North hands (Practice Page)

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

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

Vul: Both HCP: 8

↑ 73♣ K

West Opens 1NT.

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

You bid first.

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

South hands (Practice Page)

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

Vul: Both ◆ Q10852

HCP: 3 ♣ J10943

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

East Bids 3NT if possible.

Partner bids first.

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

North hands (Practice Page)

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

Board: 7 Dealer: E Vul: None North HCP: 12 South HCP: 8 Contract: 3•X E	North: ♠— ▼ AKQ1096 ◆ J93 ♣ Q1075	South: ♠ Q1098 ♥ 32 ♠ K752 ♠ K92	West 2♥ AP	North 3♥		South Pass X4
Board: 8 Dealer: W Vul: EW North HCP: 15 South HCP: 3 Contract: 1N W	North: ♠ KQ9 ♥ A82 ♠ Q65 ♠ KJ62	South:	West 1NT	North AP	East	South
Board: 9 Dealer: E Vul: Both North HCP: 7 South HCP: 10 Contract: 2♠ E	North: ♣ 3 ♥ J10542 • Q ♣ A107642	South: ♠ Q10987 ♥ A98 ♦ J52 ♠ K9	West 2♥	North Pass		South Pass AP
Board: 10 Dealer: W Vul: None North HCP: 13 South HCP: 5 Contract: 1N W	North: ♠ J84 ♥ Q75 ♠ KQJ52 ♠ A4	South: ♠ 6532 ♥ K9 ♦ 986 ♠ Q986	West 1NT	North AP	East	South
Board: 11 Dealer: E Vul: NS North HCP: 11 South HCP: 11 Contract: 1N E	North: ♠ Q3 ♥ AK86 ♦ 953 ♣ Q1093	South: ♠ K65 ♥ 74 ♦ A10764 ♣ KJ7	West	North	East 1NT	
Board: 12 Dealer: W Vul: Both North HCP: 10 South HCP: 6 Contract: 3♠ N	North: ♠ A10874 ♥ 5 ♠ K108 ♣ K874	South:	1NT 3♥ AP	North 2♣¹ Pass i-Landy	X Pass	Pass 3♠

South hands (Practice Page)

Board: 7 Dealer: E Vul: None HCP: 8	♣ Q1098♥ 32♦ K752♣ K92	East Opens 1NT. West Bids 2♥ if possible. East Bids 3♠ if possible. You bid first.
Board: 8 Dealer: W Vul: EW HCP: 3	1032✓ QJ1064310353	West Opens 1NT. Partner bids first.
Board: 9 Dealer: E Vul: Both HCP: 10	♣ Q10987♥ A98♦ J52♣ K9	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 10 Dealer: W Vul: None HCP: 5	♠ 6532♥ K9♦ 986♠ Q986	West Opens 1NT. Partner bids first.
Board: 11 Dealer: E Vul: NS HCP: 11	★ K65▼ 74◆ A10764◆ KJ7	East Opens 1NT. You bid first.
Board: 12 Dealer: W Vul: Both HCP: 6	♠ 6532♥ KQ87◆ J932♠ 2	West Opens 1NT. East Doubles 2♠ if possible. West Bids 3♥ if possible. Partner bids first.

Board: 7 Dealer: E Vul: None North HCP: 12 South HCP: 8 Contract: 3•X E	North: ♠— ▼ AKQ1096 ◆ J93 ♣ Q1075	South: ♠ Q1098 ♥ 32 ♠ K752 ♠ K92	West 2♥ AP	North 3♥		South Pass X4
Board: 8 Dealer: W Vul: EW North HCP: 15 South HCP: 3 Contract: 1N W	North: ♠ KQ9 ♥ A82 ♠ Q65 ♠ KJ62	South:	West 1NT	North AP	East	South
Board: 9 Dealer: E Vul: Both North HCP: 7 South HCP: 10 Contract: 2♠ E	North: ♣ 3 ♥ J10542 • Q ♣ A107642	South: ♠ Q10987 ♥ A98 ♦ J52 ♠ K9	West 2♥	North Pass		South Pass AP
Board: 10 Dealer: W Vul: None North HCP: 13 South HCP: 5 Contract: 1N W	North: ♠ J84 ♥ Q75 ♠ KQJ52 ♠ A4	South: ♠ 6532 ♥ K9 ♦ 986 ♠ Q986	West 1NT	North AP	East	South
Board: 11 Dealer: E Vul: NS North HCP: 11 South HCP: 11 Contract: 1N E	North: ♠ Q3 ♥ AK86 ♦ 953 ♣ Q1093	South: ♠ K65 ♥ 74 ♦ A10764 ♣ KJ7	West	North	East 1NT	
Board: 12 Dealer: W Vul: Both North HCP: 10 South HCP: 6 Contract: 3♠ N	North: ♠ A10874 ♥ 5 ♠ K108 ♣ K874	South:	1NT 3♥ AP	North 2♣¹ Pass i-Landy	X Pass	Pass 3♠

North hands (Practice Page)

Board: 13 Dealer: E Vul: None HCP: 1	★7654★86★7653★J107	East Opens 1NT. West Bids 4♣ if possible. East Bids 4♠ if possible. West Bids 6NT if possible. Partner bids first.
Board: 14 Dealer: W Vul: NS HCP: 16	AQ9✓ AK7✓ K10862✓ 93	West Opens 1NT. You bid first.
Board: 15 Dealer: E Vul: EW HCP: 3	QJ10642▼ 10◆ 62◆ 9652	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 16 Dealer: W Vul: None HCP: 4	♣ J10 ▼ 10854 ◆ 109653 ♣ QJ	West Opens 1NT. East Bids 2NT if possible. You bid first.
Board: 17 Dealer: E Vul: NS HCP: 9	♠ A7♥ Q94◆ QJ9♠ 87654	East Opens 1NT. Partner bids first.

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

You bid first.

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

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

Contract: 3N W

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

South:

♠ K53

♥ QJ10

◆ J1076432

♣—

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

South hands (Practice Page)

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

Board: 18 Dealer: W

Vul: EW

HCP: 7

★ K53 **♥** QJ10

♦ J1076432

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West Opens 1NT.

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

Partner bids first.

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

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

Contract: 3N W

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

South:

♠ K53

♥ QJ10

◆ J1076432

♣—

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

North hands (Practice Page)

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

Board: 19 Dealer: E Vul: Both North HCP: 8 South HCP: 11 Contract: 1N E	North:	South: ♠ AK 104 ▼ 10942 ♠ 65 ♠ A42	West North East South 1NT AP
Board: 20 Dealer: W Vul: NS North HCP: 7 South HCP: 11 Contract: 1N W	North: ◆ 9832 ▼ A98654 ◆ K6 ◆ 3	South: ♠ KJ6 ♥ K3 ♦ 10975 ♣ A1076	West North East South 1NT AP
Board: 21 Dealer: E Vul: EW North HCP: 8 South HCP: 11 Contract: 1N E	North: ♠ 843 ♥ QJ1065 ♠ K ♣ Q642	South: ♠ AQ65 ♥ 97 ♠ Q109532 ♠ K	West North East South 1NT AP
Board: 22 Dealer: W Vul: Both North HCP: 9 South HCP: 9 Contract: 2♠ W	North: ♠ A72 ♥ J74 • Q1092 ♣ Q82	South: ♠ KQ10 ♥ Q1083 ♦ J73 ♣ J105	West North East South 1NT Pass 2♥ Pass 2♠ AP
Board: 23 Dealer: E Vul: None North HCP: 11 South HCP: 12 Contract: 3N N	North: ♠ AQ63 ♥ J4 ♠ Q752 ♣ Q53	South: ♠ K109 ▼ KQ62 ♦ 3 ♠ KJ1097	West North East South 1NT X ¹ Pass 2NT Pass 3NT AP 1. Multi-Landy, 4M-5m or 18+ HCP
Board: 24 Dealer: W Vul: EW North HCP: 14 South HCP: 8 Contract: 2 N	North: ♠ K106 ♥ KQ82 ♦ 9 ♣ AQ865	South: ♠ QJ432 ♥ 93 ♠ A86 ♣ J72	West North East South 1NT X¹ Pass 2♣ Pass 2♥ AP 1. Multi-Landy, 4M-5m or 18+ HCP

South hands (Practice Page)

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

Board: 19 Dealer: E Vul: Both North HCP: 8 South HCP: 11 Contract: 1N E	North:	South: ♠ AK 104 ▼ 10942 ♠ 65 ♠ A42	West North East South 1NT AP
Board: 20 Dealer: W Vul: NS North HCP: 7 South HCP: 11 Contract: 1N W	North: ◆ 9832 ▼ A98654 ◆ K6 ◆ 3	South: ♠ KJ6 ♥ K3 ♦ 10975 ♣ A1076	West North East South 1NT AP
Board: 21 Dealer: E Vul: EW North HCP: 8 South HCP: 11 Contract: 1N E	North: ♠ 843 ♥ QJ1065 ♠ K ♣ Q642	South: ♠ AQ65 ♥ 97 ♠ Q109532 ♠ K	West North East South 1NT AP
Board: 22 Dealer: W Vul: Both North HCP: 9 South HCP: 9 Contract: 2♠ W	North: ♠ A72 ♥ J74 • Q1092 ♣ Q82	South: ♠ KQ10 ♥ Q1083 ♦ J73 ♣ J105	West North East South 1NT Pass 2♥ Pass 2♠ AP
Board: 23 Dealer: E Vul: None North HCP: 11 South HCP: 12 Contract: 3N N	North: ♠ AQ63 ♥ J4 ♠ Q752 ♣ Q53	South: ♠ K109 ▼ KQ62 ♦ 3 ♠ KJ1097	West North East South 1NT X ¹ Pass 2NT Pass 3NT AP 1. Multi-Landy, 4M-5m or 18+ HCP
Board: 24 Dealer: W Vul: EW North HCP: 14 South HCP: 8 Contract: 2 N	North: ♠ K106 ♥ KQ82 ♦ 9 ♣ AQ865	South: ♠ QJ432 ♥ 93 ♠ A86 ♣ J72	West North East South 1NT X¹ Pass 2♣ Pass 2♥ AP 1. Multi-Landy, 4M-5m or 18+ HCP

North hands (Practice Page)

Board: 25 Dealer: E Vul: Both HCP: 5	◆98♥ QJ865◆9732◆ Q5	East Opens 1NT. West Bids 2NT if possible. East Bids 3NT if possible. East Doubles 4♥ if possible. Partner bids first.
Board: 26 Dealer: W Vul: None HCP: 13	★ A10654♥ Q9★ 3★ AK865	West Opens 1NT. East Bids 6♦ if possible. You bid first.
Board: 27 Dealer: E Vul: NS HCP: 4	J1073✓ K10974◆ 98◆ 97	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 7♠ if possible. Partner bids first.
Board: 28 Dealer: W Vul: None HCP: 9	♦ QJ97 ♥ K ♦ K982 ♣ 10985	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 29 Dealer: E Vul: NS HCP: 5	◆Q10942 ▼ 764 ◆ K10 ◆ 1096	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.

West Opens 1NT.
East Bids 3♥ if possible.
West Bids 3NT if possible.
East Bids 6NT if possible.

You bid first.

Board: 25 Dealer: E Vul: Both North HCP: 5 South HCP: 10 Contract: 4 VX N	North:	South: ♠ AQ1042 ♥ K9432 ←— ♣ J62	West North East South 1NT 2♣¹ 2NT Pass 3NT Pass Pass 4♥ X AP 1. Multi-Landy, both majors
Board: 26 Dealer: W Vul: None North HCP: 13 South HCP: 1 Contract: 6•X E	North: ♠ A10654 ♥ Q9 ♦ 3 ♣ AK865	South:	West North East South 1NT 2♠¹ 6♦ Pass Pass XA♠♠ AP 1. Multi-Landy, 5M-4m
Board: 27 Dealer: E Vul: NS North HCP: 4 South HCP: 6 Contract: 7♠ E	North: ♠ J1073 ♥ K10974 ♦ 98 ♠ 97	South: ♠ 6 ♥ J52 ♠ Q10653 ♠ K643	West North East South 1NT Pass 4♥¹ Pass 4♠ Pass 4NT² Pass 5♠ Pass 7♠ AP 1. Texas 2. Blackwood 0314, for ♠
Board: 28 Dealer: W Vul: None North HCP: 9 South HCP: 11 Contract: 2 \(\) W	North: ♠ QJ97 ♥ K ♠ K982 ♠ 10985	South: ♠ K2 ♥ QJ852 ♦ 53 ♣ KQ74	West North East South 1NT Pass 2♥ Pass 2♠ AP
Board: 29 Dealer: E Vul: NS North HCP: 5 South HCP: 6 Contract: 3N E	North: ♠ Q10942 ♥ 764 ♠ K10 ♣ 1096	South: ♣ 7 ♥ Q982 ♣ J753 ♣ QJ43	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3NT AP 1. Stayman

Board: 30 Dealer: W Vul: EW North HCP: 4 South HCP: 4

Contract: 6N W

North: **♠** 94 **♥** K543 **♦** 974 **♣** J642

South: **♠** QJ82 **♥** J1086 **♦** 853 **♣** 109

West North East South 1NT Pass 3♥¹ Pass 3NT Pass 6NT AP

1. Splinter

South hands (Practice Page)

Board: 25 Dealer: E Vul: Both HCP: 10	AQ1042✓ K9432✓ —✓ J62	East Opens 1NT. West Bids 2NT if possible. East Bids 3NT if possible. East Doubles 4♥ if possible. You bid first.
Board: 26 Dealer: W Vul: None HCP: 1	♦ 9832♥ J87654♦ 98♠ 10	West Opens 1NT. East Bids 6♦ if possible. Partner bids first.
Board: 27 Dealer: E Vul: NS HCP: 6	♠ 6♥ J52♦ Q10653♠ K643	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 7♠ if possible. You bid first.
Board: 28 Dealer: W Vul: None HCP: 11	★ K2♥ QJ852◆ 53◆ KQ74	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 29 Dealer: E Vul: NS HCP: 6	♣ 7	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.

West Opens 1NT.
East Bids 3♥ if possible.
West Bids 3NT if possible.
East Bids 6NT if possible.

Partner bids first.

Board: 25 Dealer: E Vul: Both North HCP: 5 South HCP: 10 Contract: 4 VX N	North:	South: ♠ AQ1042 ♥ K9432 ←— ♣ J62	West North East South 1NT 2♣¹ 2NT Pass 3NT Pass Pass 4♥ X AP 1. Multi-Landy, both majors
Board: 26 Dealer: W Vul: None North HCP: 13 South HCP: 1 Contract: 6•X E	North: ♠ A10654 ♥ Q9 ♦ 3 ♣ AK865	South:	West North East South 1NT 2♠¹ 6♦ Pass Pass XA♠♠ AP 1. Multi-Landy, 5M-4m
Board: 27 Dealer: E Vul: NS North HCP: 4 South HCP: 6 Contract: 7♠ E	North: ♠ J1073 ♥ K10974 ♦ 98 ♠ 97	South: ♠ 6 ♥ J52 ♠ Q10653 ♠ K643	West North East South 1NT Pass 4♥¹ Pass 4♠ Pass 4NT² Pass 5♠ Pass 7♠ AP 1. Texas 2. Blackwood 0314, for ♠
Board: 28 Dealer: W Vul: None North HCP: 9 South HCP: 11 Contract: 2 \(\) W	North: ♠ QJ97 ♥ K ♠ K982 ♠ 10985	South: ♠ K2 ♥ QJ852 ♦ 53 ♣ KQ74	West North East South 1NT Pass 2♥ Pass 2♠ AP
Board: 29 Dealer: E Vul: NS North HCP: 5 South HCP: 6 Contract: 3N E	North: ♠ Q10942 ♥ 764 ♠ K10 ♣ 1096	South: ♣ 7 ♥ Q982 ♣ J753 ♣ QJ43	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3NT AP 1. Stayman

Board: 30 Dealer: W Vul: EW North HCP: 4 South HCP: 4

Contract: 6N W

North: **♠** 94 **♥** K543 **♦** 974 **♣** J642

South: **♠** QJ82 **♥** J1086 **♦** 853 **♣** 109

West North East South 1NT Pass 3♥¹ Pass 3NT Pass 6NT AP

1. Splinter

North hands (Practice Page)

Board: 31 Dealer: E Vul: None HCP: 9	♠ 9♥ AQ852♦ Q95♠ J983	East Opens 1NT. Partner bids first.
Board: 32 Dealer: W Vul: NS HCP: 10	52109652KQJ43A	West Opens 1NT. You bid first.
Board: 33 Dealer: E Vul: EW HCP: 5	1073K74J9854J10	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 34 Dealer: W Vul: Both HCP: 11	★K106▼A10◆1063◆A8632	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 35 Dealer: E Vul: NS HCP: 7	♠ A754♥ 92♦ J762♠ Q103	East Opens 1NT. West Bids 3NT if possible. Partner bids first.

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

You bid first.

Board: 31 Dealer: E Vul: None North HCP: 9 South HCP: 10 Contract: 1N E	North: ◆ 9 ▼ AQ852 ◆ Q95 ◆ J983	South: ♠ K1075 ♥ J6 ♠ K763 ♣ K76	West North East South 1NT AP
Board: 32 Dealer: W Vul: NS North HCP: 10 South HCP: 9 Contract: 1N W	North:	South: ♠ KJ843 ♥ K ♦ 97 ♠ Q9764	West North East South 1NT AP
Board: 33 Dealer: E Vul: EW North HCP: 5 South HCP: 9 Contract: 4♥ E	North: ♠ 1073 ♥ K74 ♦ J9854 ♣ J10	South: ♠ K92 ♥ 98 ♠ AQ1062 ♣ 732	West North East South 1NT Pass 4 1 Pass 4 1 AP 1 Texas
Board: 34 Dealer: W Vul: Both North HCP: 11 South HCP: 2 Contract: 4♥ W	North: ♠ K106 ♥ A10 • 1063 ♣ A8632	South: ♣ J9532 ♥ 652 ♦ J984 ♣ 5	West North East South 1NT Pass 2 → Pass 2 ▼ Pass 4 ▼ AP
Board: 35 Dealer: E Vul: NS North HCP: 7 South HCP: 5 Contract: 3N E	North: ♠ A754 ♥ 92 ♦ J762 ♣ Q103	South: ♠ 986 ♥ QJ10863 ♠ Q103 ♠ 2	West North East South 1NT Pass 3NT AP
Board: 36 Dealer: W Vul: EW North HCP: 8 South HCP: 5 Contract: 4♥ E	North: ◆ Q9732 ◆ 65 ◆ A3 ◆ Q753	South:	West North East South 1NT Pass 2 Pass 2NT¹ Pass 4 AP 1. Extended acceptance after NT

South hands (Practice Page)

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

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

Partner bids first.

Board: 31 Dealer: E Vul: None North HCP: 9 South HCP: 10 Contract: 1N E	North: ◆ 9 ▼ AQ852 ◆ Q95 ◆ J983	South: ♠ K1075 ♥ J6 ♠ K763 ♣ K76	West North East South 1NT AP
Board: 32 Dealer: W Vul: NS North HCP: 10 South HCP: 9 Contract: 1N W	North:	South: ♠ KJ843 ♥ K ♦ 97 ♠ Q9764	West North East South 1NT AP
Board: 33 Dealer: E Vul: EW North HCP: 5 South HCP: 9 Contract: 4♥ E	North: ♠ 1073 ♥ K74 ♦ J9854 ♣ J10	South: ♠ K92 ♥ 98 ♠ AQ1062 ♣ 732	West North East South 1NT Pass 4 1 Pass 4 1 AP 1 Texas
Board: 34 Dealer: W Vul: Both North HCP: 11 South HCP: 2 Contract: 4♥ W	North: ♠ K106 ♥ A10 • 1063 ♣ A8632	South: ♣ J9532 ♥ 652 ♦ J984 ♣ 5	West North East South 1NT Pass 2 → Pass 2 ▼ Pass 4 ▼ AP
Board: 35 Dealer: E Vul: NS North HCP: 7 South HCP: 5 Contract: 3N E	North: ♠ A754 ♥ 92 ♦ J762 ♣ Q103	South: ♠ 986 ♥ QJ10863 ♠ Q103 ♠ 2	West North East South 1NT Pass 3NT AP
Board: 36 Dealer: W Vul: EW North HCP: 8 South HCP: 5 Contract: 4♥ E	North: ◆ Q9732 ◆ 65 ◆ A3 ◆ Q753	South:	West North East South 1NT Pass 2 Pass 2NT¹ Pass 4 AP 1. Extended acceptance after NT

North hands (Practice Page)

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

HCP: 11 ♣ J964

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

You bid first.

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

South hands (Practice Page)

Board: 37 Dealer: E Vul: Both HCP: 10	AQ104✓ A97484△ 643	East Opens 1NT. You bid first.
Board: 38 Dealer: W Vul: None HCP: 6	★ 86542▼ A3◆ Q109◆ 876	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♣ if possible. West Bids 3NT if possible. Partner bids first.
Board: 39 Dealer: E Vul: EW HCP: 13	★ K7▼ KQ94◆ J1042◆ A53	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. You bid first.
Board: 40 Dealer: W Vul: Both HCP: 5	★ 10▼ KQ92◆ 8432◆ 9532	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. Partner bids first.
Board: 41 Dealer: E Vul: None HCP: 6	◆ 962♥ QJ8◆ 984◆ QJ74	East Opens 1NT. You bid first.

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

Vul: NS

♦ 10542 HCP: 8 **♣** Q10

West Bids 4♥ if possible.

East Bids 4♦ if possible.

West Opens 1NT.

Partner bids first.

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

North hands (Practice Page)

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

Board: 47 Dealer: E Vul: None HCP: 7	QJ♥ 97KJ854₱ 8765	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 5♠ if possible. East Bids 5♠ if possible. West Bids 6♠ if possible. Partner bids first.
Board: 48 Dealer: W Vul: NS HCP: 5	★ KJ9653▼ 72◆ J◆ 10654	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. You bid first.

Board: 43	North:	South:	West North East South
Dealer: E	4 4	♦ J732	1NT Pass
Vul: Both North HCP: 4	♥ Q10875	9 32	2♣¹ Pass 2♠ Pass
South HCP: 6	♦ J8	◆ 10742	4♠ AP
Contract: 4♠ E	♣ J9764	♣ KQ	1. Stayman
Board: 44	North:	South:	
Dealer: W	• 742	♦ 95	West North East South
Vul: None	♥ J87643	♥ KQ9	1NT Pass 4♥¹ Pass
North HCP: 3 South HCP: 13	◆ Q1053	♦ J876	4♠ AP
Contract: 4♠ W	♣ —	♣ AK105	1. Texas
Board: 45	North:	South:	
Dealer: E	• Q10743	4 9	West North East South
Vul: NS	▼ 1042	♥ 853	1NT Pass
North HCP: 7 South HCP: 8	♦ J8	◆ Q107643	2♦ Pass 2♥ Pass 2♠ AP
Contract: 2♠ W	♣ A94	♣ KQJ	Z♠ AF
Dogude 46			West North East South
Board: 46 Dealer: W	North:	South:	1NT X^1 4 \checkmark Pass
Vul: EW	♠ Q	★ 743	4♠ Pass Pass X
North HCP: 13	✓ AQ53✓ Q52	♥ J1062 ♦ 94	AP
South HCP: 5	• Q32 • K10942	♥ 94 ♣ A863	1. Multi-Landy, 4M-5m or 18+ HCP
Contract: 4♠X W	11109.2	111000	2. Texas
			West North East South
Board: 47			1NT Pass
Dealer: E	North:	South:	$4 \checkmark 1$ Pass $4 \spadesuit$ Pass
Vul: None	♠ QJ ♥ 97	♦ 98 ♥ KQJ1053	4NT ² Pass 5♣ Pass
North HCP: 7	◆ KJ854	◆ 1097	5♦ X 5♠ Pass
South HCP: 6	♣ 8765	♣ 93	6♠ AP
Contract: 6♠ E			1. Texas
			2. Blackwood 0314, for ♠

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

North HCP: 3 South HCP: 11 Contract: 3♥ W North: **♠** KJ9653

♥ 72 **♦** J

♦ 10654

South: ♠ A74

♥ J98 ♦ Q8653

♣ A3

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

1. Stayman

South hands (Practice Page)

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

Board: 47 Dealer: E Vul: None HCP: 6	◆98♥ KQJ1053◆1097◆93	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 5♠ if possible. East Bids 5♠ if possible. West Bids 6♠ if possible. You bid first.
Board: 48 Dealer: W Vul: NS HCP: 11	★ A74♥ J98◆ Q8653★ A3	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♥ if possible. Partner bids first.

Board: 43	North:	South:	West North East South
Dealer: E	4 4	♦ J732	1NT Pass
Vul: Both North HCP: 4	♥ Q10875	♥ 932	2♣¹ Pass 2♠ Pass
South HCP: 6	♦ J8	◆ 10742	4♠ AP
Contract: 4♠ E	♣ J9764	♣ KQ	1. Stayman
Board: 44	North:	South:	
Dealer: W	• 742	♦ 95	West North East South
Vul: None	♥ J87643	♥ KQ9	1NT Pass 4♥¹ Pass
North HCP: 3 South HCP: 13	◆ Q1053	♦ J876	4♠ AP
Contract: 4♠ W	♣ —	♣ AK105	1. Texas
Board: 45	North:	South:	
Dealer: E	• Q10743	4 9	West North East South
Vul: NS	▼ 1042	♥ 853	1NT Pass
North HCP: 7 South HCP: 8	♦ J8	◆ Q107643	2♦ Pass 2♥ Pass 2♠ AP
Contract: 2♠ W	♣ A94	♣ KQJ	Z ♣ AF
Dogude 46			West North East South
Board: 46 Dealer: W	North:	South:	1NT X^1 4 \checkmark Pass
Vul: EW	♠ Q	★ 743	4♠ Pass Pass X
North HCP: 13	✓ AQ53✓ Q52	♥ J1062 ♦ 94	AP
South HCP: 5	• Q32 ◆ K10942	♥ 94 ♣ A863	1. Multi-Landy, 4M-5m or 18+ HCP
Contract: 4♠X W	11109.2	111000	2. Texas
			West North East South
Board: 47			1NT Pass
Dealer: E	North:	South:	$4 \checkmark 1$ Pass $4 \spadesuit$ Pass
Vul: None	♠ QJ ♥ 97	♦ 98 ♥ KQJ1053	4NT ² Pass 5♣ Pass
North HCP: 7	◆ KJ854	◆ 1097	5♦ X 5♠ Pass
South HCP: 6	♣ 8765	♣ 93	6♠ AP
Contract: 6♠ E			1. Texas
			2. Blackwood 0314, for ♠

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

North HCP: 5 South HCP: 11 Contract: 3♥ W North: **♠** KJ9653

♥ 72 **♦** J

♦ 10654

South: ♠ A74

▼ J98◆ Q8653◆ A3

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

1. Stayman

North hands (Practice Page)

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

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

Board: 49 Dealer: E Vul: EW North HCP: 11 South HCP: 4 Contract: 3N E	North: ♠ A93 ♥ K964 ♠ A5 ♣ 7632	South: ♠ 1072 ♥ A752 ♦ 10943 ♣ 109	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT AP
Board: 50 Dealer: W Vul: Both North HCP: 10 South HCP: 1 Contract: 3N W	North: ♠ KJ86 ♥ 9875 ♠ AQ62 ♣ 4	South: ◆ 532 ▼ 64 ◆ J9843 ♣ 1097	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3♠ Pass 3NT AP 1. Stayman
Board: 51 Dealer: E Vul: NS North HCP: 4 South HCP: 4 Contract: 7♥ E	North: ♠ Q1075 ♥ 103 ♦ 109543 ♠ Q6	South: ♠ K962 ♥ 86 ♦ J7 ♣ 109875	West North East South 1NT Pass 4♦¹ Pass 4♥ Pass 4NT² Pass 5♣ Pass 7♥ AP 1. Texas 2. Blackwood 0314, for ♥
Board: 52 Dealer: W Vul: EW North HCP: 4 South HCP: 10 Contract: 4♥ W	North: ♠ QJ85 ♥ 97 ♦ 764 ♣ J863	South: ♠ K10943 ♥ 53 ♠ A1052 ♠ K4	West North East South 1NT Pass 2 Pass 2 Pass 4 AP
Board: 53 Dealer: E Vul: None North HCP: 16 South HCP: 2 Contract: 1N E	North: ♠ 104 ♥ AK ♠ AJ86532 ♠ A7	South:	West North East South 1NT AP

Board: 54 North: South: Dealer: W West North East South **♦** J10 **♦** 8543 Vul: EW 1NT Pass **v** 8763 **¥** 42 **2**♦ Pass North HCP: 3 **♦** 97 **♦** J842 6NT AP **2**♥ Pass South HCP: 5 **♣** J74 **♣** KQ963 Contract: 6N W

South hands (Practice Page)

Board: 49 Dealer: E Vul: EW HCP: 4	1072✓ A75210943№ 109	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 50 Dealer: W Vul: Both HCP: 1	★ 532♥ 64◆ J9843★ 1097	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 51 Dealer: E Vul: NS HCP: 4	★K962▼86◆J7◆109875	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 7♥ if possible. You bid first.
Board: 52 Dealer: W Vul: EW HCP: 10	★K10943▼53◆A1052★K4	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible. Partner bids first.

Board: 53 Dealer: E Vul: None HCP: 2	♠ 975♥ 97543♦ —♠ Q9432	East Opens 1NT. You bid first.
Board: 54 Dealer: W Vul: EW HCP: 5	♦ 8543♥ 42♦ 97♠ KQ963	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 6NT if possible. Partner bids first.

Board: 49 Dealer: E Vul: EW North HCP: 11 South HCP: 4 Contract: 3N E	North: ♠ A93 ♥ K964 ♠ A5 ♣ 7632	South: ♠ 1072 ♥ A752 ♦ 10943 ♣ 109	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT AP
Board: 50 Dealer: W Vul: Both North HCP: 10 South HCP: 1 Contract: 3N W	North: ♠ KJ86 ♥ 9875 ♠ AQ62 ♣ 4	South: ◆ 532 ▼ 64 ◆ J9843 ♣ 1097	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3♠ Pass 3NT AP 1. Stayman
Board: 51 Dealer: E Vul: NS North HCP: 4 South HCP: 4 Contract: 7♥ E	North: ♠ Q1075 ♥ 103 ♦ 109543 ♠ Q6	South: ♠ K962 ♥ 86 ♦ J7 ♣ 109875	West North East South 1NT Pass 4♦¹ Pass 4♥ Pass 4NT² Pass 5♣ Pass 7♥ AP 1. Texas 2. Blackwood 0314, for ♥
Board: 52 Dealer: W Vul: EW North HCP: 4 South HCP: 10 Contract: 4♥ W	North: ♠ QJ85 ♥ 97 ♦ 764 ♣ J863	South: ♠ K10943 ♥ 53 ♠ A1052 ♠ K4	West North East South 1NT Pass 2 Pass 2 Pass 4 AP
Board: 53 Dealer: E Vul: None North HCP: 16 South HCP: 2 Contract: 1N E	North: ♠ 104 ♥ AK ♠ AJ86532 ♠ A7	South:	West North East South 1NT AP

Board: 54 North: South: Dealer: W West North East South **♦** J10 **♦** 8543 Vul: EW 1NT Pass **v** 8763 **¥** 42 **2**♦ Pass North HCP: 3 **♦** 97 **♦** J842 6NT AP **2**♥ Pass South HCP: 5 **♣** J74 **♣** KQ963 Contract: 6N W

North hands (Practice Page)

Board: 55 Dealer: E Vul: Both HCP: 14	♣ J ♥ AK76 • K843 ♣ K1043	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.
Board: 56 Dealer: W Vul: None HCP: 12	Q4✓ J653✓ 5✓ AKQ764	West Opens 1NT. You bid first.
Board: 57 Dealer: E Vul: NS HCP: 7	♦ 8 ♥ K1076 ♦ 8742 ♣ A964	East Opens 1NT. West Doubles 2♦ if possible. West Doubles Pass if possible. East Bids 3♣ if possible. Partner bids first.
Board: 58 Dealer: W Vul: Both HCP: 6	★ 8653♥ Q42◆ QJ95◆ J2	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 59 Dealer: E Vul: None HCP: 4	107432★ A426★ 7532	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 4♥ if possible. Partner bids first.

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

Board: 55 Dealer: E Vul: Both North HCP: 14 South HCP: 3 Contract: 2N E	North: ♣ J ♥ AK76 ♦ K843 ♣ K1043	South: ♠ 106432 ♥ Q3 ♦ 975 ♣ J92	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 2NT AP 1. Stayman
Board: 56 Dealer: W Vul: None North HCP: 12 South HCP: 6 Contract: 1N W	North: ♠ Q4 ♥ J653 ♦ 5 ♠ AKQ764	South:	West North East South 1NT AP
Board: 57 Dealer: E Vul: NS North HCP: 7 South HCP: 12 Contract: 3♠ N	North: ♣ 8 ♥ K1076 ♦ 8742 ♣ A964	South: ♠ AK109652 ♥ Q92 ♠ 6 ♣ K7	West North East South 1NT 2•¹ X 2• Pass Pass X Pass 3• 3• AP 1. Multi-Landy, Multi
Board: 58 Dealer: W Vul: Both North HCP: 6 South HCP: 11 Contract: 2 W	North: ♠ 8653 ♥ Q42 ♠ QJ95 ♣ J2	South: ♠ K4 ♥ J10 ♠ K10 ♠ A987543	West North East South 1NT Pass 2♦ Pass 2♥ AP
Board: 59 Dealer: E Vul: None North HCP: 4 South HCP: 8 Contract: 4 E	North:	South: ♠ KQJ65 ♥ 8 ♦ J72 ♣ J1064	West North East South 1NT Pass 2 Pass $2 \stackrel{1}{•} 1$ X 2NT ² $3 \stackrel{1}{•} 4$ AP 1. Extended acceptance after NT 2. Cue bid, a $\stackrel{1}{•}$ stopper

Board: 60 Dealer: W Vul: NS North HCP: 4 South HCP: 13

Contract: 1N W

North:

◆ 74

◆ 96

◆ A7654

◆ 9643

South:

♠ KJ2

♥ AKJ42

♦ 98

West North East South 1NT AP

785 185

♣ J85

South hands (Practice Page)

Board: 55 Dealer: E Vul: Both HCP: 3	106432Q3975J92	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.
Board: 56 Dealer: W Vul: None HCP: 6	★865▼1087◆AQ10643★3	West Opens 1NT. Partner bids first.
Board: 57 Dealer: E Vul: NS HCP: 12	AK109652♥ Q926K7	East Opens 1NT. West Doubles 2♦ if possible. West Doubles Pass if possible. East Bids 3♣ if possible. You bid first.
Board: 58 Dealer: W Vul: Both HCP: 11	★ K4♥ J10◆ K10◆ A987543	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 59 Dealer: E Vul: None HCP: 8	★KQJ65▼ 8◆ J72◆ J1064	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 4♥ if possible. You bid first.

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

Board: 55 Dealer: E Vul: Both North HCP: 14 South HCP: 3 Contract: 2N E	North: ♣ J ♥ AK76 ♦ K843 ♣ K1043	South: ♠ 106432 ♥ Q3 ♦ 975 ♣ J92	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 2NT AP 1. Stayman
Board: 56 Dealer: W Vul: None North HCP: 12 South HCP: 6 Contract: 1N W	North: ♠ Q4 ♥ J653 ♦ 5 ♠ AKQ764	South:	West North East South 1NT AP
Board: 57 Dealer: E Vul: NS North HCP: 7 South HCP: 12 Contract: 3♠ N	North: ♣ 8 ♥ K1076 ♦ 8742 ♣ A964	South: ♠ AK109652 ♥ Q92 ♠ 6 ♣ K7	West North East South 1NT 2•¹ X 2• Pass Pass X Pass 3• 3• AP 1. Multi-Landy, Multi
Board: 58 Dealer: W Vul: Both North HCP: 6 South HCP: 11 Contract: 2 W	North: ♠ 8653 ♥ Q42 ♠ QJ95 ♣ J2	South: ♠ K4 ♥ J10 ♠ K10 ♠ A987543	West North East South 1NT Pass 2♦ Pass 2♥ AP
Board: 59 Dealer: E Vul: None North HCP: 4 South HCP: 8 Contract: 4 E	North:	South: ♠ KQJ65 ♥ 8 ♦ J72 ♣ J1064	West North East South 1NT Pass 2 Pass $2 \stackrel{1}{•} 1$ X 2NT ² $3 \stackrel{1}{•} 4$ AP 1. Extended acceptance after NT 2. Cue bid, a $\stackrel{1}{•}$ stopper

Board: 60 Dealer: W Vul: NS North HCP: 4 South HCP: 13

Contract: 1N W

North:

◆ 74

◆ 96

◆ A7654

◆ 9643

South:

♠ KJ2

♥ AKJ42

♦ 98

West North East South 1NT AP

785 185

♣ J85

North hands (Practice Page)

Board: 61 Dealer: E Vul: EW HCP: 7	♠ 643♥ A94♦ 86♠ K8742	East Opens 1NT. West Bids 2♦ if possible. East Bids 2NT if possible. West Bids 4♣ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 62 Dealer: W Vul: None HCP: 13	AQ104106AQJ2763	West Opens 1NT. You bid first.
Board: 63 Dealer: E Vul: NS HCP: 12	★ KQ2▼ J7◆ AQ876◆ 874	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 64 Dealer: W Vul: Both HCP: 10	▶ J9♥ J10873◆ AK42♣ J3	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 4♠ if possible. You bid first.

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

Board: 61 Dealer: E Vul: EW North HCP: 7 South HCP: 5 Contract: 4♥ E	North:	South:	West North East South 1NT Pass 2 Pass 2NT¹ Pass 4♣² Pass 4♥ AP 1. Extended acceptance after NT 2. Splinter
Board: 62 Dealer: W Vul: None North HCP: 13 South HCP: 5 Contract: 1N W	North: ♠ AQ104 ♥ 106 ♠ AQJ2 ♣ 763	South: ◆ 9763 ▼ Q843 • K5 ◆ 1092	West North East South 1NT AP
Board: 63 Dealer: E Vul: NS North HCP: 12 South HCP: 4 Contract: 4♠ W	North: ♠ KQ2 ♥ J7 ♠ AQ876 ♣ 874	South: ♠ A10 ♥ 10864 ♦ 543 ♠ 10632	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. Stayman
Board: 64 Dealer: W Vul: Both North HCP: 10 South HCP: 5 Contract: 4♠ W	North:	South: ♠ A73 ♥ 9 ♦ J97 ♣ 1098754	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3♥² Pass 4♠ AP 1. Stayman 2. SMOLEN
Board: 65 Dealer: E Vul: NS North HCP: 8 South HCP: 7 Contract: 3N E	North: ♠ A108 ♥ J63 ♠ K9742 ♠ 103	South: ♠ KQ52 ♥ Q9875 • 105 ♣ 72	West North East South 1NT Pass 3NT AP

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

South HCP: 13 South HCP: 9 Contract: 1N W North: ♠ AK109

♣ 98

♣ AK109♥ J1063♦ AJ8

♥ KQ87 **♦** 1095

South:

♠ J3

♣ QJ32

West North East South

1NT AP

South hands (Practice Page)

Board: 61 Dealer: E Vul: EW HCP: 5	1098571042AJ953	East Opens 1NT. West Bids 2♦ if possible. East Bids 2NT if possible. West Bids 4♣ if possible. East Bids 4♥ if possible. You bid first.
Board: 62 Dealer: W Vul: None HCP: 5	♦ 9763♥ Q843♦ K5♦ 1092	West Opens 1NT. Partner bids first.
Board: 63 Dealer: E Vul: NS HCP: 4	★ A10▼ 10864◆ 543◆ 10632	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 64 Dealer: W Vul: Both HCP: 5	▲ A73♥ 9◆ J97◆ 1098754	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♦ if possible. East Bids 3♥ if possible. West Bids 4♠ if possible. Partner bids first.

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

Board: 61 Dealer: E Vul: EW North HCP: 7 South HCP: 5 Contract: 4♥ E	North:	South:	West North East South 1NT Pass 2 Pass 2NT¹ Pass 4♣² Pass 4♥ AP 1. Extended acceptance after NT 2. Splinter
Board: 62 Dealer: W Vul: None North HCP: 13 South HCP: 5 Contract: 1N W	North: ♠ AQ104 ♥ 106 ♠ AQJ2 ♣ 763	South: ◆ 9763 ▼ Q843 • K5 ◆ 1092	West North East South 1NT AP
Board: 63 Dealer: E Vul: NS North HCP: 12 South HCP: 4 Contract: 4♠ W	North: ♠ KQ2 ♥ J7 ♠ AQ876 ♣ 874	South: ♠ A10 ♥ 10864 ♦ 543 ♠ 10632	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 2♠ Pass 3♠ Pass 4♠ AP 1. Stayman
Board: 64 Dealer: W Vul: Both North HCP: 10 South HCP: 5 Contract: 4♠ W	North:	South: ♠ A73 ♥ 9 ♦ J97 ♣ 1098754	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3♥² Pass 4♠ AP 1. Stayman 2. SMOLEN
Board: 65 Dealer: E Vul: NS North HCP: 8 South HCP: 7 Contract: 3N E	North: ♠ A108 ♥ J63 ♠ K9742 ♠ 103	South: ♠ KQ52 ♥ Q9875 • 105 ♣ 72	West North East South 1NT Pass 3NT AP

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

South HCP: 13 South HCP: 9 Contract: 1N W North: ♠ AK109

♣ 98

♣ AK109♥ J1063♦ AJ8

♥ KQ87 **♦** 1095

South:

♠ J3

♣ QJ32

West North East South

1NT AP

North hands (Practice Page)

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

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

Vul: NS ◆ 982

HCP: 5 ♣ QJ9753 You bid first.

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

South hands (Practice Page)

Board: 67 Dealer: E Vul: Both HCP: 7	★ K6542★ 8642★ 105★ A4	East Opens 1NT. You bid first.
Board: 68 Dealer: W Vul: None HCP: 8	10965642K85AJ8	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.
Board: 69 Dealer: E Vul: EW HCP: 6	AQ108753✓ 42✓ 543♠ 2	East Opens 1NT. West Bids 6♦ if possible. You bid first.
Board: 70 Dealer: W Vul: Both HCP: 8	♠ 9♥ J64♦ J1094♠ KQJ87	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. Partner bids first.
Board: 71 Dealer: E Vul: None HCP: 8	◆ 52♥ Q72◆ QJ2◆ K10542	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 72 ♠ Q965 West Opens 1NT.

Dealer: W J106532 East Bids 3NT if possible.

Vul: NS ♦ K5

HCP: 6 ♣ 10 Partner bids first.

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

North hands (Practice Page)

Board: 73 Dealer: E Vul: Both HCP: 9	♣8 ♥ AJ72 ♦ Q43 ♣ Q10763	East Opens 1NT. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♠ if possible. Partner bids first.
Board: 74 Dealer: W Vul: None HCP: 9	★ K875♥ 2♦ J65432♣ AJ	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 75 Dealer: E Vul: NS HCP: 11	A5✓ A1054✓ J10✓ Q10652	East Opens 1NT. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. Partner bids first.
Board: 76 Dealer: W Vul: EW HCP: 7	\$98732▼ 106◆ AJ106◆ Q4	West Opens 1NT. East Bids 2NT if possible. You bid first.
Board: 77 Dealer: E Vul: None HCP: 8	J43✓ A9632✓ —✓ K10842	East Opens 1NT. Partner bids first.

HCP: 9 ♣ 832 You bid first.

Board: 73 Dealer: E	North:	South:	West	North		South
Vul: Both	♦ 8	★ 104			1NT	Pass
North HCP: 9	♥ AJ72	♥ K108	2♥	Pass	$2NT^{1}$	Pass
South HCP: 10	◆ Q43	♦ K762	3♠	AP		
Contract: 3♠ W	♣ Q10763	♣ KJ42	1. Exte	nded ac	ceptan	ce after NT
Board: 74	NT41	C41				
Dealer: W	North: ♠ K875	South: ♠ J4	West	North	Fact	South
Vul: None	₹ K 0/3	₹ J4 ♥ AQ875	1NT	Pass	2 ♦	Pass
North HCP: 9	◆ J65432	◆ 107	2 y	AP	∠▼	1 455
South HCP: 9	◆ AJ	♣ Q864	∠.▼	Al		
Contract: 2♥ W	- 1 -	_ 200.				
Board: 75			W 74	NT41.	F4	C41-
Dealer: E	North:	South:	west	North		
Vul: NS	♦ A5	♦ J109742	a . 1	D		Pass
North HCP: 11	♥ A1054 ♦ J10	♥ 983 ♦ 62	2 ♣ ¹	Pass	2 \	Pass
South HCP: 1	◆ Q10652	♦ 73	3 ♦	Pass	3NT	AP
Contract: 3N E	¥ Q10032	₩ /3	1. Stay	man		
Board: 76 Dealer: W Vul: EW North HCP: 7 South HCP: 9 Contract: 2N W	North: ◆ 98732 ▼ 106 ◆ AJ106 ◆ Q4	South: ♠ K105 ♥ K9432 ♦ — ♣ K9732	West 1NT	North Pass	East 2NT	
Board: 77 Dealer: E Vul: None North HCP: 8 South HCP: 10 Contract: 1N E	North: ♣ J43 ▼ A9632 ←— ♣ K10842	South: ♠ KQ96 ♥ J105 ♠ A8654 ♣ 3	West	North	East 1NT	
Board: 78 Dealer: W Vul: NS North HCP: 9 South HCP: 6 Contract: 3N W	North: ♠ AJ1042 ♥ A52 ♠ 85 ♣ 832	South:	West 1NT	North Pass	East 3NT	

South hands (Practice Page)

Board: 73 Dealer: E Vul: Both HCP: 10	104✓ K108✓ K762✓ KJ42	East Opens 1NT. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♠ if possible. You bid first.
Board: 74 Dealer: W Vul: None HCP: 9	J4✓ AQ875107✓ Q864	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 75 Dealer: E Vul: NS HCP: 1		East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3♦ if possible. East Bids 3NT if possible. You bid first.
Board: 76 Dealer: W Vul: EW HCP: 9	★ K105 ★ K9432 ★ — ★ K9732	West Opens 1NT. East Bids 2NT if possible. Partner bids first.
Board: 77 Dealer: E Vul: None HCP: 10	★ KQ96♥ J105◆ A8654◆ 3	East Opens 1NT. You bid first.

Dealer: W ♥ Q1074 East Bids 3NT if possible. Vul: NS ♦ KJ7632

HCP: 6 ♣ 7 Partner bids first.

Board: 73	North:	South:	West	North	East	South
Dealer: E	★ 8	★ 104			1NT	Pass
Vul: Both	♥ AJ72	▼ K108	2♥	Pass	2NT ¹	Pass
North HCP: 9	• Q43	◆ K762	3♠	AP	2111	1 455
South HCP: 10	♣ Q10763	♦ KJ42	_			0 17
Contract: 3♠ W	4 Q10703	₩ IXJ+2	1. Exte	nded ac	ceptano	ce after NT
Board: 74						
Dealer: W	North:	South:			_	~ .
Vul: None	★ K875	♠ J4		North		
North HCP: 9	v 2	♥ AQ875	1NT	Pass	2 ♦	Pass
South HCP: 9	♦ J65432	◆ 107	2♥	AP		
Contract: 2♥ W	♣ AJ	♣ Q864				
Contract. 2 V						
Board: 75	North:	South:	West	North	East	South
Dealer: E	♦ A5	♦ J109742			1NT	Pass
Vul: NS	▼ A1054	♥ 983	2 ♣ ¹	Pass	2•	Pass
North HCP: 11	◆ J10	♦ 62	3 ♦	Pass	3NT	
South HCP: 1	♣ Q10652	♣ 73			31N I	Ar
Contract: 3N E	1 210002	1 10	1. Stay	man		
Board: 76 Dealer: W	North:	South:				
Vul: EW	♦ 98732	♠ K105	West	North	Foot	South
North HCP: 7	v 106	♥ K9432				
South HCP: 9	◆ AJ106	♦ —	1NT	Pass	2NT	AP
Contract: 2N W	♣ Q4	♣ K9732				
Contract. 211 W						
Board: 77	North:	South:				
Dealer: E	• J43	♦ KQ96				
Vul: None	♥ A9632	♥ J105	West	North	East	South
North HCP: 8	♦ —	◆ A8654			1NT	AP
South HCP: 10	♣ K10842	◆ 3				
Contract: 1N E	A 18100 12	1 3				
Contract. IIV E						
Board: 78	North:	South:				
Board: 78 Dealer: W	♠ AJ1042	♦ 95	West	North	East	South
Board: 78 Dealer: W Vul: NS	♣ AJ1042 ♥ A52	◆ 95 ▼ Q1074		North Pass		
Board: 78 Dealer: W	♠ AJ1042	♦ 95	West 1NT		East 3NT	

North hands (Practice Page)

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

Board: 84 ♠ KJ1042 West Opens 1NT.

Vul: None
◆ J9

HCP: 6 ♣ 109 You bid first.

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

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

Contract: 3N W

North:

♠ KJ1042

♥ J863

♦ J9

South: ◆ 9875 ▼ Q974 ◆ A42

West North East South 1NT Pass 3NT AP

♣ 109 **♣** 82

South hands (Practice Page)

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

Vul: None ◆ A42

HCP: 6 ♣ 82 Partner bids first.

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

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

Contract: 3N W

North:

♠ KJ1042

♥ J863

♦ J9

South: ◆ 9875 ▼ Q974 ◆ A42

West North East South 1NT Pass 3NT AP

♣ 109 **♣** 82

North hands (Practice Page)

Board: 85 Dealer: E Vul: EW HCP: 8	♣ Q5♥ 9764◆ A86♣ Q1075	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 86 Dealer: W Vul: Both HCP: 7	1043KQ7386Q742	West Opens 1NT. East Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 87 Dealer: E Vul: None HCP: 5	★ K74 ♥ 1086 ♦ Q10854 ♣ 103	East Opens 1NT. Partner bids first.
Board: 88 Dealer: W Vul: NS HCP: 10	★ A10965▼ 862◆ 873♣ AQ	West Opens 1NT. You bid first.
Board: 89 Dealer: E Vul: Both HCP: 6	★ KQ8 ▼ 1093 ◆ J8643 ♣ 73	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 90 Dealer: W Vul: None HCP: 8		West Opens 1NT. East Bids 3NT if possible. You bid first.

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

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

Contract: 3N W

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

South:

♠ A1097

♥ J103

♦ J10763

West North East South 1NT Pass 3NT AP

♣ 42 **♣** 3

South hands (Practice Page)

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

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

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

Contract: 3N W

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

South:

♠ A1097

♥ J103

♦ J10763

West North East South 1NT Pass 3NT AP

♣ 42 **♣** 3

North hands (Practice Page)

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

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

You bid first.

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

South hands (Practice Page)

Board: 91 Dealer: E Vul: NS HCP: 6	★ A984♥ Q9863◆ 9◆ 862	East Opens 1NT. You bid first.
Board: 92 Dealer: W Vul: None HCP: 4	♦ 965♥ KJ8♦ 10974♠ 1064	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 93 Dealer: E Vul: NS HCP: 7	★ A84▼ J832◆ Q942◆ 32	East Opens 1NT. West Bids 2♦ if possible. West Bids 3♣ if possible. East Bids 3NT if possible. You bid first.
Board: 94 Dealer: W Vul: EW HCP: 11	♠ 6♥ A98542♦ AK54♠ 83	West Opens 1NT. East Bids 4♠ if possible. East Bids XA♠♠ if possible. Partner bids first.
Board: 95 Dealer: E Vul: Both HCP: 4	\$986532♥94A4324	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 96 Dealer: W Vul: NS **★** J72

♥ Q972

◆ A10

HCP: 9

◆ Q1087

West Opens 1NT.

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

Partner bids first.

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

North hands (Practice Page)

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

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

You bid first.

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

South hands (Practice Page)

Board: 97 Dealer: E Vul: EW HCP: 15	♣ Q ♥ J1065 ♦ KQJ6 ♣ AQ42	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 98 Dealer: W Vul: Both HCP: 10	★ A754▼ KQJ107◆ 8◆ 953	West Opens 1NT. East Bids 2♥ if possible. West Redoubles if possible. East Bids 3♦ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 99 Dealer: E Vul: None HCP: 5	43√32A10865J962	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♥ if possible. You bid first.
Board: 100 Dealer: W Vul: EW HCP: 8	1098J5A94K7432	West Opens 1NT. East Bids 2NT if possible. Partner bids first.
Board: 101 Dealer: E Vul: Both HCP: 5	★8632★ K4◆943★ Q976	East Opens 1NT. You bid first.

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

Partner bids first.

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

North hands (Practice Page)

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

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

Board: 103 Dealer: E Vul: NS North HCP: 13 South HCP: 7 Contract: 4♣ W	North: ♠ AQ763 ♥ 108 ♦ 75 ♠ AK106	South: ♠ 104 ♥ KQJ9543 ♦ J96 ♣ 4	West North East South 1NT 3♥ 4♣ AP
Board: 104 Dealer: W Vul: Both North HCP: 12 South HCP: 7 Contract: 2N N	North: ♠ AQ ♥ K876542 ♠ 2 ♠ K62	South: ♠ 1063 ♥ J103 ♠ A765 ♠ Q103	West North East South 1NT 2◆1 Pass 2◆ Pass 2NT AP 1. Multi-Landy, Multi
Board: 105 Dealer: E Vul: None North HCP: 8 South HCP: 9 Contract: 4♥ E	North:	South: ♠ A108 ♥ Q • 9863 ♣ K10642	West North East South 1NT Pass 2♦ Pass 2♥ Pass 2♠ Pass 4♥ AP
Board: 106 Dealer: W Vul: EW North HCP: 9 South HCP: 10 Contract: 3♣ E	North: ♠ Q876 ♥ 54 ♦ KJ10 ♠ K1065	South: ♠ K2 ♥ K10972 ♠ A9872 ♣ 8	West North East South 1NT Pass 2♥ 2♠¹ Pass 2NT² 3♣ AP 1. Michaels Cuebid 2. to the partner's longer
Board: 107 Dealer: E Vul: None North HCP: 11 South HCP: 9 Contract: 2♠ N	North: ◆ A9854 ◆ 94 ◆ A52 ◆ K42	South:	West North East South 1NT Pass 2♦ Pass 2♥ Pass Pass 2♠ AP
Board: 108 Dealer: W Vul: NS North HCP: 7 South HCP: 10 Contract: 1N W	North:	South: ♠ AKJ108 ♥ Q98 ♠ 864 ♣ 64	West North East South 1NT AP

South hands (Practice Page)

Board: 103 Dealer: E Vul: NS HCP: 7	104KQJ9543J964	East Opens 1NT. West Bids 4♣ if possible. You bid first.
Board: 104 Dealer: W Vul: Both HCP: 7	1063✓ J103 A765✓ Q103	West Opens 1NT. Partner bids first.
Board: 105 Dealer: E Vul: None HCP: 9	★ A108♥ Q◆ 9863◆ K10642	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♦ if possible. West Bids 2♠ if possible. East Bids 4♥ if possible. You bid first.
Board: 106 Dealer: W Vul: EW HCP: 10	★ K2▼ K10972◆ A9872◆ 8	West Opens 1NT. East Bids 2♥ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 107 Dealer: E Vul: None HCP: 9	★ 32★ KJ3◆ QJ974♣ Q63	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.

Board: 108 Dealer: W Vul: NS

♠ AKJ108 **♥** Q98 **♦** 864

West Opens 1NT.

Partner bids first.

HCP: 10 ♣ 64

Board: 103 Dealer: E Vul: NS North HCP: 13 South HCP: 7 Contract: 4♣ W	North: ♠ AQ763 ♥ 108 ♦ 75 ♠ AK106	South: ♠ 104 ♥ KQJ9543 ♦ J96 ♣ 4	West North East South 1NT 3♥ 4♣ AP
Board: 104 Dealer: W Vul: Both North HCP: 12 South HCP: 7 Contract: 2N N	North: ♠ AQ ♥ K876542 ♠ 2 ♠ K62	South: ♠ 1063 ♥ J103 ♠ A765 ♠ Q103	West North East South 1NT 2◆1 Pass 2◆ Pass 2NT AP 1. Multi-Landy, Multi
Board: 105 Dealer: E Vul: None North HCP: 8 South HCP: 9 Contract: 4♥ E	North:	South: ♠ A108 ♥ Q • 9863 ♣ K10642	West North East South 1NT Pass 2♦ Pass 2♥ Pass 2♠ Pass 4♥ AP
Board: 106 Dealer: W Vul: EW North HCP: 9 South HCP: 10 Contract: 3♣ E	North: ♠ Q876 ♥ 54 ♦ KJ10 ♠ K1065	South: ♠ K2 ♥ K10972 ♠ A9872 ♣ 8	West North East South 1NT Pass 2♥ 2♠¹ Pass 2NT² 3♣ AP 1. Michaels Cuebid 2. to the partner's longer
Board: 107 Dealer: E Vul: None North HCP: 11 South HCP: 9 Contract: 2♠ N	North: ◆ A9854 ◆ 94 ◆ A52 ◆ K42	South:	West North East South 1NT Pass 2♦ Pass 2♥ Pass Pass 2♠ AP
Board: 108 Dealer: W Vul: NS North HCP: 7 South HCP: 10 Contract: 1N W	North:	South: ♠ AKJ108 ♥ Q98 ♠ 864 ♣ 64	West North East South 1NT AP

North hands (Practice Page)

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

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

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

You bid first.

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Board: 109 Dealer: E Vul: EW North HCP: 7 South HCP: 5 Contract: 3N E	North: ♠ Q107 ♥ K10972 ♠ Q4 ♠ 1063	South:	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3NT AP 1. Stayman
Board: 110 Dealer: W Vul: Both North HCP: 8 South HCP: 8 Contract: 3 • W	North:	South: ♣ J10752 ♥ 42 ♠ K2 ♣ A532	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 111 Dealer: E Vul: NS North HCP: 6 South HCP: 5 Contract: 3N E	North: ♠ 62 ♥ J3 ♦ K8732 ♠ Q1083	South: ♠ KQ10954 ♥ 107642 ♦ — ♣ 74	West North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
Board: 112 Dealer: W Vul: EW North HCP: 9 South HCP: 8 Contract: 1N W	North: ♠ KJ642 ♥ J862 ♠ A ♣ 832	South:	West North East South 1NT AP
Board: 113 Dealer: E Vul: Both North HCP: 10 South HCP: 6 Contract: 1N E	North: ♠ 654 ♥ K64 ♠ AK98 ♣ 543	South:	West North East South 1NT AP
Board: 114 Dealer: W Vul: None North HCP: 4 South HCP: 14 Contract: 2♠ E	North: ♠ A1063 ♥ 83 ♦ 932 ♣ 10432	South: ♠ Q ♥ AK106 ♦ K108754 ♣ Q8	West North East South 1NT Pass 2 ★ X XX ¹ Pass 2 ★ AP 1. artificial

South hands (Practice Page)

Board: 109 Dealer: E Vul: EW HCP: 5	◆ 9542♥ J43◆ KJ32◆ 97	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.
Board: 110 Dealer: W Vul: Both HCP: 8	J10752✓ 42✓ K2♠ A532	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.
Board: 111 Dealer: E Vul: NS HCP: 5	★ KQ10954 ▼ 107642 ◆ — ♣ 74	East Opens 1NT. West Bids 3♠ if possible. East Bids 3NT if possible. You bid first.
Board: 112 Dealer: W Vul: EW HCP: 8	♣ 5 ♥ Q10 ♦ KJ9542 ♣ Q1097	West Opens 1NT. Partner bids first.
Board: 113 Dealer: E Vul: Both HCP: 6	J1092√1098Q102K98	East Opens 1NT. You bid first.

Board: 114 Dealer: W Vul: None

HCP: 14

♠ Q **♥** AK106

♦ K108754

♣ Q8

West Opens 1NT.

East Bids 2♦ if possible.

West Redoubles if possible.

East Bids 2♠ if possible.

Partner bids first.

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Board: 109 Dealer: E Vul: EW North HCP: 7 South HCP: 5 Contract: 3N E	North: ♠ Q107 ♥ K10972 ♠ Q4 ♠ 1063	South:	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3NT AP 1. Stayman
Board: 110 Dealer: W Vul: Both North HCP: 8 South HCP: 8 Contract: 3 • W	North:	South: ♣ J10752 ♥ 42 ♠ K2 ♣ A532	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 111 Dealer: E Vul: NS North HCP: 6 South HCP: 5 Contract: 3N E	North: ♠ 62 ♥ J3 ♦ K8732 ♠ Q1083	South: ♠ KQ10954 ♥ 107642 ♦ — ♣ 74	West North East South 1NT Pass 3♣¹ Pass 3NT AP 1. Splinter
Board: 112 Dealer: W Vul: EW North HCP: 9 South HCP: 8 Contract: 1N W	North: ♠ KJ642 ♥ J862 ♠ A ♣ 832	South:	West North East South 1NT AP
Board: 113 Dealer: E Vul: Both North HCP: 10 South HCP: 6 Contract: 1N E	North: ♠ 654 ♥ K64 ♠ AK98 ♣ 543	South:	West North East South 1NT AP
Board: 114 Dealer: W Vul: None North HCP: 4 South HCP: 14 Contract: 2♠ E	North: ♠ A1063 ♥ 83 ♦ 932 ♣ 10432	South: ♠ Q ♥ AK106 ♦ K108754 ♣ Q8	West North East South 1NT Pass 2 ★ X XX ¹ Pass 2 ★ AP 1. artificial

North hands (Practice Page)

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

Board: 115 Dealer: E Vul: EW North HCP: 6 South HCP: 13	North:	South: ♠ AKJ98 ♥ 8 ♦ KJ	West North East South 1NT 2♠¹ AP
Contract: 2♠ S	♣ K6	♣ J10973	1. Multi-Landy, 5M-4m
Board: 116 Dealer: W Vul: Both North HCP: 4 South HCP: 3 Contract: 6N W	North:	South:	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 6NT AP 1. Stayman
Board: 117 Dealer: E Vul: None North HCP: 11 South HCP: 10 Contract: 2♠ N	North: ♠ K10542 ♥ K7 ♦ 43 ♣ AJ83	South: ♣ J8 ♥ A9643 ♠ KQ ♣ 9542	West North East South 1NT Pass Pass 2♠¹ AP 1. Multi-Landy, 5M-4m
Board: 118 Dealer: W Vul: NS North HCP: 6 South HCP: 10 Contract: 1N W	North: ♠ Q852 ♥ K8763 ♦ 43 ♣ J8	South: ◆ 97 ▼ AJ • J107 • A107532	West North East South 1NT AP
Board: 119 Dealer: E Vul: Both North HCP: 13 South HCP: 10 Contract: 2♥ E	North: ♠ A ♥ K96 ♠ Q8763 ♣ A642	South: ♣ J1094 ♥ 853 ♣ AJ5 ♣ KJ3	West North East South 1NT Pass 2♦ Pass 2♥ AP
Board: 120 Dealer: W Vul: None North HCP: 4 South HCP: 5 Contract: 3N W	North: ♠ 742 ♥ 96542 ♠ A98 ♣ 92	South:	West North East South 1NT Pass 3NT AP

South hands (Practice Page)

Board: 115 Dealer: E Vul: EW HCP: 13	♠ AKJ98♥ 8♠ KJ♠ J10973	East Opens 1NT. You bid first.
Board: 116 Dealer: W Vul: Both HCP: 3	10985K1097541076	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 6NT if possible. Partner bids first.
Board: 117 Dealer: E Vul: None HCP: 10	▶ J8♥ A9643♦ KQ₱ 9542	East Opens 1NT. You bid first.
Board: 118 Dealer: W Vul: NS HCP: 10	◆ 97♥ AJ◆ J107◆ A107532	West Opens 1NT. Partner bids first.
Board: 119 Dealer: E Vul: Both HCP: 10	◆ J1094◆ 853◆ AJ5◆ KJ3	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 120 Dealer: W Vul: None HCP: 5		West Opens 1NT. East Bids 3NT if possible. Partner bids first.

Board: 115 Dealer: E Vul: EW North HCP: 6 South HCP: 13	North:	South: ♠ AKJ98 ♥ 8 ♦ KJ	West North East South 1NT 2♠¹ AP
Contract: 2♠ S	♣ K6	♣ J10973	1. Multi-Landy, 5M-4m
Board: 116 Dealer: W Vul: Both North HCP: 4 South HCP: 3 Contract: 6N W	North:	South:	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 6NT AP 1. Stayman
Board: 117 Dealer: E Vul: None North HCP: 11 South HCP: 10 Contract: 2♠ N	North: ♠ K10542 ♥ K7 ♦ 43 ♣ AJ83	South: ♣ J8 ♥ A9643 ♠ KQ ♣ 9542	West North East South 1NT Pass Pass 2♠¹ AP 1. Multi-Landy, 5M-4m
Board: 118 Dealer: W Vul: NS North HCP: 6 South HCP: 10 Contract: 1N W	North: ♠ Q852 ♥ K8763 ♦ 43 ♣ J8	South: ◆ 97 ▼ AJ • J107 • A107532	West North East South 1NT AP
Board: 119 Dealer: E Vul: Both North HCP: 13 South HCP: 10 Contract: 2♥ E	North: ♠ A ♥ K96 ♠ Q8763 ♣ A642	South: ♣ J1094 ♥ 853 ♣ AJ5 ♣ KJ3	West North East South 1NT Pass 2♦ Pass 2♥ AP
Board: 120 Dealer: W Vul: None North HCP: 4 South HCP: 5 Contract: 3N W	North: ♠ 742 ♥ 96542 ♠ A98 ♣ 92	South:	West North East South 1NT Pass 3NT AP

North hands (Practice Page)

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

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

♣ AK986

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

You bid first.

West Opens 1NT.

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

South hands (Practice Page)

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

West Opens 1NT.

East Bids 2♣ if possible.

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

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

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

HCP: 6 ♣ J107

Partner bids first.

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

North hands (Practice Page)

Board: 127 Dealer: E Vul: NS HCP: 9	♣ QJ8▼ 432◆ AQ932♣ 103	East Opens 1NT. West Bids 2NT if possible. East Bids 3NT if possible. Partner bids first.
Board: 128 Dealer: W Vul: Both HCP: 9	1087✓ K4AQ6210653	West Opens 1NT. You bid first.
Board: 129 Dealer: E Vul: None HCP: 7	★ K3♥ 972◆ J9763★ K94	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 130 Dealer: W Vul: EW HCP: 14		West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♣ if possible. West Bids 4♥ if possible. You bid first.
Board: 131 Dealer: E Vul: Both HCP: 7	★ KQ83▼ 73◆ 97◆ Q9654	East Opens 1NT. West Bids 3NT if possible. Partner bids first.

West Opens 1NT.

East Bids 2♦ if possible.

Board: 132 ♠ AK74 West Bids 2♥ if possible.

Dealer: W ♥ 4 East Bids 3♦ if possible.

Vul: None ♦ KJ86 West Bids 3♥ if possible.

HCP: 12 ♣ J543 West Doubles Pass if possible.

You bid first.

Board: 127 Dealer: E Vul: NS North HCP: 9 South HCP: 6 Contract: 3N E	North: ♠ QJ8 ♥ 432 ♠ AQ932 ♣ 103	South:	West 2NT	North Pass		Pass
Board: 128 Dealer: W Vul: Both North HCP: 9 South HCP: 9 Contract: 1N W	North: • 1087 • K4 • AQ62 • 10653	South: ◆ 952 ▼ AJ92 ◆ J43 ♣ QJ9	West 1NT	North AP	East	South
Board: 129 Dealer: E Vul: None North HCP: 7 South HCP: 7 Contract: 4♠ E	North: ♠ K3 ♥ 972 ♠ J9763 ♣ K94	South: ♣ J62 ♥ KJ4 ♣ Q52 ♣ 10853	West 4♥¹ 1. Texa	North Pass		
Board: 130 Dealer: W Vul: EW North HCP: 14 South HCP: 2 Contract: 4♥ W	North:	South:		Pass AP man	East 2.1 4.2	Pass
Board: 131 Dealer: E Vul: Both North HCP: 7 South HCP: 7 Contract: 3N E	North: ♠ KQ83 ▼ 73 ◆ 97 ♣ Q9654	South: ♠ 10765 ♥ KJ842 ♠ K4 ♣ 108	West 3NT	North AP		South Pass

Board: 132 Dealer: W Vul: None North HCP: 12 South HCP: 6 Contract: 3♠X S	North: ♠ AK74 ♥ 4 ♠ KJ86 ♣ J543	South:	West 1NT 2♥ Pass 3♥ X	X	2♦ Pass 3♦	Pass 2♠	
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South hands (Practice Page)

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

East Bids 2♦ if possible.

West Bids 2♥ if possible.

West Bids 2♥ if possible.

West Bids 3♦ if possible.

East Bids 3♦ if possible.

West Bids 3♥ if possible.

West Bids 3♥ if possible.

West Bids 3♥ if possible.

West Doubles Pass if possible.

Partner bids first.

West Opens 1NT.

Board: 127 Dealer: E Vul: NS North HCP: 9 South HCP: 6 Contract: 3N E	North: ♠ QJ8 ♥ 432 ♠ AQ932 ♣ 103	South:	West 2NT	North Pass		Pass
Board: 128 Dealer: W Vul: Both North HCP: 9 South HCP: 9 Contract: 1N W	North: • 1087 • K4 • AQ62 • 10653	South: ◆ 952 ▼ AJ92 ◆ J43 ♣ QJ9	West 1NT	North AP	East	South
Board: 129 Dealer: E Vul: None North HCP: 7 South HCP: 7 Contract: 4♠ E	North: ♠ K3 ♥ 972 ♠ J9763 ♣ K94	South: ♣ J62 ♥ KJ4 ♣ Q52 ♣ 10853	West 4♥¹ 1. Texa	North Pass		
Board: 130 Dealer: W Vul: EW North HCP: 14 South HCP: 2 Contract: 4♥ W	North:	South:		Pass AP man	East 2.1 4.2	Pass
Board: 131 Dealer: E Vul: Both North HCP: 7 South HCP: 7 Contract: 3N E	North: ♠ KQ83 ▼ 73 ◆ 97 ♣ Q9654	South: ♠ 10765 ♥ KJ842 ♠ K4 ♣ 108	West 3NT	North AP		South Pass

Board: 132 Dealer: W Vul: None North HCP: 12 South HCP: 6 Contract: 3♠X S	North: ♠ AK74 ♥ 4 ♠ KJ86 ♣ J543	South:	West 1NT 2♥ Pass 3♥ X	X	2♦ Pass 3♦	Pass 2♠	
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North hands (Practice Page)

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

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

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

South HCP: 7

Contract: 1N W

North:

♦ AJ1098 **v** 10854

♥ J72 **♦** A2 **♦** J1087 **♣** J8

♣ KQ653

South:

♠7

West North East South

1NT AP

South hands (Practice Page)

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

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

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

South HCP: 7

Contract: 1N W

North:

♦ AJ1098 **v** 10854

♥ J72 **♦** A2 **♦** J1087 **♣** J8

♣ KQ653

South:

♠7

West North East South

1NT AP

North hands (Practice Page)

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

Board: 139	North:	South:	West North East Sou	th
Dealer: E	★ 972	♠ AJ85	1NT Pass	S
Vul: NS	♥ AQ	v 10872	Pass X ¹ Pass Pass	S
North HCP: 18	♦ Q7	♦ 1053	2• 3• AP	
South HCP: 5	♣ AKQJ92	♣ 85	1. Multi-Landy, 4M-5m or	18+ HCP
Contract: 3♣ N	-		1. Ividic Landy, 41vi-311101	10 1101
Board: 140	NI d	G 4		
Dealer: W	North:	South:	West North East Sou	th
Vul: EW	♠ A92	♠ QJ74	1NT Pass 2♣¹ Pass	S
North HCP: 9	♥ 108653	♥ Q4	2♦ Pass 3NT AP	
South HCP: 6	♦ Q	♦ J962 • 1002	1. Stayman	
Contract: 3N W	♣ K542	♣ 1093	i. Suyiiui	
Board: 141		a 1		
Dealer: E	North:	South:		
Vul: Both	♠ Q82	♠ A543	West North East Sou	th
North HCP: 9	▼ K1094	♥ 72	1NT AP	
South HCP: 9	♦ K98	◆ J106 ◆ A1007		
Contract: 1N E	♣ J53	♣ A1097		
Board: 142 Dealer: W Vul: None North HCP: 8 South HCP: 8 Contract: 3 \(\) N	North: ♠ QJ109642 ♥ J10 ♠ 7 ♠ A94	South:	West North East Sout 1NT 3♠ AP	th
D 1110				
	North:	South:		
	♠ 1086	♠ K3	West North Fast Sou	th
	♥ QJ3	♥ K8764		ш
	◆ Q73	◆ K10	INI AP	
	♣ AK93	♣ J542		
Board: 144	North:	South:	West North Fact Sou	t h
Doolow W/	♦ J104	♦ 863		
Dealer: W			iivi rass 🛵 Pasi	3
Vul: None	♥ J832	♥ Q75	OA D ONTO AD	
	✓ J832✓ 653✓ Q72	♥ Q75 ♦ AQ984 • 83	2♦ Pass 3NT AP 1. Stayman	
	1086✓ QJ3✓ Q73✓ AK93	 ★ K3 ★ K8764 ★ K10 ★ J542 South: ★ 863 	West North East Sou 1NT AP West North East Sou 1NT Pass 2♣1 Pass	th

South hands (Practice Page)

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

Board: 139	North:	South:	West North East Sou	th
Dealer: E	♦ 972	♠ AJ85	1NT Pass	S
Vul: NS	♥ AQ	v 10872	Pass X ¹ Pass Pass	S
North HCP: 18	♦ Q7	♦ 1053	2• 3• AP	
South HCP: 5	♣ AKQJ92	♣ 85	1. Multi-Landy, 4M-5m or	18+ HCP
Contract: 3♣ N	-		1. Ividic Landy, 41vi-311101	10 1101
Board: 140	NI d	G 4		
Dealer: W	North:	South:	West North East Sou	th
Vul: EW	♠ A92	♠ QJ74	1NT Pass 2♣¹ Pass	S
North HCP: 9	♥ 108653	♥ Q4	2♦ Pass 3NT AP	
South HCP: 6	♦ Q	♦ J962 • 1002	1. Stayman	
Contract: 3N W	♣ K542	♣ 1093	i. Suyiiui	
Board: 141		a 1		
Dealer: E	North:	South:		
Vul: Both	♠ Q82	♠ A543	West North East Sou	th
North HCP: 9	▼ K1094	♥ 72	1NT AP	
South HCP: 9	♦ K98	◆ J106 ◆ A1007		
Contract: 1N E	♣ J53	♣ A1097		
Board: 142 Dealer: W Vul: None North HCP: 8 South HCP: 8 Contract: 3 \(\) N	North: ♠ QJ109642 ♥ J10 ♠ 7 ♠ A94	South:	West North East Sout 1NT 3♠ AP	th
D 1110				
	North:	South:		
	♠ 1086	♠ K3	West North Fast Sou	th
	♥ QJ3	♥ K8764		ш
	◆ Q73	◆ K10	INI AP	
	♣ AK93	♣ J542		
Board: 144	North:	South:	West North Fact Sou	t h
Doolow W/	♦ J104	♦ 863		
Dealer: W			iivi rass 🛵 Pasi	3
Vul: None	♥ J832	♥ Q75	OA D ONTO AD	
	✓ J832✓ 653✓ Q72	♥ Q75 ♦ AQ984 • 83	2♦ Pass 3NT AP 1. Stayman	
	1086✓ QJ3✓ Q73✓ AK93	 ★ K3 ★ K8764 ★ K10 ★ J542 South: ★ 863 	West North East Sou 1NT AP West North East Sou 1NT Pass 2♣1 Pass	th

North hands (Practice Page)

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

Board: 150 Dealer: W

Vul: None

HCP: 10

♦ AK1073

¥ 4

♦ 1082

♣ K764

West Opens 1NT.

You bid first.

Board: 145 Dealer: E	North:	South:	W4	NJ41.	E4	C41-
Vul: NS	♦ 93	♦ Q85	west	North		
North HCP: 12	♥ KQ7643	♥ 52			1NT	Pass
South HCP: 8	♦ K74	♦ J6	2♥	X	2♠	AP
Contract: 2♠ E	♣ A10	♣ KQ9865				
21 1						
Board: 146	NI 4	0 4				
Dealer: W	North:	South:	West	North	East	Courth
Vul: Both	♦ K762	♣ J10				
North HCP: 7	♥ J875	♥ 93	1NT	Pass	2•	Pass
South HCP: 9	♦ K93	◆ AQJ2	2♥	Pass	2NT	AP
Contract: 2N W	♣ 85	♣ J10962				
D 1145						
Board: 147	North:	South:				
Dealer: E	★ 73	★ 1064	33 7 4	NT 4	г ,	C 41
Vul: None	♥ J76	♥ AK832	west	North		
North HCP: 11	◆ Q103	♦ 652			1NT	AP
South HCP: 7	♣ AKJ109	♣ 86				
Contract: 1N E						
Board: 148	NI 4	0 4				
Dealer: W	North:	South:	West	North	East	South
Vul: NS	★ 3	♦ Q974	1NT	Pass	4 ♥ ¹	Pass
North HCP: 8	♥ AJ2	♥ 9864	4♠	AP		
South HCP: 6	♦ 432 • ¥107543	♦ Q9	1. Texa			
Contract: 4♠ W	♣ K107543	♣ Q96	1. TCAC	13		
Board: 149						
Dealer: E	North:	South:	West	North	East	South
Vul: EW	▲ J1084	♠ 9			1NT	Pass
	♥ K83	♥ J72	2♦	X	Pass ¹	Pass
North HCP: 11 South HCP: 6	◆ AK1087	◆ Q52	2♥	AP		
Contract: 2 W	♣ 7	♣ K109865	1. artifi			
Contract. 2 V			1. 0.1			
Board: 150	No. oth:	Canada	West	North	Fast	South
Dealer: W	North:	South:		2 ♠ ¹		2NT
Vul: None	♦ AK1073	▲ J985				
North HCP: 10	♥ 4	♥ AQ83	Pass	3♣	Pass	4♠
			A D			
South HCP: 14	♦ 1082 ♣ K764	♦ AJ6 ♣ Q2	AP			

South hands (Practice Page)

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

Board: 150 Dealer: W Vul: None

West Opens 1NT.

HCP: 14

♣ Q2

Partner bids first.

Board: 145 Dealer: E	North:	South:	W4	NJ41.	E4	C41-
Vul: NS	♦ 93	♦ Q85	west	North		
North HCP: 12	♥ KQ7643	♥ 52			1NT	Pass
South HCP: 8	♦ K74	♦ J6	2♥	X	2♠	AP
Contract: 2♠ E	♣ A10	♣ KQ9865				
21 1						
Board: 146	NI 4	0 4				
Dealer: W	North:	South:	West	North	East	Courth
Vul: Both	♦ K762	♣ J10				
North HCP: 7	♥ J875	♥ 93	1NT	Pass	2•	Pass
South HCP: 9	♦ K93	◆ AQJ2	2♥	Pass	2NT	AP
Contract: 2N W	♣ 85	♣ J10962				
D 1145						
Board: 147	North:	South:				
Dealer: E	★ 73	★ 1064	33 7 4	NT 4	г ,	C 41
Vul: None	♥ J76	♥ AK832	west	North		
North HCP: 11	◆ Q103	♦ 652			1NT	AP
South HCP: 7	♣ AKJ109	♣ 86				
Contract: 1N E						
Board: 148	NI 4	0 4				
Dealer: W	North:	South:	West	North	East	South
Vul: NS	★ 3	♦ Q974	1NT	Pass	4 ♥ ¹	Pass
North HCP: 8	♥ AJ2	♥ 9864	4♠	AP		
South HCP: 6	♦ 432 • ¥107543	♦ Q9	1. Texa			
Contract: 4♠ W	♣ K107543	♣ Q96	1. TCAC	13		
Board: 149						
Dealer: E	North:	South:	West	North	East	South
Vul: EW	▲ J1084	♠ 9			1NT	Pass
	♥ K83	♥ J72	2♦	X	Pass ¹	Pass
North HCP: 11 South HCP: 6	◆ AK1087	◆ Q52	2♥	AP		
Contract: 2 W	♣ 7	♣ K109865	1. artifi			
Contract. 2 V			1. 0.1			
Board: 150	No. oth:	Canada	West	North	Fast	South
Dealer: W	North:	South:		2 ♠ ¹		2NT
Vul: None	♦ AK1073	▲ J985				
North HCP: 10	♥ 4	♥ AQ83	Pass	3♣	Pass	4♠
			A D			
South HCP: 14	♦ 1082 ♣ K764	♦ AJ6 ♣ Q2	AP			

North hands (Practice Page)

Board: 151 Dealer: E Vul: NS HCP: 13	J4✓ AKQ910✓ QJ10942	East Opens 1NT. Partner bids first.
Board: 152 Dealer: W Vul: EW HCP: 11	↑7532↑AQ6♦97♠AJ92	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 153 Dealer: E Vul: Both HCP: 6	◆ QJ87▼ J32◆ J96◆ J43	East Opens 1NT. West Bids 2♠ if possible. West Bids 3♠ if possible. East Doubles 4♥ if possible. Partner bids first.
Board: 154 Dealer: W Vul: NS HCP: 11	◆ Q8632◆ K3◆ KJ106◆ Q3	West Opens 1NT. You bid first.
Board: 155 Dealer: E Vul: EW HCP: 6	◆ 5▼ J106432◆ Q1064◆ K6	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.

Board: 156 Dealer: W Vul: Both HCP: 6

J105✓ QJ54Q54432

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

You bid first.

Board: 151 Dealer: E Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E	North: ♣ J4 ♥ AKQ9 • 10 ♣ QJ10942	South: ♠ K97 ♥ J85 ♠ K9754 ♣ 75	West North East South 1NT AP
Board: 152 Dealer: W Vul: EW North HCP: 11 South HCP: 6 Contract: 4♥ W	North: ♣ 7532 ✔ AQ6 ♣ 97 ♣ AJ92	South: ♣ J64 ♥ 52 ♣ QJ6542 ♣ Q5	West North East South 1NT Pass 4
Board: 153 Dealer: E Vul: Both North HCP: 6 South HCP: 15 Contract: 4 VX S	North: ♠ QJ87 ♥ J32 ♦ J96 ♣ J43	South: ♠ A ▼ KQ9865 ♠ Q7 ♠ A1095	West North East South 1NT 2◆1 2♠ Pass Pass 3♥ 3♠ 4♥ X AP 1. Multi-Landy, Multi
Board: 154 Dealer: W Vul: NS North HCP: 11 South HCP: 9 Contract: 1N W	North: ♠ Q8632 ♥ K3 ♠ KJ106 ♠ Q3	South: ♠ A107 ♥ A109865 ♠ 7 ♣ J86	West North East South 1NT AP
Board: 155 Dealer: E Vul: EW North HCP: 6 South HCP: 6 Contract: 3N E	North:	South: ♠ Q109743 ♥ A ♦ 532 ♣ 875	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 3NT AP 1. Stayman
Board: 156 Dealer: W Vul: Both North HCP: 6 South HCP: 6 Contract: 3N W	North:	South: ♠ Q9843 ♥ 10973 ♦ J7 ♠ K6	West North East South 1NT Pass 3NT AP

South hands (Practice Page)

Board: 151 Dealer: E Vul: NS HCP: 7	★ K97▼ J85◆ K9754◆ 75	East Opens 1NT. You bid first.
Board: 152 Dealer: W Vul: EW HCP: 6		West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 153 Dealer: E Vul: Both HCP: 15	A✓ KQ9865✓ Q7✓ A1095	East Opens 1NT. West Bids 2♠ if possible. West Bids 3♠ if possible. East Doubles 4♥ if possible. You bid first.
Board: 154 Dealer: W Vul: NS HCP: 9	★ A107▼ A109865◆ 7★ J86	West Opens 1NT. Partner bids first.
Board: 155 Dealer: E Vul: EW HCP: 6	♣ Q109743♥ A♦ 532♣ 875	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. You bid first.

Board: 156 **♦** Q9843 **v** 10973 Dealer: W

Vul: Both **♦** J7

HCP: 6 **♣** K6

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

Partner bids first.

Board: 151 Dealer: E Vul: NS North HCP: 13 South HCP: 7 Contract: 1N E	North: ♣ J4 ♥ AKQ9 • 10 ♣ QJ10942	South: ♠ K97 ♥ J85 ♠ K9754 ♣ 75	West North East South 1NT AP
Board: 152 Dealer: W Vul: EW North HCP: 11 South HCP: 6 Contract: 4♥ W	North: ♣ 7532 ✔ AQ6 ♣ 97 ♣ AJ92	South: ♣ J64 ♥ 52 ♣ QJ6542 ♣ Q5	West North East South 1NT Pass 4
Board: 153 Dealer: E Vul: Both North HCP: 6 South HCP: 15 Contract: 4 VX S	North: ♠ QJ87 ♥ J32 ♦ J96 ♣ J43	South: ♠ A ▼ KQ9865 ♠ Q7 ♠ A1095	West North East South 1NT 2◆1 2♠ Pass Pass 3♥ 3♠ 4♥ X AP 1. Multi-Landy, Multi
Board: 154 Dealer: W Vul: NS North HCP: 11 South HCP: 9 Contract: 1N W	North: ♠ Q8632 ♥ K3 ♠ KJ106 ♠ Q3	South: ♠ A107 ♥ A109865 ♠ 7 ♣ J86	West North East South 1NT AP
Board: 155 Dealer: E Vul: EW North HCP: 6 South HCP: 6 Contract: 3N E	North:	South: ♠ Q109743 ♥ A ♦ 532 ♣ 875	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 3NT AP 1. Stayman
Board: 156 Dealer: W Vul: Both North HCP: 6 South HCP: 6 Contract: 3N W	North:	South: ♠ Q9843 ♥ 10973 ♦ J7 ♠ K6	West North East South 1NT Pass 3NT AP

North hands (Practice Page)

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

Board: 157 Dealer: E Vul: None North HCP: 6 South HCP: 4 Contract: 3N E	North: ♠ Q93 ♥ J93 ♦ 53 ♣ K10953	South: ♠ K754 ♥ 875 • J1084 ♣ 86	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman
Board: 158 Dealer: W Vul: EW North HCP: 9 South HCP: 6 Contract: 2N W	North: ♠ KQ10954 ♥ 92 ♠ Q2 ♣ Q53	South: ♣ J6 ♥ J1083 • 10543 ♣ A106	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass Pass 2NT AP 1. Stayman
Board: 159 Dealer: E Vul: Both North HCP: 7 South HCP: 5 Contract: 3N E	North: ♠ A8 ♥ J5 • Q98762 ♣ 982	South: ◆ 97432 ▼ KQ874 ◆ 5 ◆ 76	West North East South 1NT Pass 3NT AP
Board: 160 Dealer: W Vul: None North HCP: 16 South HCP: 7 Contract: 4♥ N	North: ♠ KQJ4 ♥ AQ9732 ♠ Q4 ♠ Q	South: • 1086 • K54 • 65 • A9543	West North East South 1NT 2♣¹ Pass 2♠² X 2♥ 3♠ Pass Pass 3♥ Pass 4♥ AP 1. Multi-Landy, both majors 2. artificial
Board: 161 Dealer: E Vul: NS North HCP: 11 South HCP: 6 Contract: 2N E	North: ♠ KJ2 ♥ 9873 ♠ QJ8 ♣ A63	South: ♠ 763 ♥ K104 ♠ K10762 ♣ 74	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 2NT AP 1. Stayman

Board: 162 North: South: Dealer: W **♠** AQJ96 **♦** K84 West North East South Vul: Both ♥ KJ5 **v** 843 North HCP: 15 1NT AP ♦ A84 **♦** 7652 South HCP: 5 **♣** 107 **♣** Q85 Contract: 1N W

South hands (Practice Page)

Board: 157 Dealer: E Vul: None HCP: 4	★ K754 ♥ 875 ♦ J1084 ♣ 86	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. You bid first.
Board: 158 Dealer: W Vul: EW HCP: 6	♣ J6 ♥ J1083 ♦ 10543 ♣ A106	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.
Board: 159 Dealer: E Vul: Both HCP: 5	♦ 97432♥ KQ874♦ 5♠ 76	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 160 Dealer: W Vul: None HCP: 7	1086★ K5465★ A9543	West Opens 1NT. West Doubles 2♦ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 161 Dealer: E Vul: NS HCP: 6	★763▼K104◆K10762★74	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.

 Board: 162
 ★ K84

 Dealer: W
 ★ 843

 Vul: Both
 ★ 7652

 HCP: 5
 ★ Q85

West Opens 1NT.
Partner bids first.

Board: 157 Dealer: E Vul: None North HCP: 6 South HCP: 4 Contract: 3N E	North: ♠ Q93 ♥ J93 ♦ 53 ♣ K10953	South: ♠ K754 ♥ 875 • J1084 ♣ 86	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman
Board: 158 Dealer: W Vul: EW North HCP: 9 South HCP: 6 Contract: 2N W	North: ♠ KQ10954 ♥ 92 ♠ Q2 ♣ Q53	South: ♣ J6 ♥ J1083 • 10543 ♣ A106	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass Pass 2NT AP 1. Stayman
Board: 159 Dealer: E Vul: Both North HCP: 7 South HCP: 5 Contract: 3N E	North: ♠ A8 ♥ J5 • Q98762 ♣ 982	South: ◆ 97432 ▼ KQ874 ◆ 5 ◆ 76	West North East South 1NT Pass 3NT AP
Board: 160 Dealer: W Vul: None North HCP: 16 South HCP: 7 Contract: 4♥ N	North: ♠ KQJ4 ♥ AQ9732 ♠ Q4 ♠ Q	South: • 1086 • K54 • 65 • A9543	West North East South 1NT 2♣¹ Pass 2♠² X 2♥ 3♠ Pass Pass 3♥ Pass 4♥ AP 1. Multi-Landy, both majors 2. artificial
Board: 161 Dealer: E Vul: NS North HCP: 11 South HCP: 6 Contract: 2N E	North: ♠ KJ2 ♥ 9873 ♠ QJ8 ♣ A63	South: ♠ 763 ♥ K104 ♠ K10762 ♣ 74	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 2NT AP 1. Stayman

Board: 162 North: South: Dealer: W **♠** AQJ96 **♦** K84 West North East South Vul: Both ♥ KJ5 **v** 843 North HCP: 15 1NT AP ♦ A84 **♦** 7652 South HCP: 5 **♣** 107 **♣** Q85 Contract: 1N W

North hands (Practice Page)

Board: 163 Dealer: E Vul: None HCP: 9		East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♣ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 164 Dealer: W Vul: EW HCP: 7	▲ 1053♥ A8753◆ K109▲ 96	West Opens 1NT. East Bids 2NT if possible. You bid first.
Board: 165 Dealer: E Vul: None HCP: 12	AQJ1073✓ A4J8♣ 853	East Opens 1NT. West Bids 4♦ if possible. West Bids 5♥ if possible. West Bids X♠ if possible. Partner bids first.
Board: 166 Dealer: W Vul: NS HCP: 8	♣ AJ10♥ J9642♦ 5♣ Q1073	West Opens 1NT. East Bids 2NT if possible. You bid first.
Board: 167 Dealer: E Vul: EW HCP: 7	★ K4♥ J62◆ Q10732◆ J92	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. East Bids 4♠ if possible. Partner bids first.

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

You bid first.

Board: 163 Dealer: E Vul: None North HCP: 9 South HCP: 7 Contract: 4♥ E	North: ♣ J9876 ✔ A ♣ A1098 ♣ 1073	South: ♠ — ▼ K983 • 753 ♣ KJ9652	West North 2 1 Pass 4 2 Pass 1. Stayman 2. Splinter	East South 1NT Pass 2 Pass 4 AP
Board: 164 Dealer: W Vul: EW North HCP: 7 South HCP: 9 Contract: 2N W	North: ♠ 1053 ♥ A8753 ♠ K109 ♠ 96	South:	West North 1NT Pass	East South 2NT AP
Board: 165 Dealer: E Vul: None North HCP: 12 South HCP: 5 Contract: 5•X N	North: ♠ AQJ1073 ♥ A4 ♦ J8 ♣ 853	South:	West North 4♦¹ 4♠ 5♥ Pass X♠ AP 1. Texas	East South 1NT Pass Pass Pass Pass 5♣
Board: 166 Dealer: W Vul: NS North HCP: 8 South HCP: 8 Contract: 2N W	North: ♠ AJ10 ♥ J9642 ♦ 5 ♣ Q1073	South: ♠ K87 ♥ Q7 • QJ104 ♣ 8642	West North 1NT Pass	East South 2NT AP
Board: 167 Dealer: E Vul: EW North HCP: 7 South HCP: 8 Contract: 4♠ E	North: ♠ K4 ▼ J62 ◆ Q10732 ♣ J92	South: ♠ Q105 ♥ Q9843 ♠ KJ9 ♣ 75	West North 2♣¹ Pass 4•² Pass 1. Stayman 2. Splinter	East South 1NT Pass 2 Pass 4 AP

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

Contract: 2N W

North:

♠ 10875

♥ AQ

♠ A42

♠ KJ94

South:

♠ QJ962

♥ 10532

♦ 3

♣ 532

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

1. Stayman

South hands (Practice Page)

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

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

Partner bids first.

Board: 163 Dealer: E Vul: None North HCP: 9 South HCP: 7 Contract: 4♥ E	North: ♣ J9876 ✔ A ♣ A1098 ♣ 1073	South: ♣ — ▼ K983 • 753 ♣ KJ9652	West North 2♣¹ Pass 4♣² Pass 1. Stayman 2. Splinter		South Pass Pass AP
Board: 164 Dealer: W Vul: EW North HCP: 7 South HCP: 9 Contract: 2N W	North: ♠ 1053 ♥ A8753 ♠ K109 ♠ 96	South: ♣ J874 ♥ KQ4 ♦ J874 ♣ Q2	West North 1NT Pass	East 2NT	
Board: 165 Dealer: E Vul: None North HCP: 12 South HCP: 5 Contract: 5•X N	North: ♠ AQJ1073 ♥ A4 ♦ J8 ♣ 853	South:	West North 4♦¹ 4♠ 5♥ Pass X♠ AP 1. Texas	1NT	South Pass Pass 5
Board: 166 Dealer: W Vul: NS North HCP: 8 South HCP: 8 Contract: 2N W	North: ♠ AJ10 ♥ J9642 ♦ 5 ♣ Q1073	South: ♠ K87 ♥ Q7 • QJ104 ♣ 8642	West North 1NT Pass	East 2NT	South AP
Board: 167 Dealer: E Vul: EW North HCP: 7 South HCP: 8 Contract: 4♠ E	North: ♠ K4 ▼ J62 ◆ Q10732 ♣ J92	South: ♠ Q105 ♥ Q9843 ♠ KJ9 ♣ 75	West North 2♣¹ Pass 4♠² Pass 1. Stayman 2. Splinter		South Pass Pass AP

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

Contract: 2N W

North:

• 10875

• AQ

• A42

• KJ94

South:

♠ QJ962

♥ 10532

♦ 3

♠ 532

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

1. Stayman

North hands (Practice Page)

Board: 169 Dealer: E Vul: NS HCP: 10	102✓ AQ352✓ KJ6542	East Opens 1NT. Partner bids first.
Board: 170 Dealer: W Vul: EW HCP: 5	♣ QJ987♥ Q653♦ 1075♣ 9	West Opens 1NT. You bid first.
Board: 171 Dealer: E Vul: Both HCP: 11	▲ AJ▼ K532◆ QJ42▲ 1084	East Opens 1NT. Partner bids first.
Board: 172 Dealer: W Vul: None HCP: 4	1065210987410KJ2	West Opens 1NT. East Bids 3♣ if possible. West Bids 4♦ if possible. You bid first.
Board: 173 Dealer: E Vul: EW HCP: 10	▲ J6▼ K105◆ KQ1083▲ J87	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 174 Dealer: W Vul: Both HCP: 11	AQ3♥ 872A63J1053	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.

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

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

South hands (Practice Page)

Board: 169 Dealer: E Vul: NS HCP: 7	♦ 8543♥ K82♦ 986♣ A93	East Opens 1NT. You bid first.
Board: 170 Dealer: W Vul: EW HCP: 12	★ A42▼ 1072◆ AJ43◆ K107	West Opens 1NT. Partner bids first.
Board: 171 Dealer: E Vul: Both HCP: 7	★ K9742★ A84◆ 93◆ 965	East Opens 1NT. You bid first.
Board: 172 Dealer: W Vul: None HCP: 12	AQJ93Q62K9874	West Opens 1NT. East Bids 3♣ if possible. West Bids 4♦ if possible. Partner bids first.
Board: 173 Dealer: E Vul: EW HCP: 6	★ 53♥ Q9763♦ A5★ 10962	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 174 Dealer: W Vul: Both HCP: 12	★ K8▼ K96543◆ Q102◆ A8	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.

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

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

North hands (Practice Page)

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

You bid first.

Board: 175 Dealer: E Vul: None North HCP: 7 South HCP: 7 Contract: 3N E	North: ♠ K65 ♥ 8542 ♠ K5 ♣ J1064	South: ♠ QJ109 ♥ Q6 ♠ 64 ♣ Q9532	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3NT AP 1. Stayman
Board: 176 Dealer: W Vul: NS North HCP: 9 South HCP: 8 Contract: 44 W	North: ♠ 6 ▼ AJ10986 ♦ 10865 ♠ A5	South: ♠ QJ87 ♥ 432 ♠ A7 ♣ J762	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 177 Dealer: E Vul: Both North HCP: 12 South HCP: 4 Contract: 1N E	North: ♠ K953 ♥ K ♠ K1076 ♠ K862	South:	West North East South 1NT AP
Board: 178 Dealer: W Vul: None North HCP: 4 South HCP: 11 Contract: 3&X S	North:	South: ♠ K8 ♥ K64 ♦ 4 ♣ AJ107653	West North East South 1NT Pass 2♣¹ 3♣ Pass Pass XA♠♠ AP 1. Stayman
Board: 179 Dealer: E Vul: NS North HCP: 10 South HCP: 6 Contract: 1N E	North: ♣ J7 ♥ J1074 • K82 ♣ KQ96	South: ◆ 9654 ▼ KQ95 ◆ 10 ◆ J852	West North East South 1NT AP
Board: 180 Dealer: W Vul: EW North HCP: 4 South HCP: 16 Contract: 3 • W	North:	South: ♠ K63 ▼ KQ83 ♠ Q53 ♣ KQJ	West North East South 1NT Pass 2♥ Pass 2♠ Pass Pass X Pass 3♥ 3♠ AP

South hands (Practice Page)

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

Board: 180 Dealer: W Vul: EW HCP: 16 **♣** KQJ

♦ K63 **♥** KQ83 **♦** Q53

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

Partner bids first.

Board: 175 Dealer: E Vul: None North HCP: 7 South HCP: 7 Contract: 3N E	North: ♠ K65 ♥ 8542 ♠ K5 ♣ J1064	South: ♠ QJ109 ♥ Q6 ♠ 64 ♣ Q9532	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3NT AP 1. Stayman
Board: 176 Dealer: W Vul: NS North HCP: 9 South HCP: 8 Contract: 44 W	North: ♠ 6 ▼ AJ10986 ♦ 10865 ♠ A5	South: ♠ QJ87 ♥ 432 ♠ A7 ♣ J762	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 177 Dealer: E Vul: Both North HCP: 12 South HCP: 4 Contract: 1N E	North: ♠ K953 ♥ K ♠ K1076 ♠ K862	South:	West North East South 1NT AP
Board: 178 Dealer: W Vul: None North HCP: 4 South HCP: 11 Contract: 3&X S	North:	South: ♠ K8 ♥ K64 ♦ 4 ♣ AJ107653	West North East South 1NT Pass 2♣¹ 3♣ Pass Pass XA♠♠ AP 1. Stayman
Board: 179 Dealer: E Vul: NS North HCP: 10 South HCP: 6 Contract: 1N E	North: ♣ J7 ♥ J1074 • K82 ♣ KQ96	South: ◆ 9654 ▼ KQ95 ◆ 10 ◆ J852	West North East South 1NT AP
Board: 180 Dealer: W Vul: EW North HCP: 4 South HCP: 16 Contract: 3 • W	North:	South: ♠ K63 ▼ KQ83 ♠ Q53 ♣ KQJ	West North East South 1NT Pass 2♥ Pass 2♠ Pass Pass X Pass 3♥ 3♠ AP

North hands (Practice Page)

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

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

You bid first.

Board: 181 Dealer: E Vul: None North HCP: 8 South HCP: 6 Contract: 4 E	North: ♠ A6 ♥ 632 ♦ J74 ♣ QJ974	South: ♣ J73 ♥ 10987 ♠ KQ102 ♣ 105	West 2♣¹ 4♣ 1. Stay	North Pass AP man	East 1NT 2♠	South Pass Pass
Board: 182 Dealer: W Vul: EW North HCP: 12 South HCP: 6 Contract: 5♣X W	North: ♠ AQJ732 ♥ A765 ♦ J2 ♣ 5	South:	1NT 5♣ AP	North 2♣¹ Pass i-Landy	4♠² Pass	Pass X
Board: 183 Dealer: E Vul: Both North HCP: 5 South HCP: 13 Contract: 1N E	North:	South: ♣ 743 ♥ KQ532 ♣ AQ9 ♣ Q6	West	North	East 1NT	
Board: 184 Dealer: W Vul: NS North HCP: 8 South HCP: 8 Contract: 2♠ W	North: ♠ Q5 ♥ KQ876 ♦ 963 ♠ J94	South: ♠ A84 ♥ J1094 ♠ K542 ♠ 65	West 1NT 2♠	North Pass AP	East 2♥	South Pass
Board: 185 Dealer: E Vul: EW North HCP: 9 South HCP: 4 Contract: 4 E	North: ♠ K973 ♥ 53 ♠ KQJ1073 ♣ 10	South: ♠ Q104 ♥ J108 ♦ 985 ♣ J543	West 2♦ 4♥	North X AP	East 1NT 2♥	South Pass Pass

Board: 186 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 2 \(\) W

North: South: ♠ A74 ♠ Q ♥ K963 ♥ 754 ♠ 764 ♠ Q105

♣ 973

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

◆ Q1053 ◆ AQJ86

South hands (Practice Page)

Board: 181 Dealer: E Vul: None HCP: 6	J7310987KQ102105	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 182 Dealer: W Vul: EW HCP: 6	◆ 964▼ 9842◆ Q95◆ A83	West Opens 1NT. East Bids 4♠ if possible. West Bids 5♠ if possible. Partner bids first.
Board: 183 Dealer: E Vul: Both HCP: 13	★743★ KQ532★ AQ9★ Q6	East Opens 1NT. You bid first.
Board: 184 Dealer: W Vul: NS HCP: 8	★ A84♥ J1094◆ K542★ 65	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. Partner bids first.
Board: 185 Dealer: E Vul: EW HCP: 4	◆ Q104▼ J108◆ 985◆ J543	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible. You bid first.

Board: 186 Dealer: W Vul: Both HCP: 11 **♠** Q **▼** 754 **♦** Q1053

♣ AQJ86

West Opens 1NT.

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

Partner bids first.

Board: 181 Dealer: E Vul: None North HCP: 8 South HCP: 6 Contract: 4 E	North: ♠ A6 ♥ 632 ♦ J74 ♣ QJ974	South: ♣ J73 ♥ 10987 ◆ KQ102 ♣ 105	West 2♣¹ 4♣ 1. Stay	North Pass AP man	East 1NT 2♠	South Pass Pass
Board: 182 Dealer: W Vul: EW North HCP: 12 South HCP: 6 Contract: 5♣X W	North: ♠ AQJ732 ♥ A765 ♦ J2 ♣ 5	South:	1NT 5♣ AP	North 2♣¹ Pass i-Landy	4♠² Pass	Pass X
Board: 183 Dealer: E Vul: Both North HCP: 5 South HCP: 13 Contract: 1N E	North:	South: ♣ 743 ♥ KQ532 ♣ AQ9 ♣ Q6	West	North	East 1NT	
Board: 184 Dealer: W Vul: NS North HCP: 8 South HCP: 8 Contract: 2♠ W	North: ♠ Q5 ♥ KQ876 ♦ 963 ♠ J94	South: ♠ A84 ♥ J1094 ♠ K542 ♠ 65	West 1NT 2♠	North Pass AP	East 2♥	South Pass
Board: 185 Dealer: E Vul: EW North HCP: 9 South HCP: 4 Contract: 4 E	North: ♠ K973 ♥ 53 ♠ KQJ1073 ♣ 10	South: ♠ Q104 ♥ J108 ♦ 985 ♣ J543	West 2♦ 4♥	North X AP	East 1NT 2♥	South Pass Pass

Board: 186 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 2 \(\) W

North: South: ♠ A74 ♠ Q ♥ K963 ♥ 754 ♠ 764 ♠ Q105

♣ 973

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

◆ Q1053 ◆ AQJ86

North hands (Practice Page)

Board: 187 Dealer: E Vul: None HCP: 3	★ 763♥ 973♦ 7532♠ QJ5	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. Partner bids first.
Board: 188 Dealer: W Vul: EW HCP: 4	10962985494A94	West Opens 1NT. You bid first.
Board: 189 Dealer: E Vul: None HCP: 8	♠ 652♥ Q9♦ K1065♠ K973	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 190 Dealer: W Vul: NS HCP: 10	★ K1032♥ Q108654◆ 10◆ AJ	West Opens 1NT. You bid first.
Board: 191 Dealer: E Vul: Both HCP: 13	★ AK642★ K2★ K987★ 53	East Opens 1NT. West Bids 2♦ if possible. West Doubles Pass if possible. East Bids 3♣ if possible. Partner bids first.

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

You bid first.

Board: 187 Dealer: E Vul: None	North: ♠ 763	South: ♠ Q82	West	North		South Pass
North HCP: 3	♥ 973	♥ 854	2♥	Pass	11 \ 11	Pass
South HCP: 12	◆ 7532 ◆ 015	♦ QJ1096	3♣	Pass	3NT	
Contract: 3N E	♣ QJ5	♣ AK				
Board: 188	North:	South:				
Dealer: W	★ 10962	♠ AJ74	VV 74	NT41-	E4	C 41-
Vul: EW North HCP: 4	♥ 9854	♥ J763		North	East	South
South HCP: 12	♦ 94	♦ AQ2	1NT	AP		
Contract: 1N W	♣ A94	♣ 75				
Board: 189	North:	South:				
Dealer: E	Norui. ♦ 652	50un. ♦ J9	West	North		
Vul: None	♥ Q9	▼ 1087542	1	_		Pass
North HCP: 8 South HCP: 5	◆ K1065	♦ QJ4	4 ∀ ¹	Pass	4♠	AP
Contract: 4♠ E	♣ K973	♣ J5	1. Texa	S		
Board: 190	North:	South:				
Dealer: W	• K1032	A8	West	North	East	South
Vul: NS North HCP: 10	♥ Q108654	v 2	1NT	2 ♣ ¹	AP	
South HCP: 11	♦ 10	♦ AQJ9	1. Mult	i-Landy,	both	majors
Contract: 2♣ N	♣ AJ	♣ 965432				
Board: 191	North:	South:	11 7	N I 4	Б .	C 4
Dealer: E	♦ AK642	★ 10853	West	North		South Pass
Vul: Both North HCP: 13	♥ K2	♥ Q983	2•	2♠		Pass Pass
South HCP: 3	♦ K987	♦ 42 • 42	X	Pass	3 4	AP
Contract: 3♣ E	♣ 53	♣ J87		1 4455		
Board: 192	North:	South:	West	North	East	South
Dealer: W	AK8	★ 107542	1NT	Pass	3♣ ¹	Pass
Vul: None North HCP: 14	♥ KJ7	♥ Q96	3 ♦ ²	AP		
	♦ 1064	♦ 2		or Suit T	ransfei	rs after 1NT
South HCP: 4 Contract: 3 • W	♦ 1064 ♣ K754	◆ 2 ◆ Q1082	1. Mino 2. autoi		ransfei	rs after 1N

South hands (Practice Page)

Board: 187 Dealer: E Vul: None HCP: 12	• Q82 ♥ 854 • QJ1096 • AK	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. You bid first.
Board: 188 Dealer: W Vul: EW HCP: 12	▲ AJ74♥ J763◆ AQ2♣ 75	West Opens 1NT. Partner bids first.
Board: 189 Dealer: E Vul: None HCP: 5		East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 190 Dealer: W Vul: NS HCP: 11	★ A8♥ 2♦ AQJ9♠ 965432	West Opens 1NT. Partner bids first.
Board: 191 Dealer: E Vul: Both HCP: 3	10853♥ Q98342J87	East Opens 1NT. West Bids 2♦ if possible. West Doubles Pass if possible. East Bids 3♣ if possible. You bid first.

Board: 187 Dealer: E Vul: None	North: ♠ 763	South: ♠ Q82	West	North		South Pass
North HCP: 3	♥ 973	♥ 854	2♥	Pass	11 \ 11	Pass
South HCP: 12	◆ 7532 ◆ 015	♦ QJ1096	3♣	Pass	3NT	
Contract: 3N E	♣ QJ5	♣ AK				
Board: 188	North:	South:				
Dealer: W	★ 10962	♠ AJ74	VV 74	NT41-	E4	C 41-
Vul: EW North HCP: 4	♥ 9854	♥ J763		North	East	South
South HCP: 12	♦ 94	♦ AQ2	1NT	AP		
Contract: 1N W	♣ A94	♣ 75				
Board: 189	North:	South:				
Dealer: E	Norui. ♦ 652	50un. ♦ J9	West	North		
Vul: None	♥ Q9	▼ 1087542	1	_		Pass
North HCP: 8 South HCP: 5	◆ K1065	♦ QJ4	4 ∀ ¹	Pass	4♠	AP
Contract: 4♠ E	♣ K973	♣ J5	1. Texa	S		
Board: 190	North:	South:				
Dealer: W	• K1032	A A8	West	North	East	South
Vul: NS North HCP: 10	♥ Q108654	♥ 2	1NT	2 ♣ ¹	AP	
South HCP: 11	♦ 10	♦ AQJ9	1. Mult	i-Landy,	both	majors
Contract: 2♣ N	♣ AJ	♣ 965432				
Board: 191	North:	South:	11 7	N I 4	Б .	C 4
Dealer: E	♦ AK642	★ 10853	West	North		South Pass
Vul: Both North HCP: 13	♥ K2	♥ Q983	2•	2♠		Pass Pass
South HCP: 3	♦ K987	♦ 42 • 42	X	Pass	3 4	AP
Contract: 3♣ E	♣ 53	♣ J87		1 4455		
Board: 192	North:	South:	West	North	East	South
Dealer: W	AK8	★ 107542	1NT	Pass	3♣ ¹	Pass
Vul: None North HCP: 14	♥ KJ7	♥ Q96	3 ♦ ²	AP		
	♦ 1064	♦ 2		or Suit T	ransfei	rs after 1NT
South HCP: 4 Contract: 3 • W	♦ 1064 ♣ K754	◆ 2 ◆ Q1082	1. Mino 2. autoi		ransfei	rs after 1N

North hands (Practice Page)

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

West Opens 1NT.

East Bids 2♦ if possible.

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

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

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

HCP: 13 ♣ KQJ93

You bid first.

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

South hands (Practice Page)

Board: 193 Dealer: E Vul: NS HCP: 9		East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♦ if possible. East Bids 3NT if possible. You bid first.
Board: 194 Dealer: W Vul: EW HCP: 13	AJ954✓ KJ710964A	West Opens 1NT. Partner bids first.
Board: 195 Dealer: E Vul: NS HCP: 9	Q7₹76105432♣ AK82	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 196 Dealer: W Vul: EW HCP: 8	J107✓ J1092✓ KJ◆ Q862	West Opens 1NT. Partner bids first.
Board: 197 Dealer: E Vul: Both HCP: 6	◆ Q5 ▼ 10932 ◆ A1084 ◆ 1063	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.

HCP: 2 ♣ 85

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

Partner bids first.

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

North hands (Practice Page)

Board: 199 Dealer: E Vul: EW HCP: 6	◆ Q82♥ Q9852◆ 862◆ Q3	East Opens 1NT. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 4♠ if possible. East Bids 4NT if possible. West Bids 5♦ if possible. East Bids 5♥ if possible. West Bids 5NT if possible. East Bids 6♠ if possible. Partner bids first.
Board: 200 Dealer: W Vul: Both HCP: 7	★ 1087★ AK864★ 6★ 7532	West Opens 1NT. You bid first.
Board: 201 Dealer: E Vul: None HCP: 1	♠ 652♥ 752♦ 62♠ J8743	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 202 Dealer: W Vul: EW HCP: 12	▲ A10843✔ AK3◆ 87♣ J109	West Opens 1NT. You bid first.
Board: 203 Dealer: E Vul: Both HCP: 10	AJ84♥ Q743◆ QJ3◆ 65	East Opens 1NT. Partner bids first.

Board: 199 Dealer: E Vul: EW North HCP: 6 South HCP: 10 Contract: 6♠ W	North: ♠ Q82 ♥ Q9852 ♦ 862 ♠ Q3	South: ♠ 3 ♥ KJ74 ♠ K9 ♠ K108742	2♥ 4♠ 5♦ 5NT 1. Exter	Pass Pass Pass Pass Pass Aded according	1NT 2NT¹ 4NT² 5♥ 6♠ ceptance	South Pass Pass Pass Pass AP te after NT
Board: 200 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 1N W	North: • 1087 • AK864 • 6 • 7532	South: ♠ Q3 ♥ 72 ♠ Q432 ♣ AK1098	West 1NT	North AP	East	South
Board: 201 Dealer: E Vul: None North HCP: 1 South HCP: 11 Contract: 4♠ E	North: ♠ 652 ♥ 752 ♦ 62 ♣ J8743	South: ♠ Q ♥ AQJ9 • 10873 ♣ Q652	West 2♥ 4♠	North Pass AP	East 1NT 2♠	South Pass Pass
Board: 202 Dealer: W Vul: EW North HCP: 12 South HCP: 6 Contract: 1N W	North: ♠ A10843 ♥ AK3 ♠ 87 ♣ J109	South: ♠ K976 ▼ J984 • 1042 ♣ Q4	West 1NT	North AP	East	South
Board: 203 Dealer: E Vul: Both North HCP: 10 South HCP: 8 Contract: 1N E	North: ♠ AJ84 ♥ Q743 ♦ QJ3 ♠ 65	South: ♠ K953 ♥ KJ102 ♦ 98 ♣ J104	West	North	East 1NT	

Board: 204 Dealer: W Vul: None North HCP: 4 South HCP: 14 Contract: 1N W

North: **★** J842 **♥** K73 **♦** 106 South:

♠ Q1076

♥ AJ85

♠ AQ7

West North East South

1NT AP

♣ 9752 ♣ J6

South hands (Practice Page)

Board: 199 Dealer: E Vul: EW HCP: 10	• 3 • KJ74 • K9 • K108742	East Opens 1NT. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 4♠ if possible. East Bids 4NT if possible. West Bids 5♥ if possible. East Bids 5♥ if possible. West Bids 5NT if possible. East Bids 6♠ if possible. You bid first.
Board: 200 Dealer: W Vul: Both HCP: 11	♣ Q3▼ 72◆ Q432♣ AK1098	West Opens 1NT. Partner bids first.
Board: 201 Dealer: E Vul: None HCP: 11	♣ Q ♥ AQJ9 ♦ 10873 ♣ Q652	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 202 Dealer: W Vul: EW HCP: 6	★ K976▼ J984◆ 1042◆ Q4	West Opens 1NT. Partner bids first.
Board: 203 Dealer: E Vul: Both HCP: 8	★ K953★ KJ102◆ 98◆ J104	East Opens 1NT. You bid first.

Vul: None → AQ / HCP: 14 → J6 Partner bids first.

Board: 199 Dealer: E Vul: EW North HCP: 6 South HCP: 10 Contract: 6♠ W	North: ♠ Q82 ♥ Q9852 ♦ 862 ♠ Q3	South: ♠ 3 ♥ KJ74 ♠ K9 ♠ K108742	2♥ 4♠ 5♦ 5NT 1. Exter	Pass Pass Pass Pass Pass Aded according	1NT 2NT¹ 4NT² 5♥ 6♠ ceptance	South Pass Pass Pass Pass AP te after NT
Board: 200 Dealer: W Vul: Both North HCP: 7 South HCP: 11 Contract: 1N W	North: • 1087 • AK864 • 6 • 7532	South: ♠ Q3 ♥ 72 ♠ Q432 ♣ AK1098	West 1NT	North AP	East	South
Board: 201 Dealer: E Vul: None North HCP: 1 South HCP: 11 Contract: 4♠ E	North: ♠ 652 ♥ 752 ♦ 62 ♣ J8743	South: ♠ Q ♥ AQJ9 • 10873 ♣ Q652	West 2♥ 4♠	North Pass AP	East 1NT 2♠	South Pass Pass
Board: 202 Dealer: W Vul: EW North HCP: 12 South HCP: 6 Contract: 1N W	North: ♠ A10843 ♥ AK3 ♠ 87 ♣ J109	South: ♠ K976 ▼ J984 • 1042 ♣ Q4	West 1NT	North AP	East	South
Board: 203 Dealer: E Vul: Both North HCP: 10 South HCP: 8 Contract: 1N E	North: ♠ AJ84 ♥ Q743 ♦ QJ3 ♠ 65	South: ♠ K953 ♥ KJ102 ♦ 98 ♣ J104	West	North	East 1NT	

Board: 204 Dealer: W Vul: None North HCP: 4 South HCP: 14 Contract: 1N W

North: **★** J842 **♥** K73 **♦** 106 South:

♠ Q1076

♥ AJ85

♠ AQ7

West North East South

1NT AP

♣ 9752 ♣ J6

North hands (Practice Page)

Board: 205 Dealer: E Vul: NS HCP: 13	♣ Q1092♥ Q3◆ 52♣ AKQ76	East Opens 1NT. Partner bids first.
Board: 206 Dealer: W Vul: Both HCP: 8	★75✓ AKJ73◆876★1063	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 207 Dealer: E Vul: None HCP: 5		East Opens 1NT. West Bids 2NT if possible. East Bids 3♣ if possible. West Bids 3NT if possible. Partner bids first.
Board: 208 Dealer: W Vul: NS HCP: 6	♦ 875 ♥ Q98762 ♦ — • A1096	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 209 Dealer: E Vul: None HCP: 6		East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.

Board: 210 Dealer: W

Vul: NS

HCP: 4

♦ KJ95

v 84

♦ 10654

♣ 842

West Opens 1NT.

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

East Bids 3♥ if possible.

You bid first.

Board: 205 Dealer: E Vul: NS North HCP: 13 South HCP: 10 Contract: 1N E	North: ♠ Q1092 ♥ Q3 ♦ 52 ♣ AKQ76	South: ♠ AJ54 ♥ 762 ♠ KJ864 ♣ J	West North East South 1NT AP
Board: 206 Dealer: W Vul: Both North HCP: 8 South HCP: 12 Contract: 2♠ W	North: ♣ 75 ♥ AKJ73 ♦ 876 ♣ 1063	South: ♠ AJ3 ♥ 94 ♠ Q105 ♠ AJ842	West North East South 1NT Pass 2♥ Pass 2♠ AP
Board: 207 Dealer: E Vul: None North HCP: 5 South HCP: 10 Contract: 3N E	North: ♣ J10743 ♥ J63 ♦ 92 ♣ K86	South:	West North East South 1NT 2◆1 2NT ² Pass 3♣ Pass 3NT AP 1. Multi-Landy, Multi 2. Lebensohl after 1NT
Board: 208 Dealer: W Vul: NS North HCP: 6 South HCP: 7 Contract: 3N W	North: ♣ 875 ♥ Q98762 • — ♣ A1096	South: ♠ Q10932 ♥ K104 ♠ Q107 ♠ 85	West North East South 1NT Pass 3NT AP
Board: 209 Dealer: E Vul: None North HCP: 6 South HCP: 8 Contract: 4♠ E	North: ♣ J432 ♥ 74 ♠ KQ976 ♣ 96	South: ♠ Q ♥ 952 ♦ J103 ♣ AJ10732	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas

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

South hands (Practice Page)

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

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

Partner bids first.

Board: 205 Dealer: E Vul: NS North HCP: 13 South HCP: 10 Contract: 1N E	North: ♠ Q1092 ♥ Q3 ♦ 52 ♣ AKQ76	South: ♠ AJ54 ♥ 762 ♠ KJ864 ♣ J	West North East South 1NT AP
Board: 206 Dealer: W Vul: Both North HCP: 8 South HCP: 12 Contract: 2♠ W	North: ♣ 75 ♥ AKJ73 ♦ 876 ♣ 1063	South: ♠ AJ3 ♥ 94 ♠ Q105 ♠ AJ842	West North East South 1NT Pass 2♥ Pass 2♠ AP
Board: 207 Dealer: E Vul: None North HCP: 5 South HCP: 10 Contract: 3N E	North: ♣ J10743 ♥ J63 ♦ 92 ♣ K86	South:	West North East South 1NT 2◆1 2NT ² Pass 3♣ Pass 3NT AP 1. Multi-Landy, Multi 2. Lebensohl after 1NT
Board: 208 Dealer: W Vul: NS North HCP: 6 South HCP: 7 Contract: 3N W	North: ♣ 875 ♥ Q98762 • — ♣ A1096	South: ♠ Q10932 ♥ K104 ♠ Q107 ♠ 85	West North East South 1NT Pass 3NT AP
Board: 209 Dealer: E Vul: None North HCP: 6 South HCP: 8 Contract: 4♠ E	North: ♣ J432 ♥ 74 ♠ KQ976 ♣ 96	South: ♠ Q ♥ 952 ♦ J103 ♣ AJ10732	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas

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

North hands (Practice Page)

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

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

Board: 211 Dealer: E Vul: EW North HCP: 5 South HCP: 7 Contract: 4♥ E	North: ♣ J63 ♥ Q ♦ J98753 ♣ J109	South: ♣ 7 ♥ J1094 • Q1042 ♣ A542	West North East South 1NT Pass 4♦¹ Pass 4♥ AP 1. Texas
Board: 212 Dealer: W Vul: Both North HCP: 3 South HCP: 7 Contract: 6♠ W	North:	South: ♠ K42 ▼ J972 ◆ Q3 ♣ J1076	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3♠ Pass 4♠ Pass 4NT¹ Pass 5♥ Pass 6♠ AP 1. Blackwood 0314, for ♠
Board: 213 Dealer: E Vul: NS North HCP: 12 South HCP: 12 Contract: 3♣ S	North: ♠ KQ83 ♥ A ♦ Q1097 ♣ J1043	South: ♠ A6 ♥ QJ874 ♦ 42 ♣ KQ52	West North East South 1NT 2♥¹ Pass 2NT Pass 3♣ AP 1. Multi-Landy, 5M-4m
Board: 214 Dealer: W Vul: EW North HCP: 6 South HCP: 7 Contract: 2N W	North: ♠ KJ10763 ♥ 84 ♠ Q2 ♠ 652	South: ◆ 92 ▼ A1062 • K10743 • 74	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman
Board: 215 Dealer: E Vul: Both North HCP: 8 South HCP: 4 Contract: 4♥ E	North: ♣ J105 ♥ 952 ♠ KJ ♣ QJ1098	South: ♠ K942 ♥ J10 ♦ 98742 ♣ 64	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman

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

Contract: 3♠ S

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

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

AQ1085↑74♠ Q4♠ 1073

South hands (Practice Page)

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

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

Board: 211 Dealer: E Vul: EW North HCP: 5 South HCP: 7 Contract: 4♥ E	North: ♣ J63 ♥ Q ♦ J98753 ♣ J109	South: ♣ 7 ♥ J1094 • Q1042 ♣ A542	West North East South 1NT Pass 4♦¹ Pass 4♥ AP 1. Texas
Board: 212 Dealer: W Vul: Both North HCP: 3 South HCP: 7 Contract: 6♠ W	North:	South: ♠ K42 ▼ J972 ◆ Q3 ♣ J1076	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3♠ Pass 4♠ Pass 4NT¹ Pass 5♥ Pass 6♠ AP 1. Blackwood 0314, for ♠
Board: 213 Dealer: E Vul: NS North HCP: 12 South HCP: 12 Contract: 3♣ S	North: ♠ KQ83 ♥ A ♦ Q1097 ♣ J1043	South: ♠ A6 ♥ QJ874 ♦ 42 ♣ KQ52	West North East South 1NT 2♥¹ Pass 2NT Pass 3♣ AP 1. Multi-Landy, 5M-4m
Board: 214 Dealer: W Vul: EW North HCP: 6 South HCP: 7 Contract: 2N W	North: ♠ KJ10763 ♥ 84 ♠ Q2 ♠ 652	South: ◆ 92 ▼ A1062 • K10743 • 74	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman
Board: 215 Dealer: E Vul: Both North HCP: 8 South HCP: 4 Contract: 4♥ E	North:	South: ♠ K942 ♥ J10 ♦ 98742 ♣ 64	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman

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

Contract: 3♠ S

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

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

AQ1085↑74♠ Q4♠ 1073

North hands (Practice Page)

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

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

Board: 217 Dealer: E Vul: EW North HCP: 11 South HCP: 10 Contract: 2♠ N	North: ♠ 6 ♥ J8 • Q10963 ♣ AKJ109	South: ♠ QJ98532 ♥ A62 ♠ K5 ♣ 2	West North East South 1NT 2◆1 Pass 2♠ AP 1. Multi-Landy, Multi
Board: 218 Dealer: W Vul: Both North HCP: 8 South HCP: 3 Contract: 4 W	North: ♠ A9854 ♥ A10 ♦ 9863 ♣ 107	South: ◆ — ▼ 875 • QJ105 • 986543	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 219 Dealer: E Vul: None North HCP: 6 South HCP: 5 Contract: 3N E	North: ♠ 9843 ♥ J73 ♦ Q986 ♣ K3	South: ♠ Q62 ♥ 9862 ♦ 52 ♠ QJ85	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman
Board: 220 Dealer: W Vul: NS North HCP: 10 South HCP: 2 Contract: 3N W	North: ♠ K8643 ♥ K98 ♠ KJ3 ♣ 82	South: ♠ 10952 ♥ Q10762 • 10765 ♣ —	West North East South 1NT Pass 3NT AP
Board: 221 Dealer: E Vul: Both North HCP: 8 South HCP: 4 Contract: 3N E	North: ♠ A43 ♥ 10982 ♠ 85 ♣ A732	South: ♣ 876 ♥ 63 • Q109632 ♣ Q8	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT AP
Board: 222 Dealer: W Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ K1086 ♥ KJ ♦ 984 ♣ 10932	South: ♠ AQ ♥ 76532 ♠ AQ765 ♣ 5	West North East South 1NT AP

South hands (Practice Page)

Board: 217 Dealer: E Vul: EW HCP: 10	♣ QJ98532♥ A62♦ K5♣ 2	East Opens 1NT. You bid first.
Board: 218 Dealer: W Vul: Both HCP: 3	♣—♥ 875◆ QJ105◆ 986543	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 219 Dealer: E Vul: None HCP: 5	♣ Q62♥ 9862♦ 52♣ QJ85	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. You bid first.
Board: 220 Dealer: W Vul: NS HCP: 2	10952Q1076210765—	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 221 Dealer: E Vul: Both HCP: 4	★876♥63◆Q109632◆Q8	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.

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

Vul: None ◆ AQ765 Partner bids first.

HCP: 12 **♣** 5

Board: 217 Dealer: E Vul: EW North HCP: 11 South HCP: 10 Contract: 2♠ N	North: ♠ 6 ♥ J8 • Q10963 ♣ AKJ109	South: ♠ QJ98532 ♥ A62 ♠ K5 ♣ 2	West North East South 1NT 2◆1 Pass 2♠ AP 1. Multi-Landy, Multi
Board: 218 Dealer: W Vul: Both North HCP: 8 South HCP: 3 Contract: 4 W	North: ♠ A9854 ♥ A10 ♦ 9863 ♣ 107	South: ◆ — ▼ 875 • QJ105 • 986543	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 219 Dealer: E Vul: None North HCP: 6 South HCP: 5 Contract: 3N E	North:	South: ♠ Q62 ♥ 9862 ♦ 52 ♠ QJ85	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman
Board: 220 Dealer: W Vul: NS North HCP: 10 South HCP: 2 Contract: 3N W	North: ♠ K8643 ♥ K98 ♠ KJ3 ♣ 82	South: ♠ 10952 ♥ Q10762 • 10765 ♣ —	West North East South 1NT Pass 3NT AP
Board: 221 Dealer: E Vul: Both North HCP: 8 South HCP: 4 Contract: 3N E	North: ♠ A43 ♥ 10982 ♠ 85 ♣ A732	South: ♣ 876 ♥ 63 • Q109632 ♣ Q8	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT AP
Board: 222 Dealer: W Vul: None North HCP: 7 South HCP: 12 Contract: 1N W	North: ♠ K1086 ♥ KJ ♦ 984 ♣ 10932	South: ♠ AQ ♥ 76532 ♠ AQ765 ♣ 5	West North East South 1NT AP

North hands (Practice Page)

Board: 223 Dealer: E Vul: NS HCP: 7	★ K10984♥ J4◆ Q62◆ J73	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 224 Dealer: W Vul: EW HCP: 10	▲ AJ98♥ KJ8653◆ 2♣ J2	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 225 Dealer: E Vul: None HCP: 10	♣ AJ ▼ A652 ◆ J10652 ♣ 109	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 226 Dealer: W Vul: NS HCP: 14	AJ862✓ A93✓ Q5✓ K105	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 227 Dealer: E Vul: EW HCP: 18	AJ964✓ QJ1054AKK	East Opens 1NT. Partner bids first.

Board: 228 Dealer: W Vul: Both HCP: 7 **★** 52 **∀** K1097

1075

♣ A984

West Opens 1NT.

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

East Bids 4♠ if possible.

You bid first.

Board: 223 Dealer: E Vul: NS North HCP: 7 South HCP: 6 Contract: 4♥ E	North: ♠ K10984 ♥ J4 ♠ Q62 ♠ J73	South: ♠ Q65 ♥ 976 ♠ A1075 ♣ 952	West North East South $1NT$ Pass 2 Pass $2 \checkmark$ Pass $4 \checkmark^1$ Pass $4 \checkmark$ AP 1. Splinter
Board: 224 Dealer: W Vul: EW North HCP: 10 South HCP: 4 Contract: 3N W	North: ♠ AJ98 ♥ KJ8653 ♠ 2 ♣ J2	South: ♣ 75 ♥ 97 • KJ10873 ♣ 1074	West North East South 1NT 2♣¹ 3NT AP 1. Multi-Landy, both majors
Board: 225 Dealer: E Vul: None North HCP: 10 South HCP: 5 Contract: 4♠ E	North: ♠ AJ ♥ A652 ♦ J10652 ♠ 109	South:	West North East South 1NT Pass 2♥ Pass 2♠ Pass 4♠ AP
Board: 226 Dealer: W Vul: NS North HCP: 14 South HCP: 4 Contract: 2 W	North: ♠ AJ862 ♥ A93 ♠ Q5 ♠ K105	South: ♠ Q1094 ♥ 862 ♠ 876 ♠ Q42	West North East South 1NT Pass 2 → Pass 2 ▼ AP
Board: 227 Dealer: E Vul: EW North HCP: 18 South HCP: 4 Contract: 2♥ S	North: ♠ AJ964 ♥ QJ1054 ♠ AK ♠ K	South:	West North East South 1NT Pass Pass 2♣¹ Pass 2♥ AP 1. Multi-Landy, both majors
Board: 228 Dealer: W Vul: Both North HCP: 7 South HCP: 8 Contract: 4♠ E	North: ◆ 52 ▼ K1097 • 1075 • A984	South: ◆ 76 ◆ Q832 ◆ K42 ◆ K1063	West North East South 1NT Pass 2♥ Pass 2NT¹ Pass 4♠ AP 1. Extended acceptance after NT

South hands (Practice Page)

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

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

Partner bids first.

Board: 223 Dealer: E Vul: NS North HCP: 7 South HCP: 6 Contract: 4♥ E	North: ♠ K10984 ♥ J4 ♠ Q62 ♠ J73	South: ♠ Q65 ♥ 976 ♠ A1075 ♣ 952	West North East South $1NT$ Pass 2 Pass $2 \checkmark$ Pass $4 \checkmark^1$ Pass $4 \checkmark$ AP 1. Splinter
Board: 224 Dealer: W Vul: EW North HCP: 10 South HCP: 4 Contract: 3N W	North: ♠ AJ98 ♥ KJ8653 ♠ 2 ♣ J2	South: ♣ 75 ♥ 97 • KJ10873 ♣ 1074	West North East South 1NT 2♣¹ 3NT AP 1. Multi-Landy, both majors
Board: 225 Dealer: E Vul: None North HCP: 10 South HCP: 5 Contract: 4♠ E	North: ♠ AJ ♥ A652 ♦ J10652 ♠ 109	South:	West North East South 1NT Pass 2♥ Pass 2♠ Pass 4♠ AP
Board: 226 Dealer: W Vul: NS North HCP: 14 South HCP: 4 Contract: 2 W	North: ♠ AJ862 ♥ A93 ♠ Q5 ♠ K105	South: ♠ Q1094 ♥ 862 ♠ 876 ♠ Q42	West North East South 1NT Pass 2 → Pass 2 ▼ AP
Board: 227 Dealer: E Vul: EW North HCP: 18 South HCP: 4 Contract: 2♥ S	North: ♠ AJ964 ♥ QJ1054 ♠ AK ♠ K	South:	West North East South 1NT Pass Pass 2♣¹ Pass 2♥ AP 1. Multi-Landy, both majors
Board: 228 Dealer: W Vul: Both North HCP: 7 South HCP: 8 Contract: 4♠ E	North: ◆ 52 ▼ K1097 • 1075 • A984	South: ◆ 76 ◆ Q832 ◆ K42 ◆ K1063	West North East South 1NT Pass 2♥ Pass 2NT¹ Pass 4♠ AP 1. Extended acceptance after NT

North hands (Practice Page)

Board: 229 Dealer: E Vul: NS HCP: 6	♠ 64♥ Q83♦ A109♠ 107642	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.
Board: 230 Dealer: W Vul: EW HCP: 8	AQ105♥ Q108532♦ 3♣ 32	West Opens 1NT. East Bids 2NT if possible. East Bids XA♠♠ if possible. You bid first.
Board: 231 Dealer: E Vul: Both HCP: 10	★764★ KQ10◆ Q1083★ K63	East Opens 1NT. Partner bids first.
Board: 232 Dealer: W Vul: None HCP: 7	◆ 9872♥ KQ◆ Q752◆ 976	West Opens 1NT. You bid first.
Board: 233 Dealer: E Vul: EW HCP: 3	1098626QJ765₹73	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♣ if possible. East Bids 3NT if possible. West Bids 6NT if possible. Partner bids first.

Board: 234 ♠ Q8754 West Opens 1NT.

Dealer: W ← 62

Board: 229 Dealer: E Vul: NS North HCP: 6 South HCP: 10 Contract: 2N E	North: ♠ 64 ♥ Q83 ♠ A109 ♣ 107642	South: ♠ Q853 ♥ KJ1075 ♦ 87 ♣ A5	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman
Board: 230 Dealer: W Vul: EW North HCP: 8 South HCP: 9 Contract: 3•X S	North: ♣ AQ105 ♥ Q108532 • 3 ♣ 32	South:	West North East South 1NT 2♣¹ 2NT 3♠ Pass Pass XA♠♠ AP 1. Multi-Landy, both majors
Board: 231 Dealer: E Vul: Both North HCP: 10 South HCP: 14 Contract: 2♥ S	North: ♣ 764 ▼ KQ10 ◆ Q1083 ♣ K63	South: ♠ AJ83 ♥ AJ9865 ♦ 4 ♠ A5	West North East South 1NT 2♣¹ Pass 2♠² Pass 2♥ AP 1. Multi-Landy, both majors 2. artificial
Board: 232 Dealer: W Vul: None North HCP: 7 South HCP: 11 Contract: 1N W	North:	South: ♠ Q104 ♥ 9632 ♠ K10 ♠ AQ105	West North East South 1NT AP
Board: 233 Dealer: E Vul: EW North HCP: 3 South HCP: 1 Contract: 6N E	North:	South:	West North East South 1NT Pass 2 Pass 2 Pass 3 Pass 3NT Pass 6NT AP

Board: 234 Dealer: W Vul: Both North HCP: 2 South HCP: 17

Contract: 1N W

North:

♦ Q8754 **♥** 62

♦ 10762

♣ 76

South:

♠ J3

♥ AK105

♦ AKQ5

♣ 1093

West North East South

1NT AP

South hands (Practice Page)

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

Board: 234 ♠ J3 West Opens 1NT.

Pealer: W ★ AK105

Board: 229 Dealer: E Vul: NS North HCP: 6 South HCP: 10 Contract: 2N E	North: ♠ 64 ♥ Q83 ♠ A109 ♣ 107642	South: ♠ Q853 ♥ KJ1075 ♦ 87 ♣ A5	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman
Board: 230 Dealer: W Vul: EW North HCP: 8 South HCP: 9 Contract: 3•X S	North: ♣ AQ105 ♥ Q108532 • 3 ♣ 32	South:	West North East South 1NT 2♣¹ 2NT 3♠ Pass Pass XA♠♠ AP 1. Multi-Landy, both majors
Board: 231 Dealer: E Vul: Both North HCP: 10 South HCP: 14 Contract: 2♥ S	North: ♣ 764 ▼ KQ10 ◆ Q1083 ♣ K63	South: ♠ AJ83 ♥ AJ9865 ♦ 4 ♠ A5	West North East South 1NT 2♣¹ Pass 2♠² Pass 2♥ AP 1. Multi-Landy, both majors 2. artificial
Board: 232 Dealer: W Vul: None North HCP: 7 South HCP: 11 Contract: 1N W	North:	South: ♠ Q104 ♥ 9632 ♠ K10 ♠ AQ105	West North East South 1NT AP
Board: 233 Dealer: E Vul: EW North HCP: 3 South HCP: 1 Contract: 6N E	North:	South:	West North East South 1NT Pass 2 Pass 2 Pass 3 Pass 3NT Pass 6NT AP

Board: 234 Dealer: W Vul: Both North HCP: 2 South HCP: 17

Contract: 1N W

North:

♦ Q8754 **♥** 62

♦ 10762

♣ 76

South:

♠ J3

♥ AK105

♦ AKQ5

♣ 1093

West North East South

1NT AP

North hands (Practice Page)

		East Opens 1NT.
Board: 235	♦ 109873	West Bids 2♣ if possible. East Bids 2♥ if possible.
Dealer: E	♥ 52	West Bids 3♠ if possible.
Vul: None	♦ Q75	East Bids 4♣ if possible.
HCP: 5	♣ K87	West Bids 4♥ if possible.
		Partner bids first.
		i dittict olds ilist.
Board: 236	♠ AQ93	West Opens 1NT.
Dealer: W	♥ 85	west opens 11v1.
Vul: NS HCP: 7	J9421032	You bid first.
TICI.	¥ 1032	
Board: 237	♠ K7	East Ones 1NT
Dealer: E	♥ 1096	East Opens 1NT.
Vul: Both HCP: 8	♦ J10986 • KJ5	Partner bids first.
1101.0	1 1100	
		West Opens 1NT.
Board: 238	♦ AJ72	East Bids 2♥ if possible.
Dealer: W	♥ J852	West Redoubles if possible.
Vul: None		East Bids 3♣ if possible.
HCP: 8	♣ Q8	West Bids 3♦ if possible.
		You bid first.

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

Board: 235 Dealer: E Vul: None North HCP: 5 South HCP: 11 Contract: 4♥ E	North:	South: ♠ KJ654 ♥ AQ4 ♠ 84 ♣ J32	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3♣² Pass 4♣³ Pass 4♥ AP 1. Stayman 2. Splinter 3. Cue bid, a ♣ stopper
Board: 236 Dealer: W Vul: NS North HCP: 7 South HCP: 10 Contract: 1N W	North: ♠ AQ93 ♥ 85 ♦ J942 ♣ 1032	South: ♠ K85 ♥ QJ106 • 1073 ♣ KJ4	West North East South 1NT AP
Board: 237 Dealer: E Vul: Both North HCP: 8 South HCP: 13 Contract: 2 N	North: ♠ K7 ▼ 1096 • J10986 ♣ KJ5	South: ♠ QJ965 ♥ AKJ7 ♠ — ♠ Q732	West North East South 1NT 2♣¹ Pass 2♥ AP 1. Multi-Landy, both majors
Board: 238 Dealer: W Vul: None North HCP: 8 South HCP: 12 Contract: 3 N	North: ♠ AJ72 ♥ J852 ♦ 1073 ♠ Q8	South: ♠ 106 ♥ KQ974 ♠ 654 ♣ AK4	West North East South 1NT Pass 2♥ X XX¹ Pass 3♣ Pass 3♦ 3♥ AP 1. artificial
Board: 239 Dealer: E Vul: NS North HCP: 3 South HCP: 11 Contract: 3N E	North:	South:	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3♠² Pass 3NT AP 1. Stayman 2. SMOLEN

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

Contract: 4♠ W

North: ♠ AJ2 **v** 106432 **♦** 104

♣ K106

South:

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

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

South hands (Practice Page)

Board: 235 Dealer: E Vul: None HCP: 11	★ KJ654★ AQ4◆ 84★ J32	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. West Bids 4♥ if possible. You bid first.
Board: 236 Dealer: W Vul: NS HCP: 10	★ K85♥ QJ106◆ 1073◆ KJ4	West Opens 1NT. Partner bids first.
Board: 237 Dealer: E Vul: Both HCP: 13	♣ QJ965♥ AKJ7♦ —♣ Q732	East Opens 1NT. You bid first.
Board: 238 Dealer: W Vul: None HCP: 12	106KQ974654AK4	West Opens 1NT. East Bids 2♥ if possible. West Redoubles if possible. East Bids 3♠ if possible. West Bids 3♠ if possible. Partner bids first.
Board: 239 Dealer: E Vul: NS HCP: 11	♣ J102♥ QJ7◆ QJ3♣ A843	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. East Bids 3NT if possible. You bid first.

Board: 240 ♠
Dealer: W
Vul: EW
•

HCP: 5

★ 74

♥ 97 ♦ K872 ♣ Q8732 West Opens 1NT.

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

Partner bids first.

Board: 235 Dealer: E Vul: None North HCP: 5 South HCP: 11 Contract: 4♥ E	North:	South: ♠ KJ654 ♥ AQ4 ♠ 84 ♣ J32	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3♣² Pass 4♣³ Pass 4♥ AP 1. Stayman 2. Splinter 3. Cue bid, a ♣ stopper
Board: 236 Dealer: W Vul: NS North HCP: 7 South HCP: 10 Contract: 1N W	North: ♠ AQ93 ♥ 85 ♦ J942 ♣ 1032	South: ♠ K85 ♥ QJ106 • 1073 ♣ KJ4	West North East South 1NT AP
Board: 237 Dealer: E Vul: Both North HCP: 8 South HCP: 13 Contract: 2 N	North: ♠ K7 ▼ 1096 • J10986 ♣ KJ5	South: ♠ QJ965 ♥ AKJ7 ♠ — ♠ Q732	West North East South 1NT 2♣¹ Pass 2♥ AP 1. Multi-Landy, both majors
Board: 238 Dealer: W Vul: None North HCP: 8 South HCP: 12 Contract: 3 N	North: ♠ AJ72 ♥ J852 ♦ 1073 ♠ Q8	South: ♠ 106 ♥ KQ974 ♠ 654 ♣ AK4	West North East South 1NT Pass 2♥ X XX¹ Pass 3♣ Pass 3♦ 3♥ AP 1. artificial
Board: 239 Dealer: E Vul: NS North HCP: 3 South HCP: 11 Contract: 3N E	North:	South:	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 3♠² Pass 3NT AP 1. Stayman 2. SMOLEN

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

Contract: 4♠ W

AJ2▼ 106432◆ 104◆ K106

North:

South:

♠ 74

♥ 97

♦ K872

♠ Q8732

West North East South
1NT Pass 2♥ Pass
2♠ Pass 4♠ AP

North hands (Practice Page)

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

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

Board: 241 Dealer: E Vul: None North HCP: 13 South HCP: 2 Contract: 4♥ E	North:	South:	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 242 Dealer: W Vul: NS North HCP: 4 South HCP: 9 Contract: 6♣ E	North: ♠ QJ9752 ♥ J5 ♦ 962 ♣ 42	South: ♣ A10 ♥ Q8732 • 1053 ♣ K63	West North East South 1NT Pass 3♠¹ Pass 3NT Pass 4♠ Pass 5♠ Pass 6♠ AP 1. Splinter
Board: 243 Dealer: E Vul: EW North HCP: 13 South HCP: 7 Contract: 4♥ E	North: ♠ AK1062 ♥ Q6 ♠ KJ42 ♣ 103	South: ♠ QJ73 ♥ 105 • 1065 ♣ A974	West North East South 1NT Pass 4
Board: 244 Dealer: W Vul: Both North HCP: 5 South HCP: 9 Contract: 4♠ W	North: ♠ 8 ♥ QJ1073 ♦ 102 ♠ Q9742	South:	West North East South 1NT Pass 2♥ Pass 2NT¹ Pass 3NT² Pass 4♣³ Pass 4♥⁴ Pass 4♠ AP 1. Extended acceptance after NT 2. Cue bid, surplus 3. Cue bid, a ♣ stopper 4. Cue bid, a ♥ stopper
Board: 245 Dealer: E Vul: NS North HCP: 3 South HCP: 14 Contract: 2N E	North:	South: ◆ 94 ▼ AQ2 ◆ KJ82 ◆ A764	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman

Board: 246
Dealer: W
Vul: EW
North HCP: 4
South HCP: 8
Contract: 4♥ W

South: ♠ Q10852 ♥ J7 ♦ J4 ♠ A1086

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

South hands (Practice Page)

Board: 241 Dealer: E Vul: None HCP: 2	♠ 632♥ 94♦ J1054♠ J1053	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 242 Dealer: W Vul: NS HCP: 9	★ A10♥ Q8732♦ 1053★ K63	West Opens 1NT. East Bids 3♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. East Bids 6♠ if possible.
Board: 243 Dealer: E Vul: EW HCP: 7	♣ QJ73♥ 105♦ 1065♣ A974	Partner bids first. East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 244 Dealer: W Vul: Both HCP: 9	 ♣ J93 ♥ K62 ♦ KJ863 ♣ J6	West Opens 1NT. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 3NT if possible. West Bids 4♥ if possible. East Bids 4♥ if possible. West Bids 4♥ if possible. West Bids 4♠ if possible. Partner bids first.

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

Board: 241 Dealer: E Vul: None North HCP: 13 South HCP: 2 Contract: 4♥ E	North:	South:	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 242 Dealer: W Vul: NS North HCP: 4 South HCP: 9 Contract: 6♣ E	North: ♠ QJ9752 ♥ J5 ♦ 962 ♣ 42	South: ♣ A10 ♥ Q8732 • 1053 ♣ K63	West North East South 1NT Pass 3♠¹ Pass 3NT Pass 4♠ Pass 5♠ Pass 6♠ AP 1. Splinter
Board: 243 Dealer: E Vul: EW North HCP: 13 South HCP: 7 Contract: 4♥ E	North: ♠ AK1062 ♥ Q6 ♠ KJ42 ♣ 103	South: ♠ QJ73 ♥ 105 • 1065 ♣ A974	West North East South 1NT Pass 4
Board: 244 Dealer: W Vul: Both North HCP: 5 South HCP: 9 Contract: 4♠ W	North: ♠ 8 ♥ QJ1073 ♦ 102 ♠ Q9742	South:	West North East South 1NT Pass 2♥ Pass 2NT¹ Pass 3NT² Pass 4♣³ Pass 4♥⁴ Pass 4♠ AP 1. Extended acceptance after NT 2. Cue bid, surplus 3. Cue bid, a ♣ stopper 4. Cue bid, a ♥ stopper
Board: 245 Dealer: E Vul: NS North HCP: 3 South HCP: 14 Contract: 2N E	North:	South: ◆ 94 ▼ AQ2 ◆ KJ82 ◆ A764	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman

Board: 246
Dealer: W
Vul: EW
North HCP: 4
South HCP: 8
Contract: 4♥ W

South: ♠ Q10852 ♥ J7 ♦ J4 ♠ A1086

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

North hands (Practice Page)

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

Board: 252 ♠ A64 West Opens 1NT.

Dealer: W ▼ 52

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

South hands (Practice Page)

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

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

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

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

North hands (Practice Page)

Board: 253 Dealer: E Vul: Both HCP: 12	★ KQ9863♥ KJ★ K85◆ 96	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 254 Dealer: W Vul: None HCP: 8	AJ842✓ 6✓ 743✓ K532	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. You bid first.
Board: 255 Dealer: E Vul: NS HCP: 8	▶ J964♥ AQJ107♦ 5▶ 865	East Opens 1NT. Partner bids first.
Board: 256 Dealer: W Vul: EW HCP: 8	104832AKJ109976	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. You bid first.
Board: 257 Dealer: E Vul: None HCP: 7	♦ 8 ♥ J72 ♦ QJ97542 ♣ K9	East Opens 1NT. West Bids 2♣ if possible. West Bids XA♠ if possible. Partner bids first.
Board: 258 Dealer: W Vul: NS HCP: 4	★ KJ1062▼ 53◆ 7642◆ 105	West Opens 1NT. East Bids 2NT if possible. You bid first.

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

South hands (Practice Page)

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

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

North hands (Practice Page)

Board: 259 Dealer: E Vul: EW HCP: 3	10876210QJ109885	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 260 Dealer: W Vul: Both HCP: 5	◆9854♥ 4◆ QJ92◆ Q1097	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 261 Dealer: E Vul: NS HCP: 9	◆Q104 ▼ K1076 ◆ J1072 ◆ K3	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♣ if possible. Partner bids first.
Board: 262 Dealer: W Vul: EW HCP: 9	★ KJ876▼ 53◆ 7◆ KQ873	West Opens 1NT. East Bids 2NT if possible. West Bids 3♣ if possible. East Bids 3NT if possible. You bid first.
Board: 263 Dealer: E Vul: Both HCP: 2	▶ J9♥ 8742◆ J1032♣ 1054	East Opens 1NT. West Bids 2♠ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.

HCP: 3 ♣ 107

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

You bid first.

Board: 259 Dealer: E Vul: EW North HCP: 3 South HCP: 9 Contract: 3N E	North: • 108762 • 10 • QJ1098 • 85	South: ♠ K54 ▼ K8753 ♠ K76 ♣ 74	West North East South 1NT Pass 3NT AP
Board: 260 Dealer: W Vul: Both North HCP: 5 South HCP: 15 Contract: 4♥ W	North:	South: ♠ AKJ6 ♥ 10 ♠ A7543 ♣ K83	West North East South 1NT Pass 4•¹ Pass 4♥ AP 1. Texas
Board: 261 Dealer: E Vul: NS North HCP: 9 South HCP: 8 Contract: 3♣ E	North: ♠ Q104 ♥ K1076 ♦ J1072 ♠ K3	South: ♠ K532 ♥ Q92 ♠ K84 ♣ 1092	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 262 Dealer: W Vul: EW North HCP: 9 South HCP: 4 Contract: 3N W	North: ♠ KJ876 ♥ 53 ♠ 7 ♣ KQ873	South: ♣ 9 ▼ A986 • 1098653 ♣ 96	West North East South 1NT 2♠¹ 2NT² Pass 3♠ Pass 3NT AP 1. Multi-Landy, 5M-4m 2. Lebensohl after 1NT
Board: 263 Dealer: E Vul: Both North HCP: 2 South HCP: 13 Contract: 2N E	North: ♣ J9 ♥ 8742 ♦ J1032 ♣ 1054	South: ♠ AQ652 ♥ AQ3 ♠ 65 ♣ J98	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 2NT AP 1. Stayman
Board: 264 Dealer: W Vul: None North HCP: 3 South HCP: 4 Contract: 6N W	North:	South:	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 6NT AP 1. Stayman

South hands (Practice Page)

Board: 259 Dealer: E Vul: EW HCP: 9	★ K54★ K8753★ K76★ 74	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 260 Dealer: W Vul: Both HCP: 15	♠ AKJ6♥ 10♠ A7543♠ K83	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 261 Dealer: E Vul: NS HCP: 8	★ K532♥ Q92◆ K84★ 1092	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♣ if possible. You bid first.
Board: 262 Dealer: W Vul: EW HCP: 4	♣9♥ A986♦ 1098653♣ 96	West Opens 1NT. East Bids 2NT if possible. West Bids 3♣ if possible. East Bids 3NT if possible. Partner bids first.
Board: 263 Dealer: E Vul: Both HCP: 13	AQ652AQ365J98	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. You bid first.

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

Partner bids first.

Board: 259 Dealer: E Vul: EW North HCP: 3 South HCP: 9 Contract: 3N E	North:	South: ♠ K54 ▼ K8753 ♠ K76 ♣ 74	West North East South 1NT Pass 3NT AP
Board: 260 Dealer: W Vul: Both North HCP: 5 South HCP: 15 Contract: 4♥ W	North:	South: ♠ AKJ6 ♥ 10 ♠ A7543 ♣ K83	West North East South 1NT Pass 4•¹ Pass 4♥ AP 1. Texas
Board: 261 Dealer: E Vul: NS North HCP: 9 South HCP: 8 Contract: 3♣ E	North: ♠ Q104 ♥ K1076 ♦ J1072 ♠ K3	South: ♠ K532 ♥ Q92 ♠ K84 ♣ 1092	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 262 Dealer: W Vul: EW North HCP: 9 South HCP: 4 Contract: 3N W	North: ♠ KJ876 ♥ 53 ♠ 7 ♣ KQ873	South: ♣ 9 ▼ A986 • 1098653 ♣ 96	West North East South 1NT 2♠¹ 2NT² Pass 3♠ Pass 3NT AP 1. Multi-Landy, 5M-4m 2. Lebensohl after 1NT
Board: 263 Dealer: E Vul: Both North HCP: 2 South HCP: 13 Contract: 2N E	North: ♣ J9 ♥ 8742 ♦ J1032 ♣ 1054	South: ♠ AQ652 ♥ AQ3 ♠ 65 ♣ J98	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 2NT AP 1. Stayman
Board: 264 Dealer: W Vul: None North HCP: 3 South HCP: 4 Contract: 6N W	North:	South:	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 6NT AP 1. Stayman

North hands (Practice Page)

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

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

You bid first.

Board: 265 Dealer: E Vul: EW North HCP: 10 South HCP: 8 Contract: 1N E	North: ♠ AJ10 ♥ J4 ♠ A1032 ♠ 6532	South: ♠ Q86 ♥ 6532 ♦ Q6 ♣ A1098	West North East South 1NT AP
Board: 266 Dealer: W Vul: Both North HCP: 13 South HCP: 6 Contract: 3 W	North: ♠ AKQ32 ♥ J84 ♠ K1063 ♠ 6	South: ♣ J85 ♥ 10963 ♠ A4 ♣ J1042	West North East South 1NT 2♠¹ X Pass 3♠ AP 1. Multi-Landy, 5M-4m
Board: 267 Dealer: E Vul: None North HCP: 8 South HCP: 5 Contract: 3N E	North: ♠ A64 ♥ J972 ♦ 64 ♣ K832	South: ♣ J72 ♥ 854 ♦ A83 ♣ 9654	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 3NT AP 1. Stayman
Board: 268 Dealer: W Vul: NS North HCP: 10 South HCP: 7 Contract: 2N W	North:	South: ♠ AJ85 ♥ Q632 ♠ 6432 ♣ 5	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman
Board: 269 Dealer: E Vul: Both North HCP: 7 South HCP: 16 Contract: 3 • E	North: ♠ AQ1086 ♥ J876 ♦ 8 ♣ 1064	South: ♠ K4 ♥ AK95 ♠ QJ ♠ K8732	West North East South $1NT X^1$ $3 \clubsuit^2$ Pass $3 \spadesuit^3$ AP 1. Multi-Landy, 4M-5m or 18+ HCP 2. Minor Suit Transfers after 1NT 3. automat

Board: 270 Dealer: W Vul: None North HCP: 8 South HCP: 12

Contract: 2♥ W

North:

♠ KJ1093

♥ 107

♦ 765

♣ A85

South:

♠ 72

♥ KQ93

♦ J2

♣ KQJ42

West North East South 1NT Pass 2♦ Pass

2♥ AP

South hands (Practice Page)

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

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

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

Vul: None HCP: 12

♣ KQJ42

Partner bids first.

West Opens 1NT.

Board: 265 Dealer: E Vul: EW North HCP: 10 South HCP: 8 Contract: 1N E	North: ♠ AJ10 ♥ J4 ♠ A1032 ♠ 6532	South: ♠ Q86 ♥ 6532 ♦ Q6 ♣ A1098	West North East South 1NT AP
Board: 266 Dealer: W Vul: Both North HCP: 13 South HCP: 6 Contract: 3 W	North: ♠ AKQ32 ♥ J84 ♠ K1063 ♠ 6	South: ♣ J85 ♥ 10963 ♠ A4 ♣ J1042	West North East South 1NT 2♠¹ X Pass 3♠ AP 1. Multi-Landy, 5M-4m
Board: 267 Dealer: E Vul: None North HCP: 8 South HCP: 5 Contract: 3N E	North: ♠ A64 ♥ J972 ♦ 64 ♣ K832	South: ♣ J72 ♥ 854 ♦ A83 ♣ 9654	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 3NT AP 1. Stayman
Board: 268 Dealer: W Vul: NS North HCP: 10 South HCP: 7 Contract: 2N W	North:	South: ♠ AJ85 ♥ Q632 ♠ 6432 ♣ 5	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 2NT AP 1. Stayman
Board: 269 Dealer: E Vul: Both North HCP: 7 South HCP: 16 Contract: 3 • E	North: ♠ AQ1086 ♥ J876 ♦ 8 ♣ 1064	South: ♠ K4 ♥ AK95 ♠ QJ ♠ K8732	West North East South $1NT X^1$ $3 \clubsuit^2$ Pass $3 \spadesuit^3$ AP 1. Multi-Landy, 4M-5m or 18+ HCP 2. Minor Suit Transfers after 1NT 3. automat

Board: 270 Dealer: W Vul: None North HCP: 8 South HCP: 12

Contract: 2♥ W

North:

♠ KJ1093

♥ 107

♦ 765

♣ A85

South: ♠ 72 ♥ KQ93 ♦ J2

♣ KQJ42

West North East South 1NT Pass 2♦ Pass

2♥ AP

North hands (Practice Page)

Board: 271 Dealer: E Vul: NS HCP: 14	♣ 4♥ A96♦ AK8754♣ K76	East Opens 1NT. West Bids 2♥ if possible. Partner bids first.
Board: 272 Dealer: W Vul: EW HCP: 3		West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 273 Dealer: E Vul: None HCP: 7	★ K10962★ KJ764★ 4★ 103	East Opens 1NT. Partner bids first.
Board: 274 Dealer: W Vul: NS HCP: 8	♠ Q87♥ Q5♦ 8743♠ KJ72	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 4♥ if possible. You bid first.
Board: 275 Dealer: E Vul: EW HCP: 8	43KQJ98655Q63	East Opens 1NT. West Bids 2♥ if possible. West Bids 4♠ if possible. Partner bids first.

Board: 271 Dealer: E Vul: NS North HCP: 14 South HCP: 7 Contract: 3 N	North: ♣ 4 ♥ A96 ♠ AK8754 ♣ K76	South: ♠ K863 ♥ K875 ♦ 92 ♣ J85	West 2♥	North 3◆		South Pass
Board: 272 Dealer: W Vul: EW North HCP: 3 South HCP: 9 Contract: 4♥ W	North: ◆ J9542 ◆ J104 ◆ 73 ◆ J53	South: ♠ — ♥ Q5 • KJ108642 • K1094		North Pass Pass Pass	East 2 ◆ 4 ◆ ¹ 4 ▼	South Pass X AP
Board: 273 Dealer: E Vul: None North HCP: 7 South HCP: 10 Contract: 1N E	North: ♠ K10962 ♥ KJ764 ♦ 4 ♣ 103	South: ♠ AQ3 ♥ 10 ♠ KJ753 ♣ 7654	West	North	East 1NT	
Board: 274 Dealer: W Vul: NS North HCP: 8 South HCP: 7 Contract: 4♥ E	North: ♠ Q87 ♥ Q5 ♠ 8743 ♣ KJ72	South:	West 1NT 2♠	North Pass Pass	East 2♥ 4♥	South Pass AP
Board: 275 Dealer: E Vul: EW North HCP: 8 South HCP: 9 Contract: 4 W	North:	South:	West 2♥ 4♠ 1. artific	North X AP cial	East 1NT Pass ¹	South Pass 3.
Board: 276 Dealer: W Vul: Both North HCP: 9 South HCP: 13 Contract: 1N W	North:	South: ♠ AKJ93 ♥ K102 ♠ Q643 ♣ 4	West 1NT	North AP	East	South

South hands (Practice Page)

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

Board: 271 Dealer: E Vul: NS North HCP: 14 South HCP: 7 Contract: 3 N	North: ♣ 4 ♥ A96 ♠ AK8754 ♣ K76	South: ♠ K863 ♥ K875 ♦ 92 ♣ J85	West 2♥	North 3◆		South Pass
Board: 272 Dealer: W Vul: EW North HCP: 3 South HCP: 9 Contract: 4♥ W	North: ◆ J9542 ◆ J104 ◆ 73 ◆ J53	South: ♠ — ♥ Q5 • KJ108642 • K1094		North Pass Pass Pass	East 2 ◆ 4 ◆ ¹ 4 ▼	South Pass X AP
Board: 273 Dealer: E Vul: None North HCP: 7 South HCP: 10 Contract: 1N E	North: ♠ K10962 ♥ KJ764 ♦ 4 ♣ 103	South: ♠ AQ3 ♥ 10 ♠ KJ753 ♣ 7654	West	North	East 1NT	
Board: 274 Dealer: W Vul: NS North HCP: 8 South HCP: 7 Contract: 4♥ E	North: ♠ Q87 ♥ Q5 ♠ 8743 ♣ KJ72	South:	West 1NT 2♠	North Pass Pass	East 2♥ 4♥	South Pass AP
Board: 275 Dealer: E Vul: EW North HCP: 8 South HCP: 9 Contract: 4 W	North:	South:	West 2♥ 4♠ 1. artific	North X AP cial	East 1NT Pass ¹	South Pass 3.
Board: 276 Dealer: W Vul: Both North HCP: 9 South HCP: 13 Contract: 1N W	North:	South: ♠ AKJ93 ♥ K102 ♠ Q643 ♣ 4	West 1NT	North AP	East	South

North hands (Practice Page)

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

Board: 282 Dealer: W Vul: None HCP: 7

♣ J752♥ 65♦ J743♣ KQ2

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

You bid first.

Board: 277 Dealer: E	North:	South:	West	North	Fast	South
Vul: NS	♠ QJ84	★ K109532	***************************************	110141		Pass
North HCP: 7	♥ J109754	y 82	4.1	Daga		
South HCP: 3	• —	♦ 652	4 ♠ ¹	Pass	5 ♦	AP
Contract: 5 \(\) E	♣ K87	♣ 92	1. Mino	ors		
Contract, 5♥ E						
Board: 278	North:	South:	***	NT 4		~ .1
Dealer: W	1 J75	♣ AQ8643		North		South
Vul: EW	♥ 982	♥ 76	1NT	Pass	$2 \clubsuit^1$	Pass
North HCP: 8	◆ AQ93	♦ 74	2♥	Pass	4♥	AP
South HCP: 6	◆ J62	♦ 754	1. Stay	man		
Contract: 4♥ W	¥ 302	₹ / J¬	Ž			
Board: 279	Nouth	Conthu	West	North	Fast	South
Dealer: E	North:	South:	11050	1 (0141		Pass
Vul: Both	♦ Q10765	♦ AK94	24	Daga		
North HCP: 8	♥ 85	♥ 96	2•	Pass	2 ♠ ¹	Pass
South HCP: 9	• Q52	◆ 108 ◆ O10874	3♥	AP		
Contract: 3♥ W	♣ KJ5	♣ Q10874	1. Exte	nded ac	ceptan	ce after N
Board: 280 Dealer: W Vul: EW North HCP: 7 South HCP: 11 Contract: 1N W	North: ♦ 8652 ▼ KQ9 • Q643 • 53	South: ♠ Q3 ♥ 543 ♠ A8 ♠ AJ10862	West 1NT	North AP	East	South
Board: 281	North:	South				
Dealer: E	North: ∧ <i>K</i> 763	South:				
Dealer: E Vul: Both	♠ K763	♠ 9	West	North	East	South
Dealer: E Vul: Both North HCP: 12	♠ K763 ♥ KJ96	♦ 9 ▼ A752	West	North	East 1NT	
Dealer: E Vul: Both North HCP: 12 South HCP: 6	★ K763▼ KJ96◆ 765	♣ 9 ♥ A752 • Q	West	North		
Board: 281 Dealer: E Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	♠ K763 ♥ KJ96	♦ 9 ▼ A752	West	North		
Dealer: E Vul: Both North HCP: 12 South HCP: 6	★ K763★ KJ96◆ 765★ KQ	♣9 ▼ A752 ◆ Q ♣ 10987642	West	North		
Dealer: E Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E	★ K763★ KJ96★ 765★ KQNorth:	♣ 9 ▼ A752 ◆ Q ♣ 10987642 South:	West	North		
Dealer: E Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E Board: 282	 ★ K763 ★ KJ96 ◆ 765 ★ KQ North: ★ J752 	♣ 9 ♥ A752 • Q ♣ 10987642 South: ♠ Q63		North North	1NT	AP
Dealer: E Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E Board: 282 Dealer: W Vul: None	 ★ K763 ★ KJ96 ★ 765 ★ KQ North: ★ J752 ★ 65 	♣ 9 ▼ A752 • Q ♣ 10987642 South: ♠ Q63 ▼ KQ10732		North	1NT	AP
Dealer: E Vul: Both North HCP: 12 South HCP: 6 Contract: 1N E Board: 282 Dealer: W	 ★ K763 ★ KJ96 ◆ 765 ★ KQ North: ★ J752 	♣ 9 ♥ A752 • Q ♣ 10987642 South: ♠ Q63	West	North	1NT East	AP

South hands (Practice Page)

Board: 277 Dealer: E Vul: NS HCP: 3	★ K109532★ 82★ 652★ 92	East Opens 1NT. West Bids 4♠ if possible. East Bids 5♦ if possible. You bid first.
Board: 278 Dealer: W Vul: EW HCP: 6	AQ8643₹76₹74₹754	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 279 Dealer: E Vul: Both HCP: 9	♠ AK94♥ 96♦ 108♠ Q10874	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♠ if possible. West Bids 3♥ if possible. You bid first.
Board: 280 Dealer: W Vul: EW HCP: 11	Q3▼ 543◆ A8◆ AJ10862	West Opens 1NT. Partner bids first.
Board: 281 Dealer: E Vul: Both HCP: 6	♣9 ▼ A752 ◆ Q ♣ 10987642	East Opens 1NT. You bid first.

Board: 282

Dealer: W Vul: None

HCP: 7

♠ Q63

♥ KQ10732

♦ 9

♣ 876

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

Partner bids first.

Board: 277 Dealer: E	North:	South:	West	North	Fast	South
Vul: NS	♠ QJ84	♠ K109532	*** C St	110141		Pass
North HCP: 7	♥ J109754	♥ 82	4 ♠¹	Pass	5 \	AP
South HCP: 3	• —	♦ 652			5	AL
Contract: 5 \(\) E	♣ K87	♣ 92	1. Mino	ors		
Confidence 5 V E						
Board: 278	North:	South:	***	NT 4	Б.,	G 4
Dealer: W	4 J75	♠ AQ8643		North		
Vul: EW	♥ 982	♥ 76	1NT	Pass	2 ♣ ¹	Pass
North HCP: 8	♦ AQ93	→ 74	2♥	Pass	4♥	AP
South HCP: 6	♣ J62	♣ 754	1. Stay	man		
Contract: 4♥ W						
Board: 279	North:	South:	West	North	Fast	South
Dealer: E		Soun. ♠ AK94	,,,	1,0101		Pass
Vul: Both	♠ Q10765 ♥ 85	♥ 96	2•	Pass	2 ♠ ¹	Pass
North HCP: 8	♦ Q52	♦ 108			2₹	1 ass
South HCP: 9	• Q32 • KJ5	◆ Q10874	3♥	AP		0. 3.
Contract: 3♥ W	1100	1 (10071	1. Exte	nded ac	ceptan	ce after N
Board: 280						
Dealer: W	North:	South:				
Vul: EW	♦ 8652	♠ Q3	West	North	Fact	South
North HCP: 7	♥ KQ9	♥ 543	1NT	AP	Lasi	Souri
South HCP: 11	♦ Q643	♦ A8	1111	АГ		
Contract: 1N W	♣ 53	♣ AJ10862				
Conduct. 11 VV						
Board: 281	North:	South:				
Dealer: E	• K763	50un. ♠9				
Vul: Both	♥ KJ96	♥ A752	West	North	East	South
North HCP: 12	◆ 765	◆ Q			1NT	AP
South HCP: 6	• 703 • KQ	♣ 10987642				
Contract: 1N E	¥ IZQ	± 10/0/072				
Board: 282						
	North:	South:				
		A O 62		NT 4	T4	Courth
Dealer: W	♠ J752	♠ Q63	W/ect	N∩rth	Hact	7(111111
Dealer: W Vul: None	♣ J752 ♥ 65	♥ KQ10732		North Page		
Dealer: W		*	West 1NT		East 3NT	

North hands (Practice Page)

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

 Vul: EW
 ◆ A1075

 HCP: 10
 ◆ 432

 You bid first.

Board: 283 Dealer: E Vul: Both North HCP: 4 South HCP: 7 Contract: 6♠ E	North: ◆ 85 ▼ A85432 • 1085 • 105	South: ♣ 73 ♥ J7 • Q742 ♣ KJ862	West North East South 1NT Pass 2♥ Pass 2♠ Pass 4♠¹ Pass 4•² Pass 4NT³ Pass 5♠ X 5♠ Pass 6♠ AP 1. Splinter 2. Cue bid, a • stopper 3. Blackwood 0314, for ♠
Board: 284 Dealer: W Vul: None North HCP: 12 South HCP: 1 Contract: 3N W	North: ♠ KQ75 ♥ 6 ♠ K1086 ♠ A1043	South:	West North East South 1NT Pass 3NT AP
Board: 285 Dealer: E Vul: EW North HCP: 4 South HCP: 12 Contract: 1N E	North: ♣ 7632 ♥ J105 ♦ 74 ♣ QJ52	South: ♠ QJ94 ♥ AQ6 ♠ QJ9 ♠ 1043	West North East South 1NT AP
Board: 286 Dealer: W Vul: None North HCP: 2 South HCP: 12 Contract: 4♥ W	North:	South: ♠ Q4 ♥ Q52 ♠ QJ9 ♠ AJ872	West North East South 1NT Pass 2 → Pass 2 ▼ Pass 3NT Pass 4 ▼ AP
Board: 287 Dealer: E Vul: NS North HCP: 12 South HCP: 6 Contract: 2♠ N	North: ♠ AQ854 ♥ 2 • 743 ♣ AQ106	South: ♠ 1072 ♥ AQ83 ♦ 10865 ♣ 95	West North East South 1NT Pass Pass 2♠¹ AP 1. Multi-Landy, 5M-4m

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

South HCP: 8 Contract: 1N W North: **♠** J95

♥ KQ8

◆ A1075 ◆ 432 South: ♠ KQ843 ♥ 52

★ K932★ 75

West North East South

1NT AP

South hands (Practice Page)

Board: 283 Dealer: E Vul: Both HCP: 7	↑73↓J7↑Q742↑KJ862	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. East Bids 4♠ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 5♠ if possible. You bid first.
Board: 284 Dealer: W Vul: None HCP: 1	◆982▼J87542◆3◆982	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Dealer: E Vul: EW HCP: 12	♣ QJ94♥ AQ6◆ QJ9♣ 1043	East Opens 1NT. You bid first.
Board: 286 Dealer: W Vul: None HCP: 12	Q4♥ Q52◆ QJ9♣ AJ872	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. West Bids 4♥ if possible. Partner bids first.
Board: 287 Dealer: E Vul: NS HCP: 6	1072✓ AQ8310865№ 95	East Opens 1NT. You bid first.

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

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

HCP: 8 **♣** 75

Board: 283 Dealer: E Vul: Both North HCP: 4 South HCP: 7 Contract: 6♠ E	North: ◆ 85 ▼ A85432 • 1085 • 105	South: ♣ 73 ♥ J7 • Q742 ♣ KJ862	West North East South 1NT Pass 2♥ Pass 2♠ Pass 4♠¹ Pass 4•² Pass 4NT³ Pass 5♠ X 5♠ Pass 6♠ AP 1. Splinter 2. Cue bid, a • stopper 3. Blackwood 0314, for ♠
Board: 284 Dealer: W Vul: None North HCP: 12 South HCP: 1 Contract: 3N W	North: ♠ KQ75 ♥ 6 ♠ K1086 ♠ A1043	South:	West North East South 1NT Pass 3NT AP
Board: 285 Dealer: E Vul: EW North HCP: 4 South HCP: 12 Contract: 1N E	North: ♣ 7632 ♥ J105 ♦ 74 ♣ QJ52	South: ♠ QJ94 ♥ AQ6 ♠ QJ9 ♠ 1043	West North East South 1NT AP
Board: 286 Dealer: W Vul: None North HCP: 2 South HCP: 12 Contract: 4♥ W	North:	South: ♠ Q4 ♥ Q52 ♠ QJ9 ♠ AJ872	West North East South 1NT Pass 2 → Pass 2 ▼ Pass 3NT Pass 4 ▼ AP
Board: 287 Dealer: E Vul: NS North HCP: 12 South HCP: 6 Contract: 2♠ N	North: ♠ AQ854 ♥ 2 • 743 ♣ AQ106	South: ♠ 1072 ♥ AQ83 ♦ 10865 ♣ 95	West North East South 1NT Pass Pass 2♠¹ AP 1. Multi-Landy, 5M-4m

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

South HCP: 8 Contract: 1N W North: **♠** J95

♥ KQ8

◆ A1075 ◆ 432 South: ♠ KQ843 ♥ 52

★ K932★ 75

West North East South

1NT AP

North hands (Practice Page)

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

Board: 294 ♠ 52 West Opens 1NT.

Pealer: W Q86

 Vul: EW
 ◆ A10732

 HCP: 6
 ◆ 1054

 You bid first.

Board: 289							
Dealer: W Vul: NS North: K1084 ↓ J2 West North East South North HCP: 10 ↓ 97 ↓ A1042 2 ▼ AP South HCP: 7 ♠ A542 ♠ 873 2 ▼ AP Board: 291 North: South: West North East South North: North: South: West North East South Dealer: E Vul: EW North HCP: 10 ♠ A87 ♥ Q10654 2 ♥ Pass 2NT¹ Pass North HCP: 10 ♠ KQ32 ♠ A104 3 ♠ AP 1. Extended acceptance after NT Board: 292 North: ♠ X ♠ 310972 ♠ K86 1NT Pass 2 ♠ Pass North HCP: 8 ♠ KJ982 ♠ 3 2 ♥ Pass 3 ♠ Pass North HCP: 4 ♠ 95 ♠ J7632 4 ♥ AP Board: 293 North: ♠ A2 ♠ J9 West North East South North HCP: 1 ♠ A82 ♠ J9 ₩ AP Board: 293 North: ♠ A2 ♠ J9 ₩ AP Dealer: E Vul: None ♠ A2 ♠ J9 ₩ AP North HCP: 1 ♠ A82 ♠ Q9753 2 ♥ Pass 2NT¹ Pass North HCP: 4 ♠ K732 ♠ J984 1. Extended acceptance after NT	Dealer: E Vul: Both North HCP: 8 South HCP: 11	▲ A8♥ Q9875◆ Q985	★ K53 ★ 43 ♦ 1072	4 ♥ ¹	Pass	1NT	Pass
Dealer: E North: South: West North Last South Vul: EW 465 ♦ 94 1NT Pass North HCP: 10 ★ A87 ♥ Q10654 2 ♥ Pass 2NT¹ Pass South HCP: 10 ★ KQ32 ♣ A104 3 ♣ AP Contract: 3 ♠ W ♣ J742 ♣ A109 1. Extended acceptance after NT Board: 292 North: South: ₩est North East South Vul: Both ♣ J10972 ♣ K86 1NT Pass 2 ♠ Pass North HCP: 8 ♠ KJ982 ♣ 3 2 ♥ Pass 3 ♠ Pass South HCP: 4 ♠ South ♠ 3 2 ♥ Pass 3 ♠ Pass South HCP: 4 ♠ A2 ♠ J9 1NT Pass Vul: None ♠ A2 ♠ J9 1NT Pass North HCP: 11 ♠ A82 ♠ Q9753 2 ♥ Pass 2NT¹ Pass South HCP: 4 ♠ A82 ♠ J984 3 ♠ AP 1. Extended acceptance after NT 1. Extended acceptance after NT Board: 294 Dealer: W Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW A26 A10732 A9742 A9742 West North East South INT AP 1. Extended acceptance after NT North East South North East South North East South North East South Nor	Dealer: W Vul: NS North HCP: 10 South HCP: 7	★ K1084 ♥ J5 ♦ Q97	♣ J2 ♥ Q632 ♦ A1042	1NT	Pass		
Dealer: W North: South: West North East South Vul: Both V K 9863 1NT Pass 2 Pass North HCP: 8 KJ982 3 2V Pass 3 Pass South HCP: 4 95 J7632 4V AP Board: 293 North: South: West North East South Dealer: E North: J9 1NT Pass Vul: None A2 J9 1NT Pass North HCP: 11 A82 Q9753 ZV Pass 2NT¹ Pass North HCP: 4 9862 104 3♠ AP Contract: 3♠ W K732 J984 1. Extended acceptance after NT Board: 294 North: South: K98 West North East South North HCP: 6 A10732 A9742 North East South North HCP: 10 A10732 Q54 North East South	Dealer: E Vul: EW North HCP: 10 South HCP: 10	♦ 65 ♥ A87 ♦ KQ32	◆ 94 ▼ Q10654 ◆ A104	2 ♥ 3♠	Pass AP	1NT 2NT ¹	Pass Pass
Dealer: E Vul: None ♣ A2 ♣ J9 1NT Pass North HCP: 11 ♣ A82 ♥ Q9753 2♥ Pass 2NT¹ Pass South HCP: 4 ♣ 9862 ♠ 104 3♠ AP Contract: 3♠ W ♣ K732 ♣ J984 1. Extended acceptance after NT Board: 294 North: ♠ 52 ♠ K98 Vul: EW ♠ 52 ♠ K98 North HCP: 6 ♠ A10732 ♠ Q54 South HCP: 10 ♠ 1054 ♠ 13	Dealer: W Vul: Both North HCP: 8 South HCP: 4	▲ J10972♥ K◆ KJ982	♠ K86 ♥ 9863 ♦ 3	1NT 2♥	Pass Pass	2•	Pass
Dealer: W Vul: EW ★ 52 ★ K98 West North East South North HCP: 6 ★ A10732 ★ Q54 1NT AP South HCP: 10 ★ 1054 ★ I3	Dealer: E Vul: None North HCP: 11 South HCP: 4	◆ A2 ▼ A82 ◆ 9862	♣ J9 ♥ Q9753 ♦ 104	2 ♥ 3♠	Pass AP	1NT 2NT ¹	Pass Pass
	Dealer: W Vul: EW North HCP: 6 South HCP: 10	◆ 52 ♥ Q86 ◆ A10732	♠ K98 ♥ A9742 ♦ Q54			East	South

South hands (Practice Page)

Board: 289 Dealer: E Vul: Both HCP: 11	★ K53★ 43★ 1072★ AKJ107	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. You bid first.
Board: 290 Dealer: W Vul: NS HCP: 7	J2✓ Q632A1042♣ 873	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. Partner bids first.
Board: 291 Dealer: E Vul: EW HCP: 10	◆94♥Q10654◆A104◆A109	East Opens 1NT. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♠ if possible. You bid first.
Board: 292 Dealer: W Vul: Both HCP: 4	★ K86♥ 9863◆ 3◆ J7632	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 3♦ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 293 Dealer: E Vul: None HCP: 4	J9♥ Q9753104♣ J984	East Opens 1NT. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 3♠ if possible. You bid first.

Board: 289							
Dealer: W Vul: NS North: K1084 ↓ J2 West North East South North HCP: 10 ↓ 97 ↓ A1042 2 ▼ AP South HCP: 7 ♠ A542 ♠ 873 2 ▼ AP Board: 291 North: South: West North East South North: North: South: West North East South Dealer: E Vul: EW North HCP: 10 ♠ A87 ♥ Q10654 2 ♥ Pass 2NT¹ Pass North HCP: 10 ♠ KQ32 ♠ A104 3 ♠ AP 1. Extended acceptance after NT Board: 292 North: ♠ X ♠ 310972 ♠ K86 1NT Pass 2 ♠ Pass North HCP: 8 ♠ KJ982 ♠ 3 2 ♥ Pass 3 ♠ Pass North HCP: 4 ♠ 95 ♠ J7632 4 ♥ AP Board: 293 North: ♠ A2 ♠ J9 West North East South North HCP: 1 ♠ A82 ♠ J9 ₩ AP Board: 293 North: ♠ A2 ♠ J9 ₩ AP Dealer: E Vul: None ♠ A2 ♠ J9 ₩ AP North HCP: 1 ♠ A82 ♠ Q9753 2 ♥ Pass 2NT¹ Pass North HCP: 4 ♠ K732 ♠ J984 1. Extended acceptance after NT	Dealer: E Vul: Both North HCP: 8 South HCP: 11	▲ A8 ♥ Q9875 ♦ Q985	★ K53 ★ 43 ♦ 1072	4 ♥ ¹	Pass	1NT	Pass
Dealer: E North: South: West North Last South Vul: EW 465 ♦ 94 1NT Pass North HCP: 10 ★ A87 ♥ Q10654 2 ♥ Pass 2NT¹ Pass South HCP: 10 ★ KQ32 ♣ A104 3 ♣ AP Contract: 3 ♠ W ♣ J742 ♣ A109 1. Extended acceptance after NT Board: 292 North: South: ₩est North East South Vul: Both ♣ J10972 ♣ K86 1NT Pass 2 ♠ Pass North HCP: 8 ♠ KJ982 ♣ 3 2 ♥ Pass 3 ♠ Pass South HCP: 4 ♠ South ♠ 3 2 ♥ Pass 3 ♠ Pass South HCP: 4 ♠ A2 ♠ J9 1NT Pass Vul: None ♠ A2 ♠ J9 1NT Pass North HCP: 11 ♠ A82 ♠ Q9753 2 ♥ Pass 2NT¹ Pass South HCP: 4 ♠ A82 ♠ J984 3 ♠ AP 1. Extended acceptance after NT 1. Extended acceptance after NT Board: 294 Dealer: W Vul: EW Vul: EW Vul: EW Vul: EW Vul: EW A26 A10732 A9742 A9742 West North East South INT AP 1. Extended acceptance after NT North East South North East South North East South North East South Nor	Dealer: W Vul: NS North HCP: 10 South HCP: 7	★ K1084 ♥ J5 ♦ Q97	♣ J2 ♥ Q632 ♦ A1042	1NT	Pass		
Dealer: W North: South: West North East South Vul: Both V K 9863 1NT Pass 2 Pass North HCP: 8 KJ982 3 2V Pass 3 Pass South HCP: 4 95 J7632 4V AP Board: 293 North: South: West North East South Dealer: E North: J9 1NT Pass Vul: None A2 J9 1NT Pass North HCP: 11 A82 Q9753 ZV Pass 2NT¹ Pass North HCP: 4 9862 104 3♠ AP Contract: 3♠ W K732 J984 1. Extended acceptance after NT Board: 294 North: South: K98 West North East South North HCP: 6 A10732 A9742 North East South North HCP: 10 A10732 Q54 North East South	Dealer: E Vul: EW North HCP: 10 South HCP: 10	♦ 65 ♥ A87 ♦ KQ32	◆ 94 ▼ Q10654 ◆ A104	2 ♥ 3♠	Pass AP	1NT 2NT ¹	Pass Pass
Dealer: E Vul: None ♣ A2 ♣ J9 1NT Pass North HCP: 11 ♣ A82 ♥ Q9753 2♥ Pass 2NT¹ Pass South HCP: 4 ♣ 9862 ♠ 104 3♠ AP Contract: 3♠ W ♣ K732 ♣ J984 1. Extended acceptance after NT Board: 294 North: ♠ 52 ♠ K98 Vul: EW ♠ 52 ♠ K98 North HCP: 6 ♠ A10732 ♠ Q54 South HCP: 10 ♠ 1054 ♠ 13	Dealer: W Vul: Both North HCP: 8 South HCP: 4	▲ J10972♥ K◆ KJ982	♠ K86 ♥ 9863 ♦ 3	1NT 2♥	Pass Pass	2•	Pass
Dealer: W Vul: EW ★ 52 ★ K98 West North East South North HCP: 6 ★ A10732 ★ Q54 1NT AP South HCP: 10 ★ 1054 ★ I3	Dealer: E Vul: None North HCP: 11 South HCP: 4	◆ A2 ▼ A82 ◆ 9862	♣ J9 ♥ Q9753 ♦ 104	2 ♥ 3♠	Pass AP	1NT 2NT ¹	Pass Pass
	Dealer: W Vul: EW North HCP: 6 South HCP: 10	◆ 52 ♥ Q86 ◆ A10732	♠ K98 ♥ A9742 ♦ Q54			East	South

North hands (Practice Page)

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

Board: 295 Dealer: E Vul: Both	North: ♠ KJ109542 ♥ QJ	South: ♠ 63 ♥ A983	West North East South 1NT Pass
North HCP: 8 South HCP: 7 Contract: 3♠ N	◆ J2 ◆ 105	◆ K75 ◆ 9874	2♦ 3♠ AP
Board: 296 Dealer: W Vul: None North HCP: 4 South HCP: 10 Contract: 3N W	North: ♠ A87542 ♥ 76 ♠ 6 ♣ 10642	South: • 1096 • AQ98 • K1074 • J3	West North East South 1NT Pass 3NT AP
Board: 297 Dealer: E Vul: NS North HCP: 9 South HCP: 5 Contract: 4♠ E	North:	South: ♠ Q ♥ 1087432 ♠ K832 ♠ 83	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 298 Dealer: W Vul: Both North HCP: 8 South HCP: 6 Contract: 3N W	North: ♠ K875 ♥ K10863 ♦ J8 ♣ J7	South: ♠ Q42 ♥ 974 ♠ A5 ♠ 108632	West North East South 1NT Pass 3NT AP
Board: 299 Dealer: E Vul: None North HCP: 14 South HCP: 4 Contract: 4♠ E	North: ♠ Q3 ♥ A973 ♠ AJ62 ♣ K85	South:	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 300 Dealer: W Vul: NS North HCP: 9 South HCP: 8 Contract: 3 W	North: ♠ KQ53 ♥ QJ9 ♠ 876 ♣ J63	South: ♠ 876 ♥ K765 ♠ AJ1092 ♣ 4	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1N 2. automat

South hands (Practice Page)

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

Board: 295 Dealer: E Vul: Both	North: ♠ KJ109542 ♥ QJ	South: ♠ 63 ♥ A983	West North East South 1NT Pass
North HCP: 8 South HCP: 7 Contract: 3♠ N	◆ J2 ◆ 105	◆ K75 ◆ 9874	2♦ 3♠ AP
Board: 296 Dealer: W Vul: None North HCP: 4 South HCP: 10 Contract: 3N W	North: ♠ A87542 ♥ 76 ♠ 6 ♣ 10642	South: • 1096 • AQ98 • K1074 • J3	West North East South 1NT Pass 3NT AP
Board: 297 Dealer: E Vul: NS North HCP: 9 South HCP: 5 Contract: 4♠ E	North:	South: ♠ Q ♥ 1087432 ♠ K832 ♠ 83	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 298 Dealer: W Vul: Both North HCP: 8 South HCP: 6 Contract: 3N W	North: ♠ K875 ♥ K10863 ♦ J8 ♣ J7	South: ♠ Q42 ♥ 974 ♠ A5 ♠ 108632	West North East South 1NT Pass 3NT AP
Board: 299 Dealer: E Vul: None North HCP: 14 South HCP: 4 Contract: 4♠ E	North: ♠ Q3 ♥ A973 ♠ AJ62 ♣ K85	South:	West North East South 1NT Pass 4♥¹ Pass 4♠ AP 1. Texas
Board: 300 Dealer: W Vul: NS North HCP: 9 South HCP: 8 Contract: 3 W	North: ♠ KQ53 ♥ QJ9 ♠ 876 ♣ J63	South: ♠ 876 ♥ K765 ♠ AJ1092 ♣ 4	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1N 2. automat

North hands (Practice Page)

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

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

You bid first.

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

South hands (Practice Page)

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

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

Partner bids first.

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

North hands (Practice Page)

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

Board: 307 Dealer: E Vul: Both North HCP: 4 South HCP: 10 Contract: 3N E	North: ♣ 74 ▼ KJ108653 ◆ 52 ♣ 42	South: ♣ J986 ♥ Q4 ♠ A76 ♣ K1063		st South T Pass T AP
Board: 308 Dealer: W Vul: Both North HCP: 2 South HCP: 13 Contract: 2N W	North:	South: ♣ A8 ▼ 1043 ♣ AK104 ♣ Q863	West North Ear 1NT Pass 2♣ 2♥ Pass 2N 1. Stayman	
Board: 309 Dealer: E Vul: None North HCP: 3 South HCP: 11 Contract: 3N E	North: ♦ 873 ♥ 8752 • 984 ♣ K42	South: ♠ AQJ105 ♥ 1093 ♠ QJ3 ♣ J7	West North East 1N 3NT AP	st South T Pass
Board: 310 Dealer: W Vul: NS North HCP: 11 South HCP: 8 Contract: 1N W	North: ♠ A5 ♥ AQJ93 ♠ 874 ♣ 983	South: ♠ QJ1083 ♥ 1065 ♠ K932 ♠ Q	West North East 1NT AP	st South
Board: 311 Dealer: E Vul: Both North HCP: 16 South HCP: 2 Contract: 1N E	North: • 432 • A103 • AK3 • KQ98	South: ♣ J976 ♥ 8742 ♦ 75 ♣ J63	West North Ea 1N	st South T AP
Board: 312 Dealer: W Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ K542 ♥ 1062 ♦ K83 ♣ J104	South: ♠ A6 ♥ AJ75 • Q52 ♠ Q865	West North East 1NT AP	st South

South hands (Practice Page)

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

Board: 307 Dealer: E Vul: Both North HCP: 4 South HCP: 10 Contract: 3N E	North: ♣ 74 ▼ KJ108653 ◆ 52 ♣ 42	South: ♣ J986 ♥ Q4 ♠ A76 ♣ K1063		st South T Pass T AP
Board: 308 Dealer: W Vul: Both North HCP: 2 South HCP: 13 Contract: 2N W	North:	South: ♣ A8 ▼ 1043 ♣ AK104 ♣ Q863	West North Ear 1NT Pass 2♣ 2♥ Pass 2N 1. Stayman	
Board: 309 Dealer: E Vul: None North HCP: 3 South HCP: 11 Contract: 3N E	North: ♦ 873 ♥ 8752 • 984 ♣ K42	South: ♠ AQJ105 ♥ 1093 ♠ QJ3 ♣ J7	West North East 1N 3NT AP	st South T Pass
Board: 310 Dealer: W Vul: NS North HCP: 11 South HCP: 8 Contract: 1N W	North: ♠ A5 ♥ AQJ93 ♠ 874 ♣ 983	South: ♠ QJ1083 ♥ 1065 ♠ K932 ♠ Q	West North East 1NT AP	st South
Board: 311 Dealer: E Vul: Both North HCP: 16 South HCP: 2 Contract: 1N E	North: • 432 • A103 • AK3 • KQ98	South: ♣ J976 ♥ 8742 ♦ 75 ♣ J63	West North Ea 1N	st South T AP
Board: 312 Dealer: W Vul: None North HCP: 7 South HCP: 13 Contract: 1N W	North: ♠ K542 ♥ 1062 ♦ K83 ♣ J104	South: ♠ A6 ♥ AJ75 • Q52 ♠ Q865	West North East 1NT AP	st South

North hands (Practice Page)

Board: 313 Dealer: E Vul: NS HCP: 8	♣ J ♥ K9642 ♦ 962 ♣ KJ102	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 314 Dealer: W Vul: EW HCP: 5	◆983♥2◆QJ942◆Q1097	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♥ if possible. You bid first.
Board: 315 Dealer: E Vul: None HCP: 5	♠ 643♥ 4♦ KQ53♠ 109872	East Opens 1NT. Partner bids first.
Board: 316 Dealer: W Vul: NS HCP: 9	★ KQ852★ 63★ KJ10★ 987	West Opens 1NT. You bid first.
Board: 317 Dealer: E Vul: EW HCP: 8	★ KQJ1043 ♥ Q104 ♦ 763 ♣ 8	East Opens 1NT. West Bids 2♠ if possible. Partner bids first.
Board: 318 Dealer: W Vul: Both HCP: 16	▲ AJ102▼ A96◆ 1095▲ AK7	West Opens 1NT. You bid first.

Board: 313 Dealer: E Vul: NS North HCP: 8 South HCP: 10 Contract: 2♠ E	North: ♣ J ♥ K9642 ♦ 962 ♣ KJ102	South: ♠ 1032 ♥ A1085 ♠ KQJ ♠ 985	West 2♥	North Pass	East 1NT 2♠	South Pass AP
Board: 314 Dealer: W Vul: EW North HCP: 5 South HCP: 10 Contract: 4♥ W	North:	South: ♠ KJ64 ♥ AQ73 ♦ 76 ♣ 432	West 1NT 2♥ 4♥	North Pass Pass AP	East 2♦ 2♠	South Pass Pass
Board: 315 Dealer: E Vul: None North HCP: 5 South HCP: 17 Contract: 2 N	North: ♠ 643 ♥ 4 ♠ KQ53 ♣ 109872	South: ♠ KQJ5 ♥ AQJ1076 ♦ 9 ♣ A6	Pass	North 2 ♠ i-Landy	1NT AP	2 ♣ ¹
Board: 316 Dealer: W Vul: NS North HCP: 9 South HCP: 14 Contract: 1N W	North: ♠ KQ852 ♥ 63 ♠ KJ10 ♣ 987	South: ♠ A97 ♥ KQJ85 ♠ 65 ♠ KJ4	West 1NT	North AP	East	South
Board: 317 Dealer: E Vul: EW North HCP: 8 South HCP: 13 Contract: 3 S	North: ♠ KQJ1043 ♥ Q104 • 763 ♣ 8	South: ♠ A76 ♥ AJ83 ♠ Q8 ♠ Q976	2 ♠ ¹ AP	North X or Suit T	1NT Pass	Pass
Board: 318 Dealer: W Vul: Both North HCP: 16 South HCP: 8 Contract: 1N W	North: ♠ AJ102 ♥ A96 ♦ 1095 ♣ AK7	South: ♠ K985 ♥ Q2 • Q86 ♣ J985	West 1NT	North AP	East	South

South hands (Practice Page)

Board: 313 Dealer: E Vul: NS HCP: 10	1032✓ A1085✓ KQJ✓ 985	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 314 Dealer: W Vul: EW HCP: 10	★ KJ64★ AQ73◆ 76★ 432	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 315 Dealer: E	♠ KQJ5 ♥ AQJ1076	East Opens 1NT.
Vul: None HCP: 17	◆ 9 ◆ A6	You bid first.
Board: 316 Dealer: W	♠ A97 ♥ KQJ85	West Opens 1NT.
Vul: NS HCP: 14	◆ 65◆ KJ4	Partner bids first.
Board: 317	♦ A76	East Opens 1NT.
Dealer: E	♥ AJ83	West Bids 2♠ if possible.
Vul: EW HCP: 13	◆ Q8	You bid first.
1101.13	♣ Q976	i ou oiu ilist.
Board: 318 Dealer: W	≜ K985 ♥ Q2	West Opens 1NT.
Vul: Both HCP: 8	♦ Q86 ♣ J985	Partner bids first.

Board: 313 Dealer: E Vul: NS North HCP: 8 South HCP: 10 Contract: 2♠ E	North: ♣ J ♥ K9642 ♦ 962 ♣ KJ102	South: ♠ 1032 ♥ A1085 ♠ KQJ ♠ 985	West 2♥	North Pass	East 1NT 2♠	South Pass AP
Board: 314 Dealer: W Vul: EW North HCP: 5 South HCP: 10 Contract: 4♥ W	North:	South: ♠ KJ64 ♥ AQ73 ♦ 76 ♣ 432	West 1NT 2♥ 4♥	North Pass Pass AP	East 2♦ 2♠	South Pass Pass
Board: 315 Dealer: E Vul: None North HCP: 5 South HCP: 17 Contract: 2 N	North: ♠ 643 ♥ 4 ♠ KQ53 ♣ 109872	South: ♠ KQJ5 ♥ AQJ1076 ♦ 9 ♣ A6	Pass	North 2 ♠ i-Landy	1NT AP	2 ♣ ¹
Board: 316 Dealer: W Vul: NS North HCP: 9 South HCP: 14 Contract: 1N W	North: ♠ KQ852 ♥ 63 ♠ KJ10 ♣ 987	South: ♠ A97 ♥ KQJ85 ♠ 65 ♠ KJ4	West 1NT	North AP	East	South
Board: 317 Dealer: E Vul: EW North HCP: 8 South HCP: 13 Contract: 3 S	North: ♠ KQJ1043 ♥ Q104 • 763 ♣ 8	South: ♠ A76 ♥ AJ83 ♠ Q8 ♠ Q976	2 ♠ ¹ AP	North X or Suit T	1NT Pass	Pass
Board: 318 Dealer: W Vul: Both North HCP: 16 South HCP: 8 Contract: 1N W	North: ♠ AJ102 ♥ A96 ♦ 1095 ♣ AK7	South: ♠ K985 ♥ Q2 • Q86 ♣ J985	West 1NT	North AP	East	South

North hands (Practice Page)

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

Board: 324 Dealer: W Vul: Both

✓ J3◆ J8732

♣ 95

★10987

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

West Opens 1NT.

HCP: 2

You bid first.

Board: 319	North:	South:	West North East South
Dealer: E	♦ Q752	♦ 986	1NT X ¹
Vul: NS	♥ 6	♥ AK1097	Pass 2♣ Pass 2♥
North HCP: 4	♦ 642	◆ KJ9	AP
South HCP: 18	♣ Q9754	♣ AK	
Contract: 2♥ S	2 (375)	1111	1. Multi-Landy, 4M-5m or 18+ HCP
Board: 320			
Dealer: W	North:	South:	West North East South
Vul: EW	★ K9652	♠ QJ7	1NT Pass 3♠¹ Pass
North HCP: 3	♥ 32	♥ 976	4♥ AP
South HCP: 12	♦ 974	♦ J32	
Contract: 4♥ W	♣ 1095	♣ AKJ3	1. Splinter
Board: 321	North:	South:	West North East South
Dealer: E	♦ J42	♦ K7	1NT 2 ◆ ¹
Vul: Both	♥ K96	♥ AQJ1085	Pass 2♠ Pass 2NT
North HCP: 10	♦ 83	♦ 6542	Pass 3 AP
South HCP: 10	♣ KQJ63	♣ 7	
Contract: 3♥ N	(•	1. Multi-Landy, Multi
Board: 322	NI41	C 4	
Dealer: W	North:	South:	West North East South
Vul: None	♠ Q7 ♥ K1062	♦ 8654	1NT Pass 2♣¹ Pass
North HCP: 12		♥ 54	2♠ Pass 3NT AP
South HCP: 3	◆ KQ7 ◆ O852	♦ 10862 ♣ K96	1. Stayman
Contract: 3N W	♣ Q852	₹ K 90	1. S
Board: 323			
Dealer: E	North:	South:	W. W. A. E G. A
Vul: EW	♦ 87654	♦ J3	West North East South
North HCP: 3	♥ QJ4	v 109652	1NT Pass
South HCP: 7	♦ 7542	◆ K10	3NT AP
Contract: 3N E	♣ 6	♦ K952	
Common of the			
Board: 324	North:	South:	Wast North East South
Dealer: W	★ 10987	★ 32	West North East South
	T 10/0/		1NT Pass 2♣¹ Pass
Vul: Both			
Vul: Both North HCP: 2	♥ J3	♥ AQ9862	2♦ Pass 3NT AP
Vul: Both			

South hands (Practice Page)

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

Board: 324 Dealer: W Vul: Both HCP: 12 ★ 32▼ AQ9862★ KQ★ J102

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

Partner bids first.

Board: 319	North:	South:	West North East South
Dealer: E	♦ Q752	♦ 986	1NT X ¹
Vul: NS	♥ 6	♥ AK1097	Pass 2♣ Pass 2♥
North HCP: 4	♦ 642	◆ KJ9	AP
South HCP: 18	♣ Q9754	♣ AK	
Contract: 2♥ S	2 (375)	1111	1. Multi-Landy, 4M-5m or 18+ HCP
Board: 320			
Dealer: W	North:	South:	West North East South
Vul: EW	★ K9652	♠ QJ7	1NT Pass 3♠¹ Pass
North HCP: 3	♥ 32	♥ 976	4♥ AP
South HCP: 12	♦ 974	♦ J32	
Contract: 4♥ W	♣ 1095	♣ AKJ3	1. Splinter
Board: 321	North:	South:	West North East South
Dealer: E	♦ J42	♦ K7	1NT 2 ◆ ¹
Vul: Both	♥ K96	♥ AQJ1085	Pass 2♠ Pass 2NT
North HCP: 10	♦ 83	♦ 6542	Pass 3 AP
South HCP: 10	♣ KQJ63	♣ 7	
Contract: 3♥ N	(•	1. Multi-Landy, Multi
Board: 322	NI41	C 4	
Dealer: W	North:	South:	West North East South
Vul: None	♠ Q7 ♥ K1062	♦ 8654	1NT Pass 2♣¹ Pass
North HCP: 12		♥ 54	2♠ Pass 3NT AP
South HCP: 3	◆ KQ7 ◆ O852	♦ 10862 ♣ K96	1. Stayman
Contract: 3N W	♣ Q852	₹ K 90	1. S
Board: 323			
Dealer: E	North:	South:	W. W. A. E G. A
Vul: EW	♦ 87654	♦ J3	West North East South
North HCP: 3	♥ QJ4	v 109652	1NT Pass
South HCP: 7	♦ 7542	◆ K10	3NT AP
Contract: 3N E	♣ 6	♦ K952	
Common of the			
Board: 324	North:	South:	Wast North East South
Dealer: W	★ 10987	★ 32	West North East South
	T 10/0/		1NT Pass 2♣¹ Pass
Vul: Both			
Vul: Both North HCP: 2	♥ J3	♥ AQ9862	2♦ Pass 3NT AP
Vul: Both			

North hands (Practice Page)

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

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

HCP: 3 ♣ Q864 You bid first.

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

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

Contract: 3N W

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

South hands (Practice Page)

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

Board: 330 ♣ J1094 West Opens 1NT.

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

Vul: EW ◆ 972

HCP: 9 ♣ A73 Partner bids first.

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

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

Contract: 3N W

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

North hands (Practice Page)

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

Board: 336 ♠ KQJ92 West Opens 1NT.

Board: 331 Dealer: E Vul: None North HCP: 2 South HCP: 14 Contract: 4♥ E	North:	South: ♠ AQ8 ♥ AQ62 ♠ Q72 ♠ 765	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 332 Dealer: W Vul: NS North HCP: 9 South HCP: 7 Contract: 4♥ W	North: ♠ KJ64 ♥ 10653 ♦ Q ♠ K532	South: ♠ Q109832 ♥ 4 ♠ J93 ♣ A76	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3♠² Pass 4♦³ Pass 4♥ AP 1. Stayman 2. Splinter 3. Cue bid, a ♦ stopper
Board: 333 Dealer: E Vul: EW North HCP: 15 South HCP: 7 Contract: 1N E	North: ◆ 943 ▼ AKJ9 ◆ AQJ4 ◆ 42	South: ♠ Q85 ♥ 1063 ♦ 873 ♣ AJ107	West North East South 1NT AP
Board: 334 Dealer: W Vul: Both North HCP: 15 South HCP: 6 Contract: 2 S	North: ♠ Q10 ♥ AK7643 ♠ Q6 ♠ A76	South:	West North East South 1NT 2•¹ Pass 2•² AP 1. Multi-Landy, Multi 2. to the partner's longer
Board: 335 Dealer: E Vul: NS North HCP: 9 South HCP: 4 Contract: 3N E	North: ♠ KJ72 ▼ AJ106 ♦ 54 ♣ 1087	South: ♠ Q108 ♥ 832 ♠ Q9873 ♠ 95	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman

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

South hands (Practice Page)

Board: 331 Dealer: E Vul: None HCP: 14	AQ8AQ62Q72765	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 332 Dealer: W Vul: NS HCP: 7	♣ Q109832♥ 4◆ J93♣ A76	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 333	♦ Q85	East Opens 1NT.
Dealer: E Vul: EW HCP: 7	▼ 1063◆ 873◆ AJ107	You bid first.
Board: 334 Dealer: W	★ 432 ▼ 10	West Opens 1NT.
Vul: Both HCP: 6	◆ AJ8542◆ J83	Partner bids first.
Board: 335 Dealer: E Vul: NS HCP: 4	♣ Q108♥ 832◆ Q9873♣ 95	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3NT if possible. You bid first.

Board: 336 ♣ 743 West Opens 1NT.

Vul: EW ♦ 542
HCP: 5 ♣ J543

Partner bids first.

Board: 331 Dealer: E Vul: None North HCP: 2 South HCP: 14 Contract: 4 E	North:	South: ♠ AQ8 ♥ AQ62 ♠ Q72 ♠ 765	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 332 Dealer: W Vul: NS North HCP: 9 South HCP: 7 Contract: 4♥ W	North: ♠ KJ64 ♥ 10653 ♠ Q ♠ K532	South: ♠ Q109832 ♥ 4 ♦ J93 ♠ A76	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3♠² Pass 4♦³ Pass 4♥ AP 1. Stayman 2. Splinter 3. Cue bid, a ♦ stopper
Board: 333 Dealer: E Vul: EW North HCP: 15 South HCP: 7 Contract: 1N E	North: ◆ 943 ▼ AKJ9 ◆ AQJ4 ♣ 42	South: ♠ Q85 ♥ 1063 ♦ 873 ♣ AJ107	West North East South 1NT AP
Board: 334 Dealer: W Vul: Both North HCP: 15 South HCP: 6 Contract: 2 S	North: ♠ Q10 ♥ AK7643 ♠ Q6 ♠ A76	South:	West North East South 1NT 2•¹ Pass 2•² AP 1. Multi-Landy, Multi 2. to the partner's longer
Board: 335 Dealer: E Vul: NS North HCP: 9 South HCP: 4 Contract: 3N E	North: ♠ KJ72 ♥ AJ106 ♦ 54 ♣ 1087	South: ♠ Q108 ♥ 832 ♠ Q9873 ♣ 95	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman

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

North hands (Practice Page)

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

Board: 342 **♠**9

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

Vul: NS **♦** 932

You bid first. HCP: 6 **♣** K9875

Board: 337	North:	South:	West North East South
Dealer: E	♦ J6	♠ A753	1NT Pass
Vul: Both	♥ 642	♥ Q983	2♣¹ Pass 2♠ Pass
North HCP: 5	♦ K972	♦ J	2NT AP
South HCP: 11 Contract: 2N E	♣ J962	♣ A1053	1. Stayman
Comract, ZN E			1. Surjimi
Board: 338	North:	South:	***
Dealer: W	Notui. ♠ K654	♦ A1073	West North East South
Vul: None	♥ K84	♥ 763	1NT Pass 2♣¹ Pass
North HCP: 6	◆ 965	◆ J87	2♦ Pass 3NT AP
South HCP: 5	♦ 764	♦ 853	1. Stayman
Contract: 3N W	_ / 0 .	_ 300	
Board: 339	North:	South:	
Dealer: E	Notui.	50un. ♠ J52	West North East South
Vul: EW	♥ J6	♥ 332	1NT Pass
North HCP: 10	♦ QJ742	◆ 9853	$4 ightharpoonup^1$ Pass $4 ightharpoonup$ AP
South HCP: 5	• K3	♣ A9862	1. Texas
Contract: 4♥ E			
Board: 340	North:	South:	
Dealer: W	Notui. • 109	♦ A642	West North East South
Vul: Both	♥ A1086	♥ 973	$1NT X^1 XX^1 Pass$
North HCP: 13	◆ KJ754	♦ 982	Pass 2♦ AP
South HCP: 5 Contract: 2 N	♣ KQ	♣ J82	1. Multi-Landy, 4M-5m or 18+ HC
Board: 341	North:	South:	West North East South
Dealer: E	4 4	♠ AQ852	1NT 2 ♠ ¹
Vul: None	♥ Q62	▼ J10	Pass 2NT Pass 3♣
North HCP: 6	◆ J10752	◆ Q8	AP
South HCP: 13	♣ QJ62	♣ A987	1. Multi-Landy, 5M-4m
Contract: 3♣ S	•		1. IVIUILE LAIRLY, SIVI-4III
Board: 342	North:	South:	
Dealer: W	Notui. • 9	\$0un. ♦ Q107654	
Vul: NS	♥ K1097	♥ QJ4	West North East South
North HCP: 6	◆ K1097 ◆ 932	♦ QJ4 ♦ 7	1NT Pass 3NT AP
	▼ 734	▼ /	
South HCP: 5	♣ K9875	♣ 642	

South hands (Practice Page)

Board: 337 Dealer: E Vul: Both HCP: 11	♣ A753♥ Q983♦ J♣ A1053	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.
Board: 338 Dealer: W Vul: None HCP: 5	★ A1073▼ 763◆ J87◆ 853	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 339 Dealer: E Vul: EW HCP: 5	J52✓ 2✓ 9853♠ A9862	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible. You bid first.
Board: 340 Dealer: W Vul: Both HCP: 5	★ A642♥ 973♦ 982★ J82	West Opens 1NT. East Redoubles if possible. Partner bids first.
Board: 341 Dealer: E Vul: None HCP: 13	AQ852✓ J10Q8A987	East Opens 1NT. You bid first.

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

Vul: NS ◆ 7

HCP: 5 ♣ 642 Partner bids first.

Board: 337	North:	South:	West North East South
Dealer: E	♦ J6	♠ A753	1NT Pass
Vul: Both	♥ 642	♥ Q983	2♣¹ Pass 2♠ Pass
North HCP: 5	♦ K972	♦ J	2NT AP
South HCP: 11 Contract: 2N E	♣ J962	♣ A1053	1. Stayman
Comract, ZN E			1. Surjimi
Board: 338	North:	South:	***
Dealer: W	Notui. ♠ K654	♦ A1073	West North East South
Vul: None	♥ K84	♥ 763	1NT Pass 2♣¹ Pass
North HCP: 6	◆ 965	◆ J87	2♦ Pass 3NT AP
South HCP: 5	♦ 764	♦ 853	1. Stayman
Contract: 3N W	_ / 0 .	_ 300	
Board: 339	North:	South:	
Dealer: E	Notui.	50un. ♠ J52	West North East South
Vul: EW	♥ J6	♥ 332	1NT Pass
North HCP: 10	♦ QJ742	◆ 9853	$4 ightharpoonup^1$ Pass $4 ightharpoonup$ AP
South HCP: 5	• K3	♣ A9862	1. Texas
Contract: 4♥ E			
Board: 340	North:	South:	
Dealer: W	Notui. • 109	♦ A642	West North East South
Vul: Both	♥ A1086	♥ 973	$1NT X^1 XX^1 Pass$
North HCP: 13	◆ KJ754	♦ 982	Pass 2♦ AP
South HCP: 5 Contract: 2 N	♣ KQ	♣ J82	1. Multi-Landy, 4M-5m or 18+ HC
Board: 341	North:	South:	West North East South
Dealer: E	4 4	♠ AQ852	1NT 2 ♠ ¹
Vul: None	♥ Q62	▼ J10	Pass 2NT Pass 3♣
North HCP: 6	◆ J10752	◆ Q8	AP
South HCP: 13	♣ QJ62	♣ A987	1. Multi-Landy, 5M-4m
Contract: 3♣ S	•		1. IVIUILE LAIRLY, SIVI-4III
Board: 342	North:	South:	
Dealer: W	Notui. • 9	\$0un. ♦ Q107654	
Vul: NS	♥ K1097	♥ QJ4	West North East South
North HCP: 6	◆ K1097 ◆ 932	♦ QJ4 ♦ 7	1NT Pass 3NT AP
	▼ 734	▼ /	
South HCP: 5	♣ K9875	♣ 642	

North hands (Practice Page)

Board: 343 Dealer: E Vul: Both HCP: 7	★ K1094▼ 1065◆ 63◆ A1065	East Opens 1NT. West Bids 2NT if possible. Partner bids first.
Board: 344 Dealer: W Vul: None HCP: 8		West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 345 Dealer: E Vul: NS HCP: 10	1073Q2A108KJ1064	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♣ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 346 Dealer: W Vul: EW HCP: 3	◆ Q1076 ▼ 87 ◆ 854 ◆ J974	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 347 Dealer: E Vul: None HCP: 11	♣ Q9♥ QJ962◆ A75♣ Q106	East Opens 1NT. Partner bids first.

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

HCP: 7

♣ AJ92

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

You bid first.

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

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

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

West North East South 1NT Pass 3NT AP

65♣ AJ92

♣ 86

South hands (Practice Page)

Board: 343 Dealer: E Vul: Both HCP: 10	♣873♥AQ874◆Q97♣Q7	East Opens 1NT. West Bids 2NT if possible. You bid first.
Board: 344 Dealer: W Vul: None HCP: 3	★ 7▼ 864◆ K862★ 86532	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 345 Dealer: E Vul: NS HCP: 3	★8542★ K86◆ 963★ 532	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♣ if possible. East Bids 4♥ if possible. You bid first.
Board: 346 Dealer: W Vul: EW HCP: 8	J42109432J102AQ	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 347 Dealer: E Vul: None HCP: 10	★ K76▼ A1087◆ Q94◆ J85	East Opens 1NT. You bid first.

Board: 348 Dealer: W Vul: NS West Opens 1NT. East Bids 3NT if possible.

HCP: 7

♣ 86

Partner bids first.

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

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

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

West North East South 1NT Pass 3NT AP

65♣ AJ92

♣ 86

North hands (Practice Page)

Board: 349 Dealer: E Vul: EW HCP: 6	◆94♥Q1042◆J9632◆K4	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. Partner bids first.
Board: 350 Dealer: W Vul: Both HCP: 11	A✓ K9753◆ A764◆ 432	West Opens 1NT. East Bids 2♠ if possible. You bid first.
Board: 351 Dealer: E Vul: NS HCP: 7	★ K954▼ 765◆ Q75◆ Q72	East Opens 1NT. West Bids 4♦ if possible. East Bids 4♥ if possible. West Bids 4NT if possible. East Bids 5♣ if possible. West Bids 6♥ if possible. Partner bids first.
Board: 352 Dealer: W Vul: EW HCP: 10	1093✓ QJ48532AK4	West Opens 1NT. You bid first.

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

Board: 349 Dealer: E Vul: EW North HCP: 6 South HCP: 9 Contract: 44 E	North:	South: ♣ J6 ♥ K753 ♦ KQ8 ♣ 7532	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT Pass 4♠ AP
Board: 350 Dealer: W Vul: Both North HCP: 11 South HCP: 4 Contract: 2•X E	North: ♠ A ♥ K9753 ♠ A764 ♣ 432	South: ♠ KJ865 ♥ — • 9853 ♣ 9765	West North East South 1NT 2♥¹ 2♠ Pass Pass X AP 1. Multi-Landy, 5M-4m
Board: 351 Dealer: E Vul: NS North HCP: 7 South HCP: 1 Contract: 6♥ E	North: ♠ K954 ♥ 765 • Q75 ♣ Q72	South: ♠ 7 ♥ 2 ♦ J98642 ♠ 108643	West North East South 1NT Pass 4♦¹ Pass 4♥ Pass 4NT² Pass 5♣ Pass 6♥ AP 1. Texas 2. Blackwood 0314, for ♥
Board: 352 Dealer: W Vul: EW North HCP: 10 South HCP: 9 Contract: 1N W	North: • 1093 • QJ4 • 8532 • AK4	South: ♠ A865 ♥ K9653 ♦ 94 ♠ Q3	West North East South 1NT AP
Board: 353 Dealer: E Vul: Both North HCP: 12 South HCP: 5 Contract: 4♥ E	North: ♠ KQ2 ♥ Q109 ♦ J9 ♣ KJ1092	South:	West North East South 1NT Pass 2♣¹ X 2♥ Pass 4♣² Pass 4♥ AP 1. Stayman 2. Splinter

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

Contract: 3N W

North: **♠** Q83

▲ 1075 **y** J9743 **v** 2 **♦** A3 **♣** Q43

♦ 1097542 **♣** K98

South:

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

1. Stayman

South hands (Practice Page)

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

Board: 353 Dealer: E Vul: Both HCP: 5	1094343K102Q764	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 4♣ if possible. East Bids 4♥ if possible. You bid first.
Board: 354 Dealer: W Vul: None HCP: 3	107521097542K98	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.

Board: 349 Dealer: E Vul: EW North HCP: 6 South HCP: 9 Contract: 44 E	North:	South: ♣ J6 ♥ K753 ♦ KQ8 ♣ 7532	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3NT Pass 4♠ AP
Board: 350 Dealer: W Vul: Both North HCP: 11 South HCP: 4 Contract: 2•X E	North: ♠ A ♥ K9753 ♠ A764 ♣ 432	South: ♠ KJ865 ♥ — • 9853 ♣ 9765	West North East South 1NT 2♥¹ 2♠ Pass Pass X AP 1. Multi-Landy, 5M-4m
Board: 351 Dealer: E Vul: NS North HCP: 7 South HCP: 1 Contract: 6♥ E	North: ♠ K954 ♥ 765 • Q75 ♣ Q72	South: ♠ 7 ♥ 2 ♦ J98642 ♠ 108643	West North East South 1NT Pass 4♦¹ Pass 4♥ Pass 4NT² Pass 5♣ Pass 6♥ AP 1. Texas 2. Blackwood 0314, for ♥
Board: 352 Dealer: W Vul: EW North HCP: 10 South HCP: 9 Contract: 1N W	North: • 1093 • QJ4 • 8532 • AK4	South: ♠ A865 ♥ K9653 ♦ 94 ♠ Q3	West North East South 1NT AP
Board: 353 Dealer: E Vul: Both North HCP: 12 South HCP: 5 Contract: 4♥ E	North: ♠ KQ2 ♥ Q109 ♦ J9 ♣ KJ1092	South:	West North East South 1NT Pass 2♣¹ X 2♥ Pass 4♣² Pass 4♥ AP 1. Stayman 2. Splinter

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

Contract: 3N W

North: **♠** Q83

▲ 1075 **y** J9743 **v** 2 **♦** A3 **♣** Q43

♦ 1097542 **♣** K98

South:

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

1. Stayman

North hands (Practice Page)

Board: 355 Dealer: E Vul: EW HCP: 5	▲ AJ965▼ 109843◆ 964▲ —	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♠ if possible. Partner bids first.
Board: 356 Dealer: W Vul: Both HCP: 7	★ A86532▼ K4★ 1098★ 108	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.
Board: 357 Dealer: E Vul: None HCP: 7	▲ 107♥ Q98743◆ Q3♣ K84	East Opens 1NT. West Bids 4♥ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 358 Dealer: W Vul: NS HCP: 0	105497631096474	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. You bid first.

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

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

South hands (Practice Page)

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

Board: 359 Dealer: E Vul: Both HCP: 4	♣7 ♥ J7532 ♦ 9864 ♣ QJ6	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. East Bids 4♠ if possible. You bid first.
Board: 360 Dealer: W Vul: None HCP: 9	10965273A9KQ108	West Opens 1NT. Partner bids first.

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

North hands (Practice Page)

Board: 361 Dealer: E Vul: NS HCP: 10	♣ Q72♥ Q10975◆ AQ64♣ 6	East Opens 1NT. Partner bids first.
Board: 362 Dealer: W Vul: EW HCP: 3	♣ QJ97 ♥ 10982 ♦ 1062 ♣ 97	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 363 Dealer: E Vul: None HCP: 14	★ AKJ5▼ 72★ A63★ Q1054	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 2NT if possible. Partner bids first.
Board: 364 Dealer: W Vul: NS HCP: 8	★ KJ103 ▼ 10982 → 86 ♣ A87	West Opens 1NT. You bid first.
Board: 365 Dealer: E Vul: EW HCP: 4	1085✓ KJ865210862	East Opens 1NT. West Redoubles if possible. West Bids X♦ if possible. East Bids 2♠ if possible. West Bids 3♠ if possible. Partner bids first.

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

You bid first.

Board: 361 Dealer: E Vul: NS North HCP: 10 South HCP: 12 Contract: 1N E	North: ♠ Q72 ♥ Q10975 ♠ AQ64 ♠ 6	South: ♠ KJ96 ♥ K8 ♦ J1093 ♣ A43	West North East South 1NT AP
Board: 362 Dealer: W Vul: EW North HCP: 3 South HCP: 8 Contract: 3N W	North: ♠ QJ97 ♥ 10982 • 1062 ♣ 97	South: ♠ 32 ♥ J765 ♠ KJ97 ♠ QJ4	West North East South 1NT Pass 3NT AP
Board: 363 Dealer: E Vul: None North HCP: 14 South HCP: 3 Contract: 2N E	North: ♠ AKJ5 ♥ 72 ♠ A63 ♠ Q1054	South: ♠ Q973 ♥ J1096 ♦ 952 ♠ 62	West North East South 1NT Pass 2 → Pass 2 ▼ Pass 2NT AP
Board: 364 Dealer: W Vul: NS North HCP: 8 South HCP: 8 Contract: 1N W	North: ♠ KJ103 ▼ 10982 ◆ 86 ♣ A87	South: ◆ A974 ▼ Q4 ◆ 952 ◆ Q632	West North East South 1NT AP
Board: 365 Dealer: E Vul: EW North HCP: 4 South HCP: 14 Contract: 3♠ E	North: • 1085 • KJ865 • 2 • 10862	South: ♠ K6 ♥ A943 ♠ AK10985 ♣ 3	West North East South $1NT X^{1}$ $XX^{1} \text{ Pass Pass } 2 \bullet$ $X \bullet \text{ Pass } 2 \bullet \text{ Pass}$ $3 \bullet \text{ AP}$ 1. Multi-Landy, 4M-5m or 18+ HCP

Board: 366 Dealer: W Vul: Both North HCP: 9 South HCP: 7

Contract: 4♠ W

North: ♠ Q

♣ 753

▼ KJ85 • K10865 **♦** J875 **♥** Q10742 **♦** 73

✓ 73♣ A8

South:

West North East South 1NT Pass 2♥ Pass 2♠ Pass

4♠ AP

South hands (Practice Page)

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

HCP: 7 ♣ A8

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

Partner bids first.

Board: 361 Dealer: E Vul: NS North HCP: 10 South HCP: 12 Contract: 1N E	North: ♠ Q72 ♥ Q10975 ♠ AQ64 ♠ 6	South: ♠ KJ96 ♥ K8 ♦ J1093 ♣ A43	West North East South 1NT AP
Board: 362 Dealer: W Vul: EW North HCP: 3 South HCP: 8 Contract: 3N W	North: ♠ QJ97 ♥ 10982 • 1062 ♣ 97	South:	West North East South 1NT Pass 3NT AP
Board: 363 Dealer: E Vul: None North HCP: 14 South HCP: 3 Contract: 2N E	North: ♠ AKJ5 ♥ 72 ♠ A63 ♠ Q1054	South: ♠ Q973 ♥ J1096 ♦ 952 ♠ 62	West North East South 1NT Pass 2 Pass 2 Pass 2NT AP
Board: 364 Dealer: W Vul: NS North HCP: 8 South HCP: 8 Contract: 1N W	North: ♠ KJ103 ▼ 10982 ◆ 86 ♠ A87	South: ◆ A974 ▼ Q4 ◆ 952 ◆ Q632	West North East South 1NT AP
Board: 365 Dealer: E Vul: EW North HCP: 4 South HCP: 14 Contract: 3♠ E	North:	South: ♠ K6 ▼ A943 ♠ AK10985 ♣ 3	West North East South $1NT X^{1}$ $XX^{1} Pass Pass 2 \bullet$ $X \bullet Pass 2 \bullet Pass$ $3 \bullet AP$ 1. Multi-Landy, 4M-5m or 18+ HCP

Board: 366 Dealer: W Vul: Both North HCP: 9 South HCP: 7

Contract: 4♠ W

North: ♠Q

♣ 753

♦ J875 **♥** KJ85 ♥ Q10742 ♦ K10865

♦ 73 ♣ A8

South:

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

4♠ AP

North hands (Practice Page)

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

Partner bids first.

Board: 367 Dealer: E Vul: NS North HCP: 6 South HCP: 5 Contract: 5♥ E	North: ♠ K10862 ♥ Q96 ♦ J764 ♣ 2	South:	2♦ 4♦² 4NT³ 5♥	AP nded acc ter	1NT 2♣¹ 4♥ 5♣ ceptance	Pass Pass Pass Pass Pass
Board: 368 Dealer: W Vul: EW North HCP: 5 South HCP: 11 Contract: 1N W	North: ♠ K98762 ♥ 7 • 853 ♣ Q104	South: ♠ Q4 ♥ KQ1098 ♠ A9642 ♣ 7	West 1NT	North AP	East	South
Board: 369 Dealer: E Vul: Both North HCP: 8 South HCP: 7 Contract: 4♥ E	North: ♠ Q754 ♥ J6 ♠ K1076 ♠ Q96	South: ♠ AJ6 ♥ 85 ♦ J2 ♣ J108542	2•	North Pass Pass		South Pass Pass AP
Board: 370 Dealer: W Vul: None North HCP: 10 South HCP: 5 Contract: 6 X E	North: ♠ A95 ♥ A986542 ♠ Q108 ♣ —	South:	1NT 3NT	Pass XA	3♣ 6♣ AP	South Pass Pass
Board: 371 Dealer: E Vul: EW North HCP: 11 South HCP: 6 Contract: 2N E	North: ♠ K832 ♥ 643 ♠ A97 ♣ A52	South: ◆ 964 ◆ Q1075 ◆ KJ2 ◆ 1043				South Pass Pass

South hands (Practice Page)

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

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

You bid first.

Board: 367 Dealer: E Vul: NS North HCP: 6 South HCP: 5 Contract: 5♥ E	North: ♠ K10862 ♥ Q96 ♦ J764 ♣ 2	South:	2♦ 4♦² 4NT³ 5♥	AP nded acc ter	1NT 2♣¹ 4♥ 5♣ ceptance	Pass Pass Pass Pass Pass
Board: 368 Dealer: W Vul: EW North HCP: 5 South HCP: 11 Contract: 1N W	North: ♠ K98762 ♥ 7 • 853 ♣ Q104	South: ♠ Q4 ♥ KQ1098 ♠ A9642 ♣ 7	West 1NT	North AP	East	South
Board: 369 Dealer: E Vul: Both North HCP: 8 South HCP: 7 Contract: 4♥ E	North: ♠ Q754 ♥ J6 ♠ K1076 ♠ Q96	South: ♠ AJ6 ♥ 85 ♦ J2 ♣ J108542	2•	North Pass Pass		South Pass Pass AP
Board: 370 Dealer: W Vul: None North HCP: 10 South HCP: 5 Contract: 6 X E	North: ♠ A95 ♥ A986542 ♠ Q108 ♣ —	South:	1NT 3NT	Pass XA	3♣ 6♣ AP	South Pass Pass
Board: 371 Dealer: E Vul: EW North HCP: 11 South HCP: 6 Contract: 2N E	North: ♠ K832 ♥ 643 ♠ A97 ♣ A52	South: ◆ 964 ◆ Q1075 ◆ KJ2 ◆ 1043				South Pass Pass

North hands (Practice Page)

Board: 372 Dealer: W Vul: Both HCP: 5	♠ Q ♥ Q2 ♦ 9742 ♣ J108643	West Opens 1NT. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 4♠ if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. You bid first.
Board: 373 Dealer: E Vul: NS HCP: 5	♦ Q32 ♥ J653 ♦ Q83 ♣ 1074	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 374 Dealer: W Vul: Both HCP: 9	★ KJ3 ♥ 976 ♦ KJ10983 ♣ J	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. You bid first.
Board: 375 Dealer: E Vul: None HCP: 4	1098474A647542	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. Partner bids first.

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

Board: 372 Dealer: W Vul: Both North HCP: 5 South HCP: 7 Contract: 4♠ W	North: ♠ Q ♥ Q2 ♦ 9742 ♣ J108643	South:	West North East South 1NT Pass 2♥ Pass 2NT¹ Pass 4♣² Pass 4♠³ Pass 4♥⁴ Pass 4♠ AP 1. Extended acceptance after NT 2. Splinter 3. Cue bid, a ♦ stopper 4. Cue bid, surplus
Board: 373 Dealer: E Vul: NS North HCP: 5 South HCP: 5 Contract: 3N E	North: ♠ Q32 ♥ J653 ♦ Q83 ♣ 1074	South:	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 3NT AP 1. Stayman
Board: 374 Dealer: W Vul: Both North HCP: 9 South HCP: 3 Contract: 3N W	North: ♠ KJ3 ♥ 976 ♠ KJ10983 ♣ J	South: ♠ Q1094 ♥ J84 ♦ — ♠ 1097543	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman
Board: 375 Dealer: E Vul: None North HCP: 4 South HCP: 12 Contract: 2N E	North:	South:	West North East South 1NT Pass 2♥ Pass 2♠ Pass 2NT AP
Board: 376 Dealer: W Vul: NS North HCP: 9 South HCP: 5 Contract: 3N W	North: ♠ KQJ5 ♥ K2 • 10954 ♣ 652	South: ♣ 743 ♥ A1096 ♦ J832 ♣ 98	West North East South 1NT Pass 2♦ Pass 2♥ Pass 3NT AP

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

South HCP: 5

Contract: 3♥ S

North:

♠ AJ108

♥ 53 **♦** J82

♣ A932

South:

★ 72 **♥** AJ108764

♦ 764

♣ 5

West North East South

1NT 3♥

AP

South hands (Practice Page)

Board: 372 Dealer: W Vul: Both HCP: 7	10969863Q86KQ9	West Opens 1NT. East Bids 2♥ if possible. West Bids 2NT if possible. East Bids 4♠ if possible. West Bids 4♦ if possible. East Bids 4♥ if possible. West Bids 4♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 373 Dealer: E Vul: NS HCP: 5	106598210542KQ9	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 3NT if possible. You bid first.
Board: 374 Dealer: W Vul: Both HCP: 3	♣ Q1094♥ J84♦ —♣ 1097543	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.
Board: 375 Dealer: E Vul: None HCP: 12	 ♣ J6 ♥ AQ982 ♦ K97 ♣ Q83	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. You bid first.

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

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

Board: 372 Dealer: W Vul: Both North HCP: 5 South HCP: 7 Contract: 4♠ W	North: ♠ Q ♥ Q2 ♦ 9742 ♣ J108643	South:	West North East South 1NT Pass 2♥ Pass 2NT¹ Pass 4♣² Pass 4♠³ Pass 4♥⁴ Pass 4♠ AP 1. Extended acceptance after NT 2. Splinter 3. Cue bid, a ♦ stopper 4. Cue bid, surplus
Board: 373 Dealer: E Vul: NS North HCP: 5 South HCP: 5 Contract: 3N E	North: ♠ Q32 ♥ J653 ♦ Q83 ♣ 1074	South:	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 3NT AP 1. Stayman
Board: 374 Dealer: W Vul: Both North HCP: 9 South HCP: 3 Contract: 3N W	North: ♠ KJ3 ♥ 976 ♠ KJ10983 ♣ J	South: ♠ Q1094 ♥ J84 ♦ — ♠ 1097543	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman
Board: 375 Dealer: E Vul: None North HCP: 4 South HCP: 12 Contract: 2N E	North:	South:	West North East South 1NT Pass 2♥ Pass 2♠ Pass 2NT AP
Board: 376 Dealer: W Vul: NS North HCP: 9 South HCP: 5 Contract: 3N W	North: ♠ KQJ5 ♥ K2 • 10954 ♣ 652	South: ♣ 743 ♥ A1096 ♦ J832 ♣ 98	West North East South 1NT Pass 2♦ Pass 2♥ Pass 3NT AP

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

South HCP: 5

Contract: 3♥ S

North:

♠ AJ108

♥ 53 **♦** J82

♣ A932

South:

★ 72 **♥** AJ108764

♦ 764

♣ 5

West North East South

1NT 3♥

AP

North hands (Practice Page)

Board: 378 Dealer: W Vul: EW HCP: 8	A52▼ 10876◆ J10742♣ K	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 379 Dealer: E Vul: Both HCP: 20	AJ82✓ AQJ3AAA872	East Opens 1NT. Partner bids first.
Board: 380 Dealer: W Vul: NS HCP: 6	★ A864▼ 10863◆ 84★ Q94	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.
Board: 381 Dealer: E Vul: EW HCP: 12	AQ2K3873K8732	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 382 Dealer: W Vul: None HCP: 6	★76★ K82◆ J75★ Q9865	West Opens 1NT. East Bids 2♠ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. You bid first.

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

Partner bids first.

Board: 378	North:	South:	West	North	Fact	South
Dealer: W Vul: EW	♦ A52	♦ J8		Pass	2 ♣ ¹	
North HCP: 8	v 10876	♥ KJ43				
South HCP: 8	◆ J10742	♦ K985	2 ♠	Pass	4♠	AP
Contract: 4♠ W	♣ K	♣ 982	1. Stay	man		
Board: 379	North:	South:	West	North	East	South
Dealer: E	AJ82	& K109				Pass
Vul: Both	♥ AQJ3	♥ 10984	Pass	X^1	Pass	
North HCP: 20	♦ A	1085	Pass	2 v	AP	
South HCP: 3	♣ A872	♣ 1094				5m or 18+ HCF
Contract: 2♥ N			1. 1	r-Landy	, 4101-2	illoi 16+11C1
Board: 380	North:	South:			_	
Dealer: W	Norui. ♦ A864	50un. ♠ J732		North		
Vul: NS	♥ 10863	♥ K42	1NT	Pass	$2\clubsuit^1$	Pass
North HCP: 6	◆ 84	• Q632	2♦	Pass	3NT	AP
South HCP: 6	♣ Q94	♣ 83	1. Stay	man		
Contract: 3N W						
Board: 381	North:	South:	West	North	East	South
Dealer: E	AQ2	♦ 9765				Pass
Vul: EW	∀ K3	♥ 852	2 ♣ ¹	Pass	2	Pass
North HCP: 12	♦ 873	♦ J2	3♥	Pass	4 ♥	AP
South HCP: 3 Contract: 4 E	♣ K8732	♣ Q1096	1. Stay		. •	7 11
Contract, 4 E			1. Suly	112411		
Board: 382	North:	South:	Wast	Month	East	C
Dealer: W	★ 76	♦ J954		North		
Vul: None	♥ K82	♥ Q64		Pass	2♣¹	
North HCP: 6 South HCP: 4	♦ J75	♦ 9842	2 ♦	Pass	3NT	AP
Contract: 3N W	♣ Q9865	♣ J2	1. Stay	man		
D 1.202						
Board: 383	North:	South:	West	North	Fact	South
Dealer: E Vul: EW	★ 764	♠ QJ10532	WCSI	TNOTUI		Pass
	♥ AK96	♥ 5	2•	Pass	2 Y	Pass
North HC'P+16			∠♥	1 455	∠ ▼	1 000
North HCP: 16 South HCP: 5	♦ K4 ♣ KQJ2	◆ Q7532 ◆ 5	3♥	AP		

South hands (Practice Page)

Board: 378 Dealer: W Vul: EW HCP: 8		West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. Partner bids first.
Board: 379 Dealer: E Vul: Both HCP: 3	★ K109 ♥ 10984 ♦ 1085 ♣ 1094	East Opens 1NT. You bid first.
Board: 380 Dealer: W Vul: NS HCP: 6	♣ J732♥ K42♦ Q632♣ 83	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 381 Dealer: E Vul: EW HCP: 3	◆ 9765♥ 852◆ J2◆ Q1096	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible. You bid first.
Board: 382 Dealer: W Vul: None HCP: 4	J954♥ Q64• 9842♣ J2	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.

Board: 383 ♠ Q

Dealer: E Vul: EW

HCP: 5

♠ QJ10532

y 5

◆ Q7532

♣ 5

East Opens 1NT.

West Bids 2♦ if possible.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 378	North:	South:	West	North	Fact	South
Dealer: W Vul: EW	♦ A52	♦ J8		Pass	2 ♣ ¹	
North HCP: 8	v 10876	♥ KJ43				
South HCP: 8	◆ J10742	♦ K985	2 ♠	Pass	4♠	AP
Contract: 4♠ W	♣ K	♣ 982	1. Stay	man		
Board: 379	North:	South:	West	North	East	South
Dealer: E	AJ82	& K109				Pass
Vul: Both	♥ AQJ3	♥ 10984	Pass	X^1	Pass	
North HCP: 20	♦ A	1085	Pass	2 v	AP	
South HCP: 3	♣ A872	♣ 1094				5m or 18+ HCF
Contract: 2♥ N			1. 1	r-Landy	, 4101-2	illoi 16+11C1
Board: 380	North:	South:			_	
Dealer: W	Norui. ♦ A864	50un. ♠ J732		North		
Vul: NS	♥ 10863	♥ K42	1NT	Pass	$2\clubsuit^1$	Pass
North HCP: 6	◆ 84	• Q632	2♦	Pass	3NT	AP
South HCP: 6	♣ Q94	♣ 83	1. Stay	man		
Contract: 3N W						
Board: 381	North:	South:	West	North	East	South
Dealer: E	AQ2	♦ 9765				Pass
Vul: EW	∀ K3	♥ 852	2 ♣ ¹	Pass	2	Pass
North HCP: 12	♦ 873	♦ J2	3♥	Pass	4 ♥	AP
South HCP: 3 Contract: 4 E	♣ K8732	♣ Q1096	1. Stay		. •	7 11
Contract, 4 E			1. Suly	112411		
Board: 382	North:	South:	Wast	Month	East	C
Dealer: W	★ 76	♦ J954		North		
Vul: None	♥ K82	♥ Q64		Pass	2♣¹	
North HCP: 6 South HCP: 4	♦ J75	♦ 9842	2 ♦	Pass	3NT	AP
Contract: 3N W	♣ Q9865	♣ J2	1. Stay	man		
D 1.202						
Board: 383	North:	South:	West	North	Fact	South
Dealer: E Vul: EW	★ 764	♠ QJ10532	WCSI	TNOTUI		Pass
	♥ AK96	♥ 5	2•	Pass	2 Y	Pass
North HC'P+16			∠♥	1 455	∠ ▼	1 000
North HCP: 16 South HCP: 5	♦ K4 ♣ KQJ2	◆ Q7532 ◆ 5	3♥	AP		

North hands (Practice Page)

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

Board: 389 **♠** 10 East Opens 1NT. Dealer: E **♥** 64

Vul: NS **♦** KJ95 HCP: 7 ♣ QJ9752

Partner bids first.

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

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

Contract: 2♣ S

♠ 10♥ 64♦ KJ95♠ QJ9752

North:

South: ♠ A9542 ♥ AKJ83 ♦ 104

♣ 4

West North East South 1NT 2♣¹

AP

1. Multi-Landy, both majors

South hands (Practice Page)

Board: 384 Dealer: W Vul: Both HCP: 5	★ 862★ A5★ J1087★ 9842	West Opens 1NT. East Bids 2NT if possible. Partner bids first.
Board: 385 Dealer: E Vul: None HCP: 7	A42♥ Q862◆ 984♣ J72	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 386 Dealer: W Vul: NS HCP: 10	★ K85♥ Q932◆ J107◆ A75	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3♠ if possible. West Bids 3NT if possible. Partner bids first.
Board: 387 Dealer: E Vul: Both HCP: 5	★ A10▼ 75◆ J10983◆ 10842	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♥ if possible. West Bids 3♥ if possible. You bid first.
Board: 388 Dealer: W Vul: None HCP: 4	102KJ1037626542	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. Partner bids first.

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

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

Contract: 2♣ S

♠ 10♥ 64♦ KJ95♠ QJ9752

North:

South: ♠ A9542 ♥ AKJ83 ♦ 104

♣ 4

West North East South 1NT 2♣¹

AP

1. Multi-Landy, both majors

North hands (Practice Page)

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

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

Partner bids first.

Board: 390 Dealer: W Vul: EW North HCP: 0 South HCP: 9 Contract: 4 W	North: ♠ 1043 ♥ 862 ♦ 1064 ♠ 10763	South:	West 1NT 2♥ 1. Stay	North Pass Pass man	East 2♣¹ 4♥	South Pass AP
Board: 391 Dealer: E Vul: None North HCP: 11 South HCP: 12 Contract: 1N E	North: ♠ A6 ♥ 5432 ♠ K1094 ♣ A63	South: ♠ KQ5 ♥ KJ ♠ 8653 ♣ K987	West	North	East 1NT	
Board: 392 Dealer: W Vul: NS North HCP: 8 South HCP: 12 Contract: 1N W	North: ♠ 10964 ♥ AK84 ♦ J106 ♣ 72	South: ♠ KJ7 ♥ J653 ♠ A3 ♣ QJ63	West 1NT	North AP	East	South
Board: 393 Dealer: E Vul: EW North HCP: 9 South HCP: 10 Contract: 2♠ E	North: ♠ 63 ♥ 108643 ♠ AK8 ♠ Q102	South: ◆ 52 ▼ A92 ◆ Q1095 ◆ A984	West 2♥	North Pass	East 1NT 2♠	
Board: 394 Dealer: W Vul: Both North HCP: 14 South HCP: 4 Contract: 1N W	North: ♠ AJ4 ♥ KJ1042 ♠ AJ10 ♣ 102	South: • 10952 • 85 • 843 • A876	West 1NT	North AP	East	South
Board: 395 Dealer: E Vul: NS North HCP: 9 South HCP: 5 Contract: 3N E	North: ♠ K102 ♥ QJ ♦ Q843 ♣ J643	South:	West 2♣¹ 3NT 1. Stayı	North Pass AP man		South Pass Pass

South hands (Practice Page)

Board: 390 Dealer: W Vul: EW HCP: 9	♦ 92♥ 95♦ KJ732♣ KQ92	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 4♥ if possible. Partner bids first.
Board: 391 Dealer: E Vul: None HCP: 12	★ KQ5★ KJ◆ 8653◆ K987	East Opens 1NT. You bid first.
Board: 392 Dealer: W Vul: NS HCP: 12	★ KJ7▼ J653◆ A3◆ QJ63	West Opens 1NT. Partner bids first.
Board: 393 Dealer: E Vul: EW HCP: 10	52✓ A92✓ Q1095▲ A984	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 394 Dealer: W Vul: Both HCP: 4	1095285843A876	West Opens 1NT. Partner bids first.

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

You bid first.

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

North hands (Practice Page)

Board: 396 Dealer: W Vul: EW HCP: 11	▲ AJ98♥ KJ1052◆ 76♣ Q9	West Opens 1NT. You bid first.
Board: 397 Dealer: E Vul: Both HCP: 8	10842764A984A4	East Opens 1NT. Partner bids first.
Board: 398 Dealer: W Vul: None HCP: 8	▲ J742✔ A2◆ K853♣ 965	West Opens 1NT. You bid first.
Board: 399 Dealer: E Vul: Both HCP: 11	A109652▼862A2K8	East Opens 1NT. West Bids 3♣ if possible. East Bids 3♦ if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 5♠ if possible. Partner bids first.
Board: 400 Dealer: W Vul: None HCP: 5	♠ 6♥ Q75♦ 97652♠ K1097	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♦ if possible. West Bids 4♠ if possible. You bid first.

Vul: NS → A2 HCP: 10 ♣ 872 Partner bids first.

Board: 396 Dealer: W Vul: EW North HCP: 11 South HCP: 9 Contract: 2♥ S	North: ♠ AJ98 ♥ KJ1052 ♠ 76 ♣ Q9	South: ♠ 4 ♥ Q93 ♠ AK10853 ♠ 853	West North East South 1NT 2♣¹ Pass 2♥ AP 1. Multi-Landy, both majors
Board: 397 Dealer: E Vul: Both North HCP: 8 South HCP: 13 Contract: 1N E	North: • 10842 • 764 • A984 • A4	South: ♠ K5 ▼ AK53 ♦ 1065 ♣ K987	West North East South 1NT AP
Board: 398 Dealer: W Vul: None North HCP: 8 South HCP: 14 Contract: 1N W	North: ♣ J742 ♣ A2 ♣ K853 ♣ 965	South: ♠ Q9 ♥ QJ1064 ♠ QJ ♣ AQ103	West North East South 1NT AP
Board: 399 Dealer: E Vul: Both North HCP: 11 South HCP: 7 Contract: 5 \& W	North: ♠ A109652 ♥ 862 ♠ A2 ♣ K8	South: ♣ 73 ♥ KQJ1073 ♦ J98 ♣ 54	West North East South 1NT Pass 3♣¹ Pass 3♣² Pass 4♣³ Pass 4♣⁴ Pass 5♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Splinter 4. Cue bid, a ♠ stopper
Board: 400 Dealer: W Vul: None North HCP: 5 South HCP: 6 Contract: 4♠ W	North: ♠ 6 ♥ Q75 ♦ 97652 ♠ K1097	South: ♠ KQJ4 ♥ 1063 ♦ 104 ♣ 8654	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3♠ Pass 4♠ AP

Board: 401 Dealer: E Vul: NS North HCP: 10

North HCP: 10 South HCP: 9 Contract: 1N E North: ♠ KQ107

▼ J632 ◆ A2

♣ 872

♥ 87 ♦ KQ765 ♣ 93

South:

♠ A543

West North East South 1NT AP

South hands (Practice Page)

Board: 396 Dealer: W Vul: EW HCP: 9	◆ 4♥ Q93◆ AK10853◆ 853	West Opens 1NT. Partner bids first.
Board: 397 Dealer: E Vul: Both HCP: 13	★ K5▼ AK53◆ 1065◆ K987	East Opens 1NT. You bid first.
Board: 398 Dealer: W Vul: None HCP: 14	♣ Q9♥ QJ1064◆ QJ♣ AQ103	West Opens 1NT. Partner bids first.
Board: 399 Dealer: E Vul: Both HCP: 7	★ 73▼ KQJ1073◆ J98◆ 54	East Opens 1NT. West Bids 3♣ if possible. East Bids 3♦ if possible. West Bids 4♥ if possible. East Bids 4♠ if possible. West Bids 5♣ if possible. You bid first.
Board: 400 Dealer: W Vul: None HCP: 6	★ KQJ4▼ 1063◆ 104◆ 8654	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3♦ if possible. West Bids 4♠ if possible. Partner bids first.

Board: 401 **♠** A543 East Opens 1NT. **v** 87 Dealer: E

Vul: NS **♦** KQ765

You bid first. HCP: 9 **♣** 93

Board: 396 Dealer: W Vul: EW North HCP: 11 South HCP: 9 Contract: 2♥ S	North: ♠ AJ98 ♥ KJ1052 ♠ 76 ♣ Q9	South: ♠ 4 ♥ Q93 ♠ AK10853 ♠ 853	West North East South 1NT 2♣¹ Pass 2♥ AP 1. Multi-Landy, both majors
Board: 397 Dealer: E Vul: Both North HCP: 8 South HCP: 13 Contract: 1N E	North: • 10842 • 764 • A984 • A4	South: ♠ K5 ▼ AK53 ♦ 1065 ♣ K987	West North East South 1NT AP
Board: 398 Dealer: W Vul: None North HCP: 8 South HCP: 14 Contract: 1N W	North: ♣ J742 ♣ A2 ♣ K853 ♣ 965	South: ♠ Q9 ♥ QJ1064 ♠ QJ ♣ AQ103	West North East South 1NT AP
Board: 399 Dealer: E Vul: Both North HCP: 11 South HCP: 7 Contract: 5 \& W	North: ♠ A109652 ♥ 862 ♠ A2 ♣ K8	South: ♣ 73 ♥ KQJ1073 ♦ J98 ♣ 54	West North East South 1NT Pass 3♣¹ Pass 3♣² Pass 4♣³ Pass 4♣⁴ Pass 5♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Splinter 4. Cue bid, a ♠ stopper
Board: 400 Dealer: W Vul: None North HCP: 5 South HCP: 6 Contract: 4♠ W	North: ♠ 6 ♥ Q75 ♦ 97652 ♠ K1097	South: ♠ KQJ4 ♥ 1063 ♦ 104 ♣ 8654	West North East South 1NT Pass 2♥ Pass 2♠ Pass 3♠ Pass 4♠ AP

Board: 401 Dealer: E Vul: NS North HCP: 10

North HCP: 10 South HCP: 9 Contract: 1N E North: ♠ KQ107

▼ J632 ◆ A2

♣ 872

♥ 87 ♦ KQ765 ♣ 93

South:

♠ A543

West North East South 1NT AP

North hands (Practice Page)

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

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

Partner bids first.

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

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

South hands (Practice Page)

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

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

You bid first.

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

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

North hands (Practice Page)

Board: 408	♦ J942	West Opens 1NT.
Dealer: W	♥ K54	East Bids 2NT if possible.
Vul: NS	♦ 653	Last Dias 2111 if possible.
HCP: 4	♦ 743	You bid first.
	1 / 13	Tou ord mon
		East Opens 1NT.
Board: 409	▲ 10986	West Bids 2♥ if possible.
Dealer: E	♥ Q97	East Bids 24 if possible.
Vul: EW	♦ 1062	East Blus 2\(\frac{1}{2}\) It possible.
HCP: 5	♣ K54	Partner bids first.
		i artifer olds first.
		West Opens 1NT
		West Opens 1NT.
Board: 410	♦ K865	East Bids 2 if possible.
Dealer: W	♥ 6	West Bids 2♥ if possible.
Vul: Both		East Bids 24 if possible.
HCP: 10	♦ KQ653	West Bids 3♥ if possible.
ПСР. 10	♣ Q63	East Bids 4♥ if possible.
		You bid first.
		Tou old first.
Board: 411	♦ AJ103	East Opens 1NT.
Dealer: E	♥ 654	West Bids 3NT if possible.
Vul: None	◆ J532	West Dids 51V1 ii possible.
HCP: 9	• K2	Partner bids first.
1101.7	4 1 1 1 2	i artifer ords first.
		West Opens 1NT.
Board: 412	♦ A532	East Bids 2 • if possible.
Dealer: W	♥ AJ8	West Bids 2NT if possible.
Vul: EW	J107	East Bids 4♥ if possible.
HCP: 11	♣ J72	Last Dias TV II possible.
1101.11	2012	You bid first.
		Tou old first.

Board: 408 Dealer: W Vul: NS North HCP: 4 South HCP: 11 Contract: 2N W	North: ♣ J942 ♥ K54 ♦ 653 ♣ 743	South: ♠ 105 ♥ AQ109 ♠ AJ107 ♣ 865	West North East South 1NT Pass 2NT AP
Board: 409 Dealer: E Vul: EW North HCP: 5 South HCP: 16 Contract: 2♠ E	North: ♠ 10986 ♥ Q97 ♦ 1062 ♣ K54	South: ♠ AQ ♥ AK4 ♦ 987 ♣ QJ863	West North East South 1NT Pass 2▼ Pass 2♠ AP
Board: 410 Dealer: W Vul: Both North HCP: 10 South HCP: 6 Contract: 4♥ W	North: ♠ K865 ♥ 6 ♠ KQ653 ♣ Q63	South: ♣ Q7 ▼ 10432 ♠ A92 ♣ 9852	West North East South 1NT Pass 2♦ Pass 2♥ Pass 2♠ Pass 3♥ Pass 4♥ AP
Board: 411 Dealer: E Vul: None North HCP: 9 South HCP: 6 Contract: 3N E	North: ♠ AJ103 ♥ 654 ♦ J532 ♠ K2	South: ◆ 972 ▼ J10973 ◆ A94 ◆ J5	West North East South 1NT Pass 3NT AP
Board: 412 Dealer: W Vul: EW North HCP: 11 South HCP: 3 Contract: 4♥ E	North: ♠ A532 ♥ AJ8 ♦ J107 ♣ J72	South: ◆ 874 ▼ K ◆ 9863 ◆ 108653	West North East South 1NT Pass 2 Pass 2NT¹ Pass 4 AP 1. Extended acceptance after NT
Board: 413 Dealer: E Vul: Both North HCP: 11 South HCP: 5 Contract: 2N E	North: ♠ KQ85 ♥ 74 ♠ AQ83 ♣ 1032	South: ♠ 764 ♥ J10985 ♦ J4 ♣ K74	West North East South 1NT Pass 2NT AP

South hands (Practice Page)

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

Board: 413 ♠ 764 East Opens 1NT.

Dealer: E VJ10985 West Bids 2NT if possible.

Vul: Both ♦ J4

HCP: 5 ♣ K74 You bid first.

Board: 408 Dealer: W Vul: NS North HCP: 4 South HCP: 11 Contract: 2N W	North: ♣ J942 ♥ K54 ♦ 653 ♣ 743	South: ♠ 105 ♥ AQ109 ♠ AJ107 ♣ 865	West North East South 1NT Pass 2NT AP
Board: 409 Dealer: E Vul: EW North HCP: 5 South HCP: 16 Contract: 2♠ E	North: ♠ 10986 ♥ Q97 ♦ 1062 ♣ K54	South: ♠ AQ ♥ AK4 ♦ 987 ♣ QJ863	West North East South 1NT Pass 2♥ Pass 2♠ AP
Board: 410 Dealer: W Vul: Both North HCP: 10 South HCP: 6 Contract: 4♥ W	North: ♠ K865 ♥ 6 ♠ KQ653 ♣ Q63	South: ♠ Q7 ▼ 10432 ♠ A92 ♣ 9852	West North East South 1NT Pass 2♦ Pass 2♥ Pass 2♠ Pass 3♥ Pass 4♥ AP
Board: 411 Dealer: E Vul: None North HCP: 9 South HCP: 6 Contract: 3N E	North: ♠ AJ103 ♥ 654 ♦ J532 ♠ K2	South: ◆ 972 ▼ J10973 ◆ A94 ◆ J5	West North East South 1NT Pass 3NT AP
Board: 412 Dealer: W Vul: EW North HCP: 11 South HCP: 3 Contract: 4♥ E	North: ♠ A532 ♥ AJ8 ♦ J107 ♣ J72	South: ◆ 874 ▼ K ◆ 9863 ◆ 108653	West North East South 1NT Pass 2 Pass 2NT¹ Pass 4 AP 1. Extended acceptance after NT
Board: 413 Dealer: E Vul: Both North HCP: 11 South HCP: 5 Contract: 2N E	North: ♠ KQ85 ♥ 74 ♠ AQ83 ♣ 1032	South: ♠ 764 ♥ J10985 ♦ J4 ♣ K74	West North East South 1NT Pass 2NT AP

North hands (Practice Page)

Board: 414 Dealer: W Vul: None HCP: 3	♦ Q1076 ▼ 54 ♦ 732 • J1053	West Opens 1NT. You bid first.
Board: 415 Dealer: E Vul: NS HCP: 9	▲ J9▼ A542◆ 5▲ A98632	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 416 Dealer: W Vul: Both HCP: 14	★ AKQJ43★ A52★ 9★ 1065	West Opens 1NT. You bid first.
Board: 417 Dealer: E Vul: None HCP: 7	★ K10654♥ 963◆ 94◆ A107	East Opens 1NT. West Bids 2♠ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 418 Dealer: W Vul: NS HCP: 6	J10986✓ K743✓ Q64✓ 4	West Opens 1NT. East Bids 2♠ if possible. You bid first.
Board: 419 Dealer: E Vul: EW HCP: 6	◆96▼ K932◆ J764◆ Q86	East Opens 1NT. Partner bids first.

Board: 414 Dealer: W Vul: None North HCP: 3 South HCP: 15 Contract: 1N W	North: ♠ Q1076 ♥ 54 ♦ 732 ♣ J1053	South: ♠ K92 ♥ KQ962 ♦ K106 ♣ A6	West North East South 1NT AP
Board: 415 Dealer: E Vul: NS North HCP: 9 South HCP: 6 Contract: 3N E	North: ♣ J9 ♥ A542 ♦ 5 ♣ A98632	South: ♠ AQ10543 ♥ 1063 ♦ 972 ♠ 10	West North East South 1NT Pass 3NT AP
Board: 416 Dealer: W Vul: Both North HCP: 14 South HCP: 8 Contract: 2♠ S	North: ♠ AKQJ43 ♥ A52 ♦ 9 ♣ 1065	South: ◆ 9752 ▼ 1064 ◆ J3 ◆ AQJ2	West North East South 1NT 2•¹ Pass 2• AP 1. Multi-Landy, Multi
Board: 417 Dealer: E Vul: None North HCP: 7 South HCP: 10 Contract: 2♠ E	North: ♠ K10654 ♥ 963 ♦ 94 ♣ A107	South: ♠ A ♥ K102 ♠ 10872 ♠ K9843	West North East South 1NT Pass 2♣¹ Pass 2♠ AP 1. Stayman
Board: 418 Dealer: W Vul: NS North HCP: 6 South HCP: 13 Contract: 3 S	North:	South: ♣ 72 ♥ Q96 ♦ KJ973 ♣ AK5	West North East South 1NT Pass 2♣¹ 3♦ AP 1. Minor Suit Transfers after 1NT

Board: 419	North:	South:	1NT 2 • ¹
Dealer: E	◆ 96	♠ KJ108743	
Vul: EW North HCP: 6	▼ K932	♥ 75	Pass 2♥² Pass 3♠ AP
South HCP: 11	♦ J764	♦ A9	1. Multi-Landy, Multi
Contract: 3♠ S	♣ Q86	♣ K4	
Connact. 37 S			2. to the partner's longer

South hands (Practice Page)

Board: 414 Dealer: W Vul: None HCP: 15	★ K92▼ KQ962◆ K106◆ A6	West Opens 1NT. Partner bids first.
Board: 415 Dealer: E Vul: NS HCP: 6	AQ10543▼ 1063◆ 972◆ 10	East Opens 1NT. West Bids 3NT if possible. You bid first.
Board: 416 Dealer: W Vul: Both HCP: 8	◆ 9752▼ 1064◆ J3◆ AQJ2	West Opens 1NT. Partner bids first.
Board: 417 Dealer: E Vul: None HCP: 10	♠ A♥ K102♦ 10872♠ K9843	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. You bid first.
Board: 418 Dealer: W Vul: NS HCP: 13	♣ 72♥ Q96♦ KJ973♣ AK5	West Opens 1NT. East Bids 2♠ if possible. Partner bids first.
Board: 419 Dealer: E Vul: EW HCP: 11	★ KJ108743♥ 75★ A9★ K4	East Opens 1NT. You bid first.

Board: 414 Dealer: W Vul: None North HCP: 3 South HCP: 15 Contract: 1N W	North: ♠ Q1076 ♥ 54 ♦ 732 ♣ J1053	South: ♠ K92 ♥ KQ962 ♦ K106 ♣ A6	West North East South 1NT AP
Board: 415 Dealer: E Vul: NS North HCP: 9 South HCP: 6 Contract: 3N E	North: ♣ J9 ♥ A542 ♦ 5 ♣ A98632	South: ♠ AQ10543 ♥ 1063 ♦ 972 ♠ 10	West North East South 1NT Pass 3NT AP
Board: 416 Dealer: W Vul: Both North HCP: 14 South HCP: 8 Contract: 2♠ S	North: ♠ AKQJ43 ♥ A52 ♦ 9 ♣ 1065	South: ◆ 9752 ▼ 1064 ◆ J3 ◆ AQJ2	West North East South 1NT 2•¹ Pass 2• AP 1. Multi-Landy, Multi
Board: 417 Dealer: E Vul: None North HCP: 7 South HCP: 10 Contract: 2♠ E	North: ♠ K10654 ♥ 963 ♦ 94 ♣ A107	South: ♠ A ♥ K102 ♠ 10872 ♠ K9843	West North East South 1NT Pass 2♣¹ Pass 2♠ AP 1. Stayman
Board: 418 Dealer: W Vul: NS North HCP: 6 South HCP: 13 Contract: 3 S	North:	South: ♣ 72 ♥ Q96 ♦ KJ973 ♣ AK5	West North East South 1NT Pass 2♣¹ 3♦ AP 1. Minor Suit Transfers after 1NT

Board: 419	North:	South:	1NT 2 • ¹
Dealer: E	◆ 96	♠ KJ108743	
Vul: EW North HCP: 6	▼ K932	♥ 75	Pass 2♥² Pass 3♠ AP
South HCP: 11	♦ J764	♦ A9	1. Multi-Landy, Multi
Contract: 3♠ S	♣ Q86	♣ K4	
Connact. 37 S			2. to the partner's longer

North hands (Practice Page)

Board: 420 Dealer: W Vul: None HCP: 6	◆ QJ1073◆ 932◆ K932◆ 9	West Opens 1NT. East Bids 3NT if possible. You bid first.
Board: 421 Dealer: E Vul: NS HCP: 9	★ K8764★ K95★ K43★ 53	East Opens 1NT. East Redoubles if possible. West Bids 2♣ if possible. Partner bids first.
Board: 422 Dealer: W Vul: EW HCP: 8	A106542♥ Q42♦ Q42♣ 5	West Opens 1NT. You bid first.
Board: 423 Dealer: E Vul: Both HCP: 5	◆2▼ 10854◆ A5◆ J108542	East Opens 1NT. West Doubles 2♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 424 Dealer: W Vul: NS HCP: 6	↓ J43↓ A7↓ J76♣ 86543	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. You bid first.
Board: 425 Dealer: E Vul: EW HCP: 7	★ K87 ♥ Q9872 ♦ Q972 ♣ 3	East Opens 1NT. Partner bids first.

Board: 420 Dealer: W Vul: None North HCP: 6 South HCP: 8 Contract: 3N W	North: ♠ QJ1073 ♥ 932 ♠ K932 ♠ 9	South:	West North East South 1NT Pass 3NT AP
Board: 421 Dealer: E Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ N	North: ♠ K8764 ♥ K95 ♠ K43 ♣ 53	South: ◆ 9 ▼ Q8762 ◆ Q2 ◆ AKJ92	West North East South $1NT X^1$ Pass Pass XX^2 Pass $2 \stackrel{\bullet}{\bullet}^3$ $2 \stackrel{\bullet}{\bullet}$ AP 1. Multi-Landy, 4M-5m or 18+ HCP 2. SOS 3. artificial
Board: 422 Dealer: W Vul: EW North HCP: 8 South HCP: 11 Contract: 1N W	North: ♠ A106542 ♥ Q42 ♠ Q42 ♣ 5	South: ♠ K7 ♥ 953 ♠ A98 ♠ KJ963	West North East South 1NT AP
Board: 423 Dealer: E Vul: Both North HCP: 5 South HCP: 10 Contract: 3N E	North: ♠ 2 ♥ 10854 ♠ A5 ♠ J108542	South: ♠ AQJ1054 ♥ 76 ♦ 32 ♠ K76	West North East South 1NT 2◆1 X 2♥2 Pass 2♠ 3NT AP 1. Multi-Landy, Multi 2. to the partner's longer
Board: 424 Dealer: W Vul: NS North HCP: 6 South HCP: 9 Contract: 2N W	North: ◆ J43 ◆ A7 ◆ J76 ◆ 86543	South: ♠ K1062 ♥ KQJ62 • 10982 ♣ —	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 2NT AP 1. Stayman

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

South hands (Practice Page)

Board: 420 Dealer: W Vul: None HCP: 8	♦ 82 ♥ A108654 ♦ J • K532	West Opens 1NT. East Bids 3NT if possible. Partner bids first.
Board: 421 Dealer: E Vul: NS HCP: 12	◆ 9♥ Q8762◆ Q2◆ AKJ92	East Opens 1NT. East Redoubles if possible. West Bids 2♣ if possible. You bid first.
Board: 422 Dealer: W Vul: EW HCP: 11	★ K7♥ 953◆ A98◆ KJ963	West Opens 1NT. Partner bids first.
Board: 423 Dealer: E Vul: Both HCP: 10	AQJ10547632K76	East Opens 1NT. West Doubles 2♦ if possible. West Bids 3NT if possible. You bid first.
Board: 424 Dealer: W Vul: NS HCP: 9	★ K1062★ KQJ62★ 10982★ —	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 2NT if possible. Partner bids first.
Board: 425 Dealer: E Vul: EW HCP: 9	♠ 6542♥ J43♦ KJ5♠ A85	East Opens 1NT. You bid first.

Board: 420 Dealer: W Vul: None North HCP: 6 South HCP: 8 Contract: 3N W	North: ♠ QJ1073 ♥ 932 ♠ K932 ♠ 9	South:	West North East South 1NT Pass 3NT AP
Board: 421 Dealer: E Vul: NS North HCP: 9 South HCP: 12 Contract: 2♠ N	North: ♠ K8764 ♥ K95 ♠ K43 ♣ 53	South: ◆ 9 ▼ Q8762 ◆ Q2 ◆ AKJ92	West North East South $1NT X^1$ Pass Pass XX^2 Pass $2 \stackrel{\bullet}{\bullet}^3$ $2 \stackrel{\bullet}{\bullet}$ AP 1. Multi-Landy, 4M-5m or 18+ HCP 2. SOS 3. artificial
Board: 422 Dealer: W Vul: EW North HCP: 8 South HCP: 11 Contract: 1N W	North: ♠ A106542 ♥ Q42 ♠ Q42 ♣ 5	South: ♠ K7 ♥ 953 ♠ A98 ♠ KJ963	West North East South 1NT AP
Board: 423 Dealer: E Vul: Both North HCP: 5 South HCP: 10 Contract: 3N E	North: ♠ 2 ♥ 10854 ♠ A5 ♠ J108542	South: ♠ AQJ1054 ♥ 76 ♦ 32 ♠ K76	West North East South 1NT 2◆1 X 2♥2 Pass 2♠ 3NT AP 1. Multi-Landy, Multi 2. to the partner's longer
Board: 424 Dealer: W Vul: NS North HCP: 6 South HCP: 9 Contract: 2N W	North: ◆ J43 ◆ A7 ◆ J76 ◆ 86543	South: ♠ K1062 ♥ KQJ62 • 10982 ♣ —	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 2NT AP 1. Stayman

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

Board: 426 Dealer: W Vul: Both HCP: 2		West Opens 1NT. East Bids 4♥ if possible. West Bids 4♠ if possible. East Bids 4NT if possible. West Bids 5♥ if possible. East Bids 6NT if possible. You bid first.
Board: 427 Dealer: E Vul: None HCP: 3	◆ Q87 ▼ 109873 ◆ — ◆ J10876	East Opens 1NT. West Bids 3NT if possible. Partner bids first.
Board: 428 Dealer: W Vul: EW HCP: 10	AQ943♥ 953J9QJ7	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3♠ if possible. West Bids 4♣ if possible. East Bids 4♥ if possible. You bid first.
Board: 429 Dealer: E Vul: None HCP: 13	♣ AQ5♥ Q52◆ 82♣ KQ953	East Opens 1NT. Partner bids first.

Board: 430 Dealer: W Vul: NS HCP: 10	♣ Q6♥ 5♦ K98752♣ AJ65	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible.
		You bid first.
Board: 431 Dealer: E Vul: Both HCP: 10	★ K9742▼ 1042◆ K10◆ KJ2	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. East Bids 4♥ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 6♥ if possible.
		Partner bids first.

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

			West	North	East	South
Board: 431	North:	South:			1NT	Pass
Dealer: E Vul: Both	♦ K9742	♦ 865	2♦	Pass	2 ♥	Pass
North HCP: 10	v 1042	y 96	3♦	Pass	4♥	Pass
South HCP: 3	◆ K10 ◆ KJ2	◆ J74 ◆ Q9854	$4NT^1$	Pass	5♣	Pass
Contract: 6♥ E			6♥	AP		
			1. Black	cwood ()314, f	or 💙

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

Board: 430 Dealer: W Vul: NS HCP: 6	10854✓ J964✓ AJ№ 984	West Opens 1NT. East Bids 2♦ if possible. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 3♥ if possible. East Bids 4♥ if possible.
		Partner bids first.
Board: 431 Dealer: E Vul: Both HCP: 3	★865♥96◆J74◆Q9854	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. West Bids 3♦ if possible. East Bids 4♥ if possible. West Bids 4NT if possible. East Bids 5♠ if possible. West Bids 6♥ if possible.
		You bid first.

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

			West	North	East	South
Board: 431	North:	South:			1NT	Pass
Dealer: E Vul: Both	♦ K9742	♦ 865	2♦	Pass	2 ♥	Pass
North HCP: 10	v 1042	y 96	3♦	Pass	4♥	Pass
South HCP: 3	◆ K10 ◆ KJ2	◆ J74 ◆ Q9854	$4NT^1$	Pass	5♣	Pass
Contract: 6♥ E			6♥	AP		
			1. Black	cwood ()314, f	or 💙

Board: 432 Dealer: W Vul: None HCP: 5	AJ932▼ 52◆ 9862◆ 108	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. You bid first.
Board: 433 Dealer: E Vul: NS HCP: 7	★ K63★ K6◆ J1073◆ 10942	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. Partner bids first.
Board: 434 Dealer: W Vul: EW HCP: 10	♣ Q102♥ AK953◆ 103♣ J84	West Opens 1NT. East Bids 2♦ if possible. West Doubles 2♥ if possible. East Bids 3♥ if possible. You bid first.
Board: 435 Dealer: E Vul: None HCP: 8	♣ Q654♥ Q62♦ 865♣ A108	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. Partner bids first.
Board: 436 Dealer: W Vul: NS HCP: 10	♠ AQJ3♥ QJ932♦ —♠ 9542	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. You bid first.

Board: 437 Dealer: E Vul: EW HCP: 10 **★** K863 **∀** 72

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

◆ Q1095 ◆ KQ2

Partner bids first.

Board: 432 Dealer: W Vul: None North HCP: 5 South HCP: 6 Contract: 3N W	North: ♠ AJ932 ♥ 52 ♦ 9862 ♣ 108	South: ♠ 10 ♥ 9864 ♠ QJ104 ♣ QJ76	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman
Board: 433 Dealer: E Vul: NS North HCP: 7 South HCP: 10 Contract: 2 E	North: ♠ K63 ♥ K6 ♦ J1073 ♣ 10942	South: ♠ AQJ4 ♥ QJ94 ♦ 962 ♣ 63	West North East South 1NT Pass 2♦ Pass 2♥ AP
Board: 434 Dealer: W Vul: EW North HCP: 10 South HCP: 7 Contract: 3♥ E	North: ♠ Q102 ♥ AK953 ♦ 103 ♣ J84	South:	West North East South 1NT Pass 2 → 2 ▼ X 2 → 3 ▼ AP 1. Michaels Cuebid
Board: 435 Dealer: E Vul: None North HCP: 8 South HCP: 10 Contract: 2♠ E	North: ♠ Q654 ♥ Q62 ♦ 865 ♠ A108	South: ♣ J3 ♥ AK54 ♦ J107 ♣ J653	West North East South 1NT Pass 2♥ Pass 2♠ AP
Board: 436 Dealer: W Vul: NS North HCP: 10 South HCP: 6 Contract: 3 • W	North: ♠ AQJ3 ♥ QJ932 ♦ — ♣ 9542	South: ♦ 8752 ▼ 108 • J105 ♣ AJ107	West North East South 1NT 2♣¹ 3♣² Pass 3♠³ AP 1. Multi-Landy, both majors 2. Minor Suit Transfers after 1NT 3. automat

Board: 437 West North East South North: South: Dealer: E 1NT Pass ♠ AQJ7 **★** K863 Vul: EW Pass 2**♠**¹ **v** 72 **♥** J4 **2**♦ Pass North HCP: 10 **♦** Q1095 **♦** K43 **3♥** AP South HCP: 11 **♣** KQ2 **♣** 10654 1. Extended acceptance after NT Contract: 3♥ W

Board: 432 Dealer: W Vul: None HCP: 6	10♥ 9864◆ QJ104◆ QJ76	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 3NT if possible. Partner bids first.
Board: 433 Dealer: E Vul: NS HCP: 10	AQJ4♥QJ9496263	East Opens 1NT. West Bids 2♦ if possible. East Bids 2♥ if possible. You bid first.
Board: 434 Dealer: W Vul: EW HCP: 7		West Opens 1NT. East Bids 2♦ if possible. West Doubles 2♥ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 435 Dealer: E Vul: None HCP: 10		East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. You bid first.
Board: 436 Dealer: W Vul: NS HCP: 6	♦ 8752♥ 108♦ J105♠ AJ107	West Opens 1NT. East Bids 3♣ if possible. West Bids 3♦ if possible. Partner bids first.

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

You bid first.

Board: 432 Dealer: W Vul: None North HCP: 5 South HCP: 6 Contract: 3N W	North: ♠ AJ932 ♥ 52 ♦ 9862 ♣ 108	South: ♠ 10 ♥ 9864 ♠ QJ104 ♣ QJ76	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman
Board: 433 Dealer: E Vul: NS North HCP: 7 South HCP: 10 Contract: 2 E	North: ♠ K63 ♥ K6 ♦ J1073 ♣ 10942	South: ♠ AQJ4 ♥ QJ94 ♦ 962 ♣ 63	West North East South 1NT Pass 2♦ Pass 2♥ AP
Board: 434 Dealer: W Vul: EW North HCP: 10 South HCP: 7 Contract: 3♥ E	North: ♠ Q102 ♥ AK953 ♦ 103 ♣ J84	South:	West North East South 1NT Pass 2 → 2 ▼ X 2 → 3 ▼ AP 1. Michaels Cuebid
Board: 435 Dealer: E Vul: None North HCP: 8 South HCP: 10 Contract: 2♠ E	North: ♠ Q654 ♥ Q62 ♦ 865 ♠ A108	South: ♣ J3 ♥ AK54 ♦ J107 ♣ J653	West North East South 1NT Pass 2♥ Pass 2♠ AP
Board: 436 Dealer: W Vul: NS North HCP: 10 South HCP: 6 Contract: 3 • W	North: ♠ AQJ3 ♥ QJ932 ♦ — ♣ 9542	South: ♦ 8752 ▼ 108 • J105 ♣ AJ107	West North East South 1NT 2♣¹ 3♣² Pass 3♠³ AP 1. Multi-Landy, both majors 2. Minor Suit Transfers after 1NT 3. automat

Board: 437 West North East South North: South: Dealer: E 1NT Pass ♠ AQJ7 **★** K863 Vul: EW Pass 2**♠**¹ **v** 72 **♥** J4 **2**♦ Pass North HCP: 10 **♦** Q1095 **♦** K43 **3♥** AP South HCP: 11 **♣** KQ2 **♣** 10654 1. Extended acceptance after NT Contract: 3♥ W

Board: 438 Dealer: W Vul: Both HCP: 8	1082✓ Q64AQ109772	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♥ if possible. East Bids 2NT if possible. You bid first.
Board: 439 Dealer: E Vul: NS HCP: 8		East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 3NT if possible. Partner bids first.
Board: 440 Dealer: W Vul: EW HCP: 3	103210874975QJ8	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 441 Dealer: E Vul: Both HCP: 9	★ A109▼ 842◆ Q◆ QJ10642	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♠ if possible. West Bids 4♠ if possible. Partner bids first.

West Opens 1NT. East Bids 2♣ if possible. Board: 442 **♠** 2 West Bids 2♥ if possible. Dealer: W **♥** K9532 East Bids 4♦ if possible. Vul: None ◆ A108642 West Bids 4♥ if possible. HCP: 7 **♣** 3 You bid first. Board: 443 **♦** AK10 East Opens 1NT. Dealer: E **♥** J7 Vul: EW ◆ Q10954

HCP: 10 ♣ 932 Partner bids first.

Board: 438 Dealer: W Vul: Both North HCP: 8 South HCP: 8 Contract: 2N W	North:	South: ♠ AJ76 ♥ K10973 ♠ 82 ♣ 53	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 2NT AP 1. Stayman
Board: 439 Dealer: E Vul: NS North HCP: 8 South HCP: 5 Contract: 3N E	North:	South: ♠ 103 ♥ J75 ♦ J754 ♠ K1098	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 3NT AP 1. Stayman
Board: 440 Dealer: W Vul: EW North HCP: 3 South HCP: 10 Contract: 4 \(\) W	North:	South:	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 441 Dealer: E Vul: Both North HCP: 9 South HCP: 8 Contract: 4 E	North: ♠ A109 ♥ 842 ♠ Q ♣ QJ10642	South: ♣ J4 ▼ A963 ♣ K109753 ♣ 7	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 442 Dealer: W Vul: None North HCP: 7 South HCP: 10 Contract: 4♥ W	North: ♠ 2 ♥ K9532 ♠ A108642 ♠ 3	South: ♠ KQ10976 ♥ — ♦ J5 ♣ KJ1092	West North East South 1NT Pass 2♣¹ X 2♥ Pass 4•² Pass 4♥ AP 1. Stayman 2. Splinter

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

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

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

West North East South 1NT AP

◆ AK ◆ 105

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

West Opens 1NT. East Bids 2♣ if possible. **★** KQ10976 Board: 442 West Bids 2♥ if possible. Dealer: W **Y** ___ East Bids 4♦ if possible. Vul: None **♦** J5 West Bids 4♥ if possible. HCP: 10 **♣** KJ1092 Partner bids first. Board: 443 **♦**87542 East Opens 1NT. Dealer: E **♥** 9853 Vul: EW ♦ AK You bid first. HCP: 7 **♣** 105

Board: 438 Dealer: W Vul: Both North HCP: 8 South HCP: 8 Contract: 2N W	North:	South: ♠ AJ76 ♥ K10973 ♠ 82 ♣ 53	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 2NT AP 1. Stayman
Board: 439 Dealer: E Vul: NS North HCP: 8 South HCP: 5 Contract: 3N E	North:	South: ♠ 103 ♥ J75 ♦ J754 ♠ K1098	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 3NT AP 1. Stayman
Board: 440 Dealer: W Vul: EW North HCP: 3 South HCP: 10 Contract: 4 \(\) W	North:	South:	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 441 Dealer: E Vul: Both North HCP: 9 South HCP: 8 Contract: 4 E	North: ♠ A109 ♥ 842 ♠ Q ♣ QJ10642	South: ♣ J4 ▼ A963 ♣ K109753 ♣ 7	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 442 Dealer: W Vul: None North HCP: 7 South HCP: 10 Contract: 4♥ W	North: ♠ 2 ♥ K9532 ♠ A108642 ♠ 3	South: ♠ KQ10976 ♥ — ♦ J5 ♣ KJ1092	West North East South 1NT Pass 2♣¹ X 2♥ Pass 4•² Pass 4♥ AP 1. Stayman 2. Splinter

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

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

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

West North East South 1NT AP

◆ AK ◆ 105

Board: 444 Dealer: W Vul: Both HCP: 8	10✓ Q10764✓ QJ104✓ K98	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. You bid first.
Board: 445 Dealer: E Vul: None HCP: 11	◆ Q64 ▼ K10654 ◆ K85 ◆ K10	East Opens 1NT. Partner bids first.
Board: 446 Dealer: W Vul: NS HCP: 8	♦ 84 ▼ AJ3 ♦ 854 ♣ K10965	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 447 Dealer: E Vul: Both HCP: 13 Board: 448 Dealer: W Vul: None	 ♣ AJ43 ♥ 109 ◆ AK10 ♣ J852 ♠ 1064 ♥ Q1096 ◆ 432 	East Opens 1NT. Partner bids first. West Opens 1NT.
HCP: 4 Board: 449 Dealer: E Vul: NS HCP: 8	 ♣ Q106 ♠ 75 ♥ AQJ872 ♦ 632 ♣ J4 	You bid first. East Opens 1NT. West Bids 2♠ if possible. East Bids 3♣ if possible. Partner bids first.

Board: 444 Dealer: W Vul: Both	North: ♠ 10 ♥ Q10764	South: ♠ 87654 ♥ 8	West North East South 1NT Pass 2♣¹ Pass
North HCP: 8 South HCP: 6 Contract: 3N W	◆ QJ104 ◆ K98	♦ A96532 ♣ Q	2♦ Pass 3NT AP 1. Stayman
Board: 445 Dealer: E Vul: None	North: ♠ Q64 ▼ K10654	South: ♠ AK952 ▼ —	West North East South 1NT 2♣¹
North HCP: 11 South HCP: 9 Contract: 2♠ S	◆ K85 ◆ K10	◆ J1092 ◆ J876	AP 1. Multi-Landy, 5M-4m
Board: 446 Dealer: W Vul: NS North HCP: 8 South HCP: 7	North:	South: ♠ KJ10965 ♥ 10 ♦ J109	West North East South 1NT Pass 4•1 Pass 4• AP
Contract: 4♥ W	♣ K10965	♣ Q84	1. Texas
Board: 447 Dealer: E Vul: Both North HCP: 13 South HCP: 5 Contract: 1N E	North: ♠ AJ43 ♥ 109 ♠ AK10 ♣ J852	South:	West North East South 1NT AP
Board: 448 Dealer: W	North:	South:	West North East South
Vul: None North HCP: 4 South HCP: 13 Contract: 2♠ S	1064✓ Q1096432✓ Q106	★ K853★ 52★ K8★ AK942	1NT Pass Pass X ¹ Pass 2♣ Pass 2♠ AP 1. Multi-Landy, 4M-5m or 18+ HCP
Board: 449	N. 4	G d	West North East South
Dealer: E Vul: NS	North: ♠ 75	South: ♠ AKJ98	1NT Pass
North HCP: 8 South HCP: 14 Contract: 3♣ E	✓ AQJ872◆ 632◆ J4	▼ 1054◆ AQ9◆ 107	2♠¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 444 Dealer: W Vul: Both HCP: 6	★87654★8★A96532★Q	West Opens 1NT. East Bids 2♣ if possible. West Bids 2♦ if possible. East Bids 3NT if possible. Partner bids first.
Board: 445 Dealer: E Vul: None HCP: 9	★ AK952★ —◆ J1092★ J876	East Opens 1NT. You bid first.
Board: 446 Dealer: W Vul: NS HCP: 7	★ KJ10965▼ 10◆ J109◆ Q84	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 447 Dealer: E Vul: Both HCP: 5	★ 107★ K8743◆ Q642★ 63	East Opens 1NT. You bid first.
Board: 448 Dealer: W Vul: None HCP: 13	★ K853★ 52★ K8★ AK942	West Opens 1NT. Partner bids first.
Board: 449 Dealer: E Vul: NS HCP: 14	AKJ98▼ 1054◆ AQ9♣ 107	East Opens 1NT. West Bids 2♠ if possible. East Bids 3♠ if possible. You bid first.

Board: 444 Dealer: W Vul: Both	North: ♠ 10 ♥ Q10764	South: ♠ 87654 ♥ 8	West North East South 1NT Pass 2♣¹ Pass
North HCP: 8 South HCP: 6 Contract: 3N W	◆ QJ104 ◆ K98	♦ A96532 ♣ Q	2♦ Pass 3NT AP 1. Stayman
Board: 445 Dealer: E Vul: None	North: ♠ Q64 ▼ K10654	South: ♠ AK952 ▼ —	West North East South 1NT 2♣¹
North HCP: 11 South HCP: 9 Contract: 2♠ S	◆ K85 ◆ K10	◆ J1092 ◆ J876	AP 1. Multi-Landy, 5M-4m
Board: 446 Dealer: W Vul: NS North HCP: 8 South HCP: 7	North:	South: ♠ KJ10965 ♥ 10 ♦ J109	West North East South 1NT Pass 4•1 Pass 4• AP
Contract: 4♥ W	♣ K10965	♣ Q84	1. Texas
Board: 447 Dealer: E Vul: Both North HCP: 13 South HCP: 5 Contract: 1N E	North: ♠ AJ43 ♥ 109 ♠ AK10 ♣ J852	South:	West North East South 1NT AP
Board: 448 Dealer: W	North:	South:	West North East South
Vul: None North HCP: 4 South HCP: 13 Contract: 2♠ S	1064✓ Q1096432✓ Q106	★ K853★ 52★ K8★ AK942	1NT Pass Pass X ¹ Pass 2♣ Pass 2♠ AP 1. Multi-Landy, 4M-5m or 18+ HCP
Board: 449	N. 4	G d	West North East South
Dealer: E Vul: NS	North: ♠ 75	South: ♠ AKJ98	1NT Pass
North HCP: 8 South HCP: 14 Contract: 3♣ E	✓ AQJ872◆ 632◆ J4	▼ 1054◆ AQ9◆ 107	2♠¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

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

Board: 454 Dealer: W Vul: Both HCP: 4	♦ 95♥ A1075♦ 87643♠ 95	West Opens 1NT. East Bids 2♥ if possible. West Bids 2♠ if possible. East Bids 3NT if possible. West Bids 4♠ if possible. You bid first.
Board: 455 Dealer: E Vul: NS HCP: 9	A875✓ A43J64♣ 864	East Opens 1NT. West Bids 2♥ if possible. East Bids 2♠ if possible. West Bids 2NT if possible. East Bids 4♠ if possible. Partner bids first.

Board: 450	North:	South:	West	North	East	South
Dealer: W	♠ —	♦ Q9843	1NT	Pass	2	Pass
Vul: EW	▼ KQ104	♥ J	2♥	Pass	4♣ ¹	Pass
North HCP: 5	♦ 83	♦ AJ64	4♥	AP		
South HCP: 10	♣ 10987653	♣ Q42	1. Splir			
Contract: 4♥ W			т. эрш	IIC1		
Board: 451	NI 4	G 1	West	North	Fact	South
Dealer: E	North:	South:	West	rvorur		
Vul: None	♦ J42	♦ Q10	ъ	0.	1NT	
North HCP: 8	♥ Q94	♥ AKJ6	Pass	2	Pass	2♥
South HCP: 13	◆ KQ10986	♦— • V1007654	AP			
Contract: 2♥ S	♣ 2	♣ K1087654	1. Mult	i-Landy	, 4M-5	5m or 18+ HCP
Doords 452						
Board: 452 Dealer: W	North:	South:				
Vul: NS	♠ Q52	♠ AKJ97	West	North	East	South
North HCP: 7	v 1074	y 983	1NT	Pass	2	Pass
South HCP: 8	◆ Q752	♦ 943	2♥	Pass	3NT	AP
Contract: 3N W	♣ K84	♣ 75				
Contract. 31V VV						
Board: 453	North:	South:	West	North	Fact	South
Dealer: E	♦ J10864	♠ 7	West	Notui		Pass
Vul: EW	v 10	♥ A9864	2.	D		
North HCP: 8	◆ AQ106	♦ 975	2 \	Pass	2♥	Pass
South HCP: 4 Contract: 3N E	♣ J43	♣ 10962	3NT	AP		
Commact. 31v E						
Board: 454	North:	South:				
Dealer: W	Norui. ♦ 95	50un. ♠ J32	West	North	East	South
Vul: Both	♥ A1075	♥ J93	1NT	Pass	2♥	Pass
North HCP: 4	♦ 87643	♦ 595	2♠	Pass	3NT	Pass
South HCP: 6	◆ 87043 ♣ 95	♦ KJ10632	4♠	AP		
Contract: 4♠ W	▼ 93	▼ NJ10032				
Board: 455						
	North:	South:	West	North	East	South
Dealer E	♦ A875	♠ 6				Pass
Dealer: E Vul: NS North HCP: 9	♥ A43	♥ KQJ6	2•	Pacc		
		▼ KQJ6◆ 10985◆ 9753	2 ∀ 2NT	Pass Pass	2 ♠ 4 ♠	Pass AP

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

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

Board: 450	North:	South:	West	North	East	South
Dealer: W	\$	♦ Q9843	1NT	Pass	2	Pass
Vul: EW	♥ KQ104	♥ Ĵ	2♥	Pass	4♣ ¹	Pass
North HCP: 5	♦ 83	◆ AJ64	4♥	AP		
South HCP: 10	♣ 10987653	♣ Q42	1. Splir			
Contract: 4♥ W			т. эрш	IIC1		
Board: 451	N. 4	G 4	West	North	Fact	South
Dealer: E	North:	South:	West	rvorur		
Vul: None	♦ J42	♦ Q10	TD.	2 .	1NT	
North HCP: 8	♥ Q94 • VQ10086	♥ AKJ6	Pass	2	Pass	2
South HCP: 13	◆ KQ10986 ◆ 2	◆— • K1087654	AP			
Contract: 2♥ S	A 2	₩ K106/034	1. Mult	i-Landy	, 4M-5	5m or 18+ HCP
Board: 452						
Dealer: W	North:	South:				
Vul: NS	♠ Q52	♠ AKJ97	West	North	East	South
North HCP: 7	v 1074	♥ 983	1NT	Pass	2 ♦	Pass
South HCP: 8	◆ Q752	♦ 943	2♥	Pass	3NT	AP
Contract: 3N W	♣ K84	♣ 75				
Board: 453 Dealer: E	North:	South:	West	North	Fast	South
Vul: EW	♦ J10864	♠ 7	***************************************	rvorur		Pass
North HCP: 8	v 10	♥ A9864	2•	Pass	2 🗸	Pass
South HCP: 4	◆ AQ106	♦ 975	3NT	AP	∠ ▼	1 ass
Contract: 3N E	♣ J43	♣ 10962	31N I	Ar		
Conduct. 31 (E						
Board: 454	North:	South:	11 7	NT 4	Г ,	Q 4
Dealer: W	♦ 95	♦ J32		North		
Vul: Both	♥ A1075	♥ J93	1NT	Pass	2 🕶	Pass
North HCP: 4	♦ 87643	♦ 5	2♠	Pass	3NT	Pass
South HCP: 6	♣ 95	♣ KJ10632	4♠	AP		
Contract: 4♠ W						
Board: 455	NI41	C4				
Dealer: E	North:	South:	West	North	East	South
	♦ A875	♦ 6			1NT	Pass
Vul: NS	■					
Vul: NS North HCP: 9	♥ A43	♥ KQJ6	2♥	Pass	2♠	Pass
	★ A43★ J64★ 864	◆ 10985 ◆ 9753	2 ♥ 2NT	Pass Pass	2 ♠ 4 ♠	Pass AP

Board: 456 Dealer: W Vul: EW HCP: 11	AQJ8K95J1051095	West Opens 1NT. You bid first.
Board: 457 Dealer: E Vul: Both HCP: 9	J2✓ A76521092A54	East Opens 1NT. Partner bids first.
Board: 458 Dealer: W Vul: None HCP: 8	★ A9432▼ A63◆ 103◆ 985	West Opens 1NT. East Bids 4♦ if possible. West Bids 4♥ if possible. You bid first.
Board: 459 Dealer: E Vul: EW HCP: 5	♣85♥ J97◆7654♣ A1082	East Opens 1NT. West Bids 2♥ if possible. East Bids 2NT if possible. West Bids 4♠ if possible. Partner bids first.
Board: 460 Dealer: W Vul: Both HCP: 7		West Opens 1NT. East Bids 2♠ if possible. West Bids 3♠ if possible. You bid first.

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

♦ Q **♣** AQ94

East Opens 1NT.

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

Partner bids first.

Board: 456 Dealer: W Vul: EW North HCP: 11 South HCP: 11 Contract: 1N W	North: ♠ AQJ8 ♥ K95 ♦ J105 ♣ 1095	South:	West North East South 1NT AP
Board: 457 Dealer: E Vul: Both North HCP: 9 South HCP: 14 Contract: 1N E	North: ♣ J2 ♥ A7652 • 1092 ♣ A54	South: ♠ AQ8 ♥ J84 ♠ KJ ♠ QJ1097	West North East South 1NT AP
Board: 458 Dealer: W Vul: None North HCP: 8 South HCP: 8 Contract: 4♥ W	North: ♠ A9432 ♥ A63 ♦ 103 ♣ 985	South: ♠ KQ75 ♥ 42 ♦ J985 ♣ Q102	West North East South 1NT Pass 4
Board: 459 Dealer: E Vul: EW North HCP: 5 South HCP: 8 Contract: 4♠ W	North: ♠ 85 ♥ J97 • 7654 ♠ A1082	South: ♠ K4 ♥ K1065 ♦ 982 ♣ Q654	West North East South 1NT Pass 2♥ Pass 2NT¹ Pass 4♠ AP 1. Extended acceptance after NT
Board: 460 Dealer: W Vul: Both North HCP: 7 South HCP: 10 Contract: 3 W	North:	South: ♠ 109 ♥ K643 ♠ AK10632 ♠ 2	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 461 Dealer: E Vul: None North HCP: 14 South HCP: 5 Contract: 3♠ E	North: ♠ K96 ♥ K8743 ♠ Q ♣ AQ94	South: ♠ A1073 ♥ 1052 ♦ J765 ♣ 82	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat

South hands (Practice Page)

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

You bid first.

Board: 456 Dealer: W Vul: EW North HCP: 11 South HCP: 11 Contract: 1N W	North: ♠ AQJ8 ♥ K95 ♦ J105 ♣ 1095	South:	West North East South 1NT AP
Board: 457 Dealer: E Vul: Both North HCP: 9 South HCP: 14 Contract: 1N E	North: ♣ J2 ♥ A7652 • 1092 ♣ A54	South: ♠ AQ8 ♥ J84 ♠ KJ ♠ QJ1097	West North East South 1NT AP
Board: 458 Dealer: W Vul: None North HCP: 8 South HCP: 8 Contract: 4♥ W	North: ♠ A9432 ♥ A63 ♦ 103 ♣ 985	South: ♠ KQ75 ♥ 42 ♦ J985 ♣ Q102	West North East South 1NT Pass 4
Board: 459 Dealer: E Vul: EW North HCP: 5 South HCP: 8 Contract: 4♠ W	North: ♠ 85 ♥ J97 • 7654 ♠ A1082	South: ♠ K4 ♥ K1065 ♦ 982 ♣ Q654	West North East South 1NT Pass 2♥ Pass 2NT¹ Pass 4♠ AP 1. Extended acceptance after NT
Board: 460 Dealer: W Vul: Both North HCP: 7 South HCP: 10 Contract: 3 W	North:	South: ♠ 109 ♥ K643 ♠ AK10632 ♠ 2	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 461 Dealer: E Vul: None North HCP: 14 South HCP: 5 Contract: 3♠ E	North: ♠ K96 ♥ K8743 ♠ Q ♣ AQ94	South: ♠ A1073 ♥ 1052 ♦ J765 ♣ 82	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat

North hands (Practice Page)

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

Board: 462 Dealer: W Vul: NS	North: ♠ A10842	South: ♠ Q3	West 1NT	North 2♣¹	East Pass	South 2
North HCP: 9	♥ 98764	♥ QJ3		Pass	3♣	AP
South HCP: 10	♦ AJ9 ♣ —	◆ Q108763 ◆ K7		i-Landy		
Contract: 3♣ E	*	¥ IX/		3	,	3
Board: 463	North:	South:				
Dealer: E	♠ A9872	♠ 103	VV 4	NT41-	T4	C 41-
Vul: Both North HCP: 7	v 105	♥ A42	west	North		
South HCP: 12	◆ Q107	♦ KJ954			1NT	AP
Contract: 1N E	♣ J73	♣ A84				
Board: 464	North:	South:				
Dealer: W	Norui. ♠ K10	Soun. ♦ QJ875				
Vul: None	♥ J107	♥ KQ		North	East	South
North HCP: 7	♦ 543	♦ A8	1NT	AP		
South HCP: 12 Contract: 1N W	♣ QJ1082	♣ 9643				
Contract. IIV W						
Board: 465	North:	South:	West	North	East	South
Dealer: E	★ 1073	♠ AK5			1NT	Pass
Vul: NS	♥ J7432	v 105	2♥	Pass	2♠	Pass
North HCP: 3	♦ J843	♦ 10652	3NT	AP		
South HCP: 9 Contract: 3N E	♣ J	♣ Q862				
Board: 466	27. 4	a 1				
Dealer: W	North:	South:	West	North	East	South
Vul: None	◆ — ▼ K10985	♠ QJ974 ♥ 762	1NT	4NT ¹	Pass	5 ♦
North HCP: 8	◆ 8	1097	Pass	5♥	X♥	AP
South HCP: 6 Contract: 5♥X N	♣ AJ108643	♣ K7	1. Unus	sual 4N7	Γ	
Board: 467	North:	South:	West	North	East	South
Dealer: E	• K64	♦ A107			1NT	Pass
Vul: NS	♥ KJ10972	▼ 53	2♥	X	XX^1	Pass
North HCP: 9 South HCP: 9	♦ J8	◆ Q1097	2♠	AP		

South hands (Practice Page)

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

Board: 462 Dealer: W Vul: NS	North: ♠ A10842	South: ♠ Q3	West 1NT	North 2♣¹	East Pass	South 2
North HCP: 9	♥ 98764	♥ QJ3		Pass	3♣	AP
South HCP: 10	♦ AJ9 ♣ —	◆ Q108763 ◆ K7		i-Landy		
Contract: 3♣ E	*	¥ IX/		3	,	3
Board: 463	North:	South:				
Dealer: E	♠ A9872	♠ 103	VV 4	NT41-	T4	C 41-
Vul: Both North HCP: 7	v 105	♥ A42	west	North		
South HCP: 12	◆ Q107	♦ KJ954			1NT	AP
Contract: 1N E	♣ J73	♣ A84				
Board: 464	North:	South:				
Dealer: W	Norui. ♠ K10	Soun. ♦ QJ875				
Vul: None	♥ J107	♥ KQ		North	East	South
North HCP: 7	♦ 543	♦ A8	1NT	AP		
South HCP: 12 Contract: 1N W	♣ QJ1082	♣ 9643				
Contract. IIV W						
Board: 465	North:	South:	West	North	East	South
Dealer: E	★ 1073	♠ AK5			1NT	Pass
Vul: NS	♥ J7432	v 105	2♥	Pass	2♠	Pass
North HCP: 3	♦ J843	♦ 10652	3NT	AP		
South HCP: 9 Contract: 3N E	♣ J	♣ Q862				
Board: 466	27. 4	a 1				
Dealer: W	North:	South:	West	North	East	South
Vul: None	◆ — ▼ K10985	♠ QJ974 ♥ 762	1NT	4NT ¹	Pass	5 ♦
North HCP: 8	◆ 8	1097	Pass	5♥	X♥	AP
South HCP: 6 Contract: 5♥X N	♣ AJ108643	♣ K7	1. Unus	sual 4N7	Γ	
Board: 467	North:	South:	West	North	East	South
Dealer: E	• K64	♦ A107			1NT	Pass
Vul: NS	♥ KJ10972	▼ 53	2♥	X	XX^1	Pass
North HCP: 9 South HCP: 9	♦ J8	◆ Q1097	2♠	AP		

North hands (Practice Page)

Board: 468 Dealer: W Vul: EW HCP: 13	AQ2K74382A1064	West Opens 1NT. You bid first.
Board: 469 Dealer: E Vul: Both HCP: 8	★ A1065♥ J92◆ 53◆ K985	East Opens 1NT. West Bids 2♣ if possible. East Bids 2♦ if possible. West Bids 2NT if possible. Partner bids first.

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

South hands (Practice Page)

Opponents Open 1NT 15-17

You bid first.

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