North hands (Practice Page)

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

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

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

South hands (Practice Page)

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

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

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

North hands (Practice Page)

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

Board: 7	North:	South:	West	North	East	South
Dealer: S	▲ J653	♠ A2				1NT
Vul: EW	♥ AQJ7	♥ K865	Pass	2 ♣ ¹	Pass	2♥
North HCP: 9	♦ J7	♦ AQ9	Pass	4♥	AP	
South HCP: 16 Contract: 4 S	♣ 1098	♣ QJ62	1. Stay	man		
Contract: 4 S			1. Suly	11211		
Board: 8	N I 4	C 4	West	North	Fast	South
Dealer: N	North:	South:	West			
Vul: Both	♠ A103	♠ Q652	ъ.	1NT	Pass	
North HCP: 17	♥ A7 ♦ AKJ8	▼ KJ82	Pass	2 ♦	Pass	3NT
South HCP: 10	AKJ8♣ J752	◆ Q102 ♣ Q6	AP			
Contract: 3N N	₹ 1/32	₹ Q0	1. Stay	man		
Board: 9						
Dealer: S	North:	South:	West	North	East	South
Vul: Both	♠ 10962	♠ KQ5				1NT
North HCP: 10	♥ K72	♥ AJ104	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ AQJ9	♦ K654	Pass	3NT	AP	
Contract: 3N S	♣ 95	♣ Q3	1. Stay	man		
Board: 10	NT41.	C41	West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: None	♠ A105	♦ K8632 ♥ A984	Pass	2•	Pass	
North HCP: 16	♥ KQ3 ♦ K975	◆ Q32	Pass	4♠	AP	
South HCP: 9	♦ KJ10	♦ 3	1. Stay		<i>1</i> 11	
Contract: 4♠ S	₩ KJ10	4 3	1. Stay	11 Ku11		
Board: 11			***	27.4		~ .1
Dealer: S	North:	South:	West	North	East	
Vul: NS	♦ K1064	♠ QJ3				1NT
North HCP: 15	♥ QJ4	♥ AK87	Pass	2 ♣ ¹	Pass	2♥
South HCP: 16	◆ A73	◆ Q109	Pass	3NT	AP	
3011111 111 12 111	♣ KQ8	♣ A95		man		

Board: 12 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** Q1032 **♦** AK64 Vul: EW Pass 3NT **♥** KQ94 **v** 1085 Pass 2♥ North HCP: 17 **♦** K32 **♦** Q4 Pass 4♠ AP South HCP: 10 **♣** AK **♣** J952 1. Stayman Contract: 4♠ N

South hands (Practice Page)

Board: 7 Dealer: S Vul: EW HCP: 16	★ A2▼ K865★ AQ9★ QJ62	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: Both HCP: 10	♣ Q652♥ KJ82◆ Q102♣ Q6	The opponents are silent. Partner bids first.
Board: 9 Dealer: S Vul: Both HCP: 15	★ KQ5▼ AJ104◆ K654◆ Q3	The opponents are silent. You bid first.
Board: 10 Dealer: N Vul: None HCP: 9	★ K8632★ A984◆ Q32★ 3	The opponents are silent. Partner bids first.
Board: 11 Dealer: S Vul: NS HCP: 16	♣ QJ3♥ AK87◆ Q109♣ A95	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: EW HCP: 10	♠ AK64♥ 1085♦ Q4♠ J952	The opponents are silent. Partner bids first.

Board: 7	North:	South:	West	North	East	South
Dealer: S	▲ J653	♠ A2				1NT
Vul: EW	♥ AQJ7	♥ K865	Pass	2 ♣ ¹	Pass	2♥
North HCP: 9	♦ J7	♦ AQ9	Pass	4♥	AP	
South HCP: 16 Contract: 4 S	♣ 1098	♣ QJ62	1. Stay	man		
Contract: 4 S			1. Suly	11211		
Board: 8	N I 4	C 4	West	North	Fast	South
Dealer: N	North:	South:	West			
Vul: Both	♠ A103	♠ Q652	ъ.	1NT	Pass	
North HCP: 17	♥ A7 ♦ AKJ8	▼ KJ82	Pass	2 ♦	Pass	3NT
South HCP: 10	AKJ8♣ J752	◆ Q102 ♣ Q6	AP			
Contract: 3N N	₹ 1/32	₹ Q0	1. Stay	man		
Board: 9						
Dealer: S	North:	South:	West	North	East	South
Vul: Both	♠ 10962	♠ KQ5				1NT
North HCP: 10	♥ K72	♥ AJ104	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ AQJ9	♦ K654	Pass	3NT	AP	
Contract: 3N S	♣ 95	♣ Q3	1. Stay	man		
Board: 10	NT41.	C41	West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: None	♠ A105	♦ K8632 ♥ A984	Pass	2•	Pass	
North HCP: 16	♥ KQ3 ♦ K975	◆ Q32	Pass	4♠	AP	
South HCP: 9	♦ KJ10	♦ 3	1. Stay		<i>1</i> 11	
Contract: 4♠ S	₩ KJ10	4 3	1. Stay	11 Ku11		
Board: 11			***	27.4		~ .1
Dealer: S	North:	South:	West	North	East	
Vul: NS	♦ K1064	♠ QJ3				1NT
North HCP: 15	♥ QJ4	♥ AK87	Pass	2 ♣ ¹	Pass	2♥
South HCP: 16	◆ A73	◆ Q109	Pass	3NT	AP	
3011111 111 12 111	♣ KQ8	♣ A95		man		

Board: 12 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** Q1032 **♦** AK64 Vul: EW Pass 3NT **♥** KQ94 **v** 1085 Pass 2♥ North HCP: 17 **♦** K32 **♦** Q4 Pass 4♠ AP South HCP: 10 **♣** AK **♣** J952 1. Stayman Contract: 4♠ N

North hands (Practice Page)

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

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

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

South hands (Practice Page)

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

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

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

North hands (Practice Page)

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

Board: 19		G 4	West	North	East	South 1NT
Dealer: S	North:	South: ♠ K1074	Pass	2 ♣ ¹	Pass	
Vul: None	♠ QJ63 ♥ Q54	♥ A102	Pass	4 ◆ ²	Pass	
North HCP: 12	♦ —	◆ AQ7	AP	4•-	газз	1 2
South HCP: 15	♣ AK9875	♣ Q63		mon		
Contract: 4♠ S			1. Stay 2. Splir			
Board: 20	NI contles	Cardle	West	North	Fast	South
Dealer: N	North: ♠ A10	South: ♠ KQJ6	***************************************	1NT	Pass	
Vul: EW	♥ AJ83	¥ KQ30 ♥ K54	Pass	2 🗸		3NT
North HCP: 15	♦ A93	♦ QJ8	AP	2 ,	1 435	5111
South HCP: 12 Contract: 3N N	♣ Q1064	♣ 875	1. Stay	man		
Board: 21 Dealer: S Vul: Both North HCP: 9 South HCP: 15	North: ♠ A1065 ♥ 852 ♠ KQ943	South: ♠ K32 ♥ AK ♠ A62	West Pass Pass	North 2♣¹ 2NT	East Pass AP	1NT
Contract: 2N S	♣ 4	♣ J9862	1. Stay	man		
Board: 22	North:	South:	West	North		_
Dealer: N Vul: None	• K4	♦ QJ96		1NT	Pass	
North HCP: 16	♥ KQJ7	♥ 532	Pass	2♥	Pass	2NT
South HCP: 9	♦ K62	◆ A108	AP			
Contract: 2N N	♣ A973	♣ Q84	1. Stay	man		
Board: 23	North:	South:	West	North	East	South
Dealer: S	♦ J86	★ K105				1NT
Vul: None North HCP: 12	▼ A432	♥ KQ96	Pass	2 ♣ ¹	Pass	2♥
South HCP: 16	• Q43	♦ A972	Pass	4 ♥	AP	
	♣ KQ2	♣ A9	1. Stay			

Board: 24 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 6♠ N	North: ♠ Q1032 ♥ QJ ♠ AKJ4 ♠ Q84	South: ♠ AJ94 ♥ A872 ♦ 5 ♠ A952	Pass	4 ♠ 5 ♦	Pass Pass	2♣¹ 4♠² 4NT³
			 Splin Black 	nter kwood (0314, t	for ♠

South hands (Practice Page)

Board: 19 Dealer: S Vul: None HCP: 15	★ K1074★ A102★ AQ7★ Q63	The opponents are silent. You bid first.
Board: 20 Dealer: N Vul: EW HCP: 12	★ KQJ6▼ K54◆ QJ8◆ 875	The opponents are silent. Partner bids first.
Board: 21 Dealer: S Vul: Both HCP: 15	★ K32★ AK★ A62★ J9862	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: None HCP: 9	◆ QJ96 ▼ 532 ◆ A108 ◆ Q84	The opponents are silent. Partner bids first.
Board: 23 Dealer: S Vul: None HCP: 16	★ K105▼ KQ96◆ A972◆ A9	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: NS HCP: 13	AJ94✓ A872✓ 5A952	The opponents are silent. Partner bids first.

Board: 19		G 4	West	North	East	South 1NT
Dealer: S	North:	South: ♠ K1074	Pass	2 ♣ ¹	Pass	
Vul: None	♠ QJ63 ♥ Q54	♥ A102	Pass	4 ◆ ²	Pass	
North HCP: 12	♦ —	◆ AQ7	AP	4•-	газз	1 2
South HCP: 15	♣ AK9875	♣ Q63		mon		
Contract: 4♠ S			1. Stay 2. Splir			
Board: 20	NI contles	Cardle	West	North	Fast	South
Dealer: N	North: ♠ A10	South: ♠ KQJ6	***************************************	1NT	Pass	
Vul: EW	♥ AJ83	¥ KQ30 ♥ K54	Pass	2 🗸		3NT
North HCP: 15	♦ A93	♦ QJ8	AP	2 ,	1 435	5111
South HCP: 12 Contract: 3N N	♣ Q1064	♣ 875	1. Stay	man		
Board: 21 Dealer: S Vul: Both North HCP: 9 South HCP: 15	North: ♠ A1065 ♥ 852 ♠ KQ943	South: ♠ K32 ♥ AK ♠ A62	West Pass Pass	North 2♣¹ 2NT	East Pass AP	1NT
Contract: 2N S	♣ 4	♣ J9862	1. Stay	man		
Board: 22	North:	South:	West	North		_
Dealer: N Vul: None	• K4	♦ QJ96		1NT	Pass	
North HCP: 16	♥ KQJ7	♥ 532	Pass	2♥	Pass	2NT
South HCP: 9	♦ K62	◆ A108	AP			
Contract: 2N N	♣ A973	♣ Q84	1. Stay	man		
Board: 23	North:	South:	West	North	East	South
Dealer: S	♦ J86	★ K105				1NT
Vul: None North HCP: 12	▼ A432	♥ KQ96	Pass	2 ♣ ¹	Pass	2♥
South HCP: 16	• Q43	♦ A972	Pass	4 ♥	AP	
	♣ KQ2	♣ A9	1. Stay			

Board: 24 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 6♠ N	North: ♠ Q1032 ♥ QJ ♠ AKJ4 ♠ Q84	South: ♠ AJ94 ♥ A872 ♦ 5 ♠ A952	Pass	4 ♠ 5 ♦	Pass Pass	2♣¹ 4♠² 4NT³
			 Splin Black 	nter kwood (0314, t	for ♠

North hands (Practice Page)

Board: 25 Dealer: S Vul: EW HCP: 11	★ AK73★ K92★ J87★ 863	East Bids 3♦ if possible. Partner bids first.
Board: 26 Dealer: N Vul: None HCP: 15	♣ Q862♥ AJ♦ AQ42♣ Q96	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: NS HCP: 9	10874KQ9A721072	The opponents are silent. Partner bids first.
Board: 28 Dealer: N Vul: Both HCP: 15	A10✓ AQ5✓ K1096△ Q964	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: NS HCP: 15	▲ AJ109✓ AK54◆ QJ106▲ 8	The opponents are silent. Partner bids first.
Board: 30 Dealer: N Vul: EW HCP: 17	♠ AK8♥ 653♠ AJ104♠ KQ4	The opponents are silent. You bid first.

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ AK73	♠ QJ8				1NT
Vul: EW	♥ K92	♥ QJ84	Pass	2 ♣ ¹	3♦	Pass
North HCP: 11 South HCP: 15	♦ J87	♦ Q5	Pass	XA♠♠	AP	
Contract: 3•X E	♣ 863	♣ AQJ10	1. Stay	man		
Comact. 5 VA L			J			
Board: 26	NI autho	C	West	North	Fast	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: None	♠ Q862 ♥ AJ	◆ J43 ♥ 9542	Pass			2NT
North HCP: 15	◆ AQ42	◆ 85		∠ ₹	rass	21 N I
South HCP: 8	• 11Q-12 • Q96	♣ AK42	AP	*****		
Contract: 2N N	- 4,00	A 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1. Stay	man		
Board: 27	North:	South:	West	North	East	South
Dealer: S	★ 10874	♠ AJ9				1NT
Vul: NS	♥ KQ9	♥ 762	Pass	2 ♣ ¹	Pass	2•
North HCP: 9 South HCP: 16	◆ A72	♦ K863	Pass	2NT	AP	
Contract: 2N S	♣ 1072	♣ AKJ	1. Stay			
Contract. 21v S			1. Suly			
			West	North	East	South
Board: 28	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N	♠ A10	♠ KQ6	Pass	2•		3NT
Vul: Both	♥ AQ5	♥ KJ109	1 435	2.	1 455	5111
North HCP: 15 South HCP: 14	♦ K1096	♦ AJ4	AP			
Contract: 3N N	♣ Q964	♣ 853	1. Stay	man		
Conduct. 31V IV			- : ~ wy			
Board: 29			11 7 4	NI 41	D -14	Q = 1
Dealer: S	North:	South:	West	North	East	
Vul: NS	▲ AJ109	♠ Q62	_	1	_	1NT
North HCP: 15	♥ AK54	♥ J8	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 15	◆ QJ106 ◆ 8	♦ A95 ♣ AKJ64	Pass	3NT	AP	
Sountier . 13				man		

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

South hands (Practice Page)

Board: 25 Dealer: S Vul: EW HCP: 15	♣ QJ8♥ QJ84◆ Q5♣ AQJ10	East Bids 3♦ if possible. You bid first.
Board: 26 Dealer: N Vul: None HCP: 8	↓ J43♥ 9542♦ 85♠ AK42	The opponents are silent. Partner bids first.
Board: 27 Dealer: S Vul: NS HCP: 16	▲ AJ9▼ 762◆ K863▲ AKJ	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: Both HCP: 14	★ KQ6▼ KJ109◆ AJ4◆ 853	The opponents are silent. Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 15	♣ Q62♥ J8◆ A95♣ AKJ64	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 9	10974✓ AK10Q97252	The opponents are silent. Partner bids first.

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ AK73	♠ QJ8				1NT
Vul: EW	♥ K92	♥ QJ84	Pass	2 ♣ ¹	3♦	Pass
North HCP: 11 South HCP: 15	♦ J87	♦ Q5	Pass	XA♠♠	AP	
Contract: 3•X E	♣ 863	♣ AQJ10	1. Stay	man		
Comact. 5 VA L			J			
Board: 26	NI autho	C	West	North	Fast	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: None	♠ Q862 ♥ AJ	◆ J43 ♥ 9542	Pass			2NT
North HCP: 15	◆ AQ42	◆ 85		∠ ₹	rass	21 N I
South HCP: 8	• 11Q-12 • Q96	♣ AK42	AP	*****		
Contract: 2N N	- 4,00	A 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1. Stay	man		
Board: 27	North:	South:	West	North	East	South
Dealer: S	★ 10874	♠ AJ9				1NT
Vul: NS	♥ KQ9	♥ 762	Pass	2 ♣ ¹	Pass	2•
North HCP: 9 South HCP: 16	◆ A72	♦ K863	Pass	2NT	AP	
Contract: 2N S	♣ 1072	♣ AKJ	1. Stay			
Contract. 21v S			1. Suly			
			West	North	East	South
Board: 28	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N	♠ A10	♠ KQ6	Pass	2•		3NT
Vul: Both	♥ AQ5	♥ KJ109	1 435	2.	1 455	5111
North HCP: 15 South HCP: 14	♦ K1096	♦ AJ4	AP			
Contract: 3N N	♣ Q964	♣ 853	1. Stay	man		
Conduct. 31V IV			- : ~ wy			
Board: 29			11 7 4	NI 41	D -14	Q = 1
Dealer: S	North:	South:	West	North	East	
Vul: NS	▲ AJ109	♠ Q62	_	1	_	1NT
North HCP: 15	♥ AK54	♥ J8	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 15	◆ QJ106 ◆ 8	♦ A95 ♣ AKJ64	Pass	3NT	AP	
Sountier . 13				man		

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

North hands (Practice Page)

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

Board: 31 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 4 S	North:	South: ♠ AKQ ♥ Q10862 ♠ Q54 ♣ Q4	.,	North 2♣¹ 3♦ 4♥ man	East Pass Pass AP	1NT 2♥
Board: 32 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 44 N	North: ♠ AQ96 ♥ A54 ♠ AJ6 ♠ Q54	South: ♠ K854 ♥ K1063 ♠ K32 ♣ 73	·	North 1NT 2♠	East Pass Pass	2 ♣ ¹
Board: 33 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3N S	North: ♠ Q107 ▼ 10642 ♠ A ♠ K9765	South: ♠ AJ53 ♥ A83 ♠ KQ102 ♠ Q8	West Pass Pass 1. Stay	North 2♣¹ 3NT	East Pass AP	1NT
Board: 34 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ K8 ♥ K4 ♠ AQJ42 ♣ K1087	South: ♠ A975 ♥ A1052 ♠ K5 ♠ 953	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 35 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ Q93 ♥ A1073 ♠ AK9 ♣ J107	South: ♠ KJ6 ♥ KQ4 ♦ J1032 ♣ KQ8	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT

Board: 36 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** AJ73 **♦** Q542 Vul: None **♥** A7 **♥** Q84 Pass 2♠ Pass 4♠ North HCP: 17 ♦ KJ853 **♦** A64 AP South HCP: 11 ♣ A975 **♣** K 1. Stayman Contract: 4♠ N

South hands (Practice Page)

Board: 31 Dealer: S Vul: Both HCP: 15	♠ AKQ♥ Q10862◆ Q54♠ Q4	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: None HCP: 9	★ K854★ K1063★ K32★ 73	The opponents are silent. Partner bids first.
Board: 33 Dealer: S Vul: EW HCP: 16	▲ AJ53✔ A83◆ KQ102♣ Q8	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: Both HCP: 11	▲ A975▼ A1052◆ K5◆ 953	The opponents are silent. Partner bids first.
Board: 35 Dealer: S Vul: NS HCP: 15	★ KJ6▼ KQ4◆ J1032◆ KQ8	The opponents are silent. You bid first.
Board: 36 Dealer: N Vul: None HCP: 11	♣ Q542♥ Q84◆ KJ853♣ K	The opponents are silent. Partner bids first.

Board: 31 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 4 S	North:	South: ♠ AKQ ♥ Q10862 ♠ Q54 ♣ Q4	.,	North 2♣¹ 3♦ 4♥ man	East Pass Pass AP	1NT 2♥
Board: 32 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 44 N	North: ♠ AQ96 ♥ A54 ♠ AJ6 ♠ Q54	South: ♠ K854 ♥ K1063 ♠ K32 ♣ 73	·	North 1NT 2♠	East Pass Pass	2 ♣ ¹
Board: 33 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 3N S	North: ♠ Q107 ▼ 10642 ♠ A ♠ K9765	South: ♠ AJ53 ♥ A83 ♠ KQ102 ♠ Q8	West Pass Pass 1. Stay	North 2♣¹ 3NT	East Pass AP	1NT
Board: 34 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ K8 ♥ K4 ♠ AQJ42 ♣ K1087	South: ♠ A975 ♥ A1052 ♠ K5 ♠ 953	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 35 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ Q93 ♥ A1073 ♠ AK9 ♣ J107	South: ♠ KJ6 ♥ KQ4 ♦ J1032 ♣ KQ8	West Pass Pass 1. Stay	North 2♣¹ 3NT man	East Pass AP	1NT

Board: 36 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** AJ73 **♦** Q542 Vul: None **♥** A7 **♥** Q84 Pass 2♠ Pass 4♠ North HCP: 17 ♦ KJ853 **♦** A64 AP South HCP: 11 ♣ A975 **♣** K 1. Stayman Contract: 4♠ N

Board: 37 Dealer: S Vul: NS HCP: 15	★ AK54▼ KQ982◆ K985◆ —	The opponents are silent. Partner bids first.
Board: 38 Dealer: N Vul: None HCP: 16	★ AK8♥ QJ108◆ J62★ KQ7	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: NS HCP: 13	AQJ3✓ AQ9887№ 1092	The opponents are silent. Partner bids first.
Board: 40 Dealer: N Vul: EW HCP: 16	★ AK1074▼ KQ6◆ 875★ A4	West Bids 2♦ if possible. You bid first.
Board: 41 Dealer: S Vul: EW HCP: 11	★ KQ84▼ AQ4◆ 765◆ 1093	The opponents are silent. Partner bids first.
Board: 42 Dealer: N Vul: Both HCP: 15	♣ J107♥ AK43♦ K9♣ KJ73	The opponents are silent. You bid first.

D 1.25			West	North	East	South 1NT
Board: 37 Dealer: S	North:	South:	Pass	2 ♣ ¹	Pass	2
Vul: NS	♦ AK54	◆ J62	Pass	3 ♠ ²	Pass	4♥
North HCP: 15	♥ KQ982	♥ A64	Pass	4NT ³	Pass	5♣
South HCP: 15	♦ K985 • —	◆ AQ106 ◆ A102	Pass	7♥	AP	
Contract: 7♥ S	~ —	₩ A102	1. Stay	man		
			2. SM0			_
			3. Blac	kwood (0314, 1	for 🔻
Board: 38	North:	South:	West	North	East	South
Dealer: N	AK8	♦ Q742		1NT	Pass	2 ♣ ¹
Vul: None	♥ QJ108	♥ A74	Pass	2♥		3NT
North HCP: 16 South HCP: 10	◆ J62	♦ K103	AP			
Contract: 3N N	♣ KQ7	♣ J64	1. Stayman			
Board: 39 Dealer: S	North: ♠ AQJ3	South: ♠ K6	West	North	East	South 1NT
Vul: NS North HCP: 13	♥ AQ98	♥ K543	Pass	2 ♣ ¹	Pass	2 ♥
South HCP: 16	♦ 87	♦ AJ2	Pass	4♥	AP	
Contract: 4♥ S	♣ 1092	♣ KQ83	1. Stay	man		
			West	North	East	South
Board: 40	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N	♠ AK1074	♠ QJ86	2•	3♠	Pass	
Vul: EW North HCP: 16	HCP: 16 ◆ 875	v 1098	Pass	4♠	AP	• •
South HCP: 8		♦ KJ2				
Contract: 4♠ N	X 11f	♣ J109	1. Stay		144 - :	A
			2. limit	raise or	better	ın ♠

Board: 41 Dealer: S Vul: EW North HCP: 11 South HCP: 16	North: ♠ KQ84 ♥ AQ4 ♦ 765	South: ♠ A32 ♥ J65 ♠ AJ8		North 24 3NT	East Pass AP	1NT
Contract: 3N S	♣ 1093	♣ AQ54	1. Stay	man		
Board: 42 Dealer: N	North: ♠ J107	South: ★ 8532	West	North 1NT	East Pass	
Vul: Both North HCP: 15 South HCP: 11 Contract: 4♥ N	★ AK43★ K9★ KJ73	▼ J762◆ AQ7◆ A8	Pass AP 1. Stay	2♥ man	Pass	4♥

Board: 37 Dealer: S Vul: NS HCP: 15	 ♣ J62 ♥ A64 ♠ AQ106 ♠ A102	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: None HCP: 10	♠ Q742♥ A74♦ K103♠ J64	The opponents are silent. Partner bids first.
Board: 39 Dealer: S Vul: NS HCP: 16	★ K6▼ K543◆ AJ2◆ KQ83	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: EW HCP: 8	♣ QJ86♥ 1098◆ KJ2♣ J109	West Bids 2♦ if possible. Partner bids first.
Board: 41 Dealer: S Vul: EW HCP: 16	A32✓ J65AJ8AQ54	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: Both HCP: 11	♦ 8532♥ J762♦ AQ7♠ A8	The opponents are silent. Partner bids first.

D 1.25			West	North	East	South 1NT
Board: 37 Dealer: S	North:	South:	Pass	2 ♣ ¹	Pass	2
Vul: NS	♦ AK54	★ J62	Pass	3 ♠ ²	Pass	4♥
North HCP: 15	♥ KQ982	♥ A64	Pass	4NT ³	Pass	5♣
South HCP: 15	♦ K985 • —	◆ AQ106 ◆ A102	Pass	7♥	AP	
Contract: 7♥ S	~ —	₩ A102	1. Stay	man		
			2. SM0			_
			3. Blac	kwood (0314, 1	for 🔻
Board: 38	North:	South:	West	North	East	South
Dealer: N	AK8	♦ Q742		1NT	Pass	2 ♣ ¹
Vul: None	♥ QJ108	♥ A74	Pass	2♥		3NT
North HCP: 16 South HCP: 10	◆ J62	♦ K103	AP			
Contract: 3N N	♣ KQ7	♣ J64	1. Stayman			
Board: 39 Dealer: S	North: ♠ AQJ3	South: ♠ K6	West	North	East	South 1NT
Vul: NS North HCP: 13	♥ AQ98	♥ K543	Pass	2 ♣ ¹	Pass	2 ♥
South HCP: 16	♦ 87	♦ AJ2	Pass	4♥	AP	
Contract: 4♥ S	♣ 1092	♣ KQ83	1. Stay	man		
			West	North	East	South
Board: 40	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N	♠ AK1074	♠ QJ86	2•	3♠	Pass	
Vul: EW North HCP: 16	HCP: 16 ◆ 875	v 1098	Pass	4♠	AP	• •
South HCP: 8		♦ KJ2				
Contract: 4♠ N	X 11f	♣ J109	1. Stay		144 - :	A
			2. limit	raise or	better	ın ♠

Board: 41 Dealer: S Vul: EW North HCP: 11 South HCP: 16	North: ♠ KQ84 ♥ AQ4 ♦ 765	South: ♠ A32 ♥ J65 ♠ AJ8		North 24 3NT	East Pass AP	1NT
Contract: 3N S	♣ 1093	♣ AQ54	1. Stay	man		
Board: 42 Dealer: N	North: ♠ J107	South: ★ 8532	West	North 1NT	East Pass	
Vul: Both North HCP: 15 South HCP: 11 Contract: 4♥ N	★ AK43★ K9★ KJ73	▼ J762◆ AQ7◆ A8	Pass AP 1. Stay	2♥ man	Pass	4♥

Board: 43 Dealer: S Vul: Both HCP: 8	♦ 9542♥ 1092♦ KQJ7♠ Q9	The opponents are silent. Partner bids first.
Board: 44 Dealer: N Vul: NS HCP: 15	★ AK102★ K9◆ 95◆ AJ652	The opponents are silent. You bid first.
Board: 45 Dealer: S Vul: Both HCP: 11	♠ A765♥ QJ7♠ A942♠ 106	The opponents are silent. Partner bids first.
Board: 46 Dealer: N Vul: None HCP: 17	★ KJ8▼ K853◆ K765◆ AK	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 10	◆ Q84♥ 10874◆ AQJ103◆ J	The opponents are silent. Partner bids first.
Board: 48 Dealer: N Vul: EW HCP: 15	A105♥ Q10★ KQ95A1064	The opponents are silent. You bid first.

Board: 43 Dealer: S Vul: Both	North: ♠ 9542	South: ♠ K7	West	North	East	South 1NT
North HCP: 8	v 1092	♥ A53	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 15	◆ KQJ7	♦ A10543	Pass	2NT	AP	
Contract: 2N S	♣ Q9	♣ A83	1. Stay	man		
Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♦ Q64		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ K9	♥ J1062	Pass	2♠	Pass	3♦
South HCP: 13	♦ 95	♦ AKQJ6	Pass	3NT	AP	
Contract: 3N N	♣ AJ652	♣ 3	1. Stay	man		
Board: 45 Dealer: S	North: ♠ A765	South: ♠ K2	West	North	East	South 1NT
Vul: Both North HCP: 11	♥ QJ7	♥ K5	Pass	2 ♣ ¹	Pass	2
South HCP: 16	♦ A942	◆ J763	Pass	3NT	AP	
Contract: 3N S	♣ 106	♣ AKQ97	1. Stay	man		
Board: 46		Cardle	West	North	East	South
Dealer: N	North:	South: ♠ Q752		1NT	Pass	2 ♣ ¹
Vul: None	♠ KJ8 ♥ K853	♥ A74	Pass	2♥	Pass	2NT
North HCP: 17 South HCP: 9	◆ K765	◆ 108	Pass	3NT	AP	
Contract: 3N N	♣ AK	♣ QJ106	1. Stay	man		
Board: 47	Mandle	Condi	West	North	Fast	South
Dealer: S	North: ♠ Q84	South: ♠ A96	West	1 101111	Lusi	1NT
Vul: NS	♥ 10874	♥ A3	Pass	2 ♣ ¹	Pass	
North HCP: 10 South HCP: 15	◆ AQJ103	◆ K876	Pass	3NT	AP	
Contract: 3N S	♣ J	♣ A762	1. Stay			

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

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

Board: 43 Dealer: S Vul: Both	North: ♠ 9542	South: ♠ K7	West	North	East	South 1NT
North HCP: 8	v 1092	♥ A53	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 15	◆ KQJ7	♦ A10543	Pass	2NT	AP	
Contract: 2N S	♣ Q9	♣ A83	1. Stay	man		
Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♦ Q64		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ K9	♥ J1062	Pass	2♠	Pass	3♦
South HCP: 13	♦ 95	♦ AKQJ6	Pass	3NT	AP	
Contract: 3N N	♣ AJ652	♣ 3	1. Stay	man		
Board: 45 Dealer: S	North: ♠ A765	South: ♠ K2	West	North	East	South 1NT
Vul: Both North HCP: 11	♥ QJ7	♥ K5	Pass	2 ♣ ¹	Pass	2
South HCP: 16	♦ A942	◆ J763	Pass	3NT	AP	
Contract: 3N S	♣ 106	♣ AKQ97	1. Stay	man		
Board: 46		Cardle	West	North	East	South
Dealer: N	North:	South: ♠ Q752		1NT	Pass	2 ♣ ¹
Vul: None	♠ KJ8 ♥ K853	♥ A74	Pass	2♥	Pass	2NT
North HCP: 17 South HCP: 9	◆ K765	◆ 108	Pass	3NT	AP	
Contract: 3N N	♣ AK	♣ QJ106	1. Stay	man		
Board: 47	Mandle	Condi	West	North	Fast	South
Dealer: S	North: ♠ Q84	South: ♠ A96	West	1 101111	Lusi	1NT
Vul: NS	♥ 10874	♥ A3	Pass	2 ♣ ¹	Pass	
North HCP: 10 South HCP: 15	◆ AQJ103	◆ K876	Pass	3NT	AP	
Contract: 3N S	♣ J	♣ A762	1. Stay			

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

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

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

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

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

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

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

Board: 55 Dealer: S Vul: Both HCP: 11	AJ107▼ 10976◆ KQJ♣ 64	The opponents are silent. Partner bids first.
Board: 56 Dealer: N Vul: None HCP: 16	★ KJ54★ AK53★ K72★ Q2	The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: EW HCP: 11	 ♣ J965 ♥ 754 ♦ AQ2 ♣ A76	The opponents are silent. Partner bids first.
Board: 58 Dealer: N Vul: Both HCP: 16	★ KJ8▼ KJ42◆ AK2◆ J95	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: None HCP: 11	♠ AK65♥ J53♦ K4♠ 10753	The opponents are silent. Partner bids first.

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

Board: 59 Dealer: S Vul: None	North: ♠ AK65	South: ♠ QJ104	West Pass	North	East Pass	1NT
North HCP: 11 South HCP: 15 Contract: 4♠ S	Vul: None North HCP: 11 South HCP: 15	✓ AQ108◆ A76◆ Q8		3NT		

Board: 55 Dealer: S Vul: Both HCP: 16	★ K963★ KJ★ A4★ AJ1032	The opponents are silent. You bid first.
Board: 56 Dealer: N Vul: None HCP: 15	★ A876♥ Q106◆ Q94★ AK10	The opponents are silent. Partner bids first.
Board: 57 Dealer: S Vul: EW HCP: 17	★ KQ ♥ KQ8 ♦ K54 ♣ KJ1094	The opponents are silent. You bid first.
Board: 58 Dealer: N Vul: Both HCP: 15	AQ754✓ AQ103✓ 7✓ K86	The opponents are silent. Partner bids first.
Board: 59 Dealer: S Vul: None HCP: 15	♣ QJ104♥ AQ108◆ A76♣ Q8	The opponents are silent. You bid first.

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

Board: 59 Dealer: S Vul: None	North: ♠ AK65	South: ♠ QJ104	West Pass	North	East Pass	1NT
North HCP: 11 South HCP: 15 Contract: 4♠ S	Vul: None North HCP: 11 South HCP: 15	✓ AQ108◆ A76◆ Q8		3NT		

Board: 60 Dealer: N Vul: NS HCP: 17	★ A84♥ 65★ A42★ AKQ102	The opponents are silent. You bid first.
Board: 61 Dealer: S Vul: Both HCP: 13	♠ AQ98♥ QJ106♦ QJ♠ J108	The opponents are silent. Partner bids first.
Board: 62 Dealer: N Vul: None HCP: 16	★ KQ▼ A43◆ KQ4◆ Q8752	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: NS HCP: 8	♦ 954♥ KJ87♦ A102♦ 854	The opponents are silent. Partner bids first.
Board: 64 Dealer: N Vul: EW HCP: 17	★ K65♥ Q97◆ AK◆ KQ753	The opponents are silent. You bid first.
Board: 65 Dealer: S Vul: None HCP: 9	★ K54♥ QJ74◆ 643◆ QJ3	The opponents are silent. Partner bids first.

Board: 60 Dealer: N Vul: NS North HCP: 17 South HCP: 13 Contract: 3N N	North: ♠ A84 ♥ 65 ♠ A42 ♣ AKQ102	South: ♠ QJ32 ♥ AJ92 ♠ KQ6 ♠ 85	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 61 Dealer: S Vul: Both North HCP: 13 South HCP: 17 Contract: 3N S	North: ♠ AQ98 ♥ QJ106 ♠ QJ ♣ J108	South: ♠ KJ ♥ 974 ♠ A10872 ♣ AKQ	West Pass Pass 1. Stay	North 2* 3NT man	East Pass AP	1NT
Board: 62 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ KQ ♥ A43 ♠ KQ4 ♠ Q8752	South: ♠ AJ82 ♥ Q1065 ♦ J1052 ♣ J	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 63 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2♥ S	North:	South: ♠ AJ107 ♥ A965 ♠ K5 ♠ K102	West Pass AP 1. Stay	North 2♣¹ man	East Pass	1NT
Board: 64 Dealer: N Vul: EW North HCP: 17 South HCP: 16 Contract: 6N N	North: ♠ K65 ♥ Q97 ♠ AK ♠ KQ753	South: ♠ AQ108 ♥ AK32 ♠ QJ9 ♣ 84	Pass Pass 1. Stay	North 1NT 2 6NT man ntitative	Pass Pass AP	

Board: 65 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None North HCP: 9 South HCP: 17 Contract: 3N S	Dealer: S Vul: None Vul: None Vorth HCP: 9 Outh HCP: 17 Outh HCP: 17	♣ AQ76♥ K9♦ KJ85♣ A98	AP	2NT	Pass Pass	2 ♠ 3NT
Contract. 31v S			1. Stay	man		

Board: 60 Dealer: N Vul: NS HCP: 13	♣ QJ32♥ AJ92♦ KQ6♣ 85	The opponents are silent. Partner bids first.
Board: 61 Dealer: S Vul: Both HCP: 17	★ KJ♥ 974★ A10872★ AKQ	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: None HCP: 9	AJ82✓ Q1065✓ J1052✓ J	The opponents are silent. Partner bids first.
Board: 63 Dealer: S Vul: NS HCP: 15	AJ107✓ A965✓ K5✓ K102	The opponents are silent. You bid first.
Board: 64 Dealer: N Vul: EW HCP: 16	AQ108✓ AK32QJ984	The opponents are silent. Partner bids first.
Board: 65 Dealer: S Vul: None HCP: 17	AQ76✓ K9✓ KJ85A98	The opponents are silent. You bid first.

Board: 60 Dealer: N Vul: NS North HCP: 17 South HCP: 13 Contract: 3N N	North: ♠ A84 ♥ 65 ♠ A42 ♣ AKQ102	South: ♠ QJ32 ♥ AJ92 ♠ KQ6 ♠ 85	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 61 Dealer: S Vul: Both North HCP: 13 South HCP: 17 Contract: 3N S	North: ♠ AQ98 ♥ QJ106 ♠ QJ ♣ J108	South: ♠ KJ ♥ 974 ♠ A10872 ♣ AKQ	West Pass Pass 1. Stay	North 2* 3NT man	East Pass AP	1NT
Board: 62 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 2N N	North: ♠ KQ ♥ A43 ♠ KQ4 ♣ Q8752	South: ♠ AJ82 ♥ Q1065 ♦ J1052 ♣ J	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 63 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 2♥ S	North:	South: ♠ AJ107 ♥ A965 ♠ K5 ♠ K102	West Pass AP 1. Stay	North 2♣¹ man	East Pass	1NT
Board: 64 Dealer: N Vul: EW North HCP: 17 South HCP: 16 Contract: 6N N	North: ♠ K65 ♥ Q97 ♠ AK ♣ KQ753	South: ♠ AQ108 ♥ AK32 ♠ QJ9 ♠ 84	Pass Pass 1. Stay	North 1NT 2 6NT man ntitative	Pass Pass AP	

Board: 65 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None North HCP: 9 South HCP: 17 Contract: 3N S	★ K54♥ QJ74◆ 643◆ QJ3	♠ AQ76♥ K9♠ KJ85♠ A98	AP	2NT	Pass Pass	2 ♠ 3NT
			1. Stay	man		

Board: 66 Dealer: N Vul: NS HCP: 15	★ A108★ K93★ AQ54★ Q109	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: EW HCP: 8	★ K64▼ KJ102◆ J52◆ 1084	The opponents are silent. Partner bids first.
Board: 68 Dealer: N Vul: Both HCP: 16	♠ AK92♥ AQ7♦ QJ5♠ 1085	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: EW HCP: 12	♣ QJ3♥ KQ64◆ 10♣ A10854	The opponents are silent. Partner bids first.
Board: 70 Dealer: N Vul: None HCP: 17	♠ AK♥ A42♠ AJ2♠ J8762	The opponents are silent. You bid first.
Board: 71 Dealer: S Vul: EW HCP: 13	★ K96★ KQ32★ A43♣ J32	The opponents are silent. Partner bids first.

Board: 66 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ A108 ♥ K93 ♠ AQ54 ♠ Q109	South: ♣ J543 ♥ AJ6 ♦ K97 ♣ 742	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 67 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K64 ♥ KJ102 ♦ J52 ♣ 1084	South:	West Pass Pass 1. Stay	North 2♣¹ 2NT	East Pass AP	1NT
Board: 68 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ AK92 ♥ AQ7 ♠ QJ5 ♣ 1085	South: ♠ Q107 ▼ K643 ♠ A4 ♠ QJ62	West Pass AP 1. Stay	North 1NT 2♠	Pass	
Board: 69 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 6♣ N	North: ♠ QJ3 ♥ KQ64 ♦ 10 ♣ A10854	South: ♠ A1065 ♥ AJ ♠ AK64 ♣ J73	Pass Pass Pass AP 1. Stay	North 2♣¹ 3♣ 5♦ man kwood	Pass Pass Pass	1NT 2♠ 4NT ² 6♠
Board: 70 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ AK ♥ A42 ♠ AJ2 ♣ J8762	South: ♠ 1097 ♥ KJ53 ♠ KQ5 ♣ Q93	West Pass AP 1. Stay	North 1NT 2♦	Pass	

Board: 71 West North East South North: South: Dealer: S 1NT **♠** Q8 **♦** K96 Vul: EW Pass 2♣¹ Pass 2♦ **♥** KQ32 **♥** A107 North HCP: 13 **♦** A43 **♦** KJ7 Pass 3NT AP South HCP: 16 **♣** J32 **♣** AQ1096 1. Stayman Contract: 3N S

Board: 66	♦ J543	The engagests are silent
Dealer: N	♥ AJ6	The opponents are silent.
Vul: NS	♦ K97	Partner bids first.
HCP: 9	♣ 742	raither olds first.
Board: 67	♦ J1087	TTI 4 11 4
Dealer: S	♥ A84	The opponents are silent.
Vul: EW	♦ AQ8	Var. h. J. G
HCP: 16	♣ AJ5	You bid first.
Board: 68	♦ Q107	TT
Dealer: N	♥ K643	The opponents are silent.
Vul: Both	♦ A4	Double of his format
HCP: 12	♣ QJ62	Partner bids first.
Board: 69	♦ A1065	
Dealer: S	♥ AJ	The opponents are silent.
Vul: EW	♦ AK64	37 1:1 <i>C</i> /
HCP: 17	♣ J73	You bid first.
Board: 70	★ 1097	
Dealer: N	♥ KJ53	The opponents are silent.
Vul: None	♦ KQ5	D 4 1:1 C 4
HCP: 11	♣ Q93	Partner bids first.
Board: 71	♠ Q8	
Dealer: S	▼ A107	The opponents are silent.
Vul: EW	♦ KJ7	37 1'10'
HCP: 16	♣ AQ1096	You bid first.
	-	

Board: 66 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2N N	North: ♠ A108 ♥ K93 ♠ AQ54 ♠ Q109	South: ♣ J543 ♥ AJ6 ♦ K97 ♣ 742	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 67 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K64 ♥ KJ102 ♦ J52 ♣ 1084	South:	West Pass Pass 1. Stay	North 2♣¹ 2NT	East Pass AP	1NT
Board: 68 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ AK92 ♥ AQ7 ♠ QJ5 ♣ 1085	South: ♠ Q107 ▼ K643 ♠ A4 ♠ QJ62	West Pass AP 1. Stay	North 1NT 2♠	Pass	
Board: 69 Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 6♣ N	North: ♠ QJ3 ♥ KQ64 ♦ 10 ♣ A10854	South: ♠ A1065 ♥ AJ ♠ AK64 ♣ J73	Pass Pass Pass AP 1. Stay	North 2♣¹ 3♣ 5♦ man kwood	Pass Pass Pass	1NT 2♠ 4NT ² 6♠
Board: 70 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ AK ♥ A42 ♠ AJ2 ♣ J8762	South: ♠ 1097 ♥ KJ53 ♠ KQ5 ♣ Q93	West Pass AP 1. Stay	North 1NT 2♦	Pass	

Board: 71 West North East South North: South: Dealer: S 1NT **♠** Q8 **♦** K96 Vul: EW Pass 2♣¹ Pass 2♦ **♥** KQ32 **♥** A107 North HCP: 13 **♦** A43 **♦** KJ7 Pass 3NT AP South HCP: 16 **♣** J32 **♣** AQ1096 1. Stayman Contract: 3N S

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

D 1.70						
Board: 72 Dealer: N	North:	South:	West	North		
Vul: Both	♠ Q532	♠ AK107		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ AJ108	♥ K53	Pass	2 ♥	Pass	3NT
South HCP: 10	◆ AQ2	♦ 9876	Pass	4♠	AP	
Contract: 4♠ N	♣ Q3	♣ 94	1. Stay	man		
Board: 73	North:	South:	West	North	East	South
Dealer: S	★ A97	♦ J2				1NT
Vul: NS	♥ AQJ2	y 96	Pass	2 ♣ ¹	Pass	2•
North HCP: 14 South HCP: 15	♦ J942	◆ AKQ65	Pass	3NT	AP	
Contract: 3N S	♣ Q3	♣ AJ87	1. Stay	man		
Board: 74	Month	Conth	West	North	Fast	South
Dealer: N	North:	South: ★ 542	West	1NT	Pass	
Vul: None	♠ AQ98 ♥ K74	♥ QJ82	Dogg	2 ♠		2NT
North HCP: 16	• K10	◆ J74	AP	∠ ₹	Pass	21 N 1
South HCP: 8	♣ A865	♣ KJ4		mon		
Contract: 2N N			1. Stay	IIIAII		
Board: 75	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ KQ93	♠ A6				1NT
North HCP: 15	♥ KQ3	♥ A97	Pass	2 ♣ ¹	Pass	2
South HCP: 15	♦ J6	• Q87	Pass	3NT	AP	
Contract: 3N S	♣ A632	♣ KQ1054	1. Stay	man		
Board: 76			11 7	XI. d	F. (G - 4
Dealer: N	North:	South:	West	North		
Vul: EW	♠ KJ4	♠ A1073		1NT	Pass	
North HCP: 15	♥ KQ2	♥ A103	Pass	2♦	Pass	3NT
South HCP: 15	♦ A1054	♦ KJ3	AP			
Contract: 3N N	♣ Q86	♣ K73	1. Stay	man		

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

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

D 1.70						
Board: 72 Dealer: N	North:	South:	West	North		
Vul: Both	♠ Q532	♠ AK107		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ AJ108	♥ K53	Pass	2 ♥	Pass	3NT
South HCP: 10	◆ AQ2	♦ 9876	Pass	4♠	AP	
Contract: 4♠ N	♣ Q3	♣ 94	1. Stay	man		
Board: 73	North:	South:	West	North	East	South
Dealer: S	★ A97	♦ J2				1NT
Vul: NS	♥ AQJ2	y 96	Pass	2 ♣ ¹	Pass	2•
North HCP: 14 South HCP: 15	♦ J942	◆ AKQ65	Pass	3NT	AP	
Contract: 3N S	♣ Q3	♣ AJ87	1. Stay	man		
Board: 74	Month	Conth	West	North	Fast	South
Dealer: N	North:	South: ★ 542	West	1NT	Pass	
Vul: None	♠ AQ98 ♥ K74	♥ QJ82	Dogg	2 ♠		2NT
North HCP: 16	• K10	◆ J74	AP	∠ ₹	Pass	21 N 1
South HCP: 8	♣ A865	♣ KJ4		mon		
Contract: 2N N			1. Stay	IIIAII		
Board: 75	North:	South:	West	North	East	South
Dealer: S Vul: NS	♠ KQ93	♠ A6				1NT
North HCP: 15	♥ KQ3	♥ A97	Pass	2 ♣ ¹	Pass	2
South HCP: 15	♦ J6	• Q87	Pass	3NT	AP	
Contract: 3N S	♣ A632	♣ KQ1054	1. Stay	man		
Board: 76			11 7	XI. d	F. (G - 4
Dealer: N	North:	South:	West	North		
Vul: EW	♠ KJ4	♠ A1073		1NT	Pass	
North HCP: 15	♥ KQ2	♥ A103	Pass	2♦	Pass	3NT
South HCP: 15	♦ A1054	♦ KJ3	AP			
Contract: 3N N	♣ Q86	♣ K73	1. Stay	man		

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

Board: 78 Dealer: N Vul: NS HCP: 15	♠ AK♥ J4♦ QJ642♠ A1073	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: EW HCP: 14	★ AK97★ K97★ 865★ A42	The opponents are silent. Partner bids first.
Board: 80 Dealer: N Vul: Both HCP: 15	★ A6▼ A763★ A63★ QJ76	The opponents are silent. You bid first.
Board: 81 Dealer: S Vul: EW HCP: 9	★ K985▼ AQ82◆ 985◆ 103	East Doubles 2♣ if possible. Partner bids first.
Board: 82 Dealer: N Vul: Both HCP: 15	★ KQ7▼ J65◆ QJ63◆ KQJ	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: None HCP: 8	10984✓ J102AK10425	The opponents are silent. Partner bids first.

Board: 78 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AK ♥ J4 ♦ QJ642 ♣ A1073	South:	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	2 ♣ ¹
Board: 79 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 4 S	North: ♠ AK97 ♥ K97 ♦ 865 ♣ A42	South: ♣ J653 ♥ A632 ♠ AKJ ♣ K7	West Pass Pass AP 1. Stayı	North 2♣¹ 3NT	East Pass Pass	1NT 2♥
Board: 80 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ A6 ♥ A763 ♠ A63 ♣ QJ76	South: ♠ Q1054 ▼ KQ4 ♠ J10 ♠ A843	West Pass AP 1. Stayı	North 1NT 2♥ man	East Pass Pass	
Board: 81 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K985 ♥ AQ82 • 985 ♣ 103	South: ♠ AQ4 ♥ 753 ♠ AKQ10 ♣ J62	Pass	North 2♣¹ 2NT	X	South 1NT 2
Board: 82 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ KQ7 ▼ J65 ◆ QJ63 ♣ KQJ	South: ♣ J63 ♥ AKQ4 ♠ 7 ♣ A8763	West Pass Pass 1. Stay	North 1NT 2 3NT man	East Pass Pass AP	2 ♣ ¹

Board: 83 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 4♠ S	North: • 10984 • J102 • AK1042 • 5	South: ♠ AQ52 ♥ AK8 ♠ 85 ♠ KJ94	Pass	3♠	East Pass Pass	1NT 2♠
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Board: 78 Dealer: N Vul: NS HCP: 11		The opponents are silent. Partner bids first.
Board: 79 Dealer: S Vul: EW HCP: 16	▲ J653♥ A632◆ AKJ♣ K7	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: Both HCP: 12	◆ Q1054◆ KQ4◆ J10◆ A843	The opponents are silent. Partner bids first.
Board: 81 Dealer: S Vul: EW HCP: 16	AQ4₹753AKQ10J62	East Doubles 2♣ if possible. You bid first.
Board: 82 Dealer: N Vul: Both HCP: 14	▶ J63♥ AKQ4♦ 7♣ A8763	The opponents are silent. Partner bids first.
Board: 83 Dealer: S Vul: None HCP: 17	AQ52AK885KJ94	The opponents are silent. You bid first.

Board: 78 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North: ♠ AK ♥ J4 ♦ QJ642 ♣ A1073	South:	Pass Pass 1. Stay 2. SMC		East Pass Pass AP	2 ♣ ¹
Board: 79 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 4 S	North: ♠ AK97 ♥ K97 ♦ 865 ♣ A42	South: ♣ J653 ♥ A632 ♠ AKJ ♣ K7	West Pass Pass AP 1. Stayı	North 2♣¹ 3NT	East Pass Pass	1NT 2♥
Board: 80 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ A6 ♥ A763 ♠ A63 ♣ QJ76	South: ♠ Q1054 ▼ KQ4 ♠ J10 ♠ A843	West Pass AP 1. Stayı	North 1NT 2♥ man	East Pass Pass	
Board: 81 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K985 ♥ AQ82 • 985 ♣ 103	South: ♠ AQ4 ♥ 753 ♠ AKQ10 ♣ J62	Pass	North 2♣¹ 2NT	X	South 1NT 2
Board: 82 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North: ♠ KQ7 ▼ J65 ◆ QJ63 ♣ KQJ	South: ♣ J63 ♥ AKQ4 ♠ 7 ♣ A8763	West Pass Pass 1. Stay	North 1NT 2 3NT man	East Pass Pass AP	2 ♣ ¹

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

Board: 84 Dealer: N Vul: Both	North: ♠ AJ3	South: ♠ K962	West	North 1NT	East Pass	
North HCP: 16 South HCP: 8	♥ A4 ♦ 10982	♥ 653 ♦ AJ	Pass AP	2♦	Pass	2NT
Contract: 2N N	♣ AK62	♣ 9753	1. Stay	man		
Board: 85 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♠ Q962 ♥ J1063	♠ AK3 ♥ KQ9	Pass	2 ♣ ¹	Pass	2
North HCP: 8 South HCP: 17	♦ QJ96 ♣ Q	102♣ AJ982	Pass AP	2NT	Pass	3NT
Contract: 3N S			1. Stay	man		
Board: 86	North:	South:	West	North	East	South
Dealer: N Vul: NS	♠ AJ8	★ K9542		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ KQ92	♥ AJ53 ♦ 10763	X	2 Y	3♣	4♥
South HCP: 8 Contract: 5♣X E	◆ KQ ♣ J765	♦ 10763	5 ♣ 1. Stay	X man	AP	
Board: 87 Dealer: S	North: ♠ K109	South: ♠ A6	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ KJ63	♥ AQ94	Pass	2 ♣ ¹	Pass	2♥
South HCP: 17	♦ J852	• Q74		4 ♥	AP	
Contract: 4♥ S	♣ 85	♣ KQ104	1. Stay			
Board: 88			Wast	Manda	Eo at	Carrella
Dealer: N	North: ♠ KQ7	South: ♠ 985	west	North 1NT	East Pass	
Vul: None	♣ KQ7 ♥ A82	♥ KQ94	Pass	2•		2NT
North HCP: 16 South HCP: 9	♦ A10532	♦ K86	AP		2 400	, _
DOUBLI LICE . J	♣ K7	♣ J96	1. Stay			

Board: 89 Dealer: S	North:	South:	west	North	East	South 1NT
Vul: NS	♦ K765	♠ AQ83				
North HCP: 10	♥ K843	♥ AJ9	Pass	2 ♣ ¹	Pass	2♠
South HCP: 17	♦ A2	♦ Q5	Pass	4♠	AP	
Contract: 4♠ S	♣ 1074	♣ KJ82	1. Stay	man		

Board: 84 Dealer: N Vul: Both HCP: 8	★ K962★ 653★ AJ★ 9753	The opponents are silent. Partner bids first.
Board: 85 Dealer: S Vul: None HCP: 17	♠ AK3♥ KQ9♦ 102♠ AJ982	The opponents are silent. You bid first.
Board: 86 Dealer: N Vul: NS HCP: 8	★ K9542★ AJ53★ 10763★ —	West Doubles 2♣ if possible. East Bids 3♣ if possible. West Bids 5♣ if possible. Partner bids first.
Board: 87 Dealer: S Vul: Both HCP: 17	▲ A6✓ AQ94◆ Q74▲ KQ104	The opponents are silent. You bid first.
Board: 88 Dealer: N Vul: None HCP: 9	◆ 985♥ KQ94◆ K86◆ J96	The opponents are silent. Partner bids first.
Board: 89 Dealer: S Vul: NS HCP: 17	AQ83✓ AJ9✓ Q5✓ KJ82	The opponents are silent. You bid first.

Board: 84 Dealer: N Vul: Both	North: ♠ AJ3	South: ♠ K962	West	North 1NT	East Pass	
North HCP: 16 South HCP: 8	♥ A4 ♦ 10982	♥ 653 ♦ AJ	Pass AP	2♦	Pass	2NT
Contract: 2N N	♣ AK62	♣ 9753	1. Stay	man		
Board: 85 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None	♠ Q962 ♥ J1063	♠ AK3 ♥ KQ9	Pass	2 ♣ ¹	Pass	2
North HCP: 8 South HCP: 17	♦ QJ96 ♣ Q	102♣ AJ982	Pass AP	2NT	Pass	3NT
Contract: 3N S			1. Stay	man		
Board: 86	North:	South:	West	North	East	South
Dealer: N Vul: NS	♠ AJ8	★ K9542		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ KQ92	♥ AJ53 ♦ 10763	X	2 Y	3♣	4♥
South HCP: 8 Contract: 5♣X E	◆ KQ ♣ J765	♦ 10763	5 ♣ 1. Stay	X man	AP	
Board: 87 Dealer: S	North: ♠ K109	South: ♠ A6	West	North	East	South 1NT
Vul: Both North HCP: 8	♥ KJ63	♥ AQ94	Pass	2 ♣ ¹	Pass	2♥
South HCP: 17	♦ J852	• Q74		4 ♥	AP	
Contract: 4♥ S	♣ 85	♣ KQ104	1. Stay			
Board: 88			Wast	Manda	Eo at	Carrella
Dealer: N	North: ♠ KQ7	South: ♠ 985	west	North 1NT	East Pass	
Vul: None	♣ KQ7 ♥ A82	♥ KQ94	Pass	2•		2NT
North HCP: 16 South HCP: 9	♦ A10532	♦ K86	AP		2 400	, _
DOUBLI LICE . J	♣ K7	♣ J96	1. Stay			

Board: 89 Dealer: S	North:	South:	west	North	East	South 1NT
Vul: NS	♦ K765	♠ AQ83				
North HCP: 10	♥ K843	♥ AJ9	Pass	2 ♣ ¹	Pass	2♠
South HCP: 17	♦ A2	♦ Q5	Pass	4♠	AP	
Contract: 4♠ S	♣ 1074	♣ KJ82	1. Stay	man		

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

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ QJ3	♦ A106		1NT	Pass	2 ♣ ¹
Vul: EW	♥ Q75	♥ AK98	Pass	2	Pass	3NT
North HCP: 16 South HCP: 14	♦ AQ6	♦ K983	AP			
Contract: 3N N	♣ AJ95	♣ 107	1. Stay	man		
Contract. 31V IV			- v ~y			
Board: 91	North:	South:	West	North	East	South
Dealer: S	• KJ54	♦ Q92				1NT
Vul: None	¥ AJ74	♥ K9	Pass	2 ♣ ¹	Pass	
North HCP: 14	♦ 93	♦ AKQ2	Pass	3NT	AP	_,
South HCP: 16	♣ AJ5	♣ Q1087	1. Stay		Л	
Contract: 3N S			1. Stay	111411		
Board: 92	North:	South:	West	North	East	South
Dealer: N	• KJ8	♦ Q104		1NT	Pass	2 4 1
Vul: NS	♥ AJ4	♥ KQ105	Pass	2•		3NT
North HCP: 15	◆ Q103	◆ AK92	AP	∠ ▼	1 433	5111
South HCP: 14	♣ A1032	♣ 76	1. Stay	man		
Contract: 3N N			1. Stay	IIKIII		
Board: 93			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	▲ 10852	♠ AJ	ъ	2 ♣ ¹	ъ	2.
North HCP: 8	♥ A765	♥ Q9	Pass		Pass	2♦
South HCP: 15	♦ A2	◆ Q10987	Pass	2NT	AP	
Contract: 2N S	♣ 875	♣ KQJ9	1. Stay	man		
			J			
Board: 94			Wast	Month	East	Carella
Dealer: N	North:	South:	west	North		
Vul: Both	★ 72	♦ K965		1NT	Pass	
North HCP: 15	♥ AJ63	♥ Q105	Pass	2♥	Pass	2NT
South HCP: 8	◆ A1073 ♣ AQ9	♦ K862 ♣ 64	AP			
	- /\ I IU	→ h/4	1. Stay			

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

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

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ QJ3	♦ A106		1NT	Pass	2 ♣ ¹
Vul: EW	♥ Q75	♥ AK98	Pass	2	Pass	3NT
North HCP: 16 South HCP: 14	♦ AQ6	♦ K983	AP			
Contract: 3N N	♣ AJ95	♣ 107	1. Stay	man		
Contract. 31V IV			- v ~y			
Board: 91	North:	South:	West	North	East	South
Dealer: S	• KJ54	♦ Q92				1NT
Vul: None	¥ AJ74	♥ K9	Pass	2 ♣ ¹	Pass	
North HCP: 14	♦ 93	♦ AKQ2	Pass	3NT	AP	_,
South HCP: 16	♣ AJ5	♣ Q1087	1. Stay		Л	
Contract: 3N S			1. Stay	111411		
Board: 92	North:	South:	West	North	East	South
Dealer: N	• KJ8	♦ Q104		1NT	Pass	2 4 1
Vul: NS	♥ AJ4	♥ KQ105	Pass	2•		3NT
North HCP: 15	◆ Q103	◆ AK92	AP	∠ ▼	1 433	5111
South HCP: 14	♣ A1032	♣ 76	1. Stay	man		
Contract: 3N N			1. Stay	IIKIII		
Board: 93			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	▲ 10852	♠ AJ	ъ	2 ♣ ¹	ъ	2.
North HCP: 8	♥ A765	♥ Q9	Pass		Pass	2♦
South HCP: 15	♦ A2	◆ Q10987	Pass	2NT	AP	
Contract: 2N S	♣ 875	♣ KQJ9	1. Stay	man		
			J			
Board: 94			Wast	Month	East	Carella
Dealer: N	North:	South:	west	North		
Vul: Both	★ 72	♦ K965		1NT	Pass	
North HCP: 15	♥ AJ63	♥ Q105	Pass	2♥	Pass	2NT
South HCP: 8	◆ A1073 ♣ AQ9	♦ K862 ♣ 64	AP			
	- /\ I IU	→ h/4	1. Stay			

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

Board: 96 Dealer: N Vul: None HCP: 17	AJ104✓ 63✓ K952AKQ	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: EW HCP: 13	♣ Q1072★ AK5◆ A53♣ 1075	The opponents are silent. Partner bids first.
Board: 98 Dealer: N Vul: Both HCP: 17	♣ Q96♥ Q6◆ AQ102♣ AK106	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: None HCP: 10	★ K653★ AK72◆ 92★ 1064	The opponents are silent. Partner bids first.
Board: 100 Dealer: N Vul: Both HCP: 15	AJ62✓ K83✓ KQ94◆ Q9	West Doubles 2♣ if possible. You bid first.
Board: 101 Dealer: S Vul: None HCP: 8	♣ QJ93♥ A1073◆ J1085♣ 6	The opponents are silent. Partner bids first.

Board: 96	North:	South:	West	North	East	South
Dealer: N	♦ AJ104	♦ Q976		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 17	♥ 63	▼ AK97	Pass	2♠	Pass	4♠
South HCP: 10	♦ K952	◆ 1074	AP			
Contract: 4♠ N	♣ AKQ	♣ J7	1. Stay	man		
Commun. 1111			·			
Board: 97	N I 4	C 4	West	North	Fast	South
Dealer: S	North:	South: ♠ AKJ3	West	rvorur	Last	1NT
Vul: EW	♠ Q1072 ♥ AK5	♣ ANJ3 ♥ 109	Pass	2 ♣ ¹	Pass	
North HCP: 13	• A53	• K2	Pass	2 ₹ 4 ♠	AP	4
South HCP: 15	♣ 1075	♣ KJ642	1. Stay		ΑГ	
Contract: 4♠ S			1. Stay	IIIAII		
Board: 98	NT 4	Q 4	West	North	Fact	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: Both	♦ Q96	★ K82 ∀ K1092	D			
North HCP: 17	♥ Q6 ♦ AQ102	V K1092 ♦ K	Pass AP	2♦	Pass	2NT
South HCP: 9	♦ AK106	♦ 98743				
Contract: 2N N	1111100	2 9 0 7 10	1. Stay	man		
Board: 99			West	North	Fast	South
Dealer: S	North:	South:	,,,,,,,	_,		1NT
Vul: None	♠ K653 ♥ AK72	♠ A97 ♥ J83	Dogg	2.1	Pass	24
North HCP: 10	♦ 92	→ 363→ A3	Pass	2♣¹		2,♥
South HCP: 15 Contract: 3N S	♣ 1064	♣ KQJ93	Pass	3NT	AP	
Contract. 31v S			1. Stay	man		
Board: 100			-		_	~ .
Dealer: N	North:	South:	West	North		
Vul: Both	♠ AJ62	★ K105		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ K83	♥ AJ64	X	2♠	Pass	2NT
1,51411101,15	♦ KQ94	♦ 86	AP			
South HCP: 9	♣ Q9	♣ J1053				

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

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

Board: 96	North:	South:	West	North	East	South
Dealer: N	♦ AJ104	♦ Q976		1NT	Pass	2 ♣ ¹
Vul: None North HCP: 17	♥ 63	♥ AK97	Pass	2♠	Pass	4♠
South HCP: 10	♦ K952	♦ 1074	AP			
Contract: 4♠ N	♣ AKQ	♣ J7	1. Stay	man		
Commun. 1111			·			
Board: 97	NI41	C41	West	North	Fast	South
Dealer: S	North:	South: ♠ AKJ3	West	rvorur	Last	1NT
Vul: EW	♠ Q1072 ♥ AK5	♣ ANJ3 ♥ 109	Pass	2 ♣ ¹	Pass	
North HCP: 13	◆ A53	• K2	Pass	2 ₹ 4 ♠	AP	4
South HCP: 15	♣ 1075	♣ KJ642			AP	
Contract: 4♠ S			1. Stay	III		
Board: 98	27. 4	~ 1	West	North	Foot	South
Dealer: N	North:	South:	WEST			
Vul: Both	♦ Q96	★ K82	ъ	1NT	Pass	
North HCP: 17	♥ Q6 ♦ AQ102	♥ K1092 ♦ K	Pass	2 ♦	Pass	2NT
South HCP: 9	◆ AQ102 ◆ AK106	◆ N ◆ 98743	AP			
Contract: 2N N	2 7 IK 100	2 707 1 3	1. Stay	man		
Board: 99			West	North	Fast	South
Dealer: S	North:	South:	,,,	1,0141	2000	1NT
Vul: None	♠ K653 ♥ AK72	♦ A97	D	0 - 1	D	24
North HCP: 10	◆ 92	♥ J83 ♦ A3	Pass	2♣¹	Pass	2♥
South HCP: 15	♣ 1064	♦ KQJ93	Pass	3NT	AP	
Contract: 3N S		# KQ3/3	1. Stay	man		
D 1.100						
Board: 100	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ AJ62	♠ K105		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ K83	♥ AJ64	X	2♠	Pass	2NT
1 101u111C1 . 13	♦ KQ94	♦ 86	AP			
South HCP: 9	♣ Q9	♣ J1053				

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

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

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

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

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

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

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

North hands (Practice Page)

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

Board: 108 Dealer: N Vul: NS	North: ♠ AJ8	South: ♠ Q104		North 1NT	Pass	2 ♣ ¹
North HCP: 15	♥ AJ2 ♦ K874	♥ Q653 ♦ J932	X AP	2•	Pass	3♦
South HCP: 9 Contract: 3♦ N	♣ Q63	♣ A9	1. Stay	man		
Board: 109 Dealer: S	North: ♠ Q1065	South: ♠ AK4	West	North	East	South 1NT
Vul: Both North HCP: 10	♥ Q732	▼ A86	Pass	2 ♣ ¹	3♣	Pass
South HCP: 16	• Q83	♦ KJ642	Pass	3NT	AP	
Contract: 3N S	♣ A9	♣ J2	1. Stay	man		
Board: 110	North:	South:	West	North	East	South
Dealer: N Vul: None	♠ Q107	♦ 542		1NT	Pass	2 ♣ ¹
North HCP: 17	♥ AQ9	♥ KJ54	Pass	2♦	Pass	3NT
South HCP: 11	◆ QJ104 ♣ AQ7	◆ AK76 ◆ 83	AP			
Contract: 3N N	¥ AQ1	₹ 83	1. Stay	man		
Board: 111 Dealer: S Vul: EW	North: ♠ Q864	South: ♠ 1032	West	North	East	South 1NT
North HCP: 8	▼ K1084	♥ A7	Pass	2 ♣ ¹	Pass	2
South HCP: 15	♦ 98 ♣ K93	◆ KJ53	Pass	2NT	AP	
Contract: 2N S	¥ KOS	♣ AQJ8	1. Stay	man		
Board: 112	North:	South:	West	North	East	South
Dealer: N	Norui. ♦ K6	♦ Q983		1NT	Pass	
Vul: None North HCP: 16	♥ AKQ76	♥ J1043	Pass	2♥	Pass	
South HCP: 9	♦ 832	♦ A7	Pass	4♥	AP	
Contract: 4♥ N	♣ A42	♣ Q96	1. Stay	man		

Board: 113			***************************************	North	Last	1NT
Dealer: S	North: ♠ A104	South: ♠ KJ72	Pass	2 ♣ ¹	Pass	2♠
Vul: NS	♥ J1096	♥ AK	Pass	3♦	Pass	$4NT^2$
North HCP: 14	◆ AK1072	♦ QJ6	Pass	5♣	Pass	6 ♦
South HCP: 17 Contract: 6♦ N	♣ Q	♣ K1092	AP			
Contract. 0 11			1. Stay	man		
			2. Blac	kwood	0314, 1	for 🔷

South hands (Practice Page)

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

Board: 108 Dealer: N Vul: NS	North: ♠ AJ8	South: ♠ Q104		North 1NT	Pass	2 ♣ ¹
North HCP: 15	♥ AJ2 ♦ K874	♥ Q653 ♦ J932	X AP	2•	Pass	3♦
South HCP: 9 Contract: 3♦ N	♣ Q63	♣ A9	1. Stay	man		
Board: 109 Dealer: S	North: ♠ Q1065	South: ♠ AK4	West	North	East	South 1NT
Vul: Both North HCP: 10	♥ Q732	▼ A86	Pass	2 ♣ ¹	3♣	Pass
South HCP: 16	• Q83	♦ KJ642	Pass	3NT	AP	
Contract: 3N S	♣ A9	♣ J2	1. Stay	man		
Board: 110	North:	South:	West	North	East	South
Dealer: N Vul: None	♠ Q107	★ 542		1NT	Pass	2 ♣ ¹
North HCP: 17	♥ AQ9	♥ KJ54	Pass	2♦	Pass	3NT
South HCP: 11	◆ QJ104 ♣ AQ7	◆ AK76 ◆ 83	AP			
Contract: 3N N	¥ AQ1	₹ 83	1. Stay	man		
Board: 111 Dealer: S Vul: EW	North: ♠ Q864	South: ♠ 1032	West	North	East	South 1NT
North HCP: 8	▼ K1084	♥ A7	Pass	2 ♣ ¹	Pass	2
South HCP: 15	♦ 98 ♣ K93	◆ KJ53	Pass	2NT	AP	
Contract: 2N S	¥ KOS	♣ AQJ8	1. Stay	man		
Board: 112	North:	South:	West	North	East	South
Dealer: N	Norui. ♦ K6	♦ Q983		1NT	Pass	
Vul: None North HCP: 16	♥ AKQ76	♥ J1043	Pass	2♥	Pass	
South HCP: 9	♦ 832	♦ A7	Pass	4♥	AP	
Contract: 4♥ N	♣ A42	♣ Q96	1. Stay	man		

Board: 113			***************************************	North	Last	1NT
Dealer: S	North: ♠ A104	South: ♠ KJ72	Pass	2 ♣ ¹	Pass	2♠
Vul: NS	♥ J1096	♥ AK	Pass	3♦	Pass	$4NT^2$
North HCP: 14	◆ AK1072	♦ QJ6	Pass	5♣	Pass	6 ♦
South HCP: 17 Contract: 6♦ N	♣ Q	♣ K1092	AP			
Contract. 0 11			1. Stay	man		
			2. Blac	kwood	0314, 1	for 🔷

North hands (Practice Page)

Board: 114 Dealer: N Vul: None HCP: 15	43✓ K73✓ K965♠ AKQ8	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: EW HCP: 13	▲ AJ10▼ A962◆ 10◆ KJ973	The opponents are silent. Partner bids first.
Board: 116 Dealer: N Vul: NS HCP: 16	★ A97♥ QJ2★ A3★ AJ1083	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: EW HCP: 8	★ K1043▼ J73◆ A632◆ 86	The opponents are silent. Partner bids first.
Board: 118 Dealer: N Vul: Both HCP: 17	♠ AQJ♥ 975♠ AQ43♠ KJ3	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: NS HCP: 11	AJ32K1092QJ563	The opponents are silent. Partner bids first.

Board: 114 Dealer: N Vul: None North HCP: 15 South HCP: 16 Contract: 6N N	North:	South: ♠ AKJ ♥ AJ52 ♠ QJ10 ♠ 1097	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 115 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4 S	North: ♠ AJ10 ♥ A962 ♦ 10 ♣ KJ973	South: ♠ KQ7 ♥ QJ43 ♠ A762 ♣ A8	Pass		East Pass Pass	1NT 2♥
Board: 116 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ A97 ♥ QJ2 ♠ A3 ♣ AJ1083	South: ♠ KQ52 ♥ K854 ♦ 10872 ♣ 2	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 117 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K1043 ♥ J73 ♠ A632 ♣ 86	South: ♠ AQ7 ♥ A104 ♠ KJ7 ♠ Q1032	Pass	North 2♣¹ 2NT man	Pass	1NT
Board: 118 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ AQJ ♥ 975 ♠ AQ43 ♣ KJ3	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 119 West North East South North: South: Dealer: S 1NT **♠** AJ32 **♦** K4 Vul: NS **♥** K1092 Pass 2♣¹ **♥** AJ74 Pass 2♥ North HCP: 11 **♦** QJ5 **♦** 932 AP Pass 4♥ South HCP: 15 **♣** AK52 **♣** 63 1. Stayman Contract: 4♥ S

South hands (Practice Page)

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

Board: 114 Dealer: N Vul: None North HCP: 15 South HCP: 16 Contract: 6N N	North:	South: ♠ AKJ ♥ AJ52 ♠ QJ10 ♠ 1097	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 115 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4 S	North: ♠ AJ10 ♥ A962 ♦ 10 ♣ KJ973	South: ♠ KQ7 ♥ QJ43 ♠ A762 ♣ A8	Pass		East Pass Pass	1NT 2♥
Board: 116 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 2N N	North: ♠ A97 ♥ QJ2 ♠ A3 ♣ AJ1083	South: ♠ KQ52 ♥ K854 ♦ 10872 ♣ 2	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 117 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 2N S	North: ♠ K1043 ♥ J73 ♠ A632 ♣ 86	South: ♠ AQ7 ♥ A104 ♠ KJ7 ♠ Q1032	Pass	North 2♣¹ 2NT man	Pass	1NT
Board: 118 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ AQJ ♥ 975 ♠ AQ43 ♣ KJ3	South:	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 119 West North East South North: South: Dealer: S 1NT **♠** AJ32 **♦** K4 Vul: NS **♥** K1092 Pass 2♣¹ **♥** AJ74 Pass 2♥ North HCP: 11 **♦** QJ5 **♦** 932 AP Pass 4♥ South HCP: 15 **♣** AK52 **♣** 63 1. Stayman Contract: 4♥ S

North hands (Practice Page)

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

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

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

South hands (Practice Page)

Board: 120 Dealer: N Vul: EW HCP: 9	♣ QJ95 ▼ 1097 ◆ A105 ♣ Q103	The opponents are silent. Partner bids first.
Board: 121 Dealer: S Vul: Both HCP: 15		The opponents are silent. You bid first.
Board: 122 Dealer: N Vul: None HCP: 14	★ AK107♥ 943◆ AK4◆ 832	The opponents are silent. Partner bids first.
Board: 123 Dealer: S Vul: EW HCP: 15	A5✓ A52✓ AQJ8№ 8754	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: Both HCP: 9	★ A10762★ KQ102◆ 962◆ 9	The opponents are silent. Partner bids first.
Board: 125 Dealer: S Vul: None HCP: 15	▲ A87♥ AJ94◆ J10▲ AJ64	The opponents are silent. You bid first.

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

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

North hands (Practice Page)

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

Board: 126	North:	South:	West	North	East	South
Dealer: N	★ K94	♦ Q753		1NT	Pass	2 . 1
Vul: Both	♥ 6543	∀ AJ7	Pass	2♥		3NT
North HCP: 15	♦ AKJ	♦ 985	AP	4	1 433	5111
South HCP: 12	♣ A62	♣ KQ7	1. Stay	man		
Contract: 3N N			1. Stay	11 Ku11		
Board: 127	NT 4	Q 4	West	North	Fact	South
Dealer: S	North:	South:	WEST	Notui	Lasi	1NT
Vul: None	♦ J954	♦ AQ863	D	a - 1	37	
North HCP: 14	♥ KQ10	∀ AJ2		2 ♣ ¹	X	2♠
South HCP: 15	♦ AQ4	♦ K82	Pass	4♠	AP	
Contract: 4♠ S	♣ Q83	♣ J7	1. Stay	man		
Board: 128	NT 4	G 4	West	North	Fact	South
Dealer: N	North:	South:	WCSt			
Vul: NS	♦ Q5	♦ AJ87	_	1NT	Pass	
North HCP: 16	♥ K875	♥ QJ3	Pass	2♥	Pass	3NT
South HCP: 11	♦ A62	♦ K1043	AP			
Contract: 3N N	♣ AK103	♣ 52	1. Stay	man		
Board: 129	Nicostho	Cardle	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♦ K94 ♥ A1094	♠ AQ53 ♥ QJ2	Pass	2 ♣ ¹	Pass	24
North HCP: 13	♦ K94	♦ QJ				∠ ₹
South HCP: 16	♣ K102	♣ A964	Pass	3NT	AP	
Contract: 3N S			1. Stay	man		
Board: 130						
Dealer: N	North:	South:	West	North		
Vul: NS	♠ K107	♠ AJ4		1NT	Pass	2 ♣ ¹
North HCP: 17	♥ AQJ2	♥ K1076	Pass	2♥	Pass	4♥
South HCP: 12	♦ K93	♦ 764	AP			
50uu11C1.12	♣ A62	♣ KJ7	1. Stay	mon		

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

South hands (Practice Page)

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

Board: 126	North:	South:	West	North	East	South
Dealer: N	★ K94	♦ Q753		1NT	Pass	2 . 1
Vul: Both	♥ 6543	∀ AJ7	Pass	2♥		3NT
North HCP: 15	♦ AKJ	♦ 985	AP	4	1 433	5111
South HCP: 12	♣ A62	♣ KQ7	1. Stay	man		
Contract: 3N N			1. Stay	11 Ku11		
Board: 127	NT 4	Q 4	West	North	Fact	South
Dealer: S	North:	South:	WEST	Notui	Lasi	1NT
Vul: None	♦ J954	♦ AQ863	D	a - 1	37	
North HCP: 14	♥ KQ10	∀ AJ2		2 ♣ ¹	X	2♠
South HCP: 15	♦ AQ4	♦ K82	Pass	4♠	AP	
Contract: 4♠ S	♣ Q83	♣ J7	1. Stay	man		
Board: 128	NT 4	G 4	West	North	Fact	South
Dealer: N	North:	South:	WCSt			
Vul: NS	♦ Q5	♦ AJ87	_	1NT	Pass	
North HCP: 16	♥ K875	♥ QJ3	Pass	2♥	Pass	3NT
South HCP: 11	♦ A62	♦ K1043	AP			
Contract: 3N N	♣ AK103	♣ 52	1. Stay	man		
Board: 129	Nicostho	Cardle	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♦ K94 ♥ A1094	♠ AQ53 ♥ QJ2	Pass	2 ♣ ¹	Pass	24
North HCP: 13	♦ K94	♦ QJ				∠ ₹
South HCP: 16	♣ K102	♣ A964	Pass	3NT	AP	
Contract: 3N S			1. Stay	man		
Board: 130						
Dealer: N	North:	South:	West	North		
Vul: NS	♠ K107	♠ AJ4		1NT	Pass	2 ♣ ¹
North HCP: 17	♥ AQJ2	♥ K1076	Pass	2♥	Pass	4♥
South HCP: 12	♦ K93	♦ 764	AP			
50uu11C1.12	♣ A62	♣ KJ7	1. Stay	mon		

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

North hands (Practice Page)

Board: 132 Dealer: N Vul: Both HCP: 17	◆ 987♥ K7◆ AQJ8◆ AK54	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: NS HCP: 8	★ KQ105★ 982◆ J86★ Q53	The opponents are silent. Partner bids first.
Board: 134 Dealer: N Vul: EW HCP: 15	 ♣ J83 ♥ AQ6 ♠ AJ7 ♣ K852	The opponents are silent. You bid first.
Board: 135 Dealer: S Vul: Both HCP: 8	★ K643♥ Q108◆ K6★ 10743	The opponents are silent. Partner bids first.
Board: 136 Dealer: N Vul: None HCP: 15	♠ 93♥ AK10♦ QJ1072♠ KQ8	The opponents are silent. You bid first.

			West	North 1NT	East Pass	
			Pass	2•	Pass	
Board: 132	S.T 4	G . 1	Pass	3♠	Pass	
Dealer: N	North: ♠ 987	South: ♠ AKQ104	Pass	4 ∀ ⁴		4NT ⁵
Vul: Both North HCP: 17	♥ K7	♥ J942	Pass	5 ♥	Pass	
South HCP: 12	♦ AQJ8	• 2	AP			
Contract: 6♠ N	♣ AK54	♣ Q73	1. Stay			
			2. SMO 3. Cue	olen bid, a ♦	stoppe	er
			4. Cue	bid, a 🔩	stopp	er
			5. Blac	kwood (0314, 1	for ♠
Board: 133	North:	South:	West	North	East	South
Dealer: S Vul: NS	♦ KQ105	♦ J92				1NT
North HCP: 8	♥ 982 ♦ J86	♥ Q753 ♦ KQ		2♣¹	Pass	2♥
South HCP: 15	◆ Q53	♦ AK94	Pass 1. Stay	2NT	AP	
Contract: 2N S	`		1. Stay	11 K111		
Board: 134	North:	South:	West	North	East	South
Dealer: N Vul: EW	♦ J83	♠ A1097		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ AQ6 ♦ AJ7	♥ J92 ♦ K3	Pass	2 ♦	Pass	3NT
South HCP: 10	♦ K852	◆ Q1043	AP	122012		
Contract: 3N N			1. Stay	IIIAII		
			West	North	East	South
Board: 135 Dealer: S	North:	South:				1NT
Vul: Both	♠ K643 ♥ Q108	♦ QJ102	Pass	2 ♣ ¹	Pass	2♠
North HCP: 8	• K6	♥ 43 ♦ AQJ54	Pass	3 ♠	Pass	
South HCP: 15	♣ 10743	• AJ	AP			
Contract: 4♠ S			1. Stay	man		

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

South hands (Practice Page)

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

			West	North 1NT	East Pass	
			Pass	2•	Pass	
Board: 132	S.T 4	G . 1	Pass	3♠	Pass	
Dealer: N	North: ♠ 987	South: ♠ AKQ104	Pass	4 ∀ ⁴		4NT ⁵
Vul: Both North HCP: 17	♥ K7	♥ J942	Pass	5 ♥	Pass	
South HCP: 12	♦ AQJ8	• 2	AP			
Contract: 6♠ N	♣ AK54	♣ Q73	1. Stay			
			2. SMO 3. Cue	olen bid, a ♦	stoppe	er
			4. Cue	bid, a 🔩	stopp	er
			5. Blac	kwood (0314, 1	for ♠
Board: 133	North:	South:	West	North	East	South
Dealer: S Vul: NS	♦ KQ105	♦ J92				1NT
North HCP: 8	♥ 982 ♦ J86	♥ Q753 ♦ KQ		2♣¹	Pass	2♥
South HCP: 15	◆ Q53	♦ AK94	Pass 1. Stay	2NT	AP	
Contract: 2N S	`		1. Stay	11 K111		
Board: 134	North:	South:	West	North	East	South
Dealer: N Vul: EW	♦ J83	♠ A1097		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ AQ6 ♦ AJ7	♥ J92 ♦ K3	Pass	2 ♦	Pass	3NT
South HCP: 10	♦ K852	◆ Q1043	AP	122012		
Contract: 3N N			1. Stay	IIIAII		
			West	North	East	South
Board: 135 Dealer: S	North:	South:				1NT
Vul: Both	♠ K643 ♥ Q108	♦ QJ102	Pass	2 ♣ ¹	Pass	2♠
North HCP: 8	• K6	♥ 43 ♦ AQJ54	Pass	3 ♠	Pass	
South HCP: 15	♣ 10743	• AJ	AP			
Contract: 4♠ S			1. Stay	man		

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

North hands (Practice Page)

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

Board: 137 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ AK84 ♥ Q63 ♠ K852 ♠ 106	South: ♣ J2 ♥ AJ ♠ AQ763 ♣ K532	West North Pass 2♣¹ Pass 3NT 1. Stayman		1NT
Board: 138 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ KQ10 ♥ K7 ♠ KQ942 ♠ K54	South: ♠ A932 ♥ AQ865 ♦ 3 ♣ J92	West North 1NT Pass 2 Pass 3NT 1. Stayman 2. SMOLEN	East Pass Pass AP	2 ♣ ¹
Board: 139 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4 S	North: ♠ KQJ43 ♥ K1086 ♠ K64 ♠ 6	South:	West North Pass 2♣¹ Pass 4♣² AP 1. Stayman 2. Splinter	East Pass Pass	1NT 2♥
Board: 140 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4♠ N	North: ♠ AKJ10 ♥ A43 ♠ A1082 ♣ 74	South: ♠ 9842 ♥ Q107 ♦ KQJ ♠ Q63	West North 1NT X 2♠ Pass 4♠ 1. Stayman	East Pass Pass AP	2 ♣ ¹
Board: 141 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ A974 ♥ J62 ♠ A109 ♠ AJ2	South:	West North Pass 2♣¹ Pass 3NT 1. Stayman	East Pass AP	1NT

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

South hands (Practice Page)

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

Board: 137 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ AK84 ♥ Q63 ♠ K852 ♠ 106	South: ♣ J2 ♥ AJ ♠ AQ763 ♣ K532	West North Pass 2♣¹ Pass 3NT 1. Stayman		1NT
Board: 138 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 3N N	North: ♠ KQ10 ♥ K7 ♠ KQ942 ♠ K54	South: ♠ A932 ♥ AQ865 ♦ 3 ♣ J92	West North 1NT Pass 2 Pass 3NT 1. Stayman 2. SMOLEN	East Pass Pass AP	2 ♣ ¹
Board: 139 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4 S	North: ♠ KQJ43 ♥ K1086 ♠ K64 ♠ 6	South:	West North Pass 2♣¹ Pass 4♣² AP 1. Stayman 2. Splinter	East Pass Pass	1NT 2♥
Board: 140 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 4♠ N	North: ♠ AKJ10 ♥ A43 ♠ A1082 ♣ 74	South: ♠ 9842 ♥ Q107 ♦ KQJ ♠ Q63	West North 1NT X 2♠ Pass 4♠ 1. Stayman	East Pass Pass AP	2 ♣ ¹
Board: 141 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ A974 ♥ J62 ♠ A109 ♠ AJ2	South:	West North Pass 2♣¹ Pass 3NT 1. Stayman	East Pass AP	1NT

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

North hands (Practice Page)

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

Board: 143 Dealer: S	North: ♠ KQ74	South: ♠ 86	West	North	East	South
Vul: NS North HCP: 12	♥ AQJ4	♥ K98	Pass	2 ♣ ¹	Pass	2
South HCP: 16	♦ 876	♦ A43	Pass	3NT	AP	
Contract: 3N S	♣ 42	♣ AKQ63	1. Stay	man		
Board: 144	North:	South:	West	North	East	South
Dealer: N	• A3	♦ K985		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ J764	♥ AKQ8	Pass	2♥	Pass	6NT
South HCP: 20	◆ AK103	♦ Q8	AP			
Contract: 6N N	♣ K97	♣ AQ5	1. Stay	man		
Board: 145 Dealer: S	North: ♦ 852	South: ♠ AK7	West	North	East	South 1NT
Vul: None North HCP: 12	♥ K1043	♥ J5	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 15	♦ A5	♦ QJ873	Pass	3NT	AP	
Contract: 3N S	♣ KQ105	♣ A74	1. Stay	man		
Board: 146	North:	South:	West	North	East	South
Dealer: N	• A4	& KQ8		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ K7 • AQ1063	▼ AJ65 ◆ K8	Pass AP	2♦	Pass	3NT
South HCP: 15 Contract: 3N N	♣ K853	♣ Q1094	1. Stay	man		
D 1147			West	North	East	
Board: 147 Dealer: S	North:	South:		_		1NT
Vul: EW	♦ KJ86	♠ AQ	Pass		Pass	
North HCP: 11	♥ AK974 ♦ 10954	♥ Q8	Pass	3 ♠ ²	Pass	3NT
South HCP: 15	◆ 10954 ◆ —	♦ 8632 ♣ AQJ94	AP			
Contract: 3N S	-	- 11/07 1	1. Stay	man		

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

South hands (Practice Page)

Board: 143 Dealer: S Vul: NS HCP: 16	★ 86▼ K98★ A43★ AKQ63	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: EW HCP: 20	★ K985★ AKQ8◆ Q8◆ AQ5	The opponents are silent. Partner bids first.
Board: 145 Dealer: S Vul: None HCP: 15	★ AK7▼ J5◆ QJ873◆ A74	The opponents are silent. You bid first.
Board: 146 Dealer: N Vul: NS HCP: 15	★ KQ8♥ AJ65★ K8♣ Q1094	The opponents are silent. Partner bids first.
Board: 147 Dealer: S Vul: EW HCP: 15	AQ♥ Q88632AQJ94	The opponents are silent. You bid first.
Board: 148 Dealer: N Vul: Both HCP: 9	♣ Q106♥ KQ83◆ Q865♣ 95	The opponents are silent. Partner bids first.

Board: 143 Dealer: S	North: ♠ KQ74	South: ♠ 86	West	North	East	South
Vul: NS North HCP: 12	♥ AQJ4	♥ K98	Pass	2 ♣ ¹	Pass	2
South HCP: 16	♦ 876	♦ A43	Pass	3NT	AP	
Contract: 3N S	♣ 42	♣ AKQ63	1. Stay	man		
Board: 144	North:	South:	West	North	East	South
Dealer: N	• A3	♦ K985		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ J764	♥ AKQ8	Pass	2♥	Pass	6NT
South HCP: 20	◆ AK103	♦ Q8	AP			
Contract: 6N N	♣ K97	♣ AQ5	1. Stay	man		
Board: 145 Dealer: S	North: ♦ 852	South: ♠ AK7	West	North	East	South 1NT
Vul: None North HCP: 12	♥ K1043	♥ J5	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 15	♦ A5	♦ QJ873	Pass	3NT	AP	
Contract: 3N S	♣ KQ105	♣ A74	1. Stay	man		
Board: 146	North:	South:	West	North	East	South
Dealer: N	• A4	& KQ8		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ K7 • AQ1063	▼ AJ65 ◆ K8	Pass AP	2♦	Pass	3NT
South HCP: 15 Contract: 3N N	♣ K853	♣ Q1094	1. Stay	man		
D 1147			West	North	East	
Board: 147 Dealer: S	North:	South:		_		1NT
Vul: EW	♦ KJ86	♠ AQ	Pass		Pass	
North HCP: 11	♥ AK974 ♦ 10954	♥ Q8	Pass	3 ♠ ²	Pass	3NT
South HCP: 15	◆ 10954 ◆ —	♦ 8632 ♣ AQJ94	AP			
Contract: 3N S	-	- 11/07 1	1. Stay	man		

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

North hands (Practice Page)

Board: 149 Dealer: S Vul: NS HCP: 8	A53✓ J976✓ K842✓ 73	East Doubles 2♣ if possible. Partner bids first.
Board: 150 Dealer: N Vul: EW HCP: 15	AJ32QJ4AK96₹73	The opponents are silent. You bid first.
Board: 151 Dealer: S Vul: Both HCP: 9	♣ Q93♥ AQ87◆ 842♣ J76	The opponents are silent. Partner bids first.
Board: 152 Dealer: N Vul: EW HCP: 15	▲ AJ93✔ J9◆ A75▲ AJ42	The opponents are silent. You bid first.
Board: 153 Dealer: S Vul: Both HCP: 10	J95Q984107AK87	The opponents are silent. Partner bids first.
Board: 154 Dealer: N Vul: None HCP: 15	★ KJ52✓ A2◆ K65◆ A952	The opponents are silent. You bid first.

Board: 149 Dealer: S	North: ♠ A53	South: ♠ KQ7	West	North	East	South 1NT
Vul: NS	♥ J976	▼ A84	Pass	2 ♣ ¹	X	2•
North HCP: 8 South HCP: 15	♦ K842	♦ Q65	Pass		AP	
Contract: 3 S	♣ 73	♣ A1086	1. Stay	man		
Board: 150	North:	South:	West	North	East	South
Dealer: N	A AJ32	♦ 1064		1NT	Pass	2 ♣ ¹
Vul: EW	♥ QJ4	▼ A873	Pass	2♠		2NT
North HCP: 15 South HCP: 9	♦ AK96	♦ Q3	AP			
Contract: 2N N	♣ 73	♣ K852	1. Stay	man		
Board: 151	North:	South:	West	North	East	
Dealer: S Vul: Both	♠ Q93	♦ J87	Dagg	2.1	Pass	1NT
North HCP: 9	♥ AQ87	♥ KJ10	Pass	2♣¹		
South HCP: 17	♦ 842	♦ KQJ5	Pass AP	2NT	Pass	3NT
Contract: 3N S	♣ J76 ♣ AQ3		1. Stayman			
Board: 152	North:	G . 1	West	North	East	South
Dealer: N	Norui. A AJ93	South:	,,,,,,,	1NT	Pass	
Vul: EW	♥ J9	♠ Q105 ♥ AQ104	Pass	2♠		3NT
North HCP: 15	◆ A75	32	AP			
South HCP: 11 Contract: 3N N	♣ AJ42	♣ K1085	1. Stay	man		
Board: 153	North:	South:	West	North	East	South
Dealer: S	1 J95	♦ KQ32				1NT
Vul: Both North HCP: 10	♥ Q984	♥ A10	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	♦ 107	◆ AQ95	Pass	3NT	AP	
Contract: 3N S	♣ AK87	♣ 965	1. Stay	man		

Board: 154 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♠** KJ52 **♦** A98 Vul: None Pass 2NT **♥** A2 **♥** Q853 Pass 2♠ North HCP: 15 **♦** Q97 **♦** K65 AP South HCP: 8 ♣ A952 **♣** 1076 1. Stayman Contract: 2N N

South hands (Practice Page)

Board: 149 Dealer: S Vul: NS HCP: 15	★KQ7✓ A84◆ Q65◆ A1086	East Doubles 2♣ if possible. You bid first.
Board: 150 Dealer: N Vul: EW HCP: 9	1064✓ A873✓ Q3✓ K852	The opponents are silent. Partner bids first.
Board: 151 Dealer: S Vul: Both HCP: 17	▶ J87♥ KJ10♦ KQJ5♣ AQ3	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: EW HCP: 11	♣ Q105♥ AQ104♦ 32♣ K1085	The opponents are silent. Partner bids first.
Board: 153 Dealer: S Vul: Both HCP: 15	★ KQ32▼ A10◆ AQ95◆ 965	The opponents are silent. You bid first.
Board: 154 Dealer: N Vul: None HCP: 8	♣ A98 ♥ Q853 ♦ Q97 ♣ 1076	The opponents are silent. Partner bids first.

Board: 149 Dealer: S	North: ♠ A53	South: ♠ KQ7	West	North	East	South 1NT
Vul: NS	♥ J976	▼ A84	Pass	2 ♣ ¹	X	2•
North HCP: 8 South HCP: 15	♦ K842	♦ Q65	Pass		AP	
Contract: 3 S	♣ 73	♣ A1086	1. Stay	man		
Board: 150	North:	South:	West	North	East	South
Dealer: N	A AJ32	♦ 1064		1NT	Pass	2 ♣ ¹
Vul: EW	♥ QJ4	▼ A873	Pass	2♠		2NT
North HCP: 15 South HCP: 9	♦ AK96	♦ Q3	AP			
Contract: 2N N	♣ 73	♣ K852	1. Stay	man		
Board: 151	North:	South:	West	North	East	
Dealer: S Vul: Both	♠ Q93	♦ J87	Dagg	2.1	Pass	1NT
North HCP: 9	♥ AQ87	♥ KJ10	Pass	2♣¹		
South HCP: 17	♦ 842	♦ KQJ5	Pass AP	2NT	Pass	3NT
Contract: 3N S	♣ J76 ♣ AQ3		1. Stayman			
Board: 152	North:	G . 1	West	North	East	South
Dealer: N	Norui. A AJ93	South:	,,,,,,,	1NT	Pass	
Vul: EW	♥ J9	♠ Q105 ♥ AQ104	Pass	2♠		3NT
North HCP: 15	◆ A75	32	AP			
South HCP: 11 Contract: 3N N	♣ AJ42	♣ K1085	1. Stay	man		
Board: 153	North:	South:	West	North	East	South
Dealer: S	1 J95	♦ KQ32				1NT
Vul: Both North HCP: 10	♥ Q984	♥ A10	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	♦ 107	◆ AQ95	Pass	3NT	AP	
Contract: 3N S	♣ AK87	♣ 965	1. Stay	man		

Board: 154 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♠** KJ52 **♦** A98 Vul: None Pass 2NT **♥** A2 **♥** Q853 Pass 2♠ North HCP: 15 **♦** Q97 **♦** K65 AP South HCP: 8 ♣ A952 **♣** 1076 1. Stayman Contract: 2N N

North hands (Practice Page)

Board: 155 Dealer: S Vul: NS HCP: 8	★ KJ97♥ Q732♦ 65♣ Q103	The opponents are silent. Partner bids first.
Board: 156 Dealer: N Vul: NS HCP: 16	1072✓ KJ5✓ KQ3♠ AK83	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: EW HCP: 9	★ KJ109▼ 1052◆ KQ6◆ 762	The opponents are silent. Partner bids first.
Board: 158 Dealer: N Vul: None HCP: 17	AQ8✓ A5✓ J107AQ942	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: NS HCP: 11	★KQ107♥Q65♦ 10954♠ A8	The opponents are silent. Partner bids first.
Board: 160 Dealer: N Vul: EW HCP: 15	★ A8♥ Q93★ KQ1086★ A76	The opponents are silent. You bid first.

Board: 155 Dealer: S Vul: NS	North: ♠ KJ97	South: ♠ A53	West	North	East	South 1NT
North HCP: 8	♥ Q732	♥ K1085	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ 65 ♣ Q103	◆ A32 ◆ A62	Pass	3♥	AP	
Contract: 3♥ S	₹ Q103	₩ A02	1. Stay	man		
Board: 156	North:	South:	West	North	East	South
Dealer: N	1 1072	♦ AK98		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ KJ5	v 10984	Pass	2•	Pass	3NT
South HCP: 11	♦ KQ3	♦ A9	AP			
Contract: 3N N	♣ AK83	♣ 1094	1. Stay	man		
Board: 157	NI 4	C 4	West	North	East	South
Dealer: S	North: ♠ KJ109	South: ♠ A843				1NT
Vul: EW	♥ 1052	♥ Q6		2 ♣ ¹	Pass	
North HCP: 9 South HCP: 16	♦ KQ6	♦ A1095	Pass	3♠	Pass	4♠
Contract: 4♠ S	♣ 762	♣ AQ9	AP	mon		
			1. Stay	IIIaII		
Board: 158	4		West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: None	♠ AQ8 ♥ A5	♣ J1062	Pass	2	Pass	2NT
North HCP: 17	◆ J107	♥ 9864 ♦ AK4	Pass	3NT	AP	
South HCP: 8 Contract: 3N N	♣ AQ942	♣ 73	1. Stay	man		
Board: 159	North:	South:	West	North	East	South
Dealer: S Vul: NS	♦ KQ107	♦ 653				1NT
North HCP: 11	♥ Q65	♥ 942	Pass		Pass	2♦
South HCP: 15	10954A8	◆ AKQJ◆ KQ10	Pass	3NT	AP	
Contract: 3N S	T 110	± 11Q10	1. Stay	man		

West North East South Board: 160 North: South: 1NT Pass 2♣¹ Dealer: N **♦** A8 **♦** KJ942 Vul: EW Pass 2♦ Pass 3♥² **Y** Q93 **♥** K1085 North HCP: 15 Pass 3NT AP **♦** KQ1086 **♦** A2 South HCP: 11 1. Stayman ♣ A76 **♣** 98 Contract: 3N N 2. SMOLEN

South hands (Practice Page)

Board: 155 Dealer: S Vul: NS HCP: 15	★ A53▼ K1085★ A32★ A62	The opponents are silent. You bid first.
Board: 156 Dealer: N Vul: NS HCP: 11	★ AK98▼ 10984★ A9★ 1094	The opponents are silent. Partner bids first.
Board: 157 Dealer: S Vul: EW HCP: 16	★ A843♥ Q6★ A1095★ AQ9	The opponents are silent. You bid first.
Board: 158 Dealer: N Vul: None HCP: 8		The opponents are silent. Partner bids first.
Board: 159 Dealer: S Vul: NS HCP: 15	♠ 653♥ 942♠ AKQJ♠ KQ10	The opponents are silent. You bid first.
Board: 160 Dealer: N Vul: EW HCP: 11	★ KJ942▼ K1085◆ A2◆ 98	The opponents are silent. Partner bids first.

Board: 155 Dealer: S Vul: NS	North: ♠ KJ97	South: ♠ A53	West	North	East	South 1NT
North HCP: 8	♥ Q732	♥ K1085	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ 65 ♣ Q103	◆ A32 ◆ A62	Pass	3♥	AP	
Contract: 3♥ S	₹ Q103	₩ A02	1. Stay	man		
Board: 156	North:	South:	West	North	East	South
Dealer: N	1 1072	♦ AK98		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 16	♥ KJ5	v 10984	Pass	2•	Pass	3NT
South HCP: 11	♦ KQ3	♦ A9	AP			
Contract: 3N N	♣ AK83	♣ 1094	1. Stay	man		
Board: 157	NI 4	C 4	West	North	East	South
Dealer: S	North: ♠ KJ109	South: ♠ A843				1NT
Vul: EW	♥ 1052	♥ Q6		2 ♣ ¹	Pass	
North HCP: 9 South HCP: 16	♦ KQ6	♦ A1095	Pass	3♠	Pass	4♠
Contract: 4♠ S	♣ 762	♣ AQ9	AP	mon		
			1. Stay	IIIaII		
Board: 158	4		West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: None	♠ AQ8 ♥ A5	♣ J1062	Pass	2	Pass	2NT
North HCP: 17	◆ J107	♥ 9864 ♦ AK4	Pass	3NT	AP	
South HCP: 8 Contract: 3N N	♣ AQ942	♣ 73	1. Stay	man		
Board: 159	North:	South:	West	North	East	South
Dealer: S Vul: NS	♦ KQ107	♦ 653				1NT
North HCP: 11	♥ Q65	♥ 942	Pass		Pass	2♦
South HCP: 15	10954A8	◆ AKQJ◆ KQ10	Pass	3NT	AP	
Contract: 3N S	T 110	± 11Q10	1. Stay	man		

West North East South Board: 160 North: South: 1NT Pass 2♣¹ Dealer: N **♦** A8 **♦** KJ942 Vul: EW Pass 2♦ Pass 3♥² **Y** Q93 **♥** K1085 North HCP: 15 Pass 3NT AP **♦** KQ1086 **♦** A2 South HCP: 11 1. Stayman ♣ A76 **♣** 98 Contract: 3N N 2. SMOLEN

North hands (Practice Page)

Board: 161 Dealer: S Vul: EW HCP: 9		The opponents are silent. Partner bids first.
Board: 162 Dealer: N Vul: Both HCP: 16	AJ53✓ AJ◆ Q764◆ A73	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: None HCP: 16	★ A742★ KQ5★ KJ6★ K93	The opponents are silent. Partner bids first.
Board: 164 Dealer: N Vul: EW HCP: 15	★ 832▼ KQ87◆ K6◆ AK54	The opponents are silent. You bid first.
Board: 165 Dealer: S Vul: Both HCP: 13	10653✓ AK942✓ J7♠ AJ	West Bids XA♠♠ if possible. Partner bids first.
Board: 166 Dealer: N Vul: None HCP: 17	♣ QJ ♥ AK6 ♦ Q76 ♣ AJ1086	West Doubles 2♣ if possible. You bid first.

Board: 161 Dealer: S Vul: EW	North: ♠ J82	South: ♠ AK94	West	North	East	South 1NT
North HCP: 9	♥ A743	∀ K8		2 ♣ ¹	Pass	2♠
South HCP: 15	J108★ K73	♦ K943 ♣ Q85	Pass	2NT	AP	
Contract: 2N S	111/3	1 000	1. Stayr	man		
Board: 162	North:	South:	West	North	Fast	South
Dealer: N	Norui. ♠ AJ53	Soun. ♠ K1042	,,,	1NT	Pass	
Vul: Both North HCP: 16	♥ AJ	♥ K102	Pass	2♠	Pass	
South HCP: 14	◆ Q764	♦ AKJ5	AP			
Contract: 6♠ N	♣ A73	♣ 65	1. Stayr	man		
Board: 163 Dealer: S	North: ♠ A742	South: ♠ KQJ	West	North	East	South 1NT
Vul: None North HCP: 16	♥ KQ5	♥ 742	Pass	2 ♣ ¹	Pass	2
South HCP: 16	♦ KJ6	◆ AQ109	Pass	6NT	AP	
Contract: 6N S	♣ K93	♣ A84	1. Stayr	man		
Board: 164	NI o selles		West	North	East	South
Dealer: N	North: ♠ 832	South:		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ KQ87	♠ AK75 ♥ J952	Pass	2♥	Pass	3♥
South HCP: 8	♦ K6	♦ 853	AP			
Contract: 3♥ N	♣ AK54	♣ 86	1. Stayr	man		
Board: 165	North:	South:	West	North	East	South
Dealer: S Vul: Both	★ 10653	♦ KQ72	Pass	2 ♣ ¹	Pass	1NT
North HCP: 13	♥ AK942	♥ 106	Pass	2 ♣ ¹ 6 ♠		Pass
South HCP: 17	♦ J7 ♣ AJ	♦ AK52	XA 🌨	-	1 055	1 ass
Contract: 6♠X S	▼ AJ	♣ KQ9	1. Stayr			

Board: 166 North: South: West North East South Dealer: N **♠** QJ **♦** K108 1NT Pass 2♣¹ Vul: None ♥ AK6 **v** 8752 North HCP: 17 X XX AP ♦ AJ104 **♦** Q76 South HCP: 8 1. Stayman ♣ AJ1086 **♣** 97 Contract: 2♣XX S

South hands (Practice Page)

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

Board: 161 Dealer: S Vul: EW	North: ♠ J82	South: ♠ AK94	West	North	East	South 1NT
North HCP: 9	♥ A743	∀ K8		2 ♣ ¹	Pass	2♠
South HCP: 15	J108★ K73	♦ K943 ♣ Q85	Pass	2NT	AP	
Contract: 2N S	111/3	1 000	1. Stayr	man		
Board: 162	North:	South:	West	North	Fast	South
Dealer: N	Norui. ♠ AJ53	Soun. ♠ K1042	,,,	1NT	Pass	
Vul: Both North HCP: 16	♥ AJ	♥ K102	Pass	2♠	Pass	
South HCP: 14	◆ Q764	♦ AKJ5	AP			
Contract: 6♠ N	♣ A73	♣ 65	1. Stayr	man		
Board: 163 Dealer: S	North: ♠ A742	South: ♠ KQJ	West	North	East	South 1NT
Vul: None North HCP: 16	♥ KQ5	♥ 742	Pass	2 ♣ ¹	Pass	2
South HCP: 16	♦ KJ6	◆ AQ109	Pass	6NT	AP	
Contract: 6N S	♣ K93	♣ A84	1. Stayr	man		
Board: 164	NI o selles		West	North	East	South
Dealer: N	North: ♠ 832	South:		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ KQ87	♠ AK75 ♥ J952	Pass	2♥	Pass	3♥
South HCP: 8	♦ K6	♦ 853	AP			
Contract: 3♥ N	♣ AK54	♣ 86	1. Stayr	man		
Board: 165	North:	South:	West	North	East	South
Dealer: S Vul: Both	★ 10653	♦ KQ72	Pass	2 ♣ ¹	Pass	1NT
North HCP: 13	♥ AK942	♥ 106	Pass	2 ♣ ¹ 6 ♠		Pass
South HCP: 17	♦ J7 ♣ AJ	♦ AK52	XA 🌨	-	1 055	1 ass
Contract: 6♠X S	▼ AJ	♣ KQ9	1. Stayr			

Board: 166 North: South: West North East South Dealer: N **♠** QJ **♦** K108 1NT Pass 2♣¹ Vul: None ♥ AK6 **v** 8752 North HCP: 17 X XX AP ♦ AJ104 **♦** Q76 South HCP: 8 1. Stayman ♣ AJ1086 **♣** 97 Contract: 2♣XX S

North hands (Practice Page)

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

Board: 167 Dealer: S	North: ♠ QJ76	South: ♠ A9	West	North	East	South 1NT
Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	✓ AK76 ◆ 10643 ♣ K	▼ 108◆ AKQ85◆ QJ76	Pass Pass 1. Stay		Pass AP	2•
Board: 168 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ Q1097 ♥ AK5 ♠ K108 ♠ A92	South: ♠ K863 ▼ J93 ♠ A942 ♣ 106	X Pass AP 1. Stay	North 1NT 2 3NT man ngth cue	Pass Pass Pass	2 ♣ ¹ 3 ♣ ²
Board: 169 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 2N S	North: ◆ A976 ▼ J98 ◆ K643 ◆ 74	South:		North 2♣¹ 2NT man	East Pass AP	South 1NT 2
Board: 170 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ A107 ♥ AQ74 ♠ A1092 ♠ K9	South: ♠ KJ65 ▼ 1053 ♠ Q65 ♠ Q73	Pass		Pass	
Board: 171 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4♠ S	North: ♣ J932 ♥ Q83 ♣ A108 ♣ J32	South: ♠ Q754 ♥ A762 ♠ KJ ♠ KQ10	West Pass Pass AP 1. Stay	North 2* 2NT man	East Pass Pass	1NT 2♥

West North East South Board: 172 South: North: Dealer: N **♦** K5 **♠** QJ104 Vul: None Pass 2♦ **♥** A64 **♥** QJ1072 North HCP: 17 **♦** K976 **♦** A4 South HCP: 12 **♣** Q4 ♣ AK102 Contract: 4♥ N

Pass $3 \stackrel{?}{•}^2$ Pass 4♥ AP 1. Stayman 2. SMOLEN

1NT

Pass 2♣¹

South hands (Practice Page)

Board: 167 Dealer: S Vul: NS HCP: 16	▲ A9▼ 108◆ AKQ85▲ QJ76	The opponents are silent. You bid first.
Board: 168 Dealer: N Vul: Both HCP: 8	★ K863▼ J93◆ A942◆ 106	West Doubles 2♣ if possible. Partner bids first.
Board: 169 Dealer: S Vul: None HCP: 17	J8✓ A42✓ AQ98✓ AQ92	The opponents are silent. You bid first.
Board: 170 Dealer: N Vul: NS HCP: 8	★ KJ65▼ 1053◆ Q65◆ Q73	The opponents are silent. Partner bids first.
Board: 171 Dealer: S Vul: EW HCP: 15	♣ Q754♥ A762♦ KJ♣ KQ10	The opponents are silent. You bid first.
Board: 172 Dealer: N Vul: None HCP: 12	♣ QJ104♥ QJ1072◆ A4♣ Q4	The opponents are silent. Partner bids first.

Board: 167 Dealer: S	North: ♠ QJ76	South: ♠ A9	West	North	East	South 1NT
Vul: NS North HCP: 13 South HCP: 16 Contract: 3N S	✓ AK76 ◆ 10643 ♣ K	▼ 108◆ AKQ85◆ QJ76	Pass Pass 1. Stay		Pass AP	2•
Board: 168 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 4♠ N	North: ♠ Q1097 ♥ AK5 ♠ K108 ♠ A92	South: ♠ K863 ▼ J93 ♠ A942 ♣ 106	X Pass AP 1. Stay	North 1NT 2 3NT man ngth cue	Pass Pass Pass	2 ♣ ¹ 3 ♣ ²
Board: 169 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 2N S	North: ◆ A976 ▼ J98 ◆ K643 ◆ 74	South:		North 2♣¹ 2NT man	East Pass AP	South 1NT 2
Board: 170 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ A107 ♥ AQ74 ♠ A1092 ♠ K9	South: ♠ KJ65 ▼ 1053 ♠ Q65 ♠ Q73	Pass		Pass	
Board: 171 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 4♠ S	North: ♣ J932 ♥ Q83 ♣ A108 ♣ J32	South: ♠ Q754 ♥ A762 ♠ KJ ♠ KQ10	West Pass Pass AP 1. Stay	North 2* 2NT man	East Pass Pass	1NT 2♥

West North East South Board: 172 South: North: Dealer: N **♦** K5 **♠** QJ104 Vul: None Pass 2♦ **♥** A64 **♥** QJ1072 North HCP: 17 **♦** K976 **♦** A4 South HCP: 12 **♣** Q4 ♣ AK102 Contract: 4♥ N

Pass $3 \stackrel{?}{•}^2$ Pass 4♥ AP 1. Stayman 2. SMOLEN

1NT

Pass 2♣¹

North hands (Practice Page)

Board: 173 Dealer: S Vul: NS HCP: 13	AQ95✓ A1063✓ Q103✓ J8	The opponents are silent. Partner bids first.
Board: 174 Dealer: N Vul: EW HCP: 17	★ K53▼ AJ4◆ KQ102◆ A85	The opponents are silent. You bid first.
Board: 175 Dealer: S Vul: Both HCP: 9	AJ54✓ K732✓ 92✓ J64	The opponents are silent. Partner bids first.
Board: 176 Dealer: N Vul: NS HCP: 16	A53✓ AQ73AQ85№ 109	The opponents are silent. You bid first.
Board: 177 Dealer: S Vul: EW HCP: 10		The opponents are silent. Partner bids first.
Board: 178 Dealer: N Vul: Both HCP: 15	★ A108★ KQ5★ K10652★ K10	The opponents are silent. You bid first.

Board: 173 Dealer: S Vul: NS	North: ♠ AQ95 ♥ A1063	South: ♠ K7 ♥ KJ2		North 2♣¹	East Pass	1NT
North HCP: 13 South HCP: 17 Contract: 3N S	◆ Q103 ◆ J8	◆ AJ65 ◆ KQ95		3NT	AP	
Board: 174 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ K53 ♥ AJ4 ♠ KQ102 ♣ A85	South: ♠ Q76 ♥ K1052 ♠ 765 ♠ KJ2	West Pass Pass 1. Stay	North 1NT 2 3NT man	Pass	
Board: 175 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ AJ54 ♥ K732 ♦ 92 ♣ J64	South: ♠ KQ ♥ A105 ♠ K108 ♠ A9832		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 176 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 4 N	North: ♠ A53 ♥ AQ73 ♠ AQ85 ♣ 109	South: ♣ J62 ♥ J1086 ♦ 94 ♣ AKQ2	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 177 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♣ J1052 ♥ AQ65 ♦ Q76 ♣ J8	South: ♠ AKQ ♥ 873 ♠ K9842 ♠ A2		North 2♣¹ 3NT man	East Pass AP	1NT

Board: 178 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** A108 **♠** KQ73 Vul: Both Pass 2NT **♥** KQ5 **♥** J864 Pass 2♦ North HCP: 15 ♦ K10652 **♦** Q9 AP South HCP: 12 **♣** K10 ♣ A32 1. Stayman Contract: 2N N

South hands (Practice Page)

Board: 173 Dealer: S Vul: NS HCP: 17	★ K7▼ KJ2◆ AJ65◆ KQ95	The opponents are silent. You bid first.
Board: 174 Dealer: N Vul: EW HCP: 9	♣ Q76♥ K1052♦ 765♣ KJ2	The opponents are silent. Partner bids first.
Board: 175 Dealer: S Vul: Both HCP: 16	★ KQ ▼ A105 ★ K108 ♣ A9832	The opponents are silent. You bid first.
Board: 176 Dealer: N Vul: NS HCP: 11	J62J108694AKQ2	The opponents are silent. Partner bids first.
Board: 177 Dealer: S Vul: EW HCP: 16	★ AKQ▼ 873★ K9842★ A2	The opponents are silent. You bid first.
Board: 178 Dealer: N Vul: Both HCP: 12	★ KQ73 ♥ J864 ♦ Q9 ♣ A32	The opponents are silent. Partner bids first.

Board: 173 Dealer: S Vul: NS	North: ♠ AQ95 ♥ A1063	South: ♠ K7 ♥ KJ2		North 2♣¹	East Pass	1NT
North HCP: 13 South HCP: 17 Contract: 3N S	◆ Q103 ◆ J8	◆ AJ65 ◆ KQ95		3NT	AP	
Board: 174 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3N N	North: ♠ K53 ♥ AJ4 ♠ KQ102 ♣ A85	South: ♠ Q76 ♥ K1052 ♠ 765 ♠ KJ2	West Pass Pass 1. Stay	North 1NT 2 3NT man	Pass	
Board: 175 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ AJ54 ♥ K732 ♦ 92 ♣ J64	South: ♠ KQ ♥ A105 ♠ K108 ♠ A9832		North 2♣¹ 2NT man	East Pass AP	1NT
Board: 176 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 4 N	North: ♠ A53 ♥ AQ73 ♠ AQ85 ♣ 109	South: ♣ J62 ♥ J1086 ♦ 94 ♣ AKQ2	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
Board: 177 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 3N S	North: ♣ J1052 ♥ AQ65 ♦ Q76 ♣ J8	South: ♠ AKQ ♥ 873 ♠ K9842 ♠ A2		North 2♣¹ 3NT man	East Pass AP	1NT

Board: 178 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** A108 **♠** KQ73 Vul: Both Pass 2NT **♥** KQ5 **♥** J864 Pass 2♦ North HCP: 15 ♦ K10652 **♦** Q9 AP South HCP: 12 **♣** K10 ♣ A32 1. Stayman Contract: 2N N

North hands (Practice Page)

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

Board: 179 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ AK53 ♥ Q10862 ♠ 8 ♠ Q73	South: ♠ Q42 ♥ A5 ♠ AKQ96 ♠ 1054	Pass Pass AP 1. Stay		Pass	1NT
Board: 180 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 44 N	North: ♠ A632 ♥ K6 ♠ KJ1072 ♠ A9	South: ♠ Q1095 ♥ AQ92 ♦ 43 ♣ Q42	West X AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 181 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4 S	North: ♠ Q107 ♥ QJ92 ♠ A1087 ♣ K9	South: ♠ K65 ♥ AK764 ♦ J43 ♣ A8	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	1NT
Board: 182 Dealer: N Vul: None North HCP: 15 South HCP: 15 Contract: 3N N	North: ♠ K8 ♥ K103 ♦ Q86 ♣ AQJ54	South: ♠ A10654 ♥ AQJ7 ♠ A4 ♠ 63	Pass		East Pass Pass AP	2 ♣ ¹
Board: 183 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ AQJ9 ♥ QJ763 ♦ 932 ♠ 7	South: ♠ K76 ♥ 108 ♠ AKQ ♠ K9642	Pass Pass AP 1. Stay 2. SMC		Pass	1NT

Board: 184 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** A64 **♦** KJ953 Vul: Both **v** 843 **♥** QJ105 2• Pass Pass 2♠ North HCP: 16 **♦** KQ7 **♦** 85 Pass 4♠ AP South HCP: 9 **♣** Q10 **♣** AK97 1. Stayman Contract: 4♠ S

South hands (Practice Page)

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

Board: 179 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ AK53 ♥ Q10862 ♠ 8 ♠ Q73	South: ♠ Q42 ♥ A5 ♠ AKQ96 ♠ 1054	Pass Pass AP 1. Stay		Pass	1NT
Board: 180 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 44 N	North: ♠ A632 ♥ K6 ♠ KJ1072 ♠ A9	South: ♠ Q1095 ♥ AQ92 ♦ 43 ♣ Q42	West X AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 181 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4 S	North: ♠ Q107 ♥ QJ92 ♠ A1087 ♣ K9	South: ♠ K65 ♥ AK764 ♦ J43 ♣ A8	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	1NT
Board: 182 Dealer: N Vul: None North HCP: 15 South HCP: 15 Contract: 3N N	North: ♠ K8 ♥ K103 ♦ Q86 ♣ AQJ54	South: ♠ A10654 ♥ AQJ7 ♠ A4 ♠ 63	Pass		East Pass Pass AP	2 ♣ ¹
Board: 183 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ AQJ9 ♥ QJ763 ♦ 932 ♠ 7	South: ♠ K76 ♥ 108 ♠ AKQ ♠ K9642	Pass Pass AP 1. Stay 2. SMC		Pass	1NT

Board: 184 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** A64 **♦** KJ953 Vul: Both **v** 843 **♥** QJ105 2• Pass Pass 2♠ North HCP: 16 **♦** KQ7 **♦** 85 Pass 4♠ AP South HCP: 9 **♣** Q10 **♣** AK97 1. Stayman Contract: 4♠ S

North hands (Practice Page)

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

Board: 185 Dealer: S Vul: None	North: ♠ 1086	South: ♠ K74	West	North	East	South 1NT
North HCP: 13	♥ AK82	♥ Q106	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 15	♦ K53	♦ AQ84	Pass	3NT	AP	
Contract: 3N S	♣ QJ10	♣ A92	1. Stay	man		
Board: 186	North:	South:	West	North	East	South
Dealer: N	♦ A105	♦ KJ43		1NT	Pass	2 ♣ ¹
Vul: NS	♥ AQ	v 1098	Pass	2•	Pass	3NT
North HCP: 16 South HCP: 13	♦ 543	♦ AQ9	AP			
Contract: 3N N	♣ AQ762	♣ K105	1. Stay	man		
Board: 187 Dealer: S	North: ♠ Q432	South: ♠ A105	West	North	East	South 1NT
Vul: NS	♥ AJ4	♥ K763	Pass	2 ♣ ¹	Pass	2♥
North HCP: 8 South HCP: 15	♦ 75	♦ Q10	Pass	2NT	AP	
Contract: 2N S	♣ J1064	♣ AQ92	1. Stay	man		
Board: 188	NI4l	South:	West	North	East	South
Dealer: N	North: ♠ Q103	♦ K86		1NT	Pass	2 ♣ ¹
Vul: EW	♥ K985	♥ J1062	Pass	2♥	Pass	4♥
North HCP: 15	◆ AK84	♦ J10	AP			
South HCP: 10 Contract: 4♥ N	♣ K4	♣ AJ107	1. Stay	man		
Board: 189	North:	South:	West	North	East	South
Dealer: S	Notui. ♦ J865	30uii. • Q2				1NT
Vul: Both	♥ A93	♥ KQJ54	Pass	2 ♣ ¹	Pass	2♥
North HCP: 8 South HCP: 15	♦ J1085	♦ K43	Pass	2NT	AP	
Contract: 2N S	♣ Q4	♣ KJ5	1. Stay			

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

South hands (Practice Page)

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

Board: 185 Dealer: S Vul: None	North: ♠ 1086	South: ♠ K74	West	North	East	South 1NT
North HCP: 13	♥ AK82	♥ Q106	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 15	♦ K53	♦ AQ84	Pass	3NT	AP	
Contract: 3N S	♣ QJ10	♣ A92	1. Stay	man		
Board: 186	North:	South:	West	North	East	South
Dealer: N	♦ A105	♦ KJ43		1NT	Pass	2 ♣ ¹
Vul: NS	♥ AQ	v 1098	Pass	2•	Pass	3NT
North HCP: 16 South HCP: 13	♦ 543	♦ AQ9	AP			
Contract: 3N N	♣ AQ762	♣ K105	1. Stay	man		
Board: 187 Dealer: S	North: ♠ Q432	South: ♠ A105	West	North	East	South 1NT
Vul: NS	♥ AJ4	♥ K763	Pass	2 ♣ ¹	Pass	2♥
North HCP: 8 South HCP: 15	♦ 75	♦ Q10	Pass	2NT	AP	
Contract: 2N S	♣ J1064	♣ AQ92	1. Stay	man		
Board: 188	NI4l	South:	West	North	East	South
Dealer: N	North: ♠ Q103	♦ K86		1NT	Pass	2 ♣ ¹
Vul: EW	♥ K985	♥ J1062	Pass	2♥	Pass	4♥
North HCP: 15	◆ AK84	♦ J10	AP			
South HCP: 10 Contract: 4♥ N	♣ K4	♣ AJ107	1. Stay	man		
Board: 189	North:	South:	West	North	East	South
Dealer: S	Notui. ♦ J865	30uii. • Q2				1NT
Vul: Both	♥ A93	♥ KQJ54	Pass	2 ♣ ¹	Pass	2♥
North HCP: 8 South HCP: 15	♦ J1085	♦ K43	Pass	2NT	AP	
Contract: 2N S	♣ Q4	♣ KJ5	1. Stay			

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

North hands (Practice Page)

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

Board: 191 Dealer: S Vul: EW	North: ♠ KQ74	South: ♠ 108		North		1NT
North HCP: 12	♥ AJ9 ♦ J962	▼ KQ653◆ AK10	Pass	2♣¹	Pass	2
South HCP: 15 Contract: 3N S	♦ J4	★ K62	Pass 1. Stay	3NT man	AP	
Colliact, 51V 5			1. Suly	116411		
Board: 192	North:	South:	West	North	East	South
Dealer: N	• A8	♦ QJ93		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 17	v 1096	▼ AKJ3	Pass	2•	Pass	3NT
South HCP: 11	♦ AKQ62	♦ 8753	AP			
Contract: 3N N	♣ A108	♣ 3	1. Stay	man		
Board: 193 Dealer: S	North: ♠ 10854	South: ♠ AK9	West	North	East	South 1NT
Vul: None North HCP: 11	♥ A98	♥ KQ65	Pass	2 ♣ ¹	X	2♥
South HCP: 15	◆ AJ3	♦ 8754	Pass	3NT	AP	
Contract: 3N S	♣ Q95	♣ K8	1. Stay	man		
Board: 194			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♠ Q3 ♥ AK2	♠ 10652 ♥ Q1076	Pass	2	Pass	3NT
South HCP: 10	♦ KJ863	◆ A7	AP			
Contract: 3N N	♣ QJ2	♣ A108	1. Stay	man		
Board: 195			11 7 .	NT 4	ъ.	G 4
Dealer: S	North:	South:	West	North	East	
Vul: Both	♦ 974 ♥ K763	♠ AJ10 ♥ A85	Pass	2 ♣ ¹	Pass	1NT
North HCP: 9	◆ QJ932	★ K54	Pass	2 N T	AP	∠▼
South HCP: 16 Contract: 2N S	♣ K	♣ A984	1. Stay		1 u	

Board: 196 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 • E

North:

♠ KJ3

♥ KQJ4

♠ Q5

♣ K542

West North East South
1NT Pass 2♣¹
2NT² Pass 3♦ AP
1. Stayman

Stayman
 Unusual 2NT

South hands (Practice Page)

Board: 191	★ 108	
Dealer: S	♥ KQ653	The opponents are silent.
Vul: EW	◆ AK10	You bid first.
HCP: 15	♣ K62	Tou blu first.
Board: 192	♦ QJ93	
Dealer: N	▼ AKJ3	The opponents are silent.
Vul: Both	♦ 8753	Partner bids first.
HCP: 11	♣ 3	i artifer ords first.
Board: 193	♦ AK9	
Dealer: S	♥ KQ65	East Doubles 2♣ if possible.
Vul: None	♦ 8754	You bid first.
HCP: 15	♣ K8	Tou ord first.
Board: 194	♦ 10652	
Dealer: N	♥ Q1076	The opponents are silent.
Vul: EW	♦ A7	Partner bids first.
HCP: 10	♣ A108	i artifer ords first.
Board: 195	♦ AJ10	
Dealer: S	♥ A310	The opponents are silent.
Vul: Both	♦ K54	V 1:1 C
HCP: 16	♣ A984	You bid first.
Board: 196	★ 108654	West Bids 2NT if possible.
Dealer: N	♥ A1052	East Bids 3 • if possible.
Vul: None	◆ A72	
HCP: 8	♣ 7	Partner bids first.

Board: 191 Dealer: S Vul: EW	North: ♠ KQ74	South: ♠ 108		North		1NT
North HCP: 12	♥ AJ9 ♦ J962	▼ KQ653◆ AK10	Pass	2♣¹	Pass	2
South HCP: 15 Contract: 3N S	♦ J4	★ K62	Pass 1. Stay	3NT man	AP	
Colliact, 51V 5			1. Suly	116411		
Board: 192	North:	South:	West	North	East	South
Dealer: N	• A8	♦ QJ93		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 17	v 1096	▼ AKJ3	Pass	2•	Pass	3NT
South HCP: 11	♦ AKQ62	♦ 8753	AP			
Contract: 3N N	♣ A108	♣ 3	1. Stay	man		
Board: 193 Dealer: S	North: ♠ 10854	South: ♠ AK9	West	North	East	South 1NT
Vul: None North HCP: 11	♥ A98	♥ KQ65	Pass	2 ♣ ¹	X	2♥
South HCP: 15	◆ AJ3	♦ 8754	Pass	3NT	AP	
Contract: 3N S	♣ Q95	♣ K8	1. Stay	man		
Board: 194			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 16	♠ Q3 ♥ AK2	♠ 10652 ♥ Q1076	Pass	2	Pass	3NT
South HCP: 10	♦ KJ863	◆ A7	AP			
Contract: 3N N	♣ QJ2	♣ A108	1. Stay	man		
Board: 195			11 7 .	NT 4	ъ.	G 4
Dealer: S	North:	South:	West	North	East	
Vul: Both	♦ 974 ♥ K763	♠ AJ10 ♥ A85	Pass	2 ♣ ¹	Pass	1NT
North HCP: 9	◆ QJ932	★ K54	Pass	2 N T	AP	∠▼
South HCP: 16 Contract: 2N S	♣ K	♣ A984	1. Stay		1 u	

Board: 196 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 • E

North:

♠ KJ3

♥ KQJ4

♠ Q5

♣ K542

West North East South
1NT Pass 2♣¹
2NT² Pass 3♦ AP
1. Stayman

Stayman
 Unusual 2NT

North hands (Practice Page)

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

			West	North	East	South 1NT
Board: 197 Dealer: S	North:	South:	Pass	2 ♣ ¹	Pass	2♦
Vul: NS	♠ KQJ52	★ 1073	Pass	3 ♥ ²	Pass	4♠
North HCP: 14	♥ K954 • Q	♥ A106 ♦ AKJ	Pass	4NT ³		5♣
South HCP: 16	♦ K82	♣ A653	Pass	6♠	AP	
Contract: 6♠ S			1. Stay			
				kwood (0314,	for 🛧
Board: 198			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both	♠ K108 ♥ KQ	♠ AQ93 ♥ A10976	Pass	2•	Pass	3 ♠ ²
North HCP: 16	◆ Q96	◆ 5	Pass	3NT	AP	
South HCP: 11 Contract: 3N N	♣ AQ754	♣ J103	1. Stay			
- 4400			West	North	East	
Board: 199 Dealer: S	North:	South:	D	a . 1	D	1NT
Vul: None	♦ K53 ♥ AJ103	♠ AJ7 ♥ KQ87	Pass		Pass	2 ♥
North HCP: 13	• 2	• KQJ5	Pass Pass	4 ♦ ²	X AP	Pass
South HCP: 16 Contract: 4♥ S	♣ KQ1054	♣ 82	1. Stay		Al	
Comacc. 1, 5			2. Splin			
Board: 200	North:	South:	West	North	East	South
Dealer: N	• K87	♠ A64		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ 9652	♥ AQJ4	Pass	2♥	Pass	4♥
South HCP: 12	◆ AQ8	♦ 42 ♣ J1072	AP			
Contract: 4♥ N	♣ AQ3		1. Stay	man		

Board: 201 Dealer: S Vul: EW	North: ♠ A105	South: ♠ KJ	.,,	North		1NT
North HCP: 9	♥ QJ52 ♦ 93	♥ 109 ♦ AKJ7	Pass	2♣¹	Pass	2♦
South HCP: 16			Pass	2NT	AP	
Contract: 2N S	♣ Q853	♣ KJ1094	1. Stay	man		
Board: 202 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4 \(\mathbf{N} \) N	North: ♠ KQJ ♥ Q962 ♠ K42 ♣ A109	South:	Pass		East Pass Pass AP	2 ♣ ¹

South hands (Practice Page)

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

			West	North	East	South 1NT
Board: 197 Dealer: S	North:	South:	Pass	2 ♣ ¹	Pass	2♦
Vul: NS	♠ KQJ52	★ 1073	Pass	3 ♥ ²	Pass	4♠
North HCP: 14	♥ K954 • Q	♥ A106 ♦ AKJ	Pass	4NT ³		5♣
South HCP: 16	♦ K82	♣ A653	Pass	6♠	AP	
Contract: 6♠ S			1. Stay			
				kwood (0314,	for 🛧
Board: 198			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: Both	♠ K108 ♥ KQ	♠ AQ93 ♥ A10976	Pass	2•	Pass	3 ♠ ²
North HCP: 16	◆ Q96	◆ 5	Pass	3NT	AP	
South HCP: 11 Contract: 3N N	♣ AQ754	♣ J103	1. Stay			
- 4400			West	North	East	
Board: 199 Dealer: S	North:	South:	D	a . 1	D	1NT
Vul: None	♦ K53 ♥ AJ103	♠ AJ7 ♥ KQ87	Pass		Pass	2 ♥
North HCP: 13	• 2	• KQJ5	Pass Pass	4 ♦ ²	X AP	Pass
South HCP: 16 Contract: 4♥ S	♣ KQ1054	♣ 82	1. Stay		Al	
Comacc. 1, 5			2. Splin			
Board: 200	North:	South:	West	North	East	South
Dealer: N	• K87	♠ A64		1NT	Pass	2 ♣ ¹
Vul: NS North HCP: 15	♥ 9652	♥ AQJ4	Pass	2♥	Pass	4♥
South HCP: 12	◆ AQ8	♦ 42 ♣ J1072	AP			
Contract: 4♥ N	♣ AQ3		1. Stay	man		

Board: 201 Dealer: S Vul: EW	North: ♠ A105	South: ♠ KJ	.,,	North		1NT
North HCP: 9	♥ QJ52 ♦ 93	♥ 109 ♦ AKJ7	Pass	2♣¹	Pass	2♦
South HCP: 16			Pass	2NT	AP	
Contract: 2N S	♣ Q853	♣ KJ1094	1. Stay	man		
Board: 202 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4 \(\mathbf{N} \) N	North: ♠ KQJ ♥ Q962 ♠ K42 ♣ A109	South:	Pass		East Pass Pass AP	2 ♣ ¹

North hands (Practice Page)

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

Daged: 202						_
Board: 203 Dealer: S	North:	South:	West	North	East	
Vul: Both	♠ QJ10	♠ A5				1NT
North HCP: 11	9 632	v 107	Pass	$2\clubsuit^1$	Pass	2
South HCP: 15	♦ QJ9	◆ AK1075	Pass	3NT	AP	
Contract: 3N S	♣ KQ2	♣ A1098	1. Stay	man		
Communication 514 5			J			
Board: 204	North:	South:	West	North	Fast	South
Dealer: N	Norui. ♠ A1073		,,,	1NT	Pass	
Vul: EW	♥ AIU/3	♠ QJ95 ♥ Q1092	Dagg			
North HCP: 17	◆ KQ2	◆ J85	Pass	2♠	Pass	4 ₽
South HCP: 10	♦ J976	♦ A4	AP			
Contract: 4♠ N	2 3770	2 114	1. Stay	man		
Board: 205			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	★ 1053	♦ A4	Pass	2 ♣ ¹	X	2 🗸
North HCP: 10	♥ K1032	♥ AQJ65		2 ₹ 3 ∀		
South HCP: 16	♦ K83	◆ A105	Pass	3	Pass	4
Contract: 4♥ S	♣ A94	♣ J76	AP			
			1. Stay	man		
Board: 206			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 . 1
Vul: None	♦ A4	★ KJ32	Pass	2♥		2NT
North HCP: 16	♥ QJ106	♥ 873	AP	∠ ▼	1 ass	2111
South HCP: 8	◆ AK82	♦ J1075				
Contract: 2N N	♣ Q85	♣ K10	1. Stay	man		
D 1 207						
Board: 207	North:	South:	West	North	East	South
Dealer: S	★ 542	♠ AK9				1NT
Vul: Both	♥ KQ84	♥ 10973	Pass	2 ♣ ¹	Pass	2♥
	4					
North HCP: 11	♦ K963	♦ O852	$\mathbf{p}_{\mathbf{acc}}$	4♥	ДΡ	
North HCP: 11 South HCP: 15 Contract: 4 S	♦ K963 ♣ K4	◆ Q852 ♣ AQ	Pass 1. Stay	4 y	AP	

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

South hands (Practice Page)

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

Daged: 202						_
Board: 203 Dealer: S	North:	South:	West	North	East	
Vul: Both	♠ QJ10	♠ A5				1NT
North HCP: 11	9 632	v 107	Pass	$2\clubsuit^1$	Pass	2
South HCP: 15	♦ QJ9	◆ AK1075	Pass	3NT	AP	
Contract: 3N S	♣ KQ2	♣ A1098	1. Stay	man		
Communication 514 5			J			
Board: 204	North:	South:	West	North	Fast	South
Dealer: N	Norui. ♠ A1073		,,,	1NT	Pass	
Vul: EW	♥ AIU/3	♠ QJ95 ♥ Q1092	Dagg			
North HCP: 17	◆ KQ2	◆ J85	Pass	2♠	Pass	4 ₽
South HCP: 10	♦ J976	♦ A4	AP			
Contract: 4♠ N	2 3770	2 114	1. Stay	man		
Board: 205			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	★ 1053	♦ A4	Pass	2 ♣ ¹	X	2 🗸
North HCP: 10	♥ K1032	♥ AQJ65		2 ₹ 3 ∀		
South HCP: 16	♦ K83	◆ A105	Pass	3	Pass	4
Contract: 4♥ S	♣ A94	♣ J76	AP			
			1. Stay	man		
Board: 206			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 . 1
Vul: None	♦ A4	★ KJ32	Pass	2♥		2NT
North HCP: 16	♥ QJ106	♥ 873	AP	∠ ▼	1 ass	2111
South HCP: 8	◆ AK82	♦ J1075				
Contract: 2N N	♣ Q85	♣ K10	1. Stay	man		
D 1 207						
Board: 207	North:	South:	West	North	East	South
Dealer: S	★ 542	♠ AK9				1NT
Vul: Both	♥ KQ84	♥ 10973	Pass	2 ♣ ¹	Pass	2♥
	4					
North HCP: 11	♦ K963	♦ O852	$\mathbf{p}_{\mathbf{acc}}$	4♥	ДΡ	
North HCP: 11 South HCP: 15 Contract: 4 S	♦ K963 ♣ K4	◆ Q852 ♣ AQ	Pass 1. Stay	4 y	AP	

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

North hands (Practice Page)

Board: 209 Dealer: S Vul: EW HCP: 10	★ K976♥ 873◆ AQJ976◆ —	The opponents are silent. Partner bids first.
Board: 210 Dealer: N Vul: None HCP: 15	AJ6✓ AK6442✓ K876	West Bids 2NT if possible. East Bids 3♦ if possible. You bid first.
Board: 211 Dealer: S Vul: NS HCP: 10	 ★ K742 ★ K75 ◆ Q974 ◆ Q6 	The opponents are silent. Partner bids first.
Board: 212 Dealer: N Vul: EW HCP: 16	♣ Q98♥ K42♦ AK2♣ A1094	The opponents are silent. You bid first.
Board: 213 Dealer: S Vul: Both HCP: 10	◆ 974♥ AJ72◆ KJ43◆ J9	The opponents are silent. Partner bids first.
Board: 214 Dealer: N Vul: NS HCP: 15	1053✓ AK9✓ AQ4✓ Q743	West Doubles 2♣ if possible. You bid first.

Board: 209	North:	South:	West	North	East	South 1NT
Dealer: S	★ K976	★ 8543	Pass	2 ♣ ¹	Pass	2♠
Vul: EW North HCP: 10	▼ 873	♥ AK2	Pass	4 ♣ ²	Pass	4♠
South HCP: 15	♦ AQJ976	♦ 1032	AP			
Contract: 4♠ S	act: 4♠ S	 Stayı Splin 				
Board: 210			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: None	♠ AJ6 ♥ AK64	♠ KQ985 ♥ QJ105	$2NT^2$	Pass	3♦	3♠
North HCP: 15	♦ 42	• Q83	Pass	4♠	AP	
South HCP: 11 Contract: 4♠ S	♣ K876	♣ Ĵ	1. Stayı 2. Unus	man sual 2N7	Γ	
Board: 211 Dealer: S	North: ★ K742	South: ♠ 865	West	North	East	South 1NT
Vul: NS North HCP: 10	♥ K75	▼ A2	Pass	2 ♣ ¹	Pass	2♦
South HCP: 15	• Q974	◆ AKJ63	Pass	3NT	AP	
Contract: 3N S	♣ Q6	♣ K74	1. Stayı	man		
Board: 212	North:	South:	West	North		
Dealer: N Vul: EW	♦ Q98	♦ A1073		1NT	Pass	
North HCP: 16	♥ K42 ♦ AK2	♥ AQ10 ♦ 107653	Pass AP	2♦	Pass	3NT
South HCP: 10 Contract: 3N N	♣ A1094	♣ 7	1. Stayı	man		
Board: 213 Dealer: S	North:	South:	West	North	East	
Vul: Both	♦ 974	♦ AK5	~	1	_	1NT
North HCP: 10	♥ AJ72 ♦ KJ43	♥ K865 ♦ 85	Pass		Pass	2♥
South HCP: 17	♦ KJ43 ♣ J9	◆ 83 • AK72	Pass	4•	AP	
Contract: 4♥ S	* U <i>J</i>	X 1 11 X / =	1. Stayı	man		

Board: 214 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 4♠ S	North:	South: ♠ AK82 ♥ Q753 ♠ KJ75 ♠ 5	X Pass AP 1. Stay 2. Cue	2 ♦ 4 ♥ ²	Pass Pass Pass Stopp	2♣¹ 4♦ 4♠³
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South hands (Practice Page)

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

Board: 209	North:	South:	West	North	East	South 1NT
Dealer: S	★ K976	★ 8543	Pass	2 ♣ ¹	Pass	2♠
Vul: EW North HCP: 10	▼ 873	♥ AK2	Pass	4 ♣ ²	Pass	4♠
South HCP: 15	♦ AQJ976	◆ 1032	AP			
Contract: 4♠ S	♣ —	♣ AKJ	 Stayman Splinter 			
Board: 210		-	West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: None	♠ AJ6 ♥ AK64	♠ KQ985 ♥ QJ105	$2NT^2$	Pass	3♦	3♠
North HCP: 15	♦ 42	• Q83	Pass	4♠	AP	
South HCP: 11 Contract: 4♠ S	♣ K876	♣ Ĵ	 Stayman Unusual 2NT 			
Board: 211 Dealer: S	North: ★ K742	South: ♠ 865	West	North	East	South 1NT
Vul: NS North HCP: 10	♥ K75	♥ A2	Pass	2 ♣ ¹	Pass	2♦
South HCP: 15	• Q974	◆ AKJ63	Pass	3NT	AP	
Contract: 3N S	♣ Q6	♣ K74	1. Stayman			
Board: 212	North:	South:	West	North		
Dealer: N Vul: EW	♠ Q98	♦ A1073	_	1NT	Pass	
North HCP: 16 South HCP: 10	♥ K42 ♦ AK2	♥ AQ10 ♦ 107653	Pass AP	2♦	Pass	3NT
Contract: 3N N	♣ A1094	♣ 7	1. Stayman			
Board: 213 Dealer: S	North:	South:	West	North	East	
Vul: Both	◆ 974	♦ AK5	ъ.	. 1	_	1NT
North HCP: 10	♥ AJ72 ♦ KJ43	♥ K865 ♦ 85	Pass		Pass	2♥
South HCP: 17	♦ J9	◆ 63 • AK72	Pass	4♥	AP	
Contract: 4♥ S	_ • • •	-	1. Stayı	man		

Board: 214 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 4♠ S	North:	South: ♠ AK82 ♥ Q753 ♠ KJ75 ♠ 5	X Pass AP 1. Stay 2. Cue	2 ♦ 4 ♥ ²	Pass Pass Pass Stopp	2♣¹ 4♦ 4♠³
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North hands (Practice Page)

Board: 215 Dealer: S Vul: EW HCP: 9		The opponents are silent. Partner bids first.
Board: 216 Dealer: N Vul: Both HCP: 15	AQ8♥ Q762★ K109★ KJ7	West Doubles 2♣ if possible. You bid first.
Board: 217 Dealer: S Vul: None HCP: 12	★ K752★ KQJ6★ 6★ K862	The opponents are silent. Partner bids first.
Board: 218 Dealer: N Vul: EW HCP: 15	★ A953♥ Q76◆ KQ109★ A9	West Doubles 4♦ if possible. You bid first.
Board: 219 Dealer: S Vul: Both HCP: 12	AQ1072♥ Q983K4₽ J7	East Doubles 2♣ if possible. Partner bids first.
Board: 220 Dealer: N Vul: None HCP: 17	★ K43★ AK4★ A964♣ QJ8	The opponents are silent. You bid first.

Board: 215 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♠ S	North: ♣ J643 ♥ 10942 ♠ A9 ♣ A86	South: ♠ AK85 ♥ KQ3 ♠ 83 ♠ QJ102	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 216 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ AQ8 ♥ Q762 ♠ K109 ♣ KJ7	South: ♠ KJ73 ♥ A43 ♠ 754 ♣ 843	West North East South 1NT Pass 2♣¹ X 2♥ Pass 2NT AP 1. Stayman
Board: 217 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4♠ S	North: ♠ K752 ♥ KQJ6 ♠ 6 ♠ K862	South: ♠ AJ109 ♥ A54 ♠ AQ102 ♣ 54	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. Splinter
Board: 218 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 44 N	North: ♠ A953 ♥ Q76 ♠ KQ109 ♣ A9	South: ♠ KJ102 ♥ 432 ♠ 5 ♣ KJ763	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠² X Pass Pass 4♠ AP 1. Stayman 2. Splinter

Board: 219 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4♠ S	North: ♠ AQ1072 ♥ Q983 ♠ K4 ♣ J7	South: ♠ K98 ♥ KJ7 ♠ AJ108 ♣ K32	Pass Pass AP 1. Stay 2. SMC	man	East X Pass	1NT 2♦
Board: 220 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ K43 ♥ AK4 ♠ A964 ♣ QJ8	South: ◆ A862 ▼ J986 ◆ Q2 ◆ A105	West Pass Pass 1. Stay	North 1NT 2+ 3NT	Pass	_

South hands (Practice Page)

Board: 215 Dealer: S Vul: EW HCP: 15	★ AK85★ KQ3★ 83★ QJ102	The opponents are silent. You bid first.
Board: 216 Dealer: N Vul: Both HCP: 8	★ KJ73★ A43★ 754★ 843	West Doubles 2♣ if possible. Partner bids first.
Board: 217 Dealer: S Vul: None HCP: 15	AJ109✓ A54AQ10254	The opponents are silent. You bid first.
Board: 218 Dealer: N Vul: EW HCP: 8	★ KJ102★ 432★ 5★ KJ763	West Doubles 4♦ if possible. Partner bids first.
Board: 219 Dealer: S Vul: Both HCP: 15	★ K98▼ KJ7◆ AJ108◆ K32	East Doubles 2♣ if possible. You bid first.
Board: 220 Dealer: N Vul: None HCP: 11	★ A862♥ J986◆ Q2★ A105	The opponents are silent. Partner bids first.

Board: 215 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 4♠ S	North: ♣ J643 ♥ 10942 ♠ A9 ♣ A86	South: ♠ AK85 ♥ KQ3 ♠ 83 ♠ QJ102	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman
Board: 216 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ AQ8 ♥ Q762 ♠ K109 ♣ KJ7	South: ♠ KJ73 ♥ A43 ♠ 754 ♣ 843	West North East South 1NT Pass 2♣¹ X 2♥ Pass 2NT AP 1. Stayman
Board: 217 Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 4♠ S	North: ♠ K752 ♥ KQJ6 ♠ 6 ♠ K862	South: ♠ AJ109 ♥ A54 ♠ AQ102 ♣ 54	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠² Pass 4♠ AP 1. Stayman 2. Splinter
Board: 218 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 44 N	North: ♠ A953 ♥ Q76 ♠ KQ109 ♣ A9	South: ♠ KJ102 ♥ 432 ♠ 5 ♣ KJ763	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠² X Pass Pass 4♠ AP 1. Stayman 2. Splinter

Board: 219 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4♠ S	North: ♠ AQ1072 ♥ Q983 ♠ K4 ♣ J7	South: ♠ K98 ♥ KJ7 ♠ AJ108 ♣ K32	Pass Pass AP 1. Stay 2. SMC	man	East X Pass	1NT 2♦
Board: 220 Dealer: N Vul: None North HCP: 17 South HCP: 11 Contract: 3N N	North: ♠ K43 ♥ AK4 ♠ A964 ♣ QJ8	South: ◆ A862 ▼ J986 ◆ Q2 ◆ A105	West Pass Pass 1. Stay	North 1NT 2+ 3NT	Pass	_

North hands (Practice Page)

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

Board: 221 Dealer: S Vul: NS North HCP: 16 South HCP: 15 Contract: 6N S	North: ♠ AKQ75 ♥ AQ87 ♠ 8 ♣ J93	South: ♠ 108 ♥ K10 ♠ AQ1062 ♣ AQ65			Pass	1NT
Board: 222 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 44 N	North: ♠ Q1075 ♥ KQ72 ♠ A7 ♣ A97	South: ♠ K986 ♥ 986 ♠ KQ10 ♣ KQ4	West Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	
Board: 223 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ AQJ5 ♥ 1097 ♠ Q1096 ♣ 42	South:	West Pass Pass 1. Stay	North 2♣¹ 2NT man		South 1NT 2◆
Board: 224 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 6♠ N	North: ♠ Q1075 ♥ QJ3 ♠ AQ3 ♣ KJ8	South: ♠ AK96 ♥ AK42 ♦ J82 ♣ 52	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 225 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 5 S	North: • 1065 • AQJ9 • K10753 • J	South: ♠ AQ3 ♥ 75 ♠ AJ86 ♣ A852	Pass Pass Pass 1. Stay. 2. Splin	4 ♣ ² 5 ♦ man	X Pass AP	1NT 2♦ 4♠³

Board: 226 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** J2 **♦** AK96 Vul: NS Pass 3NT **♥** Q4 **♥** K92 Pass 2♦ North HCP: 15 ♦ KQJ8 ♦ A54 AP South HCP: 14 **♣** KQJ109 **♣** 653 1. Stayman Contract: 3N N

South hands (Practice Page)

Board: 221 Dealer: S Vul: NS HCP: 15	108✓ K10AQ1062AQ65	The opponents are silent. You bid first.
Board: 222 Dealer: N Vul: Both HCP: 13	♦ K986 ♥ 986 ♦ KQ10 ♣ KQ4	The opponents are silent. Partner bids first.
Board: 223 Dealer: S Vul: None HCP: 16	108✓ AQ5✓ A542✓ KQJ6	The opponents are silent. You bid first.
Board: 224 Dealer: N Vul: EW HCP: 15	★ AK96▼ AK42◆ J82◆ 52	The opponents are silent. Partner bids first.
Board: 225 Dealer: S Vul: None HCP: 15	♠ AQ3♥ 75♦ AJ86♠ A852	East Doubles 2♣ if possible. You bid first.
Board: 226 Dealer: N Vul: NS HCP: 14	★ AK96★ K92★ A54★ 653	The opponents are silent. Partner bids first.

Board: 221 Dealer: S Vul: NS North HCP: 16 South HCP: 15 Contract: 6N S	North: ♠ AKQ75 ♥ AQ87 ♠ 8 ♣ J93	South: ♠ 108 ♥ K10 ♠ AQ1062 ♣ AQ65			Pass	1NT
Board: 222 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 44 N	North: ♠ Q1075 ♥ KQ72 ♠ A7 ♣ A97	South: ♠ K986 ♥ 986 ♠ KQ10 ♣ KQ4	West Pass Pass 1. Stay	North 1NT 2♥ 4♠ man	Pass	
Board: 223 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ AQJ5 ♥ 1097 ♠ Q1096 ♣ 42	South:	West Pass Pass 1. Stay	North 2♣¹ 2NT man		South 1NT 2◆
Board: 224 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 6♠ N	North: ♠ Q1075 ♥ QJ3 ♠ AQ3 ♣ KJ8	South: ♠ AK96 ♥ AK42 ♦ J82 ♣ 52	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 225 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 5 S	North: • 1065 • AQJ9 • K10753 • J	South: ♠ AQ3 ♥ 75 ♠ AJ86 ♣ A852	Pass Pass Pass 1. Stay. 2. Splin	4 ♣ ² 5 ♦ man	X Pass AP	1NT 2♦ 4♠³

Board: 226 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** J2 **♦** AK96 Vul: NS Pass 3NT **♥** Q4 **♥** K92 Pass 2♦ North HCP: 15 ♦ KQJ8 ♦ A54 AP South HCP: 14 **♣** KQJ109 **♣** 653 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 227 Dealer: S Vul: EW HCP: 11	♣ Q753♥ AQ97♦ K1075♠ 6	East Doubles 2♣ if possible. Partner bids first.
Board: 228 Dealer: N Vul: Both HCP: 16	♠ Q63♥ KQ♦ KJ54♠ AJ74	West Bids 2♥ if possible. You bid first.
Board: 229 Dealer: S Vul: NS HCP: 14	★ KQ85★ A83◆ QJ86◆ Q9	East Doubles 2♣ if possible. Partner bids first.
Board: 230 Dealer: N Vul: EW HCP: 16	★ K7▼ KQ◆ Q983◆ KQJ107	The opponents are silent. You bid first.
Board: 231 Dealer: S Vul: Both HCP: 10	★ KQJ85▼ K542◆ 92◆ J8	East Doubles 2♣ if possible. Partner bids first.
Board: 232 Dealer: N Vul: None HCP: 16	AJ10✓ QJ2AJ8✓ K954	The opponents are silent. You bid first.

Board: 227 Dealer: S Vul: EW	North: ♠ Q753	South: ♠ A8	West	North	East	South 1NT
North HCP: 11	♥ AQ97	♥ KJ10	Pass	2 ♣ ¹	X	2♦
South HCP: 17	♦ K1075	◆ AQJ64	Pass	3NT	AP	
Contract: 3N S	♣ 6	♣ Q108	1. Stay	man		
Board: 228 Dealer: N Vul: Both	North: ♠ Q63	South: ♠ KJ102	West	North 1NT	East Pass	
North HCP: 16	♥ KQ	♥ 1084	2♥	2NT	AP	
South HCP: 8	♦ KJ54 ♣ AJ74	♦ A976 ♣ 103	1. Stay			
Contract: 2N N	2 1 U / T	¥ 103	Ž			
Board: 229 Dealer: S	North: ♠ KQ85	South: ♠ A96	West	North	East	South 1NT
Vul: NS North HCP: 14	♥ A83	♥ 9752	Pass	2 ♣ ¹	X	2♥
South HCP: 15	♦ QJ86	♦ AK2	Pass	3NT	AP	
Contract: 3N S	♣ Q9	♣ A53	1. Stay	man		
			West	North	East	South
Board: 230	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N	Norui. ♠ K7	♦ AJ102	Pass	2•	Pass	3 ♠ ²
Vul: EW North HCP: 16	∀ KQ ♦ Q983	♥ AJ863 ♦ 2	Pass	3NT	AP	
South HCP: 14 Contract: 3N N	♣ KQJ107	♣ A54	1. Stay 2. SMO			
Board: 231 Dealer: S	North:	South: ♠ 102	West	North	East	South 1NT
Vul: Both	♠ KQJ85 ♥ K542	◆ 102 ▼ A9863	Pass	2. 1	X	2 y
	· 120 14	, 11,000				<u>~</u> ,
North HCP: 10 South HCP: 15	♦ 92	♦ AK3	Pass	4♥	AP	

Board: 232 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♠** AJ10 **♠** KQ98 Vul: None Pass 2NT ♥ QJ2 **♥** A953 Pass 2♦ North HCP: 16 **♦** AJ8 **♦**9 AP South HCP: 9 **♣** K954 **♣** 8763 1. Stayman Contract: 2N N

South hands (Practice Page)

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

Board: 227 Dealer: S Vul: EW	North: ♠ Q753	South: ♠ A8	West	North	East	South 1NT
North HCP: 11	♥ AQ97	♥ KJ10	Pass	2 ♣ ¹	X	2♦
South HCP: 17	♦ K1075	◆ AQJ64	Pass	3NT	AP	
Contract: 3N S	♣ 6	♣ Q108	1. Stay	man		
Board: 228 Dealer: N Vul: Both	North: ♠ Q63	South: ♠ KJ102	West	North 1NT	East Pass	
North HCP: 16	♥ KQ	♥ 1084	2♥	2NT	AP	
South HCP: 8	♦ KJ54 ♣ AJ74	♦ A976 ♣ 103	1. Stay			
Contract: 2N N	2 1 1 1 7	¥ 103	Ž			
Board: 229 Dealer: S	North: ♠ KQ85	South: ♠ A96	West	North	East	South 1NT
Vul: NS North HCP: 14	♥ A83	♥ 9752	Pass	2 ♣ ¹	X	2♥
South HCP: 15	♦ QJ86	♦ AK2	Pass	3NT	AP	
Contract: 3N S	♣ Q9	♣ A53	1. Stay	man		
			West	North	East	South
Board: 230	North:	South:		1NT	Pass	2 ♣ ¹
Dealer: N	Norui. ♠ K7	♦ AJ102	Pass	2•	Pass	3 ♠ ²
Vul: EW North HCP: 16	∀ KQ ♦ Q983	♥ AJ863 ♦ 2	Pass	3NT	AP	
South HCP: 14 Contract: 3N N	♣ KQJ107	♣ A54	1. Stay 2. SMO			
Board: 231 Dealer: S	North:	South: ♠ 102	West	North	East	South 1NT
Vul: Both	♠ KQJ85 ♥ K542	◆ 102 ▼ A9863	Pass	2. 1	X	2 y
	· 120 14	, 11,000				<u>~</u> ,
North HCP: 10 South HCP: 15	♦ 92	♦ AK3	Pass	4♥	AP	

Board: 232 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♠** AJ10 **♠** KQ98 Vul: None Pass 2NT ♥ QJ2 **♥** A953 Pass 2♦ North HCP: 16 **♦** AJ8 **♦**9 AP South HCP: 9 **♣** K954 **♣** 8763 1. Stayman Contract: 2N N

North hands (Practice Page)

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

Board: 233 Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ A64	♠ KQ109				1NT
North HCP: 11	♥ 10973	♥ A5	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	◆ K9876	• QJ5	Pass	3NT	AP	
Contract: 3N S	♣ A	♣ K654	1. Stay	man		
Board: 234	NI 4	C 4	West	North	Fast	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: Both	♠ Q7 ♥ K64	♠ AKJ10 ♥ Q98	Pass			3NT
North HCP: 16	◆ AQJ10	◆ 983	AP	∠ ▼	Pass	31N I
South HCP: 12	♣ KJ105	♣ Q32	1. Stay	mon		
Contract: 3N N			1. Stay	IIIAII		
Board: 235	North:	South:	West	North	East	South
Dealer: S	♦ QJ94	★ K1076				1NT
Vul: None North HCP: 11	♥ KQ54	♥ A107	Pass	2 ♣ ¹	Pass	2♠
South HCP: 16	♦ K3	♦ A7	Pass	4♠	AP	
Contract: 4♠ S	♣ 842	♣ AJ75	1. Stay	man		
			-			
Board: 236	NI outlo		West	North	East	South
Dealer: N	North: ♠ AK53	South:		1NT	Pass	2 . 1
Vul: NS North HCP: 17	♥ K93	≜ J876 ♥ Q1065	Pass	2♠	Pass	
South HCP: 9	♦ K3	♦ A8	Pass	4♠	AP	
Contract: 4♠ N	♣ KJ74	♣ Q62	1. Stay	man		
D 1.227			West	North	East	South
Board: 237 Dealer: S	North:	South:				1NT
Vul: Both	♦ A763	♠ K4	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♥ J7652	♥ K103	Pass	3 ♠ ²	Pass	4♥
South HCP: 15	• 2	♦ AJ9	AP			
Contract: 4♥ S	♣ KQ5	♣ A9764	1. Stay	man		
			2. SM0	AT TAI		

Board: 238 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **▲** 1098 **♠** AKQ Vul: None ♥ AKJ3 **v** 10654 Pass 2♥ Pass 4♥ North HCP: 16 **♦** AJ109 **♦**85 AP South HCP: 15 **♣** K8 **♣** AQ63 1. Stayman Contract: 4♥ N

South hands (Practice Page)

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

Board: 233 Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ A64	♠ KQ109				1NT
North HCP: 11	♥ 10973	♥ A5	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	◆ K9876	• QJ5	Pass	3NT	AP	
Contract: 3N S	♣ A	♣ K654	1. Stay	man		
Board: 234	NI 4	C 4	West	North	Fast	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: Both	♠ Q7 ♥ K64	♠ AKJ10 ♥ Q98	Pass			3NT
North HCP: 16	◆ AQJ10	◆ 983	AP	∠ ▼	Pass	31N I
South HCP: 12	♣ KJ105	♣ Q32	1. Stay	mon		
Contract: 3N N			1. Stay	IIIAII		
Board: 235	North:	South:	West	North	East	South
Dealer: S	♦ QJ94	★ K1076				1NT
Vul: None North HCP: 11	♥ KQ54	♥ A107	Pass	2 ♣ ¹	Pass	2♠
South HCP: 16	♦ K3	♦ A7	Pass	4♠	AP	
Contract: 4♠ S	♣ 842	♣ AJ75	1. Stay	man		
			-			
Board: 236	NI outlo		West	North	East	South
Dealer: N	North: ♠ AK53	South:		1NT	Pass	2 . 1
Vul: NS North HCP: 17	♥ K93	≜ J876 ♥ Q1065	Pass	2♠	Pass	
South HCP: 9	♦ K3	♦ A8	Pass	4♠	AP	
Contract: 4♠ N	♣ KJ74	♣ Q62	1. Stay	man		
D 1.227			West	North	East	South
Board: 237 Dealer: S	North:	South:				1NT
Vul: Both	♦ A763	♠ K4	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	♥ J7652	♥ K103	Pass	3 ♠ ²	Pass	4♥
South HCP: 15	• 2	♦ AJ9	AP			
Contract: 4♥ S	♣ KQ5	♣ A9764	1. Stay	man		
			2. SM0	AT TAI		

Board: 238 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **▲** 1098 **♠** AKQ Vul: None ♥ AKJ3 **v** 10654 Pass 2♥ Pass 4♥ North HCP: 16 **♦** AJ109 **♦**85 AP South HCP: 15 **♣** K8 **♣** AQ63 1. Stayman Contract: 4♥ N

North hands (Practice Page)

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

Board: 239 Dealer: S	North: ★ 8532	South: ♠ AKQ7	West	North	East	South 1NT
Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ S	✓ AJ5✓ J6✓ K1063	▼ 1076◆ A432◆ QJ	Pass Pass 1. Stay		Pass AP	2♠
Board: 240 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4♠ N	North: ♠ KJ64 ♥ AQ5 ♠ K943 ♣ K4	South: ♠ AQ109 ♥ 862 ♠ Q102 ♣ J93	West Pass AP 1. Stay		East Pass Pass	2 ♣ ¹
Board: 241 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ K875 ♥ AJ7 ♦ J5 ♣ A764	South: ♠ Q96 ♥ K8 ♠ AK86 ♠ QJ108		North 2.1 3NT man	East Pass AP	1NT
Board: 242 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 4♠ N	North: ♠ KQ43 ♥ AJ4 ♠ AQ52 ♠ 106	South: ♠ AJ1076 ♥ K1053 ♠ 74 ♣ KJ	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 243 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 4♥ S	North: ♠ AJ86 ♥ KJ96 ♠ Q64 ♠ Q3	South: ◆ 97 ▼ AQ1074 ◆ AJ9 ♣ A106	West Pass Pass 1. Stay	4♥	East Pass AP	South 1NT 2

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

South hands (Practice Page)

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

Board: 239 Dealer: S	North: ★ 8532	South: ♠ AKQ7	West	North	East	South 1NT
Vul: EW North HCP: 9 South HCP: 16 Contract: 4♠ S	✓ AJ5✓ J6✓ K1063	▼ 1076◆ A432◆ QJ	Pass Pass 1. Stay		Pass AP	2♠
Board: 240 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4♠ N	North: ♠ KJ64 ♥ AQ5 ♠ K943 ♣ K4	South: ♠ AQ109 ♥ 862 ♠ Q102 ♣ J93	West Pass AP 1. Stay		East Pass Pass	2 ♣ ¹
Board: 241 Dealer: S Vul: NS North HCP: 13 South HCP: 15 Contract: 3N S	North: ♠ K875 ♥ AJ7 ♦ J5 ♣ A764	South: ♠ Q96 ♥ K8 ♠ AK86 ♠ QJ108		North 2.1 3NT man	East Pass AP	1NT
Board: 242 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 4♠ N	North: ♠ KQ43 ♥ AJ4 ♠ AQ52 ♠ 106	South: ♠ AJ1076 ♥ K1053 ♠ 74 ♣ KJ	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 243 Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 4♥ S	North: ♠ AJ86 ♥ KJ96 ♠ Q64 ♠ Q3	South: ◆ 97 ▼ AQ1074 ◆ AJ9 ♣ A106	West Pass Pass 1. Stay	4♥	East Pass AP	South 1NT 2

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

North hands (Practice Page)

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

Board: 245 Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ Q954	♠ AKJ	D	a . 1	D	1NT
North HCP: 9	♥ 1065 ♦ AJ43	♥ Q9 ♦ 1092	Pass	2♣¹		2♦
South HCP: 17	♦ Q3	◆ AK1064	Pass	2NT	AP	
Contract: 2N S	- Q 0	11111001	1. Stay	man		
Board: 246	NI 4	C 41	West	North	Fast	South
Dealer: N	North: ♠ A10	South: ♠ Q976	West	1NT	Pass	
Vul: None	▼ K107	♥ AQ43	Pass	2•		2NT
North HCP: 16	◆ KQ62	♦ 53	AP	∠▼	1 033	21 1 1
South HCP: 10 Contract: 2N N	♣ A652	♣ Q107	1. Stay	man		
Contract, 21v iv			1.544			
Board: 247 Dealer: S	North: ♠ J1065	South: ♠ AK	West	North	East	South 1NT
Vul: EW North HCP: 13	v 1087	♥ K543	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ QJ	◆ A107	Pass	3NT	AP	
Contract: 3N S	♣ AKQ3	♣ J854	1. Stayman			
			33 7 4	NT 4	Г .	G 4
Board: 248	NI a udla.	C 0.741.	west	North		
Dealer: N	North: ◆ 96	South: ♠ AJ107	ъ.	1NT	Pass	
Vul: Both	¥ 90 ∀ K96	♥ AQ5	Pass	2 ♦	Pass	3NT
North HCP: 15	◆ AJ432	10875	AP			
South HCP: 11 Contract: 3N N	♣ AK5	♣ 84	1. Stay	man		
Contract, 51V IV			1. Suly	112411		
Doord: 240						
Board: 249 Dealer: S	North:	South:	West	North	East	
Vul: None	♦ A984	★ K65	-	1	_	1NT
	♥ QJ6	♥ A104	Pass	$2\clubsuit^1$	Pass	2
North HCP: 14	-					
	♦ A1063 ♣ K8	◆ KJ8 ◆ AJ109	Pass 1. Stay	3NT	AP	

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

South hands (Practice Page)

Board: 245 Dealer: S Vul: EW HCP: 17	♠ AKJ♥ Q9♦ 1092♠ AK1064	The opponents are silent. You bid first.
Board: 246 Dealer: N Vul: None HCP: 10	♣ Q976♥ AQ43◆ 53♣ Q107	The opponents are silent. Partner bids first.
Board: 247 Dealer: S Vul: EW HCP: 15	♠ AK♥ K543♠ A107♠ J854	The opponents are silent. You bid first.
Board: 248 Dealer: N Vul: Both HCP: 11	AJ107✓ AQ510875♣ 84	The opponents are silent. Partner bids first.
Board: 249 Dealer: S Vul: None HCP: 16	★ K65▼ A104◆ KJ8◆ AJ109	The opponents are silent. You bid first.
Board: 250 Dealer: N Vul: NS HCP: 15	AQ3210864A93KQ	The opponents are silent. Partner bids first.

Board: 245 Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ Q954	♠ AKJ	D	a . 1	D	1NT
North HCP: 9	♥ 1065 ♦ AJ43	♥ Q9 ♦ 1092	Pass	2♣¹		2♦
South HCP: 17	♦ Q3	◆ AK1064	Pass	2NT	AP	
Contract: 2N S	- Q 0	11111001	1. Stay	man		
Board: 246	NI 4	C 41	West	North	Fast	South
Dealer: N	North: ♠ A10	South: ♠ Q976	West	1NT	Pass	
Vul: None	▼ K107	♥ AQ43	Pass	2•		2NT
North HCP: 16	◆ KQ62	♦ 53	AP	∠▼	1 033	21 1 1
South HCP: 10 Contract: 2N N	♣ A652	♣ Q107	1. Stay	man		
Contract, 21v iv			1.544			
Board: 247 Dealer: S	North: ♠ J1065	South: ♠ AK	West	North	East	South 1NT
Vul: EW North HCP: 13	v 1087	♥ K543	Pass	2 ♣ ¹	Pass	2♥
South HCP: 15	♦ QJ	◆ A107	Pass	3NT	AP	
Contract: 3N S	♣ AKQ3	♣ J854	1. Stayman			
			33 7 4	NT 4	Г .	G 4
Board: 248	NI a udla.	C 0.741.	west	North		
Dealer: N	North: ◆ 96	South: ♠ AJ107	ъ.	1NT	Pass	
Vul: Both	¥ 90 ∀ K96	♥ AQ5	Pass	2 ♦	Pass	3NT
North HCP: 15	◆ AJ432	10875	AP			
South HCP: 11 Contract: 3N N	♣ AK5	♣ 84	1. Stay	man		
Contract, 51V IV			1. Suly	112411		
Doord: 240						
Board: 249 Dealer: S	North:	South:	West	North	East	
Vul: None	♦ A984	★ K65	-	1	_	1NT
	♥ QJ6	♥ A104	Pass	$2\clubsuit^1$	Pass	2
North HCP: 14	-					
	♦ A1063 ♣ K8	◆ KJ8 ◆ AJ109	Pass 1. Stay	3NT	AP	

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

North hands (Practice Page)

Board: 251 Dealer: S Vul: Both HCP: 10	★ KQ3♥ Q875◆ 875◆ K54	East Doubles 2♣ if possible. Partner bids first.
Board: 252 Dealer: N Vul: EW HCP: 15	★ A94♥ AJ5★ AQ53★ 652	The opponents are silent. You bid first.
Board: 253 Dealer: S Vul: None HCP: 8	★ KQ52♥ QJ64◆ 972◆ 54	The opponents are silent. Partner bids first.
Board: 254 Dealer: N Vul: NS HCP: 15	★ K43♥ Q10652◆ AQ3◆ A8	West Doubles 2♣ if possible. You bid first.
Board: 255 Dealer: S Vul: EW HCP: 13	★ KQ86▼ A9876◆ 52◆ A5	The opponents are silent. Partner bids first.
Board: 256 Dealer: N Vul: Both HCP: 17	AQJ5✓ K9AJ32Q84	The opponents are silent. You bid first.

Board: 251			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	★ KQ3	♦ J92	Pass	2 ♣ ¹	X	2 y
North HCP: 10	♥ Q875 ♦ 875	✓ AKJ3◆ AK102	Pass	3♥	Pass	4 ♥
South HCP: 16	◆ K54	◆ 63	AP			
Contract: 4♥ S	4 143 1	¥ 05	1. Stay	man		
Board: 252	North:	South:	West	North	East	South
Dealer: N	• A94	♦ QJ5		1NT	Pass	
Vul: EW	♥ AJ5	▼ K1063	Pass	2•	Pass	
North HCP: 15 South HCP: 14	◆ AQ53	♦ J	Pass	3NT	AP	
Contract: 3N N	♣ 652	♣ AK983	1. Stay			
Board: 253	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ KQ52	50un. ♦ J973	,, 020	1,0141		1NT
Vul: None	♥ QJ64	♥ 75	Pass	2 ♣ ¹	Pass	
North HCP: 8	♦ 972	◆ AKQ108	Pass	2± 4 ♠	AP	
South HCP: 16 Contract: 4♠ S	♣ 54	♣ AQ	1. Stay		1 11	
Condact. 12 5			J			
			West	North	East	South
Board: 254		Carthy		1NT	Pass	
Dealer: N	North:	South: ♠ Q62	X	2 🗸	Pass	_
Vul: NS	★ K43 ♥ Q10652	♥ KJ73	71	∠ •	1 433	34
North HCP: 15	◆ Q10032 ◆ AQ3	♦ 94	Pass	3♥	AP	
South HCP: 8 Contract: 3♥ N	• A8	♣ Q953	1. Stay			
Contract. 3 V IV			•	ngth cue	bid	
			West	North	Fast	South
		South:	,, 050	1,0141		1NT
Board: 255	North.			1	Daga	2•
Dealer: S	North: ♠ KO86		Pass	2 4 1	Pass	
Dealer: S Vul: EW	♠ KQ86	♠ J2	Pass Pass			
Dealer: S Vul: EW North HCP: 13			Pass	2♣¹ 3♠²	Pass	
Dealer: S	♠ KQ86 ♥ A9876	♠ J2 ♥ K42		3 ♠ ²		

Board: 256 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **★** 764 **♠** AQJ5 Vul: Both **♥** Q1084 Pass 2NT **♥** K9 Pass 2♠ North HCP: 17 **♦** AJ32 **♦** K84 Pass 3NT AP South HCP: 9 **♣** Q84 ♣ KJ2 1. Stayman Contract: 3N N

South hands (Practice Page)

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

Board: 251			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	★ KQ3	♦ J92	Pass	2 ♣ ¹	X	2 y
North HCP: 10	♥ Q875 ♦ 875	✓ AKJ3◆ AK102	Pass	3♥	Pass	4 ♥
South HCP: 16	◆ K54	◆ 63	AP			
Contract: 4♥ S	4 143 1	¥ 05	1. Stay	man		
Board: 252	North:	South:	West	North	East	South
Dealer: N	• A94	♦ QJ5		1NT	Pass	
Vul: EW	♥ AJ5	▼ K1063	Pass	2•	Pass	
North HCP: 15 South HCP: 14	◆ AQ53	♦ J	Pass	3NT	AP	
Contract: 3N N	♣ 652	♣ AK983	1. Stay			
Board: 253	North:	South:	West	North	East	South
Dealer: S	Norui. ♠ KQ52	50un. ♦ J973	,, 020	1,0141		1NT
Vul: None	♥ QJ64	♥ 75	Pass	2 ♣ ¹	Pass	
North HCP: 8	♦ 972	◆ AKQ108	Pass	2± 4 ♠	AP	
South HCP: 16 Contract: 4♠ S	♣ 54	♣ AQ	1. Stay		1 11	
Condact. 12 5			J			
			West	North	East	South
Board: 254		Carthy		1NT	Pass	
Dealer: N	North:	South: ♠ Q62	X	2 🗸	Pass	_
Vul: NS	★ K43 ♥ Q10652	♥ KJ73	71	∠ •	1 433	34
North HCP: 15	◆ Q10032 ◆ AQ3	♦ 94	Pass	3♥	AP	
South HCP: 8 Contract: 3♥ N	• A8	♣ Q953	1. Stay			
Contract. 3 V IV			•	ngth cue	bid	
			West	North	Fast	South
		South:	,, 050	1,0141		1NT
Board: 255	North.			1	Daga	2•
Dealer: S	North: ♠ KO86		Pass	2 4 1	Pass	
Dealer: S Vul: EW	♠ KQ86	♠ J2	Pass Pass			
Dealer: S Vul: EW North HCP: 13			Pass	2♣¹ 3♠²	Pass	
Dealer: S	♠ KQ86 ♥ A9876	♠ J2 ♥ K42		3 ♠ ²		

Board: 256 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **★** 764 **♠** AQJ5 Vul: Both **♥** Q1084 Pass 2NT **♥** K9 Pass 2♠ North HCP: 17 **♦** AJ32 **♦** K84 Pass 3NT AP South HCP: 9 **♣** Q84 ♣ KJ2 1. Stayman Contract: 3N N

North hands (Practice Page)

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

Doord 257					_	
Board: 257 Dealer: S	North:	South:	West	North	East	
Vul: NS	♦ AJ104	♠KQ8	D	a . 1	D	1NT
North HCP: 9	♥ 754 ♦ K72	♥ KQ10 ♦ Q1085		2♣¹	Pass	2♥
South HCP: 16	♣ J108	♦ A76	Pass	2NT	AP	
Contract: 2N S	2 \$100	2 1 2 / 0	1. Stay	man		
Board: 258			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: EW	♦ 94 ∀ K8	♠ Q753 ♥ AQ972	Pass	2•	Pass	3 ♠ ²
North HCP: 15	◆ AKJ106	◆ 97	Pass	3NT	AP	
South HCP: 10	♣ A987	♣ Q10	1. Stay	man		
Contract: 3N N			2. SM0	OLEN		
Board: 259	North:	South:	West	North	East	South
Dealer: S	4 J872	♦ 106				1NT
Vul: Both North HCP: 11	♥ AQ76	♥ K5	Pass	2 ♣ ¹	Pass	2
South HCP: 15	♦ K72	♦ AJ984	Pass	3NT	AP	
Contract: 3N S	♣ J5	♣ AK94	1. Stay	man		
Board: 260	North:	G 4	West	North	East	South
Dealer: N	• KQ3	South: ♠ A65		1NT	Pass	2 ♣ ¹
Vul: EW	♥ A97	♥ 10543	Pass	2•	Pass	3NT
North HCP: 15 South HCP: 10	◆ QJ83	♦ K62	AP			
Contract: 3N N	♣ QJ10	♣ K93	1. Stay	man		
Board: 261			XX 74	NI41.	F4	C41-
Dealer: S	North:	South:	west	North	East	
Vul: Both	♠ Q853 • K1102	♦ AKJ2	Daga	2.01	\mathbf{v}	1NT
North HCP: 13	▼ KJ102◆ A953	♥ A96 ♦ 102	Pass		X	2♠
South HCP: 15	♦ K	◆ QJ65	Pass	4 ♠	AP	
Contract: 4♠ S	-	- 4.00	1. Stay	пип		

Board: 262 West North East South North: South: Dealer: N Pass 2♣¹ 1NT ♠ AKQ2 **♦** J953 Vul: None **v** 104 **♥** KJ632 Pass 2♠ Pass 4♠ North HCP: 15 **♦** 753 **♦** Q2 AP South HCP: 11 **♣** KJ **♣** AQ74 1. Stayman Contract: 4♠ N

South hands (Practice Page)

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

Doord 257					_	
Board: 257 Dealer: S	North:	South:	West	North	East	
Vul: NS	♦ AJ104	♠KQ8	D	a . 1	D	1NT
North HCP: 9	♥ 754 ♦ K72	♥ KQ10 ♦ Q1085		2♣¹	Pass	2♥
South HCP: 16	♣ J108	♦ A76	Pass	2NT	AP	
Contract: 2N S	2 \$100	2 1 2 / 0	1. Stay	man		
Board: 258			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: EW	♦ 94 ∀ K8	♠ Q753 ♥ AQ972	Pass	2•	Pass	3 ♠ ²
North HCP: 15	◆ AKJ106	◆ 97	Pass	3NT	AP	
South HCP: 10	♣ A987	♣ Q10	1. Stay	man		
Contract: 3N N			2. SM0	OLEN		
Board: 259	North:	South:	West	North	East	South
Dealer: S	4 J872	♦ 106				1NT
Vul: Both North HCP: 11	♥ AQ76	♥ K5	Pass	2 ♣ ¹	Pass	2
South HCP: 15	♦ K72	♦ AJ984	Pass	3NT	AP	
Contract: 3N S	♣ J5	♣ AK94	1. Stay	man		
Board: 260	North:	G 4	West	North	East	South
Dealer: N	• KQ3	South: ♠ A65		1NT	Pass	2 ♣ ¹
Vul: EW	♥ A97	♥ 10543	Pass	2•	Pass	3NT
North HCP: 15 South HCP: 10	◆ QJ83	♦ K62	AP			
Contract: 3N N	♣ QJ10	♣ K93	1. Stay	man		
Board: 261			XX 74	NI41.	F4	C41-
Dealer: S	North:	South:	west	North	East	
Vul: Both	♠ Q853 • K1102	♦ AKJ2	Daga	2.01	\mathbf{v}	1NT
North HCP: 13	▼ KJ102◆ A953	♥ A96 ♦ 102	Pass		X	2♠
South HCP: 15	♦ K	◆ QJ65	Pass	4 ♠	AP	
Contract: 4♠ S	-	- 4.00	1. Stay	пип		

Board: 262 West North East South North: South: Dealer: N Pass 2♣¹ 1NT ♠ AKQ2 **♦** J953 Vul: None **v** 104 **♥** KJ632 Pass 2♠ Pass 4♠ North HCP: 15 **♦** 753 **♦** Q2 AP South HCP: 11 **♣** KJ **♣** AQ74 1. Stayman Contract: 4♠ N

North hands (Practice Page)

Board: 263 Dealer: S Vul: NS HCP: 14	★ AKJ4▼ A852◆ J32◆ J4	The opponents are silent. Partner bids first.
Board: 264 Dealer: N Vul: NS HCP: 15	♠ AQ♥ K92♠ AJ1053♠ J109	West Bids 2♠ if possible. You bid first.
Board: 265 Dealer: S Vul: EW HCP: 10	♠ A953♥ 943♦ A10532♠ Q	The opponents are silent. Partner bids first.
Board: 266 Dealer: N Vul: None HCP: 16	◆ Q1086♥ QJ5◆ A53◆ AK4	The opponents are silent. You bid first.
Board: 267 Dealer: S Vul: NS HCP: 9	J542✓ Q98754AQ3	East Doubles 2♣ if possible. Partner bids first.
Board: 268 Dealer: N Vul: Both HCP: 15	★ 53★ AK84★ K94★ AJ109	The opponents are silent. You bid first.

Board: 263 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ AKJ4 ♥ A852 ♦ J32 ♣ J4	South: ♠ Q96 ♥ K3 ♦ A854 ♠ AQ73	West Norn Pass 2♣¹ Pass 3NT 1. Stayman	Pass	1NT
Board: 264 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ AQ ♥ K92 ♠ AJ1053 ♣ J109	South:	West Nor 1NT 2♠ 2NT 1. Stayman	Pass	
Board: 265 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ A953 ♥ 943 ♠ A10532 ♠ Q	South: ♠ KJ8 ♥ Q1076 ♠ KQ ♣ A875	West North Pass 2♣¹ Pass 3NT 1. Stayman	Pass	1NT
Board: 266 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4 N	North: ♠ Q1086 ♥ QJ5 ♠ A53 ♠ AK4	South: ♠ A7542 ♥ 10872 ♠ KQ ♣ 72	West North 1NT Pass 2♠ AP 1. Stayman		2 ♣ ¹
Board: 267 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ◆ J542 ◆ Q987 ◆ 54 ◆ AQ3	South: ♠ AKQ8 ♥ 1063 ♠ AQJ2 ♣ 86	West North Pass 2♣¹ Pass 3♣² Pass 4♠ 1. Stayman 2. strength cu	X Pass AP	1NT 2♠

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

South hands (Practice Page)

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

Board: 263 Dealer: S Vul: NS North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ AKJ4 ♥ A852 ♦ J32 ♣ J4	South: ♠ Q96 ♥ K3 ♦ A854 ♠ AQ73	West Norn Pass 2♣¹ Pass 3NT 1. Stayman	Pass	1NT
Board: 264 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ AQ ♥ K92 ♠ AJ1053 ♣ J109	South:	West Nor 1NT 2♠ 2NT 1. Stayman	Pass	
Board: 265 Dealer: S Vul: EW North HCP: 10 South HCP: 15 Contract: 3N S	North: ♠ A953 ♥ 943 ♠ A10532 ♠ Q	South: ♠ KJ8 ♥ Q1076 ♠ KQ ♣ A875	West North Pass 2♣¹ Pass 3NT 1. Stayman	Pass	1NT
Board: 266 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 4 N	North: ♠ Q1086 ♥ QJ5 ♠ A53 ♠ AK4	South: ♠ A7542 ♥ 10872 ♠ KQ ♣ 72	West North 1NT Pass 2♠ AP 1. Stayman		2 ♣ ¹
Board: 267 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♠ S	North: ◆ J542 ◆ Q987 ◆ 54 ◆ AQ3	South: ♠ AKQ8 ♥ 1063 ♠ AQJ2 ♣ 86	West North Pass 2♣¹ Pass 3♣² Pass 4♠ 1. Stayman 2. strength cu	X Pass AP	1NT 2♠

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

North hands (Practice Page)

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

			Wost	North	East	South
Board: 269	37.4	G 4	WEST	INOIUI	Last	1NT
Dealer: S	North:	South:	Pass	2 ♣ ¹	Pass	
Vul: NS	♠ KQ1064 ♥ K986	≙ J9 ∀ QJ				
North HCP: 14	◆ Q7	• AK65		3 ♥ ²	Pass	3NT
South HCP: 15	♣ A10	♣ KJ873	AP			
Contract: 3N S			1. Stay 2. SM(
			2. SIVK	JLLIN		
Board: 270	Mouth	Contla	West	North	Fast	South
Dealer: N	North: ♠ K7	South: ♠ AJ43	,, C St	1NT	Pass	
Vul: EW	♥ A9764	♥ J82	Pass	2♥		2NT
North HCP: 15	◆ A76	◆ Q984	AP	∠ ▼	1 433	2111
South HCP: 8 Contract: 2N N	♣ A53	♣ 98	1. Stay	man		
Contract, 21v iv			1. Suly	112.11		
Board: 271	North:	South:	West	North	East	South
Dealer: S	• 98764	• Q2				1NT
Vul: Both	▼ A1098	♥ KQJ6	Pass	2 ♣ 1	Pass	2♥
North HCP: 9	♦ K8	♦ AJ52	Pass	4 y	AP	
South HCP: 17 Contract: 4♥ S	♣ Q6	♣ A72	1. Stay			
Conduct. 17 5			Ž			
D 1.070			West	North	East	South
Board: 272 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: None	♦ K2	♦ 6543 ♥ A853	Pass	2♦	Pass	3NT
North HCP: 15	✓ KQ6◆ A953	✓ A633✓ K10	AP			
South HCP: 14 Contract: 3N N	♣ QJ82	♣ AK4	1. Stay	man		
Contract. 31v 1v			1. 5 ш			
Board: 273			33 7 /	NI. 4	T. (G. 4
Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ Q98	♠ AK32	ъ	_ 1	ъ	1NT
North HCP: 12	▼ K1032	∀ AJ	Pass		Pass	2♠
South HCP: 16	♦ Q84	♦ A105	Pass	3NT	AP	
Sount fice. 10	♣ AJ6	♣ 10752	1. Stay			

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

South hands (Practice Page)

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

			Wost	North	East	South
Board: 269	37.4	G 4	WEST	INOIUI	Last	1NT
Dealer: S	North:	South:	Pass	2 ♣ ¹	Pass	
Vul: NS	♠ KQ1064 ♥ K986	≙ J9 ∀ QJ				
North HCP: 14	◆ Q7	• AK65		3 ♥ ²	Pass	3NT
South HCP: 15	♣ A10	♣ KJ873	AP			
Contract: 3N S			1. Stay 2. SM(
			2. SIVK	JLLIN		
Board: 270	Mouth	Contla	West	North	Fast	South
Dealer: N	North: ♠ K7	South: ♠ AJ43	,, C St	1NT	Pass	
Vul: EW	♥ A9764	♥ J82	Pass	2♥		2NT
North HCP: 15	◆ A76	◆ Q984	AP	∠ ▼	1 433	2111
South HCP: 8 Contract: 2N N	♣ A53	♣ 98	1. Stay	man		
Contract, 21v iv			1. Suly	112.11		
Board: 271	North:	South:	West	North	East	South
Dealer: S	• 98764	• Q2				1NT
Vul: Both	▼ A1098	♥ KQJ6	Pass	2 ♣ 1	Pass	2♥
North HCP: 9	♦ K8	♦ AJ52	Pass	4 y	AP	
South HCP: 17 Contract: 4♥ S	♣ Q6	♣ A72	1. Stay			
Conduct. 17 5			Ž			
D 1.070			West	North	East	South
Board: 272 Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: None	♦ K2	♦ 6543 ♥ A853	Pass	2♦	Pass	3NT
North HCP: 15	✓ KQ6◆ A953	✓ A633✓ K10	AP			
South HCP: 14 Contract: 3N N	♣ QJ82	♣ AK4	1. Stay	man		
Contract. 31v 1v			1. 5 ш			
Board: 273			33 7 /	NI. 4	T. (G. 4
Dealer: S	North:	South:	West	North	East	
Vul: EW	♦ Q98	♠ AK32	ъ	_ 1	ъ	1NT
North HCP: 12	▼ K1032	∀ AJ	Pass		Pass	2♠
South HCP: 16	♦ Q84	♦ A105	Pass	3NT	AP	
Sount fice. 10	♣ AJ6	♣ 10752	1. Stay			

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

North hands (Practice Page)

Board: 275 Dealer: S Vul: None HCP: 15	★ AK52★ AK63★ 64★ J92	The opponents are silent. Partner bids first.
Board: 276 Dealer: N Vul: NS HCP: 17	★ A3♥ QJ2◆ J843◆ AKQ7	The opponents are silent. You bid first.
Board: 277 Dealer: S Vul: Both HCP: 8	108743★ K986★ AJ8♣ 8	The opponents are silent. Partner bids first.
Board: 278 Dealer: N Vul: NS HCP: 17	♣ J76♥ K62♦ AQ10♣ AK87	The opponents are silent. You bid first.
Board: 279 Dealer: S Vul: EW HCP: 13	★ KJ96★ A74◆ Q3★ K1032	The opponents are silent. Partner bids first.
Board: 280 Dealer: N Vul: None HCP: 17	★ 763★ KJ4★ KQ6★ AKJ8	The opponents are silent. You bid first.

Board: 275 Dealer: S Vul: None North HCP: 15 South HCP: 16 Contract: 6 S	North: ♠ AK52 ♥ AK63 ♠ 64 ♣ J92	South: ♣ J84 ♥ Q1042 ♠ AQJ ♣ AQ4	West Nor Pass 2♣¹ Pass 6♥ 1. Stayman		1NT
Board: 276 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ A3 ♥ QJ2 ♦ J843 ♣ AKQ7	South: ♠ K1064 ♥ AK8 ♦ 105 ♣ 9532	West Nor 1NT Pass 2 AP 1. Stayman	T Pass	South 2♣¹ 3NT
Board: 277 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♠ S	North: • 108743 • K986 • AJ8 • 8	South: ♠ AQJ6 ♥ QJ ♠ Q5 ♣ QJ1064	West Nor Pass 2♣¹ Pass 4♣² AP 1. Stayman 2. Splinter	Pass	1NT 2♠
Board: 278 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 4 \(\vert \) N	North: ♣ J76 ♥ K62 • AQ10 ♣ AK87	South: ♠ KQ93 ♥ AQ984 • 873 ♣ 4	West Nor 1N7 Pass 2◆ Pass 4♥ 1. Stayman 2. SMOLEN	Pass Pass AP	
Board: 279 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4♠ S	North: ♠ KJ96 ♥ A74 ♠ Q3 ♣ K1032	South: ♠ AQ52 ♥ K9 ♠ KJ65 ♣ Q76	West Nor Pass 2♣¹ Pass 4♠ 1. Stayman		1NT

Board: 280 Dealer: N	North: ♠ 763	South: ♠ QJ984	West	North 1NT		
Vul: None North HCP: 17	♥ KJ4	▼ A986	Pass	_	Pass	
South HCP: 8 Contract: 4♠ S	♦ KQ6 ♣ AKJ8	◆ J73 ◆ 9	Pass 1. Stay		AP	

South hands (Practice Page)

Board: 275 Dealer: S Vul: None HCP: 16	 J84 ♥ Q1042 AQJ AQ4	The opponents are silent. You bid first.
Board: 276 Dealer: N Vul: NS HCP: 10	★K1064★AK8★ 105★ 9532	The opponents are silent. Partner bids first.
Board: 277 Dealer: S Vul: Both HCP: 15	♠ AQJ6♥ QJ◆ Q5♠ QJ1064	The opponents are silent. You bid first.
Board: 278 Dealer: N Vul: NS HCP: 11	★ KQ93▼ AQ984◆ 873◆ 4	The opponents are silent. Partner bids first.
Board: 279 Dealer: S Vul: EW HCP: 15	AQ52K9KJ65Q76	The opponents are silent. You bid first.
Board: 280 Dealer: N Vul: None HCP: 8	♣ QJ984♥ A986♦ J73♣ 9	The opponents are silent. Partner bids first.

Board: 275 Dealer: S Vul: None North HCP: 15 South HCP: 16 Contract: 6 S	North: ♠ AK52 ♥ AK63 ♠ 64 ♣ J92	South: ♣ J84 ♥ Q1042 ♠ AQJ ♣ AQ4	West Nor Pass 2♣¹ Pass 6♥ 1. Stayman		1NT
Board: 276 Dealer: N Vul: NS North HCP: 17 South HCP: 10 Contract: 3N N	North: ♠ A3 ♥ QJ2 ♦ J843 ♣ AKQ7	South: ♠ K1064 ♥ AK8 ♦ 105 ♣ 9532	West Nor 1NT Pass 2 AP 1. Stayman	T Pass	South 2♣¹ 3NT
Board: 277 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4♠ S	North: • 108743 • K986 • AJ8 • 8	South: ♠ AQJ6 ♥ QJ ♠ Q5 ♣ QJ1064	West Nor Pass 2♣¹ Pass 4♣² AP 1. Stayman 2. Splinter	Pass	1NT 2♠
Board: 278 Dealer: N Vul: NS North HCP: 17 South HCP: 11 Contract: 4 \(\vert \) N	North: ♣ J76 ♥ K62 • AQ10 ♣ AK87	South: ♠ KQ93 ♥ AQ984 • 873 ♣ 4	West Nor 1N7 Pass 2◆ Pass 4♥ 1. Stayman 2. SMOLEN	Pass Pass AP	
Board: 279 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 4♠ S	North: ♠ KJ96 ♥ A74 ♠ Q3 ♣ K1032	South: ♠ AQ52 ♥ K9 ♠ KJ65 ♣ Q76	West Nor Pass 2♣¹ Pass 4♠ 1. Stayman		1NT

Board: 280 Dealer: N	North: ♠ 763	South: ♠ QJ984	West	North 1NT		
Vul: None North HCP: 17	♥ KJ4	▼ A986	Pass	_	Pass	
South HCP: 8 Contract: 4♠ S	♦ KQ6 ♣ AKJ8	◆ J73 ◆ 9	Pass 1. Stay		AP	

North hands (Practice Page)

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

Board: 281 Dealer: S Vul: NS	North: ♠ QJ72	South: ♠ A983	West	North	East	South 1NT
North HCP: 9	v 10852	♥ KJ4	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	◆ J93	• Q104	Pass	4♠	AP	
Contract: 4♠ S	♣ KQ	♣ AJ10	1. Stay	man		
Board: 282	North:	South:	West	North	East	South
Dealer: N	• Q8	♦ AK103		1NT	Pass	2 ♣ ¹
Vul: EW	♥ A54	♥ J86	Pass	2•		6NT
North HCP: 15 South HCP: 19	♦ AQJ8	♦ K97	AP			
Contract: 6N N	♣ Q754	♣ AKJ	1. Stay	man		
Board: 283 Dealer: S	North: ♠ K986	South: ♠ QJ107	West	North	East	South 1NT
Vul: Both	♥ KQ92	♥ J74	Pass	2 ♣ ¹	Pass	2♠
North HCP: 11 South HCP: 17	♦ 53	♦ AKQ7	Pass	4♠	AP	
Contract: 4♠ S	♣ K93	♣ A6	1. Stay	man		
Board: 284	North:	South:	West	North	East	South
Dealer: N	♦ 64	♠ Q1093		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ AKJ102	♥ 643 ♦ K7	Pass AP	2♥	Pass	2NT
South HCP: 9	◆ A104 ♣ QJ7	♣ A1063				
Contract: 2N N	2 001		1. Stay	man		
Board: 285 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	♦ AJ52	★ KQ10	Pass	2 ♣ ¹	X	2•
North HCP: 9	♥ J64 ♦ Q8	♥ A8 ♦ AKJ95	Pass	2NT	Pass	3NT
South HCP: 17	• Q8 • J873	◆ AR393 ◆ 542	AP			
Contract: 3N S	20075	10.2	1. Stay	man		

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

South hands (Practice Page)

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

Board: 281 Dealer: S Vul: NS	North: ♠ QJ72	South: ♠ A983	West	North	East	South 1NT
North HCP: 9	v 10852	♥ KJ4	Pass	2 ♣ ¹	Pass	2♠
South HCP: 15	◆ J93	• Q104	Pass	4♠	AP	
Contract: 4♠ S	♣ KQ	♣ AJ10	1. Stayman			
Board: 282	North:	South:	West	North	East	South
Dealer: N	• Q8	♦ AK103		1NT	Pass	2 ♣ ¹
Vul: EW	♥ A54	♥ J86	Pass	2•		6NT
North HCP: 15 South HCP: 19	♦ AQJ8	♦ K97	AP			
Contract: 6N N	♣ Q754	♣ AKJ	1. Stayman			
Board: 283 Dealer: S	North: ♠ K986	South: ♠ QJ107	West	North	East	South 1NT
Vul: Both	♥ KQ92	♥ J74	Pass	2 ♣ ¹	Pass	2♠
North HCP: 11 South HCP: 17	♦ 53	♦ AKQ7	Pass	4♠	AP	
Contract: 4♠ S	♣ K93	♣ A6	1. Stayman			
Board: 284	North:	South:	West	North	East	South
Dealer: N	♦ 64	♠ Q1093		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ AKJ102	♥ 643 ♦ K7	Pass AP	2♥	Pass	2NT
South HCP: 9	◆ A104 ♣ QJ7	♣ A1063				
Contract: 2N N	2 001		1. Stay	man		
Board: 285 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	♦ AJ52	★ KQ10	Pass	2 ♣ ¹	X	2•
North HCP: 9	♥ J64 ♦ Q8	♥ A8 ♦ AKJ95	Pass	2NT	Pass	3NT
South HCP: 17	• Q8 • J873	◆ 542	AP			
Contract: 3N S	10010	10.2	1. Stay	man		

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

North hands (Practice Page)

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

				North		1NT
Board: 287 Dealer: S	North:	South:	Pass Pass	2♣¹ 4♣²	X Pass	2 ♠
Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	♣ Q1065♥ A10764◆ AQ10♣ 3	♣ AJ742♥ KQ♦ K65♣ Q85	Pass AP 1. Stayı 2. Splin 3. Cue	4♥ ⁴	Pass	4♠
Board: 288 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 4 \(\neq \) N	North: ♠ Q6 ♥ A97 • Q1072 ♠ AKQ6	South: ♠ KJ98 ♥ K10632 ♠ A5 ♣ 73	Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 289 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:	South: ♠ AK10 ♥ Q10 ♠ KQ4 ♣ Q10753	Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 290 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AK753 ♥ 873 ♠ AK5 ♠ Q10	South: • 1082 • KJ54 • Q72 • A74	West Pass AP 1. Stay	North 1NT 2♣ man	Pass	

Board: 291 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4♠ S	North: • 10942 • A72 • AKJ93 • 4	South: ♠ AJ83 ♥ QJ108 ♠ 1074 ♣ AK	Pass Pass AP 1. Stay	3♦	East Pass Pass	1NT 2♥
Board: 292 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ QJ54 ♥ 863 ♠ AK5 ♣ KQ3	South: ♠ A103 ♥ QJ52 ♠ J6 ♣ AJ87		North 1NT 2♠ man	Pass	_

South hands (Practice Page)

Board: 287 Dealer: S Vul: EW HCP: 15	▲ AJ742✓ KQ◆ K65▲ Q85	East Doubles 2♣ if possible. You bid first.
Board: 288 Dealer: N Vul: Both HCP: 11	★ KJ98▼ K10632◆ A5◆ 73	The opponents are silent. Partner bids first.
Board: 289 Dealer: S Vul: None HCP: 16	★ AK10♥ Q10◆ KQ4◆ Q10753	The opponents are silent. You bid first.
Board: 290 Dealer: N Vul: NS HCP: 10	1082✓ KJ54✓ Q72♠ A74	The opponents are silent. Partner bids first.
Board: 291 Dealer: S Vul: Both HCP: 15	♣ AJ83♥ QJ108♦ 1074♣ AK	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: None HCP: 13	★ A103♥ QJ52◆ J6◆ AJ87	The opponents are silent. Partner bids first.

				North		1NT
Board: 287 Dealer: S	North:	South:	Pass Pass	2♣¹ 4♣²	X Pass	2 ♠
Vul: EW North HCP: 12 South HCP: 15 Contract: 4♠ S	♣ Q1065♥ A10764◆ AQ10♣ 3	♣ AJ742♥ KQ♦ K65♣ Q85	Pass AP 1. Stayı 2. Splin 3. Cue	4♥ ⁴	Pass	4♠
Board: 288 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 4 \(\neq \) N	North: ♠ Q6 ♥ A97 • Q1072 ♠ AKQ6	South: ♠ KJ98 ♥ K10632 ♠ A5 ♣ 73	Pass Pass 1. Stay		East Pass Pass AP	2 ♣ ¹
Board: 289 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2N S	North:	South: ♠ AK10 ♥ Q10 ♠ KQ4 ♣ Q10753	Pass Pass 1. Stay	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 290 Dealer: N Vul: NS North HCP: 16 South HCP: 10 Contract: 3N N	North: ♠ AK753 ♥ 873 ♠ AK5 ♠ Q10	South: • 1082 • KJ54 • Q72 • A74	West Pass AP 1. Stay	North 1NT 2♣ man	Pass	

Board: 291 Dealer: S Vul: Both North HCP: 12 South HCP: 15 Contract: 4♠ S	North: • 10942 • A72 • AKJ93 • 4	South: ♠ AJ83 ♥ QJ108 ♠ 1074 ♣ AK	Pass Pass AP 1. Stay	3♦	East Pass Pass	1NT 2♥
Board: 292 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ QJ54 ♥ 863 ♠ AK5 ♣ KQ3	South: ♠ A103 ♥ QJ52 ♠ J6 ♣ AJ87		North 1NT 2♠ man	Pass	_

North hands (Practice Page)

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

Board: 293 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ AJ98 ♥ J93 ♦ J52 ♠ Q98	South: ♠ K64 ♥ KQ ♠ A109 ♣ AJ742	West North East South 1NT Pass 2♣¹ Pass 2◆ Pass 2NT Pass 3NT AP 1. Stayman
Board: 294 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 6N N	North: ♠ Q9 ♥ K10875 ♠ A52 ♣ KQJ	South: ♠ AJ107 ♥ A32 ♠ KJ64 ♣ A9	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 6NT AP 1. Stayman
Board: 295 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K96 ♥ J953 ♦ J65 ♠ A64	South:	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 2NT AP 1. Stayman
Board: 296 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 3N N	North:	South: ♠ A753 ♥ KQJ3 ♦ J85 ♣ Q4	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 3NT AP 1. Stayman
Board: 297 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 6♥ S	North: ♠ AQ53 ♥ KQ1082 ♠ 4 ♠ QJ2	South: ♣ J4 ✔ A65 ♣ AK1098 ♣ A108	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 3♣² Pass 4♥ Pass 4NT³ Pass 5♣ Pass 6♥ AP 1. Stayman 2. SMOLEN 3. Blackwood 0314, for ♥

Board: 298 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♠** A862 **♦** K1053 Vul: Both **♥** Q4 **v** 1076 Pass 2♠ Pass 4♠ North HCP: 16 **♦** AQ7 **♦** KJ105 AP South HCP: 9 ♣ A1076 **♣** Q5 1. Stayman Contract: 4♠ N

South hands (Practice Page)

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

Board: 293 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 3N S	North: ♠ AJ98 ♥ J93 ♦ J52 ♠ Q98	South: ♠ K64 ♥ KQ ♠ A109 ♣ AJ742	West North East South 1NT Pass 2♣¹ Pass 2◆ Pass 2NT Pass 3NT AP 1. Stayman
Board: 294 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 6N N	North: ♠ Q9 ♥ K10875 ♠ A52 ♣ KQJ	South: ♠ AJ107 ♥ A32 ♠ KJ64 ♣ A9	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 6NT AP 1. Stayman
Board: 295 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North: ♠ K96 ♥ J953 ♦ J65 ♠ A64	South:	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 2NT AP 1. Stayman
Board: 296 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 3N N	North:	South: ♠ A753 ♥ KQJ3 ♦ J85 ♣ Q4	West North East South 1NT Pass 2♣¹ Pass 2♦ Pass 3NT AP 1. Stayman
Board: 297 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 6♥ S	North: ♠ AQ53 ♥ KQ1082 ♠ 4 ♠ QJ2	South: ♣ J4 ✔ A65 ♣ AK1098 ♣ A108	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 3♣² Pass 4♥ Pass 4NT³ Pass 5♣ Pass 6♥ AP 1. Stayman 2. SMOLEN 3. Blackwood 0314, for ♥

Board: 298 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♠** A862 **♦** K1053 Vul: Both **♥** Q4 **v** 1076 Pass 2♠ Pass 4♠ North HCP: 16 **♦** AQ7 **♦** KJ105 AP South HCP: 9 ♣ A1076 **♣** Q5 1. Stayman Contract: 4♠ N

North hands (Practice Page)

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

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

Board: 303 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ▲ J975 ♥ AQ8 ♦ K843 ♣ 64	South: ♠ A1062 ♥ KJ93 ♠ A109 ♣ A5	Pass Pass AP 1. Stay	North 2♣¹ 3NT	East X Pass	1NT 2♥
Board: 304 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ QJ4 ♥ AQ7 ♠ AQ ♣ Q9643	South: ♠ A985 ♥ 852 ♠ 872 ♣ KJ2	West Pass Pass 1. Stay	North 1NT 2• 3NT	Pass	

South hands (Practice Page)

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

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

Board: 303 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ▲ J975 ♥ AQ8 ♦ K843 ♣ 64	South: ♠ A1062 ♥ KJ93 ♠ A109 ♣ A5	Pass Pass AP 1. Stay	North 2♣¹ 3NT	East X Pass	1NT 2♥
Board: 304 Dealer: N Vul: None North HCP: 17 South HCP: 8 Contract: 3N N	North: ♠ QJ4 ♥ AQ7 ♠ AQ ♣ Q9643	South: ♠ A985 ♥ 852 ♠ 872 ♣ KJ2	West Pass Pass 1. Stay	North 1NT 2• 3NT	Pass	

North hands (Practice Page)

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

Board: 305 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North: ◆ 9873 ▼ A1083 ◆ 985 ◆ A10	South: ♠ AK2 ♥ 94 ♠ AK62 ♣ K865		North 2♣¹ 2NT	Pass	1NT
Board: 306 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North: ▲ 1086 ▼ AK8 ◆ KQ97 ♣ A86	South: ♠ AJ93 ♥ 652 ♠ 842 ♣ K75	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 307 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ KQJ73 ♥ QJ106 ♦ 32 ♣ J9	South: ♣ A5 ♥ K73 ♦ A10865 ♣ KQ2			Pass	1NT
Board: 308 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3 S	North: ♣ A7 ▼ 1096 ◆ Q43 ♣ AKQJ9	South:			Pass	
Board: 309 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 3N S	North: ♠ KQ103 ♥ AK86 ♦ 43 ♠ Q84	South: ♠ A52 ♥ J42 ♠ K109 ♣ AKJ6		North 2♣¹ 3NT man	East Pass AP	1NT

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

South hands (Practice Page)

Board: 305 Dealer: S Vul: NS HCP: 17	AK294AK62K865	The opponents are silent. You bid first.
Board: 306 Dealer: N Vul: Both HCP: 8	♣ AJ93♥ 652◆ 842♣ K75	The opponents are silent. Partner bids first.
Board: 307 Dealer: S Vul: None HCP: 16	A5K73A10865KQ2	The opponents are silent. You bid first.
Board: 308 Dealer: N Vul: NS HCP: 8	◆ 986♥ A754◆ KJ5◆ 865	The opponents are silent. Partner bids first.
Board: 309 Dealer: S Vul: EW HCP: 16	A52✓ J42✓ K109△ AKJ6	The opponents are silent. You bid first.
Board: 310 Dealer: N Vul: None HCP: 10	♣ Q932♥ K65◆ K93♣ Q96	The opponents are silent. Partner bids first.

Board: 305 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North: ◆ 9873 ▼ A1083 ◆ 985 ◆ A10	South: ♠ AK2 ♥ 94 ♠ AK62 ♣ K865		North 2♣¹ 2NT	Pass	1NT
Board: 306 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 2N N	North: ▲ 1086 ▼ AK8 ◆ KQ97 ♣ A86	South: ♠ AJ93 ♥ 652 ♠ 842 ♣ K75	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 307 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S	North: ♠ KQJ73 ♥ QJ106 ♦ 32 ♣ J9	South: ♣ A5 ♥ K73 ♦ A10865 ♣ KQ2			Pass	1NT
Board: 308 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3 S	North: ♣ A7 ▼ 1096 ◆ Q43 ♣ AKQJ9	South:			Pass	
Board: 309 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 3N S	North: ♠ KQ103 ♥ AK86 ♦ 43 ♠ Q84	South: ♠ A52 ♥ J42 ♠ K109 ♣ AKJ6		North 2♣¹ 3NT man	East Pass AP	1NT

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

North hands (Practice Page)

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

Board: 311 Dealer: S	North:	South:	West	North	East	South
Vul: NS North HCP: 14	♦ 974 ♥ AKJ8	♠ AK ♥ Q752	Pass	2 ♣ ¹	Pass	
South HCP: 16 Contract: 4♥ S	◆ A7 ◆ Q943	◆ KJ3 ◆ K875	Pass 1. Stay		AP	
Board: 312	27. 4	a .1	West	North	Fact	South
Dealer: N	North: ♠ AJ52	South: ♠ KQ74	WEST	1NT	Pass	
Vul: Both North HCP: 16	♥ A854 ♦ 98	♥ KJ96 ♦ Q75	Pass	2♥	Pass	4♥
South HCP: 13 Contract: 4♥ N	♦ AK9	♣ Q10	AP 1. Stay	man		
Board: 313 Dealer: S	North: ♠ AJ63	South: ♠ K82	West	North	East	South 1NT
Vul: NS North HCP: 17	♥ Q104	♥ A95	Pass	2 ♣ ¹	Pass	
South HCP: 16 Contract: 6N S	◆ AQ5 ◆ A85	◆ K72 ◆ KQJ3	Pass 1. Stay	6NT man	AP	
Board: 314	NT o selos	South:	West	North	East	South
Dealer: N	North: ♠ KQ6	♠ 1082		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ AK6 ♦ K9852	♥ Q432 ♦ A	Pass AP	2♦	Pass	3NT
South HCP: 12 Contract: 3N N	◆ 95	♣ KQJ84	1. Stay	man		
Board: 315	North:	South:	West	North	East	South
Dealer: S Vul: Both	♠ AK86	♦ Q542	ъ	_ 1	D	1NT
North HCP: 15	♥ 1042 ♦ A1097	♥ AQ ♦ Q83	Pass Pass	2 ♣ ¹ 7 ♠	Pass AP	2♠
South HCP: 15	♣ A2	♣ KQ43	1 ass	/ 조	ДГ	

Board: 316 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦**86 **♠** AQJ5 Vul: None Pass 6NT ♥ AKJ54 **972** Pass 2♥ North HCP: 15 **♦** Q65 **♦** K104 AP South HCP: 15 **♣** KJ6 ♣ AQ5 1. Stayman Contract: 6N N

South hands (Practice Page)

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

Board: 311 Dealer: S	North:	South:	West	North	East	South
Vul: NS North HCP: 14	♦ 974 ♥ AKJ8	♠ AK ♥ Q752	Pass	2 ♣ ¹	Pass	
South HCP: 16 Contract: 4♥ S	◆ A7 ◆ Q943	◆ KJ3 ◆ K875	Pass 1. Stay		AP	
Board: 312	27. 4	a .1	West	North	Fact	South
Dealer: N	North: ♠ AJ52	South: ♠ KQ74	WEST	1NT	Pass	
Vul: Both North HCP: 16	♥ A854 ♦ 98	♥ KJ96 ♦ Q75	Pass	2♥	Pass	4♥
South HCP: 13 Contract: 4♥ N	♦ AK9	♣ Q10	AP 1. Stay	man		
Board: 313 Dealer: S	North: ♠ AJ63	South: ♠ K82	West	North	East	South 1NT
Vul: NS North HCP: 17	♥ Q104	♥ A95	Pass	2 ♣ ¹	Pass	
South HCP: 16 Contract: 6N S	◆ AQ5 ◆ A85	◆ K72 ◆ KQJ3	Pass 1. Stay	6NT man	AP	
Board: 314	NT o selos	South:	West	North	East	South
Dealer: N	North: ♠ KQ6	♠ 1082		1NT	Pass	2 ♣ ¹
Vul: EW North HCP: 15	♥ AK6 ♦ K9852	♥ Q432 ♦ A	Pass AP	2♦	Pass	3NT
South HCP: 12 Contract: 3N N	◆ 95	♣ KQJ84	1. Stay	man		
Board: 315	North:	South:	West	North	East	South
Dealer: S Vul: Both	♠ AK86	♦ Q542	ъ	_ 1	D	1NT
North HCP: 15	♥ 1042 ♦ A1097	♥ AQ ♦ Q83	Pass Pass	2 ♣ ¹ 7 ♠	Pass AP	2♠
South HCP: 15	♣ A2	♣ KQ43	1 ass	/ 조	ДГ	

Board: 316 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦**86 **♠** AQJ5 Vul: None Pass 6NT ♥ AKJ54 **972** Pass 2♥ North HCP: 15 **♦** Q65 **♦** K104 AP South HCP: 15 **♣** KJ6 ♣ AQ5 1. Stayman Contract: 6N N

North hands (Practice Page)

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

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

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

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

♦ A1096 **y** 954 **♥** AKJ102

♦ K6 **♦** 75 ♣ AKQ52

♣ J10

South:

West North East South 1NT Pass 2♣¹

Pass 2♦ Pass $3 \stackrel{?}{•}^2$

Pass 4♥ AP

1. Stayman 2. SMOLEN

South hands (Practice Page)

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

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

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

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

♦ A1096 **y** 954 **♥** AKJ102

♦ K6 **♦** 75 ♣ AKQ52

♣ J10

South:

West North East South 1NT Pass 2♣¹

Pass 2♦ Pass $3 \stackrel{?}{•}^2$

Pass 4♥ AP

1. Stayman 2. SMOLEN

North hands (Practice Page)

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

Board: 323 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ 1062 ♥ QJ72 ♦ J102 ♣ KJ6	South: ♠ A87 ♥ K9 ♠ A763 ♣ A432	Pass	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 324 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 3N N	North: ♠ AKQ ♥ AJ7 • 1063 ♠ Q1043	South: ♣ J864 ♥ 942 ♣ AKJ9 ♣ AJ	West Pass AP 1. Stay		Pass	
Board: 325 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♠ S	North: ♠ J1083 ♥ KJ2 ♠ Q2 ♠ A643	South: ♠ KQ95 ♥ A654 ♠ A75 ♣ K8			East Pass Pass	1NT 2♥
Board: 326 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ A75 ♥ AKJ5 ♠ K52 ♠ 984	South: ♠ QJ42 ♥ Q73 ♠ 73 ♠ AK75	West Pass AP 1. Stay		Pass	

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

South hands (Practice Page)

Board: 323			
Dealer: N	Dealer: S Vul: None	♥ K9 ♦ A763	**
Dealer: S Vul: EW HCP: 16 A75 HCP: 16 A8 A75 HCP: 16 A8 A75 HCP: 16 A8 A75 HCP: 16 A8 A75 Foard: 326 A75 Foard: 327 A73 Foard: 327 A73 Foard: 327 A73 Foard: 327 A74 A75 Foard: 327 A75 Foard: 327 A75 Foard: 327 A75 Foard: 327 A76 Foard: 327 A76 Foard: 327 A76 Foard: 327 A76 Foard: 328 A76 Foard: 327 Foard: 328 A76 Foard: 328 A76 Foard: 328 A76 Foard: 328 A76 Foard: 328 Foard: 328 A76 Foard: 328 A77 Foard: 328 Foard: 328 A77 Foard: 328	Dealer: N Vul: NS	♥ 942 ♦ AKJ9	11
Dealer: N Vul: Both HCP: 12 AK75 Partner bids first. Board: 327 Dealer: S Vul: EW Vul: EW HCP: 15 AK73 HCP: 15 AK74 HCP: 1	Dealer: S Vul: EW	▼ A654 ♦ A75	11
Dealer: S	Dealer: N Vul: Both	♥ Q73 ♦ 73	**
The opponents are silent	Dealer: S Vul: EW	♥ Q9 ♦ AK73	
Dealer: N	Dealer: N Vul: Both	▼ A865 ♦ Q10	The opponents are silent. Partner bids first.

Board: 323 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 2N S	North: ♠ 1062 ♥ QJ72 ♦ J102 ♣ KJ6	South: ♠ A87 ♥ K9 ♠ A763 ♣ A432	Pass	North 2♣¹ 2NT man	East Pass AP	1NT
Board: 324 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 3N N	North: ♠ AKQ ♥ AJ7 • 1063 ♠ Q1043	South: ♣ J864 ♥ 942 ♣ AKJ9 ♣ AJ	West Pass AP 1. Stay		Pass	
Board: 325 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 4♠ S	North: ♠ J1083 ♥ KJ2 ♠ Q2 ♠ A643	South: ♠ KQ95 ♥ A654 ♠ A75 ♣ K8			East Pass Pass	1NT 2♥
Board: 326 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North: ♠ A75 ♥ AKJ5 ♠ K52 ♠ 984	South: ♠ QJ42 ♥ Q73 ♠ 73 ♠ AK75	West Pass AP 1. Stay		Pass	

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

North hands (Practice Page)

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

Board: 329 Dealer: S Vul: None North HCP: 12 South HCP: 17	North: ♠ QJ82 ♥ AK102 ♦ 83 ♣ Q83	South: ♠ AK10 ♥ 643 ♠ AKQJ6 ♣ 76	West North East South 1NT Pass 2♣¹ Pass 2◆ Pass 3NT AP 1. Stayman
Contract: 3N S Board: 330 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 N	North:	South: ♠ AJ1085 ♥ QJ63 ♠ QJ ♣ 94	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 331 Dealer: S Vul: Both North HCP: 18 South HCP: 16 Contract: 6N S	North: ♠ AKJ6 ♥ QJ94 ♦ 5 ♣ AK74	South: ♠ Q103 ♥ AK2 ♠ AK62 ♣ 865	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 4NT² Pass 6NT AP 1. Stayman 2. Quantitative 4NT
Board: 332 Dealer: N Vul: None North HCP: 15 South HCP: 17 Contract: 7♥ N	North: ♠ KJ3 ♥ AQ103 ♠ K103 ♣ Q82	South: ♠ A1094 ♥ J954 ♠ AJ6 ♠ AK	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 7♥ AP 1. Stayman
Board: 333 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 6 S	North: ♠ K9653 ♥ A942 ♠ AJ9 ♠ K	South: ♠ AJ4 ♥ QJ63 ♠ Q4 ♣ AQ93	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 6♥ AP 1. Stayman

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

South hands (Practice Page)

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

Board: 329 Dealer: S Vul: None North HCP: 12 South HCP: 17	North: ♠ QJ82 ♥ AK102 ♦ 83 ♣ Q83	South: ♠ AK10 ♥ 643 ♠ AKQJ6 ♣ 76	West North East South 1NT Pass 2♣¹ Pass 2◆ Pass 3NT AP 1. Stayman
Contract: 3N S Board: 330 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 4 N	North:	South: ♠ AJ1085 ♥ QJ63 ♠ QJ ♣ 94	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 331 Dealer: S Vul: Both North HCP: 18 South HCP: 16 Contract: 6N S	North: ♠ AKJ6 ♥ QJ94 ♦ 5 ♣ AK74	South: ♠ Q103 ♥ AK2 ♠ AK62 ♣ 865	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 4NT² Pass 6NT AP 1. Stayman 2. Quantitative 4NT
Board: 332 Dealer: N Vul: None North HCP: 15 South HCP: 17 Contract: 7♥ N	North: ♠ KJ3 ♥ AQ103 ♠ K103 ♣ Q82	South: ♠ A1094 ♥ J954 ♠ AJ6 ♠ AK	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 7♥ AP 1. Stayman
Board: 333 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 6 S	North: ♠ K9653 ♥ A942 ♠ AJ9 ♠ K	South: ♠ AJ4 ♥ QJ63 ♠ Q4 ♣ AQ93	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 6♥ AP 1. Stayman

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

North hands (Practice Page)

Board: 335 Dealer: S Vul: None HCP: 10	♦ 8732♥ K1087♦ K2♠ A103	East Bids 3♦ if possible. Partner bids first.
Board: 336 Dealer: N Vul: NS HCP: 15	★ K8★ A92★ Q973★ AQ98	The opponents are silent. You bid first.
Board: 337 Dealer: S Vul: None HCP: 10	AQ432♥Q1082Q634	The opponents are silent. Partner bids first.
Board: 338 Dealer: N Vul: NS HCP: 16	★ AKQ♥ Q74◆ K1087◆ Q92	The opponents are silent. You bid first.
Board: 339 Dealer: S Vul: EW HCP: 13	♣963♥ AQ53◆ KQ103♣ Q5	The opponents are silent. Partner bids first.
Board: 340 Dealer: N Vul: Both HCP: 17	★ AK10★ AJ3★ Q984★ QJ8	The opponents are silent. You bid first.

Board: 335 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S North: ♣ 8732 ♣ AK 10 ♥ K 1087 ♦ AQ 42 ♠ 495 ♣ A103 ♣ K984 North: ♣ K8 ♠ AJ 106 ♥ A92 ♥ J73 ♠ A542 ♠ AQ 98 ♣ AQ 98 ♣ 64	Pass Pass 1. Stay	North 2♣¹ 3NT man North 1NT 2◆	3♦ AP East Pass	1NT Pass
Dealer: S North: South: Vul: None AK10 North HCP: 10 AQ42 South HCP: 16 A103 Contract: 3N S A103 Board: 336 North: Dealer: N AN Vul: NS AJ106 North HCP: 15 AO98 South: ACO98	Pass Pass 1. Stay West Pass AP	2♣¹ 3NT man North 1NT	3♦ AP East Pass	1NT Pass
Vul: None ★ 8/32 ★ AK 10 North HCP: 10 ★ K1087 ★ AQ42 South HCP: 16 ★ K2 ★ 95 Contract: 3N S ★ K984 Board: 336 North: South: Dealer: N ★ K8 ★ AJ106 Vul: NS ★ A92 ★ J73 North HCP: 15 ★ Q973 ★ A542 South HCP: 10 ★ A098 ★ 64	Pass 1. Stay West Pass AP	3NT man North 1NT	AP East Pass	Pass South
North HCP: 10 South HCP: 16 Contract: 3N S North: AQ42	Pass 1. Stay West Pass AP	3NT man North 1NT	AP East Pass	South
South HCP: 16 Contract: 3N S A 103 A K984 Board: 336 Dealer: N Vul: NS North HCP: 15 South HCP: 15 South HCP: 10 A O98 A 103 A M94 A M94 A M94 A M95 A M96 A M96 A M97 A M98	1. Stay	man North 1NT	East Pass	
Contract: 3N S Board: 336 Dealer: N Vul: NS North HCP: 15 South HCP: 10 North:	West Pass AP	North 1NT	Pass	
Dealer: N North: South: Vul: NS ★ K8 ★ AJ106 North HCP: 15 ★ Q973 ★ A542 South HCP: 10 ★ AO98 ★ 64	Pass AP	1NT	Pass	
Dealer: N Vul: NS Vul: NS North HCP: 15 South HCP: 10 ★ K8 ★ AJ106 ▼ A92 ★ A92 ★ A542 ★ AO98 ★ A64	Pass AP	1NT	Pass	
Vul: NS North HCP: 15 South HCP: 10	AP			
North HCP: 15 South HCP: 10	AP	∠.▼		3NT
South HCP: 10			1 433	3111
COIMACL, 51N IN	I. Sury	man		
		11411		
D 1 227	West	North	East	South
Board: 337 Dealer: S North: South:				1NT
Vul: None	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	Pass	3 ♥ ²	Pass	3NT
South HCP: 15	AP			
Contract: 3N S \clubsuit 4 \clubsuit KQJ85	1. Stay	man		
	2. SM0	OLEN		
Board: 338	West	North	East	South
Dealer: N North: South:		1NT	Pass	2 ♣ ¹
Vul: NS ♠ AKQ ♠ 10642 North HCP: 16 ♥ Q74 ♥ KJ6	Pass	2•	Pass	2NT
North HCP: 16	AP			
Contract: 2N N ♣ Q92 ♣ 1083	1. Stay	man		
	1. 2			
Board: 339	West	North	East	South
Dealer: S North: South: \$\delta 963 \$\delta \text{KQJ2}	•550	1,5141		1NT
Vul: EW	Pass	2 ♣ ¹	Pass	
North HCP: 13 • KO103 • A94	Pass	3NT	AP	
South HCP: 17 Contract: 3N S AK108	1. Stay		<i>1</i> U	

Board: 340 West North East South North: South: Dealer: N 1NT Pass $2 \clubsuit^1$ **♠** AK10 **♦**952 Vul: Both **♥** AJ3 **♥** KQ76 Pass 2♦ Pass 2NT North HCP: 17 **♦** Q984 **♦** 73 Pass 3NT AP South HCP: 9 **♣** QJ8 ♣ A1074 1. Stayman Contract: 3N N

South hands (Practice Page)

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

Board: 335 Dealer: S Vul: None North HCP: 10 South HCP: 16 Contract: 3N S North: ♣ 8732 ♣ AK 10 ♥ K 1087 ♦ AQ 42 ♠ 495 ♣ A103 ♣ K984 North: ♣ K8 ♠ AJ 106 ♥ A92 ♥ J73 ♠ A542 ♠ AQ 98 ♣ AQ 98 ♣ 64	Pass Pass 1. Stay	North 2♣¹ 3NT man North 1NT 2◆	3♦ AP East Pass	1NT Pass
Dealer: S North: South: Vul: None AK10 North HCP: 10 AQ42 South HCP: 16 A103 Contract: 3N S A103 Board: 336 North: Dealer: N AN Vul: NS AJ106 North HCP: 15 AO98 South: ACO98	Pass Pass 1. Stay West Pass AP	2♣¹ 3NT man North 1NT	3♦ AP East Pass	1NT Pass
Vul: None ★ 8/32 ★ AK 10 North HCP: 10 ★ K1087 ★ AQ42 South HCP: 16 ★ K2 ★ 95 Contract: 3N S ★ K984 Board: 336 North: South: Dealer: N ★ K8 ★ AJ106 Vul: NS ★ A92 ★ J73 North HCP: 15 ★ Q973 ★ A542 South HCP: 10 ★ A098 ★ 64	Pass 1. Stay West Pass AP	3NT man North 1NT	AP East Pass	Pass South
North HCP: 10 South HCP: 16 Contract: 3N S North: AQ42	Pass 1. Stay West Pass AP	3NT man North 1NT	AP East Pass	South
South HCP: 16 Contract: 3N S A 103 A K984 Board: 336 Dealer: N Vul: NS North HCP: 15 South HCP: 15 South HCP: 10 A O98 A 103 A M94 A M94 A M94 A M95 A M96 A M96 A M97 A M98	1. Stay	man North 1NT	East Pass	
Contract: 3N S Board: 336 Dealer: N Vul: NS North HCP: 15 South HCP: 10 North:	West Pass AP	North 1NT	Pass	
Dealer: N North: South: Vul: NS ★ K8 ★ AJ106 North HCP: 15 ★ Q973 ★ A542 South HCP: 10 ★ AO98 ★ 64	Pass AP	1NT	Pass	
Dealer: N Vul: NS Vul: NS North HCP: 15 South HCP: 10 ★ K8 ★ AJ106 ▼ A92 ★ A92 ★ A542 ★ AO98 ★ A64	Pass AP	1NT	Pass	
Vul: NS North HCP: 15 South HCP: 10	AP			
North HCP: 15 South HCP: 10	AP	∠.▼		3NT
South HCP: 10			1 433	3111
COIMACL, 51N IN	I. Sury	man		
		11411		
D 1 227	West	North	East	South
Board: 337 Dealer: S North: South:				1NT
Vul: None	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 10	Pass	3 ♥ ²	Pass	3NT
South HCP: 15	AP			
Contract: 3N S \clubsuit 4 \clubsuit KQJ85	1. Stay	man		
	2. SM0	OLEN		
Board: 338	West	North	East	South
Dealer: N North: South:		1NT	Pass	2 ♣ ¹
Vul: NS ♠ AKQ ♠ 10642 North HCP: 16 ♥ Q74 ♥ KJ6	Pass	2•	Pass	2NT
North HCP: 16	AP			
Contract: 2N N ♣ Q92 ♣ 1083	1. Stay	man		
	1. 2			
Board: 339	West	North	East	South
Dealer: S North: South: \$\delta 963 \$\delta \text{KQJ2}	•550	1,5141		1NT
Vul: EW	Pass	2 ♣ ¹	Pass	
North HCP: 13 • KO103 • A94	Pass	3NT	AP	
South HCP: 17 Contract: 3N S AK108	1. Stay		<i>1</i> U	

Board: 340 West North East South North: South: Dealer: N 1NT Pass $2 \clubsuit^1$ **♠** AK10 **♦**952 Vul: Both **♥** AJ3 **♥** KQ76 Pass 2♦ Pass 2NT North HCP: 17 **♦** Q984 **♦** 73 Pass 3NT AP South HCP: 9 **♣** QJ8 ♣ A1074 1. Stayman Contract: 3N N

North hands (Practice Page)

Board: 341 Dealer: S Vul: NS HCP: 12	♦ 986♥ KQJ3♦ A32♠ Q83	The opponents are silent. Partner bids first.
Board: 342 Dealer: N Vul: None HCP: 15	▲ A94♥ KQ97◆ A3▲ Q842	West Bids 2NT if possible. East Bids 3♦ if possible. You bid first.
Board: 343 Dealer: S Vul: EW HCP: 12	♠ AK9♥ J1072♦ 83♠ KJ63	The opponents are silent. Partner bids first.
Board: 344 Dealer: N Vul: Both HCP: 15	★84★A1075★KJ9★AK104	The opponents are silent. You bid first.
Board: 345 Dealer: S Vul: None HCP: 16	AJ107✓ A32✓ K95✓ KJ2	The opponents are silent. Partner bids first.
Board: 346 Dealer: N Vul: NS HCP: 15	A5✓ A87✓ A73✓ K5432	The opponents are silent. You bid first.

Board: 341 Dealer: S	North:	South:	West	North	East	
Vul: NS	♦ 986	♦ AK2	ъ.	. 1	ъ	1NT
North HCP: 12	♥ KQJ3	♥ 982	Pass	2 ♣ ¹		2♦
South HCP: 16	♦ A32	◆ KQ98	Pass	3NT	AP	
Contract: 3N S	♣ Q83	♣ A42	1. Stay	man		
			West	North	East	South
Board: 342				1NT	Pass	2 ♣ ¹
Dealer: N	North:	South:	$2NT^2$	Pass	3♦	3♥
Vul: None	♠ A94 ♥ KQ97	♠ Q873 ♥ A10643	Pass	4 ♣ ³	Pass	4♥
North HCP: 15	• A3	◆ KJ5	AP			
South HCP: 10	♣ Q842	♣ 10	1. Stay	man		
Contract: 4♥ S	~		•	sual 2N7	Γ	
			3. limit	raise or	better	in 💙
Board: 343 Dealer: S	North: ♠ AK9	South: ♠ J87	West	North	East	South 1NT
Vul: EW	♥ J1072	♥ AQ5	Pass	2 ♣ ¹	Pass	
North HCP: 12	♦ 83	♦ KJ65	Pass	3NT	AP	
South HCP: 15 Contract: 3N S	♣ KJ63	♣ A84	1. Stay		1.	
			West	North	Fast	South
Board: 344	North:	South:	West	1NT	Pass	
Dealer: N	★ 84	♦ 9532	Pass	2 🗸	Pass	
Vul: Both North HCP: 15	♥ A1075	♥ K843	1 000	<i>∠</i> ₹	1 000	J •
South HCP: 8	♦ KJ9	♦ A43	AP			
Contract: 3♥ N	♣ AK104	♣ J7	1. Stay	man		
Board: 345 Dealer: S	North: ♠ AJ107	South: ♠ Q543	West	North	East	South 1NT
Dealer: S Vul: None		South: ♠ Q543 ♥ KQ	West Pass	North 2♣¹	East Pass	1NT
Dealer: S	♠ AJ107	♠ Q543				1NT

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

South hands (Practice Page)

Board: 341 Dealer: S Vul: NS HCP: 16	♠ AK2♥ 982♠ KQ98♠ A42	The opponents are silent. You bid first.
Board: 342 Dealer: N Vul: None	◆ Q873 ▼ A10643 ◆ KJ5	West Bids 2NT if possible. East Bids 3♦ if possible.
HCP: 10	♣ 10	Partner bids first.
Board: 343 Dealer: S Vul: EW	♣ J87 ♥ AQ5 ♦ KJ65	The opponents are silent.
HCP: 15	♦ A84	You bid first.
Board: 344 Dealer: N Vul: Both HCP: 8	♦ 9532♥ K843♦ A43♣ J7	The opponents are silent. Partner bids first.
Board: 345 Dealer: S	♠ Q543 ♥ KQ	The opponents are silent.
Vul: None HCP: 15	◆ A1073 ◆ A96	You bid first.
Board: 346 Dealer: N Vul: NS HCP: 11		The opponents are silent. Partner bids first.

Board: 341 Dealer: S	North:	South:	West	North	East	
Vul: NS	♦ 986	♦ AK2	ъ.	. 1	ъ	1NT
North HCP: 12	♥ KQJ3	♥ 982	Pass	2 ♣ ¹		2♦
South HCP: 16	♦ A32	◆ KQ98	Pass	3NT	AP	
Contract: 3N S	♣ Q83	♣ A42	1. Stay	man		
			West	North	East	South
Board: 342				1NT	Pass	2 ♣ ¹
Dealer: N	North:	South:	$2NT^2$	Pass	3♦	3♥
Vul: None	♠ A94 ♥ KQ97	♠ Q873 ♥ A10643	Pass	4 ♣ ³	Pass	4♥
North HCP: 15	• A3	◆ KJ5	AP			
South HCP: 10	♣ Q842	♣ 10	1. Stay	man		
Contract: 4♥ S	~		•	sual 2N7	Γ	
			3. limit	raise or	better	in 💙
Board: 343 Dealer: S	North: ♠ AK9	South: ♠ J87	West	North	East	South 1NT
Vul: EW	♥ J1072	♥ AQ5	Pass	2 ♣ ¹	Pass	
North HCP: 12	♦ 83	♦ KJ65	Pass	3NT	AP	
South HCP: 15 Contract: 3N S	♣ KJ63	♣ A84	1. Stay		1.	
			West	North	Fast	South
Board: 344	North:	South:	West	1NT	Pass	
Dealer: N	★ 84	♦ 9532	Pass	2 🗸	Pass	
Vul: Both North HCP: 15	♥ A1075	♥ K843	1 000	<i>∠</i> ₹	1 000	J •
South HCP: 8	♦ KJ9	♦ A43	AP			
Contract: 3♥ N	♣ AK104	♣ J7	1. Stay	man		
Board: 345 Dealer: S	North: ♠ AJ107	South: ♠ Q543	West	North	East	South 1NT
Dealer: S Vul: None		South: ♠ Q543 ♥ KQ	West Pass	North 2♣¹	East Pass	1NT
Dealer: S	♠ AJ107	♠ Q543				1NT

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

North hands (Practice Page)

Board: 347 Dealer: S Vul: Both HCP: 11	AQ43✓ A6532J9310	The opponents are silent. Partner bids first.
Board: 348 Dealer: N Vul: None HCP: 17	★ KJ10♥ QJ10★ K5★ AK943	The opponents are silent. You bid first.
Board: 349 Dealer: S Vul: NS HCP: 14	★ K32▼ J943◆ A3◆ AQ42	The opponents are silent. Partner bids first.
Board: 350 Dealer: N Vul: EW HCP: 17	♣ 72♥ AJ32♦ KQ95♣ AK6	The opponents are silent. You bid first.
Board: 351 Dealer: S Vul: None HCP: 15	★ K1064♥ Q874◆ K62◆ AK	The opponents are silent. Partner bids first.
Board: 352 Dealer: N Vul: NS HCP: 15	AQ2✓ 42✓ A10853✓ AJ8	The opponents are silent. You bid first.

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

Board: 352 West North East South North: South: Dealer: N 1NT ♠ AQ2 **♠** 643 Vul: NS **v** 42 **♥** AK73 Pass 2♦ North HCP: 15 ♦ A10853 **♦** 64 AP South HCP: 12 **♣** AJ8 **♣** KQ54 1. Stayman Contract: 3N N

Pass 2♣¹

Pass 3NT

South hands (Practice Page)

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

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

Board: 352 West North East South North: South: Dealer: N 1NT ♠ AQ2 **♠** 643 Vul: NS **v** 42 **♥** AK73 Pass 2♦ North HCP: 15 ♦ A10853 **♦** 64 AP South HCP: 12 **♣** AJ8 **♣** KQ54 1. Stayman Contract: 3N N

Pass 2♣¹

Pass 3NT

North hands (Practice Page)

Board: 353 Dealer: S Vul: EW HCP: 14	♠ AKQ5♥ 732♦ 975♠ KQ7	The opponents are silent. Partner bids first.
Board: 354 Dealer: N Vul: Both HCP: 16		West Doubles 2♣ if possible. You bid first.
Board: 355 Dealer: S Vul: NS HCP: 18	★ AK106★ AQJ7★ K2★ J108	The opponents are silent. Partner bids first.
Board: 356 Dealer: N Vul: EW HCP: 15	★ AK9▼ 32◆ Q643◆ AQ32	The opponents are silent. You bid first.
Board: 357 Dealer: S Vul: None HCP: 14	♠ 6542♥ AKQ6♦ KQ8♠ 84	The opponents are silent. Partner bids first.
Board: 358 Dealer: N Vul: EW HCP: 15	♣ J109♥ AK84♦ 953♣ AK3	The opponents are silent. You bid first.

Board: 353 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3N S	North: ♠ AKQ5 ♥ 732 ♦ 975 ♣ KQ7	South: ♣ J109 ♥ KQJ9 ♠ AK103 ♣ J9		North 2.1 3NT man	East Pass AP	1NT
Board: 354 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 4♠ N	North:	South: ♠ KQ96 ♥ K10972 ♦ 84 ♣ A4	West X AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 355 Dealer: S Vul: NS North HCP: 18 South HCP: 15 Contract: 6N S	North: ♠ AK106 ♥ AQJ7 ♠ K2 ♣ J108	South: ♠ QJ8 ♥ K.52 ♠ AQ43 ♠ K.75	Pass	North 2♣¹ 6NT man	East Pass AP	1NT
Board: 356 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ AK9 ♥ 32 ♦ Q643 ♣ AQ32	South: ♠ Q876 ♥ J1087 ♠ A8 ♣ J64	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 357 Dealer: S Vul: None North HCP: 14 South HCP: 16 Contract: 4 S	North:	South: ♠ KQJ7 ▼ J985 ♠ AJ7 ♣ A5	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	South 1NT 2♥

Board: 358 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** J109 **♠** A752 Vul: EW **♥** AK84 **♥** 6532 Pass 2♥ Pass 4♥ North HCP: 15 **♦** 953 **♦** AK10 AP South HCP: 11 ♣ AK3 **♣** 62 1. Stayman Contract: 4♥ N

South hands (Practice Page)

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

Board: 353 Dealer: S Vul: EW North HCP: 14 South HCP: 15 Contract: 3N S	North: ◆ AKQ5 ▼ 732 ◆ 975 ◆ KQ7	South: ♣ J109 ♥ KQJ9 ♠ AK103 ♣ J9		North 2.1 3NT man	East Pass AP	1NT
Board: 354 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 4♠ N	North:	South: ♠ KQ96 ♥ K10972 ♦ 84 ♣ A4	West X AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 ♣ ¹
Board: 355 Dealer: S Vul: NS North HCP: 18 South HCP: 15 Contract: 6N S	North: ♠ AK106 ♥ AQJ7 ♠ K2 ♣ J108	South: ♠ QJ8 ♥ K.52 ♠ AQ43 ♠ K.75	Pass	North 2♣¹ 6NT man	East Pass AP	1NT
Board: 356 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North: ♠ AK9 ♥ 32 ♦ Q643 ♣ AQ32	South: ♠ Q876 ♥ J1087 ♠ A8 ♣ J64	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 357 Dealer: S Vul: None North HCP: 14 South HCP: 16 Contract: 4 S	North:	South: ♠ KQJ7 ▼ J985 ♠ AJ7 ♣ A5	West Pass Pass 1. Stay	North 2♣¹ 4♥ man	East Pass AP	South 1NT 2♥

Board: 358 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** J109 **♠** A752 Vul: EW **♥** AK84 **♥** 6532 Pass 2♥ Pass 4♥ North HCP: 15 **♦** 953 **♦** AK10 AP South HCP: 11 ♣ AK3 **♣** 62 1. Stayman Contract: 4♥ N

North hands (Practice Page)

Board: 359 Dealer: S Vul: Both HCP: 13	♦ 9832♥ A63♦ KQ103♠ A6	The opponents are silent. Partner bids first.
Board: 360 Dealer: N Vul: None HCP: 17	 ♣ J5 ♥ QJ52 ♠ A52 ♣ AKQ10	The opponents are silent. You bid first.
Board: 361 Dealer: S Vul: NS HCP: 11	10943✓ AJ1054♦ 6♠ AQ3	The opponents are silent. Partner bids first.
Board: 362 Dealer: N Vul: Both HCP: 15		The opponents are silent. You bid first.
Board: 363 Dealer: S Vul: None HCP: 9	AQ96♥ Q52J641032	The opponents are silent. Partner bids first.

Board: 359 Dealer: S Vul: Both	North: ♠ 9832 ♥ A63	South: ♠ AK5 ♥ KJ		North 2♣¹	East Pass	1NT
North HCP: 13	◆ KQ103	♦ 854		3NT	AP	∠.▼
South HCP: 17 Contract: 3N S	♣ A6	♣ KQJ95	1. Stay		7 11	
Board: 360	North:	South:	West	North		
Dealer: N	1\01u1. ♠ J5	\$6001. ♦ A932	_	1NT	Pass	
Vul: None North HCP: 17	♥ QJ52	♥ AK43	Pass	2 v	Pass	4 ♦ ²
South HCP: 13 Contract: 4♥ N	$ \begin{array}{ccc} & \star A52 \\ & \star AKO10 \\ & \star AKO10 \end{array} $	◆ J◆ J963	Pass 1. Stay 2. Splin		AP	
Board: 361	North:	South:	West	North	East	South 1NT
Dealer: S	1 10943	AQJ	Pass	2 ♣ ¹	Pass	2•
Vul: NS North HCP: 11	♥ AJ1054	♥ K3	Pass	3 ♠ ²	Pass	3NT
South HCP: 15 Contract: 3N S	• 6 • AQ3	◆ KQ108 ◆ 9842	AP 1. Stay 2. SMO			
			West	North	East	South
				1NT	Pass	2 ♣ ¹
Board: 362		~ 4	Pass	2♠	Pass	
Dealer: N	North:	South: ♠ AQ952	Pass	4 ♦ ³	Pass	
Vul: Both	♦ J863 ♥ A10	♥ KQ42	Pass	4NT ⁵	Pass	5 •
North HCP: 15 South HCP: 11	♦ KQ2	♦ 943	Pass		AP	
Contract: 6♠ N	♣ AJ103	♣ 9	 Stay Splin 			
			_	nei bid, a ♦	stoppe	er
			4. Cue	bid, surj kwood (plus	

Board: 363 West North East South North: South: Dealer: S 1NT **♠** AQ96 **♦**82 Vul: None **♥** A108 Pass 2♦ **♥** Q52 Pass 2♣¹ North HCP: 9 **♦** J64 **♦** KQ8 Pass 2NT AP South HCP: 16 ♣ AK875 **♣** 1032 1. Stayman Contract: 2N S

South hands (Practice Page)

Board: 359 Dealer: S Vul: Both HCP: 17	♠ AK5♥ KJ♦ 854♠ KQJ95	The opponents are silent. You bid first.
Board: 360 Dealer: N Vul: None HCP: 13	▲ A932✔ AK43◆ J♣ J963	The opponents are silent. Partner bids first.
Board: 361 Dealer: S Vul: NS HCP: 15	★ AQJ▼ K3◆ KQ108◆ 9842	The opponents are silent. You bid first.
Board: 362 Dealer: N Vul: Both HCP: 11	AQ952KQ429439	The opponents are silent. Partner bids first.
Board: 363 Dealer: S Vul: None HCP: 16	♣82✔A108★KQ8♣AK875	The opponents are silent. You bid first.

Board: 359 Dealer: S Vul: Both	North: ♠ 9832 ♥ A63	South: ♠ AK5 ♥ KJ		North 2♣¹	East Pass	1NT
North HCP: 13	◆ KQ103	♦ 854		3NT	AP	∠.▼
South HCP: 17 Contract: 3N S	♣ A6	♣ KQJ95	1. Stay		7 11	
Board: 360	North:	South:	West	North		
Dealer: N	1\01u1. ♠ J5	\$6001. ♦ A932	_	1NT	Pass	
Vul: None North HCP: 17	♥ QJ52	♥ AK43	Pass	2 v	Pass	4 ♦ ²
South HCP: 13 Contract: 4♥ N	$ \begin{array}{ccc} & \star A52 \\ & \star AKO10 \\ & \star AKO10 \end{array} $	◆ J◆ J963	Pass 1. Stay 2. Splin		AP	
Board: 361	North:	South:	West	North	East	South 1NT
Dealer: S	1 10943	AQJ	Pass	2 ♣ ¹	Pass	2•
Vul: NS North HCP: 11	♥ AJ1054	♥ K3	Pass	3 ♠ ²	Pass	3NT
South HCP: 15 Contract: 3N S	• 6 • AQ3	◆ KQ108 ◆ 9842	AP 1. Stay 2. SMO			
			West	North	East	South
				1NT	Pass	2 ♣ ¹
Board: 362		~ 4	Pass	2♠	Pass	
Dealer: N	North:	South: ♠ AQ952	Pass	4 ♦ ³	Pass	
Vul: Both	♦ J863 ♥ A10	♥ KQ42	Pass	4NT ⁵	Pass	5 •
North HCP: 15 South HCP: 11	♦ KQ2	♦ 943	Pass		AP	
Contract: 6♠ N	♣ AJ103	♣ 9	 Stay Splin 			
			_	nei bid, a ♦	stoppe	er
			4. Cue	bid, surj kwood (plus	

Board: 363 West North East South North: South: Dealer: S 1NT **♠** AQ96 **♦**82 Vul: None **♥** A108 Pass 2♦ **♥** Q52 Pass 2♣¹ North HCP: 9 **♦** J64 **♦** KQ8 Pass 2NT AP South HCP: 16 ♣ AK875 **♣** 1032 1. Stayman Contract: 2N S

North hands (Practice Page)

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

D1-264						
Board: 364 Dealer: N	North:	South:	West	North	East	South
Vul: NS	♠ K3	♠ AQ75		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ J95	♥ K83	Pass	2♦	Pass	3NT
South HCP: 11	♦ K75	♦ 94	AP			
Contract: 3N N	♣ AKJ72	♣ Q983	1. Stayn	nan		
Board: 365	North:	South:	West	North	East	South
Dealer: S	• A654	♦ KQJ9				1NT
Vul: EW	♥ 9832	♥ KJ5	Pass	2 ♣ ¹	Pass	
North HCP: 11	♦ K94	◆ 8532		2 4 4 ♠	AP	
South HCP: 15	♣ A5	♣ KQ	1. Stayn		Л	
Contract: 4♠ S		`	1. Stayii	KIII		
Board: 366	NI anthu	Contla	West	North	Fast	South
Dealer: N	North: ♠ K7	South: ♠ J832		1NT	Pass	
Vul: None	A K / ∀ AJ	▼ J832 ♥ KQ54				
North HCP: 15	◆ A10972	◆ RQ34 ◆ Q84		2♦	Pass	3NT
South HCP: 10	♦ K1097	• Q6 • Q6	AP			
Contract: 3N N	111077	1 0	1. Stayn	nan		
D 100			West	North	East	South
Board: 367	North:	South:	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1 (01111		1NT
Dealer: S	♠ QJ7	♦ K109		2 ♣ ¹		
Vul: NS North HCP: 11	♥ K876	♥ A10	Pass	2 4	Pass	2 ♦
South HCP: 16	◆ KQ1076	♦ 983	Pass	3NT	AP	
Contract: 3N S	♣ 9	♣ AKQ87	1. Stayn			
			~ mj11			
D1. 200						
Board: 368 Dealer: N	North:	South:	West			
Dealer: N Vul: EW	♦ J94	♠ AQ73		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ 95	♥ AJ2	Pass	2•	Pass	3NT
South HCP: 14	♦ AKQ32	♦ 987	AP			
Contract: 3N N	♣ AQ6	♣ K53	1. Stayn	nan		
Contract. 31N IN			1. Suryii			

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

South hands (Practice Page)

Board: 364 Dealer: N Vul: NS HCP: 11	♦ AQ75 ♥ K83 • 94 • Q983	The opponents are silent. Partner bids first.
Board: 365 Dealer: S Vul: EW HCP: 15	★ KQJ9▼ KJ5◆ 8532◆ KQ	The opponents are silent. You bid first.
Board: 366 Dealer: N Vul: None HCP: 10		The opponents are silent. Partner bids first.
Board: 367 Dealer: S Vul: NS HCP: 16	★ K109▼ A10◆ 983◆ AKQ87	The opponents are silent. You bid first.
Board: 368 Dealer: N Vul: EW HCP: 14	♠ AQ73♥ AJ2♦ 987♠ K53	The opponents are silent. Partner bids first.
Board: 369 Dealer: S Vul: Both HCP: 17	★ A43▼ KQ54◆ KQ3◆ K92	The opponents are silent. You bid first.

D1-264						
Board: 364 Dealer: N	North:	South:	West	North	East	South
Vul: NS	♠ K3	♠ AQ75		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ J95	♥ K83	Pass	2♦	Pass	3NT
South HCP: 11	♦ K75	♦ 94	AP			
Contract: 3N N	♣ AKJ72	♣ Q983	1. Stayn	nan		
Board: 365	North:	South:	West	North	East	South
Dealer: S	• A654	♦ KQJ9				1NT
Vul: EW	♥ 9832	♥ KJ5	Pass	2 ♣ ¹	Pass	
North HCP: 11	♦ K94	◆ 8532		2 4 4 ♠	AP	
South HCP: 15	♣ A5	♣ KQ	1. Stayn		Л	
Contract: 4♠ S		`	1. Stayii	KIII		
Board: 366	NI anthu	Contla	West	North	Fast	South
Dealer: N	North: ♠ K7	South: ♠ J832		1NT	Pass	
Vul: None	A K / ∀ AJ	▼ J832 ♥ KQ54				
North HCP: 15	◆ A10972	◆ RQ34 ◆ Q84		2♦	Pass	3NT
South HCP: 10	♦ K1097	• Q6 • Q6	AP			
Contract: 3N N	111077	1 0	1. Stayn	nan		
D 100			West	North	East	South
Board: 367	North:	South:	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1 (01111		1NT
Dealer: S	♠ QJ7	♦ K109		2 ♣ ¹		
Vul: NS North HCP: 11	♥ K876	♥ A10	Pass	2 4	Pass	2 ♦
South HCP: 16	◆ KQ1076	♦ 983	Pass	3NT	AP	
Contract: 3N S	♣ 9	♣ AKQ87	1. Stayn			
			~ mj11			
D1. 200						
Board: 368 Dealer: N	North:	South:	West			
Dealer: N Vul: EW	♦ J94	♠ AQ73		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ 95	♥ AJ2	Pass	2•	Pass	3NT
South HCP: 14	♦ AKQ32	♦ 987	AP			
Contract: 3N N	♣ AQ6	♣ K53	1. Stayn	nan		
Contract. 31N IN			1. Suryii			

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

North hands (Practice Page)

Board: 370 Dealer: N Vul: None HCP: 15	◆ Q42▼ Q9◆ AJ932◆ AQ3	The opponents are silent. You bid first.
Board: 371 Dealer: S Vul: EW HCP: 9	♣ Q65♥ 7642◆ K95♣ A107	The opponents are silent. Partner bids first.
Board: 372 Dealer: N Vul: Both HCP: 15	▲ A9762♥ AQJ◆ A74♣ 109	The opponents are silent. You bid first.
Board: 373 Dealer: S Vul: None HCP: 12	★ AK10▼ KJ84◆ J85◆ 954	The opponents are silent. Partner bids first.
Board: 374 Dealer: N Vul: NS HCP: 16	▲ A96♥ AJ8◆ J1064▲ AQ6	The opponents are silent. You bid first.
Board: 375 Dealer: S Vul: Both HCP: 12	♦ 853 ♥ KQ102 ♦ AJ9 ♣ Q76	The opponents are silent. Partner bids first.

Board: 370 Dealer: N Vul: None North HCP: 15 South HCP: 9	North: ♠ Q42 ♥ Q9 ♠ AJ932 ♠ AQ3	South: ♠ J10983 ♥ KJ42 ♦ — ♣ KJ86	Pass Pass		East Pass Pass AP	2 ♣ ¹
Contract: 4♠ S	♣ AQ3	▼ NJ00	1. Stay	man		
Board: 371	NI 4	C 4	West	North	East	South
Dealer: S	North: ♠ Q65	South: ♠ A3	_		_	1NT
Vul: EW North HCP: 9	♥ 7642	♥ AKJ5		2♣¹	Pass	
South HCP: 17	♦ K95	◆ QJ10	Pass AP	3♥	Pass	4
Contract: 4♥ S	♣ A107	♣ Q982	1. Stay	man		
Board: 372	North:	South:	West	North	East	South
Dealer: N	• A9762	♦ QJ104		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ AQJ	♥ K104	Pass	2♠	Pass	4♠
South HCP: 13	◆ A74 ♣ 109	◆ K3 ◆ A753	AP			
Contract: 4♠ N	A 109	A A/33	1. Stay	man		
Board: 373			West	North	Fast	South
Dealer: S	North:	South:	West	rtorur	Last	1NT
Vul: None	♠ AK10 ♥ KJ84	♦ 8532 ∀ A5	Pass	2 ♣ ¹	Pass	24
North HCP: 12 South HCP: 15	↓ IS364♦ J85	◆ KQ32			AP	4 T
Contract: 3N S	♣ 954	♣ KQJ	1. Stay		7 11	
			J			
Doord: 274			-		_	~ .
Board: 374 Dealer: N	North:	South:	West	North		
Vul: NS	♠ A96 ♥ AJ8	★ K82	D	1NT	Pass	
North HCP: 16	V AJ8 ♦ J1064	♥ Q1032 ♦ KQ73	Pass AP	2♦	Pass	3NT
South HCP: 10						

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

South hands (Practice Page)

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

Board: 370 Dealer: N Vul: None North HCP: 15 South HCP: 9	North: ♠ Q42 ♥ Q9 ♠ AJ932 ♠ AQ3	South: ♠ J10983 ♥ KJ42 ♦ — ♣ KJ86	Pass Pass		East Pass Pass AP	2 ♣ ¹
Contract: 4♠ S	♣ AQ3	▼ NJ00	1. Stay	man		
Board: 371	NI 4	C 4	West	North	East	South
Dealer: S	North: ♠ Q65	South: ♠ A3	_		_	1NT
Vul: EW North HCP: 9	♥ 7642	♥ AKJ5		2♣¹	Pass	
South HCP: 17	♦ K95	◆ QJ10	Pass AP	3♥	Pass	4
Contract: 4♥ S	♣ A107	♣ Q982	1. Stay	man		
Board: 372	North:	South:	West	North	East	South
Dealer: N	• A9762	♦ QJ104		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 15	♥ AQJ	♥ K104	Pass	2♠	Pass	4♠
South HCP: 13	◆ A74 ♣ 109	◆ K3 ◆ A753	AP			
Contract: 4♠ N	A 109	A A/33	1. Stay	man		
Board: 373			West	North	Fast	South
Dealer: S	North:	South:	West	rtorur	Last	1NT
Vul: None	♠ AK10 ♥ KJ84	♦ 8532 ∀ A5	Pass	2 ♣ ¹	Pass	24
North HCP: 12 South HCP: 15	↓ IS364♦ J85	◆ KQ32			AP	4 T
Contract: 3N S	♣ 954	♣ KQJ	1. Stay		7 11	
			J			
Doord: 274			-		_	~ .
Board: 374 Dealer: N	North:	South:	West	North		
Vul: NS	♠ A96 ♥ AJ8	★ K82	D	1NT	Pass	
North HCP: 16	V AJ8 ♦ J1064	♥ Q1032 ♦ KQ73	Pass AP	2♦	Pass	3NT
South HCP: 10						

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

North hands (Practice Page)

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

Board: 376 Dealer: N	North:	South:	West	North		
Vul: None	♠ AJ3 ♥ K86	♠ KQ642 ♥ 10752	D	1NT	Pass	
North HCP: 15	◆ AJ75	◆ 10732 ◆ 102	Pass	2•	Pass	2♠
South HCP: 9	♦ Q87	◆ A5	Pass	4♠	AP	
Contract: 4♠ S	1 007	1110	1. Stay	man		
Board: 377	North:	South:	West	North	East	South
Dealer: S	♦ KJ72	♦ A6				1NT
Vul: NS	▼ 1074	♥ AQ92	Pass	2 ♣ ¹	Pass	2 Y
North HCP: 8 South HCP: 16	♦ 2	♦ K1094	Pass	2NT	AP	
Contract: 2N S	♣ A10742	♣ K86	1. Stay	man		
Board: 378	N. 4	G 4	West	North	Fast	South
Dealer: N	North: ♠ 93	South:	West	1NT	Pass	
Vul: EW	₹ 93 ∀ AJ9	♠ AQ74 ♥ 843	Pass	2•		3NT
North HCP: 16	◆ AK843	◆ 75	AP	∠▼	газз	31N I
South HCP: 11	♣ A107	♣ KQ43		122012		
Contract: 3N N			1. Stay	IIIAII		
Board: 379	North:	C41	West	North	East	South
Dealer: S	♦ 975	South: ♠ QJ4				1NT
Vul: None	♥ J763	♥ A92	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8 South HCP: 15	◆ A632	• Q9	Pass	2NT	AP	
Contract: 2N S	♣ K6	♣ AQ432	1. Stay		Л	
			1. Sury	112411		
Board: 380			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	
Vul: EW	♠ A95	♠ KQ82	Pass	2•	Pass	
North HCP: 15	♥ J2	♥ AQ854	Pass	3NT	AP	J ₹
South HCP: 12	◆ AK10 ◆ QJ1053	♦ J7 ♣ 84	1. Stay		ΔI	
Contract: 3N N	マいハンン	₹ 04	ı. bay	11KH1		

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

South hands (Practice Page)

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

Board: 376 Dealer: N	North:	South:	West	North		
Vul: None	♠ AJ3 ♥ K86	♠ KQ642 ♥ 10752	D	1NT	Pass	
North HCP: 15	◆ AJ75	◆ 10732 ◆ 102	Pass	2•	Pass	2♠
South HCP: 9	♦ Q87	◆ A5	Pass	4♠	AP	
Contract: 4♠ S	1 007	1110	1. Stay	man		
Board: 377	North:	South:	West	North	East	South
Dealer: S	♦ KJ72	♦ A6				1NT
Vul: NS	▼ 1074	♥ AQ92	Pass	2 ♣ ¹	Pass	2 Y
North HCP: 8 South HCP: 16	♦ 2	♦ K1094	Pass	2NT	AP	
Contract: 2N S	♣ A10742	♣ K86	1. Stay	man		
Board: 378	N. 4	G 4	West	North	Fast	South
Dealer: N	North: ♠ 93	South:	West	1NT	Pass	
Vul: EW	₹ 93 ∀ AJ9	♠ AQ74 ♥ 843	Pass	2•		3NT
North HCP: 16	◆ AK843	◆ 75	AP	∠▼	газз	31N I
South HCP: 11	♣ A107	♣ KQ43		122012		
Contract: 3N N			1. Stay	IIIAII		
Board: 379	North:	C41	West	North	East	South
Dealer: S	♦ 975	South: ♠ QJ4				1NT
Vul: None	♥ J763	♥ A92	Pass	2 ♣ ¹	Pass	2 ♦
North HCP: 8 South HCP: 15	◆ A632	• Q9	Pass	2NT	AP	
Contract: 2N S	♣ K6	♣ AQ432	1. Stay		Л	
			1. Sury	112411		
Board: 380			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	
Vul: EW	♠ A95	♠ KQ82	Pass	2•	Pass	
North HCP: 15	♥ J2	♥ AQ854	Pass	3NT	AP	J ₹
South HCP: 12	◆ AK10 ◆ QJ1053	♦ J7 ♣ 84	1. Stay		ΔI	
Contract: 3N N	マいハンン	₹ 04	ı. bay	11KH1		

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

North hands (Practice Page)

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

Board: 382 Dealer: N Vul: NS	North: ♠ AK ♥ K1032	South: ♠ J107 ♥ A874	West Pass	North 1NT 2♥	East Pass Pass	2 ♣ ¹
North HCP: 17 South HCP: 14 Contract: 6♥ N	◆ A42 ◆ K1098	• K1076 • AQ	AP 1. Stay		rass	0
Board: 383 Dealer: S	North: ♠ AJ43	South: ♠ K7	West	North	East	South
Vul: Both North HCP: 10	♦ AJ43 ♦ AJ87 ♦ 1085	♥ Q10643 • AQ9	Pass	2 ♣ ¹	Pass	
South HCP: 15 Contract: 4♥ S	♦ 63	♦ KJ10	Pass 1. Stay	4 ♥ man	AP	
D 1 204			West	North	East	South
Board: 384 Dealer: N	North:	South:	_	1NT	Pass	
Vul: EW	♠ J85 ♥ AQJ2	★ KQ103 ♥ 10985	Pass X	2♥ Pass	Pass Pass	
North HCP: 15 South HCP: 10	♦ QJ	♦ 7	AP	1 455	1 ass	→
Contract: 4♥ N	♣ A1042	♣ KQ87	 Stay Splir 			
Board: 385 Dealer: S	North:	South:	West	North	East	South
Vul: Both	♠ AJ5 ♥ Q853	◆ 732 ♥ AK109	Pass	2 ♣ ¹	Pass	2♥
North HCP: 9 South HCP: 15	◆ 104	♦ AKJ	Pass	4♥	AP	
Contract: 4♥ S	♣ Q962	♣ 1073	1. Stay	man		
Board: 386	North:	South:	West	North	East	South
Dealer: N Vul: None	♠ AK	♦ Q83		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ A32	♥ KJ108 ♦ J3	Pass	2 \	Pass	2NT
South HCP: 9 Contract: 2N N	◆ Q1052 ♣ K763	◆ J3 ◆ Q1092	AP 1. Stay	mon		

Board: 387 Dealer: S	North: ♠ Q754	South: ♠ KJ98	West	North	East	South 1NT
Vul: NS North HCP: 11 South HCP: 17	✓ AKJ72 ◆ J6 ♣ 95	♥ Q3 ♦ K104 ♣ AKJ10	Pass Pass	4 ♠	Pass AP	2♠
Contract: 4♠ S			1. Stay	IIIAII		

South hands (Practice Page)

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

Board: 382 Dealer: N Vul: NS	North: ♠ AK ♥ K1032	South: ♠ J107 ♥ A874	West Pass	North 1NT 2♥	East Pass Pass	2 ♣ ¹
North HCP: 17 South HCP: 14 Contract: 6♥ N	◆ A42 ◆ K1098	• K1076 • AQ	AP 1. Stay		rass	0
Board: 383 Dealer: S	North: ♠ AJ43	South: ♠ K7	West	North	East	South
Vul: Both North HCP: 10	♦ AJ43 ♦ AJ87 ♦ 1085	♥ Q10643 • AQ9	Pass	2 ♣ ¹	Pass	
South HCP: 15 Contract: 4♥ S	♦ 63	♦ KJ10	Pass 1. Stay	4 ♥ man	AP	
D 1 204			West	North	East	South
Board: 384 Dealer: N	North:	South:	_	1NT	Pass	
Vul: EW	♠ J85 ♥ AQJ2	★ KQ103 ♥ 10985	Pass X	2♥ Pass	Pass Pass	
North HCP: 15 South HCP: 10	♦ QJ	♦ 7	AP	1 455	1 ass	→
Contract: 4♥ N	♣ A1042	♣ KQ87	 Stay Splir 			
Board: 385 Dealer: S	North:	South:	West	North	East	South
Vul: Both	♠ AJ5 ♥ Q853	◆ 732 ♥ AK109	Pass	2 ♣ ¹	Pass	2♥
North HCP: 9 South HCP: 15	◆ 104	♦ AKJ	Pass	4♥	AP	
Contract: 4♥ S	♣ Q962	♣ 1073	1. Stay	man		
Board: 386	North:	South:	West	North	East	South
Dealer: N Vul: None	♠ AK	♦ Q83		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ A32	♥ KJ108 ♦ J3	Pass	2 \	Pass	2NT
South HCP: 9 Contract: 2N N	◆ Q1052 ♣ K763	◆ J3 ◆ Q1092	AP 1. Stay	mon		

Board: 387 Dealer: S	North: ♠ Q754	South: ♠ KJ98	West	North	East	South 1NT
Vul: NS North HCP: 11 South HCP: 17	✓ AKJ72 ◆ J6 ♣ 95	♥ Q3 ♦ K104 ♣ AKJ10	Pass Pass	4 ♠	Pass AP	2♠
Contract: 4♠ S			1. Stay	IIIAII		

North hands (Practice Page)

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

Board: 388 Dealer: N	North: ♠ AK2	South: ♠ J1073	West	North 1NT	East Pass	
Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	♥ 86 ♦ KQ1062 ♣ K52	★ K103★ A743♣ J10	Pass AP 1. Stay	2 ♦ man	Pass	2NT
Board: 389	No. odko	Condh.		North	East	South
Dealer: S Vul: None North HCP: 12	North: ♠ A96 ♥ AK87	South: ◆ J5 ▼ 1065	Pass Pass	2 ♣ ¹ 3 ♦	Pass Pass	1NT 2♦ 3NT
South HCP: 15 Contract: 3N S	♦ 87642 ♣ J	◆ AK9 ◆ AK984	AP 1. Stay		1 405	3111
Board: 390 Dealer: N	North:	South:	West	North 1NT		
Vul: NS North HCP: 16 South HCP: 9	♠ 92 ♥ AQ ♦ AQJ95	◆ Q1074 ▼ 10875 ◆ 83	Pass AP	1N1 2 ♦	Pass Pass	2 ♣ ¹ 2NT
Contract: 2N N	♣ QJ93	♣ AK5	1. Stay	man		
Board: 391 Dealer: S Vul: EW	North: ♠ 1053	South: ♠ KJ4	West	North	East	South 1NT
North HCP: 12 South HCP: 15	∨ KQ75 ♦ AQ10	▼ A1093 → 54	Pass Pass	2 ♣ ¹ 4 ♥	Pass AP	2♥
Contract: 4♥ S	♣ J86	♣ AK95	1. Stay			
Board: 392			West	North	East	South
Dealer: N Vul: NS	North: ◆ 94	South: ♠ AKJ62	Pass	1NT 2 ♦	Pass Pass	
	♥ AK4	♥ QJ83	Pass	3NT	AP	3 ▼ ²
North HCP: 17 South HCP: 11	♦ AJ6	♦ 52	1 0,00			

Dealer: S	North: ♠ K1085	South: ♠ QJ4	West North East South 1NT
Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	♥ KQJ ♦ KJ53	▼ A64 ◆ A107	Pass 2♣¹ Pass 2♦
	♣ 107	♣ AJ86	Pass 3NT AP 1. Stayman

South hands (Practice Page)

Board: 388 Dealer: N Vul: Both HCP: 9	♣ J1073♥ K103♦ A743♣ J10	The opponents are silent. Partner bids first.
Board: 389 Dealer: S Vul: None HCP: 15	↓ J5↓ 1065↓ AK9♠ AK984	The opponents are silent. You bid first.
Board: 390 Dealer: N Vul: NS HCP: 9	◆ Q1074◆ 10875◆ 83◆ AK5	The opponents are silent. Partner bids first.
Board: 391 Dealer: S Vul: EW HCP: 15	★ KJ4★ A1093★ 54★ AK95	The opponents are silent. You bid first.
Board: 392 Dealer: N Vul: NS HCP: 11	♠ AKJ62♥ QJ83♦ 52♠ 52	The opponents are silent. Partner bids first.
Board: 393 Dealer: S Vul: EW HCP: 16	♣ QJ4♥ A64◆ A107♣ AJ86	The opponents are silent. You bid first.

Board: 388 Dealer: N	North: ♠ AK2	South: ♠ J1073	West	North 1NT	East Pass	
Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	♥ 86 ♦ KQ1062 ♣ K52	★ K103★ A743♣ J10	Pass AP 1. Stay	2 ♦ man	Pass	2NT
Board: 389	No. odki	Cardle		North	East	South
Dealer: S Vul: None North HCP: 12 South HCP: 15 Contract: 3N S	North: ♠ A96 ♥ AK87	South: ♣ J5 ▼ 1065	Pass Pass	2 ♣ ¹ 3 ♦	Pass Pass	1NT 2♦ 3NT
	♦ 87642 ♣ J	◆ AK9 ◆ AK984	AP 1. Stayman			
Board: 390 Dealer: N	North:	South:	West	North 1NT		
Vul: NS North HCP: 16 South HCP: 9	♠ 92 ♥ AQ ♦ AQJ95	◆ Q1074 ▼ 10875 ◆ 83	Pass AP	1N1 2 ♦	Pass Pass	2 ♣ ¹ 2NT
Contract: 2N N	♣ QJ93	♣ AK5	1. Stay	man		
Board: 391 Dealer: S Vul: EW	North: ♠ 1053	South: ♠ KJ4	West	North	East	South 1NT
North HCP: 12 South HCP: 15	∨ KQ75 → AQ10	▼ A1093 ◆ 54	Pass Pass	2 ♣ ¹ 4 ♥	Pass AP	2♥
Contract: 4♥ S	♣ J86	♣ AK95	1. Stayman			
Board: 392			West	North	East	South
Dealer: N Vul: NS	North: ♠ 94	South: ♠ AKJ62	Pass	1NT 2♦	Pass Pass	
	♥ AK4	♥ QJ83				J ▼
North HCP: 17 South HCP: 11	◆ AJ6 ◆ KQ1087	♦ 52 ♣ 52	Pass 1. Stay	3NT	AP	

Dealer: S	North: ♠ K1085	South: ♠ QJ4	West North East South 1NT
Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	♥ KQJ ♦ KJ53	▼ A64 ◆ A107	Pass 2♣¹ Pass 2♦
	♣ 107	♣ AJ86	Pass 3NT AP 1. Stayman

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

D 1.204						
Board: 394 Dealer: N	North:	South:	West	North		
Vul: Both	♠ AK32	♠ Q1098		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ A9	♥ K8753	Pass	2♠	Pass	4♠
South HCP: 15	♦ 983	♦ AQ	AP			
Contract: 4♠ N	♣ KJ92	♣ A10	1. Stay	man		
Board: 395	North:	South:	West	North	East	South
Dealer: S	10743	& K9862				1NT
Vul: NS	♥ A87	♥ KJ5	Pass	2 ♣ ¹	Pass	
North HCP: 10	♦ Q 7	♦ A109	Pass		AP	
South HCP: 16 Contract: 4♠ S	♣ A983	♣ KQ	1. Stay		7.11	
Contract. 42 S			1. Suy	112411		
Board: 396	North:	South:	West	North	East	South
Dealer: N Vul: EW	♦ 973	♠ QJ4		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ QJ64	♥ AK83	Pass	2♥	Pass	4♥
South HCP: 13	♦ AQ6	♦ K105	AP			
Contract: 4♥ N	♣ AK3	♣ 542	1. Stay	man		
Board: 397	NI d	South:	West	North	East	South
Dealer: S	North:	A AQ7				1NT
Vul: Both	★ K1063 ♥ 1085	♥ Q9	Pass	2 ♣ ¹	Pass	2
North HCP: 10 South HCP: 17	• 1003 • A	♦ K653	Pass	3NT	AP	
Contract: 3N S	♣ K8732	♣ AQ105	1. Stay		Ar	
Confidence 51 V 5			1. Stay	IIIaII		
Board: 398			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	
Vul: None	♦ Q43	♦ A9762	Pass	2•	Pass	
North HCP: 15	♥ A10	♥ QJ65	Pass	∠ ∨ 4♠	AP	3▼-
	♦ AJ6	♦ Q84			Aľ	
South HCP: 12	♣ A9872	♦ K	1. Stay	mon		

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

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

D 1.204						
Board: 394 Dealer: N	North:	South:	West	North		
Vul: Both	♠ AK32	♠ Q1098		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ A9	♥ K8753	Pass	2♠	Pass	4♠
South HCP: 15	♦ 983	♦ AQ	AP			
Contract: 4♠ N	♣ KJ92	♣ A10	1. Stay	man		
Board: 395	North:	South:	West	North	East	South
Dealer: S	10743	& K9862				1NT
Vul: NS	♥ A87	♥ KJ5	Pass	2 ♣ ¹	Pass	
North HCP: 10	♦ Q 7	♦ A109	Pass		AP	
South HCP: 16 Contract: 4♠ S	♣ A983	♣ KQ	1. Stay		7.11	
Contract. 42 S			1. Suy	112411		
Board: 396	North:	South:	West	North	East	South
Dealer: N Vul: EW	♦ 973	♠ QJ4		1NT	Pass	2 ♣ ¹
North HCP: 16	♥ QJ64	♥ AK83	Pass	2♥	Pass	4♥
South HCP: 13	♦ AQ6	♦ K105	AP			
Contract: 4♥ N	♣ AK3	♣ 542	1. Stay	man		
Board: 397	NI d	South:	West	North	East	South
Dealer: S	North:	A AQ7				1NT
Vul: Both	★ K1063 ♥ 1085	♥ Q9	Pass	2 ♣ ¹	Pass	2
North HCP: 10 South HCP: 17	• 1003 • A	♦ K653	Pass	3NT	AP	
Contract: 3N S	♣ K8732	♣ AQ105	1. Stay		Ar	
Confidence 51 V 5			1. Stay	IIIaII		
Board: 398			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	
Vul: None	♦ Q43	♦ A9762	Pass	2•	Pass	
North HCP: 15	♥ A10	♥ QJ65	Pass	∠ ∨ 4♠	AP	3▼-
	♦ AJ6	♦ Q84			Aľ	
South HCP: 12	♣ A9872	♦ K	1. Stay	mon		

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

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

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♦ A104		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 17	♥ AJ7	♥ K532	Pass	2	Pass	3NT
South HCP: 12	◆ AKQ105	♦ J84	AP			
Contract: 3N N	♣ J102	♣ A74	1. Stay	man		
Contract. 31v Iv			1. Surj	112411		
Board: 401	NI d	G 4	West	North	Fact	South
Dealer: S	North:	South:	West	rvorur	Last	1NT
Vul: None	★ 10753	♠ AJ	D	a - 1	D	
North HCP: 11	♥ AK92	♥ 743	Pass	2 ♣ ¹	Pass	2 •
South HCP: 15	♦ 84 • A52	◆ AKQ32 ◆ J103	Pass	3NT	AP	
Contract: 3N S	▼ A32	₹ J103	1. Stay	man		
Board: 402			Wast	North	Foot	Courth
Dealer: N	North:	South:	West			
Vul: NS	♠ A1032	♦ J874		1NT	Pass	
North HCP: 16	♥ AQ102	♥ K98	Pass	2♥	Pass	2NT
South HCP: 8	◆ Q107	♦ KJ864	Pass	4♠	AP	
Contract: 4♠ N	♣ KJ	♣ 10	1. Stay	man		
Board: 403			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♣ J1065	♠ Q9				1111
North HCP: 10	♥ QJ3	♥ K42	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 17	◆ AQ	♦ K96	Pass	3NT	AP	
Contract: 3N S	♣ 10864	♣ AKQ75	1. Stay	man		
Board: 404	North:	South:	West	North	East	South
Dealer: N	♦ 96	♦ Q832		1NT	Pass	2 ♣ ¹
Vul: NS	♥ KJ85	♥ 632	Pass	2♥		2NT
North HCP: 15	◆ AK3	◆ Q62	AP	4	1 400	∠ 1 1 1
South HCP: 9	♣ A765	♣ KQ4	1. Stay	man		
Contract: 2N N						

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

Board: 400 Dealer: N Vul: Both HCP: 12	★ A104♥ K532◆ J84◆ A74	The opponents are silent. Partner bids first.
Board: 401 Dealer: S Vul: None HCP: 15	♣ AJ▼ 743◆ AKQ32♣ J103	The opponents are silent. You bid first.
Board: 402 Dealer: N Vul: NS HCP: 8		The opponents are silent. Partner bids first.
Board: 403 Dealer: S Vul: None HCP: 17	♣ Q9♥ K42◆ K96♣ AKQ75	The opponents are silent. You bid first.
Board: 404 Dealer: N Vul: NS HCP: 9	♣ Q832♥ 632◆ Q62♣ KQ4	The opponents are silent. Partner bids first.
Board: 405 Dealer: S Vul: EW HCP: 17	★ A3▼ AJ10★ AQ85★ Q832	The opponents are silent. You bid first.

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♦ A104		1NT	Pass	2 ♣ ¹
Vul: Both North HCP: 17	♥ AJ7	♥ K532	Pass	2	Pass	3NT
South HCP: 12	◆ AKQ105	♦ J84	AP			
Contract: 3N N	♣ J102	♣ A74	1. Stay	man		
Contract. 31v Iv			1. Surj	112411		
Board: 401	NI d	G 4	West	North	Fact	South
Dealer: S	North:	South:	West	rvorur	Last	1NT
Vul: None	★ 10753	♠ AJ	D	a - 1	D	
North HCP: 11	♥ AK92	♥ 743	Pass	2 ♣ ¹	Pass	2 •
South HCP: 15	♦ 84 • A52	◆ AKQ32 ◆ J103	Pass	3NT	AP	
Contract: 3N S	▼ A32	₹ J103	1. Stay	man		
Board: 402			Wast	North	Foot	Courth
Dealer: N	North:	South:	West			
Vul: NS	♠ A1032	♦ J874		1NT	Pass	
North HCP: 16	♥ AQ102	♥ K98	Pass	2♥	Pass	2NT
South HCP: 8	◆ Q107	♦ KJ864	Pass	4♠	AP	
Contract: 4♠ N	♣ KJ	♣ 10	1. Stay	man		
Board: 403			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	♣ J1065	♠ Q9				1111
North HCP: 10	♥ QJ3	♥ K42	Pass	2 ♣ ¹	Pass	2 ♦
South HCP: 17	◆ AQ	♦ K96	Pass	3NT	AP	
Contract: 3N S	♣ 10864	♣ AKQ75	1. Stay	man		
Board: 404	North:	South:	West	North	East	South
Dealer: N	♦ 96	♦ Q832		1NT	Pass	2 ♣ ¹
Vul: NS	♥ KJ85	♥ 632	Pass	2♥		2NT
North HCP: 15	◆ AK3	◆ Q62	AP	4	1 400	∠ 1 1 1
South HCP: 9	♣ A765	♣ KQ4	1. Stay	man		
Contract: 2N N						

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

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

Board: 406	North:	South:	West	North	East	South
Dealer: N Vul: None	♦ AK6	♠ Q1093		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ A1094	▼ 752	3♣	Pass	Pass	3♦
South HCP: 8	♦ 1084	◆ AJ732	AP			
Contract: 3 S	♣ A32	♣ J	1. Stay	man		
Board: 407	North:	South:	West	North	East	South
Dealer: S	• KQJ4	♦ 9653				1NT
Vul: NS	♥ KQ6	♥ A10	Pass	2 ♣ ¹	Pass	2♠
North HCP: 20	◆ A7	♦ KQJ9	Pass	5 ♠	AP	
South HCP: 15 Contract: 6♠ S	♣ AJ76	♣ KQ4	1. Stay	-		
COIMING OF S						
Board: 408			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: EW	★ KQ3	★ A10972	Pass	2	Pass	3 v ²
North HCP: 15	♥ Q102 ♦ AQ92	♥ KJ64 ♦ 85	Pass	4♠	AP	
South HCP: 12	◆ AQ92 ◆ Q107	♦ A9	1. Stay			
Contract: 4♠ N	1 (10)	112	2. SM(
Board: 409	NI4L.		West	North	East	South
Dealer: S	North: ♠ Q106	South:				1NT
Vul: Both North HCP: 10	♥ AK76	♦ A43 ♥ 92	Pass	2 ♣ ¹	Pass	2♦
South HCP: 16	♦ J97 ♣ 985	◆ AK653	Pass	3NT	AP	
Contract: 3N S	9 903	♣ KQ7	1. Stay	man		
Doords 410						
Board: 410 Dealer: N	North:	South:	West	North		
Vul: NS	♠ Q72	♠ KJ103		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ Q98	♥ AK5	Pass	2♦	Pass	3NT
South HCP: 12	◆ AQ62	♦ J1095	AP			
Contract: 3N N	♣ KQ6	♣ 75	1. Stay	man		

Board: 411 Dealer: S	North: ♠ AJ109	South: ♠ K72	West North East South 1NT
Vul: EW North HCP: 14	▼ A873	♥ Q2	Pass $2 \stackrel{1}{•} 1$ Pass $2 \stackrel{1}{•}$
South HCP: 15	♦ 106	• AQ52	Pass 3NT AP
Contract: 3N S	♣ KQ3	♣ A754	1. Stayman

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

Board: 406	North:	South:	West	North	East	South
Dealer: N Vul: None	♦ AK6	♠ Q1093		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ A1094	▼ 752	3♣	Pass	Pass	3♦
South HCP: 8	♦ 1084	◆ AJ732	AP			
Contract: 3 S	♣ A32	♣ J	1. Stay	man		
Board: 407	North:	South:	West	North	East	South
Dealer: S	• KQJ4	♦ 9653				1NT
Vul: NS	♥ KQ6	♥ A10	Pass	2 ♣ ¹	Pass	2♠
North HCP: 20	◆ A7	♦ KQJ9	Pass	5 ♠	AP	
South HCP: 15 Contract: 6♠ S	♣ AJ76	♣ KQ4	1. Stay	-		
COIMING OF S						
Board: 408			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 ♣ ¹
Vul: EW	★ KQ3	★ A10972	Pass	2	Pass	3 v ²
North HCP: 15	♥ Q102 ♦ AQ92	♥ KJ64 ♦ 85	Pass	4♠	AP	
South HCP: 12	◆ AQ92 ◆ Q107	♦ A9	1. Stay			
Contract: 4♠ N	1 (10)	112	2. SM(
Board: 409	NI4L.		West	North	East	South
Dealer: S	North: ♠ Q106	South:				1NT
Vul: Both North HCP: 10	♥ AK76	♦ A43 ♥ 92	Pass	2 ♣ ¹	Pass	2♦
South HCP: 16	♦ J97 ♣ 985	◆ AK653	Pass	3NT	AP	
Contract: 3N S	9 903	♣ KQ7	1. Stay	man		
Doords 410						
Board: 410 Dealer: N	North:	South:	West	North		
Vul: NS	♠ Q72	♠ KJ103		1NT	Pass	2 ♣ ¹
North HCP: 15	♥ Q98	♥ AK5	Pass	2♦	Pass	3NT
South HCP: 12	◆ AQ62	♦ J1095	AP			
Contract: 3N N	♣ KQ6	♣ 75	1. Stay	man		

Board: 411 Dealer: S	North: ♠ AJ109	South: ♠ K72	West North East South 1NT
Vul: EW North HCP: 14	▼ A873	♥ Q2	Pass $2 \stackrel{1}{•} 1$ Pass $2 \stackrel{1}{•}$
South HCP: 15	♦ 106	• AQ52	Pass 3NT AP
Contract: 3N S	♣ KQ3	♣ A754	1. Stayman

Board: 412 Dealer: N Vul: Both HCP: 16	★ AKQ8▼ K1062◆ 54★ A105	The opponents are silent. You bid first.
Board: 413 Dealer: S Vul: EW HCP: 10	◆ Q932♥ Q1097◆ A42◆ Q6	The opponents are silent. Partner bids first.
Board: 414 Dealer: N Vul: Both HCP: 16	♣ QJ5♥ A4♦ KQ742♣ A64	The opponents are silent. You bid first.
Board: 415 Dealer: S Vul: None HCP: 10	♣ QJ62♥ QJ102◆ A962♣ 4	East Doubles 2♣ if possible. Partner bids first.
Board: 416 Dealer: N Vul: NS HCP: 15	♣ Q1053♥ AKQ10♦ K9♣ J85	The opponents are silent. You bid first.
Board: 417 Dealer: S Vul: Both HCP: 10	◆ QJ10 ▼ 10752 ◆ A3 ◆ K965	The opponents are silent. Partner bids first.

Board: 412 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 N	North: ♠ AKQ8 ♥ K1062 ♦ 54 ♣ A105	South:	West No 1N Pass 2♥ Pass 4♠ 1. Stayman	T Pass	South 2♣¹ 3NT
Board: 413 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ♠ Q932 ♥ Q1097 ♠ A42 ♣ Q6	South: ♠ AK108 ♥ AK8 ♦ J103 ♣ J73	West No Pass 2♣ Pass 4♠ 1. Stayman		1NT
Board: 414 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ QJ5 ♥ A4 ♠ KQ742 ♠ A64	South: ♠ AK87 ♥ KJ1075 ♠ 8 ♣ J102	West No 1N Pass 2 Pass 3N 1. Stayman 2. SMOLE	Γ PassPassΓ AP	2 ♣ ¹
Board: 415 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♥ S	North: ♠ QJ62 ♥ QJ102 ♠ A962 ♣ 4	South: ♠ K974 ♥ AK96 ♠ Q3 ♣ K93	West No Pass 2♣ Pass 4♣ AP 1. Stayman 2. Splinter	1 X	1NT 2♥
Board: 416 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4♥ N	North: ♠ Q1053 ♥ AKQ10 ♠ K9 ♣ J85	South:	West No 1N Pass 2▼ AP 1. Stayman		2 ♣ ¹

Board: 417 West North East South North: South: Dealer: S 1NT **♠** QJ10 **♠** A4 Vul: Both **v** 10752 **♥** AK943 Pass 2♣¹ Pass 2♥ North HCP: 10 **♦** A3 **♦** K82 Pass 4♥ AP South HCP: 16 **♣** K965 **♣** Q102 1. Stayman Contract: 4♥ S

Board: 412 Dealer: N Vul: Both HCP: 11	♣ J953♥ A83♦ AQ73♣ 83	The opponents are silent. Partner bids first.
Board: 413 Dealer: S Vul: EW HCP: 16	★ AK108★ AK8◆ J103★ J73	The opponents are silent. You bid first.
Board: 414 Dealer: N Vul: Both HCP: 12	★ AK87▼ KJ1075◆ 8◆ J102	The opponents are silent. Partner bids first.
Board: 415 Dealer: S Vul: None HCP: 15	★ K974★ AK96◆ Q3★ K93	East Doubles 2♣ if possible. You bid first.
Board: 416 Dealer: N Vul: NS HCP: 12		The opponents are silent. Partner bids first.
Board: 417 Dealer: S Vul: Both HCP: 16	★ A4✓ AK943◆ K82◆ Q102	The opponents are silent. You bid first.

Board: 412 Dealer: N Vul: Both North HCP: 16 South HCP: 11 Contract: 4 N	North: ♠ AKQ8 ♥ K1062 ♦ 54 ♣ A105	South:	West No 1N Pass 2♥ Pass 4♠ 1. Stayman	T Pass	South 2♣¹ 3NT
Board: 413 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 4♠ S	North: ♠ Q932 ♥ Q1097 ♠ A42 ♣ Q6	South: ♠ AK 108 ♥ AK 8 ♦ J103 ♣ J73	West No Pass 2♣ Pass 4♠ 1. Stayman		1NT
Board: 414 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North: ♠ QJ5 ♥ A4 ♠ KQ742 ♠ A64	South: ♠ AK87 ♥ KJ1075 ♠ 8 ♣ J102	West No 1N Pass 2 Pass 3N 1. Stayman 2. SMOLE	Γ PassPassΓ AP	2 ♣ ¹
Board: 415 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4♥ S	North: ♠ QJ62 ♥ QJ102 ♠ A962 ♣ 4	South: ♠ K974 ♥ AK96 ♠ Q3 ♣ K93	West No Pass 2♣ Pass 4♣ AP 1. Stayman 2. Splinter	1 X	1NT 2♥
Board: 416 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4♥ N	North: ♠ Q1053 ♥ AKQ10 ♠ K9 ♣ J85	South:	West No 1N Pass 2▼ AP 1. Stayman		2 ♣ ¹

Board: 417 West North East South North: South: Dealer: S 1NT **♠** QJ10 **♠** A4 Vul: Both **v** 10752 **♥** AK943 Pass 2♣¹ Pass 2♥ North HCP: 10 **♦** A3 **♦** K82 Pass 4♥ AP South HCP: 16 **♣** K965 **♣** Q102 1. Stayman Contract: 4♥ S

Board: 418 Dealer: N Vul: None HCP: 16	★ A1062♥ Q3◆ AK10◆ QJ97	The opponents are silent. You bid first.
Board: 419 Dealer: S Vul: NS HCP: 11	AJ75♥ Q721042A86	The opponents are silent. Partner bids first.
Board: 420 Dealer: N Vul: EW HCP: 15	▲ A5♥ 83◆ AKJ102◆ QJ92	The opponents are silent. You bid first.
Board: 421 Dealer: S Vul: None HCP: 16	★ A975★ AK9★ KQ72★ 63	The opponents are silent. Partner bids first.
Board: 422 Dealer: N Vul: NS HCP: 16	★ K52★ AKQ3★ 63★ A963	The opponents are silent. You bid first.
Board: 423 Dealer: S Vul: EW HCP: 12	★ KQJ8▼ AQ4◆ 109◆ 9852	The opponents are silent. Partner bids first.

Board: 418 Dealer: N Vul: None	North: ♠ A1062	South: ♠ KQ8	West	North 1NT	East Pass	
North HCP: 16	♥ Q3	♥ J872	Pass	2♠	Pass	3NT
South HCP: 10	◆ AK10	♦ J84	AP			
Contract: 3N N	♣ QJ97	♣ K65	1. Stay	man		
Board: 419	North:	South:	West	North	East	South
Dealer: S	AJ75	♦ K32				1NT
Vul: NS	♥ Q72	♥ AJ94	Pass	2 ♣ ¹	Pass	2♥
North HCP: 11 South HCP: 16	♦ 1042	♦ AJ95	Pass	3NT	AP	
Contract: 3N S	♣ A86	♣ K9	1. Stay	man		
Board: 420	North:	South:	West	North	Fast	South
Dealer: N	Notui. A A5	Souii. ♠ KQ92	,,,	1NT	Pass	
Vul: EW	♥ 83	♥ Q105	Pass	2•		3NT
North HCP: 15 South HCP: 10	◆ AKJ102	♦ 876	AP	_,	1 4,55	0111
Contract: 3N N	♣ QJ92	♣ K104	1. Stay	man		
Board: 421	North:	South:	West	North	East	
Dealer: S Vul: None North HCP: 16	♦ A975 ♥ AK9	♣ KJ62 ♥ 64	Pass	2 ♣ ¹	Pass	1NT 2♠
South HCP: 17	◆ KQ72 ◆ 63	♦ A54	Pass	6♠	AP	
Contract: 6♠ S	4 03	♣ AKQ2	1. Stay	man		
Board: 422	NI 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ K52	South: ♠ 864	West	1NT	Pass	
Vul: NS	◆ K32 ♥ AKQ3	₹ 80 4 ♥ J942	Pass	2 Y	Pass	
North HCP: 16	• 63	◆ AQ1074	Pass		AP	<i>5</i> 🔻
South HCP: 8 Contract: 4♥ N	♣ A963	♣ J	1. Stay		<i>1</i> 11	

Dealer: S	North: ♠ KQJ8	South: ♠ A643	West	North	Last	1NT
Vul: EW North HCP: 12	♥ AQ4	♥ K65	Pass	2 ♣ ¹	Pass	2♠
South HCP: 16	♦ 109	◆ A643	Pass	4♠	AP	
Contract: 4♠ S	♣ 9852	♣ AJ	1. Stayı	man		

Board: 418 Dealer: N Vul: None HCP: 10	★ KQ8▼ J872◆ J84◆ K65	The opponents are silent. Partner bids first.
Board: 419 Dealer: S Vul: NS HCP: 16	★ K32▼ AJ94◆ AJ95◆ K9	The opponents are silent. You bid first.
Board: 420 Dealer: N Vul: EW HCP: 10	★ KQ92♥ Q105◆ 876◆ K104	The opponents are silent. Partner bids first.
Board: 421 Dealer: S Vul: None HCP: 17	★ KJ62♥ 64★ A54★ AKQ2	The opponents are silent. You bid first.
Board: 422 Dealer: N Vul: NS HCP: 8	♦ 864♥ J942♦ AQ1074♠ J	The opponents are silent. Partner bids first.
Board: 423 Dealer: S Vul: EW HCP: 16	★ A643★ K65★ A643★ AJ	The opponents are silent. You bid first.

Board: 418 Dealer: N Vul: None	North: ♠ A1062	South: ♠ KQ8	West	North 1NT	East Pass	
North HCP: 16	♥ Q3	♥ J872	Pass	2♠	Pass	3NT
South HCP: 10	◆ AK10	♦ J84	AP			
Contract: 3N N	♣ QJ97	♣ K65	1. Stay	man		
Board: 419	North:	South:	West	North	East	South
Dealer: S	AJ75	♦ K32				1NT
Vul: NS	♥ Q72	♥ AJ94	Pass	2 ♣ ¹	Pass	2♥
North HCP: 11 South HCP: 16	♦ 1042	♦ AJ95	Pass	3NT	AP	
Contract: 3N S	♣ A86	♣ K9	1. Stay	man		
Board: 420	North:	South:	West	North	Fast	South
Dealer: N	Notui. A A5	Souii. ♠ KQ92	,,,	1NT	Pass	
Vul: EW	♥ 83	♥ Q105	Pass	2•		3NT
North HCP: 15 South HCP: 10	◆ AKJ102	♦ 876	AP	_,	1 4,55	0111
Contract: 3N N	♣ QJ92	♣ K104	1. Stay	man		
Board: 421	North:	South:	West	North	East	
Dealer: S Vul: None North HCP: 16	♦ A975 ♥ AK9	♣ KJ62 ♥ 64	Pass	2 ♣ ¹	Pass	1NT 2♠
South HCP: 17	◆ KQ72 ◆ 63	♦ A54	Pass	6♠	AP	
Contract: 6♠ S	4 03	♣ AKQ2	1. Stayman			
Board: 422	NI 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ K52	South: ♠ 864	West	1NT	Pass	
Vul: NS	◆ K32 ♥ AKQ3	₹ 80 4 ♥ J942	Pass	2 Y	Pass	
North HCP: 16	• 63	◆ AQ1074	Pass		AP	<i>5</i> 🔻
South HCP: 8 Contract: 4♥ N	♣ A963	♣ J	1. Stay		<i>1</i> 11	

Dealer: S	North: ♠ KQJ8	South: ♠ A643	West	North	Last	1NT
Vul: EW North HCP: 12	♥ AQ4	♥ K65	Pass	2 ♣ ¹	Pass	2♠
South HCP: 16	♦ 109	◆ A643	Pass	4♠	AP	
Contract: 4♠ S	♣ 9852	♣ AJ	1. Stayı	man		

Stayman is used after a notrump bid to look for an 8-card major suit fit or show an invite with 5!S.

Board: 424

★ 1075

Dealer: N

♥ AKQ32

♦ KJ5

The opponents are silent.

Vul: Both HCP: 16

♣ K7

You bid first.

Dealer: N Vul: Both North HCP: 16 South HCP: 12	North: ♠ 1075 ♥ AKQ32 ♠ KJ5 ♣ K7	South: ♠ AQJ ♥ J964 ♦ 97 ♣ A1084		North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
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Stayman is used after a notrump bid to look for an 8-card major suit fit or show an invite with 5!S.

Board: 424

♠ AQJ

The opponents are silent.

Dealer: N

♥ J964

♦ 97

Vul: Both HCP: 12

♣ A1084

Partner bids first.

Dealer: N Vul: Both North HCP: 16 South HCP: 12	North: ♠ 1075 ♥ AKQ32 ♠ KJ5 ♣ K7	South: ♠ AQJ ♥ J964 ♦ 97 ♣ A1084		North 1NT 2♥ man	East Pass Pass	2 ♣ ¹
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