

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 1	♠ KQ5	The opponents are silent.
Dealer: N	♥ AQJ64	
Vul: None	♦ K87	You bid first.
HCP: 15	♣ 108	

Board: 2	♠ Q9	The opponents are silent.
Dealer: S	♥ A85	
Vul: NS	♦ J9843	Partner bids first.
HCP: 8	♣ J74	

Board: 3	♠ KQ	The opponents are silent.
Dealer: N	♥ AJ75	
Vul: EW	♦ Q753	You bid first.
HCP: 16	♣ KJ7	

Board: 4	♠ Q93	The opponents are silent.
Dealer: S	♥ Q32	
Vul: Both	♦ AJ103	Partner bids first.
HCP: 9	♣ 765	

Board: 5	♠ 8432	The opponents are silent.
Dealer: N	♥ AQ52	
Vul: NS	♦ AQ6	You bid first.
HCP: 15	♣ K6	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ A83		1NT	Pass	2NT
Vul: None	♥ AQJ64	♥ 98				
North HCP: 15	♦ K87	♦ QJ4	AP			
South HCP: 9	♣ 108	♣ Q9754				
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ J54				1NT
Vul: NS	♥ A85	♥ KJ97				
North HCP: 8	♦ J9843	♦ KQ105	Pass	2NT	AP	
South HCP: 15	♣ J74	♣ KQ				
Contract: 2N S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 732		1NT	Pass	2NT
Vul: EW	♥ AJ75	♥ 1082				
North HCP: 16	♦ Q753	♦ K1092	AP			
South HCP: 9	♣ KJ7	♣ AQ4				
Contract: 2N N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ AJ107				1NT
Vul: Both	♥ Q32	♥ AKJ7				
North HCP: 9	♦ AJ103	♦ K86	Pass	2NT	AP	
South HCP: 16	♣ 765	♣ 43				
Contract: 2N S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ 8432	♠ J6		1NT	AP	
Vul: NS	♥ AQ52	♥ KJ8				
North HCP: 15	♦ AQ6	♦ J97				
South HCP: 8	♣ K6	♣ Q8432				
Contract: 1N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 1	♠ A83	The opponents are silent.
Dealer: N	♥ 98	
Vul: None	♦ QJ4	Partner bids first.
HCP: 9	♣ Q9754	

Board: 2	♠ J54	The opponents are silent.
Dealer: S	♥ KJ97	
Vul: NS	♦ KQ105	You bid first.
HCP: 15	♣ KQ	

Board: 3	♠ 732	The opponents are silent.
Dealer: N	♥ 1082	
Vul: EW	♦ K1092	Partner bids first.
HCP: 9	♣ AQ4	

Board: 4	♠ AJ107	The opponents are silent.
Dealer: S	♥ AKJ7	
Vul: Both	♦ K86	You bid first.
HCP: 16	♣ 43	

Board: 5	♠ J6	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: NS	♦ J97	Partner bids first.
HCP: 8	♣ Q8432	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ A83		1NT	Pass	2NT
Vul: None	♥ AQJ64	♥ 98				
North HCP: 15	♦ K87	♦ QJ4	AP			
South HCP: 9	♣ 108	♣ Q9754				
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ J54				1NT
Vul: NS	♥ A85	♥ KJ97				
North HCP: 8	♦ J9843	♦ KQ105	Pass	2NT	AP	
South HCP: 15	♣ J74	♣ KQ				
Contract: 2N S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 732		1NT	Pass	2NT
Vul: EW	♥ AJ75	♥ 1082				
North HCP: 16	♦ Q753	♦ K1092	AP			
South HCP: 9	♣ KJ7	♣ AQ4				
Contract: 2N N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ AJ107				1NT
Vul: Both	♥ Q32	♥ AKJ7				
North HCP: 9	♦ AJ103	♦ K86	Pass	2NT	AP	
South HCP: 16	♣ 765	♣ 43				
Contract: 2N S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ 8432	♠ J6		1NT	AP	
Vul: NS	♥ AQ52	♥ KJ8				
North HCP: 15	♦ AQ6	♦ J97				
South HCP: 8	♣ K6	♣ Q8432				
Contract: 1N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 6	♠ KQ74	The opponents are silent.
Dealer: S	♥ J942	
Vul: EW	♦ Q9	Partner bids first.
HCP: 8	♣ 984	

Board: 7	♠ K85	The opponents are silent.
Dealer: N	♥ J7	
Vul: Both	♦ KQ54	You bid first.
HCP: 17	♣ AKJ7	

Board: 8	♠ KJ5	The opponents are silent.
Dealer: S	♥ Q42	
Vul: None	♦ 1083	Partner bids first.
HCP: 8	♣ Q763	

Board: 9	♠ AK2	The opponents are silent.
Dealer: N	♥ J32	
Vul: EW	♦ KQ1095	You bid first.
HCP: 17	♣ A4	

Board: 10	♠ 83	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: Both	♦ Q85	Partner bids first.
HCP: 8	♣ Q9743	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ KQ74	♠ 92				1NT
Vul: EW	♥ J942	♥ AQ105	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q9	♦ 843	Pass	3♥	AP	
South HCP: 15	♣ 984	♣ AKQ7				
Contract: 3♥ S			1. Stayman			

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ J1092		1NT	Pass	2♣ ¹
Vul: Both	♥ J7	♥ Q2	Pass	2♦	Pass	2NT
North HCP: 17	♦ KQ54	♦ A62	AP			
South HCP: 9	♣ AKJ7	♣ Q1054	1. Stayman			
Contract: 2N N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ 9732				1NT
Vul: None	♥ Q42	♥ AKJ9	Pass	2NT	AP	
North HCP: 8	♦ 1083	♦ A9				
South HCP: 16	♣ Q763	♣ KJ4				
Contract: 2N S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q1064		1NT	Pass	2♣ ¹
Vul: EW	♥ J32	♥ AQ6	Pass	2♦	Pass	2NT
North HCP: 17	♦ KQ1095	♦ 743	AP			
South HCP: 8	♣ A4	♣ 982	1. Stayman			
Contract: 2N N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AKQ76				1NT
Vul: Both	♥ KJ8	♥ AQ2	Pass	2NT	AP	
North HCP: 8	♦ Q85	♦ 64				
South HCP: 16	♣ Q9743	♣ J82				
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 6	♠ 92	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: EW	♦ 843	You bid first.
HCP: 15	♣ AKQ7	

Board: 7	♠ J1092	The opponents are silent.
Dealer: N	♥ Q2	
Vul: Both	♦ A62	Partner bids first.
HCP: 9	♣ Q1054	

Board: 8	♠ 9732	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: None	♦ A9	You bid first.
HCP: 16	♣ KJ4	

Board: 9	♠ Q1064	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ 743	Partner bids first.
HCP: 8	♣ 982	

Board: 10	♠ AKQ76	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ 64	You bid first.
HCP: 16	♣ J82	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ KQ74	♠ 92				1NT
Vul: EW	♥ J942	♥ AQ105	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q9	♦ 843	Pass	3♥	AP	
South HCP: 15	♣ 984	♣ AKQ7	1. Stayman			
Contract: 3♥ S						

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ J1092		1NT	Pass	2♣ ¹
Vul: Both	♥ J7	♥ Q2	Pass	2♦	Pass	2NT
North HCP: 17	♦ KQ54	♦ A62	AP			
South HCP: 9	♣ AKJ7	♣ Q1054	1. Stayman			
Contract: 2N N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ 9732				1NT
Vul: None	♥ Q42	♥ AKJ9	Pass	2NT	AP	
North HCP: 8	♦ 1083	♦ A9				
South HCP: 16	♣ Q763	♣ KJ4				
Contract: 2N S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ Q1064		1NT	Pass	2♣ ¹
Vul: EW	♥ J32	♥ AQ6	Pass	2♦	Pass	2NT
North HCP: 17	♦ KQ1095	♦ 743	AP			
South HCP: 8	♣ A4	♣ 982	1. Stayman			
Contract: 2N N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AKQ76				1NT
Vul: Both	♥ KJ8	♥ AQ2	Pass	2NT	AP	
North HCP: 8	♦ Q85	♦ 64				
South HCP: 16	♣ Q9743	♣ J82				
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 11	♠ A62	West Doubles 2♣ if possible.
Dealer: N	♥ J752	
Vul: None	♦ A109	You bid first.
HCP: 15	♣ AQ6	

Board: 12	♠ K86	The opponents are silent.
Dealer: S	♥ 743	
Vul: NS	♦ AJ86	Partner bids first.
HCP: 8	♣ 962	

Board: 13	♠ AQ9	West Doubles 2♣ if possible.
Dealer: N	♥ K1085	
Vul: Both	♦ Q76	You bid first.
HCP: 16	♣ KQ7	

Board: 14	♠ J43	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: None	♦ Q985	Partner bids first.
HCP: 8	♣ 1043	

Board: 15	♠ A43	West Bids 2♠ if possible.
Dealer: N	♥ AQ102	
Vul: NS	♦ Q2	You bid first.
HCP: 16	♣ A964	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ J953		1NT	Pass	2♣ ¹
Vul: None	♥ J752	♥ KQ8	X	2♥	Pass	2NT
North HCP: 15	♦ A109	♦ K83	AP			
South HCP: 9	♣ AQ6	♣ 842				
Contract: 2N N				1. Stayman		

Board: 12	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ AQ5				1NT
Vul: NS	♥ 743	♥ A10952				
North HCP: 8	♦ AJ86	♦ Q5	Pass	2NT	AP	
South HCP: 15	♣ 962	♣ K54				
Contract: 2N S						

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J76		1NT	Pass	2♣ ¹
Vul: Both	♥ K1085	♥ QJ42	X	2♥	Pass	4♥
North HCP: 16	♦ Q76	♦ A1092	AP			
South HCP: 9	♣ KQ7	♣ J4				
Contract: 4♥ N				1. Stayman		

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ Q962				1NT
Vul: None	♥ KQ8	♥ A102				
North HCP: 8	♦ Q985	♦ KJ7	Pass	2NT	AP	
South HCP: 15	♣ 1043	♣ AJ9				
Contract: 2N S						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ Q87		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ102	♥ K765	2♠	2NT	Pass	3NT
North HCP: 16	♦ Q2	♦ K765	AP			
South HCP: 9	♣ A964	♣ J3				
Contract: 3N N				1. Stayman		

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 11	♠ J953	West Doubles 2♣ if possible.
Dealer: N	♥ KQ8	
Vul: None	♦ K83	Partner bids first.
HCP: 9	♣ 842	

Board: 12	♠ AQ5	The opponents are silent.
Dealer: S	♥ A10952	
Vul: NS	♦ Q5	You bid first.
HCP: 15	♣ K54	

Board: 13	♠ J76	West Doubles 2♣ if possible.
Dealer: N	♥ QJ42	
Vul: Both	♦ A1092	Partner bids first.
HCP: 9	♣ J4	

Board: 14	♠ Q962	The opponents are silent.
Dealer: S	♥ A102	
Vul: None	♦ KJ7	You bid first.
HCP: 15	♣ AJ9	

Board: 15	♠ Q87	West Bids 2♠ if possible.
Dealer: N	♥ K765	
Vul: NS	♦ K765	Partner bids first.
HCP: 9	♣ J3	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ J953		1NT	Pass	2♣ ¹
Vul: None	♥ J752	♥ KQ8	X	2♥	Pass	2NT
North HCP: 15	♦ A109	♦ K83	AP			
South HCP: 9	♣ AQ6	♣ 842				
Contract: 2N N				1. Stayman		

Board: 12	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ AQ5				1NT
Vul: NS	♥ 743	♥ A10952				
North HCP: 8	♦ AJ86	♦ Q5	Pass	2NT	AP	
South HCP: 15	♣ 962	♣ K54				
Contract: 2N S						

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J76		1NT	Pass	2♣ ¹
Vul: Both	♥ K1085	♥ QJ42	X	2♥	Pass	4♥
North HCP: 16	♦ Q76	♦ A1092	AP			
South HCP: 9	♣ KQ7	♣ J4				
Contract: 4♥ N				1. Stayman		

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ Q962				1NT
Vul: None	♥ KQ8	♥ A102				
North HCP: 8	♦ Q985	♦ KJ7	Pass	2NT	AP	
South HCP: 15	♣ 1043	♣ AJ9				
Contract: 2N S						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ Q87		1NT	Pass	2♣ ¹
Vul: NS	♥ AQ102	♥ K765	2♠	2NT	Pass	3NT
North HCP: 16	♦ Q2	♦ K765	AP			
South HCP: 9	♣ A964	♣ J3				
Contract: 3N N				1. Stayman		

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 16	♠ KQ7	The opponents are silent.
Dealer: S	♥ J852	
Vul: EW	♦ 1096	Partner bids first.
HCP: 9	♣ QJ4	

Board: 17	♠ A32	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: None	♦ AKQ2	You bid first.
HCP: 16	♣ 642	

Board: 18	♠ Q74	The opponents are silent.
Dealer: S	♥ AJ108	
Vul: NS	♦ J42	Partner bids first.
HCP: 9	♣ J84	

Board: 19	♠ J1064	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ A82	You bid first.
HCP: 16	♣ A32	

Board: 20	♠ J7	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: Both	♦ 862	Partner bids first.
HCP: 8	♣ 10832	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ KQ7	♠ AJ2				1NT
Vul: EW	♥ J852	♥ 1076	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1096	♦ K42	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ AK76	1. Stayman			
Contract: 2N S						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ KJ6				
Vul: None	♥ QJ4	♥ 865		1NT	Pass	2NT
North HCP: 16	♦ AKQ2	♦ J43	AP			
South HCP: 9	♣ 642	♣ KJ73				
Contract: 2N N						

Board: 18	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ AK3				1NT
Vul: NS	♥ AJ108	♥ Q5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J42	♦ 8653	Pass	2NT	AP	
South HCP: 15	♣ J84	♣ AQ109	1. Stayman			
Contract: 2N S						

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ J1064	♠ KQ93				
Vul: EW	♥ AK2	♥ J98	Pass	2♠	Pass	4♠
North HCP: 16	♦ A82	♦ K1094	AP			
South HCP: 9	♣ A32	♣ 54	1. Stayman			
Contract: 4♠ N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ KQ83				1NT
Vul: Both	♥ AQJ3	♥ 74	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 862	♦ AKJ7	Pass	2NT	AP	
South HCP: 15	♣ 10832	♣ Q94	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 16	♠ AJ2	The opponents are silent.
Dealer: S	♥ 1076	
Vul: EW	♦ K42	You bid first.
HCP: 15	♣ AK76	

Board: 17	♠ KJ6	The opponents are silent.
Dealer: N	♥ 865	
Vul: None	♦ J43	Partner bids first.
HCP: 9	♣ KJ73	

Board: 18	♠ AK3	The opponents are silent.
Dealer: S	♥ Q5	
Vul: NS	♦ 8653	You bid first.
HCP: 15	♣ AQ109	

Board: 19	♠ KQ93	The opponents are silent.
Dealer: N	♥ J98	
Vul: EW	♦ K1094	Partner bids first.
HCP: 9	♣ 54	

Board: 20	♠ KQ83	The opponents are silent.
Dealer: S	♥ 74	
Vul: Both	♦ AKJ7	You bid first.
HCP: 15	♣ Q94	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ KQ7	♠ AJ2				1NT
Vul: EW	♥ J852	♥ 1076	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1096	♦ K42	Pass	2NT	AP	
South HCP: 15	♣ QJ4	♣ AK76	1. Stayman			
Contract: 2N S						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ KJ6				
Vul: None	♥ QJ4	♥ 865		1NT	Pass	2NT
North HCP: 16	♦ AKQ2	♦ J43	AP			
South HCP: 9	♣ 642	♣ KJ73				
Contract: 2N N						

Board: 18	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ AK3				1NT
Vul: NS	♥ AJ108	♥ Q5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J42	♦ 8653	Pass	2NT	AP	
South HCP: 15	♣ J84	♣ AQ109	1. Stayman			
Contract: 2N S						

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ J1064	♠ KQ93				
Vul: EW	♥ AK2	♥ J98	Pass	2♠	Pass	4♠
North HCP: 16	♦ A82	♦ K1094	AP			
South HCP: 9	♣ A32	♣ 54	1. Stayman			
Contract: 4♠ N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ KQ83				1NT
Vul: Both	♥ AQJ3	♥ 74	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 862	♦ AKJ7	Pass	2NT	AP	
South HCP: 15	♣ 10832	♣ Q94	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 21	♠ 96	The opponents are silent.
Dealer: N	♥ A95	
Vul: NS	♦ A86	You bid first.
HCP: 17	♣ AKQ72	

Board: 22	♠ 754	The opponents are silent.
Dealer: S	♥ 85	
Vul: EW	♦ A973	Partner bids first.
HCP: 8	♣ KJ97	

Board: 23	♠ KQ	The opponents are silent.
Dealer: N	♥ AJ972	
Vul: Both	♦ QJ5	You bid first.
HCP: 16	♣ K104	

Board: 24	♠ 95	The opponents are silent.
Dealer: S	♥ 753	
Vul: None	♦ K63	Partner bids first.
HCP: 9	♣ AQ972	

Board: 25	♠ J85	The opponents are silent.
Dealer: N	♥ AK76	
Vul: EW	♦ AQJ	You bid first.
HCP: 16	♣ J73	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ J1074		1NT	Pass	2♣ ¹
Vul: NS	♥ A95	♥ KQJ10	Pass	2♦	Pass	2NT
North HCP: 17	♦ A86	♦ Q94	Pass	3NT	AP	
South HCP: 9	♣ AKQ72	♣ 104				
Contract: 3N N				1. Stayman		

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ J1062				1NT
Vul: EW	♥ 85	♥ AK9	Pass	2NT	AP	
North HCP: 8	♦ A973	♦ KJ				
South HCP: 16	♣ KJ97	♣ A432				
Contract: 2N S						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ972	♥ K864	Pass	2♥	Pass	3♥
North HCP: 16	♦ QJ5	♦ 1087	AP			
South HCP: 8	♣ K104	♣ 9652				
Contract: 3♥ N				1. Stayman		

Board: 24	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ A642				1NT
Vul: None	♥ 753	♥ AKJ6	Pass	2NT	AP	
North HCP: 9	♦ K63	♦ J75				
South HCP: 16	♣ AQ972	♣ K4				
Contract: 2N S						

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ J85	♠ A1094		1NT	Pass	2♣ ¹
Vul: EW	♥ AK76	♥ Q1084	Pass	2♥	Pass	4♥
North HCP: 16	♦ AQJ	♦ 86	AP			
South HCP: 9	♣ J73	♣ K84				
Contract: 4♥ N				1. Stayman		

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 21	♠ J1074	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: NS	♦ Q94	Partner bids first.
HCP: 9	♣ 104	

Board: 22	♠ J1062	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ KJ	You bid first.
HCP: 16	♣ A432	

Board: 23	♠ AJ	The opponents are silent.
Dealer: N	♥ K864	
Vul: Both	♦ 1087	Partner bids first.
HCP: 8	♣ 9652	

Board: 24	♠ A642	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: None	♦ J75	You bid first.
HCP: 16	♣ K4	

Board: 25	♠ A1094	The opponents are silent.
Dealer: N	♥ Q1084	
Vul: EW	♦ 86	Partner bids first.
HCP: 9	♣ K84	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ J1074		1NT	Pass	2♣ ¹
Vul: NS	♥ A95	♥ KQJ10	Pass	2♦	Pass	2NT
North HCP: 17	♦ A86	♦ Q94	Pass	3NT	AP	
South HCP: 9	♣ AKQ72	♣ 104				
Contract: 3N N				1. Stayman		

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ J1062				1NT
Vul: EW	♥ 85	♥ AK9	Pass	2NT	AP	
North HCP: 8	♦ A973	♦ KJ				
South HCP: 16	♣ KJ97	♣ A432				
Contract: 2N S						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ972	♥ K864	Pass	2♥	Pass	3♥
North HCP: 16	♦ QJ5	♦ 1087	AP			
South HCP: 8	♣ K104	♣ 9652				
Contract: 3♥ N				1. Stayman		

Board: 24	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ A642				1NT
Vul: None	♥ 753	♥ AKJ6	Pass	2NT	AP	
North HCP: 9	♦ K63	♦ J75				
South HCP: 16	♣ AQ972	♣ K4				
Contract: 2N S						

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ J85	♠ A1094		1NT	Pass	2♣ ¹
Vul: EW	♥ AK76	♥ Q1084	Pass	2♥	Pass	4♥
North HCP: 16	♦ AQJ	♦ 86	AP			
South HCP: 9	♣ J73	♣ K84				
Contract: 4♥ N				1. Stayman		

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 26	♠ KJ102	The opponents are silent.
Dealer: S	♥ 1054	
Vul: Both	♦ Q10	Partner bids first.
HCP: 8	♣ Q1074	
Board: 27	♠ K8	The opponents are silent.
Dealer: N	♥ A93	
Vul: None	♦ K109	You bid first.
HCP: 15	♣ KQ542	
Board: 28	♠ 73	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: NS	♦ J1064	Partner bids first.
HCP: 8	♣ 1094	
Board: 29	♠ KJ74	West Doubles 2♣ if possible.
Dealer: N	♥ AJ5	
Vul: Both	♦ A102	You bid first.
HCP: 17	♣ A83	
Board: 30	♠ Q743	The opponents are silent.
Dealer: S	♥ AJ74	
Vul: NS	♦ 92	Partner bids first.
HCP: 9	♣ Q76	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ KJ102	♠ Q96				1NT
Vul: Both	♥ 1054	♥ KQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q10	♦ AJ43	Pass	2NT	AP	
South HCP: 16	♣ Q1074	♣ KJ3				
Contract: 2N S			1. Stayman			

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ A10		1NT	Pass	2♣ ¹
Vul: None	♥ A93	♥ KQ62	Pass	2♦	Pass	2NT
North HCP: 15	♦ K109	♦ 7654	AP			
South HCP: 9	♣ KQ542	♣ 963				
Contract: 2N N			1. Stayman			

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ J65				1NT
Vul: NS	♥ AQJ8	♥ 654	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J1064	♦ AK93	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ AK7				
Contract: 2N S			1. Stayman			

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ KJ74	♠ 95		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ5	♥ KQ97	X	2♠	Pass	2NT
North HCP: 17	♦ A102	♦ K96	AP			
South HCP: 8	♣ A83	♣ 10964				
Contract: 2N N			1. Stayman			

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ Q743	♠ AK9				1NT
Vul: NS	♥ AJ74	♥ K1062	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 92	♦ AK7	Pass	4♥	AP	
South HCP: 17	♣ Q76	♣ 1054				
Contract: 4♥ S			1. Stayman			

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 26	♠ Q96	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: Both	♦ AJ43	You bid first.
HCP: 16	♣ KJ3	

Board: 27	♠ A10	The opponents are silent.
Dealer: N	♥ KQ62	
Vul: None	♦ 7654	Partner bids first.
HCP: 9	♣ 963	

Board: 28	♠ J65	The opponents are silent.
Dealer: S	♥ 654	
Vul: NS	♦ AK93	You bid first.
HCP: 15	♣ AK7	

Board: 29	♠ 95	West Doubles 2♣ if possible.
Dealer: N	♥ KQ97	
Vul: Both	♦ K96	Partner bids first.
HCP: 8	♣ 10964	

Board: 30	♠ AK9	The opponents are silent.
Dealer: S	♥ K1062	
Vul: NS	♦ AK7	You bid first.
HCP: 17	♣ 1054	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ KJ102	♠ Q96				1NT
Vul: Both	♥ 1054	♥ KQ3	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q10	♦ AJ43	Pass	2NT	AP	
South HCP: 16	♣ Q1074	♣ KJ3				
Contract: 2N S			1. Stayman			

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ A10		1NT	Pass	2♣ ¹
Vul: None	♥ A93	♥ KQ62	Pass	2♦	Pass	2NT
North HCP: 15	♦ K109	♦ 7654	AP			
South HCP: 9	♣ KQ542	♣ 963	1. Stayman			
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ J65				1NT
Vul: NS	♥ AQJ8	♥ 654	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J1064	♦ AK93	Pass	2NT	AP	
South HCP: 15	♣ 1094	♣ AK7	1. Stayman			
Contract: 2N S						

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ KJ74	♠ 95		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ5	♥ KQ97	X	2♠	Pass	2NT
North HCP: 17	♦ A102	♦ K96	AP			
South HCP: 8	♣ A83	♣ 10964	1. Stayman			
Contract: 2N N						

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ Q743	♠ AK9				1NT
Vul: NS	♥ AJ74	♥ K1062	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 92	♦ AK7	Pass	4♥	AP	
South HCP: 17	♣ Q76	♣ 1054	1. Stayman			
Contract: 4♥ S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 31	♠ KQ3	The opponents are silent.
Dealer: N	♥ Q986	
Vul: EW	♦ K4	You bid first.
HCP: 16	♣ AQ103	

Board: 32	♠ 54	East Bids 2♦ if possible.
Dealer: S	♥ J63	West Bids 2♠ if possible.
Vul: None	♦ K962	
HCP: 8	♣ KJ95	Partner bids first.

Board: 33	♠ Q7	The opponents are silent.
Dealer: N	♥ Q632	
Vul: NS	♦ AQ965	You bid first.
HCP: 15	♣ AJ	

Board: 34	♠ KJ107	The opponents are silent.
Dealer: S	♥ Q83	
Vul: EW	♦ 104	Partner bids first.
HCP: 9	♣ QJ74	

Board: 35	♠ AJ	The opponents are silent.
Dealer: N	♥ A72	
Vul: Both	♦ J652	You bid first.
HCP: 15	♣ KQ64	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ J102		1NT	Pass	2♣ ¹
Vul: EW	♥ Q986	♥ J1042	Pass	2♥	Pass	3♥
North HCP: 16	♦ K4	♦ QJ10	AP			
South HCP: 9	♣ AQ103	♣ KJ4	1. Stayman			
Contract: 3♥ N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ K97				1NT
Vul: None	♥ J63	♥ Q97	Pass	Pass	2♦ ¹	Pass
North HCP: 8	♦ K962	♦ AQ7	2♠	AP		
South HCP: 15	♣ KJ95	♣ A1042	1. Multi-Landy, Multi			
Contract: 2♠ W						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ J98		1NT	Pass	2♣ ¹
Vul: NS	♥ Q632	♥ 10854	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ965	♦ K4	AP			
South HCP: 9	♣ AJ	♣ KQ84	1. Stayman			
Contract: 4♥ N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ KJ107	♠ 93				1NT
Vul: EW	♥ Q83	♥ AK92	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 104	♦ KQJ86	Pass	2NT	AP	
South HCP: 16	♣ QJ74	♣ K9	1. Stayman			
Contract: 2N S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ9		1NT	Pass	2♣ ¹
Vul: Both	♥ A72	♥ 8653	Pass	2♦	Pass	2NT
North HCP: 15	♦ J652	♦ K1093	AP			
South HCP: 8	♣ KQ64	♣ 72	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 31	♠ J102	The opponents are silent.
Dealer: N	♥ J1042	
Vul: EW	♦ QJ10	Partner bids first.
HCP: 9	♣ KJ4	

Board: 32	♠ K97	East Bids 2♦ if possible.
Dealer: S	♥ Q97	West Bids 2♠ if possible.
Vul: None	♦ AQ7	
HCP: 15	♣ A1042	You bid first.

Board: 33	♠ J98	The opponents are silent.
Dealer: N	♥ 10854	
Vul: NS	♦ K4	Partner bids first.
HCP: 9	♣ KQ84	

Board: 34	♠ 93	The opponents are silent.
Dealer: S	♥ AK92	
Vul: EW	♦ KQJ86	You bid first.
HCP: 16	♣ K9	

Board: 35	♠ KQ9	The opponents are silent.
Dealer: N	♥ 8653	
Vul: Both	♦ K1093	Partner bids first.
HCP: 8	♣ 72	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ J102		1NT	Pass	2♣ ¹
Vul: EW	♥ Q986	♥ J1042	Pass	2♥	Pass	3♥
North HCP: 16	♦ K4	♦ QJ10	AP			
South HCP: 9	♣ AQ103	♣ KJ4	1. Stayman			
Contract: 3♥ N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ K97				1NT
Vul: None	♥ J63	♥ Q97	Pass	Pass	2♦ ¹	Pass
North HCP: 8	♦ K962	♦ AQ7	2♠	AP		
South HCP: 15	♣ KJ95	♣ A1042	1. Multi-Landy, Multi			
Contract: 2♠ W						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ J98		1NT	Pass	2♣ ¹
Vul: NS	♥ Q632	♥ 10854	Pass	2♥	Pass	4♥
North HCP: 15	♦ AQ965	♦ K4	AP			
South HCP: 9	♣ AJ	♣ KQ84	1. Stayman			
Contract: 4♥ N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ KJ107	♠ 93				1NT
Vul: EW	♥ Q83	♥ AK92	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 104	♦ KQJ86	Pass	2NT	AP	
South HCP: 16	♣ QJ74	♣ K9	1. Stayman			
Contract: 2N S						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ9		1NT	Pass	2♣ ¹
Vul: Both	♥ A72	♥ 8653	Pass	2♦	Pass	2NT
North HCP: 15	♦ J652	♦ K1093	AP			
South HCP: 8	♣ KQ64	♣ 72	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 36	♠ K854	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: NS	♦ Q97	Partner bids first.
HCP: 9	♣ 643	

Board: 37	♠ 109843	The opponents are silent.
Dealer: N	♥ AK8	
Vul: EW	♦ AQ	You bid first.
HCP: 15	♣ Q53	

Board: 38	♠ K102	The opponents are silent.
Dealer: S	♥ J97	
Vul: Both	♦ Q3	Partner bids first.
HCP: 9	♣ K10643	

Board: 39	♠ K107	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ 105	You bid first.
HCP: 16	♣ AQ1042	

Board: 40	♠ KJ106	The opponents are silent.
Dealer: S	♥ 1053	
Vul: EW	♦ J95	Partner bids first.
HCP: 9	♣ A43	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ AQ72				1NT
Vul: NS	♥ KJ10	♥ A932	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q97	♦ 86	Pass	2NT	Pass	4♠
South HCP: 15	♣ 643	♣ AJ5	AP			
Contract: 4♠ S			1. Stayman			

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ 109843	♠ AQJ2		1NT	Pass	2♣ ¹
Vul: EW	♥ AK8	♥ 752	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ	♦ J97	AP			
South HCP: 9	♣ Q53	♣ J94	1. Stayman			
Contract: 3♠ N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ 874				1NT
Vul: Both	♥ J97	♥ K42	Pass	2NT	AP	
North HCP: 9	♦ Q3	♦ AKJ2				
South HCP: 15	♣ K10643	♣ A98				
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ J2		1NT	Pass	2NT
Vul: None	♥ AK7	♥ Q83	AP			
North HCP: 16	♦ 105	♦ A976				
South HCP: 8	♣ AQ1042	♣ J765				
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ KJ106	♠ A954				1NT
Vul: EW	♥ 1053	♥ K4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J95	♦ AQ107	Pass	3♠	AP	
South HCP: 16	♣ A43	♣ K75	1. Stayman			
Contract: 3♠ S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 36	♠ AQ72	The opponents are silent.
Dealer: S	♥ A932	
Vul: NS	♦ 86	You bid first.
HCP: 15	♣ AJ5	

Board: 37	♠ AQJ2	The opponents are silent.
Dealer: N	♥ 752	
Vul: EW	♦ J97	Partner bids first.
HCP: 9	♣ J94	

Board: 38	♠ 874	The opponents are silent.
Dealer: S	♥ K42	
Vul: Both	♦ AKJ2	You bid first.
HCP: 15	♣ A98	

Board: 39	♠ J2	The opponents are silent.
Dealer: N	♥ Q83	
Vul: None	♦ A976	Partner bids first.
HCP: 8	♣ J765	

Board: 40	♠ A954	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ AQ107	You bid first.
HCP: 16	♣ K75	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ AQ72				1NT
Vul: NS	♥ KJ10	♥ A932	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q97	♦ 86	Pass	2NT	Pass	4♠
South HCP: 15	♣ 643	♣ AJ5	AP			
Contract: 4♠ S			1. Stayman			

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ 109843	♠ AQJ2		1NT	Pass	2♣ ¹
Vul: EW	♥ AK8	♥ 752	Pass	2♠	Pass	3♠
North HCP: 15	♦ AQ	♦ J97	AP			
South HCP: 9	♣ Q53	♣ J94	1. Stayman			
Contract: 3♠ N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ 874				1NT
Vul: Both	♥ J97	♥ K42	Pass	2NT	AP	
North HCP: 9	♦ Q3	♦ AKJ2				
South HCP: 15	♣ K10643	♣ A98				
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ K107	♠ J2		1NT	Pass	2NT
Vul: None	♥ AK7	♥ Q83	AP			
North HCP: 16	♦ 105	♦ A976				
South HCP: 8	♣ AQ1042	♣ J765				
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ KJ106	♠ A954				1NT
Vul: EW	♥ 1053	♥ K4	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J95	♦ AQ107	Pass	3♠	AP	
South HCP: 16	♣ A43	♣ K75	1. Stayman			
Contract: 3♠ S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 41	♠ 109	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: Both	♦ K10964	You bid first.
HCP: 16	♣ AQ	

Board: 42	♠ 654	The opponents are silent.
Dealer: S	♥ 64	
Vul: None	♦ KJ843	Partner bids first.
HCP: 9	♣ AJ2	

Board: 43	♠ AQJ75	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ AJ5	You bid first.
HCP: 15	♣ 1082	

Board: 44	♠ J97	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: Both	♦ 873	Partner bids first.
HCP: 9	♣ K1084	

Board: 45	♠ A75	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: None	♦ Q103	You bid first.
HCP: 17	♣ AQ94	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ KJ		1NT	Pass	2NT
Vul: Both	♥ AQJ3	♥ K95				
North HCP: 16	♦ K10964	♦ Q87	Pass	3NT	AP	
South HCP: 9	♣ AQ	♣ 97643				
Contract: 3N N						

Board: 42	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ K72				1NT
Vul: None	♥ 64	♥ KQ9				
North HCP: 9	♦ KJ843	♦ A75	Pass	2NT	AP	
South HCP: 15	♣ AJ2	♣ K954				
Contract: 2N S						

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ AQJ75	♠ K984		1NT	Pass	2♣ ¹
Vul: NS	♥ K6	♥ Q75	Pass	2♠	Pass	3♠
North HCP: 15	♦ AJ5	♦ K92	AP			
South HCP: 9	♣ 1082	♣ J94	1. Stayman			
Contract: 3♠ N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ K10652				1NT
Vul: Both	♥ KQ9	♥ 43				
North HCP: 9	♦ 873	♦ KQJ	Pass	3NT	AP	
South HCP: 15	♣ K1084	♣ AQ3				
Contract: 3N S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ Q862		1NT	Pass	2♣ ¹
Vul: None	♥ AJ4	♥ Q76	Pass	2♦	Pass	2NT
North HCP: 17	♦ Q103	♦ J74	AP			
South HCP: 8	♣ AQ94	♣ K106	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 41	♠ KJ	The opponents are silent.
Dealer: N	♥ K95	
Vul: Both	♦ Q87	Partner bids first.
HCP: 9	♣ 97643	

Board: 42	♠ K72	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: None	♦ A75	You bid first.
HCP: 15	♣ K954	

Board: 43	♠ K984	The opponents are silent.
Dealer: N	♥ Q75	
Vul: NS	♦ K92	Partner bids first.
HCP: 9	♣ J94	

Board: 44	♠ K10652	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ KQJ	You bid first.
HCP: 15	♣ AQ3	

Board: 45	♠ Q862	The opponents are silent.
Dealer: N	♥ Q76	
Vul: None	♦ J74	Partner bids first.
HCP: 8	♣ K106	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ 109	♠ KJ		1NT	Pass	2NT
Vul: Both	♥ AQJ3	♥ K95				
North HCP: 16	♦ K10964	♦ Q87	Pass	3NT	AP	
South HCP: 9	♣ AQ	♣ 97643				
Contract: 3N N						

Board: 42	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ K72				1NT
Vul: None	♥ 64	♥ KQ9				
North HCP: 9	♦ KJ843	♦ A75	Pass	2NT	AP	
South HCP: 15	♣ AJ2	♣ K954				
Contract: 2N S						

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ AQJ75	♠ K984		1NT	Pass	2♣ ¹
Vul: NS	♥ K6	♥ Q75	Pass	2♠	Pass	3♠
North HCP: 15	♦ AJ5	♦ K92	AP			
South HCP: 9	♣ 1082	♣ J94	1. Stayman			
Contract: 3♠ N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ K10652				1NT
Vul: Both	♥ KQ9	♥ 43				
North HCP: 9	♦ 873	♦ KQJ	Pass	3NT	AP	
South HCP: 15	♣ K1084	♣ AQ3				
Contract: 3N S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ Q862		1NT	Pass	2♣ ¹
Vul: None	♥ AJ4	♥ Q76	Pass	2♦	Pass	2NT
North HCP: 17	♦ Q103	♦ J74	AP			
South HCP: 8	♣ AQ94	♣ K106	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 46	♠ A4	The opponents are silent.
Dealer: S	♥ 983	
Vul: NS	♦ KJ1098	Partner bids first.
HCP: 8	♣ 874	

Board: 47	♠ A62	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ K752	You bid first.
HCP: 17	♣ AKJ7	

Board: 48	♠ 1065	The opponents are silent.
Dealer: S	♥ 1043	
Vul: None	♦ J8	Partner bids first.
HCP: 9	♣ AKJ43	

Board: 49	♠ AQ10	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ Q10743	You bid first.
HCP: 15	♣ KQ3	

Board: 50	♠ Q85	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: EW	♦ 764	Partner bids first.
HCP: 8	♣ J53	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ KQ65				1NT
Vul: NS	♥ 983	♥ 542				
North HCP: 8	♦ KJ1098	♦ AQ64	Pass	2NT	AP	
South HCP: 15	♣ 874	♣ A10				
Contract: 2N S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ K7		1NT	Pass	2NT
Vul: EW	♥ Q4	♥ 1065				
North HCP: 17	♦ K752	♦ QJ86	Pass	3NT	AP	
South HCP: 8	♣ AKJ7	♣ Q1084				
Contract: 3N N						

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ KJ				1NT
Vul: None	♥ 1043	♥ KQ985				
North HCP: 9	♦ J8	♦ A94	Pass	3NT	AP	
South HCP: 15	♣ AKJ43	♣ Q95				
Contract: 3N S						

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K8		1NT	Pass	2NT
Vul: NS	♥ Q10	♥ K74				
North HCP: 15	♦ Q10743	♦ K865	AP			
South HCP: 9	♣ KQ3	♣ 10842				
Contract: 2N N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ AK96				1♣
Vul: EW	♥ KQ97	♥ 43				
North HCP: 8	♦ 764	♦ 108	Pass	1♥	Pass	1♠
South HCP: 16	♣ J53	♣ AKQ42	Pass	1NT	AP	
Contract: 1N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 46	♠ KQ65	The opponents are silent.
Dealer: S	♥ 542	
Vul: NS	♦ AQ64	You bid first.
HCP: 15	♣ A10	

Board: 47	♠ K7	The opponents are silent.
Dealer: N	♥ 1065	
Vul: EW	♦ QJ86	Partner bids first.
HCP: 8	♣ Q1084	

Board: 48	♠ KJ	The opponents are silent.
Dealer: S	♥ KQ985	
Vul: None	♦ A94	You bid first.
HCP: 15	♣ Q95	

Board: 49	♠ K8	The opponents are silent.
Dealer: N	♥ K74	
Vul: NS	♦ K865	Partner bids first.
HCP: 9	♣ 10842	

Board: 50	♠ AK96	The opponents are silent.
Dealer: S	♥ 43	
Vul: EW	♦ 108	You bid first.
HCP: 16	♣ AKQ42	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ KQ65				1NT
Vul: NS	♥ 983	♥ 542				
North HCP: 8	♦ KJ1098	♦ AQ64	Pass	2NT	AP	
South HCP: 15	♣ 874	♣ A10				
Contract: 2N S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ K7		1NT	Pass	2NT
Vul: EW	♥ Q4	♥ 1065				
North HCP: 17	♦ K752	♦ QJ86	Pass	3NT	AP	
South HCP: 8	♣ AKJ7	♣ Q1084				
Contract: 3N N						

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ KJ				1NT
Vul: None	♥ 1043	♥ KQ985				
North HCP: 9	♦ J8	♦ A94	Pass	3NT	AP	
South HCP: 15	♣ AKJ43	♣ Q95				
Contract: 3N S						

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K8		1NT	Pass	2NT
Vul: NS	♥ Q10	♥ K74				
North HCP: 15	♦ Q10743	♦ K865	AP			
South HCP: 9	♣ KQ3	♣ 10842				
Contract: 2N N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ AK96				1♣
Vul: EW	♥ KQ97	♥ 43				
North HCP: 8	♦ 764	♦ 108	Pass	1♥	Pass	1♠
South HCP: 16	♣ J53	♣ AKQ42	Pass	1NT	AP	
Contract: 1N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 51	♠ AK10	The opponents are silent.
Dealer: N	♥ J3	
Vul: Both	♦ QJ93	You bid first.
HCP: 16	♣ AJ94	

Board: 52	♠ KQ10	The opponents are silent.
Dealer: S	♥ 9873	
Vul: NS	♦ J8	Partner bids first.
HCP: 8	♣ Q1084	

Board: 53	♠ J8	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ A972	You bid first.
HCP: 15	♣ K752	

Board: 54	♠ QJ106	The opponents are silent.
Dealer: S	♥ J109	
Vul: Both	♦ Q83	Partner bids first.
HCP: 8	♣ Q54	

Board: 55	♠ AQ73	The opponents are silent.
Dealer: N	♥ K64	
Vul: None	♦ QJ63	You bid first.
HCP: 16	♣ A7	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q75		1NT	Pass	2NT
Vul: Both	♥ J3	♥ A7				
North HCP: 16	♦ QJ93	♦ 108654	AP			
South HCP: 8	♣ AJ94	♣ Q106				
Contract: 2N N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ KQ10	♠ J82				1NT
Vul: NS	♥ 9873	♥ AK5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J8	♦ A1075	Pass	2NT	AP	
South HCP: 16	♣ Q1084	♣ KJ6	1. Stayman			
Contract: 2N S						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ A1093		1NT	Pass	2♣ ¹
Vul: EW	♥ AK10	♥ 75	Pass	2♦	Pass	2NT
North HCP: 15	♦ A972	♦ KJ86	AP			
South HCP: 9	♣ K752	♣ J104	1. Stayman			
Contract: 2N N						

Board: 54	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ A5				1NT
Vul: Both	♥ J109	♥ 8543	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q83	♦ AK109	Pass	2NT	AP	
South HCP: 15	♣ Q54	♣ A106	1. Stayman			
Contract: 2N S						

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ 1092		1NT	Pass	2NT
Vul: None	♥ K64	♥ Q10				
North HCP: 16	♦ QJ63	♦ A1052	AP			
South HCP: 9	♣ A7	♣ QJ64				
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 51	♠ Q75	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ 108654	Partner bids first.
HCP: 8	♣ Q106	

Board: 52	♠ J82	The opponents are silent.
Dealer: S	♥ AK5	
Vul: NS	♦ A1075	You bid first.
HCP: 16	♣ KJ6	

Board: 53	♠ A1093	The opponents are silent.
Dealer: N	♥ 75	
Vul: EW	♦ KJ86	Partner bids first.
HCP: 9	♣ J104	

Board: 54	♠ A5	The opponents are silent.
Dealer: S	♥ 8543	
Vul: Both	♦ AK109	You bid first.
HCP: 15	♣ A106	

Board: 55	♠ 1092	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ A1052	Partner bids first.
HCP: 9	♣ QJ64	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ Q75		1NT	Pass	2NT
Vul: Both	♥ J3	♥ A7				
North HCP: 16	♦ QJ93	♦ 108654	AP			
South HCP: 8	♣ AJ94	♣ Q106				
Contract: 2N N						

Board: 52	North:	South:	West	North	East	South
Dealer: S	♠ KQ10	♠ J82				1NT
Vul: NS	♥ 9873	♥ AK5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J8	♦ A1075	Pass	2NT	AP	
South HCP: 16	♣ Q1084	♣ KJ6	1. Stayman			
Contract: 2N S						

Board: 53	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ A1093		1NT	Pass	2♣ ¹
Vul: EW	♥ AK10	♥ 75	Pass	2♦	Pass	2NT
North HCP: 15	♦ A972	♦ KJ86	AP			
South HCP: 9	♣ K752	♣ J104	1. Stayman			
Contract: 2N N						

Board: 54	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ A5				1NT
Vul: Both	♥ J109	♥ 8543	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q83	♦ AK109	Pass	2NT	AP	
South HCP: 15	♣ Q54	♣ A106	1. Stayman			
Contract: 2N S						

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ 1092		1NT	Pass	2NT
Vul: None	♥ K64	♥ Q10				
North HCP: 16	♦ QJ63	♦ A1052	AP			
South HCP: 9	♣ A7	♣ QJ64				
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 56	♠ 765	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: EW	♦ QJ108	Partner bids first.
HCP: 9	♣ K42	

Board: 57	♠ A10	The opponents are silent.
Dealer: N	♥ K53	
Vul: Both	♦ KJ7	You bid first.
HCP: 16	♣ KQ542	

Board: 58	♠ AQ84	The opponents are silent.
Dealer: S	♥ Q93	
Vul: None	♦ J2	Partner bids first.
HCP: 9	♣ 8642	

Board: 59	♠ K98	The opponents are silent.
Dealer: N	♥ A96	
Vul: NS	♦ AKQ10	You bid first.
HCP: 16	♣ 1064	

Board: 60	♠ AQ104	The opponents are silent.
Dealer: S	♥ 982	
Vul: Both	♦ 87	Partner bids first.
HCP: 8	♣ Q1042	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ AK3				1NT
Vul: EW	♥ QJ4	♥ AK763				
North HCP: 9	♦ QJ108	♦ 95	Pass	3NT	AP	
South HCP: 15	♣ K42	♣ J106				
Contract: 3N S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 9873		1NT	Pass	2♣ ¹
Vul: Both	♥ K53	♥ 42	Pass	2♦	Pass	2NT
North HCP: 16	♦ KJ7	♦ A54	AP			
South HCP: 8	♣ KQ542	♣ A1093	1. Stayman			
Contract: 2N N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ AQ84	♠ K65				1NT
Vul: None	♥ Q93	♥ A75	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J2	♦ 1073	Pass	2NT	AP	
South HCP: 15	♣ 8642	♣ AKJ10	1. Stayman			
Contract: 2N S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ J43		1NT	Pass	2NT
Vul: NS	♥ A96	♥ KJ2	AP			
North HCP: 16	♦ AKQ10	♦ 862				
South HCP: 8	♣ 1064	♣ QJ75				
Contract: 2N N						

Board: 60	North:	South:	West	North	East	South
Dealer: S	♠ AQ104	♠ 96				1NT
Vul: Both	♥ 982	♥ AKQ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 87	♦ QJ96	Pass	2NT	AP	
South HCP: 17	♣ Q1042	♣ AJ73	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 56	♠ AK3	The opponents are silent.
Dealer: S	♥ AK763	
Vul: EW	♦ 95	You bid first.
HCP: 15	♣ J106	

Board: 57	♠ 9873	The opponents are silent.
Dealer: N	♥ 42	
Vul: Both	♦ A54	Partner bids first.
HCP: 8	♣ A1093	

Board: 58	♠ K65	The opponents are silent.
Dealer: S	♥ A75	
Vul: None	♦ 1073	You bid first.
HCP: 15	♣ AKJ10	

Board: 59	♠ J43	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: NS	♦ 862	Partner bids first.
HCP: 8	♣ QJ75	

Board: 60	♠ 96	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: Both	♦ QJ96	You bid first.
HCP: 17	♣ AJ73	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ 765	♠ AK3				1NT
Vul: EW	♥ QJ4	♥ AK763				
North HCP: 9	♦ QJ108	♦ 95	Pass	3NT	AP	
South HCP: 15	♣ K42	♣ J106				
Contract: 3N S						

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 9873		1NT	Pass	2♣ ¹
Vul: Both	♥ K53	♥ 42	Pass	2♦	Pass	2NT
North HCP: 16	♦ KJ7	♦ A54	AP			
South HCP: 8	♣ KQ542	♣ A1093	1. Stayman			
Contract: 2N N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ AQ84	♠ K65				1NT
Vul: None	♥ Q93	♥ A75	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J2	♦ 1073	Pass	2NT	AP	
South HCP: 15	♣ 8642	♣ AKJ10	1. Stayman			
Contract: 2N S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ J43		1NT	Pass	2NT
Vul: NS	♥ A96	♥ KJ2	AP			
North HCP: 16	♦ AKQ10	♦ 862				
South HCP: 8	♣ 1064	♣ QJ75				
Contract: 2N N						

Board: 60	North:	South:	West	North	East	South
Dealer: S	♠ AQ104	♠ 96				1NT
Vul: Both	♥ 982	♥ AKQ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 87	♦ QJ96	Pass	2NT	AP	
South HCP: 17	♣ Q1042	♣ AJ73	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 61	♠ K1062	The opponents are silent.
Dealer: N	♥ AK3	
Vul: None	♦ Q4	You bid first.
HCP: 15	♣ K954	

Board: 62	♠ K62	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ KJ106	Partner bids first.
HCP: 9	♣ 9542	

Board: 63	♠ A62	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ A974	You bid first.
HCP: 16	♣ AQ104	

Board: 64	♠ K96	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: None	♦ J86	Partner bids first.
HCP: 9	♣ Q754	

Board: 65	♠ A95	The opponents are silent.
Dealer: N	♥ A106	
Vul: NS	♦ K4	You bid first.
HCP: 17	♣ AQ863	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ K1062	♠ Q974		1NT	Pass	2♣ ¹
Vul: None	♥ AK3	♥ Q102	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q4	♦ A83	AP			
South HCP: 8	♣ K954	♣ 862	1. Stayman			
Contract: 3♠ N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ AJ973				1NT
Vul: NS	♥ Q8	♥ AJ	Pass	2NT	AP	
North HCP: 9	♦ KJ106	♦ Q82				
South HCP: 16	♣ 9542	♣ KJ7				
Contract: 2N S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KQ74		1NT	Pass	2♣ ¹
Vul: EW	♥ Q4	♥ 853	Pass	2♦	Pass	2NT
North HCP: 16	♦ A974	♦ 85	AP			
South HCP: 8	♣ AQ104	♣ K863	1. Stayman			
Contract: 2N N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ J52				1NT
Vul: None	♥ QJ8	♥ A1065	Pass	2NT	AP	
North HCP: 9	♦ J86	♦ K43				
South HCP: 15	♣ Q754	♣ AK8				
Contract: 2N S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ 10643		1NT	Pass	2♣ ¹
Vul: NS	♥ A106	♥ Q98	Pass	2♦	Pass	2NT
North HCP: 17	♦ K4	♦ Q87	AP			
South HCP: 8	♣ AQ863	♣ KJ4	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 61	♠ Q974	The opponents are silent.
Dealer: N	♥ Q102	
Vul: None	♦ A83	Partner bids first.
HCP: 8	♣ 862	

Board: 62	♠ AJ973	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ Q82	You bid first.
HCP: 16	♣ KJ7	

Board: 63	♠ KQ74	The opponents are silent.
Dealer: N	♥ 853	
Vul: EW	♦ 85	Partner bids first.
HCP: 8	♣ K863	

Board: 64	♠ J52	The opponents are silent.
Dealer: S	♥ A1065	
Vul: None	♦ K43	You bid first.
HCP: 15	♣ AK8	

Board: 65	♠ 10643	The opponents are silent.
Dealer: N	♥ Q98	
Vul: NS	♦ Q87	Partner bids first.
HCP: 8	♣ KJ4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ K1062	♠ Q974		1NT	Pass	2♣ ¹
Vul: None	♥ AK3	♥ Q102	Pass	2♠	Pass	3♠
North HCP: 15	♦ Q4	♦ A83	AP			
South HCP: 8	♣ K954	♣ 862	1. Stayman			
Contract: 3♠ N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ AJ973				1NT
Vul: NS	♥ Q8	♥ AJ	Pass	2NT	AP	
North HCP: 9	♦ KJ106	♦ Q82				
South HCP: 16	♣ 9542	♣ KJ7				
Contract: 2N S						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KQ74		1NT	Pass	2♣ ¹
Vul: EW	♥ Q4	♥ 853	Pass	2♦	Pass	2NT
North HCP: 16	♦ A974	♦ 85	AP			
South HCP: 8	♣ AQ104	♣ K863	1. Stayman			
Contract: 2N N						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ J52				1NT
Vul: None	♥ QJ8	♥ A1065	Pass	2NT	AP	
North HCP: 9	♦ J86	♦ K43				
South HCP: 15	♣ Q754	♣ AK8				
Contract: 2N S						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ 10643		1NT	Pass	2♣ ¹
Vul: NS	♥ A106	♥ Q98	Pass	2♦	Pass	2NT
North HCP: 17	♦ K4	♦ Q87	AP			
South HCP: 8	♣ AQ863	♣ KJ4	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 66	♠ KJ6	The opponents are silent.
Dealer: S	♥ J543	
Vul: EW	♦ K1085	Partner bids first.
HCP: 8	♣ 62	

Board: 67	♠ KQ	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: Both	♦ K104	You bid first.
HCP: 17	♣ AJ74	

Board: 68	♠ A10	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: NS	♦ J108	Partner bids first.
HCP: 8	♣ 108764	

Board: 69	♠ AK	The opponents are silent.
Dealer: N	♥ Q973	
Vul: EW	♦ Q42	You bid first.
HCP: 17	♣ KQJ8	

Board: 70	♠ Q92	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ 764	Partner bids first.
HCP: 9	♣ KQ1094	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ A85				1NT
Vul: EW	♥ J543	♥ A10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K1085	♦ J63	Pass	2NT	AP	
South HCP: 15	♣ 62	♣ AQ754	1. Stayman			
Contract: 2N S						

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A5				
Vul: Both	♥ KJ105	♥ Q64		1NT	Pass	2NT
North HCP: 17	♦ K104	♦ Q95	Pass	3NT	AP	
South HCP: 8	♣ AJ74	♣ 98632				
Contract: 3N N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ 93				1NT
Vul: NS	♥ QJ9	♥ K1072				
North HCP: 8	♦ J108	♦ AK43	Pass	2NT	AP	
South HCP: 15	♣ 108764	♣ KQ3				
Contract: 2N S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q87				
Vul: EW	♥ Q973	♥ 108		1NT	Pass	3NT
North HCP: 17	♦ Q42	♦ AK10	AP			
South HCP: 9	♣ KQJ8	♣ 106543				
Contract: 3N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ A1075				1NT
Vul: Both	♥ Q4	♥ 108				
North HCP: 9	♦ 764	♦ AK52	Pass	3NT	AP	
South HCP: 15	♣ KQ1094	♣ A82				
Contract: 3N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 66	♠ A85	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ J63	You bid first.
HCP: 15	♣ AQ754	

Board: 67	♠ A5	The opponents are silent.
Dealer: N	♥ Q64	
Vul: Both	♦ Q95	Partner bids first.
HCP: 8	♣ 98632	

Board: 68	♠ 93	The opponents are silent.
Dealer: S	♥ K1072	
Vul: NS	♦ AK43	You bid first.
HCP: 15	♣ KQ3	

Board: 69	♠ Q87	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ AK10	Partner bids first.
HCP: 9	♣ 106543	

Board: 70	♠ A1075	The opponents are silent.
Dealer: S	♥ 108	
Vul: Both	♦ AK52	You bid first.
HCP: 15	♣ A82	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ A85				1NT
Vul: EW	♥ J543	♥ A10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K1085	♦ J63	Pass	2NT	AP	
South HCP: 15	♣ 62	♣ AQ754	1. Stayman			
Contract: 2N S						

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A5				
Vul: Both	♥ KJ105	♥ Q64		1NT	Pass	2NT
North HCP: 17	♦ K104	♦ Q95	Pass	3NT	AP	
South HCP: 8	♣ AJ74	♣ 98632				
Contract: 3N N						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ 93				1NT
Vul: NS	♥ QJ9	♥ K1072				
North HCP: 8	♦ J108	♦ AK43	Pass	2NT	AP	
South HCP: 15	♣ 108764	♣ KQ3				
Contract: 2N S						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q87				
Vul: EW	♥ Q973	♥ 108		1NT	Pass	3NT
North HCP: 17	♦ Q42	♦ AK10	AP			
South HCP: 9	♣ KQJ8	♣ 106543				
Contract: 3N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ A1075				1NT
Vul: Both	♥ Q4	♥ 108				
North HCP: 9	♦ 764	♦ AK52	Pass	3NT	AP	
South HCP: 15	♣ KQ1094	♣ A82				
Contract: 3N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 71	♠ K52	The opponents are silent.
Dealer: N	♥ K65	
Vul: None	♦ A1043	You bid first.
HCP: 15	♣ AJ4	

Board: 72	♠ J98	East Doubles 2♣ if possible.
Dealer: S	♥ A652	
Vul: EW	♦ J2	Partner bids first.
HCP: 8	♣ Q1032	

Board: 73	♠ AKQ7	The opponents are silent.
Dealer: N	♥ AK4	
Vul: Both	♦ 85	You bid first.
HCP: 17	♣ J983	

Board: 74	♠ 863	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: None	♦ J9	Partner bids first.
HCP: 8	♣ QJ94	

Board: 75	♠ KQ3	The opponents are silent.
Dealer: N	♥ 10964	
Vul: NS	♦ A8	You bid first.
HCP: 16	♣ AQJ4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ 9876		1NT	Pass	2♣ ¹
Vul: None	♥ K65	♥ AJ42	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1043	♦ 952	AP			
South HCP: 8	♣ AJ4	♣ K6				
Contract: 2N N			1. Stayman			

Board: 72	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ AK43				1NT
Vul: EW	♥ A652	♥ K87	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ J2	♦ AK5	Pass	2NT	AP	
South HCP: 17	♣ Q1032	♣ 964				
Contract: 2N S			1. Stayman			

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J86		1NT	Pass	2NT
Vul: Both	♥ AK4	♥ 97				
North HCP: 17	♦ 85	♦ AJ103	Pass	3NT	AP	
South HCP: 9	♣ J983	♣ K642				
Contract: 3N N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ AK95				1NT
Vul: None	♥ KJ106	♥ 9542	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J9	♦ KQ	Pass	3♥	AP	
South HCP: 16	♣ QJ94	♣ A85				
Contract: 3♥ S			1. Stayman			

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ AJ109		1NT	Pass	2♣ ¹
Vul: NS	♥ 10964	♥ 75	Pass	2♥	Pass	2NT
North HCP: 16	♦ A8	♦ K52	AP			
South HCP: 8	♣ AQJ4	♣ 10873				
Contract: 2N N			1. Stayman			

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 71	♠ 9876	The opponents are silent.
Dealer: N	♥ AJ42	
Vul: None	♦ 952	Partner bids first.
HCP: 8	♣ K6	

Board: 72	♠ AK43	East Doubles 2♣ if possible.
Dealer: S	♥ K87	
Vul: EW	♦ AK5	You bid first.
HCP: 17	♣ 964	

Board: 73	♠ J86	The opponents are silent.
Dealer: N	♥ 97	
Vul: Both	♦ AJ103	Partner bids first.
HCP: 9	♣ K642	

Board: 74	♠ AK95	The opponents are silent.
Dealer: S	♥ 9542	
Vul: None	♦ KQ	You bid first.
HCP: 16	♣ A85	

Board: 75	♠ AJ109	The opponents are silent.
Dealer: N	♥ 75	
Vul: NS	♦ K52	Partner bids first.
HCP: 8	♣ 10873	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ 9876		1NT	Pass	2♣ ¹
Vul: None	♥ K65	♥ AJ42	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1043	♦ 952	AP			
South HCP: 8	♣ AJ4	♣ K6				
Contract: 2N N			1. Stayman			

Board: 72	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ AK43				1NT
Vul: EW	♥ A652	♥ K87	Pass	2♣ ¹	X	2♠
North HCP: 8	♦ J2	♦ AK5	Pass	2NT	AP	
South HCP: 17	♣ Q1032	♣ 964				
Contract: 2N S			1. Stayman			

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♠ J86		1NT	Pass	2NT
Vul: Both	♥ AK4	♥ 97				
North HCP: 17	♦ 85	♦ AJ103	Pass	3NT	AP	
South HCP: 9	♣ J983	♣ K642				
Contract: 3N N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ AK95				1NT
Vul: None	♥ KJ106	♥ 9542	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J9	♦ KQ	Pass	3♥	AP	
South HCP: 16	♣ QJ94	♣ A85				
Contract: 3♥ S			1. Stayman			

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ AJ109		1NT	Pass	2♣ ¹
Vul: NS	♥ 10964	♥ 75	Pass	2♥	Pass	2NT
North HCP: 16	♦ A8	♦ K52	AP			
South HCP: 8	♣ AQJ4	♣ 10873				
Contract: 2N N			1. Stayman			

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 76	♠ 106	The opponents are silent.
Dealer: S	♥ Q43	
Vul: Both	♦ AK83	Partner bids first.
HCP: 9	♣ 10842	

Board: 77	♠ A106	The opponents are silent.
Dealer: N	♥ Q103	
Vul: None	♦ AK	You bid first.
HCP: 15	♣ Q8653	

Board: 78	♠ K952	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: NS	♦ 83	Partner bids first.
HCP: 8	♣ 8653	

Board: 79	♠ A643	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: EW	♦ KQJ2	You bid first.
HCP: 17	♣ J4	

Board: 80	♠ A9	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: None	♦ 9652	Partner bids first.
HCP: 9	♣ 10843	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AJ754				1NT
Vul: Both	♥ Q43	♥ K9				
North HCP: 9	♦ AK83	♦ J92	Pass	2NT	AP	
South HCP: 16	♣ 10842	♣ AK7				
Contract: 2N S						

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ J98				
Vul: None	♥ Q103	♥ J8		1NT	AP	
North HCP: 15	♦ AK	♦ J62				
South HCP: 8	♣ Q8653	♣ AJ1074				
Contract: 1N N						

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ K952	♠ QJ3				1NT
Vul: NS	♥ AJ4	♥ K2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 83	♦ KQ52	Pass	2NT	AP	
South HCP: 17	♣ 8653	♣ AQ104	1. Stayman			
Contract: 2N S						

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ A643	♠ KQ2				
Vul: EW	♥ AQ2	♥ 1064		1NT	Pass	2NT
North HCP: 17	♦ KQJ2	♦ 843	Pass	3NT	AP	
South HCP: 9	♣ J4	♣ A976				
Contract: 3N N						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ QJ42				1NT
Vul: None	♥ KQ3	♥ A742				
North HCP: 9	♦ 9652	♦ AK8	Pass	2NT	Pass	3NT
South HCP: 17	♣ 10843	♣ K6	AP			
Contract: 3N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 76	♠ AJ754	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ J92	You bid first.
HCP: 16	♣ AK7	

Board: 77	♠ J98	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ J62	Partner bids first.
HCP: 8	♣ AJ1074	

Board: 78	♠ QJ3	The opponents are silent.
Dealer: S	♥ K2	
Vul: NS	♦ KQ52	You bid first.
HCP: 17	♣ AQ104	

Board: 79	♠ KQ2	The opponents are silent.
Dealer: N	♥ 1064	
Vul: EW	♦ 843	Partner bids first.
HCP: 9	♣ A976	

Board: 80	♠ QJ42	The opponents are silent.
Dealer: S	♥ A742	
Vul: None	♦ AK8	You bid first.
HCP: 17	♣ K6	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ AJ754				1NT
Vul: Both	♥ Q43	♥ K9				
North HCP: 9	♦ AK83	♦ J92	Pass	2NT	AP	
South HCP: 16	♣ 10842	♣ AK7				
Contract: 2N S						

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ J98				
Vul: None	♥ Q103	♥ J8		1NT	AP	
North HCP: 15	♦ AK	♦ J62				
South HCP: 8	♣ Q8653	♣ AJ1074				
Contract: 1N N						

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ K952	♠ QJ3				1NT
Vul: NS	♥ AJ4	♥ K2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 83	♦ KQ52	Pass	2NT	AP	
South HCP: 17	♣ 8653	♣ AQ104	1. Stayman			
Contract: 2N S						

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ A643	♠ KQ2				
Vul: EW	♥ AQ2	♥ 1064		1NT	Pass	2NT
North HCP: 17	♦ KQJ2	♦ 843	Pass	3NT	AP	
South HCP: 9	♣ J4	♣ A976				
Contract: 3N N						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ QJ42				1NT
Vul: None	♥ KQ3	♥ A742				
North HCP: 9	♦ 9652	♦ AK8	Pass	2NT	Pass	3NT
South HCP: 17	♣ 10843	♣ K6	AP			
Contract: 3N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 81	♠ K54	The opponents are silent.
Dealer: N	♥ K109	
Vul: NS	♦ A63	You bid first.
HCP: 17	♣ AK104	

Board: 82	♠ 74	The opponents are silent.
Dealer: S	♥ Q854	
Vul: EW	♦ KJ107	Partner bids first.
HCP: 8	♣ Q65	

Board: 83	♠ AQ102	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ 863	You bid first.
HCP: 15	♣ K65	

Board: 84	♠ K87	The opponents are silent.
Dealer: S	♥ 43	
Vul: NS	♦ AQ973	Partner bids first.
HCP: 9	♣ 762	

Board: 85	♠ 873	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: EW	♦ Q65	You bid first.
HCP: 15	♣ AK5	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ QJ87		1NT	Pass	2♣ ¹
Vul: NS	♥ K109	♥ A72	Pass	2♦	Pass	2NT
North HCP: 17	♦ A63	♦ 8754	AP			
South HCP: 8	♣ AK104	♣ J5	1. Stayman			
Contract: 2N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ QJ65				1NT
Vul: EW	♥ Q854	♥ AK9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ KJ107	♦ Q4	Pass	2NT	AP	
South HCP: 15	♣ Q65	♣ K1042	1. Stayman			
Contract: 2N S						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ AQ102	♠ J76		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ6	♥ 9874	Pass	2♠	Pass	2NT
North HCP: 15	♦ 863	♦ A10	AP			
South HCP: 9	♣ K65	♣ A1043	1. Stayman			
Contract: 2N N						

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ A54				1NT
Vul: NS	♥ 43	♥ J106	Pass	2NT	Pass	3NT
North HCP: 9	♦ AQ973	♦ K2	AP			
South HCP: 17	♣ 762	♣ AKQ54				
Contract: 3N S						

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ 873	♠ J9		1NT	Pass	2NT
Vul: EW	♥ AQ97	♥ 652	AP			
North HCP: 15	♦ Q65	♦ AK98				
South HCP: 8	♣ AK5	♣ 10943				
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 81	♠ QJ87	The opponents are silent.
Dealer: N	♥ A72	
Vul: NS	♦ 8754	Partner bids first.
HCP: 8	♣ J5	

Board: 82	♠ QJ65	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ Q4	You bid first.
HCP: 15	♣ K1042	

Board: 83	♠ J76	The opponents are silent.
Dealer: N	♥ 9874	
Vul: Both	♦ A10	Partner bids first.
HCP: 9	♣ A1043	

Board: 84	♠ A54	The opponents are silent.
Dealer: S	♥ J106	
Vul: NS	♦ K2	You bid first.
HCP: 17	♣ AKQ54	

Board: 85	♠ J9	The opponents are silent.
Dealer: N	♥ 652	
Vul: EW	♦ AK98	Partner bids first.
HCP: 8	♣ 10943	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ QJ87		1NT	Pass	2♣ ¹
Vul: NS	♥ K109	♥ A72	Pass	2♦	Pass	2NT
North HCP: 17	♦ A63	♦ 8754	AP			
South HCP: 8	♣ AK104	♣ J5				
Contract: 2N N			1. Stayman			

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ QJ65				1NT
Vul: EW	♥ Q854	♥ AK9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ KJ107	♦ Q4	Pass	2NT	AP	
South HCP: 15	♣ Q65	♣ K1042				
Contract: 2N S			1. Stayman			

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ AQ102	♠ J76		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ6	♥ 9874	Pass	2♠	Pass	2NT
North HCP: 15	♦ 863	♦ A10	AP			
South HCP: 9	♣ K65	♣ A1043				
Contract: 2N N			1. Stayman			

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ A54				1NT
Vul: NS	♥ 43	♥ J106	Pass	2NT	Pass	3NT
North HCP: 9	♦ AQ973	♦ K2	AP			
South HCP: 17	♣ 762	♣ AKQ54				
Contract: 3N S						

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ 873	♠ J9		1NT	Pass	2NT
Vul: EW	♥ AQ97	♥ 652				
North HCP: 15	♦ Q65	♦ AK98	AP			
South HCP: 8	♣ AK5	♣ 10943				
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 86	♠ Q76	The opponents are silent.
Dealer: S	♥ 96	
Vul: Both	♦ A942	Partner bids first.
HCP: 9	♣ K1073	

Board: 87	♠ A1063	The opponents are silent.
Dealer: N	♥ Q76	
Vul: None	♦ AK74	You bid first.
HCP: 16	♣ K5	

Board: 88	♠ J106	The opponents are silent.
Dealer: S	♥ KJ97	
Vul: EW	♦ K43	Partner bids first.
HCP: 8	♣ 752	

Board: 89	♠ A73	The opponents are silent.
Dealer: N	♥ A92	
Vul: Both	♦ AK852	You bid first.
HCP: 15	♣ 94	

Board: 90	♠ J108	The opponents are silent.
Dealer: S	♥ 42	
Vul: None	♦ AQ54	Partner bids first.
HCP: 9	♣ Q653	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ AKJ				1NT
Vul: Both	♥ 96	♥ QJ75				
North HCP: 9	♦ A942	♦ KQ8	Pass	2NT	AP	
South HCP: 16	♣ K1073	♣ 642				
Contract: 2N S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ A1063	♠ K98		1NT	Pass	2♣ ¹
Vul: None	♥ Q76	♥ K1084	Pass	2♠	Pass	2NT
North HCP: 16	♦ AK74	♦ Q106	AP			
South HCP: 8	♣ K5	♣ 1064	1. Stayman			
Contract: 2N N						

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ A42				1NT
Vul: EW	♥ KJ97	♥ Q82	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K43	♦ QJ	Pass	2NT	AP	
South HCP: 16	♣ 752	♣ AK843	1. Stayman			
Contract: 2N S						

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ 854				
Vul: Both	♥ A92	♥ K74		1NT	Pass	2NT
North HCP: 15	♦ AK852	♦ 64	AP			
South HCP: 8	♣ 94	♣ KQ1087				
Contract: 2N N						

Board: 90	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ AQ964				1NT
Vul: None	♥ 42	♥ KQ6				
North HCP: 9	♦ AQ54	♦ K108	Pass	2NT	AP	
South HCP: 15	♣ Q653	♣ J4				
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 86	♠ AKJ	The opponents are silent.
Dealer: S	♥ QJ75	
Vul: Both	♦ KQ8	You bid first.
HCP: 16	♣ 642	

Board: 87	♠ K98	The opponents are silent.
Dealer: N	♥ K1084	
Vul: None	♦ Q106	Partner bids first.
HCP: 8	♣ 1064	

Board: 88	♠ A42	The opponents are silent.
Dealer: S	♥ Q82	
Vul: EW	♦ QJ	You bid first.
HCP: 16	♣ AK843	

Board: 89	♠ 854	The opponents are silent.
Dealer: N	♥ K74	
Vul: Both	♦ 64	Partner bids first.
HCP: 8	♣ KQ1087	

Board: 90	♠ AQ964	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: None	♦ K108	You bid first.
HCP: 15	♣ J4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ AKJ				1NT
Vul: Both	♥ 96	♥ QJ75				
North HCP: 9	♦ A942	♦ KQ8	Pass	2NT	AP	
South HCP: 16	♣ K1073	♣ 642				
Contract: 2N S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ A1063	♠ K98		1NT	Pass	2♣ ¹
Vul: None	♥ Q76	♥ K1084	Pass	2♠	Pass	2NT
North HCP: 16	♦ AK74	♦ Q106	AP			
South HCP: 8	♣ K5	♣ 1064	1. Stayman			
Contract: 2N N						

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ A42				1NT
Vul: EW	♥ KJ97	♥ Q82	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K43	♦ QJ	Pass	2NT	AP	
South HCP: 16	♣ 752	♣ AK843	1. Stayman			
Contract: 2N S						

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ 854				
Vul: Both	♥ A92	♥ K74		1NT	Pass	2NT
North HCP: 15	♦ AK852	♦ 64	AP			
South HCP: 8	♣ 94	♣ KQ1087				
Contract: 2N N						

Board: 90	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ AQ964				1NT
Vul: None	♥ 42	♥ KQ6				
North HCP: 9	♦ AQ54	♦ K108	Pass	2NT	AP	
South HCP: 15	♣ Q653	♣ J4				
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 91	♠ A8	The opponents are silent.
Dealer: N	♥ A10754	
Vul: NS	♦ A104	You bid first.
HCP: 15	♣ K92	

Board: 92	♠ J1074	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: Both	♦ Q9	Partner bids first.
HCP: 9	♣ 643	

Board: 93	♠ A865	The opponents are silent.
Dealer: N	♥ J98	
Vul: None	♦ AJ8	You bid first.
HCP: 17	♣ AK4	

Board: 94	♠ Q954	The opponents are silent.
Dealer: S	♥ 64	
Vul: NS	♦ Q942	Partner bids first.
HCP: 8	♣ A86	

Board: 95	♠ J7	The opponents are silent.
Dealer: N	♥ Q1075	
Vul: EW	♦ AK2	You bid first.
HCP: 16	♣ AQ72	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ J975		1NT	Pass	2♣ ¹
Vul: NS	♥ A10754	♥ KQ93	Pass	2♥	Pass	4♥
North HCP: 15	♦ A104	♦ QJ	AP			
South HCP: 9	♣ K92	♣ 743	1. Stayman			
Contract: 4♥ N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ J1074	♠ KQ				1NT
Vul: Both	♥ AQ95	♥ J842	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q9	♦ A72	Pass	4♥	AP	
South HCP: 15	♣ 643	♣ AJ98	1. Stayman			
Contract: 4♥ S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ A865	♠ Q73		1NT	Pass	2♣ ¹
Vul: None	♥ J98	♥ KQ52	Pass	2♠	Pass	2NT
North HCP: 17	♦ AJ8	♦ Q75	AP			
South HCP: 9	♣ AK4	♣ 1032	1. Stayman			
Contract: 2N N						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ Q954	♠ AJ2				1NT
Vul: NS	♥ 64	♥ KJ10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q942	♦ KJ53	Pass	2NT	AP	
South HCP: 15	♣ A86	♣ Q42	1. Stayman			
Contract: 2N S						

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ K96		1NT	Pass	2NT
Vul: EW	♥ Q1075	♥ K83				
North HCP: 16	♦ AK2	♦ Q104	AP			
South HCP: 8	♣ AQ72	♣ 10843				
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 91	♠ J975	The opponents are silent.
Dealer: N	♥ KQ93	
Vul: NS	♦ QJ	Partner bids first.
HCP: 9	♣ 743	

Board: 92	♠ KQ	The opponents are silent.
Dealer: S	♥ J842	
Vul: Both	♦ A72	You bid first.
HCP: 15	♣ AJ98	

Board: 93	♠ Q73	The opponents are silent.
Dealer: N	♥ KQ52	
Vul: None	♦ Q75	Partner bids first.
HCP: 9	♣ 1032	

Board: 94	♠ AJ2	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: NS	♦ KJ53	You bid first.
HCP: 15	♣ Q42	

Board: 95	♠ K96	The opponents are silent.
Dealer: N	♥ K83	
Vul: EW	♦ Q104	Partner bids first.
HCP: 8	♣ 10843	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ J975		1NT	Pass	2♣ ¹
Vul: NS	♥ A10754	♥ KQ93	Pass	2♥	Pass	4♥
North HCP: 15	♦ A104	♦ QJ	AP			
South HCP: 9	♣ K92	♣ 743	1. Stayman			
Contract: 4♥ N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ J1074	♠ KQ				1NT
Vul: Both	♥ AQ95	♥ J842	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q9	♦ A72	Pass	4♥	AP	
South HCP: 15	♣ 643	♣ AJ98	1. Stayman			
Contract: 4♥ S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ A865	♠ Q73		1NT	Pass	2♣ ¹
Vul: None	♥ J98	♥ KQ52	Pass	2♠	Pass	2NT
North HCP: 17	♦ AJ8	♦ Q75	AP			
South HCP: 9	♣ AK4	♣ 1032	1. Stayman			
Contract: 2N N						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ Q954	♠ AJ2				1NT
Vul: NS	♥ 64	♥ KJ10	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q942	♦ KJ53	Pass	2NT	AP	
South HCP: 15	♣ A86	♣ Q42	1. Stayman			
Contract: 2N S						

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ K96		1NT	Pass	2NT
Vul: EW	♥ Q1075	♥ K83				
North HCP: 16	♦ AK2	♦ Q104	AP			
South HCP: 8	♣ AQ72	♣ 10843				
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 96	♠ K1098	The opponents are silent.
Dealer: S	♥ Q7	
Vul: None	♦ A1085	Partner bids first.
HCP: 9	♣ 1064	

Board: 97	♠ KQ95	The opponents are silent.
Dealer: N	♥ AJ53	
Vul: NS	♦ K9	You bid first.
HCP: 17	♣ A93	

Board: 98	♠ A83	The opponents are silent.
Dealer: S	♥ J108	
Vul: EW	♦ Q92	Partner bids first.
HCP: 9	♣ Q754	

Board: 99	♠ QJ53	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AJ6	You bid first.
HCP: 15	♣ K1043	

Board: 100	♠ 983	The opponents are silent.
Dealer: S	♥ Q106	
Vul: NS	♦ 96	Partner bids first.
HCP: 8	♣ AQ1094	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ K1098	♠ QJ53				1NT
Vul: None	♥ Q7	♥ A52	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A1085	♦ K2	Pass	4♠	AP	
South HCP: 15	♣ 1064	♣ KQ98				
Contract: 4♠ S			1. Stayman			

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ KQ95	♠ A107		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ53	♥ K1096	Pass	2♥	Pass	3♥
North HCP: 17	♦ K9	♦ 1084	Pass	4♥	AP	
South HCP: 9	♣ A93	♣ Q54				
Contract: 4♥ N			1. Stayman			

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ J7				1NT
Vul: EW	♥ J108	♥ A92	Pass	2NT	Pass	3NT
North HCP: 9	♦ Q92	♦ A8643	AP			
South HCP: 16	♣ Q754	♣ AK3				
Contract: 3N S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ QJ53	♠ K987		1NT	Pass	2♣ ¹
Vul: Both	♥ A8	♥ K764	Pass	2♠	Pass	4♠
North HCP: 15	♦ AJ6	♦ K103	AP			
South HCP: 9	♣ K1043	♣ 72				
Contract: 4♠ N			1. Stayman			

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ A74				1NT
Vul: NS	♥ Q106	♥ KJ82				
North HCP: 8	♦ 96	♦ AKJ	Pass	2NT	AP	
South HCP: 16	♣ AQ1094	♣ 853				
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 96	♠ QJ53	The opponents are silent.
Dealer: S	♥ A52	
Vul: None	♦ K2	You bid first.
HCP: 15	♣ KQ98	

Board: 97	♠ A107	The opponents are silent.
Dealer: N	♥ K1096	
Vul: NS	♦ 1084	Partner bids first.
HCP: 9	♣ Q54	

Board: 98	♠ J7	The opponents are silent.
Dealer: S	♥ A92	
Vul: EW	♦ A8643	You bid first.
HCP: 16	♣ AK3	

Board: 99	♠ K987	The opponents are silent.
Dealer: N	♥ K764	
Vul: Both	♦ K103	Partner bids first.
HCP: 9	♣ 72	

Board: 100	♠ A74	The opponents are silent.
Dealer: S	♥ KJ82	
Vul: NS	♦ AKJ	You bid first.
HCP: 16	♣ 853	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ K1098	♠ QJ53				1NT
Vul: None	♥ Q7	♥ A52	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A1085	♦ K2	Pass	4♠	AP	
South HCP: 15	♣ 1064	♣ KQ98				
Contract: 4♠ S			1. Stayman			

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ KQ95	♠ A107		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ53	♥ K1096	Pass	2♥	Pass	3♥
North HCP: 17	♦ K9	♦ 1084	Pass	4♥	AP	
South HCP: 9	♣ A93	♣ Q54				
Contract: 4♥ N			1. Stayman			

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ J7				1NT
Vul: EW	♥ J108	♥ A92	Pass	2NT	Pass	3NT
North HCP: 9	♦ Q92	♦ A8643	AP			
South HCP: 16	♣ Q754	♣ AK3				
Contract: 3N S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ QJ53	♠ K987		1NT	Pass	2♣ ¹
Vul: Both	♥ A8	♥ K764	Pass	2♠	Pass	4♠
North HCP: 15	♦ AJ6	♦ K103	AP			
South HCP: 9	♣ K1043	♣ 72				
Contract: 4♠ N			1. Stayman			

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ A74				1NT
Vul: NS	♥ Q106	♥ KJ82				
North HCP: 8	♦ 96	♦ AKJ	Pass	2NT	AP	
South HCP: 16	♣ AQ1094	♣ 853				
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 101	♠ AK75	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ Q754	You bid first.
HCP: 16	♣ KJ4	

Board: 102	♠ K42	The opponents are silent.
Dealer: S	♥ 82	
Vul: Both	♦ J1085	Partner bids first.
HCP: 9	♣ KQ54	

Board: 103	♠ QJ	The opponents are silent.
Dealer: N	♥ 8732	
Vul: None	♦ KQ2	You bid first.
HCP: 15	♣ AK42	

Board: 104	♠ 87	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: EW	♦ K754	Partner bids first.
HCP: 9	♣ 1084	

Board: 105	♠ A95	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: Both	♦ 108	You bid first.
HCP: 15	♣ AJ1062	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ J63		1NT	Pass	2♣ ¹
Vul: EW	♥ K7	♥ Q432	Pass	2♠	Pass	2NT
North HCP: 16	♦ Q754	♦ A8	AP			
South HCP: 9	♣ KJ4	♣ Q932	1. Stayman			
Contract: 2N N						

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ A6				1NT
Vul: Both	♥ 82	♥ AQJ5	Pass	2NT	AP	
North HCP: 9	♦ J1085	♦ 432				
South HCP: 15	♣ KQ54	♣ A632				
Contract: 2N S						

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 432		1NT	Pass	2NT
Vul: None	♥ 8732	♥ K104	AP			
North HCP: 15	♦ KQ2	♦ AJ98				
South HCP: 8	♣ AK42	♣ 973				
Contract: 2N N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AJ3				1NT
Vul: EW	♥ KQJ10	♥ A843	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K754	♦ QJ63	Pass	4♥	AP	
South HCP: 17	♣ 1084	♣ KQ	1. Stayman			
Contract: 4♥ S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ K104		1NT	Pass	2NT
Vul: Both	♥ AQ4	♥ J76	AP			
North HCP: 15	♦ 108	♦ KQ9				
South HCP: 9	♣ AJ1062	♣ 8543				
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 101	♠ J63	The opponents are silent.
Dealer: N	♥ Q432	
Vul: EW	♦ A8	Partner bids first.
HCP: 9	♣ Q932	

Board: 102	♠ A6	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: Both	♦ 432	You bid first.
HCP: 15	♣ A632	

Board: 103	♠ 432	The opponents are silent.
Dealer: N	♥ K104	
Vul: None	♦ AJ98	Partner bids first.
HCP: 8	♣ 973	

Board: 104	♠ AJ3	The opponents are silent.
Dealer: S	♥ A843	
Vul: EW	♦ QJ63	You bid first.
HCP: 17	♣ KQ	

Board: 105	♠ K104	The opponents are silent.
Dealer: N	♥ J76	
Vul: Both	♦ KQ9	Partner bids first.
HCP: 9	♣ 8543	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ J63		1NT	Pass	2♣ ¹
Vul: EW	♥ K7	♥ Q432	Pass	2♠	Pass	2NT
North HCP: 16	♦ Q754	♦ A8	AP			
South HCP: 9	♣ KJ4	♣ Q932	1. Stayman			
Contract: 2N N						

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ A6				1NT
Vul: Both	♥ 82	♥ AQJ5	Pass	2NT	AP	
North HCP: 9	♦ J1085	♦ 432				
South HCP: 15	♣ KQ54	♣ A632				
Contract: 2N S						

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 432		1NT	Pass	2NT
Vul: None	♥ 8732	♥ K104	AP			
North HCP: 15	♦ KQ2	♦ AJ98				
South HCP: 8	♣ AK42	♣ 973				
Contract: 2N N						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ AJ3				1NT
Vul: EW	♥ KQJ10	♥ A843	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K754	♦ QJ63	Pass	4♥	AP	
South HCP: 17	♣ 1084	♣ KQ	1. Stayman			
Contract: 4♥ S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ K104		1NT	Pass	2NT
Vul: Both	♥ AQ4	♥ J76	AP			
North HCP: 15	♦ 108	♦ KQ9				
South HCP: 9	♣ AJ1062	♣ 8543				
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 106	♠ K1062	The opponents are silent.
Dealer: S	♥ KQ72	
Vul: None	♦ J43	Partner bids first.
HCP: 9	♣ 82	

Board: 107	♠ AQ7	The opponents are silent.
Dealer: N	♥ J85	
Vul: NS	♦ J3	You bid first.
HCP: 15	♣ AQJ43	

Board: 108	♠ K863	The opponents are silent.
Dealer: S	♥ KQ73	
Vul: Both	♦ 1082	Partner bids first.
HCP: 8	♣ 92	

Board: 109	♠ Q72	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: None	♦ KQ984	You bid first.
HCP: 15	♣ A4	

Board: 110	♠ 10543	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: NS	♦ K5	Partner bids first.
HCP: 9	♣ 1094	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ K1062	♠ AJ7				1NT
Vul: None	♥ KQ72	♥ J1054	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J43	♦ A2	Pass	4♥	AP	
South HCP: 15	♣ 82	♣ AJ104	1. Stayman			
Contract: 4♥ S						

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 6432		1NT	Pass	2♣ ¹
Vul: NS	♥ J85	♥ 107	Pass	2♦	Pass	2NT
North HCP: 15	♦ J3	♦ KQ107	AP			
South HCP: 8	♣ AQJ43	♣ K98	1. Stayman			
Contract: 2N N						

Board: 108	North:	South:	West	North	East	South
Dealer: S	♠ K863	♠ J109				1NT
Vul: Both	♥ KQ73	♥ A6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 1082	♦ AQ3	Pass	2NT	AP	
South HCP: 15	♣ 92	♣ A7654	1. Stayman			
Contract: 2N S						

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ AK6		1NT	Pass	2NT
Vul: None	♥ KJ3	♥ 1082	AP			
North HCP: 15	♦ KQ984	♦ J763				
South HCP: 9	♣ A4	♣ J52				
Contract: 2N N						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ 10543	♠ 986				1NT
Vul: NS	♥ AQ109	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K5	♦ A864	Pass	2NT	AP	
South HCP: 16	♣ 1094	♣ AKQ8	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 106	♠ AJ7	The opponents are silent.
Dealer: S	♥ J1054	
Vul: None	♦ A2	You bid first.
HCP: 15	♣ AJ104	

Board: 107	♠ 6432	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ KQ107	Partner bids first.
HCP: 8	♣ K98	

Board: 108	♠ J109	The opponents are silent.
Dealer: S	♥ A6	
Vul: Both	♦ AQ3	You bid first.
HCP: 15	♣ A7654	

Board: 109	♠ AK6	The opponents are silent.
Dealer: N	♥ 1082	
Vul: None	♦ J763	Partner bids first.
HCP: 9	♣ J52	

Board: 110	♠ 986	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ A864	You bid first.
HCP: 16	♣ AKQ8	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ K1062	♠ AJ7				1NT
Vul: None	♥ KQ72	♥ J1054	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J43	♦ A2	Pass	4♥	AP	
South HCP: 15	♣ 82	♣ AJ104	1. Stayman			
Contract: 4♥ S						

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 6432		1NT	Pass	2♣ ¹
Vul: NS	♥ J85	♥ 107	Pass	2♦	Pass	2NT
North HCP: 15	♦ J3	♦ KQ107	AP			
South HCP: 8	♣ AQJ43	♣ K98	1. Stayman			
Contract: 2N N						

Board: 108	North:	South:	West	North	East	South
Dealer: S	♠ K863	♠ J109				1NT
Vul: Both	♥ KQ73	♥ A6	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 1082	♦ AQ3	Pass	2NT	AP	
South HCP: 15	♣ 92	♣ A7654	1. Stayman			
Contract: 2N S						

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ AK6		1NT	Pass	2NT
Vul: None	♥ KJ3	♥ 1082	AP			
North HCP: 15	♦ KQ984	♦ J763				
South HCP: 9	♣ A4	♣ J52				
Contract: 2N N						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ 10543	♠ 986				1NT
Vul: NS	♥ AQ109	♥ K7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K5	♦ A864	Pass	2NT	AP	
South HCP: 16	♣ 1094	♣ AKQ8	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 111	♠ A4	The opponents are silent.
Dealer: N	♥ K64	
Vul: EW	♦ K1094	You bid first.
HCP: 16	♣ AQ32	

Board: 112	♠ A1072	The opponents are silent.
Dealer: S	♥ J965	
Vul: None	♦ 96	Partner bids first.
HCP: 9	♣ A53	

Board: 113	♠ J94	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ AJ65	You bid first.
HCP: 15	♣ Q1073	

Board: 114	♠ Q93	The opponents are silent.
Dealer: S	♥ J9	
Vul: EW	♦ AQ62	Partner bids first.
HCP: 9	♣ 9854	

Board: 115	♠ Q54	The opponents are silent.
Dealer: N	♥ QJ	
Vul: Both	♦ A1064	You bid first.
HCP: 15	♣ AQ64	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q105		1NT	Pass	3NT
Vul: EW	♥ K64	♥ 92				
North HCP: 16	♦ K1094	♦ QJ3	AP			
South HCP: 9	♣ AQ32	♣ KJ954				
Contract: 3N N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ A1072	♠ Q64				1NT
Vul: None	♥ J965	♥ AK8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 96	♦ Q104	Pass	2NT	AP	
South HCP: 15	♣ A53	♣ KJ104	1. Stayman			
Contract: 2N S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ A1032		1NT	Pass	2♣ ¹
Vul: NS	♥ AK	♥ Q62	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ65	♦ K98	AP			
South HCP: 9	♣ Q1073	♣ 942	1. Stayman			
Contract: 2N N						

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ K5				1NT
Vul: EW	♥ J9	♥ AK1086				
North HCP: 9	♦ AQ62	♦ 843	Pass	2NT	AP	
South HCP: 15	♣ 9854	♣ AJ6				
Contract: 2N S						

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ Q54	♠ 1073		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ	♥ A764	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1064	♦ K83	AP			
South HCP: 8	♣ AQ64	♣ J87	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 111	♠ Q105	The opponents are silent.
Dealer: N	♥ 92	
Vul: EW	♦ QJ3	Partner bids first.
HCP: 9	♣ KJ954	

Board: 112	♠ Q64	The opponents are silent.
Dealer: S	♥ AK8	
Vul: None	♦ Q104	You bid first.
HCP: 15	♣ KJ104	

Board: 113	♠ A1032	The opponents are silent.
Dealer: N	♥ Q62	
Vul: NS	♦ K98	Partner bids first.
HCP: 9	♣ 942	

Board: 114	♠ K5	The opponents are silent.
Dealer: S	♥ AK1086	
Vul: EW	♦ 843	You bid first.
HCP: 15	♣ AJ6	

Board: 115	♠ 1073	The opponents are silent.
Dealer: N	♥ A764	
Vul: Both	♦ K83	Partner bids first.
HCP: 8	♣ J87	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q105		1NT	Pass	3NT
Vul: EW	♥ K64	♥ 92				
North HCP: 16	♦ K1094	♦ QJ3	AP			
South HCP: 9	♣ AQ32	♣ KJ954				
Contract: 3N N						

Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ A1072	♠ Q64				1NT
Vul: None	♥ J965	♥ AK8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 96	♦ Q104	Pass	2NT	AP	
South HCP: 15	♣ A53	♣ KJ104	1. Stayman			
Contract: 2N S						

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ J94	♠ A1032		1NT	Pass	2♣ ¹
Vul: NS	♥ AK	♥ Q62	Pass	2♦	Pass	2NT
North HCP: 15	♦ AJ65	♦ K98	AP			
South HCP: 9	♣ Q1073	♣ 942	1. Stayman			
Contract: 2N N						

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ K5				1NT
Vul: EW	♥ J9	♥ AK1086				
North HCP: 9	♦ AQ62	♦ 843	Pass	2NT	AP	
South HCP: 15	♣ 9854	♣ AJ6				
Contract: 2N S						

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ Q54	♠ 1073		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ	♥ A764	Pass	2♦	Pass	2NT
North HCP: 15	♦ A1064	♦ K83	AP			
South HCP: 8	♣ AQ64	♣ J87	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 116	♠ J432	The opponents are silent.
Dealer: S	♥ 85	
Vul: NS	♦ 972	Partner bids first.
HCP: 9	♣ AKJ2	

Board: 117	♠ KQ76	The opponents are silent.
Dealer: N	♥ KJ75	
Vul: EW	♦ KJ	You bid first.
HCP: 17	♣ KJ2	

Board: 118	♠ 1087	The opponents are silent.
Dealer: S	♥ 10743	
Vul: None	♦ K63	Partner bids first.
HCP: 9	♣ AQ7	

Board: 119	♠ KQ6	West Bids 2♥ if possible.
Dealer: N	♥ A7	
Vul: Both	♦ A1052	You bid first.
HCP: 16	♣ QJ74	

Board: 120	♠ Q94	The opponents are silent.
Dealer: S	♥ AK105	
Vul: None	♦ 85	Partner bids first.
HCP: 9	♣ 9643	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ J432	♠ AQ1075				1NT
Vul: NS	♥ 85	♥ Q93	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 972	♦ AJ	Pass	3♠	AP	
South HCP: 15	♣ AKJ2	♣ Q104	1. Stayman			
Contract: 3♠ S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ J105		1NT	Pass	2NT
Vul: EW	♥ KJ75	♥ A8	Pass	3NT	AP	
North HCP: 17	♦ KJ	♦ 98765				
South HCP: 9	♣ KJ2	♣ A94				
Contract: 3N N						

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ AQ42				1NT
Vul: None	♥ 10743	♥ K85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K63	♦ QJ9	Pass	2NT	AP	
South HCP: 15	♣ AQ7	♣ K43	1. Stayman			
Contract: 2N S						

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A93		1NT	Pass	2♣ ¹
Vul: Both	♥ A7	♥ J954	2♥	2NT	AP	
North HCP: 16	♦ A1052	♦ K874	1. Stayman			
South HCP: 8	♣ QJ74	♣ 65				
Contract: 2N N						

Board: 120	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ AK765				1NT
Vul: None	♥ AK105	♥ J2	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 85	♦ KJ2	Pass	2NT	AP	
South HCP: 16	♣ 9643	♣ A87	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 116	♠ AQ1075	The opponents are silent.
Dealer: S	♥ Q93	
Vul: NS	♦ AJ	You bid first.
HCP: 15	♣ Q104	

Board: 117	♠ J105	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ 98765	Partner bids first.
HCP: 9	♣ A94	

Board: 118	♠ AQ42	The opponents are silent.
Dealer: S	♥ K85	
Vul: None	♦ QJ9	You bid first.
HCP: 15	♣ K43	

Board: 119	♠ A93	West Bids 2♥ if possible.
Dealer: N	♥ J954	
Vul: Both	♦ K874	Partner bids first.
HCP: 8	♣ 65	

Board: 120	♠ AK765	The opponents are silent.
Dealer: S	♥ J2	
Vul: None	♦ KJ2	You bid first.
HCP: 16	♣ A87	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ J432	♠ AQ1075				1NT
Vul: NS	♥ 85	♥ Q93	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 972	♦ AJ	Pass	3♠	AP	
South HCP: 15	♣ AKJ2	♣ Q104	1. Stayman			
Contract: 3♠ S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ KQ76	♠ J105		1NT	Pass	2NT
Vul: EW	♥ KJ75	♥ A8	Pass	3NT	AP	
North HCP: 17	♦ KJ	♦ 98765				
South HCP: 9	♣ KJ2	♣ A94				
Contract: 3N N						

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ AQ42				1NT
Vul: None	♥ 10743	♥ K85	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K63	♦ QJ9	Pass	2NT	AP	
South HCP: 15	♣ AQ7	♣ K43	1. Stayman			
Contract: 2N S						

Board: 119	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A93		1NT	Pass	2♣ ¹
Vul: Both	♥ A7	♥ J954	2♥	2NT	AP	
North HCP: 16	♦ A1052	♦ K874	1. Stayman			
South HCP: 8	♣ QJ74	♣ 65				
Contract: 2N N						

Board: 120	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ AK765				1NT
Vul: None	♥ AK105	♥ J2	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 85	♦ KJ2	Pass	2NT	AP	
South HCP: 16	♣ 9643	♣ A87	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 121	♠ J9	The opponents are silent.
Dealer: N	♥ 973	
Vul: NS	♦ AK95	You bid first.
HCP: 15	♣ AQJ4	

Board: 122	♠ QJ2	The opponents are silent.
Dealer: S	♥ 97	
Vul: Both	♦ K10982	Partner bids first.
HCP: 8	♣ Q94	

Board: 123	♠ AQ105	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ QJ75	You bid first.
HCP: 16	♣ 103	

Board: 124	♠ Q1085	The opponents are silent.
Dealer: S	♥ A32	
Vul: NS	♦ 1073	Partner bids first.
HCP: 9	♣ QJ4	

Board: 125	♠ AK83	The opponents are silent.
Dealer: N	♥ Q32	
Vul: EW	♦ K107	You bid first.
HCP: 15	♣ K73	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ 1076		1NT	Pass	3NT
Vul: NS	♥ 973	♥ KQ10				
North HCP: 15	♦ AK95	♦ 1062	AP			
South HCP: 8	♣ AQJ4	♣ K1065				
Contract: 3N N						

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ K654				1NT
Vul: Both	♥ 97	♥ A54				
North HCP: 8	♦ K10982	♦ A7	Pass	2NT	AP	
South HCP: 15	♣ Q94	♣ A1052				
Contract: 2N S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ AQ105	♠ KJ		1NT	Pass	2NT
Vul: None	♥ AK6	♥ 943				
North HCP: 16	♦ QJ75	♦ 10964	AP			
South HCP: 8	♣ 103	♣ KJ94				
Contract: 2N N						

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ Q1085	♠ AK4				1NT
Vul: NS	♥ A32	♥ K54				
North HCP: 9	♦ 1073	♦ Q92	Pass	2♣ ¹	Pass	2♦
South HCP: 15	♣ QJ4	♣ K873	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ AK83	♠ 95		1NT	Pass	2NT
Vul: EW	♥ Q32	♥ AJ6				
North HCP: 15	♦ K107	♦ 8532	AP			
South HCP: 9	♣ K73	♣ A1084				
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 121	♠ 1076	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: NS	♦ 1062	Partner bids first.
HCP: 8	♣ K1065	

Board: 122	♠ K654	The opponents are silent.
Dealer: S	♥ A54	
Vul: Both	♦ A7	You bid first.
HCP: 15	♣ A1052	

Board: 123	♠ KJ	The opponents are silent.
Dealer: N	♥ 943	
Vul: None	♦ 10964	Partner bids first.
HCP: 8	♣ KJ94	

Board: 124	♠ AK4	The opponents are silent.
Dealer: S	♥ K54	
Vul: NS	♦ Q92	You bid first.
HCP: 15	♣ K873	

Board: 125	♠ 95	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: EW	♦ 8532	Partner bids first.
HCP: 9	♣ A1084	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ 1076		1NT	Pass	3NT
Vul: NS	♥ 973	♥ KQ10				
North HCP: 15	♦ AK95	♦ 1062	AP			
South HCP: 8	♣ AQJ4	♣ K1065				
Contract: 3N N						

Board: 122	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ K654				1NT
Vul: Both	♥ 97	♥ A54				
North HCP: 8	♦ K10982	♦ A7	Pass	2NT	AP	
South HCP: 15	♣ Q94	♣ A1052				
Contract: 2N S						

Board: 123	North:	South:	West	North	East	South
Dealer: N	♠ AQ105	♠ KJ		1NT	Pass	2NT
Vul: None	♥ AK6	♥ 943				
North HCP: 16	♦ QJ75	♦ 10964	AP			
South HCP: 8	♣ 103	♣ KJ94				
Contract: 2N N						

Board: 124	North:	South:	West	North	East	South
Dealer: S	♠ Q1085	♠ AK4				1NT
Vul: NS	♥ A32	♥ K54				
North HCP: 9	♦ 1073	♦ Q92	Pass	2♣ ¹	Pass	2♦
South HCP: 15	♣ QJ4	♣ K873	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ AK83	♠ 95		1NT	Pass	2NT
Vul: EW	♥ Q32	♥ AJ6				
North HCP: 15	♦ K107	♦ 8532	AP			
South HCP: 9	♣ K73	♣ A1084				
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 126	♠ K864	The opponents are silent.
Dealer: S	♥ A98	
Vul: None	♦ Q9	Partner bids first.
HCP: 9	♣ 9743	

Board: 127	♠ 1082	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ K862	You bid first.
HCP: 15	♣ QJ3	

Board: 128	♠ J2	The opponents are silent.
Dealer: S	♥ A984	
Vul: EW	♦ A92	Partner bids first.
HCP: 9	♣ 8543	

Board: 129	♠ K1096	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ A4	You bid first.
HCP: 15	♣ AQ865	

Board: 130	♠ Q94	The opponents are silent.
Dealer: S	♥ K843	
Vul: NS	♦ J8	Partner bids first.
HCP: 9	♣ QJ54	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: S	♠ K864	♠ A97				1NT
Vul: None	♥ A98	♥ K643	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q9	♦ KJ5	Pass	2NT	AP	
South HCP: 16	♣ 9743	♣ KQ8				
Contract: 2N S			1. Stayman			

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ 1082	♠ K9		1NT	Pass	2NT
Vul: NS	♥ AKQ	♥ J87				
North HCP: 15	♦ K862	♦ J743	AP			
South HCP: 9	♣ QJ3	♣ A1084				
Contract: 2N N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AK64				1NT
Vul: EW	♥ A984	♥ QJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A92	♦ QJ74	Pass	2NT	AP	
South HCP: 17	♣ 8543	♣ A106				
Contract: 2N S			1. Stayman			

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ K1096	♠ AQ2		1NT	Pass	2♣ ¹
Vul: Both	♥ Q5	♥ J1097	Pass	2♠	Pass	2NT
North HCP: 15	♦ A4	♦ Q108	AP			
South HCP: 9	♣ AQ865	♣ 742				
Contract: 2N N			1. Stayman			

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ AKJ				1NT
Vul: NS	♥ K843	♥ Q72	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J8	♦ AK53	Pass	2NT	AP	
South HCP: 17	♣ QJ54	♣ 1032				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 126	♠ A97	The opponents are silent.
Dealer: S	♥ K643	
Vul: None	♦ KJ5	You bid first.
HCP: 16	♣ KQ8	

Board: 127	♠ K9	The opponents are silent.
Dealer: N	♥ J87	
Vul: NS	♦ J743	Partner bids first.
HCP: 9	♣ A1084	

Board: 128	♠ AK64	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ QJ74	You bid first.
HCP: 17	♣ A106	

Board: 129	♠ AQ2	The opponents are silent.
Dealer: N	♥ J1097	
Vul: Both	♦ Q108	Partner bids first.
HCP: 9	♣ 742	

Board: 130	♠ AKJ	The opponents are silent.
Dealer: S	♥ Q72	
Vul: NS	♦ AK53	You bid first.
HCP: 17	♣ 1032	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: S	♠ K864	♠ A97				1NT
Vul: None	♥ A98	♥ K643	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q9	♦ KJ5	Pass	2NT	AP	
South HCP: 16	♣ 9743	♣ KQ8				
Contract: 2N S			1. Stayman			

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ 1082	♠ K9		1NT	Pass	2NT
Vul: NS	♥ AKQ	♥ J87				
North HCP: 15	♦ K862	♦ J743	AP			
South HCP: 9	♣ QJ3	♣ A1084				
Contract: 2N N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AK64				1NT
Vul: EW	♥ A984	♥ QJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A92	♦ QJ74	Pass	2NT	AP	
South HCP: 17	♣ 8543	♣ A106				
Contract: 2N S			1. Stayman			

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ K1096	♠ AQ2		1NT	Pass	2♣ ¹
Vul: Both	♥ Q5	♥ J1097	Pass	2♠	Pass	2NT
North HCP: 15	♦ A4	♦ Q108	AP			
South HCP: 9	♣ AQ865	♣ 742				
Contract: 2N N			1. Stayman			

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ AKJ				1NT
Vul: NS	♥ K843	♥ Q72	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J8	♦ AK53	Pass	2NT	AP	
South HCP: 17	♣ QJ54	♣ 1032				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 131	♠ J10	The opponents are silent.
Dealer: N	♥ QJ73	
Vul: EW	♦ AK7	You bid first.
HCP: 15	♣ A973	

Board: 132	♠ 1074	The opponents are silent.
Dealer: S	♥ QJ94	
Vul: Both	♦ A3	Partner bids first.
HCP: 8	♣ J1053	

Board: 133	♠ K93	The opponents are silent.
Dealer: N	♥ AJ104	
Vul: None	♦ 42	You bid first.
HCP: 15	♣ AK43	

Board: 134	♠ K53	The opponents are silent.
Dealer: S	♥ 76	
Vul: EW	♦ 10432	Partner bids first.
HCP: 9	♣ AQ95	

Board: 135	♠ Q42	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: Both	♦ A654	You bid first.
HCP: 15	♣ A4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ AK4		1NT	Pass	2NT
Vul: EW	♥ QJ73	♥ 1092				
North HCP: 15	♦ AK7	♦ 1085	AP			
South HCP: 9	♣ A973	♣ Q642				
Contract: 2N N						

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ AK2				1NT
Vul: Both	♥ QJ94	♥ 86	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A3	♦ Q1075	Pass	2NT	AP	
South HCP: 15	♣ J1053	♣ AQ94	1. Stayman			
Contract: 2N S						

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ AJ65		1NT	Pass	2♣ ¹
Vul: None	♥ AJ104	♥ K3	Pass	2♥	Pass	2NT
North HCP: 15	♦ 42	♦ 10853	AP			
South HCP: 8	♣ AK43	♣ 1076	1. Stayman			
Contract: 2N N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ QJ9				1NT
Vul: EW	♥ 76	♥ KQ5				
North HCP: 9	♦ 10432	♦ AJ87	Pass	2NT	AP	
South HCP: 16	♣ AQ95	♣ K64				
Contract: 2N S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ J107		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ72	♥ J654	Pass	2♥	AP	
North HCP: 15	♦ A654	♦ K87	1. Stayman			
South HCP: 8	♣ A4	♣ K72				
Contract: 2♥ N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 131	♠ AK4	The opponents are silent.
Dealer: N	♥ 1092	
Vul: EW	♦ 1085	Partner bids first.
HCP: 9	♣ Q642	

Board: 132	♠ AK2	The opponents are silent.
Dealer: S	♥ 86	
Vul: Both	♦ Q1075	You bid first.
HCP: 15	♣ AQ94	

Board: 133	♠ AJ65	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ 10853	Partner bids first.
HCP: 8	♣ 1076	

Board: 134	♠ QJ9	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ AJ87	You bid first.
HCP: 16	♣ K64	

Board: 135	♠ J107	The opponents are silent.
Dealer: N	♥ J654	
Vul: Both	♦ K87	Partner bids first.
HCP: 8	♣ K72	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ AK4		1NT	Pass	2NT
Vul: EW	♥ QJ73	♥ 1092				
North HCP: 15	♦ AK7	♦ 1085	AP			
South HCP: 9	♣ A973	♣ Q642				
Contract: 2N N						

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ AK2				1NT
Vul: Both	♥ QJ94	♥ 86	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A3	♦ Q1075	Pass	2NT	AP	
South HCP: 15	♣ J1053	♣ AQ94	1. Stayman			
Contract: 2N S						

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ AJ65		1NT	Pass	2♣ ¹
Vul: None	♥ AJ104	♥ K3	Pass	2♥	Pass	2NT
North HCP: 15	♦ 42	♦ 10853	AP			
South HCP: 8	♣ AK43	♣ 1076	1. Stayman			
Contract: 2N N						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ QJ9				1NT
Vul: EW	♥ 76	♥ KQ5				
North HCP: 9	♦ 10432	♦ AJ87	Pass	2NT	AP	
South HCP: 16	♣ AQ95	♣ K64				
Contract: 2N S						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ J107		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ72	♥ J654	Pass	2♥	AP	
North HCP: 15	♦ A654	♦ K87	1. Stayman			
South HCP: 8	♣ A4	♣ K72				
Contract: 2♥ N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 136	♠ Q8	The opponents are silent.
Dealer: S	♥ J54	
Vul: None	♦ J73	Partner bids first.
HCP: 9	♣ KQ752	

Board: 137	♠ KQ82	The opponents are silent.
Dealer: N	♥ K105	
Vul: NS	♦ AK97	You bid first.
HCP: 15	♣ 64	

Board: 138	♠ J75	The opponents are silent.
Dealer: S	♥ 73	
Vul: Both	♦ J543	Partner bids first.
HCP: 9	♣ AK95	

Board: 139	♠ K75	The opponents are silent.
Dealer: N	♥ KQ742	
Vul: NS	♦ KQ6	You bid first.
HCP: 16	♣ K3	

Board: 140	♠ 76	The opponents are silent.
Dealer: S	♥ K96	
Vul: EW	♦ 10632	Partner bids first.
HCP: 9	♣ AQ73	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ A74				1NT
Vul: None	♥ J54	♥ A109				
North HCP: 9	♦ J73	♦ K94	Pass	2NT	AP	
South HCP: 15	♣ KQ752	♣ A643				
Contract: 2N S						

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ A63		1NT	Pass	2NT
Vul: NS	♥ K105	♥ AJ7				
North HCP: 15	♦ AK97	♦ 10653	AP			
South HCP: 9	♣ 64	♣ 953				
Contract: 2N N						

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ K92				1NT
Vul: Both	♥ 73	♥ QJ2				
North HCP: 9	♦ J543	♦ AKQ6	Pass	2NT	AP	
South HCP: 15	♣ AK95	♣ 642				
Contract: 2N S						

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ K75	♠ 983		1NT	Pass	2NT
Vul: NS	♥ KQ742	♥ 86				
North HCP: 16	♦ KQ6	♦ AJ953	AP			
South HCP: 9	♣ K3	♣ A84				
Contract: 2N N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AK42				1NT
Vul: EW	♥ K96	♥ AJ43				
North HCP: 9	♦ 10632	♦ 87	Pass	2NT	AP	
South HCP: 15	♣ AQ73	♣ K42				
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 136	♠ A74	The opponents are silent.
Dealer: S	♥ A109	
Vul: None	♦ K94	You bid first.
HCP: 15	♣ A643	

Board: 137	♠ A63	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: NS	♦ 10653	Partner bids first.
HCP: 9	♣ 953	

Board: 138	♠ K92	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: Both	♦ AKQ6	You bid first.
HCP: 15	♣ 642	

Board: 139	♠ 983	The opponents are silent.
Dealer: N	♥ 86	
Vul: NS	♦ AJ953	Partner bids first.
HCP: 9	♣ A84	

Board: 140	♠ AK42	The opponents are silent.
Dealer: S	♥ AJ43	
Vul: EW	♦ 87	You bid first.
HCP: 15	♣ K42	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ A74				1NT
Vul: None	♥ J54	♥ A109				
North HCP: 9	♦ J73	♦ K94	Pass	2NT	AP	
South HCP: 15	♣ KQ752	♣ A643				
Contract: 2N S						

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ A63		1NT	Pass	2NT
Vul: NS	♥ K105	♥ AJ7				
North HCP: 15	♦ AK97	♦ 10653	AP			
South HCP: 9	♣ 64	♣ 953				
Contract: 2N N						

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ K92				1NT
Vul: Both	♥ 73	♥ QJ2				
North HCP: 9	♦ J543	♦ AKQ6	Pass	2NT	AP	
South HCP: 15	♣ AK95	♣ 642				
Contract: 2N S						

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ K75	♠ 983		1NT	Pass	2NT
Vul: NS	♥ KQ742	♥ 86				
North HCP: 16	♦ KQ6	♦ AJ953	AP			
South HCP: 9	♣ K3	♣ A84				
Contract: 2N N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ AK42				1NT
Vul: EW	♥ K96	♥ AJ43				
North HCP: 9	♦ 10632	♦ 87	Pass	2NT	AP	
South HCP: 15	♣ AQ73	♣ K42				
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 141	♠ K98	The opponents are silent.
Dealer: N	♥ AK72	
Vul: None	♦ AJ83	You bid first.
HCP: 15	♣ 64	
Board: 142	♠ 9842	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: NS	♦ Q10	Partner bids first.
HCP: 9	♣ 954	
Board: 143	♠ Q76	West Doubles 2♣ if possible.
Dealer: N	♥ AKQ103	
Vul: EW	♦ A92	You bid first.
HCP: 15	♣ 53	
Board: 144	♠ 1082	The opponents are silent.
Dealer: S	♥ KJ43	
Vul: Both	♦ A5	Partner bids first.
HCP: 9	♣ J1054	
Board: 145	♠ KQ62	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ AQ72	You bid first.
HCP: 16	♣ Q84	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ Q1064		1NT	Pass	2♣ ¹
Vul: None	♥ AK72	♥ 963	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ83	♦ K65	AP			
South HCP: 8	♣ 64	♣ K108				
Contract: 2N N			1. Stayman			

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ 9842	♠ KJ63				1NT
Vul: NS	♥ AQJ7	♥ K84	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q10	♦ K82	Pass	4♠	AP	
South HCP: 15	♣ 954	♣ KQ3				
Contract: 4♠ S			1. Stayman			

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ KJ		1NT	Pass	2♣ ¹
Vul: EW	♥ AKQ103	♥ J982	X	2♥	Pass	3♥
North HCP: 15	♦ A92	♦ Q43	Pass	4♥	AP	
South HCP: 9	♣ 53	♣ Q974				
Contract: 4♥ N			1. Stayman			

Board: 144	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ AKQ6				1NT
Vul: Both	♥ KJ43	♥ 76	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A5	♦ K1076	Pass	2NT	AP	
South HCP: 15	♣ J1054	♣ K83				
Contract: 2N S			1. Stayman			

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ KQ62	♠ A97		1NT	Pass	2NT
Vul: NS	♥ K2	♥ A103				
North HCP: 16	♦ AQ72	♦ 108653	AP			
South HCP: 8	♣ Q84	♣ 73				
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 141	♠ Q1064	The opponents are silent.
Dealer: N	♥ 963	
Vul: None	♦ K65	Partner bids first.
HCP: 8	♣ K108	
Board: 142	♠ KJ63	The opponents are silent.
Dealer: S	♥ K84	
Vul: NS	♦ K82	You bid first.
HCP: 15	♣ KQ3	
Board: 143	♠ KJ	West Doubles 2♣ if possible.
Dealer: N	♥ J982	
Vul: EW	♦ Q43	Partner bids first.
HCP: 9	♣ Q974	
Board: 144	♠ AKQ6	The opponents are silent.
Dealer: S	♥ 76	
Vul: Both	♦ K1076	You bid first.
HCP: 15	♣ K83	
Board: 145	♠ A97	The opponents are silent.
Dealer: N	♥ A103	
Vul: NS	♦ 108653	Partner bids first.
HCP: 8	♣ 73	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ Q1064		1NT	Pass	2♣ ¹
Vul: None	♥ AK72	♥ 963	Pass	2♥	Pass	2NT
North HCP: 15	♦ AJ83	♦ K65	AP			
South HCP: 8	♣ 64	♣ K108	1. Stayman			
Contract: 2N N						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ 9842	♠ KJ63				1NT
Vul: NS	♥ AQJ7	♥ K84	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q10	♦ K82	Pass	4♠	AP	
South HCP: 15	♣ 954	♣ KQ3	1. Stayman			
Contract: 4♠ S						

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ KJ		1NT	Pass	2♣ ¹
Vul: EW	♥ AKQ103	♥ J982	X	2♥	Pass	3♥
North HCP: 15	♦ A92	♦ Q43	Pass	4♥	AP	
South HCP: 9	♣ 53	♣ Q974	1. Stayman			
Contract: 4♥ N						

Board: 144	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ AKQ6				1NT
Vul: Both	♥ KJ43	♥ 76	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A5	♦ K1076	Pass	2NT	AP	
South HCP: 15	♣ J1054	♣ K83	1. Stayman			
Contract: 2N S						

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ KQ62	♠ A97		1NT	Pass	2NT
Vul: NS	♥ K2	♥ A103				
North HCP: 16	♦ AQ72	♦ 108653	AP			
South HCP: 8	♣ Q84	♣ 73				
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 146	♠ K94	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ QJ985	Partner bids first.
HCP: 9	♣ Q43	

Board: 147	♠ J43	The opponents are silent.
Dealer: N	♥ 73	
Vul: Both	♦ AKJ54	You bid first.
HCP: 15	♣ AQ3	

Board: 148	♠ QJ	The opponents are silent.
Dealer: S	♥ A84	
Vul: None	♦ 1092	Partner bids first.
HCP: 8	♣ J10943	

Board: 149	♠ A632	The opponents are silent.
Dealer: N	♥ Q103	
Vul: EW	♦ K6	You bid first.
HCP: 16	♣ AK64	

Board: 150	♠ 1032	The opponents are silent.
Dealer: S	♥ Q107	
Vul: Both	♦ KJ9	Partner bids first.
HCP: 9	♣ QJ104	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ Q5				1NT
Vul: EW	♥ J10	♥ K976				
North HCP: 9	♦ QJ985	♦ A4	Pass	3NT	AP	
South HCP: 16	♣ Q43	♣ AK765				
Contract: 3N S						

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ K95		1NT	Pass	2NT
Vul: Both	♥ 73	♥ A106				
North HCP: 15	♦ AKJ54	♦ Q976	AP			
South HCP: 9	♣ AQ3	♣ 974				
Contract: 2N N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ K1065				1NT
Vul: None	♥ A84	♥ J75				
North HCP: 8	♦ 1092	♦ AKJ4	Pass	2NT	AP	
South HCP: 16	♣ J10943	♣ A2				
Contract: 2N S						

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ QJ54		1NT	Pass	2♣ ¹
Vul: EW	♥ Q103	♥ KJ7				
North HCP: 16	♦ K6	♦ 752	Pass	2♠	AP	
South HCP: 8	♣ AK64	♣ J92	1. Stayman			
Contract: 2♠ N						

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AJ6				1NT
Vul: Both	♥ Q107	♥ KJ86				
North HCP: 9	♦ KJ9	♦ 83	Pass	3NT	AP	
South HCP: 16	♣ QJ104	♣ AK95				
Contract: 3N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 146	♠ Q5	The opponents are silent.
Dealer: S	♥ K976	
Vul: EW	♦ A4	You bid first.
HCP: 16	♣ AK765	

Board: 147	♠ K95	The opponents are silent.
Dealer: N	♥ A106	
Vul: Both	♦ Q976	Partner bids first.
HCP: 9	♣ 974	

Board: 148	♠ K1065	The opponents are silent.
Dealer: S	♥ J75	
Vul: None	♦ AKJ4	You bid first.
HCP: 16	♣ A2	

Board: 149	♠ QJ54	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: EW	♦ 752	Partner bids first.
HCP: 8	♣ J92	

Board: 150	♠ AJ6	The opponents are silent.
Dealer: S	♥ KJ86	
Vul: Both	♦ 83	You bid first.
HCP: 16	♣ AK95	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ Q5				1NT
Vul: EW	♥ J10	♥ K976				
North HCP: 9	♦ QJ985	♦ A4	Pass	3NT	AP	
South HCP: 16	♣ Q43	♣ AK765				
Contract: 3N S						

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ K95		1NT	Pass	2NT
Vul: Both	♥ 73	♥ A106				
North HCP: 15	♦ AKJ54	♦ Q976	AP			
South HCP: 9	♣ AQ3	♣ 974				
Contract: 2N N						

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ K1065				1NT
Vul: None	♥ A84	♥ J75				
North HCP: 8	♦ 1092	♦ AKJ4	Pass	2NT	AP	
South HCP: 16	♣ J10943	♣ A2				
Contract: 2N S						

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ QJ54		1NT	Pass	2♣ ¹
Vul: EW	♥ Q103	♥ KJ7				
North HCP: 16	♦ K6	♦ 752	Pass	2♠	AP	
South HCP: 8	♣ AK64	♣ J92	1. Stayman			
Contract: 2♠ N						

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AJ6				1NT
Vul: Both	♥ Q107	♥ KJ86				
North HCP: 9	♦ KJ9	♦ 83	Pass	3NT	AP	
South HCP: 16	♣ QJ104	♣ AK95				
Contract: 3N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 151	♠ KQ87	The opponents are silent.
Dealer: N	♥ Q82	
Vul: None	♦ J6	You bid first.
HCP: 15	♣ AK104	

Board: 152	♠ Q853	The opponents are silent.
Dealer: S	♥ QJ104	
Vul: NS	♦ 104	Partner bids first.
HCP: 9	♣ A84	

Board: 153	♠ QJ10	The opponents are silent.
Dealer: N	♥ QJ105	
Vul: Both	♦ QJ	You bid first.
HCP: 16	♣ AK104	

Board: 154	♠ AQ8	The opponents are silent.
Dealer: S	♥ Q107	
Vul: None	♦ J1065	Partner bids first.
HCP: 9	♣ 943	

Board: 155	♠ J9	The opponents are silent.
Dealer: N	♥ AKQ63	
Vul: NS	♦ J74	You bid first.
HCP: 15	♣ A32	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ KQ87	♠ 1042		1NT	Pass	2NT
Vul: None	♥ Q82	♥ K96				
North HCP: 15	♦ J6	♦ A4	AP			
South HCP: 9	♣ AK104	♣ Q8732				
Contract: 2N N						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ Q853	♠ AJ9				1NT
Vul: NS	♥ QJ104	♥ K862	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 104	♦ A8	Pass	4♥	AP	
South HCP: 15	♣ A84	♣ K765	1. Stayman			
Contract: 4♥ S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ 853		1NT	Pass	2NT
Vul: Both	♥ QJ105	♥ A82				
North HCP: 16	♦ QJ	♦ A3	AP			
South HCP: 8	♣ AK104	♣ 98652				
Contract: 2N N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ J7				1NT
Vul: None	♥ Q107	♥ AK943				
North HCP: 9	♦ J1065	♦ Q74	Pass	3NT	AP	
South HCP: 15	♣ 943	♣ AJ6				
Contract: 3N S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ Q8		1NT	Pass	3NT
Vul: NS	♥ AKQ63	♥ 1074				
North HCP: 15	♦ J74	♦ A96	AP			
South HCP: 9	♣ A32	♣ QJ974				
Contract: 3N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 151	♠ 1042	The opponents are silent.
Dealer: N	♥ K96	
Vul: None	♦ A4	Partner bids first.
HCP: 9	♣ Q8732	

Board: 152	♠ AJ9	The opponents are silent.
Dealer: S	♥ K862	
Vul: NS	♦ A8	You bid first.
HCP: 15	♣ K765	

Board: 153	♠ 853	The opponents are silent.
Dealer: N	♥ A82	
Vul: Both	♦ A3	Partner bids first.
HCP: 8	♣ 98652	

Board: 154	♠ J7	The opponents are silent.
Dealer: S	♥ AK943	
Vul: None	♦ Q74	You bid first.
HCP: 15	♣ AJ6	

Board: 155	♠ Q8	The opponents are silent.
Dealer: N	♥ 1074	
Vul: NS	♦ A96	Partner bids first.
HCP: 9	♣ QJ974	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ KQ87	♠ 1042		1NT	Pass	2NT
Vul: None	♥ Q82	♥ K96				
North HCP: 15	♦ J6	♦ A4	AP			
South HCP: 9	♣ AK104	♣ Q8732				
Contract: 2N N						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ Q853	♠ AJ9				1NT
Vul: NS	♥ QJ104	♥ K862	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 104	♦ A8	Pass	4♥	AP	
South HCP: 15	♣ A84	♣ K765	1. Stayman			
Contract: 4♥ S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ 853		1NT	Pass	2NT
Vul: Both	♥ QJ105	♥ A82				
North HCP: 16	♦ QJ	♦ A3	AP			
South HCP: 8	♣ AK104	♣ 98652				
Contract: 2N N						

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ J7				1NT
Vul: None	♥ Q107	♥ AK943				
North HCP: 9	♦ J1065	♦ Q74	Pass	3NT	AP	
South HCP: 15	♣ 943	♣ AJ6				
Contract: 3N S						

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ J9	♠ Q8		1NT	Pass	3NT
Vul: NS	♥ AKQ63	♥ 1074				
North HCP: 15	♦ J74	♦ A96	AP			
South HCP: 9	♣ A32	♣ QJ974				
Contract: 3N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 156	♠ KQ8	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ J108	Partner bids first.
HCP: 8	♣ 98642	

Board: 157	♠ J6	The opponents are silent.
Dealer: N	♥ AQ76	
Vul: None	♦ K103	You bid first.
HCP: 17	♣ AQJ2	

Board: 158	♠ 10762	The opponents are silent.
Dealer: S	♥ K75	
Vul: NS	♦ K2	Partner bids first.
HCP: 9	♣ QJ97	

Board: 159	♠ A54	The opponents are silent.
Dealer: N	♥ 762	
Vul: EW	♦ KJ32	You bid first.
HCP: 15	♣ AK7	

Board: 160	♠ A10	The opponents are silent.
Dealer: S	♥ 1095	
Vul: Both	♦ KQ752	Partner bids first.
HCP: 9	♣ 1094	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ 1074				1NT
Vul: EW	♥ Q10	♥ AK86				
North HCP: 8	♦ J108	♦ AQ76	Pass	2NT	AP	
South HCP: 15	♣ 98642	♣ Q7				
Contract: 2N S						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ Q98		1NT	Pass	2NT
Vul: None	♥ AQ76	♥ 953				
North HCP: 17	♦ K103	♦ AQJ85	AP			
South HCP: 9	♣ AQJ2	♣ 74				
Contract: 2N N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ 10762	♠ KQ9				1NT
Vul: NS	♥ K75	♥ A82	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K2	♦ QJ87	Pass	2NT	AP	
South HCP: 16	♣ QJ97	♣ A84	1. Stayman			
Contract: 2N S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ Q76		1NT	Pass	3NT
Vul: EW	♥ 762	♥ A3				
North HCP: 15	♦ KJ32	♦ Q1086	AP			
South HCP: 9	♣ AK7	♣ J1084				
Contract: 3N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ QJ53				1♣
Vul: Both	♥ 1095	♥ A8	Pass	1♦	Pass	1♠
North HCP: 9	♦ KQ752	♦ A9	Pass	1NT	AP	
South HCP: 16	♣ 1094	♣ AJ763				
Contract: 1N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 156	♠ 1074	The opponents are silent.
Dealer: S	♥ AK86	
Vul: EW	♦ AQ76	You bid first.
HCP: 15	♣ Q7	

Board: 157	♠ Q98	The opponents are silent.
Dealer: N	♥ 953	
Vul: None	♦ AQJ85	Partner bids first.
HCP: 9	♣ 74	

Board: 158	♠ KQ9	The opponents are silent.
Dealer: S	♥ A82	
Vul: NS	♦ QJ87	You bid first.
HCP: 16	♣ A84	

Board: 159	♠ Q76	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ Q1086	Partner bids first.
HCP: 9	♣ J1084	

Board: 160	♠ QJ53	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ A9	You bid first.
HCP: 16	♣ AJ763	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ 1074				1NT
Vul: EW	♥ Q10	♥ AK86				
North HCP: 8	♦ J108	♦ AQ76	Pass	2NT	AP	
South HCP: 15	♣ 98642	♣ Q7				
Contract: 2N S						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ Q98		1NT	Pass	2NT
Vul: None	♥ AQ76	♥ 953				
North HCP: 17	♦ K103	♦ AQJ85	AP			
South HCP: 9	♣ AQJ2	♣ 74				
Contract: 2N N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ 10762	♠ KQ9				1NT
Vul: NS	♥ K75	♥ A82	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K2	♦ QJ87	Pass	2NT	AP	
South HCP: 16	♣ QJ97	♣ A84	1. Stayman			
Contract: 2N S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ Q76		1NT	Pass	3NT
Vul: EW	♥ 762	♥ A3				
North HCP: 15	♦ KJ32	♦ Q1086	AP			
South HCP: 9	♣ AK7	♣ J1084				
Contract: 3N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ QJ53				1♣
Vul: Both	♥ 1095	♥ A8				
North HCP: 9	♦ KQ752	♦ A9	Pass	1♦	Pass	1♠
South HCP: 16	♣ 1094	♣ AJ763	Pass	1NT	AP	
Contract: 1N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 161	♠ A82	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ J843	You bid first.
HCP: 16	♣ A97	

Board: 162	♠ 1065	The opponents are silent.
Dealer: S	♥ A107	
Vul: EW	♦ J87	Partner bids first.
HCP: 8	♣ QJ65	

Board: 163	♠ AK42	The opponents are silent.
Dealer: N	♥ A542	
Vul: Both	♦ 87	You bid first.
HCP: 16	♣ KQ3	

Board: 164	♠ J974	The opponents are silent.
Dealer: S	♥ KJ93	
Vul: EW	♦ 985	Partner bids first.
HCP: 9	♣ A4	

Board: 165	♠ KJ10	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ A42	You bid first.
HCP: 17	♣ Q432	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ KJ3		1NT	Pass	2NT
Vul: NS	♥ AK7	♥ J92				
North HCP: 16	♦ J843	♦ K2	Pass	3NT	AP	
South HCP: 9	♣ A97	♣ J10842				
Contract: 3N N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ A72				1NT
Vul: EW	♥ A107	♥ KQ				
North HCP: 8	♦ J87	♦ AQ62	Pass	2NT	AP	
South HCP: 15	♣ QJ65	♣ 10743				
Contract: 2N S						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ 983		1NT	Pass	2♣ ¹
Vul: Both	♥ A542	♥ QJ106	Pass	2♥	Pass	4♥
North HCP: 16	♦ 87	♦ Q10	AP			
South HCP: 9	♣ KQ3	♣ A954	1. Stayman			
Contract: 4♥ N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ J974	♠ AQ8				1NT
Vul: EW	♥ KJ93	♥ Q1042	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 985	♦ QJ6	Pass	4♥	AP	
South HCP: 16	♣ A4	♣ KQ10	1. Stayman			
Contract: 4♥ S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ Q63		1NT	Pass	2NT
Vul: Both	♥ AK6	♥ J4				
North HCP: 17	♦ A42	♦ J8753	Pass	3NT	AP	
South HCP: 8	♣ Q432	♣ KJ8				
Contract: 3N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 161	♠ KJ3	The opponents are silent.
Dealer: N	♥ J92	
Vul: NS	♦ K2	Partner bids first.
HCP: 9	♣ J10842	

Board: 162	♠ A72	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ AQ62	You bid first.
HCP: 15	♣ 10743	

Board: 163	♠ 983	The opponents are silent.
Dealer: N	♥ QJ106	
Vul: Both	♦ Q10	Partner bids first.
HCP: 9	♣ A954	

Board: 164	♠ AQ8	The opponents are silent.
Dealer: S	♥ Q1042	
Vul: EW	♦ QJ6	You bid first.
HCP: 16	♣ KQ10	

Board: 165	♠ Q63	The opponents are silent.
Dealer: N	♥ J4	
Vul: Both	♦ J8753	Partner bids first.
HCP: 8	♣ KJ8	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ KJ3		1NT	Pass	2NT
Vul: NS	♥ AK7	♥ J92				
North HCP: 16	♦ J843	♦ K2	Pass	3NT	AP	
South HCP: 9	♣ A97	♣ J10842				
Contract: 3N N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ A72				1NT
Vul: EW	♥ A107	♥ KQ				
North HCP: 8	♦ J87	♦ AQ62	Pass	2NT	AP	
South HCP: 15	♣ QJ65	♣ 10743				
Contract: 2N S						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ 983		1NT	Pass	2♣ ¹
Vul: Both	♥ A542	♥ QJ106	Pass	2♥	Pass	4♥
North HCP: 16	♦ 87	♦ Q10	AP			
South HCP: 9	♣ KQ3	♣ A954	1. Stayman			
Contract: 4♥ N						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ J974	♠ AQ8				1NT
Vul: EW	♥ KJ93	♥ Q1042	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 985	♦ QJ6	Pass	4♥	AP	
South HCP: 16	♣ A4	♣ KQ10	1. Stayman			
Contract: 4♥ S						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ Q63		1NT	Pass	2NT
Vul: Both	♥ AK6	♥ J4				
North HCP: 17	♦ A42	♦ J8753	Pass	3NT	AP	
South HCP: 8	♣ Q432	♣ KJ8				
Contract: 3N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 166	♠ 932	The opponents are silent.
Dealer: S	♥ Q62	
Vul: None	♦ A63	Partner bids first.
HCP: 9	♣ QJ75	

Board: 167	♠ K92	The opponents are silent.
Dealer: N	♥ Q1096	
Vul: Both	♦ AJ	You bid first.
HCP: 15	♣ AJ74	

Board: 168	♠ 7652	The opponents are silent.
Dealer: S	♥ 107	
Vul: None	♦ AQJ	Partner bids first.
HCP: 8	♣ J952	

Board: 169	♠ A875	The opponents are silent.
Dealer: N	♥ A752	
Vul: NS	♦ Q3	You bid first.
HCP: 17	♣ AK8	

Board: 170	♠ KJ109	The opponents are silent.
Dealer: S	♥ Q85	
Vul: EW	♦ Q6	Partner bids first.
HCP: 8	♣ 10843	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ KJ108				1NT
Vul: None	♥ Q62	♥ A875				
North HCP: 9	♦ A63	♦ K10	Pass	2NT	AP	
South HCP: 15	♣ QJ75	♣ A42				
Contract: 2N S						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ J65		1NT	Pass	2NT
Vul: Both	♥ Q1096	♥ 874				
North HCP: 15	♦ AJ	♦ Q542	AP			
South HCP: 8	♣ AJ74	♣ KQ8				
Contract: 2N N						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ 7652	♠ KQJ93				1NT
Vul: None	♥ 107	♥ A4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AQJ	♦ K95	Pass	3♠	AP	
South HCP: 15	♣ J952	♣ Q104				
Contract: 3♠ S			1. Stayman			

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ A875	♠ Q106		1NT	Pass	2NT
Vul: NS	♥ A752	♥ KJ3				
North HCP: 17	♦ Q3	♦ K9872	Pass	3NT	AP	
South HCP: 9	♣ AK8	♣ 42				
Contract: 3N N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ KJ109	♠ Q864				1NT
Vul: EW	♥ Q85	♥ K64	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q6	♦ AK8	Pass	3♠	AP	
South HCP: 15	♣ 10843	♣ K72				
Contract: 3♠ S			1. Stayman			

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 166	♠ KJ108	The opponents are silent.
Dealer: S	♥ A875	
Vul: None	♦ K10	You bid first.
HCP: 15	♣ A42	

Board: 167	♠ J65	The opponents are silent.
Dealer: N	♥ 874	
Vul: Both	♦ Q542	Partner bids first.
HCP: 8	♣ KQ8	

Board: 168	♠ KQJ93	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ K95	You bid first.
HCP: 15	♣ Q104	

Board: 169	♠ Q106	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: NS	♦ K9872	Partner bids first.
HCP: 9	♣ 42	

Board: 170	♠ Q864	The opponents are silent.
Dealer: S	♥ K64	
Vul: EW	♦ AK8	You bid first.
HCP: 15	♣ K72	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ KJ108				1NT
Vul: None	♥ Q62	♥ A875				
North HCP: 9	♦ A63	♦ K10	Pass	2NT	AP	
South HCP: 15	♣ QJ75	♣ A42				
Contract: 2N S						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ J65		1NT	Pass	2NT
Vul: Both	♥ Q1096	♥ 874				
North HCP: 15	♦ AJ	♦ Q542	AP			
South HCP: 8	♣ AJ74	♣ KQ8				
Contract: 2N N						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ 7652	♠ KQJ93				1NT
Vul: None	♥ 107	♥ A4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ AQJ	♦ K95	Pass	3♠	AP	
South HCP: 15	♣ J952	♣ Q104	1. Stayman			
Contract: 3♠ S						

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ A875	♠ Q106		1NT	Pass	2NT
Vul: NS	♥ A752	♥ KJ3				
North HCP: 17	♦ Q3	♦ K9872	Pass	3NT	AP	
South HCP: 9	♣ AK8	♣ 42				
Contract: 3N N						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ KJ109	♠ Q864				1NT
Vul: EW	♥ Q85	♥ K64	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ Q6	♦ AK8	Pass	3♠	AP	
South HCP: 15	♣ 10843	♣ K72	1. Stayman			
Contract: 3♠ S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 171	♠ K3	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: None	♦ K92	You bid first.
HCP: 15	♣ K9842	

Board: 172	♠ QJ107	The opponents are silent.
Dealer: S	♥ 84	
Vul: NS	♦ Q94	Partner bids first.
HCP: 8	♣ QJ43	

Board: 173	♠ A75	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: EW	♦ 10652	You bid first.
HCP: 16	♣ AK3	

Board: 174	♠ J62	The opponents are silent.
Dealer: S	♥ Q104	
Vul: Both	♦ KQ92	Partner bids first.
HCP: 9	♣ J42	

Board: 175	♠ A9	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: NS	♦ AQ8	You bid first.
HCP: 16	♣ 10654	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ Q102		1NT	Pass	2♣ ¹
Vul: None	♥ AQ2	♥ J963	Pass	2♦	Pass	2NT
North HCP: 15	♦ K92	♦ AJ74	AP			
South HCP: 8	♣ K9842	♣ 65				
Contract: 2N N				1. Stayman		

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ QJ107	♠ K52				1NT
Vul: NS	♥ 84	♥ AKJ102	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q94	♦ A7	Pass	2NT	AP	
South HCP: 15	♣ QJ43	♣ 1052				
Contract: 2N S				1. Stayman		

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ KQ98		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ2	♥ J5	Pass	2♦	Pass	2NT
North HCP: 16	♦ 10652	♦ K943	AP			
South HCP: 9	♣ AK3	♣ 1064				
Contract: 2N N				1. Stayman		

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ AK5				1NT
Vul: Both	♥ Q104	♥ K832	Pass	3NT	AP	
North HCP: 9	♦ KQ92	♦ A87				
South HCP: 16	♣ J42	♣ Q87				
Contract: 3N S						

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQ72		1NT	Pass	2♣ ¹
Vul: NS	♥ KQJ5	♥ 32	Pass	2♥	Pass	2NT
North HCP: 16	♦ AQ8	♦ 975	AP			
South HCP: 8	♣ 10654	♣ QJ83				
Contract: 2N N				1. Stayman		

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 171	♠ Q102	The opponents are silent.
Dealer: N	♥ J963	
Vul: None	♦ AJ74	Partner bids first.
HCP: 8	♣ 65	

Board: 172	♠ K52	The opponents are silent.
Dealer: S	♥ AKJ102	
Vul: NS	♦ A7	You bid first.
HCP: 15	♣ 1052	

Board: 173	♠ KQ98	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ K943	Partner bids first.
HCP: 9	♣ 1064	

Board: 174	♠ AK5	The opponents are silent.
Dealer: S	♥ K832	
Vul: Both	♦ A87	You bid first.
HCP: 16	♣ Q87	

Board: 175	♠ KQ72	The opponents are silent.
Dealer: N	♥ 32	
Vul: NS	♦ 975	Partner bids first.
HCP: 8	♣ QJ83	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ Q102		1NT	Pass	2♣ ¹
Vul: None	♥ AQ2	♥ J963	Pass	2♦	Pass	2NT
North HCP: 15	♦ K92	♦ AJ74	AP			
South HCP: 8	♣ K9842	♣ 65				
Contract: 2N N				1. Stayman		

Board: 172	North:	South:	West	North	East	South
Dealer: S	♠ QJ107	♠ K52				1NT
Vul: NS	♥ 84	♥ AKJ102	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q94	♦ A7	Pass	2NT	AP	
South HCP: 15	♣ QJ43	♣ 1052				
Contract: 2N S				1. Stayman		

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ KQ98		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ2	♥ J5	Pass	2♦	Pass	2NT
North HCP: 16	♦ 10652	♦ K943	AP			
South HCP: 9	♣ AK3	♣ 1064				
Contract: 2N N				1. Stayman		

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ AK5				1NT
Vul: Both	♥ Q104	♥ K832	Pass	3NT	AP	
North HCP: 9	♦ KQ92	♦ A87				
South HCP: 16	♣ J42	♣ Q87				
Contract: 3N S						

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KQ72		1NT	Pass	2♣ ¹
Vul: NS	♥ KQJ5	♥ 32	Pass	2♥	Pass	2NT
North HCP: 16	♦ AQ8	♦ 975	AP			
South HCP: 8	♣ 10654	♣ QJ83				
Contract: 2N N				1. Stayman		

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 176	♠ 10987	The opponents are silent.
Dealer: S	♥ A105	
Vul: EW	♦ K43	Partner bids first.
HCP: 9	♣ Q74	

Board: 177	♠ KQ82	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: Both	♦ K7	You bid first.
HCP: 15	♣ K96	

Board: 178	♠ KQ2	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ 1093	Partner bids first.
HCP: 9	♣ 109854	

Board: 179	♠ AQ82	The opponents are silent.
Dealer: N	♥ 1076	
Vul: EW	♦ A8	You bid first.
HCP: 15	♣ AJ63	

Board: 180	♠ 104	The opponents are silent.
Dealer: S	♥ 985	
Vul: Both	♦ AK104	Partner bids first.
HCP: 9	♣ Q743	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ 10987	♠ AJ3				1NT
Vul: EW	♥ A105	♥ KQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K43	♦ Q86	Pass	2NT	AP	
South HCP: 17	♣ Q74	♣ KJ53				
Contract: 2N S			1. Stayman			

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ 73				
Vul: Both	♥ KJ62	♥ A108		1NT	Pass	3NT
North HCP: 15	♦ K7	♦ Q102	AP			
South HCP: 9	♣ K96	♣ QJ1043				
Contract: 3N N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ J843				1NT
Vul: None	♥ A2	♥ KQJ4				
North HCP: 9	♦ 1093	♦ A7	Pass	3NT	AP	
South HCP: 16	♣ 109854	♣ KQ7				
Contract: 3N S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ J95		1NT	Pass	2♣ ¹
Vul: EW	♥ 1076	♥ AJ93	Pass	2♠	Pass	2NT
North HCP: 15	♦ A8	♦ Q5	AP			
South HCP: 8	♣ AJ63	♣ 9842				
Contract: 2N N			1. Stayman			

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ KQ5				1NT
Vul: Both	♥ 985	♥ 74				
North HCP: 9	♦ AK104	♦ Q52	Pass	2NT	AP	
South HCP: 15	♣ Q743	♣ AKJ98				
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 176	♠ AJ3	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: EW	♦ Q86	You bid first.
HCP: 17	♣ KJ53	

Board: 177	♠ 73	The opponents are silent.
Dealer: N	♥ A108	
Vul: Both	♦ Q102	Partner bids first.
HCP: 9	♣ QJ1043	

Board: 178	♠ J843	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: None	♦ A7	You bid first.
HCP: 16	♣ KQ7	

Board: 179	♠ J95	The opponents are silent.
Dealer: N	♥ AJ93	
Vul: EW	♦ Q5	Partner bids first.
HCP: 8	♣ 9842	

Board: 180	♠ KQ5	The opponents are silent.
Dealer: S	♥ 74	
Vul: Both	♦ Q52	You bid first.
HCP: 15	♣ AKJ98	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ 10987	♠ AJ3				1NT
Vul: EW	♥ A105	♥ KQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K43	♦ Q86	Pass	2NT	AP	
South HCP: 17	♣ Q74	♣ KJ53				
Contract: 2N S			1. Stayman			

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ 73		1NT	Pass	3NT
Vul: Both	♥ KJ62	♥ A108				
North HCP: 15	♦ K7	♦ Q102	AP			
South HCP: 9	♣ K96	♣ QJ1043				
Contract: 3N N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ J843				1NT
Vul: None	♥ A2	♥ KQJ4				
North HCP: 9	♦ 1093	♦ A7	Pass	3NT	AP	
South HCP: 16	♣ 109854	♣ KQ7				
Contract: 3N S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ J95		1NT	Pass	2♣ ¹
Vul: EW	♥ 1076	♥ AJ93	Pass	2♠	Pass	2NT
North HCP: 15	♦ A8	♦ Q5	AP			
South HCP: 8	♣ AJ63	♣ 9842				
Contract: 2N N			1. Stayman			

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ KQ5				1NT
Vul: Both	♥ 985	♥ 74				
North HCP: 9	♦ AK104	♦ Q52	Pass	2NT	AP	
South HCP: 15	♣ Q743	♣ AKJ98				
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 181	♠ 972	The opponents are silent.
Dealer: N	♥ AK83	
Vul: None	♦ A74	You bid first.
HCP: 16	♣ AJ4	

Board: 182	♠ Q85	East Doubles 2♣ if possible.
Dealer: S	♥ K876	
Vul: NS	♦ 9432	Partner bids first.
HCP: 8	♣ K8	

Board: 183	♠ AK104	The opponents are silent.
Dealer: N	♥ K65	
Vul: Both	♦ Q8	You bid first.
HCP: 16	♣ KJ84	

Board: 184	♠ 87	The opponents are silent.
Dealer: S	♥ A83	
Vul: None	♦ A8762	Partner bids first.
HCP: 9	♣ J63	

Board: 185	♠ AJ6	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ 104	You bid first.
HCP: 17	♣ KJ642	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ 972	♠ QJ65		1NT	Pass	2♣ ¹
Vul: None	♥ AK83	♥ 106	Pass	2♥	Pass	2NT
North HCP: 16	♦ A74	♦ Q1032	AP			
South HCP: 8	♣ AJ4	♣ K97				
Contract: 2N N			1. Stayman			

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ J3				1NT
Vul: NS	♥ K876	♥ AJ93	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ 9432	♦ AKQ	Pass	4♥	AP	
South HCP: 15	♣ K8	♣ 10743				
Contract: 4♥ S			1. Stayman			

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ AK104	♠ QJ6		1NT	Pass	2NT
Vul: Both	♥ K65	♥ 103				
North HCP: 16	♦ Q8	♦ K943	AP			
South HCP: 8	♣ KJ84	♣ Q652				
Contract: 2N N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ 1052				1NT
Vul: None	♥ A83	♥ Q2				
North HCP: 9	♦ A8762	♦ KQJ	Pass	2NT	AP	
South HCP: 15	♣ J63	♣ AK1084				
Contract: 2N S						

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K32		1NT	Pass	2NT
Vul: NS	♥ AKJ	♥ Q83				
North HCP: 17	♦ 104	♦ J2	Pass	3NT	AP	
South HCP: 8	♣ KJ642	♣ Q9875				
Contract: 3N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 181	♠ QJ65	The opponents are silent.
Dealer: N	♥ 106	
Vul: None	♦ Q1032	Partner bids first.
HCP: 8	♣ K97	
Board: 182	♠ J3	East Doubles 2♣ if possible.
Dealer: S	♥ AJ93	
Vul: NS	♦ AKQ	You bid first.
HCP: 15	♣ 10743	
Board: 183	♠ QJ6	The opponents are silent.
Dealer: N	♥ 103	
Vul: Both	♦ K943	Partner bids first.
HCP: 8	♣ Q652	
Board: 184	♠ 1052	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ KQJ	You bid first.
HCP: 15	♣ AK1084	
Board: 185	♠ K32	The opponents are silent.
Dealer: N	♥ Q83	
Vul: NS	♦ J2	Partner bids first.
HCP: 8	♣ Q9875	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: N	♠ 972	♠ QJ65		1NT	Pass	2♣ ¹
Vul: None	♥ AK83	♥ 106	Pass	2♥	Pass	2NT
North HCP: 16	♦ A74	♦ Q1032	AP			
South HCP: 8	♣ AJ4	♣ K97				
Contract: 2N N			1. Stayman			

Board: 182	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ J3				1NT
Vul: NS	♥ K876	♥ AJ93	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ 9432	♦ AKQ	Pass	4♥	AP	
South HCP: 15	♣ K8	♣ 10743				
Contract: 4♥ S			1. Stayman			

Board: 183	North:	South:	West	North	East	South
Dealer: N	♠ AK104	♠ QJ6		1NT	Pass	2NT
Vul: Both	♥ K65	♥ 103				
North HCP: 16	♦ Q8	♦ K943	AP			
South HCP: 8	♣ KJ84	♣ Q652				
Contract: 2N N						

Board: 184	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ 1052				1NT
Vul: None	♥ A83	♥ Q2				
North HCP: 9	♦ A8762	♦ KQJ	Pass	2NT	AP	
South HCP: 15	♣ J63	♣ AK1084				
Contract: 2N S						

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K32		1NT	Pass	2NT
Vul: NS	♥ AKJ	♥ Q83				
North HCP: 17	♦ 104	♦ J2	Pass	3NT	AP	
South HCP: 8	♣ KJ642	♣ Q9875				
Contract: 3N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 186	♠ J1062	The opponents are silent.
Dealer: S	♥ 9863	
Vul: EW	♦ J3	Partner bids first.
HCP: 8	♣ AQ5	

Board: 187	♠ AK43	The opponents are silent.
Dealer: N	♥ J4	
Vul: None	♦ A972	You bid first.
HCP: 16	♣ A104	

Board: 188	♠ A85	The opponents are silent.
Dealer: S	♥ 108	
Vul: NS	♦ QJ3	Partner bids first.
HCP: 8	♣ J10743	

Board: 189	♠ A632	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ 1042	You bid first.
HCP: 15	♣ AKQ10	

Board: 190	♠ K9	The opponents are silent.
Dealer: S	♥ J105	
Vul: Both	♦ J10864	Partner bids first.
HCP: 8	♣ K104	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ J1062	♠ Q98				1NT
Vul: EW	♥ 9863	♥ A742	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J3	♦ AQ5	Pass	3♥	AP	
South HCP: 16	♣ AQ5	♣ KJ4				
Contract: 3♥ S						

1. Stayman

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ 872				
Vul: None	♥ J4	♥ A5		1NT	Pass	2NT
North HCP: 16	♦ A972	♦ J654	AP			
South HCP: 8	♣ A104	♣ QJ98				
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ A85	♠ KQ96				1NT
Vul: NS	♥ 108	♥ KJ5				
North HCP: 8	♦ QJ3	♦ A965	Pass	2NT	AP	
South HCP: 15	♣ J10743	♣ Q5				
Contract: 2N S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ 1087				
Vul: EW	♥ Q2	♥ 109		1NT	Pass	2NT
North HCP: 15	♦ 1042	♦ AKJ98	AP			
South HCP: 8	♣ AKQ10	♣ 964				
Contract: 2N N						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ 10832				1NT
Vul: Both	♥ J105	♥ A7				
North HCP: 8	♦ J10864	♦ AKQ	Pass	3NT	AP	
South HCP: 17	♣ K104	♣ A862				
Contract: 3N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 186	♠ Q98	The opponents are silent.
Dealer: S	♥ A742	
Vul: EW	♦ AQ5	You bid first.
HCP: 16	♣ KJ4	

Board: 187	♠ 872	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ J654	Partner bids first.
HCP: 8	♣ QJ98	

Board: 188	♠ KQ96	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: NS	♦ A965	You bid first.
HCP: 15	♣ Q5	

Board: 189	♠ 1087	The opponents are silent.
Dealer: N	♥ 109	
Vul: EW	♦ AKJ98	Partner bids first.
HCP: 8	♣ 964	

Board: 190	♠ 10832	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ AKQ	You bid first.
HCP: 17	♣ A862	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ J1062	♠ Q98				1NT
Vul: EW	♥ 9863	♥ A742	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J3	♦ AQ5	Pass	3♥	AP	
South HCP: 16	♣ AQ5	♣ KJ4				
Contract: 3♥ S						

1. Stayman

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ 872				
Vul: None	♥ J4	♥ A5		1NT	Pass	2NT
North HCP: 16	♦ A972	♦ J654	AP			
South HCP: 8	♣ A104	♣ QJ98				
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ A85	♠ KQ96				1NT
Vul: NS	♥ 108	♥ KJ5				
North HCP: 8	♦ QJ3	♦ A965	Pass	2NT	AP	
South HCP: 15	♣ J10743	♣ Q5				
Contract: 2N S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ A632	♠ 1087				
Vul: EW	♥ Q2	♥ 109		1NT	Pass	2NT
North HCP: 15	♦ 1042	♦ AKJ98	AP			
South HCP: 8	♣ AKQ10	♣ 964				
Contract: 2N N						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ 10832				1NT
Vul: Both	♥ J105	♥ A7				
North HCP: 8	♦ J10864	♦ AKQ	Pass	3NT	AP	
South HCP: 17	♣ K104	♣ A862				
Contract: 3N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 191	♠ AKQ105	The opponents are silent.
Dealer: N	♥ Q109	
Vul: NS	♦ A4	You bid first.
HCP: 16	♣ J84	
Board: 192	♠ K1085	The opponents are silent.
Dealer: S	♥ Q74	
Vul: EW	♦ K752	Partner bids first.
HCP: 8	♣ 97	
Board: 193	♠ AKJ	West Doubles 2♣ if possible.
Dealer: N	♥ A94	
Vul: Both	♦ J652	You bid first.
HCP: 15	♣ Q54	
Board: 194	♠ KQ108	The opponents are silent.
Dealer: S	♥ J96	
Vul: None	♦ 96	Partner bids first.
HCP: 8	♣ Q1043	
Board: 195	♠ Q842	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ Q75	You bid first.
HCP: 16	♣ K43	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ AKQ105	♠ 64		1NT	Pass	2♣ ¹
Vul: NS	♥ Q109	♥ AJ83	Pass	2♠	Pass	2NT
North HCP: 16	♦ A4	♦ J62	Pass	3♥	AP	
South HCP: 8	♣ J84	♣ Q1065	1. Stayman			
Contract: 3♥ N						

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ K1085	♠ A976				1NT
Vul: EW	♥ Q74	♥ 1082	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K752	♦ A10	Pass	4♠	AP	
South HCP: 15	♣ 97	♣ AK104	1. Stayman			
Contract: 4♠ S						

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q75		1NT	Pass	2♣ ¹
Vul: Both	♥ A94	♥ Q1062	X	2♦	Pass	2NT
North HCP: 15	♦ J652	♦ Q73	AP			
South HCP: 9	♣ Q54	♣ K96	1. Stayman			
Contract: 2N N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ KQ108	♠ AJ				1NT
Vul: None	♥ J96	♥ AQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 96	♦ 8732	Pass	2NT	AP	
South HCP: 15	♣ Q1043	♣ KJ75	1. Stayman			
Contract: 2N S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ Q842	♠ K5				
Vul: EW	♥ AKQ	♥ 862		1NT	Pass	2NT
North HCP: 16	♦ Q75	♦ KJ4	AP			
South HCP: 8	♣ K43	♣ J10752				
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 191	♠ 64	The opponents are silent.
Dealer: N	♥ AJ83	
Vul: NS	♦ J62	Partner bids first.
HCP: 8	♣ Q1065	
Board: 192	♠ A976	The opponents are silent.
Dealer: S	♥ 1082	
Vul: EW	♦ A10	You bid first.
HCP: 15	♣ AK104	
Board: 193	♠ Q75	West Doubles 2♣ if possible.
Dealer: N	♥ Q1062	
Vul: Both	♦ Q73	Partner bids first.
HCP: 9	♣ K96	
Board: 194	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ 8732	You bid first.
HCP: 15	♣ KJ75	
Board: 195	♠ K5	The opponents are silent.
Dealer: N	♥ 862	
Vul: EW	♦ KJ4	Partner bids first.
HCP: 8	♣ J10752	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ AKQ105	♠ 64		1NT	Pass	2♣ ¹
Vul: NS	♥ Q109	♥ AJ83	Pass	2♠	Pass	2NT
North HCP: 16	♦ A4	♦ J62	Pass	3♥	AP	
South HCP: 8	♣ J84	♣ Q1065				
Contract: 3♥ N				1. Stayman		

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ K1085	♠ A976				1NT
Vul: EW	♥ Q74	♥ 1082	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ K752	♦ A10	Pass	4♠	AP	
South HCP: 15	♣ 97	♣ AK104				
Contract: 4♠ S				1. Stayman		

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q75		1NT	Pass	2♣ ¹
Vul: Both	♥ A94	♥ Q1062	X	2♦	Pass	2NT
North HCP: 15	♦ J652	♦ Q73	AP			
South HCP: 9	♣ Q54	♣ K96				
Contract: 2N N				1. Stayman		

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ KQ108	♠ AJ				1NT
Vul: None	♥ J96	♥ AQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 96	♦ 8732	Pass	2NT	AP	
South HCP: 15	♣ Q1043	♣ KJ75				
Contract: 2N S				1. Stayman		

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ Q842	♠ K5				
Vul: EW	♥ AKQ	♥ 862		1NT	Pass	2NT
North HCP: 16	♦ Q75	♦ KJ4	AP			
South HCP: 8	♣ K43	♣ J10752				
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 196	♠ AQ74	The opponents are silent.
Dealer: S	♥ J932	
Vul: Both	♦ Q10	Partner bids first.
HCP: 9	♣ 942	

Board: 197	♠ AK6	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: None	♦ K102	You bid first.
HCP: 15	♣ 8642	

Board: 198	♠ KJ9	The opponents are silent.
Dealer: S	♥ KJ93	
Vul: NS	♦ 653	Partner bids first.
HCP: 8	♣ 532	

Board: 199	♠ Q10853	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: Both	♦ A10	You bid first.
HCP: 15	♣ K85	

Board: 200	♠ 652	The opponents are silent.
Dealer: S	♥ K5	
Vul: None	♦ KQ987	Partner bids first.
HCP: 8	♣ 965	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ AQ74	♠ KJ5				1NT
Vul: Both	♥ J932	♥ K764	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q10	♦ 83	Pass	4♥	AP	
South HCP: 15	♣ 942	♣ AKJ10				
Contract: 4♥ S						

1. Stayman

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ QJ3				
Vul: None	♥ KQ10	♥ J62		1NT	Pass	2NT
North HCP: 15	♦ K102	♦ 964	AP			
South HCP: 9	♣ 8642	♣ AJ73				
Contract: 2N N						

Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ Q73				1NT
Vul: NS	♥ KJ93	♥ 64	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 653	♦ AK4	Pass	2NT	AP	
South HCP: 16	♣ 532	♣ AK874				
Contract: 2N S						

1. Stayman

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ Q10853	♠ A96				
Vul: Both	♥ AQ9	♥ 42		1NT	Pass	2NT
North HCP: 15	♦ A10	♦ K985	AP			
South HCP: 9	♣ K85	♣ Q1074				
Contract: 2N N						

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ Q109				
Vul: None	♥ K5	♥ AJ6				1NT
North HCP: 8	♦ KQ987	♦ AJ6	Pass	2NT	AP	
South HCP: 15	♣ 965	♣ K842				
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 196	♠ KJ5	The opponents are silent.
Dealer: S	♥ K764	
Vul: Both	♦ 83	You bid first.
HCP: 15	♣ AKJ10	

Board: 197	♠ QJ3	The opponents are silent.
Dealer: N	♥ J62	
Vul: None	♦ 964	Partner bids first.
HCP: 9	♣ AJ73	

Board: 198	♠ Q73	The opponents are silent.
Dealer: S	♥ 64	
Vul: NS	♦ AK4	You bid first.
HCP: 16	♣ AK874	

Board: 199	♠ A96	The opponents are silent.
Dealer: N	♥ 42	
Vul: Both	♦ K985	Partner bids first.
HCP: 9	♣ Q1074	

Board: 200	♠ Q109	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: None	♦ AJ6	You bid first.
HCP: 15	♣ K842	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ AQ74	♠ KJ5				1NT
Vul: Both	♥ J932	♥ K764	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q10	♦ 83	Pass	4♥	AP	
South HCP: 15	♣ 942	♣ AKJ10	1. Stayman			
Contract: 4♥ S						

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ QJ3		1NT	Pass	2NT
Vul: None	♥ KQ10	♥ J62	AP			
North HCP: 15	♦ K102	♦ 964				
South HCP: 9	♣ 8642	♣ AJ73				
Contract: 2N N						

Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ Q73				1NT
Vul: NS	♥ KJ93	♥ 64	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 653	♦ AK4	Pass	2NT	AP	
South HCP: 16	♣ 532	♣ AK874	1. Stayman			
Contract: 2N S						

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ Q10853	♠ A96		1NT	Pass	2NT
Vul: Both	♥ AQ9	♥ 42	AP			
North HCP: 15	♦ A10	♦ K985				
South HCP: 9	♣ K85	♣ Q1074				
Contract: 2N N						

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ Q109				1NT
Vul: None	♥ K5	♥ AJ6	Pass	2NT	AP	
North HCP: 8	♦ KQ987	♦ AJ6				
South HCP: 15	♣ 965	♣ K842				
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 201	♠ A1085	The opponents are silent.
Dealer: N	♥ A105	
Vul: NS	♦ QJ2	You bid first.
HCP: 16	♣ KQ3	

Board: 202	♠ 10975	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ KQ10	Partner bids first.
HCP: 8	♣ Q764	

Board: 203	♠ 86	The opponents are silent.
Dealer: N	♥ AKQ106	
Vul: None	♦ K92	You bid first.
HCP: 15	♣ QJ7	

Board: 204	♠ QJ74	The opponents are silent.
Dealer: S	♥ J5	
Vul: NS	♦ K752	Partner bids first.
HCP: 9	♣ Q75	

Board: 205	♠ KQ53	The opponents are silent.
Dealer: N	♥ K103	
Vul: EW	♦ Q63	You bid first.
HCP: 15	♣ AJ5	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ A1085	♠ J9		1NT	Pass	2♣ ¹
Vul: NS	♥ A105	♥ Q983	Pass	2♠	Pass	2NT
North HCP: 16	♦ QJ2	♦ 876	AP			
South HCP: 8	♣ KQ3	♣ AJ74	1. Stayman			
Contract: 2N N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ 10975	♠ AK				1NT
Vul: EW	♥ J10	♥ A84	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ10	♦ A542	Pass	2NT	AP	
South HCP: 16	♣ Q764	♣ J832	1. Stayman			
Contract: 2N S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ 9742		1NT	Pass	2♣ ¹
Vul: None	♥ AKQ106	♥ 98	Pass	2♥	Pass	2NT
North HCP: 15	♦ K92	♦ AJ8	AP			
South HCP: 9	♣ QJ7	♣ A942	1. Stayman			
Contract: 2N N						

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ QJ74	♠ A108				1NT
Vul: NS	♥ J5	♥ KQ10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K752	♦ AQ96	Pass	2NT	AP	
South HCP: 15	♣ Q75	♣ 1043	1. Stayman			
Contract: 2N S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ KQ53	♠ 74		1NT	Pass	2♣ ¹
Vul: EW	♥ K103	♥ QJ98	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q63	♦ K87	AP			
South HCP: 8	♣ AJ5	♣ Q1064	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 201	♠ J9	The opponents are silent.
Dealer: N	♥ Q983	
Vul: NS	♦ 876	Partner bids first.
HCP: 8	♣ AJ74	

Board: 202	♠ AK	The opponents are silent.
Dealer: S	♥ A84	
Vul: EW	♦ A542	You bid first.
HCP: 16	♣ J832	

Board: 203	♠ 9742	The opponents are silent.
Dealer: N	♥ 98	
Vul: None	♦ AJ8	Partner bids first.
HCP: 9	♣ A942	

Board: 204	♠ A108	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: NS	♦ AQ96	You bid first.
HCP: 15	♣ 1043	

Board: 205	♠ 74	The opponents are silent.
Dealer: N	♥ QJ98	
Vul: EW	♦ K87	Partner bids first.
HCP: 8	♣ Q1064	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ A1085	♠ J9		1NT	Pass	2♣ ¹
Vul: NS	♥ A105	♥ Q983	Pass	2♠	Pass	2NT
North HCP: 16	♦ QJ2	♦ 876	AP			
South HCP: 8	♣ KQ3	♣ AJ74	1. Stayman			
Contract: 2N N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ 10975	♠ AK				1NT
Vul: EW	♥ J10	♥ A84	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KQ10	♦ A542	Pass	2NT	AP	
South HCP: 16	♣ Q764	♣ J832	1. Stayman			
Contract: 2N S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ 9742		1NT	Pass	2♣ ¹
Vul: None	♥ AKQ106	♥ 98	Pass	2♥	Pass	2NT
North HCP: 15	♦ K92	♦ AJ8	AP			
South HCP: 9	♣ QJ7	♣ A942	1. Stayman			
Contract: 2N N						

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ QJ74	♠ A108				1NT
Vul: NS	♥ J5	♥ KQ10	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ K752	♦ AQ96	Pass	2NT	AP	
South HCP: 15	♣ Q75	♣ 1043	1. Stayman			
Contract: 2N S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ KQ53	♠ 74		1NT	Pass	2♣ ¹
Vul: EW	♥ K103	♥ QJ98	Pass	2♠	Pass	2NT
North HCP: 15	♦ Q63	♦ K87	AP			
South HCP: 8	♣ AJ5	♣ Q1064	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 206	♠ KJ102	The opponents are silent.
Dealer: S	♥ J3	
Vul: Both	♦ J1052	Partner bids first.
HCP: 9	♣ QJ4	

Board: 207	♠ Q4	The opponents are silent.
Dealer: N	♥ AQJ98	
Vul: NS	♦ A82	You bid first.
HCP: 16	♣ K53	

Board: 208	♠ 95	The opponents are silent.
Dealer: S	♥ Q1032	
Vul: EW	♦ KQ8	Partner bids first.
HCP: 9	♣ Q1064	

Board: 209	♠ A3	The opponents are silent.
Dealer: N	♥ 103	
Vul: Both	♦ AK83	You bid first.
HCP: 15	♣ A10942	

Board: 210	♠ Q654	The opponents are silent.
Dealer: S	♥ J95	
Vul: EW	♦ 74	Partner bids first.
HCP: 9	♣ AQ102	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ KJ102	♠ A54				1NT
Vul: Both	♥ J3	♥ A8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J1052	♦ A96	Pass	2NT	AP	
South HCP: 16	♣ QJ4	♣ A10872				
Contract: 2N S			1. Stayman			

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ A108				
Vul: NS	♥ AQJ98	♥ 52		1NT	Pass	2NT
North HCP: 16	♦ A82	♦ J63	AP			
South HCP: 9	♣ K53	♣ A10964				
Contract: 2N N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK8				1NT
Vul: EW	♥ Q1032	♥ A964	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ8	♦ AJ96	Pass	4♥	AP	
South HCP: 17	♣ Q1064	♣ J9				
Contract: 4♥ S			1. Stayman			

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 965				
Vul: Both	♥ 103	♥ KJ76		1♣	Pass	1♥
North HCP: 15	♦ AK83	♦ 952	Pass	1NT	AP	
South HCP: 8	♣ A10942	♣ KJ5				
Contract: 1N N						

Board: 210	North:	South:	West	North	East	South
Dealer: S	♠ Q654	♠ J7				1NT
Vul: EW	♥ J95	♥ A64	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 74	♦ AK103	Pass	2NT	AP	
South HCP: 15	♣ AQ102	♣ K843				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 206	♠ A54	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ A96	You bid first.
HCP: 16	♣ A10872	

Board: 207	♠ A108	The opponents are silent.
Dealer: N	♥ 52	
Vul: NS	♦ J63	Partner bids first.
HCP: 9	♣ A10964	

Board: 208	♠ AK8	The opponents are silent.
Dealer: S	♥ A964	
Vul: EW	♦ AJ96	You bid first.
HCP: 17	♣ J9	

Board: 209	♠ 965	The opponents are silent.
Dealer: N	♥ KJ76	
Vul: Both	♦ 952	Partner bids first.
HCP: 8	♣ KJ5	

Board: 210	♠ J7	The opponents are silent.
Dealer: S	♥ A64	
Vul: EW	♦ AK103	You bid first.
HCP: 15	♣ K843	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ KJ102	♠ A54				1NT
Vul: Both	♥ J3	♥ A8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J1052	♦ A96	Pass	2NT	AP	
South HCP: 16	♣ QJ4	♣ A10872				
Contract: 2N S			1. Stayman			

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ A108				
Vul: NS	♥ AQJ98	♥ 52		1NT	Pass	2NT
North HCP: 16	♦ A82	♦ J63	AP			
South HCP: 9	♣ K53	♣ A10964				
Contract: 2N N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK8				1NT
Vul: EW	♥ Q1032	♥ A964	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQ8	♦ AJ96	Pass	4♥	AP	
South HCP: 17	♣ Q1064	♣ J9				
Contract: 4♥ S			1. Stayman			

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 965				
Vul: Both	♥ 103	♥ KJ76		1♣	Pass	1♥
North HCP: 15	♦ AK83	♦ 952	Pass	1NT	AP	
South HCP: 8	♣ A10942	♣ KJ5				
Contract: 1N N						

Board: 210	North:	South:	West	North	East	South
Dealer: S	♠ Q654	♠ J7				1NT
Vul: EW	♥ J95	♥ A64	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 74	♦ AK103	Pass	2NT	AP	
South HCP: 15	♣ AQ102	♣ K843				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 211	♠ 72	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: Both	♦ Q87	You bid first.
HCP: 15	♣ AKQJ4	

Board: 212	♠ Q106	The opponents are silent.
Dealer: S	♥ J9	
Vul: None	♦ A1053	Partner bids first.
HCP: 9	♣ Q543	

Board: 213	♠ Q963	The opponents are silent.
Dealer: N	♥ Q5	
Vul: NS	♦ KQ3	You bid first.
HCP: 15	♣ AQ95	

Board: 214	♠ QJ	The opponents are silent.
Dealer: S	♥ J85	
Vul: Both	♦ Q102	Partner bids first.
HCP: 9	♣ K9874	

Board: 215	♠ AK8	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: None	♦ A63	You bid first.
HCP: 17	♣ 832	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ A9		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ4	♥ K973	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q87	♦ J953	AP			
South HCP: 8	♣ AKQJ4	♣ 932				
Contract: 2N N				1. Stayman		

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ A93				1NT
Vul: None	♥ J9	♥ K753	Pass	3NT	AP	
North HCP: 9	♦ A1053	♦ J76				
South HCP: 15	♣ Q543	♣ AK8				
Contract: 3N S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ Q963	♠ J85		1NT	Pass	2♣ ¹
Vul: NS	♥ Q5	♥ J1082	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQ3	♦ A7	AP			
South HCP: 9	♣ AQ95	♣ K864				
Contract: 2N N				1. Stayman		

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ K95				1NT
Vul: Both	♥ J85	♥ K7	Pass	3NT	AP	
North HCP: 9	♦ Q102	♦ AJ874				
South HCP: 15	♣ K9874	♣ A103				
Contract: 3N S						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 1063		1NT	Pass	2NT
Vul: None	♥ KQJ2	♥ 983	Pass	3NT	AP	
North HCP: 17	♦ A63	♦ Q9				
South HCP: 9	♣ 832	♣ AK954				
Contract: 3N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 211	♠ A9	The opponents are silent.
Dealer: N	♥ K973	
Vul: Both	♦ J953	Partner bids first.
HCP: 8	♣ 932	

Board: 212	♠ A93	The opponents are silent.
Dealer: S	♥ K753	
Vul: None	♦ J76	You bid first.
HCP: 15	♣ AK8	

Board: 213	♠ J85	The opponents are silent.
Dealer: N	♥ J1082	
Vul: NS	♦ A7	Partner bids first.
HCP: 9	♣ K864	

Board: 214	♠ K95	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ AJ874	You bid first.
HCP: 15	♣ A103	

Board: 215	♠ 1063	The opponents are silent.
Dealer: N	♥ 983	
Vul: None	♦ Q9	Partner bids first.
HCP: 9	♣ AK954	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ A9		1NT	Pass	2♣ ¹
Vul: Both	♥ QJ4	♥ K973	Pass	2♦	Pass	2NT
North HCP: 15	♦ Q87	♦ J953	AP			
South HCP: 8	♣ AKQJ4	♣ 932				
Contract: 2N N				1. Stayman		

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ A93				1NT
Vul: None	♥ J9	♥ K753	Pass	3NT	AP	
North HCP: 9	♦ A1053	♦ J76				
South HCP: 15	♣ Q543	♣ AK8				
Contract: 3N S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ Q963	♠ J85		1NT	Pass	2♣ ¹
Vul: NS	♥ Q5	♥ J1082	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQ3	♦ A7	AP			
South HCP: 9	♣ AQ95	♣ K864				
Contract: 2N N				1. Stayman		

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ K95				1NT
Vul: Both	♥ J85	♥ K7	Pass	3NT	AP	
North HCP: 9	♦ Q102	♦ AJ874				
South HCP: 15	♣ K9874	♣ A103				
Contract: 3N S						

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 1063		1NT	Pass	2NT
Vul: None	♥ KQJ2	♥ 983	Pass	3NT	AP	
North HCP: 17	♦ A63	♦ Q9				
South HCP: 9	♣ 832	♣ AK954				
Contract: 3N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 216	♠ KQ4	The opponents are silent.
Dealer: S	♥ 764	
Vul: NS	♦ KJ74	Partner bids first.
HCP: 9	♣ 1083	

Board: 217	♠ KJ	West Bids 4♠ if possible.
Dealer: N	♥ AQ6	
Vul: EW	♦ A10872	You bid first.
HCP: 15	♣ J43	

Board: 218	♠ Q653	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ 9875	Partner bids first.
HCP: 8	♣ A106	

Board: 219	♠ KJ5	The opponents are silent.
Dealer: N	♥ K75	
Vul: NS	♦ AQ2	You bid first.
HCP: 15	♣ Q754	

Board: 220	♠ K832	The opponents are silent.
Dealer: S	♥ Q54	
Vul: EW	♦ QJ43	Partner bids first.
HCP: 8	♣ 93	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ 92				1NT
Vul: NS	♥ 764	♥ AKJ	Pass	2NT	Pass	3NT
North HCP: 9	♦ KJ74	♦ Q96	AP			
South HCP: 17	♣ 1083	♣ AK542				
Contract: 3N S						

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 102		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ6	♥ J1053	4♠	Pass	Pass	X
North HCP: 15	♦ A10872	♦ K63	AP			
South HCP: 8	♣ J43	♣ A1075	1. Stayman			
Contract: 4♠X W						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ Q653	♠ J972				1NT
Vul: None	♥ Q3	♥ AKJ	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 9875	♦ K4	AP			
South HCP: 17	♣ A106	♣ KQ94	1. Stayman			
Contract: 2♠ S						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q106		1NT	Pass	2♣ ¹
Vul: NS	♥ K75	♥ 10864	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ2	♦ 754	AP			
South HCP: 9	♣ Q754	♣ AK2	1. Stayman			
Contract: 2N N						

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ K832	♠ J54				1NT
Vul: EW	♥ Q54	♥ KJ106	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJ43	♦ AK9	Pass	2NT	AP	
South HCP: 17	♣ 93	♣ AJ4	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 216	♠ 92	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ Q96	You bid first.
HCP: 17	♣ AK542	

Board: 217	♠ 102	West Bids 4♠ if possible.
Dealer: N	♥ J1053	
Vul: EW	♦ K63	Partner bids first.
HCP: 8	♣ A1075	

Board: 218	♠ J972	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ K4	You bid first.
HCP: 17	♣ KQ94	

Board: 219	♠ Q106	The opponents are silent.
Dealer: N	♥ 10864	
Vul: NS	♦ 754	Partner bids first.
HCP: 9	♣ AK2	

Board: 220	♠ J54	The opponents are silent.
Dealer: S	♥ KJ106	
Vul: EW	♦ AK9	You bid first.
HCP: 17	♣ AJ4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ 92				1NT
Vul: NS	♥ 764	♥ AKJ	Pass	2NT	Pass	3NT
North HCP: 9	♦ KJ74	♦ Q96	AP			
South HCP: 17	♣ 1083	♣ AK542				
Contract: 3N S						

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 102		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ6	♥ J1053	4♠	Pass	Pass	X
North HCP: 15	♦ A10872	♦ K63	AP			
South HCP: 8	♣ J43	♣ A1075	1. Stayman			
Contract: 4♠X W						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ Q653	♠ J972				1NT
Vul: None	♥ Q3	♥ AKJ	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ 9875	♦ K4	AP			
South HCP: 17	♣ A106	♣ KQ94	1. Stayman			
Contract: 2♠ S						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q106		1NT	Pass	2♣ ¹
Vul: NS	♥ K75	♥ 10864	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQ2	♦ 754	AP			
South HCP: 9	♣ Q754	♣ AK2	1. Stayman			
Contract: 2N N						

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ K832	♠ J54				1NT
Vul: EW	♥ Q54	♥ KJ106	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ QJ43	♦ AK9	Pass	2NT	AP	
South HCP: 17	♣ 93	♣ AJ4	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 221	♠ J32	The opponents are silent.
Dealer: N	♥ AQ865	
Vul: Both	♦ AQ3	You bid first.
HCP: 15	♣ Q5	

Board: 222	♠ 103	The opponents are silent.
Dealer: S	♥ K97	
Vul: EW	♦ KQ964	Partner bids first.
HCP: 8	♣ 1072	

Board: 223	♠ AQ10	The opponents are silent.
Dealer: N	♥ K986	
Vul: Both	♦ AQ3	You bid first.
HCP: 15	♣ 1064	

Board: 224	♠ 542	The opponents are silent.
Dealer: S	♥ K742	
Vul: None	♦ A83	Partner bids first.
HCP: 9	♣ Q95	

Board: 225	♠ J6	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: EW	♦ AK85	You bid first.
HCP: 16	♣ QJ84	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ A64		1NT	Pass	2NT
Vul: Both	♥ AQ865	♥ J10				
North HCP: 15	♦ AQ3	♦ 1085	AP			
South HCP: 9	♣ Q5	♣ A9432				
Contract: 2N N						

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AQJ2				1NT
Vul: EW	♥ K97	♥ A1054				
North HCP: 8	♦ KQ964	♦ 83	Pass	2NT	AP	
South HCP: 15	♣ 1072	♣ A94				
Contract: 2N S						

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ J72		1NT	AP	
Vul: Both	♥ K986	♥ J75				
North HCP: 15	♦ AQ3	♦ 1054				
South HCP: 8	♣ 1064	♣ KQJ5				
Contract: 1N N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ KJ10				1NT
Vul: None	♥ K742	♥ AJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A83	♦ Q102				
South HCP: 15	♣ Q95	♣ KJ1043	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ 92		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ2	♥ A1098	Pass	2♦	Pass	2NT
North HCP: 16	♦ AK85	♦ J63	AP			
South HCP: 8	♣ QJ84	♣ K532	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 221	♠ A64	The opponents are silent.
Dealer: N	♥ J10	
Vul: Both	♦ 1085	Partner bids first.
HCP: 9	♣ A9432	

Board: 222	♠ AQJ2	The opponents are silent.
Dealer: S	♥ A1054	
Vul: EW	♦ 83	You bid first.
HCP: 15	♣ A94	

Board: 223	♠ J72	The opponents are silent.
Dealer: N	♥ J75	
Vul: Both	♦ 1054	Partner bids first.
HCP: 8	♣ KQJ5	

Board: 224	♠ KJ10	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ Q102	You bid first.
HCP: 15	♣ KJ1043	

Board: 225	♠ 92	The opponents are silent.
Dealer: N	♥ A1098	
Vul: EW	♦ J63	Partner bids first.
HCP: 8	♣ K532	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ J32	♠ A64		1NT	Pass	2NT
Vul: Both	♥ AQ865	♥ J10				
North HCP: 15	♦ AQ3	♦ 1085	AP			
South HCP: 9	♣ Q5	♣ A9432				
Contract: 2N N						

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AQJ2				1NT
Vul: EW	♥ K97	♥ A1054				
North HCP: 8	♦ KQ964	♦ 83	Pass	2NT	AP	
South HCP: 15	♣ 1072	♣ A94				
Contract: 2N S						

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ J72		1NT	AP	
Vul: Both	♥ K986	♥ J75				
North HCP: 15	♦ AQ3	♦ 1054				
South HCP: 8	♣ 1064	♣ KQJ5				
Contract: 1N N						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ KJ10				1NT
Vul: None	♥ K742	♥ AJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ A83	♦ Q102				
South HCP: 15	♣ Q95	♣ KJ1043	Pass	2NT	AP	
Contract: 2N S			1. Stayman			

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ J6	♠ 92		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ2	♥ A1098	Pass	2♦	Pass	2NT
North HCP: 16	♦ AK85	♦ J63	AP			
South HCP: 8	♣ QJ84	♣ K532	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 226	♠ QJ76	The opponents are silent.
Dealer: S	♥ Q32	
Vul: Both	♦ J852	Partner bids first.
HCP: 9	♣ K7	

Board: 227	♠ 53	The opponents are silent.
Dealer: N	♥ K97	
Vul: None	♦ AKQ107	You bid first.
HCP: 17	♣ KQ4	

Board: 228	♠ 84	The opponents are silent.
Dealer: S	♥ A852	
Vul: Both	♦ J104	Partner bids first.
HCP: 9	♣ A874	

Board: 229	♠ AK52	The opponents are silent.
Dealer: N	♥ A2	
Vul: None	♦ 43	You bid first.
HCP: 16	♣ AJ842	

Board: 230	♠ J106	The opponents are silent.
Dealer: S	♥ KJ104	
Vul: NS	♦ 1097	Partner bids first.
HCP: 9	♣ KJ4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ QJ76	♠ A5				1NT
Vul: Both	♥ Q32	♥ K109	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J852	♦ AK76	Pass	2NT	AP	
South HCP: 16	♣ K7	♣ Q964				
Contract: 2N S			1. Stayman			

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ KJ104		1NT	Pass	2♣ ¹
Vul: None	♥ K97	♥ A102	Pass	2♦	Pass	2NT
North HCP: 17	♦ AKQ107	♦ 942	Pass	3♦	Pass	3NT
South HCP: 8	♣ KQ4	♣ 965	AP			
Contract: 3N N			1. Stayman			

Board: 228	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ A763				1NT
Vul: Both	♥ A852	♥ K93	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J104	♦ AQ8	Pass	2NT	AP	
South HCP: 16	♣ A874	♣ K53				
Contract: 2N S			1. Stayman			

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ Q7		1♣	Pass	1♥
Vul: None	♥ A2	♥ K986				
North HCP: 16	♦ 43	♦ K1065	Pass	1♠	Pass	1NT
South HCP: 8	♣ AJ842	♣ 763	AP			
Contract: 1N S						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ K93				1NT
Vul: NS	♥ KJ104	♥ Q863	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1097	♦ AQ8	Pass	3♥	AP	
South HCP: 15	♣ KJ4	♣ A82				
Contract: 3♥ S			1. Stayman			

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 226	♠ A5	The opponents are silent.
Dealer: S	♥ K109	
Vul: Both	♦ AK76	You bid first.
HCP: 16	♣ Q964	

Board: 227	♠ KJ104	The opponents are silent.
Dealer: N	♥ A102	
Vul: None	♦ 942	Partner bids first.
HCP: 8	♣ 965	

Board: 228	♠ A763	The opponents are silent.
Dealer: S	♥ K93	
Vul: Both	♦ AQ8	You bid first.
HCP: 16	♣ K53	

Board: 229	♠ Q7	The opponents are silent.
Dealer: N	♥ K986	
Vul: None	♦ K1065	Partner bids first.
HCP: 8	♣ 763	

Board: 230	♠ K93	The opponents are silent.
Dealer: S	♥ Q863	
Vul: NS	♦ AQ8	You bid first.
HCP: 15	♣ A82	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ QJ76	♠ A5				1NT
Vul: Both	♥ Q32	♥ K109	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J852	♦ AK76	Pass	2NT	AP	
South HCP: 16	♣ K7	♣ Q964				
Contract: 2N S			1. Stayman			

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ 53	♠ KJ104		1NT	Pass	2♣ ¹
Vul: None	♥ K97	♥ A102	Pass	2♦	Pass	2NT
North HCP: 17	♦ AKQ107	♦ 942	Pass	3♦	Pass	3NT
South HCP: 8	♣ KQ4	♣ 965	AP			
Contract: 3N N			1. Stayman			

Board: 228	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ A763				1NT
Vul: Both	♥ A852	♥ K93	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J104	♦ AQ8	Pass	2NT	AP	
South HCP: 16	♣ A874	♣ K53				
Contract: 2N S			1. Stayman			

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ Q7		1♣	Pass	1♥
Vul: None	♥ A2	♥ K986				
North HCP: 16	♦ 43	♦ K1065	Pass	1♠	Pass	1NT
South HCP: 8	♣ AJ842	♣ 763	AP			
Contract: 1N S						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ K93				1NT
Vul: NS	♥ KJ104	♥ Q863	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ 1097	♦ AQ8	Pass	3♥	AP	
South HCP: 15	♣ KJ4	♣ A82				
Contract: 3♥ S			1. Stayman			

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 231	♠ AKJ64	The opponents are silent.
Dealer: N	♥ K73	
Vul: EW	♦ K6	You bid first.
HCP: 16	♣ Q102	

Board: 232	♠ 1082	East Bids 3♦ if possible.
Dealer: S	♥ A32	
Vul: None	♦ 64	Partner bids first.
HCP: 9	♣ AJ853	

Board: 233	♠ AQ5	The opponents are silent.
Dealer: N	♥ A85	
Vul: NS	♦ A52	You bid first.
HCP: 15	♣ J1084	

Board: 234	♠ KJ10	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ 852	Partner bids first.
HCP: 8	♣ Q8542	

Board: 235	♠ A832	The opponents are silent.
Dealer: N	♥ 765	
Vul: Both	♦ AK42	You bid first.
HCP: 15	♣ A3	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ AKJ64	♠ Q95		1NT	Pass	2NT
Vul: EW	♥ K73	♥ J95				
North HCP: 16	♦ K6	♦ J2	AP			
South HCP: 8	♣ Q102	♣ KJ954				
Contract: 2N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ KQJ4				1NT
Vul: None	♥ A32	♥ Q986				
North HCP: 9	♦ 64	♦ Q9	Pass	2NT	3♦	Pass
South HCP: 15	♣ AJ853	♣ KQ4	Pass	4♣	AP	
Contract: 4♣ N						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K972		1NT	Pass	2♣ ¹
Vul: NS	♥ A85	♥ J2				
North HCP: 15	♦ A52	♦ Q43	Pass	2♦	Pass	2NT
South HCP: 8	♣ J1084	♣ Q952	AP			
Contract: 2N N			1. Stayman			

Board: 234	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ 9863				1NT
Vul: EW	♥ Q8	♥ K74				
North HCP: 8	♦ 852	♦ KQ				
South HCP: 15	♣ Q8542	♣ AK109	Pass	2NT	AP	
Contract: 2N S						

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ A832	♠ KJ94		1NT	Pass	2♣ ¹
Vul: Both	♥ 765	♥ 92				
North HCP: 15	♦ AK42	♦ 976	Pass	2♠	Pass	3♠
South HCP: 9	♣ A3	♣ KQ94	AP			
Contract: 3♠ N			1. Stayman			

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 231	♠ Q95	The opponents are silent.
Dealer: N	♥ J95	
Vul: EW	♦ J2	Partner bids first.
HCP: 8	♣ KJ954	

Board: 232	♠ KQJ4	East Bids 3♦ if possible.
Dealer: S	♥ Q986	
Vul: None	♦ Q9	You bid first.
HCP: 15	♣ KQ4	

Board: 233	♠ K972	The opponents are silent.
Dealer: N	♥ J2	
Vul: NS	♦ Q43	Partner bids first.
HCP: 8	♣ Q952	

Board: 234	♠ 9863	The opponents are silent.
Dealer: S	♥ K74	
Vul: EW	♦ KQ	You bid first.
HCP: 15	♣ AK109	

Board: 235	♠ KJ94	The opponents are silent.
Dealer: N	♥ 92	
Vul: Both	♦ 976	Partner bids first.
HCP: 9	♣ KQ94	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ AKJ64	♠ Q95		1NT	Pass	2NT
Vul: EW	♥ K73	♥ J95				
North HCP: 16	♦ K6	♦ J2	AP			
South HCP: 8	♣ Q102	♣ KJ954				
Contract: 2N N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ KQJ4				1NT
Vul: None	♥ A32	♥ Q986	Pass	2NT	3♦	Pass
North HCP: 9	♦ 64	♦ Q9	Pass	4♣	AP	
South HCP: 15	♣ AJ853	♣ KQ4				
Contract: 4♣ N						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K972		1NT	Pass	2♣ ¹
Vul: NS	♥ A85	♥ J2	Pass	2♦	Pass	2NT
North HCP: 15	♦ A52	♦ Q43	AP			
South HCP: 8	♣ J1084	♣ Q952	1. Stayman			
Contract: 2N N						

Board: 234	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ 9863				1NT
Vul: EW	♥ Q8	♥ K74	Pass	2NT	AP	
North HCP: 8	♦ 852	♦ KQ				
South HCP: 15	♣ Q8542	♣ AK109				
Contract: 2N S						

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ A832	♠ KJ94		1NT	Pass	2♣ ¹
Vul: Both	♥ 765	♥ 92	Pass	2♠	Pass	3♠
North HCP: 15	♦ AK42	♦ 976	AP			
South HCP: 9	♣ A3	♣ KQ94	1. Stayman			
Contract: 3♠ N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 236	♠ K63	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ K432	Partner bids first.
HCP: 9	♣ J876	

Board: 237	♠ K865	The opponents are silent.
Dealer: N	♥ 62	
Vul: EW	♦ AK3	You bid first.
HCP: 17	♣ AK43	

Board: 238	♠ Q63	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ QJ954	Partner bids first.
HCP: 8	♣ QJ5	

Board: 239	♠ A10982	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: None	♦ A3	You bid first.
HCP: 16	♣ K54	

Board: 240	♠ Q985	The opponents are silent.
Dealer: S	♥ 963	
Vul: EW	♦ A6	Partner bids first.
HCP: 8	♣ Q932	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ 95				1NT
Vul: NS	♥ Q8	♥ AKJ5				
North HCP: 9	♦ K432	♦ A106	Pass	2NT	AP	
South HCP: 15	♣ J876	♣ K943				
Contract: 2N S						

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ K865	♠ J3		1NT	Pass	2♣ ¹
Vul: EW	♥ 62	♥ AQ75	Pass	2♠	Pass	2NT
North HCP: 17	♦ AK3	♦ 752	AP			
South HCP: 9	♣ AK43	♣ Q976	1. Stayman			
Contract: 2N N						

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ Q63	♠ A8				1NT
Vul: Both	♥ 104	♥ Q32	Pass	2NT	Pass	3NT
North HCP: 8	♦ QJ954	♦ AK10	AP			
South HCP: 17	♣ QJ5	♣ A9764				
Contract: 3N S						

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ A10982	♠ Q74		1NT	Pass	2NT
Vul: None	♥ AJ4	♥ Q72				
North HCP: 16	♦ A3	♦ KQ92	AP			
South HCP: 9	♣ K54	♣ 763				
Contract: 2N N						

Board: 240	North:	South:	West	North	East	South
Dealer: S	♠ Q985	♠ AK63				1NT
Vul: EW	♥ 963	♥ KJ2	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A6	♦ 753	Pass	3♠	AP	
South HCP: 15	♣ Q932	♣ A64	1. Stayman			
Contract: 3♠ S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 236	♠ 95	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: NS	♦ A106	You bid first.
HCP: 15	♣ K943	

Board: 237	♠ J3	The opponents are silent.
Dealer: N	♥ AQ75	
Vul: EW	♦ 752	Partner bids first.
HCP: 9	♣ Q976	

Board: 238	♠ A8	The opponents are silent.
Dealer: S	♥ Q32	
Vul: Both	♦ AK10	You bid first.
HCP: 17	♣ A9764	

Board: 239	♠ Q74	The opponents are silent.
Dealer: N	♥ Q72	
Vul: None	♦ KQ92	Partner bids first.
HCP: 9	♣ 763	

Board: 240	♠ AK63	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: EW	♦ 753	You bid first.
HCP: 15	♣ A64	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ 95				1NT
Vul: NS	♥ Q8	♥ AKJ5				
North HCP: 9	♦ K432	♦ A106	Pass	2NT	AP	
South HCP: 15	♣ J876	♣ K943				
Contract: 2N S						

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ K865	♠ J3		1NT	Pass	2♣ ¹
Vul: EW	♥ 62	♥ AQ75	Pass	2♠	Pass	2NT
North HCP: 17	♦ AK3	♦ 752	AP			
South HCP: 9	♣ AK43	♣ Q976	1. Stayman			
Contract: 2N N						

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ Q63	♠ A8				1NT
Vul: Both	♥ 104	♥ Q32	Pass	2NT	Pass	3NT
North HCP: 8	♦ QJ954	♦ AK10	AP			
South HCP: 17	♣ QJ5	♣ A9764				
Contract: 3N S						

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ A10982	♠ Q74		1NT	Pass	2NT
Vul: None	♥ AJ4	♥ Q72				
North HCP: 16	♦ A3	♦ KQ92	AP			
South HCP: 9	♣ K54	♣ 763				
Contract: 2N N						

Board: 240	North:	South:	West	North	East	South
Dealer: S	♠ Q985	♠ AK63				1NT
Vul: EW	♥ 963	♥ KJ2	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ A6	♦ 753	Pass	3♠	AP	
South HCP: 15	♣ Q932	♣ A64	1. Stayman			
Contract: 3♠ S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 241	♠ 9642	The opponents are silent.
Dealer: N	♥ AK95	
Vul: Both	♦ KQ3	You bid first.
HCP: 17	♣ AJ	

Board: 242	♠ J5	The opponents are silent.
Dealer: S	♥ 1087	
Vul: None	♦ 1052	Partner bids first.
HCP: 8	♣ AK1084	

Board: 243	♠ KQ9	The opponents are silent.
Dealer: N	♥ AK108	
Vul: NS	♦ Q109	You bid first.
HCP: 15	♣ J102	

Board: 244	♠ Q85	The opponents are silent.
Dealer: S	♥ A1095	
Vul: Both	♦ QJ52	Partner bids first.
HCP: 9	♣ 84	

Board: 245	♠ AK6	The opponents are silent.
Dealer: N	♥ A542	
Vul: None	♦ KJ109	You bid first.
HCP: 15	♣ 62	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: N	♠ 9642	♠ AJ85		1NT	Pass	2♣ ¹
Vul: Both	♥ AK95	♥ 1062	Pass	2♥	Pass	2NT
North HCP: 17	♦ KQ3	♦ J8	Pass	4♠	AP	
South HCP: 9	♣ AJ	♣ K984				
Contract: 4♠ N				1. Stayman		

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AK64				1NT
Vul: None	♥ 1087	♥ J94	Pass	2NT	Pass	3NT
North HCP: 8	♦ 1052	♦ AK43	AP			
South HCP: 17	♣ AK1084	♣ Q3				
Contract: 3N S						

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J874		1NT	Pass	2♣ ¹
Vul: NS	♥ AK108	♥ J3	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q109	♦ A84	AP			
South HCP: 9	♣ J102	♣ K943				
Contract: 2N N				1. Stayman		

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ A72				1NT
Vul: Both	♥ A1095	♥ J4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QJ52	♦ K109	Pass	2NT	AP	
South HCP: 16	♣ 84	♣ AKJ52				
Contract: 2N S				1. Stayman		

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J98				
Vul: None	♥ A542	♥ QJ		1NT	AP	
North HCP: 15	♦ KJ109	♦ 654				
South HCP: 8	♣ 62	♣ KJ1043				
Contract: 1N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 241	♠ AJ85	The opponents are silent.
Dealer: N	♥ 1062	
Vul: Both	♦ J8	Partner bids first.
HCP: 9	♣ K984	

Board: 242	♠ AK64	The opponents are silent.
Dealer: S	♥ J94	
Vul: None	♦ AK43	You bid first.
HCP: 17	♣ Q3	

Board: 243	♠ J874	The opponents are silent.
Dealer: N	♥ J3	
Vul: NS	♦ A84	Partner bids first.
HCP: 9	♣ K943	

Board: 244	♠ A72	The opponents are silent.
Dealer: S	♥ J4	
Vul: Both	♦ K109	You bid first.
HCP: 16	♣ AKJ52	

Board: 245	♠ J98	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ 654	Partner bids first.
HCP: 8	♣ KJ1043	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: N	♠ 9642	♠ AJ85		1NT	Pass	2♣ ¹
Vul: Both	♥ AK95	♥ 1062	Pass	2♥	Pass	2NT
North HCP: 17	♦ KQ3	♦ J8	Pass	4♠	AP	
South HCP: 9	♣ AJ	♣ K984				
Contract: 4♠ N				1. Stayman		

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ AK64				1NT
Vul: None	♥ 1087	♥ J94	Pass	2NT	Pass	3NT
North HCP: 8	♦ 1052	♦ AK43	AP			
South HCP: 17	♣ AK1084	♣ Q3				
Contract: 3N S						

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J874		1NT	Pass	2♣ ¹
Vul: NS	♥ AK108	♥ J3	Pass	2♥	Pass	2NT
North HCP: 15	♦ Q109	♦ A84	AP			
South HCP: 9	♣ J102	♣ K943				
Contract: 2N N				1. Stayman		

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ A72				1NT
Vul: Both	♥ A1095	♥ J4	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ QJ52	♦ K109	Pass	2NT	AP	
South HCP: 16	♣ 84	♣ AKJ52				
Contract: 2N S				1. Stayman		

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J98				
Vul: None	♥ A542	♥ QJ		1NT	AP	
North HCP: 15	♦ KJ109	♦ 654				
South HCP: 8	♣ 62	♣ KJ1043				
Contract: 1N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 246	♠ QJ6	The opponents are silent.
Dealer: S	♥ 105	
Vul: NS	♦ KQJ97	Partner bids first.
HCP: 9	♣ 643	

Board: 247	♠ AQ64	West Bids 2♥ if possible.
Dealer: N	♥ QJ9	
Vul: EW	♦ AQ65	You bid first.
HCP: 15	♣ 96	

Board: 248	♠ J82	The opponents are silent.
Dealer: S	♥ J52	
Vul: None	♦ A9	Partner bids first.
HCP: 8	♣ Q10864	

Board: 249	♠ KQ3	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ K973	You bid first.
HCP: 16	♣ KQ109	

Board: 250	♠ J105	The opponents are silent.
Dealer: S	♥ 1086	
Vul: EW	♦ 82	Partner bids first.
HCP: 8	♣ AK842	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ 853				1NT
Vul: NS	♥ 105	♥ KQ82				
North HCP: 9	♦ KQJ97	♦ A65	Pass	3NT	AP	
South HCP: 16	♣ 643	♣ AK9				
Contract: 3N S						

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ AQ64	♠ K1082		1NT	Pass	2♣ ¹
Vul: EW	♥ QJ9	♥ K2	2♥	Pass	Pass	X
North HCP: 15	♦ AQ65	♦ K72	Pass	3♦	AP	
South HCP: 9	♣ 96	♣ 10842	1. Stayman			
Contract: 3♦ N						

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ A6				1NT
Vul: None	♥ J52	♥ AK973				
North HCP: 8	♦ A9	♦ J107	Pass	2NT	AP	
South HCP: 16	♣ Q10864	♣ A53				
Contract: 2N S						

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ AJ8		1NT	Pass	2♣ ¹
Vul: NS	♥ K9	♥ A1074	Pass	2♦	Pass	2NT
North HCP: 16	♦ K973	♦ 106	AP			
South HCP: 9	♣ KQ109	♣ 8432	1. Stayman			
Contract: 2N N						

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK43				1NT
Vul: EW	♥ 1086	♥ AQ73				
North HCP: 8	♦ 82	♦ K93	Pass	2NT	AP	
South HCP: 16	♣ AK842	♣ 53				
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 246	♠ 853	The opponents are silent.
Dealer: S	♥ KQ82	
Vul: NS	♦ A65	You bid first.
HCP: 16	♣ AK9	

Board: 247	♠ K1082	West Bids 2♥ if possible.
Dealer: N	♥ K2	
Vul: EW	♦ K72	Partner bids first.
HCP: 9	♣ 10842	

Board: 248	♠ A6	The opponents are silent.
Dealer: S	♥ AK973	
Vul: None	♦ J107	You bid first.
HCP: 16	♣ A53	

Board: 249	♠ AJ8	The opponents are silent.
Dealer: N	♥ A1074	
Vul: NS	♦ 106	Partner bids first.
HCP: 9	♣ 8432	

Board: 250	♠ AK43	The opponents are silent.
Dealer: S	♥ AQ73	
Vul: EW	♦ K93	You bid first.
HCP: 16	♣ 53	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ 853				1NT
Vul: NS	♥ 105	♥ KQ82				
North HCP: 9	♦ KQJ97	♦ A65	Pass	3NT	AP	
South HCP: 16	♣ 643	♣ AK9				
Contract: 3N S						

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ AQ64	♠ K1082		1NT	Pass	2♣ ¹
Vul: EW	♥ QJ9	♥ K2	2♥	Pass	Pass	X
North HCP: 15	♦ AQ65	♦ K72	Pass	3♦	AP	
South HCP: 9	♣ 96	♣ 10842	1. Stayman			
Contract: 3♦ N						

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ A6				1NT
Vul: None	♥ J52	♥ AK973				
North HCP: 8	♦ A9	♦ J107	Pass	2NT	AP	
South HCP: 16	♣ Q10864	♣ A53				
Contract: 2N S						

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ AJ8		1NT	Pass	2♣ ¹
Vul: NS	♥ K9	♥ A1074	Pass	2♦	Pass	2NT
North HCP: 16	♦ K973	♦ 106	AP			
South HCP: 9	♣ KQ109	♣ 8432	1. Stayman			
Contract: 2N N						

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AK43				1NT
Vul: EW	♥ 1086	♥ AQ73				
North HCP: 8	♦ 82	♦ K93	Pass	2NT	AP	
South HCP: 16	♣ AK842	♣ 53				
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 251	♠ A874	West Doubles 2♣ if possible.
Dealer: N	♥ Q6	
Vul: Both	♦ AJ93	You bid first.
HCP: 15	♣ A74	

Board: 252	♠ 1094	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ 842	Partner bids first.
HCP: 8	♣ A1043	

Board: 253	♠ A6	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: EW	♦ A64	You bid first.
HCP: 17	♣ K764	

Board: 254	♠ 532	The opponents are silent.
Dealer: S	♥ Q83	
Vul: Both	♦ 964	Partner bids first.
HCP: 9	♣ AK73	

Board: 255	♠ AJ84	The opponents are silent.
Dealer: N	♥ K653	
Vul: None	♦ A3	You bid first.
HCP: 16	♣ A53	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ A874	♠ Q1052		1NT	Pass	2♣ ¹
Vul: Both	♥ Q6	♥ A72	X	2♠	Pass	3♠
North HCP: 15	♦ AJ93	♦ 1082	AP			
South HCP: 8	♣ A74	♣ Q53				
Contract: 3♠ N				1. Stayman		

Board: 252	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ A32				1NT
Vul: NS	♥ KJ9	♥ AQ10	Pass	2NT	Pass	3NT
North HCP: 8	♦ 842	♦ A1075	AP			
South HCP: 17	♣ A1043	♣ K52				
Contract: 3N S						

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 743		1NT	Pass	2NT
Vul: EW	♥ KQJ6	♥ 102	Pass	3NT	AP	
North HCP: 17	♦ A64	♦ Q8752				
South HCP: 8	♣ K764	♣ AQ8				
Contract: 3N N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ K64				1NT
Vul: Both	♥ Q83	♥ AJ1096	Pass	2NT	AP	
North HCP: 9	♦ 964	♦ AJ				
South HCP: 15	♣ AK73	♣ Q42				
Contract: 2N S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ AJ84	♠ 1092		1NT	Pass	2NT
Vul: None	♥ K653	♥ J2	AP			
North HCP: 16	♦ A3	♦ KQ5				
South HCP: 9	♣ A53	♣ QJ974				
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 251	♠ Q1052	West Doubles 2♣ if possible. Partner bids first.
Dealer: N	♥ A72	
Vul: Both	♦ 1082	
HCP: 8	♣ Q53	

Board: 252	♠ A32	The opponents are silent. You bid first.
Dealer: S	♥ AQ10	
Vul: NS	♦ A1075	
HCP: 17	♣ K52	

Board: 253	♠ 743	The opponents are silent. Partner bids first.
Dealer: N	♥ 102	
Vul: EW	♦ Q8752	
HCP: 8	♣ AQ8	

Board: 254	♠ K64	The opponents are silent. You bid first.
Dealer: S	♥ AJ1096	
Vul: Both	♦ AJ	
HCP: 15	♣ Q42	

Board: 255	♠ 1092	The opponents are silent. Partner bids first.
Dealer: N	♥ J2	
Vul: None	♦ KQ5	
HCP: 9	♣ QJ974	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ A874	♠ Q1052		1NT	Pass	2♣ ¹
Vul: Both	♥ Q6	♥ A72	X	2♠	Pass	3♠
North HCP: 15	♦ AJ93	♦ 1082	AP			
South HCP: 8	♣ A74	♣ Q53				
Contract: 3♠ N				1. Stayman		

Board: 252	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♠ A32				1NT
Vul: NS	♥ KJ9	♥ AQ10	Pass	2NT	Pass	3NT
North HCP: 8	♦ 842	♦ A1075	AP			
South HCP: 17	♣ A1043	♣ K52				
Contract: 3N S						

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 743		1NT	Pass	2NT
Vul: EW	♥ KQJ6	♥ 102	Pass	3NT	AP	
North HCP: 17	♦ A64	♦ Q8752				
South HCP: 8	♣ K764	♣ AQ8				
Contract: 3N N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ K64				1NT
Vul: Both	♥ Q83	♥ AJ1096	Pass	2NT	AP	
North HCP: 9	♦ 964	♦ AJ				
South HCP: 15	♣ AK73	♣ Q42				
Contract: 2N S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ AJ84	♠ 1092		1NT	Pass	2NT
Vul: None	♥ K653	♥ J2	AP			
North HCP: 16	♦ A3	♦ KQ5				
South HCP: 9	♣ A53	♣ QJ974				
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 256	♠ K952	The opponents are silent.
Dealer: S	♥ 86	
Vul: EW	♦ AQ10	Partner bids first.
HCP: 9	♣ 9874	

Board: 257	♠ AKJ	The opponents are silent.
Dealer: N	♥ 93	
Vul: Both	♦ K10952	You bid first.
HCP: 17	♣ AQ3	

Board: 258	♠ 73	The opponents are silent.
Dealer: S	♥ 762	
Vul: None	♦ A76	Partner bids first.
HCP: 9	♣ KQ1097	

Board: 259	♠ A1075	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ J52	You bid first.
HCP: 16	♣ A65	

Board: 260	♠ 52	The opponents are silent.
Dealer: S	♥ A1094	
Vul: Both	♦ K1032	Partner bids first.
HCP: 9	♣ Q94	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ K952	♠ QJ63				1NT
Vul: EW	♥ 86	♥ A107	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AQ10	♦ 75	Pass	3♠	AP	
South HCP: 16	♣ 9874	♣ AKQ6				
Contract: 3♠ S						

1. Stayman

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 72				
Vul: Both	♥ 93	♥ KQ8		1NT	Pass	2NT
North HCP: 17	♦ K10952	♦ QJ63	Pass	3NT	AP	
South HCP: 9	♣ AQ3	♣ J984				
Contract: 3N N						

Board: 258	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ KJ42				1NT
Vul: None	♥ 762	♥ Q9	Pass	2NT	Pass	3NT
North HCP: 9	♦ A76	♦ KQJ4	AP			
South HCP: 17	♣ KQ1097	♣ AJ4				
Contract: 3N S						

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ A1075	♠ 84				
Vul: NS	♥ AK7	♥ 953		1NT	Pass	3NT
North HCP: 16	♦ J52	♦ AQ8	AP			
South HCP: 9	♣ A65	♣ QJ1094				
Contract: 3N N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AJ106				1NT
Vul: Both	♥ A1094	♥ K7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K1032	♦ Q95	Pass	2NT	AP	
South HCP: 17	♣ Q94	♣ AK73				
Contract: 2N S						

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 256	♠ QJ63	The opponents are silent.
Dealer: S	♥ A107	
Vul: EW	♦ 75	You bid first.
HCP: 16	♣ AKQ6	

Board: 257	♠ 72	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: Both	♦ QJ63	Partner bids first.
HCP: 9	♣ J984	

Board: 258	♠ KJ42	The opponents are silent.
Dealer: S	♥ Q9	
Vul: None	♦ KQJ4	You bid first.
HCP: 17	♣ AJ4	

Board: 259	♠ 84	The opponents are silent.
Dealer: N	♥ 953	
Vul: NS	♦ AQ8	Partner bids first.
HCP: 9	♣ QJ1094	

Board: 260	♠ AJ106	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ Q95	You bid first.
HCP: 17	♣ AK73	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ K952	♠ QJ63				1NT
Vul: EW	♥ 86	♥ A107	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AQ10	♦ 75	Pass	3♠	AP	
South HCP: 16	♣ 9874	♣ AKQ6				
Contract: 3♠ S						

1. Stayman

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 72				
Vul: Both	♥ 93	♥ KQ8		1NT	Pass	2NT
North HCP: 17	♦ K10952	♦ QJ63	Pass	3NT	AP	
South HCP: 9	♣ AQ3	♣ J984				
Contract: 3N N						

Board: 258	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ KJ42				1NT
Vul: None	♥ 762	♥ Q9	Pass	2NT	Pass	3NT
North HCP: 9	♦ A76	♦ KQJ4	AP			
South HCP: 17	♣ KQ1097	♣ AJ4				
Contract: 3N S						

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ A1075	♠ 84				
Vul: NS	♥ AK7	♥ 953		1NT	Pass	3NT
North HCP: 16	♦ J52	♦ AQ8	AP			
South HCP: 9	♣ A65	♣ QJ1094				
Contract: 3N N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ AJ106				1NT
Vul: Both	♥ A1094	♥ K7	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ K1032	♦ Q95	Pass	2NT	AP	
South HCP: 17	♣ Q94	♣ AK73				
Contract: 2N S						

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 261	♠ A103	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: None	♦ AK102	You bid first.
HCP: 17	♣ J74	

Board: 262	♠ Q52	East Bids 3♥ if possible.
Dealer: S	♥ 743	
Vul: NS	♦ AQ87	Partner bids first.
HCP: 9	♣ J83	

Board: 263	♠ KQ9	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: EW	♦ Q73	You bid first.
HCP: 17	♣ KJ93	

Board: 264	♠ Q62	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ K8643	Partner bids first.
HCP: 9	♣ 1082	

Board: 265	♠ J1087	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ AQ63	You bid first.
HCP: 17	♣ AK2	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KJ42		1NT	Pass	2♣ ¹
Vul: None	♥ KQ6	♥ 87	Pass	2♦	Pass	2NT
North HCP: 17	♦ AK102	♦ 975	AP			
South HCP: 8	♣ J74	♣ A962	1. Stayman			
Contract: 2N N						

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ AJ3				1NT
Vul: NS	♥ 743	♥ A92	Pass	2NT	3♥	Pass
North HCP: 9	♦ AQ87	♦ K52	Pass	X	AP	
South HCP: 16	♣ J83	♣ A954				
Contract: 3♥ X E						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J10		1NT	Pass	3NT
Vul: EW	♥ AQ3	♥ K94	AP			
North HCP: 17	♦ Q73	♦ J1086				
South HCP: 9	♣ KJ93	♣ A642				
Contract: 3N N						

Board: 264	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ AJ53				1NT
Vul: None	♥ A4	♥ K3	Pass	2NT	AP	
North HCP: 9	♦ K8643	♦ J9				
South HCP: 15	♣ 1082	♣ AQ743				
Contract: 2N S						

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ J1087	♠ K9		1NT	Pass	2NT
Vul: NS	♥ K7	♥ J95	Pass	3NT	AP	
North HCP: 17	♦ AQ63	♦ KJ1087				
South HCP: 8	♣ AK2	♣ 743				
Contract: 3N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 261	♠ KJ42	The opponents are silent.
Dealer: N	♥ 87	
Vul: None	♦ 975	Partner bids first.
HCP: 8	♣ A962	

Board: 262	♠ AJ3	East Bids 3♥ if possible.
Dealer: S	♥ A92	
Vul: NS	♦ K52	You bid first.
HCP: 16	♣ A954	

Board: 263	♠ J10	The opponents are silent.
Dealer: N	♥ K94	
Vul: EW	♦ J1086	Partner bids first.
HCP: 9	♣ A642	

Board: 264	♠ AJ53	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ J9	You bid first.
HCP: 15	♣ AQ743	

Board: 265	♠ K9	The opponents are silent.
Dealer: N	♥ J95	
Vul: NS	♦ KJ1087	Partner bids first.
HCP: 8	♣ 743	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ KJ42		1NT	Pass	2♣ ¹
Vul: None	♥ KQ6	♥ 87	Pass	2♦	Pass	2NT
North HCP: 17	♦ AK102	♦ 975	AP			
South HCP: 8	♣ J74	♣ A962	1. Stayman			
Contract: 2N N						

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ AJ3				1NT
Vul: NS	♥ 743	♥ A92	Pass	2NT	3♥	Pass
North HCP: 9	♦ AQ87	♦ K52	Pass	X	AP	
South HCP: 16	♣ J83	♣ A954				
Contract: 3♥ X E						

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ J10		1NT	Pass	3NT
Vul: EW	♥ AQ3	♥ K94	AP			
North HCP: 17	♦ Q73	♦ J1086				
South HCP: 9	♣ KJ93	♣ A642				
Contract: 3N N						

Board: 264	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ AJ53				1NT
Vul: None	♥ A4	♥ K3	Pass	2NT	AP	
North HCP: 9	♦ K8643	♦ J9				
South HCP: 15	♣ 1082	♣ AQ743				
Contract: 2N S						

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ J1087	♠ K9		1NT	Pass	2NT
Vul: NS	♥ K7	♥ J95	Pass	3NT	AP	
North HCP: 17	♦ AQ63	♦ KJ1087				
South HCP: 8	♣ AK2	♣ 743				
Contract: 3N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 266	♠ 1084	The opponents are silent.
Dealer: S	♥ 762	
Vul: EW	♦ AKQ72	Partner bids first.
HCP: 9	♣ 93	

Board: 267	♠ AJ6	The opponents are silent.
Dealer: N	♥ KJ106	
Vul: Both	♦ QJ6	You bid first.
HCP: 15	♣ QJ9	

Board: 268	♠ Q2	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: NS	♦ K973	Partner bids first.
HCP: 9	♣ J1043	

Board: 269	♠ Q984	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ KQ72	You bid first.
HCP: 15	♣ K32	

Board: 270	♠ QJ5	The opponents are silent.
Dealer: S	♥ Q3	
Vul: Both	♦ J9752	Partner bids first.
HCP: 9	♣ K94	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ AJ2				1NT
Vul: EW	♥ 762	♥ AQ3				
North HCP: 9	♦ AKQ72	♦ J83	Pass	2NT	AP	
South HCP: 16	♣ 93	♣ KJ74				
Contract: 2N S						

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ KQ107		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ106	♥ 82	Pass	2♥	Pass	2NT
North HCP: 15	♦ QJ6	♦ 932	AP			
South HCP: 9	♣ QJ9	♣ A854	1. Stayman			
Contract: 2N N						

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ A9843				1NT
Vul: NS	♥ QJ8	♥ A65				
North HCP: 9	♦ K973	♦ QJ2	Pass	3NT	AP	
South HCP: 15	♣ J1043	♣ A8				
Contract: 3N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ Q984	♠ K75		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ	♥ K943	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQ72	♦ 108	AP			
South HCP: 9	♣ K32	♣ QJ74	1. Stayman			
Contract: 2N N						

Board: 270	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A10743				1NT
Vul: Both	♥ Q3	♥ KJ6				
North HCP: 9	♦ J9752	♦ A108	Pass	3NT	AP	
South HCP: 16	♣ K94	♣ A3				
Contract: 3N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 266	♠ AJ2	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ J83	You bid first.
HCP: 16	♣ KJ74	

Board: 267	♠ KQ107	The opponents are silent.
Dealer: N	♥ 82	
Vul: Both	♦ 932	Partner bids first.
HCP: 9	♣ A854	

Board: 268	♠ A9843	The opponents are silent.
Dealer: S	♥ A65	
Vul: NS	♦ QJ2	You bid first.
HCP: 15	♣ A8	

Board: 269	♠ K75	The opponents are silent.
Dealer: N	♥ K943	
Vul: EW	♦ 108	Partner bids first.
HCP: 9	♣ QJ74	

Board: 270	♠ A10743	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: Both	♦ A108	You bid first.
HCP: 16	♣ A3	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ 1084	♠ AJ2				1NT
Vul: EW	♥ 762	♥ AQ3				
North HCP: 9	♦ AKQ72	♦ J83	Pass	2NT	AP	
South HCP: 16	♣ 93	♣ KJ74				
Contract: 2N S						

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ KQ107		1NT	Pass	2♣ ¹
Vul: Both	♥ KJ106	♥ 82	Pass	2♥	Pass	2NT
North HCP: 15	♦ QJ6	♦ 932	AP			
South HCP: 9	♣ QJ9	♣ A854	1. Stayman			
Contract: 2N N						

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ A9843				1NT
Vul: NS	♥ QJ8	♥ A65				
North HCP: 9	♦ K973	♦ QJ2	Pass	3NT	AP	
South HCP: 15	♣ J1043	♣ A8				
Contract: 3N S						

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ Q984	♠ K75		1NT	Pass	2♣ ¹
Vul: EW	♥ AJ	♥ K943	Pass	2♠	Pass	2NT
North HCP: 15	♦ KQ72	♦ 108	AP			
South HCP: 9	♣ K32	♣ QJ74	1. Stayman			
Contract: 2N N						

Board: 270	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A10743				1NT
Vul: Both	♥ Q3	♥ KJ6				
North HCP: 9	♦ J9752	♦ A108	Pass	3NT	AP	
South HCP: 16	♣ K94	♣ A3				
Contract: 3N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 271	♠ KJ2	The opponents are silent.
Dealer: N	♥ A84	
Vul: None	♦ J8	You bid first.
HCP: 16	♣ AK1043	

Board: 272	♠ J87	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: EW	♦ J87	Partner bids first.
HCP: 8	♣ J1094	

Board: 273	♠ 84	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: Both	♦ AJ97	You bid first.
HCP: 17	♣ AQJ6	

Board: 274	♠ 542	The opponents are silent.
Dealer: S	♥ J107	
Vul: None	♦ J542	Partner bids first.
HCP: 9	♣ AK2	

Board: 275	♠ AKJ4	The opponents are silent.
Dealer: N	♥ K86	
Vul: NS	♦ K1054	You bid first.
HCP: 17	♣ K4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ Q93		1NT	Pass	2NT
Vul: None	♥ A84	♥ 52				
North HCP: 16	♦ J8	♦ A9653	AP			
South HCP: 8	♣ AK1043	♣ Q85				
Contract: 2N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ Q1062				1NT
Vul: EW	♥ AJ10	♥ K98				
North HCP: 8	♦ J87	♦ Q9	Pass	2NT	AP	
South HCP: 16	♣ J1094	♣ AKQ6				
Contract: 2N S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ AQ93		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ2	♥ 86	Pass	2♦	Pass	2NT
North HCP: 17	♦ AJ97	♦ 10843	AP			
South HCP: 9	♣ AQJ6	♣ K84	1. Stayman			
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ K6				1NT
Vul: None	♥ J107	♥ A542				
North HCP: 9	♦ J542	♦ AK7	Pass	2NT	AP	
South HCP: 16	♣ AK2	♣ Q1094				
Contract: 2N S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ 876		1NT	Pass	2♣ ¹
Vul: NS	♥ K86	♥ AJ75	Pass	2♠	Pass	2NT
North HCP: 17	♦ K1054	♦ 92	Pass	3♥	AP	
South HCP: 9	♣ K4	♣ A965	1. Stayman			
Contract: 3♥ N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 271	♠ Q93	The opponents are silent.
Dealer: N	♥ 52	
Vul: None	♦ A9653	Partner bids first.
HCP: 8	♣ Q85	

Board: 272	♠ Q1062	The opponents are silent.
Dealer: S	♥ K98	
Vul: EW	♦ Q9	You bid first.
HCP: 16	♣ AKQ6	

Board: 273	♠ AQ93	The opponents are silent.
Dealer: N	♥ 86	
Vul: Both	♦ 10843	Partner bids first.
HCP: 9	♣ K84	

Board: 274	♠ K6	The opponents are silent.
Dealer: S	♥ A542	
Vul: None	♦ AK7	You bid first.
HCP: 16	♣ Q1094	

Board: 275	♠ 876	The opponents are silent.
Dealer: N	♥ AJ75	
Vul: NS	♦ 92	Partner bids first.
HCP: 9	♣ A965	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ Q93		1NT	Pass	2NT
Vul: None	♥ A84	♥ 52				
North HCP: 16	♦ J8	♦ A9653	AP			
South HCP: 8	♣ AK1043	♣ Q85				
Contract: 2N N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ Q1062				1NT
Vul: EW	♥ AJ10	♥ K98				
North HCP: 8	♦ J87	♦ Q9	Pass	2NT	AP	
South HCP: 16	♣ J1094	♣ AKQ6				
Contract: 2N S						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ AQ93		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ2	♥ 86	Pass	2♦	Pass	2NT
North HCP: 17	♦ AJ97	♦ 10843	AP			
South HCP: 9	♣ AQJ6	♣ K84	1. Stayman			
Contract: 2N N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ K6				1NT
Vul: None	♥ J107	♥ A542				
North HCP: 9	♦ J542	♦ AK7	Pass	2NT	AP	
South HCP: 16	♣ AK2	♣ Q1094				
Contract: 2N S						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ 876		1NT	Pass	2♣ ¹
Vul: NS	♥ K86	♥ AJ75	Pass	2♠	Pass	2NT
North HCP: 17	♦ K1054	♦ 92	Pass	3♥	AP	
South HCP: 9	♣ K4	♣ A965	1. Stayman			
Contract: 3♥ N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 276	♠ J4	The opponents are silent.
Dealer: S	♥ AJ94	
Vul: Both	♦ 752	Partner bids first.
HCP: 9	♣ QJ72	

Board: 277	♠ KQ87	The opponents are silent.
Dealer: N	♥ 95	
Vul: None	♦ K103	You bid first.
HCP: 15	♣ AQJ5	

Board: 278	♠ K64	East Doubles 2♣ if possible.
Dealer: S	♥ AQ54	
Vul: NS	♦ 8732	Partner bids first.
HCP: 9	♣ 93	

Board: 279	♠ K65	The opponents are silent.
Dealer: N	♥ QJ92	
Vul: EW	♦ AQ108	You bid first.
HCP: 15	♣ K10	

Board: 280	♠ A532	The opponents are silent.
Dealer: S	♥ 92	
Vul: None	♦ Q84	Partner bids first.
HCP: 9	♣ K763	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ AKQ98				1NT
Vul: Both	♥ AJ94	♥ Q53	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 752	♦ 93	Pass	2NT	AP	
South HCP: 15	♣ QJ72	♣ A64				
Contract: 2N S			1. Stayman			

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ KQ87	♠ A103		1NT	Pass	2♣ ¹
Vul: None	♥ 95	♥ A1086	Pass	2♠	Pass	2NT
North HCP: 15	♦ K103	♦ J94	AP			
South HCP: 9	♣ AQJ5	♣ 943				
Contract: 2N N			1. Stayman			

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ A10872				1NT
Vul: NS	♥ AQ54	♥ KJ2	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ 8732	♦ AK6	Pass	2NT	AP	
South HCP: 15	♣ 93	♣ 74				
Contract: 2N S			1. Stayman			

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ A108		1NT	Pass	2NT
Vul: EW	♥ QJ92	♥ A105	AP			
North HCP: 15	♦ AQ108	♦ J43				
South HCP: 9	♣ K10	♣ 9843				
Contract: 2N N						

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ A532	♠ K874				1NT
Vul: None	♥ 92	♥ Q104	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q84	♦ AK76	Pass	3♠	AP	
South HCP: 16	♣ K763	♣ A4				
Contract: 3♠ S			1. Stayman			

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 276	♠ AKQ98	The opponents are silent.
Dealer: S	♥ Q53	
Vul: Both	♦ 93	You bid first.
HCP: 15	♣ A64	
Board: 277	♠ A103	The opponents are silent.
Dealer: N	♥ A1086	
Vul: None	♦ J94	Partner bids first.
HCP: 9	♣ 943	
Board: 278	♠ A10872	East Doubles 2♣ if possible.
Dealer: S	♥ KJ2	
Vul: NS	♦ AK6	You bid first.
HCP: 15	♣ 74	
Board: 279	♠ A108	The opponents are silent.
Dealer: N	♥ A105	
Vul: EW	♦ J43	Partner bids first.
HCP: 9	♣ 9843	
Board: 280	♠ K874	The opponents are silent.
Dealer: S	♥ Q104	
Vul: None	♦ AK76	You bid first.
HCP: 16	♣ A4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ AKQ98				1NT
Vul: Both	♥ AJ94	♥ Q53	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 752	♦ 93	Pass	2NT	AP	
South HCP: 15	♣ QJ72	♣ A64				
Contract: 2N S			1. Stayman			

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ KQ87	♠ A103		1NT	Pass	2♣ ¹
Vul: None	♥ 95	♥ A1086	Pass	2♠	Pass	2NT
North HCP: 15	♦ K103	♦ J94	AP			
South HCP: 9	♣ AQJ5	♣ 943				
Contract: 2N N			1. Stayman			

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ A10872				1NT
Vul: NS	♥ AQ54	♥ KJ2	Pass	2♣ ¹	X	2♠
North HCP: 9	♦ 8732	♦ AK6	Pass	2NT	AP	
South HCP: 15	♣ 93	♣ 74				
Contract: 2N S			1. Stayman			

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ A108		1NT	Pass	2NT
Vul: EW	♥ QJ92	♥ A105	AP			
North HCP: 15	♦ AQ108	♦ J43				
South HCP: 9	♣ K10	♣ 9843				
Contract: 2N N						

Board: 280	North:	South:	West	North	East	South
Dealer: S	♠ A532	♠ K874				1NT
Vul: None	♥ 92	♥ Q104	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q84	♦ AK76	Pass	3♠	AP	
South HCP: 16	♣ K763	♣ A4				
Contract: 3♠ S			1. Stayman			

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 281	♠ A65	The opponents are silent.
Dealer: N	♥ AK108	
Vul: NS	♦ AJ3	You bid first.
HCP: 16	♣ 1083	

Board: 282	♠ 108	The opponents are silent.
Dealer: S	♥ K106	
Vul: EW	♦ KQ864	Partner bids first.
HCP: 8	♣ 843	

Board: 283	♠ AQ86	The opponents are silent.
Dealer: N	♥ 1098	
Vul: Both	♦ A107	You bid first.
HCP: 15	♣ AJ4	

Board: 284	♠ Q42	The opponents are silent.
Dealer: S	♥ 43	
Vul: NS	♦ 865	Partner bids first.
HCP: 9	♣ AQJ72	

Board: 285	♠ KJ107	The opponents are silent.
Dealer: N	♥ 103	
Vul: EW	♦ KQ5	You bid first.
HCP: 15	♣ AQ104	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ Q10		1NT	Pass	2♣ ¹
Vul: NS	♥ AK108	♥ J432	Pass	2♥	Pass	3♥
North HCP: 16	♦ AJ3	♦ K95	AP			
South HCP: 9	♣ 1083	♣ K942	1. Stayman			
Contract: 3♥ N						

Board: 282	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AQJ5				1NT
Vul: EW	♥ K106	♥ A87	Pass	2NT	AP	
North HCP: 8	♦ KQ864	♦ J102				
South HCP: 15	♣ 843	♣ K102				
Contract: 2N S						

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ AQ86	♠ K742		1NT	Pass	2♣ ¹
Vul: Both	♥ 1098	♥ KJ2	Pass	2♠	Pass	4♠
North HCP: 15	♦ A107	♦ J4	AP			
South HCP: 8	♣ AJ4	♣ 10962	1. Stayman			
Contract: 4♠ N						

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ 1075				1NT
Vul: NS	♥ 43	♥ AKQ7	Pass	2NT	AP	
North HCP: 9	♦ 865	♦ AK9				
South HCP: 16	♣ AQJ72	♣ 543				
Contract: 2N S						

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ KJ107	♠ 85		1NT	Pass	2NT
Vul: EW	♥ 103	♥ J54	AP			
North HCP: 15	♦ KQ5	♦ A82				
South HCP: 9	♣ AQ104	♣ KJ762				
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 281	♠ Q10	The opponents are silent.
Dealer: N	♥ J432	
Vul: NS	♦ K95	Partner bids first.
HCP: 9	♣ K942	

Board: 282	♠ AQJ5	The opponents are silent.
Dealer: S	♥ A87	
Vul: EW	♦ J102	You bid first.
HCP: 15	♣ K102	

Board: 283	♠ K742	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: Both	♦ J4	Partner bids first.
HCP: 8	♣ 10962	

Board: 284	♠ 1075	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: NS	♦ AK9	You bid first.
HCP: 16	♣ 543	

Board: 285	♠ 85	The opponents are silent.
Dealer: N	♥ J54	
Vul: EW	♦ A82	Partner bids first.
HCP: 9	♣ KJ762	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ Q10		1NT	Pass	2♣ ¹
Vul: NS	♥ AK108	♥ J432	Pass	2♥	Pass	3♥
North HCP: 16	♦ AJ3	♦ K95	AP			
South HCP: 9	♣ 1083	♣ K942	1. Stayman			
Contract: 3♥ N						

Board: 282	North:	South:	West	North	East	South
Dealer: S	♠ 108	♠ AQJ5				1NT
Vul: EW	♥ K106	♥ A87	Pass	2NT	AP	
North HCP: 8	♦ KQ864	♦ J102				
South HCP: 15	♣ 843	♣ K102				
Contract: 2N S						

Board: 283	North:	South:	West	North	East	South
Dealer: N	♠ AQ86	♠ K742		1NT	Pass	2♣ ¹
Vul: Both	♥ 1098	♥ KJ2	Pass	2♠	Pass	4♠
North HCP: 15	♦ A107	♦ J4	AP			
South HCP: 8	♣ AJ4	♣ 10962	1. Stayman			
Contract: 4♠ N						

Board: 284	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ 1075				1NT
Vul: NS	♥ 43	♥ AKQ7	Pass	2NT	AP	
North HCP: 9	♦ 865	♦ AK9				
South HCP: 16	♣ AQJ72	♣ 543				
Contract: 2N S						

Board: 285	North:	South:	West	North	East	South
Dealer: N	♠ KJ107	♠ 85		1NT	Pass	2NT
Vul: EW	♥ 103	♥ J54	AP			
North HCP: 15	♦ KQ5	♦ A82				
South HCP: 9	♣ AQ104	♣ KJ762				
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 286	♠ QJ94	East Doubles 2♣ if possible.
Dealer: S	♥ K1097	
Vul: Both	♦ Q105	Partner bids first.
HCP: 8	♣ 94	

Board: 287	♠ A103	The opponents are silent.
Dealer: N	♥ A92	
Vul: None	♦ A10	You bid first.
HCP: 15	♣ K9743	

Board: 288	♠ 94	The opponents are silent.
Dealer: S	♥ A54	
Vul: EW	♦ KQ543	Partner bids first.
HCP: 9	♣ 1053	

Board: 289	♠ 752	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ AK87	You bid first.
HCP: 16	♣ K53	

Board: 290	♠ Q10	The opponents are silent.
Dealer: S	♥ K84	
Vul: None	♦ KJ63	Partner bids first.
HCP: 9	♣ 9543	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ QJ94	♠ K1053				1NT
Vul: Both	♥ K1097	♥ AQ32	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ Q105	♦ AK3	Pass	3♥	AP	
South HCP: 16	♣ 94	♣ 106				
Contract: 3♥ S						

1. Stayman

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ QJ8		1NT	Pass	2♣ ¹
Vul: None	♥ A92	♥ Q643	Pass	2♦	Pass	2NT
North HCP: 15	♦ A10	♦ Q643	AP			
South HCP: 8	♣ K9743	♣ J2				
Contract: 2N N						

1. Stayman

Board: 288	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AJ1063				1NT
Vul: EW	♥ A54	♥ Q10				
North HCP: 9	♦ KQ543	♦ A97	Pass	2NT	AP	
South HCP: 16	♣ 1053	♣ AJ4				
Contract: 2N S						

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ 752	♠ QJ103		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ3	♥ J7	Pass	2♦	Pass	2NT
North HCP: 16	♦ AK87	♦ Q96	AP			
South HCP: 8	♣ K53	♣ Q984				
Contract: 2N N						

1. Stayman

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AJ9				1NT
Vul: None	♥ K84	♥ J76				
North HCP: 9	♦ KJ63	♦ 42	Pass	2NT	AP	
South HCP: 15	♣ 9543	♣ AKQ76				
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 286	♠ K1053	East Doubles 2♣ if possible.
Dealer: S	♥ AQ32	
Vul: Both	♦ AK3	
HCP: 16	♣ 106	You bid first.

Board: 287	♠ QJ8	The opponents are silent.
Dealer: N	♥ Q643	
Vul: None	♦ Q643	
HCP: 8	♣ J2	Partner bids first.

Board: 288	♠ AJ1063	The opponents are silent.
Dealer: S	♥ Q10	
Vul: EW	♦ A97	
HCP: 16	♣ AJ4	You bid first.

Board: 289	♠ QJ103	The opponents are silent.
Dealer: N	♥ J7	
Vul: Both	♦ Q96	
HCP: 8	♣ Q984	Partner bids first.

Board: 290	♠ AJ9	The opponents are silent.
Dealer: S	♥ J76	
Vul: None	♦ 42	
HCP: 15	♣ AKQ76	You bid first.

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ QJ94	♠ K1053				1NT
Vul: Both	♥ K1097	♥ AQ32	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ Q105	♦ AK3	Pass	3♥	AP	
South HCP: 16	♣ 94	♣ 106				
Contract: 3♥ S						

1. Stayman

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ QJ8		1NT	Pass	2♣ ¹
Vul: None	♥ A92	♥ Q643	Pass	2♦	Pass	2NT
North HCP: 15	♦ A10	♦ Q643	AP			
South HCP: 8	♣ K9743	♣ J2				
Contract: 2N N						

1. Stayman

Board: 288	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AJ1063				1NT
Vul: EW	♥ A54	♥ Q10				
North HCP: 9	♦ KQ543	♦ A97	Pass	2NT	AP	
South HCP: 16	♣ 1053	♣ AJ4				
Contract: 2N S						

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ 752	♠ QJ103		1NT	Pass	2♣ ¹
Vul: Both	♥ AQ3	♥ J7	Pass	2♦	Pass	2NT
North HCP: 16	♦ AK87	♦ Q96	AP			
South HCP: 8	♣ K53	♣ Q984				
Contract: 2N N						

1. Stayman

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ AJ9				1NT
Vul: None	♥ K84	♥ J76				
North HCP: 9	♦ KJ63	♦ 42	Pass	2NT	AP	
South HCP: 15	♣ 9543	♣ AKQ76				
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 291	♠ A96	The opponents are silent.
Dealer: N	♥ A107	
Vul: NS	♦ Q10	You bid first.
HCP: 16	♣ AQ974	

Board: 292	♠ 10976	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ KQJ7	Partner bids first.
HCP: 9	♣ K94	

Board: 293	♠ AQ84	The opponents are silent.
Dealer: N	♥ Q1095	
Vul: None	♦ AK2	You bid first.
HCP: 17	♣ Q3	

Board: 294	♠ KJ63	The opponents are silent.
Dealer: S	♥ K54	
Vul: NS	♦ 1054	Partner bids first.
HCP: 9	♣ Q82	

Board: 295	♠ AJ9	The opponents are silent.
Dealer: N	♥ KJ52	
Vul: EW	♦ AQ	You bid first.
HCP: 17	♣ Q1094	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ QJ72		1NT	Pass	2♣ ¹
Vul: NS	♥ A107	♥ K83	Pass	2♦	Pass	2NT
North HCP: 16	♦ Q10	♦ 532	AP			
South HCP: 9	♣ AQ974	♣ K63				
Contract: 2N N			1. Stayman			

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ 10976	♠ KJ8				1NT
Vul: Both	♥ 87	♥ KQ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQJ7	♦ A105	Pass	2NT	AP	
South HCP: 15	♣ K94	♣ Q10852				
Contract: 2N S			1. Stayman			

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ AQ84	♠ K97		1NT	Pass	2NT
Vul: None	♥ Q1095	♥ J87				
North HCP: 17	♦ AK2	♦ J843	Pass	3NT	AP	
South HCP: 8	♣ Q3	♣ K104				
Contract: 3N N						

Board: 294	North:	South:	West	North	East	South
Dealer: S	♠ KJ63	♠ AQ94				1NT
Vul: NS	♥ K54	♥ Q109	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 1054	♦ AKJ8	Pass	3♠	AP	
South HCP: 16	♣ Q82	♣ 43				
Contract: 3♠ S			1. Stayman			

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ 10543		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ52	♥ A943	Pass	2♥	Pass	4♥
North HCP: 17	♦ AQ	♦ J6	AP			
South HCP: 8	♣ Q1094	♣ K83				
Contract: 4♥ N			1. Stayman			

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 291	♠ QJ72	The opponents are silent.
Dealer: N	♥ K83	
Vul: NS	♦ 532	Partner bids first.
HCP: 9	♣ K63	

Board: 292	♠ KJ8	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ A105	You bid first.
HCP: 15	♣ Q10852	

Board: 293	♠ K97	The opponents are silent.
Dealer: N	♥ J87	
Vul: None	♦ J843	Partner bids first.
HCP: 8	♣ K104	

Board: 294	♠ AQ94	The opponents are silent.
Dealer: S	♥ Q109	
Vul: NS	♦ AKJ8	You bid first.
HCP: 16	♣ 43	

Board: 295	♠ 10543	The opponents are silent.
Dealer: N	♥ A943	
Vul: EW	♦ J6	Partner bids first.
HCP: 8	♣ K83	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ QJ72		1NT	Pass	2♣ ¹
Vul: NS	♥ A107	♥ K83	Pass	2♦	Pass	2NT
North HCP: 16	♦ Q10	♦ 532	AP			
South HCP: 9	♣ AQ974	♣ K63				
Contract: 2N N			1. Stayman			

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ 10976	♠ KJ8				1NT
Vul: Both	♥ 87	♥ KQ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ KQJ7	♦ A105	Pass	2NT	AP	
South HCP: 15	♣ K94	♣ Q10852				
Contract: 2N S			1. Stayman			

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ AQ84	♠ K97		1NT	Pass	2NT
Vul: None	♥ Q1095	♥ J87	Pass	3NT	AP	
North HCP: 17	♦ AK2	♦ J843				
South HCP: 8	♣ Q3	♣ K104				
Contract: 3N N						

Board: 294	North:	South:	West	North	East	South
Dealer: S	♠ KJ63	♠ AQ94				1NT
Vul: NS	♥ K54	♥ Q109	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 1054	♦ AKJ8	Pass	3♠	AP	
South HCP: 16	♣ Q82	♣ 43				
Contract: 3♠ S			1. Stayman			

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ 10543		1NT	Pass	2♣ ¹
Vul: EW	♥ KJ52	♥ A943	Pass	2♥	Pass	4♥
North HCP: 17	♦ AQ	♦ J6	AP			
South HCP: 8	♣ Q1094	♣ K83				
Contract: 4♥ N			1. Stayman			

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 296	♠ Q985	The opponents are silent.
Dealer: S	♥ 9863	
Vul: None	♦ A4	Partner bids first.
HCP: 8	♣ Q53	

Board: 297	♠ 987	The opponents are silent.
Dealer: N	♥ AK53	
Vul: NS	♦ A874	You bid first.
HCP: 15	♣ A4	

Board: 298	♠ J32	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ AK98	Partner bids first.
HCP: 9	♣ 8743	

Board: 299	♠ A984	The opponents are silent.
Dealer: N	♥ A1074	
Vul: Both	♦ Q10	You bid first.
HCP: 17	♣ AK4	

Board: 300	♠ KJ10	The opponents are silent.
Dealer: S	♥ J86	
Vul: NS	♦ Q9	Partner bids first.
HCP: 8	♣ J9864	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ Q985	♠ 43				1NT
Vul: None	♥ 9863	♥ AKJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A4	♦ Q932	Pass	2NT	AP	
South HCP: 17	♣ Q53	♣ AK84				
Contract: 2N S			1. Stayman			

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ 987	♠ K1052		1NT	Pass	2♣ ¹
Vul: NS	♥ AK53	♥ 972	Pass	2♥	AP	
North HCP: 15	♦ A874	♦ Q6				
South HCP: 8	♣ A4	♣ K852	1. Stayman			
Contract: 2♥ N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ 854				1NT
Vul: EW	♥ J2	♥ AQ93	Pass	2NT	AP	
North HCP: 9	♦ AK98	♦ J62				
South HCP: 15	♣ 8743	♣ AKJ				
Contract: 2N S						

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ A984	♠ K105		1NT	Pass	2NT
Vul: Both	♥ A1074	♥ KJ6	Pass	3NT	AP	
North HCP: 17	♦ Q10	♦ J54				
South HCP: 8	♣ AK4	♣ 10832				
Contract: 3N N						

Board: 300	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ AQ92				1NT
Vul: NS	♥ J86	♥ K92	AP			
North HCP: 8	♦ Q9	♦ 107				
South HCP: 16	♣ J9864	♣ AK102				
Contract: 1N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 296	♠ 43	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ Q932	You bid first.
HCP: 17	♣ AK84	

Board: 297	♠ K1052	The opponents are silent.
Dealer: N	♥ 972	
Vul: NS	♦ Q6	Partner bids first.
HCP: 8	♣ K852	

Board: 298	♠ 854	The opponents are silent.
Dealer: S	♥ AQ93	
Vul: EW	♦ J62	You bid first.
HCP: 15	♣ AKJ	

Board: 299	♠ K105	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: Both	♦ J54	Partner bids first.
HCP: 8	♣ 10832	

Board: 300	♠ AQ92	The opponents are silent.
Dealer: S	♥ K92	
Vul: NS	♦ 107	You bid first.
HCP: 16	♣ AK102	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ Q985	♠ 43				1NT
Vul: None	♥ 9863	♥ AKJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ A4	♦ Q932	Pass	2NT	AP	
South HCP: 17	♣ Q53	♣ AK84				
Contract: 2N S			1. Stayman			

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ 987	♠ K1052		1NT	Pass	2♣ ¹
Vul: NS	♥ AK53	♥ 972	Pass	2♥	AP	
North HCP: 15	♦ A874	♦ Q6				
South HCP: 8	♣ A4	♣ K852	1. Stayman			
Contract: 2♥ N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ 854				1NT
Vul: EW	♥ J2	♥ AQ93	Pass	2NT	AP	
North HCP: 9	♦ AK98	♦ J62				
South HCP: 15	♣ 8743	♣ AKJ				
Contract: 2N S						

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ A984	♠ K105		1NT	Pass	2NT
Vul: Both	♥ A1074	♥ KJ6	Pass	3NT	AP	
North HCP: 17	♦ Q10	♦ J54				
South HCP: 8	♣ AK4	♣ 10832				
Contract: 3N N						

Board: 300	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ AQ92				1NT
Vul: NS	♥ J86	♥ K92	AP			
North HCP: 8	♦ Q9	♦ 107				
South HCP: 16	♣ J9864	♣ AK102				
Contract: 1N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 301	♠ A86	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ K97	You bid first.
HCP: 15	♣ K9532	

Board: 302	♠ J9	The opponents are silent.
Dealer: S	♥ QJ54	
Vul: Both	♦ 10654	Partner bids first.
HCP: 8	♣ A73	

Board: 303	♠ K64	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: None	♦ A1072	You bid first.
HCP: 15	♣ 43	

Board: 304	♠ 65	The opponents are silent.
Dealer: S	♥ K54	
Vul: EW	♦ QJ1072	Partner bids first.
HCP: 9	♣ K102	

Board: 305	♠ A9	The opponents are silent.
Dealer: N	♥ A92	
Vul: Both	♦ 982	You bid first.
HCP: 15	♣ AK974	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ J104		1NT	Pass	2NT
Vul: EW	♥ KQ	♥ 1032				
North HCP: 15	♦ K97	♦ AQJ3	AP			
South HCP: 8	♣ K9532	♣ 1084				
Contract: 2N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ KQ3				1NT
Vul: Both	♥ QJ54	♥ A7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 10654	♦ AK732	Pass	2NT	AP	
South HCP: 16	♣ A73	♣ 854	1. Stayman			
Contract: 2N S						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ Q975		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ4	♥ 632	Pass	2♥	Pass	2NT
North HCP: 15	♦ A1072	♦ Q4	AP			
South HCP: 9	♣ 43	♣ KQ107	1. Stayman			
Contract: 2N N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AJ				1NT
Vul: EW	♥ K54	♥ J982				
North HCP: 9	♦ QJ1072	♦ A5	Pass	3NT	AP	
South HCP: 16	♣ K102	♣ AQ743				
Contract: 3N S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K1043		1NT	Pass	2♣ ¹
Vul: Both	♥ A92	♥ 73	Pass	2♦	Pass	2NT
North HCP: 15	♦ 982	♦ A1074	AP			
South HCP: 9	♣ AK974	♣ Q105	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 301	♠ J104	The opponents are silent.
Dealer: N	♥ 1032	
Vul: EW	♦ AQJ3	Partner bids first.
HCP: 8	♣ 1084	

Board: 302	♠ KQ3	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ AK732	You bid first.
HCP: 16	♣ 854	

Board: 303	♠ Q975	The opponents are silent.
Dealer: N	♥ 632	
Vul: None	♦ Q4	Partner bids first.
HCP: 9	♣ KQ107	

Board: 304	♠ AJ	The opponents are silent.
Dealer: S	♥ J982	
Vul: EW	♦ A5	You bid first.
HCP: 16	♣ AQ743	

Board: 305	♠ K1043	The opponents are silent.
Dealer: N	♥ 73	
Vul: Both	♦ A1074	Partner bids first.
HCP: 9	♣ Q105	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ J104		1NT	Pass	2NT
Vul: EW	♥ KQ	♥ 1032				
North HCP: 15	♦ K97	♦ AQJ3	AP			
South HCP: 8	♣ K9532	♣ 1084				
Contract: 2N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ KQ3				1NT
Vul: Both	♥ QJ54	♥ A7	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ 10654	♦ AK732	Pass	2NT	AP	
South HCP: 16	♣ A73	♣ 854	1. Stayman			
Contract: 2N S						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ K64	♠ Q975		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ4	♥ 632	Pass	2♥	Pass	2NT
North HCP: 15	♦ A1072	♦ Q4	AP			
South HCP: 9	♣ 43	♣ KQ107	1. Stayman			
Contract: 2N N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AJ				1NT
Vul: EW	♥ K54	♥ J982				
North HCP: 9	♦ QJ1072	♦ A5	Pass	3NT	AP	
South HCP: 16	♣ K102	♣ AQ743				
Contract: 3N S						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K1043		1NT	Pass	2♣ ¹
Vul: Both	♥ A92	♥ 73	Pass	2♦	Pass	2NT
North HCP: 15	♦ 982	♦ A1074	AP			
South HCP: 9	♣ AK974	♣ Q105	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 306	♠ K103	The opponents are silent.
Dealer: S	♥ 853	
Vul: None	♦ 76	Partner bids first.
HCP: 8	♣ KQ1032	

Board: 307	♠ AK9	The opponents are silent.
Dealer: N	♥ AQ82	
Vul: NS	♦ J964	You bid first.
HCP: 17	♣ K4	

Board: 308	♠ 1063	The opponents are silent.
Dealer: S	♥ 103	
Vul: Both	♦ AKJ	Partner bids first.
HCP: 9	♣ J8642	

Board: 309	♠ AJ3	West Bids 3♥ if possible.
Dealer: N	♥ A84	
Vul: None	♦ KQ103	You bid first.
HCP: 15	♣ J43	

Board: 310	♠ KQJ	The opponents are silent.
Dealer: S	♥ 85	
Vul: NS	♦ K9865	Partner bids first.
HCP: 9	♣ 764	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ AQ7				1NT
Vul: None	♥ 853	♥ QJ74	Pass	2NT	Pass	3NT
North HCP: 8	♦ 76	♦ A53	AP			
South HCP: 17	♣ KQ1032	♣ A54				
Contract: 3N S						

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 1065				
Vul: NS	♥ AQ82	♥ J53		1NT	Pass	2NT
North HCP: 17	♦ J964	♦ KQ	Pass	3NT	AP	
South HCP: 8	♣ K4	♣ Q10832				
Contract: 3N N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ AK4				1NT
Vul: Both	♥ 103	♥ AK864	Pass	3NT	AP	
North HCP: 9	♦ AKJ	♦ Q72				
South HCP: 16	♣ J8642	♣ 93				
Contract: 3N S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ K94				
Vul: None	♥ A84	♥ 732	3♥	1NT	Pass	2NT
North HCP: 15	♦ KQ103	♦ A9654		Pass	Pass	4♦
South HCP: 9	♣ J43	♣ Q5	AP			
Contract: 4♦ S						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A10953				
Vul: NS	♥ 85	♥ A63				1NT
North HCP: 9	♦ K9865	♦ A4	Pass	2NT	AP	
South HCP: 15	♣ 764	♣ K32				
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 306	♠ AQ7	The opponents are silent.
Dealer: S	♥ QJ74	
Vul: None	♦ A53	You bid first.
HCP: 17	♣ A54	

Board: 307	♠ 1065	The opponents are silent.
Dealer: N	♥ J53	
Vul: NS	♦ KQ	Partner bids first.
HCP: 8	♣ Q10832	

Board: 308	♠ AK4	The opponents are silent.
Dealer: S	♥ AK864	
Vul: Both	♦ Q72	You bid first.
HCP: 16	♣ 93	

Board: 309	♠ K94	West Bids 3♥ if possible.
Dealer: N	♥ 732	
Vul: None	♦ A9654	Partner bids first.
HCP: 9	♣ Q5	

Board: 310	♠ A10953	The opponents are silent.
Dealer: S	♥ A63	
Vul: NS	♦ A4	You bid first.
HCP: 15	♣ K32	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ AQ7				1NT
Vul: None	♥ 853	♥ QJ74	Pass	2NT	Pass	3NT
North HCP: 8	♦ 76	♦ A53	AP			
South HCP: 17	♣ KQ1032	♣ A54				
Contract: 3N S						

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 1065				
Vul: NS	♥ AQ82	♥ J53		1NT	Pass	2NT
North HCP: 17	♦ J964	♦ KQ	Pass	3NT	AP	
South HCP: 8	♣ K4	♣ Q10832				
Contract: 3N N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ AK4				1NT
Vul: Both	♥ 103	♥ AK864	Pass	3NT	AP	
North HCP: 9	♦ AKJ	♦ Q72				
South HCP: 16	♣ J8642	♣ 93				
Contract: 3N S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ K94				
Vul: None	♥ A84	♥ 732	3♥	1NT	Pass	2NT
North HCP: 15	♦ KQ103	♦ A9654		Pass	Pass	4♦
South HCP: 9	♣ J43	♣ Q5	AP			
Contract: 4♦ S						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ KQJ	♠ A10953				
Vul: NS	♥ 85	♥ A63				1NT
North HCP: 9	♦ K9865	♦ A4	Pass	2NT	AP	
South HCP: 15	♣ 764	♣ K32				
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 311	♠ K10	The opponents are silent.
Dealer: N	♥ AK105	
Vul: EW	♦ Q2	You bid first.
HCP: 16	♣ KJ1084	

Board: 312	♠ 1093	The opponents are silent.
Dealer: S	♥ A953	
Vul: None	♦ K10	Partner bids first.
HCP: 8	♣ J954	

Board: 313	♠ Q96	The opponents are silent.
Dealer: N	♥ KQ53	
Vul: NS	♦ AK	You bid first.
HCP: 15	♣ J942	

Board: 314	♠ 92	The opponents are silent.
Dealer: S	♥ J865	
Vul: EW	♦ QJ8	Partner bids first.
HCP: 9	♣ KQ64	

Board: 315	♠ AQ875	West Bids 3♣ if possible.
Dealer: N	♥ K52	
Vul: Both	♦ K2	You bid first.
HCP: 15	♣ K62	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ QJ84		1NT	Pass	2♣ ¹
Vul: EW	♥ AK105	♥ J642	Pass	2♥	Pass	3♥
North HCP: 16	♦ Q2	♦ 108	AP			
South HCP: 8	♣ KJ1084	♣ A32	1. Stayman			
Contract: 3♥ N						

Board: 312	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ K65				1NT
Vul: None	♥ A953	♥ KQ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K10	♦ QJ98	Pass	2NT	AP	
South HCP: 17	♣ J954	♣ AQ72	1. Stayman			
Contract: 2N S						

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ A1087		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ53	♥ 74	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK	♦ Q1042	AP			
South HCP: 9	♣ J942	♣ K73	1. Stayman			
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AK86				1NT
Vul: EW	♥ J865	♥ K10	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ QJ8	♦ A1065	Pass	2NT	AP	
South HCP: 15	♣ KQ64	♣ J102	1. Stayman			
Contract: 2N S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ AQ875	♠ 932		1NT	Pass	2♣ ¹
Vul: Both	♥ K52	♥ AQ104	3♣	Pass	Pass	X
North HCP: 15	♦ K2	♦ J98	AP			
South HCP: 8	♣ K62	♣ J94	1. Stayman			
Contract: 3♣X W						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 311	♠ QJ84	The opponents are silent.
Dealer: N	♥ J642	
Vul: EW	♦ 108	Partner bids first.
HCP: 8	♣ A32	

Board: 312	♠ K65	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ QJ98	You bid first.
HCP: 17	♣ AQ72	

Board: 313	♠ A1087	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ Q1042	Partner bids first.
HCP: 9	♣ K73	

Board: 314	♠ AK86	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ A1065	You bid first.
HCP: 15	♣ J102	

Board: 315	♠ 932	West Bids 3♣ if possible.
Dealer: N	♥ AQ104	
Vul: Both	♦ J98	Partner bids first.
HCP: 8	♣ J94	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ QJ84		1NT	Pass	2♣ ¹
Vul: EW	♥ AK105	♥ J642	Pass	2♥	Pass	3♥
North HCP: 16	♦ Q2	♦ 108	AP			
South HCP: 8	♣ KJ1084	♣ A32	1. Stayman			
Contract: 3♥ N						

Board: 312	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ K65				1NT
Vul: None	♥ A953	♥ KQ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K10	♦ QJ98	Pass	2NT	AP	
South HCP: 17	♣ J954	♣ AQ72	1. Stayman			
Contract: 2N S						

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ A1087		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ53	♥ 74	Pass	2♥	Pass	2NT
North HCP: 15	♦ AK	♦ Q1042	AP			
South HCP: 9	♣ J942	♣ K73	1. Stayman			
Contract: 2N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ AK86				1NT
Vul: EW	♥ J865	♥ K10	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ QJ8	♦ A1065	Pass	2NT	AP	
South HCP: 15	♣ KQ64	♣ J102	1. Stayman			
Contract: 2N S						

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ AQ875	♠ 932		1NT	Pass	2♣ ¹
Vul: Both	♥ K52	♥ AQ104	3♣	Pass	Pass	X
North HCP: 15	♦ K2	♦ J98	AP			
South HCP: 8	♣ K62	♣ J94	1. Stayman			
Contract: 3♣X W						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 316	♠ 732	The opponents are silent.
Dealer: S	♥ 104	
Vul: NS	♦ AK103	Partner bids first.
HCP: 8	♣ J875	

Board: 317	♠ AQJ72	The opponents are silent.
Dealer: N	♥ 108	
Vul: Both	♦ AQ10	You bid first.
HCP: 16	♣ K104	

Board: 318	♠ 864	The opponents are silent.
Dealer: S	♥ AJ85	
Vul: None	♦ QJ5	Partner bids first.
HCP: 8	♣ 863	

Board: 319	♠ A83	The opponents are silent.
Dealer: N	♥ 986	
Vul: EW	♦ AQ98	You bid first.
HCP: 17	♣ AK6	

Board: 320	♠ 953	The opponents are silent.
Dealer: S	♥ QJ87	
Vul: Both	♦ Q2	Partner bids first.
HCP: 8	♣ K652	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ AK				1NT
Vul: NS	♥ 104	♥ AK82				
North HCP: 8	♦ AK103	♦ Q852	Pass	2NT	AP	
South HCP: 16	♣ J875	♣ 642				
Contract: 2N S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ AQJ72	♠ 8654		1NT	Pass	2♣ ¹
Vul: Both	♥ 108	♥ AKQ5	Pass	2♠	Pass	3♠
North HCP: 16	♦ AQ10	♦ 97	Pass	4♠	AP	
South HCP: 9	♣ K104	♣ 953	1. Stayman			
Contract: 4♠ N						

Board: 318	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ Q753				1NT
Vul: None	♥ AJ85	♥ K9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ QJ5	♦ A82	Pass	2NT	AP	
South HCP: 16	♣ 863	♣ AK54	1. Stayman			
Contract: 2N S						

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ QJ		1NT	Pass	3NT
Vul: EW	♥ 986	♥ K103	AP			
North HCP: 17	♦ AQ98	♦ K1063				
South HCP: 9	♣ AK6	♣ 10854				
Contract: 3N N						

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ KQ6				1NT
Vul: Both	♥ QJ87	♥ 1095	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q2	♦ AJ4	Pass	2NT	AP	
South HCP: 15	♣ K652	♣ AJ104	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 316	♠ AK	The opponents are silent.
Dealer: S	♥ AK82	
Vul: NS	♦ Q852	You bid first.
HCP: 16	♣ 642	

Board: 317	♠ 8654	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: Both	♦ 97	Partner bids first.
HCP: 9	♣ 953	

Board: 318	♠ Q753	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ A82	You bid first.
HCP: 16	♣ AK54	

Board: 319	♠ QJ	The opponents are silent.
Dealer: N	♥ K103	
Vul: EW	♦ K1063	Partner bids first.
HCP: 9	♣ 10854	

Board: 320	♠ KQ6	The opponents are silent.
Dealer: S	♥ 1095	
Vul: Both	♦ AJ4	You bid first.
HCP: 15	♣ AJ104	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ AK				1NT
Vul: NS	♥ 104	♥ AK82				
North HCP: 8	♦ AK103	♦ Q852	Pass	2NT	AP	
South HCP: 16	♣ J875	♣ 642				
Contract: 2N S						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ AQJ72	♠ 8654		1NT	Pass	2♣ ¹
Vul: Both	♥ 108	♥ AKQ5	Pass	2♠	Pass	3♠
North HCP: 16	♦ AQ10	♦ 97	Pass	4♠	AP	
South HCP: 9	♣ K104	♣ 953	1. Stayman			
Contract: 4♠ N						

Board: 318	North:	South:	West	North	East	South
Dealer: S	♠ 864	♠ Q753				1NT
Vul: None	♥ AJ85	♥ K9	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ QJ5	♦ A82	Pass	2NT	AP	
South HCP: 16	♣ 863	♣ AK54	1. Stayman			
Contract: 2N S						

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ QJ		1NT	Pass	3NT
Vul: EW	♥ 986	♥ K103	AP			
North HCP: 17	♦ AQ98	♦ K1063				
South HCP: 9	♣ AK6	♣ 10854				
Contract: 3N N						

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ KQ6				1NT
Vul: Both	♥ QJ87	♥ 1095	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q2	♦ AJ4	Pass	2NT	AP	
South HCP: 15	♣ K652	♣ AJ104	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 321	♠ QJ98	The opponents are silent.
Dealer: N	♥ A9	
Vul: None	♦ A653	You bid first.
HCP: 15	♣ A62	

Board: 322	♠ Q98	The opponents are silent.
Dealer: S	♥ 1083	
Vul: NS	♦ AJ7	Partner bids first.
HCP: 8	♣ J1054	

Board: 323	♠ 942	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ KQJ3	You bid first.
HCP: 15	♣ J42	

Board: 324	♠ Q76	The opponents are silent.
Dealer: S	♥ A109	
Vul: None	♦ K1094	Partner bids first.
HCP: 9	♣ 1043	

Board: 325	♠ 1043	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ K103	You bid first.
HCP: 15	♣ AKQ104	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ QJ98	♠ K2		1NT	Pass	2♣ ¹
Vul: None	♥ A9	♥ QJ54	Pass	2♠	Pass	2NT
North HCP: 15	♦ A653	♦ Q94	AP			
South HCP: 9	♣ A62	♣ J1043	1. Stayman			
Contract: 2N N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AJ7				1NT
Vul: NS	♥ 1083	♥ AK74	Pass	2NT	AP	
North HCP: 8	♦ AJ7	♦ 954				
South HCP: 16	♣ J1054	♣ A87				
Contract: 2N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ 942	♠ KQ105		1NT	Pass	2♣ ¹
Vul: Both	♥ AKJ	♥ 7432	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQJ3	♦ 984	AP			
South HCP: 8	♣ J42	♣ K8	1. Stayman			
Contract: 2N N						

Board: 324	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ KJ93				1NT
Vul: None	♥ A109	♥ Q86	Pass	3NT	AP	
North HCP: 9	♦ K1094	♦ AJ2				
South HCP: 17	♣ 1043	♣ KQJ				
Contract: 3N S						

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ 1043	♠ Q92		1NT	Pass	2♣ ¹
Vul: NS	♥ K3	♥ Q654	Pass	2♦	Pass	2NT
North HCP: 15	♦ K103	♦ A974	AP			
South HCP: 9	♣ AKQ104	♣ J2	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 321	♠ K2	The opponents are silent.
Dealer: N	♥ QJ54	
Vul: None	♦ Q94	Partner bids first.
HCP: 9	♣ J1043	

Board: 322	♠ AJ7	The opponents are silent.
Dealer: S	♥ AK74	
Vul: NS	♦ 954	You bid first.
HCP: 16	♣ A87	

Board: 323	♠ KQ105	The opponents are silent.
Dealer: N	♥ 7432	
Vul: Both	♦ 984	Partner bids first.
HCP: 8	♣ K8	

Board: 324	♠ KJ93	The opponents are silent.
Dealer: S	♥ Q86	
Vul: None	♦ AJ2	You bid first.
HCP: 17	♣ KQJ	

Board: 325	♠ Q92	The opponents are silent.
Dealer: N	♥ Q654	
Vul: NS	♦ A974	Partner bids first.
HCP: 9	♣ J2	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ QJ98	♠ K2		1NT	Pass	2♣ ¹
Vul: None	♥ A9	♥ QJ54	Pass	2♠	Pass	2NT
North HCP: 15	♦ A653	♦ Q94	AP			
South HCP: 9	♣ A62	♣ J1043	1. Stayman			
Contract: 2N N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AJ7				1NT
Vul: NS	♥ 1083	♥ AK74	Pass	2NT	AP	
North HCP: 8	♦ AJ7	♦ 954				
South HCP: 16	♣ J1054	♣ A87				
Contract: 2N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ 942	♠ KQ105		1NT	Pass	2♣ ¹
Vul: Both	♥ AKJ	♥ 7432	Pass	2♦	Pass	2NT
North HCP: 15	♦ KQJ3	♦ 984	AP			
South HCP: 8	♣ J42	♣ K8	1. Stayman			
Contract: 2N N						

Board: 324	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ KJ93				1NT
Vul: None	♥ A109	♥ Q86	Pass	3NT	AP	
North HCP: 9	♦ K1094	♦ AJ2				
South HCP: 17	♣ 1043	♣ KQJ				
Contract: 3N S						

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ 1043	♠ Q92		1NT	Pass	2♣ ¹
Vul: NS	♥ K3	♥ Q654	Pass	2♦	Pass	2NT
North HCP: 15	♦ K103	♦ A974	AP			
South HCP: 9	♣ AKQ104	♣ J2	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 326	♠ 73	The opponents are silent.
Dealer: S	♥ KJ104	
Vul: None	♦ K875	Partner bids first.
HCP: 8	♣ J63	

Board: 327	♠ AQJ	The opponents are silent.
Dealer: N	♥ KQ1072	
Vul: NS	♦ Q9	You bid first.
HCP: 15	♣ J84	

Board: 328	♠ 64	The opponents are silent.
Dealer: S	♥ A643	
Vul: EW	♦ Q964	Partner bids first.
HCP: 9	♣ K93	

Board: 329	♠ A3	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: Both	♦ K932	You bid first.
HCP: 17	♣ KQ64	

Board: 330	♠ K942	The opponents are silent.
Dealer: S	♥ 53	
Vul: NS	♦ 854	Partner bids first.
HCP: 9	♣ AQ95	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ K1086				1NT
Vul: None	♥ KJ104	♥ A765	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K875	♦ AQJ	Pass	3♥	AP	
South HCP: 16	♣ J63	♣ Q4				
Contract: 3♥ S			1. Stayman			

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K93				
Vul: NS	♥ KQ1072	♥ 65		1NT	Pass	2NT
North HCP: 15	♦ Q9	♦ K853	AP			
South HCP: 9	♣ J84	♣ K1032				
Contract: 2N N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AK9				1NT
Vul: EW	♥ A643	♥ K5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q964	♦ AJ2	Pass	2NT	AP	
South HCP: 17	♣ K93	♣ Q10754				
Contract: 2N S			1. Stayman			

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J75		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ5	♥ J1032	Pass	2♦	Pass	2NT
North HCP: 17	♦ K932	♦ J1065	AP			
South HCP: 8	♣ KQ64	♣ AJ				
Contract: 2N N			1. Stayman			

Board: 330	North:	South:	West	North	East	South
Dealer: S	♠ K942	♠ AQ3				1NT
Vul: NS	♥ 53	♥ AK8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 854	♦ KJ2	Pass	2NT	AP	
South HCP: 17	♣ AQ95	♣ 8643				
Contract: 2N S			1. Stayman			

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 326	♠ K1086	The opponents are silent.
Dealer: S	♥ A765	
Vul: None	♦ AQJ	You bid first.
HCP: 16	♣ Q4	

Board: 327	♠ K93	The opponents are silent.
Dealer: N	♥ 65	
Vul: NS	♦ K853	Partner bids first.
HCP: 9	♣ K1032	

Board: 328	♠ AK9	The opponents are silent.
Dealer: S	♥ K5	
Vul: EW	♦ AJ2	You bid first.
HCP: 17	♣ Q10754	

Board: 329	♠ J75	The opponents are silent.
Dealer: N	♥ J1032	
Vul: Both	♦ J1065	Partner bids first.
HCP: 8	♣ AJ	

Board: 330	♠ AQ3	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ KJ2	You bid first.
HCP: 17	♣ 8643	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ K1086				1NT
Vul: None	♥ KJ104	♥ A765	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K875	♦ AQJ	Pass	3♥	AP	
South HCP: 16	♣ J63	♣ Q4				
Contract: 3♥ S			1. Stayman			

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K93				
Vul: NS	♥ KQ1072	♥ 65		1NT	Pass	2NT
North HCP: 15	♦ Q9	♦ K853	AP			
South HCP: 9	♣ J84	♣ K1032				
Contract: 2N N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ AK9				1NT
Vul: EW	♥ A643	♥ K5	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q964	♦ AJ2	Pass	2NT	AP	
South HCP: 17	♣ K93	♣ Q10754				
Contract: 2N S			1. Stayman			

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J75				
Vul: Both	♥ KQ5	♥ J1032		1NT	Pass	2♣ ¹
North HCP: 17	♦ K932	♦ J1065	Pass	2♦	Pass	2NT
South HCP: 8	♣ KQ64	♣ AJ	AP			
Contract: 2N N			1. Stayman			

Board: 330	North:	South:	West	North	East	South
Dealer: S	♠ K942	♠ AQ3				1NT
Vul: NS	♥ 53	♥ AK8	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 854	♦ KJ2	Pass	2NT	AP	
South HCP: 17	♣ AQ95	♣ 8643				
Contract: 2N S			1. Stayman			

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 331	♠ 104	The opponents are silent.
Dealer: N	♥ 954	
Vul: EW	♦ AKQ64	You bid first.
HCP: 16	♣ AK4	

Board: 332	♠ 985	The opponents are silent.
Dealer: S	♥ KJ83	
Vul: Both	♦ J97	Partner bids first.
HCP: 8	♣ K84	

Board: 333	♠ KQ7	The opponents are silent.
Dealer: N	♥ AK75	
Vul: None	♦ K1083	You bid first.
HCP: 15	♣ 105	

Board: 334	♠ Q8	The opponents are silent.
Dealer: S	♥ 985	
Vul: EW	♦ A93	Partner bids first.
HCP: 8	♣ Q10643	

Board: 335	♠ AK104	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ J76	You bid first.
HCP: 16	♣ KJ103	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ 9762		1NT	Pass	2♣ ¹
Vul: EW	♥ 954	♥ AQ6	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKQ64	♦ 102	AP			
South HCP: 8	♣ AK4	♣ Q1083	1. Stayman			
Contract: 2N N						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ AKQ3				1NT
Vul: Both	♥ KJ83	♥ Q96	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J97	♦ K32	Pass	2NT	AP	
South HCP: 15	♣ K84	♣ J105	1. Stayman			
Contract: 2N S						

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 95		1NT	Pass	2NT
Vul: None	♥ AK75	♥ Q98	AP			
North HCP: 15	♦ K1083	♦ A9764				
South HCP: 9	♣ 105	♣ K74				
Contract: 2N N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AJ93				1NT
Vul: EW	♥ 985	♥ J76	Pass	2NT	AP	
North HCP: 8	♦ A93	♦ K875				
South HCP: 16	♣ Q10643	♣ AK				
Contract: 2N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ AK104	♠ 98		1NT	Pass	2NT
Vul: Both	♥ A9	♥ J76	AP			
North HCP: 16	♦ J76	♦ A10932				
South HCP: 9	♣ KJ103	♣ A84				
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 331	♠ 9762	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ 102	Partner bids first.
HCP: 8	♣ Q1083	

Board: 332	♠ AKQ3	The opponents are silent.
Dealer: S	♥ Q96	
Vul: Both	♦ K32	You bid first.
HCP: 15	♣ J105	

Board: 333	♠ 95	The opponents are silent.
Dealer: N	♥ Q98	
Vul: None	♦ A9764	Partner bids first.
HCP: 9	♣ K74	

Board: 334	♠ AJ93	The opponents are silent.
Dealer: S	♥ J76	
Vul: EW	♦ K875	You bid first.
HCP: 16	♣ AK	

Board: 335	♠ 98	The opponents are silent.
Dealer: N	♥ J76	
Vul: Both	♦ A10932	Partner bids first.
HCP: 9	♣ A84	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 331	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ 9762		1NT	Pass	2♣ ¹
Vul: EW	♥ 954	♥ AQ6	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKQ64	♦ 102	AP			
South HCP: 8	♣ AK4	♣ Q1083	1. Stayman			
Contract: 2N N						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ AKQ3				1NT
Vul: Both	♥ KJ83	♥ Q96	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ J97	♦ K32	Pass	2NT	AP	
South HCP: 15	♣ K84	♣ J105	1. Stayman			
Contract: 2N S						

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 95		1NT	Pass	2NT
Vul: None	♥ AK75	♥ Q98	AP			
North HCP: 15	♦ K1083	♦ A9764				
South HCP: 9	♣ 105	♣ K74				
Contract: 2N N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AJ93				1NT
Vul: EW	♥ 985	♥ J76	Pass	2NT	AP	
North HCP: 8	♦ A93	♦ K875				
South HCP: 16	♣ Q10643	♣ AK				
Contract: 2N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ AK104	♠ 98		1NT	Pass	2NT
Vul: Both	♥ A9	♥ J76	AP			
North HCP: 16	♦ J76	♦ A10932				
South HCP: 9	♣ KJ103	♣ A84				
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 336	♠ 986	The opponents are silent.
Dealer: S	♥ Q84	
Vul: None	♦ J987	Partner bids first.
HCP: 9	♣ AQ4	

Board: 337	♠ AK	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: NS	♦ A943	You bid first.
HCP: 16	♣ 9643	

Board: 338	♠ 753	The opponents are silent.
Dealer: S	♥ 1076	
Vul: Both	♦ AQ3	Partner bids first.
HCP: 9	♣ QJ62	

Board: 339	♠ K92	The opponents are silent.
Dealer: N	♥ KJ92	
Vul: None	♦ AJ62	You bid first.
HCP: 16	♣ A3	

Board: 340	♠ J6	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: NS	♦ 643	Partner bids first.
HCP: 9	♣ QJ984	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ J3				1NT
Vul: None	♥ Q84	♥ AK3				
North HCP: 9	♦ J987	♦ KQ1043	Pass	2NT	AP	
South HCP: 16	♣ AQ4	♣ K96				
Contract: 2N S						

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J1073		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ10	♥ 87	Pass	2♦	Pass	2NT
North HCP: 16	♦ A943	♦ 8762	AP			
South HCP: 8	♣ 9643	♣ AK8	1. Stayman			
Contract: 2N N						

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AK4				1NT
Vul: Both	♥ 1076	♥ A98				
North HCP: 9	♦ AQ3	♦ 965	Pass	2NT	AP	
South HCP: 15	♣ QJ62	♣ A943				
Contract: 2N S						

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ AJ8		1NT	Pass	2NT
Vul: None	♥ KJ92	♥ 763				
North HCP: 16	♦ AJ62	♦ Q108	AP			
South HCP: 8	♣ A3	♣ J854				
Contract: 2N N						

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ K543				1NT
Vul: NS	♥ KQ2	♥ J7				
North HCP: 9	♦ 643	♦ KQ7	Pass	2NT	AP	
South HCP: 16	♣ QJ984	♣ AK53				
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 336	♠ J3	The opponents are silent.
Dealer: S	♥ AK3	
Vul: None	♦ KQ1043	You bid first.
HCP: 16	♣ K96	

Board: 337	♠ J1073	The opponents are silent.
Dealer: N	♥ 87	
Vul: NS	♦ 8762	Partner bids first.
HCP: 8	♣ AK8	

Board: 338	♠ AK4	The opponents are silent.
Dealer: S	♥ A98	
Vul: Both	♦ 965	You bid first.
HCP: 15	♣ A943	

Board: 339	♠ AJ8	The opponents are silent.
Dealer: N	♥ 763	
Vul: None	♦ Q108	Partner bids first.
HCP: 8	♣ J854	

Board: 340	♠ K543	The opponents are silent.
Dealer: S	♥ J7	
Vul: NS	♦ KQ7	You bid first.
HCP: 16	♣ AK53	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ J3				1NT
Vul: None	♥ Q84	♥ AK3				
North HCP: 9	♦ J987	♦ KQ1043	Pass	2NT	AP	
South HCP: 16	♣ AQ4	♣ K96				
Contract: 2N S						

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J1073		1NT	Pass	2♣ ¹
Vul: NS	♥ KQ10	♥ 87	Pass	2♦	Pass	2NT
North HCP: 16	♦ A943	♦ 8762	AP			
South HCP: 8	♣ 9643	♣ AK8	1. Stayman			
Contract: 2N N						

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ AK4				1NT
Vul: Both	♥ 1076	♥ A98				
North HCP: 9	♦ AQ3	♦ 965	Pass	2NT	AP	
South HCP: 15	♣ QJ62	♣ A943				
Contract: 2N S						

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ AJ8		1NT	Pass	2NT
Vul: None	♥ KJ92	♥ 763				
North HCP: 16	♦ AJ62	♦ Q108	AP			
South HCP: 8	♣ A3	♣ J854				
Contract: 2N N						

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ K543				1NT
Vul: NS	♥ KQ2	♥ J7				
North HCP: 9	♦ 643	♦ KQ7	Pass	2NT	AP	
South HCP: 16	♣ QJ984	♣ AK53				
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 341	♠ KQ6	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: EW	♦ J83	You bid first.
HCP: 16	♣ A74	

Board: 342	♠ K854	The opponents are silent.
Dealer: S	♥ KJ102	
Vul: None	♦ Q4	Partner bids first.
HCP: 9	♣ 943	

Board: 343	♠ K10	The opponents are silent.
Dealer: N	♥ 964	
Vul: NS	♦ AQ95	You bid first.
HCP: 16	♣ AK95	

Board: 344	♠ KJ5	The opponents are silent.
Dealer: S	♥ 9753	
Vul: EW	♦ K4	Partner bids first.
HCP: 8	♣ J1072	

Board: 345	♠ AJ10	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: Both	♦ 1062	You bid first.
HCP: 15	♣ K964	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A952		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ43	♥ 1075	Pass	2♥	Pass	2NT
North HCP: 16	♦ J83	♦ A1097	AP			
South HCP: 8	♣ A74	♣ 62				
Contract: 2N N				1. Stayman		

Board: 342	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ AQ72				1NT
Vul: None	♥ KJ102	♥ Q83	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q4	♦ KJ106	Pass	4♠	AP	
South HCP: 16	♣ 943	♣ A10				
Contract: 4♠ S				1. Stayman		

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ 854		1NT	Pass	2NT
Vul: NS	♥ 964	♥ AJ				
North HCP: 16	♦ AQ95	♦ KJ1042	AP			
South HCP: 9	♣ AK95	♣ 864				
Contract: 2N N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ AQ7				1NT
Vul: EW	♥ 9753	♥ K102	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K4	♦ Q975	Pass	2NT	AP	
South HCP: 15	♣ J1072	♣ A84				
Contract: 2N S				1. Stayman		

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ K643		1NT	Pass	2♣ ¹
Vul: Both	♥ AQJ	♥ 102	Pass	2♦	Pass	2NT
North HCP: 15	♦ 1062	♦ 9543	AP			
South HCP: 8	♣ K964	♣ AJ10				
Contract: 2N N				1. Stayman		

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 341	♠ A952	The opponents are silent.
Dealer: N	♥ 1075	
Vul: EW	♦ A1097	Partner bids first.
HCP: 8	♣ 62	

Board: 342	♠ AQ72	The opponents are silent.
Dealer: S	♥ Q83	
Vul: None	♦ KJ106	You bid first.
HCP: 16	♣ A10	

Board: 343	♠ 854	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ KJ1042	Partner bids first.
HCP: 9	♣ 864	

Board: 344	♠ AQ7	The opponents are silent.
Dealer: S	♥ K102	
Vul: EW	♦ Q975	You bid first.
HCP: 15	♣ A84	

Board: 345	♠ K643	The opponents are silent.
Dealer: N	♥ 102	
Vul: Both	♦ 9543	Partner bids first.
HCP: 8	♣ AJ10	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ A952		1NT	Pass	2♣ ¹
Vul: EW	♥ AQ43	♥ 1075	Pass	2♥	Pass	2NT
North HCP: 16	♦ J83	♦ A1097	AP			
South HCP: 8	♣ A74	♣ 62				
Contract: 2N N				1. Stayman		

Board: 342	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ AQ72				1NT
Vul: None	♥ KJ102	♥ Q83	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ Q4	♦ KJ106	Pass	4♠	AP	
South HCP: 16	♣ 943	♣ A10				
Contract: 4♠ S				1. Stayman		

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ 854		1NT	Pass	2NT
Vul: NS	♥ 964	♥ AJ				
North HCP: 16	♦ AQ95	♦ KJ1042	AP			
South HCP: 9	♣ AK95	♣ 864				
Contract: 2N N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ AQ7				1NT
Vul: EW	♥ 9753	♥ K102	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ K4	♦ Q975	Pass	2NT	AP	
South HCP: 15	♣ J1072	♣ A84				
Contract: 2N S				1. Stayman		

Board: 345	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ K643		1NT	Pass	2♣ ¹
Vul: Both	♥ AQJ	♥ 102	Pass	2♦	Pass	2NT
North HCP: 15	♦ 1062	♦ 9543	AP			
South HCP: 8	♣ K964	♣ AJ10				
Contract: 2N N				1. Stayman		

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 346	♠ 1098	The opponents are silent.
Dealer: S	♥ Q94	
Vul: NS	♦ A8	Partner bids first.
HCP: 9	♣ K9764	

Board: 347	♠ A852	West Bids 3♦ if possible.
Dealer: N	♥ KQ75	
Vul: EW	♦ A6	You bid first.
HCP: 15	♣ Q109	

Board: 348	♠ 109	The opponents are silent.
Dealer: S	♥ K105	
Vul: Both	♦ A1086	Partner bids first.
HCP: 8	♣ J1094	

Board: 349	♠ J983	The opponents are silent.
Dealer: N	♥ K7	
Vul: None	♦ AKJ10	You bid first.
HCP: 16	♣ A104	

Board: 350	♠ K54	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ J62	Partner bids first.
HCP: 9	♣ J7632	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 346

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1098

♥ Q94

♦ A8

♣ K9764

South:

♠ KJ3

♥ A102

♦ QJ632

♣ A10

West North East South

1NT

Pass 2NT AP

Board: 347

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3♦ X W

North:

♠ A852

♥ KQ75

♦ A6

♣ Q109

South:

♠ Q96

♥ 9863

♦ 74

♣ AK84

West North East South

1NT Pass 2♣¹

3♦ Pass Pass X

AP

1. Stayman

Board: 348

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3N S

North:

♠ 109

♥ K105

♦ A1086

♣ J1094

South:

♠ A643

♥ QJ9

♦ KQ94

♣ K3

West North East South

1NT

Pass 3NT AP

Board: 349

Dealer: N

Vul: None

North HCP: 16

South HCP: 8

Contract: 2N N

North:

♠ J983

♥ K7

♦ AKJ10

♣ A104

South:

♠ K5

♥ 10852

♦ Q762

♣ K83

West North East South

1NT Pass 2♣¹

Pass 2♠ Pass 2NT

AP

1. Stayman

Board: 350

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K54

♥ A8

♦ J62

♣ J7632

South:

♠ A97

♥ Q75

♦ KQ95

♣ A84

West North East South

1NT

Pass 2NT AP

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 346	♠ KJ3	The opponents are silent.
Dealer: S	♥ A102	
Vul: NS	♦ QJ632	You bid first.
HCP: 15	♣ A10	

Board: 347	♠ Q96	West Bids 3♦ if possible.
Dealer: N	♥ 9863	
Vul: EW	♦ 74	Partner bids first.
HCP: 9	♣ AK84	

Board: 348	♠ A643	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: Both	♦ KQ94	You bid first.
HCP: 15	♣ K3	

Board: 349	♠ K5	The opponents are silent.
Dealer: N	♥ 10852	
Vul: None	♦ Q762	Partner bids first.
HCP: 8	♣ K83	

Board: 350	♠ A97	The opponents are silent.
Dealer: S	♥ Q75	
Vul: EW	♦ KQ95	You bid first.
HCP: 15	♣ A84	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 346

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ 1098

♥ Q94

♦ A8

♣ K9764

South:

♠ KJ3

♥ A102

♦ QJ632

♣ A10

West North East South

1NT

Pass 2NT AP

Board: 347

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3♦ X W

North:

♠ A852

♥ KQ75

♦ A6

♣ Q109

South:

♠ Q96

♥ 9863

♦ 74

♣ AK84

West North East South

1NT Pass 2♣¹

3♦ Pass Pass X

AP

1. Stayman

Board: 348

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3N S

North:

♠ 109

♥ K105

♦ A1086

♣ J1094

South:

♠ A643

♥ QJ9

♦ KQ94

♣ K3

West North East South

1NT

Pass 3NT AP

Board: 349

Dealer: N

Vul: None

North HCP: 16

South HCP: 8

Contract: 2N N

North:

♠ J983

♥ K7

♦ AKJ10

♣ A104

South:

♠ K5

♥ 10852

♦ Q762

♣ K83

West North East South

1NT Pass 2♣¹

Pass 2♠ Pass 2NT

AP

1. Stayman

Board: 350

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 2N S

North:

♠ K54

♥ A8

♦ J62

♣ J7632

South:

♠ A97

♥ Q75

♦ KQ95

♣ A84

West North East South

1NT

Pass 2NT AP

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 351	♠ AKQ8	The opponents are silent.
Dealer: N	♥ 108	
Vul: Both	♦ Q10652	You bid first.
HCP: 15	♣ A3	

Board: 352	♠ 732	The opponents are silent.
Dealer: S	♥ Q1095	
Vul: None	♦ AQ73	Partner bids first.
HCP: 8	♣ 96	

Board: 353	♠ A4	The opponents are silent.
Dealer: N	♥ A85	
Vul: NS	♦ KQ103	You bid first.
HCP: 17	♣ A873	

Board: 354	♠ 763	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: Both	♦ 1063	Partner bids first.
HCP: 8	♣ K983	

Board: 355	♠ AJ3	The opponents are silent.
Dealer: N	♥ J7	
Vul: None	♦ A52	You bid first.
HCP: 15	♣ AJ643	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ J94		1♦	Pass	1♥
Vul: Both	♥ 108	♥ A952				
North HCP: 15	♦ Q10652	♦ KJ	Pass	1♠	Pass	1NT
South HCP: 9	♣ A3	♣ 9642	AP			
Contract: 1N S						

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ KQ5				1NT
Vul: None	♥ Q1095	♥ KJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AQ73	♦ 42	Pass	2NT	AP	
South HCP: 16	♣ 96	♣ AK543	1. Stayman			
Contract: 2N S						

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q107		1NT	Pass	2♣ ¹
Vul: NS	♥ A85	♥ KJ106	Pass	2♦	Pass	2NT
North HCP: 17	♦ KQ103	♦ 852	AP			
South HCP: 9	♣ A873	♣ QJ4	1. Stayman			
Contract: 2N N						

Board: 354	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ A5				1NT
Vul: Both	♥ AJ6	♥ K83				
North HCP: 8	♦ 1063	♦ AQ92	AP			
South HCP: 17	♣ K983	♣ A742				
Contract: 1N S						

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 974		1NT	Pass	2NT
Vul: None	♥ J7	♥ A53				
North HCP: 15	♦ A52	♦ Q97	AP			
South HCP: 9	♣ AJ643	♣ K972				
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 351	♠ J94	The opponents are silent.
Dealer: N	♥ A952	
Vul: Both	♦ KJ	Partner bids first.
HCP: 9	♣ 9642	

Board: 352	♠ KQ5	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ 42	You bid first.
HCP: 16	♣ AK543	

Board: 353	♠ Q107	The opponents are silent.
Dealer: N	♥ KJ106	
Vul: NS	♦ 852	Partner bids first.
HCP: 9	♣ QJ4	

Board: 354	♠ A5	The opponents are silent.
Dealer: S	♥ K83	
Vul: Both	♦ AQ92	You bid first.
HCP: 17	♣ A742	

Board: 355	♠ 974	The opponents are silent.
Dealer: N	♥ A53	
Vul: None	♦ Q97	Partner bids first.
HCP: 9	♣ K972	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ J94		1♦	Pass	1♥
Vul: Both	♥ 108	♥ A952				
North HCP: 15	♦ Q10652	♦ KJ	Pass	1♠	Pass	1NT
South HCP: 9	♣ A3	♣ 9642	AP			
Contract: 1N S						

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ KQ5				1NT
Vul: None	♥ Q1095	♥ KJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ AQ73	♦ 42	Pass	2NT	AP	
South HCP: 16	♣ 96	♣ AK543	1. Stayman			
Contract: 2N S						

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ Q107		1NT	Pass	2♣ ¹
Vul: NS	♥ A85	♥ KJ106	Pass	2♦	Pass	2NT
North HCP: 17	♦ KQ103	♦ 852	AP			
South HCP: 9	♣ A873	♣ QJ4	1. Stayman			
Contract: 2N N						

Board: 354	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ A5				1NT
Vul: Both	♥ AJ6	♥ K83				
North HCP: 8	♦ 1063	♦ AQ92	AP			
South HCP: 17	♣ K983	♣ A742				
Contract: 1N S						

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ 974		1NT	Pass	2NT
Vul: None	♥ J7	♥ A53				
North HCP: 15	♦ A52	♦ Q97	AP			
South HCP: 9	♣ AJ643	♣ K972				
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 356	♠ AJ9	The opponents are silent.
Dealer: S	♥ J6	
Vul: NS	♦ Q72	Partner bids first.
HCP: 9	♣ J9642	

Board: 357	♠ K2	The opponents are silent.
Dealer: N	♥ AKJ92	
Vul: EW	♦ 1032	You bid first.
HCP: 15	♣ A82	

Board: 358	♠ Q82	The opponents are silent.
Dealer: S	♥ 1053	
Vul: None	♦ AK975	Partner bids first.
HCP: 9	♣ 94	

Board: 359	♠ AQ93	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: NS	♦ 742	You bid first.
HCP: 17	♣ AQ3	

Board: 360	♠ K106	The opponents are silent.
Dealer: S	♥ J1092	
Vul: EW	♦ K97	Partner bids first.
HCP: 9	♣ Q94	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ 43				1NT
Vul: NS	♥ J6	♥ AKQ84				
North HCP: 9	♦ Q72	♦ KJ8	Pass	3NT	AP	
South HCP: 16	♣ J9642	♣ K53				
Contract: 3N S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ A1094		1NT	Pass	2♣ ¹
Vul: EW	♥ AKJ92	♥ Q54	Pass	2♥	Pass	2NT
North HCP: 15	♦ 1032	♦ 98	AP			
South HCP: 8	♣ A82	♣ Q1043	1. Stayman			
Contract: 2N N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AK				1NT
Vul: None	♥ 1053	♥ AQJ9				
North HCP: 9	♦ AK975	♦ J42	Pass	2NT	AP	
South HCP: 16	♣ 94	♣ J1062				
Contract: 2N S						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ 105		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ4	♥ 8652	Pass	2♠	Pass	2NT
North HCP: 17	♦ 742	♦ AQ108	AP			
South HCP: 9	♣ AQ3	♣ K64	1. Stayman			
Contract: 2N N						

Board: 360	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ AQ98				1NT
Vul: EW	♥ J1092	♥ KQ84	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K97	♦ A104	Pass	3♥	AP	
South HCP: 15	♣ Q94	♣ 63	1. Stayman			
Contract: 3♥ S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 356	♠ 43	The opponents are silent.
Dealer: S	♥ AKQ84	
Vul: NS	♦ KJ8	You bid first.
HCP: 16	♣ K53	

Board: 357	♠ A1094	The opponents are silent.
Dealer: N	♥ Q54	
Vul: EW	♦ 98	Partner bids first.
HCP: 8	♣ Q1043	

Board: 358	♠ AK	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: None	♦ J42	You bid first.
HCP: 16	♣ J1062	

Board: 359	♠ 105	The opponents are silent.
Dealer: N	♥ 8652	
Vul: NS	♦ AQ108	Partner bids first.
HCP: 9	♣ K64	

Board: 360	♠ AQ98	The opponents are silent.
Dealer: S	♥ KQ84	
Vul: EW	♦ A104	You bid first.
HCP: 15	♣ 63	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ 43				1NT
Vul: NS	♥ J6	♥ AKQ84				
North HCP: 9	♦ Q72	♦ KJ8	Pass	3NT	AP	
South HCP: 16	♣ J9642	♣ K53				
Contract: 3N S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ A1094		1NT	Pass	2♣ ¹
Vul: EW	♥ AKJ92	♥ Q54	Pass	2♥	Pass	2NT
North HCP: 15	♦ 1032	♦ 98	AP			
South HCP: 8	♣ A82	♣ Q1043	1. Stayman			
Contract: 2N N						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ AK				1NT
Vul: None	♥ 1053	♥ AQJ9				
North HCP: 9	♦ AK975	♦ J42	Pass	2NT	AP	
South HCP: 16	♣ 94	♣ J1062				
Contract: 2N S						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ 105		1NT	Pass	2♣ ¹
Vul: NS	♥ AJ4	♥ 8652	Pass	2♠	Pass	2NT
North HCP: 17	♦ 742	♦ AQ108	AP			
South HCP: 9	♣ AQ3	♣ K64	1. Stayman			
Contract: 2N N						

Board: 360	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ AQ98				1NT
Vul: EW	♥ J1092	♥ KQ84	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K97	♦ A104	Pass	3♥	AP	
South HCP: 15	♣ Q94	♣ 63	1. Stayman			
Contract: 3♥ S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 361 ♠ AKJ2
Dealer: N ♥ K97
Vul: Both ♦ J106
HCP: 15 ♣ K64

The opponents are silent.

You bid first.

Board: 362 ♠ KJ32
Dealer: S ♥ KQ7
Vul: NS ♦ 942
HCP: 9 ♣ 652

East Doubles 2♣ if possible.

Partner bids first.

Board: 363 ♠ KJ7
Dealer: N ♥ J5
Vul: EW ♦ AK95
HCP: 17 ♣ KQ84

The opponents are silent.

You bid first.

Board: 364 ♠ J542
Dealer: S ♥ Q87
Vul: Both ♦ K7
HCP: 9 ♣ K872

The opponents are silent.

Partner bids first.

Board: 365 ♠ K742
Dealer: N ♥ A4
Vul: None ♦ A6
HCP: 16 ♣ AJ1083

The opponents are silent.

You bid first.

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ Q753		1NT	Pass	2♣ ¹
Vul: Both	♥ K97	♥ Q5	Pass	2♠	Pass	3♠
North HCP: 15	♦ J106	♦ K94	AP			
South HCP: 9	♣ K64	♣ Q752	1. Stayman			
Contract: 3♠ N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ KJ32	♠ A64				1NT
Vul: NS	♥ KQ7	♥ AJ64	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ 942	♦ A1085	Pass	2NT	AP	
South HCP: 17	♣ 652	♣ A4	1. Stayman			
Contract: 2N S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ 542		1NT	Pass	2♣ ¹
Vul: EW	♥ J5	♥ K842	Pass	2♦	Pass	2NT
North HCP: 17	♦ AK95	♦ J86	AP			
South HCP: 8	♣ KQ84	♣ A102	1. Stayman			
Contract: 2N N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ J542	♠ A63				1NT
Vul: Both	♥ Q87	♥ J9652	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K7	♦ AQ2	Pass	2NT	AP	
South HCP: 15	♣ K872	♣ A4	1. Stayman			
Contract: 2N S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ K742	♠ 108		1♣	Pass	1♥
Vul: None	♥ A4	♥ Q1093	Pass	1♠	Pass	1NT
North HCP: 16	♦ A6	♦ KJ104	AP			
South HCP: 9	♣ AJ1083	♣ K42				
Contract: 1N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 361 ♠ Q753
Dealer: N ♥ Q5
Vul: Both ♦ K94
HCP: 9 ♣ Q752

The opponents are silent.

Partner bids first.

Board: 362 ♠ A64
Dealer: S ♥ AJ64
Vul: NS ♦ A1085
HCP: 17 ♣ A4

East Doubles 2♣ if possible.

You bid first.

Board: 363 ♠ 542
Dealer: N ♥ K842
Vul: EW ♦ J86
HCP: 8 ♣ A102

The opponents are silent.

Partner bids first.

Board: 364 ♠ A63
Dealer: S ♥ J9652
Vul: Both ♦ AQ2
HCP: 15 ♣ A4

The opponents are silent.

You bid first.

Board: 365 ♠ 108
Dealer: N ♥ Q1093
Vul: None ♦ KJ104
HCP: 9 ♣ K42

The opponents are silent.

Partner bids first.

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ Q753		1NT	Pass	2♣ ¹
Vul: Both	♥ K97	♥ Q5	Pass	2♠	Pass	3♠
North HCP: 15	♦ J106	♦ K94	AP			
South HCP: 9	♣ K64	♣ Q752	1. Stayman			
Contract: 3♠ N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ KJ32	♠ A64				1NT
Vul: NS	♥ KQ7	♥ AJ64	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ 942	♦ A1085	Pass	2NT	AP	
South HCP: 17	♣ 652	♣ A4	1. Stayman			
Contract: 2N S						

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ 542		1NT	Pass	2♣ ¹
Vul: EW	♥ J5	♥ K842	Pass	2♦	Pass	2NT
North HCP: 17	♦ AK95	♦ J86	AP			
South HCP: 8	♣ KQ84	♣ A102	1. Stayman			
Contract: 2N N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ J542	♠ A63				1NT
Vul: Both	♥ Q87	♥ J9652	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K7	♦ AQ2	Pass	2NT	AP	
South HCP: 15	♣ K872	♣ A4	1. Stayman			
Contract: 2N S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ K742	♠ 108		1♣	Pass	1♥
Vul: None	♥ A4	♥ Q1093	Pass	1♠	Pass	1NT
North HCP: 16	♦ A6	♦ KJ104	AP			
South HCP: 9	♣ AJ1083	♣ K42				
Contract: 1N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 366	♠ J108	The opponents are silent.
Dealer: S	♥ 98	
Vul: EW	♦ A862	Partner bids first.
HCP: 8	♣ K864	

Board: 367	♠ Q6	The opponents are silent.
Dealer: N	♥ AK109	
Vul: Both	♦ Q87	You bid first.
HCP: 15	♣ KJ84	

Board: 368	♠ A7	The opponents are silent.
Dealer: S	♥ K43	
Vul: None	♦ J1097	Partner bids first.
HCP: 9	♣ J765	

Board: 369	♠ AQ53	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ AJ7	You bid first.
HCP: 16	♣ A1084	

Board: 370	♠ Q9	The opponents are silent.
Dealer: S	♥ 842	
Vul: Both	♦ Q1083	Partner bids first.
HCP: 8	♣ KJ42	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ 92				1NT
Vul: EW	♥ 98	♥ AQ53				
North HCP: 8	♦ A862	♦ KQ3	AP			
South HCP: 15	♣ K864	♣ A1072				
Contract: 1N S						

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ A53		1NT	Pass	2NT
Vul: Both	♥ AK109	♥ J43				
North HCP: 15	♦ Q87	♦ 9432	AP			
South HCP: 9	♣ KJ84	♣ A106				
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ Q105				1NT
Vul: None	♥ K43	♥ 862				
North HCP: 9	♦ J1097	♦ AQ3	Pass	2NT	AP	
South HCP: 15	♣ J765	♣ AK104				
Contract: 2N S						

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ KJ94		1NT	Pass	2♣ ¹
Vul: NS	♥ J8	♥ 954	Pass	2♠	Pass	4♠
North HCP: 16	♦ AJ7	♦ K4	AP			
South HCP: 8	♣ A1084	♣ J962				
Contract: 4♠ N						

1. Stayman

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AJ				1NT
Vul: Both	♥ 842	♥ A105				
North HCP: 8	♦ Q1083	♦ AKJ94	Pass	2NT	Pass	3NT
South HCP: 17	♣ KJ42	♣ 653	AP			
Contract: 3N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 366	♠ 92	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: EW	♦ KQ3	You bid first.
HCP: 15	♣ A1072	

Board: 367	♠ A53	The opponents are silent.
Dealer: N	♥ J43	
Vul: Both	♦ 9432	Partner bids first.
HCP: 9	♣ A106	

Board: 368	♠ Q105	The opponents are silent.
Dealer: S	♥ 862	
Vul: None	♦ AQ3	You bid first.
HCP: 15	♣ AK104	

Board: 369	♠ KJ94	The opponents are silent.
Dealer: N	♥ 954	
Vul: NS	♦ K4	Partner bids first.
HCP: 8	♣ J962	

Board: 370	♠ AJ	The opponents are silent.
Dealer: S	♥ A105	
Vul: Both	♦ AKJ94	You bid first.
HCP: 17	♣ 653	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ 92				1NT
Vul: EW	♥ 98	♥ AQ53				
North HCP: 8	♦ A862	♦ KQ3	AP			
South HCP: 15	♣ K864	♣ A1072				
Contract: 1N S						

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ A53		1NT	Pass	2NT
Vul: Both	♥ AK109	♥ J43				
North HCP: 15	♦ Q87	♦ 9432	AP			
South HCP: 9	♣ KJ84	♣ A106				
Contract: 2N N						

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ Q105				1NT
Vul: None	♥ K43	♥ 862				
North HCP: 9	♦ J1097	♦ AQ3	Pass	2NT	AP	
South HCP: 15	♣ J765	♣ AK104				
Contract: 2N S						

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ KJ94		1NT	Pass	2♣ ¹
Vul: NS	♥ J8	♥ 954	Pass	2♠	Pass	4♠
North HCP: 16	♦ AJ7	♦ K4	AP			
South HCP: 8	♣ A1084	♣ J962				
Contract: 4♠ N						

1. Stayman

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AJ				1NT
Vul: Both	♥ 842	♥ A105				
North HCP: 8	♦ Q1083	♦ AKJ94	Pass	2NT	Pass	3NT
South HCP: 17	♣ KJ42	♣ 653	AP			
Contract: 3N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 371	♠ AK4	The opponents are silent.
Dealer: N	♥ Q65	
Vul: None	♦ J9	You bid first.
HCP: 15	♣ AJ1083	

Board: 372	♠ 98	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: NS	♦ KJ10	Partner bids first.
HCP: 8	♣ 109874	

Board: 373	♠ 104	The opponents are silent.
Dealer: N	♥ K32	
Vul: EW	♦ AQJ52	You bid first.
HCP: 15	♣ AJ4	

Board: 374	♠ 1072	The opponents are silent.
Dealer: S	♥ 65	
Vul: None	♦ J10932	Partner bids first.
HCP: 8	♣ AK3	

Board: 375	♠ AQ53	The opponents are silent.
Dealer: N	♥ AKQ2	
Vul: NS	♦ 53	You bid first.
HCP: 16	♣ J54	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ QJ2		1NT	Pass	2NT
Vul: None	♥ Q65	♥ 84				
North HCP: 15	♦ J9	♦ K10852	AP			
South HCP: 9	♣ AJ1083	♣ K42				
Contract: 2N N						

Board: 372	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ 752				1NT
Vul: NS	♥ KJ5	♥ AQ43				
North HCP: 8	♦ KJ10	♦ A986	Pass	3NT	AP	
South HCP: 15	♣ 109874	♣ KQ				
Contract: 3N S						

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ AKJ		1NT	Pass	2NT
Vul: EW	♥ K32	♥ 84				
North HCP: 15	♦ AQJ52	♦ 10976	AP			
South HCP: 8	♣ AJ4	♣ 9765				
Contract: 2N N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ K65				1NT
Vul: None	♥ 65	♥ Q92				
North HCP: 8	♦ J10932	♦ AKQ	Pass	2NT	Pass	3NT
South HCP: 17	♣ AK3	♣ QJ42	AP			
Contract: 3N S						

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ K82		1NT	Pass	2NT
Vul: NS	♥ AKQ2	♥ 53				
North HCP: 16	♦ 53	♦ J872	AP			
South HCP: 8	♣ J54	♣ A1083				
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 371	♠ QJ2	The opponents are silent.
Dealer: N	♥ 84	
Vul: None	♦ K10852	Partner bids first.
HCP: 9	♣ K42	

Board: 372	♠ 752	The opponents are silent.
Dealer: S	♥ AQ43	
Vul: NS	♦ A986	You bid first.
HCP: 15	♣ KQ	

Board: 373	♠ AKJ	The opponents are silent.
Dealer: N	♥ 84	
Vul: EW	♦ 10976	Partner bids first.
HCP: 8	♣ 9765	

Board: 374	♠ K65	The opponents are silent.
Dealer: S	♥ Q92	
Vul: None	♦ AKQ	You bid first.
HCP: 17	♣ QJ42	

Board: 375	♠ K82	The opponents are silent.
Dealer: N	♥ 53	
Vul: NS	♦ J872	Partner bids first.
HCP: 8	♣ A1083	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ QJ2		1NT	Pass	2NT
Vul: None	♥ Q65	♥ 84				
North HCP: 15	♦ J9	♦ K10852	AP			
South HCP: 9	♣ AJ1083	♣ K42				
Contract: 2N N						

Board: 372	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ 752				1NT
Vul: NS	♥ KJ5	♥ AQ43				
North HCP: 8	♦ KJ10	♦ A986	Pass	3NT	AP	
South HCP: 15	♣ 109874	♣ KQ				
Contract: 3N S						

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ AKJ		1NT	Pass	2NT
Vul: EW	♥ K32	♥ 84				
North HCP: 15	♦ AQJ52	♦ 10976	AP			
South HCP: 8	♣ AJ4	♣ 9765				
Contract: 2N N						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ 1072	♠ K65				1NT
Vul: None	♥ 65	♥ Q92				
North HCP: 8	♦ J10932	♦ AKQ	Pass	2NT	Pass	3NT
South HCP: 17	♣ AK3	♣ QJ42	AP			
Contract: 3N S						

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♠ K82		1NT	Pass	2NT
Vul: NS	♥ AKQ2	♥ 53				
North HCP: 16	♦ 53	♦ J872	AP			
South HCP: 8	♣ J54	♣ A1083				
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 376	♠ 10984	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ J83	Partner bids first.
HCP: 9	♣ AJ64	

Board: 377	♠ KQ875	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: Both	♦ Q102	You bid first.
HCP: 16	♣ A7	

Board: 378	♠ K108	The opponents are silent.
Dealer: S	♥ 543	
Vul: NS	♦ 1093	Partner bids first.
HCP: 9	♣ KQJ4	

Board: 379	♠ AK42	The opponents are silent.
Dealer: N	♥ K1083	
Vul: EW	♦ AQ	You bid first.
HCP: 17	♣ J62	

Board: 380	♠ KQ	The opponents are silent.
Dealer: S	♥ J84	
Vul: Both	♦ 975	Partner bids first.
HCP: 9	♣ QJ874	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ 10984	♠ KJ3				1NT
Vul: EW	♥ QJ	♥ A752	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J83	♦ KQ65	Pass	2NT	AP	
South HCP: 15	♣ AJ64	♣ Q7				
Contract: 2N S			1. Stayman			

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ KQ875	♠ J93		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ6	♥ A852	Pass	2♠	Pass	2NT
North HCP: 16	♦ Q102	♦ A973	Pass	3♥	AP	
South HCP: 9	♣ A7	♣ 94				
Contract: 3♥ N			1. Stayman			

Board: 378	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ Q6				1NT
Vul: NS	♥ 543	♥ QJ98				
North HCP: 9	♦ 1093	♦ AQJ2	Pass	3NT	AP	
South HCP: 16	♣ KQJ4	♣ A93				
Contract: 3N S						

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ QJ5		1NT	Pass	3NT
Vul: EW	♥ K1083	♥ Q76				
North HCP: 17	♦ AQ	♦ 1086	AP			
South HCP: 9	♣ J62	♣ A1054				
Contract: 3N N						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ AJ107				1NT
Vul: Both	♥ J84	♥ AQ93				
North HCP: 9	♦ 975	♦ J104	Pass	2NT	AP	
South HCP: 16	♣ QJ874	♣ A2				
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 376	♠ KJ3	The opponents are silent.
Dealer: S	♥ A752	
Vul: EW	♦ KQ65	You bid first.
HCP: 15	♣ Q7	

Board: 377	♠ J93	The opponents are silent.
Dealer: N	♥ A852	
Vul: Both	♦ A973	Partner bids first.
HCP: 9	♣ 94	

Board: 378	♠ Q6	The opponents are silent.
Dealer: S	♥ QJ98	
Vul: NS	♦ AQJ2	You bid first.
HCP: 16	♣ A93	

Board: 379	♠ QJ5	The opponents are silent.
Dealer: N	♥ Q76	
Vul: EW	♦ 1086	Partner bids first.
HCP: 9	♣ A1054	

Board: 380	♠ AJ107	The opponents are silent.
Dealer: S	♥ AQ93	
Vul: Both	♦ J104	You bid first.
HCP: 16	♣ A2	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ 10984	♠ KJ3				1NT
Vul: EW	♥ QJ	♥ A752	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ J83	♦ KQ65	Pass	2NT	AP	
South HCP: 15	♣ AJ64	♣ Q7				
Contract: 2N S			1. Stayman			

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ KQ875	♠ J93		1NT	Pass	2♣ ¹
Vul: Both	♥ KQ6	♥ A852	Pass	2♠	Pass	2NT
North HCP: 16	♦ Q102	♦ A973	Pass	3♥	AP	
South HCP: 9	♣ A7	♣ 94				
Contract: 3♥ N			1. Stayman			

Board: 378	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ Q6				1NT
Vul: NS	♥ 543	♥ QJ98				
North HCP: 9	♦ 1093	♦ AQJ2	Pass	3NT	AP	
South HCP: 16	♣ KQJ4	♣ A93				
Contract: 3N S						

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ QJ5		1NT	Pass	3NT
Vul: EW	♥ K1083	♥ Q76				
North HCP: 17	♦ AQ	♦ 1086	AP			
South HCP: 9	♣ J62	♣ A1054				
Contract: 3N N						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ AJ107				1NT
Vul: Both	♥ J84	♥ AQ93				
North HCP: 9	♦ 975	♦ J104	Pass	2NT	AP	
South HCP: 16	♣ QJ874	♣ A2				
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 381	♠ 7654	West Bids 3♣ if possible. You bid first.
Dealer: N	♥ AKJ4	
Vul: None	♦ QJ5	
HCP: 15	♣ A3	

Board: 382	♠ A108	The opponents are silent. Partner bids first.
Dealer: S	♥ A82	
Vul: EW	♦ 865	
HCP: 8	♣ 10984	

Board: 383	♠ AK8	The opponents are silent. You bid first.
Dealer: N	♥ J10	
Vul: Both	♦ AJ742	
HCP: 17	♣ A54	

Board: 384	♠ Q1075	The opponents are silent. Partner bids first.
Dealer: S	♥ 97	
Vul: None	♦ J542	
HCP: 8	♣ AJ9	

Board: 385	♠ 863	The opponents are silent. You bid first.
Dealer: N	♥ A5	
Vul: NS	♦ AKQ42	
HCP: 17	♣ A83	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ 7654	♠ A2		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ4	♥ Q1093	3♣	Pass	Pass	X
North HCP: 15	♦ QJ5	♦ K973	AP			
South HCP: 9	♣ A3	♣ 1094	1. Stayman			
Contract: 3♣X W						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ Q63				1NT
Vul: EW	♥ A82	♥ 96	Pass	2NT	AP	
North HCP: 8	♦ 865	♦ AQ1043				
South HCP: 15	♣ 10984	♣ AK2				
Contract: 2N S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 9653		1NT	Pass	2♣ ¹
Vul: Both	♥ J10	♥ 73	Pass	2♦	Pass	2NT
North HCP: 17	♦ AJ742	♦ K95	Pass	3NT	AP	
South HCP: 8	♣ A54	♣ KQ92	1. Stayman			
Contract: 3N N						

Board: 384	North:	South:	West	North	East	South
Dealer: S	♠ Q1075	♠ KJ63				1NT
Vul: None	♥ 97	♥ AKQ3	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J542	♦ K8	Pass	2NT	Pass	3♠
South HCP: 16	♣ AJ9	♣ 874	AP			
Contract: 3♠ S			1. Stayman			

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ KJ10		1NT	Pass	3NT
Vul: NS	♥ A5	♥ K3	AP			
North HCP: 17	♦ AKQ42	♦ 10987				
South HCP: 9	♣ A83	♣ Q764				
Contract: 3N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 381	♠ A2	West Bids 3♣ if possible.
Dealer: N	♥ Q1093	
Vul: None	♦ K973	Partner bids first.
HCP: 9	♣ 1094	

Board: 382	♠ Q63	The opponents are silent.
Dealer: S	♥ 96	
Vul: EW	♦ AQ1043	You bid first.
HCP: 15	♣ AK2	

Board: 383	♠ 9653	The opponents are silent.
Dealer: N	♥ 73	
Vul: Both	♦ K95	Partner bids first.
HCP: 8	♣ KQ92	

Board: 384	♠ KJ63	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: None	♦ K8	You bid first.
HCP: 16	♣ 874	

Board: 385	♠ KJ10	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ 10987	Partner bids first.
HCP: 9	♣ Q764	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ 7654	♠ A2		1NT	Pass	2♣ ¹
Vul: None	♥ AKJ4	♥ Q1093	3♣	Pass	Pass	X
North HCP: 15	♦ QJ5	♦ K973	AP			
South HCP: 9	♣ A3	♣ 1094	1. Stayman			
Contract: 3♣X W						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ Q63				1NT
Vul: EW	♥ A82	♥ 96	Pass	2NT	AP	
North HCP: 8	♦ 865	♦ AQ1043				
South HCP: 15	♣ 10984	♣ AK2				
Contract: 2N S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 9653		1NT	Pass	2♣ ¹
Vul: Both	♥ J10	♥ 73	Pass	2♦	Pass	2NT
North HCP: 17	♦ AJ742	♦ K95	Pass	3NT	AP	
South HCP: 8	♣ A54	♣ KQ92	1. Stayman			
Contract: 3N N						

Board: 384	North:	South:	West	North	East	South
Dealer: S	♠ Q1075	♠ KJ63				1NT
Vul: None	♥ 97	♥ AKQ3	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ J542	♦ K8	Pass	2NT	Pass	3♠
South HCP: 16	♣ AJ9	♣ 874	AP			
Contract: 3♠ S			1. Stayman			

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ 863	♠ KJ10		1NT	Pass	3NT
Vul: NS	♥ A5	♥ K3	AP			
North HCP: 17	♦ AKQ42	♦ 10987				
South HCP: 9	♣ A83	♣ Q764				
Contract: 3N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 386 ♠ KQ8
Dealer: S ♥ 962
Vul: Both ♦ Q7
HCP: 8 ♣ J10762

The opponents are silent.

Partner bids first.

Board: 387 ♠ KQ87
Dealer: N ♥ A8
Vul: None ♦ AK83
HCP: 16 ♣ 843

West Doubles 2♣ if possible.

You bid first.

Board: 388 ♠ 43
Dealer: S ♥ 9853
Vul: NS ♦ AJ32
HCP: 9 ♣ A103

The opponents are silent.

Partner bids first.

Board: 389 ♠ KJ4
Dealer: N ♥ J82
Vul: EW ♦ AKJ3
HCP: 16 ♣ K42

The opponents are silent.

You bid first.

Board: 390 ♠ 94
Dealer: S ♥ Q1073
Vul: None ♦ AQ96
HCP: 9 ♣ J84

The opponents are silent.

Partner bids first.

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ AJ9				1NT
Vul: Both	♥ 962	♥ J3				
North HCP: 8	♦ Q7	♦ K432	Pass	2NT	AP	
South HCP: 15	♣ J10762	♣ AQ84				
Contract: 2N S						

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ KQ87	♠ A43		1NT	Pass	2♣ ¹
Vul: None	♥ A8	♥ KJ93	X	2♠	Pass	2NT
North HCP: 16	♦ AK83	♦ J1074	AP			
South HCP: 9	♣ 843	♣ 75	1. Stayman			
Contract: 2N N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AK10				1NT
Vul: NS	♥ 9853	♥ KQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ32	♦ 9875	Pass	2NT	AP	
South HCP: 15	♣ A103	♣ K94	1. Stayman			
Contract: 2N S						

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q852		1NT	Pass	2♣ ¹
Vul: EW	♥ J82	♥ Q764	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKJ3	♦ 109	AP			
South HCP: 8	♣ K42	♣ A73	1. Stayman			
Contract: 2N N						

Board: 390	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ K865				1NT
Vul: None	♥ Q1073	♥ AJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AQ96	♦ K874	Pass	2NT	AP	
South HCP: 15	♣ J84	♣ A72	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 386	♠ AJ9	The opponents are silent.
Dealer: S	♥ J3	
Vul: Both	♦ K432	You bid first.
HCP: 15	♣ AQ84	

Board: 387	♠ A43	West Doubles 2♣ if possible.
Dealer: N	♥ KJ93	
Vul: None	♦ J1074	Partner bids first.
HCP: 9	♣ 75	

Board: 388	♠ AK10	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: NS	♦ 9875	You bid first.
HCP: 15	♣ K94	

Board: 389	♠ Q852	The opponents are silent.
Dealer: N	♥ Q764	
Vul: EW	♦ 109	Partner bids first.
HCP: 8	♣ A73	

Board: 390	♠ K865	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ K874	You bid first.
HCP: 15	♣ A72	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ AJ9				1NT
Vul: Both	♥ 962	♥ J3				
North HCP: 8	♦ Q7	♦ K432	Pass	2NT	AP	
South HCP: 15	♣ J10762	♣ AQ84				
Contract: 2N S						

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ KQ87	♠ A43		1NT	Pass	2♣ ¹
Vul: None	♥ A8	♥ KJ93	X	2♠	Pass	2NT
North HCP: 16	♦ AK83	♦ J1074	AP			
South HCP: 9	♣ 843	♣ 75	1. Stayman			
Contract: 2N N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ AK10				1NT
Vul: NS	♥ 9853	♥ KQ7	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ AJ32	♦ 9875	Pass	2NT	AP	
South HCP: 15	♣ A103	♣ K94	1. Stayman			
Contract: 2N S						

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ Q852		1NT	Pass	2♣ ¹
Vul: EW	♥ J82	♥ Q764	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKJ3	♦ 109	AP			
South HCP: 8	♣ K42	♣ A73	1. Stayman			
Contract: 2N N						

Board: 390	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ K865				1NT
Vul: None	♥ Q1073	♥ AJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ AQ96	♦ K874	Pass	2NT	AP	
South HCP: 15	♣ J84	♣ A72	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 391	♠ AK32	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ AJ76	You bid first.
HCP: 16	♣ 874	

Board: 392	♠ KQ72	The opponents are silent.
Dealer: S	♥ J9	
Vul: EW	♦ J864	Partner bids first.
HCP: 8	♣ J65	

Board: 393	♠ AK93	The opponents are silent.
Dealer: N	♥ K1064	
Vul: Both	♦ K10	You bid first.
HCP: 17	♣ A94	

Board: 394	♠ QJ106	The opponents are silent.
Dealer: S	♥ A976	
Vul: NS	♦ Q7	Partner bids first.
HCP: 9	♣ 1054	

Board: 395	♠ A84	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: EW	♦ Q85	You bid first.
HCP: 16	♣ A32	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ 10974		1NT	Pass	2♣ ¹
Vul: NS	♥ A9	♥ J3	Pass	2♠	Pass	3♠
North HCP: 16	♦ AJ76	♦ 852	AP			
South HCP: 8	♣ 874	♣ AK96	1. Stayman			
Contract: 3♠ N						

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ KQ72	♠ A6				1NT
Vul: EW	♥ J9	♥ Q104	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J864	♦ AQ752	Pass	2NT	AP	
South HCP: 16	♣ J65	♣ A104	1. Stayman			
Contract: 2N S						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ 1075		1NT	Pass	2NT
Vul: Both	♥ K1064	♥ A32	Pass	3NT	AP	
North HCP: 17	♦ K10	♦ QJ97				
South HCP: 8	♣ A94	♣ J65				
Contract: 3N N						

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ 82				1NT
Vul: NS	♥ A976	♥ KQJ2	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q7	♦ AJ2	Pass	4♥	AP	
South HCP: 15	♣ 1054	♣ A932	1. Stayman			
Contract: 4♥ S						

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ J1095		1NT	Pass	2♣ ¹
Vul: EW	♥ KQJ10	♥ A73	Pass	2♥	AP	
North HCP: 16	♦ Q85	♦ J10	1. Stayman			
South HCP: 8	♣ A32	♣ Q1074				
Contract: 2♥ N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 391	♠ 10974	The opponents are silent.
Dealer: N	♥ J3	
Vul: NS	♦ 852	Partner bids first.
HCP: 8	♣ AK96	

Board: 392	♠ A6	The opponents are silent.
Dealer: S	♥ Q104	
Vul: EW	♦ AQ752	You bid first.
HCP: 16	♣ A104	

Board: 393	♠ 1075	The opponents are silent.
Dealer: N	♥ A32	
Vul: Both	♦ QJ97	Partner bids first.
HCP: 8	♣ J65	

Board: 394	♠ 82	The opponents are silent.
Dealer: S	♥ KQJ2	
Vul: NS	♦ AJ2	You bid first.
HCP: 15	♣ A932	

Board: 395	♠ J1095	The opponents are silent.
Dealer: N	♥ A73	
Vul: EW	♦ J10	Partner bids first.
HCP: 8	♣ Q1074	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ 10974		1NT	Pass	2♣ ¹
Vul: NS	♥ A9	♥ J3	Pass	2♠	Pass	3♠
North HCP: 16	♦ AJ76	♦ 852	AP			
South HCP: 8	♣ 874	♣ AK96	1. Stayman			
Contract: 3♠ N						

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ KQ72	♠ A6				1NT
Vul: EW	♥ J9	♥ Q104	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ J864	♦ AQ752	Pass	2NT	AP	
South HCP: 16	♣ J65	♣ A104	1. Stayman			
Contract: 2N S						

Board: 393	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ 1075		1NT	Pass	2NT
Vul: Both	♥ K1064	♥ A32	Pass	3NT	AP	
North HCP: 17	♦ K10	♦ QJ97				
South HCP: 8	♣ A94	♣ J65				
Contract: 3N N						

Board: 394	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ 82				1NT
Vul: NS	♥ A976	♥ KQJ2	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q7	♦ AJ2	Pass	4♥	AP	
South HCP: 15	♣ 1054	♣ A932	1. Stayman			
Contract: 4♥ S						

Board: 395	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ J1095		1NT	Pass	2♣ ¹
Vul: EW	♥ KQJ10	♥ A73	Pass	2♥	AP	
North HCP: 16	♦ Q85	♦ J10	1. Stayman			
South HCP: 8	♣ A32	♣ Q1074				
Contract: 2♥ N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 396	♠ J2	The opponents are silent.
Dealer: S	♥ 1084	
Vul: Both	♦ 10654	Partner bids first.
HCP: 8	♣ AK73	
Board: 397	♠ Q1065	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ A6432	You bid first.
HCP: 15	♣ AQ	
Board: 398	♠ KJ92	The opponents are silent.
Dealer: S	♥ 10976	
Vul: EW	♦ 73	Partner bids first.
HCP: 8	♣ A73	
Board: 399	♠ J93	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ K1076	You bid first.
HCP: 15	♣ K43	
Board: 400	♠ J872	East Doubles 2♣ if possible.
Dealer: S	♥ 109	
Vul: None	♦ A764	Partner bids first.
HCP: 8	♣ QJ5	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 396	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A96				1NT
Vul: Both	♥ 1084	♥ AJ93	Pass	2NT	Pass	3NT
North HCP: 8	♦ 10654	♦ AQJ9	AP			
South HCP: 17	♣ AK73	♣ J4				
Contract: 3N S						

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ Q1065	♠ K974		1NT	Pass	2♣ ¹
Vul: None	♥ K9	♥ Q74	Pass	2♠	Pass	3♠
North HCP: 15	♦ A6432	♦ KJ10	AP			
South HCP: 9	♣ AQ	♣ 1043	1. Stayman			
Contract: 3♠ N						

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ KJ92	♠ A7				1NT
Vul: EW	♥ 10976	♥ AQ83	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 73	♦ Q942	Pass	3♥	AP	
South HCP: 15	♣ A73	♣ K54	1. Stayman			
Contract: 3♥ S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ A104		1NT	Pass	2♣ ¹
Vul: Both	♥ AKJ	♥ Q872	Pass	2♦	Pass	2NT
North HCP: 15	♦ K1076	♦ Q2	AP			
South HCP: 8	♣ K43	♣ 9852	1. Stayman			
Contract: 2N N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ J872	♠ AK10				1NT
Vul: None	♥ 109	♥ AQJ43	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ A764	♦ Q52	Pass	2NT	AP	
South HCP: 16	♣ QJ5	♣ 42	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 396	♠ A96	The opponents are silent.
Dealer: S	♥ AJ93	
Vul: Both	♦ AQJ9	You bid first.
HCP: 17	♣ J4	
Board: 397	♠ K974	The opponents are silent.
Dealer: N	♥ Q74	
Vul: None	♦ KJ10	Partner bids first.
HCP: 9	♣ 1043	
Board: 398	♠ A7	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: EW	♦ Q942	You bid first.
HCP: 15	♣ K54	
Board: 399	♠ A104	The opponents are silent.
Dealer: N	♥ Q872	
Vul: Both	♦ Q2	Partner bids first.
HCP: 8	♣ 9852	
Board: 400	♠ AK10	East Doubles 2♣ if possible.
Dealer: S	♥ AQJ43	
Vul: None	♦ Q52	You bid first.
HCP: 16	♣ 42	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 396	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ A96				1NT
Vul: Both	♥ 1084	♥ AJ93	Pass	2NT	Pass	3NT
North HCP: 8	♦ 10654	♦ AQJ9	AP			
South HCP: 17	♣ AK73	♣ J4				
Contract: 3N S						

Board: 397	North:	South:	West	North	East	South
Dealer: N	♠ Q1065	♠ K974		1NT	Pass	2♣ ¹
Vul: None	♥ K9	♥ Q74	Pass	2♠	Pass	3♠
North HCP: 15	♦ A6432	♦ KJ10	AP			
South HCP: 9	♣ AQ	♣ 1043	1. Stayman			
Contract: 3♠ N						

Board: 398	North:	South:	West	North	East	South
Dealer: S	♠ KJ92	♠ A7				1NT
Vul: EW	♥ 10976	♥ AQ83	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 73	♦ Q942	Pass	3♥	AP	
South HCP: 15	♣ A73	♣ K54	1. Stayman			
Contract: 3♥ S						

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ A104		1NT	Pass	2♣ ¹
Vul: Both	♥ AKJ	♥ Q872	Pass	2♦	Pass	2NT
North HCP: 15	♦ K1076	♦ Q2	AP			
South HCP: 8	♣ K43	♣ 9852	1. Stayman			
Contract: 2N N						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ J872	♠ AK10				1NT
Vul: None	♥ 109	♥ AQJ43	Pass	2♣ ¹	X	2♥
North HCP: 8	♦ A764	♦ Q52	Pass	2NT	AP	
South HCP: 16	♣ QJ5	♣ 42	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 401	♠ AQ92	The opponents are silent.
Dealer: N	♥ K64	
Vul: NS	♦ AK5	You bid first.
HCP: 16	♣ 1043	

Board: 402	♠ K2	The opponents are silent.
Dealer: S	♥ 1053	
Vul: Both	♦ KJ732	Partner bids first.
HCP: 8	♣ J109	

Board: 403	♠ Q10	The opponents are silent.
Dealer: N	♥ KQ106	
Vul: None	♦ KQJ3	You bid first.
HCP: 17	♣ A53	

Board: 404	♠ Q632	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: NS	♦ 93	Partner bids first.
HCP: 9	♣ Q865	

Board: 405	♠ J72	The opponents are silent.
Dealer: N	♥ AK8	
Vul: EW	♦ J7	You bid first.
HCP: 15	♣ AQ643	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ AQ92	♠ 8764		1NT	Pass	2♣ ¹
Vul: NS	♥ K64	♥ AJ5	Pass	2♠	Pass	4♠
North HCP: 16	♦ AK5	♦ 108	AP			
South HCP: 8	♣ 1043	♣ K862	1. Stayman			
Contract: 4♠ N						

Board: 402	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQJ3				1NT
Vul: Both	♥ 1053	♥ KQ84	Pass	2NT	AP	
North HCP: 8	♦ KJ732	♦ 108				
South HCP: 16	♣ J109	♣ A84				
Contract: 2N S						

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ K84		1NT	Pass	2NT
Vul: None	♥ KQ106	♥ AJ2	AP			
North HCP: 17	♦ KQJ3	♦ 9864				
South HCP: 9	♣ A53	♣ J104				
Contract: 2N N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ Q632	♠ J84				1NT
Vul: NS	♥ AJ5	♥ K109	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 93	♦ AK5	Pass	2NT	AP	
South HCP: 16	♣ Q865	♣ AJ43	1. Stayman			
Contract: 2N S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ J72	♠ 863		1NT	Pass	2NT
Vul: EW	♥ AK8	♥ Q6	AP			
North HCP: 15	♦ J7	♦ AK842				
South HCP: 9	♣ AQ643	♣ 852				
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 401	♠ 8764	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ 108	Partner bids first.
HCP: 8	♣ K862	

Board: 402	♠ AQJ3	The opponents are silent.
Dealer: S	♥ KQ84	
Vul: Both	♦ 108	You bid first.
HCP: 16	♣ A84	

Board: 403	♠ K84	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: None	♦ 9864	Partner bids first.
HCP: 9	♣ J104	

Board: 404	♠ J84	The opponents are silent.
Dealer: S	♥ K109	
Vul: NS	♦ AK5	You bid first.
HCP: 16	♣ AJ43	

Board: 405	♠ 863	The opponents are silent.
Dealer: N	♥ Q6	
Vul: EW	♦ AK842	Partner bids first.
HCP: 9	♣ 852	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ AQ92	♠ 8764		1NT	Pass	2♣ ¹
Vul: NS	♥ K64	♥ AJ5	Pass	2♠	Pass	4♠
North HCP: 16	♦ AK5	♦ 108	AP			
South HCP: 8	♣ 1043	♣ K862	1. Stayman			
Contract: 4♠ N						

Board: 402	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AQJ3				1NT
Vul: Both	♥ 1053	♥ KQ84	Pass	2NT	AP	
North HCP: 8	♦ KJ732	♦ 108				
South HCP: 16	♣ J109	♣ A84				
Contract: 2N S						

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ K84		1NT	Pass	2NT
Vul: None	♥ KQ106	♥ AJ2	AP			
North HCP: 17	♦ KQJ3	♦ 9864				
South HCP: 9	♣ A53	♣ J104				
Contract: 2N N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ Q632	♠ J84				1NT
Vul: NS	♥ AJ5	♥ K109	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 93	♦ AK5	Pass	2NT	AP	
South HCP: 16	♣ Q865	♣ AJ43	1. Stayman			
Contract: 2N S						

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ J72	♠ 863		1NT	Pass	2NT
Vul: EW	♥ AK8	♥ Q6	AP			
North HCP: 15	♦ J7	♦ AK842				
South HCP: 9	♣ AQ643	♣ 852				
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 406	♠ K75	The opponents are silent.
Dealer: S	♥ J864	
Vul: None	♦ K8	Partner bids first.
HCP: 8	♣ J1032	

Board: 407	♠ K1073	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ AQ6	You bid first.
HCP: 17	♣ A1084	

Board: 408	♠ 105	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: EW	♦ 872	Partner bids first.
HCP: 8	♣ K10843	

Board: 409	♠ AK	The opponents are silent.
Dealer: N	♥ Q83	
Vul: Both	♦ AQ962	You bid first.
HCP: 15	♣ 754	

Board: 410	♠ K105	The opponents are silent.
Dealer: S	♥ Q1043	
Vul: NS	♦ A843	Partner bids first.
HCP: 9	♣ 32	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ A2				1NT
Vul: None	♥ J864	♥ KQ32	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K8	♦ Q6	Pass	3♥	AP	
South HCP: 16	♣ J1032	♣ KQ754	1. Stayman			
Contract: 3♥ S						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ K1073	♠ AQ92		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ	♥ 53	Pass	2♠	Pass	3♠
North HCP: 17	♦ AQ6	♦ 532	Pass	4♠	AP	
South HCP: 9	♣ A1084	♣ QJ52	1. Stayman			
Contract: 4♠ N						

Board: 408	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ Q43				1NT
Vul: EW	♥ AJ8	♥ K95	Pass	2NT	AP	
North HCP: 8	♦ 872	♦ AKJ3				
South HCP: 15	♣ K10843	♣ Q97				
Contract: 2N S						

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 1052		1NT	Pass	2♣ ¹
Vul: Both	♥ Q83	♥ A1065	Pass	2♦	Pass	3NT
North HCP: 15	♦ AQ962	♦ 107	AP			
South HCP: 8	♣ 754	♣ A1032	1. Stayman			
Contract: 3N N						

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ Q642				1NT
Vul: NS	♥ Q1043	♥ AK	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A843	♦ K52	Pass	2NT	AP	
South HCP: 17	♣ 32	♣ KQ54	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 406	♠ A2	The opponents are silent.
Dealer: S	♥ KQ32	
Vul: None	♦ Q6	You bid first.
HCP: 16	♣ KQ754	

Board: 407	♠ AQ92	The opponents are silent.
Dealer: N	♥ 53	
Vul: NS	♦ 532	Partner bids first.
HCP: 9	♣ QJ52	

Board: 408	♠ Q43	The opponents are silent.
Dealer: S	♥ K95	
Vul: EW	♦ AKJ3	You bid first.
HCP: 15	♣ Q97	

Board: 409	♠ 1052	The opponents are silent.
Dealer: N	♥ A1065	
Vul: Both	♦ 107	Partner bids first.
HCP: 8	♣ A1032	

Board: 410	♠ Q642	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ K52	You bid first.
HCP: 17	♣ KQ54	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ A2				1NT
Vul: None	♥ J864	♥ KQ32	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ K8	♦ Q6	Pass	3♥	AP	
South HCP: 16	♣ J1032	♣ KQ754	1. Stayman			
Contract: 3♥ S						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ K1073	♠ AQ92		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ	♥ 53	Pass	2♠	Pass	3♠
North HCP: 17	♦ AQ6	♦ 532	Pass	4♠	AP	
South HCP: 9	♣ A1084	♣ QJ52	1. Stayman			
Contract: 4♠ N						

Board: 408	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ Q43				1NT
Vul: EW	♥ AJ8	♥ K95	Pass	2NT	AP	
North HCP: 8	♦ 872	♦ AKJ3				
South HCP: 15	♣ K10843	♣ Q97				
Contract: 2N S						

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ 1052		1NT	Pass	2♣ ¹
Vul: Both	♥ Q83	♥ A1065	Pass	2♦	Pass	3NT
North HCP: 15	♦ AQ962	♦ 107	AP			
South HCP: 8	♣ 754	♣ A1032	1. Stayman			
Contract: 3N N						

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ Q642				1NT
Vul: NS	♥ Q1043	♥ AK	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ A843	♦ K52	Pass	2NT	AP	
South HCP: 17	♣ 32	♣ KQ54	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 411	♠ KJ6	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ KQ10	You bid first.
HCP: 17	♣ AQJ64	

Board: 412	♠ Q1095	The opponents are silent.
Dealer: S	♥ A1086	
Vul: Both	♦ Q82	Partner bids first.
HCP: 8	♣ 64	

Board: 413	♠ AJ	The opponents are silent.
Dealer: N	♥ K104	
Vul: None	♦ KQ1043	You bid first.
HCP: 17	♣ A54	

Board: 414	♠ 63	The opponents are silent.
Dealer: S	♥ 8765	
Vul: EW	♦ KQ108	Partner bids first.
HCP: 8	♣ K62	

Board: 415	♠ K954	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ A876	You bid first.
HCP: 15	♣ J75	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ 1073		1NT	Pass	2NT
Vul: EW	♥ J5	♥ A72	Pass	3NT	AP	
North HCP: 17	♦ KQ10	♦ AJ853				
South HCP: 9	♣ AQJ64	♣ 53				
Contract: 3N N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ Q1095	♠ AK6				1NT
Vul: Both	♥ A1086	♥ KQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q82	♦ K1063	Pass	2NT	AP	
South HCP: 15	♣ 64	♣ 832	1. Stayman			
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q109		1NT	Pass	2NT
Vul: None	♥ K104	♥ A52	Pass	3NT	AP	
North HCP: 17	♦ KQ1043	♦ 8652				
South HCP: 8	♣ A54	♣ Q93				
Contract: 3N N						

Board: 414	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ KQJ8				1NT
Vul: EW	♥ 8765	♥ KJ4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ KQ108	♦ A9	Pass	2NT	Pass	3♥
South HCP: 17	♣ K62	♣ QJ74	AP			
Contract: 3♥ S			1. Stayman			

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ K954	♠ AQJ10		1NT	Pass	2♣ ¹
Vul: Both	♥ AK	♥ 1087	Pass	2♠	Pass	3♠
North HCP: 15	♦ A876	♦ J93	AP			
South HCP: 8	♣ J75	♣ 943	1. Stayman			
Contract: 3♠ N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 411	♠ 1073	The opponents are silent.
Dealer: N	♥ A72	
Vul: EW	♦ AJ853	Partner bids first.
HCP: 9	♣ 53	

Board: 412	♠ AK6	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: Both	♦ K1063	You bid first.
HCP: 15	♣ 832	

Board: 413	♠ Q109	The opponents are silent.
Dealer: N	♥ A52	
Vul: None	♦ 8652	Partner bids first.
HCP: 8	♣ Q93	

Board: 414	♠ KQJ8	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: EW	♦ A9	You bid first.
HCP: 17	♣ QJ74	

Board: 415	♠ AQJ10	The opponents are silent.
Dealer: N	♥ 1087	
Vul: Both	♦ J93	Partner bids first.
HCP: 8	♣ 943	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ 1073		1NT	Pass	2NT
Vul: EW	♥ J5	♥ A72	Pass	3NT	AP	
North HCP: 17	♦ KQ10	♦ AJ853				
South HCP: 9	♣ AQJ64	♣ 53				
Contract: 3N N						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ Q1095	♠ AK6				1NT
Vul: Both	♥ A1086	♥ KQ5	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ Q82	♦ K1063	Pass	2NT	AP	
South HCP: 15	♣ 64	♣ 832	1. Stayman			
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q109		1NT	Pass	2NT
Vul: None	♥ K104	♥ A52	Pass	3NT	AP	
North HCP: 17	♦ KQ1043	♦ 8652				
South HCP: 8	♣ A54	♣ Q93				
Contract: 3N N						

Board: 414	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ KQJ8				1NT
Vul: EW	♥ 8765	♥ KJ4	Pass	2♣ ¹	Pass	2♠
North HCP: 8	♦ KQ108	♦ A9	Pass	2NT	Pass	3♥
South HCP: 17	♣ K62	♣ QJ74	AP			
Contract: 3♥ S			1. Stayman			

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ K954	♠ AQJ10		1NT	Pass	2♣ ¹
Vul: Both	♥ AK	♥ 1087	Pass	2♠	Pass	3♠
North HCP: 15	♦ A876	♦ J93	AP			
South HCP: 8	♣ J75	♣ 943	1. Stayman			
Contract: 3♠ N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 416	♠ A64	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ J10864	Partner bids first.
HCP: 8	♣ 975	

Board: 417	♠ K5	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: NS	♦ K764	You bid first.
HCP: 16	♣ AQ42	

Board: 418	♠ J8	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: Both	♦ Q987	Partner bids first.
HCP: 9	♣ 864	

Board: 419	♠ AKJ2	The opponents are silent.
Dealer: N	♥ Q63	
Vul: None	♦ AQ	You bid first.
HCP: 17	♣ J764	

Board: 420	♠ 1063	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: NS	♦ J2	Partner bids first.
HCP: 9	♣ QJ1064	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ K2				1NT
Vul: None	♥ K4	♥ AQ86				
North HCP: 8	♦ J10864	♦ AK972	Pass	2NT	AP	
South HCP: 16	♣ 975	♣ 104				
Contract: 2N S						

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AQ10		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ8	♥ 6432	Pass	2♦	Pass	2NT
North HCP: 16	♦ K764	♦ J92	AP			
South HCP: 8	♣ AQ42	♣ J76	1. Stayman			
Contract: 2N N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AQ				1NT
Vul: Both	♥ AQ72	♥ J103	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q987	♦ AKJ32	Pass	2NT	AP	
South HCP: 16	♣ 864	♣ J107	1. Stayman			
Contract: 2N S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ Q54		1NT	Pass	2NT
Vul: None	♥ Q63	♥ J82				
North HCP: 17	♦ AQ	♦ 63	Pass	3NT	AP	
South HCP: 9	♣ J764	♣ AQ832				
Contract: 3N N						

Board: 420	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ A42				1NT
Vul: NS	♥ KQ7	♥ A103				
North HCP: 9	♦ J2	♦ Q1096	Pass	2NT	Pass	3NT
South HCP: 17	♣ QJ1064	♣ AK7	AP			
Contract: 3N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 416	♠ K2	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: None	♦ AK972	You bid first.
HCP: 16	♣ 104	

Board: 417	♠ AQ10	The opponents are silent.
Dealer: N	♥ 6432	
Vul: NS	♦ J92	Partner bids first.
HCP: 8	♣ J76	

Board: 418	♠ AQ	The opponents are silent.
Dealer: S	♥ J103	
Vul: Both	♦ AKJ32	You bid first.
HCP: 16	♣ J107	

Board: 419	♠ Q54	The opponents are silent.
Dealer: N	♥ J82	
Vul: None	♦ 63	Partner bids first.
HCP: 9	♣ AQ832	

Board: 420	♠ A42	The opponents are silent.
Dealer: S	♥ A103	
Vul: NS	♦ Q1096	You bid first.
HCP: 17	♣ AK7	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ K2				1NT
Vul: None	♥ K4	♥ AQ86				
North HCP: 8	♦ J10864	♦ AK972	Pass	2NT	AP	
South HCP: 16	♣ 975	♣ 104				
Contract: 2N S						

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ AQ10		1NT	Pass	2♣ ¹
Vul: NS	♥ KJ8	♥ 6432	Pass	2♦	Pass	2NT
North HCP: 16	♦ K764	♦ J92	AP			
South HCP: 8	♣ AQ42	♣ J76	1. Stayman			
Contract: 2N N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AQ				1NT
Vul: Both	♥ AQ72	♥ J103	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ Q987	♦ AKJ32	Pass	2NT	AP	
South HCP: 16	♣ 864	♣ J107	1. Stayman			
Contract: 2N S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ AKJ2	♠ Q54		1NT	Pass	2NT
Vul: None	♥ Q63	♥ J82				
North HCP: 17	♦ AQ	♦ 63	Pass	3NT	AP	
South HCP: 9	♣ J764	♣ AQ832				
Contract: 3N N						

Board: 420	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ A42				1NT
Vul: NS	♥ KQ7	♥ A103				
North HCP: 9	♦ J2	♦ Q1096	Pass	2NT	Pass	3NT
South HCP: 17	♣ QJ1064	♣ AK7	AP			
Contract: 3N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 421	♠ A74	The opponents are silent.
Dealer: N	♥ 86	
Vul: EW	♦ J532	You bid first.
HCP: 15	♣ AKQJ	

Board: 422	♠ 862	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ 1073	Partner bids first.
HCP: 8	♣ AQ1087	

Board: 423	♠ Q42	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ AK82	You bid first.
HCP: 15	♣ K653	

Board: 424	♠ J754	The opponents are silent.
Dealer: S	♥ 873	
Vul: EW	♦ KJ82	Partner bids first.
HCP: 8	♣ K3	

Board: 425	♠ AQ105	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ AQ2	You bid first.
HCP: 15	♣ QJ96	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ Q103		1NT	Pass	2♣ ¹
Vul: EW	♥ 86	♥ AJ97	Pass	2♦	Pass	2NT
North HCP: 15	♦ J532	♦ Q964	AP			
South HCP: 9	♣ AKQJ	♣ 104				
Contract: 2N N				1. Stayman		

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ A7				1NT
Vul: None	♥ Q3	♥ 1094	Pass	2NT	AP	
North HCP: 8	♦ 1073	♦ AK4				
South HCP: 15	♣ AQ1087	♣ KJ964				
Contract: 2N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ 987		1NT	Pass	2NT
Vul: NS	♥ K7	♥ AQ5	AP			
North HCP: 15	♦ AK82	♦ J95				
South HCP: 8	♣ K653	♣ J974				
Contract: 2N N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ J754	♠ A108				1NT
Vul: EW	♥ 873	♥ KQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ82	♦ A104	Pass	2NT	AP	
South HCP: 15	♣ K3	♣ J542				
Contract: 2N S				1. Stayman		

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ AQ105	♠ J94		1NT	Pass	3NT
Vul: Both	♥ 62	♥ 94	AP			
North HCP: 15	♦ AQ2	♦ J1095				
South HCP: 9	♣ QJ96	♣ AK54				
Contract: 3N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 421	♠ Q103	The opponents are silent.
Dealer: N	♥ AJ97	
Vul: EW	♦ Q964	Partner bids first.
HCP: 9	♣ 104	

Board: 422	♠ A7	The opponents are silent.
Dealer: S	♥ 1094	
Vul: None	♦ AK4	You bid first.
HCP: 15	♣ KJ964	

Board: 423	♠ 987	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: NS	♦ J95	Partner bids first.
HCP: 8	♣ J974	

Board: 424	♠ A108	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: EW	♦ A104	You bid first.
HCP: 15	♣ J542	

Board: 425	♠ J94	The opponents are silent.
Dealer: N	♥ 94	
Vul: Both	♦ J1095	Partner bids first.
HCP: 9	♣ AK54	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ Q103		1NT	Pass	2♣ ¹
Vul: EW	♥ 86	♥ AJ97	Pass	2♦	Pass	2NT
North HCP: 15	♦ J532	♦ Q964	AP			
South HCP: 9	♣ AKQJ	♣ 104				
Contract: 2N N				1. Stayman		

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ A7				1NT
Vul: None	♥ Q3	♥ 1094	Pass	2NT	AP	
North HCP: 8	♦ 1073	♦ AK4				
South HCP: 15	♣ AQ1087	♣ KJ964				
Contract: 2N S						

Board: 423	North:	South:	West	North	East	South
Dealer: N	♠ Q42	♠ 987		1NT	Pass	2NT
Vul: NS	♥ K7	♥ AQ5	AP			
North HCP: 15	♦ AK82	♦ J95				
South HCP: 8	♣ K653	♣ J974				
Contract: 2N N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ J754	♠ A108				1NT
Vul: EW	♥ 873	♥ KQJ	Pass	2♣ ¹	Pass	2♦
North HCP: 8	♦ KJ82	♦ A104	Pass	2NT	AP	
South HCP: 15	♣ K3	♣ J542				
Contract: 2N S				1. Stayman		

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ AQ105	♠ J94		1NT	Pass	3NT
Vul: Both	♥ 62	♥ 94	AP			
North HCP: 15	♦ AQ2	♦ J1095				
South HCP: 9	♣ QJ96	♣ AK54				
Contract: 3N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 426	♠ AQJ8	East Doubles 2♣ if possible.
Dealer: S	♥ Q43	
Vul: NS	♦ 632	Partner bids first.
HCP: 9	♣ 852	

Board: 427	♠ K95	The opponents are silent.
Dealer: N	♥ K75	
Vul: EW	♦ AKQ73	You bid first.
HCP: 17	♣ Q3	

Board: 428	♠ J104	The opponents are silent.
Dealer: S	♥ J6	
Vul: Both	♦ K74	Partner bids first.
HCP: 9	♣ A8532	

Board: 429	♠ 62	The opponents are silent.
Dealer: N	♥ AKQJ10	
Vul: None	♦ A94	You bid first.
HCP: 15	♣ J86	

Board: 430	♠ QJ107	The opponents are silent.
Dealer: S	♥ J74	
Vul: EW	♦ J7	Partner bids first.
HCP: 9	♣ KJ74	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: S	♠ AQJ8	♠ K74				1NT
Vul: NS	♥ Q43	♥ K62	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ 632	♦ AQJ9	Pass	2NT	AP	
South HCP: 17	♣ 852	♣ A104				
Contract: 2N S						

1. Stayman

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ AQ				
Vul: EW	♥ K75	♥ 942		1NT	Pass	2NT
North HCP: 17	♦ AKQ73	♦ 1092	Pass	3NT	AP	
South HCP: 9	♣ Q3	♣ K8654				
Contract: 3N N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ A75				1NT
Vul: Both	♥ J6	♥ AQ				
North HCP: 9	♦ K74	♦ AQ952	Pass	2NT	AP	
South HCP: 16	♣ A8532	♣ 1094				
Contract: 2N S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ KJ83				2♣ ¹
Vul: None	♥ AKQJ10	♥ 62	Pass	2♥	Pass	2NT
North HCP: 15	♦ A94	♦ K108	AP			
South HCP: 9	♣ J86	♣ Q974				
Contract: 2N N						

1. Stayman

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ QJ107	♠ AK8				1NT
Vul: EW	♥ J74	♥ 106	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J7	♦ A98	Pass	2NT	AP	
South HCP: 15	♣ KJ74	♣ A10853				
Contract: 2N S						

1. Stayman

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 426	♠ K74	East Doubles 2♣ if possible.
Dealer: S	♥ K62	
Vul: NS	♦ AQJ9	
HCP: 17	♣ A104	You bid first.

Board: 427	♠ AQ	The opponents are silent.
Dealer: N	♥ 942	
Vul: EW	♦ 1092	
HCP: 9	♣ K8654	Partner bids first.

Board: 428	♠ A75	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ AQ952	
HCP: 16	♣ 1094	You bid first.

Board: 429	♠ KJ83	The opponents are silent.
Dealer: N	♥ 62	
Vul: None	♦ K108	
HCP: 9	♣ Q974	Partner bids first.

Board: 430	♠ AK8	The opponents are silent.
Dealer: S	♥ 106	
Vul: EW	♦ A98	
HCP: 15	♣ A10853	You bid first.

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: S	♠ AQJ8	♠ K74				1NT
Vul: NS	♥ Q43	♥ K62	Pass	2♣ ¹	X	2♦
North HCP: 9	♦ 632	♦ AQJ9	Pass	2NT	AP	
South HCP: 17	♣ 852	♣ A104				
Contract: 2N S						

1. Stayman

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ AQ				
Vul: EW	♥ K75	♥ 942		1NT	Pass	2NT
North HCP: 17	♦ AKQ73	♦ 1092	Pass	3NT	AP	
South HCP: 9	♣ Q3	♣ K8654				
Contract: 3N N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ A75				1NT
Vul: Both	♥ J6	♥ AQ				
North HCP: 9	♦ K74	♦ AQ952	Pass	2NT	AP	
South HCP: 16	♣ A8532	♣ 1094				
Contract: 2N S						

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ KJ83				2♣ ¹
Vul: None	♥ AKQJ10	♥ 62	Pass	2♥	Pass	2NT
North HCP: 15	♦ A94	♦ K108	AP			
South HCP: 9	♣ J86	♣ Q974				
Contract: 2N N						

1. Stayman

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ QJ107	♠ AK8				1NT
Vul: EW	♥ J74	♥ 106	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J7	♦ A98	Pass	2NT	AP	
South HCP: 15	♣ KJ74	♣ A10853				
Contract: 2N S						

1. Stayman

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 431	♠ Q7	The opponents are silent.
Dealer: N	♥ A87	
Vul: Both	♦ K965	You bid first.
HCP: 16	♣ AK107	

Board: 432	♠ A62	The opponents are silent.
Dealer: S	♥ Q983	
Vul: None	♦ QJ10	Partner bids first.
HCP: 9	♣ 974	

Board: 433	♠ K10	The opponents are silent.
Dealer: N	♥ AQ32	
Vul: NS	♦ K754	You bid first.
HCP: 15	♣ K107	

Board: 434	♠ 98	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ KJ98	Partner bids first.
HCP: 9	♣ 6543	

Board: 435	♠ J64	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ KQ75	You bid first.
HCP: 17	♣ A64	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ KJ94		1NT	Pass	2♣ ¹
Vul: Both	♥ A87	♥ QJ103	Pass	2♦	Pass	2NT
North HCP: 16	♦ K965	♦ J72	AP			
South HCP: 9	♣ AK107	♣ J4				
Contract: 2N N				1. Stayman		

Board: 432	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ KJ54				1NT
Vul: None	♥ Q983	♥ AJ54	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ10	♦ A3	Pass	3♥	Pass	4♥
South HCP: 17	♣ 974	♣ A65	AP			
Contract: 4♥ S				1. Stayman		

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ A85				
Vul: NS	♥ AQ32	♥ J76		1NT	Pass	2NT
North HCP: 15	♦ K754	♦ Q83	AP			
South HCP: 9	♣ K107	♣ Q954				
Contract: 2N N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K43				1NT
Vul: Both	♥ AJ9	♥ Q1087				
North HCP: 9	♦ KJ98	♦ AQ6	Pass	2NT	AP	
South HCP: 15	♣ 6543	♣ A72				
Contract: 2N S						

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ A5				
Vul: None	♥ AK8	♥ 754		1NT	Pass	2NT
North HCP: 17	♦ KQ75	♦ A93	Pass	3NT	AP	
South HCP: 8	♣ A64	♣ 109853				
Contract: 3N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 431	♠ KJ94	The opponents are silent.
Dealer: N	♥ QJ103	
Vul: Both	♦ J72	Partner bids first.
HCP: 9	♣ J4	

Board: 432	♠ KJ54	The opponents are silent.
Dealer: S	♥ AJ54	
Vul: None	♦ A3	You bid first.
HCP: 17	♣ A65	

Board: 433	♠ A85	The opponents are silent.
Dealer: N	♥ J76	
Vul: NS	♦ Q83	Partner bids first.
HCP: 9	♣ Q954	

Board: 434	♠ K43	The opponents are silent.
Dealer: S	♥ Q1087	
Vul: Both	♦ AQ6	You bid first.
HCP: 15	♣ A72	

Board: 435	♠ A5	The opponents are silent.
Dealer: N	♥ 754	
Vul: None	♦ A93	Partner bids first.
HCP: 8	♣ 109853	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ KJ94		1NT	Pass	2♣ ¹
Vul: Both	♥ A87	♥ QJ103	Pass	2♦	Pass	2NT
North HCP: 16	♦ K965	♦ J72	AP			
South HCP: 9	♣ AK107	♣ J4				
Contract: 2N N				1. Stayman		

Board: 432	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ KJ54				1NT
Vul: None	♥ Q983	♥ AJ54	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ QJ10	♦ A3	Pass	3♥	Pass	4♥
South HCP: 17	♣ 974	♣ A65	AP			
Contract: 4♥ S				1. Stayman		

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ A85				
Vul: NS	♥ AQ32	♥ J76		1NT	Pass	2NT
North HCP: 15	♦ K754	♦ Q83	AP			
South HCP: 9	♣ K107	♣ Q954				
Contract: 2N N						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K43				1NT
Vul: Both	♥ AJ9	♥ Q1087				
North HCP: 9	♦ KJ98	♦ AQ6	Pass	2NT	AP	
South HCP: 15	♣ 6543	♣ A72				
Contract: 2N S						

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ A5				
Vul: None	♥ AK8	♥ 754		1NT	Pass	2NT
North HCP: 17	♦ KQ75	♦ A93	Pass	3NT	AP	
South HCP: 8	♣ A64	♣ 109853				
Contract: 3N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 436	♠ 95	East Doubles 2♣ if possible.
Dealer: S	♥ J1062	
Vul: NS	♦ A1082	Partner bids first.
HCP: 9	♣ A104	

Board: 437	♠ KJ8	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: EW	♦ AK10	You bid first.
HCP: 17	♣ J104	

Board: 438	♠ J94	The opponents are silent.
Dealer: S	♥ AQ76	
Vul: None	♦ 98	Partner bids first.
HCP: 9	♣ Q954	

Board: 439	♠ 52	The opponents are silent.
Dealer: N	♥ A76	
Vul: NS	♦ K972	You bid first.
HCP: 16	♣ AKQ10	

Board: 440	♠ 43	The opponents are silent.
Dealer: S	♥ J103	
Vul: EW	♦ KQJ4	Partner bids first.
HCP: 9	♣ Q532	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK74				1NT
Vul: NS	♥ J1062	♥ AQ97	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ A1082	♦ J75	Pass	4♥	AP	
South HCP: 15	♣ A104	♣ J7				
Contract: 4♥ S			1. Stayman			

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ Q93				
Vul: EW	♥ KQ83	♥ J72		1NT	AP	
North HCP: 17	♦ AK10	♦ J6				
South HCP: 8	♣ J104	♣ A9863				
Contract: 1N N						

Board: 438	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ A1062				1NT
Vul: None	♥ AQ76	♥ J8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 98	♦ AKJ5	Pass	2NT	AP	
South HCP: 16	♣ Q954	♣ K108				
Contract: 2N S			1. Stayman			

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ QJ94		1NT	Pass	2♣ ¹
Vul: NS	♥ A76	♥ QJ52	Pass	2♦	Pass	2NT
North HCP: 16	♦ K972	♦ Q10	AP			
South HCP: 9	♣ AKQ10	♣ J42				
Contract: 2N N			1. Stayman			

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ J96				1NT
Vul: EW	♥ J103	♥ KQ85				
North HCP: 9	♦ KQJ4	♦ A8	Pass	2NT	AP	
South HCP: 15	♣ Q532	♣ AJ104				
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 436	♠ AK74	East Doubles 2♣ if possible.
Dealer: S	♥ AQ97	
Vul: NS	♦ J75	You bid first.
HCP: 15	♣ J7	

Board: 437	♠ Q93	The opponents are silent.
Dealer: N	♥ J72	
Vul: EW	♦ J6	Partner bids first.
HCP: 8	♣ A9863	

Board: 438	♠ A1062	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ AKJ5	You bid first.
HCP: 16	♣ K108	

Board: 439	♠ QJ94	The opponents are silent.
Dealer: N	♥ QJ52	
Vul: NS	♦ Q10	Partner bids first.
HCP: 9	♣ J42	

Board: 440	♠ J96	The opponents are silent.
Dealer: S	♥ KQ85	
Vul: EW	♦ A8	You bid first.
HCP: 15	♣ AJ104	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ AK74				1NT
Vul: NS	♥ J1062	♥ AQ97	Pass	2♣ ¹	X	2♥
North HCP: 9	♦ A1082	♦ J75	Pass	4♥	AP	
South HCP: 15	♣ A104	♣ J7				
Contract: 4♥ S			1. Stayman			

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ Q93				
Vul: EW	♥ KQ83	♥ J72		1NT	AP	
North HCP: 17	♦ AK10	♦ J6				
South HCP: 8	♣ J104	♣ A9863				
Contract: 1N N						

Board: 438	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ A1062				1NT
Vul: None	♥ AQ76	♥ J8	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ 98	♦ AKJ5	Pass	2NT	AP	
South HCP: 16	♣ Q954	♣ K108				
Contract: 2N S			1. Stayman			

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ 52	♠ QJ94		1NT	Pass	2♣ ¹
Vul: NS	♥ A76	♥ QJ52	Pass	2♦	Pass	2NT
North HCP: 16	♦ K972	♦ Q10	AP			
South HCP: 9	♣ AKQ10	♣ J42				
Contract: 2N N			1. Stayman			

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ 43	♠ J96				
Vul: EW	♥ J103	♥ KQ85				1NT
North HCP: 9	♦ KQJ4	♦ A8	Pass	2NT	AP	
South HCP: 15	♣ Q532	♣ AJ104				
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 441	♠ KJ	The opponents are silent.
Dealer: N	♥ A96	
Vul: Both	♦ QJ63	You bid first.
HCP: 15	♣ KJ102	

Board: 442	♠ AK10	The opponents are silent.
Dealer: S	♥ Q1076	
Vul: NS	♦ 1098	Partner bids first.
HCP: 9	♣ 1043	

Board: 443	♠ A6	The opponents are silent.
Dealer: N	♥ K87	
Vul: EW	♦ AQJ8	You bid first.
HCP: 15	♣ J743	

Board: 444	♠ 10983	The opponents are silent.
Dealer: S	♥ 76	
Vul: Both	♦ AQ8	Partner bids first.
HCP: 9	♣ QJ43	

Board: 445	♠ A65	The opponents are silent.
Dealer: N	♥ J106	
Vul: None	♦ AKJ107	You bid first.
HCP: 17	♣ A4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 10975		1NT	Pass	2♣ ¹
Vul: Both	♥ A96	♥ KJ5	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ63	♦ K8	AP			
South HCP: 9	♣ KJ102	♣ Q964	1. Stayman			
Contract: 2N N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ 985				1NT
Vul: NS	♥ Q1076	♥ A53	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1098	♦ AKJ75	Pass	2NT	AP	
South HCP: 15	♣ 1043	♣ QJ	1. Stayman			
Contract: 2N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 54		1NT	Pass	2♣ ¹
Vul: EW	♥ K87	♥ AQ64	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ8	♦ 954	AP			
South HCP: 9	♣ J743	♣ K962	1. Stayman			
Contract: 2N N						

Board: 444	North:	South:	West	North	East	South
Dealer: S	♠ 10983	♠ AQ5				1NT
Vul: Both	♥ 76	♥ KQ105	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ8	♦ J7	Pass	2NT	AP	
South HCP: 15	♣ QJ43	♣ K752	1. Stayman			
Contract: 2N S						

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ Q874		1NT	Pass	2♣ ¹
Vul: None	♥ J106	♥ Q2	Pass	2♦	Pass	2NT
North HCP: 17	♦ AKJ107	♦ Q32	Pass	3♦	Pass	3NT
South HCP: 8	♣ A4	♣ Q873	AP			
Contract: 3N N			1. Stayman			

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 441	♠ 10975	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: Both	♦ K8	Partner bids first.
HCP: 9	♣ Q964	

Board: 442	♠ 985	The opponents are silent.
Dealer: S	♥ A53	
Vul: NS	♦ AKJ75	You bid first.
HCP: 15	♣ QJ	

Board: 443	♠ 54	The opponents are silent.
Dealer: N	♥ AQ64	
Vul: EW	♦ 954	Partner bids first.
HCP: 9	♣ K962	

Board: 444	♠ AQ5	The opponents are silent.
Dealer: S	♥ KQ105	
Vul: Both	♦ J7	You bid first.
HCP: 15	♣ K752	

Board: 445	♠ Q874	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ Q32	Partner bids first.
HCP: 8	♣ Q873	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ 10975		1NT	Pass	2♣ ¹
Vul: Both	♥ A96	♥ KJ5	Pass	2♦	Pass	2NT
North HCP: 15	♦ QJ63	♦ K8	AP			
South HCP: 9	♣ KJ102	♣ Q964	1. Stayman			
Contract: 2N N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ 985				1NT
Vul: NS	♥ Q1076	♥ A53	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 1098	♦ AKJ75	Pass	2NT	AP	
South HCP: 15	♣ 1043	♣ QJ	1. Stayman			
Contract: 2N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 54		1NT	Pass	2♣ ¹
Vul: EW	♥ K87	♥ AQ64	Pass	2♦	Pass	2NT
North HCP: 15	♦ AQJ8	♦ 954	AP			
South HCP: 9	♣ J743	♣ K962	1. Stayman			
Contract: 2N N						

Board: 444	North:	South:	West	North	East	South
Dealer: S	♠ 10983	♠ AQ5				1NT
Vul: Both	♥ 76	♥ KQ105	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ AQ8	♦ J7	Pass	2NT	AP	
South HCP: 15	♣ QJ43	♣ K752	1. Stayman			
Contract: 2N S						

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ Q874		1NT	Pass	2♣ ¹
Vul: None	♥ J106	♥ Q2	Pass	2♦	Pass	2NT
North HCP: 17	♦ AKJ107	♦ Q32	Pass	3♦	Pass	3NT
South HCP: 8	♣ A4	♣ Q873	AP			
Contract: 3N N			1. Stayman			

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 446	♠ 107	The opponents are silent.
Dealer: S	♥ A654	
Vul: EW	♦ Q43	Partner bids first.
HCP: 9	♣ K1093	

Board: 447	♠ Q3	West Doubles 2♣ if possible.
Dealer: N	♥ AK107	
Vul: Both	♦ AQ952	You bid first.
HCP: 15	♣ 76	

Board: 448	♠ 764	The opponents are silent.
Dealer: S	♥ 1065	
Vul: None	♦ AJ876	Partner bids first.
HCP: 9	♣ A9	

Board: 449	♠ Q10	The opponents are silent.
Dealer: N	♥ QJ108	
Vul: NS	♦ K65	You bid first.
HCP: 15	♣ AK105	

Board: 450	♠ AK	The opponents are silent.
Dealer: S	♥ J96	
Vul: Both	♦ J8643	Partner bids first.
HCP: 9	♣ 652	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AQ93				1NT
Vul: EW	♥ A654	♥ Q932	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q43	♦ AK8	Pass	3♥	AP	
South HCP: 15	♣ K1093	♣ 54				
Contract: 3♥ S						

1. Stayman

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ A95				
Vul: Both	♥ AK107	♥ J953		1NT	Pass	2♣ ¹
North HCP: 15	♦ AQ952	♦ K87	X	2♥	AP	
South HCP: 9	♣ 76	♣ J94				
Contract: 2♥ N						

1. Stayman

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ 764	♠ AQ				
Vul: None	♥ 1065	♥ AQJ4				1NT
North HCP: 9	♦ AJ876	♦ 92	Pass	2NT	AP	
South HCP: 15	♣ A9	♣ Q5432				
Contract: 2N S						

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ K94				
Vul: NS	♥ QJ108	♥ K942		1NT	Pass	2♣ ¹
North HCP: 15	♦ K65	♦ Q108	Pass	2♥	AP	
South HCP: 8	♣ AK105	♣ 864				
Contract: 2♥ N						

1. Stayman

Board: 450	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ Q873				
Vul: Both	♥ J96	♥ K3				1♣
North HCP: 9	♦ J8643	♦ A5	Pass	1♦	Pass	1♠
South HCP: 16	♣ 652	♣ AK984	Pass	1NT	AP	
Contract: 1N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 446	♠ AQ93	The opponents are silent.
Dealer: S	♥ Q932	
Vul: EW	♦ AK8	You bid first.
HCP: 15	♣ 54	

Board: 447	♠ A95	West Doubles 2♣ if possible.
Dealer: N	♥ J953	
Vul: Both	♦ K87	Partner bids first.
HCP: 9	♣ J94	

Board: 448	♠ AQ	The opponents are silent.
Dealer: S	♥ AQJ4	
Vul: None	♦ 92	You bid first.
HCP: 15	♣ Q5432	

Board: 449	♠ K94	The opponents are silent.
Dealer: N	♥ K942	
Vul: NS	♦ Q108	Partner bids first.
HCP: 8	♣ 864	

Board: 450	♠ Q873	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ A5	You bid first.
HCP: 16	♣ AK984	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AQ93				1NT
Vul: EW	♥ A654	♥ Q932	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ Q43	♦ AK8	Pass	3♥	AP	
South HCP: 15	♣ K1093	♣ 54				
Contract: 3♥ S						

1. Stayman

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ A95				
Vul: Both	♥ AK107	♥ J953		1NT	Pass	2♣ ¹
North HCP: 15	♦ AQ952	♦ K87	X	2♥	AP	
South HCP: 9	♣ 76	♣ J94				
Contract: 2♥ N						

1. Stayman

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ 764	♠ AQ				
Vul: None	♥ 1065	♥ AQJ4				1NT
North HCP: 9	♦ AJ876	♦ 92	Pass	2NT	AP	
South HCP: 15	♣ A9	♣ Q5432				
Contract: 2N S						

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ K94				
Vul: NS	♥ QJ108	♥ K942		1NT	Pass	2♣ ¹
North HCP: 15	♦ K65	♦ Q108	Pass	2♥	AP	
South HCP: 8	♣ AK105	♣ 864				
Contract: 2♥ N						

1. Stayman

Board: 450	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ Q873				
Vul: Both	♥ J96	♥ K3				1♣
North HCP: 9	♦ J8643	♦ A5	Pass	1♦	Pass	1♠
South HCP: 16	♣ 652	♣ AK984	Pass	1NT	AP	
Contract: 1N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 451	♠ KJ	The opponents are silent.
Dealer: N	♥ Q875	
Vul: None	♦ A108	You bid first.
HCP: 15	♣ KQ54	

Board: 452	♠ AK93	The opponents are silent.
Dealer: S	♥ J1083	
Vul: NS	♦ 54	Partner bids first.
HCP: 8	♣ 972	

Board: 453	♠ AJ8	The opponents are silent.
Dealer: N	♥ Q853	
Vul: EW	♦ Q2	You bid first.
HCP: 15	♣ KQJ4	

Board: 454	♠ QJ65	The opponents are silent.
Dealer: S	♥ 872	
Vul: None	♦ KQJ6	Partner bids first.
HCP: 9	♣ 94	

Board: 455	♠ A83	The opponents are silent.
Dealer: N	♥ Q64	
Vul: NS	♦ AQ9	You bid first.
HCP: 17	♣ KQ98	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 451	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ AQ96		1NT	Pass	2♣ ¹
Vul: None	♥ Q875	♥ J1043	Pass	2♥	Pass	3♥
North HCP: 15	♦ A108	♦ 743	AP			
South HCP: 8	♣ KQ54	♣ J6				
Contract: 3♥ N			1. Stayman			

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ AK93	♠ J6				1NT
Vul: NS	♥ J1083	♥ AK54	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 54	♦ Q6	Pass	4♥	AP	
South HCP: 16	♣ 972	♣ KQJ43	1. Stayman			
Contract: 4♥ S						

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ K92		1NT	Pass	2NT
Vul: EW	♥ Q853	♥ 974				
North HCP: 15	♦ Q2	♦ J9654	AP			
South HCP: 8	♣ KQJ4	♣ A7				
Contract: 2N N						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ QJ65	♠ K10				1NT
Vul: None	♥ 872	♥ AKJ9	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQJ6	♦ 1084	Pass	2NT	AP	
South HCP: 15	♣ 94	♣ KJ63	1. Stayman			
Contract: 2N S						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ Q9		1NT	Pass	2♣ ¹
Vul: NS	♥ Q64	♥ AJ92	Pass	2♦	Pass	2NT
North HCP: 17	♦ AQ9	♦ J105	AP			
South HCP: 9	♣ KQ98	♣ J642	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 451	♠ AQ96	The opponents are silent.
Dealer: N	♥ J1043	
Vul: None	♦ 743	Partner bids first.
HCP: 8	♣ J6	

Board: 452	♠ J6	The opponents are silent.
Dealer: S	♥ AK54	
Vul: NS	♦ Q6	You bid first.
HCP: 16	♣ KQJ43	

Board: 453	♠ K92	The opponents are silent.
Dealer: N	♥ 974	
Vul: EW	♦ J9654	Partner bids first.
HCP: 8	♣ A7	

Board: 454	♠ K10	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: None	♦ 1084	You bid first.
HCP: 15	♣ KJ63	

Board: 455	♠ Q9	The opponents are silent.
Dealer: N	♥ AJ92	
Vul: NS	♦ J105	Partner bids first.
HCP: 9	♣ J642	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 451	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ AQ96		1NT	Pass	2♣ ¹
Vul: None	♥ Q875	♥ J1043	Pass	2♥	Pass	3♥
North HCP: 15	♦ A108	♦ 743	AP			
South HCP: 8	♣ KQ54	♣ J6				
Contract: 3♥ N			1. Stayman			

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ AK93	♠ J6				1NT
Vul: NS	♥ J1083	♥ AK54	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 54	♦ Q6	Pass	4♥	AP	
South HCP: 16	♣ 972	♣ KQJ43	1. Stayman			
Contract: 4♥ S						

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ K92		1NT	Pass	2NT
Vul: EW	♥ Q853	♥ 974				
North HCP: 15	♦ Q2	♦ J9654	AP			
South HCP: 8	♣ KQJ4	♣ A7				
Contract: 2N N						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ QJ65	♠ K10				1NT
Vul: None	♥ 872	♥ AKJ9	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ KQJ6	♦ 1084	Pass	2NT	AP	
South HCP: 15	♣ 94	♣ KJ63	1. Stayman			
Contract: 2N S						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ A83	♠ Q9		1NT	Pass	2♣ ¹
Vul: NS	♥ Q64	♥ AJ92	Pass	2♦	Pass	2NT
North HCP: 17	♦ AQ9	♦ J105	AP			
South HCP: 9	♣ KQ98	♣ J642	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 456	♠ 54	The opponents are silent.
Dealer: S	♥ Q1042	
Vul: EW	♦ J92	Partner bids first.
HCP: 9	♣ AQ84	

Board: 457	♠ AQ9	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: Both	♦ AJ652	You bid first.
HCP: 16	♣ 106	

Board: 458	♠ 73	The opponents are silent.
Dealer: S	♥ 987	
Vul: NS	♦ A62	Partner bids first.
HCP: 8	♣ A10875	

Board: 459	♠ KJ109	The opponents are silent.
Dealer: N	♥ K103	
Vul: EW	♦ J75	You bid first.
HCP: 15	♣ AK5	

Board: 460	♠ K432	The opponents are silent.
Dealer: S	♥ A104	
Vul: Both	♦ 84	Partner bids first.
HCP: 8	♣ J865	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 456	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ AK32				1NT
Vul: EW	♥ Q1042	♥ AJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J92	♦ 75	Pass	2NT	AP	
South HCP: 16	♣ AQ84	♣ KJ532				
Contract: 2N S			1. Stayman			

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J1082		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ2	♥ 109	Pass	2♦	Pass	2NT
North HCP: 16	♦ AJ652	♦ KQ8	AP			
South HCP: 8	♣ 106	♣ Q742	1. Stayman			
Contract: 2N N						

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ A94				1NT
Vul: NS	♥ 987	♥ AQJ64	Pass	2NT	AP	
North HCP: 8	♦ A62	♦ K5				
South HCP: 15	♣ A10875	♣ J94				
Contract: 2N S						

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ KJ109	♠ Q85		1NT	Pass	2NT
Vul: EW	♥ K103	♥ Q96	AP			
North HCP: 15	♦ J75	♦ A2				
South HCP: 9	♣ AK5	♣ J9864				
Contract: 2N N						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ K432	♠ Q7				1NT
Vul: Both	♥ A104	♥ K765	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 84	♦ A63	Pass	2NT	AP	
South HCP: 16	♣ J865	♣ AK74	1. Stayman			
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 456	♠ AK32	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ 75	You bid first.
HCP: 16	♣ KJ532	

Board: 457	♠ J1082	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ KQ8	Partner bids first.
HCP: 8	♣ Q742	

Board: 458	♠ A94	The opponents are silent.
Dealer: S	♥ AQJ64	
Vul: NS	♦ K5	You bid first.
HCP: 15	♣ J94	

Board: 459	♠ Q85	The opponents are silent.
Dealer: N	♥ Q96	
Vul: EW	♦ A2	Partner bids first.
HCP: 9	♣ J9864	

Board: 460	♠ Q7	The opponents are silent.
Dealer: S	♥ K765	
Vul: Both	♦ A63	You bid first.
HCP: 16	♣ AK74	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 456	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ AK32				1NT
Vul: EW	♥ Q1042	♥ AJ	Pass	2♣ ¹	Pass	2♠
North HCP: 9	♦ J92	♦ 75	Pass	2NT	AP	
South HCP: 16	♣ AQ84	♣ KJ532				
Contract: 2N S			1. Stayman			

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J1082		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ2	♥ 109	Pass	2♦	Pass	2NT
North HCP: 16	♦ AJ652	♦ KQ8	AP			
South HCP: 8	♣ 106	♣ Q742	1. Stayman			
Contract: 2N N						

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ A94				1NT
Vul: NS	♥ 987	♥ AQJ64	Pass	2NT	AP	
North HCP: 8	♦ A62	♦ K5				
South HCP: 15	♣ A10875	♣ J94				
Contract: 2N S						

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ KJ109	♠ Q85		1NT	Pass	2NT
Vul: EW	♥ K103	♥ Q96	AP			
North HCP: 15	♦ J75	♦ A2				
South HCP: 9	♣ AK5	♣ J9864				
Contract: 2N N						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ K432	♠ Q7				1NT
Vul: Both	♥ A104	♥ K765	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ 84	♦ A63	Pass	2NT	AP	
South HCP: 16	♣ J865	♣ AK74	1. Stayman			
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 461	♠ AJ107	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ QJ107	You bid first.
HCP: 16	♣ QJ4	

Board: 462	♠ AJ2	The opponents are silent.
Dealer: S	♥ Q63	
Vul: EW	♦ J962	Partner bids first.
HCP: 9	♣ J84	

Board: 463	♠ AQ74	The opponents are silent.
Dealer: N	♥ J74	
Vul: Both	♦ A87	You bid first.
HCP: 15	♣ A42	

Board: 464	♠ 10932	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: None	♦ 10853	Partner bids first.
HCP: 9	♣ A4	

Board: 465	♠ J64	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: NS	♦ K4	You bid first.
HCP: 17	♣ A843	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ AJ107	♠ 43		1NT	Pass	2♣ ¹
Vul: None	♥ AJ	♥ Q963	Pass	2♠	Pass	2NT
North HCP: 16	♦ QJ107	♦ K93	AP			
South HCP: 8	♣ QJ4	♣ K1065	1. Stayman			
Contract: 2N N						

Board: 462	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ Q1053				1NT
Vul: EW	♥ Q63	♥ 987	Pass	2NT	AP	
North HCP: 9	♦ J962	♦ AK8				
South HCP: 16	♣ J84	♣ AK9				
Contract: 2N S						

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ AQ74	♠ 53		1NT	Pass	2NT
Vul: Both	♥ J74	♥ A82	AP			
North HCP: 15	♦ A87	♦ KQ2				
South HCP: 9	♣ A42	♣ 109653				
Contract: 2N N						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ 10932	♠ AK8				1NT
Vul: None	♥ KQ9	♥ 1072	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 10853	♦ AQJ64	Pass	2NT	AP	
South HCP: 17	♣ A4	♣ K7	1. Stayman			
Contract: 2N S						

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ K83		1NT	Pass	2NT
Vul: NS	♥ AKQ10	♥ 942	Pass	3NT	AP	
North HCP: 17	♦ K4	♦ 10632				
South HCP: 8	♣ A843	♣ KQ9				
Contract: 3N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 461	♠ 43	The opponents are silent.
Dealer: N	♥ Q963	
Vul: None	♦ K93	Partner bids first.
HCP: 8	♣ K1065	

Board: 462	♠ Q1053	The opponents are silent.
Dealer: S	♥ 987	
Vul: EW	♦ AK8	You bid first.
HCP: 16	♣ AK9	

Board: 463	♠ 53	The opponents are silent.
Dealer: N	♥ A82	
Vul: Both	♦ KQ2	Partner bids first.
HCP: 9	♣ 109653	

Board: 464	♠ AK8	The opponents are silent.
Dealer: S	♥ 1072	
Vul: None	♦ AQJ64	You bid first.
HCP: 17	♣ K7	

Board: 465	♠ K83	The opponents are silent.
Dealer: N	♥ 942	
Vul: NS	♦ 10632	Partner bids first.
HCP: 8	♣ KQ9	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ AJ107	♠ 43		1NT	Pass	2♣ ¹
Vul: None	♥ AJ	♥ Q963	Pass	2♠	Pass	2NT
North HCP: 16	♦ QJ107	♦ K93	AP			
South HCP: 8	♣ QJ4	♣ K1065	1. Stayman			
Contract: 2N N						

Board: 462	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ Q1053				1NT
Vul: EW	♥ Q63	♥ 987	Pass	2NT	AP	
North HCP: 9	♦ J962	♦ AK8				
South HCP: 16	♣ J84	♣ AK9				
Contract: 2N S						

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ AQ74	♠ 53		1NT	Pass	2NT
Vul: Both	♥ J74	♥ A82	AP			
North HCP: 15	♦ A87	♦ KQ2				
South HCP: 9	♣ A42	♣ 109653				
Contract: 2N N						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ 10932	♠ AK8				1NT
Vul: None	♥ KQ9	♥ 1072	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ 10853	♦ AQJ64	Pass	2NT	AP	
South HCP: 17	♣ A4	♣ K7	1. Stayman			
Contract: 2N S						

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ K83		1NT	Pass	2NT
Vul: NS	♥ AKQ10	♥ 942	Pass	3NT	AP	
North HCP: 17	♦ K4	♦ 10632				
South HCP: 8	♣ A843	♣ KQ9				
Contract: 3N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 466	♠ 543	The opponents are silent.
Dealer: S	♥ A108	
Vul: Both	♦ K76	Partner bids first.
HCP: 9	♣ Q1052	

Board: 467	♠ Q6	The opponents are silent.
Dealer: N	♥ AK643	
Vul: None	♦ AQ3	You bid first.
HCP: 15	♣ 752	

Board: 468	♠ 103	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: NS	♦ J10872	Partner bids first.
HCP: 9	♣ K104	

Board: 469	♠ AJ9	The opponents are silent.
Dealer: N	♥ A94	
Vul: None	♦ Q954	You bid first.
HCP: 15	♣ KJ2	

Board: 470	♠ J92	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: NS	♦ K9	Partner bids first.
HCP: 8	♣ J9742	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ A10				1NT
Vul: Both	♥ A108	♥ KQ63				
North HCP: 9	♦ K76	♦ 95	Pass	2NT	AP	
South HCP: 16	♣ Q1052	♣ AK643				
Contract: 2N S						

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ KJ8				
Vul: None	♥ AK643	♥ J9		1NT	Pass	2NT
North HCP: 15	♦ AQ3	♦ J9752	AP			
South HCP: 8	♣ 752	♣ Q84				
Contract: 2N N						

Board: 468	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ A5				1NT
Vul: NS	♥ AJ4	♥ K986				
North HCP: 9	♦ J10872	♦ KQ9	Pass	3NT	AP	
South HCP: 16	♣ K104	♣ A853				
Contract: 3N S						

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ 1043				
Vul: None	♥ A94	♥ J3		1NT	Pass	2NT
North HCP: 15	♦ Q954	♦ A76	AP			
South HCP: 9	♣ KJ2	♣ A10984				
Contract: 2N N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ K10653				1NT
Vul: NS	♥ QJ9	♥ A6				
North HCP: 8	♦ K9	♦ Q53	Pass	2NT	AP	
South HCP: 15	♣ J9742	♣ AQ6				
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 466	♠ A10	The opponents are silent.
Dealer: S	♥ KQ63	
Vul: Both	♦ 95	You bid first.
HCP: 16	♣ AK643	

Board: 467	♠ KJ8	The opponents are silent.
Dealer: N	♥ J9	
Vul: None	♦ J9752	Partner bids first.
HCP: 8	♣ Q84	

Board: 468	♠ A5	The opponents are silent.
Dealer: S	♥ K986	
Vul: NS	♦ KQ9	You bid first.
HCP: 16	♣ A853	

Board: 469	♠ 1043	The opponents are silent.
Dealer: N	♥ J3	
Vul: None	♦ A76	Partner bids first.
HCP: 9	♣ A10984	

Board: 470	♠ K10653	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ Q53	You bid first.
HCP: 15	♣ AQ6	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ A10				1NT
Vul: Both	♥ A108	♥ KQ63				
North HCP: 9	♦ K76	♦ 95	Pass	2NT	AP	
South HCP: 16	♣ Q1052	♣ AK643				
Contract: 2N S						

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ KJ8				
Vul: None	♥ AK643	♥ J9		1NT	Pass	2NT
North HCP: 15	♦ AQ3	♦ J9752	AP			
South HCP: 8	♣ 752	♣ Q84				
Contract: 2N N						

Board: 468	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ A5				1NT
Vul: NS	♥ AJ4	♥ K986				
North HCP: 9	♦ J10872	♦ KQ9	Pass	3NT	AP	
South HCP: 16	♣ K104	♣ A853				
Contract: 3N S						

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ 1043				
Vul: None	♥ A94	♥ J3		1NT	Pass	2NT
North HCP: 15	♦ Q954	♦ A76	AP			
South HCP: 9	♣ KJ2	♣ A10984				
Contract: 2N N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ K10653				1NT
Vul: NS	♥ QJ9	♥ A6				
North HCP: 8	♦ K9	♦ Q53	Pass	2NT	AP	
South HCP: 15	♣ J9742	♣ AQ6				
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 471	♠ QJ2	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: EW	♦ KQ2	You bid first.
HCP: 17	♣ A94	

Board: 472	♠ A104	The opponents are silent.
Dealer: S	♥ 1083	
Vul: Both	♦ AJ876	Partner bids first.
HCP: 9	♣ 64	

Board: 473	♠ AQ43	The opponents are silent.
Dealer: N	♥ K653	
Vul: NS	♦ K9	You bid first.
HCP: 15	♣ K104	

Board: 474	♠ 74	The opponents are silent.
Dealer: S	♥ K72	
Vul: EW	♦ A10864	Partner bids first.
HCP: 8	♣ J106	

Board: 475	♠ A98	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ KJ42	You bid first.
HCP: 17	♣ KQJ4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ A875		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ104	♥ A76	Pass	2♥	Pass	2NT
North HCP: 17	♦ KQ2	♦ J864	AP			
South HCP: 9	♣ A94	♣ 72	1. Stayman			
Contract: 2N N						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ KQ7				1NT
Vul: Both	♥ 1083	♥ QJ962	Pass	2NT	AP	
North HCP: 9	♦ AJ876	♦ 53				
South HCP: 15	♣ 64	♣ AK7				
Contract: 2N S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ J52		1NT	Pass	2♣ ¹
Vul: NS	♥ K653	♥ J874	Pass	2♥	AP	
North HCP: 15	♦ K9	♦ 1076	1. Stayman			
South HCP: 8	♣ K104	♣ AQ6				
Contract: 2♥ N						

Board: 474	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ K1085				1NT
Vul: EW	♥ K72	♥ QJ10	Pass	2NT	AP	
North HCP: 8	♦ A10864	♦ KQ9				
South HCP: 15	♣ J106	♣ A43				
Contract: 2N S						

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ 532		1NT	Pass	2♣ ¹
Vul: Both	♥ K4	♥ A1082	Pass	2♦	Pass	2NT
North HCP: 17	♦ KJ42	♦ 10865	AP			
South HCP: 8	♣ KQJ4	♣ A6	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 471	♠ A875	The opponents are silent.
Dealer: N	♥ A76	
Vul: EW	♦ J864	Partner bids first.
HCP: 9	♣ 72	

Board: 472	♠ KQ7	The opponents are silent.
Dealer: S	♥ QJ962	
Vul: Both	♦ 53	You bid first.
HCP: 15	♣ AK7	

Board: 473	♠ J52	The opponents are silent.
Dealer: N	♥ J874	
Vul: NS	♦ 1076	Partner bids first.
HCP: 8	♣ AQ6	

Board: 474	♠ K1085	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: EW	♦ KQ9	You bid first.
HCP: 15	♣ A43	

Board: 475	♠ 532	The opponents are silent.
Dealer: N	♥ A1082	
Vul: Both	♦ 10865	Partner bids first.
HCP: 8	♣ A6	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ A875		1NT	Pass	2♣ ¹
Vul: EW	♥ KQ104	♥ A76	Pass	2♥	Pass	2NT
North HCP: 17	♦ KQ2	♦ J864	AP			
South HCP: 9	♣ A94	♣ 72	1. Stayman			
Contract: 2N N						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ KQ7				1NT
Vul: Both	♥ 1083	♥ QJ962	Pass	2NT	AP	
North HCP: 9	♦ AJ876	♦ 53				
South HCP: 15	♣ 64	♣ AK7				
Contract: 2N S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ AQ43	♠ J52		1NT	Pass	2♣ ¹
Vul: NS	♥ K653	♥ J874	Pass	2♥	AP	
North HCP: 15	♦ K9	♦ 1076	1. Stayman			
South HCP: 8	♣ K104	♣ AQ6				
Contract: 2♥ N						

Board: 474	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ K1085				1NT
Vul: EW	♥ K72	♥ QJ10	Pass	2NT	AP	
North HCP: 8	♦ A10864	♦ KQ9				
South HCP: 15	♣ J106	♣ A43				
Contract: 2N S						

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ A98	♠ 532		1NT	Pass	2♣ ¹
Vul: Both	♥ K4	♥ A1082	Pass	2♦	Pass	2NT
North HCP: 17	♦ KJ42	♦ 10865	AP			
South HCP: 8	♣ KQJ4	♣ A6	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 476	♠ 1052	The opponents are silent.
Dealer: S	♥ J872	
Vul: None	♦ Q2	Partner bids first.
HCP: 8	♣ AJ83	

Board: 477	♠ QJ93	West Bids 2♦ if possible.
Dealer: N	♥ K2	
Vul: EW	♦ A4	You bid first.
HCP: 15	♣ AJ843	

Board: 478	♠ K82	The opponents are silent.
Dealer: S	♥ Q5	
Vul: Both	♦ Q432	Partner bids first.
HCP: 9	♣ Q972	

Board: 479	♠ KJ83	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ K543	You bid first.
HCP: 15	♣ A54	

Board: 480	♠ Q10	The opponents are silent.
Dealer: S	♥ K65	
Vul: NS	♦ Q1054	Partner bids first.
HCP: 8	♣ J932	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ A7				1NT
Vul: None	♥ J872	♥ AK64	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q2	♦ KJ75	Pass	3♥	AP	
South HCP: 17	♣ AJ83	♣ Q54				
Contract: 3♥ S			1. Stayman			

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ QJ93	♠ A752		1NT	Pass	2♣ ¹
Vul: EW	♥ K2	♥ J54	2♦	AP		
North HCP: 15	♦ A4	♦ 10972	1. Stayman			
South HCP: 8	♣ AJ843	♣ K9				
Contract: 2♦ W						

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ K82	♠ J54				1NT
Vul: Both	♥ Q5	♥ AK84	Pass	2NT	AP	
North HCP: 9	♦ Q432	♦ K97				
South HCP: 15	♣ Q972	♣ A64				
Contract: 2N S						

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ KJ83	♠ AQ7		1NT	Pass	2NT
Vul: None	♥ A7	♥ Q63	AP			
North HCP: 15	♦ K543	♦ 976				
South HCP: 8	♣ A54	♣ 9873				
Contract: 2N N						

Board: 480	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ 962				1NT
Vul: NS	♥ K65	♥ AJ2	Pass	2NT	AP	
North HCP: 8	♦ Q1054	♦ A62				
South HCP: 16	♣ J932	♣ AK104				
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 476	♠ A7	The opponents are silent.
Dealer: S	♥ AK64	
Vul: None	♦ KJ75	You bid first.
HCP: 17	♣ Q54	

Board: 477	♠ A752	West Bids 2♦ if possible.
Dealer: N	♥ J54	
Vul: EW	♦ 10972	Partner bids first.
HCP: 8	♣ K9	

Board: 478	♠ J54	The opponents are silent.
Dealer: S	♥ AK84	
Vul: Both	♦ K97	You bid first.
HCP: 15	♣ A64	

Board: 479	♠ AQ7	The opponents are silent.
Dealer: N	♥ Q63	
Vul: None	♦ 976	Partner bids first.
HCP: 8	♣ 9873	

Board: 480	♠ 962	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ A62	You bid first.
HCP: 16	♣ AK104	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ A7				1NT
Vul: None	♥ J872	♥ AK64	Pass	2♣ ¹	Pass	2♥
North HCP: 8	♦ Q2	♦ KJ75	Pass	3♥	AP	
South HCP: 17	♣ AJ83	♣ Q54				
Contract: 3♥ S			1. Stayman			

Board: 477	North:	South:	West	North	East	South
Dealer: N	♠ QJ93	♠ A752		1NT	Pass	2♣ ¹
Vul: EW	♥ K2	♥ J54	2♦	AP		
North HCP: 15	♦ A4	♦ 10972	1. Stayman			
South HCP: 8	♣ AJ843	♣ K9				
Contract: 2♦ W						

Board: 478	North:	South:	West	North	East	South
Dealer: S	♠ K82	♠ J54				1NT
Vul: Both	♥ Q5	♥ AK84	Pass	2NT	AP	
North HCP: 9	♦ Q432	♦ K97				
South HCP: 15	♣ Q972	♣ A64				
Contract: 2N S						

Board: 479	North:	South:	West	North	East	South
Dealer: N	♠ KJ83	♠ AQ7		1NT	Pass	2NT
Vul: None	♥ A7	♥ Q63	AP			
North HCP: 15	♦ K543	♦ 976				
South HCP: 8	♣ A54	♣ 9873				
Contract: 2N N						

Board: 480	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ 962				1NT
Vul: NS	♥ K65	♥ AJ2	Pass	2NT	AP	
North HCP: 8	♦ Q1054	♦ A62				
South HCP: 16	♣ J932	♣ AK104				
Contract: 2N S						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 481	♠ Q94	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: Both	♦ A52	You bid first.
HCP: 15	♣ A862	
Board: 482	♠ 1076	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ J1064	Partner bids first.
HCP: 8	♣ K975	
Board: 483	♠ 1064	The opponents are silent.
Dealer: N	♥ 86	
Vul: NS	♦ AKQ8	You bid first.
HCP: 16	♣ AK64	
Board: 484	♠ J74	The opponents are silent.
Dealer: S	♥ J1097	
Vul: EW	♦ K104	Partner bids first.
HCP: 9	♣ A94	
Board: 485	♠ AJ85	West Doubles 2♣ if possible.
Dealer: N	♥ QJ3	
Vul: None	♦ KQ95	You bid first.
HCP: 15	♣ Q4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 481	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ J1052		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ6	♥ KQ3	Pass	2♦	Pass	2NT
North HCP: 15	♦ A52	♦ 1097	AP			
South HCP: 9	♣ A862	♣ QJ4	1. Stayman			
Contract: 2N N						

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ AKQJ3				1NT
Vul: None	♥ A2	♥ J74	Pass	2NT	Pass	3♠
North HCP: 8	♦ J1064	♦ K72	Pass	4♠	AP	
South HCP: 16	♣ K975	♣ Q4				
Contract: 4♠ S						

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ 1064	♠ AK95		1NT	Pass	2♣ ¹
Vul: NS	♥ 86	♥ 54	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKQ8	♦ J943	AP			
South HCP: 8	♣ AK64	♣ 853	1. Stayman			
Contract: 2N N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ K98				1NT
Vul: EW	♥ J1097	♥ AQ84	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K104	♦ A3	Pass	3♥	Pass	4♥
South HCP: 17	♣ A94	♣ KJ108	AP			
Contract: 4♥ S			1. Stayman			

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ AJ85	♠ 104		1NT	Pass	2♣ ¹
Vul: None	♥ QJ3	♥ 10842	X	2♠	Pass	2NT
North HCP: 15	♦ KQ95	♦ A32	AP			
South HCP: 8	♣ Q4	♣ A1072	1. Stayman			
Contract: 2N N						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 481	♠ J1052	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ 1097	Partner bids first.
HCP: 9	♣ QJ4	
Board: 482	♠ AKQJ3	The opponents are silent.
Dealer: S	♥ J74	
Vul: None	♦ K72	You bid first.
HCP: 16	♣ Q4	
Board: 483	♠ AK95	The opponents are silent.
Dealer: N	♥ 54	
Vul: NS	♦ J943	Partner bids first.
HCP: 8	♣ 853	
Board: 484	♠ K98	The opponents are silent.
Dealer: S	♥ AQ84	
Vul: EW	♦ A3	You bid first.
HCP: 17	♣ KJ108	
Board: 485	♠ 104	West Doubles 2♣ if possible.
Dealer: N	♥ 10842	
Vul: None	♦ A32	Partner bids first.
HCP: 8	♣ A1072	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 481	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ J1052		1NT	Pass	2♣ ¹
Vul: Both	♥ AJ6	♥ KQ3	Pass	2♦	Pass	2NT
North HCP: 15	♦ A52	♦ 1097	AP			
South HCP: 9	♣ A862	♣ QJ4	1. Stayman			
Contract: 2N N						

Board: 482	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ AKQJ3				1NT
Vul: None	♥ A2	♥ J74	Pass	2NT	Pass	3♠
North HCP: 8	♦ J1064	♦ K72	Pass	4♠	AP	
South HCP: 16	♣ K975	♣ Q4				
Contract: 4♠ S						

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ 1064	♠ AK95		1NT	Pass	2♣ ¹
Vul: NS	♥ 86	♥ 54	Pass	2♦	Pass	2NT
North HCP: 16	♦ AKQ8	♦ J943	AP			
South HCP: 8	♣ AK64	♣ 853	1. Stayman			
Contract: 2N N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ K98				1NT
Vul: EW	♥ J1097	♥ AQ84	Pass	2♣ ¹	Pass	2♥
North HCP: 9	♦ K104	♦ A3	Pass	3♥	Pass	4♥
South HCP: 17	♣ A94	♣ KJ108	AP			
Contract: 4♥ S			1. Stayman			

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ AJ85	♠ 104		1NT	Pass	2♣ ¹
Vul: None	♥ QJ3	♥ 10842	X	2♠	Pass	2NT
North HCP: 15	♦ KQ95	♦ A32	AP			
South HCP: 8	♣ Q4	♣ A1072	1. Stayman			
Contract: 2N N						

North hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 486	♠ 654	The opponents are silent.
Dealer: S	♥ A1096	
Vul: NS	♦ J1054	Partner bids first.
HCP: 9	♣ A3	

Board: 487	♠ 108	The opponents are silent.
Dealer: N	♥ AKJ4	
Vul: EW	♦ QJ74	You bid first.
HCP: 15	♣ A87	

Board: 488	♠ J2	The opponents are silent.
Dealer: S	♥ 974	
Vul: Both	♦ KJ743	Partner bids first.
HCP: 8	♣ K92	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 486	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ Q107				1NT
Vul: NS	♥ A1096	♥ KJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J1054	♦ AK98	Pass	2NT	AP	
South HCP: 16	♣ A3	♣ K954	1. Stayman			
Contract: 2N S						

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ K2		1NT	Pass	3NT
Vul: EW	♥ AKJ4	♥ Q86	AP			
North HCP: 15	♦ QJ74	♦ K106				
South HCP: 9	♣ A87	♣ J10432				
Contract: 3N N						

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AQ953				1NT
Vul: Both	♥ 974	♥ A65	Pass	2NT	AP	
North HCP: 8	♦ KJ743	♦ A86				
South HCP: 15	♣ K92	♣ J4				
Contract: 2N S						

South hands (Practice Page)

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP

Board: 486	♠ Q107	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ AK98	You bid first.
HCP: 16	♣ K954	

Board: 487	♠ K2	The opponents are silent.
Dealer: N	♥ Q86	
Vul: EW	♦ K106	Partner bids first.
HCP: 9	♣ J10432	

Board: 488	♠ AQ953	The opponents are silent.
Dealer: S	♥ A65	
Vul: Both	♦ A86	You bid first.
HCP: 15	♣ J4	

North opens 1N with 15-17 HCP and East passes. South has a balanced hand with 8-9 HCP Both hands (Answers Page)

Board: 486	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ Q107				1NT
Vul: NS	♥ A1096	♥ KJ	Pass	2♣ ¹	Pass	2♦
North HCP: 9	♦ J1054	♦ AK98	Pass	2NT	AP	
South HCP: 16	♣ A3	♣ K954				
Contract: 2N S			1. Stayman			

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ 108	♠ K2				
Vul: EW	♥ AKJ4	♥ Q86		1NT	Pass	3NT
North HCP: 15	♦ QJ74	♦ K106	AP			
South HCP: 9	♣ A87	♣ J10432				
Contract: 3N N						

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AQ953				1NT
Vul: Both	♥ 974	♥ A65				
North HCP: 8	♦ KJ743	♦ A86	Pass	2NT	AP	
South HCP: 15	♣ K92	♣ J4				
Contract: 2N S						