Board: 49 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 3 S	North:  ♠ A10982  ♥ Q1093  ♠ QJ109  ♣ —	South:  ♠ Q  ♥ A4  ♠ K652  ♠ KQ10832	West 1NT AP	North 2♠	East Pass	1♣
Board: 50 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2 S	North:  ♠ A5  ▼ 10983  ◆ QJ96  ♣ AK10	South:  ♠ QJ1032  ♥ Q654  ♠ A1073  ♣ —	West AP	North 1◆	East 1NT	

#### South hands (Practice Page)

Board: 46 Dealer: N Vul: None HCP: 9	<ul><li>AQ543</li><li>✓ J7543</li><li>✓ Q8</li><li>✓ 7</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 47 Dealer: S Vul: Both HCP: 12	<ul><li>AQ32</li><li>K62</li><li>K6</li><li>9862</li></ul>	West Bids 1NT if possible. West Bids 3♦ if possible. You bid first.
Board: 48 Dealer: N Vul: NS HCP: 9	<ul><li>★ A982</li><li>▼ J10763</li><li>◆ A105</li><li>◆ 7</li></ul>	East Bids 1NT if possible.  Partner bids first.
Board: 49 Dealer: S Vul: Both HCP: 14	<b>♣</b> Q <b>♥</b> A4 <b>♦</b> K652 <b>♣</b> KQ10832	West Bids 1NT if possible. You bid first.
Board: 50 Dealer: N Vul: Both HCP: 9	◆ QJ1032 ♥ Q654 ◆ A1073 ◆ —	East Bids 1NT if possible.  Partner bids first.

Board: 46 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 4♠ S	North:  ♠ 10982  ♥ AK2  ♦ K653  ♣ Q2	South:  ♠ AQ543  ♥ J7543  ♠ Q8  ♣ 7	West Pass AP	North 1  3  ♣	East 1NT Pass	2♠
Board: 47 Dealer: S Vul: Both North HCP: 9 South HCP: 12 Contract: 3 N	North:  ♠ KJ74  ♥ J7543  ♠ A102  ♣ 7	South:  ♠ AQ32  ♥ K62  ♠ K6  ♠ 9862		North 2♥ X	East Pass Pass	1♣ Pass
Board: 48 Dealer: N Vul: NS North HCP: 13 South HCP: 9 Contract: 2 S	North:  ♠ Q63  ♥ Q85  ♠ Q762  ♠ AQJ	South:  ♠ A982  ♥ J10763  ♠ A105  ♠ 7	West AP	North 1◆	East 1NT	
Board: 49 Dealer: S Vul: Both North HCP: 9 South HCP: 14 Contract: 3 S	North:  ♠ A10982  ♥ Q1093  ♠ QJ109  ♣ —	South:  ♠ Q  ♥ A4  ♠ K652  ♠ KQ10832	West 1NT AP	North 2♠	East Pass	1♣
Board: 50 Dealer: N Vul: Both North HCP: 14 South HCP: 9 Contract: 2 S	North:  ♠ A5  ▼ 10983  ◆ QJ96  ♣ AK10	South:  ♠ QJ1032  ♥ Q654  ♠ A1073  ♣ —	West AP	North 1◆	East 1NT	

# North hands (Practice Page)

Board: 51 Dealer: S Vul: Both HCP: 9	<ul><li>♣ Q9752</li><li>♥ KJ96</li><li>◆ 87</li><li>♣ QJ</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 52 Dealer: N Vul: None HCP: 12	<ul><li>Q2</li><li>♥ 9</li><li>AK632</li><li>★ K8743</li></ul>	East Bids 1NT if possible. You bid first.
Board: 53 Dealer: S Vul: None HCP: 9	<ul><li>♣ QJ862</li><li>♥ AJ87</li><li>◆ 9</li><li>♣ J82</li></ul>	West Bids 1NT if possible.  Partner bids first.
Board: 54 Dealer: N Vul: None HCP: 13	<ul><li>◆ Q104</li><li>◆ J43</li><li>◆ AQ953</li><li>◆ A10</li></ul>	East Bids 1NT if possible. You bid first.
Board: 55 Dealer: S Vul: NS HCP: 7	♣ A6543 ♥ 10932 ♦ K854 ♣ —	West Bids 1NT if possible. East Bids 2♥ if possible.  Partner bids first.

Board: 51 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 4♠ N	North:  ♠ Q9752  ♥ KJ96  ♠ 87  ♠ QJ	South:  • 1064  • A5  • AJ6  • A6543	West 1NT Pass	North 2♣ 4♠	East Pass AP	1♣
Board: 52 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♥ S	North:  ♠ Q2  ♥ 9  ♠ AK632  ♠ K8743	South:  ♣ J754  ♥ J10732  ♦ —  ♣ AQJ10	West AP	North 1◆	East 1NT	
Board: 53 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ QJ862  ♥ AJ87  ♦ 9  ♣ J82	South:	West 1NT	North 2♣	East AP	South 1
Board: 54 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4 S	North:  ♠ Q104  ♥ J43  ♠ AQ953  ♠ A10	South:  ♠ AK62  ♥ Q10952  ♦ 10  ♣ 432	West Pass AP	North 1  3  ▼	East 1NT Pass	2♥
Board: 55 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 2♥ E	North:  ♠ A6543  ♥ 10932  ♠ K854  ♣ —	South:  ♠ KQ92  ♥ K  ♦ J1096  ♣ AJ93	West 1NT	North 2	East 2♥	South 1 • AP

#### South hands (Practice Page)

Board: 51 Dealer: S Vul: Both	<ul><li>1064</li><li>✓ A5</li><li>AJ6</li></ul>	West Bids 1NT if possible.  You bid first.
HCP: 13 Board: 52	♣ A6543 ♠ J754	Tou blu first.
Dealer: N Vul: None	♥ J10732 ♦ —	East Bids 1NT if possible.
HCP: 9	♣ AQJ10	Partner bids first.
Board: 53 Dealer: S	<b>♦</b> 54 <b>♥</b> 54	West Bids 1NT if possible.
Vul: None HCP: 12	◆ AQ10432 ◆ AQ4	You bid first.
Board: 54 Dealer: N	<b>♠</b> AK62 <b>♥</b> Q10952	East Bids 1NT if possible.
Vul: None HCP: 9	<ul><li>10</li><li>432</li></ul>	Partner bids first.
Board: 55	<b>♠</b> KQ92	West Bids 1NT if possible.
Dealer: S Vul: NS	<b>♥</b> K <b>♦</b> J1096	East Bids 2♥ if possible.
HCP: 14	♣ AJ93	You bid first.

Board: 51 Dealer: S Vul: Both North HCP: 9 South HCP: 13 Contract: 4♠ N	North:  ♠ Q9752  ♥ KJ96  ♠ 87  ♠ QJ	South:  • 1064  • A5  • AJ6  • A6543	West 1NT Pass	North 2♣ 4♠	East Pass AP	1♣
Board: 52 Dealer: N Vul: None North HCP: 12 South HCP: 9 Contract: 2♥ S	North:  ♠ Q2  ♥ 9  ♠ AK632  ♠ K8743	South:  ♣ J754  ♥ J10732  ♦ —  ♣ AQJ10	West AP	North 1◆	East 1NT	
Board: 53 Dealer: S Vul: None North HCP: 9 South HCP: 12 Contract: 2♠ N	North:  ♠ QJ862  ♥ AJ87  ♦ 9  ♣ J82	South:	West 1NT	North 2♣	East AP	South 1
Board: 54 Dealer: N Vul: None North HCP: 13 South HCP: 9 Contract: 4 S	North:  ♠ Q104  ♥ J43  ♠ AQ953  ♠ A10	South:  ♠ AK62  ♥ Q10952  ♦ 10  ♣ 432	West Pass AP	North 1  3  ▼	East 1NT Pass	2♥
Board: 55 Dealer: S Vul: NS North HCP: 7 South HCP: 14 Contract: 2♥ E	North:  ♠ A6543  ♥ 10932  ♠ K854  ♣ —	South:  ♠ KQ92  ♥ K  ♦ J1096  ♣ AJ93	West 1NT	North 2	East 2♥	South 1 • AP

#### North hands (Practice Page)

#### **Mitchell Stayman**

Board: 56 ♠ A75 East Bids 1NT if possible.

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Board: 57
Dealer: S ★ AQ865
▼ K842
West Bids 1NT if possible.

Vul: Both HCP: 9 ♦ 982 Partner bids first.

Board: 56 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2 S	North:  ♠ A75  ♥ J754  ♠ QJ6  ♣ KJ7	South:	West AP	North 1♣	East 1NT	
Board: 57 Dealer: S	North: ♠ AQ865	South: ♠ KJ109	West	North	East	South 1
Vul: Both North HCP: 9	<b>♥</b> K842	<b>♥</b> 5	1NT	2♠	Pass	<b>4</b> ♥ <sup>1</sup>
South HCP: 14 Contract: 4♠ N	♦ 8 ♣ 982	◆ AKJ102 ◆ Q107	Pass 1. Splin		AP	

#### South hands (Practice Page)

#### **Mitchell Stayman**

Board: 56 **♦** 9863 East Bids 1NT if possible. Dealer: N **♥** KQ932

Vul: EW **♦** 1084 Partner bids first. HCP: 9 **♣** A

Board: 57 **♦** KJ109

West Bids 1NT if possible. **v** 5 Dealer: S

**♦** AKJ102 Vul: Both You bid first. HCP: 14 **♣** Q107

Board: 56 Dealer: N Vul: EW North HCP: 12 South HCP: 9 Contract: 2 S	North:  ♠ A75  ♥ J754  ♠ QJ6  ♣ KJ7	South:	West AP	North 1♣	East 1NT	
Board: 57 Dealer: S	North: ♠ AQ865	South: ♠ KJ109	West	North	East	South 1
Vul: Both North HCP: 9	<b>♥</b> K842	<b>♥</b> 5	1NT	2♠	Pass	<b>4</b> ♥ <sup>1</sup>
South HCP: 14 Contract: 4♠ N	♦ 8 ♣ 982	◆ AKJ102 ◆ Q107	Pass 1. Splin		AP	