North hands (Practice Page)

Board: 1 Dealer: S Vul: Both HCP: 8	♣ Q1096 ♥ J104 ♦ J52 ♣ A64	The opponents are silent. Partner bids first.
Board: 2 Dealer: N Vul: Both HCP: 20	★ A8▼ AJ7◆ Q107◆ AKQ73	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: None HCP: 10	♣ Q853♥ J10◆ Q92♣ AJ64	The opponents are silent. Partner bids first.
Board: 4 Dealer: N Vul: EW HCP: 21	★ A984♥ AJ★ K74★ AKQ2	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: None HCP: 5	1098✓ J873✓ K63✓ J64	The opponents are silent. Partner bids first.
Board: 6 Dealer: N Vul: None HCP: 21	★ KJ10★ A62★ A73★ AKQ2	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ Q1096 ♥ J104 ♦ J52 ♠ A64	South: ♠ AKJ ♥ KQ97 ♠ AK7 ♣ 1085		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 2 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 3N N	North: ♠ A8 ♥ AJ7 • Q107 ♣ AKQ73	South: ♠ 102 ♥ K852 ♠ AK65 ♠ 864	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 3 Dealer: S Vul: None North HCP: 10 South HCP: 21 Contract: 44 S	North: ♠ Q853 ♥ J10 ♦ Q92 ♠ AJ64	South: ♠ AKJ6 ♥ AQ7 ♠ AK7 ♣ 872	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 4 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 44 N	North: ♠ A984 ♥ AJ ♠ K74 ♣ AKQ2	South: ♠ Q1032 ♥ Q853 ♦ J982 ♣ 7	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 ♣¹
Board: 5 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 3N S	North: • 1098 • J873 • K63 • J64	South: ♠ AJ4 ♥ Q102 ♠ AQJ2 ♣ AK9		North 3♣¹ 3NT man	East Pass AP	2NT

Board: 6 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♦** KJ10 **♦** Q986 Vul: None Pass 3NT **♥** A62 **♥** Q87 Pass 3♦ North HCP: 21 **♦** A73 **♦** KQ105 AP South HCP: 10 ♣ AKQ2 **♣** J10 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 1 Dealer: S Vul: Both HCP: 20	★ AKJ★ KQ97★ AK7★ 1085	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: Both HCP: 10	★ 102★ K852★ AK65★ 864	The opponents are silent. Partner bids first.
Board: 3 Dealer: S Vul: None HCP: 21	♠ AKJ6♥ AQ7♠ AK7♠ 872	The opponents are silent. You bid first.
Board: 4 Dealer: N Vul: EW HCP: 5	♦ Q1032 ♥ Q853 ♦ J982 ♣ 7	The opponents are silent. Partner bids first.
Board: 5 Dealer: S Vul: None HCP: 21	AJ4♥ Q102AQJ2AK9	The opponents are silent. You bid first.
Board: 6 Dealer: N Vul: None HCP: 10	♣ Q986♥ Q87◆ KQ105♣ J10	The opponents are silent. Partner bids first.

Board: 1 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ Q1096 ♥ J104 ♦ J52 ♠ A64	South: ♠ AKJ ♥ KQ97 ♠ AK7 ♣ 1085		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 2 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 3N N	North: ♠ A8 ♥ AJ7 • Q107 ♣ AKQ73	South: ♠ 102 ♥ K852 ♠ AK65 ♠ 864	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 3 Dealer: S Vul: None North HCP: 10 South HCP: 21 Contract: 44 S	North: ♠ Q853 ♥ J10 ♦ Q92 ♠ AJ64	South: ♠ AKJ6 ♥ AQ7 ♠ AK7 ♣ 872	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 4 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 44 N	North: ♠ A984 ♥ AJ ♠ K74 ♣ AKQ2	South: ♠ Q1032 ♥ Q853 ♦ J982 ♣ 7	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 ♣¹
Board: 5 Dealer: S Vul: None North HCP: 5 South HCP: 21 Contract: 3N S	North: • 1098 • J873 • K63 • J64	South: ♠ AJ4 ♥ Q102 ♠ AQJ2 ♣ AK9		North 3♣¹ 3NT man	East Pass AP	2NT

Board: 6 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♦** KJ10 **♦** Q986 Vul: None Pass 3NT **♥** A62 **♥** Q87 Pass 3♦ North HCP: 21 **♦** A73 **♦** KQ105 AP South HCP: 10 ♣ AKQ2 **♣** J10 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 7 Dealer: S Vul: EW HCP: 11	★ KQ7 ♥ AQ92 ♦ 532 ♣ 832	The opponents are silent. Partner bids first.
Board: 8 Dealer: N Vul: None HCP: 21	◆ A92♥ K103◆ AK8◆ AK54	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: NS HCP: 7	♣ QJ65♥ 9764♦ A♣ 9742	The opponents are silent. Partner bids first.
Board: 10 Dealer: N Vul: EW HCP: 20	◆ 976♥ KQJ3◆ AK3◆ AK4	The opponents are silent. You bid first.
Board: 11 Dealer: S Vul: Both HCP: 9	♣ Q96♥ QJ63◆ J32♣ K108	The opponents are silent. Partner bids first.
Board: 12 Dealer: N Vul: NS HCP: 20	★ K96✓ A3◆ AQ43◆ AK86	The opponents are silent. You bid first.

Board: 7 Dealer: S Vul: EW North HCP: 11 South HCP: 21 Contract: 4♥ S	North: ♠ KQ7 ▼ AQ92 ◆ 532 ♣ 832	South: ♠ AJ8 ♥ K654 ♠ AK104 ♠ AQ	West Pass Pass 1. Stay	4♥	East Pass AP	2NT
Board: 8 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 3N N	North: ♠ A92 ♥ K103 ♠ AK8 ♣ AK54	South:	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 9 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4 S	North: ♠ QJ65 ♥ 9764 ♠ A ♣ 9742	South: ♠ K92 ♥ AKQJ ♠ QJ8 ♠ AJ8		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 10 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6♥ N	North:	South: ♠ AQ42 ♥ A962 ♦ J ♠ 9872	Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 ♣¹
Board: 11 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S	North: ♠ Q96 ♥ QJ63 ♦ J32 ♠ K108	South: ♠ A1054 ♥ AK10 ♠ A954 ♣ AJ	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 12 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** K96 **♦** Q854 Vul: NS Pass 3NT **♥** A3 **♥** K764 Pass 3♦ North HCP: 20 **♦** AQ43 **♦** 965 AP South HCP: 5 **♣** AK86 **4** 109 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 7 Dealer: S Vul: EW HCP: 21	AJ8✓ K654AK104AQ	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: None HCP: 7	♠ 654♥ A752♦ J5♠ Q987	The opponents are silent. Partner bids first.
Board: 9 Dealer: S Vul: NS HCP: 21	★ K92▼ AKQJ◆ QJ8◆ AJ8	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: EW HCP: 11	AQ42✓ A962J◆ 9872	The opponents are silent. Partner bids first.
Board: 11 Dealer: S Vul: Both HCP: 20	A1054✓ AK10A954AJ	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: NS HCP: 5	♠ Q854♥ K764♦ 965♠ 109	The opponents are silent. Partner bids first.

Board: 7 Dealer: S Vul: EW North HCP: 11 South HCP: 21 Contract: 4♥ S	North: ♠ KQ7 ▼ AQ92 ◆ 532 ♣ 832	South: ♠ AJ8 ♥ K654 ♠ AK104 ♠ AQ	West Pass Pass 1. Stay	4♥	East Pass AP	2NT
Board: 8 Dealer: N Vul: None North HCP: 21 South HCP: 7 Contract: 3N N	North: ♠ A92 ♥ K103 ♠ AK8 ♣ AK54	South:	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 9 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4 S	North: ♠ QJ65 ♥ 9764 ♠ A ♣ 9742	South: ♠ K92 ♥ AKQJ ♠ QJ8 ♠ AJ8		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 10 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6♥ N	North:	South: ♠ AQ42 ♥ A962 ♦ J ♠ 9872	Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 ♣¹
Board: 11 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S	North: ♠ Q96 ♥ QJ63 ♦ J32 ♠ K108	South: ♠ A1054 ♥ AK10 ♠ A954 ♣ AJ	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 12 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** K96 **♦** Q854 Vul: NS Pass 3NT **♥** A3 **♥** K764 Pass 3♦ North HCP: 20 **♦** AQ43 **♦** 965 AP South HCP: 5 **♣** AK86 **4** 109 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 13 Dealer: S Vul: EW HCP: 10	↑7542↑2↑AK64♣QJ87	The opponents are silent. Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 21	★ K5▼ AQJ◆ AQ82◆ KQ98	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: None HCP: 6	♠ A♥ J843♦ 9763♠ J876	The opponents are silent. Partner bids first.
Board: 16 Dealer: N Vul: EW HCP: 20	★ AKQ▼ AJ109★ A64★ Q53	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: None HCP: 8	★ K543★ 64★ 7642★ KQ10	The opponents are silent. Partner bids first.
Board: 18 Dealer: N Vul: NS HCP: 20	★ KQ3★ KQ42◆ J5◆ AKQ6	The opponents are silent. You bid first.

Board: 13 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 44 N	North: ♠ 7542 ♥ 2 ♠ AK64 ♠ QJ87	South: ♠ KQJ9 ♥ AQ104 ♦ J5 ♣ AK5	~ -	ast South 2NT ass 3NT ²
Board: 14 Dealer: N Vul: NS North HCP: 21 South HCP: 10 Contract: 3N N	North: ♠ K5 ♥ AQJ ♠ AQ82 ♠ KQ98	South: ♠ Q92 ♥ 10764 ♦ K7 ♣ AJ64		ast South ass 3♣¹ ass 3NT
Board: 15 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♥ S	North: ♠ A ♥ J843 ♦ 9763 ♣ J876	South: ♣ 32 ♥ AK102 ♣ AKQ10 ♣ A109	<i>3</i> 1	Sast South 2NT Pass 3♥
Board: 16 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4♥ N	North: ♠ AKQ ♥ AJ109 ♠ A64 ♣ Q53	South:		fast South fass 3♣¹ fass 4♥
Board: 17 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ K543 ♥ 64 ♦ 7642 ♣ KQ10	South: ♠ AQJ ♥ K32 ♠ AKQJ9 ♣ 43	~ -	Sast South 2NT ass 3

Board: 18 Dealer: N	North:	South:	West	North		
Vul: NS	♠ KQ3	♠ AJ54		2NT	Pass	3 ♣ ¹
North HCP: 20	♥ KQ42	♥ AJ6	Pass	3♥	Pass	5NT
South HCP: 14	♦ J5	♦ K92	Pass	6NT	AP	
Contract: 6N N	♣ AKQ6	♣ J85	1. Stay	man		

South hands (Practice Page)

Board: 13 Dealer: S Vul: EW HCP: 20	★ KQJ9▼ AQ104◆ J5◆ AK5	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: NS HCP: 10	◆ Q92▼ 10764◆ K7◆ AJ64	The opponents are silent. Partner bids first.
Board: 15 Dealer: S Vul: None HCP: 20	★ 32★ AK102★ AKQ10★ A109	The opponents are silent. You bid first.
Board: 16 Dealer: N Vul: EW HCP: 7		The opponents are silent. Partner bids first.
Board: 17 Dealer: S Vul: None HCP: 20	♠ AQJ♥ K32♦ AKQJ9♠ 43	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: NS HCP: 14	AJ54✓ AJ6✓ K92✓ J85	The opponents are silent. Partner bids first.

Board: 13 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 44 N	North: ♠ 7542 ♥ 2 ♠ AK64 ♠ QJ87	South: ♠ KQJ9 ♥ AQ104 ♦ J5 ♣ AK5	~ -	ast South 2NT ass 3NT ²
Board: 14 Dealer: N Vul: NS North HCP: 21 South HCP: 10 Contract: 3N N	North: ♠ K5 ♥ AQJ ♠ AQ82 ♠ KQ98	South: ♠ Q92 ♥ 10764 ♦ K7 ♣ AJ64		ast South ass 3♣¹ ass 3NT
Board: 15 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♥ S	North: ♠ A ♥ J843 ♦ 9763 ♣ J876	South: ♣ 32 ♥ AK102 ♣ AKQ10 ♣ A109	<i>3</i> 1	Sast South 2NT Pass 3♥
Board: 16 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4♥ N	North: ♠ AKQ ♥ AJ109 ♠ A64 ♣ Q53	South:		fast South fass 3♣¹ fass 4♥
Board: 17 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ K543 ♥ 64 ♦ 7642 ♣ KQ10	South: ♠ AQJ ♥ K32 ♠ AKQJ9 ♣ 43	~ -	Sast South 2NT ass 3

Board: 18 Dealer: N	North:	South:	West	North		
Vul: NS	♠ KQ3	♠ AJ54		2NT	Pass	3 ♣ ¹
North HCP: 20	♥ KQ42	♥ AJ6	Pass	3♥	Pass	5NT
South HCP: 14	♦ J5	♦ K92	Pass	6NT	AP	
Contract: 6N N	♣ AKQ6	♣ J85	1. Stay	man		

North hands (Practice Page)

Board: 19 Dealer: S Vul: EW HCP: 13		East Doubles 3♣ if possible. Partner bids first.
Board: 20 Dealer: N Vul: NS HCP: 20	▲ A5▼ KQJ4◆ AQ83▲ A76	The opponents are silent. You bid first.
Board: 21 Dealer: S Vul: Both HCP: 7	♦ 852 ♥ K942 ♦ J109 ♣ K32	The opponents are silent. Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 20	★ AK6▼ AK5◆ AJ94◆ J63	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: EW HCP: 7	♣ Q3 ♥ 7654 ♦ 9652 ♣ KQ3	The opponents are silent. Partner bids first.
Board: 24 Dealer: N Vul: Both HCP: 20	A5✓ KJ7✓ K1065✓ AKQ9	The opponents are silent. You bid first.

Board: 19 Dealer: S Vul: EW North HCP: 13 South HCP: 21 Contract: 6N S	North:	South: ♠ AK63 ♥ AJ ♠ AJ85 ♠ A73		North 3♣¹ 5NT	X	South 2NT 3♠ 6NT
Board: 20 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 N	North: ♠ A5 ♥ KQJ4 ♠ AQ83 ♣ A76	South: ♠ QJ74 ♥ 9876 ♦ J4 ♠ Q84	West Pass AP 1. Stay	North 2NT 3♥ man		3 ♣ ¹
Board: 21 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 3N S	North:	South: ♠ K4 ▼ AJ10 ♠ AKQ54 ♠ A85		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 22 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N	North: ♠ AK6 ♥ AK5 ♠ AJ94 ♣ J63	South:	West Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 23 Dealer: S Vul: EW North HCP: 7 South HCP: 21 Contract: 4 S	North: ♠ Q3 ♥ 7654 ♦ 9652 ♣ KQ3	South: ♠ KJ4 ▼ A983 ♠ AKQ ♣ A64		North 3♣¹ 4♥ man	East Pass AP	2NT

Board: 24 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** A5 **♦** J64 Vul: Both Pass 3NT **♥** KJ7 **♥** Q865 Pass 3♦ North HCP: 20 **♦** K1065 ♦ A984 AP South HCP: 8 **♣** AKQ9 **♣** J3 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 19 Dealer: S Vul: EW HCP: 21	♠ AK63♥ AJ♠ AJ85♠ A73	East Doubles 3♣ if possible. You bid first.
Board: 20 Dealer: N Vul: NS HCP: 6	♣ QJ74♥ 9876♦ J4♣ Q84	The opponents are silent. Partner bids first.
Board: 21 Dealer: S Vul: Both HCP: 21	★ K4★ AJ10◆ AKQ54★ A85	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: None HCP: 8	1095298K63KQ92	The opponents are silent. Partner bids first.
Board: 23 Dealer: S Vul: EW HCP: 21	★ KJ4▼ A983◆ AKQ★ A64	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: Both HCP: 8	▶ J64♥ Q865◆ A984♣ J3	The opponents are silent. Partner bids first.

Board: 19 Dealer: S Vul: EW North HCP: 13 South HCP: 21 Contract: 6N S	North:	South: ♠ AK63 ♥ AJ ♠ AJ85 ♠ A73		North 3♣¹ 5NT	X	South 2NT 3♠ 6NT
Board: 20 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 4 N	North: ♠ A5 ♥ KQJ4 ♠ AQ83 ♣ A76	South: ♠ QJ74 ♥ 9876 ♦ J4 ♠ Q84	West Pass AP 1. Stay	North 2NT 3♥ man		3 ♣ ¹
Board: 21 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 3N S	North:	South: ♠ K4 ▼ AJ10 ♠ AKQ54 ♠ A85		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 22 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N	North: ♠ AK6 ♥ AK5 ♠ AJ94 ♣ J63	South:	West Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 23 Dealer: S Vul: EW North HCP: 7 South HCP: 21 Contract: 4 S	North: ♠ Q3 ♥ 7654 ♦ 9652 ♣ KQ3	South: ♠ KJ4 ▼ A983 ♠ AKQ ♣ A64		North 3♣¹ 4♥ man	East Pass AP	2NT

Board: 24 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** A5 **♦** J64 Vul: Both Pass 3NT **♥** KJ7 **♥** Q865 Pass 3♦ North HCP: 20 **♦** K1065 ♦ A984 AP South HCP: 8 **♣** AKQ9 **♣** J3 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 25 Dealer: S Vul: None HCP: 7	 ♣ J532 ♥ AJ2 ♦ 1062 ♣ J75	The opponents are silent. Partner bids first.
Board: 26 Dealer: N Vul: None HCP: 20	★ A4▼ AK87★ A82★ AJ76	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: NS HCP: 5	10964√ J752◆ Q98♠ Q4	The opponents are silent. Partner bids first.
Board: 28 Dealer: N Vul: Both HCP: 20	★ AK4▼ K864★ AQ9★ KJ8	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: NS HCP: 8	★ 7542▼ KQ5◆ Q106◆ J74	The opponents are silent. Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 21	★ AKQ▼ A104◆ AKJ7◆ 953	The opponents are silent. You bid first.

Board: 25 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:	South: ♠ AK6 ♥ 96 ♠ AQ98 ♣ AK86		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 26 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 7N N	North: ♠ A4 ♥ AK87 ♠ A82 ♣ AJ76	South: ♠ K632 ♥ QJ6 ♠ K763 ♣ K8	West Pass Pass 1. Stay		Pass	
Board: 27 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 4 S	North: • 10964 • J752 • Q98 • Q4	South: ♠ AQJ3 ♠ AK6 ♠ K103 ♣ A86		North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 28 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 6 N	North: ♠ AK4 ♥ K864 ♠ AQ9 ♠ KJ8	South:	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	3 ♣¹
Board: 29 Dealer: S Vul: NS North HCP: 8 South HCP: 21 Contract: 3N S	North: ♠ 7542 ♥ KQ5 ♦ Q106 ♣ J74	South: ♠ AQ10 ♠ AJ10 ♠ AKJ3 ♠ Q93	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 30 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AKQ **♦** 642 Vul: EW Pass 3NT **♥** A104 **9**532 Pass 3♦ North HCP: 21 ♦ AKJ7 **♦** 92 AP South HCP: 7 **♣** 953 **♣** AK86 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 25 Dealer: S Vul: None HCP: 20	AK6♥ 96AQ98AK86	The opponents are silent. You bid first.
Board: 26 Dealer: N Vul: None HCP: 12	★ K632♥ QJ6◆ K763◆ K8	The opponents are silent. Partner bids first.
Board: 27 Dealer: S Vul: NS HCP: 21	AQJ3AK6K103A86	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: Both HCP: 8	♠ 6♥ QJ52♠ J752♠ A653	The opponents are silent. Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 21	AQ10✓ AJ10AKJ3Q93	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 7	♠ 642♥ 9532♦ 92♠ AK86	The opponents are silent. Partner bids first.

Board: 25 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:	South: ♠ AK6 ♥ 96 ♠ AQ98 ♣ AK86		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 26 Dealer: N Vul: None North HCP: 20 South HCP: 12 Contract: 7N N	North: ♠ A4 ♥ AK87 ♠ A82 ♣ AJ76	South: ♠ K632 ♥ QJ6 ♠ K763 ♣ K8	West Pass Pass 1. Stay		Pass	
Board: 27 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 4 S	North: • 10964 • J752 • Q98 • Q4	South: ♠ AQJ3 ♠ AK6 ♠ K103 ♣ A86		North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 28 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 6 N	North: ♠ AK4 ♥ K864 ♠ AQ9 ♠ KJ8	South:	West Pass AP 1. Stay	North 2NT 3♥	East Pass Pass	3 ♣¹
Board: 29 Dealer: S Vul: NS North HCP: 8 South HCP: 21 Contract: 3N S	North: ♠ 7542 ♥ KQ5 ♦ Q106 ♣ J74	South: ♠ AQ10 ♠ AJ10 ♠ AKJ3 ♠ Q93	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 30 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AKQ **♦** 642 Vul: EW Pass 3NT **♥** A104 **9**532 Pass 3♦ North HCP: 21 ♦ AKJ7 **♦** 92 AP South HCP: 7 **♣** 953 **♣** AK86 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 31 Dealer: S Vul: None HCP: 14	★ KJ83♥ Q98◆ AQ87◆ Q4	The opponents are silent. Partner bids first.
Board: 32 Dealer: N Vul: EW HCP: 21	♣ Q5♥ AKQ8◆ A74♣ KQJ10	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: None HCP: 11	♣ AQ107♥ KQ75◆ 3♣ 6532	The opponents are silent. Partner bids first.
Board: 34 Dealer: N Vul: NS HCP: 20	★ AKQ2★ K109★ AJ2★ K54	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: None HCP: 12	★ KQ75♥ Q863◆ AJ3◆ 96	The opponents are silent. Partner bids first.
Board: 36 Dealer: N Vul: NS HCP: 21	▶ J7♥ AKJ6◆ AJ1098♣ AK	The opponents are silent. You bid first.

Board: 31 Dealer: S Vul: None North HCP: 14 South HCP: 20 Contract: 6N S	North: ♠ KJ83 ♥ Q98 ♠ AQ87 ♣ Q4	South: ♠ AQ5 ♥ AK76 ♠ K95 ♣ A52		North 3♣¹ 5NT	Pass	South 2NT 3♥ 6NT
Board: 32 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 4 N	North: ♠ Q5 ♥ AKQ8 ♠ A74 ♠ KQJ10	South: ♠ K974 ♥ 10532 • QJ8 ♣ 84	·	North 2NT 3♥	East Pass Pass	3 ♣¹
Board: 33 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North: ♠ AQ107 ♥ KQ75 ♠ 3 ♠ 6532	South: ♠ K5 ♥ 109 ♠ AQJ5 ♣ AKQJ7	West Pass Pass 1. Stay	6NT	East Pass AP	2NT
Board: 34 Dealer: N Vul: NS North HCP: 20 South HCP: 13 Contract: 6N N	North: ♠ AKQ2 ♥ K109 ♠ AJ2 ♠ K54	South:	West Pass Pass 1. Stay	North 2NT 3♣ 6NT man	Pass	
Board: 35 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6N S	North: ♠ KQ75 ♥ Q863 ♠ AJ3 ♣ 96	South: ♠ A63 ♥ KJ ♠ KQ86 ♣ AQJ10	West Pass Pass AP 1. Stay	5NT	Pass	2NT

Board: 36 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** J7 **♠** 10643 Vul: NS Pass 3NT ♥ AKJ6 **v** 7 Pass 3♥ North HCP: 21 **♦** K743 **♦** AJ1098 AP South HCP: 5 ♣ AK **♣** Q864 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 31 Dealer: S Vul: None HCP: 20	AQ5✓ AK76✓ K95✓ A52	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 6	★ K974▼ 10532◆ QJ8◆ 84	The opponents are silent. Partner bids first.
Board: 33 Dealer: S Vul: None HCP: 20	★ K5▼ 109◆ AQJ5◆ AKQJ7	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: NS HCP: 13	▶ J64♥ AJ64♦ KQ6▶ Q106	The opponents are silent. Partner bids first.
Board: 35 Dealer: S Vul: None HCP: 20	★ A63★ KJ★ KQ86★ AQJ10	The opponents are silent. You bid first.
Board: 36 Dealer: N Vul: NS HCP: 5	106437K743Q864	The opponents are silent. Partner bids first.

Board: 31 Dealer: S Vul: None North HCP: 14 South HCP: 20 Contract: 6N S	North: ♠ KJ83 ♥ Q98 ♠ AQ87 ♣ Q4	South: ♠ AQ5 ♥ AK76 ♠ K95 ♣ A52		North 3♣¹ 5NT	Pass	South 2NT 3♥ 6NT
Board: 32 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 4 N	North: ♠ Q5 ♥ AKQ8 ♠ A74 ♠ KQJ10	South: ♠ K974 ▼ 10532 ◆ QJ8 ♣ 84	·	North 2NT 3♥	East Pass Pass	3 ♣¹
Board: 33 Dealer: S Vul: None North HCP: 11 South HCP: 20 Contract: 6N S	North: ♠ AQ107 ♥ KQ75 ♠ 3 ♠ 6532	South: ♠ K5 ▼ 109 ♠ AQJ5 ♣ AKQJ7	West Pass Pass 1. Stay	6NT	East Pass AP	2NT
Board: 34 Dealer: N Vul: NS North HCP: 20 South HCP: 13 Contract: 6N N	North: ♠ AKQ2 ♥ K109 ♠ AJ2 ♣ K54	South:	West Pass Pass 1. Stay	North 2NT 3♠ 6NT	Pass	
Board: 35 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6N S	North: ♠ KQ75 ♥ Q863 ♠ AJ3 ♣ 96	South: ♠ A63 ♥ KJ ♠ KQ86 ♣ AQJ10	Pass Pass AP 1. Stay	5NT	Pass	2NT

Board: 36 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** J7 **♠** 10643 Vul: NS Pass 3NT ♥ AKJ6 **v** 7 Pass 3♥ North HCP: 21 **♦** K743 **♦** AJ1098 AP South HCP: 5 ♣ AK **♣** Q864 1. Stayman Contract: 3N N

Board: 37 Dealer: S Vul: EW HCP: 8	★ K1096 ♥ QJ8 ♦ 9762 ♣ Q4	The opponents are silent. Partner bids first.
Board: 38 Dealer: N Vul: Both HCP: 21	♠ AK♥ AJ9♠ AKQ9♠ 9654	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: EW HCP: 6	♣7 ♥ KQJ7 ♦ 9853 ♣ 10763	The opponents are silent. Partner bids first.
Board: 40 Dealer: N Vul: None HCP: 20	★ A107★ AK9★ J6★ AKJ87	The opponents are silent. You bid first.
Board: 41 Dealer: S Vul: Both HCP: 5	♦ 95♥ K532◆ Q1083◆ 653	The opponents are silent. Partner bids first.
Board: 42 Dealer: N Vul: None HCP: 20	★ KQ8▼ KQJ9◆ A107◆ AJ9	The opponents are silent. You bid first.

Board: 37 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ K1096 ♥ QJ8 ♦ 9762 ♣ Q4	South: ♠ AJ4 ♥ A643 ♠ AK5 ♠ A102		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 38 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 3N N	North: ♠ AK ♥ AJ9 ♠ AKQ9 ♣ 9654	South: ♠ Q972 ♥ 8652 ♦ J1042 ♠ Q	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 39 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4♥ S	North: ♣ 7 ▼ KQJ7 ◆ 9853 ♣ 10763	South: ♠ A5 ♥ A1052 ♠ AQJ6 ♠ KQ5		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 40 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N	North: ♠ A107 ♥ AK9 ♦ J6 ♠ AKJ87	South: ◆ 953 ▼ Q1032 ◆ KQ9 ◆ Q92	Pass AP 1. Stay		Pass	
Board: 41 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 3N S	North:	South: ♠ AK10 ♥ A96 ♠ A962 ♠ KQ10	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 42 Dealer: N	North:	South:	West	North		
Vul: None	♠ KQ8	♠ A975		2NT	Pass	3♣¹
North HCP: 20	♥ KQJ9	y 54	Pass	3♥	Pass	3NT
South HCP: 10	◆ A107	♦ K982	AP			
Contract: 3N N	♣ AJ9	♣ K84	1. Stay	man		

Board: 37 Dealer: S Vul: EW HCP: 20	▲ AJ4♥ A643◆ AK5▲ A102	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: Both HCP: 5	♣ Q972♥ 8652◆ J1042♣ Q	The opponents are silent. Partner bids first.
Board: 39 Dealer: S Vul: EW HCP: 20	A5✓ A1052✓ AQJ6✓ KQ5	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: None HCP: 9	♦ 953♥ Q1032♦ KQ9♠ Q92	The opponents are silent. Partner bids first.
Board: 41 Dealer: S Vul: Both HCP: 20	AK10✓ A96A962KQ10	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: None HCP: 10	▲ A975▼ 54◆ K982◆ K84	The opponents are silent. Partner bids first.

Board: 37 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ K1096 ♥ QJ8 ♦ 9762 ♣ Q4	South: ♠ AJ4 ♥ A643 ♠ AK5 ♠ A102		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 38 Dealer: N Vul: Both North HCP: 21 South HCP: 5 Contract: 3N N	North: ♠ AK ♥ AJ9 ♠ AKQ9 ♣ 9654	South: ♠ Q972 ♥ 8652 ♦ J1042 ♠ Q	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 39 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4♥ S	North: ♣ 7 ▼ KQJ7 ◆ 9853 ♣ 10763	South: ♠ A5 ♥ A1052 ♠ AQJ6 ♠ KQ5		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 40 Dealer: N Vul: None North HCP: 20 South HCP: 9 Contract: 3N N	North: ♠ A107 ♥ AK9 ♦ J6 ♠ AKJ87	South: ◆ 953 ▼ Q1032 ◆ KQ9 ◆ Q92	Pass AP 1. Stay		Pass	
Board: 41 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 3N S	North:	South: ♠ AK10 ♥ A96 ♠ A962 ♠ KQ10	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 42 Dealer: N	North:	South:	West	North		
Vul: None	♠ KQ8	♠ A975		2NT	Pass	3♣¹
North HCP: 20	♥ KQJ9	y 54	Pass	3♥	Pass	3NT
South HCP: 10	◆ A107	♦ K982	AP			
Contract: 3N N	♣ AJ9	♣ K84	1. Stay	man		

Board: 43 Dealer: S Vul: Both HCP: 9	♣ Q985♥ K862◆ A83♣ 54	The opponents are silent. Partner bids first.
Board: 44 Dealer: N Vul: None HCP: 21	★ AKQ7▼ KJ◆ J842◆ AK2	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: NS HCP: 5	★ K2▼ 10873◆ 8652◆ Q104	The opponents are silent. Partner bids first.
Board: 46 Dealer: N Vul: EW HCP: 21	AQ10✓ AQJ7AKJ797	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 13	★ K864★ K◆ Q432◆ AJ73	The opponents are silent. Partner bids first.
Board: 48 Dealer: N Vul: EW HCP: 20	♣ QJ93♥ A10♦ AQ5♣ AK53	The opponents are silent. You bid first.

Board: 43 Dealer: S	North: ♠ Q985	South: ♠ AKJ6	West North East South 2NT
Vul: Both North HCP: 9	♥ K862	♥ A7	Pass 3♣¹ Pass 3♠
South HCP: 20	♦ A83	♦ K4	Pass 4♠ AP
Contract: 4♠ S	♣ 54	♣ AJ632	1. Stayman
Board: 44	North:	South:	West North East South
Dealer: N	AKQ7	50un. ♠ J85	2NT Pass 3♣¹
Vul: None North HCP: 21	♥ KJ	♥ A1093	Pass 3♠ Pass 3NT
South HCP: 8	◆ J842	♦ K95	AP
Contract: 3N N	♣ AK2	♣ 1087	1. Stayman
Board: 45 Dealer: S	North:	South:	West North East South 2NT
Vul: NS	♠ K2 ♥ 10873	♠ A864 ♥ AK9	Pass 3. Pass 3.
North HCP: 5 South HCP: 20	◆ 8652	◆ KJ93	Pass 3NT AP
Contract: 3N S	♣ Q104	♣ AJ	1. Stayman
			West North East South
Board: 46	North:	South:	2NT Pass 3♣¹
Dealer: N Vul: EW	♠ AQ10	♦ K642	Pass 3♥ Pass 4NT ²
North HCP: 21	♥ AQJ7	∨ K9 ♦ Q983	Pass 6NT AP
South HCP: 11	♦ AKJ7 ♣ 97	♦ K64	1. Stayman
Contract: 6N N	₹ 91		2. Quantitative 4NT
Do and 47			West North East South
Board: 47 Dealer: S	North:	South:	2NT
Vul: NS	♦ K864	♠ A1095	Pass $3 \stackrel{1}{\bullet}$ Pass 3NT^2
North HCP: 13	♥ K ♦ Q432	♥ AQ95 ♦ AK5	Pass 6NT AP
		▼ / M N.J	
South HCP: 20 Contract: 6N S	♣ AJ73	♣ K10	1. Stayman

Board: 48 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** QJ93 **♠** AK52 Vul: EW **♥** A10 **v** 87 Pass 3♠ Pass 6♠ North HCP: 20 ♦ AQ5 **♦** K107 AP South HCP: 13 **♣** AK53 **♣** QJ74 1. Stayman Contract: 6♠ N

Board: 43 Dealer: S Vul: Both HCP: 20	★ AKJ6♥ A7♦ K4★ AJ632	The opponents are silent. You bid first.
Board: 44 Dealer: N Vul: None HCP: 8		The opponents are silent. Partner bids first.
Board: 45 Dealer: S Vul: NS HCP: 20	▲ A864♥ AK9◆ KJ93▲ AJ	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: EW HCP: 11	★ K642★ K9◆ Q983★ K64	The opponents are silent. Partner bids first.
Board: 47 Dealer: S Vul: NS HCP: 20	A1095✓ AQ95AK5✓ K10	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: EW HCP: 13	★ AK52▼ 87◆ K107◆ QJ74	The opponents are silent. Partner bids first.

Board: 43 Dealer: S	North: ♠ Q985	South: ♠ AKJ6	West North East South 2NT
Vul: Both North HCP: 9	♥ K862	♥ A7	Pass 3♣¹ Pass 3♠
South HCP: 20	♦ A83	♦ K4	Pass 4♠ AP
Contract: 4♠ S	♣ 54	♣ AJ632	1. Stayman
Board: 44	North:	South:	West North East South
Dealer: N	AKQ7	50un. ♠ J85	2NT Pass 3♣¹
Vul: None North HCP: 21	♥ KJ	♥ A1093	Pass 3♠ Pass 3NT
South HCP: 8	◆ J842	♦ K95	AP
Contract: 3N N	♣ AK2	♣ 1087	1. Stayman
Board: 45 Dealer: S	North:	South:	West North East South 2NT
Vul: NS	♠ K2 ♥ 10873	♠ A864 ♥ AK9	Pass 3. Pass 3.
North HCP: 5 South HCP: 20	◆ 8652	◆ KJ93	Pass 3NT AP
Contract: 3N S	♣ Q104	♣ AJ	1. Stayman
			West North East South
Board: 46	North:	South:	2NT Pass 3♣¹
Dealer: N Vul: EW	♠ AQ10	♦ K642	Pass 3♥ Pass 4NT ²
North HCP: 21	♥ AQJ7	∨ K9 ♦ Q983	Pass 6NT AP
South HCP: 11	♦ AKJ7 ♣ 97	♦ K64	1. Stayman
Contract: 6N N	₹ 91		2. Quantitative 4NT
Do and 47			West North East South
Board: 47 Dealer: S	North:	South:	2NT
Vul: NS	♦ K864	♠ A1095	Pass $3 \stackrel{1}{\bullet}$ Pass 3NT^2
North HCP: 13	♥ K ♦ Q432	♥ AQ95 ♦ AK5	Pass 6NT AP
		▼ / M N.J	
South HCP: 20 Contract: 6N S	♣ AJ73	♣ K10	1. Stayman

Board: 48 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** QJ93 **♠** AK52 Vul: EW **♥** A10 **v** 87 Pass 3♠ Pass 6♠ North HCP: 20 ♦ AQ5 **♦** K107 AP South HCP: 13 **♣** AK53 **♣** QJ74 1. Stayman Contract: 6♠ N

Board: 49 Dealer: S Vul: EW HCP: 11	♣ AJ104♥ 643♦ KQ10♣ J104	The opponents are silent. Partner bids first.
Board: 50 Dealer: N Vul: EW HCP: 20	★ AKJ10▼ AJ72★ A105★ K7	The opponents are silent. You bid first.
Board: 51 Dealer: S Vul: Both HCP: 8	♠ 64♥ QJ54♦ J76♠ A543	The opponents are silent. Partner bids first.
Board: 52 Dealer: N Vul: None HCP: 20	◆ 94♥ AKQ◆ AK73◆ A943	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: EW HCP: 5	★ AJ82▼ 7654★ 6★ 9765	The opponents are silent. Partner bids first.
Board: 54 Dealer: N Vul: None HCP: 20	★ K8▼ A876◆ AKQ6◆ A98	The opponents are silent. You bid first.

Board: 49 Dealer: S Vul: EW North HCP: 11 South HCP: 21 Contract: 6N S	North: ♠ AJ104 ♥ 643 ♠ KQ10 ♣ J104	South:		North 3♣¹ 6NT man	East Pass AP	2NT
Board: 50 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4 S	North: ♠ AKJ10 ♥ AJ72 ♠ A105 ♠ K7	South:		man	Pass	3 ♣¹
Board: 51 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ 64 ♥ QJ54 ♦ J76 ♣ A543	South: ♠ AKJ ♥ K63 ♠ AK92 ♠ Q98		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 52 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North:	South: ◆ A876 ▼ 973 ◆ 108 ◆ J1052	Pass AP 1. Stay		Pass	
Board: 53 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♥ S	North: ♠ AJ82 ♥ 7654 ♠ 6 ♣ 9765	South: ♠ K63 ♥ AKQ9 ♠ AQ102 ♠ Q10	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT

Board: 54 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** K8 **◆** 9654 Vul: None Pass 3NT **♥** A876 ♥ KJ5 Pass 3♥ North HCP: 20 ♦ AKQ6 **♦** 953 AP South HCP: 5 ♣ A98 **♣** J107 1. Stayman Contract: 3N N

Board: 49 Dealer: S Vul: EW HCP: 21	◆93▼ AKJ8◆ A742◆ AKQ	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: EW HCP: 5	◆ 9763♥ K1084◆ 76◆ Q96	The opponents are silent. Partner bids first.
Board: 51 Dealer: S Vul: Both HCP: 20	★ AKJ★ K63★ AK92★ Q98	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: None HCP: 5	★ A876♥ 973★ 108★ J1052	The opponents are silent. Partner bids first.
Board: 53 Dealer: S Vul: EW HCP: 20	★ K63▼ AKQ9◆ AQ102◆ Q10	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: None HCP: 5	♦ 9654♥ KJ5♦ 953♣ J107	The opponents are silent. Partner bids first.

Board: 49 Dealer: S Vul: EW North HCP: 11 South HCP: 21 Contract: 6N S	North: ♠ AJ104 ♥ 643 ♠ KQ10 ♣ J104	South:		North 3♣¹ 6NT man	East Pass AP	2NT
Board: 50 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4 S	North: ♠ AKJ10 ♥ AJ72 ♠ A105 ♠ K7	South:		man	Pass	3 ♣¹
Board: 51 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ 64 ♥ QJ54 ♦ J76 ♣ A543	South: ♠ AKJ ♥ K63 ♠ AK92 ♠ Q98		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 52 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North:	South: ◆ A876 ▼ 973 ◆ 108 ◆ J1052	Pass AP 1. Stay		Pass	
Board: 53 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♥ S	North: ♠ AJ82 ♥ 7654 ♠ 6 ♣ 9765	South: ♠ K63 ♥ AKQ9 ♠ AQ102 ♠ Q10	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT

Board: 54 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** K8 **◆** 9654 Vul: None Pass 3NT **♥** A876 ♥ KJ5 Pass 3♥ North HCP: 20 ♦ AKQ6 **♦** 953 AP South HCP: 5 ♣ A98 **♣** J107 1. Stayman Contract: 3N N

Board: 55 Dealer: S Vul: NS HCP: 9	♣ QJ107♥ K643◆ J4♣ Q53	The opponents are silent. Partner bids first.
Board: 56 Dealer: N Vul: NS HCP: 20	♠ AQ53♥ 764♦ AK5♠ AQJ	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: Both HCP: 8	★ KQJ10♥ Q975◆ 1065◆ 95	The opponents are silent. Partner bids first.
Board: 58 Dealer: N Vul: None HCP: 20	★ KQ▼ A83◆ K64◆ AKJ53	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: Both HCP: 9	★ K1098♥ J74◆ 32◆ AJ76	The opponents are silent. Partner bids first.
Board: 60 Dealer: N Vul: None HCP: 20	★ AKQ9▼ AQJ◆ J5◆ K1094	The opponents are silent. You bid first.

Board: 55 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 4♠ S	North: ♠ QJ107 ♥ K643 ♦ J4 ♣ Q53	South: ♠ AK42 ♥ Q97 ♠ AQ63 ♠ AJ	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 56 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 6N N	North: ♠ AQ53 ♥ 764 ♠ AK5 ♣ AQJ	South: ♠ K942 ♥ A532 ♠ 73 ♣ K85	Pass AP 1. Stayı	North 2NT 3♠	Pass	
Board: 57 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♠ S	North: ♠ KQJ10 ♥ Q975 • 1065 ♣ 95	South: ◆ A873 ▼ KJ6 ◆ A8 ◆ AKJ2	West Pass Pass 1. Stayı	North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 58 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6N N	North: ♠ KQ ♥ A83 ♠ K64 ♣ AKJ53	South: ◆ A842 ▼ J96 ◆ A98 ◆ Q62	Pass Pass 1. Stayı	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 59 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 6♠ S	North: ♠ K1098 ♥ J74 ♦ 32 ♣ AJ76	South: ♠ AQ65 ♥ 95 ♠ AKQ109 ♠ KQ	West Pass Pass 1. Stay	6♠	East Pass AP	2NT

Board: 60 Dealer: N	North:	South:	West	North		
Vul: None	♠ AKQ9	★ 8643		2NT	Pass	3 ♣ ¹
North HCP: 20	♥ AQJ	v 1032	Pass	3♠	Pass	4♠
	♦ J5	♦ K93	AP			
South HCP: 5 Contract: 4♠ N	♣ K1094	♣ Q76	1. Stay	man		

Board: 55 Dealer: S Vul: NS HCP: 20	♠ AK42♥ Q97♠ AQ63♠ AJ	The opponents are silent. You bid first.
Board: 56 Dealer: N Vul: NS HCP: 10	★ K942★ A532★ 73★ K85	The opponents are silent. Partner bids first.
Board: 57 Dealer: S Vul: Both HCP: 20	★ A873▼ KJ6◆ A8◆ AKJ2	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: None HCP: 11	★ A842▼ J96◆ A98◆ Q62	The opponents are silent. Partner bids first.
Board: 59 Dealer: S Vul: Both HCP: 20	♣ AQ65♥ 95♦ AKQ109♣ KQ	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: None HCP: 5	★ 8643 ♥ 1032 ♦ K93 ♣ Q76	The opponents are silent. Partner bids first.

Board: 55 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 4♠ S	North: ♠ QJ107 ♥ K643 ♦ J4 ♣ Q53	South: ♠ AK42 ♥ Q97 ♠ AQ63 ♠ AJ	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 56 Dealer: N Vul: NS North HCP: 20 South HCP: 10 Contract: 6N N	North: ♠ AQ53 ♥ 764 ♠ AK5 ♣ AQJ	South: ♠ K942 ♥ A532 ♠ 73 ♣ K85	Pass AP 1. Stayı	North 2NT 3♠	Pass	
Board: 57 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♠ S	North: ♠ KQJ10 ♥ Q975 • 1065 ♣ 95	South: ◆ A873 ▼ KJ6 ◆ A8 ◆ AKJ2	West Pass Pass 1. Stayı	North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 58 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6N N	North: ♠ KQ ♥ A83 ♠ K64 ♣ AKJ53	South: ◆ A842 ▼ J96 ◆ A98 ◆ Q62	Pass Pass 1. Stayı	North 2NT 3 6NT man ntitative	Pass Pass AP	
Board: 59 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 6♠ S	North: ♠ K1098 ♥ J74 ♦ 32 ♣ AJ76	South: ♠ AQ65 ♥ 95 ♠ AKQ109 ♠ KQ	West Pass Pass 1. Stay	6♠	East Pass AP	2NT

Board: 60 Dealer: N	North:	South:	West	North		
Vul: None	♠ AKQ9	★ 8643		2NT	Pass	3 ♣ ¹
North HCP: 20	♥ AQJ	v 1032	Pass	3♠	Pass	4♠
	♦ J5	♦ K93	AP			
South HCP: 5 Contract: 4♠ N	♣ K1094	♣ Q76	1. Stay	man		

Board: 61 Dealer: S Vul: NS HCP: 11	♦ 942♥ AQ43♦ 84♠ KQ102	The opponents are silent. Partner bids first.
Board: 62 Dealer: N Vul: Both HCP: 20	▲ A10✓ AQJ8◆ K765▲ AQ3	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: EW HCP: 11	◆ Q874♥ J1053◆ A3◆ A75	East Doubles 3♣ if possible. Partner bids first.
Board: 64 Dealer: N Vul: None HCP: 20	♣ QJ2♥ AJ7◆ AJ10♣ AK65	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: NS HCP: 7	▲ 1098♥ KJ106◆ K76♣ 976	The opponents are silent. Partner bids first.
Board: 66 Dealer: N Vul: EW HCP: 20	♣ Q52♥ QJ◆ AKQJ5♣ KQ4	The opponents are silent. You bid first.

Dea Vul: Nor Sou	ard: 61 aler: S a NS ath HCP: 11 ath HCP: 20 attract: 4♥ S	North: ◆ 942 ▼ AQ43 ◆ 84 ◆ KQ102	South: ♠ KQ5 ♥ KJ109 ♠ AK53 ♣ A4		North 3♣¹ 4♥ man	East Pass AP	2NT
Dea Vul: Nor Sou	ard: 62 aler: N Both th HCP: 20 th HCP: 9 atract: 3N N	North: ♠ A10 ♥ AQJ8 ♠ K765 ♣ AQ3	South:	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Dea Vul: Nor Sou	ard: 63 aler: S EW th HCP: 11 th HCP: 20 attract: 6 S	North: ♠ Q874 ♥ J1053 ♠ A3 ♣ A75	South: ♠ AKJ3 ♥ AK6 ♠ QJ104 ♣ Q2	Pass Pass Pass Pass 1. Stayr 2. limit	North 3♣¹ 4♣² 4NT³ 6♠ man raise or kwood 0	X Pass Pass AP	2NT 3♠ 4♠ 5♣
Dea Vul: Nor Sou	ard: 64 aler: N None th HCP: 20 th HCP: 6 ntract: 3N N	North: ♠ QJ2 ♥ AJ7 ♠ AJ10 ♣ AK65	South: ♠ A105 ♥ 10865 ♦ 953 ♠ Q97	West Pass AP 1. Stay	3♦	Pass	
Dea Vul: Nor Sou	ard: 65 aler: S : NS th HCP: 7 th HCP: 20 attract: 3N S	North: ♠ 1098 ♥ KJ106 ♠ K76 ♣ 976	South: ♠ AKQ ♥ 85 ♠ AQ102 ♣ AJ105		North 3♣¹ 3NT man	East Pass AP	2NT

Board: 66 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** Q52 **♦** A963 Vul: EW Pass 3NT **♥** QJ **♥** K93 Pass 3♦ North HCP: 20 ♦ AKQJ5 **♦** 964 AP South HCP: 7 **♣** KQ4 **♣** 1075 1. Stayman Contract: 3N N

Board: 61 Dealer: S Vul: NS HCP: 20	★ KQ5▼ KJ109◆ AK53◆ A4	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: Both HCP: 9	◆ 9864♥ 105◆ AJ82◆ KJ10	The opponents are silent. Partner bids first.
Board: 63 Dealer: S Vul: EW HCP: 20	♠ AKJ3♥ AK6♠ QJ104♠ Q2	East Doubles 3♣ if possible. You bid first.
Board: 64 Dealer: N Vul: None HCP: 6	★ A105▼ 10865◆ 953◆ Q97	The opponents are silent. Partner bids first.
Board: 65 Dealer: S Vul: NS HCP: 20	♠ AKQ♥ 85♠ AQ102♠ AJ105	The opponents are silent. You bid first.
Board: 66 Dealer: N Vul: EW HCP: 7	▲ A963♥ K93◆ 964▲ 1075	The opponents are silent. Partner bids first.

Dea Vul: Nor Sou	ard: 61 aler: S a NS ath HCP: 11 ath HCP: 20 attract: 4♥ S	North: ◆ 942 ▼ AQ43 ◆ 84 ◆ KQ102	South: ♠ KQ5 ♥ KJ109 ♠ AK53 ♣ A4		North 3♣¹ 4♥ man	East Pass AP	2NT
Dea Vul: Nor Sou	ard: 62 aler: N Both th HCP: 20 th HCP: 9 atract: 3N N	North: ♠ A10 ♥ AQJ8 ♠ K765 ♣ AQ3	South:	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Dea Vul: Nor Sou	ard: 63 aler: S EW th HCP: 11 th HCP: 20 attract: 6 S	North: ♠ Q874 ♥ J1053 ♠ A3 ♣ A75	South: ♠ AKJ3 ♥ AK6 ♠ QJ104 ♣ Q2	Pass Pass Pass Pass 1. Stayr 2. limit	North 3♣¹ 4♣² 4NT³ 6♠ man raise or kwood 0	X Pass Pass AP	2NT 3♠ 4♠ 5♣
Dea Vul: Nor Sou	ard: 64 aler: N None th HCP: 20 th HCP: 6 ntract: 3N N	North: ♠ QJ2 ♥ AJ7 ♠ AJ10 ♣ AK65	South: ♠ A105 ♥ 10865 ♦ 953 ♠ Q97	West Pass AP 1. Stay	3♦	Pass	
Dea Vul: Nor Sou	ard: 65 aler: S : NS th HCP: 7 th HCP: 20 attract: 3N S	North: ♠ 1098 ♥ KJ106 ♠ K76 ♣ 976	South: ♠ AKQ ♥ 85 ♠ AQ102 ♣ AJ105		North 3♣¹ 3NT man	East Pass AP	2NT

Board: 66 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** Q52 **♦** A963 Vul: EW Pass 3NT **♥** QJ **♥** K93 Pass 3♦ North HCP: 20 ♦ AKQJ5 **♦** 964 AP South HCP: 7 **♣** KQ4 **♣** 1075 1. Stayman Contract: 3N N

Board: 67 Dealer: S Vul: Both HCP: 9	★ KQ87▼ K864◆ 105◆ J76	The opponents are silent. Partner bids first.
Board: 68 Dealer: N Vul: NS HCP: 20	AQ94✓ AJAKQ10452	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: EW HCP: 8	♣ Q765♥ 10873♦ 8♣ AQ42	The opponents are silent. Partner bids first.
Board: 70 Dealer: N Vul: Both HCP: 20	★ AK108▼ AK72★ A95♣ Q5	The opponents are silent. You bid first.
Board: 71 Dealer: S Vul: None HCP: 8		The opponents are silent. Partner bids first.
Board: 72 Dealer: N Vul: Both HCP: 21	◆ Q104♥ AK10◆ AK108◆ AJ5	The opponents are silent. You bid first.

Board: 67 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ KQ87 ▼ K864 ♦ 105 ♣ J76	South: ♠ A2 ♥ AJ2 ♠ AKQ8 ♠ K1098	West Nort Pass 3♣¹ Pass 3NT 1. Stayman	Pass	2NT
Board: 68 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North: ♠ AQ94 ♥ AJ ♠ AKQ104 ♣ 52	South: ◆ 532 ▼ 8653 ◆ J93 ◆ AQ7	West Nort 2NT Pass 3♠ AP 1. Stayman	Pass	South 3♣¹ 3NT
Board: 69 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 4♥ S	North: ♠ Q765 ♥ 10873 ♠ 8 ♠ AQ42	South: ♠ A4 ♥ AKQ2 ♠ K1092 ♠ KJ10	West Nort Pass 3♣¹ Pass 4♥ 1. Stayman		2NT
Board: 70 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N	North: ♠ AK108 ♥ AK72 ♠ A95 ♠ Q5	South: ♣ J75 ♥ QJ95 ♠ KQ64 ♣ 92	West Nort 2NT Pass 3NT 1. Stayman 2. both major	Pass 2 AP	South 3♣¹
Board: 71 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North: ♣ J1087 ♥ 106 ♦ AK5 ♣ 10754	South: ♠ AQ9 ♥ AKQ7 ♦ 92 ♣ AJ63	West Nort Pass 3♣¹ Pass 3NT 1. Stayman	Pass	2NT

Board: 72 Dealer: N Vul: Both	North: ♠ Q104	South: ♠ A953		North 2NT	Pass	3♣ ¹
North HCP: 21 South HCP: 11 Contract: 6N N	★ AK10★ AK108★ AJ5	♥ Q974♦ 75♣ KQ7	1. Stay	6NT	AP	4NT ²

Board: 67 Dealer: S Vul: Both HCP: 21	A2✓ AJ2AKQ8✓ K1098	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: NS HCP: 7	\$532\$8653\$J93\$AQ7	The opponents are silent. Partner bids first.
Board: 69 Dealer: S Vul: EW HCP: 20	★ A4▼ AKQ2◆ K1092◆ KJ10	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: Both HCP: 9	♣ J75♥ QJ95♦ KQ64♣ 92	The opponents are silent. Partner bids first.
Board: 71 Dealer: S Vul: None HCP: 20	♠ AQ9♥ AKQ7♦ 92♠ AJ63	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: Both HCP: 11	A953♥ Q974↑ 75♣ KQ7	The opponents are silent. Partner bids first.

Board: 67 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ KQ87 ▼ K864 ♦ 105 ♣ J76	South: ♠ A2 ♥ AJ2 ♠ AKQ8 ♠ K1098	West Nort Pass 3♣¹ Pass 3NT 1. Stayman	Pass	2NT
Board: 68 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North: ♠ AQ94 ♥ AJ ♠ AKQ104 ♣ 52	South:	West Nort 2NT Pass 3♠ AP 1. Stayman	Pass	South 3♣¹ 3NT
Board: 69 Dealer: S Vul: EW North HCP: 8 South HCP: 20 Contract: 4♥ S	North: ♠ Q765 ♥ 10873 ♠ 8 ♠ AQ42	South: ♠ A4 ♥ AKQ2 ♠ K1092 ♠ KJ10	West Nort Pass 3♣¹ Pass 4♥ 1. Stayman		2NT
Board: 70 Dealer: N Vul: Both North HCP: 20 South HCP: 9 Contract: 3N N	North: ♠ AK108 ♥ AK72 ♠ A95 ♠ Q5	South: ♣ J75 ♥ QJ95 ♠ KQ64 ♣ 92	West Nort 2NT Pass 3NT 1. Stayman 2. both major	Pass 2 AP	South 3♣¹
Board: 71 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North: ♣ J1087 ♥ 106 ♦ AK5 ♣ 10754	South: ♠ AQ9 ♥ AKQ7 ♦ 92 ♣ AJ63	West Nort Pass 3♣¹ Pass 3NT 1. Stayman	Pass	2NT

Board: 72 Dealer: N Vul: Both	North: ♠ Q104	South: ♠ A953		North 2NT	Pass	3♣ ¹
North HCP: 21 South HCP: 11 Contract: 6N N	★ AK10★ AK108★ AJ5	♥ Q974♦ 75♣ KQ7	1. Stay	6NT	AP	4NT ²

North hands (Practice Page)

Board: 73 Dealer: S Vul: None HCP: 6	♦ 972 ♥ K1073 ♦ 9842 ♣ K6	The opponents are silent. Partner bids first.
Board: 74 Dealer: N Vul: EW HCP: 20	▶ J6♥ Q43◆ AKQJ8♣ AQJ	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: NS HCP: 8	A54✓ A1092✓ 7543✓ 53	The opponents are silent. Partner bids first.
Board: 76 Dealer: N Vul: EW HCP: 21	★ AK82▼ 843◆ AK◆ AK65	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: NS HCP: 8	♣73♥ KJ93◆ 543♣ A1083	The opponents are silent. Partner bids first.
Board: 78 Dealer: N Vul: EW HCP: 21	 ♣ J93 ♥ AK10 ♠ AQ87 ♣ AK2	The opponents are silent. You bid first.

Board: 73 Dealer: S Vul: None North HCP: 6 South HCP: 21 Contract: 4♥ S	North:	South: ♠ AK10 ♥ AQJ4 ♠ Q10 ♣ AJ104		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 74 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North: ♣ J6 ♥ Q43 ♠ AKQJ8 ♣ AQJ	South: ♠ Q74 ♥ K1087 ♦ 965 ♠ K94	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 75 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North: ◆ A54 ▼ A1092 ◆ 7543 ◆ 53	South: ♠ KJ ♥ 76 ♠ AK82 ♣ AKQ62		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 76 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4♠ N	North: ♠ AK82 ♥ 843 ♠ AK ♣ AK65	South: ♠ Q543 ♥ Q92 ♦ J73 ♣ 1032	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	3 ♣ ¹
Board: 77 Dealer: S Vul: NS North HCP: 8 South HCP: 21 Contract: 3N S	North: ♣ 73 ▼ KJ93 ◆ 543 ♣ A1083	South: ♠ A102 ♥ A104 ♠ AK9 ♣ KQJ4	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 78 Dealer: N Vul: EW North HCP: 21	North: ♠ J93 ♥ AK10	South: ♠ 8742 ♥ J32	West Pass	North 2NT 3♦	Pass	
South HCP: 5 Contract: 3N N	◆ AQ87 ◆ AK2	◆ KJ5 ◆ 753	AP 1. Stay	man		

South hands (Practice Page)

Board: 73 Dealer: S Vul: None HCP: 21	AK10✓ AQJ4✓ Q10△ AJ104	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: EW HCP: 8	♦ Q74 ♥ K1087 ♦ 965 ♣ K94	The opponents are silent. Partner bids first.
Board: 75 Dealer: S Vul: NS HCP: 20	★ KJ▼ 76◆ AK82◆ AKQ62	The opponents are silent. You bid first.
Board: 76 Dealer: N Vul: EW HCP: 5	♣ Q543♥ Q92◆ J73♣ 1032	The opponents are silent. Partner bids first.
Board: 77 Dealer: S Vul: NS HCP: 21	★ A102▼ A104◆ AK9◆ KQJ4	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: EW HCP: 5	♣ 8742♥ J32♦ KJ5♣ 753	The opponents are silent. Partner bids first.

Board: 73 Dealer: S Vul: None North HCP: 6 South HCP: 21 Contract: 4♥ S	North:	South: ♠ AK10 ♥ AQJ4 ♠ Q10 ♣ AJ104		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 74 Dealer: N Vul: EW North HCP: 20 South HCP: 8 Contract: 3N N	North: ♣ J6 ♥ Q43 ♠ AKQJ8 ♣ AQJ	South: ♠ Q74 ♥ K1087 ♦ 965 ♠ K94	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 75 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North: ◆ A54 ▼ A1092 ◆ 7543 ◆ 53	South: ♠ KJ ♥ 76 ♠ AK82 ♣ AKQ62		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 76 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4♠ N	North: ♠ AK82 ♥ 843 ♠ AK ♣ AK65	South: ♠ Q543 ♥ Q92 ♦ J73 ♣ 1032	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	3 ♣ ¹
Board: 77 Dealer: S Vul: NS North HCP: 8 South HCP: 21 Contract: 3N S	North: ♣ 73 ▼ KJ93 ◆ 543 ♣ A1083	South: ♠ A102 ♥ A104 ♠ AK9 ♣ KQJ4	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 78 Dealer: N Vul: EW North HCP: 21	North: ♠ J93 ♥ AK10	South: ♠ 8742 ♥ J32	West Pass	North 2NT 3♦	Pass	
South HCP: 5 Contract: 3N N	◆ AQ87 ◆ AK2	◆ KJ5 ◆ 753	AP 1. Stay	man		

North hands (Practice Page)

Board: 79 Dealer: S Vul: Both HCP: 6	♣ Q87 ♥ 9764 ♦ 65 ♣ A1043	The opponents are silent. Partner bids first.
Board: 80 Dealer: N Vul: None HCP: 21	AJ5✓ AKQJA876Q10	The opponents are silent. You bid first.
Board: 81 Dealer: S Vul: EW HCP: 6	★732♥Q1062◆987★A103	The opponents are silent. Partner bids first.
Board: 82 Dealer: N Vul: Both HCP: 20	♠ A73♥ Q75♦ KQJ7♠ AKJ	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: NS HCP: 7	♦ 9543♥ K983♦ 8754♠ A	The opponents are silent. Partner bids first.
Board: 84 Dealer: N Vul: NS HCP: 20	AK2✓ A10✓ AQ72✓ K762	The opponents are silent. You bid first.

Board: 79 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 3N S	North: ♠ Q87 ♥ 9764 ♦ 65 ♠ A1043	South: ♠ KJ5 ♥ A103 ♠ AQJ4 ♣ KQ7	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 80 Dealer: N Vul: None North HCP: 21 South HCP: 6 Contract: 4 \(\mathbb{V} \) N	North: ♠ AJ5 ♥ AKQJ ♠ A876 ♠ Q10	South: ♠ Q86 ♥ 9865 ♠ KJ9 ♣ 765	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 ♣¹
Board: 81 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North: ♠ 732 ♥ Q1062 ♦ 987 ♣ A103	South: ♠ AQ ♥ J94 ♠ AKQ ♣ KJ875	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 82 Dealer: N Vul: Both North HCP: 20 South HCP: 13 Contract: 6N N	North: ♠ A73 ♥ Q75 ♠ KQJ7 ♠ AKJ	South: ♠ KJ86 ♥ AJ8 ♠ A943 ♣ 53	West Pass Pass 1. Stay	North 2NT 3 6NT man	East Pass Pass AP	
Board: 83 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:	South: ♠ AKJ ♥ AQ4 ♠ AQ6 ♣ 7643	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

South hands (Practice Page)

Board: 79 Dealer: S Vul: Both HCP: 20	★ KJ5▼ A103◆ AQJ4◆ KQ7	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: None HCP: 6	♣ Q86♥ 9865♦ KJ9♣ 765	The opponents are silent. Partner bids first.
Board: 81 Dealer: S Vul: EW HCP: 20	♠ AQ♥ J94♦ AKQ♠ KJ875	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: Both HCP: 13	★ KJ86▼ AJ8◆ A943◆ 53	The opponents are silent. Partner bids first.
Board: 83 Dealer: S Vul: NS HCP: 20	♠ AKJ♥ AQ4♠ AQ6♠ 7643	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: NS HCP: 11	♣ Q73 ♥ KJ97 ♦ 10643 ♣ AJ	The opponents are silent. Partner bids first.

Board: 79 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 3N S	North: ♠ Q87 ♥ 9764 ♦ 65 ♠ A1043	South: ♠ KJ5 ♥ A103 ♠ AQJ4 ♣ KQ7	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 80 Dealer: N Vul: None North HCP: 21 South HCP: 6 Contract: 4 \(\mathbb{V} \) N	North: ♠ AJ5 ♥ AKQJ ♠ A876 ♠ Q10	South: ♠ Q86 ♥ 9865 ♠ KJ9 ♣ 765	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 ♣¹
Board: 81 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North: ♠ 732 ♥ Q1062 ♦ 987 ♣ A103	South: ♠ AQ ♥ J94 ♠ AKQ ♣ KJ875	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 82 Dealer: N Vul: Both North HCP: 20 South HCP: 13 Contract: 6N N	North: ♠ A73 ♥ Q75 ♠ KQJ7 ♠ AKJ	South: ♠ KJ86 ♥ AJ8 ♠ A943 ♣ 53	West Pass Pass 1. Stay	North 2NT 3 6NT man	East Pass Pass AP	
Board: 83 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North:	South: ♠ AKJ ♥ AQ4 ♠ AQ6 ♣ 7643	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

North hands (Practice Page)

Board: 85 Dealer: S Vul: None HCP: 12	♦ 8632 ♥ Q87 ♦ K52 ♠ AK10	The opponents are silent. Partner bids first.
Board: 86 Dealer: N Vul: NS HCP: 20	★ A102▼ AJ109◆ Q2◆ AKQ10	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: EW HCP: 6		The opponents are silent. Partner bids first.
Board: 88 Dealer: N Vul: Both HCP: 21	▲ A9✓ AQ93◆ A763◆ AK3	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: EW HCP: 6		The opponents are silent. Partner bids first.
Board: 90 Dealer: N Vul: Both HCP: 20	AQ2✓ A104AK87✓ K43	The opponents are silent. You bid first.

Board: 85 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6N S	North: ♠ 8632 ♥ Q87 ♠ K52 ♠ AK10	South: ♠ A5 ♥ AK ♠ AQJ74 ♠ Q763	West Pass Pass AP 1. Stay	5NT	Pass	South 2NT 3 6NT
Board: 86 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ A102 ♥ AJ109 ♠ Q2 ♠ AKQ10	South: ♠ Q984 ♥ Q3 ♦ J976 ♣ 542	West Pass AP 1. Stay	North 2NT 3♥	Pass	
Board: 87 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North: ♣ J1063 ♥ A105 ♦ 94 ♣ J642	South: ◆ A97 ▼ K4 ◆ AKQ2 ◆ A987	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 88 Dealer: N Vul: Both North HCP: 21 South HCP: 10 Contract: 6 N	North: ♠ A9 ♥ AQ93 ♠ A763 ♣ AK3	South: ♠ KQ42 ♥ K642 ♦ Q1098 ♣ 5	West Pass AP 1. Stay		East Pass Pass	3 ♣¹
Board: 89 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4 S	North: ♣ J104 ♥ Q842 ♦ K653 ♣ 75	South: ♠ AK7 ♥ AK76 ♠ A84 ♣ Q94	West Pass Pass 1. Stay	4♥	East Pass AP	2NT

Board: 90 West North East South North: South: Dealer: N 2NT Pass 3♣¹ ♠ AQ2 **♠** 10973 Vul: Both Pass 3NT **♥** A104 **♥** K763 Pass 3♦ North HCP: 20 **♦** AK87 **♦** Q4 AP South HCP: 5 **♣** K43 **♣** 1052 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 85 Dealer: S Vul: None HCP: 20	A5✓ AKAQJ74Q763	The opponents are silent. You bid first.
Board: 86 Dealer: N Vul: NS HCP: 5	◆ Q984♥ Q3◆ J976◆ 542	The opponents are silent. Partner bids first.
Board: 87 Dealer: S Vul: EW HCP: 20	★ A97★ K4◆ AKQ2★ A987	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: Both HCP: 10	★ KQ42▼ K642◆ Q1098◆ 5	The opponents are silent. Partner bids first.
Board: 89 Dealer: S Vul: EW HCP: 20	AK7✓ AK76A84Q94	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: Both HCP: 5	★ 10973★ K763★ Q4★ 1052	The opponents are silent. Partner bids first.

Board: 85 Dealer: S Vul: None North HCP: 12 South HCP: 20 Contract: 6N S	North: ♠ 8632 ♥ Q87 ♠ K52 ♠ AK10	South: ♠ A5 ♥ AK ♠ AQJ74 ♠ Q763	West Pass Pass AP 1. Stay	5NT	Pass	South 2NT 3 6NT
Board: 86 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ A102 ♥ AJ109 ♠ Q2 ♠ AKQ10	South: ♠ Q984 ♥ Q3 ♦ J976 ♣ 542	West Pass AP 1. Stay	North 2NT 3♥	Pass	
Board: 87 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North: ♣ J1063 ♥ A105 ♦ 94 ♣ J642	South: ◆ A97 ▼ K4 ◆ AKQ2 ◆ A987	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 88 Dealer: N Vul: Both North HCP: 21 South HCP: 10 Contract: 6 N	North: ♠ A9 ♥ AQ93 ♠ A763 ♣ AK3	South: ♠ KQ42 ♥ K642 ♦ Q1098 ♣ 5	West Pass AP 1. Stay		East Pass Pass	3 ♣¹
Board: 89 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4 S	North: ♣ J104 ♥ Q842 ♦ K653 ♣ 75	South: ♠ AK7 ♥ AK76 ♠ A84 ♣ Q94	West Pass Pass 1. Stay	4♥	East Pass AP	2NT

Board: 90 West North East South North: South: Dealer: N 2NT Pass 3♣¹ ♠ AQ2 **♠** 10973 Vul: Both Pass 3NT **♥** A104 **♥** K763 Pass 3♦ North HCP: 20 **♦** AK87 **♦** Q4 AP South HCP: 5 **♣** K43 **♣** 1052 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 91 Dealer: S Vul: None HCP: 10	★ A873★ K7★ 1052★ QJ98	The opponents are silent. Partner bids first.
Board: 92 Dealer: N Vul: Both HCP: 20	▲ A104✓ AK2◆ A2▲ AJ763	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: NS HCP: 8	♣ Q754♥ Q104◆ QJ9♣ J63	East Doubles 3♣ if possible. Partner bids first.
Board: 94 Dealer: N Vul: Both HCP: 21	AQ62✓ A42A8AK97	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: None HCP: 9	♣ AJ82♥ 107◆ J943♣ K75	The opponents are silent. Partner bids first.
Board: 96 Dealer: N Vul: NS HCP: 20	★ K84★ AQ65★ A1072★ AK	The opponents are silent. You bid first.

Board: 91 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North: ♠ A873 ♥ K7 ♦ 1052 ♠ QJ98	South: ♠ K104 ♥ AQ109 ♠ AK ♣ A762		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 92 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ A104 ♥ AK2 ♠ A2 ♠ AJ763	South:	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 93 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ Q754 ♥ Q104 ♠ QJ9 ♣ J63	South: ♠ AKJ ♥ AJ62 ♠ AK8 ♣ 874	.,	North 3♣¹ 3NT man	East X AP	South 2NT 3♥
Board: 94 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 4♠ N	North: ♠ AQ62 ♥ A42 ♠ A8 ♣ AK97	South: ♠ K974 ♥ J1053 ♦ Q74 ♣ 106	West Pass AP 1. Stay		East Pass Pass	3 ♣¹
Board: 95 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 3N S	North: ♠ AJ82 ♥ 107 ♦ J943 ♠ K75	South: ♠ K7 ▼ KQJ8 ♠ AK107 ♣ A103	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 96 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** K84 **♦** A1053 Vul: NS Pass 3NT **♥** AQ65 **v** 10 Pass 3♥ North HCP: 20 ◆ A1072 **♦** J864 AP South HCP: 5 ♣ AK **♣** 8652 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 91 Dealer: S Vul: None HCP: 20	★ K104★ AQ109◆ AK★ A762	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: Both HCP: 5		The opponents are silent. Partner bids first.
Board: 93 Dealer: S Vul: NS HCP: 20	★ AKJ▼ AJ62◆ AK8◆ 874	East Doubles 3♣ if possible. You bid first.
Board: 94 Dealer: N Vul: Both HCP: 6	★ K974♥ J1053◆ Q74◆ 106	The opponents are silent. Partner bids first.
Board: 95 Dealer: S Vul: None HCP: 20	★ K7▼ KQJ8◆ AK107◆ A103	The opponents are silent. You bid first.
Board: 96 Dealer: N Vul: NS HCP: 5	★ A1053▼ 10◆ J864◆ 8652	The opponents are silent. Partner bids first.

Board: 91 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North: ♠ A873 ♥ K7 ♦ 1052 ♠ QJ98	South: ♠ K104 ♥ AQ109 ♠ AK ♣ A762		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 92 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ A104 ♥ AK2 ♠ A2 ♠ AJ763	South:	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 93 Dealer: S Vul: NS North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ Q754 ♥ Q104 ♠ QJ9 ♣ J63	South: ♠ AKJ ♥ AJ62 ♠ AK8 ♣ 874	.,	North 3♣¹ 3NT man	East X AP	South 2NT 3♥
Board: 94 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 4♠ N	North: ♠ AQ62 ♥ A42 ♠ A8 ♣ AK97	South: ♠ K974 ♥ J1053 ♦ Q74 ♣ 106	West Pass AP 1. Stay		East Pass Pass	3 ♣¹
Board: 95 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 3N S	North: ♠ AJ82 ♥ 107 ♦ J943 ♠ K75	South: ♠ K7 ▼ KQJ8 ♠ AK107 ♣ A103	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 96 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** K84 **♦** A1053 Vul: NS Pass 3NT **♥** AQ65 **v** 10 Pass 3♥ North HCP: 20 ◆ A1072 **♦** J864 AP South HCP: 5 ♣ AK **♣** 8652 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 97 Dealer: S Vul: EW HCP: 9	1086KQ76Q64Q63	The opponents are silent. Partner bids first.
Board: 98 Dealer: N Vul: EW HCP: 20	♠ AK♥ AJ6♠ AKJ♠ 108753	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: EW HCP: 5		The opponents are silent. Partner bids first.
Board: 100 Dealer: N Vul: Both HCP: 20	AQ10K643AK9A93	The opponents are silent. You bid first.
Board: 101 Dealer: S Vul: None HCP: 6	10643652Q1096A7	The opponents are silent. Partner bids first.
Board: 102 Dealer: N Vul: NS HCP: 21	♠ AK8♥ KJ7♦ AQ84♠ KJ3	The opponents are silent. You bid first.

Board: 97 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ 1086 ♥ KQ76 ♠ Q64 ♣ Q63	South: ♠ AQ7 ♥ J4 ♠ AK53 ♣ AK82	West Pass Pass 1. Stayr	3NT	East Pass AP	2NT
Board: 98 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6N N	North: ♠ AK ♥ AJ6 ♠ AKJ ♣ 108753	South: ♠ Q1065 ♥ 8742 ♠ 2 ♣ AKQ6	West Pass AP 1. Stayı	North 2NT 3 man	Pass	
Board: 99 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♠ N	North: ♠ J1084 ♥ 7632 ♠ K854 ♣ J	South: ♠ KQ96 ♥ KJ54 ♠ A3 ♣ AK10				South 2NT 3NT ²
Board: 100 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North: ♠ AQ10 ♥ K643 ♠ AK9 ♣ A93	South: ♠ KJ32 ♥ A102 ♦ 10653 ♣ 76	West Pass AP 1. Stayı	North 2NT 3♥	Pass	
Board: 101 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North: • 10643 • 652 • Q1096 • A7	South: ♠ AQ7 ♥ AQ4 ♠ AJ8 ♣ K853		North 3♣¹ 3NT man	East Pass AP	2NT

Board: 102 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AK8 **♠** Q75 Vul: NS Pass 3NT **♥** KJ7 **♥** Q1065 Pass 3♦ North HCP: 21 **♦** K72 **♦** AQ84 AP South HCP: 9 ♣ KJ3 **♣** Q52 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 97 Dealer: S Vul: EW HCP: 21	AQ7J4AK53AK82	The opponents are silent. You bid first.
Board: 98 Dealer: N Vul: EW HCP: 11	♣ Q1065♥ 8742◆ 2♣ AKQ6	The opponents are silent. Partner bids first.
Board: 99 Dealer: S Vul: EW HCP: 20	★ KQ96▼ KJ54◆ A3◆ AK10	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: Both HCP: 8	★ KJ32▼ A102◆ 10653◆ 76	The opponents are silent. Partner bids first.
Board: 101 Dealer: S Vul: None HCP: 20	♠ AQ7♥ AQ4♠ AJ8♠ K853	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: NS HCP: 9	♣ Q75♥ Q1065♦ K72♣ Q52	The opponents are silent. Partner bids first.

Board: 97 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ 1086 ♥ KQ76 ♠ Q64 ♣ Q63	South: ♠ AQ7 ♥ J4 ♠ AK53 ♣ AK82	West Pass Pass 1. Stayr	3NT	East Pass AP	2NT
Board: 98 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6N N	North: ♠ AK ♥ AJ6 ♠ AKJ ♣ 108753	South: ♠ Q1065 ♥ 8742 ♠ 2 ♣ AKQ6	West Pass AP 1. Stayı	North 2NT 3 man	Pass	
Board: 99 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♠ N	North: ♠ J1084 ♥ 7632 ♠ K854 ♣ J	South: ♠ KQ96 ♥ KJ54 ♠ A3 ♣ AK10				South 2NT 3NT ²
Board: 100 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North: ♠ AQ10 ♥ K643 ♠ AK9 ♣ A93	South: ♠ KJ32 ♥ A102 ♦ 10653 ♣ 76	West Pass AP 1. Stayı	North 2NT 3♥	Pass	
Board: 101 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 3N S	North: • 10643 • 652 • Q1096 • A7	South: ♠ AQ7 ♥ AQ4 ♠ AJ8 ♣ K853		North 3♣¹ 3NT man	East Pass AP	2NT

Board: 102 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AK8 **♠** Q75 Vul: NS Pass 3NT **♥** KJ7 **♥** Q1065 Pass 3♦ North HCP: 21 **♦** K72 **♦** AQ84 AP South HCP: 9 ♣ KJ3 **♣** Q52 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 103 Dealer: S Vul: None HCP: 8	AQ109♥ 97265Q1073	The opponents are silent. Partner bids first.
Board: 104 Dealer: N Vul: NS HCP: 21	★ AKQ10★ AK62★ K92★ Q8	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: EW HCP: 5	◆ Q832◆ 10952◆ J◆ Q843	The opponents are silent. Partner bids first.
Board: 106 Dealer: N Vul: Both HCP: 21	▲ AJ74♥ AK7◆ A9▲ KQ65	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: EW HCP: 7	★ AQ107▼ J64◆ 10853◆ 103	The opponents are silent. Partner bids first.
Board: 108 Dealer: N Vul: Both HCP: 20	♣ Q102♥ A52♦ AK2♣ AK82	The opponents are silent. You bid first.

Board: 103 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ AQ109 ♥ 972 ♠ 65 ♠ Q1073	South: ♠ 85 ♥ KQJ ♠ AKQ2 ♠ AJ62	West Pass Pass 1. Stayı	3NT	East Pass AP	2NT
Board: 104 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 4♠ S	North: ♠ AKQ10 ♥ AK62 ♠ K92 ♣ Q8	South:	Pass AP 1. Stayı 2. both	man	Pass	3 ♣¹
Board: 105 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♠ S	North: ♠ Q832 ♥ 10952 ♦ J ♣ Q843	South: ♠ AK74 ♥ AK6 ♠ K87 ♣ K96	West Pass Pass 1. Stayı	4♠	East Pass AP	South 2NT 3♠
Board: 106 Dealer: N Vul: Both North HCP: 21 South HCP: 12 Contract: 6♠ N	North: ♠ AJ74 ♥ AK7 ♠ A9 ♣ KQ65	South: ♠ K932 ♥ 53 ♠ KQ106 ♣ A94	West Pass AP 1. Stayı	North 2NT 3♠ man	East Pass Pass	3 ♣¹
Board: 107 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North: ◆ AQ107 ▼ J64 ◆ 10853 ◆ 103	South: ♠ KJ5 ♥ Q52 ♠ AKQJ2 ♠ A8	West Pass Pass 1. Stayı	3NT	East Pass AP	2NT

Board: 108 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** Q102 **♠** KJ85 Vul: Both Pass 3NT **♥** A52 **v** 1087 Pass 3♦ North HCP: 20 ♦ AK2 **♦**96 AP South HCP: 6 **♣** Q765 ♣ AK82 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 103 Dealer: S Vul: None HCP: 20	♣85♥KQJ◆AKQ2♣AJ62	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: NS HCP: 7		The opponents are silent. Partner bids first.
Board: 105 Dealer: S Vul: EW HCP: 20	AK74✓ AK6✓ K87✓ K96	The opponents are silent. You bid first.
Board: 106 Dealer: N Vul: Both HCP: 12	★ K932▼ 53◆ KQ106◆ A94	The opponents are silent. Partner bids first.
Board: 107 Dealer: S Vul: EW HCP: 20	★ KJ5♥ Q52◆ AKQJ2◆ A8	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: Both HCP: 6	★ KJ85 ♥ 1087 ♦ 96 ♣ Q765	The opponents are silent. Partner bids first.

Board: 103 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ AQ109 ♥ 972 ♠ 65 ♠ Q1073	South: ♠ 85 ♥ KQJ ♠ AKQ2 ♠ AJ62	West Pass Pass 1. Stayı	3NT	East Pass AP	2NT
Board: 104 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 4♠ S	North: ♠ AKQ10 ♥ AK62 ♠ K92 ♣ Q8	South:	Pass AP 1. Stayı 2. both	man	Pass	3 ♣¹
Board: 105 Dealer: S Vul: EW North HCP: 5 South HCP: 20 Contract: 4♠ S	North: ♠ Q832 ♥ 10952 ♦ J ♣ Q843	South: ♠ AK74 ♥ AK6 ♠ K87 ♣ K96	West Pass Pass 1. Stayı	4♠	East Pass AP	South 2NT 3♠
Board: 106 Dealer: N Vul: Both North HCP: 21 South HCP: 12 Contract: 6♠ N	North: ♠ AJ74 ♥ AK7 ♠ A9 ♣ KQ65	South: ♠ K932 ♥ 53 ♠ KQ106 ♣ A94	West Pass AP 1. Stayı	North 2NT 3♠ man	East Pass Pass	3 ♣¹
Board: 107 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North: ◆ AQ107 ▼ J64 ◆ 10853 ◆ 103	South: ♠ KJ5 ♥ Q52 ♠ AKQJ2 ♠ A8	West Pass Pass 1. Stayı	3NT	East Pass AP	2NT

Board: 108 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** Q102 **♠** KJ85 Vul: Both Pass 3NT **♥** A52 **v** 1087 Pass 3♦ North HCP: 20 ♦ AK2 **♦**96 AP South HCP: 6 **♣** Q765 ♣ AK82 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 109 Dealer: S Vul: None HCP: 8	★ K43★ K762★ 74★ Q732	East Doubles 3♣ if possible. Partner bids first.
Board: 110 Dealer: N Vul: NS HCP: 20	★ AK72▼ KJ6◆ KQ★ A1086	The opponents are silent. You bid first.
Board: 111 Dealer: S Vul: None HCP: 5	★765♥QJ109◆Q984◆93	The opponents are silent. Partner bids first.
Board: 112 Dealer: N Vul: NS HCP: 21	♠ AKJ4♥ Q962♠ AK3♠ A5	West Doubles 3♣ if possible. You bid first.
Board: 113 Dealer: S Vul: EW HCP: 9	★ K873★ K98◆ QJ97★ 75	The opponents are silent. Partner bids first.
Board: 114 Dealer: N Vul: None HCP: 20	AQ6KQAK32Q1076	The opponents are silent. You bid first.

Board: 109	North:	South:	West	North	East	South
Dealer: S	• K43	AJ 7				2NT
Vul: None	♥ K762	♥ AQ5	Dage	3♣ ¹	X	3 ♦
North HCP: 8	♦ 74	◆ AKJ105		-		5
South HCP: 20	◆ Q732	♦ J6	Pass		AP	
Contract: 3N S	4 Q132	₹ 10	1. Stay	man		
Board: 110	NI 4	0 4	West	North	Fact	South
Dealer: N	North:	South:	West			
Vul: NS	♦ AK72	♠ 3	_	2NT	Pass	_
North HCP: 20	♥ KJ6	▼ A1087	Pass	3♠	Pass	3NT
South HCP: 10	• KQ	♦ J1095	AP			
Contract: 3N N	♣ A1086	♣ KQ32	1. Stay	man		
Board: 111	North:	South:	West	North	East	South
Dealer: S	★ 765	AQ AQ				2NT
Vul: None	♥ QJ109	♥ AK72	Pacc	3 ♣¹	Pass	
North HCP: 5	◆ Q984	◆ AK752		-		<i>5</i> •
South HCP: 21	♦ 93	♦ J10	Pass	4♥	AP	
Contract: 4♥ S	4 93	2 J10	1. Stay	man		
			West	North	East	South
Board: 112	North:	South:		2NT	Pass	3 . 1
Dealer: N	♠ AKJ4	♠ Q6	X	$3NT^2$		-
Vul: NS	♥ Q962	♥ KJ74		3N1 ⁻	1 ass	4
North HCP: 21	♦ AK3	◆ Q652	AP			
South HCP: 9	♣ A5	♣ J97	1. Stay			
Contract: 4♥ S			2. both	majors		
D 1.112						
Board: 113	North:	South:	West	North	East	South
Dealer: S	★ K873	♠ AQJ2				2NT
Vul: EW	♥ K98	♥ AJ3	Pass	3♣ ¹	Pass	3♠
North HCP: 9	◆ QJ97	◆ K10	Pass		AP	
	•		1 ass	77	ΔI	
South HCP: 20 Contract: 4♠ S	♣ 75	♣ KQ94	1. Stay			

Board: 114 Dealer: N	North:	South:	West	North		
Vul: None	♠ AQ6	▲ J753		2NT	Pass	3♣ ¹
North HCP: 20	♥ KQ	♥ A4	Pass	3 ♦	Pass	3NT
	◆ AK32	♦ J654	AP			
South HCP: 10 Contract: 3N N	♣ Q1076	♣ A94	1. Stay	man		

South hands (Practice Page)

Board: 109 Dealer: S Vul: None HCP: 20	♣ AJ7♥ AQ5◆ AKJ105♣ J6	East Doubles 3♣ if possible. You bid first.
Board: 110 Dealer: N Vul: NS HCP: 10	♣ 3 ♥ A1087 ♦ J1095 ♣ KQ32	The opponents are silent. Partner bids first.
Board: 111 Dealer: S Vul: None HCP: 21	AQ✓ AK72✓ AK752✓ J10	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: NS HCP: 9	♠ Q6♥ KJ74♦ Q652♠ J97	West Doubles 3♣ if possible. Partner bids first.
Board: 113 Dealer: S Vul: EW HCP: 20	♠ AQJ2♥ AJ3♦ K10♠ KQ94	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: None HCP: 10	♣ J753♥ A4♦ J654♣ A94	The opponents are silent. Partner bids first.

Board: 109	North:	South:	West	North	East	South
Dealer: S	• K43	AJ 7				2NT
Vul: None	♥ K762	♥ AQ5	Dage	3♣ ¹	X	3 ♦
North HCP: 8	♦ 74	◆ AKJ105		-		5
South HCP: 20	◆ Q732	♦ J6	Pass		AP	
Contract: 3N S	4 Q132	₹ 10	1. Stay	man		
Board: 110	NI 4	0 4	West	North	Fact	South
Dealer: N	North:	South:	West			
Vul: NS	♦ AK72	♠ 3	_	2NT	Pass	_
North HCP: 20	♥ KJ6	▼ A1087	Pass	3♠	Pass	3NT
South HCP: 10	• KQ	♦ J1095	AP			
Contract: 3N N	♣ A1086	♣ KQ32	1. Stay	man		
Board: 111	North:	South:	West	North	East	South
Dealer: S	★ 765	AQ AQ				2NT
Vul: None	♥ QJ109	♥ AK72	Pacc	3 ♣¹	Pass	
North HCP: 5	◆ Q984	◆ AK752		-		<i>5</i> •
South HCP: 21	♦ 93	♦ J10	Pass	4♥	AP	
Contract: 4♥ S	4 93	2 J10	1. Stay	man		
			West	North	East	South
Board: 112	North:	South:		2NT	Pass	3 . 1
Dealer: N	♠ AKJ4	♠ Q6	X	$3NT^2$		-
Vul: NS	♥ Q962	♥ KJ74		3N1 ⁻	1 ass	4
North HCP: 21	♦ AK3	◆ Q652	AP			
South HCP: 9	♣ A5	♣ J97	1. Stay			
Contract: 4♥ S			2. both	majors		
D 1.112						
Board: 113	North:	South:	West	North	East	South
Dealer: S	★ K873	♠ AQJ2				2NT
Vul: EW	♥ K98	♥ AJ3	Pass	3♣ ¹	Pass	3♠
North HCP: 9	◆ QJ97	◆ K10	Pass		AP	
	•		1 ass	77	ΔI	
South HCP: 20 Contract: 4♠ S	♣ 75	♣ KQ94	1. Stay			

Board: 114 Dealer: N	North:	South:	West	North		
Vul: None	♠ AQ6	▲ J753		2NT	Pass	3♣ ¹
North HCP: 20	♥ KQ	♥ A4	Pass	3 ♦	Pass	3NT
	◆ AK32	♦ J654	AP			
South HCP: 10 Contract: 3N N	♣ Q1076	♣ A94	1. Stay	man		

North hands (Practice Page)

Board: 115 Dealer: S Vul: NS HCP: 11	♣ 762 ♥ KQ108 ♦ 52 ♣ KQJ4	The opponents are silent. Partner bids first.
Board: 116 Dealer: N Vul: EW HCP: 20	▲ AJ103♥ J10◆ AQ94◆ AKJ	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: Both HCP: 9	★ K976♥ QJ85◆ 94◆ K52	The opponents are silent. Partner bids first.
Board: 118 Dealer: N Vul: EW HCP: 20	★ K52★ A1085★ KQ★ AKJ5	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: Both HCP: 5	▶ J63♥ Q862♦ 10873♠ Q6	East Doubles 3♣ if possible. Partner bids first.
Board: 120 Dealer: N Vul: None HCP: 20	★ K62★ KJ5★ KQ6★ AKJ3	The opponents are silent. You bid first.

Board: 115 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6N S	North: ♣ 762 ♥ KQ108 ♦ 52 ♣ KQJ4	South: ♠ AK54 ♥ AJ ♠ A6 ♠ A9832	West Pass Pass 1. Stay	6NT	East Pass AP	2NT
Board: 116 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 3N N	North: ♠ AJ103 ♥ J10 ♠ AQ94 ♠ AKJ	South: ◆ 54 ▼ KQ94 ◆ K872 ◆ Q42	Pass AP 1. Stay	North 2NT 3♠ man	Pass	
Board: 117 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 4 S	North: ♠ K976 ♥ QJ85 ♦ 94 ♣ K52	South: ♠ A8 ♥ AK92 ♠ KQ106 ♠ AJ8	West Pass Pass 1. Stay	4♥	East Pass AP	2NT
Board: 118 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4 N	North: ♠ K52 ▼ A1085 ♠ KQ ♠ AKJ5	South: ♠ AJ9 ▼ J932 ♦ J1098 ♠ 84	Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 ♣¹
Board: 119 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4♥ S	North: ♦ J63 ♥ Q862 • 10873 ♣ Q6	South: ♠ A9 ♥ K1075 ♠ AKQ ♣ A973	West Pass Pass 1. Stay	4♥	East X AP	South 2NT 3♥

Board: 120 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** K62 **♠** Q1097 Vul: None Pass 3NT ♥ KJ5 **♥** A10 Pass 3♦ North HCP: 20 **♦** 10532 ♦ KQ6 AP South HCP: 6 ♣ AKJ3 **♣** 1072 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 115 Dealer: S Vul: NS HCP: 20	★ AK54♥ AJ★ A6★ A9832	The opponents are silent. You bid first.
Board: 116 Dealer: N Vul: EW HCP: 10	★ 54▼ KQ94◆ K872◆ Q42	The opponents are silent. Partner bids first.
Board: 117 Dealer: S Vul: Both HCP: 21	▲ A8✓ AK92◆ KQ106▲ AJ8	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: EW HCP: 7	▲ AJ9▼ J932◆ J1098◆ 84	The opponents are silent. Partner bids first.
Board: 119 Dealer: S Vul: Both HCP: 20	♠ A9♥ K1075♠ AKQ♠ A973	East Doubles 3♣ if possible. You bid first.
Board: 120 Dealer: N Vul: None HCP: 6	◆ Q1097 ▼ A10 ◆ 10532 ◆ 1072	The opponents are silent. Partner bids first.

Board: 115 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6N S	North: ♣ 762 ♥ KQ108 ♦ 52 ♣ KQJ4	South: ♠ AK54 ♥ AJ ♠ A6 ♠ A9832	West Pass Pass 1. Stay	6NT	East Pass AP	2NT
Board: 116 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 3N N	North: ♠ AJ103 ♥ J10 ♠ AQ94 ♠ AKJ	South: ◆ 54 ▼ KQ94 ◆ K872 ◆ Q42	Pass AP 1. Stay	North 2NT 3♠ man	Pass	
Board: 117 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 4 S	North: ♠ K976 ♥ QJ85 ♦ 94 ♣ K52	South: ♠ A8 ♥ AK92 ♠ KQ106 ♠ AJ8	West Pass Pass 1. Stay	4♥	East Pass AP	2NT
Board: 118 Dealer: N Vul: EW North HCP: 20 South HCP: 7 Contract: 4 N	North: ♠ K52 ▼ A1085 ♠ KQ ♠ AKJ5	South: ♠ AJ9 ▼ J932 ♦ J1098 ♠ 84	Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 ♣¹
Board: 119 Dealer: S Vul: Both North HCP: 5 South HCP: 20 Contract: 4♥ S	North: ♦ J63 ♥ Q862 • 10873 ♣ Q6	South: ♠ A9 ♥ K1075 ♠ AKQ ♣ A973	West Pass Pass 1. Stay	4♥	East X AP	South 2NT 3♥

Board: 120 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** K62 **♠** Q1097 Vul: None Pass 3NT ♥ KJ5 **♥** A10 Pass 3♦ North HCP: 20 **♦** 10532 ♦ KQ6 AP South HCP: 6 ♣ AKJ3 **♣** 1072 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 121 Dealer: S Vul: EW HCP: 9	★ KJ98★ K6◆ Q754◆ 1096	The opponents are silent. Partner bids first.
Board: 122 Dealer: N Vul: NS HCP: 20	★ K3★ AK63◆ QJ9★ AK105	East Bids XN if possible. You bid first.
Board: 123 Dealer: S Vul: Both HCP: 6	♦ 6 ♥ KJ84 ♦ Q875 ♣ 10982	The opponents are silent. Partner bids first.
Board: 124 Dealer: N Vul: NS HCP: 20	★ AK93★ KJ3★ AJ62★ A7	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: EW HCP: 10	♣ QJ4 ♥ AK85 ♦ 9432 ♣ 82	The opponents are silent. Partner bids first.
Board: 126 Dealer: N Vul: None HCP: 21	★ KQ93★ KJ5◆ AJ◆ AQJ9	The opponents are silent. You bid first.

Board: 121 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ KJ98 ♥ K6 ♠ Q754 ♣ 1096	South: ♠ Q3 ♥ AJ3 ♠ AK962 ♠ AK8	West North East Sou 2N ² Pass 3♣¹ Pass 3♠ Pass 3NT AP 1. Stayman	
Board: 122 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6NX N	North: ♠ K3 ♥ AK63 ♠ QJ9 ♣ AK105	South: ♠ QJ5 ♥ QJ98 ♠ K43 ♠ Q98	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4N¹ Pass 6NT XN AP 1. Stayman 2. Quantitative 4NT	
Board: 123 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 5♥ N	North: ♠ 6 ♥ KJ84 ♦ Q875 ♠ 10982	South: ♠ AKJ3 ♥ Q752 ♠ K9 ♣ AK3	West North East Sou 2N ⁷ Pass 3♣¹ Pass 3N ⁷ Pass 5♥ AP 1. Stayman 2. both majors	Γ
Board: 124 Dealer: N Vul: NS North HCP: 20 South HCP: 14 Contract: 6N N	North: ♠ AK93 ♥ KJ3 ♠ AJ62 ♠ A7	South: ♠ Q10 ♥ AQ75 ♠ KQ87 ♣ J64	West North East Sou 2NT Pass 3. Pass 5NT Pass 6NT AP 1. Stayman	
Board: 125 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 3N S	North: ♠ QJ4 ♥ AK85 ♦ 9432 ♣ 82	South: ♠ AK32 ♥ 32 ♠ AK5 ♠ AQ65	West North East Sou 2N ⁷ Pass 3♣¹ Pass 3♠ Pass 3NT AP 1. Stayman	

Board: 126 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** KQ93 **♦** A1086 Vul: None ♥ KJ5 **♥** Q4 Pass 3♠ Pass 4♠ North HCP: 21 ♦ AJ **♦** 864 AP South HCP: 9 ♣ AQJ9 **♣** K754 1. Stayman Contract: 4♠ N

South hands (Practice Page)

Board: 121 Dealer: S Vul: EW HCP: 21	♣ Q3♥ AJ3◆ AK962♣ AK8	The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: NS HCP: 11	♣ QJ5♥ QJ98♦ K43♣ Q98	East Bids XN if possible. Partner bids first.
Board: 123 Dealer: S Vul: Both HCP: 20	♠ AKJ3♥ Q752♠ K9♠ AK3	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: NS HCP: 14	♣ Q10♥ AQ75♦ KQ87♣ J64	The opponents are silent. Partner bids first.
Board: 125 Dealer: S Vul: EW HCP: 20	♠ AK32♥ 32♠ AK5♠ AQ65	The opponents are silent. You bid first.
Board: 126 Dealer: N Vul: None HCP: 9	★ A1086♥ Q4◆ 864◆ K754	The opponents are silent. Partner bids first.

Board: 121 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ KJ98 ♥ K6 ♠ Q754 ♣ 1096	South: ♠ Q3 ♥ AJ3 ♠ AK962 ♠ AK8	West North East Sou 2N ² Pass 3♣¹ Pass 3♠ Pass 3NT AP 1. Stayman	
Board: 122 Dealer: N Vul: NS North HCP: 20 South HCP: 11 Contract: 6NX N	North: ♠ K3 ♥ AK63 ♠ QJ9 ♣ AK105	South: ♠ QJ5 ♥ QJ98 ♠ K43 ♠ Q98	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4N¹ Pass 6NT XN AP 1. Stayman 2. Quantitative 4NT	
Board: 123 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 5♥ N	North: ♠ 6 ♥ KJ84 ♦ Q875 ♠ 10982	South: ♠ AKJ3 ♥ Q752 ♠ K9 ♣ AK3	West North East Sou 2N ⁷ Pass 3♣¹ Pass 3N ⁷ Pass 5♥ AP 1. Stayman 2. both majors	Γ
Board: 124 Dealer: N Vul: NS North HCP: 20 South HCP: 14 Contract: 6N N	North: ♠ AK93 ♥ KJ3 ♠ AJ62 ♠ A7	South: ♠ Q10 ♥ AQ75 ♠ KQ87 ♣ J64	West North East Sou 2NT Pass 3. Pass 5NT Pass 6NT AP 1. Stayman	
Board: 125 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 3N S	North: ♠ QJ4 ♥ AK85 ♦ 9432 ♣ 82	South: ♠ AK32 ♥ 32 ♠ AK5 ♠ AQ65	West North East Sou 2N ⁷ Pass 3♣¹ Pass 3♠ Pass 3NT AP 1. Stayman	

Board: 126 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** KQ93 **♦** A1086 Vul: None ♥ KJ5 **♥** Q4 Pass 3♠ Pass 4♠ North HCP: 21 ♦ AJ **♦** 864 AP South HCP: 9 ♣ AQJ9 **♣** K754 1. Stayman Contract: 4♠ N

North hands (Practice Page)

Board: 127 Dealer: S Vul: NS HCP: 9	♣ Q103♥ J876◆ QJ92♣ K7	The opponents are silent. Partner bids first.
Board: 128 Dealer: N Vul: EW HCP: 20	★ AK86★ AK86★ K86★ QJ	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: Both HCP: 8	★ KQJ9♥ Q764◆ 874♣ 72	The opponents are silent. Partner bids first.
Board: 130 Dealer: N Vul: NS HCP: 20	AQ84K9AJ752AQ	The opponents are silent. You bid first.
Board: 131 Dealer: S Vul: EW HCP: 14	AQ3✓ A1083✓ Q108✓ Q97	The opponents are silent. Partner bids first.
Board: 132 Dealer: N Vul: Both HCP: 20	★ KJ4♥ Q32★ A32★ AKQJ	The opponents are silent. You bid first.

Board: 127 Dealer: S Vul: NS North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ Q103 ♥ J876 ♦ QJ92 ♠ K7	South:	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 128 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 5♥ S	North: ♠ AK86 ♥ AK86 ♠ K86 ♠ QJ	South: ♠ Q97 ♥ 10753 ♦ J104 ♠ K42	Pass AP 1. Stay 2. both	man	Pass	3 ♣¹
Board: 129 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ KQJ9 ♥ Q764 ♦ 874 ♣ 72	South: ♠ A32 ♥ AK9 ♠ AQ93 ♣ QJ3	Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 130 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 6♠ N	North: ♠ AQ84 ♥ K9 ♠ AJ752 ♣ AQ	South: ♠ K962 ♥ 6 ♠ K1084 ♣ K875	West Pass AP 1. Stay		East Pass Pass	3 ♣¹
Board: 131 Dealer: S Vul: EW North HCP: 14 South HCP: 20 Contract: 6♥ S	North: ♠ AQ3 ♥ A1083 ♠ Q108 ♣ Q97	South:	West Pass Pass 1. Stay	6 ♥	East Pass AP	2NT

Board: 132 West North East South North: South: Dealer: N 2NT Pass 3♣¹ ♠ KJ4 **♦** Q1076 Vul: Both Pass 3NT **♥** Q32 **♥** AJ108 Pass 3♦ North HCP: 20 ♦ A32 **♦** 64 AP South HCP: 7 **♣** AKQJ **♣** 942 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 127 Dealer: S Vul: NS HCP: 21		The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: EW HCP: 6	♣ Q97♥ 10753◆ J104♣ K42	The opponents are silent. Partner bids first.
Board: 129 Dealer: S Vul: Both HCP: 20	★ A32★ AK9★ AQ93★ QJ3	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: NS HCP: 9	★ K962♥ 6◆ K1084◆ K875	The opponents are silent. Partner bids first.
Board: 131 Dealer: S Vul: EW HCP: 20	♠ 62♥ KQ75♠ AK♠ AKJ108	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: Both HCP: 7	♣ Q1076♥ AJ108♦ 64♣ 942	The opponents are silent. Partner bids first.

Board: 127 Dealer: S Vul: NS North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ Q103 ♥ J876 ♦ QJ92 ♠ K7	South:	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 128 Dealer: N Vul: EW North HCP: 20 South HCP: 6 Contract: 5♥ S	North: ♠ AK86 ♥ AK86 ♠ K86 ♠ QJ	South: ♠ Q97 ♥ 10753 ♦ J104 ♠ K42	Pass AP 1. Stay 2. both	man	Pass	3 ♣¹
Board: 129 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ KQJ9 ♥ Q764 ♦ 874 ♣ 72	South: ♠ A32 ♥ AK9 ♠ AQ93 ♣ QJ3	Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 130 Dealer: N Vul: NS North HCP: 20 South HCP: 9 Contract: 6♠ N	North: ♠ AQ84 ♥ K9 ♠ AJ752 ♣ AQ	South: ♠ K962 ♥ 6 ♠ K1084 ♣ K875	West Pass AP 1. Stay		East Pass Pass	3 ♣¹
Board: 131 Dealer: S Vul: EW North HCP: 14 South HCP: 20 Contract: 6♥ S	North: ♠ AQ3 ♥ A1083 ♠ Q108 ♣ Q97	South:	West Pass Pass 1. Stay	6 ♥	East Pass AP	2NT

Board: 132 West North East South North: South: Dealer: N 2NT Pass 3♣¹ ♠ KJ4 **♦** Q1076 Vul: Both Pass 3NT **♥** Q32 **♥** AJ108 Pass 3♦ North HCP: 20 ♦ A32 **♦** 64 AP South HCP: 7 **♣** AKQJ **♣** 942 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 133 Dealer: S Vul: None HCP: 11	♣87♥ AJ43♦ KQ5♣ J865	The opponents are silent. Partner bids first.
Board: 134 Dealer: N Vul: EW HCP: 20	AQ2KQ10A982AJ6	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: Both HCP: 7	★K1082♥973◆Q106◆Q104	The opponents are silent. Partner bids first.
Board: 136 Dealer: N Vul: None HCP: 20	★ A10♥ Q9◆ AKQ97◆ AJ108	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: NS HCP: 11	★ A86▼ A1065◆ Q104◆ J82	The opponents are silent. Partner bids first.
Board: 138 Dealer: N Vul: Both HCP: 20	★ A6★ K83★ KQ10★ AKJ105	The opponents are silent. You bid first.

Board: 133 Dealer: S Vul: None North HCP: 11 South HCP: 21 Contract: 6N S	North: ◆ 87 ▼ AJ43 ◆ KQ5 ◆ J865	South: ♠ KQJ ♥ K72 ♠ AJ6 ♠ AK43	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² Pass 6NT AP 1. Stayman 2. Quantitative 4NT
Board: 134 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6N N	North: ♠ AQ2 ♥ KQ10 ♠ A982 ♣ AJ6	South: ♣ J10 ▼ AJ82 ♣ 743 ♣ KQ105	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² Pass 6NT AP 1. Stayman 2. Quantitative 4NT
Board: 135 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4♠ S	North: ♠ K1082 ♥ 973 ◆ Q106 ♣ Q104	South: ♠ AQ43 ♥ Q6 ♠ AKJ ♠ A973	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4♠ AP 1. Stayman
Board: 136 Dealer: N Vul: None North HCP: 20 South HCP: 14 Contract: 6N N	North: ♠ A10 ♥ Q9 ♠ AKQ97 ♣ AJ108	South: ♠ QJ4 ♥ AJ83 ♦ J62 ♠ KQ2	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 5NT Pass 6NT AP 1. Stayman
Board: 137 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 4N S	North: ♠ A86 ♥ A1065 ♦ Q104 ♣ J82	South: ♠ KQJ ♥ K98 ♠ AJ2 ♣ AQ104	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² AP 1. Stayman 2. Quantitative 4NT

Board: 138 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** A6 **♠** KJ72 Vul: Both Pass 3NT **♥** K83 **♥** A96 Pass 3♦ North HCP: 20 **♦** KQ10 **♦** 974 AP South HCP: 8 **♣** AKJ105 **♣** 972 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 133 Dealer: S Vul: None HCP: 21	★ KQJ▼ K72◆ AJ6◆ AK43	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: EW HCP: 11		The opponents are silent. Partner bids first.
Board: 135 Dealer: S Vul: Both HCP: 20	AQ43Q6AKJA973	The opponents are silent. You bid first.
Board: 136 Dealer: N Vul: None HCP: 14	♣ QJ4♥ AJ83◆ J62♣ KQ2	The opponents are silent. Partner bids first.
Board: 137 Dealer: S Vul: NS HCP: 20	★ KQJ▼ K98◆ AJ2◆ AQ104	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: Both HCP: 8	★ KJ72★ A96◆ 974◆ 972	The opponents are silent. Partner bids first.

Board: 133 Dealer: S Vul: None North HCP: 11 South HCP: 21 Contract: 6N S	North: ◆ 87 ▼ AJ43 ◆ KQ5 ◆ J865	South: ♠ KQJ ♥ K72 ♠ AJ6 ♠ AK43	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² Pass 6NT AP 1. Stayman 2. Quantitative 4NT
Board: 134 Dealer: N Vul: EW North HCP: 20 South HCP: 11 Contract: 6N N	North: ♠ AQ2 ♥ KQ10 ♠ A982 ♣ AJ6	South: ♣ J10 ▼ AJ82 ♣ 743 ♣ KQ105	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² Pass 6NT AP 1. Stayman 2. Quantitative 4NT
Board: 135 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 4♠ S	North: ♠ K1082 ♥ 973 ◆ Q106 ♣ Q104	South: ♠ AQ43 ♥ Q6 ♠ AKJ ♠ A973	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4♠ AP 1. Stayman
Board: 136 Dealer: N Vul: None North HCP: 20 South HCP: 14 Contract: 6N N	North: ♠ A10 ♥ Q9 ♠ AKQ97 ♣ AJ108	South: ♠ QJ4 ♥ AJ83 ♦ J62 ♠ KQ2	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 5NT Pass 6NT AP 1. Stayman
Board: 137 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 4N S	North: ♠ A86 ♥ A1065 ♦ Q104 ♣ J82	South: ♠ KQJ ♥ K98 ♠ AJ2 ♣ AQ104	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² AP 1. Stayman 2. Quantitative 4NT

Board: 138 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** A6 **♠** KJ72 Vul: Both Pass 3NT **♥** K83 **♥** A96 Pass 3♦ North HCP: 20 **♦** KQ10 **♦** 974 AP South HCP: 8 **♣** AKJ105 **♣** 972 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 139 Dealer: S Vul: None HCP: 10	♣ Q52♥ AJ75◆ 96♣ K753	The opponents are silent. Partner bids first.
Board: 140 Dealer: N Vul: None HCP: 20	▲ A7♥ AJ96◆ AK73♣ KJ7	The opponents are silent. You bid first.
Board: 141 Dealer: S Vul: Both HCP: 7	★ KJ9▼ K973◆ 8642◆ 107	The opponents are silent. Partner bids first.
Board: 142 Dealer: N Vul: EW HCP: 20	♠ A9♥ A84♠ AJ94♠ AK84	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: None HCP: 10		The opponents are silent. Partner bids first.
Board: 144 Dealer: N Vul: EW HCP: 20	▲ A54✓ AKJ7◆ A102◆ KJ3	The opponents are silent. You bid first.

Board: 139 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North: ♠ Q52 ♥ AJ75 ♦ 96 ♣ K753	South: ♠ AJ ♥ K9 ♠ AKQ104 ♣ QJ104	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 140 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North: ♠ A7 ♥ AJ96 ♠ AK73 ♣ KJ7	South: ♣ J1043 ♥ 42 ♦ J854 ♣ A62	Pass AP 1. Stay	North 2NT 3♥	Pass	
Board: 141 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 4♥ S	North: ♠ KJ9 ♥ K973 ♦ 8642 ♣ 107	South: ♠ A72 ♥ AQ86 ♠ AK9 ♣ A42	Pass Pass 1. Stay	4♥	East Pass AP	2NT
Board: 142 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 3N N	North: ♠ A9 ♥ A84 ♠ AJ94 ♣ AK84	South: ♠ K763 ▼ K92 ♠ K32 ♣ J53	West Pass AP 1. Stay		Pass	
Board: 143 Dealer: S Vul: None North HCP: 10 South HCP: 21 Contract: 3N S	North:	South: ♠ A53 ♥ AK4 ♠ AK9 ♠ K1053	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

West North East South Board: 144 South: North: 2NT Pass 3♣¹ Dealer: N **♦** A54 **♦** K82 Pass 3♥ Pass 4NT² Vul: EW ♥ AKJ7 **♥** Q862 North HCP: 20 AP ◆ A102 **♦** 843 South HCP: 11 1. Stayman ♣ KJ3 ♣ AQ4 Contract: 4N N 2. Quantitative 4NT

South hands (Practice Page)

Board: 139 Dealer: S Vul: None HCP: 20	▲ AJ▼ K9◆ AKQ104▲ QJ104	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: None HCP: 6	♣ J1043♥ 42◆ J854♣ A62	The opponents are silent. Partner bids first.
Board: 141 Dealer: S Vul: Both HCP: 21	A72✓ AQ86AK9A42	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: EW HCP: 10	★ K763★ K92★ K32★ J53	The opponents are silent. Partner bids first.
Board: 143 Dealer: S Vul: None HCP: 21	A53✓ AK4AK9▲ K1053	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: EW HCP: 11	★ K82♥ Q862◆ 843◆ AQ4	The opponents are silent. Partner bids first.

Board: 139 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 3N S	North: ♠ Q52 ♥ AJ75 ♦ 96 ♣ K753	South: ♠ AJ ♥ K9 ♠ AKQ104 ♣ QJ104	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 140 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North: ♠ A7 ♥ AJ96 ♠ AK73 ♣ KJ7	South: ♣ J1043 ♥ 42 ♦ J854 ♣ A62	Pass AP 1. Stay	North 2NT 3♥	Pass	
Board: 141 Dealer: S Vul: Both North HCP: 7 South HCP: 21 Contract: 4♥ S	North: ♠ KJ9 ♥ K973 ♦ 8642 ♣ 107	South: ♠ A72 ♥ AQ86 ♠ AK9 ♣ A42	Pass Pass 1. Stay	4♥	East Pass AP	2NT
Board: 142 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 3N N	North: ♠ A9 ♥ A84 ♠ AJ94 ♣ AK84	South: ♠ K763 ▼ K92 ♠ K32 ♣ J53	West Pass AP 1. Stay		Pass	
Board: 143 Dealer: S Vul: None North HCP: 10 South HCP: 21 Contract: 3N S	North:	South: ♠ A53 ♥ AK4 ♠ AK9 ♠ K1053	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

West North East South Board: 144 South: North: 2NT Pass 3♣¹ Dealer: N **♦** A54 **♦** K82 Pass 3♥ Pass 4NT² Vul: EW ♥ AKJ7 **♥** Q862 North HCP: 20 AP ◆ A102 **♦** 843 South HCP: 11 1. Stayman ♣ KJ3 ♣ AQ4 Contract: 4N N 2. Quantitative 4NT

North hands (Practice Page)

Board: 145 Dealer: S Vul: Both HCP: 9	♦ KQ74 ♥ 53 ♦ 1052 ♣ A952	The opponents are silent. Partner bids first.
Board: 146 Dealer: N Vul: NS HCP: 21	♠ AKJ4♥ AQ7♠ A85♠ K93	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: Both HCP: 10	★ K98▼ K1063◆ 96◆ KJ94	The opponents are silent. Partner bids first.
Board: 148 Dealer: N Vul: None HCP: 20	★ AKJ▼ K107◆ KQ976★ A2	East Doubles 3♦ if possible. You bid first.
Board: 149 Dealer: S Vul: NS HCP: 6	♦ 853 ♥ Q874 ♦ KJ5 ♣ 752	The opponents are silent. Partner bids first.
Board: 150 Dealer: N Vul: EW HCP: 20	★ AK94▼ AK63◆ AQ8◆ 85	West Doubles 3♣ if possible. You bid first.

Board: 145 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ KQ74 ♥ 53 • 1052 ♣ A952	South: ♠ A95 ♥ K97 ♠ AKQJ ♣ KJ8		North 3♣¹ 3NT	East Pass AP	2NT
Board: 146 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 4♠ N	North: ♠ AKJ4 ♥ AQ7 ♠ A85 ♠ K93	South: ♠ Q109 ▼ J986 ◆ J7 ♠ QJ87	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	3 ♣¹
Board: 147 Dealer: S Vul: Both North HCP: 10 South HCP: 21 Contract: 3N S	North: ♠ K98 ♥ K1063 ♦ 96 ♠ KJ94	South: ♠ A104 ♥ AJ ♠ AQ53 ♠ AQ85	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 148 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ AKJ ♥ K107 ♠ KQ976 ♣ A2	South: ♠ 642 ♥ A632 ♦ 104 ♣ J765	Pass AP 1. Stay	North 2NT 3 man	East Pass X	
Board: 149 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North: ♦ 853 ▼ Q874 • KJ5 ♣ 752	South: ♠ K1076 ▼ A3 ♠ AQ ♣ AQJ64	West Pass Pass 1. Stay	North 3♣¹ 3NT	East Pass AP	2NT

Board: 150
Dealer: N
Vul: EW
North HCP: 20
South HCP: 7
Contract: 4 S

North:

♠ AK94

♥ AK63

♠ AQ8

♠ 85

South:

♣ 72

♥ Q985

♦ K1075

♣ Q93

West North East South
2NT Pass 3♣¹
X 3NT² Pass 4♥
AP
1. Stayman
2. both majors

South hands (Practice Page)

Board: 145 Dealer: S Vul: Both HCP: 21	♠ A95♥ K97♠ AKQJ♠ KJ8	The opponents are silent. You bid first.
Board: 146 Dealer: N Vul: NS HCP: 7	♣ Q109♥ J986♦ J7♣ QJ87	The opponents are silent. Partner bids first.
Board: 147 Dealer: S Vul: Both HCP: 21	A104✓ AJAQ53AQ85	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: None HCP: 5	♠ 642♥ A632♦ 104♠ J765	East Doubles 3♦ if possible. Partner bids first.
Board: 149 Dealer: S Vul: NS HCP: 20	★ K1076★ A3◆ AQ◆ AQJ64	The opponents are silent. You bid first.
Board: 150 Dealer: N Vul: EW HCP: 7	♣72♥ Q985♦ K1075♣ Q93	West Doubles 3♣ if possible. Partner bids first.

Board: 145 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ KQ74 ♥ 53 • 1052 ♣ A952	South: ♠ A95 ♥ K97 ♠ AKQJ ♣ KJ8		North 3♣¹ 3NT	East Pass AP	2NT
Board: 146 Dealer: N Vul: NS North HCP: 21 South HCP: 7 Contract: 4♠ N	North: ♠ AKJ4 ♥ AQ7 ♠ A85 ♠ K93	South: ♠ Q109 ▼ J986 ◆ J7 ♠ QJ87	West Pass AP 1. Stay	North 2NT 3♠	East Pass Pass	3 ♣¹
Board: 147 Dealer: S Vul: Both North HCP: 10 South HCP: 21 Contract: 3N S	North: ♠ K98 ♥ K1063 ♦ 96 ♠ KJ94	South: ♠ A104 ♥ AJ ♠ AQ53 ♠ AQ85	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 148 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ AKJ ♥ K107 ♠ KQ976 ♣ A2	South: ♠ 642 ♥ A632 ♦ 104 ♣ J765	Pass AP 1. Stay	North 2NT 3 man	East Pass X	
Board: 149 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North: ♦ 853 ▼ Q874 • KJ5 ♣ 752	South: ♠ K1076 ▼ A3 ♠ AQ ♣ AQJ64	West Pass Pass 1. Stay	North 3♣¹ 3NT	East Pass AP	2NT

Board: 150
Dealer: N
Vul: EW
North HCP: 20
South HCP: 7
Contract: 4 S

North:

♠ AK94

♥ AK63

♠ AQ8

♠ 85

South:

♣ 72

♥ Q985

♦ K1075

♣ Q93

West North East South
2NT Pass 3♣¹
X 3NT² Pass 4♥
AP
1. Stayman
2. both majors

North hands (Practice Page)

Board: 151 Dealer: S Vul: Both HCP: 11	♣ Q105♥ A642◆ J86♣ A104	The opponents are silent. Partner bids first.
Board: 152 Dealer: N Vul: NS HCP: 20	★ A8♥ KJ62★ AQ★ AQ976	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: EW HCP: 10	♣ AJ7♥ 8763◆ J832♣ A5	The opponents are silent. Partner bids first.
Board: 154 Dealer: N Vul: Both HCP: 20	♠ AK♥ J84♦ KQ75♠ AK76	The opponents are silent. You bid first.
Board: 155 Dealer: S Vul: EW HCP: 11		The opponents are silent. Partner bids first.
Board: 156 Dealer: N Vul: None HCP: 20	♠ AK3♥ Q7♠ AKQ♠ Q10542	The opponents are silent. You bid first.

Board: 151 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6N S	North: ♠ Q105 ♥ A642 ♦ J86 ♠ A104	South: ♠ A8 ♥ Q3 ♠ AKQ2 ♠ KQ653	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² Pass 6NT AP 1. Stayman 2. Quantitative 4NT
Board: 152 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 6 N	North: ♠ A8 ♥ KJ62 ♠ AQ ♣ AQ976	South: ★ 2 ▼ Q753 ★ K1098 ★ K1042	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 6♥ AP 1. Stayman
Board: 153 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 4 S	North: ♠ AJ7 ♥ 8763 ♦ J832 ♠ A5	South: ♠ KQ ▼ AQJ2 ♠ AK105 ♣ J84	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4♥ AP 1. Stayman
Board: 154 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ AK ♥ J84 ♠ KQ75 ♣ AK76	South: ♣ J764 ♥ 1073 ♦ A643 ♣ 98	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman
Board: 155 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 6N S	North: ♠ J974 ♥ Q86 ♠ AQJ5 ♠ J4	South: ♠ AQ32 ♥ AK4 ♠ K932 ♠ A8	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² Pass 6NT AP 1. Stayman 2. Quantitative 4NT

Board: 156 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N

♠ AK3♥ Q7♠ AKQ♠ Q10542

North:

South:

♠ QJ74

♥ A1052

♠ 6543

♠ J

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

South hands (Practice Page)

Board: 151 Dealer: S Vul: Both HCP: 20	▲ A8♥ Q3◆ AKQ2◆ KQ653	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: NS HCP: 8	◆ 2♥ Q753◆ K1098◆ K1042	The opponents are silent. Partner bids first.
Board: 153 Dealer: S Vul: EW HCP: 20	★ KQ▼ AQJ2◆ AK105◆ J84	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: Both HCP: 5		The opponents are silent. Partner bids first.
Board: 155 Dealer: S Vul: EW HCP: 20	AQ32AK4K932A8	The opponents are silent. You bid first.
Board: 156 Dealer: N Vul: None HCP: 8	◆ QJ74 ▼ A1052 ◆ 6543 ◆ J	The opponents are silent. Partner bids first.

Board: 151 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6N S	North: ♠ Q105 ♥ A642 ♦ J86 ♠ A104	South: ♠ A8 ♥ Q3 ♠ AKQ2 ♠ KQ653	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² Pass 6NT AP 1. Stayman 2. Quantitative 4NT
Board: 152 Dealer: N Vul: NS North HCP: 20 South HCP: 8 Contract: 6 N	North: ♠ A8 ♥ KJ62 ♠ AQ ♣ AQ976	South: ★ 2 ▼ Q753 ★ K1098 ★ K1042	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 6♥ AP 1. Stayman
Board: 153 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 4 S	North: ♠ AJ7 ♥ 8763 ♦ J832 ♠ A5	South: ♠ KQ ▼ AQJ2 ♠ AK105 ♣ J84	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4♥ AP 1. Stayman
Board: 154 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ AK ♥ J84 ♠ KQ75 ♣ AK76	South: ♣ J764 ♥ 1073 ♦ A643 ♣ 98	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman
Board: 155 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 6N S	North: ♠ J974 ♥ Q86 ♠ AQJ5 ♠ J4	South: ♠ AQ32 ♥ AK4 ♠ K932 ♠ A8	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² Pass 6NT AP 1. Stayman 2. Quantitative 4NT

Board: 156 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N

♠ AK3♥ Q7♠ AKQ♠ Q10542

North:

South:

♠ QJ74

♥ A1052

♠ 6543

♠ J

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

North hands (Practice Page)

Board: 157 Dealer: S Vul: NS HCP: 7	★ 32▼ 8643◆ AQ95♣ J32	The opponents are silent. Partner bids first.
Board: 158 Dealer: N Vul: Both HCP: 20	AQJ10KJAJA9854	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: None HCP: 9	♦ 9762♥ AKQ10♦ 6532♠ 2	The opponents are silent. Partner bids first.
Board: 160 Dealer: N Vul: EW HCP: 21	★ A1042★ A64★ KJ3★ AKQ	The opponents are silent. You bid first.
Board: 161 Dealer: S Vul: NS HCP: 7	★ K932♥ J86◆ J986◆ Q10	The opponents are silent. Partner bids first.
Board: 162 Dealer: N Vul: EW HCP: 20	A74✓ K96A86AKQ4	The opponents are silent. You bid first.

Board: 157 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North: ♣ 32 ♥ 8643 ♠ AQ95 ♣ J32	South: ♠ A9 ♥ A107 ♠ K632 ♣ AKQ8	West North Pass 3♣¹ Pass 3NT 1. Stayman	East Pass AP	2NT
Board: 158 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4♠ N	North: ♠ AQJ10 ♥ KJ ♠ AJ ♣ A9854	South: ◆ 9652 ▼ A103 ◆ 10743 ◆ Q3	West North 2NT Pass 3♠ AP 1. Stayman	East Pass Pass	3 ♣¹
Board: 159 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 3N S	North: ◆ 9762 ▼ AKQ10 ◆ 6532 ◆ 2	South: ♠ A54 ♥ 53 ♠ AQ8 ♣ AKQJ3	West North Pass 3♣¹ Pass 3NT 1. Stayman	East Pass AP	2NT
Board: 160 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 3N N	North: ♠ A1042 ♥ A64 ♠ KJ3 ♣ AKQ	South:	West North 2NT Pass 3♣ AP 1. Stayman	Pass	
Board: 161 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4♠ N	North: ♠ K932 ♥ J86 ♦ J986 ♣ Q10	South: ♠ AQJ5 ♥ K932 ♠ AK4 ♣ A2	West North Pass 3♣¹ Pass 4♠ 1. Stayman 2. both majors		South 2NT 3NT ²

Board: 162 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** A74 **♦**832 Vul: EW Pass 3NT **♥** K96 **♥** AQ105 Pass 3♦ North HCP: 20 ♦ A86 **♦** 975 AP South HCP: 6 **♣** AKQ4 **♣** 762 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 157 Dealer: S Vul: NS HCP: 20	▲ A9✓ A107✓ K632▲ AKQ8	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: Both HCP: 6	♦ 9652♥ A103♦ 10743♠ Q3	The opponents are silent. Partner bids first.
Board: 159 Dealer: S Vul: None HCP: 20	A54▼ 53AQ8AKQJ3	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: EW HCP: 6	★73▼KQJ10◆972★7654	The opponents are silent. Partner bids first.
Board: 161 Dealer: S Vul: NS HCP: 21	♠ AQJ5♥ K932♦ AK4♠ A2	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: EW HCP: 6	★832★ AQ105★ 975★ 762	The opponents are silent. Partner bids first.

Board: 157 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North: ♣ 32 ♥ 8643 ♠ AQ95 ♣ J32	South: ♠ A9 ♥ A107 ♠ K632 ♣ AKQ8	West North Pass 3♣¹ Pass 3NT 1. Stayman	East Pass AP	2NT
Board: 158 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 4♠ N	North: ♠ AQJ10 ♥ KJ ♠ AJ ♣ A9854	South: ◆ 9652 ▼ A103 ◆ 10743 ◆ Q3	West North 2NT Pass 3♠ AP 1. Stayman	East Pass Pass	3 ♣¹
Board: 159 Dealer: S Vul: None North HCP: 9 South HCP: 20 Contract: 3N S	North: ◆ 9762 ▼ AKQ10 ◆ 6532 ◆ 2	South: ♠ A54 ♥ 53 ♠ AQ8 ♣ AKQJ3	West North Pass 3♣¹ Pass 3NT 1. Stayman	East Pass AP	2NT
Board: 160 Dealer: N Vul: EW North HCP: 21 South HCP: 6 Contract: 3N N	North: ♠ A1042 ♥ A64 ♠ KJ3 ♣ AKQ	South:	West North 2NT Pass 3♣ AP 1. Stayman	Pass	
Board: 161 Dealer: S Vul: NS North HCP: 7 South HCP: 21 Contract: 4♠ N	North: ♠ K932 ♥ J86 ♦ J986 ♣ Q10	South: ♠ AQJ5 ♥ K932 ♠ AK4 ♣ A2	West North Pass 3♣¹ Pass 4♠ 1. Stayman 2. both majors		South 2NT 3NT ²

Board: 162 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** A74 **♦**832 Vul: EW Pass 3NT **♥** K96 **♥** AQ105 Pass 3♦ North HCP: 20 ♦ A86 **♦** 975 AP South HCP: 6 **♣** AKQ4 **♣** 762 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 163 Dealer: S Vul: Both HCP: 5	♦ 873 ♥ Q1097 ♦ 98 ♣ K532	The opponents are silent. Partner bids first.
Board: 164 Dealer: N Vul: EW HCP: 20	AQ102♥ Q532A2AKJ	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: Both HCP: 12	★ A987★ K875★ Q10★ K53	The opponents are silent. Partner bids first.
Board: 166 Dealer: N Vul: None HCP: 20	★ KQ8▼ J4◆ AQ2◆ AKJ96	The opponents are silent. You bid first.
Board: 167 Dealer: S Vul: NS HCP: 10	★ K543♥ 93◆ Q83◆ KQ97	The opponents are silent. Partner bids first.
Board: 168 Dealer: N Vul: None HCP: 20	★ A74★ KJ9★ KQ9★ AK93	The opponents are silent. You bid first.

D 1162						
Board: 163 Dealer: S	North: ★ 873	South: ♠ AK92	West	North	East	South 2NT
Vul: Both North HCP: 5	♥ Q1097	♥ AJ5	Pass	3 ♣¹	Pass	3♠
South HCP: 21	♦ 98 • 1/522	◆ AJ76	Pass	3NT	AP	
Contract: 3N S	♣ K532	♣ A8	1. Stayı	man		
Board: 164	North:	South:	West	North		
Dealer: N	♠ AQ102	♦ KJ54	_	2NT		-
Vul: EW North HCP: 20	♥ Q532	♥ A6		$3NT^2$	Pass	6♠
South HCP: 11	◆ A2	♦ K43	AP			
Contract: 6♠ S	♣ AKJ	♣ 10974	 Stay both 			
			2. 00ui	IIIJ013		
Board: 165			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♦ A987 ♥ K875	♠ KQ6 ♥ AQ6	Pass	3 ♣¹	Pass	3♦
North HCP: 12	◆ Q10	◆ AK875	Pass	5NT	Pass	6NT
South HCP: 20 Contract: 6N S	♣ K53	♣ Q7	AP			
Contract. On S			1. Stayı	man		
Board: 166	No ath.		33 7	NT 4	П.	C 4
Dealer: N	North: ♠ KQ8	South:	West	North		
Vul: None	y J4	♦ J7 ∀ KQ95	Dogg	2NT 3♦	Pass	_
North HCP: 20	♦ AQ2	1054	Pass AP	3♥	Pass	3NT
South HCP: 8 Contract: 3N N	♣ AKJ96	♣ Q875	1. Stayı	man		
Contract: 51N IN			1. Sulyi	1241		
Board: 167	NI 4	0 4	West	North	Fact	South
Dealer: S	North: ♠ K543	South: ♠ A962	west	1 101111	Lasi	2NT
Vul: NS	♥ 93	▼ AK10	Pass	3♣ ¹	Pass	
North HCP: 10 South HCP: 20	♦ Q83	♦ A74	Pass	6NT	AP	
Contract: 6N S	♣ KQ97	♣ AJ5	1. Stayı		-	
Comment of the			•			

Board: 168 Dealer: N	North: ♠ A74	South: ♠ QJ109	West	North 2NT	East Pass	
Vul: None North HCP: 20 South HCP: 10	♥ KJ9 ♦ KQ9	₹ 742★ AJ5	Pass AP	3♦		3NT
Contract: 3N N	♣ AK93	♣ Q62	1. Stay	man		

South hands (Practice Page)

Board: 163 Dealer: S Vul: Both HCP: 21	♠ AK92♥ AJ5♠ AJ76♠ A8	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: EW HCP: 11	★ KJ54★ A6★ K43★ 10974	The opponents are silent. Partner bids first.
Board: 165 Dealer: S Vul: Both HCP: 20	★ KQ6★ AQ6★ AK875★ Q7	The opponents are silent. You bid first.
Board: 166 Dealer: N Vul: None HCP: 8	▶ J7♥ KQ95◆ 1054◆ Q875	The opponents are silent. Partner bids first.
Board: 167 Dealer: S Vul: NS HCP: 20	A962✓ AK10A74AJ5	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: None HCP: 10	♣ QJ109♥ 742♦ AJ5♣ Q62	The opponents are silent. Partner bids first.

D 1162						
Board: 163 Dealer: S	North: ★ 873	South: ♠ AK92	West	North	East	South 2NT
Vul: Both North HCP: 5	♥ Q1097	♥ AJ5	Pass	3 ♣¹	Pass	3♠
South HCP: 21	♦ 98 • 1/522	◆ AJ76	Pass	3NT	AP	
Contract: 3N S	♣ K532	♣ A8	1. Stayı	man		
Board: 164	North:	South:	West	North		
Dealer: N	♠ AQ102	♦ KJ54	_	2NT		-
Vul: EW North HCP: 20	♥ Q532	♥ A6		$3NT^2$	Pass	6♠
South HCP: 11	◆ A2	♦ K43	AP			
Contract: 6♠ S	♣ AKJ	♣ 10974	 Stay both 			
			2. 00ui	IIIJ013		
Board: 165			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♦ A987 ♥ K875	♠ KQ6 ♥ AQ6	Pass	3 ♣¹	Pass	3♦
North HCP: 12	◆ Q10	◆ AK875	Pass	5NT	Pass	6NT
South HCP: 20 Contract: 6N S	♣ K53	♣ Q7	AP			
Contract. On S			1. Stayı	man		
Board: 166	No ath.		33 7	NT 4	П.	C 4
Dealer: N	North: ♠ KQ8	South:	West	North		
Vul: None	y J4	♦ J7 ∀ KQ95	Dogg	2NT 3♦	Pass	_
North HCP: 20	♦ AQ2	1054	Pass AP	3♥	Pass	3NT
South HCP: 8 Contract: 3N N	♣ AKJ96	♣ Q875	1. Stayı	man		
Contract: 51N IN			1. Sulyi	1241		
Board: 167	NI 4	0 4	West	North	Fact	South
Dealer: S	North: ♠ K543	South: ♠ A962	west	1 101111	Lasi	2NT
Vul: NS	♥ 93	▼ AK10	Pass	3♣ ¹	Pass	
North HCP: 10 South HCP: 20	♦ Q83	♦ A74	Pass	6NT	AP	
Contract: 6N S	♣ KQ97	♣ AJ5	1. Stayı		-	
Comment of the			•			

Board: 168 Dealer: N	North: ♠ A74	South: ♠ QJ109	West	North 2NT	East Pass	
Vul: None North HCP: 20 South HCP: 10	♥ KJ9 ♦ KQ9	₹ 742★ AJ5	Pass AP	3♦		3NT
Contract: 3N N	♣ AK93	♣ Q62	1. Stay	man		

North hands (Practice Page)

Board: 169 Dealer: S Vul: EW HCP: 6	◆98♥ K964◆6543◆ K43	The opponents are silent. Partner bids first.
Board: 170 Dealer: N Vul: None HCP: 20	◆ 98♥ AK◆ AKQ63◆ KJ104	The opponents are silent. You bid first.
Board: 171 Dealer: S Vul: EW HCP: 6	108731065Q64A42	The opponents are silent. Partner bids first.
Board: 172 Dealer: N Vul: Both HCP: 21	AJ65✓ AQ8AQ84A6	The opponents are silent. You bid first.
Board: 173 Dealer: S Vul: None HCP: 7		The opponents are silent. Partner bids first.
Board: 174 Dealer: N Vul: EW HCP: 21	AK4✓ A54✓ A103✓ AQ96	The opponents are silent. You bid first.

Board: 169 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 4♥ S	North:	South: ♠ AKQ ♥ AQJ10 ♠ A8 ♣ J652	West Pass Pass 1. Stay	4♥	East Pass AP	2NT
Board: 170 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North: ◆ 98 ▼ AK ◆ AKQ63 ◆ KJ104	South: ♠ 1074 ♥ Q1096 ♦ 854 ♠ A97	West Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 171 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North: • 10873 • 1065 • Q64 • A42	South: ♠ KJ4 ♥ AK3 ♠ KJ9 ♣ KQ96	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 172 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 4♠ N	North: ♠ AJ65 ♥ AQ8 ♠ AQ84 ♣ A6	South: ♠ K1082 ♥ K763 ♦ 1052 ♣ 73	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 ♣¹
Board: 173 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:	South: ♠ A4 ♥ A3 ♠ KQ85 ♣ AQJ32	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 174 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** AK4 **♦** J87 Vul: EW Pass 3NT **♥** A54 **♥** KQ109 Pass 3♦ North HCP: 21 ♦ A103 **♦** Q6 AP South HCP: 9 **♣** AQ96 **♣** J1074 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 169 Dealer: S Vul: EW HCP: 21	★ AKQ▼ AQJ10◆ A8★ J652	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: None HCP: 6	1074✓ Q1096854A97	The opponents are silent. Partner bids first.
Board: 171 Dealer: S Vul: EW HCP: 20	★ KJ4★ AK3★ KJ9★ KQ96	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: Both HCP: 6	★ K1082★ K763★ 1052★ 73	The opponents are silent. Partner bids first.
Board: 173 Dealer: S Vul: None HCP: 20	★ A4★ A3★ KQ85★ AQJ32	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: EW HCP: 9	▶ J87♥ KQ109◆ Q6♣ J1074	The opponents are silent. Partner bids first.

Board: 169 Dealer: S Vul: EW North HCP: 6 South HCP: 21 Contract: 4♥ S	North:	South: ♠ AKQ ♥ AQJ10 ♠ A8 ♣ J652	West Pass Pass 1. Stay	4♥	East Pass AP	2NT
Board: 170 Dealer: N Vul: None North HCP: 20 South HCP: 6 Contract: 3N N	North: ◆ 98 ▼ AK ◆ AKQ63 ◆ KJ104	South: ♠ 1074 ♥ Q1096 ♦ 854 ♠ A97	West Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 171 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North: • 10873 • 1065 • Q64 • A42	South: ♠ KJ4 ♥ AK3 ♠ KJ9 ♣ KQ96	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 172 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 4♠ N	North: ♠ AJ65 ♥ AQ8 ♠ AQ84 ♣ A6	South: ♠ K1082 ♥ K763 ♦ 1052 ♣ 73	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 ♣¹
Board: 173 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:	South: ♠ A4 ♥ A3 ♠ KQ85 ♣ AQJ32	West Pass Pass 1. Stay	3NT	East Pass AP	2NT

Board: 174 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** AK4 **♦** J87 Vul: EW Pass 3NT **♥** A54 **♥** KQ109 Pass 3♦ North HCP: 21 ♦ A103 **♦** Q6 AP South HCP: 9 **♣** AQ96 **♣** J1074 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 175 Dealer: S Vul: Both HCP: 6	♦ 932♥ K987♦ J2♦ Q543	The opponents are silent. Partner bids first.
Board: 176 Dealer: N Vul: None HCP: 20	★ AKQ7★ K8★ K972★ KQ6	West Bids 4♥ if possible. You bid first.
Board: 177 Dealer: S Vul: Both HCP: 12	★ A987▼ 1065◆ A92◆ KJ6	The opponents are silent. Partner bids first.
Board: 178 Dealer: N Vul: None HCP: 20	♣ 87♥ KJ7♦ AK2♣ AKQ96	The opponents are silent. You bid first.
Board: 179 Dealer: S Vul: NS HCP: 17	♣ QJ2♥ AKQ8◆ QJ5♣ Q107	The opponents are silent. Partner bids first.
Board: 180 Dealer: N Vul: Both HCP: 20	♣ Q9♥ AK98◆ A962♣ AK8	The opponents are silent. You bid first.

Board: 175 Dealer: S	North: ♠ 932	South: ♠ K1087	West	North	East	South 2NT
Vul: Both North HCP: 6 South HCP: 21 Contract: 3N S	▼ K987 ◆ J2 • Q543	▼ A104 ◆ AK105 ♣ AK	Pass Pass 1. Stay	3♣¹ 3NT man	Pass AP	3♠
Board: 176 Dealer: N Vul: None	North: ♠ AKQ7	South: ♠ 6543	West	North 2NT	East Pass	
North HCP: 20 South HCP: 5 Contract: 4 VX W	★ K8★ K972★ KQ6	▼ 109◆ A865◆ J42	4 ♥ AP 1. Stay	Pass man	Pass	XA
Board: 177	North:	South:	West	North	East	South 2NT
Dealer: S Vul: Both North HCP: 12 South HCP: 21 Contract: 6N S	▲ A987▼ 1065◆ A92♣ KJ6	★ KJ6▼ AQ7◆ KQ★ AQ973	Pass Pass AP	5NT	Pass Pass	3 ♦ 6NT
Connact. On S			1. Stay	man		
Board: 178 Dealer: N Vul: None	North: ♠ 87	South: ★ K1064	West	North 2NT	East Pass	
North HCP: 20 South HCP: 5 Contract: 3N N	★ KJ7★ AK2★ AKQ96	▼ 1093 ◆ Q843 ♣ 105	Pass AP 1. Stay	3♦ man	Pass	3NT
Board: 179 Dealer: S	North: ♠ QJ2	South: ♠ AK6	West	North	East	South 2NT
Vul: NS North HCP: 17 South HCP: 21 Contract: 6N S	✓ AKQ8✓ QJ5✓ Q107	▼ 10632◆ AK10◆ AK9	Pass Pass 1. Stay	3 ♣ ¹ 6NT	Pass AP	3♥

Board: 180 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** Q9 **♠** KJ85 Vul: Both **♥** AK98 Pass 3NT **♥** QJ5 Pass 3♥ North HCP: 20 **♦** J75 ♦ A962 AP South HCP: 10 **♣** Q92 ♣ AK8 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 175 ♠ K1087 Dealer: S ▼ A104 The opponents are s	silent.
Vul: Both HCP: 21	
Board: 176 ♠ 6543 Dealer: N ▼ 109 Vul: None ♦ A865 HCP: 5 ♣ J42 West Bids 4♥ if post	ssible.
Board: 177	silent.
Board: 178	silent.
Board: 179	silent.
Board: 180 ♠ KJ85 Dealer: N ♥ QJ5 Vul: Both HCP: 10 ♠ Q92 The opponents are so the second s	silent.

Board: 175 Dealer: S	North: ♠ 932	South: ♠ K1087	West	North	East	South 2NT
Vul: Both North HCP: 6 South HCP: 21 Contract: 3N S	★ K987★ J2♣ Q543	♥ A104 ♦ AK105 ♣ AK	Pass Pass 1. Stay	3♣¹ 3NT man	Pass AP	3♠
Board: 176 Dealer: N Vul: None	North: ♠ AKQ7	South: ♠ 6543	West	North 2NT	East Pass	
North HCP: 20 South HCP: 5 Contract: 4 VX W	 K8 K972 KQ6	▼ 109◆ A865◆ J42	4 ♥ AP 1. Stay	Pass man	Pass	XA
Board: 177	North:	South:	West	North	East	
Dealer: S Vul: Both North HCP: 12 South HCP: 21 Contract: 6N S	▲ A987▼ 1065◆ A92♣ KJ6	★ KJ6▼ AQ7◆ KQ★ AQ973	Pass Pass AP 1. Stay	5NT	Pass Pass	2NT 3♦ 6NT
			1. Suly			
Board: 178 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ 87	South: ♠ K1064	West	North 2NT	East Pass	
	♥ KJ7 ♦ AK2 ♣ AKQ96	▼ 1093 ◆ Q843 ♣ 105	Pass AP 1. Stay	3♦ man	Pass	3NT
Board: 179 Dealer: S	North: ♠ QJ2	South: ♠ AK6	West	North	East	South 2NT
Vul: NS North HCP: 17 South HCP: 21 Contract: 6N S	✓ AKQ8✓ QJ5✓ Q107	▼ 10632◆ AK10◆ AK9	Pass Pass 1. Stay	3♣¹ 6NT	Pass AP	3♥

Board: 180 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** Q9 **♠** KJ85 Vul: Both **♥** AK98 Pass 3NT **♥** QJ5 Pass 3♥ North HCP: 20 **♦** J75 ♦ A962 AP South HCP: 10 **♣** Q92 ♣ AK8 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 181 Dealer: S Vul: Both HCP: 5	◆ Q874♥ 62◆ K986◆ 987	The opponents are silent. Partner bids first.
Board: 182 Dealer: N Vul: NS HCP: 20	★ K62▼ AK104◆ KQ4◆ AJ4	The opponents are silent. You bid first.
Board: 183 Dealer: S Vul: Both HCP: 10	♦ K7 ♥ 9654 ♦ K108 ♣ KJ97	The opponents are silent. Partner bids first.
Board: 184 Dealer: N Vul: EW HCP: 20	♣ Q52♥ AKJ◆ AQ9♣ KJ96	The opponents are silent. You bid first.
Board: 185 Dealer: S Vul: None HCP: 9	♠ 632♥ KQ54♦ J1042♠ QJ	The opponents are silent. Partner bids first.
Board: 186 Dealer: N Vul: Both HCP: 20	AK85KQ97A94A6	West Doubles 3♣ if possible. East Bids XN if possible. You bid first.

Board: 181 Dealer: S Vul: Both North HCP: 5	North: ♠ Q874 ♥ 62 ♦ K986	South: ♠ A65 ▼ AK43 ♠ Q75	West Pass Pass	North 3♣¹ 3NT	East Pass AP	2NT
South HCP: 20 Contract: 3N S	♣ 987	♣ AK2	1. Stay		711	
Board: 182 Dealer: N Vul: NS	North: ♠ K62	South: ◆ 94	West	North 2NT	East Pass	
North HCP: 20 South HCP: 6	✓ AK104✓ KQ4	♥ QJ53 ♦ 9732	Pass AP	3♥	Pass	4♥
Contract: 4♥ N	♣ AJ4	♣ K83	1. Stay	man		
Board: 183 Dealer: S Vul: Both	North: ♠ K7	South: ♠ AJ6	West	North	East	South 2NT
North HCP: 10	♥ 9654 ♦ K108	★ AK8★ A632		3♣¹	Pass	3♦
South HCP: 20 Contract: 3N S	♦ KJ97	◆ A103	Pass 1. Stay	3NT man	AP	
Board: 184 Dealer: N	North: ♠ Q52	South: ♠ A4	West	North 2NT	East Pass	
Vul: EW North HCP: 20 South HCP: 7	♥ AKJ • AQ9	▼ 10853 ◆ K1086	Pass AP	3♦	Pass	3NT
Contract: 3N N	♣ KJ96	♣ 1043	1. Stay	man		
Board: 185 Dealer: S	North: ♠ 632	South: ♠ AQ109	West	North	East	South 2NT
Vul: None North HCP: 9 South HCP: 20 Contract: 3N S	♥ KQ54 ♦ J1042 ♣ QJ	★ A10★ K7★ AK532	Pass Pass 1. Stay	3NT	Pass AP	3♠

Board: 186 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 3NX N

North: South:

♠ AK85

♠ W KQ97

♠ A94

♠ A6

♠ Q873

West North East South 2NT Pass $3 \clubsuit^1$ X $3NT^2$ XN^2 AP 1. Stayman

Stayman
 both majors

South hands (Practice Page)

Board: 181 Dealer: S Vul: Both HCP: 20	▲ A65♥ AK43◆ Q75▲ AK2	The opponents are silent. You bid first.
Board: 182 Dealer: N Vul: NS HCP: 6	◆ 94♥ QJ53◆ 9732◆ K83	The opponents are silent. Partner bids first.
Board: 183 Dealer: S Vul: Both HCP: 20	▲ AJ6✔ AK8◆ A632◆ A103	The opponents are silent. You bid first.
Board: 184 Dealer: N Vul: EW HCP: 7	★ A4▼ 10853◆ K1086◆ 1043	The opponents are silent. Partner bids first.
Board: 185 Dealer: S Vul: None HCP: 20	AQ109✓ A10✓ K7✓ AK532	The opponents are silent. You bid first.
Board: 186 Dealer: N Vul: Both HCP: 6	◆ 9◆ 8532◆ KJ32◆ Q873	West Doubles 3♣ if possible. East Bids XN if possible. Partner bids first.

Board: 181 Dealer: S Vul: Both North HCP: 5	North: ♠ Q874 ♥ 62 ♦ K986	South: ♠ A65 ▼ AK43 ♠ Q75	West Pass Pass	North 3♣¹ 3NT	East Pass AP	2NT
South HCP: 20 Contract: 3N S	♣ 987	♣ AK2	1. Stay		711	
Board: 182 Dealer: N Vul: NS	North: ♠ K62	South: ◆ 94	West	North 2NT	East Pass	
North HCP: 20 South HCP: 6	✓ AK104✓ KQ4	♥ QJ53 ♦ 9732	Pass AP	3♥	Pass	4♥
Contract: 4♥ N	♣ AJ4	♣ K83	1. Stay	man		
Board: 183 Dealer: S Vul: Both	North: ♠ K7	South: ♠ AJ6	West	North	East	South 2NT
North HCP: 10	♥ 9654 ♦ K108	★ AK8★ A632		3♣¹	Pass	3♦
South HCP: 20 Contract: 3N S	♦ KJ97	◆ A103	Pass 1. Stay	3NT man	AP	
Board: 184 Dealer: N	North: ♠ Q52	South: ♠ A4	West	North 2NT	East Pass	
Vul: EW North HCP: 20 South HCP: 7	♥ AKJ • AQ9	▼ 10853 ◆ K1086	Pass AP	3♦	Pass	3NT
Contract: 3N N	♣ KJ96	♣ 1043	1. Stay	man		
Board: 185 Dealer: S	North: ♠ 632	South: ♠ AQ109	West	North	East	South 2NT
Vul: None North HCP: 9 South HCP: 20 Contract: 3N S	♥ KQ54 ♦ J1042 ♣ QJ	★ A10★ K7★ AK532	Pass Pass 1. Stay	3NT	Pass AP	3♠

Board: 186 Dealer: N Vul: Both North HCP: 20 South HCP: 6 Contract: 3NX N

North: South:

♠ AK85

♠ W KQ97

♠ A94

♠ A6

♠ Q873

West North East South 2NT Pass $3 \clubsuit^1$ X $3NT^2$ XN^2 AP 1. Stayman

Stayman
 both majors

North hands (Practice Page)

Board: 187 Dealer: S Vul: NS HCP: 6		The opponents are silent. Partner bids first.
Board: 188 Dealer: N Vul: EW HCP: 21	▲ AJ65✔ AJ53◆ A3▲ AK10	The opponents are silent. You bid first.
Board: 189 Dealer: S Vul: Both HCP: 6	109637542AQ765	The opponents are silent. Partner bids first.
Board: 190 Dealer: N Vul: None HCP: 20	▲ AJ53✔ AKQ4◆ K84♣ K2	The opponents are silent. You bid first.
Board: 191 Dealer: S Vul: EW HCP: 9	★ A1082★ K63★ 108★ Q974	The opponents are silent. Partner bids first.
Board: 192 Dealer: N Vul: Both HCP: 20	★ AK10▼ AKQJ◆ QJ3◆ 842	The opponents are silent. You bid first.

Board: 187 Dealer: S Vul: NS North HCP: 6 South HCP: 21 Contract: 3N S	North:	South: ♠ AKQ ♥ A65 ♠ AQ74 ♣ Q108	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman
Board: 188 Dealer: N Vul: EW North HCP: 21 South HCP: 10 Contract: 4♠ S	North: ♠ AJ65 ♥ AJ53 ♠ A3 ♠ AK10	South: ♠ K874 ▼ K8 ◆ QJ82 ♣ J82	West North East South 2NT Pass 3♣¹ Pass 3NT² Pass 4♣ AP 1. Stayman 2. both majors
Board: 189 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 3N S	North: ♠ 10963 ♥ 7542 ♠ A ♣ Q765	South: ♠ AJ2 ♥ AQ8 ♠ KQJ105 ♣ K4	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman
Board: 190 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ AJ53 ♥ AKQ4 ♠ K84 ♠ K2	South: ♠ K64 ▼ J875 • 1053 ♣ J85	West North East South 2NT Pass 3♣¹ Pass 3NT² AP 1. Stayman 2. both majors
Board: 191 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ A1082 ♥ K63 ♦ 108 ♠ Q974	South: ♠ KQ ♥ AQJ ♠ KQ764 ♣ A32	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman

Board: 192 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AK10 **♠** QJ Vul: Both **♥** AKQJ **v** 10743 Pass 3♥ Pass 4♥ North HCP: 20 ♦ QJ3 ♦ A962 AP South HCP: 9 **♣** 842 **♣** Q103 1. Stayman Contract: 4♥ N

South hands (Practice Page)

Board: 187 Dealer: S Vul: NS HCP: 21	★ AKQ▼ A65★ AQ74★ Q108	The opponents are silent. You bid first.
Board: 188 Dealer: N Vul: EW HCP: 10	★ K874★ K8◆ QJ82◆ J82	The opponents are silent. Partner bids first.
Board: 189 Dealer: S Vul: Both HCP: 20	AJ2AQ8KQJ105K4	The opponents are silent. You bid first.
Board: 190 Dealer: N Vul: None HCP: 5	★ K64♥ J875♦ 1053♣ J85	The opponents are silent. Partner bids first.
Board: 191 Dealer: S Vul: EW HCP: 21	★ KQ▼ AQJ◆ KQ764◆ A32	The opponents are silent. You bid first.
Board: 192 Dealer: N Vul: Both HCP: 9	♣ QJ ♥ 10743 ♦ A962 ♣ Q103	The opponents are silent. Partner bids first.

Board: 187 Dealer: S Vul: NS North HCP: 6 South HCP: 21 Contract: 3N S	North:	South: ♠ AKQ ♥ A65 ♠ AQ74 ♣ Q108	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman
Board: 188 Dealer: N Vul: EW North HCP: 21 South HCP: 10 Contract: 4♠ S	North: ♠ AJ65 ♥ AJ53 ♠ A3 ♠ AK10	South: ♠ K874 ▼ K8 ◆ QJ82 ♣ J82	West North East South 2NT Pass 3♣¹ Pass 3NT² Pass 4♣ AP 1. Stayman 2. both majors
Board: 189 Dealer: S Vul: Both North HCP: 6 South HCP: 20 Contract: 3N S	North: ♠ 10963 ♥ 7542 ♠ A ♣ Q765	South: ♠ AJ2 ♥ AQ8 ♠ KQJ105 ♣ K4	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman
Board: 190 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ AJ53 ♥ AKQ4 ♠ K84 ♠ K2	South: ♠ K64 ▼ J875 • 1053 ♣ J85	West North East South 2NT Pass 3♣¹ Pass 3NT² AP 1. Stayman 2. both majors
Board: 191 Dealer: S Vul: EW North HCP: 9 South HCP: 21 Contract: 3N S	North: ♠ A1082 ♥ K63 ♦ 108 ♠ Q974	South: ♠ KQ ♥ AQJ ♠ KQ764 ♣ A32	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman

Board: 192 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AK10 **♠** QJ Vul: Both **♥** AKQJ **v** 10743 Pass 3♥ Pass 4♥ North HCP: 20 ♦ QJ3 ♦ A962 AP South HCP: 9 **♣** 842 **♣** Q103 1. Stayman Contract: 4♥ N

North hands (Practice Page)

Board: 193 Dealer: S Vul: None HCP: 8		The opponents are silent. Partner bids first.
Board: 194 Dealer: N Vul: NS HCP: 20	★ A63★ AK5★ AJ6★ A1082	The opponents are silent. You bid first.
Board: 195 Dealer: S Vul: EW HCP: 7	★ A1087♥ 9643♦ 75★ K93	East Doubles 3♣ if possible. Partner bids first.
Board: 196 Dealer: N Vul: None HCP: 20	♣ Q82♥ AQ9♦ AKJ♣ A963	West Doubles 3♣ if possible. You bid first.
Board: 197 Dealer: S Vul: EW HCP: 7	★ 10432★ AQ4★ J932★ 87	East Doubles 3♣ if possible. Partner bids first.
Board: 198 Dealer: N Vul: Both HCP: 21	AQ3AK104KJ86A9	The opponents are silent. You bid first.

Board: 193 Dealer: S	North: ♠ J1084	South: ♠ AK63	West	North	East	South 2NT
Vul: None North HCP: 8 South HCP: 20 Contract: 4♠ S	◆ 63 ◆ QJ92 ◆ A109	✓ K97◆ AK4◆ K82	Pass Pass 1. Stay	3 ♣ ¹ 4 ♠	Pass AP	3♠
Contract: 42 S			1. Suly	ii w ii		
Board: 194 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: NS North HCP: 20	★ A63▼ AK5◆ AJ6	◆ 75 ♥ QJ103 ♦ 932	Pass AP	3 ♦		3NT
South HCP: 6 Contract: 3N N	♣ A1082	♣ QJ93	1. Stay	man		
Board: 195	North:	South:	West	North	East	South 2NT
Dealer: S Vul: EW	A1087 ♥ 9643	MAKQJ	Pass Pass	3♣¹ 4♣²	X Pass	3♥
North HCP: 7 South HCP: 20	◆ 75 ◆ K93	◆ AK106 ◆ 1082	AP		1 055	7*
Contract: 4♥ S			1. Stay 2. limit	man raise or	better	in 💙
Board: 196 Dealer: N	North: ♠ Q82	South:	West	North 2NT	East Pass	
Vul: None North HCP: 20	♥ AQ9 ♦ AKJ	★ J765 ∀ KJ8	X	Pass 3NT	Pass	3♠
South HCP: 7 Contract: 3N N	♣ A963	◆ Q853 ♣ 74	1. Stay		All	
Board: 197 Dealer: S	North: ♠ 10432	South: ♠ AJ	West	North	East	South 2NT
Vul: EW North HCP: 7	♥ AQ4	♥ K6		3♣ ¹	X	3♦
South HCP: 20	◆ J932 ◆ 87	♦ AKQ76	Pass	3NT	AP	

Board: 198 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AQ3 **♦** KJ42 Vul: Both Pass 3NT **♥** AK104 **y** J6 Pass 3♥ North HCP: 21 **♦** KJ86 **♦** Q53 AP South HCP: 10 **♣** A9 **♣** K1065 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 193 Dealer: S Vul: None HCP: 20	★ AK63★ K97★ AK4★ K82	The opponents are silent. You bid first.
Board: 194 Dealer: N Vul: NS HCP: 6	★75♥QJ103◆932◆QJ93	The opponents are silent. Partner bids first.
Board: 195 Dealer: S Vul: EW HCP: 20	★ K9★ AKQJ◆ AK106◆ 1082	East Doubles 3♣ if possible. You bid first.
Board: 196 Dealer: N Vul: None HCP: 7	▶ J765♥ KJ8◆ Q853♣ 74	West Doubles 3♣ if possible. Partner bids first.
Board: 197 Dealer: S Vul: EW HCP: 20	▲ AJ♥ K6◆ AKQ76▲ QJ93	East Doubles 3♣ if possible. You bid first.
Board: 198 Dealer: N Vul: Both HCP: 10	★ KJ42♥ J6◆ Q53★ K1065	The opponents are silent. Partner bids first.

Board: 193 Dealer: S	North: ♠ J1084	South: ♠ AK63	West	North	East	South 2NT
Vul: None North HCP: 8 South HCP: 20 Contract: 4♠ S	◆ 63 ◆ QJ92 ◆ A109	✓ K97◆ AK4◆ K82	Pass Pass 1. Stay	3 ♣ ¹ 4 ♠	Pass AP	3♠
Contract: 42 S			1. Suly	ii w ii		
Board: 194 Dealer: N	North:	South:	West	North 2NT	East Pass	
Vul: NS North HCP: 20	★ A63▼ AK5◆ AJ6	◆ 75 ♥ QJ103 ♦ 932	Pass AP	3 ♦		3NT
South HCP: 6 Contract: 3N N	♣ A1082	♣ QJ93	1. Stay	man		
Board: 195	North:	South:	West	North	East	South 2NT
Dealer: S Vul: EW	A1087 ♥ 9643	MAKQJ	Pass Pass	3♣¹ 4♣²	X Pass	3♥
North HCP: 7 South HCP: 20	◆ 75 ◆ K93	◆ AK106 ◆ 1082	AP		1 055	7*
Contract: 4♥ S			1. Stay 2. limit	man raise or	better	in 💙
Board: 196 Dealer: N	North: ♠ Q82	South:	West	North 2NT	East Pass	
Vul: None North HCP: 20	♥ AQ9 ♦ AKJ	★ J765 ∀ KJ8	X	Pass 3NT	Pass	3♠
South HCP: 7 Contract: 3N N	♣ A963	◆ Q853 ♣ 74	1. Stay		All	
Board: 197 Dealer: S	North: ♠ 10432	South: ♠ AJ	West	North	East	South 2NT
Vul: EW North HCP: 7	♥ AQ4	♥ K6		3♣ ¹	X	3♦
South HCP: 20	◆ J932 ◆ 87	♦ AKQ76	Pass	3NT	AP	

Board: 198 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AQ3 **♦** KJ42 Vul: Both Pass 3NT **♥** AK104 **y** J6 Pass 3♥ North HCP: 21 **♦** KJ86 **♦** Q53 AP South HCP: 10 **♣** A9 **♣** K1065 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 199 Dealer: S Vul: EW HCP: 5	★ 7432♥ J75★ 764♣ A76	The opponents are silent. Partner bids first.
Board: 200 Dealer: N Vul: Both HCP: 21	♠ AKJ6♥ J5♦ KJ63♠ AKJ	The opponents are silent. You bid first.
Board: 201 Dealer: S Vul: NS HCP: 7	♠ 643♥ Q1075♠ A976♠ J9	The opponents are silent. Partner bids first.
Board: 202 Dealer: N Vul: Both HCP: 20	♠ AK♥ A643♠ QJ43♠ AQ2	The opponents are silent. You bid first.
Board: 203 Dealer: S Vul: None HCP: 7		The opponents are silent. Partner bids first.
Board: 204 Dealer: N Vul: NS HCP: 21	♠ AQJ3♥ A7♠ KQ♠ KQ962	The opponents are silent. You bid first.

Board: 199 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 3N S	North: ♠ 7432 ♥ J75 ♠ 764 ♣ A76	South: ♠ AK ♥ AK32 ♠ KJ1032 ♠ K9	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 3NT AP 1. Stayman
Board: 200 Dealer: N Vul: Both North HCP: 21 South HCP: 12 Contract: 7♠ N	North:	South: ♠ Q982 ♥ AQ62 ♠ A1082 ♠ 3	West North East South 2NT Pass 3♣¹ Pass 3♠ Pass 7♠ AP 1. Stayman
Board: 201 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North: ♠ 643 ♥ Q1075 ♠ A976 ♣ J9	South: ♠ AKJ ♥ A6 ♠ KQJ10 ♠ Q842	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman
Board: 202 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 N	North: ♠ AK ♥ A643 ♠ QJ43 ♣ AQ2	South:	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4♥ AP 1. Stayman
Board: 203 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:	South: ♠ K63 ▼ A3 ♠ AK103 ♠ KQJ7	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman

Board: 204 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AQJ3 **★** K976 Vul: NS **♥** A7 **♥** K4 Pass 3♠ Pass 4♠ North HCP: 21 ♦ KQ **♦** 10862 AP South HCP: 6 **♣** KQ962 **♣** 843 1. Stayman Contract: 4♠ N

South hands (Practice Page)

Board: 199 Dealer: S Vul: EW HCP: 21	♠ AK♥ AK32♠ KJ1032♠ K9	The opponents are silent. You bid first.
Board: 200 Dealer: N Vul: Both HCP: 12	♣ Q982♥ AQ62◆ A1082♣ 3	The opponents are silent. Partner bids first.
Board: 201 Dealer: S Vul: NS HCP: 20	★ AKJ★ A6★ KQJ10★ Q842	The opponents are silent. You bid first.
Board: 202 Dealer: N Vul: Both HCP: 7		The opponents are silent. Partner bids first.
Board: 203 Dealer: S Vul: None HCP: 20	★ K63★ A3◆ AK103◆ KQJ7	The opponents are silent. You bid first.
Board: 204 Dealer: N Vul: NS HCP: 6	★K976★K4★ 10862★ 843	The opponents are silent. Partner bids first.

Board: 199 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 3N S	North: ♠ 7432 ♥ J75 ♠ 764 ♣ A76	South: ♠ AK ♥ AK32 ♠ KJ1032 ♠ K9	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 3NT AP 1. Stayman
Board: 200 Dealer: N Vul: Both North HCP: 21 South HCP: 12 Contract: 7♠ N	North:	South: ♠ Q982 ♥ AQ62 ♠ A1082 ♠ 3	West North East South 2NT Pass 3♣¹ Pass 3♠ Pass 7♠ AP 1. Stayman
Board: 201 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 3N S	North: ♠ 643 ♥ Q1075 ♠ A976 ♣ J9	South: ♠ AKJ ♥ A6 ♠ KQJ10 ♠ Q842	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman
Board: 202 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 4 N	North: ♠ AK ♥ A643 ♠ QJ43 ♣ AQ2	South:	West North East South 2NT Pass 3♣¹ Pass 3♥ Pass 4♥ AP 1. Stayman
Board: 203 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:	South: ♠ K63 ▼ A3 ♠ AK103 ♠ KQJ7	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman

Board: 204 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AQJ3 **★** K976 Vul: NS **♥** A7 **♥** K4 Pass 3♠ Pass 4♠ North HCP: 21 ♦ KQ **♦** 10862 AP South HCP: 6 **♣** KQ962 **♣** 843 1. Stayman Contract: 4♠ N

North hands (Practice Page)

Board: 205 Dealer: S Vul: EW HCP: 7	★ 32♥ 9642♦ KJ54♠ QJ6	The opponents are silent. Partner bids first.
Board: 206 Dealer: N Vul: None HCP: 20	AQ62✓ AKQJ107✓ KJ3	The opponents are silent. You bid first.
Board: 207 Dealer: S Vul: NS HCP: 5	10863✓ QJ5✓ Q1010976	The opponents are silent. Partner bids first.
Board: 208 Dealer: N Vul: Both HCP: 20	♣ AQ10♥ KQ2◆ A42♣ AJ86	East Doubles 3♦ if possible. You bid first.
Board: 209 Dealer: S Vul: NS HCP: 11	★ AK94▼ 1092◆ 864◆ KJ7	The opponents are silent. Partner bids first.
Board: 210 Dealer: N Vul: EW HCP: 21	▲ A103✓ AQ2◆ A1043▲ AK8	The opponents are silent. You bid first.

Board: 205 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:	South: ♠ KJ7 ✔ AKQ ♠ A73 ♣ K843		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 206 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 6♥ S	North: ♠ AQ62 ♥ AKQJ ♠ 107 ♠ KJ3	South: ♠ K954 ♥ 6543 ♠ K ♣ A1076	Pass AP 1. Stay 2. both	3NT ²	Pass	3 ♣¹
Board: 207 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 3N S	North: ♠ 10863 ♥ QJ5 ♠ Q10 ♠ 10976	South: ♠ Q97 ✔ AK6 ♠ K62 ♣ AKQ2		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 208 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North: ♠ AQ10 ♥ KQ2 ♠ A42 ♠ AJ86	South: ♠ K52 ♥ A974 ♦ J6 ♣ 7543	Pass AP 1. Stay		East Pass X	
Board: 209 Dealer: S Vul: NS North HCP: 11 South HCP: 21 Contract: 6N S	North: ♠ AK94 ♥ 1092 ♠ 864 ♠ KJ7	South: ♠ Q8 ♥ KJ75 ♠ AKQ10 ♠ AQ8	West Pass Pass 1. Stay	North 3♣¹ 6NT man	East Pass AP	2NT

Board: 210 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** A103 **♠** 5 Vul: EW Pass 3NT ♥ AQ2 **♥** K864 Pass 3♦ North HCP: 21 ♦ A1043 ♦ K865 AP South HCP: 8 **♣** Q964 **♣** AK8 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 205 Dealer: S Vul: EW HCP: 20	★ KJ7★ AKQ★ A73★ K843	The opponents are silent. You bid first.
Board: 206 Dealer: N Vul: None HCP: 10	★ K954♥ 6543♦ K★ A1076	The opponents are silent. Partner bids first.
Board: 207 Dealer: S Vul: NS HCP: 21	♣ Q97♥ AK6♦ K62♣ AKQ2	The opponents are silent. You bid first.
Board: 208 Dealer: N Vul: Both HCP: 8	★ K52▼ A974◆ J6◆ 7543	East Doubles 3♦ if possible. Partner bids first.
Board: 209 Dealer: S Vul: NS HCP: 21	♠ Q8♥ KJ75♦ AKQ10♠ AQ8	The opponents are silent. You bid first.
Board: 210 Dealer: N Vul: EW HCP: 8	★ 5▼ K864◆ K865◆ Q964	The opponents are silent. Partner bids first.

Board: 205 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North:	South: ♠ KJ7 ✔ AKQ ♠ A73 ♣ K843		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 206 Dealer: N Vul: None North HCP: 20 South HCP: 10 Contract: 6♥ S	North: ♠ AQ62 ♥ AKQJ ♠ 107 ♠ KJ3	South: ♠ K954 ♥ 6543 ♠ K ♣ A1076	Pass AP 1. Stay 2. both	3NT ²	Pass	3 ♣¹
Board: 207 Dealer: S Vul: NS North HCP: 5 South HCP: 21 Contract: 3N S	North: ♠ 10863 ♥ QJ5 ♠ Q10 ♠ 10976	South: ♠ Q97 ✔ AK6 ♠ K62 ♣ AKQ2		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 208 Dealer: N Vul: Both North HCP: 20 South HCP: 8 Contract: 3N N	North: ♠ AQ10 ♥ KQ2 ♠ A42 ♠ AJ86	South: ♠ K52 ♥ A974 ♦ J6 ♣ 7543	Pass AP 1. Stay		East Pass X	
Board: 209 Dealer: S Vul: NS North HCP: 11 South HCP: 21 Contract: 6N S	North: ♠ AK94 ♥ 1092 ♠ 864 ♠ KJ7	South: ♠ Q8 ♥ KJ75 ♠ AKQ10 ♠ AQ8	West Pass Pass 1. Stay	North 3♣¹ 6NT man	East Pass AP	2NT

Board: 210 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** A103 **♠** 5 Vul: EW Pass 3NT ♥ AQ2 **♥** K864 Pass 3♦ North HCP: 21 ♦ A1043 ♦ K865 AP South HCP: 8 **♣** Q964 **♣** AK8 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 211 Dealer: S Vul: Both HCP: 9		The opponents are silent. Partner bids first.
Board: 212 Dealer: N Vul: None HCP: 20	♠ AKQ♥ J103♦ AKQ3♠ J52	The opponents are silent. You bid first.
Board: 213 Dealer: S Vul: EW HCP: 5	♣ Q764♥ Q75◆ J1092♣ 32	The opponents are silent. Partner bids first.
Board: 214 Dealer: N Vul: Both HCP: 20	★ A86▼ A54◆ KQ32◆ AK8	The opponents are silent. You bid first.
Board: 215 Dealer: S Vul: None HCP: 7	♦ 9642♥ K105♦ 1086♠ KJ7	West Doubles 3♦ if possible. Partner bids first.
Board: 216 Dealer: N Vul: NS HCP: 21	♠ A8♥ AQJ8♠ KQJ94♠ KJ	The opponents are silent. You bid first.

Board: 211 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 3N S	North: ♣ J532 ♥ 942 ♠ KQ62 ♣ K10	South: ♠ KQ8 ♥ AK6 ♠ AJ3 ♣ A942		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 212 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ AKQ ♥ J103 ♠ AKQ3 ♣ J52	South: ♠ 864 ♥ K974 ♦ 96 ♠ Q874	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 213 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4♠ N	North: ♠ Q764 ♥ Q75 ♦ J1092 ♣ 32	South: ♠ AK103 ♥ A1043 ♠ K4 ♣ AK7		man		South 2NT 3NT ²
Board: 214 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North: ♠ A86 ♥ A54 ♠ KQ32 ♣ AK8	South: ♠ KQ42 ♥ J10 • 1096 ♣ J942	West Pass AP 1. Stay		Pass	
Board: 215 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:	South: ♠ A8 ♥ AJ ♠ KQ94 ♠ AQ862	West Pass X 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 216 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** A8 **♠** QJ94 Vul: NS **♥** AQJ8 **v** 1072 Pass 3♥ Pass 4♥ North HCP: 21 ♦ KQJ94 **♦** A2 AP South HCP: 7 **♣** KJ **♣** 6543 1. Stayman Contract: 4♥ N

South hands (Practice Page)

Board: 211 Dealer: S Vul: Both HCP: 21	★ KQ8★ AK6◆ AJ3★ A942	The opponents are silent. You bid first.
Board: 212 Dealer: N Vul: None HCP: 5	★864▼K974◆96◆Q874	The opponents are silent. Partner bids first.
Board: 213 Dealer: S Vul: EW HCP: 21	AK103✓ A1043✓ K4♠ AK7	The opponents are silent. You bid first.
Board: 214 Dealer: N Vul: Both HCP: 7	★ KQ42♥ J10◆ 1096◆ J942	The opponents are silent. Partner bids first.
Board: 215 Dealer: S Vul: None HCP: 20	♠ A8♥ AJ♦ KQ94♠ AQ862	West Doubles 3♦ if possible. You bid first.
Board: 216 Dealer: N Vul: NS HCP: 7	◆ QJ94 ▼ 1072 ◆ A2 ◆ 6543	The opponents are silent. Partner bids first.

Board: 211 Dealer: S Vul: Both North HCP: 9 South HCP: 21 Contract: 3N S	North: ♣ J532 ♥ 942 ♠ KQ62 ♣ K10	South: ♠ KQ8 ♥ AK6 ♠ AJ3 ♣ A942		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 212 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ AKQ ♥ J103 ♠ AKQ3 ♣ J52	South: ♠ 864 ♥ K974 ♦ 96 ♠ Q874	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 213 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4♠ N	North: ♠ Q764 ♥ Q75 ♦ J1092 ♣ 32	South: ♠ AK103 ♥ A1043 ♠ K4 ♣ AK7		man		South 2NT 3NT ²
Board: 214 Dealer: N Vul: Both North HCP: 20 South HCP: 7 Contract: 3N N	North: ♠ A86 ♥ A54 ♠ KQ32 ♣ AK8	South: ♠ KQ42 ♥ J10 • 1096 ♣ J942	West Pass AP 1. Stay		Pass	
Board: 215 Dealer: S Vul: None North HCP: 7 South HCP: 20 Contract: 3N S	North:	South: ♠ A8 ♥ AJ ♠ KQ94 ♠ AQ862	West Pass X 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 216 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** A8 **♠** QJ94 Vul: NS **♥** AQJ8 **v** 1072 Pass 3♥ Pass 4♥ North HCP: 21 ♦ KQJ94 **♦** A2 AP South HCP: 7 **♣** KJ **♣** 6543 1. Stayman Contract: 4♥ N

North hands (Practice Page)

Board: 217 Dealer: S Vul: EW HCP: 7		East Doubles 3♣ if possible. Partner bids first.
Board: 218 Dealer: N Vul: None HCP: 20	♠ AK♥ A542♦ J94♠ AKJ5	West Bids 4♠ if possible. You bid first.
Board: 219 Dealer: S Vul: NS HCP: 6		The opponents are silent. Partner bids first.
Board: 220 Dealer: N Vul: Both HCP: 20	★ KQJ9▼ A87◆ AQ7◆ A87	The opponents are silent. You bid first.
Board: 221 Dealer: S Vul: NS HCP: 11	★ KJ54★ K943★ KJ8★ 52	The opponents are silent. Partner bids first.
Board: 222 Dealer: N Vul: Both HCP: 20	♣ QJ5♥ A3◆ A73♣ AKQ105	The opponents are silent. You bid first.

Board: 217	NT 4		Wast	North	Foot	South
Dealer: S	North: ♠ J1052	South: ♠ K3	West	INOIUI	East	2NT
Vul: EW	♥ KQJ	♥ A1052	Pass	3 ♣ ¹	X	3 ♥
North HCP: 7 South HCP: 20	♦ 743	♦ AKJ5	Pass	3NT	AP	
Contract: 3N S	♣ 984	♣ AJ6	1. Stay	man		
Board: 218	North:	South:	33 7	NT 4	Г (G 41
Dealer: N	AK AK	★ 102	West	North		
Vul: None North HCP: 20	♥ A542	♥ KJ87	4.	2NT	Pass	3♣¹
South HCP: 7	♦ J94	♦ K853	4 ♠	X	AP	
Contract: 4♠X W	♣ AKJ5	♣ 1087	1. Stay	man		
Board: 219	North:	South:	West	North	East	South
Dealer: S	♦ J543	♦ AK				2NT
Vul: NS North HCP: 6	♥ KJ54	♥ AQ10	Pass	3 ♣ ¹	Pass	3♦
South HCP: 20	♦ J4	◆ Q75	Pass	3NT	AP	
Contract: 3N S	♣ 1093	♣ AJ742	1. Stay	man		
			11 7. 4	NT 41	Г ,	C 41
Board: 220	North:	South:	west	North		
Dealer: N Vul: Both	♠ KQJ9	♦ A543	Dagg	2NT 3♠	Pass	
North HCP: 20	♥ A87	v 63	Pass AP	3 ₹	Pass	4₹
South HCP: 9	◆ AQ7 ◆ A87	♦ K53	1. Stay	man		
Contract: 4♠ N	A A07	♣ Q1094	1. Stay	11 K411		
Board: 221	North:	South:	West	North	East	South
Dealer: S	♦ KJ54	♦ A1076				2NT
Vul: NS North HCP: 11	♥ K943	♥ Q10	Pass	3 ♣¹	Pass	3♠
South HCP: 20	♦ KJ8	♦ A94	Pass	6♠	AP	
~	♣ 52	♣ AKQJ	1. Stay			

Board: 222 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** QJ5 **♠** A43 Vul: Both Pass 3NT **♥** A3 **♥** K954 Pass 3♦ North HCP: 20 **♦** A73 **♦** Q65 AP South HCP: 10 **♣** AKQ105 **♣** J74 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 217 Dealer: S Vul: EW HCP: 20	★ K3▼ A1052◆ AKJ5♣ AJ6	East Doubles 3♣ if possible. You bid first.
Board: 218 Dealer: N Vul: None HCP: 7	102✓ KJ87✓ K853№ 1087	West Bids 4♠ if possible. Partner bids first.
Board: 219 Dealer: S Vul: NS HCP: 20	♠ AK♥ AQ10♠ Q75♠ AJ742	The opponents are silent. You bid first.
Board: 220 Dealer: N Vul: Both HCP: 9	★ A543★ 63★ K53★ Q1094	The opponents are silent. Partner bids first.
Board: 221 Dealer: S Vul: NS HCP: 20	▲ A1076♥ Q10◆ A94▲ AKQJ	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: Both HCP: 10	★ A43▼ K954◆ Q65◆ J74	The opponents are silent. Partner bids first.

Board: 217	NT 4		Wast	North	Foot	South
Dealer: S	North: ♠ J1052	South: ♠ K3	West	INOIUI	East	2NT
Vul: EW	♥ KQJ	♥ A1052	Pass	3 ♣ ¹	X	3 ♥
North HCP: 7 South HCP: 20	♦ 743	♦ AKJ5	Pass	3NT	AP	
Contract: 3N S	♣ 984	♣ AJ6	1. Stay	man		
Board: 218	North:	South:	33 7	NT 4	Г (G 41
Dealer: N	♠ AK	★ 102	West	North		
Vul: None North HCP: 20	♥ A542	♥ KJ87	4.	2NT	Pass	3♣¹
South HCP: 7	♦ J94	♦ K853	4 ♠	X	AP	
Contract: 4♠X W	♣ AKJ5	♣ 1087	1. Stay	man		
Board: 219	North:	South:	West	North	East	South
Dealer: S	♦ J543	♦ AK				2NT
Vul: NS North HCP: 6	♥ KJ54	♥ AQ10	Pass	3 ♣ ¹	Pass	3♦
South HCP: 20	♦ J4	◆ Q75	Pass	3NT	AP	
Contract: 3N S	♣ 1093	♣ AJ742	1. Stay	man		
			11 7. 4	NT 41	Г ,	C 41
Board: 220	North:	South:	west	North		
Dealer: N Vul: Both	♠ KQJ9	♦ A543	Dagg	2NT 3♠	Pass	
North HCP: 20	♥ A87	v 63	Pass AP	3 ₹	Pass	4₹
South HCP: 9	◆ AQ7 ◆ A87	♦ K53	1. Stay	man		
Contract: 4♠ N	A A07	♣ Q1094	1. Stay	11 K411		
Board: 221	North:	South:	West	North	East	South
Dealer: S	♦ KJ54	♦ A1076				2NT
Vul: NS North HCP: 11	♥ K943	♥ Q10	Pass	3 ♣¹	Pass	3♠
South HCP: 20	♦ KJ8	♦ A94	Pass	6♠	AP	
~	♣ 52	♣ AKQJ	1. Stay			

Board: 222 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** QJ5 **♠** A43 Vul: Both Pass 3NT **♥** A3 **♥** K954 Pass 3♦ North HCP: 20 **♦** A73 **♦** Q65 AP South HCP: 10 **♣** AKQ105 **♣** J74 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 223 Dealer: S Vul: None HCP: 10	AQ94♥ 986KJ87♣ 82	The opponents are silent. Partner bids first.
Board: 224 Dealer: N Vul: EW HCP: 21	AK105✓ AJ64✓ A3✓ KQ9	The opponents are silent. You bid first.
Board: 225 Dealer: S Vul: None HCP: 6	★ 10643★ KJ★ Q943★ 1095	The opponents are silent. Partner bids first.
Board: 226 Dealer: N Vul: NS HCP: 20	♠ AQ93♥ 103♦ AKJ♠ AQ104	The opponents are silent. You bid first.
Board: 227 Dealer: S Vul: Both HCP: 7	◆ Q106◆ Q764◆ 987◆ QJ9	The opponents are silent. Partner bids first.
Board: 228 Dealer: N Vul: NS HCP: 20	♣ 86♥ AQ4◆ AKQ109♣ AJ6	The opponents are silent. You bid first.

Board: 223 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 4♠ S	North: ♠ AQ94 ♥ 986 ♠ KJ87 ♣ 82	South: ♠ K876 ♥ AQ10 ♠ AQ93 ♣ AJ		North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 224 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4♠ S	North: ♠ AK105 ♥ AJ64 ♠ A3 ♠ KQ9	South: ◆ J762 ◆ 32 ◆ 984 ◆ A1065			Pass	3 ♣¹
Board: 225 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:	South: ♠ AQ92 ♥ AQ5 ♠ AKJ10 ♠ 86		North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 226 Dealer: N Vul: NS North HCP: 20 South HCP: 12 Contract: 6N N	North: ♠ AQ93 ♥ 103 ♠ AKJ ♠ AQ104	South: ♠ 876 ♥ AK94 ♠ Q942 ♠ K7	West Pass Pass 1. Stay	North 2NT 3♣ 6NT	Pass	
Board: 227 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North: ♠ Q106 ♥ Q764 ♦ 987 ♠ QJ9	South:	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 228 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦**86 **♠** QJ72 Vul: NS ♥ AQ4 Pass 3NT **♥** K753 Pass 3♦ North HCP: 20 **♦** AKQ109 **♦**3 AP South HCP: 8 ♣ AJ6 **♣** Q954 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 223 Dealer: S Vul: None HCP: 20	★ K876▼ AQ10◆ AQ93◆ AJ	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: EW HCP: 5		The opponents are silent. Partner bids first.
Board: 225 Dealer: S Vul: None HCP: 20	AQ92AQ5AKJ1086	The opponents are silent. You bid first.
Board: 226 Dealer: N Vul: NS HCP: 12	★876★AK94◆Q942★K7	The opponents are silent. Partner bids first.
Board: 227 Dealer: S Vul: Both HCP: 20	 ♣ J872 ♥ AK10 ♠ AKJ2 ♣ A8	The opponents are silent. You bid first.
Board: 228 Dealer: N Vul: NS HCP: 8	◆ QJ72 ▼ K753 ◆ 3 ◆ Q954	The opponents are silent. Partner bids first.

Board: 223 Dealer: S Vul: None North HCP: 10 South HCP: 20 Contract: 4♠ S	North: ♠ AQ94 ♥ 986 ♠ KJ87 ♣ 82	South: ♠ K876 ♥ AQ10 ♠ AQ93 ♣ AJ		North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 224 Dealer: N Vul: EW North HCP: 21 South HCP: 5 Contract: 4♠ S	North: ♠ AK105 ♥ AJ64 ♠ A3 ♠ KQ9	South: ◆ J762 ◆ 32 ◆ 984 ◆ A1065			Pass	3 ♣¹
Board: 225 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North:	South: ♠ AQ92 ♥ AQ5 ♠ AKJ10 ♠ 86		North 3♣¹ 4♠ man	East Pass AP	2NT
Board: 226 Dealer: N Vul: NS North HCP: 20 South HCP: 12 Contract: 6N N	North: ♠ AQ93 ♥ 103 ♠ AKJ ♠ AQ104	South: ♠ 876 ♥ AK94 ♠ Q942 ♠ K7	West Pass Pass 1. Stay	North 2NT 3♣ 6NT	Pass	
Board: 227 Dealer: S Vul: Both North HCP: 7 South HCP: 20 Contract: 3N S	North: ♠ Q106 ♥ Q764 ♦ 987 ♠ QJ9	South:	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 228 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦**86 **♠** QJ72 Vul: NS ♥ AQ4 Pass 3NT **♥** K753 Pass 3♦ North HCP: 20 **♦** AKQ109 **♦**3 AP South HCP: 8 ♣ AJ6 **♣** Q954 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 229 Dealer: S Vul: EW HCP: 6		The opponents are silent. Partner bids first.
Board: 230 Dealer: N Vul: None HCP: 20	♠ AKQ8♥ KJ♦ AQ8♠ J1083	The opponents are silent. You bid first.
Board: 231 Dealer: S Vul: EW HCP: 11	♠ 62♥ AQ94♠ AJ43♠ 1063	The opponents are silent. Partner bids first.
Board: 232 Dealer: N Vul: Both HCP: 21	★ AK10★ KQ6★ AQJ107★ Q8	The opponents are silent. You bid first.
Board: 233 Dealer: S Vul: EW HCP: 10	★ K1085★ AQJ8★ 6★ 9862	The opponents are silent. Partner bids first.
Board: 234 Dealer: N Vul: None HCP: 21	★ AKJ7▼ K108★ K95★ AK6	The opponents are silent. You bid first.

Board: 229 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4 S	North: ♣ J103 ♥ KJ74 • 10542 ♣ J4	South: ♠ AKQ ♥ Q1085 ♠ AK ♠ Q1096		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 230 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 4♠ N	North: ♠ AKQ8 ♥ KJ ♠ AQ8 ♠ J1083	South: ♠ 10643 ♥ A532 ♦ J653 ♠ Q	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 ♣ ¹
Board: 231 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 6N S	North: ♠ 62 ♥ AQ94 ♠ AJ43 ♣ 1063	South: ♠ AJ7 ♥ K63 ♠ KQ75 ♣ AK4	Pass Pass AP 1. Stay	North 3♣¹ 4NT² man ntitative	Pass Pass	2NT 3♦
Board: 232 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 3N N	North: ♠ AK10 ♥ KQ6 ♠ AQJ107 ♠ Q8	South: ♣ J765 ♥ J82 ♦ 53 ♣ A1093	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 233 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 3N S	North: ♠ K1085 ♥ AQJ8 ♠ 6 ♣ 9862	South: ♠ A64 ♥ K7 ♠ AQ1082 ♠ AK3	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 234 Dealer: N	North: ♠ AKJ7	South: ♠ Q3	West	North 2NT	East Pass	
Vul: None North HCP: 21	♥ K108	♥ J542	Pass	3♠	Pass	3NT
South HCP: 9	♦ K95	• A742	AP			
Contract: 3N N	♣ AK6	♣ Q74	1. Stay	man		

South hands (Practice Page)

Board: 229 Dealer: S Vul: EW HCP: 20	★ AKQ♥ Q1085★ AK♣ Q1096	The opponents are silent. You bid first.
Board: 230 Dealer: N Vul: None HCP: 7	▲ 10643✔ A532◆ J653♣ Q	The opponents are silent. Partner bids first.
Board: 231 Dealer: S Vul: EW HCP: 20	▲ AJ7▼ K63◆ KQ75▲ AK4	The opponents are silent. You bid first.
Board: 232 Dealer: N Vul: Both HCP: 6	♣ J765♥ J82◆ 53♣ A1093	The opponents are silent. Partner bids first.
Board: 233 Dealer: S Vul: EW HCP: 20	★ A64▼ K7◆ AQ1082◆ AK3	The opponents are silent. You bid first.
Board: 234 Dealer: N Vul: None HCP: 9	♠ Q3 ♥ J542 ♦ A742 ♣ Q74	The opponents are silent. Partner bids first.

Board: 229 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 4 S	North: ♣ J103 ♥ KJ74 • 10542 ♣ J4	South: ♠ AKQ ♥ Q1085 ♠ AK ♠ Q1096		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 230 Dealer: N Vul: None North HCP: 20 South HCP: 7 Contract: 4♠ N	North: ♠ AKQ8 ♥ KJ ♠ AQ8 ♠ J1083	South: ♠ 10643 ♥ A532 ♦ J653 ♠ Q	West Pass AP 1. Stay	North 2NT 3♠ man	East Pass Pass	3 ♣ ¹
Board: 231 Dealer: S Vul: EW North HCP: 11 South HCP: 20 Contract: 6N S	North: ♠ 62 ♥ AQ94 ♠ AJ43 ♣ 1063	South: ♠ AJ7 ♥ K63 ♠ KQ75 ♣ AK4	Pass Pass AP 1. Stay	North 3♣¹ 4NT² man ntitative	Pass Pass	2NT 3♦
Board: 232 Dealer: N Vul: Both North HCP: 21 South HCP: 6 Contract: 3N N	North: ♠ AK10 ♥ KQ6 ♠ AQJ107 ♠ Q8	South: ♣ J765 ♥ J82 ♦ 53 ♣ A1093	Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 233 Dealer: S Vul: EW North HCP: 10 South HCP: 20 Contract: 3N S	North: ♠ K1085 ♥ AQJ8 ♠ 6 ♣ 9862	South: ♠ A64 ♥ K7 ♠ AQ1082 ♠ AK3	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 234 Dealer: N	North: ♠ AKJ7	South: ♠ Q3	West	North 2NT	East Pass	
Vul: None North HCP: 21	♥ K108	♥ J542	Pass	3♠	Pass	3NT
South HCP: 9	♦ K95	• A742	AP			
Contract: 3N N	♣ AK6	♣ Q74	1. Stay	man		

North hands (Practice Page)

Board: 235 Dealer: S Vul: Both HCP: 7	♣ Q103♥ QJ65◆ Q32♣ 874	The opponents are silent. Partner bids first.
Board: 236 Dealer: N Vul: None HCP: 21	AQ7✓ AK96AJ★ K854	The opponents are silent. You bid first.
Board: 237 Dealer: S Vul: None HCP: 11	♦ 972♥ KQ104♦ Q63♠ A94	The opponents are silent. Partner bids first.
Board: 238 Dealer: N Vul: NS HCP: 20	♠ AK♥ J1042♠ AKQJ4♠ Q9	West Doubles 3♣ if possible. You bid first.
Board: 239 Dealer: S Vul: EW HCP: 8	♣ Q1064♥ QJ82♦ K54♣ 102	The opponents are silent. Partner bids first.
Board: 240 Dealer: N Vul: None HCP: 20	♠ AK5♥ AQ9♠ AK9♠ 7542	The opponents are silent. You bid first.

Board: 235 Dealer: S Vul: Both	North: ♠ Q103	South: ♠ AK64		North		2NT
North HCP: 7 South HCP: 20 Contract: 3N S	♥ QJ65 ♦ Q32 ♣ 874	✓ AK3✓ K1064✓ K2		3♣¹ 3NT man	Pass AP	3♠
Board: 236 Dealer: N Vul: None	North: ♠ AQ7	South: ♠ KJ65	West	North 2NT	East Pass	_
North HCP: 21 South HCP: 6 Contract: 4 V	★ AK96★ AJ★ K854	♥ Q543 ◆ 74 ◆ 762	Pass AP 1. Stayr	3♥ man	Pass	4♥
Board: 237	North:	South:	West	North	East	South 2NT
Dealer: S Vul: None	♦ 972	♦ AK104		3♣ ¹		3♠
North HCP: 11 South HCP: 20	▼ KQ104◆ Q63	✓ A5◆ AK95	Pass AP	4NT ²	Pass	6NT
Contract: 6N S	♣ A94	♣ Q87	1. Stayr 2. Quar		4NT	
Board: 238			West	North	East	South
Dealer: N	North: ♠ AK	South: ♠ 10832		2NT	Pass	
Vul: NS	♥ J1042	♥ AQ87	X	3♥	Pass	4♣ ²
North HCP: 20 South HCP: 6	♦ AKQJ4	♦ 1096	Pass 1. Stayr		AP	
Contract: 4♥ N	♣ Q9	♣ 107	2. limit 1		better	in 🔻
Board: 239 Dealer: S	North: ♠ Q1064	South: ♠ A7	West	North	East	South 2NT
Vul: EW	♥ QJ82	♥ A976	Pass	3 ♣¹	Pass	
North HCP: 8	(

Board: 240 Dealer: N	North:	South:	West	North		_
Vul: None	♠ AK5	★ 10962		2NT	Pass	3 ♣ ¹
North HCP: 20	♥ AQ9	♥ K63	Pass	3 ♦	Pass	3NT
South HCP: 6	♦ AK9	◆ J1082	AP			
Contract: 3N N	♣ 7542	♣ Q6	1. Stay	man		

South hands (Practice Page)

Board: 235 Dealer: S Vul: Both HCP: 20	★ AK64▼ AK3◆ K1064◆ K2	The opponents are silent. You bid first.
Board: 236 Dealer: N Vul: None HCP: 6	★ KJ65♥ Q543◆ 74◆ 762	The opponents are silent. Partner bids first.
Board: 237 Dealer: S Vul: None HCP: 20	AK104✓ A5AK95Q87	The opponents are silent. You bid first.
Board: 238 Dealer: N Vul: NS HCP: 6	10832✓ AQ871096107	West Doubles 3♣ if possible. Partner bids first.
Board: 239 Dealer: S Vul: EW HCP: 21	♠ A7♥ A976♠ AQ109♠ AK3	The opponents are silent. You bid first.
Board: 240 Dealer: N Vul: None HCP: 6	10962K63J1082Q6	The opponents are silent. Partner bids first.

Board: 235 Dealer: S Vul: Both	North: ♠ Q103	South: ♠ AK64		North		2NT
North HCP: 7 South HCP: 20 Contract: 3N S	♥ QJ65 ♦ Q32 ♣ 874	✓ AK3✓ K1064✓ K2		3♣¹ 3NT man	Pass AP	3♠
Board: 236 Dealer: N Vul: None	North: ♠ AQ7	South: ♠ KJ65	West	North 2NT	East Pass	_
North HCP: 21 South HCP: 6 Contract: 4 V	★ AK96★ AJ★ K854	♥ Q543 ◆ 74 ◆ 762	Pass AP 1. Stayr	3♥ man	Pass	4♥
Board: 237	North:	South:	West	North	East	South 2NT
Dealer: S Vul: None	♦ 972	♦ AK104		3♣ ¹		3♠
North HCP: 11 South HCP: 20	▼ KQ104◆ Q63	✓ A5◆ AK95	Pass AP	4NT ²	Pass	6NT
Contract: 6N S	♣ A94	♣ Q87	1. Stayr 2. Quar		4NT	
Board: 238			West	North	East	South
Dealer: N	North: ♠ AK	South: ♠ 10832		2NT	Pass	
Vul: NS	♥ J1042	♥ AQ87	X	3♥	Pass	4♣ ²
North HCP: 20 South HCP: 6	♦ AKQJ4	♦ 1096	Pass 1. Stayr		AP	
Contract: 4♥ N	♣ Q9	♣ 107	2. limit 1		better	in 🔻
Board: 239 Dealer: S	North: ♠ Q1064	South: ♠ A7	West	North	East	South 2NT
Vul: EW	♥ QJ82	♥ A976	Pass	3 ♣¹	Pass	
North HCP: 8	(

Board: 240 Dealer: N	North:	South:	West	North		_
Vul: None	♠ AK5	★ 10962		2NT	Pass	3 ♣ ¹
North HCP: 20	♥ AQ9	♥ K63	Pass	3 ♦	Pass	3NT
South HCP: 6	♦ AK9	◆ J1082	AP			
Contract: 3N N	♣ 7542	♣ Q6	1. Stay	man		

North hands (Practice Page)

Board: 241 Dealer: S Vul: NS HCP: 6	★ A108♥ 9753♦ 1093♠ Q106	The opponents are silent. Partner bids first.
Board: 242 Dealer: N Vul: EW HCP: 21	▲ A98▼ A87◆ AQ2▲ AK97	The opponents are silent. You bid first.
Board: 243 Dealer: S Vul: Both HCP: 9	★ K753♥ 98★ K1052★ K102	The opponents are silent. Partner bids first.
Board: 244 Dealer: N Vul: Both HCP: 20	♠ AKJ8♥ QJ3♠ AQ62♠ K8	The opponents are silent. You bid first.
Board: 245 Dealer: S Vul: None HCP: 6		The opponents are silent. Partner bids first.
Board: 246 Dealer: N Vul: EW HCP: 20	♣ AJ5♥ AJ74◆ AQ3♣ A107	The opponents are silent. You bid first.

Board: 241 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North: ♠ A108 ♥ 9753 ♦ 1093 ♠ Q106	South: ♠ KJ9 ♥ AK8 ♠ KQ65 ♣ A94	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 242 Dealer: N Vul: EW North HCP: 21 South HCP: 8 Contract: 3N N	North: ♠ A98 ♥ A87 ♠ AQ2 ♠ AK97	South: ♠ Q765 ♥ K10 ♦ K63 ♣ 10532	West Pass AP 1. Stay		Pass	_
Board: 243 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S	North: ♠ K753 ♥ 98 ♠ K1052 ♠ K102	South: ♠ A94 ♥ KQ76 ♠ AJ6 ♣ AQ4	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 244 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 3N N	North: ♠ AKJ8 ♥ QJ3 ♠ AQ62 ♠ K8	South: ♠ 632 ♥ AK72 ♦ J75 ♣ Q76	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	_
Board: 245 Dealer: S Vul: None North HCP: 6 South HCP: 21 Contract: 3N S	North:	South: ♠ KQ ♥ KJ64 ♠ KQ10 ♣ AQJ3	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 246 West North East South North: South: Dealer: N 2NT Pass 3♣¹ ♠ AJ5 **♦** K64 Vul: EW **♥** AJ74 **v** 10932 Pass 3♥ Pass 4♥ North HCP: 20 ♦ AQ3 **♦** KJ5 AP South HCP: 8 ♣ A107 **♣** J82 1. Stayman Contract: 4♥ N

South hands (Practice Page)

Board: 241 Dealer: S Vul: NS HCP: 20	★ KJ9★ AK8★ KQ65★ A94	The opponents are silent. You bid first.
Board: 242 Dealer: N Vul: EW HCP: 8	♣ Q765♥ K10♦ K63♣ 10532	The opponents are silent. Partner bids first.
Board: 243 Dealer: S Vul: Both HCP: 20	★ A94▼ KQ76◆ AJ6★ AQ4	The opponents are silent. You bid first.
Board: 244 Dealer: N Vul: Both HCP: 10	♠ 632♥ AK72♦ J75♠ Q76	The opponents are silent. Partner bids first.
Board: 245 Dealer: S Vul: None HCP: 21	★ KQ▼ KJ64◆ KQ10◆ AQJ3	The opponents are silent. You bid first.
Board: 246 Dealer: N Vul: EW HCP: 8	★ K64▼ 10932◆ KJ5♣ J82	The opponents are silent. Partner bids first.

Board: 241 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North: ♠ A108 ♥ 9753 ♦ 1093 ♠ Q106	South: ♠ KJ9 ♥ AK8 ♠ KQ65 ♣ A94	West Pass Pass 1. Stay	3NT	East Pass AP	2NT
Board: 242 Dealer: N Vul: EW North HCP: 21 South HCP: 8 Contract: 3N N	North: ♠ A98 ♥ A87 ♠ AQ2 ♠ AK97	South: ♠ Q765 ♥ K10 ♦ K63 ♣ 10532	West Pass AP 1. Stay		Pass	_
Board: 243 Dealer: S Vul: Both North HCP: 9 South HCP: 20 Contract: 3N S	North: ♠ K753 ♥ 98 ♠ K1052 ♠ K102	South: ♠ A94 ♥ KQ76 ♠ AJ6 ♣ AQ4	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 244 Dealer: N Vul: Both North HCP: 20 South HCP: 10 Contract: 3N N	North: ♠ AKJ8 ♥ QJ3 ♠ AQ62 ♠ K8	South: ♠ 632 ♥ AK72 ♦ J75 ♣ Q76	West Pass AP 1. Stay	North 2NT 3♠ man	Pass	_
Board: 245 Dealer: S Vul: None North HCP: 6 South HCP: 21 Contract: 3N S	North:	South: ♠ KQ ♥ KJ64 ♠ KQ10 ♣ AQJ3	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 246 West North East South North: South: Dealer: N 2NT Pass 3♣¹ ♠ AJ5 **♦** K64 Vul: EW **♥** AJ74 **v** 10932 Pass 3♥ Pass 4♥ North HCP: 20 ♦ AQ3 **♦** KJ5 AP South HCP: 8 ♣ A107 **♣** J82 1. Stayman Contract: 4♥ N

North hands (Practice Page)

Board: 247 Dealer: S Vul: Both HCP: 8	★ KJ97♥ J103◆ Q632◆ J3	The opponents are silent. Partner bids first.
Board: 248 Dealer: N Vul: NS HCP: 20	★ AKQ▼ KQJ8◆ QJ7◆ Q86	The opponents are silent. You bid first.
Board: 249 Dealer: S Vul: Both HCP: 8	★ KJ107★ K954★ 104★ J73	The opponents are silent. Partner bids first.
Board: 250 Dealer: N Vul: NS HCP: 20	★ K876★ AK2★ AK76★ K10	The opponents are silent. You bid first.
Board: 251 Dealer: S Vul: None HCP: 6	10742✓ A431086✓ Q96	The opponents are silent. Partner bids first.
Board: 252 Dealer: N Vul: NS HCP: 20	J2✓ A9AQ65AKQ75	The opponents are silent. You bid first.

Board: 247 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 4♠ S	North: ♠ KJ97 ♥ J103 ♠ Q632 ♣ J3	South: ♠ AQ105 ♥ AQ ♠ AK4 ♣ Q965	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 248 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North: ♠ AKQ ♥ KQJ8 ♠ QJ7 ♠ Q86	South: ♠ 10652 ♥ 109 ♠ 1096 ♣ AK54	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 249 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♥ S	North: ♠ KJ107 ♥ K954 ♦ 104 ♣ J73	South: ♠ A9 ♥ AJ107 ♠ AK98 ♣ A42	West Pass Pass 1. Stay	4 ♥	East Pass AP	2NT
Board: 250 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North: ♠ K876 ♥ AK2 ♠ AK76 ♠ K10	South:	West Pass AP 1. Stay	North 2NT 3♠	Pass	_
Board: 251 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North: ♠ 10742 ♥ A43 ♦ 1086 ♠ Q96	South: ♠ AK85 ♥ QJ9 ♠ AKQ ♣ J72	West Pass Pass 1. Stay	4♠	East Pass AP	2NT

Board: 252 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** J2 **♠** AQ97 Vul: NS **♥** A9 Pass 3NT **♥** Q53 Pass 3♦ North HCP: 20 **♦** AQ65 **♦** J92 AP South HCP: 9 ♣ AKQ75 **♣** 986 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 247 Dealer: S Vul: Both HCP: 21	AQ105✓ AQAK4Q965	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: NS HCP: 7	106521091096AK54	The opponents are silent. Partner bids first.
Board: 249 Dealer: S Vul: Both HCP: 20	▲ A9▼ AJ107◆ AK98▲ A42	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: NS HCP: 6	↓ J42♥ Q1073↓ 109♠ QJ52	The opponents are silent. Partner bids first.
Board: 251 Dealer: S Vul: None HCP: 20	♠ AK85♥ QJ9♠ AKQ♠ J72	The opponents are silent. You bid first.
Board: 252 Dealer: N Vul: NS HCP: 9	AQ97Q53J92986	The opponents are silent. Partner bids first.

Board: 247 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 4♠ S	North: ♠ KJ97 ♥ J103 ♠ Q632 ♣ J3	South: ♠ AQ105 ♥ AQ ♠ AK4 ♣ Q965	West Pass Pass 1. Stay	4♠	East Pass AP	2NT
Board: 248 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North: ♠ AKQ ♥ KQJ8 ♠ QJ7 ♠ Q86	South: ♠ 10652 ♥ 109 ♠ 1096 ♣ AK54	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 249 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 4♥ S	North: ♠ KJ107 ♥ K954 ♦ 104 ♣ J73	South: ♠ A9 ♥ AJ107 ♠ AK98 ♣ A42	West Pass Pass 1. Stay	4 ♥	East Pass AP	2NT
Board: 250 Dealer: N Vul: NS North HCP: 20 South HCP: 6 Contract: 3N N	North: ♠ K876 ♥ AK2 ♠ AK76 ♠ K10	South:	West Pass AP 1. Stay	North 2NT 3♠	Pass	_
Board: 251 Dealer: S Vul: None North HCP: 6 South HCP: 20 Contract: 4♠ S	North: ♠ 10742 ♥ A43 ♦ 1086 ♠ Q96	South: ♠ AK85 ♥ QJ9 ♠ AKQ ♣ J72	West Pass Pass 1. Stay	4♠	East Pass AP	2NT

Board: 252 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** J2 **♠** AQ97 Vul: NS **♥** A9 Pass 3NT **♥** Q53 Pass 3♦ North HCP: 20 **♦** AQ65 **♦** J92 AP South HCP: 9 ♣ AKQ75 **♣** 986 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 253 Dealer: S Vul: EW HCP: 6	♣ Q86♥ 8632◆ J85♣ K87	The opponents are silent. Partner bids first.
Board: 254 Dealer: N Vul: Both HCP: 21	♣ Q2♥ AK84◆ AQJ3♣ KQ5	The opponents are silent. You bid first.
Board: 255 Dealer: S Vul: NS HCP: 6	★84★ A1095★ J872★ J76	The opponents are silent. Partner bids first.
Board: 256 Dealer: N Vul: EW HCP: 20	★ 762★ AK106★ AKQ5★ A9	The opponents are silent. You bid first.
Board: 257 Dealer: S Vul: Both HCP: 10	A952₹7652★3AQ54	The opponents are silent. Partner bids first.
Board: 258 Dealer: N Vul: None HCP: 21	♣ AJ3♥ AKQ◆ AJ7♣ Q632	The opponents are silent. You bid first.

Board: 253 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North: ♠ Q86 ♥ 8632 ♦ J85 ♣ K87	South: ♠ K4 ♥ AK ♠ K1074 ♣ AQJ102		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 254 Dealer: N Vul: Both North HCP: 21 South HCP: 9 Contract: 3N N	North: ♠ Q2 ♥ AK84 ♠ AQJ3 ♣ KQ5	South: ♠ AKJ5 ♥ 952 ♠ 75 ♣ J764	Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 255 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North: ♠ 84 ♥ A1095 ♦ J872 ♣ J76	South: ♠ A105 ♥ Q2 ♠ AK1094 ♣ AK4		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 256 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4 \(\bar{V} \) N	North: ♣ 762 ♥ AK106 ♠ AKQ5 ♣ A9	South:	West Pass AP 1. Stay		East Pass Pass	3♣ ¹
Board: 257 Dealer: S Vul: Both North HCP: 10 South HCP: 21 Contract: 6 S	North: ♠ A952 ♥ 7652 ♦ 3 ♣ AQ54	South: ♠ KQ6 ♥ AQJ4 ♠ AQ6 ♣ K103	West Pass Pass 1. Stay	6 ♥	East Pass AP	2NT

Board: 258 West North East South North: South: Dealer: N 2NT Pass 3♣¹ ♠ AJ3 **♦** 8742 Vul: None Pass 3NT **♥** AKQ **♥** J53 Pass 3♦ North HCP: 21 **♦** AJ7 **♦** K92 AP South HCP: 5 **♣** J75 **♣** Q632 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 253 Dealer: S Vul: EW HCP: 20	★ K4✓ AK◆ K1074◆ AQJ102	The opponents are silent. You bid first.
Board: 254 Dealer: N Vul: Both HCP: 9	♠ AKJ5♥ 952♦ 75♠ J764	The opponents are silent. Partner bids first.
Board: 255 Dealer: S Vul: NS HCP: 20	A105✓ Q2AK1094AK4	The opponents are silent. You bid first.
Board: 256 Dealer: N Vul: EW HCP: 5	◆983♥ J542◆ J7◆ K872	The opponents are silent. Partner bids first.
Board: 257 Dealer: S Vul: Both HCP: 21	★ KQ6▼ AQJ4◆ AQ6◆ K103	The opponents are silent. You bid first.
Board: 258 Dealer: N Vul: None HCP: 5	♦ 8742♥ J53♦ K92♣ J75	The opponents are silent. Partner bids first.

Board: 253 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North: ♠ Q86 ♥ 8632 ♦ J85 ♣ K87	South: ♠ K4 ♥ AK ♠ K1074 ♣ AQJ102		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 254 Dealer: N Vul: Both North HCP: 21 South HCP: 9 Contract: 3N N	North: ♠ Q2 ♥ AK84 ♠ AQJ3 ♣ KQ5	South: ♠ AKJ5 ♥ 952 ♠ 75 ♣ J764	Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 255 Dealer: S Vul: NS North HCP: 6 South HCP: 20 Contract: 3N S	North: ♠ 84 ♥ A1095 ♦ J872 ♣ J76	South: ♠ A105 ♥ Q2 ♠ AK1094 ♣ AK4		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 256 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 4 \(\bar{V} \) N	North: ♣ 762 ♥ AK106 ♠ AKQ5 ♣ A9	South:	West Pass AP 1. Stay		East Pass Pass	3♣ ¹
Board: 257 Dealer: S Vul: Both North HCP: 10 South HCP: 21 Contract: 6 S	North: ♠ A952 ♥ 7652 ♦ 3 ♣ AQ54	South: ♠ KQ6 ♥ AQJ4 ♠ AQ6 ♣ K103	West Pass Pass 1. Stay	6 ♥	East Pass AP	2NT

Board: 258 West North East South North: South: Dealer: N 2NT Pass 3♣¹ ♠ AJ3 **♦** 8742 Vul: None Pass 3NT **♥** AKQ **♥** J53 Pass 3♦ North HCP: 21 **♦** AJ7 **♦** K92 AP South HCP: 5 **♣** J75 **♣** Q632 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 259 Dealer: S Vul: Both HCP: 5	★ K854 ♥ 1092 ♦ 85 ♣ Q643	The opponents are silent. Partner bids first.
Board: 260 Dealer: N Vul: NS HCP: 21	AQJ6✓ A1084A5AQ5	The opponents are silent. You bid first.
Board: 261 Dealer: S Vul: NS HCP: 6	♣ Q654♥ J53◆ QJ106♣ 52	The opponents are silent. Partner bids first.
Board: 262 Dealer: N Vul: None HCP: 20	★ AK83▼ J2◆ AJ96◆ AK7	The opponents are silent. You bid first.
Board: 263 Dealer: S Vul: NS HCP: 8	★ K975★ A98◆ 9653♣ J5	The opponents are silent. Partner bids first.
Board: 264 Dealer: N Vul: EW HCP: 20	★ AK93★ K3★ KJ106★ AQ3	The opponents are silent. You bid first.

Do Vi No So	oard: 259 ealer: S ful: Both forth HCP: 5 outh HCP: 20 ontract: 44 N	North: ♠ K854 ♥ 1092 ♠ 85 ♣ Q643	South: ♠ AQJ3 ♥ KQ63 ♠ KJ ♣ A105	West Pass Pass 1. Stayr 2. both			South 2NT 3NT ²
Do Vi No So	oard: 260 ealer: N ful: NS forth HCP: 21 outh HCP: 5 ontract: 6♥ S	North: ♠ AQJ6 ♥ A1084 ♠ A5 ♣ AQ5	South:	Pass Pass 1. Stay 2. both	6♥ man	East Pass Pass AP	3 ♣¹
Do Vi No So	oard: 261 ealer: S ful: NS orth HCP: 6 outh HCP: 20 ontract: 3N S	North: ♠ Q654 ♥ J53 ♠ QJ106 ♠ 52	South: ♠ KJ ♥ AKQ9 ♠ 8532 ♣ AK6		North 3♣¹ 3NT man	East Pass AP	South 2NT 3♥
Do Vi No So	oard: 262 ealer: N ful: None forth HCP: 20 outh HCP: 10 ontract: 3N N	North: ♠ AK83 ♥ J2 ♠ AJ96 ♠ AK7	South: • 109 • K763 • KQ3 • Q842	West Pass AP 1. Stayı	North 2NT 3♠ man	Pass	
Do Vi No So	oard: 263 ealer: S ful: NS orth HCP: 8 outh HCP: 20 ontract: 3N S	North: ♠ K975 ▼ A98 ♦ 9653 ♣ J5	South: ♠ AQ8 ♥ K7 ♠ Q104 ♠ AKQ103	West Pass Pass 1. Stay	North 3♣¹ 3NT man		South 2NT 3◆

Board: 264 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AK93 **▲** 1065 Vul: EW Pass 3NT **♥** K3 **♥** J875 Pass 3♠ North HCP: 20 **♦** KJ106 **♦** A9 AP South HCP: 6 ♣ AQ3 **♣** J764 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 259 Dealer: S Vul: Both HCP: 20	♠ AQJ3♥ KQ63♠ KJ♠ A105	The opponents are silent. You bid first.
Board: 260 Dealer: N Vul: NS HCP: 5	◆8 ♥ Q532 ◆ Q862 ◆ J1093	The opponents are silent. Partner bids first.
Board: 261 Dealer: S Vul: NS HCP: 20	★ KJ★ AKQ9★ 8532★ AK6	The opponents are silent. You bid first.
Board: 262 Dealer: N Vul: None HCP: 10	109K763KQ3Q842	The opponents are silent. Partner bids first.
Board: 263 Dealer: S Vul: NS HCP: 20	AQ8K7Q104AKQ103	The opponents are silent. You bid first.
Board: 264 Dealer: N Vul: EW HCP: 6	1065✓ J875✓ A9✓ J764	The opponents are silent. Partner bids first.

Do Vi No So	oard: 259 ealer: S ful: Both forth HCP: 5 outh HCP: 20 ontract: 44 N	North: ♠ K854 ♥ 1092 ♠ 85 ♣ Q643	South: ♠ AQJ3 ♥ KQ63 ♠ KJ ♣ A105	West Pass Pass 1. Stayr 2. both			South 2NT 3NT ²
Do Vi No So	oard: 260 ealer: N ful: NS forth HCP: 21 outh HCP: 5 ontract: 6♥ S	North: ♠ AQJ6 ♥ A1084 ♠ A5 ♣ AQ5	South:	Pass Pass 1. Stay 2. both	6♥ man	East Pass Pass AP	3 ♣¹
Do Vi No So	oard: 261 ealer: S ful: NS orth HCP: 6 outh HCP: 20 ontract: 3N S	North: ♠ Q654 ♥ J53 ♠ QJ106 ♠ 52	South: ♠ KJ ♥ AKQ9 ♠ 8532 ♣ AK6		North 3♣¹ 3NT man	East Pass AP	South 2NT 3♥
Do Vi No So	oard: 262 ealer: N ful: None forth HCP: 20 outh HCP: 10 ontract: 3N N	North: ♠ AK83 ♥ J2 ♠ AJ96 ♠ AK7	South: • 109 • K763 • KQ3 • Q842	West Pass AP 1. Stayı	North 2NT 3♠ man	Pass	
Do Vi No So	oard: 263 ealer: S ful: NS orth HCP: 8 outh HCP: 20 ontract: 3N S	North: ♠ K975 ▼ A98 ♦ 9653 ♣ J5	South: ♠ AQ8 ♥ K7 ♠ Q104 ♠ AKQ103	West Pass Pass 1. Stay	North 3♣¹ 3NT man		South 2NT 3◆

Board: 264 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AK93 **▲** 1065 Vul: EW Pass 3NT **♥** K3 **♥** J875 Pass 3♠ North HCP: 20 **♦** KJ106 **♦** A9 AP South HCP: 6 ♣ AQ3 **♣** J764 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 265 Dealer: S Vul: Both HCP: 10	★ KJ74▼ J965◆ KQ7◆ 85	East Doubles 3♣ if possible. Partner bids first.
Board: 266 Dealer: N Vul: NS HCP: 21	★ KQ52▼ AQ◆ AQ93◆ KJ2	The opponents are silent. You bid first.
Board: 267 Dealer: S Vul: EW HCP: 7	♠ 62♥ Q953♦ KQ92♠ 1075	The opponents are silent. Partner bids first.
Board: 268 Dealer: N Vul: EW HCP: 20	★ A74▼ A1087◆ AKJ9◆ A10	The opponents are silent. You bid first.
Board: 269 Dealer: S Vul: Both HCP: 6		The opponents are silent. Partner bids first.
Board: 270 Dealer: N Vul: Both HCP: 20	★ KQ84▼ AJ2◆ A74◆ AQ8	The opponents are silent. You bid first.

			West	North	East	South 2NT
Board: 265			Pass	3 ♣¹	X	21 \ 1 3♠
Dealer: S	North:	South:	Pass	4 ♣ ²	Pass	4♠
Vul: Both	♠ KJ74 ♥ J965	♠ AQ86 ♥ AK7	Pass	4NT ³	Pass	5\(\phi\)
North HCP: 10	♦ KQ7	◆ A109	Pass	5 ♥	Pass	
South HCP: 21 Contract: 6♠ S	♣ 85	♣ A106	Pass	6♠	AP	
Contract. 0\frac{1}{2} S				man raise or kwood (
Board: 266 Dealer: N	North: ♠ KQ52	South: ♠ 876	West	North 2NT	East Pass	
Vul: NS North HCP: 21	♥ AQ ♦ AQ93	♥ KJ43 ♦ J102	Pass AP	3♠	Pass	3NT
South HCP: 7 Contract: 3N N	♣ KJ2	♣ Q108	1. Stay	man		
Board: 267 Dealer: S	North: ♠ 62	South: ♠ AQ75	West	North	East	South 2NT
Vul: EW North HCP: 7	♥ Q953	▼ A108	Pass	3♣ ¹	Pass	3♠
South HCP: 21	◆ KQ92	♦ A65	Pass	3NT	AP	
Contract: 3N S	♣ 1075	♣ AK3	1. Stayı	man		
Board: 268 Dealer: N	North: ♠ A74	South: ♠ KQ103	West	North 2NT	East Pass	
Vul: EW North HCP: 20	♥ A1087	♥ KQ9	Pass	3♥	Pass	5NT
South HCP: 12	◆ AKJ9	◆ 1086 • 065	Pass	6NT	AP	
Contract: 6N N	♣ A10	♣ Q65	1. Stayı	man		
Board: 269 Dealer: S Vul: Both	North: ♦ J982	South: ♠ AQ53	West	North	East	South 2NT
North HCP: 6	♥ J2	♥ AKQ	Pass	3♣ ¹	Pass	3♠
South HCP: 21	♦ 975 • 121100	10864↑ ↑ ○	Pass	4♠	AP	
Contract: 4♠ S	♣ KJ109	♣ AQ	1. Stay	man		

Board: 270 Dealer: N	North: ♠ KQ84	South: ♠ 7653	West	North 2NT	East Pass	
Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N	★ AJ2★ A74★ AQ8	♥ 9643♦ J5♣ KJ5	Pass AP 1. Stay		Pass	-

South hands (Practice Page)

Board: 265 Dealer: S Vul: Both HCP: 21	AQ86✓ AK7A109A106	East Doubles 3♣ if possible. You bid first.
Board: 266 Dealer: N Vul: NS HCP: 7	♣876♥ KJ43◆ J102♣ Q108	The opponents are silent. Partner bids first.
Board: 267 Dealer: S Vul: EW HCP: 21	AQ75✓ A108A65AK3	The opponents are silent. You bid first.
Board: 268 Dealer: N Vul: EW HCP: 12	★ KQ103▼ KQ9◆ 1086◆ Q65	The opponents are silent. Partner bids first.
Board: 269 Dealer: S Vul: Both HCP: 21	AQ53✓ AKQ10864AQ	The opponents are silent. You bid first.
Board: 270 Dealer: N Vul: Both HCP: 5	★ 7653♥ 9643♦ J5★ KJ5	The opponents are silent. Partner bids first.

			West	North	East	South 2NT
Board: 265			Pass	3 ♣¹	X	21 \ 1 3♠
Dealer: S	North:	South:	Pass	4 ♣ ²	Pass	4♠
Vul: Both	♠ KJ74 ♥ J965	♠ AQ86 ♥ AK7	Pass	4NT ³	Pass	5\(\phi\)
North HCP: 10	♦ KQ7	◆ A109	Pass	5 ♥	Pass	
South HCP: 21 Contract: 6♠ S	♣ 85	♣ A106	Pass	6♠	AP	
Contract. 0\frac{1}{2} S				man raise or kwood (
Board: 266 Dealer: N	North: ♠ KQ52	South: ♠ 876	West	North 2NT	East Pass	
Vul: NS North HCP: 21	♥ AQ ♦ AQ93	♥ KJ43 ♦ J102	Pass AP	3♠	Pass	3NT
South HCP: 7 Contract: 3N N	♣ KJ2	♣ Q108	1. Stay	man		
Board: 267 Dealer: S	North: ♠ 62	South: ♠ AQ75	West	North	East	South 2NT
Vul: EW North HCP: 7	♥ Q953	▼ A108	Pass	3♣ ¹	Pass	3♠
South HCP: 21	◆ KQ92	♦ A65	Pass	3NT	AP	
Contract: 3N S	♣ 1075	♣ AK3	1. Stayı	man		
Board: 268 Dealer: N	North: ♠ A74	South: ♠ KQ103	West	North 2NT	East Pass	
Vul: EW North HCP: 20	♥ A1087	♥ KQ9	Pass	3♥	Pass	5NT
South HCP: 12	◆ AKJ9	◆ 1086 • 065	Pass	6NT	AP	
Contract: 6N N	♣ A10	♣ Q65	1. Stayı	man		
Board: 269 Dealer: S Vul: Both	North: ♦ J982	South: ♠ AQ53	West	North	East	South 2NT
North HCP: 6	♥ J2	♥ AKQ	Pass	3♣ ¹	Pass	3♠
South HCP: 21	♦ 975 • 121100	10864↑ ↑ ○	Pass	4♠	AP	
Contract: 4♠ S	♣ KJ109	♣ AQ	1. Stay	man		

Board: 270 Dealer: N	North: ♠ KQ84	South: ♠ 7653	West	North 2NT	East Pass	
Vul: Both North HCP: 20 South HCP: 5 Contract: 4♠ N	★ AJ2★ A74★ AQ8	♥ 9643♦ J5♣ KJ5	Pass AP 1. Stay		Pass	4 ♠

North hands (Practice Page)

Board: 271 Dealer: S Vul: None HCP: 8	★ KJ98▼ J1043★ K4★ 763	The opponents are silent. Partner bids first.
Board: 272 Dealer: N Vul: NS HCP: 20	★ AKJ9★ K6★ A76★ AJ103	The opponents are silent. You bid first.
Board: 273 Dealer: S Vul: EW HCP: 7	★ K963▼ J2◆ J1042◆ Q103	The opponents are silent. Partner bids first.
Board: 274 Dealer: N Vul: None HCP: 20	★ A108▼ AKJ2★ AQ73♣ Q2	The opponents are silent. You bid first.
Board: 275 Dealer: S Vul: NS HCP: 11	↓ J83↓ K1043↓ AJ♣ Q1062	West Bids XN if possible. Partner bids first.
Board: 276 Dealer: N Vul: EW HCP: 21	♣ Q8♥ AK95◆ AQ107♣ AQ3	The opponents are silent. You bid first.

Board: 271 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 3N S	North: ♠ KJ98 ♥ J1043 ♠ K4 ♣ 763	South: ♠ A63 ♥ K8 ♠ AQ5 ♠ AKJ95	West North East Sour 2NT Pass 3♣¹ Pass 3♦ Pass 3NT AP 1. Stayman	
Board: 272 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♠ N	North: ♠ AKJ9 ♥ K6 ♠ A76 ♣ AJ103	South: ♣ 754 ▼ A1084 ♦ 84 ♣ K542	West North East Sour 2NT Pass 3♣¹ Pass 3♠ Pass 4♠ AP 1. Stayman	th
Board: 273 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North: ♠ K963 ♥ J2 ♦ J1042 ♠ Q103	South:	West North East Sour 2NT Pass 3♣¹ Pass 3▼ Pass 3NT AP 1. Stayman	
Board: 274 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N	North: ♠ A108 ♥ AKJ2 ♠ AQ73 ♠ Q2	South: ♠ K653 ♥ Q6 ♠ K842 ♠ 1065	West North East Sour 2NT Pass 3♣¹ Pass 3♥ Pass 3NT AP 1. Stayman	
Board: 275 Dealer: S Vul: NS North HCP: 11 South HCP: 21 Contract: 6NX S	North: ♣ J83 ♥ K1043 ♠ AJ ♣ Q1062	South: ♠ AK94 ♥ AJ ♠ KQ63 ♣ KJ8	West North East Sour 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² Pass 6NT XN AP 1. Stayman 2. Quantitative 4NT	

Board: 276 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** Q8 **♦** A1054 Vul: EW Pass 3NT **♥** AK95 **v** 108 Pass 3♥ North HCP: 21 ◆ AQ107 **♦** J854 AP South HCP: 6 ♣ AQ3 **♣** J82 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 271 Dealer: S Vul: None HCP: 21	★ A63★ K8★ AQ5★ AKJ95	The opponents are silent. You bid first.
Board: 272 Dealer: N Vul: NS HCP: 7	₹754₹A1084₹84₹K542	The opponents are silent. Partner bids first.
Board: 273 Dealer: S Vul: EW HCP: 20	42✓ AQ85✓ AK75✓ AK7	The opponents are silent. You bid first.
Board: 274 Dealer: N Vul: None HCP: 8	★ K653♥ Q6◆ K842◆ 1065	The opponents are silent. Partner bids first.
Board: 275 Dealer: S Vul: NS HCP: 21	♠ AK94♥ AJ♦ KQ63♠ KJ8	West Bids XN if possible. You bid first.
Board: 276 Dealer: N Vul: EW HCP: 6	▲ A1054▼ 108◆ J854▲ J82	The opponents are silent. Partner bids first.

Board: 271 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 3N S	North: ♠ KJ98 ♥ J1043 ♠ K4 ♣ 763	South: ♠ A63 ♥ K8 ♠ AQ5 ♠ AKJ95	West North East Sour 2NT Pass 3♣¹ Pass 3♦ Pass 3NT AP 1. Stayman	
Board: 272 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♠ N	North: ♠ AKJ9 ♥ K6 ♠ A76 ♣ AJ103	South: ♣ 754 ▼ A1084 ♦ 84 ♣ K542	West North East Sour 2NT Pass 3♣¹ Pass 3♠ Pass 4♠ AP 1. Stayman	th
Board: 273 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 3N S	North: ♠ K963 ♥ J2 ♦ J1042 ♠ Q103	South:	West North East Sour 2NT Pass 3♣¹ Pass 3▼ Pass 3NT AP 1. Stayman	
Board: 274 Dealer: N Vul: None North HCP: 20 South HCP: 8 Contract: 3N N	North: ♠ A108 ♥ AKJ2 ♠ AQ73 ♠ Q2	South: ♠ K653 ♥ Q6 ♠ K842 ♠ 1065	West North East Sour 2NT Pass 3♣¹ Pass 3♥ Pass 3NT AP 1. Stayman	
Board: 275 Dealer: S Vul: NS North HCP: 11 South HCP: 21 Contract: 6NX S	North: ♣ J83 ♥ K1043 ♠ AJ ♣ Q1062	South: ♠ AK94 ♥ AJ ♠ KQ63 ♣ KJ8	West North East Sour 2NT Pass 3♣¹ Pass 3♣ Pass 4NT² Pass 6NT XN AP 1. Stayman 2. Quantitative 4NT	

Board: 276 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** Q8 **♦** A1054 Vul: EW Pass 3NT **♥** AK95 **v** 108 Pass 3♥ North HCP: 21 ◆ AQ107 **♦** J854 AP South HCP: 6 ♣ AQ3 **♣** J82 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 277 Dealer: S Vul: NS HCP: 5	105♥ 9432◆ Q842♣ K107	The opponents are silent. Partner bids first.
Board: 278 Dealer: N Vul: EW HCP: 20	♣ QJ72♥ AJ4◆ AJ7♣ AK8	The opponents are silent. You bid first.
Board: 279 Dealer: S Vul: Both HCP: 5	109810753A5J742	The opponents are silent. Partner bids first.
Board: 280 Dealer: N Vul: None HCP: 20	AQ5✓ AK✓ KJ976✓ QJ7	The opponents are silent. You bid first.
Board: 281 Dealer: S Vul: NS HCP: 11	★ K952▼ 1042◆ A98◆ A108	The opponents are silent. Partner bids first.
Board: 282 Dealer: N Vul: None HCP: 21	★ K96▼ AK10◆ KJ2◆ AQJ8	The opponents are silent. You bid first.

Board: 277 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 3N S	North: ♠ 105 ♥ 9432 ♠ Q842 ♠ K107	South: ♠ A864 ♥ AQ7 ♠ AK105 ♠ QJ	West North East South 2NT Pass 3♣¹ Pass 3♠ Pass 3NT AP 1. Stayman
Board: 278 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N	North: ♠ QJ72 ♥ AJ4 ♠ AJ7 ♣ AK8	South: ♠ K63 ♥ Q972 ♠ Q52 ♣ Q62	West North East South 2NT Pass 3♣¹ Pass 3♠ Pass 3NT AP 1. Stayman
Board: 279 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 3N S	North: 1098 10753 A5 J742	South: ♠ AK53 ♥ AJ2 ♠ Q862 ♣ AK	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman
Board: 280 Dealer: N Vul: None North HCP: 20 South HCP: 13 Contract: 6N N	North: ♠ AQ5 ♥ AK ♠ KJ976 ♣ QJ7	South: ♠ K973 ▼ 10987 ◆ AQ2 ♠ A3	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 5NT Pass 6NT AP 1. Stayman
Board: 281 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6♠ N	North: ♠ K952 ▼ 1042 ♠ A98 ♣ A108	South: ♠ AQ63 ♥ AQ85 ♠ KQ ♠ QJ2	West North East South 2NT Pass 3♣¹ Pass 3NT² Pass 6♠ AP 1. Stayman 2. both majors

Board: 282 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** K96 **♦**43 Vul: None **♥** AK10 Pass 3NT **♥** Q754 Pass 3♦ North HCP: 21 ♦ KJ2 **♦** A63 AP South HCP: 9 ♣ AQJ8 **♣** K764 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 277 Dealer: S Vul: NS HCP: 20	A864✓ AQ7AK105QJ	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: EW HCP: 9	★ K63♥ Q972◆ Q52◆ Q62	The opponents are silent. Partner bids first.
Board: 279 Dealer: S Vul: Both HCP: 21	♠ AK53♥ AJ2♦ Q862♠ AK	The opponents are silent. You bid first.
Board: 280 Dealer: N Vul: None HCP: 13	★ K973▼ 10987◆ AQ2◆ A3	The opponents are silent. Partner bids first.
Board: 281 Dealer: S Vul: NS HCP: 20	AQ63✓ AQ85KQQJ2	The opponents are silent. You bid first.
Board: 282 Dealer: N Vul: None HCP: 9	43♥ Q754A63★ K764	The opponents are silent. Partner bids first.

Board: 277 Dealer: S Vul: NS North HCP: 5 South HCP: 20 Contract: 3N S	North: ♠ 105 ♥ 9432 ♠ Q842 ♠ K107	South: ♠ A864 ♥ AQ7 ♠ AK105 ♠ QJ	West North East South 2NT Pass 3♣¹ Pass 3♠ Pass 3NT AP 1. Stayman
Board: 278 Dealer: N Vul: EW North HCP: 20 South HCP: 9 Contract: 3N N	North: ♠ QJ72 ♥ AJ4 ♠ AJ7 ♣ AK8	South: ♠ K63 ♥ Q972 ♠ Q52 ♣ Q62	West North East South 2NT Pass 3♣¹ Pass 3♠ Pass 3NT AP 1. Stayman
Board: 279 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 3N S	North: 1098 10753 A5 J742	South: ♠ AK53 ♥ AJ2 ♠ Q862 ♣ AK	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 3NT AP 1. Stayman
Board: 280 Dealer: N Vul: None North HCP: 20 South HCP: 13 Contract: 6N N	North: ♠ AQ5 ♥ AK ♠ KJ976 ♣ QJ7	South: ♠ K973 ▼ 10987 ◆ AQ2 ♠ A3	West North East South 2NT Pass 3♣¹ Pass 3♣ Pass 5NT Pass 6NT AP 1. Stayman
Board: 281 Dealer: S Vul: NS North HCP: 11 South HCP: 20 Contract: 6♠ N	North: ♠ K952 ▼ 1042 ♠ A98 ♣ A108	South: ♠ AQ63 ♥ AQ85 ♠ KQ ♠ QJ2	West North East South 2NT Pass 3♣¹ Pass 3NT² Pass 6♠ AP 1. Stayman 2. both majors

Board: 282 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♦** K96 **♦**43 Vul: None **♥** AK10 Pass 3NT **♥** Q754 Pass 3♦ North HCP: 21 ♦ KJ2 **♦** A63 AP South HCP: 9 ♣ AQJ8 **♣** K764 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 283 Dealer: S Vul: EW HCP: 11	J2✓ Q732A643A107	The opponents are silent. Partner bids first.
Board: 284 Dealer: N Vul: Both HCP: 20	♦ KQ ♥ A108 ♦ KJ43 ♣ AK93	West Bids 3♠ if possible. You bid first.
Board: 285 Dealer: S Vul: EW HCP: 11	▲ 102♥ AK75◆ K954♣ J97	The opponents are silent. Partner bids first.
Board: 286 Dealer: N Vul: None HCP: 20	★ K92★ AK2◆ AKJ52★ Q4	The opponents are silent. You bid first.
Board: 287 Dealer: S Vul: EW HCP: 7	♣ Q843♥ 832♦ J76♣ KJ8	The opponents are silent. Partner bids first.
Board: 288 Dealer: N Vul: None HCP: 20	AQ7✓ AK3◆ 854♠ AK43	The opponents are silent. You bid first.

Board: 283				
Dealer: N North:	Dealer: S Vul: EW North HCP: 11 South HCP: 21	J2♥ Q732A643	▲ AK97▼ AK◆ KJ98	Pass 3♣¹ Pass 3♠ Pass 4NT² Pass 6NT AP 1. Stayman
Board: 285 North: South: 2NT Dealer: S Vul: EW 4 102 4 AJ4 Pass 3♣¹ Pass 3♣ North HCP: 11 K954 4 AQ8 AP South HCP: 20 4 AV2 AKQ42 AR Contract: 6N S 1. Stayman 2. Quantitative 4NT Board: 286 North: AKQ42 West North East South Dealer: N K92 AJ104 Pass 3♣¹ Pass 3♣¹ Vul: None AK2 10963 Pass 3♣¹ Pass 3♠¹ North HCP: 10 AP AP 1. Stayman Contract: 3N N AP 1. Stayman Board: 287 Dealer: S Vul: EW North HCP: 7 South HCP: 7 South HCP: 7 South HCP: 7 South HCP: 20 A K18 A O3 A P Pass 3♣¹ Pass 3♠¹ Pass	Dealer: N Vul: Both North HCP: 20 South HCP: 5	♠ KQ ♥ A108 ♦ KJ43	◆ 9532♥ Q654◆ Q852	2NT Pass 3♣¹ 3♠ 3NT AP
Dealer: N ♠ K92 ♠ AJ104 2NT Pass 3♣¹ Vul: None ♠ AK2 ♠ 10963 Pass 3♠ Pass 3NT North HCP: 20 ♠ AKJ52 ♠ Q AP South HCP: 10 ♠ Q4 ♠ K632 1. Stayman Board: 287 North: ♠ Q843 ♠ KJ92 Vul: EW ♠ Q843 ♠ KJ92 ♠ KJ9 North HCP: 7 ♠ KJ8 ♠ AQ3 Pass 3♠¹ Pass 3♠¹ South HCP: 20 ♠ KJ8 ♠ AQ3 ♠ AQ3 ♠ AQ3	Dealer: S Vul: EW North HCP: 11 South HCP: 20	102✓ AK75✓ K954	♠ AJ4 ♥ 96 ♦ AQ8	Pass 3♣¹ Pass 3♣ Pass 4NT² Pass 6NT AP 1. Stayman
Dealer: S North: South: West North Last South Vul: EW ♠ Q843 ♠ KJ92 2NT North HCP: 7 ♦ 32 ♥ AJ9 Pass 3♠¹ Pass 3♠² South HCP: 20 ♠ KJ8 ♠ AO3 1 G: AP	Dealer: N Vul: None North HCP: 20 South HCP: 10	★ K92★ AK2◆ AKJ52	♣ AJ104 ♥ 10963 • Q	2NT Pass 3♣¹ Pass 3♦ Pass 3NT AP
	Dealer: S Vul: EW North HCP: 7 South HCP: 20	◆ Q843 ♥ 832 ◆ J76	♠ KJ92 ♥ AJ9 ♦ KQ2	Pass $3 \stackrel{1}{•}^1$ Pass $3 \stackrel{1}{•}$ Pass $4 \stackrel{1}{•}$ AP

Board: 288 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AQ7 **♦** J1042 Vul: None Pass 3NT ♥ AK3 **984** Pass 3♦ North HCP: 20 **♦** 854 **♦** KJ73 AP South HCP: 7 **♣** AK43 **♣** Q8 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 283 Dealer: S Vul: EW HCP: 21	♠ AK97♥ AK♦ KJ98♠ K98	The opponents are silent. You bid first.
Board: 284 Dealer: N Vul: Both HCP: 5	♦ 9532♥ Q654♦ Q852♦ J	West Bids 3♠ if possible. Partner bids first.
Board: 285 Dealer: S Vul: EW HCP: 20	▲ AJ4♥ 96◆ AQ8▲ AKQ42	The opponents are silent. You bid first.
Board: 286 Dealer: N Vul: None HCP: 10	▲ AJ104▼ 10963◆ Q◆ K632	The opponents are silent. Partner bids first.
Board: 287 Dealer: S Vul: EW HCP: 20	★ KJ92★ AJ9★ KQ2★ AQ3	The opponents are silent. You bid first.
Board: 288 Dealer: N Vul: None HCP: 7	J1042♥ 984★ KJ73♣ Q8	The opponents are silent. Partner bids first.

Board: 283				
Dealer: N North:	Dealer: S Vul: EW North HCP: 11 South HCP: 21	J2♥ Q732A643	♠ AK97 ♥ AK ♦ KJ98	Pass 3♣¹ Pass 3♠ Pass 4NT² Pass 6NT AP 1. Stayman
Board: 285 North: South: 2NT Dealer: S Vul: EW 4 102 4 AJ4 Pass 3♣¹ Pass 3♣ North HCP: 11 K954 4 AQ8 AP South HCP: 20 4 AV2 AKQ42 AR Contract: 6N S 1. Stayman 2. Quantitative 4NT Board: 286 North: AKQ42 West North East South Dealer: N K92 AJ104 Pass 3♣¹ Pass 3♣¹ Vul: None AK2 10963 Pass 3♣¹ Pass 3♠¹ North HCP: 10 AP AP 1. Stayman Contract: 3N N AP 1. Stayman Board: 287 Dealer: S Vul: EW North HCP: 7 South HCP: 7 South HCP: 7 South HCP: 7 South HCP: 20 A K18 A O3 A P Pass 3♣¹ Pass 3♠¹ Pass	Dealer: N Vul: Both North HCP: 20 South HCP: 5	♠ KQ ♥ A108 ♦ KJ43	◆ 9532♥ Q654◆ Q852	2NT Pass 3♣¹ 3♠ 3NT AP
Dealer: N ♠ K92 ♠ AJ104 2NT Pass 3♣¹ Vul: None ♠ AK2 ♠ 10963 Pass 3♠ Pass 3NT North HCP: 20 ♠ AKJ52 ♠ Q AP South HCP: 10 ♠ Q4 ♠ K632 1. Stayman Board: 287 North: ♠ Q843 ♠ KJ92 Vul: EW ♠ Q843 ♠ KJ92 ♠ KJ9 North HCP: 7 ♠ KJ8 ♠ AQ3 Pass 3♠¹ Pass 3♠¹ South HCP: 20 ♠ KJ8 ♠ AQ3 ♠ AQ3 ♠ AQ3	Dealer: S Vul: EW North HCP: 11 South HCP: 20	102✓ AK75✓ K954	♠ AJ4 ♥ 96 ♦ AQ8	Pass 3♣¹ Pass 3♣ Pass 4NT² Pass 6NT AP 1. Stayman
Dealer: S North: South: West North Last South Vul: EW ♠ Q843 ♠ KJ92 2NT North HCP: 7 ♦ 32 ♥ AJ9 Pass 3♠¹ Pass 3♠² South HCP: 20 ♠ KJ8 ♠ AO3 1 G: AP	Dealer: N Vul: None North HCP: 20 South HCP: 10	★ K92★ AK2◆ AKJ52	♣ AJ104 ♥ 10963 • Q	2NT Pass 3♣¹ Pass 3♦ Pass 3NT AP
	Dealer: S Vul: EW North HCP: 7 South HCP: 20	◆ Q843 ♥ 832 ◆ J76	♠ KJ92 ♥ AJ9 ♦ KQ2	Pass $3 \stackrel{1}{•}^1$ Pass $3 \stackrel{1}{•}$ Pass $4 \stackrel{1}{•}$ AP

Board: 288 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** AQ7 **♦** J1042 Vul: None Pass 3NT ♥ AK3 **984** Pass 3♦ North HCP: 20 **♦** 854 **♦** KJ73 AP South HCP: 7 **♣** AK43 **♣** Q8 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 289 Dealer: S Vul: Both HCP: 8		The opponents are silent. Partner bids first.
Board: 290 Dealer: N Vul: None HCP: 20	♣ QJ3♥ AQ107◆ AK62♣ A6	The opponents are silent. You bid first.
Board: 291 Dealer: S Vul: NS HCP: 7	◆ Q1063◆ K652◆ 95◆ Q32	The opponents are silent. Partner bids first.
Board: 292 Dealer: N Vul: EW HCP: 20	★ KJ9★ AK74★ A8★ KQ98	The opponents are silent. You bid first.
Board: 293 Dealer: S Vul: NS HCP: 6	10982J6K84Q972	The opponents are silent. Partner bids first.
Board: 294 Dealer: N Vul: EW HCP: 21	AQ2AQ95AQ95K3	The opponents are silent. You bid first.

Board: 289 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 4♠ N	North:	South: ♠ AK 106 ♥ A762 ♠ AQ3 ♠ A5	Pass Pass 1. Stay	North 3♣¹ 4♠ man majors		South 2NT 3NT ²
Board: 290 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ QJ3 ♥ AQ107 ♠ AK62 ♠ A6	South: ◆ A642 ▼ 943 ◆ 9843 ◆ J5	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 291 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4 S	North: ♠ Q1063 ♥ K652 ♦ 95 ♠ Q32	South: ♠ K 54 ▼ A 973 ♠ A J 6 ♣ A K J		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 292 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 6♥ N	North: ♠ KJ9 ♥ AK74 ♠ A8 ♣ KQ98	South: ♠ AQ7 ♥ 10853 • 1075 ♣ A43	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 ♣¹
Board: 293 Dealer: S Vul: NS North HCP: 6 South HCP: 21 Contract: 3N S	North: • 10982 • J6 • K84 • Q972	South: ♠ AK7 ♥ AK92 ♠ Q9 ♣ AJ54	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 294 West North East South North: South: Dealer: N 2NT Pass 3♣¹ ♠ AQ2 ♠KJ Vul: EW **♥** AQ95 **♥** J843 Pass 3♥ Pass 4♥ North HCP: 21 ◆ AQ95 **♦** J104 AP South HCP: 10 **♣** K3 ♣ A865 1. Stayman Contract: 4♥ N

South hands (Practice Page)

Board: 289 Dealer: S Vul: Both HCP: 21	★ AK106▼ A762◆ AQ3♣ A5	The opponents are silent. You bid first.
Board: 290 Dealer: N Vul: None HCP: 5	★ A642♥ 943◆ 9843◆ J5	The opponents are silent. Partner bids first.
Board: 291 Dealer: S Vul: NS HCP: 20	★ K54★ A973★ AJ6★ AKJ	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: EW HCP: 10	AQ7▼ 10853◆ 1075◆ A43	The opponents are silent. Partner bids first.
Board: 293 Dealer: S Vul: NS HCP: 21	♠ AK7♥ AK92♠ Q9♠ AJ54	The opponents are silent. You bid first.
Board: 294 Dealer: N Vul: EW HCP: 10	♠ KJ ♥ J843 ♦ J104 ♣ A865	The opponents are silent. Partner bids first.

Board: 289 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 4♠ N	North:	South: ♠ AK 106 ♥ A762 ♠ AQ3 ♠ A5	Pass Pass 1. Stay	North 3♣¹ 4♠ man majors		South 2NT 3NT ²
Board: 290 Dealer: N Vul: None North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ QJ3 ♥ AQ107 ♠ AK62 ♠ A6	South: ◆ A642 ▼ 943 ◆ 9843 ◆ J5	West Pass AP 1. Stay	North 2NT 3♥ man	Pass	
Board: 291 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4 S	North: ♠ Q1063 ♥ K652 ♦ 95 ♠ Q32	South: ♠ K 54 ▼ A 973 ♠ A J 6 ♣ A K J		North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 292 Dealer: N Vul: EW North HCP: 20 South HCP: 10 Contract: 6♥ N	North: ♠ KJ9 ♥ AK74 ♠ A8 ♣ KQ98	South: ♠ AQ7 ♥ 10853 • 1075 ♣ A43	West Pass AP 1. Stay	North 2NT 3♥ man	East Pass Pass	3 ♣¹
Board: 293 Dealer: S Vul: NS North HCP: 6 South HCP: 21 Contract: 3N S	North: • 10982 • J6 • K84 • Q972	South: ♠ AK7 ♥ AK92 ♠ Q9 ♣ AJ54	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 294 West North East South North: South: Dealer: N 2NT Pass 3♣¹ ♠ AQ2 ♠KJ Vul: EW **♥** AQ95 **♥** J843 Pass 3♥ Pass 4♥ North HCP: 21 ◆ AQ95 **♦** J104 AP South HCP: 10 **♣** K3 ♣ A865 1. Stayman Contract: 4♥ N

North hands (Practice Page)

Board: 295 Dealer: S Vul: Both HCP: 7		The opponents are silent. Partner bids first.
Board: 296 Dealer: N Vul: NS HCP: 20	★ K87★ A5★ AQ86★ AK72	The opponents are silent. You bid first.
Board: 297 Dealer: S Vul: EW HCP: 6		The opponents are silent. Partner bids first.
Board: 298 Dealer: N Vul: Both HCP: 20	★ K107★ A63★ AK65★ AQ8	The opponents are silent. You bid first.
Board: 299 Dealer: S Vul: None HCP: 8	★ K952♥ Q873♦ 64★ K87	The opponents are silent. Partner bids first.
Board: 300 Dealer: N Vul: NS HCP: 21	★ A87▼ AKQ◆ AK63◆ J65	The opponents are silent. You bid first.

Board: 295 Dealer: S Vul: Both	North: ♠ J1087	South: ♠ AK5	West	North	East	South 2NT
North HCP: 7 South HCP: 21 Contract: 3N S	★ K532★ 62★ K63	✓ A97◆ AQ105◆ A52	Pass Pass 1. Stay	3♣¹ 3NT man	Pass AP	3♦
Board: 296 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North: ♠ K87 ♥ A5 ♠ AQ86 ♣ AK72	South: ♠ A432 ♥ 64 ♦ J72 ♠ Q1086	West Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 297 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North: ♣ J1086 ♥ Q62 ♦ 8642 ♣ K4	South: ♠ A75 ♥ A1095 ♠ KQ9 ♠ AQJ	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 298 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ K107 ♥ A63 ♠ AK65 ♣ AQ8	South:	West Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 299 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 4 S	North: ♠ K952 ♥ Q873 ♠ 64 ♣ K87	South: ♠ A3 ♥ AK105 ♠ QJ109 ♠ AQ4	West Pass Pass 1. Stay	4 ♥	East Pass AP	2NT

Board: 300 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** A87 **♦** K1093 Vul: NS Pass 3NT **♥** AKQ **♥** J987 Pass 3♦ North HCP: 21 **♦** AK63 **♦** 852 AP South HCP: 7 **♣** J65 **♣** K9 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 295 Dealer: S Vul: Both HCP: 21	♠ AK5♥ A97♠ AQ105♠ A52	The opponents are silent. You bid first.
Board: 296 Dealer: N Vul: NS HCP: 7	★ A432★ 64★ J72★ Q1086	The opponents are silent. Partner bids first.
Board: 297 Dealer: S Vul: EW HCP: 20	♣ A75♥ A1095♦ KQ9♣ AQJ	The opponents are silent. You bid first.
Board: 298 Dealer: N Vul: Both HCP: 5	♦ 9843♥ KJ97♦ 72♣ J102	The opponents are silent. Partner bids first.
Board: 299 Dealer: S Vul: None HCP: 20	★ A3▼ AK105◆ QJ109★ AQ4	The opponents are silent. You bid first.
Board: 300 Dealer: N Vul: NS HCP: 7	★ K1093★ J987◆ 852★ K9	The opponents are silent. Partner bids first.

Board: 295 Dealer: S Vul: Both	North: ♠ J1087	South: ♠ AK5	West	North	East	South 2NT
North HCP: 7 South HCP: 21 Contract: 3N S	★ K532★ 62★ K63	✓ A97◆ AQ105◆ A52	Pass Pass 1. Stay	3♣¹ 3NT man	Pass AP	3♦
Board: 296 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North: ♠ K87 ♥ A5 ♠ AQ86 ♣ AK72	South: ♠ A432 ♥ 64 ♦ J72 ♠ Q1086	West Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 297 Dealer: S Vul: EW North HCP: 6 South HCP: 20 Contract: 3N S	North: ♣ J1086 ♥ Q62 ♦ 8642 ♣ K4	South: ♠ A75 ♥ A1095 ♠ KQ9 ♠ AQJ	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 298 Dealer: N Vul: Both North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ K107 ♥ A63 ♠ AK65 ♣ AQ8	South:	West Pass AP 1. Stay	North 2NT 3 man	Pass	
Board: 299 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 4 S	North: ♠ K952 ♥ Q873 ♠ 64 ♣ K87	South: ♠ A3 ♥ AK105 ♠ QJ109 ♠ AQ4	West Pass Pass 1. Stay	4 ♥	East Pass AP	2NT

Board: 300 West North East South North: South: Dealer: N 2NT Pass 3♣¹ **♠** A87 **♦** K1093 Vul: NS Pass 3NT **♥** AKQ **♥** J987 Pass 3♦ North HCP: 21 **♦** AK63 **♦** 852 AP South HCP: 7 **♣** J65 **♣** K9 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 301 Dealer: S Vul: Both HCP: 11	♣ QJ5 ♥ KQ75 ♦ J95 ♣ Q106	The opponents are silent. Partner bids first.
Board: 302 Dealer: N Vul: EW HCP: 20	★ AKJ♥ QJ9◆ Q102★ AQJ4	The opponents are silent. You bid first.
Board: 303 Dealer: S Vul: None HCP: 8	◆ Q8◆ 9732◆ 863◆ AQ73	The opponents are silent. Partner bids first.
Board: 304 Dealer: N Vul: NS HCP: 20	AQ104✓ AKJ10A6Q62	The opponents are silent. You bid first.
Board: 305 Dealer: S Vul: EW HCP: 9	♣ Q104♥ AK93◆ 875♣ 1087	The opponents are silent. Partner bids first.
Board: 306 Dealer: N Vul: Both HCP: 20	J2✓ AK62✓ AQ1065✓ AQ	The opponents are silent. You bid first.

Board: 301 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6N S	North: ♠ QJ5 ♥ KQ75 ♦ J95 ♣ Q106	South: ♠ AK3 ♥ AJ10 ♠ K1087 ♣ AJ5	Pass Pass AP 1. Stay		Pass Pass	2NT 3♦
Board: 302 Dealer: N Vul: EW North HCP: 20 South HCP: 17 Contract: 7N N	North: ♠ AKJ ♥ QJ9 ♠ Q102 ♠ AQJ4	South: ♠ Q93 ♥ AK54 ♠ AJ3 ♣ K75			East Pass	
Board: 303 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 4 S	North: ♠ Q8 ♥ 9732 ♦ 863 ♣ AQ73	South: ♠ A10 ♥ AK85 ♠ AK102 ♠ K109	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 304 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♠ S	North: ♠ AQ104 ♥ AKJ10 ♠ A6 ♠ Q62	South: ♠ KJ92 ♥ Q94 ♦ J952 ♣ 85	Pass AP 1. Stay 2. both		Pass	3 ♣¹
Board: 305 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 3N S	North: ♠ Q104 ♥ AK93 ♠ 875 ♣ 1087	South: ♠ AK73 ♥ 87 ♠ AKQJ ♠ K65	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 306 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** J2 **♦** K854 Vul: Both **♥** AK62 **♥** Q543 Pass 3♥ Pass 4♥ North HCP: 20 ◆ AQ1065 **♦** J8 AP South HCP: 7 **♣** J83 **♣** AQ 1. Stayman Contract: 4♥ N

South hands (Practice Page)

Board: 301 Dealer: S Vul: Both HCP: 20	AK3✓ AJ10✓ K1087✓ AJ5	The opponents are silent. You bid first.
Board: 302 Dealer: N Vul: EW HCP: 17	♣ Q93★ AK54◆ AJ3♣ K75	The opponents are silent. Partner bids first.
Board: 303 Dealer: S Vul: None HCP: 21	★ A10★ AK85★ AK102★ K109	The opponents are silent. You bid first.
Board: 304 Dealer: N Vul: NS HCP: 7	★ KJ92♥ Q94◆ J952◆ 85	The opponents are silent. Partner bids first.
Board: 305 Dealer: S Vul: EW HCP: 20	★ AK73▼ 87◆ AKQJ★ K65	The opponents are silent. You bid first.
Board: 306 Dealer: N Vul: Both HCP: 7	★ K854♥ Q543◆ J8◆ J83	The opponents are silent. Partner bids first.

Board: 301 Dealer: S Vul: Both North HCP: 11 South HCP: 20 Contract: 6N S	North: ♠ QJ5 ♥ KQ75 ♦ J95 ♣ Q106	South: ♠ AK3 ♥ AJ10 ♠ K1087 ♣ AJ5	Pass Pass AP 1. Stay		Pass Pass	2NT 3♦
Board: 302 Dealer: N Vul: EW North HCP: 20 South HCP: 17 Contract: 7N N	North: ♠ AKJ ♥ QJ9 ♠ Q102 ♠ AQJ4	South: ♠ Q93 ♥ AK54 ♠ AJ3 ♣ K75			East Pass	
Board: 303 Dealer: S Vul: None North HCP: 8 South HCP: 21 Contract: 4 S	North: ♠ Q8 ♥ 9732 ♦ 863 ♣ AQ73	South: ♠ A10 ♥ AK85 ♠ AK102 ♠ K109	West Pass Pass 1. Stay	North 3♣¹ 4♥ man	East Pass AP	2NT
Board: 304 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♠ S	North: ♠ AQ104 ♥ AKJ10 ♠ A6 ♠ Q62	South: ♠ KJ92 ♥ Q94 ♦ J952 ♣ 85	Pass AP 1. Stay 2. both		Pass	3 ♣¹
Board: 305 Dealer: S Vul: EW North HCP: 9 South HCP: 20 Contract: 3N S	North: ♠ Q104 ♥ AK93 ♠ 875 ♣ 1087	South: ♠ AK73 ♥ 87 ♠ AKQJ ♠ K65	West Pass Pass 1. Stay	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 306 West North East South North: South: Dealer: N Pass 3♣¹ 2NT **♠** J2 **♦** K854 Vul: Both **♥** AK62 **♥** Q543 Pass 3♥ Pass 4♥ North HCP: 20 ◆ AQ1065 **♦** J8 AP South HCP: 7 **♣** J83 **♣** AQ 1. Stayman Contract: 4♥ N

North hands (Practice Page)

Board: 307 Dealer: S Vul: None HCP: 6	◆943▼10873◆QJ6◆K97	The opponents are silent. Partner bids first.
Board: 308 Dealer: N Vul: EW HCP: 20	♠ AQ♥ A76♦ KQJ9♠ A754	East Doubles 3♦ if possible. You bid first.
Board: 309 Dealer: S Vul: Both HCP: 8	★ K9♥ Q953◆ 1095◆ QJ97	The opponents are silent. Partner bids first.
Board: 310 Dealer: N Vul: NS HCP: 20	♣ Q8♥ AKQ2◆ A10♣ AJ742	The opponents are silent. You bid first.
Board: 311 Dealer: S Vul: Both HCP: 8	♦ 9874♥ Q103♦ A1093♠ Q2	The opponents are silent. Partner bids first.
Board: 312 Dealer: N Vul: None HCP: 20	AQ8K42KQJAJ73	The opponents are silent. You bid first.

Board: 307 Dealer: S Vul: None North HCP: 6 South HCP: 21 Contract: 3N S	North:	South: ♠ A765 ♥ AQ42 ♠ AK8 ♣ A4	Pass AP 1. Stayr 2. both	man		South 2NT 3NT ²
Board: 308 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ AQ ♥ A76 ♠ KQJ9 ♣ A754	South: ♠ 10872 ♥ Q2 ♠ 432 ♣ QJ62	West Pass AP 1. Stayr		East Pass X	
Board: 309 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 3N S	North: ♠ K9 ♥ Q953 • 1095 ♣ QJ97	South: ♠ J72 ♥ AKJ ♠ AKJ4 ♠ A103	Pass	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 310 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North: ♠ Q8 ♥ AKQ2 ♠ A10 ♠ AJ742	South: ♠ KJ102 ♥ J103 ♠ Q52 ♣ 853	West Pass AP 1. Stayr	North 2NT 3♥	Pass	
Board: 311 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North:	South: ♠ QJ ♥ AKJ4 ♠ Q754 ♣ AK6	West Pass Pass 1. Stayr	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 312 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 4N N North: ♠ AQ8 ♥ K42 ♠ KQJ ♠ AJ73	South: ♠ 104 ♥ A986 ♠ A1054 ♠ K109	Pass AP 1. Stay		Pass Pass		
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South hands (Practice Page)

Board: 307 Dealer: S Vul: None HCP: 21	♣ A765♥ AQ42♦ AK8♣ A4	The opponents are silent. You bid first.
Board: 308 Dealer: N Vul: EW HCP: 5	10872✓ Q2432QJ62	East Doubles 3♦ if possible. Partner bids first.
Board: 309 Dealer: S Vul: Both HCP: 21	♣ J72♥ AKJ◆ AKJ4♣ A103	The opponents are silent. You bid first.
Board: 310 Dealer: N Vul: NS HCP: 7	★ KJ102▼ J103◆ Q52◆ 853	The opponents are silent. Partner bids first.
Board: 311 Dealer: S Vul: Both HCP: 20	♠ QJ ♥ AKJ4 ♦ Q754 ♣ AK6	The opponents are silent. You bid first.
Board: 312 Dealer: N Vul: None HCP: 11	★ 104▼ A986◆ A1054◆ K109	The opponents are silent. Partner bids first.

Board: 307 Dealer: S Vul: None North HCP: 6 South HCP: 21 Contract: 3N S	North:	South: ♠ A765 ♥ AQ42 ♠ AK8 ♣ A4	Pass AP 1. Stayr 2. both	man		South 2NT 3NT ²
Board: 308 Dealer: N Vul: EW North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ AQ ♥ A76 ♠ KQJ9 ♣ A754	South: ♠ 10872 ♥ Q2 ♠ 432 ♣ QJ62	West Pass AP 1. Stayr		East Pass X	
Board: 309 Dealer: S Vul: Both North HCP: 8 South HCP: 21 Contract: 3N S	North: ♠ K9 ♥ Q953 • 1095 ♣ QJ97	South: ♠ J72 ♥ AKJ ♠ AKJ4 ♠ A103	Pass	North 3♣¹ 3NT man	East Pass AP	2NT
Board: 310 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 3N N	North: ♠ Q8 ♥ AKQ2 ♠ A10 ♠ AJ742	South: ♠ KJ102 ♥ J103 ♠ Q52 ♣ 853	West Pass AP 1. Stayr	North 2NT 3♥	Pass	
Board: 311 Dealer: S Vul: Both North HCP: 8 South HCP: 20 Contract: 3N S	North:	South: ♠ QJ ♥ AKJ4 ♠ Q754 ♣ AK6	West Pass Pass 1. Stayr	North 3♣¹ 3NT man	East Pass AP	2NT

Board: 312 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 4N N North: ♠ AQ8 ♥ K42 ♠ KQJ ♠ AJ73	South: ♠ 104 ♥ A986 ♠ A1054 ♠ K109	Pass AP 1. Stay		Pass Pass		
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North hands (Practice Page)

20-21 Notrump with Puppet and any Response. The various continuations are not leveled.

Board: 313 **★** K74 The opponents are silent. Dealer: S **♥** QJ76 Vul: None **♦** Q42 Partner bids first. HCP: 8 **♣** 1054 Board: 314 **♦** AK42 The opponents are silent. Dealer: N **♥** AQ Vul: NS ♦ AQ543 You bid first. HCP: 20 **♣** J4 Board: 315 **★**876 The opponents are silent. Dealer: S **♥** K1097 Vul: EW **♦** 732 Partner bids first. HCP: 7 ♣ A43

Board: 313 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ K74 ♥ QJ76 ♠ Q42 ♣ 1054	South: ♠ A3 ♥ 432 ♠ AK3 ♣ AKQ82		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 314 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♠ N	North: ♠ AK42 ♥ AQ ♠ AQ543 ♣ J4	South:	West Pass AP 1. Stay		East Pass Pass	3 ♣¹
Board: 315 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 4 S	North: ♣ 876 ▼ K1097 ◆ 732 ♣ A43	South: ♠ KJ5 ♥ AQ53 ♠ AK ♣ K852	Pass Pass 1. Stay	4♥	East Pass AP	2NT

South hands (Practice Page)

20-21 Notrump with Puppet and any Response. The various continuations are not leveled.

♦ A3 Board: 313 The opponents are silent. Dealer: S **¥** 432 Vul: None ♦ AK3 You bid first. HCP: 20 ♣ AKQ82 Board: 314 **♦** J86 The opponents are silent. Dealer: N **♥** J1043 Vul: NS **♦** J7 Partner bids first. HCP: 7 ♣ A1062 Board: 315 ♠ KJ5 The opponents are silent. Dealer: S **♥** AQ53 Vul: EW ♦ AK You bid first. HCP: 20 **♣** K852

Board: 313 Dealer: S Vul: None North HCP: 8 South HCP: 20 Contract: 3N S	North: ♠ K74 ♥ QJ76 ♠ Q42 ♣ 1054	South: ♠ A3 ♥ 432 ♠ AK3 ♣ AKQ82		North 3♣¹ 3NT man	East Pass AP	2NT
Board: 314 Dealer: N Vul: NS North HCP: 20 South HCP: 7 Contract: 4♠ N	North: ♠ AK42 ♥ AQ ♠ AQ543 ♣ J4	South:	West Pass AP 1. Stay		East Pass Pass	3 ♣¹
Board: 315 Dealer: S Vul: EW North HCP: 7 South HCP: 20 Contract: 4 S	North: ♣ 876 ▼ K1097 ◆ 732 ♣ A43	South: ♠ KJ5 ♥ AQ53 ♠ AK ♣ K852	Pass Pass 1. Stay	4♥	East Pass AP	2NT