Board: 1 Dealer: N Vul: None HCP: 17	<ul><li>◆ 98</li><li>♥ KJ106</li><li>◆ KQJ</li><li>◆ AK76</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q1094</li><li>♥ K1097</li><li>◆ A2</li><li>♣ K75</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: N Vul: Both HCP: 17	<ul><li>★ AKQ</li><li>▼ KQJ</li><li>◆ Q62</li><li>◆ 10873</li></ul>	East Doubles 2♦ if possible.  You bid first.
Board: 4 Dealer: S Vul: NS HCP: 11	<ul><li>★ K93</li><li>♥ Q1074</li><li>◆ 8</li><li>♣ AQ865</li></ul>	The opponents are silent.  Partner bids first.
Board: 5 Dealer: N Vul: EW HCP: 16	<b>♦</b> K7 <b>♥</b> A92 <b>♦</b> K10854 <b>♣</b> AQ2	The opponents are silent. You bid first.
Board: 6 Dealer: S Vul: Both HCP: 12	<ul><li>♣ Q75</li><li>♥ AK104</li><li>◆ K94</li><li>♣ 986</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: N Vul: None North HCP: 17 South HCP: 15	North: <b>♦</b> 98 <b>♥</b> KJ106 <b>♦</b> KQJ	South:  ♠ A102  ♥ A984  ♠ A97	Pass AP	North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹
Contract: 4♥ N	<b>♣</b> AK76	<b>♣</b> QJ10	1. Stay	man		
Board: 2 Dealer: S	North: <b>♠</b> Q1094	South: ♠ AK2	West	North	East	South 1NT
Vul: NS North HCP: 12	<b>♥</b> K1097	<b>♥</b> J5	Pass	<b>2</b> ♣¹	Pass	2♦
South HCP: 15	• A2	♦ J1085	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K75	<b>♣</b> AQ93	1. Stay	man		
Board: 3	North:	South:	West	North	East	South
Dealer: N	<b>AKQ</b>	<b>★</b> 10976		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> KQJ	<b>♥</b> 963	Pass	<b>2</b>	X	2NT
South HCP: 9	◆ Q62	<b>♦</b> 985	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> 10873	<b>♣</b> AKQ	1. Stay	man		
Board: 4 Dealer: S	North: ♠ K93	South: ♠ 74	West	North	East	South 1NT
Vul: NS North HCP: 11	<b>♥</b> Q1074	<b>♥</b> AK9	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	<b>♦</b> 8	♦ A1043	Pass	3NT	AP	
Contract: 3N S	♣ AQ865	<b>♣</b> KJ97	1. Stay	man		
Board: 5	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ K7	AQJ3		1NT	Pass	
Vul: EW	<b>▼</b> A92	<b>♥</b> KQ105	Pass	2♦		3NT
North HCP: 16 South HCP: 15	♦ K10854	♦ Q92	AP			•
Contract: 3N N	♣ AQ2	<b>♣</b> J8	1. Stay	man		

Dealer: S	North:	South:	West	North	Last	1NT
Vul: Both	<b>♠</b> Q75	<b>♦</b> A842				1111
North HCP: 12	<b>♥</b> AK104	<b>9</b> 753	Pass	$2\clubsuit^1$	Pass	<b>2</b> ♥
South HCP: 17	<b>♦</b> K94	◆ AQ	Pass	<b>4</b> ♥	AP	
Contract: 4 S	<b>♣</b> 986	♣ AK2	1. Stay	man		

Board: 1 Dealer: N Vul: None HCP: 15	<ul><li>★ A102</li><li>▼ A984</li><li>◆ A97</li><li>◆ QJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AK2</li><li>♥ J5</li><li>♦ J1085</li><li>♠ AQ93</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: N Vul: Both HCP: 9	<ul><li>10976</li><li>963</li><li>985</li><li>AKQ</li></ul>	East Doubles 2♦ if possible.  Partner bids first.
Board: 4 Dealer: S Vul: NS HCP: 15	<ul><li>★74</li><li>✓ AK9</li><li>★ A1043</li><li>◆ KJ97</li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: N Vul: EW HCP: 15	<ul><li>♠ AQJ3</li><li>♥ KQ105</li><li>♠ Q92</li><li>♠ J8</li></ul>	The opponents are silent.  Partner bids first.
Board: 6 Dealer: S Vul: Both HCP: 17	<ul><li>A842</li><li>♥ 9753</li><li>AQ</li><li>AK2</li></ul>	The opponents are silent.  You bid first.

Board: 1 Dealer: N Vul: None North HCP: 17 South HCP: 15	North: <b>♦</b> 98 <b>♥</b> KJ106 <b>♦</b> KQJ	South:  ♠ A102  ♥ A984  ♠ A97	Pass AP	North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹
Contract: 4♥ N	<b>♣</b> AK76	<b>♣</b> QJ10	1. Stay	man		
Board: 2 Dealer: S	North: <b>♠</b> Q1094	South: ♠ AK2	West	North	East	South 1NT
Vul: NS North HCP: 12	<b>♥</b> K1097	<b>♥</b> J5	Pass	<b>2</b> ♣¹	Pass	2♦
South HCP: 15	• A2	♦ J1085	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> K75	<b>♣</b> AQ93	1. Stay	man		
Board: 3	North:	South:	West	North	East	South
Dealer: N	<b>AKQ</b>	<b>★</b> 10976		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 17	<b>♥</b> KQJ	<b>♥</b> 963	Pass	<b>2</b>	X	2NT
South HCP: 9	◆ Q62	<b>♦</b> 985	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> 10873	<b>♣</b> AKQ	1. Stay	man		
Board: 4 Dealer: S	North: ♠ K93	South: ♠ 74	West	North	East	South 1NT
Vul: NS North HCP: 11	<b>♥</b> Q1074	<b>♥</b> AK9	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	<b>♦</b> 8	♦ A1043	Pass	3NT	AP	
Contract: 3N S	♣ AQ865	<b>♣</b> KJ97	1. Stay	man		
Board: 5	North:	South:	West	North	East	South
Dealer: N	Norui. ♠ K7	AQJ3		1NT	Pass	
Vul: EW	<b>▼</b> A92	<b>♥</b> KQ105	Pass	2♦		3NT
North HCP: 16 South HCP: 15	♦ K10854	♦ Q92	AP			•
Contract: 3N N	♣ AQ2	<b>♣</b> J8	1. Stay	man		

Dealer: S	North:	South:	West	North	Last	1NT
Vul: Both	<b>♠</b> Q75	<b>♦</b> A842				1111
North HCP: 12	<b>♥</b> AK104	<b>9</b> 753	Pass	$2\clubsuit^1$	Pass	<b>2</b> ♥
South HCP: 17	<b>♦</b> K94	◆ AQ	Pass	<b>4</b> ♥	AP	
Contract: 4 S	<b>♣</b> 986	♣ AK2	1. Stay	man		

Board: 7 Dealer: N Vul: None HCP: 17	<ul><li>♣ J9</li><li>♥ AQ7</li><li>♦ AK54</li><li>♣ QJ62</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 8 Dealer: S Vul: EW HCP: 8	<ul><li>♣ Q1082</li><li>♥ KQ53</li><li>◆ 864</li><li>♣ J6</li></ul>	West Doubles 2♦ if possible.  Partner bids first.
Board: 9 Dealer: N Vul: Both HCP: 15	<ul><li>◆ 94</li><li>♥ K82</li><li>◆ QJ2</li><li>◆ AKQ103</li></ul>	The opponents are silent.  You bid first.
Board: 10 Dealer: S Vul: None HCP: 10	<ul><li>♣ QJ85</li><li>♥ K94</li><li>◆ Q632</li><li>♣ Q8</li></ul>	The opponents are silent.  Partner bids first.
Board: 11 Dealer: N Vul: Both HCP: 15	<ul><li>★ A104</li><li>★ AK4</li><li>★ K1062</li><li>★ J72</li></ul>	The opponents are silent. You bid first.
Board: 12 Dealer: S Vul: None HCP: 8	<ul><li>★8642</li><li>♥Q1087</li><li>★AQ9</li><li>★64</li></ul>	The opponents are silent.  Partner bids first.

Board: 7 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3N N	North:	South:  ♠ AK632  ♥ 9842  ♦ 76  ♠ K7	X Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Contract: 3N N			2. SM0	OLEN		
Board: 8 Dealer: S Vul: EW	North: ♠ Q1082	South: ♠ AK4	West	North	East	South 1NT
North HCP: 8 South HCP: 15 Contract: 2N S	<ul><li>▼ KQ53</li><li>◆ 864</li><li>◆ J6</li></ul>	♥ 82 ♦ K932 ♣ KQ104	Pass X 1. Stay	2♣¹ 2NT man	Pass AP	2♦
21 7						
Board: 9 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: Both North HCP: 15	<b>♦</b> 94 <b>♥</b> K82 <b>♦</b> QJ2	<b>★</b> KJ62 <b>♥</b> A10763 <b>♦</b> A108	Pass Pass	2 <b>♦</b> 4 <b>♥</b>	Pass AP	3 <b>♠</b> <sup>2</sup>
South HCP: 12 Contract: 4♥ N	♣ AKQ103	<b>♣</b> 8	1. Stay 2. SMC			
Board: 10 Dealer: S	North: ♠ QJ85	South: ♠ A64	West	North	East	South 1NT
Vul: None North HCP: 10	<b>♥</b> K94 <b>♦</b> Q632	<b>♥</b> Q107	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16 Contract: 3N S	<b>♣</b> Q8	◆ K1075 ◆ AK2	Pass 1. Stay	3NT man	AP	
Board: 11	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♠</b> A104	<b>♠</b> KJ32		1NT	Pass	
North HCP: 15	<b>♥</b> AK4 <b>♦</b> K1062	♥ J109 ♦ A985	Pass AP	2♦	Pass	3NT
South HCP: 14	<b>♣</b> J72	<b>♣</b> KQ				

Board: 12 West North East South North: South: Dealer: S 1NT **♦** 8642 **★** K1095 Vul: None Pass 2♠ **♥** Q1087 **♥** A2 Pass  $2 \clubsuit^1$ North HCP: 8 **♦** AQ9 **♦** KJ8 Pass 3♠ AP South HCP: 15 **♣** 64 ♣ A1075 1. Stayman Contract: 3♠ S

Board: 7 Dealer: N Vul: None HCP: 10	<ul><li>★ AK632</li><li>♥ 9842</li><li>♦ 76</li><li>★ K7</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 8 Dealer: S Vul: EW HCP: 15	<ul><li>★ AK4</li><li>♥ 82</li><li>★ K932</li><li>★ KQ104</li></ul>	West Doubles 2♦ if possible.  You bid first.
Board: 9 Dealer: N Vul: Both HCP: 12	<ul><li>★ KJ62</li><li>▼ A10763</li><li>◆ A108</li><li>◆ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: S Vul: None HCP: 16	<ul><li>▲ A64</li><li>♥ Q107</li><li>◆ K1075</li><li>◆ AK2</li></ul>	The opponents are silent.  You bid first.
Board: 11 Dealer: N Vul: Both HCP: 14	<ul><li>★ KJ32</li><li>▼ J109</li><li>◆ A985</li><li>◆ KQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 12 Dealer: S Vul: None HCP: 15	<ul><li>★K1095</li><li>★ A2</li><li>★ KJ8</li><li>★ A1075</li></ul>	The opponents are silent. You bid first.

Board: 7 Dealer: N Vul: None North HCP: 17 South HCP: 10 Contract: 3N N	North:	South:  ♠ AK632  ♥ 9842  ♦ 76  ♠ K7	X Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Contract: 3N N			2. SM0	OLEN		
Board: 8 Dealer: S Vul: EW	North: ♠ Q1082	South: ♠ AK4	West	North	East	South 1NT
North HCP: 8 South HCP: 15 Contract: 2N S	<ul><li>▼ KQ53</li><li>◆ 864</li><li>◆ J6</li></ul>	♥ 82 ♦ K932 ♣ KQ104	Pass X 1. Stay	2♣¹ 2NT man	Pass AP	2♦
21 7						
Board: 9 Dealer: N	North:	South:	West	North 1NT	East Pass	
Vul: Both North HCP: 15	<b>♦</b> 94 <b>♥</b> K82 <b>♦</b> QJ2	<b>★</b> KJ62 <b>♥</b> A10763 <b>♦</b> A108	Pass Pass	2 <b>♦</b> 4 <b>♥</b>	Pass AP	3 <b>♠</b> <sup>2</sup>
South HCP: 12 Contract: 4♥ N	♣ AKQ103	<b>♣</b> 8	1. Stay 2. SMC			
Board: 10 Dealer: S	North: ♠ QJ85	South: ♠ A64	West	North	East	South 1NT
Vul: None North HCP: 10	<b>♥</b> K94 <b>♦</b> Q632	<b>♥</b> Q107	Pass	2 <b>♣</b> ¹	Pass	2♦
South HCP: 16 Contract: 3N S	<b>♣</b> Q8	◆ K1075 ◆ AK2	Pass 1. Stay	3NT man	AP	
Board: 11	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♠</b> A104	<b>♠</b> KJ32		1NT	Pass	
North HCP: 15	<b>♥</b> AK4 <b>♦</b> K1062	♥ J109 ♦ A985	Pass AP	2♦	Pass	3NT
South HCP: 14	<b>♣</b> J72	<b>♣</b> KQ				

Board: 12 West North East South North: South: Dealer: S 1NT **♦** 8642 **★** K1095 Vul: None Pass 2♠ **♥** Q1087 **♥** A2 Pass  $2 \clubsuit^1$ North HCP: 8 **♦** AQ9 **♦** KJ8 Pass 3♠ AP South HCP: 15 **♣** 64 ♣ A1075 1. Stayman Contract: 3♠ S

Board: 13 Dealer: N Vul: NS HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: S Vul: None HCP: 8	<ul><li>10985</li><li>√ J73</li><li>√ K</li><li>★ KJ1072</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: N Vul: NS HCP: 15	<ul><li>AQ76</li><li>KQ10</li><li>A83</li><li>872</li></ul>	The opponents are silent. You bid first.
Board: 16 Dealer: S Vul: EW HCP: 8	<ul><li>★ KQ98</li><li>♥ Q652</li><li>◆ J85</li><li>◆ 92</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: N Vul: Both HCP: 15	<ul><li>◆ 983</li><li>♥ J2</li><li>◆ AKQJ</li><li>◆ KJ105</li></ul>	The opponents are silent. You bid first.
Board: 18 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q865</li><li>♥ AK863</li><li>◆ AQ5</li><li>♣ 9</li></ul>	The opponents are silent.  Partner bids first.

Board: 13	North:	South:	West	North	East	South
Dealer: N	100m. <b>♦</b> J93	AQ8		1NT	Pass	2 <b>.</b> 1
Vul: NS	♥ A94	♥ K652	Pass	2•		3NT
North HCP: 16	• Q54	◆ K1092	AP	∠▼	1 433	5111
South HCP: 12	♣ AKQ10	<b>♣</b> 85	1. Stay	mon		
Contract: 3N N			1. Stay	IIIaII		
Board: 14	NI4	C41	West	North	Fast	South
Dealer: S	North: <b>♠</b> 10985	South: ♠ AK62	West	rvorur	Last	1NT
Vul: None	▼ 10983 ▼ J73	<b>▼</b> AN02 <b>▼</b> K108	Dage	2 <b>♣</b> ¹	Pass	
North HCP: 8	• K	◆ A96				2 <b>x</b>
South HCP: 16	<b>♦</b> KJ1072	<b>♦</b> Q96	Pass		AP	
Contract: 3♠ S	11010/2	1 950	1. Stay	man		
Board: 15	NI4	C 41.	West	North	Fast	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: NS	<b>♠</b> AQ76 <b>♥</b> KQ10	<b>♠</b> KJ53 <b>♥</b> AJ864	Dogg	2 <b>♠</b>	Pass	
North HCP: 15	◆ A83	<ul><li>76</li></ul>	Pass AP	<b>∠</b> ₹	Pass	4₹
South HCP: 12	<b>♦</b> 872	• K9				
Contract: 4♠ N	1012	111	1. Stay	man		
D 116			West	North	East	South
Board: 16	North:	South:				1NT
Dealer: S	<b>♦</b> KQ98	<b>♠</b> AJ72		2 <b>♣</b> ¹		
Vul: EW North HCP: 8	<b>♥</b> Q652	<b>v</b> 1073	Pass	24	Pass	2♠
South HCP: 16	♦ J85	<b>♦</b> AQ9	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 92	<b>♣</b> KQ10	1. Stay		7 11	
			1. Suly	112411		
D 117						
Board: 17	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 983	<b>♦</b> AQ42		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♥</b> J2	<b>♥</b> K965	Pass	<b>2</b>	Pass	3NT
North HCD: 15		1074	4.70			
North HCP: 15 South HCP: 13	◆ AKQJ	<b>♦</b> 1074	AP			

			West	North	East	South 1NT
Board: 18	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2♠
Dealer: S	Norui. <b>♦</b> Q865	AK92	Pass	<b>4♣</b> <sup>2</sup>	Pass	<b>4</b> ♦ <sup>3</sup>
Vul: NS	▼ AK863	<b>♥</b> J2	Pass	4NT <sup>4</sup>	Pass	5♣
North HCP: 15 South HCP: 16	<b>♦</b> AQ5	<b>♦</b> K43	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> 9	♣ AJ32	1. Stay	man		
Conduct. 02 5			2. Splir	nter		
			3. Cue bid, a ♦ stopper			
			4. Blackwood 0314, for ♠			

Board: 13 Dealer: N Vul: NS HCP: 12	<ul><li>AQ8</li><li>✓ K652</li><li>✓ K1092</li><li>◆ 85</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: S Vul: None HCP: 16	<ul><li>★ AK62</li><li>▼ K108</li><li>★ A96</li><li>★ Q96</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: N Vul: NS HCP: 12	<ul><li>★ KJ53</li><li>▼ AJ864</li><li>◆ 76</li><li>◆ K9</li></ul>	The opponents are silent.  Partner bids first.
Board: 16 Dealer: S Vul: EW HCP: 16	<ul><li>♣ AJ72</li><li>♥ 1073</li><li>♦ AQ9</li><li>♣ KQ10</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: N Vul: Both HCP: 13	<ul><li>AQ42</li><li>✓ K965</li><li>1074</li><li>A7</li></ul>	The opponents are silent.  Partner bids first.
Board: 18 Dealer: S Vul: NS HCP: 16	<ul><li>★ AK92</li><li>▼ J2</li><li>◆ K43</li><li>◆ AJ32</li></ul>	The opponents are silent. You bid first.

Board: 13	North:	South:	West	North	East	South
Dealer: N	100m. <b>♦</b> J93	AQ8		1NT	Pass	2 <b>.</b> 1
Vul: NS	♥ A94	♥ K652	Pass	2•		3NT
North HCP: 16	• Q54	◆ K1092	AP	∠▼	1 433	5111
South HCP: 12	♣ AKQ10	<b>♣</b> 85	1. Stay	mon		
Contract: 3N N			1. Stay	IIIaII		
Board: 14	NI4	C41	West	North	Fast	South
Dealer: S	North: <b>♠</b> 10985	South: ♠ AK62	West	rvorur	Last	1NT
Vul: None	▼ 10983 ▼ J73	<b>▼</b> AN02 <b>▼</b> K108	Dage	2 <b>♣</b> ¹	Pass	
North HCP: 8	• K	◆ A96				2 <b>x</b>
South HCP: 16	<b>♦</b> KJ1072	<b>♦</b> Q96	Pass		AP	
Contract: 3♠ S	11010/2	1 950	1. Stay	man		
Board: 15	NI4	C 41.	West	North	Fast	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: NS	<b>♠</b> AQ76 <b>♥</b> KQ10	<b>♠</b> KJ53 <b>♥</b> AJ864	Dogg	2 <b>♠</b>	Pass	
North HCP: 15	◆ A83	<ul><li>76</li></ul>	Pass AP	<b>∠</b> ₹	Pass	4₹
South HCP: 12	<b>♦</b> 872	• K9				
Contract: 4♠ N	1012	111	1. Stay	man		
D 116			West	North	East	South
Board: 16	North:	South:				1NT
Dealer: S	<b>♦</b> KQ98	<b>♠</b> AJ72		2 <b>♣</b> ¹		
Vul: EW North HCP: 8	<b>♥</b> Q652	<b>v</b> 1073	Pass	24	Pass	2♠
South HCP: 16	♦ J85	<b>♦</b> AQ9	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> 92	<b>♣</b> KQ10	1. Stay		7 11	
			1. Suly	112411		
D 117						
Board: 17	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> 983	<b>♦</b> AQ42		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♥</b> J2	<b>♥</b> K965	Pass	<b>2</b>	Pass	3NT
North HCD: 15		1074	4.70			
North HCP: 15 South HCP: 13	◆ AKQJ	<b>♦</b> 1074	AP			

			West	North	East	South 1NT
Board: 18	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2♠
Dealer: S	Norui. <b>♦</b> Q865	AK92	Pass	<b>4♣</b> <sup>2</sup>	Pass	<b>4</b> ♦ <sup>3</sup>
Vul: NS	▼ AK863	<b>♥</b> J2	Pass	4NT <sup>4</sup>	Pass	5♣
North HCP: 15 South HCP: 16	<b>♦</b> AQ5	<b>♦</b> K43	Pass	6♠	AP	
Contract: 6♠ S	<b>♣</b> 9	♣ AJ32	1. Stay	man		
Conduct. 02 5			2. Splir	nter		
			3. Cue bid, a ♦ stopper			
			4. Blackwood 0314, for ♠			

Board: 19 Dealer: N Vul: EW HCP: 17	<ul><li>♣ Q983</li><li>♥ AKQJ</li><li>◆ 97</li><li>♣ AJ3</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: S Vul: None HCP: 13	<ul><li>★ A82</li><li>♥ J643</li><li>◆ J104</li><li>◆ AK8</li></ul>	The opponents are silent.  Partner bids first.
Board: 21 Dealer: N Vul: EW HCP: 17	<ul><li>AQ6</li><li>K43</li><li>AQ63</li><li>Q43</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 22 Dealer: S Vul: Both HCP: 13	<ul><li>★ KQ5</li><li>▼ 5432</li><li>◆ AK6</li><li>◆ J109</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: N Vul: None HCP: 15	<ul><li>AQ5</li><li>♥ 9876</li><li>♦ A73</li><li>♣ KQ7</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: S Vul: NS HCP: 16	<ul><li>♣ QJ3</li><li>♥ AK87</li><li>◆ Q109</li><li>♣ A95</li></ul>	The opponents are silent.  Partner bids first.

Board: 19	North	Corth	West	North	Fast	South
Dealer: N	North: <b>♠</b> Q983	South: ♠ AJ105	,, 050	1NT	Pass	
Vul: EW	♥ AKQJ	♥ 9872	Pass	2 🗸	Pass	
North HCP: 17	<b>♦</b> 97	◆ KJ8	AP	<b>∠</b> ▼	1 433	<b>→</b>
South HCP: 12	<b>♣</b> AJ3	<b>♣</b> K4	1. Stay	man		
Contract: 4♥ N			1. Suly	114411		
Board: 20	North:	South:	West	North	East	South
Dealer: S	• A82	♦ KQ9				1NT
Vul: None	<b>♥</b> J643	<b>♥</b> AQ108	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 13	<b>♦</b> J104	♦ K763	Pass	<b>4</b> ♥	AP	
South HCP: 16	<b>♣</b> AK8	<b>♣</b> Q7	1. Stay		7 11	
Contract: 4♥ S			1. Suly	II MIII		
Board: 21	North:	South:	West	North	East	South
Dealer: N	AQ6	<b>♦</b> J542		1NT	Pass	2 <b>.</b> 1
Vul: EW	<b>♥</b> K43	▼ A876	X	2•		2NT
North HCP: 17	◆ AQ63	♦ KJ8	Pass	3NT	AP	2111
South HCP: 9 Contract: 3N N	<b>♣</b> Q43	<b>♣</b> 96	1. Stay		7.11	
Contract. 31v Iv			1. Suly.	112411		
Board: 22	No. outlos		West	North	East	South
Dealer: S	North: ♠ KQ5	South:				1NT
Vul: Both	♥ 5432	<b>♦</b> A43	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 13	◆ AK6	<b>♥</b> AQJ				
South HCP: 16	<b>♣</b> J109	◆ J1053 <b>♣</b> A76	Pass	3NT	AP	
Contract: 3N S		₩ A/0	1. Stay	man		
D 1.22						
Board: 23	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♠</b> AQ5	<b>▲</b> J743		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>y</b> 9876	♥ AK2	Pass	2♥	Pass	2NT
South HCP: 9	◆ A73	<b>♦</b> 95	AP			
Contract: 2N N	<b>♣</b> KQ7	<b>♣</b> J532	1. Stay	man		

West North East South Board: 24 North: South: 1NT Dealer: S **♠** QJ3 **★** K1064 Pass 2♣¹ Pass 2♠ Vul: NS **♥** AK87 **♥** QJ4 North HCP: 16 Pass 4NT<sup>2</sup> AP **♦** Q109 **♦** A73 South HCP: 15 1. Stayman ♣ A95 ♣ KQ8 Contract: 4N S 2. Quantitative 4NT

Board: 19 Dealer: N Vul: EW HCP: 12	<ul><li>▲ AJ105</li><li>♥ 9872</li><li>♦ KJ8</li><li>♣ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 20 Dealer: S Vul: None HCP: 16	<ul><li>★ KQ9</li><li>★ AQ108</li><li>★ K763</li><li>★ Q7</li></ul>	The opponents are silent. You bid first.
Board: 21 Dealer: N Vul: EW HCP: 9	<ul><li>▲ J542</li><li>✔ A876</li><li>◆ KJ8</li><li>♣ 96</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 22 Dealer: S Vul: Both HCP: 16	<ul><li>★ A43</li><li>★ AQJ</li><li>★ J1053</li><li>★ A76</li></ul>	The opponents are silent.  You bid first.
Board: 23 Dealer: N Vul: None HCP: 9	<ul><li>▲ J743</li><li>✔ AK2</li><li>◆ 95</li><li>♣ J532</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: S Vul: NS HCP: 15	<ul><li>★ K1064</li><li>♥ QJ4</li><li>◆ A73</li><li>◆ KQ8</li></ul>	The opponents are silent.  You bid first.

Board: 19	North	Corth	West	North	Fast	South
Dealer: N	North: <b>♠</b> Q983	South: ♠ AJ105	,, 050	1NT	Pass	
Vul: EW	♥ AKQJ	♥ 9872	Pass	2 🗸	Pass	
North HCP: 17	<b>♦</b> 97	◆ KJ8	AP	<b>∠</b> ▼	1 433	<b>→</b>
South HCP: 12	<b>♣</b> AJ3	<b>♣</b> K4	1. Stay	man		
Contract: 4♥ N			1. Suly	114411		
Board: 20	North:	South:	West	North	East	South
Dealer: S	• A82	♦ KQ9				1NT
Vul: None	<b>♥</b> J643	<b>♥</b> AQ108	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 13	<b>♦</b> J104	♦ K763	Pass	<b>4</b> ♥	AP	
South HCP: 16	<b>♣</b> AK8	<b>♣</b> Q7	1. Stay		7 11	
Contract: 4♥ S			1. Suly	II MIII		
Board: 21	North:	South:	West	North	East	South
Dealer: N	AQ6	<b>♦</b> J542		1NT	Pass	2 <b>.</b> 1
Vul: EW	<b>♥</b> K43	▼ A876	X	2•		2NT
North HCP: 17	◆ AQ63	♦ KJ8	Pass	3NT	AP	2111
South HCP: 9 Contract: 3N N	<b>♣</b> Q43	<b>♣</b> 96	1. Stay		7.11	
Contract. 31v Iv			1. Suly.	112411		
Board: 22	No. outlos		West	North	East	South
Dealer: S	North: ♠ KQ5	South:				1NT
Vul: Both	♥ 5432	<b>♦</b> A43	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 13	◆ AK6	<b>♥</b> AQJ				
South HCP: 16	<b>♣</b> J109	◆ J1053 <b>♣</b> A76	Pass	3NT	AP	
Contract: 3N S		₩ A/0	1. Stay	man		
D 1.22						
Board: 23	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♠</b> AQ5	<b>▲</b> J743		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>y</b> 9876	♥ AK2	Pass	2♥	Pass	2NT
South HCP: 9	◆ A73	<b>♦</b> 95	AP			
Contract: 2N N	<b>♣</b> KQ7	<b>♣</b> J532	1. Stay	man		

West North East South Board: 24 North: South: 1NT Dealer: S **♠** QJ3 **★** K1064 Pass 2♣¹ Pass 2♠ Vul: NS **♥** AK87 **♥** QJ4 North HCP: 16 Pass 4NT<sup>2</sup> AP **♦** Q109 **♦** A73 South HCP: 15 1. Stayman ♣ A95 ♣ KQ8 Contract: 4N S 2. Quantitative 4NT

Board: 25 Dealer: N Vul: Both HCP: 16	<ul><li>♣ QJ83</li><li>♥ AJ2</li><li>◆ A9</li><li>♣ A764</li></ul>	The opponents are silent. You bid first.
Board: 26 Dealer: S Vul: None HCP: 9	<ul><li>1073</li><li>✓ Q752</li><li>1076</li><li>AK8</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: N Vul: NS HCP: 17	<ul><li>AQ6</li><li>✓ J96</li><li>✓ KQJ5</li><li>A96</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: S Vul: NS HCP: 10	<ul><li>10942</li><li>✓ Q1086</li><li>A93</li><li>KJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: N Vul: EW HCP: 15	<ul><li>★ K964</li><li>▼ AK3</li><li>◆ 1053</li><li>◆ KQ8</li></ul>	The opponents are silent.  You bid first.
Board: 30 Dealer: S Vul: Both HCP: 8	<ul><li>★ KJ54</li><li>▼ K95</li><li>◆ J102</li><li>◆ 1072</li></ul>	East Doubles 2♣ if possible.  Partner bids first.

Board: 25 Dealer: N Vul: Both	North: ♠ QJ83	South: ♠ A1075	West	North 1NT	East Pass	
North HCP: 16 South HCP: 12	<b>∨</b> AJ2 <b>♦</b> A9 <b>♣</b> A764	<ul><li><b>∨</b> KQ954</li><li><b>⋄</b> K8</li><li><b>⋄</b> 109</li></ul>	Pass AP 1. Stay	2 <b>♠</b> man	Pass	6♠
Contract: 6♠ N			1. Stay	111411		
Board: 26 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None North HCP: 9	<b>★</b> 1073 <b>♥</b> Q752	<b>♠</b> Q5 <b>♥</b> AKJ94		2 <b>♣</b> ¹	Pass	3 <b>♣</b> <sup>2</sup>
South HCP: 16	<ul><li>1076</li><li>♠ AK8</li></ul>	◆ KQJ ◆ 732	Pass 1. Stay	4 <b>♥</b> man	AP	
Contract: 4♥ N	2 1 11 10	1 132	2. artifi			
Board: 27	North:	South:	West	North	East	South
Dealer: N	Norun: ♠ AQ6	South: <b>♠</b> J1052	,, 550	1NT	Pass	
Vul: NS North HCP: 17	♥ J96	▼ K1083	Pass	2♦	Pass	2NT
South HCP: 8 Contract: 2N N	<b>♦</b> KQJ5 <b>♣</b> A96	◆ A8743 ◆ —	AP 1. Stay	man		
Connact, 21v 1v			=			
Board: 28 Dealer: S Vul: NS	North: <b>♠</b> 10942	South: ♠ AQJ3	West	North	East	South 1NT
North HCP: 10	<b>♥</b> Q1086	<b>▼</b> A4	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ A93	◆ Q1087	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> KJ	<b>♣</b> Q76	1. Stay	man		
Board: 29	No adla.	Co.4h.	West	North	Fast	South
Dealer: N	North: <b>♠</b> K964	South: ♠ AJ832	77 031	1NT	Pass	
Vul: EW North HCP: 15	♥ AK3	♥ Q752	Pass	2♠	Pass	
South HCP: 15	<b>♦</b> 1053	<b>♦</b> Q9	AP			
A SUMMITTING TO THE	<b>♣</b> KQ8	<b>♣</b> 97		man		

Board: 30 Dealer: S	North:	South:	west	North	East	South 1NT
Vul: Both	<b>♠</b> KJ54 <b>♥</b> K95	<b>♠</b> Q987 <b>♥</b> AQ74	Pass	2 <b>♣</b> ¹	X	2♥
North HCP: 8	◆ J102	♦ K85	Pass	2NT	Pass	4♠
South HCP: 15 Contract: 4♠ S	<b>♣</b> 1072	<b>♣</b> A6	AP			
			1. Stay	man		

Board: 25 Dealer: N Vul: Both HCP: 12	<ul><li>★ A1075</li><li>▼ KQ954</li><li>◆ K8</li><li>★ 109</li></ul>	The opponents are silent.  Partner bids first.
Board: 26 Dealer: S Vul: None HCP: 16	<ul><li>♣ Q5</li><li>♥ AKJ94</li><li>◆ KQJ</li><li>♣ 732</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: N Vul: NS HCP: 8	<ul><li>▲ J1052</li><li>♥ K1083</li><li>◆ A8743</li><li>♣ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: S Vul: NS HCP: 15	<ul><li>♠ AQJ3</li><li>♥ A4</li><li>♦ Q1087</li><li>♠ Q76</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: N Vul: EW HCP: 9	<ul><li>AJ832</li><li>♥ Q752</li><li>◆ Q9</li><li>◆ 97</li></ul>	The opponents are silent.  Partner bids first.
Board: 30 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q987</li><li>♥ AQ74</li><li>♦ K85</li><li>♣ A6</li></ul>	East Doubles 2♣ if possible.  You bid first.

Board: 25 Dealer: N Vul: Both	North: ♠ QJ83	South: ♠ A1075	West	North 1NT	East Pass	
North HCP: 16 South HCP: 12	<b>∨</b> AJ2 <b>♦</b> A9 <b>♣</b> A764	<ul><li><b>∨</b> KQ954</li><li><b>⋄</b> K8</li><li><b>⋄</b> 109</li></ul>	Pass AP 1. Stay	2 <b>♠</b> man	Pass	6♠
Contract: 6♠ N			1. Stay	111411		
Board: 26 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None North HCP: 9	<b>★</b> 1073 <b>♥</b> Q752	<b>♠</b> Q5 <b>♥</b> AKJ94		2 <b>♣</b> ¹	Pass	3 <b>♣</b> <sup>2</sup>
South HCP: 16	<ul><li>1076</li><li>♠ AK8</li></ul>	◆ KQJ ◆ 732	Pass 1. Stay	4 <b>♥</b> man	AP	
Contract: 4♥ N	2 1 110	1,02	2. artifi			
Board: 27	Nowl.	Contle	West	North	Fast	South
Dealer: N	North: ♠ AQ6	South: <b>♠</b> J1052	77 031	1NT	Pass	
Vul: NS North HCP: 17	♥ J96	▼ K1083	Pass	2♦	Pass	2NT
South HCP: 8 Contract: 2N N	◆ KQJ5 <b>♣</b> A96	♦ A8743 ♣ —	AP 1. Stay	man		
Board: 28						~ ·
Dealer: S Vul: NS	North: <b>♠</b> 10942	South: ♠ AQJ3	West	North	East	South 1NT
North HCP: 10	<b>♥</b> Q1086	<b>▼</b> A4	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	♦ A93 ♣ KJ	◆ Q1087 <b>♣</b> Q76	Pass	4♠	AP	
Contract: 4♠ S	<b>T</b> IV.J	<b>₹ (</b> /0	1. Stay	man		
Board: 29			Wast	Nouth	East	Carel
Dealer: N	North: <b>♠</b> K964	South: ♠ AJ832	west	North 1NT	Pass Pass	
Vul: EW	♥ AK3	♥ Q752	Pass	2 <b>♠</b>	Pass	
North HCP: 15 South HCP: 9	<b>♦</b> 1053	♦ Q9	AP			
~ 5 0001110117	<b>♣</b> KQ8	<b>♣</b> 97	1. Stay			

Board: 30 Dealer: S	North:	South:	West	North	East	NT
Vul: Both	<b>♠</b> KJ54 <b>♥</b> K95	<b>♠</b> Q987 <b>♥</b> AQ74	Pass	2 <b>♣</b> ¹	X	2♥
North HCP: 8 South HCP: 15	◆ J102	♦ K85	Pass	2NT	Pass	4♠
South HCP: 13 Contract: 4♠ S	<b>♣</b> 1072	<b>♣</b> A6	AP			
			1. Stay	man		

Board: 31 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q1073</li><li>♥ KQJ7</li><li>◆ Q7</li><li>♣ AJ5</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: S Vul: EW HCP: 17	<ul><li>★ KQ82</li><li>▼ KQ52</li><li>◆ K102</li><li>◆ A10</li></ul>	The opponents are silent.  Partner bids first.
Board: 33 Dealer: N Vul: Both HCP: 15	<ul><li>♠ AQ</li><li>♥ J43</li><li>♦ Q98</li><li>♠ AQ1032</li></ul>	East Bids 2♣ if possible. East Doubles 2♦ if possible. You bid first.
Board: 34 Dealer: S Vul: None HCP: 10	<ul><li>♦ 9853</li><li>♥ KQJ95</li><li>♦ —</li><li>♣ KJ32</li></ul>	West Bids 2♣ if possible.  Partner bids first.
Board: 35 Dealer: N Vul: EW HCP: 16	<ul><li>★ K984</li><li>▼ AK</li><li>◆ K986</li><li>◆ K52</li></ul>	The opponents are silent.  You bid first.
Board: 36 Dealer: S Vul: NS HCP: 8	<b>♣</b> KJ84 <b>♥</b> J852 <b>♦</b> 87 <b>♣</b> K106	The opponents are silent.  Partner bids first.

Board: 31 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 44 N	North:  ♠ Q1073  ♥ KQJ7  ♠ Q7  ♣ AJ5	South:  ♠ A854  ♥ A104  ♦ J10  ♠ K432	West Pass Pass 1. Stay		Pass	
Board: 32 Dealer: S Vul: EW North HCP: 17 South HCP: 16 Contract: 6N S	North:  ♠ KQ82  ♥ KQ52  ♠ K102  ♠ A10	South:		North  2♣¹ 5NT	Pass	1NT
Board: 33 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AQ  ♥ J43  ♠ Q98  ♠ AQ1032	South:  ♠ K8642  ♥ AQ62  ♦ 2  ♣ K75	Pass Pass	North 1NT 2  3NT pelletti, a	2 <b>♣</b> ¹ X AP	X <sup>2</sup> 3♠
Board: 34 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North:	South:  ♠ AK42  ♥ A1063  ♠ A32  ♣ 75	2♣¹ Pass		Pass Pass	1NT 2♥ 4♥

Board: 35 Dealer: N Vul: EW North HCP: 16 South HCP: 18 Contract: 6♠ N	North:  ♠ K984  ♥ AK  ♠ K986  ♠ K52	South:  ♠ AQ103  ♥ J42  ♠ AJ32  ♠ AQ	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 36 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4♥ S	North:  ♠ KJ84  ♥ J852  ♠ 87  ♠ K106	South:  ♠ AQ  ♥ Q1043  ♠ AJ64  ♠ A74	West Pass Pass AP 1. Stay	North  2♣¹ 3♥ man	East Pass Pass	1NT 2♥

Board: 31 Dealer: N Vul: NS HCP: 12	<ul><li>★ A854</li><li>▼ A104</li><li>◆ J10</li><li>◆ K432</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: S Vul: EW HCP: 16	<ul><li>♠ 109</li><li>♥ AJ7</li><li>♦ AQJ65</li><li>♠ KJ3</li></ul>	The opponents are silent. You bid first.
Board: 33 Dealer: N Vul: Both HCP: 12	<ul><li>★ K8642</li><li>★ AQ62</li><li>★ 2</li><li>★ K75</li></ul>	East Bids 2♣ if possible. East Doubles 2♦ if possible. Partner bids first.
Board: 34 Dealer: S Vul: None HCP: 15	<ul><li>AK42</li><li>✓ A1063</li><li>✓ A32</li><li>✓ 75</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 35 Dealer: N Vul: EW HCP: 18	<ul><li>♣ AQ103</li><li>♥ J42</li><li>◆ AJ32</li><li>♣ AQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 36 Dealer: S Vul: NS HCP: 17	<ul><li>AQ</li><li>♥ Q1043</li><li>AJ64</li><li>A74</li></ul>	The opponents are silent.  You bid first.

Board: 31 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 44 N	North:  ♠ Q1073  ♥ KQJ7  ♠ Q7  ♣ AJ5	South:  ♠ A854  ♥ A104  ♦ J10  ♠ K432	West Pass Pass 1. Stay		Pass	
Board: 32 Dealer: S Vul: EW North HCP: 17 South HCP: 16 Contract: 6N S	North:  ♠ KQ82  ♥ KQ52  ♠ K102  ♠ A10	South:		North  2♣¹ 5NT	Pass	1NT
Board: 33 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ AQ  ♥ J43  ♠ Q98  ♠ AQ1032	South:  ♠ K8642  ♥ AQ62  ♦ 2  ♣ K75	Pass Pass	North 1NT 2  3NT pelletti, a	2 <b>♣</b> ¹ X AP	X <sup>2</sup> 3♠
Board: 34 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North:	South:  ♠ AK42  ♥ A1063  ♠ A32  ♣ 75	2♣¹ Pass		Pass Pass	1NT 2♥ 4♥

Board: 35 Dealer: N Vul: EW North HCP: 16 South HCP: 18 Contract: 6♠ N	North:  ♠ K984  ♥ AK  ♠ K986  ♠ K52	South:  ♠ AQ103  ♥ J42  ♠ AJ32  ♠ AQ	Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 36 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4♥ S	North:  ♠ KJ84  ♥ J852  ♠ 87  ♠ K106	South:  ♠ AQ  ♥ Q1043  ♠ AJ64  ♠ A74	West Pass Pass AP 1. Stay	North  2♣¹ 3♥ man	East Pass Pass	1NT 2♥

Board: 37 Dealer: N Vul: Both HCP: 15	<ul><li>AK5</li><li>♥ 9854</li><li>A1094</li><li>A10</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: S Vul: None HCP: 11	<ul><li>★ K1086</li><li>▼ KJ92</li><li>◆ A109</li><li>◆ 82</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: N Vul: NS HCP: 15	<ul><li>♣ AQ543</li><li>♥ KQ5</li><li>◆ 982</li><li>♣ A4</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 40 Dealer: S Vul: NS HCP: 12	<ul><li>▲ J652</li><li>♥ QJ3</li><li>◆ A96</li><li>◆ A43</li></ul>	West Doubles 3♣ if possible.  Partner bids first.
Board: 41 Dealer: N Vul: EW HCP: 16	<ul><li>♣ J109</li><li>♥ Q82</li><li>♦ AQ84</li><li>♣ AK9</li></ul>	The opponents are silent.  You bid first.
Board: 42 Dealer: S Vul: Both HCP: 13	<ul><li>AQ52</li><li>KQ984</li><li>97</li><li>Q7</li></ul>	The opponents are silent.  Partner bids first.

Board: 37 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ AK5  ♥ 9854  ♠ A1094  ♣ A10	South:	West North 1NT Pass 2♥ AP 1. Stayman	East Pass Pass	2 <b>♣</b> ¹
Board: 38 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 4♥ S	North:  ♠ K1086  ♥ KJ92  ♠ A109  ♣ 82	South:  ♠ Q54  ♥ AQ75  ♠ K52  ♣ AQ6	West North  Pass 2♣¹  Pass 4♥  1. Stayman		1NT
Board: 39 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4♠ N	North:  ♠ AQ543  ♥ KQ5  ♦ 982  ♠ A4	South:  ♠ K86  ♥ AJ42  ♠ KJ4  ♣ 862	West North  1NT  X 3•²  Pass 4•  1. Stayman  2. artificial  3. limit raise or	Pass Pass AP	2♣¹ 4♣³
Board: 40 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♥ S	North:  ♣ J652  ♥ QJ3  ♣ A96  ♣ A43	South:  ♠ K98  ♥ AK1097  • QJ  ♣ Q72	West North  Pass 2♣¹  X 4♣³  AP  1. Stayman 2. artificial 3. limit raise or	Pass Pass	1NT 3♣² 4♥

Board: 41 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 4 \( \bar{V} \) N	North:  ♣ J109  ♥ Q82  • AQ84  ♣ AK9	South:  ♠ K763  ♥ K10654  ♠ K32  ♣ J	West North 1NT Pass 2  Pass 4  1. Stayman 2. SMOLEN	East Pass Pass AP	2 <b>♣</b> ¹
Board: 42 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ AQ52  ♥ KQ984  ♦ 97  ♠ Q7	South:  ♠ K76  ♥ 73  ♠ AQ3  ♣ AK1054	West North  Pass 2♣¹  Pass 3♠²  AP  1. Stayman  2. SMOLEN	Pass	1NT

Board: 37 Dealer: N Vul: Both HCP: 14	<ul><li>◆ 9643</li><li>♥ AKQ</li><li>◆ K76</li><li>◆ Q63</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: S Vul: None HCP: 17	<ul><li>♣ Q54</li><li>♥ AQ75</li><li>♦ K52</li><li>♣ AQ6</li></ul>	The opponents are silent.  You bid first.
Board: 39 Dealer: N Vul: NS HCP: 12	<ul><li>★ K86</li><li>▼ AJ42</li><li>◆ KJ4</li><li>◆ 862</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 40 Dealer: S Vul: NS HCP: 15	<ul><li>★ K98</li><li>▼ AK1097</li><li>◆ QJ</li><li>◆ Q72</li></ul>	West Doubles 3♣ if possible.  You bid first.
Board: 41 Dealer: N Vul: EW HCP: 10	<b>♦</b> K763 <b>♥</b> K10654 <b>♦</b> K32 <b>♣</b> J	The opponents are silent.  Partner bids first.
Board: 42 Dealer: S Vul: Both HCP: 16	<ul><li>★ K76</li><li>▼ 73</li><li>◆ AQ3</li><li>◆ AK1054</li></ul>	The opponents are silent.  You bid first.

Board: 37 Dealer: N Vul: Both North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ AK5  ♥ 9854  ♠ A1094  ♣ A10	South:	West North 1NT Pass 2♥ AP 1. Stayman	East Pass Pass	2 <b>♣</b> ¹
Board: 38 Dealer: S Vul: None North HCP: 11 South HCP: 17 Contract: 4♥ S	North:  ♠ K1086  ♥ KJ92  ♠ A109  ♣ 82	South:  ♠ Q54  ♥ AQ75  ♠ K52  ♣ AQ6	West North  Pass 2♣¹  Pass 4♥  1. Stayman		1NT
Board: 39 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 4♠ N	North:  ♠ AQ543  ♥ KQ5  ♦ 982  ♠ A4	South:  ♠ K86  ♥ AJ42  ♠ KJ4  ♣ 862	West North  1NT  X 3•²  Pass 4•  1. Stayman  2. artificial  3. limit raise or	Pass Pass AP	2♣¹ 4♣³
Board: 40 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♥ S	North:  ♣ J652  ♥ QJ3  ♣ A96  ♣ A43	South:  ♠ K98  ♥ AK1097  • QJ  ♣ Q72	West North  Pass 2♣¹  X 4♣³  AP  1. Stayman 2. artificial 3. limit raise or	Pass Pass	1NT 3♣² 4♥

Board: 41 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 4 \( \bar{V} \) N	North:  ♣ J109  ♥ Q82  • AQ84  ♣ AK9	South:  ♠ K763  ♥ K10654  ♠ K32  ♣ J	West North 1NT Pass 2  Pass 4  1. Stayman 2. SMOLEN	East Pass Pass AP	2 <b>♣</b> ¹
Board: 42 Dealer: S Vul: Both North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ AQ52  ♥ KQ984  ♦ 97  ♠ Q7	South:  ♠ K76  ♥ 73  ♠ AQ3  ♣ AK1054	West North  Pass 2♣¹  Pass 3♠²  AP  1. Stayman  2. SMOLEN	Pass	1NT

Board: 43 Dealer: N Vul: NS HCP: 16	<ul><li>♠ AKJ4</li><li>♥ QJ102</li><li>♠ Q85</li><li>♠ K10</li></ul>	East Bids 2♣ if possible.  You bid first.
Board: 44 Dealer: S Vul: EW HCP: 13	<ul><li>AJ64</li><li>✓ QJ74</li><li>10</li><li>KQ52</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: N Vul: Both HCP: 17	<ul><li>★ AKJ83</li><li>♥ 96</li><li>◆ Q84</li><li>◆ AK6</li></ul>	The opponents are silent.  You bid first.
Board: 46 Dealer: S Vul: None HCP: 11	<ul><li>★ A982</li><li>♥ J83</li><li>◆ KQJ103</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 47 Dealer: N Vul: EW HCP: 15	<ul><li>♣ J963</li><li>♥ A3</li><li>♦ KQ92</li><li>♣ AJ9</li></ul>	The opponents are silent. You bid first.
Board: 48 Dealer: S Vul: None HCP: 9	<ul><li>♣ J1065</li><li>♥ K75</li><li>♦ K76</li><li>♣ Q105</li></ul>	The opponents are silent.  Partner bids first.

Board: 43 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 4 N	North:  ♠ AKJ4  ♥ QJ102  • Q85  ♣ K10	South:  ♠ Q872  ♥ A75  ♠ KJ  ♠ Q983	Pass Pass	pelletti, a	2♣¹ Pass AP	X <sup>2</sup> 3NT
Board: 44 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ AJ64  ♥ QJ74  ♦ 10  ♣ KQ52	South:  ♠ K93  ♥ AK2  ♠ KQJ8  ♣ 864	West Pass Pass 1. Stay	3NT		South 1NT 2+
Board: 45 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 4 N	North:  ♠ AKJ83  ♥ 96  ♠ Q84  ♣ AK6	South:  ◆ Q976  ▼ K108  ◆ A972  ◆ Q3	West Pass AP 1. Stay	North 1NT 3♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 46 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ A982  ♥ J83  ♠ KQJ103  ♣ 3	South:  ♠ Q6  ♥ K942  ♠ A94  ♣ AK42	West Pass Pass 1. Stay	North  2*  3NT  man	East Pass AP	1NT
Board: 47 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 44 N	North:	South:  ♠ AQ54  ♥ KJ9  ♦ 53  ♠ K1084	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	<b>2♣</b> ¹

Board: 48 Dealer: S	North: <b>♠</b> J1065	South: ♠ KQ	West	North	East	South 1NT
Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	<ul><li>✓ K75</li><li>✓ K76</li><li>♠ Q105</li></ul>	<ul><li>✓ J43</li><li>✓ J109</li><li>✓ AKJ76</li></ul>	Pass Pass 1. Stay	2NT	Pass AP	2•

Board: 43 Dealer: N Vul: NS HCP: 12	<ul><li>◆ Q872</li><li>▼ A75</li><li>◆ KJ</li><li>◆ Q983</li></ul>	East Bids 2♣ if possible.  Partner bids first.
Board: 44 Dealer: S Vul: EW HCP: 16	<ul><li>★ K93</li><li>★ AK2</li><li>◆ KQJ8</li><li>◆ 864</li></ul>	The opponents are silent. You bid first.
Board: 45 Dealer: N Vul: Both HCP: 11	<ul><li>♣ Q976</li><li>♥ K108</li><li>◆ A972</li><li>♣ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 46 Dealer: S Vul: None HCP: 16	<ul><li>♣ Q6</li><li>♥ K942</li><li>◆ A94</li><li>♣ AK42</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: N Vul: EW HCP: 13	<ul><li>AQ54</li><li>✓ KJ9</li><li>53</li><li>✓ K1084</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: S Vul: None HCP: 15	<b>♣</b> KQ <b>♥</b> J43 <b>♦</b> J109 <b>♣</b> AKJ76	The opponents are silent. You bid first.

Board: 43 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 4 N	North:  ♠ AKJ4  ♥ QJ102  • Q85  ♣ K10	South:  ♠ Q872  ♥ A75  ♠ KJ  ♠ Q983	Pass Pass	pelletti, a	2♣¹ Pass AP	X <sup>2</sup> 3NT
Board: 44 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♠ AJ64  ♥ QJ74  ♦ 10  ♣ KQ52	South:  ♠ K93  ♥ AK2  ♠ KQJ8  ♣ 864	West Pass Pass 1. Stay	3NT		South 1NT 2+
Board: 45 Dealer: N Vul: Both North HCP: 17 South HCP: 11 Contract: 4 N	North:  ♠ AKJ83  ♥ 96  ♠ Q84  ♣ AK6	South:  ◆ Q976  ▼ K108  ◆ A972  ◆ Q3	West Pass AP 1. Stay	North 1NT 3♠ man	East Pass Pass	2 <b>♣</b> ¹
Board: 46 Dealer: S Vul: None North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ A982  ♥ J83  ♠ KQJ103  ♣ 3	South:  ♠ Q6  ♥ K942  ♠ A94  ♣ AK42	West Pass Pass 1. Stay	North  2*  3NT  man	East Pass AP	1NT
Board: 47 Dealer: N Vul: EW North HCP: 15 South HCP: 13 Contract: 44 N	North:	South:  ♠ AQ54  ♥ KJ9  ♦ 53  ♠ K1084	West Pass AP 1. Stay	North 1NT 2♠ man	East Pass Pass	<b>2♣</b> ¹

Board: 48 Dealer: S	North: <b>♠</b> J1065	South: ♠ KQ	West	North	East	South 1NT
Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	<ul><li>✓ K75</li><li>✓ K76</li><li>♠ Q105</li></ul>	<ul><li>✓ J43</li><li>✓ J109</li><li>✓ AKJ76</li></ul>	Pass Pass 1. Stay	2NT	Pass AP	2•

Board: 49 Dealer: N Vul: NS HCP: 17	<ul><li>♣ 73</li><li>♥ QJ9</li><li>♦ AKQ32</li><li>♣ AJ6</li></ul>	The opponents are silent. You bid first.
Board: 50 Dealer: S Vul: Both HCP: 12	<ul><li>♠ AK32</li><li>♥ Q83</li><li>♦ Q3</li><li>♠ J1053</li></ul>	The opponents are silent.  Partner bids first.
Board: 51 Dealer: N Vul: None HCP: 16	<ul><li>A6</li><li>✓ A96</li><li>A7654</li><li>A86</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 52 Dealer: S Vul: NS HCP: 10	<ul><li>★ A85</li><li>♥ Q752</li><li>♦ 64</li><li>★ KJ105</li></ul>	East Bids 2NT if possible.  Partner bids first.
Board: 53 Dealer: N Vul: EW HCP: 16	<ul><li>AQ</li><li>♥ Q85</li><li>AQ97</li><li>Q1065</li></ul>	The opponents are silent. You bid first.
Board: 54 Dealer: S Vul: None HCP: 8	<ul><li>↑752</li><li>♥ Q972</li><li>↑ K43</li><li>♠ K76</li></ul>	The opponents are silent.  Partner bids first.

Board: 49 Dealer: N Vul: NS	North: ◆ 73	South: ♠ AJ42		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 17 South HCP: 9	<b>♥</b> QJ9 <b>♦</b> AKQ32 <b>♣</b> AJ6	<ul><li>7653</li><li>J5</li><li>K75</li></ul>	Pass Pass AP	2 <b>♦</b> 3 <b>♦</b>	Pass Pass	
Contract: 3N N			1. Stay	man		
Board: 50 Dealer: S	North: ♠ AK32	South: <b>♦</b> J1097	West	North	East	South 1NT
Vul: Both North HCP: 12	<b>♥</b> Q83	♥ AK4	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	<b>♦</b> Q3	♦ KJ54	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> J1053	<b>♣</b> KQ	1. Stay	man		
Board: 51 Dealer: N	North: ♠ A6	South: ♠ K83	West	North 1NT	East Pass	
Vul: None North HCP: 16	<b>♥</b> A96	<b>♥</b> KQ105	X	<b>2</b>	Pass	3NT
South HCP: 12	♦ A7654	♦ QJ108	AP			
Contract: 3N N	<b>♣</b> A86	<b>♣</b> J10	1. Stay	man		
			West	North	East	South 1NT
Board: 52	NI 4	C 4	Pass	2 <b>♣</b> ¹	$2NT^2$	3 <b>♣</b> ³
Dealer: S Vul: NS	North: ♠ A85	South:  ♠ Q732	Pass	3♥	Pass	4 <b>♣</b> <sup>4</sup>
North HCP: 10	♥ Q752 ♦ 64	<b>♥</b> AKJ9 <b>♦</b> 85	Pass	4♥	AP	
South HCP: 16	<b>♣</b> KJ105	<b>♣</b> AQ9	1. Stay		_	
Contract: 4♥ N		-		sual 2N7		
				ngth cue raise or		-

Board: 53 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ AQ  ♥ Q85  ♠ AQ97  ♠ Q1065	South:  ♠ K109  ♥ K1093  ♠ KJ5  ♣ J32	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 54 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4 \( \mathbb{N} \) N	North:  ♣ 752  ♥ Q972  ♦ K43  ♣ K76	South:  ♠ K96  ♥ AK863  ♠ Q85  ♣ QJ	Pass Pass 1. Stay 2. artific	4♥ man	East Pass AP	1NT

Board: 49 Dealer: N Vul: NS HCP: 9	<ul><li>◆ AJ42</li><li>♥ 7653</li><li>◆ J5</li><li>◆ K75</li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: S Vul: Both HCP: 17	<ul><li>♣ J1097</li><li>♥ AK4</li><li>♦ KJ54</li><li>♣ KQ</li></ul>	The opponents are silent. You bid first.
Board: 51 Dealer: N Vul: None HCP: 12	<ul><li>★ K83</li><li>★ KQ105</li><li>◆ QJ108</li><li>◆ J10</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 52 Dealer: S Vul: NS HCP: 16	<ul><li>♣ Q732</li><li>♥ AKJ9</li><li>◆ 85</li><li>♣ AQ9</li></ul>	East Bids 2NT if possible. You bid first.
Board: 53 Dealer: N Vul: EW HCP: 11	<ul><li>★ K109</li><li>★ K1093</li><li>◆ KJ5</li><li>◆ J32</li></ul>	The opponents are silent.  Partner bids first.
Board: 54 Dealer: S Vul: None HCP: 15	<b>★</b> K96 <b>♥</b> AK863 <b>♦</b> Q85 <b>♣</b> QJ	The opponents are silent. You bid first.

Board: 49 Dealer: N Vul: NS	North: ◆ 73	South: ♠ AJ42		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 17 South HCP: 9	<b>♥</b> QJ9 <b>♦</b> AKQ32 <b>♣</b> AJ6	<ul><li>7653</li><li>J5</li><li>K75</li></ul>	Pass Pass AP	2 <b>♦</b> 3 <b>♦</b>	Pass Pass	
Contract: 3N N			1. Stay	man		
Board: 50 Dealer: S	North: ♠ AK32	South: <b>♦</b> J1097	West	North	East	South 1NT
Vul: Both North HCP: 12	<b>♥</b> Q83	♥ AK4	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	<b>♦</b> Q3	♦ KJ54	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> J1053	<b>♣</b> KQ	1. Stay	man		
Board: 51 Dealer: N	North: ♠ A6	South: ♠ K83	West	North 1NT	East Pass	
Vul: None North HCP: 16	<b>♥</b> A96	<b>♥</b> KQ105	X	<b>2</b>	Pass	3NT
South HCP: 12	♦ A7654	♦ QJ108	AP			
Contract: 3N N	<b>♣</b> A86	<b>♣</b> J10	1. Stay	man		
			West	North	East	South 1NT
Board: 52	NI 4	C 4	Pass	2 <b>♣</b> ¹	$2NT^2$	3 <b>♣</b> ³
Dealer: S Vul: NS	North: ♠ A85	South:  ♠ Q732	Pass	3♥	Pass	4 <b>♣</b> <sup>4</sup>
North HCP: 10	♥ Q752 ♦ 64	<b>♥</b> AKJ9 <b>♦</b> 85	Pass	4♥	AP	
South HCP: 16	<b>♣</b> KJ105	<b>♣</b> AQ9	1. Stay		_	
Contract: 4♥ N		-		sual 2N7		
				ngth cue raise or		-

Board: 53 Dealer: N Vul: EW North HCP: 16 South HCP: 11 Contract: 3N N	North:  ♠ AQ  ♥ Q85  ♠ AQ97  ♠ Q1065	South:  ♠ K109  ♥ K1093  ♠ KJ5  ♣ J32	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 54 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4 \( \mathbb{N} \) N	North:  ♣ 752  ♥ Q972  ♦ K43  ♣ K76	South:  ♠ K96  ♥ AK863  ♠ Q85  ♣ QJ	Pass Pass 1. Stay 2. artific	4♥ man	East Pass AP	1NT

Board: 55 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q875</li><li>♥ K103</li><li>◆ AQ85</li><li>♣ KQ</li></ul>	West Doubles 2♣ if possible. East Bids 3♣ if possible. West Bids 5♣ if possible. You bid first.
Board: 56 Dealer: S Vul: Both HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: N Vul: NS HCP: 15	<ul><li>J954</li><li>✓ K76</li><li>A6</li><li>AK72</li></ul>	The opponents are silent. You bid first.
Board: 58 Dealer: S Vul: EW HCP: 8	<ul><li>10642</li><li>★ K94</li><li>↓ J4</li><li>★ KJ65</li></ul>	The opponents are silent.  Partner bids first.
Board: 59 Dealer: N Vul: Both HCP: 15	<ul><li> ♣ J93</li><li> ♥ KQ42</li><li> ♦ K3</li><li> ♣ AQ72</li></ul>	West Doubles 2♣ if possible.  You bid first.

Board: 55 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 5 \( \) X E	North:  ♠ Q875  ♥ K103  ♠ AQ85  ♠ KQ	South:  ♠ KJ103  ♥ QJ6  ♦ J109432  ♣ —	West  X 5♣ 1. Stay	North 1NT 2♠ X man	East Pass 3♣ AP	
Board: 56 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4 N	North:	South:  ♠ AK973  ♥ K76  ♠ A65  ♣ J6			East Pass AP	1NT
Board: 57 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 44 N	North:  ♣ J954  ♥ K76  ♠ A6  ♣ AK72	South:  ♠ KQ76  ♥ AJ3  ♦ J10743  ♣ J	Pass Pass Pass 1. Stay 2. Splir 3. Cue	4•³ 4• man	Pass Pass Pass AP	2 <b>♣</b> ¹ 4 <b>♣</b> ² 4 <b>♥</b> ⁴
Board: 58 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4 S	North:	South:  ♠ Q953  ♥ AQ87  ♠ A105  ♠ A3	West Pass Pass AP 1. Stay	North  2♣¹ 2NT	East Pass Pass	1NT 2♥

Board: 59 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 6♥ N
---

Board: 55 Dealer: N Vul: NS HCP: 8	<ul><li>★ KJ103</li><li>♥ QJ6</li><li>◆ J109432</li><li>◆ —</li></ul>	West Doubles 2♣ if possible. East Bids 3♣ if possible. West Bids 5♣ if possible.  Partner bids first.
Board: 56 Dealer: S Vul: Both HCP: 15	<ul><li>AK973</li><li>✓ K76</li><li>A65</li><li>J6</li></ul>	The opponents are silent. You bid first.
Board: 57 Dealer: N Vul: NS HCP: 12	<b>★</b> KQ76 <b>♥</b> AJ3 <b>♦</b> J10743 <b>♣</b> J	The opponents are silent.  Partner bids first.
Board: 58 Dealer: S Vul: EW HCP: 16	<ul><li>♣ Q953</li><li>★ AQ87</li><li>◆ A105</li><li>♣ A3</li></ul>	The opponents are silent. You bid first.
Board: 59 Dealer: N Vul: Both HCP: 11	<b>★</b> KQ10 <b>♥</b> J1076 <b>♦</b> AJ10764 <b>♣</b> —	West Doubles 2♣ if possible.  Partner bids first.

Board: 55 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 5 \( \) X E	North:  ♠ Q875  ♥ K103  ♠ AQ85  ♠ KQ	South:  ♠ KJ103  ♥ QJ6  ♦ J109432  ♣ —	West  X 5♣ 1. Stay	North 1NT 2♠ X man	East Pass 3♣ AP	
Board: 56 Dealer: S Vul: Both North HCP: 8 South HCP: 15 Contract: 4 N	North:	South:  ♠ AK973  ♥ K76  ♠ A65  ♣ J6			East Pass AP	1NT
Board: 57 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 44 N	North:  ♣ J954  ♥ K76  ♠ A6  ♣ AK72	South:  ♠ KQ76  ♥ AJ3  ♦ J10743  ♣ J	Pass Pass Pass 1. Stay 2. Splir 3. Cue	4•³ 4• man	Pass Pass Pass AP	2 <b>♣</b> ¹ 4 <b>♣</b> ² 4 <b>♥</b> ⁴
Board: 58 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4 S	North:	South:  ♠ Q953  ♥ AQ87  ♠ A105  ♠ A3	West Pass Pass AP 1. Stay	North  2♣¹ 2NT	East Pass Pass	1NT 2♥

Board: 59 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 6♥ N
---

Board: 60 Dealer: S Vul: None HCP: 15	<ul><li>★ AJ1092</li><li>▼ KJ92</li><li>★ A82</li><li>★ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 61 Dealer: N Vul: EW HCP: 15	<ul><li>♠ AK5</li><li>♥ 765</li><li>♠ AQJ6</li><li>♠ J85</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: S Vul: Both HCP: 9	<ul><li>★ K92</li><li>♥ Q1085</li><li>◆ A4</li><li>◆ 8743</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: N Vul: None HCP: 17	<ul><li>◆ 987</li><li>▼ AK6</li><li>◆ AK4</li><li>◆ QJ75</li></ul>	The opponents are silent. You bid first.
Board: 64 Dealer: S Vul: NS HCP: 9	<ul><li>★ KQ86</li><li>▼ J93</li><li>◆ 86</li><li>◆ QJ86</li></ul>	West Bids 2♥ if possible.  Partner bids first.
Board: 65 Dealer: N Vul: Both HCP: 17	<ul><li>♣ J9</li><li>♥ AQ7</li><li>◆ AQ1043</li><li>♣ A42</li></ul>	The opponents are silent. You bid first.

Board: 60 Dealer: S Vul: None North HCP: 15 South HCP: 17 Contract: 6♥ S	North:  ♠ AJ1092  ♥ KJ92  ♠ A82  ♠ Q	South:  ♠ KQ5  ♥ A10876  ♠ K5  ♠ AJ4	West North East South  1NT  Pass 2♣¹ Pass 3♥  Pass 4NT² Pass 5♥  Pass 6♥ AP  1. Stayman  2. Blackwood 0314, for ♥
Board: 61 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ AK5  ♥ 765  ♠ AQJ6  ♣ J85	South:  ◆ J10932  ▼ AKQ3  ◆ 7  ◆ 943	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3♥²  Pass 4♠ AP  1. Stayman  2. SMOLEN
Board: 62 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♠ K92  ♥ Q1085  ♠ A4  ♣ 8743	South:  ♠ AQJ  ♥ KJ73  ♠ QJ96  ♠ Q9	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 63 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4♠ S	North:  ◆ 987  ▼ AK6  ◆ AK4  ◆ QJ75	South:  ♠ AJ1053  ♥ J952  ♦ 93  ♠ K3	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2♠  Pass 4♠ AP  1. Stayman
Board: 64 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ KQ86  ♥ J93  ♦ 86  ♠ QJ86	South:  ♠ A74  ♥ A2  ♠ KJ72  ♣ A973	West North East South 1NT Pass 2♣¹ Pass 2♣ 2♥ 3♠ Pass 3NT AP 1. Stayman

Board: 65 North: South: Dealer: N **♦** J9 **♠** Q1062 Vul: Both ♥ AQ7 **♥** K98 North HCP: 17 ◆ AQ1043 **♦** K962 South HCP: 9 ♣ A42 **♣** J8 Contract: 3N N

West North East South

1NT Pass 2♣¹

Pass 2♦ Pass 2NT

Pass 3NT AP

1. Stayman

Board: 60 Dealer: S Vul: None HCP: 17	<ul><li>★ KQ5</li><li>▼ A10876</li><li>◆ K5</li><li>◆ AJ4</li></ul>	The opponents are silent. You bid first.
Board: 61 Dealer: N Vul: EW HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 62 Dealer: S Vul: Both HCP: 16	<ul><li>♠ AQJ</li><li>♥ KJ73</li><li>♦ QJ96</li><li>♠ Q9</li></ul>	The opponents are silent.  You bid first.
Board: 63 Dealer: N Vul: None HCP: 9	<ul><li>▲ AJ1053</li><li>♥ J952</li><li>◆ 93</li><li>♣ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 64 Dealer: S Vul: NS HCP: 16	<ul><li>▲ A74</li><li>♥ A2</li><li>◆ KJ72</li><li>▲ A973</li></ul>	West Bids 2♥ if possible.  You bid first.
Board: 65 Dealer: N Vul: Both HCP: 9	<ul><li>♣ Q1062</li><li>♥ K98</li><li>◆ K962</li><li>♣ J8</li></ul>	The opponents are silent.  Partner bids first.

Board: 60 Dealer: S Vul: None North HCP: 15 South HCP: 17 Contract: 6♥ S	North:  ♠ AJ1092  ♥ KJ92  ♠ A82  ♠ Q	South:  ♠ KQ5  ♥ A10876  ♠ K5  ♠ AJ4	West North East South  1NT  Pass 2♣¹ Pass 3♥  Pass 4NT² Pass 5♥  Pass 6♥ AP  1. Stayman  2. Blackwood 0314, for ♥
Board: 61 Dealer: N Vul: EW North HCP: 15 South HCP: 10 Contract: 4♠ N	North:  ♠ AK5  ♥ 765  ♠ AQJ6  ♣ J85	South:  ◆ J10932  ▼ AKQ3  ◆ 7  ◆ 943	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3♥²  Pass 4♠ AP  1. Stayman  2. SMOLEN
Board: 62 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♠ K92  ♥ Q1085  ♠ A4  ♣ 8743	South:  ♠ AQJ  ♥ KJ73  ♠ QJ96  ♠ Q9	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 4♥ AP 1. Stayman
Board: 63 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 4♠ S	North:  ◆ 987  ▼ AK6  ◆ AK4  ◆ QJ75	South:  ♠ AJ1053  ♥ J952  ♦ 93  ♠ K3	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2♠  Pass 4♠ AP  1. Stayman
Board: 64 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 3N S	North:  ♠ KQ86  ♥ J93  ♦ 86  ♠ QJ86	South:  ♠ A74  ♥ A2  ♠ KJ72  ♣ A973	West North East South 1NT Pass 2♣¹ Pass 2♣ 2♥ 3♠ Pass 3NT AP 1. Stayman

Board: 65 North: South: Dealer: N **♦** J9 **♠** Q1062 Vul: Both ♥ AQ7 **♥** K98 North HCP: 17 ◆ AQ1043 **♦** K962 South HCP: 9 ♣ A42 **♣** J8 Contract: 3N N

West North East South

1NT Pass 2♣¹

Pass 2♦ Pass 2NT

Pass 3NT AP

1. Stayman

Board: 66 Dealer: S Vul: NS HCP: 19	<ul><li>♠ AK2</li><li>♥ A843</li><li>♠ AK7</li><li>♠ J62</li></ul>	The opponents are silent.  Partner bids first.
Board: 67 Dealer: N Vul: EW HCP: 15	<ul><li>AQ108</li><li>✓ KJ5</li><li>J874</li><li>A7</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: S Vul: NS HCP: 10	<ul><li>♣ AQ102</li><li>♥ J94</li><li>♦ 1063</li><li>♣ K62</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: N Vul: EW HCP: 16	<ul><li>♣ QJ7</li><li>♥ AJ</li><li>◆ K964</li><li>♣ KQ85</li></ul>	East Doubles 2♦ if possible.  You bid first.
Board: 70 Dealer: S Vul: Both HCP: 11	<ul><li>♣ Q85</li><li>♥ AQ92</li><li>♦ K8543</li><li>♣ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 71 Dealer: N Vul: NS HCP: 15	<ul><li>♠ AKQ3</li><li>♥ Q3</li><li>♦ 765</li><li>♠ A832</li></ul>	West Bids 3♦ if possible.  You bid first.

Board: 66 Dealer: S Vul: NS North HCP: 19 South HCP: 15 Contract: 6N S	North:  ♠ AK2  ♥ A843  ♠ AK7  ♣ J62	South:  ♠ Q985  ♥ K92  ♦ J5  ♣ AKQ10	Pass 2	Part Part Part Part Part Part Part Part	ast South 1NT ass 2♠ ass 6NT
Board: 67 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 44 N	North:  ♠ AQ108  ♥ KJ5  ♦ J874  ♠ A7	South:  ♠ KJ932  ♥ A1074  ♦ —  ♠ 6432		NT P	ast South ass 2♣¹ ass 4♦² P
Board: 68 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 44 S	North:  ♠ AQ102  ♥ J94  ♦ 1063  ♠ K62	South:	West N Pass 24 Pass 44 1. Stayman	1 P	ast South 1NT ass 2♠ .P
Board: 69 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 2N N	North:  ♠ QJ7  ♥ AJ  ♠ K964 ♠ KQ85	South:  ♠ AK 63  ♥ K85  ♦ 1075  ♣ 963		NT P	ast South ass 2♣¹ 2NT
Board: 70 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4♥ S	North:  ♠ Q85  ♥ AQ92  ♠ K8543  ♠ 2	South:  ♠ KJ7  ♥ KJ54  ♠ AQJ2  ♣ Q9	West N Pass 2. Pass 4. AP 1. Staymar 2. Splinter	1 P. 2 P.	ast South 1NT ass 2♥ ass 4♥

Board: 71 West North East South North: South: Dealer: N 1NT Pass 2♣¹ ♠ AKQ3 **♦** J10654 Vul: NS **♥** Q3 **♥** K952 3♦ Pass Pass XA♠♠ North HCP: 15 **♦** 765 **♦** A AP South HCP: 9 **♣** J76 ♣ A832 1. Stayman Contract: 3♦X W

Board: 66 Dealer: S	<b>♠</b> Q985 <b>♥</b> K92	The opponents are silent.
Vul: NS HCP: 15	<ul><li>J5</li><li>♠ AKQ10</li></ul>	You bid first.
Board: 67 Dealer: N	<b>♦</b> KJ932 <b>♥</b> A1074	The opponents are silent.
Vul: EW HCP: 8	<b>◆</b> — <b>•</b> 6432	Partner bids first.
Board: 68 Dealer: S Vul: NS	<b>♣</b> J863 <b>♥</b> KQ <b>♦</b> KJ95	The opponents are silent.
HCP: 15	◆ AJ5	You bid first.
Board: 69 Dealer: N	<b>♦</b> AK63 <b>♥</b> K85	East Doubles 2♦ if possible.
Vul: EW HCP: 10	<ul><li>1075</li><li>◆ 963</li></ul>	Partner bids first.
Board: 70 Dealer: S	<b>♦</b> KJ7 <b>♥</b> KJ54	The opponents are silent.
Vul: Both HCP: 17	◆ AQJ2 ◆ Q9	You bid first.
Board: 71 Dealer: N	<b>♦</b> J10654 <b>♥</b> K952	West Bids 3♦ if possible.
Vul: NS HCP: 9	◆ A ◆ J76	Partner bids first.

Board: 66 Dealer: S Vul: NS North HCP: 19 South HCP: 15 Contract: 6N S	North:  ♠ AK2  ♥ A843  ♠ AK7  ♣ J62	South:  ♠ Q985  ♥ K92  ♦ J5  ♣ AKQ10	Pass 2	Part Part Part Part Part Part Part Part	ast South 1NT ass 2♠ ass 6NT
Board: 67 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 44 N	North:  ♠ AQ108  ♥ KJ5  ♦ J874  ♠ A7	South:  ♠ KJ932  ♥ A1074  ♦ —  ♠ 6432		NT P	ast South ass 2♣¹ ass 4♦² P
Board: 68 Dealer: S Vul: NS North HCP: 10 South HCP: 15 Contract: 44 S	North:  ♠ AQ102  ♥ J94  ♦ 1063  ♠ K62	South:	West N Pass 24 Pass 44 1. Stayman	1 P	ast South 1NT ass 2♠ .P
Board: 69 Dealer: N Vul: EW North HCP: 16 South HCP: 10 Contract: 2N N	North:  ♠ QJ7  ♥ AJ  ♠ K964 ♠ KQ85	South:  ♠ AK 63  ♥ K85  ♦ 1075  ♣ 963		NT P	ast South ass 2♣¹ 2NT
Board: 70 Dealer: S Vul: Both North HCP: 11 South HCP: 17 Contract: 4♥ S	North:  ♠ Q85  ♥ AQ92  ♠ K8543  ♠ 2	South:  ♠ KJ7  ♥ KJ54  ♠ AQJ2  ♣ Q9	West N Pass 2. Pass 4. AP 1. Staymar 2. Splinter	1 P. 2 P.	ast South 1NT ass 2♥ ass 4♥

Board: 71 West North East South North: South: Dealer: N 1NT Pass 2♣¹ ♠ AKQ3 **♦** J10654 Vul: NS **♥** Q3 **♥** K952 3♦ Pass Pass XA♠♠ North HCP: 15 **♦** 765 **♦** A AP South HCP: 9 **♣** J76 ♣ A832 1. Stayman Contract: 3♦X W

#### North hands (Practice Page)

Board: 72 Dealer: S Vul: EW HCP: 10	<ul><li>★ 7652</li><li>★ A986</li><li>★ AQ3</li><li>★ 96</li></ul>	West Doubles 2♦ if possible.  Partner bids first.
Board: 73 Dealer: N Vul: Both HCP: 15	<ul><li>★ A63</li><li>▼ 1075</li><li>★ A32</li><li>★ AK93</li></ul>	The opponents are silent. You bid first.
Board: 74 Dealer: S Vul: None HCP: 19	<ul><li>AQJ4</li><li>✓ AK3</li><li>108</li><li>▲ KQ43</li></ul>	The opponents are silent.  Partner bids first.
Board: 75 Dealer: N Vul: Both HCP: 15	<ul><li>★ KJ85</li><li>★ 65</li><li>★ A74</li><li>★ AK62</li></ul>	The opponents are silent. You bid first.
Board: 76 Dealer: S Vul: None HCP: 12	<ul><li>♣ A73</li><li>♥ QJ32</li><li>♦ KQ1083</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: N Vul: NS HCP: 16	<ul><li>★ K64</li><li>♥ QJ</li><li>◆ KJ65</li><li>◆ AQ105</li></ul>	The opponents are silent. You bid first.

Board: 72 Dealer: S	North:	South:	West	North	East	
Vul: EW North HCP: 10	<b>★</b> 7652 <b>★</b> A986	<b>♠</b> Q8 <b>♥</b> KJ4	Pass	2 <b>♣</b> ¹	Pass	1NT 2♦
South HCP: 15	◆ AQ3 ◆ 96	<ul><li>→ J72</li><li>◆ AKJ75</li></ul>	X	3NT	AP	
Contract: 3N S	<b>4</b> 70	* AINJ/J	1. Stay	man		
Board: 73	North:	South:	West	North	East	South
Dealer: N	• A63	& K852		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>v</b> 1075	<b>♥</b> K42	Pass	2•	Pass	2NT
South HCP: 9	♦ A32	◆ J1087	AP			
Contract: 2N N	<b>♣</b> AK93	<b>♣</b> Q6	1. Stay	man		
Board: 74	North:	South:	West	North	East	South 1NT
Dealer: S Vul: None	♠ AQJ4	<b>♦</b> K3	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 19	<b>♥</b> AK3 <b>♦</b> 108	<b>♥</b> J98 ♦ AK9	Pass	5NT		6NT
South HCP: 15	♦ KQ43	◆ A10965	AP			
Contract: 6N S			1. Stay	man		
Board: 75		South:	West	North	East	South
Dealer: N	North: ♠ KJ85	Soun. <b>♦</b> A97		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	♥ 65	<b>♥</b> J987	Pass	2♠	Pass	2NT
South HCP: 9	◆ A74	◆ KJ1096	AP			
Contract: 2N N	<b>♣</b> AK62	<b>♣</b> 8	1. Stay	man		
Doord: 76			West	North	Fast	South
Board: 76 Dealer: S	North:	South:	77 031	1,0141	Last	1NT
Vul: None	<b>★</b> A73	<b>♠</b> KQ10 <b>♥</b> 874	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 12	♥ QJ32 ♦ KQ1083	▼ 8/4 ◆ J7	Pass	3♦	Pass	3NT
South HCP: 15	<b>♣</b> 7	<b>♣</b> AKQ103	AP			
Contract: 3N S		•				

Board: 77 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** K64 **♠** AQJ3 Vul: NS **♥** K942 Pass 3NT **♥** QJ Pass 2♦ North HCP: 16 **♦** KJ65 **♦** 982 AP South HCP: 11 **♣** AQ105 **♣** J8 1. Stayman Contract: 3N N

#### South hands (Practice Page)

Board: 72 Dealer: S Vul: EW HCP: 15	<ul><li>♠ Q8</li><li>♥ KJ4</li><li>♦ J72</li><li>♠ AKJ75</li></ul>	West Doubles 2♦ if possible.  You bid first.
Board: 73 Dealer: N Vul: Both HCP: 9	<ul><li>★ K852</li><li>★ K42</li><li>◆ J1087</li><li>♣ Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 74 Dealer: S Vul: None HCP: 15	<ul><li>★ K3</li><li>▼ J98</li><li>◆ AK9</li><li>◆ A10965</li></ul>	The opponents are silent.  You bid first.
Board: 75 Dealer: N Vul: Both HCP: 9	<ul><li>▲ A97</li><li>♥ J987</li><li>◆ KJ1096</li><li>◆ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 76 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ10</li><li>▼ 874</li><li>◆ J7</li><li>◆ AKQ103</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: N Vul: NS HCP: 11	<ul><li>AQJ3</li><li>✓ K942</li><li>◆ 982</li><li>◆ J8</li></ul>	The opponents are silent.  Partner bids first.

Board: 72 Dealer: S	North:	South:	West	North	East	
Vul: EW North HCP: 10	<b>★</b> 7652 <b>★</b> A986	<b>♠</b> Q8 <b>♥</b> KJ4	Pass	2 <b>♣</b> ¹	Pass	1NT 2♦
South HCP: 15	◆ AQ3 ◆ 96	<ul><li>→ J72</li><li>◆ AKJ75</li></ul>	X	3NT	AP	
Contract: 3N S	<b>4</b> 70	* AINJ/J	1. Stay	man		
Board: 73	North:	South:	West	North	East	South
Dealer: N	• A63	& K852		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	<b>v</b> 1075	<b>♥</b> K42	Pass	2•	Pass	2NT
South HCP: 9	♦ A32	◆ J1087	AP			
Contract: 2N N	<b>♣</b> AK93	<b>♣</b> Q6	1. Stay	man		
Board: 74	North:	South:	West	North	East	South 1NT
Dealer: S Vul: None	♠ AQJ4	<b>♦</b> K3	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 19	<b>♥</b> AK3 <b>♦</b> 108	<b>♥</b> J98 ♦ AK9	Pass	5NT		6NT
South HCP: 15	♦ KQ43	◆ A10965	AP			
Contract: 6N S			1. Stay	man		
Board: 75		South:	West	North	East	South
Dealer: N	North: ♠ KJ85	Soun. <b>♦</b> A97		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 15	♥ 65	<b>♥</b> J987	Pass	2♠	Pass	2NT
South HCP: 9	◆ A74	◆ KJ1096	AP			
Contract: 2N N	<b>♣</b> AK62	<b>♣</b> 8	1. Stay	man		
Doord: 76			West	North	Fast	South
Board: 76 Dealer: S	North:	South:	77 031	1,0141	Last	1NT
Vul: None	<b>★</b> A73	<b>♠</b> KQ10 <b>♥</b> 874	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 12	♥ QJ32 ♦ KQ1083	▼ 8/4 ◆ J7	Pass	3♦	Pass	3NT
South HCP: 15	<b>♣</b> 7	<b>♣</b> AKQ103	AP			
Contract: 3N S		•				

Board: 77 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** K64 **♠** AQJ3 Vul: NS **♥** K942 Pass 3NT **♥** QJ Pass 2♦ North HCP: 16 **♦** KJ65 **♦** 982 AP South HCP: 11 **♣** AQ105 **♣** J8 1. Stayman Contract: 3N N

#### North hands (Practice Page)

Board: 78 Dealer: S Vul: Both HCP: 11	<ul><li>★ K65</li><li>▼ K972</li><li>◆ 106</li><li>◆ AJ98</li></ul>	The opponents are silent.  Partner bids first.
Board: 79 Dealer: N Vul: None HCP: 16	<ul><li>♠ AK72</li><li>♥ 8743</li><li>♠ KQ8</li><li>♠ A6</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: S Vul: NS HCP: 18	<ul><li>★ KQ103</li><li>★ KQJ32</li><li>◆ AK</li><li>◆ 43</li></ul>	The opponents are silent.  Partner bids first.
Board: 81 Dealer: N Vul: EW HCP: 15	<ul><li>♣ J96</li><li>♥ QJ6</li><li>♦ AQ96</li><li>♣ KQ2</li></ul>	The opponents are silent. You bid first.
Board: 82 Dealer: S Vul: None HCP: 9	<ul><li>★ 743</li><li>▼ 7643</li><li>◆ A92</li><li>◆ AJ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: N Vul: NS HCP: 16	<ul><li>★ KQ9</li><li>♥ Q1096</li><li>◆ Q63</li><li>◆ AK10</li></ul>	The opponents are silent. You bid first.

Board: 78 Dealer: S Vul: Both North HCP: 11	North:  ♠ K65  ♥ K972  • 106	South: ♠ Q82 ♥ AQ4 ♠ AKQ	West Pass Pass	North 2♣¹ 3NT		1NT
South HCP: 17 Contract: 3N S	♣ AJ98	<b>♣</b> 10532	1. Stay		AI	
Board: 79 Dealer: N Vul: None	North: ♠ AK72	South:  ♠ QJ3		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16 South HCP: 9 Contract: 4 \ N	♥ 8743 ♦ KQ8 ♣ A6	◆ AQ102 ◆ 7642 ◆ 54	Pass AP 1. Stay	2♥ man	Pass	4♥
			West	North	East	South
Board: 80	North:	South:	Pass	2 <b>♣</b> ¹	Pass	1NT 2 <b>♦</b>
Dealer: S Vul: NS North HCP: 18	<b>★</b> KQ103 <b>★</b> KQJ32	<b>♦</b> A97 <b>♥</b> A64	Pass Pass	3♠² 4NT³	Pass Pass	
South HCP: 16 Contract: 7 S	◆ AK ◆ 43	◆ QJ4 <b>◆</b> AJ92	Pass 1. Stay	7♥	AP	
			2. SMOLEN 3. Blackwood 0314, for ♥			
Board: 81 Dealer: N	North: ♣ J96	South: ♠ 1052	West	North 1NT	East Pass	_
Vul: EW North HCP: 15 South HCP: 8	♥ QJ6 ♦ AQ96 ♣ KQ2	♥ 10954 ♦ KJ3	Pass AP	2♦	Pass	2NT
Contract: 2N N	11102	<b>♣</b> A86	1. Stay	man		
Board: 82 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None North HCP: 9 South HCP: 15 Contract: 3♠ N	<ul><li>↑743</li><li>√7643</li><li>↑A92</li><li>♠AJ8</li></ul>	<ul><li>★ AK1052</li><li>★ A102</li><li>★ KJ5</li><li>★ 43</li></ul>	Pass Pass 1. Stay		Pass AP	<b>3</b> ♦ <sup>2</sup>

Board: 83 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♠** KQ9 **♦** A543 Vul: NS Pass 2NT **♥** Q1096 **♥** J32 Pass 2♥ North HCP: 16 **♦** Q63 ♦ K102 AP South HCP: 8 **♣** AK10 **♣** 954 1. Stayman Contract: 2N N

#### South hands (Practice Page)

Board: 78 Dealer: S Vul: Both HCP: 17	<ul><li>♣ Q82</li><li>♥ AQ4</li><li>◆ AKQ</li><li>♣ 10532</li></ul>	The opponents are silent. You bid first.
Board: 79 Dealer: N Vul: None HCP: 9	<ul><li>♣ QJ3</li><li>♥ AQ102</li><li>◆ 7642</li><li>♣ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: S Vul: NS HCP: 16	<ul><li>♠ A97</li><li>♥ A64</li><li>♦ QJ4</li><li>♠ AJ92</li></ul>	The opponents are silent. You bid first.
Board: 81 Dealer: N Vul: EW HCP: 8	<ul><li>▲ 1052</li><li>▼ 10954</li><li>◆ KJ3</li><li>♣ A86</li></ul>	The opponents are silent.  Partner bids first.
Board: 82 Dealer: S Vul: None HCP: 15	<ul><li>★ AK1052</li><li>▼ A102</li><li>◆ KJ5</li><li>◆ 43</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: N Vul: NS HCP: 8	<ul><li>★ A543</li><li>♥ J32</li><li>◆ K102</li><li>◆ 954</li></ul>	The opponents are silent.  Partner bids first.

Board: 78 Dealer: S Vul: Both North HCP: 11	North:  ♠ K65  ♥ K972  • 106	South: ♠ Q82 ♥ AQ4 ♠ AKQ	West Pass Pass	North 2♣¹ 3NT		1NT
South HCP: 17 Contract: 3N S	♣ AJ98	<b>♣</b> 10532	1. Stay		AI	
Board: 79 Dealer: N Vul: None	North: ♠ AK72	South:  ♠ QJ3		North 1NT	Pass	2 <b>♣</b> ¹
North HCP: 16 South HCP: 9 Contract: 4 \ N	♥ 8743 ♦ KQ8 ♣ A6	◆ AQ102 ◆ 7642 ◆ 54	Pass AP 1. Stay	2♥ man	Pass	4♥
			West	North	East	South
Board: 80	North:	South:	Pass	2 <b>♣</b> ¹	Pass	1NT 2 <b>♦</b>
Dealer: S Vul: NS North HCP: 18	<b>★</b> KQ103 <b>★</b> KQJ32	<b>♦</b> A97 <b>♥</b> A64	Pass Pass	3♠² 4NT³	Pass Pass	
South HCP: 16 Contract: 7 S	◆ AK ◆ 43	◆ QJ4 <b>◆</b> AJ92	Pass 1. Stay	7♥	AP	
			2. SMOLEN 3. Blackwood 0314, for ♥			
Board: 81 Dealer: N	North: ♣ J96	South: ♠ 1052	West	North 1NT	East Pass	_
Vul: EW North HCP: 15 South HCP: 8	♥ QJ6 ♦ AQ96 ♣ KQ2	♥ 10954 ♦ KJ3	Pass AP	2♦	Pass	2NT
Contract: 2N N	11102	<b>♣</b> A86	1. Stay	man		
Board: 82 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: None North HCP: 9 South HCP: 15 Contract: 3♠ N	<ul><li>↑743</li><li>√7643</li><li>↑A92</li><li>♠AJ8</li></ul>	<ul><li>★ AK1052</li><li>★ A102</li><li>★ KJ5</li><li>★ 43</li></ul>	Pass Pass 1. Stay		Pass AP	<b>3</b> ♦ <sup>2</sup>

Board: 83 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♠** KQ9 **♦** A543 Vul: NS Pass 2NT **♥** Q1096 **♥** J32 Pass 2♥ North HCP: 16 **♦** Q63 ♦ K102 AP South HCP: 8 **♣** AK10 **♣** 954 1. Stayman Contract: 2N N

#### North hands (Practice Page)

Board: 84 Dealer: S Vul: EW HCP: 10	<ul><li>♠ AKJ4</li><li>♥ Q543</li><li>♦ 632</li><li>♠ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: N Vul: Both HCP: 15	<ul><li>▲ 105</li><li>♥ J854</li><li>◆ AK72</li><li>♣ AK9</li></ul>	The opponents are silent.  You bid first.
Board: 86 Dealer: S Vul: EW HCP: 8	<ul><li>★ KQJ7</li><li>♥ J43</li><li>♦ 104</li><li>♠ J942</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: N Vul: Both HCP: 15	<ul><li>▲ A98</li><li>♥ Q7</li><li>◆ AQ108</li><li>◆ QJ43</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 88 Dealer: S Vul: None HCP: 9	<ul><li>♣ Q764</li><li>♥ 953</li><li>♦ K63</li><li>♣ A65</li></ul>	The opponents are silent.  Partner bids first.
Board: 89 Dealer: N Vul: EW HCP: 16	<ul><li>A1063</li><li>♥ Q62</li><li>★ K62</li><li>AK10</li></ul>	The opponents are silent. You bid first.

			***	<b>3</b>	<b>.</b>	G 4
Board: 84	North:	South:	West	North	East	
Dealer: S Vul: EW	♠ AKJ4	<b>♠</b> 98	Pass	2 <b>♣</b> ¹	Pass	1NT
North HCP: 10	<b>♥</b> Q543	<b>♥</b> AK876		2 <b>♠</b> ¹ 4 <b>♥</b>	AP	3 <b>%</b> -
South HCP: 16	<b>♦</b> 632	♦ AK9	Pass		AP	
Contract: 4♥ N	<b>♣</b> 54	<b>♣</b> Q72	1. Stay 2. artifi			
			z. artin	CRUI		
Board: 85			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>★</b> 105	<b>♦</b> KQJ	Pass	2♥	Pass	<b>4</b> ◆ <sup>2</sup>
North HCP: 15	♥ J854 ♦ AK72	<b>♥</b> AQ107 <b>♦</b> Q	Pass	4♥	AP	
South HCP: 15	<b>♦</b> AK9	<b>♣</b> J10874	1. Stay	man		
Contract: 4♥ N			2. Splir	nter		
Board: 86	North:	South:	West	North	East	South
Dealer: S Vul: EW	<b>♠</b> KQJ7	<b>♠</b> A43				1NT
North HCP: 8	<b>♥</b> J43	<b>♥</b> K1075	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ 104	◆ KQ73	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> J942	<b>♣</b> K6	1. Stay	man		
			West	North	Foot	Contle
Board: 87	North:	South:	west			
Dealer: N	1NOIUI. <b>♠</b> A98	<b>♠</b> QJ6	V	1NT	Pass	
Vul: Both	<b>♥</b> Q7	<b>▼</b> J643	X	2♦	Pass	<b>3</b> •
North HCP: 15 South HCP: 8	◆ AQ108	♦ KJ942	AP			
Contract: 3♦ N	<b>♣</b> QJ43	<b>♣</b> 2	1. Stay	man		
			-			
Doord, 99			West	North	Fast	South
Board: 88 Dealer: S	North:	South:	77 051	1 (0141		1NT
	<b>♦</b> Q764	<b>♦</b> 52	Pass	2 <b>.</b> 1	Pass	
North HCP: 9	<b>♥</b> 953	♥ AKJ6				
South HCP: 17		•		<b>∠</b> 1 <b>√1</b>	1 433	J1 <b>1 1</b>
Contract: 3N S	<b>₹</b> A03	₹ KQJ3		man		
Vul: None North HCP: 9 South HCP: 17	•		Pass Pass AP 1. Stay	2♣¹ 2NT man	Pass Pass	

Board: 89 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** A1063 **♠** K72 Vul: EW **♥** Q62 **♥** A974 Pass 2♠ Pass 3♦ North HCP: 16 **♦** K62 ♦ AQJ54 Pass 3NT AP South HCP: 14 **♣** AK10 **♣** 4 1. Stayman Contract: 3N N

#### South hands (Practice Page)

Board: 84 Dealer: S Vul: EW HCP: 16	<ul><li>◆98</li><li>♥ AK876</li><li>◆ AK9</li><li>◆ Q72</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQJ</li><li>▼ AQ107</li><li>◆ Q</li><li>◆ J10874</li></ul>	The opponents are silent.  Partner bids first.
Board: 86 Dealer: S Vul: EW HCP: 15	<ul><li>▲ A43</li><li>♥ K1075</li><li>◆ KQ73</li><li>◆ K6</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: N Vul: Both HCP: 8	<ul><li>◆ QJ6</li><li>♥ J643</li><li>◆ KJ942</li><li>◆ 2</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 88 Dealer: S Vul: None HCP: 17	<ul><li>◆ 52</li><li>♥ AKJ6</li><li>◆ QJ5</li><li>◆ KQJ3</li></ul>	The opponents are silent. You bid first.
Board: 89 Dealer: N Vul: EW HCP: 14	<ul><li>★ K72</li><li>★ A974</li><li>★ AQJ54</li><li>★ 4</li></ul>	The opponents are silent.  Partner bids first.

			***	<b>3.</b> 1	<b>.</b>	G 4
Board: 84	North:	South:	West	North	East	
Dealer: S Vul: EW	♠ AKJ4	<b>♠</b> 98	Pass	2 <b>♣</b> ¹	Pass	1NT
North HCP: 10	<b>♥</b> Q543	<b>♥</b> AK876		2 <b>♠</b> ¹ 4 <b>♥</b>	AP	3 <b>%</b> -
South HCP: 16	♦ 632	♦ AK9	Pass		AP	
Contract: 4♥ N	<b>♣</b> 54	<b>♣</b> Q72	1. Stay 2. artifi			
			z. artin	CRUI		
Board: 85			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>★</b> 105	<b>♦</b> KQJ	Pass	2♥	Pass	<b>4</b> ◆ <sup>2</sup>
North HCP: 15	♥ J854 ♦ AK72	<b>♥</b> AQ107 <b>♦</b> Q	Pass	4♥	AP	
South HCP: 15	<b>♦</b> AK9	<b>♣</b> J10874	1. Stay	man		
Contract: 4♥ N			2. Splir	nter		
Board: 86	North:	South:	West	North	East	South
Dealer: S Vul: EW	<b>♠</b> KQJ7	<b>♠</b> A43				1NT
North HCP: 8	<b>♥</b> J43	<b>♥</b> K1075	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ 104	◆ KQ73	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> J942	<b>♣</b> K6	1. Stay	man		
			West	North	Foot	Contle
Board: 87	North:	South:	west			
Dealer: N	1NOIUI. <b>♠</b> A98	<b>♠</b> QJ6	V	1NT	Pass	
Vul: Both	<b>♥</b> Q7	<b>▼</b> J643	X	2♦	Pass	<b>3</b> •
North HCP: 15 South HCP: 8	◆ AQ108	♦ KJ942	AP			
Contract: 3♦ N	<b>♣</b> QJ43	<b>♣</b> 2	1. Stay	man		
			-			
Doord, 99			West	North	Fast	South
Board: 88 Dealer: S	North:	South:	77 051	1 (0141		1NT
	<b>♦</b> Q764	<b>♦</b> 52	Pass	2 <b>.</b> 1	Pass	
North HCP: 9	<b>♥</b> 953	♥ AKJ6				
South HCP: 17		•		<b>∠</b> 1 <b>√1</b>	1 433	J1 <b>1 1</b>
Contract: 3N S	<b>₹</b> A03	₹ KQJ3		man		
Vul: None North HCP: 9 South HCP: 17	•		Pass Pass AP 1. Stay	2♣¹ 2NT man	Pass Pass	

Board: 89 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** A1063 **♠** K72 Vul: EW **♥** Q62 **♥** A974 Pass 2♠ Pass 3♦ North HCP: 16 **♦** K62 ♦ AQJ54 Pass 3NT AP South HCP: 14 **♣** AK10 **♣** 4 1. Stayman Contract: 3N N

#### North hands (Practice Page)

Board: 90 Dealer: S Vul: Both HCP: 14	<ul><li>★ KJ9</li><li>▼ KJ106</li><li>◆ KJ83</li><li>◆ Q2</li></ul>	The opponents are silent.  Partner bids first.
Board: 91 Dealer: N Vul: None HCP: 16	<ul><li>AJ5</li><li>✓ AKQ87</li><li>✓ Q107</li><li>✓ 62</li></ul>	East Doubles 3♣ if possible.  You bid first.
Board: 92 Dealer: S Vul: NS HCP: 8	<ul><li>♣ QJ8</li><li>♥ 8743</li><li>◆ AJ4</li><li>♣ 432</li></ul>	The opponents are silent.  Partner bids first.
Board: 93 Dealer: N Vul: NS HCP: 15	<ul><li>▲ AJ75</li><li>✓ A10</li><li>◆ KJ6</li><li>▲ Q986</li></ul>	The opponents are silent. You bid first.
Board: 94 Dealer: S Vul: EW HCP: 13	<ul><li>♣732</li><li>♥ K1075</li><li>◆ AK5</li><li>♣ K108</li></ul>	The opponents are silent.  Partner bids first.
Board: 95 Dealer: N Vul: NS HCP: 16	<ul><li>AQJ86</li><li>✓ AJ4</li><li>✓ 982</li><li>A5</li></ul>	The opponents are silent. You bid first.

Board: 90 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 4 N	North:  ♠ KJ9  ♥ KJ106  ♠ KJ83  ♣ Q2	South:  ♠ Q10865  ♥ AQ9  ♠ A64  ♠ A9	West North East South 1NT Pass 2♣¹ Pass 3•² Pass 4♠ AP 1. Stayman 2. artificial
Board: 91 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 4 \(\psi\) N	North:  ♠ AJ5  ♥ AKQ87  ♠ Q107  ♠ 62	South:  ♠ K942  ♥ J42  ♠ A982  ♣ KJ	West North East South  1NT Pass 2♣¹  Pass 3♣² X 4♣³  Pass 4♥ AP  1. Stayman 2. artificial 3. limit raise or better in ♥
Board: 92 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ QJ8  ♥ 8743  ♠ AJ4  ♣ 432	South:	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 2NT Pass 3NT AP 1. Stayman
Board: 93 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 44 N	North:  ♠ AJ75  ♥ A10  ♠ KJ6  ♠ Q986	South:  ♠ K10842  ♥ J974  ♠ A9  ♣ 107	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠  AP 1. Stayman
Board: 94 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♣ 732  ♥ K1075  ♣ AK5  ♣ K108	South:  ♠ AK  ♥ QJ9  ♦ 732  ♣ AQ973	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 3NT AP 1. Stayman

West North East South Board: 95 North: South: 1NT Pass 2♣¹ Dealer: N ♠ AQJ86 **★** 10932 Vul: NS Pass  $3 \stackrel{?}{\bullet}^2$ Pass 4♠ **♥** AJ4 **♥** Q52 North HCP: 16 AP **♦** 982 **♦**— South HCP: 8 1. Stayman **♣** A5 **♣** KQJ962 Contract: 4♠ S 2. artificial

#### South hands (Practice Page)

Board: 90 Dealer: S Vul: Both HCP: 16	<ul><li>♣ Q10865</li><li>♥ AQ9</li><li>♦ A64</li><li>♣ A9</li></ul>	The opponents are silent. You bid first.
Board: 91 Dealer: N Vul: None HCP: 12	<ul><li>★ K942</li><li>▼ J42</li><li>◆ A982</li><li>◆ KJ</li></ul>	East Doubles 3♣ if possible.  Partner bids first.
Board: 92 Dealer: S Vul: NS HCP: 17	<ul><li>♠ 63</li><li>♥ KJ10</li><li>♠ KQ107</li><li>♠ AKJ10</li></ul>	The opponents are silent.  You bid first.
Board: 93 Dealer: N Vul: NS HCP: 8	<ul><li>★ K10842</li><li>▼ J974</li><li>◆ A9</li><li>◆ 107</li></ul>	The opponents are silent.  Partner bids first.
Board: 94 Dealer: S Vul: EW HCP: 16	<ul><li>♠ AK</li><li>♥ QJ9</li><li>♦ 732</li><li>♠ AQ973</li></ul>	The opponents are silent. You bid first.
Board: 95 Dealer: N Vul: NS HCP: 8	<ul><li>10932</li><li>Q52</li><li>←</li><li>—</li><li>KQJ962</li></ul>	The opponents are silent.  Partner bids first.

Board: 90 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 4 N	North:  ♠ KJ9  ♥ KJ106  ♠ KJ83  ♣ Q2	South:  ♠ Q10865  ♥ AQ9  ♠ A64  ♠ A9	West North East South 1NT Pass 2♣¹ Pass 3•² Pass 4♠ AP 1. Stayman 2. artificial
Board: 91 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 4 \(\psi\) N	North:  ♠ AJ5  ♥ AKQ87  ♠ Q107  ♠ 62	South:  ♠ K942  ♥ J42  ♠ A982  ♣ KJ	West North East South  1NT Pass 2♣¹  Pass 3♣² X 4♣³  Pass 4♥ AP  1. Stayman 2. artificial 3. limit raise or better in ♥
Board: 92 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ QJ8  ♥ 8743  ♠ AJ4  ♣ 432	South:	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 2NT Pass 3NT AP 1. Stayman
Board: 93 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 44 N	North:  ♠ AJ75  ♥ A10  ♠ KJ6  ♠ Q986	South:  ♠ K10842  ♥ J974  ♠ A9  ♣ 107	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠  AP 1. Stayman
Board: 94 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 3N S	North:  ♣ 732  ♥ K1075  ♣ AK5  ♣ K108	South:  ♠ AK  ♥ QJ9  ♦ 732  ♣ AQ973	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 3NT AP 1. Stayman

West North East South Board: 95 North: South: 1NT Pass 2♣¹ Dealer: N ♠ AQJ86 **★** 10932 Vul: NS Pass  $3 \stackrel{?}{\bullet}^2$ Pass 4♠ **♥** AJ4 **♥** Q52 North HCP: 16 AP **♦** 982 **♦**— South HCP: 8 1. Stayman **♣** A5 **♣** KQJ962 Contract: 4♠ S 2. artificial

#### North hands (Practice Page)

Board: 96 Dealer: S Vul: Both HCP: 9	<ul><li>♣ Q964</li><li>♥ A732</li><li>◆ K96</li><li>♣ 108</li></ul>	The opponents are silent.  Partner bids first.
Board: 97 Dealer: N Vul: EW HCP: 15	<ul><li>★ K97</li><li>★ A95</li><li>★ AQ9</li><li>★ Q742</li></ul>	The opponents are silent. You bid first.
Board: 98 Dealer: S Vul: Both HCP: 14	<ul><li>1098</li><li>★ A1073</li><li>★ K42</li><li>★ AK9</li></ul>	The opponents are silent.  Partner bids first.
Board: 99 Dealer: N Vul: EW HCP: 17	<ul><li>♣ QJ62</li><li>♥ AQ8</li><li>◆ A985</li><li>♣ A6</li></ul>	The opponents are silent.  You bid first.
Board: 100 Dealer: S Vul: Both HCP: 13	<ul><li>♣ Q832</li><li>♥ KQ976</li><li>◆ J7</li><li>♣ AJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 101 Dealer: N Vul: None HCP: 16	<ul><li></li></ul>	The opponents are silent.  You bid first.

Board: 96 Dealer: S Vul: Both	North: ♠ Q964	South: ♠ K52		North		1NT
North HCP: 9	<b>♥</b> A732	<b>♥</b> KJ4	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	♦ K96 • 108	♦ A74	Pass	2NT	AP	
Contract: 2N S	<b>2</b> 108	♣ A763	1. Stay	man		
Board: 97	NT 4	G 4	West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♠</b> K97 <b>♥</b> A95	<b>♠</b> AQ6 <b>♥</b> KQJ8	Pass	<b>2</b>	Pass	$4NT^2$
North HCP: 15	◆ AQ9	<ul><li>1076</li></ul>	AP			
South HCP: 17 Contract: 4N N	<b>♣</b> Q742	<b>♣</b> AJ6	1. Stay			
Contract. 41V IV			2. Quai	ntitative	4NT	
Board: 98 Dealer: S	North: <b>♠</b> 1098	South: ♠ KQ2	West	North	East	South 1NT
Vul: Both North HCP: 14	<b>♥</b> A1073	<b>♥</b> KJ98	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ K42	◆ AQ87	Pass	<b>4♥</b>	AP	
Contract: 4♥ S	<b>♣</b> AK9	<b>♣</b> 54	1. Stay	man		
Board: 99	North:	South:	West	North	East	South
Dealer: N	• QJ62	<b>♦</b> K1097		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 17	♥ AQ8	<b>♥</b> 754	Pass	2♠	Pass	4♠
South HCP: 11	♦ A985	♦ KJ	AP			
Contract: 4♠ N	<b>♣</b> A6	<b>♣</b> KJ74	1. Stay	man		
			West	North	East	South
Board: 100	North:	South:	,, esc	1 (0141	Last	1NT
Dealer: S	• Q832	<b>♦</b> AK6	Pass	2 <b>♣</b> ¹	Pass	
Vul: Both North HCP: 13	<b>♥</b> KQ976	<b>♥</b> J4	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 16	<b>♦ J7</b>	◆ AQ432	AP			
Contract: 3N S	♣ AJ	<b>♣</b> Q53	1. Stay 2. SM0			

West North East South Board: 101 North: South: 1NT Pass 2♣¹ Dealer: N **♦** J8 **♠** KQ9 Vul: None Pass  $3 \clubsuit^2$ Pass 3♥ **♥** AKJ87 **Y** Q943 North HCP: 16 AP ♦ J85 ♦ A102 South HCP: 8 1. Stayman **♣** 1096 ♣ QJ8 Contract: 3♥ S 2. artificial

#### South hands (Practice Page)

Board: 96 Dealer: S	<b>♦</b> K52 <b>∀</b> KJ4	The opponents are silent.
Vul: Both HCP: 15	◆ A74 ◆ A763	You bid first.
Board: 97 Dealer: N	◆ AQ6 ♥ KQJ8	The opponents are silent.
Vul: EW HCP: 17	<ul><li>1076</li><li>♣ AJ6</li></ul>	Partner bids first.
Board: 98 Dealer: S	<b>♠</b> KQ2 <b>♥</b> KJ98	The opponents are silent.
Vul: Both HCP: 15	◆ AQ87 ◆ 54	You bid first.
Board: 99 Dealer: N	<b>★</b> K1097 <b>∀</b> 754	The opponents are silent.
Vul: EW HCP: 11	◆ KJ ◆ KJ74	Partner bids first.
Board: 100 Dealer: S	<b>♠</b> AK6 <b>♥</b> J4	The opponents are silent.
Vul: Both HCP: 16	◆ AQ432 ◆ Q53	You bid first.
Board: 101 Dealer: N	<b>♠</b> KQ9 <b>♥</b> Q943	The opponents are silent.
Vul: None HCP: 8	◆ J85 ◆ 1096	Partner bids first.

Board: 96 Dealer: S Vul: Both	North: ♠ Q964	South: ♠ K52		North		1NT
North HCP: 9	<b>♥</b> A732	<b>♥</b> KJ4	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	♦ K96 • 108	♦ A74	Pass	2NT	AP	
Contract: 2N S	<b>2</b> 108	♣ A763	1. Stay	man		
Board: 97	NT 4	G 4	West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♠</b> K97 <b>♥</b> A95	<b>♠</b> AQ6 <b>♥</b> KQJ8	Pass	<b>2</b>	Pass	$4NT^2$
North HCP: 15	◆ AQ9	<ul><li>1076</li></ul>	AP			
South HCP: 17 Contract: 4N N	<b>♣</b> Q742	<b>♣</b> AJ6	1. Stay			
Contract. 41V IV			2. Quai	ntitative	4NT	
Board: 98 Dealer: S	North: <b>♠</b> 1098	South: ♠ KQ2	West	North	East	South 1NT
Vul: Both North HCP: 14	<b>♥</b> A1073	<b>♥</b> KJ98	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	◆ K42	◆ AQ87	Pass	<b>4♥</b>	AP	
Contract: 4♥ S	<b>♣</b> AK9	<b>♣</b> 54	1. Stay	man		
Board: 99	North:	South:	West	North	East	South
Dealer: N	• QJ62	<b>♦</b> K1097		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 17	♥ AQ8	<b>♥</b> 754	Pass	2♠	Pass	4♠
South HCP: 11	♦ A985	♦ KJ	AP			
Contract: 4♠ N	<b>♣</b> A6	<b>♣</b> KJ74	1. Stay	man		
			West	North	East	South
Board: 100	North:	South:	,, esc	1 (0141	Last	1NT
Dealer: S	• Q832	<b>♦</b> AK6	Pass	2 <b>♣</b> ¹	Pass	
Vul: Both North HCP: 13	<b>♥</b> KQ976	<b>♥</b> J4	Pass	3 <b>♠</b> <sup>2</sup>	Pass	3NT
South HCP: 16	<b>♦ J7</b>	◆ AQ432	AP			
Contract: 3N S	♣ AJ	<b>♣</b> Q53	1. Stay 2. SM0			

West North East South Board: 101 North: South: 1NT Pass 2♣¹ Dealer: N **♦** J8 **♠** KQ9 Vul: None Pass  $3 \clubsuit^2$ Pass 3♥ **♥** AKJ87 **Y** Q943 North HCP: 16 AP ♦ J85 ♦ A102 South HCP: 8 1. Stayman **♣** 1096 ♣ QJ8 Contract: 3♥ S 2. artificial

#### North hands (Practice Page)

Board: 102 Dealer: S Vul: NS HCP: 17	<ul><li>AQ43</li><li>K32</li><li>KJ42</li><li>A4</li></ul>	The opponents are silent.  Partner bids first.
Board: 103 Dealer: N Vul: Both HCP: 17	<ul><li>AQ102</li><li>♥ 92</li><li>K97</li><li>AKJ5</li></ul>	The opponents are silent. You bid first.
Board: 104 Dealer: S Vul: None HCP: 13	<ul><li>♦ 9732</li><li>♥ KQ42</li><li>♦ AK62</li><li>♦ J</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: N Vul: NS HCP: 16	<ul><li>★ AK104</li><li>♥ 963</li><li>★ KQ102</li><li>★ A6</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 106 Dealer: S Vul: EW HCP: 14	<ul><li>♣ A752</li><li>♥ KJ3</li><li>◆ J62</li><li>♣ KQ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 107 Dealer: N Vul: None HCP: 16	<ul><li>A64</li><li>✓ A106</li><li>✓ K76</li><li>AJ105</li></ul>	The opponents are silent.  You bid first.

Board: 102 Dealer: S Vul: NS North HCP: 17 South HCP: 16 Contract: 7♥ N	North:  ♠ AQ43  ♥ K32  ♠ KJ42  ♠ A4	South:  ♠ K98  ✔ AQ1054  ♠ A5  ♣ K53	West North East South  1NT  Pass 2♣¹ Pass 3♣²  Pass 4NT³ Pass 5♠  Pass 7♥ AP  1. Stayman  2. artificial  3. Blackwood 0314, for ♥
Board: 103 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ AQ102  ♥ 92  ♠ K97  ♣ AKJ5	South:  ♠ J94  ♥ KQ85  ♦ J52  ♣ Q64	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2NT  Pass 3NT AP  1. Stayman
Board: 104 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 44 S	North:  ◆ 9732  ▼ KQ42  ◆ AK62  ◆ J	South:  ♠ AK54  ♥ J3  ♠ J43  ♣ AQ84	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 4♣² Pass 4♠  AP  1. Stayman  2. Splinter
Board: 105 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 44 N	North:  ♠ AK 104  ♥ 963  ♠ KQ102  ♠ A6	South:  ♠ QJ76  ♥ AQ85  ♦ J8  ♣ J73	West North East South 1NT Pass 2♣¹ X 2♠ Pass 4♠ AP 1. Stayman
Board: 106 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ A752  ♥ KJ3  ♦ J62  ♣ KQ10	South:  ♠ K104  ♥ AQ65  ♠ K104  ♣ A65	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman

Board: 107 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♦** A64 **♦** KJ10 Vul: None Pass 3NT **♥** A106 **7**432 Pass 2♦ North HCP: 16 **♦** K76 ♦ AQ105 AP South HCP: 10 **♣** 98 ♣ AJ105 1. Stayman Contract: 3N N

#### South hands (Practice Page)

Board: 102 Dealer: S Vul: NS HCP: 16	<ul><li>★ K98</li><li>▼ AQ1054</li><li>◆ A5</li><li>◆ K53</li></ul>	The opponents are silent. You bid first.
Board: 103 Dealer: N Vul: Both HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: S Vul: None HCP: 15	<ul><li>♠ AK54</li><li>♥ J3</li><li>♦ J43</li><li>♠ AQ84</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: N Vul: NS HCP: 11	<ul><li>♣ QJ76</li><li>♥ AQ85</li><li>◆ J8</li><li>♣ J73</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 106 Dealer: S Vul: EW HCP: 16	<ul><li>★ K104</li><li>▼ AQ65</li><li>◆ K104</li><li>◆ A65</li></ul>	The opponents are silent.  You bid first.
Board: 107 Dealer: N Vul: None HCP: 10	<b>♦</b> KJ10 <b>♥</b> 7432 <b>♦</b> AQ105 <b>♣</b> 98	The opponents are silent.  Partner bids first.

Board: 102 Dealer: S Vul: NS North HCP: 17 South HCP: 16 Contract: 7♥ N	North:  ♠ AQ43  ♥ K32  ♠ KJ42  ♠ A4	South:  ♠ K98  ✔ AQ1054  ♠ A5  ♣ K53	West North East South  1NT  Pass 2♣¹ Pass 3♣²  Pass 4NT³ Pass 5♠  Pass 7♥ AP  1. Stayman  2. artificial  3. Blackwood 0314, for ♥
Board: 103 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ AQ102  ♥ 92  ♠ K97  ♣ AKJ5	South:  ♠ J94  ♥ KQ85  ♦ J52  ♣ Q64	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 2NT  Pass 3NT AP  1. Stayman
Board: 104 Dealer: S Vul: None North HCP: 13 South HCP: 15 Contract: 44 S	North:  ◆ 9732  ▼ KQ42  ◆ AK62  ◆ J	South:  ♠ AK54  ♥ J3  ♠ J43  ♣ AQ84	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 4♣² Pass 4♠  AP  1. Stayman  2. Splinter
Board: 105 Dealer: N Vul: NS North HCP: 16 South HCP: 11 Contract: 44 N	North:  ♠ AK 104  ♥ 963  ♠ KQ102  ♠ A6	South:  ♠ QJ76  ♥ AQ85  ♦ J8  ♣ J73	West North East South 1NT Pass 2♣¹ X 2♠ Pass 4♠ AP 1. Stayman
Board: 106 Dealer: S Vul: EW North HCP: 14 South HCP: 16 Contract: 3N S	North:  ♠ A752  ♥ KJ3  ♦ J62  ♣ KQ10	South:  ♠ K104  ♥ AQ65  ♠ K104  ♣ A65	West North East South 1NT Pass 2♣¹ Pass 2♥ Pass 3NT AP 1. Stayman

Board: 107 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♦** A64 **♦** KJ10 Vul: None Pass 3NT **♥** A106 **7**432 Pass 2♦ North HCP: 16 **♦** K76 ♦ AQ105 AP South HCP: 10 **♣** 98 ♣ AJ105 1. Stayman Contract: 3N N

#### North hands (Practice Page)

Board: 108 Dealer: S Vul: EW HCP: 20	<ul><li>♠ AK103</li><li>♥ KJ95</li><li>♠ Q3</li><li>♠ AK5</li></ul>	The opponents are silent.  Partner bids first.
Board: 109 Dealer: N Vul: Both HCP: 17	<ul><li>★ KJ104</li><li>★ AJ5</li><li>★ AK102</li><li>★ J5</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: S Vul: NS HCP: 10	<ul><li>AQ876</li><li>✓ KJ84</li><li>◆ 8</li><li>◆ 982</li></ul>	East Doubles 4♦ if possible.  Partner bids first.
Board: 111 Dealer: N Vul: Both HCP: 16	<ul><li>AQ95</li><li>Q3</li><li>J54</li><li>AK86</li></ul>	The opponents are silent. You bid first.
Board: 112 Dealer: S Vul: None HCP: 8	<ul><li>★ K82</li><li>♥ 9642</li><li>◆ AJ8</li><li>◆ 985</li></ul>	The opponents are silent.  Partner bids first.
Board: 113 Dealer: N Vul: EW HCP: 17	<ul><li>★ KQ5</li><li>▼ A95</li><li>◆ KJ932</li><li>◆ A6</li></ul>	East Doubles 2♦ if possible.  You bid first.

Board: 108 Dealer: S	North: ♠ AK103	South: ♠ QJ4		North	East Pass	1NT
Vul: EW North HCP: 20 South HCP: 16 Contract: 6N S	<ul><li>▼ KJ95</li><li>◆ Q3</li><li>◆ AK5</li></ul>	<ul><li>✓ AQ</li><li>◆ A42</li><li>◆ QJ1082</li></ul>	Pass AP	2 <b>♣</b> ¹ 5NT		6NT
Confidence of V B			1. Stay	man		
Board: 109 Dealer: N	North: <b>♠</b> KJ104	South: ♠ A72	West	North 1NT	East Pass	
Vul: Both North HCP: 17	<b>♥</b> AJ5	<b>♥</b> K876	Pass	2♠	Pass	3♣
South HCP: 12	♦ AK102	♦ 8 • KO074	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> J5	<b>♣</b> KQ974	1. Stay	man		
Board: 110	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	<b>♠</b> AQ876	<b>♠</b> KJ95	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 10	<b>♥</b> KJ84	♥ AQ	Pass	<b>4</b> ◆ <sup>2</sup>	X	Pass
South HCP: 17	♦ 8 <b>♣</b> 982	◆ QJ2 <b>◆</b> KJ75	Pass	4♠	AP	
Contract: 4♠ S	_ / 0_		<ol> <li>Stay</li> <li>Splir</li> </ol>			
D 1 111			West	North	East	South
Board: 111 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>♠</b> AQ95 <b>♥</b> Q3	<b>♠</b> KJ73 <b>♥</b> KJ5	Pass	2♠	Pass	4♠
South HCP: 15	◆ J54	◆ AQ7	AP			
Contract: 4♠ N	♣ AK86	<b>♣</b> J75	1. Stay	man		
Board: 112	Nowh	Couth	West	North	Fast	South
Dealer: S	North: ♠ K82	South: ♠ Q9	,, 051	1,0141		1NT
Vul: None North HCP: 8	<b>♥</b> 9642	▼ AK3	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	◆ AJ8	<b>♦</b> 10754	Pass	2NT	AP	
	<b>♣</b> 985	<b>♣</b> AK76	1. Stay			

Board: 113 Dealer: N	North: ♠ KQ5	South: ♠ A86	West	North 1NT		
Vul: EW North HCP: 17 South HCP: 9	<ul><li>★ A95</li><li>★ KJ932</li></ul>	<b>♥</b> KJ64 <b>♦</b> 8	1 455	2 <b>♦</b> 3NT	X AP	2NT
Contract: 3N N	<b>♣</b> A6	<b>♣</b> J7543	1. Stay	man		

#### South hands (Practice Page)

Board: 108 Dealer: S Vul: EW HCP: 16	<ul><li>♣ QJ4</li><li>♥ AQ</li><li>◆ A42</li><li>♣ QJ1082</li></ul>	The opponents are silent. You bid first.
Board: 109 Dealer: N Vul: Both HCP: 12	<ul><li>♣ A72</li><li>♥ K876</li><li>◆ 8</li><li>♣ KQ974</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: S Vul: NS HCP: 17	<ul><li>★ KJ95</li><li>★ AQ</li><li>◆ QJ2</li><li>★ KJ75</li></ul>	East Doubles 4♦ if possible.  You bid first.
Board: 111 Dealer: N Vul: Both HCP: 15	<ul><li>★ KJ73</li><li>★ KJ5</li><li>★ AQ7</li><li>★ J75</li></ul>	The opponents are silent.  Partner bids first.
Board: 112 Dealer: S Vul: None HCP: 16	<ul><li>♣ Q9</li><li>♥ AK3</li><li>♦ 10754</li><li>♣ AK76</li></ul>	The opponents are silent. You bid first.
Board: 113 Dealer: N Vul: EW HCP: 9	<ul><li>★ A86</li><li>♥ KJ64</li><li>◆ 8</li><li>◆ J7543</li></ul>	East Doubles 2♦ if possible.  Partner bids first.

Board: 108 Dealer: S	North: ♠ AK103	South: ♠ QJ4		North	East Pass	1NT
Vul: EW North HCP: 20 South HCP: 16 Contract: 6N S	<ul><li>▼ KJ95</li><li>◆ Q3</li><li>◆ AK5</li></ul>	<ul><li>✓ AQ</li><li>◆ A42</li><li>◆ QJ1082</li></ul>	Pass AP	2 <b>♣</b> ¹ 5NT		6NT
Confidence of V B			1. Stay	man		
Board: 109 Dealer: N	North: <b>♠</b> KJ104	South: ♠ A72	West	North 1NT	East Pass	
Vul: Both North HCP: 17	<b>♥</b> AJ5	<b>♥</b> K876	Pass	2♠	Pass	3♣
South HCP: 12	♦ AK102	♦ 8 • KO074	Pass	3NT	AP	
Contract: 3N N	<b>♣</b> J5	<b>♣</b> KQ974	1. Stay	man		
Board: 110	North:	South:	West	North	East	South 1NT
Dealer: S Vul: NS	<b>♠</b> AQ876	<b>♠</b> KJ95	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 10	<b>♥</b> KJ84	♥ AQ	Pass	<b>4</b> ◆ <sup>2</sup>	X	Pass
South HCP: 17	♦ 8 <b>♣</b> 982	◆ QJ2 <b>◆</b> KJ75	Pass	4♠	AP	
Contract: 4♠ S	_ / 0_		<ol> <li>Stay</li> <li>Splir</li> </ol>			
D 1 111			West	North	East	South
Board: 111 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both North HCP: 16	<b>♠</b> AQ95 <b>♥</b> Q3	<b>♠</b> KJ73 <b>♥</b> KJ5	Pass	2♠	Pass	4♠
South HCP: 15	◆ J54	◆ AQ7	AP			
Contract: 4♠ N	♣ AK86	<b>♣</b> J75	1. Stay	man		
Board: 112	Nowh	Couth	West	North	Fast	South
Dealer: S	North: ♠ K82	South: ♠ Q9	,, 051	1,0141		1NT
Vul: None North HCP: 8	<b>♥</b> 9642	▼ AK3	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 16	◆ AJ8	<b>♦</b> 10754	Pass	2NT	AP	
	<b>♣</b> 985	<b>♣</b> AK76	1. Stay			

Board: 113 Dealer: N	North: ♠ KQ5	South: ♠ A86	West	North 1NT		
Vul: EW North HCP: 17 South HCP: 9	<ul><li>★ A95</li><li>★ KJ932</li></ul>	<b>♥</b> KJ64 <b>♦</b> 8	1 455	2 <b>♦</b> 3NT	X AP	2NT
Contract: 3N N	<b>♣</b> A6	<b>♣</b> J7543	1. Stay	man		

#### North hands (Practice Page)

Board: 114 Dealer: S Vul: None HCP: 8	<ul><li>♣ Q1065</li><li>♥ KJ83</li><li>◆ J6</li><li>♣ J108</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: N Vul: Both HCP: 15	<ul><li>★ A42</li><li>♥ Q8</li><li>◆ QJ85</li><li>◆ KQJ6</li></ul>	The opponents are silent. You bid first.
Board: 116 Dealer: S Vul: None HCP: 9	<ul><li>★ KJ10</li><li>▼ AJ53</li><li>◆ 953</li><li>◆ 832</li></ul>	The opponents are silent.  Partner bids first.
Board: 117 Dealer: N Vul: NS HCP: 16	<ul><li>★ A1054</li><li>★ AKQ2</li><li>◆ QJ3</li><li>★ 62</li></ul>	The opponents are silent.  You bid first.
Board: 118 Dealer: S Vul: None HCP: 9	<ul><li>★ A74</li><li>♥ Q962</li><li>★ 8</li><li>★ K8432</li></ul>	The opponents are silent.  Partner bids first.
Board: 119 Dealer: N Vul: NS HCP: 15	<ul><li>★ K2</li><li>★ KQ9</li><li>◆ QJ932</li><li>◆ KJ5</li></ul>	The opponents are silent. You bid first.

Board: 114 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ Q1065  ♥ KJ83  ♦ J6  ♣ J108	South:  ♠ K72  ♥ A9  ♠ AK93  ♣ K762		North  2♣¹ 2NT	Pass	1NT
Board: 115 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A42  ♥ Q8  ♦ QJ85  ♣ KQJ6	South:  ♣ J753  ♥ A9643  ♠ K  ♣ A93	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 116 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ KJ10  ♥ AJ53  ♦ 953  ♣ 832	South:  ♠ Q6  ♥ 1096  ♠ A742  ♠ AKQ7		North  2♣¹  2NT man	East Pass AP	1NT
Board: 117 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 44 N	North:  ♠ A1054  ♥ AKQ2  ♠ QJ3  ♠ 62	South:  ♠ Q963  ♥ J97  ♠ A  ♣ AK1075	West Pass Pass 1. Stay	4♠	East Pass Pass AP	2 <b>♣</b> ¹
Board: 118 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♣ A74  ♥ Q962  ♦ 8  ♣ K8432	South:  ♠ QJ63  ♥ K43  ♠ A62  ♠ AQ5	West Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT

Board: 119 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** K2 **♦** A1084 Vul: NS Pass 5NT **♥** KQ9 **♥** AJ86 Pass 2♦ North HCP: 15 **♦** QJ932 **♦** K7 Pass 6NT AP South HCP: 18 ♣ KJ5 ♣ AQ9 1. Stayman Contract: 6N N

#### South hands (Practice Page)

Board: 114 Dealer: S Vul: None HCP: 17	<ul><li>★ K72</li><li>★ A9</li><li>★ AK93</li><li>★ K762</li></ul>	The opponents are silent. You bid first.
Board: 115 Dealer: N Vul: Both HCP: 12	<ul><li>♣ J753</li><li>♥ A9643</li><li>♦ K</li><li>♣ A93</li></ul>	The opponents are silent.  Partner bids first.
Board: 116 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q6</li><li>♥ 1096</li><li>◆ A742</li><li>♣ AKQ7</li></ul>	The opponents are silent. You bid first.
Board: 117 Dealer: N Vul: NS HCP: 14	<ul><li>♣ Q963</li><li>♥ J97</li><li>♦ A</li><li>♣ AK1075</li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: S Vul: None HCP: 16	<ul><li>♣ QJ63</li><li>♥ K43</li><li>◆ A62</li><li>♣ AQ5</li></ul>	The opponents are silent. You bid first.
Board: 119 Dealer: N Vul: NS HCP: 18	<ul><li>▲ A1084</li><li>♥ AJ86</li><li>♦ K7</li><li>▲ AQ9</li></ul>	The opponents are silent.  Partner bids first.

Board: 114 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ Q1065  ♥ KJ83  ♦ J6  ♣ J108	South:  ♠ K72  ♥ A9  ♠ AK93  ♣ K762		North  2♣¹ 2NT	Pass	1NT
Board: 115 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 3N N	North:  ♠ A42  ♥ Q8  ♦ QJ85  ♣ KQJ6	South:  ♣ J753  ♥ A9643  ♠ K  ♣ A93	Pass Pass 1. Stay		East Pass Pass AP	2 <b>♣</b> ¹
Board: 116 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 2N S	North:  ♠ KJ10  ♥ AJ53  ♦ 953  ♣ 832	South:  ♠ Q6  ♥ 1096  ♠ A742  ♠ AKQ7		North  2♣¹  2NT man	East Pass AP	1NT
Board: 117 Dealer: N Vul: NS North HCP: 16 South HCP: 14 Contract: 44 N	North:  ♠ A1054  ♥ AKQ2  ♠ QJ3  ♠ 62	South:  ♠ Q963  ♥ J97  ♠ A  ♣ AK1075	West Pass Pass 1. Stay	4♠	East Pass Pass AP	2 <b>♣</b> ¹
Board: 118 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 2N S	North:  ♣ A74  ♥ Q962  ♦ 8  ♣ K8432	South:  ♠ QJ63  ♥ K43  ♠ A62  ♠ AQ5	West Pass Pass 1. Stay	North  2♣¹  2NT man	East Pass AP	1NT

Board: 119 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** K2 **♦** A1084 Vul: NS Pass 5NT **♥** KQ9 **♥** AJ86 Pass 2♦ North HCP: 15 **♦** QJ932 **♦** K7 Pass 6NT AP South HCP: 18 ♣ KJ5 ♣ AQ9 1. Stayman Contract: 6N N

#### North hands (Practice Page)

Board: 120 Dealer: S Vul: Both HCP: 8	<ul><li>AQ96</li><li>♥ Q95</li><li>1054</li><li>965</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 121 Dealer: N Vul: NS HCP: 17	<ul><li>AK7</li><li>♥ 974</li><li>AJ86</li><li>KQ8</li></ul>	The opponents are silent. You bid first.
Board: 122 Dealer: S Vul: EW HCP: 15	<ul><li>AK42</li><li>✓ AQ7</li><li>J4</li><li>✓ J875</li></ul>	The opponents are silent.  Partner bids first.
Board: 123 Dealer: N Vul: Both HCP: 15	<ul><li>▲ AJ3</li><li>♥ KQJ</li><li>◆ K9874</li><li>▲ J10</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: S Vul: None HCP: 10	<ul><li>★ AK92</li><li>▼ 543</li><li>◆ K106</li><li>◆ 1085</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: N Vul: Both HCP: 16	♣ Q106 ♥ K10 ♦ AK982 ♣ A96	The opponents are silent. You bid first.

Board: 120 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ AQ96  ♥ Q95  ♠ 1054  ♠ 965	South:  ♠ K54  ♥ AK72  ♠ AK82  ♠ 84		North  2♣¹ 2NT	X	South 1NT 2♥ 3NT
Board: 121 Dealer: N Vul: NS North HCP: 17 South HCP: 16 Contract: 6 N	North:  ♠ AK7  ♥ 974  ♠ AJ86  ♠ KQ8	South:  ◆ J832  ▼ AKJ52  ◆ K4  ◆ A3	Pass Pass Pass AP 1. Stay	North 1NT 2♦ 4♥ 5♥ man	Pass Pass Pass Pass	2♣¹ 3♣² 4NT³
Board: 122 Dealer: S Vul: EW North HCP: 15 South HCP: 15 Contract: 4 S	North:  ♠ AK42  ♥ AQ7  ♦ J4  ♣ J875	South:  ♠ QJ65  ♥ J103  ♠ A83  ♠ AK3			East Pass AP	1NT
Board: 123 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AJ3  ♥ KQJ  ♠ K9874  ♣ J10	South:  ♠ Q1062  ♥ 10983  ♠ QJ  ♠ A53	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 124 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ AK92  ♥ 543  ♠ K106  ♣ 1085	South:  ♠ Q864  ♥ AJ2  ♠ A32  ♣ A96	Pass	<b>4</b> ♠	East Pass AP	1NT
Board: 125 Dealer: N Vul: Both North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ Q106  ♥ K10  ♠ AK982  ♣ A96	South:  ♠ A54  ♥ AQ73  • Q107  ♣ Q72		2♦	Pass	

#### South hands (Practice Page)

Board: 120 Dealer: S Vul: Both HCP: 17	<ul><li>★ K54</li><li>✓ AK72</li><li>◆ AK82</li><li>◆ 84</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 121 Dealer: N Vul: NS HCP: 16	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 122 Dealer: S Vul: EW HCP: 15	<ul><li>♣ QJ65</li><li>♥ J103</li><li>◆ A83</li><li>♣ AK3</li></ul>	The opponents are silent.  You bid first.
Board: 123 Dealer: N Vul: Both HCP: 9	<ul><li>♣ Q1062</li><li>♥ 10983</li><li>◆ QJ</li><li>♣ A53</li></ul>	The opponents are silent.  Partner bids first.
Board: 124 Dealer: S Vul: None HCP: 15	<ul><li>◆ Q864</li><li>♥ AJ2</li><li>◆ A32</li><li>◆ A96</li></ul>	The opponents are silent.  You bid first.
Board: 125 Dealer: N Vul: Both HCP: 14	<ul><li>A54</li><li>✓ AQ73</li><li>✓ Q107</li><li>✓ Q72</li></ul>	The opponents are silent.  Partner bids first.

Board: 120 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3N S	North:  ♠ AQ96  ♥ Q95  ♠ 1054  ♠ 965	South:  ♠ K54  ♥ AK72  ♠ AK82  ♠ 84		North  2♣¹ 2NT	X	South 1NT 2♥ 3NT
Board: 121 Dealer: N Vul: NS North HCP: 17 South HCP: 16 Contract: 6 N	North:  ♠ AK7  ♥ 974  ♠ AJ86  ♠ KQ8	South:  ◆ J832  ▼ AKJ52  ◆ K4  ◆ A3	Pass Pass Pass AP 1. Stay	North 1NT 2♦ 4♥ 5♥ man	Pass Pass Pass Pass	2♣¹ 3♣² 4NT³
Board: 122 Dealer: S Vul: EW North HCP: 15 South HCP: 15 Contract: 4 S	North:  ♠ AK42  ♥ AQ7  ♦ J4  ♣ J875	South:  ♠ QJ65  ♥ J103  ♠ A83  ♠ AK3			East Pass AP	1NT
Board: 123 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ AJ3  ♥ KQJ  ♠ K9874  ♣ J10	South:  ♠ Q1062  ♥ 10983  ♠ QJ  ♠ A53	West Pass AP 1. Stay	North 1NT 2•	Pass	

Board: 124 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ AK92  ♥ 543  ♠ K106  ♣ 1085	South:  ♠ Q864  ♥ AJ2  ♠ A32  ♣ A96	Pass	<b>4</b> ♠	East Pass AP	1NT
Board: 125 Dealer: N Vul: Both North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ Q106  ♥ K10  ♠ AK982  ♣ A96	South:  ♠ A54  ♥ AQ73  • Q107  ♣ Q72		2♦	Pass	

#### North hands (Practice Page)

Board: 126 Dealer: S Vul: None HCP: 10	<ul><li></li></ul>	West Bids 2♣ if possible. West Bids 2♥ if possible.  Partner bids first.
Board: 127 Dealer: N Vul: NS HCP: 15	<ul><li>◆ Q93</li><li>◆ A82</li><li>◆ Q973</li><li>◆ AK4</li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: S Vul: Both HCP: 9	<ul><li>▲ AJ4</li><li>✔ A985</li><li>◆ 8643</li><li>♣ 63</li></ul>	The opponents are silent.  Partner bids first.
Board: 129 Dealer: N Vul: None HCP: 15	<ul><li>J3</li><li>✓ AQ10</li><li>Q75</li><li>AQ874</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: S Vul: NS HCP: 12	<ul><li>♣ A75</li><li>♥ AQ75</li><li>◆ 97</li><li>♣ Q1096</li></ul>	The opponents are silent.  Partner bids first.
Board: 131 Dealer: N Vul: EW HCP: 15	<ul><li>★ K864</li><li>★ A8</li><li>★ KQ102</li><li>★ K105</li></ul>	The opponents are silent.  You bid first.

D 1.555			W/~~+	North	East	C ~~41-
Board: 126	North:	South:	west	North	East	
Dealer: S	<b>♦</b> J108	<b>♦</b> K73				1NT
Vul: None	<b>♥</b> J962	<b>♥</b> Q7	2 <b>♣</b> ¹	$X^2$	Pass	<b>2</b> ♦
North HCP: 10	◆ K842	◆ AQ3	2♥	2NT	AP	
South HCP: 16	<b>♣</b> AJ	♣ KQ1083	1. Cap	pelletti, a	anv 6+	suit
Contract: 2N S	2710	1 HQ1005	2. Stay		J	
Board: 127	NI 4	G 4	West	North	Fact	South
Dealer: N	North:	South:	West	1NT		
Vul: NS	<b>♦</b> Q93	<b>♦</b> AK42	-		Pass	
North HCP: 15	<b>♥</b> A82	♥ J63	Pass	2♦	Pass	3NT
South HCP: 10	♦ Q973 • AVA	♦ 108 • 01002	AP			
Contract: 3N N	♣ AK4	<b>♣</b> Q1092	1. Stay	man		
Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	<b>♠</b> Q106				1NT
Vul: Both	♥ A985	<b>♥</b> K6	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 9	<b>♦</b> 8643	♦ KQ95	Pass	2NT	AP	
South HCP: 16	<b>♣</b> 63	♣ AQ102			Λu	
Contract: 2N S			1. Stay	IIIAII		
Board: 129			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♣</b> J3 <b>♥</b> AQ10	<b>♠</b> A9874 <b>♥</b> KJ43	Pass	2•	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 15	◆ Q75	◆ K862	Pass	3NT	AP	
South HCP: 11	• Q73 ♣ AQ874	<b>♦</b> —	1. Stay	man		
Contract: 3N N	<b>2</b> / 100/4	*	2. SMC			
			<b>11</b> 7	NT 4	Г .	G 4
Board: 130	North:	South:	West	North	East	
Dealer: S	• A75	♣ QJ3				1NT
Vul: NS	<b>♥</b> AQ75	♥ J10632	Pass	$2\clubsuit^1$	Pass	3 <b>♣</b> <sup>2</sup>
North HCP: 12	◆ 97	• AK3	Pass	<b>4</b> ♥	AP	
			1. Stay	man		
South HCP: 15 Contract: 4♥ N	<b>♣</b> Q1096	♣ A2	1. Duy	111411		

Board: 131 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♦** K864 **♦** A75 Vul: EW Pass 3NT **♥** A8 **♥** KQ92 Pass 2♠ North HCP: 15 **♦** KQ102 **♦** J5 AP South HCP: 10 **♣** K105 **♣** 8764 1. Stayman Contract: 3N N

#### South hands (Practice Page)

Board: 126 Dealer: S Vul: None HCP: 16	<ul><li>★ K73</li><li>♥ Q7</li><li>◆ AQ3</li><li>◆ KQ1083</li></ul>	West Bids 2♣ if possible. West Bids 2♥ if possible. You bid first.
Board: 127 Dealer: N Vul: NS HCP: 10	<ul><li>★ AK42</li><li>▼ J63</li><li>◆ 108</li><li>◆ Q1092</li></ul>	The opponents are silent.  Partner bids first.
Board: 128 Dealer: S Vul: Both HCP: 16	<ul><li>♣ Q106</li><li>♥ K6</li><li>♦ KQ95</li><li>♣ AQ102</li></ul>	The opponents are silent. You bid first.
Board: 129 Dealer: N Vul: None HCP: 11	<ul><li>▲ A9874</li><li>♥ KJ43</li><li>◆ K862</li><li>▲ —</li></ul>	The opponents are silent.  Partner bids first.
Board: 130 Dealer: S Vul: NS HCP: 15	<ul><li>♣ QJ3</li><li>♥ J10632</li><li>♦ AK3</li><li>♣ A2</li></ul>	The opponents are silent. You bid first.
Board: 131 Dealer: N Vul: EW HCP: 10	<ul><li>♠ A75</li><li>♥ KQ92</li><li>♦ J5</li><li>♠ 8764</li></ul>	The opponents are silent.  Partner bids first.

D 1.555			W/~~+	North	East	C ~~41-
Board: 126	North:	South:	west	North	East	
Dealer: S	<b>♦</b> J108	<b>♦</b> K73				1NT
Vul: None	<b>♥</b> J962	<b>♥</b> Q7	2 <b>♣</b> ¹	$X^2$	Pass	<b>2</b> ♦
North HCP: 10	◆ K842	◆ AQ3	2♥	2NT	AP	
South HCP: 16	<b>♣</b> AJ	♣ KQ1083	1. Cap	pelletti, a	anv 6+	suit
Contract: 2N S	2710	1 HQ1005	2. Stay		J	
Board: 127	NI 4	G 4	West	North	Fact	South
Dealer: N	North:	South:	West	1NT		
Vul: NS	<b>♦</b> Q93	<b>♦</b> AK42	-		Pass	
North HCP: 15	<b>♥</b> A82	♥ J63	Pass	2♦	Pass	3NT
South HCP: 10	♦ Q973 • AVA	♦ 108 • 01002	AP			
Contract: 3N N	♣ AK4	<b>♣</b> Q1092	1. Stay	man		
Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	<b>♠</b> Q106				1NT
Vul: Both	♥ A985	<b>♥</b> K6	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 9	<b>♦</b> 8643	♦ KQ95	Pass	2NT	AP	
South HCP: 16	<b>♣</b> 63	♣ AQ102			Λu	
Contract: 2N S			1. Stay	IIIAII		
Board: 129			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♣</b> J3 <b>♥</b> AQ10	<b>♠</b> A9874 <b>♥</b> KJ43	Pass	2•	Pass	<b>3</b> ♥ <sup>2</sup>
North HCP: 15	◆ Q75	◆ K862	Pass	3NT	AP	
South HCP: 11	• Q73 ♣ AQ874	<b>♦</b> —	1. Stay	man		
Contract: 3N N	<b>2</b> / 100/4	*	2. SMC			
			<b>11</b> 7	NT 4	Г .	G 4
Board: 130	North:	South:	West	North	East	
Dealer: S	• A75	♣ QJ3				1NT
Vul: NS	<b>♥</b> AQ75	♥ J10632	Pass	$2\clubsuit^1$	Pass	3 <b>♣</b> <sup>2</sup>
North HCP: 12	◆ 97	• AK3	Pass	<b>4</b> ♥	AP	
			1. Stay	man		
South HCP: 15 Contract: 4♥ N	<b>♣</b> Q1096	♣ A2	1. Duy	111411		

Board: 131 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♦** K864 **♦** A75 Vul: EW Pass 3NT **♥** A8 **♥** KQ92 Pass 2♠ North HCP: 15 **♦** KQ102 **♦** J5 AP South HCP: 10 **♣** K105 **♣** 8764 1. Stayman Contract: 3N N

#### North hands (Practice Page)

Board: 132 Dealer: S Vul: None HCP: 8	<ul><li>★ K92</li><li>★ KQ85</li><li>★ 10763</li><li>★ 54</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 133 Dealer: N Vul: EW HCP: 15	<ul><li>♣ AQJ2</li><li>♥ Q82</li><li>♦ Q2</li><li>♣ KJ72</li></ul>	The opponents are silent. You bid first.
Board: 134 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q764</li><li>♥ K108</li><li>♦ A7</li><li>♣ Q962</li></ul>	The opponents are silent.  Partner bids first.
Board: 135 Dealer: N Vul: EW HCP: 17	<ul><li>♠ 63</li><li>♥ AQ10</li><li>♠ KJ104</li><li>♠ AK103</li></ul>	The opponents are silent. You bid first.
Board: 136 Dealer: S Vul: Both HCP: 11	<ul><li>AQ94</li><li>10986</li><li>62</li><li>AJ6</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: N Vul: None HCP: 15	<ul><li>★ KJ87</li><li>★ AK42</li><li>★ 63</li><li>★ A93</li></ul>	The opponents are silent. You bid first.

Board: 132 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♥ S	North:  ♠ K92  ♥ KQ85  ♦ 10763  ♣ 54	South:  ♠ Q8  ♥ AJ97  ♠ AJ95  ♣ K86	West North  Pass 2♣¹  Pass 3♣²  Pass 4♥  1. Stayman  2. strength cur	X Pass AP	South 1NT 2♥ 3NT
Board: 133 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AQJ2  ♥ Q82  ♠ Q2  ♠ KJ72	South:	West North 1NT Pass 2♠ AP 1. Stayman	Pass	
Board: 134 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ Q764  ♥ K108  ♠ A7  ♠ Q962	South:  ♠ K103  ♥ AQ76  ♠ KJ10  ♠ KJ4	West North  Pass 2♣¹  Pass 3NT  1. Stayman		South 1NT 2♥
Board: 135 Dealer: N Vul: EW North HCP: 17 South HCP: 14 Contract: 3N N	North:  ♠ 63  ♥ AQ10  ♠ KJ104  ♣ AK103	South:  ♠ AKQ109  ♥ K986  ♠ Q5  ♣ 96	West North  1NT  Pass 2  Pass 3NT  1. Stayman  2. SMOLEN	Pass Pass Pass AP	2 <b>♣</b> ¹
Board: 136 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♠ N	North:  ♠ AQ94  ♥ 10986  ♠ 62  ♠ AJ6	South:  ♠ K10765  ♥ AQ7  ♠ AQ4  ♣ 52	West North  Pass 2♣¹  Pass 4♠  1. Stayman  2. artificial	Pass AP	1NT

Board: 137 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** KJ87 **♦** Q963 Vul: None **♥** AK42 **♥** J108 Pass 2♥ Pass 3NT North HCP: 15 **♦** 63 **♦** K875 Pass 4♠ AP South HCP: 10 ♣ A93 **♣** KJ 1. Stayman Contract: 4♠ N

#### South hands (Practice Page)

Board: 132 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q8</li><li>♥ AJ97</li><li>◆ AJ95</li><li>♣ K86</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 133 Dealer: N Vul: EW HCP: 8	<ul><li>♦ 876</li><li>♥ AJ105</li><li>♦ J43</li><li>♠ Q65</li></ul>	The opponents are silent.  Partner bids first.
Board: 134 Dealer: S Vul: NS HCP: 17	<ul><li>★ K103</li><li>★ AQ76</li><li>★ KJ10</li><li>★ KJ4</li></ul>	The opponents are silent.  You bid first.
Board: 135 Dealer: N Vul: EW HCP: 14	<ul><li>★ AKQ109</li><li>▼ K986</li><li>◆ Q5</li><li>◆ 96</li></ul>	The opponents are silent.  Partner bids first.
Board: 136 Dealer: S Vul: Both HCP: 15	<ul><li>★ K10765</li><li>★ AQ7</li><li>◆ AQ4</li><li>◆ 52</li></ul>	The opponents are silent. You bid first.
Board: 137 Dealer: N Vul: None HCP: 10	<ul><li>♣ Q963</li><li>♥ J108</li><li>♦ K875</li><li>♣ KJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 132 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 4♥ S	North:  ♠ K92  ♥ KQ85  ♦ 10763  ♣ 54	South:  ♠ Q8  ♥ AJ97  ♠ AJ95  ♣ K86	West North  Pass 2♣¹  Pass 3♣²  Pass 4♥  1. Stayman  2. strength cur	X Pass AP	South 1NT 2♥ 3NT
Board: 133 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AQJ2  ♥ Q82  ♠ Q2  ♠ KJ72	South:	West North 1NT Pass 2♠ AP 1. Stayman	Pass	
Board: 134 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ Q764  ♥ K108  ♠ A7  ♠ Q962	South:  ♠ K103  ♥ AQ76  ♠ KJ10  ♠ KJ4	West North  Pass 2♣¹  Pass 3NT  1. Stayman		South 1NT 2♥
Board: 135 Dealer: N Vul: EW North HCP: 17 South HCP: 14 Contract: 3N N	North:  ♠ 63  ♥ AQ10  ♠ KJ104  ♣ AK103	South:  ♠ AKQ109  ♥ K986  ♠ Q5  ♣ 96	West North  1NT  Pass 2  Pass 3NT  1. Stayman  2. SMOLEN	Pass Pass Pass AP	2 <b>♣</b> ¹
Board: 136 Dealer: S Vul: Both North HCP: 11 South HCP: 15 Contract: 4♠ N	North:  ♠ AQ94  ♥ 10986  ♠ 62  ♠ AJ6	South:  ♠ K10765  ♥ AQ7  ♠ AQ4  ♣ 52	West North  Pass 2♣¹  Pass 4♠  1. Stayman  2. artificial	Pass AP	1NT

Board: 137 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** KJ87 **♦** Q963 Vul: None **♥** AK42 **♥** J108 Pass 2♥ Pass 3NT North HCP: 15 **♦** 63 **♦** K875 Pass 4♠ AP South HCP: 10 ♣ A93 **♣** KJ 1. Stayman Contract: 4♠ N

#### North hands (Practice Page)

Board: 138 Dealer: S Vul: EW HCP: 11	<ul><li>♦ 9543</li><li>♥ Q72</li><li>♦ A2</li><li>♦ KQ94</li></ul>	The opponents are silent.  Partner bids first.
Board: 139 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQ107</li><li>★ A65</li><li>★ A103</li><li>★ Q63</li></ul>	The opponents are silent. You bid first.
Board: 140 Dealer: S Vul: NS HCP: 16	<ul><li>★ KJ54</li><li>▼ AK53</li><li>★ K72</li><li>♣ Q2</li></ul>	The opponents are silent.  Partner bids first.
Board: 141 Dealer: N Vul: Both HCP: 15	<ul><li>♣ QJ3</li><li>♥ A62</li><li>◆ A96</li><li>♣ A542</li></ul>	The opponents are silent. You bid first.
Board: 142 Dealer: S Vul: None HCP: 11	<ul><li>★ AJ83</li><li>▼ K953</li><li>★ K10</li><li>★ 1096</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 143 Dealer: N Vul: NS HCP: 17	<ul><li>♣ Q86</li><li>♥ AK5</li><li>♦ A642</li><li>♣ A76</li></ul>	The opponents are silent. You bid first.

Board: 138	North:	South:	West	North	East	South	
Dealer: S Vul: EW	<b>♦</b> 9543	<b>♦</b> A872				1NT	
North HCP: 11	♥ Q72	<b>∀</b> A84		2 <b>♣</b> ¹	Pass	2♠	
South HCP: 15	◆ A2 <b>♣</b> KQ94	◆ K1098 ◆ A2	Pass		AP		
Contract: 4♠ S	¥ KQ) i	7 112	1. Stay	1. Stayman			
Board: 139	North:	South:	West	North	East	South	
Dealer: N	• KQ107	<b>♦</b> 953		1NT	Pass		
Vul: Both North HCP: 15	<b>♥</b> A65	<b>♥</b> KJ94	Pass	2♠		2NT	
South HCP: 9	◆ A103	<b>♦</b> J96	AP				
Contract: 2N N	<b>♣</b> Q63	♣ A72	1. Stay	1. Stayman			
Board: 140 Dealer: S	North:	South: ♠ A876	West	North	East	South 1NT	
Vul: NS	<b>♠</b> KJ54 <b>♥</b> AK53	<b>₹</b> A876 <b>₹</b> Q106	Pass	2 <b>♣</b> ¹	Pass		
North HCP: 16	♦ K72	◆ Q94	Pass	2 <b>₽</b> 6 <b>♠</b>	AP		
South HCP: 15 Contract: 6♠ S	<b>♣</b> Q2	♣ AK10	1. Stayman				
			West	North	Fast	South	
Board: 141	North:	South:	,, <b>C</b> St	1NT	Pass		
Dealer: N Vul: Both North HCP: 15	<b>♠</b> QJ3 <b>♥</b> A62	<b>♠</b> AK86 <b>♥</b> KJ74	Pass	2•		3NT	
South HCP: 15	♦ A96	<b>♦</b> 42	AP				
Contract: 3N N	♣ A542	♣ KJ3	1. Stayman				
Doords 142							
Board: 142 Dealer: S	North: ♠ AJ83	South: ◆ 96	West	North	East	South 1NT	
Vul: None North HCP: 11	<b>♥</b> K953	<b>♥</b> A84	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦	
South HCP: 15	♦ K10	♦ AJ8	2♠	3NT	AP		
Contract: 3N S	<b>♣</b> 1096	<b>♣</b> AQ743	1. Stay	mon			

Board: 143 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** Q86 **♦** K743 Vul: NS Pass 3NT **♥** AK5 **♥** Q63 Pass 2♦ North HCP: 17 **♦** Q ◆ A642 AP South HCP: 10 **♣** A76 **♣** K9543 1. Stayman Contract: 3N N

#### South hands (Practice Page)

Board: 138 Dealer: S Vul: EW HCP: 15	<ul><li>A872</li><li>✓ A84</li><li>✓ K1098</li><li>A2</li></ul>	The opponents are silent. You bid first.
Board: 139 Dealer: N Vul: Both HCP: 9	<ul><li>◆ 953</li><li>▼ KJ94</li><li>◆ J96</li><li>◆ A72</li></ul>	The opponents are silent.  Partner bids first.
Board: 140 Dealer: S Vul: NS HCP: 15	<ul><li>A876</li><li>♥ Q106</li><li>◆ Q94</li><li>AK10</li></ul>	The opponents are silent. You bid first.
Board: 141 Dealer: N Vul: Both HCP: 15	<ul><li>★ AK86</li><li>▼ KJ74</li><li>◆ 42</li><li>◆ KJ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 142 Dealer: S Vul: None HCP: 15	<ul><li>♣96</li><li>♥ A84</li><li>◆ AJ8</li><li>♣ AQ743</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 143 Dealer: N Vul: NS HCP: 10	<ul><li>★ K743</li><li>♥ Q63</li><li>◆ Q</li><li>★ K9543</li></ul>	The opponents are silent.  Partner bids first.

Board: 138	North:	South:	West	North	East	South	
Dealer: S Vul: EW	<b>♦</b> 9543	<b>♦</b> A872				1NT	
North HCP: 11	♥ Q72	<b>∀</b> A84		2 <b>♣</b> ¹	Pass	2♠	
South HCP: 15	◆ A2 <b>♣</b> KQ94	◆ K1098 ◆ A2	Pass		AP		
Contract: 4♠ S	¥ KQ) i	7 112	1. Stay	1. Stayman			
Board: 139	North:	South:	West	North	East	South	
Dealer: N	• KQ107	<b>♦</b> 953		1NT	Pass		
Vul: Both North HCP: 15	<b>♥</b> A65	<b>♥</b> KJ94	Pass	2♠		2NT	
South HCP: 9	◆ A103	<b>♦</b> J96	AP				
Contract: 2N N	<b>♣</b> Q63	♣ A72	1. Stay	1. Stayman			
Board: 140 Dealer: S	North:	South: ♠ A876	West	North	East	South 1NT	
Vul: NS	<b>♠</b> KJ54 <b>♥</b> AK53	<b>₹</b> A876 <b>₹</b> Q106	Pass	2 <b>♣</b> ¹	Pass		
North HCP: 16	♦ K72	◆ Q94	Pass	2 <b>₽</b> 6 <b>♠</b>	AP		
South HCP: 15 Contract: 6♠ S	<b>♣</b> Q2	♣ AK10	1. Stayman				
			West	North	Fast	South	
Board: 141	North:	South:	,, <b>C</b> St	1NT	Pass		
Dealer: N Vul: Both North HCP: 15	<b>♠</b> QJ3 <b>♥</b> A62	<b>♠</b> AK86 <b>♥</b> KJ74	Pass	2•		3NT	
South HCP: 15	♦ A96	<b>♦</b> 42	AP				
Contract: 3N N	♣ A542	♣ KJ3	1. Stayman				
Doords 142							
Board: 142 Dealer: S	North: ♠ AJ83	South: ◆ 96	West	North	East	South 1NT	
Vul: None North HCP: 11	<b>♥</b> K953	<b>♥</b> A84	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦	
South HCP: 15	♦ K10	♦ AJ8	2♠	3NT	AP		
Contract: 3N S	<b>♣</b> 1096	<b>♣</b> AQ743	1. Stay	mon			

Board: 143 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** Q86 **♦** K743 Vul: NS Pass 3NT **♥** AK5 **♥** Q63 Pass 2♦ North HCP: 17 **♦** Q ◆ A642 AP South HCP: 10 **♣** A76 **♣** K9543 1. Stayman Contract: 3N N

#### North hands (Practice Page)

Board: 144 Dealer: S Vul: None HCP: 10	<ul><li>♣ J1082</li><li>♥ AQ9</li><li>♦ J963</li><li>♣ Q5</li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: N Vul: NS HCP: 15	<ul><li>▲ AJ86</li><li>♥ J65</li><li>◆ KQ2</li><li>▲ A43</li></ul>	The opponents are silent.  You bid first.
Board: 146 Dealer: S Vul: EW HCP: 13	<ul><li>1032</li><li>✓ AK104</li><li>✓ J7</li><li>✓ AJ95</li></ul>	The opponents are silent.  Partner bids first.
Board: 147 Dealer: N Vul: Both HCP: 16	<ul><li>★ KQ10</li><li>★ K7</li><li>◆ A852</li><li>◆ KJ85</li></ul>	The opponents are silent. You bid first.
Board: 148 Dealer: S Vul: NS HCP: 10	<ul><li>♣ J10864</li><li>♥ Q654</li><li>♦ K7</li><li>♣ A9</li></ul>	The opponents are silent.  Partner bids first.
Board: 149 Dealer: N Vul: EW HCP: 16	<ul><li>★ AK9</li><li>★ K53</li><li>★ AQ984</li><li>★ 62</li></ul>	The opponents are silent.  You bid first.

Dealer: S Vul: None North HCP: 10	North: <b>♠</b> J1082 <b>♥</b> AQ9  • 1063	South:  ♠ KQ5  ♥ 107	Pass	North 2♣¹	Pass	1NT
South HCP: 16 Contract: 3N S	<ul><li>◆ J963</li><li>◆ Q5</li></ul>	◆ AQ1072 ◆ AJ8	Pass 1. Stay	3NT man	AP	
Board: 145 Dealer: N	North: ♠ AJ86	South: ♠ KQ1052	West	North 1NT	East Pass	
Vul: NS North HCP: 15 South HCP: 8	<b>♥</b> J65 <b>♦</b> KQ2 <b>♣</b> A43	<ul><li>✓ K1082</li><li>◆ 63</li><li>◆ 107</li></ul>	Pass AP	2♠	Pass	4♠
Contract: 4♠ N			1. Stay	IIIaII		
Board: 146 Dealer: S Vul: EW	North: ♠ 1032	South: ♠ AQ8	West	North	East	South 1NT
North HCP: 13	<b>♥</b> AK104	<b>♥</b> QJ6	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> •
South HCP: 15	◆ J7 <b>◆</b> AJ95	♦ K10953 ♣ K4	Pass	3NT	AP	
Contract: 3N S	<del>4</del> 110/3	& IXT	1. Stay	man		
Board: 147	North:	South:	West	North 1NT	East Pass	
Dealer: N Vul: Both North HCP: 16	<b>♦</b> KQ10 <b>♥</b> K7	♣ A653 ♥ Q832	Pass	2•	Pass	
South HCP: 10	♦ A852	◆ KJ7	AP			
Contract: 3N N	<b>♣</b> KJ85	<b>♣</b> 107	1. Stay	man		
			West	North	East	South
Board: 148 Dealer: S	North:	South:				1NT
Vul: NS	<b>♦</b> J10864	<b>♠</b> A9	Pass		Pass	
North HCP: 10	♥ Q654 ♦ K7	<b>♥</b> A92 <b>♦</b> AJ65	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 17 Contract: 3N S	<b>♦</b> A9	<b>♦</b> KJ86	AP 1. Stay	*****		

Board: 149 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** AK9 **♦** Q1065 Vul: EW Pass 2NT **♥** K53 **♥** Q104 Pass 2♦ North HCP: 16 **♦** J10 ♦ AQ984 AP South HCP: 9 **♣** KJ84 **♣** 62 1. Stayman Contract: 2N N

#### South hands (Practice Page)

Board: 144 Dealer: S Vul: None HCP: 16	<b>♣</b> KQ5 <b>♥</b> 107 <b>♦</b> AQ1072 <b>♣</b> AJ8	The opponents are silent. You bid first.
Board: 145 Dealer: N Vul: NS HCP: 8	<b>★</b> KQ1052 <b>★</b> K1082 <b>♦</b> 63 <b>♣</b> 107	The opponents are silent.  Partner bids first.
Board: 146 Dealer: S Vul: EW HCP: 15	<ul><li>AQ8</li><li>♥ QJ6</li><li>★ K10953</li><li>★ K4</li></ul>	The opponents are silent. You bid first.
Board: 147 Dealer: N Vul: Both HCP: 10	<ul><li>★ A653</li><li>♥ Q832</li><li>◆ KJ7</li><li>★ 107</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: S Vul: NS HCP: 17	<ul><li>▲ A9</li><li>▼ A92</li><li>◆ AJ65</li><li>▲ KJ86</li></ul>	The opponents are silent. You bid first.
Board: 149 Dealer: N Vul: EW HCP: 9	♣ Q1065 ♥ Q104 ♦ J10 ♣ KJ84	The opponents are silent.  Partner bids first.

Dealer: S Vul: None North HCP: 10	North: <b>♠</b> J1082 <b>♥</b> AQ9  • 1063	South:  ♠ KQ5  ♥ 107	Pass	North 2♣¹	Pass	1NT
South HCP: 16 Contract: 3N S	<ul><li>◆ J963</li><li>◆ Q5</li></ul>	◆ AQ1072 ◆ AJ8	Pass 1. Stay	3NT man	AP	
Board: 145 Dealer: N	North: ♠ AJ86	South: ♠ KQ1052	West	North 1NT	East Pass	
Vul: NS North HCP: 15 South HCP: 8	<b>♥</b> J65 <b>♦</b> KQ2 <b>♣</b> A43	<ul><li>✓ K1082</li><li>◆ 63</li><li>◆ 107</li></ul>	Pass AP	2♠	Pass	4♠
Contract: 4♠ N			1. Stay	IIIaII		
Board: 146 Dealer: S Vul: EW	North: ♠ 1032	South: ♠ AQ8	West	North	East	South 1NT
North HCP: 13	<b>♥</b> AK104	<b>♥</b> QJ6	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> •
South HCP: 15	◆ J7 <b>◆</b> AJ95	♦ K10953 ♣ K4	Pass	3NT	AP	
Contract: 3N S	<del>4</del> 110/3	& IXT	1. Stay	man		
Board: 147	North:	South:	West	North 1NT	East Pass	
Dealer: N Vul: Both North HCP: 16	<b>♦</b> KQ10 <b>♥</b> K7	♣ A653 ♥ Q832	Pass	2•	Pass	
South HCP: 10	♦ A852	◆ KJ7	AP			
Contract: 3N N	<b>♣</b> KJ85	<b>♣</b> 107	1. Stay	man		
			West	North	East	South
Board: 148 Dealer: S	North:	South:				1NT
Vul: NS	<b>♦</b> J10864	<b>♠</b> A9	Pass		Pass	
North HCP: 10	♥ Q654 ♦ K7	<b>♥</b> A92 <b>♦</b> AJ65	Pass	<b>3</b> ♥ <sup>2</sup>	Pass	3NT
South HCP: 17 Contract: 3N S	<b>♦</b> A9	<b>♦</b> KJ86	AP 1. Stay	*****		

Board: 149 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♠** AK9 **♦** Q1065 Vul: EW Pass 2NT **♥** K53 **♥** Q104 Pass 2♦ North HCP: 16 **♦** J10 ♦ AQ984 AP South HCP: 9 **♣** KJ84 **♣** 62 1. Stayman Contract: 2N N

#### North hands (Practice Page)

Board: 150 Dealer: S Vul: Both HCP: 10	<ul><li>★ KJ83</li><li>▼ A764</li><li>◆ 1032</li><li>◆ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 151 Dealer: N Vul: None HCP: 15	<ul><li>★ AK93</li><li>♥ J964</li><li>◆ QJ4</li><li>◆ A7</li></ul>	The opponents are silent. You bid first.
Board: 152 Dealer: S Vul: EW HCP: 11	<ul><li>♣ Q107</li><li>♥ Q965</li><li>♦ AK6</li><li>♣ 1087</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q93</li><li>♥ A9875</li><li>◆ Q93</li><li>♣ AK</li></ul>	The opponents are silent. You bid first.
Board: 154 Dealer: S Vul: None HCP: 9	<ul><li>♣ Q765</li><li>♥ 985</li><li>◆ AK107</li><li>♣ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 155 Dealer: N Vul: NS HCP: 15	<b>★</b> KQ <b>▼</b> A7632 <b>♦</b> K104 <b>♣</b> K73	The opponents are silent.  You bid first.

Board: 150	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> KJ83	<b>♦</b> Q542				1NT
Vul: Both North HCP: 10	<b>♥</b> A764	♥ KQ5	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	<b>♦</b> 1032	<b>♦</b> KJ94	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q10	<b>♣</b> A5	1. Stay	man		
Board: 151			West	North	Foot	Court
Dealer: N	North:	South:	West			
Vul: None	<b>♦</b> AK93	<b>♦</b> QJ106	ъ	1NT	Pass	
North HCP: 15	♥ J964 ♦ QJ4	▼ 1032 ◆ A953	Pass	2 🗸		2NT
South HCP: 8	<b>♥</b> Q34 <b>♣</b> A7	<b>♦</b> J10	Pass		AP	
Contract: 4♠ N	<b>2</b> 111	<b>2</b> 310	1. Stay	man		
Board: 152	27. 4	G 4	West	North	Foot	South
Dealer: S	North:	South:	West	rvorur	Last	1NT
Vul: EW	<b>♦</b> Q107	<b>★</b> K953 <b>★</b> AJ103	Dogg	2 <b>.</b> 1	Pass	
North HCP: 11	♥ Q965 ♦ AK6	◆ 432				∠▼
South HCP: 15	◆ 1087	<b>♦</b> AK	1 4455	4♥	AP	
Contract: 4♥ S	1 1007	<b>1111</b>	1. Stay	man		
			West	North	Fast	South
Board: 153	North:	South:	,, 020	1NT	Pass	
Dealer: N	<b>♠</b> Q93	<b>♦</b> J76	Pass	_	Pass	
Vul: Both North HCP: 15	<b>♥</b> A9875	<b>♥</b> KQ102	Гаѕѕ	34	газз	4
South HCP: 10	<b>♦</b> Q93	<b>♦</b> J6	AP			
Contract: 4 S	<b>♣</b> AK	<b>♣</b> QJ54	1. Stay			
			2. artifi	cial		
D 1.154						
Board: 154	North:	South:	West	North	East	
Dealer: S Vul: None	<b>♠</b> Q765	♠ AK2				1NT
Vui: None North HCP: 9	<b>♥</b> 985	<b>♥</b> Q2	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
- W. J. L.	◆ AK107	<b>♦</b> 6543	Pass	2NT	AP	
South HCP: 16	<b>♣</b> 54	<b>♣</b> AK97				

West North East South Pass 2♣¹ 1NT Board: 155 North: South: Pass  $3 \clubsuit^2$ Pass 4NT<sup>3</sup> Dealer: N **♠** A762 **♠** KQ Vul: NS Pass 5♥ Pass 5♦ **♥** A7632 ♥ KQJ95 North HCP: 15 AP **♦** K104 ♦ AQ5 South HCP: 16 1. Stayman **♣** K73 **♣** 2 Contract: 5♥ S 2. artificial 3. Blackwood 0314, for ♥

#### South hands (Practice Page)

Board: 150 Dealer: S Vul: Both HCP: 15	<ul><li>♣ Q542</li><li>♥ KQ5</li><li>◆ KJ94</li><li>♣ A5</li></ul>	The opponents are silent. You bid first.
Board: 151 Dealer: N Vul: None HCP: 8	♣ QJ106 ♥ 1032 ♦ A953 ♣ J10	The opponents are silent.  Partner bids first.
Board: 152 Dealer: S Vul: EW HCP: 15	<ul><li>★ K953</li><li>★ AJ103</li><li>★ 432</li><li>★ AK</li></ul>	The opponents are silent. You bid first.
Board: 153 Dealer: N Vul: Both HCP: 10	<ul><li>♣ J76</li><li>♥ KQ102</li><li>♦ J6</li><li>♣ QJ54</li></ul>	The opponents are silent.  Partner bids first.
Board: 154 Dealer: S Vul: None HCP: 16	<ul><li>♠ AK2</li><li>♥ Q2</li><li>♦ 6543</li><li>♠ AK97</li></ul>	The opponents are silent. You bid first.
Board: 155 Dealer: N Vul: NS HCP: 16	<ul><li>★ A762</li><li>★ KQJ95</li><li>★ AQ5</li><li>★ 2</li></ul>	The opponents are silent.  Partner bids first.

Board: 150	North:	South:	West	North	East	South
Dealer: S	<b>♠</b> KJ83	<b>♦</b> Q542				1NT
Vul: Both North HCP: 10	<b>♥</b> A764	♥ KQ5	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 15	<b>♦</b> 1032	<b>♦</b> KJ94	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q10	<b>♣</b> A5	1. Stay	man		
Board: 151			West	North	Foot	Court
Dealer: N	North:	South:	West			
Vul: None	<b>♦</b> AK93	<b>♦</b> QJ106	ъ	1NT	Pass	
North HCP: 15	♥ J964 ♦ QJ4	▼ 1032 ◆ A953	Pass	2 🗸		2NT
South HCP: 8	<b>♥</b> Q34 <b>♣</b> A7	<b>♦</b> J10	Pass		AP	
Contract: 4♠ N	<b>2</b> 111	<b>2</b> 310	1. Stay	man		
Board: 152	27. 4	G 4	West	North	Foot	South
Dealer: S	North:	South:	West	rvorur	Last	1NT
Vul: EW	<b>♦</b> Q107	<b>★</b> K953 <b>★</b> AJ103	Dogg	2 <b>.</b> 1	Pass	
North HCP: 11	♥ Q965 ♦ AK6	◆ 432				∠▼
South HCP: 15	◆ 1087	<b>♦</b> AK	1 4455	4♥	AP	
Contract: 4♥ S	1 1007	<b>1111</b>	1. Stay	man		
			West	North	Fast	South
Board: 153	North:	South:	,, 020	1NT	Pass	
Dealer: N	<b>♠</b> Q93	<b>♦</b> J76	Pass	_	Pass	
Vul: Both North HCP: 15	<b>♥</b> A9875	<b>♥</b> KQ102	Гаѕѕ	34	газз	4
South HCP: 10	<b>♦</b> Q93	<b>♦</b> J6	AP			
Contract: 4 S	<b>♣</b> AK	<b>♣</b> QJ54	1. Stay			
			2. artifi	cial		
D 1.154						
Board: 154	North:	South:	West	North	East	
Dealer: S Vul: None	<b>♠</b> Q765	♠ AK2				1NT
Vui: None North HCP: 9	<b>♥</b> 985	<b>♥</b> Q2	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
- W. J. L.	◆ AK107	<b>♦</b> 6543	Pass	2NT	AP	
South HCP: 16	<b>♣</b> 54	<b>♣</b> AK97				

West North East South Pass 2♣¹ 1NT Board: 155 North: South: Pass  $3 \clubsuit^2$ Pass 4NT<sup>3</sup> Dealer: N **♠** A762 **♠** KQ Vul: NS Pass 5♥ Pass 5♦ **♥** A7632 ♥ KQJ95 North HCP: 15 AP **♦** K104 ♦ AQ5 South HCP: 16 1. Stayman **♣** K73 **♣** 2 Contract: 5♥ S 2. artificial 3. Blackwood 0314, for ♥

#### North hands (Practice Page)

Board: 156 Dealer: S Vul: Both HCP: 11	<ul><li>◆ 9842</li><li>♥ J109</li><li>◆ K73</li><li>◆ AK9</li></ul>	The opponents are silent.  Partner bids first.
Board: 157 Dealer: N Vul: None HCP: 17	<ul><li>AJ64</li><li>✓ AQ85</li><li>✓ 95</li><li>AQ5</li></ul>	The opponents are silent. You bid first.
Board: 158 Dealer: S Vul: NS HCP: 8	<ul><li>★ K953</li><li>♥ Q42</li><li>◆ K105</li><li>◆ 953</li></ul>	The opponents are silent.  Partner bids first.
Board: 159 Dealer: N Vul: EW HCP: 17	<ul><li>♠ AK9</li><li>♥ A108</li><li>◆ Q543</li><li>♠ KJ6</li></ul>	The opponents are silent. You bid first.
Board: 160 Dealer: S Vul: None HCP: 14	<ul><li>AJ2</li><li>✓ AJ65</li><li>A63</li><li>₹ 763</li></ul>	The opponents are silent.  Partner bids first.
Board: 161 Dealer: N Vul: EW HCP: 16	<ul><li>★ K32</li><li>★ AQ</li><li>◆ Q74</li><li>★ KQ643</li></ul>	The opponents are silent. You bid first.

Board: 156 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>♦</b> 9842 <b>♥</b> J109	<b>♠</b> K1063 <b>♥</b> AQ2	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 11 South HCP: 16	♦ K73	◆ AJ2	Pass	2 <b>₽</b> 4 <b>♠</b>	AP	
Contract: 4♠ S	♣ AK9	<b>♣</b> Q52	1. Stay			
Board: 157	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♠</b> AJ64	<b>♦</b> K873		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	<b>♥</b> AQ85	<b>▼</b> 10972	Pass	2♥	Pass	<b>4♥</b>
South HCP: 12	♦ 95 • AO5	<b>♦</b> KQJ <b>♣</b> K4	AP			
Contract: 4♥ N	♣ AQ5	<b>₹</b> N4	1. Stay	man		
Board: 158 Dealer: S	North: ♠ K953	South: ♠ A2	West	North	East	South 1NT
Vul: NS North HCP: 8	<b>♥</b> Q42	<b>♥</b> K83	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 15	♦ K105	♦ AJ974	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 953	<b>♣</b> QJ10	1. Stay	man		
Board: 159	NI d	G 4	West	North	East	South
Dealer: N	North: ♠ AK9	South: ♠ Q75		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 17	♥ A108	♥ KQ63	Pass	2♦	Pass	3NT
South HCP: 11	◆ Q543	♦ A86	AP			
Contract: 3N N	♣ KJ6	<b>♣</b> 952	1. Stay	man		
Board: 160 Dealer: S	North:	South:	West	North	East	
Vul: None	<b>♠</b> AJ2	<b>♦</b> KQ9	D	<b>a</b> . 1	D	1NT
North HCP: 14	<b>♥</b> AJ65 <b>♦</b> A63	<b>♥</b> KQ10 <b>♦</b> Q84	Pass		Pass	2♦
South HCP: 17	◆ 763	• Qo4 • KQ98	Pass	3NT	AP	
Contract: 3N S	_ , , ,		1. Stay	1112411		

Board: 161 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** K32 **♠** AQ109 Vul: EW Pass 3NT **♥** AQ **♥** K42 Pass 2♦ North HCP: 16 **♦** Q74 **♦** 963 AP South HCP: 10 **♣** KQ643 **♣** J82 1. Stayman Contract: 3N N

#### South hands (Practice Page)

Board: 156 Dealer: S Vul: Both HCP: 16	<ul><li>★ K1063</li><li>★ AQ2</li><li>★ AJ2</li><li>★ Q52</li></ul>	The opponents are silent. You bid first.
Board: 157 Dealer: N Vul: None HCP: 12	<ul><li>★ K873</li><li>▼ 10972</li><li>◆ KQJ</li><li>◆ K4</li></ul>	The opponents are silent.  Partner bids first.
Board: 158 Dealer: S Vul: NS HCP: 15	<ul><li>A2</li><li>★ K83</li><li>★ AJ974</li><li>♣ QJ10</li></ul>	The opponents are silent. You bid first.
Board: 159 Dealer: N Vul: EW HCP: 11	<ul><li>♣ Q75</li><li>♥ KQ63</li><li>◆ A86</li><li>♣ 952</li></ul>	The opponents are silent.  Partner bids first.
Board: 160 Dealer: S Vul: None HCP: 17	<ul><li>★ KQ9</li><li>▼ KQ10</li><li>◆ Q84</li><li>◆ KQ98</li></ul>	The opponents are silent. You bid first.
Board: 161 Dealer: N Vul: EW HCP: 10	<ul><li>AQ109</li><li>K42</li><li>963</li><li>J82</li></ul>	The opponents are silent.  Partner bids first.

Board: 156 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: Both	<b>♦</b> 9842 <b>♥</b> J109	<b>♠</b> K1063 <b>♥</b> AQ2	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 11 South HCP: 16	♦ K73	◆ AJ2	Pass	2 <b>₽</b> 4 <b>♠</b>	AP	
Contract: 4♠ S	♣ AK9	<b>♣</b> Q52	1. Stay			
Board: 157	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♠</b> AJ64	<b>♦</b> K873		1NT	Pass	2 <b>♣</b> ¹
North HCP: 17	<b>♥</b> AQ85	<b>▼</b> 10972	Pass	2♥	Pass	<b>4♥</b>
South HCP: 12	♦ 95 • AO5	<b>♦</b> KQJ <b>♣</b> K4	AP			
Contract: 4♥ N	♣ AQ5	<b>₹</b> N4	1. Stay	man		
Board: 158 Dealer: S	North: ♠ K953	South: ♠ A2	West	North	East	South 1NT
Vul: NS North HCP: 8	<b>♥</b> Q42	<b>♥</b> K83	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 15	♦ K105	♦ AJ974	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 953	<b>♣</b> QJ10	1. Stay	man		
Board: 159	NI d	G 4	West	North	East	South
Dealer: N	North: ♠ AK9	South: ♠ Q75		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 17	♥ A108	♥ KQ63	Pass	2♦	Pass	3NT
South HCP: 11	◆ Q543	♦ A86	AP			
Contract: 3N N	♣ KJ6	<b>♣</b> 952	1. Stay	man		
Board: 160 Dealer: S	North:	South:	West	North	East	
Vul: None	<b>♠</b> AJ2	<b>♦</b> KQ9	D	<b>a</b> . 1	D	1NT
North HCP: 14	<b>♥</b> AJ65 <b>♦</b> A63	<b>♥</b> KQ10 <b>♦</b> Q84	Pass		Pass	2♦
South HCP: 17	◆ 763	• Qo4 • KQ98	Pass	3NT	AP	
Contract: 3N S	_ , , ,		1. Stay	1112411		

Board: 161 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** K32 **♠** AQ109 Vul: EW Pass 3NT **♥** AQ **♥** K42 Pass 2♦ North HCP: 16 **♦** Q74 **♦** 963 AP South HCP: 10 **♣** KQ643 **♣** J82 1. Stayman Contract: 3N N

#### North hands (Practice Page)

Board: 162 Dealer: S Vul: EW HCP: 9	<ul><li> ♣ J96</li><li> ♥ AQ109</li><li> ♠ Q87</li><li> ♣ 872</li></ul>	West Bids 2♣ if possible.  Partner bids first.
Board: 163 Dealer: N Vul: Both HCP: 15	<ul><li>★ AKJ</li><li>♥ J1065</li><li>★ K5</li><li>★ QJ82</li></ul>	The opponents are silent. You bid first.
Board: 164 Dealer: S Vul: EW HCP: 10	<ul><li>◆ 984</li><li>♥ A975</li><li>◆ Q94</li><li>◆ A103</li></ul>	West Bids 2♠ if possible.  Partner bids first.
Board: 165 Dealer: N Vul: Both HCP: 15	<ul><li>★ A104</li><li>▼ KJ1073</li><li>◆ K93</li><li>★ A5</li></ul>	The opponents are silent. You bid first.
Board: 166 Dealer: S Vul: None HCP: 16	<ul><li>★ KQ2</li><li>▼ A763</li><li>◆ 10</li><li>◆ AQJ53</li></ul>	The opponents are silent.  Partner bids first.
Board: 167 Dealer: N Vul: NS HCP: 15	<ul><li>J4</li><li>✓ AJ10</li><li>◆ A9843</li><li>◆ AJ7</li></ul>	The opponents are silent. You bid first.

Board: 162 Dealer: S	North: ♠ J96	South: ♠ KQ2		North	East	South 1NT
Vul: EW North HCP: 9	<b>▼</b> AQ109	<b>♥</b> KJ82		$X^2$	Pass	2♥
South HCP: 15	<b>♦</b> Q87	♦ K53	Pass	<b>3♥</b>	AP	
Contract: 3♥ S	<b>♣</b> 872	<b>♣</b> K53	1. Cap 2. Stay	pelletti, a man	any 6+	suit
Board: 163	NI41	C 41	West	North	East	South
Dealer: N		South: <b>♦</b> 9542		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♥ J1065	<b>♥</b> AKQ	Pass	2♥	Pass	$4NT^2$
North HCP: 15 South HCP: 16	<b>♦</b> K5	<b>◆</b> 1087	AP			
Contract: 4N N	<b>♣</b> QJ82	<b>♣</b> AK5	1. Stay		<b>4)</b> ITE	
			2. Qua	ntitative	4N I	
D1.164			West	North	East	
Board: 164 Dealer: S	North:	South:	_			1NT
Vul: EW	<b>♦</b> 984	♠ KQ62	Pass		Pass	
North HCP: 10	<b>♥</b> A975 <b>♦</b> Q94	♥ Q632 ♦ AK	2♠	3 <b>♠</b> <sup>2</sup>		3NT
South HCP: 15	♣ A103	<b>♦</b> J84	Pass	4♥	AP	
Contract: 4♥ S			1. Stay	man Igth cue	hid	
			Z. Suci	igui cuc	UKI	
Doord, 165			West	North	East	South
Board: 165 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♠</b> A104 <b>♥</b> KJ1073	<b>★</b> KQ6	Pass	3 <b>♣</b> <sup>2</sup>	Pass	<b>4♥</b>
North HCP: 15	◆ K93	♥ 9852 ♦ A765	AP			
South HCP: 11 Contract: 4 S	♣ A5	• Q7	1. Stay	man		

Board: 166 Dealer: S Vul: None North HCP: 16 South HCP: 15 Contract: 6 N	North:  ♠ KQ2	South:  ♣ J8	West Pass Pass	North 2♣¹ 4♣	Pass	1NT
	◆ A/63 ◆ 10 ◆ AQJ53	<ul><li>★ A763</li><li>★ K102</li><li>★ AKJ87</li></ul>		5 <b>♠</b> man kwood (	Pass	6♣
Board: 167 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ J4  ♥ AJ10  ♠ A9843  ♣ AJ7	South:  ♣ 972  ♥ K764  ♦ KJ1075  ♣ K	Pass AP 1. Stay	North 1NT 2•	Pass	

#### South hands (Practice Page)

Board: 162 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ2</li><li>▼ KJ82</li><li>◆ K53</li><li>◆ K53</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 163 Dealer: N Vul: Both HCP: 16	<ul><li>◆ 9542</li><li>♥ AKQ</li><li>◆ 1087</li><li>◆ AK5</li></ul>	The opponents are silent.  Partner bids first.
Board: 164 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ62</li><li>♥ Q632</li><li>◆ AK</li><li>◆ J84</li></ul>	West Bids 2♠ if possible.  You bid first.
Board: 165 Dealer: N Vul: Both HCP: 11	<ul><li>★KQ6</li><li>♥9852</li><li>★A765</li><li><b></b> Q7</li></ul>	The opponents are silent.  Partner bids first.
Board: 166 Dealer: S Vul: None HCP: 15	<ul><li>▶ J8</li><li>♥ K102</li><li>◆ AKJ87</li><li>♣ K76</li></ul>	The opponents are silent. You bid first.
Board: 167 Dealer: N Vul: NS HCP: 10	<ul><li>◆972</li><li>♥ K764</li><li>◆ KJ1075</li><li>◆ K</li></ul>	The opponents are silent.  Partner bids first.

Board: 162 Dealer: S	North: ♠ J96	South: ♠ KQ2		North	East	South 1NT
Vul: EW North HCP: 9	<b>▼</b> AQ109	<b>♥</b> KJ82		$X^2$	Pass	2♥
South HCP: 15	<b>♦</b> Q87	♦ K53	Pass	<b>3♥</b>	AP	
Contract: 3♥ S	<b>♣</b> 872	<b>♣</b> K53	1. Cap 2. Stay	pelletti, a man	any 6+	suit
Board: 163	NI41	C 41	West	North	East	South
Dealer: N		South: <b>♦</b> 9542		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♥ J1065	<b>♥</b> AKQ	Pass	2♥	Pass	$4NT^2$
North HCP: 15 South HCP: 16	<b>♦</b> K5	<b>◆</b> 1087	AP			
Contract: 4N N	<b>♣</b> QJ82	<b>♣</b> AK5	1. Stay		<b>4)</b> ITE	
			2. Qua	ntitative	4N I	
D1.164			West	North	East	
Board: 164 Dealer: S	North:	South:	_			1NT
Vul: EW	<b>♦</b> 984	♠ KQ62	Pass		Pass	
North HCP: 10	<b>♥</b> A975 <b>♦</b> Q94	♥ Q632 ♦ AK	2♠	3 <b>♠</b> <sup>2</sup>		3NT
South HCP: 15	♣ A103	<b>♦</b> J84	Pass	4♥	AP	
Contract: 4♥ S			1. Stay	man Igth cue	hid	
			Z. Suci	igui cuc	UKI	
Doord, 165			West	North	East	South
Board: 165 Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♠</b> A104 <b>♥</b> KJ1073	<b>★</b> KQ6	Pass	3 <b>♣</b> <sup>2</sup>	Pass	<b>4♥</b>
North HCP: 15	◆ K93	♥ 9852 ♦ A765	AP			
South HCP: 11 Contract: 4 S	♣ A5	• Q7	1. Stay	man		

Board: 166 Dealer: S Vul: None North HCP: 16 South HCP: 15 Contract: 6 N	North:  ♠ KQ2	South:  ♣ J8	West Pass Pass	North 2♣¹ 4♣	Pass	1NT
	◆ A/63 ◆ 10 ◆ AQJ53	<ul><li>★ A763</li><li>★ K102</li><li>★ AKJ87</li></ul>		5 <b>♠</b> man kwood (	Pass	6♣
Board: 167 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♣ J4  ♥ AJ10  ♠ A9843  ♣ AJ7	South:  ♣ 972  ♥ K764  ♦ KJ1075  ♣ K	Pass AP 1. Stay	North 1NT 2•	Pass	

#### North hands (Practice Page)

Board: 168 Dealer: S Vul: None HCP: 12	♣ QJ10 ♥ AQ63 ♦ K1063 ♣ 103	The opponents are silent.  Partner bids first.
Board: 169 Dealer: N Vul: NS HCP: 16	<ul><li>★ A109</li><li>♥ Q83</li><li>♦ K85</li><li>★ AK102</li></ul>	The opponents are silent. You bid first.
Board: 170 Dealer: S Vul: None HCP: 9	<ul><li>★ K986</li><li>★ 1074</li><li>★ 103</li><li>★ AQ73</li></ul>	The opponents are silent.  Partner bids first.
Board: 171 Dealer: N Vul: EW HCP: 15	<ul><li> ♣ J82</li><li> ♥ AJ8</li><li> ♦ AJ105</li><li> ♣ KJ10</li></ul>	The opponents are silent. You bid first.
Board: 172 Dealer: S Vul: Both HCP: 10	<ul><li>★ K842</li><li>★ AK984</li><li>◆ 9</li><li>★ 732</li></ul>	The opponents are silent.  Partner bids first.
Board: 173 Dealer: N Vul: EW HCP: 15	<ul><li>♣ Q1072</li><li>★ A76</li><li>◆ A9</li><li>♣ KQ54</li></ul>	The opponents are silent.  You bid first.

Daniel 170			Wast	North	Fact	South
Board: 168 Dealer: S	North:	South:	West	rvorur	Last	1NT
Vul: None	<b>♠</b> QJ10	<b>♦</b> K8	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 12	<b>♥</b> AQ63	<b>♥</b> KJ842	Pass	<b>4</b> ♥	AP	34
South HCP: 15	♦ K1063 ♣ 103	◆ A75 <b>♣</b> A76	1. Stay		7 11	
Contract: 4♥ N	<b>4</b> 103	<b>A</b> A/0	2. artifi			
Board: 169	NI 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ A109	South: ♠ 852	West	1NT	Pass	
Vul: NS	♥ Q83	♥ 832 ♥ A742	Pass	2•		3NT
North HCP: 16	• K85	◆ AQ6	AP	∠▼	1 ass	3111
South HCP: 13 Contract: 3N N	♣ AK102	<b>♣</b> QJ9	1. Stay	man		
Contract: 31 IN			1. Suly.	111411		
Board: 170			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	<b>♦</b> K986	<b>♦</b> QJ53	Pass	2 <b>♣</b> ¹	Pass	2 <b>y</b>
North HCP: 9	▼ 1074 ◆ 103	<b>♥</b> AK95	Pass	2NT	Pass	4♠
South HCP: 15	◆ 103 ◆ AQ73	◆ Q75 <b>◆</b> K5	AP			
Contract: 4♠ S	1110/3	7 113	1. Stay	man		
D 1. 171			***	XF 4		Q .1
Board: 171 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♦</b> J82	<b>♠</b> KQ107	_	1NT	Pass	
North HCP: 15	<b>♥</b> AJ8	♥ Q52	Pass	2♦	Pass	3NT
South HCP: 11	◆ AJ105 ◆ KJ10	♦ 94 ♣ A976	AP			
Contract: 3N N	₩ KJ10	₩ A970	1. Stay	man		
D 1.172			West	North	East	South
Board: 172	North:	South:				1NT
Dealer: S Vul: Both	<b>♦</b> K842	<b>♠</b> QJ	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 10	<b>♥</b> AK984	<b>♥</b> QJ75	Pass	<b>4</b> ◆ <sup>2</sup>	Pass	4♥
South HCP: 15	<b>♦</b> 9	• AKQ8	AP			
Contract: 4♥ S	<b>♣</b> 732	<b>♣</b> 1065	1. Stay	man		
			2. Splir	+		

Board: 173 West North East South North: South: Dealer: N 1NT Pass  $2 \clubsuit^1$ **♦** Q1072 **♦** K954 Vul: EW **♥** A76 **♥** Q1082 Pass 2♠ Pass 4♠ North HCP: 15 **♦** A9 **♦** KQ10 AP South HCP: 10 **♣** KQ54 **♣** 82 1. Stayman Contract: 4♠ N

#### South hands (Practice Page)

Board: 168 Dealer: S Vul: None HCP: 15	<ul><li>★ K8</li><li>▼ KJ842</li><li>◆ A75</li><li>◆ A76</li></ul>	The opponents are silent. You bid first.
Board: 169 Dealer: N Vul: NS HCP: 13	<ul><li>♣ 852</li><li>♥ A742</li><li>♦ AQ6</li><li>♣ QJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 170 Dealer: S Vul: None HCP: 15	<ul><li>♣ QJ53</li><li>♥ AK95</li><li>◆ Q75</li><li>♣ K5</li></ul>	The opponents are silent. You bid first.
Board: 171 Dealer: N Vul: EW HCP: 11	<b>♦</b> KQ107 <b>♥</b> Q52 <b>•</b> 94 <b>♣</b> A976	The opponents are silent.  Partner bids first.
Board: 172 Dealer: S Vul: Both HCP: 15	<ul><li>♣ QJ</li><li>♥ QJ75</li><li>◆ AKQ8</li><li>♣ 1065</li></ul>	The opponents are silent.  You bid first.
Board: 173 Dealer: N Vul: EW HCP: 10	<b>★</b> K954 <b>♥</b> Q1082 <b>♦</b> KQ10 <b>♣</b> 82	The opponents are silent.  Partner bids first.

Daniel 170			Wast	North	Fact	South
Board: 168 Dealer: S	North:	South:	West	rvorur	Last	1NT
Vul: None	<b>♠</b> QJ10	<b>♦</b> K8	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 12	<b>♥</b> AQ63	<b>♥</b> KJ842	Pass	<b>4</b> ♥	AP	34
South HCP: 15	♦ K1063 ♣ 103	◆ A75 <b>♣</b> A76	1. Stay		7 11	
Contract: 4♥ N	<b>4</b> 103	<b>A</b> A/0	2. artifi			
Board: 169	NI 4	G 4	West	North	Fact	South
Dealer: N	North: ♠ A109	South: ♠ 852	West	1NT	Pass	
Vul: NS	♥ Q83	♥ 832 ♥ A742	Pass	2•		3NT
North HCP: 16	• K85	◆ AQ6	AP	∠▼	1 ass	3111
South HCP: 13 Contract: 3N N	♣ AK102	<b>♣</b> QJ9	1. Stay	man		
Contract: 31 IN			1. Suly.	111411		
Board: 170			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	<b>♦</b> K986	<b>♦</b> QJ53	Pass	2 <b>♣</b> ¹	Pass	2 <b>y</b>
North HCP: 9	▼ 1074 ◆ 103	<b>♥</b> AK95	Pass	2NT	Pass	4♠
South HCP: 15	◆ 103 ◆ AQ73	◆ Q75 <b>◆</b> K5	AP			
Contract: 4♠ S	1110/3	7 113	1. Stay	man		
D 1. 171			***	XF 4		Q .1
Board: 171 Dealer: N	North:	South:	West	North		
Vul: EW	<b>♦</b> J82	<b>♠</b> KQ107	_	1NT	Pass	
North HCP: 15	<b>♥</b> AJ8	♥ Q52	Pass	2♦	Pass	3NT
South HCP: 11	◆ AJ105 ◆ KJ10	♦ 94 ♣ A976	AP			
Contract: 3N N	₩ KJ10	₩ A970	1. Stay	man		
D 1.172			West	North	East	South
Board: 172	North:	South:				1NT
Dealer: S Vul: Both	<b>♦</b> K842	<b>♠</b> QJ	Pass	2 <b>♣</b> ¹	Pass	2♥
North HCP: 10	<b>♥</b> AK984	<b>♥</b> QJ75	Pass	<b>4</b> ◆ <sup>2</sup>	Pass	4♥
South HCP: 15	<b>♦</b> 9	• AKQ8	AP			
Contract: 4♥ S	<b>♣</b> 732	<b>♣</b> 1065	1. Stay	man		
			2. Splir	+		

Board: 173 West North East South North: South: Dealer: N 1NT Pass  $2 \clubsuit^1$ **♦** Q1072 **♦** K954 Vul: EW **♥** A76 **♥** Q1082 Pass 2♠ Pass 4♠ North HCP: 15 **♦** A9 **♦** KQ10 AP South HCP: 10 **♣** KQ54 **♣** 82 1. Stayman Contract: 4♠ N

#### North hands (Practice Page)

Board: 174 Dealer: S Vul: None HCP: 10	<ul><li>▲ A10762</li><li>♥ Q1084</li><li>◆ KJ98</li><li>◆ —</li></ul>	East Doubles 2♣ if possible. West Bids 3♣ if possible. East Bids 4♣ if possible.  Partner bids first.
Board: 175 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q753</li><li>♥ AK92</li><li>♦ Q6</li><li>♣ A108</li></ul>	The opponents are silent. You bid first.
Board: 176 Dealer: S Vul: None HCP: 10	<ul><li>◆ QJ107</li><li>◆ Q85</li><li>◆ KQ98</li><li>◆ 65</li></ul>	The opponents are silent.  Partner bids first.
Board: 177 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q764</li><li>♥ 64</li><li>♦ AQ52</li><li>♣ AK5</li></ul>	The opponents are silent.  You bid first.
Board: 178 Dealer: S Vul: None HCP: 10	<ul><li>★ K843</li><li>▼ J93</li><li>◆ AJ5</li><li>★ J72</li></ul>	The opponents are silent.  Partner bids first.
Board: 179 Dealer: N Vul: NS HCP: 15	<ul><li>★ K543</li><li>★ AQ</li><li>◆ A843</li><li>◆ Q54</li></ul>	The opponents are silent. You bid first.

Board: 174			West	North	East	South
Dealer: S Vul: None	North: ♠ A10762	South: ♠ QJ	Pass	2 <b>♣</b> ¹	X	1NT 2♦
North HCP: 10 South HCP: 15	♥ Q1084 ♦ KJ98	<b>♥</b> J92 <b>♦</b> AQ642	3♣	2 <b>♣</b> 3 <b>♠</b>	<b>4♣</b>	X
Contract: 4♣X W	<b>♣</b> —	<b>♣</b> AJ10	AP 1. Stay	man		
Board: 175	North:	South:	West	North	East	South
Dealer: N Vul: Both	<b>♦</b> Q753	<b>♦</b> A1096		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> AK92	<b>♥</b> Q54	Pass	2♥	Pass	3NT
South HCP: 13	<b>♦</b> Q6 <b>♣</b> A108	♦ AJ • 0422	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> A100	<b>♣</b> Q432	1. Stay	man		
Board: 176	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♦</b> QJ107	<b>♦</b> K86				1NT
North HCP: 10	♥ Q85	<b>∀</b> K43	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	<b>♦</b> KQ98 <b>♣</b> 65	◆ J107 ◆ AKQ10	Pass	3NT	AP	
Contract: 3N S	1 05	1111010	1. Stay	man		
Board: 177	North:	~ 4	West	North	East	South
Dealer: N Vul: NS	Notui. <b>♠</b> Q764	South: ♠ A1083		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> 64	<b>♥</b> QJ52	Pass	2♠	Pass	3♠
South HCP: 8	◆ AQ52 ◆ AK5	◆ J643	AP			
Contract: 3♠ N	¥ AKS	<b>♣</b> 8	1. Stay	man		
Board: 178			West	North	East	South
Dealer: S	North: ♠ K843	South:				1NT
Vul: None	• K843 ♥ J93	<b>♠</b> AQ10 <b>♥</b> K10652	Pass	2 <b>♣</b> ¹	Pass	3 <b>♣</b> <sup>2</sup>
North HCP: 10	◆ AJ5	• Q107	Pass	4♥	AP	
South HCP: 15 Contract: 4 V	<b>♣</b> J72	<b>♣</b> A3	<ol> <li>Stay</li> <li>artification</li> </ol>			

Board: 179 Dealer: N	North: <b>♠</b> K543	South: ♠ QJ86	West	North 1NT	East Pass	
Vul: NS North HCP: 15 South HCP: 13 Contract: 4♠ N	✓ AQ ◆ A843 • Q54	<ul><li>✓ J974</li><li>✓ Q2</li><li>♠ AK2</li></ul>	Pass AP 1. Stay	2 <b>♠</b> man	Pass	

#### South hands (Practice Page)

Board: 174 Dealer: S Vul: None HCP: 15	<ul><li>♣ QJ</li><li>♥ J92</li><li>◆ AQ642</li><li>♣ AJ10</li></ul>	East Doubles 2♣ if possible. West Bids 3♣ if possible. East Bids 4♣ if possible. You bid first.
Board: 175 Dealer: N Vul: Both HCP: 13	<ul><li>★ A1096</li><li>♥ Q54</li><li>◆ AJ</li><li>◆ Q432</li></ul>	The opponents are silent.  Partner bids first.
Board: 176 Dealer: S Vul: None HCP: 16	<ul><li>★ K86</li><li>★ K43</li><li>★ J107</li><li>★ AKQ10</li></ul>	The opponents are silent. You bid first.
Board: 177 Dealer: N Vul: NS HCP: 8	<ul><li>▲ A1083</li><li>♥ QJ52</li><li>◆ J643</li><li>♣ 8</li></ul>	The opponents are silent.  Partner bids first.
Board: 178 Dealer: S Vul: None HCP: 15	<ul><li>AQ10</li><li>K10652</li><li>Q107</li><li>A3</li></ul>	The opponents are silent. You bid first.
Board: 179 Dealer: N Vul: NS HCP: 13	<ul><li>♣ QJ86</li><li>♥ J974</li><li>◆ Q2</li><li>♣ AK2</li></ul>	The opponents are silent.  Partner bids first.

Board: 174			West	North	East	South
Dealer: S Vul: None	North: ♠ A10762	South: ♠ QJ	Pass	2 <b>♣</b> ¹	X	1NT 2♦
North HCP: 10 South HCP: 15	♥ Q1084 ♦ KJ98	<b>♥</b> J92 <b>♦</b> AQ642	3♣	2 <b>♣</b> 3 <b>♠</b>	<b>4♣</b>	X
Contract: 4♣X W	<b>♣</b> —	<b>♣</b> AJ10	AP 1. Stayman			
Board: 175	North:	South:	West	North	East	South
Dealer: N Vul: Both	♠ Q753	<b>♦</b> A1096		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> AK92	<b>♥</b> Q54	Pass	2♥	Pass	3NT
South HCP: 13	◆ Q6 ◆ A108	♦ AJ • 0422	Pass	4♠	AP	
Contract: 4♠ N	♣ A108 ♣ Q432		1. Stayman			
Board: 176	North:	South:	West	North	East	South
Dealer: S Vul: None	<b>♦</b> QJ107	<b>♦</b> K86				1NT
North HCP: 10	♥ Q85	<b>∀</b> K43	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 16	<b>♦</b> KQ98 <b>♣</b> 65	◆ J107 ◆ AKQ10	Pass	3NT	AP	
Contract: 3N S	1 05	1111010	1. Stay	man		
Board: 177	North:	~ 4	West	North	East	South
Dealer: N Vul: NS	Notui. <b>♠</b> Q764	South: ♠ A1083		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> 64	<b>♥</b> QJ52	Pass	2♠	Pass	3♠
South HCP: 8	◆ AQ52 ◆ AK5	◆ J643	AP			
Contract: 3♠ N	¥ AKS	<b>♣</b> 8	1. Stayman			
Board: 178			West	North	East	South
Dealer: S	North: ♠ K843	South:				1NT
Vul: None	• K843 ♥ J93	<b>♠</b> AQ10 <b>♥</b> K10652	Pass	2 <b>♣</b> ¹	Pass	3 <b>♣</b> <sup>2</sup>
North HCP: 10	◆ AJ5	• Q107	Pass	4♥	AP	
South HCP: 15 Contract: 4 V	<b>♣</b> J72	<b>♣</b> A3	<ol> <li>Stay</li> <li>artification</li> </ol>			

Board: 179 Dealer: N	North: <b>♠</b> K543	South: ♠ QJ86	West	North 1NT	East Pass	
Vul: NS North HCP: 15 South HCP: 13 Contract: 4♠ N	✓ AQ ◆ A843 • Q54	<ul><li>✓ J974</li><li>✓ Q2</li><li>♠ AK2</li></ul>	Pass AP 1. Stay	2 <b>♠</b> man	Pass	

#### North hands (Practice Page)

Board: 180 Dealer: S Vul: EW HCP: 10	<ul><li>★ KJ107</li><li>▼ 10863</li><li>◆ K107</li><li>◆ K6</li></ul>	West Bids 2♣ if possible.  Partner bids first.
Board: 181 Dealer: N Vul: None HCP: 15	<ul><li>♣ J75</li><li>♥ AK6</li><li>♦ KQ98</li><li>♣ Q63</li></ul>	The opponents are silent.  You bid first.
Board: 182 Dealer: S Vul: Both HCP: 9	<ul><li>♦ 8653</li><li>♥ Q542</li><li>♦ 7</li><li>♦ AK62</li></ul>	The opponents are silent.  Partner bids first.
Board: 183 Dealer: N Vul: NS HCP: 16	<ul><li>★ AK6</li><li>♥ Q10762</li><li>★ K5</li><li>★ A75</li></ul>	The opponents are silent.  You bid first.
Board: 184 Dealer: S Vul: EW HCP: 8	<ul><li>★ AJ1095</li><li>★ K943</li><li>★ 6</li><li>★ 943</li></ul>	The opponents are silent.  Partner bids first.
Board: 185 Dealer: N Vul: Both HCP: 15	<ul><li></li></ul>	East Bids 2♥ if possible.  You bid first.

Board: 180	North	Courb	West	North	East	South
Dealer: S	North: ♠ KJ107	South: ♠ A9				1NT
Vul: EW	♥ 10863	<b>♥</b> AJ754	$2\clubsuit^1$	$X^2$	Pass	<b>2</b> ♥
North HCP: 10	◆ K107	◆ Q86	Pass	4♥	AP	
South HCP: 15	<b>♣</b> K6	♣ A95	1. Cap	pelletti, a	any 6+	suit
Contract: 4♥ S			2. Stay	man	•	
Board: 181			<b>XX</b> 7	NI d	Б.	Q .1
Dealer: N	North:	South:	West	North		
Vul: None	<b>♦</b> J75	<b>♠</b> AQ102		1NT	Pass	
North HCP: 15	<b>♥</b> AK6	<b>♥</b> 10532	Pass	2♦	Pass	2NT
South HCP: 10	◆ KQ98	♦ 54 • A 72	AP			
Contract: 2N N	<b>♣</b> Q63	♣ A72	1. Stay	man		
Board: 182	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>★</b> 8653	<b>♠</b> KJ4				1NT
North HCP: 9	<b>♥</b> Q542	<b>♥</b> AJ9	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	<b>♦</b> 7	♦ KQJ6	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> AK62	<b>♣</b> 1054	1. Stay	man		
			<b>XX</b> 7 4	NI 4	Г .	C 4
Board: 183			west	North		_
Dealer: N	North:	South:		1NT	Pass	2♣¹
Vul: NS	♠ AK6	<b>♦</b> J97	Pass	3 <b>♣</b> <sup>2</sup>	Pass	<b>4♥</b>
North HCP: 16	♥ Q10762	♥ K854	ΔD			
South HCP: 10	♦ K5	<ul><li>J8</li><li>★ KQ43</li></ul>	AP			
Contract: 4♥ S	♣ A75	₩ KQ43	1. Stay 2. artifi			
			z. arun	Clai		
			West	North	East	South
Board: 184	North:	South:				1NT
Dealer: S	♠ AJ1095	<b>♦</b> Q72	Pass	2 <b>♣</b> ¹	Pass	2♥
Vul: EW	<b>♥</b> K943	<b>♥</b> A876		4• <sup>2</sup>	Pass	<b>4♥</b>
North HCP: 8	<b>♦</b> 6	♦ AQJ3	AP	1 🔻	_ 400	- •
South HCP: 16 Contract: 4 S	<b>♣</b> 943	<b>♣</b> K10	1. Stay	man		
Connact. 47 S			_			
			2. Splir	ner		

Board: 185 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♦** J64 **♦** KQ53 Vul: Both 3NT **v** 72 **♥** Q83 Pass 2♦ **2**♥ North HCP: 15 ♦ K1072 ♦ AQ3 AP South HCP: 12 ♣ AKJ76 **♣** Q8 1. Stayman Contract: 3N N

#### South hands (Practice Page)

Board: 180 Dealer: S Vul: EW HCP: 15	<ul><li>▲ A9</li><li>♥ AJ754</li><li>◆ Q86</li><li>▲ A95</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 181 Dealer: N Vul: None HCP: 10	<ul><li>AQ102</li><li>▼ 10532</li><li>◆ 54</li><li>◆ A72</li></ul>	The opponents are silent.  Partner bids first.
Board: 182 Dealer: S Vul: Both HCP: 15	<ul><li>★ KJ4</li><li>▼ AJ9</li><li>★ KQJ6</li><li>★ 1054</li></ul>	The opponents are silent.  You bid first.
Board: 183 Dealer: N Vul: NS HCP: 10	<ul><li>▶ J97</li><li>♥ K854</li><li>◆ J8</li><li>◆ KQ43</li></ul>	The opponents are silent.  Partner bids first.
Board: 184 Dealer: S Vul: EW HCP: 16	<ul><li>♣ Q72</li><li>♥ A876</li><li>◆ AQJ3</li><li>♣ K10</li></ul>	The opponents are silent. You bid first.
Board: 185 Dealer: N Vul: Both HCP: 12	<b>★</b> KQ53 <b>♥</b> Q83 <b>♦</b> K1072 <b>♣</b> Q8	East Bids 2♥ if possible.  Partner bids first.

Board: 180	North	Courb	West	North	East	South
Dealer: S	North: ♠ KJ107	South: ♠ A9				1NT
Vul: EW	♥ 10863	<b>♥</b> AJ754	$2\clubsuit^1$	$X^2$	Pass	<b>2</b> ♥
North HCP: 10	◆ K107	◆ Q86	Pass	4♥	AP	
South HCP: 15	<b>♣</b> K6	♣ A95	1. Cap	pelletti, a	any 6+	suit
Contract: 4♥ S			2. Stay	man	•	
Board: 181			<b>XX</b> 7	NI d	Б.	Q .1
Dealer: N	North:	South:	West	North		
Vul: None	<b>♦</b> J75	<b>♠</b> AQ102		1NT	Pass	
North HCP: 15	<b>♥</b> AK6	<b>♥</b> 10532	Pass	2♦	Pass	2NT
South HCP: 10	◆ KQ98	♦ 54 • A 72	AP			
Contract: 2N N	<b>♣</b> Q63	♣ A72	1. Stay	man		
Board: 182	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>★</b> 8653	<b>♠</b> KJ4				1NT
North HCP: 9	<b>♥</b> Q542	<b>♥</b> AJ9	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	<b>♦</b> 7	♦ KQJ6	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> AK62	<b>♣</b> 1054	1. Stay	man		
			<b>XX</b> 7 4	NI 4	Г .	C 4
Board: 183			west	North		_
Dealer: N	North:	South:		1NT	Pass	2♣¹
Vul: NS	♠ AK6	<b>♦</b> J97	Pass	3 <b>♣</b> <sup>2</sup>	Pass	<b>4♥</b>
North HCP: 16	♥ Q10762	♥ K854	ΔD			
South HCP: 10	♦ K5	<ul><li>J8</li><li>★ KQ43</li></ul>	AP			
Contract: 4♥ S	♣ A75	₩ KQ43	1. Stay 2. artifi			
			z. arun	Clai		
			West	North	East	South
Board: 184	North:	South:				1NT
Dealer: S	♠ AJ1095	<b>♦</b> Q72	Pass	2 <b>♣</b> ¹	Pass	2♥
Vul: EW	<b>♥</b> K943	<b>♥</b> A876		4• <sup>2</sup>	Pass	<b>4♥</b>
North HCP: 8	<b>♦</b> 6	♦ AQJ3	AP	1 🔻	_ 400	- •
South HCP: 16 Contract: 4 S	<b>♣</b> 943	<b>♣</b> K10	1. Stay	man		
Connact. 47 S			_			
			2. Splir	ner		

Board: 185 West North East South North: South: Dealer: N Pass 2♣¹ 1NT **♦** J64 **♦** KQ53 Vul: Both 3NT **v** 72 **♥** Q83 Pass 2♦ **2**♥ North HCP: 15 ♦ K1072 ♦ AQ3 AP South HCP: 12 ♣ AKJ76 **♣** Q8 1. Stayman Contract: 3N N

#### North hands (Practice Page)

Board: 186 Dealer: S Vul: EW HCP: 13	<ul><li>★ KJ107</li><li>▼ AJ2</li><li>◆ A754</li><li>◆ 92</li></ul>	The opponents are silent.  Partner bids first.
Board: 187 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q109</li><li>♥ A6</li><li>♦ AKQ2</li><li>♣ 8765</li></ul>	The opponents are silent. You bid first.
Board: 188 Dealer: S Vul: Both HCP: 14	<ul><li>AQ10</li><li>✓ A982</li><li>A954</li><li>54</li></ul>	The opponents are silent.  Partner bids first.
Board: 189 Dealer: N Vul: None HCP: 15	<ul><li>♠ Q4</li><li>♥ A1092</li><li>♠ KJ9</li><li>♠ KQ108</li></ul>	The opponents are silent. You bid first.
Board: 190 Dealer: S Vul: NS HCP: 10	<ul><li>★ KJ62</li><li>★ A87</li><li>◆ Q832</li><li>◆ 109</li></ul>	The opponents are silent.  Partner bids first.
Board: 191 Dealer: N Vul: None HCP: 16	<ul><li>★ K83</li><li>▼ AQ743</li><li>◆ AQ7</li><li>Φ J10</li></ul>	The opponents are silent.  You bid first.

Board: 186 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4 N	North:  ♠ KJ107  ♥ AJ2  ♠ A754  ♣ 92	South:  ♠ AQ982  ♥ KQ3  ♠ Q62  ♣ K7	Pass Pass 1. Stay 2. artific		East Pass AP	1NT
Board: 187 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ Q109  ♥ A6  ♠ AKQ2  ♣ 8765	South:  ♠ AK5  ♥ 9752  ♠ 85  ♣ AQ32	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 188 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ AQ10  ♥ A982  ♠ A954  ♣ 54	South:  ♠ K942  ♥ Q105  ♠ K87  ♣ AK2	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 189 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4 \( \mathbb{N} \) N	North:  ♠ Q4  ♥ A1092  ♠ KJ9  ♠ KQ108	South:  ♠ K53  ♥ QJ74  • Q1032  ♣ J3	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 190 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♠ KJ62  ♥ A87  ♦ Q832  ♠ 109	South:  ◆ 843  ▼ KQ92  ◆ AJ  ◆ AK54	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

West North East South Board: 191 Pass 2♣¹ 1NT North: South: Dealer: N **♦** K83 **♦** Q106 3**♣**<sup>2</sup> Pass 3♥ Pass Vul: None **♥** K1065 **♥** AQ743 Pass 3NT Pass 4♥ North HCP: 16 **♦** AQ7 **♦** K62 AP South HCP: 8 **♣** J10 **♣** 985 1. Stayman Contract: 4♥ S 2. artificial

#### South hands (Practice Page)

Board: 186 Dealer: S Vul: EW HCP: 16	<ul><li>AQ982</li><li>KQ3</li><li>Q62</li><li>K7</li></ul>	The opponents are silent. You bid first.
Board: 187 Dealer: N Vul: None HCP: 13	<ul><li>♠ AK5</li><li>♥ 9752</li><li>♦ 85</li><li>♠ AQ32</li></ul>	The opponents are silent.  Partner bids first.
Board: 188 Dealer: S Vul: Both HCP: 15	<ul><li>★ K942</li><li>♥ Q105</li><li>★ K87</li><li>★ AK2</li></ul>	The opponents are silent. You bid first.
Board: 189 Dealer: N Vul: None HCP: 9	<ul><li>★ K53</li><li>♥ QJ74</li><li>◆ Q1032</li><li>◆ J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 190 Dealer: S Vul: NS HCP: 17	<ul><li>★843</li><li>★KQ92</li><li>★AJ</li><li>★AK54</li></ul>	The opponents are silent. You bid first.
Board: 191 Dealer: N Vul: None HCP: 8	<ul><li>♣ Q106</li><li>♥ K1065</li><li>♦ K62</li><li>♣ 985</li></ul>	The opponents are silent.  Partner bids first.

Board: 186 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 4 N	North:  ♠ KJ107  ♥ AJ2  ♠ A754  ♣ 92	South:  ♠ AQ982  ♥ KQ3  ♠ Q62  ♣ K7	Pass Pass 1. Stay 2. artific		East Pass AP	1NT
Board: 187 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ Q109  ♥ A6  ♠ AKQ2  ♣ 8765	South:  ♠ AK5  ♥ 9752  ♠ 85  ♣ AQ32	West Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 188 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 3N S	North:  ♠ AQ10  ♥ A982  ♠ A954  ♣ 54	South:  ♠ K942  ♥ Q105  ♠ K87  ♣ AK2	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT
Board: 189 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 4 \( \mathbb{N} \) N	North:  ♠ Q4  ♥ A1092  ♠ KJ9  ♠ KQ108	South:  ♠ K53  ♥ QJ74  • Q1032  ♣ J3	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 190 Dealer: S Vul: NS North HCP: 10 South HCP: 17 Contract: 3N S	North:  ♠ KJ62  ♥ A87  ♦ Q832  ♠ 109	South:  ◆ 843  ▼ KQ92  ◆ AJ  ◆ AK54	West Pass Pass 1. Stay	North  2♣¹  3NT man	East Pass AP	1NT

West North East South Board: 191 Pass 2♣¹ 1NT North: South: Dealer: N **♦** K83 **♦** Q106 3**♣**<sup>2</sup> Pass 3♥ Pass Vul: None **♥** K1065 **♥** AQ743 Pass 3NT Pass 4♥ North HCP: 16 **♦** AQ7 **♦** K62 AP South HCP: 8 **♣** J10 **♣** 985 1. Stayman Contract: 4♥ S 2. artificial

#### North hands (Practice Page)

Board: 192 Dealer: S Vul: NS HCP: 9	<ul><li>AQJ3</li><li>♥8632</li><li>J6</li><li>J63</li></ul>	The opponents are silent.  Partner bids first.
Board: 193 Dealer: N Vul: Both HCP: 16	<ul><li>★ AK962</li><li>♥ Q103</li><li>★ A62</li><li>★ K5</li></ul>	The opponents are silent. You bid first.
Board: 194 Dealer: S Vul: EW HCP: 11	<ul><li>♣ J1076</li><li>♥ KQ987</li><li>◆ 5</li><li>♣ KQ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 195 Dealer: N Vul: Both HCP: 15	<ul><li>◆ Q8</li><li>♥ QJ104</li><li>◆ AQ106</li><li>◆ A104</li></ul>	The opponents are silent. You bid first.
Board: 196 Dealer: S Vul: None HCP: 8	<ul><li>♠ 632</li><li>♥ A875</li><li>♦ 1076</li><li>♠ KJ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 197 Dealer: N Vul: EW HCP: 15	<ul><li>A854</li><li>✓ A8</li><li>A87</li><li>▲ K964</li></ul>	The opponents are silent.  You bid first.

Board: 192 Dealer: S Vul: NS	North: ♠ AQJ3	South: ♠ 764		North		1NT
North HCP: 9 South HCP: 16	♥ 8632 ◆ J6 <b>♣</b> J63	<b>∨</b> K7 <b>♦</b> AQ854 <b>♣</b> AK7	Pass Pass 1. Stay	2NT	Pass AP	2•
Contract: 2N S  Board: 193 Dealer: N  Vul: Both  North HCP: 16  South HCP: 13	North:  ♠ AK962  ♥ Q103  ♦ A62	South: ♠ Q743 ♥ K94 ♦ KJ	West	North 1NT 3• <sup>2</sup>	East Pass Pass	2 <b>♣</b> ¹
Contract: 4♠ S	<b>♣</b> K5	♣ A1064	1. Stayı 2. artific			
Board: 194	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW North HCP: 11	<b>♣</b> J1076 <b>♥</b> KQ987	◆ AQ3 ▼ A10	Pass Pass	2♣¹ 3♠²	Pass Pass	2 <b>♦</b> 3NT
South HCP: 16 Contract: 3N S	1 HCP: 16	◆ AQ102 ◆ 8742	AP 1. Stayı 2. SMC			
Board: 195	North:	South:	West	North 1NT	East Pass	
Dealer: N Vul: Both North HCP: 15	<b>♠</b> Q8 <b>♥</b> QJ104 <b>♦</b> AQ106	<ul><li>▲ A1054</li><li>♥ 875</li><li>♦ K94</li></ul>	Pass			3NT
South HCP: 11 Contract: 3N N	♣ A104	<b>♦</b> KJ3	AP 1. Stayı	man		
Board: 196 Dealer: S	North: ♠ 632	South: ♠ AK5	West	North	East	South 1NT
Vul: None North HCP: 8 South HCP: 17 Contract: 2N S   Val: None  A875  1076  KJ9	<b>∨</b> A875 <b>→</b> 1076	<ul><li>▼ 106</li><li>◆ AQ93</li><li>◆ A742</li></ul>	Pass Pass 1. Stay	2♣¹ 2NT	Pass AP	2♦

Board: 197 Dealer: N	North: <b>★</b> A854	South: ♠ Q76	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	<ul><li>✓ A8</li><li>◆ A87</li><li>◆ K964</li></ul>	<ul><li>★ K654</li><li>★ 1093</li><li>★ A53</li></ul>	Pass AP 1. Stay		Pass	2NT

#### South hands (Practice Page)

Board: 192 Dealer: S Vul: NS HCP: 16	<ul><li>★ 764</li><li>♥ K7</li><li>★ AQ854</li><li>★ AK7</li></ul>	The opponents are silent.  You bid first.
Board: 193 Dealer: N Vul: Both HCP: 13	<ul><li>♣ Q743</li><li>♥ K94</li><li>♦ KJ</li><li>♣ A1064</li></ul>	The opponents are silent.  Partner bids first.
Board: 194 Dealer: S Vul: EW HCP: 16	<ul><li>AQ3</li><li>✓ A10</li><li>AQ102</li><li>8742</li></ul>	The opponents are silent. You bid first.
Board: 195 Dealer: N Vul: Both HCP: 11	<ul><li>▲ A1054</li><li>▼ 875</li><li>◆ K94</li><li>◆ KJ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 196 Dealer: S Vul: None HCP: 17	<ul><li>♠ AK5</li><li>♥ 106</li><li>♠ AQ93</li><li>♠ A742</li></ul>	The opponents are silent.  You bid first.
Board: 197 Dealer: N Vul: EW HCP: 9	<ul><li>♣ Q76</li><li>♥ K654</li><li>♦ 1093</li><li>♣ A53</li></ul>	The opponents are silent.  Partner bids first.

Board: 192 Dealer: S Vul: NS	North: ♠ AQJ3	South: ♠ 764		North		1NT
North HCP: 9 South HCP: 16	♥ 8632 ◆ J6 <b>♣</b> J63	<b>∨</b> K7 <b>♦</b> AQ854 <b>♣</b> AK7	Pass Pass 1. Stay	2NT	Pass AP	2•
Contract: 2N S  Board: 193 Dealer: N  Vul: Both  North HCP: 16  South HCP: 13	North:  ♠ AK962  ♥ Q103  ♦ A62	South: ♠ Q743 ♥ K94 ♦ KJ	West	North 1NT 3• <sup>2</sup>	East Pass Pass	2 <b>♣</b> ¹
Contract: 4♠ S	<b>♣</b> K5	♣ A1064	1. Stayı 2. artific			
Board: 194	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW North HCP: 11	<b>♣</b> J1076 <b>♥</b> KQ987	◆ AQ3 ▼ A10	Pass Pass	2♣¹ 3♠²	Pass Pass	2 <b>♦</b> 3NT
South HCP: 16 Contract: 3N S	• 5 • KQ10	◆ AQ102 ◆ 8742	AP 1. Stayman 2. SMOLEN			
Board: 195	North:	South:	West	North 1NT	East Pass	
Dealer: N Vul: Both North HCP: 15	<b>♠</b> Q8 <b>♥</b> QJ104 <b>♦</b> AQ106	<ul><li>▲ A1054</li><li>♥ 875</li><li>♦ K94</li></ul>	Pass			3NT
South HCP: 11 Contract: 3N N	♣ A104	<b>♦</b> KJ3	AP 1. Stayı	man		
Board: 196 Dealer: S	North: ♠ 632	South: ♠ AK5	West	North	East	South 1NT
Vul: None North HCP: 8 South HCP: 17 Contract: 2N S	<ul><li>✓ A875</li><li>◆ 1076</li><li>◆ KJ9</li></ul>	<ul><li>▼ 106</li><li>◆ AQ93</li><li>◆ A742</li></ul>	Pass Pass 1. Stay	2♣¹ 2NT	Pass AP	2♦

Board: 197 Dealer: N	North: <b>★</b> A854	South: ♠ Q76	West	North 1NT	East Pass	
Vul: EW North HCP: 15 South HCP: 9 Contract: 2N N	<ul><li>✓ A8</li><li>◆ A87</li><li>◆ K964</li></ul>	<ul><li>★ K654</li><li>★ 1093</li><li>★ A53</li></ul>	Pass AP 1. Stay		Pass	2NT

#### North hands (Practice Page)

Board: 198 Dealer: S Vul: Both HCP: 10	<ul><li>♠ AK9</li><li>♥ Q743</li><li>♦ J85</li><li>♠ 1073</li></ul>	The opponents are silent.  Partner bids first.
Board: 199 Dealer: N Vul: NS HCP: 15	<ul><li>♠ AKJ</li><li>♥ J9</li><li>♠ KQJ7</li><li>♠ 10953</li></ul>	The opponents are silent. You bid first.
Board: 200 Dealer: S Vul: None HCP: 12	<ul><li>▲ AJ74</li><li>♥ 976</li><li>◆ A7</li><li>◆ K852</li></ul>	The opponents are silent.  Partner bids first.
Board: 201 Dealer: N Vul: NS HCP: 15	<ul><li>★ 762</li><li>♥ KJ32</li><li>★ A87</li><li>★ AK4</li></ul>	The opponents are silent. You bid first.
Board: 202 Dealer: S Vul: EW HCP: 11	<ul><li>▲ A1062</li><li>♥ AQJ64</li><li>◆ 94</li><li>◆ 53</li></ul>	The opponents are silent.  Partner bids first.
Board: 203 Dealer: N Vul: None HCP: 17	<ul><li>◆ 964</li><li>♥ Q10</li><li>◆ AKQ86</li><li>◆ KQJ</li></ul>	The opponents are silent.  You bid first.

Board: 198 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3♠ N	North:  ♠ AK9  ♥ Q743  ♦ J85  ♣ 1073	South:			East Pass AP	1NT
Board: 199 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AKJ  ♥ J9  ♦ KQJ7  ♣ 10953	South:  ♠ 7652  ♥ Q53  ♠ 86  ♣ AQ87	West Pass AP 1. Stayr	North 1NT 2•	Pass	
Board: 200 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ AJ74  ♥ 976  ♠ A7  ♣ K852	South:  ♠ Q9  ♥ K102  ♠ KQJ  ♠ AQ1074	Pass	North  2♣¹  3NT man	East Pass AP	1NT
Board: 201 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ 762  ♥ KJ32  ♠ A87  ♣ AK4	South:  ♠ AK85  ♥ 764  ♠ 62  ♣ J1086	West Pass AP 1. Stayr	North 1NT 2♥ man	Pass	
Board: 202 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♥ S	North:  ♠ A1062  ♥ AQJ64  ♦ 94  ♣ 53	South:  ♠ K3  ♥ K93  ♦ J1032  ♣ AKJ6			East Pass Pass	1NT 2 <b>♦</b>

West North East South Board: 203 1NT Pass 2♣¹ North: South: Dealer: N **◆** 964 Pass 3♥<sup>2</sup> Pass 2♦ **♠** AJ1072 Vul: None **♥** Q10 **♥** A653 Pass 3♠ Pass 4♠ North HCP: 17 ♦ AKQ86 **♦** J43 AP South HCP: 10 **♣** KQJ **♣** 6 1. Stayman Contract: 4♠ N 2. SMOLEN

#### South hands (Practice Page)

Board: 198 Dealer: S Vul: Both HCP: 15	<ul><li>108542</li><li>✓ A9</li><li>AQ10</li><li>AJ4</li></ul>	The opponents are silent. You bid first.
Board: 199 Dealer: N Vul: NS HCP: 8	<ul><li>★7652</li><li>♥ Q53</li><li>◆86</li><li>★ AQ87</li></ul>	The opponents are silent.  Partner bids first.
Board: 200 Dealer: S Vul: None HCP: 17	<ul><li>♣ Q9</li><li>♥ K102</li><li>◆ KQJ</li><li>♣ AQ1074</li></ul>	The opponents are silent. You bid first.
Board: 201 Dealer: N Vul: NS HCP: 8	<ul><li>★ AK85</li><li>▼ 764</li><li>◆ 62</li><li>★ J1086</li></ul>	The opponents are silent.  Partner bids first.
Board: 202 Dealer: S Vul: EW HCP: 15	<ul><li>★ K3</li><li>★ K93</li><li>◆ J1032</li><li>◆ AKJ6</li></ul>	The opponents are silent. You bid first.
Board: 203 Dealer: N Vul: None HCP: 10	<ul><li>AJ1072</li><li>✓ A653</li><li>✓ J43</li><li>✓ 6</li></ul>	The opponents are silent.  Partner bids first.

Board: 198 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 3♠ N	North:  ♠ AK9  ♥ Q743  ♦ J85  ♣ 1073	South:			East Pass AP	1NT
Board: 199 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AKJ  ♥ J9  ♦ KQJ7  ♣ 10953	South:  ♠ 7652  ♥ Q53  ♠ 86  ♣ AQ87	West Pass AP 1. Stayr	North 1NT 2•	Pass	
Board: 200 Dealer: S Vul: None North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ AJ74  ♥ 976  ♠ A7  ♣ K852	South:  ♠ Q9  ♥ K102  ♠ KQJ  ♠ AQ1074	Pass	North  2♣¹  3NT man	East Pass AP	1NT
Board: 201 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ 762  ♥ KJ32  ♠ A87  ♣ AK4	South:  ♠ AK85  ♥ 764  ♠ 62  ♣ J1086	West Pass AP 1. Stayr	North 1NT 2♥ man	Pass	
Board: 202 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 4♥ S	North:  ♠ A1062  ♥ AQJ64  ♦ 94  ♣ 53	South:  ♠ K3  ♥ K93  ♦ J1032  ♣ AKJ6			East Pass Pass	1NT 2 <b>♦</b>

West North East South Board: 203 1NT Pass 2♣¹ North: South: Dealer: N **◆** 964 Pass 3♥<sup>2</sup> Pass 2♦ **♠** AJ1072 Vul: None **♥** Q10 **♥** A653 Pass 3♠ Pass 4♠ North HCP: 17 ♦ AKQ86 **♦** J43 AP South HCP: 10 **♣** KQJ **♣** 6 1. Stayman Contract: 4♠ N 2. SMOLEN

#### North hands (Practice Page)

Board: 204 Dealer: S Vul: NS HCP: 10	<ul><li>▲ AJ94</li><li>♥ J753</li><li>◆ A95</li><li>♣ 95</li></ul>	The opponents are silent.  Partner bids first.
Board: 205 Dealer: N Vul: Both HCP: 15	<ul><li>AJ103</li><li>✓ A8</li><li> A1082</li><li> Q109</li></ul>	The opponents are silent. You bid first.
Board: 206 Dealer: S Vul: EW HCP: 8	<ul><li>♦ 963</li><li>♥ K872</li><li>♦ Q</li><li>◆ QJ854</li></ul>	West Bids 2♣ if possible. West Bids 2♠ if possible.  Partner bids first.
Board: 207 Dealer: N Vul: Both HCP: 16	<ul><li>▲ J105</li><li>♥ AJ</li><li>◆ AK832</li><li>♣ QJ4</li></ul>	The opponents are silent. You bid first.
Board: 208 Dealer: S Vul: None HCP: 12	<ul><li>★ K653</li><li>♥ J1095</li><li>◆ J10</li><li>◆ AK7</li></ul>	The opponents are silent.  Partner bids first.
Board: 209 Dealer: N Vul: EW HCP: 15	<ul><li>★ AK5</li><li>▼ J1098</li><li>◆ 654</li><li>★ AQJ</li></ul>	The opponents are silent.  You bid first.

Board: 204 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4 S	North:  ♠ AJ94  ♥ J753  ♠ A95  ♠ 95	South:  ♠ KQ53  ♥ K64  ♠ 84  ♠ AKJ7	West Pass Pass 1. Stay	North  2♣¹ 4♠ man	East Pass AP	1NT
Board: 205 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ AJ103  ♥ A8  ♠ A1082  ♣ Q109	South:  ♠ K86  ♥ K1092  ♠ KQJ6  ♣ A2	West Pass AP 1. Stayı	North 1NT 2♠ man	Pass	South 2♣¹ 6NT
Board: 206 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4 S	North:	South:  ♠ K8  ♥ QJ64  ♠ AK105  ♣ A97	2♣¹ 2♠ Pass 1. Capp 2. Stayı	North $X^{2}$ $3 \stackrel{1}{•}^{3}$ $4 \stackrel{2}{•}$ coelletti, a man gth cue	Pass Pass AP any 6+	1NT 2♥ 3NT
Board: 207 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♣ J105  ♥ AJ  • AK832  ♣ QJ4	South:  ♠ K76  ♥ KQ32  ♦ 75  ♣ A973	West Pass AP 1. Stayı		Pass	
Board: 208 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4 S	North:  ♠ K653  ♥ J1095  ♦ J10  ♠ AK7	South:  ♠ A2  ♥ AQ62  ♠ KQ63  ♣ J53	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	South 1NT 2♥

Board: 209 West North East South North: South: Dealer: N 1NT Pass 2♣¹ ♠ AK5 **♦** J43 Vul: EW **♥** J1098 **♥** AQ54 Pass 2♥ Pass 4♥ North HCP: 15 **♦** 654 **♦** J7 AP South HCP: 11 **♣** K987 **♣** AQJ 1. Stayman Contract: 4♥ N

#### South hands (Practice Page)

Board: 204 Dealer: S Vul: NS HCP: 16	<ul><li>★ KQ53</li><li>▼ K64</li><li>◆ 84</li><li>◆ AKJ7</li></ul>	The opponents are silent. You bid first.
Board: 205 Dealer: N Vul: Both HCP: 16	<ul><li>★ K86</li><li>▼ K1092</li><li>◆ KQJ6</li><li>◆ A2</li></ul>	The opponents are silent.  Partner bids first.
Board: 206 Dealer: S Vul: EW HCP: 17	<ul><li>★ K8</li><li>♥ QJ64</li><li>◆ AK105</li><li>◆ A97</li></ul>	West Bids 2♣ if possible. West Bids 2♠ if possible. You bid first.
Board: 207 Dealer: N Vul: Both HCP: 12	<ul><li>★ K76</li><li>▼ KQ32</li><li>◆ 75</li><li>◆ A973</li></ul>	The opponents are silent.  Partner bids first.
Board: 208 Dealer: S Vul: None HCP: 16	<ul><li>♠ A2</li><li>♥ AQ62</li><li>♦ KQ63</li><li>♠ J53</li></ul>	The opponents are silent. You bid first.
Board: 209 Dealer: N Vul: EW HCP: 11	<ul><li>▲ J43</li><li>▼ AQ54</li><li>◆ J7</li><li>◆ K987</li></ul>	The opponents are silent.  Partner bids first.

Board: 204 Dealer: S Vul: NS North HCP: 10 South HCP: 16 Contract: 4 S	North:  ♠ AJ94  ♥ J753  ♠ A95  ♠ 95	South:  ♠ KQ53  ♥ K64  ♠ 84  ♠ AKJ7	West Pass Pass 1. Stay	North  2♣¹ 4♠ man	East Pass AP	1NT
Board: 205 Dealer: N Vul: Both North HCP: 15 South HCP: 16 Contract: 6N N	North:  ♠ AJ103  ♥ A8  ♠ A1082  ♣ Q109	South:  ♠ K86  ♥ K1092  ♠ KQJ6  ♣ A2	West Pass AP 1. Stayı	North 1NT 2♠ man	Pass	South 2♣¹ 6NT
Board: 206 Dealer: S Vul: EW North HCP: 8 South HCP: 17 Contract: 4 S	North:	South:  ♠ K8  ♥ QJ64  ♠ AK105  ♣ A97	2♣¹ 2♠ Pass 1. Capp 2. Stayı	North $X^{2}$ $3 \stackrel{1}{•}^{3}$ $4 \stackrel{2}{•}$ coelletti, a man gth cue	Pass Pass AP any 6+	1NT 2♥ 3NT
Board: 207 Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♣ J105  ♥ AJ  • AK832  ♣ QJ4	South:  ♠ K76  ♥ KQ32  ♦ 75  ♣ A973	West Pass AP 1. Stayı		Pass	
Board: 208 Dealer: S Vul: None North HCP: 12 South HCP: 16 Contract: 4 S	North:  ♠ K653  ♥ J1095  ♦ J10  ♠ AK7	South:  ♠ A2  ♥ AQ62  ♠ KQ63  ♣ J53	West Pass Pass 1. Stay	North  2♣¹ 4♥ man	East Pass AP	South 1NT 2♥

Board: 209 West North East South North: South: Dealer: N 1NT Pass 2♣¹ ♠ AK5 **♦** J43 Vul: EW **♥** J1098 **♥** AQ54 Pass 2♥ Pass 4♥ North HCP: 15 **♦** 654 **♦** J7 AP South HCP: 11 **♣** K987 **♣** AQJ 1. Stayman Contract: 4♥ N

#### North hands (Practice Page)

Board: 210 Dealer: S Vul: Both HCP: 10	<ul><li>★K1085</li><li>▼K10972</li><li>◆Q3</li><li>◆Q7</li></ul>	The opponents are silent.  Partner bids first.
Board: 211 Dealer: N Vul: None HCP: 15	<ul><li>★ A43</li><li>★ A6</li><li>◆ QJ73</li><li>★ A973</li></ul>	The opponents are silent. You bid first.
Board: 212 Dealer: S Vul: NS HCP: 11	<ul><li>♣ QJ7</li><li>♥ Q832</li><li>◆ A876</li><li>♣ Q6</li></ul>	The opponents are silent.  Partner bids first.
Board: 213 Dealer: N Vul: Both HCP: 15	<ul><li>AJ3</li><li>K953</li><li>106</li><li>AK98</li></ul>	The opponents are silent. You bid first.
Board: 214 Dealer: S Vul: None HCP: 9	<ul><li>◆ 9432</li><li>♥ AKQ5</li><li>◆ 964</li><li>◆ 108</li></ul>	West Bids 2♣ if possible. West Doubles 2♦ if possible. Partner bids first.
Board: 215 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q54</li><li>♥ AJ98</li><li>◆ AK107</li><li>♣ J4</li></ul>	The opponents are silent. You bid first.

Board: 210 Dealer: S	North:	South:	West	North	East	South
Vul: Both	<b>★</b> K1085	<b>♦</b> A74	Pass	2 <b>♣</b> ¹	Pass	_
North HCP: 10	▼ K10972	♥ AQJ63	Pass	2 <b>♥</b> 4 <b>♥</b>	AP	<b>3\dagger</b>
South HCP: 15	• Q3	♦ A8	1. Stay		AI	
Contract: 4♥ N	<b>♣</b> Q7	<b>♣</b> 1086	2. artifi			
			2. artin	CIGI		
Board: 211	NI 4	C 4	West	North	Fast	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: None	<b>♠</b> A43 <b>♥</b> A6	<b>♦</b> K1072 <b>∀</b> J432	D			
North HCP: 15	◆ QJ73	◆ J432 ◆ A5	Pass	2♦	Pass	3NT
South HCP: 11	◆ A973	<b>♦</b> QJ8	AP			
Contract: 3N N	¥10/5	<b>1 Q</b> 00	1. Stay	man		
Board: 212 Dealer: S	North:	South:	West	North	East	
Vul: NS	<b>♠</b> QJ7	<b>★</b> 83				1NT
North HCP: 11	♥ Q832	<b>♥</b> AK64	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 15	♦ A876	◆ J105	Pass	4♥	AP	
Contract: 4♥ S	<b>♣</b> Q6	♣ AK108	1. Stay	man		
Board: 213			West	North	Fast	South
Dealer: N	North:	South:	West	1NT	Pass	
Vul: Both	<b>♠</b> AJ3	<b>♠</b> KQ96	D			
North HCP: 15	<b>♥</b> K953	<b>♥</b> QJ87	Pass	2♥	Pass	3♥
South HCP: 8	<b>♦</b> 106	♦ 92 • 1052	AP			
Contract: 3♥ N	<b>♣</b> AK98	<b>♣</b> 1053	1. Stay	man		
			West	North	Fact	South
Board: 214	Nouth.	Cartle	West	TNOTUL	Lasi	1NT
Dealer: S	North: <b>♠</b> 9432	South: ♠ Q8	2 <b>♣</b> ¹	$X^2$	Pass	
Vul: None	<b>♥</b> 9432 <b>♥</b> AKQ5	<b>⊉</b> Q8 <b>♥</b> J106				
North HCP: 9	◆ 964	◆ KQ10	X	Pass	Pass	3NT
South HCP: 17	<b>♦</b> 108	<b>♦</b> AKQ54	AP		_	
Contract: 3N S	1100	1111001		pelletti, a	any 6+	suit
			2. Stay	man		

Board: 215 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** Q54 **♠** AJ86 Vul: NS **♥** AJ98 **♥** Q1052 Pass 2♥ Pass 4♥ North HCP: 15 ♦ AK107 **♦** J83 AP South HCP: 8 **♣** J4 **♣** 98 1. Stayman Contract: 4♥ N

#### South hands (Practice Page)

Board: 210 Dealer: S Vul: Both HCP: 15	<ul><li>A74</li><li>✓ AQJ63</li><li>A8</li><li>№ 1086</li></ul>	The opponents are silent. You bid first.		
Board: 211 Dealer: N Vul: None HCP: 11	<ul><li>★ K1072</li><li>♥ J432</li><li>◆ A5</li><li>◆ QJ8</li></ul>	The opponents are silent.  Partner bids first.		
Board: 212 Dealer: S Vul: NS HCP: 15	<ul><li>★83</li><li>★ AK64</li><li>★ J105</li><li>★ AK108</li></ul>	The opponents are silent.  You bid first.		
Board: 213 Dealer: N Vul: Both HCP: 8	<ul><li>★ KQ96</li><li>♥ QJ87</li><li>◆ 92</li><li>◆ 1053</li></ul>	The opponents are silent.  Partner bids first.		
Board: 214 Dealer: S Vul: None HCP: 17	<ul><li>♠ Q8</li><li>♥ J106</li><li>♦ KQ10</li><li>♠ AKQ54</li></ul>	West Bids 2♣ if possible. West Doubles 2♦ if possible. You bid first.		
Board: 215 Dealer: N Vul: NS HCP: 8	<ul><li>♣ AJ86</li><li>♥ Q1052</li><li>◆ J83</li><li>♣ 98</li></ul>	The opponents are silent.  Partner bids first.		

Board: 210 Dealer: S	North:	South:	West	North	East	South	
Vul: Both	<b>★</b> K1085	<b>♦</b> A74	Pass	2 <b>♣</b> ¹	Pass	_	
North HCP: 10	<b>♥</b> K10972	♥ AQJ63	Pass	4 <b>♥</b>	AP	<b>3</b>	
South HCP: 15	• Q3	♦ A8			ΑГ		
Contract: 4♥ N	<b>♣</b> Q7	<b>♣</b> 1086	1. Stay 2. artifi				
			2. artiir	Ciai			
Board: 211	NI4	C 41-	West	North	Fast	South	
Dealer: N	North:	South:	***************************************	1NT	Pass		
Vul: None	<b>♦</b> A43 <b>♥</b> A6	<b>♦</b> K1072 <b>∀</b> J432	D				
North HCP: 15	◆ QJ73	◆ J432 ◆ A5	Pass	<b>2</b> ♦	Pass	3NT	
South HCP: 11	◆ A973	<b>♦</b> QJ8	AP				
Contract: 3N N	¥10/5	<b>4</b> 610	1. Stayman				
Board: 212 Dealer: S	North:	South:	West	North	East		
Vul: NS	<b>♠</b> QJ7	<b>★</b> 83	_	4	_	1NT	
North HCP: 11	♥ Q832	<b>♥</b> AK64	Pass	2 <b>♣</b> ¹	Pass	2♥	
South HCP: 15	♦ A876	♦ J105	Pass	4♥	AP		
Contract: 4♥ S	<b>♣</b> Q6	♣ AK108	1. Stay	1. Stayman			
Board: 213			West	North	Fast	South	
Dealer: N	North:	South:	*** <b>C</b> St	1NT	Pass		
Vul: Both	<b>♠</b> AJ3	<b>♦</b> KQ96	Dogg	2♥			
North HCP: 15	♥ K953	<b>♥</b> QJ87	Pass	2▼	Pass	<b>3</b>	
South HCP: 8 • 106 • 92 AP							
Contract: 3♥ N	<b>♣</b> AK98	<b>♣</b> 1053	1. Stayman				
			West	North	Fact	South	
Board: 214	Nouth.	Cartle	West	1 101111	Last	1NT	
Dealer: S	North:	South:	2.1	<b>v</b> ?	Dogg		
Vul: None	<b>♦</b> 9432 <b>♥</b> AKQ5	<b>♠</b> Q8 <b>♥</b> J106	2 <b>♣</b> ¹	$X^2$	Pass		
North HCP: 9	◆ AKQ3 ◆ 964	◆ KQ10	X	Pass	Pass	3NT	
South HCP: 17	<b>♦</b> 108	◆ KQ10 ◆ AKQ54	AP				
Contract: 3N S	<del>4</del> 100	Z MIQJT		1. Cappelletti, any 6+suit			
			2. Stay	122012			

Board: 215 West North East South North: South: Dealer: N 1NT Pass 2♣¹ **♦** Q54 **♠** AJ86 Vul: NS **♥** AJ98 **♥** Q1052 Pass 2♥ Pass 4♥ North HCP: 15 ♦ AK107 **♦** J83 AP South HCP: 8 **♣** J4 **♣** 98 1. Stayman Contract: 4♥ N

Board: 216 Dealer: S Vul: EW HCP: 9	<ul><li>★ K842</li><li>♥ Q43</li><li>◆ K732</li><li>◆ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 217 Dealer: N Vul: None HCP: 15	<ul><li>★ A87</li><li>▼ K9</li><li>◆ AKJ98</li><li>◆ 986</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 218 Dealer: S Vul: NS HCP: 12	<ul><li>A765</li><li>♥ Q432</li><li>A</li><li>Q1096</li></ul>	West Doubles 2♦ if possible.  Partner bids first.
Board: 219 Dealer: N Vul: EW HCP: 17	<b>★</b> K7 <b>♥</b> AK1097 <b>♦</b> K104 <b>♣</b> A109	The opponents are silent.  You bid first.
Board: 220 Dealer: S Vul: Both HCP: 10	<ul><li>♣ Q862</li><li>♥ K43</li><li>♦ 7</li><li>♣ KQ976</li></ul>	The opponents are silent.  Partner bids first.
Board: 221 Dealer: N Vul: None HCP: 15	<ul><li>AJ72</li><li>✓ AQ6</li><li>J64</li><li>QJ4</li></ul>	The opponents are silent. You bid first.

Board: 216 Dealer: S Vul: EW	North: <b>★</b> K842	South: ♠ AQJ7		North		1NT
North HCP: 9	<b>♥</b> Q43	<b>♥</b> 1086	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	♦ K732 ♣ J6	<b>♦</b> QJ <b>♣</b> AK105	Pass	4♠	AP	
Contract: 4♠ S	<b>₹</b> 10	AK103	1. Stay	man		
Board: 217	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A87	♠ K542		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> K9	<b>♥</b> Q853	X	2•	Pass	3NT
South HCP: 12	<b>♦</b> AKJ98	<b>♦</b> Q6	AP			
Contract: 3N N	<b>♣</b> 986	<b>♣</b> KQ4	1. Stay	man		
Board: 218 Dealer: S	North: <b>♠</b> A765	South: ♠ KQ3	West	North	East	South 1NT
Vul: NS North HCP: 12	<b>♥</b> Q432	<b>♥</b> KJ	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 15	<b>♦</b> A	◆ Q1098	X	3NT	AP	
Contract: 3N S	<b>♣</b> Q1096	♣ A872	1. Stay	man		
Board: 219	Nauth	South:	West	North	East	South
Dealer: N	North: ♠ K7	<b>♠</b> AJ4		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	▼ AK1097	<b>♥</b> J652	Pass	3♥	Pass	4♥
North HCP: 17 South HCP: 8	<b>♦</b> K104	♦ 865	AP			
Contract: 4♥ N	<b>♣</b> A109	<b>♣</b> Q53	1. Stay	man		
Board: 220	North:	South:	West	North	East	
Dealer: S	♠ Q862	<b>♠</b> AKJ94	D	<b>a</b> . 1	D	1NT
Vul: Both North HCP: 10	<b>♥</b> K43	<b>▼</b> A106	Pass		Pass	<b>3</b> ♦ <sup>∠</sup>
South HCP: 16	• 7 • W0076	♦ A5	Pass		AP	
Contract: 4♠ N	<b>♣</b> KQ976	<b>♣</b> 1052	1. Stay 2. artifi			

Board: 221 Dealer: N	North: ♠ AJ72	South: <b>♠</b> Q1086	West	North 1NT	East Pass	
Vul: None North HCP: 15 South HCP: 11 Contract: 44 N	♥ AQ6 ♦ J64 • QJ4	♥ K87 • Q987 • A3	Pass AP 1. Stay	2♠	Pass	

Board: 216 Dealer: S Vul: EW HCP: 17	<ul><li>AQJ7</li><li>1086</li><li>QJ</li><li>AK105</li></ul>	The opponents are silent. You bid first.
Board: 217 Dealer: N Vul: None HCP: 12	<ul><li>★ K542</li><li>♥ Q853</li><li>◆ Q6</li><li>◆ KQ4</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 218 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ3</li><li>★ KJ</li><li>◆ Q1098</li><li>◆ A872</li></ul>	West Doubles 2♦ if possible.  You bid first.
Board: 219 Dealer: N Vul: EW HCP: 8	<ul><li>▲ AJ4</li><li>♥ J652</li><li>◆ 865</li><li>♣ Q53</li></ul>	The opponents are silent.  Partner bids first.
Board: 220 Dealer: S Vul: Both HCP: 16	<ul><li>♠ AKJ94</li><li>♥ A106</li><li>♠ A5</li><li>♠ 1052</li></ul>	The opponents are silent. You bid first.
Board: 221 Dealer: N Vul: None HCP: 11	<ul><li>◆ Q1086</li><li>◆ K87</li><li>◆ Q987</li><li>◆ A3</li></ul>	The opponents are silent.  Partner bids first.

Board: 216 Dealer: S Vul: EW	North: <b>★</b> K842	South: ♠ AQJ7		North		1NT
North HCP: 9	<b>♥</b> Q43	<b>♥</b> 1086	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	♦ K732 ♣ J6	<b>♦</b> QJ <b>♣</b> AK105	Pass	4♠	AP	
Contract: 4♠ S	<b>₹</b> 10	AK103	1. Stay	man		
Board: 217	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> A87	♠ K542		1NT	Pass	2 <b>♣</b> ¹
Vul: None North HCP: 15	<b>♥</b> K9	<b>♥</b> Q853	X	2•	Pass	3NT
South HCP: 12	<b>♦</b> AKJ98	<b>♦</b> Q6	AP			
Contract: 3N N	<b>♣</b> 986	<b>♣</b> KQ4	1. Stay	man		
Board: 218 Dealer: S	North: <b>♠</b> A765	South: ♠ KQ3	West	North	East	South 1NT
Vul: NS North HCP: 12	<b>♥</b> Q432	<b>♥</b> KJ	Pass	2 <b>♣</b> ¹	Pass	<b>2</b>
South HCP: 15	<b>♦</b> A	◆ Q1098	X	3NT	AP	
Contract: 3N S	<b>♣</b> Q1096	♣ A872	1. Stay	man		
Board: 219	Nauth	South:	West	North	East	South
Dealer: N	North: ♠ K7	<b>♠</b> AJ4		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	▼ AK1097	<b>♥</b> J652	Pass	3♥	Pass	4♥
North HCP: 17 South HCP: 8	<b>♦</b> K104	♦ 865	AP			
Contract: 4♥ N	<b>♣</b> A109	<b>♣</b> Q53	1. Stay	man		
Board: 220	North:	South:	West	North	East	
Dealer: S	♠ Q862	<b>♠</b> AKJ94	D	<b>a</b> . 1	D	1NT
Vul: Both North HCP: 10	<b>♥</b> K43	<b>▼</b> A106	Pass		Pass	<b>3</b> ♦ <sup>∠</sup>
South HCP: 16	• 7 • W0076	♦ A5	Pass		AP	
Contract: 4♠ N	<b>♣</b> KQ976	<b>♣</b> 1052	1. Stay 2. artifi			

Board: 221 Dealer: N	North: ♠ AJ72	South: <b>♠</b> Q1086	West	North 1NT	East Pass	
Vul: None North HCP: 15 South HCP: 11 Contract: 44 N	♥ AQ6 ♦ J64 • QJ4	♥ K87 • Q987 • A3	Pass AP 1. Stay	2♠	Pass	

Board: 222 Dealer: S Vul: EW HCP: 11	<ul><li>★ K964</li><li>▼ AJ63</li><li>◆ K1043</li><li>◆ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 223 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q432</li><li>♥ K3</li><li>◆ A974</li><li>♣ AQ9</li></ul>	The opponents are silent. You bid first.
Board: 224 Dealer: S Vul: None HCP: 8	<ul><li>★ K876</li><li>▼ K62</li><li>◆ 1094</li><li>◆ Q108</li></ul>	The opponents are silent.  Partner bids first.
Board: 225 Dealer: N Vul: NS HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 226 Dealer: S Vul: Both HCP: 11	<ul><li>★ KJ963</li><li>★ K965</li><li>★ A4</li><li>★ 92</li></ul>	West Bids 2♣ if possible.  Partner bids first.

				North		1NT
Board: 222	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2♠
Dealer: S	• K964	<b>50an. ♦</b> J872	Pass	<b>4♣</b> <sup>2</sup>	Pass	<b>4</b> ♦ <sup>3</sup>
Vul: EW North HCP: 11	<b>♥</b> AJ63	<b>♥</b> K97	Pass	<b>4</b> ♥ <sup>4</sup>	Pass	4♠
South HCP: 15	◆ K1043	<b>♦</b> AJ9	AP			
Contract: 4♠ S	<b>♣</b> 7	♣ AQ3	1. Stay			
			2. Splir	ıter bid, a ♦	stonne	or.
				bid, sur		JI
				,		
Board: 223	NI 4	C 4	West	North	Fact	South
Dealer: N	North: <b>♠</b> Q432	South: ♠ K65	WEST	1NT	Pass	
Vul: Both	♥ <b>K</b> 3	♥ A942	Pass	2 <b>♠</b>	Pass	
North HCP: 15 South HCP: 12	♦ A974	• Q	Pass	3NT	AP	34
Contract: 3N N	<b>♣</b> AQ9	<b>♣</b> K7432	1. Stay			
Board: 224	NT 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ K876	South: ♠ AQ54	West	rvorur	Last	1NT
Vul: None	♥ K62	♥ Q85	Pass	2 <b>♣</b> 1	Pass	
North HCP: 8 South HCP: 16	<b>♦</b> 1094	◆ KQ63	AP	24		
Contract: 2♠ S	<b>♣</b> Q108	<b>♣</b> K9	1. Stay	man		
			West	North	East	South
				1NT	Pass	
5 100			Pass	2♠	Pass	 4♣²
Board: 225	North:	South:	Pass	4 <b>→</b> <sup>3</sup>		4NT <sup>4</sup>
Dealer: N Vul: NS	<b>♦</b> J873	♠ AQ1062	1 400	1 🔻		
North HCP: 15	♥ J6	<ul><li>▼ K532</li><li>◆ A54</li></ul>	Pass	<b>5</b> ♦	Pass	5♠
South HCP: 13	<ul><li>★ K103</li><li>★ AKQJ</li></ul>	• 755 <del>-</del> 7	AP			
Contract: 5♠ N	* ura		<ol> <li>Stay</li> <li>Splir</li> </ol>			
			-	nci bid, a ♦	stonne	er

West North East South 1NT Board: 226 South: North: 2**♣**¹  $X^2$ Pass 2♦ Dealer: S **♦** KJ963 ♠ AQ2 Vul: Both Pass 4♠ Pass  $3 \checkmark 3$ **♥** K965 **♥** Q43 North HCP: 11 AP **♦** A4 **♦** KQ65 South HCP: 16 1. Cappelletti, any 6+suit **♣** 92 **♣** K73 Contract: 4♠ S 2. Stayman 3. SMOLEN

Board: 222 Dealer: S Vul: EW HCP: 15	<ul><li> ♣ J872</li><li> ♥ K97</li><li> ♠ AJ9</li><li> ♣ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 223 Dealer: N Vul: Both HCP: 12	<ul><li>★ K65</li><li>▼ A942</li><li>◆ Q</li><li>◆ K7432</li></ul>	The opponents are silent.  Partner bids first.
Board: 224 Dealer: S Vul: None HCP: 16	<ul><li>AQ54</li><li>✓ Q85</li><li>✓ KQ63</li><li>✓ K9</li></ul>	The opponents are silent. You bid first.
Board: 225 Dealer: N Vul: NS HCP: 13	<ul><li>AQ1062</li><li>✓ K532</li><li>A54</li><li>7</li></ul>	The opponents are silent.  Partner bids first.
Board: 226 Dealer: S Vul: Both HCP: 16	<ul><li>AQ2</li><li>Q43</li><li>KQ65</li><li>K73</li></ul>	West Bids 2♣ if possible.  You bid first.

				North		1NT
Board: 222	North:	South:	Pass	2 <b>♣</b> ¹	Pass	2♠
Dealer: S	• K964	<b>50an. ♦</b> J872	Pass	<b>4♣</b> <sup>2</sup>	Pass	<b>4</b> ♦ <sup>3</sup>
Vul: EW North HCP: 11	<b>♥</b> AJ63	<b>♥</b> K97	Pass	<b>4</b> ♥ <sup>4</sup>	Pass	4♠
South HCP: 15	◆ K1043	<b>♦</b> AJ9	AP			
Contract: 4♠ S	<b>♣</b> 7	♣ AQ3	1. Stay			
			2. Splir	ıter bid, a ♦	stonne	or.
				bid, sur		JI
				,		
Board: 223	NI 4	C 4	West	North	Fact	South
Dealer: N	North: <b>♠</b> Q432	South: ♠ K65	WEST	1NT	Pass	
Vul: Both	♥ <b>K</b> 3	♥ A942	Pass	2 <b>♠</b>	Pass	
North HCP: 15 South HCP: 12	♦ A974	• Q	Pass	3NT	AP	34
Contract: 3N N	<b>♣</b> AQ9	<b>♣</b> K7432	1. Stay			
Board: 224	NT 4	G 4	West	North	Fact	South
Dealer: S	North: ♠ K876	South: ♠ AQ54	West	rvorur	Last	1NT
Vul: None	♥ K62	♥ Q85	Pass	2 <b>♣</b> 1	Pass	
North HCP: 8 South HCP: 16	<b>♦</b> 1094	◆ KQ63	AP	24		
Contract: 2♠ S	<b>♣</b> Q108	<b>♣</b> K9	1. Stay	man		
			West	North	East	South
				1NT	Pass	
5 100			Pass	2♠	Pass	 4♣²
Board: 225	North:	South:	Pass	4 <b>→</b> <sup>3</sup>		4NT <sup>4</sup>
Dealer: N Vul: NS	<b>♦</b> J873	♠ AQ1062	1 400	1 🔻		
North HCP: 15	♥ J6	<ul><li>▼ K532</li><li>◆ A54</li></ul>	Pass	<b>5</b> ♦	Pass	5♠
South HCP: 13	<ul><li>★ K103</li><li>★ AKQJ</li></ul>	• 755 <del>-</del> 7	AP			
Contract: 5♠ N	* ura		<ol> <li>Stay</li> <li>Splir</li> </ol>			
			-	nci bid, a ♦	stonne	er

West North East South 1NT Board: 226 South: North: 2**♣**¹  $X^2$ Pass 2♦ Dealer: S **♦** KJ963 ♠ AQ2 Vul: Both Pass 4♠ Pass  $3 \checkmark 3$ **♥** K965 **♥** Q43 North HCP: 11 AP **♦** A4 **♦** KQ65 South HCP: 16 1. Cappelletti, any 6+suit **♣** 92 **♣** K73 Contract: 4♠ S 2. Stayman 3. SMOLEN

Board: 227 Dealer: N Vul: None HCP: 17	<ul><li>★ KJ</li><li>▼ AJ4</li><li>◆ AKJ74</li><li>◆ 1062</li></ul>	The opponents are silent. You bid first.
Board: 228 Dealer: S Vul: NS HCP: 8	<ul><li>♣ QJ1054</li><li>♥ AJ104</li><li>◆ 86</li><li>♣ 97</li></ul>	East Bids 2NT if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 229 Dealer: N Vul: EW HCP: 17	<ul><li>♠ Q62</li><li>♥ AKJ43</li><li>♦ Q5</li><li>♠ KQ4</li></ul>	The opponents are silent. You bid first.
Board: 230 Dealer: S Vul: None HCP: 8	<ul><li>♦ 9854</li><li>♥ A98</li><li>♦ Q93</li><li>♦ Q104</li></ul>	West Bids 2♣ if possible.  Partner bids first.
Board: 231 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q73</li><li>♥ K6</li><li>◆ A10532</li><li>♣ AQ10</li></ul>	The opponents are silent. You bid first.
Board: 232 Dealer: S Vul: NS HCP: 11	<ul><li>★ K64</li><li>★ K973</li><li>★ 104</li><li>★ KQ76</li></ul>	The opponents are silent.  Partner bids first.

Board: 227 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ KJ  ♥ AJ4  ♠ AKJ74  ♣ 1062	South:  ♠ AQ10  ♥ K1092  ♠ 8532  ♣ 98	West North East South  1NT Pass 2♣¹  Pass 2♦ Pass 2NT  Pass 3NT AP  1. Stayman
Board: 228 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3 • W	North:  ♠ QJ1054  ♥ AJ104  ♠ 86  ♣ 97	South:  ♠ A862  ♥ K76  ♦ J92  ♣ AK3	West North East South 1NT  Pass 2♣¹ 2NT² Pass 3 AP  1. Stayman 2. Unusual 2NT
Board: 229 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 4♥ N	North:  ♠ Q62  ✔ AKJ43  ♠ Q5  ♣ KQ4	South:  ♠ A107  ♥ Q1062  ♠ A10  ♣ 10632	West North East South  1NT Pass 2♣¹  Pass 3♥ Pass 4♥  AP  1. Stayman
Board: 230 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3♠ S	North:	South:  ♠ AK102  ♥ K5  ♠ KJ108  ♣ J52	West North East South  1NT  2♣¹ X² Pass 2♠  Pass 3♠ AP  1. Cappelletti, any 6+suit 2. Stayman
Board: 231 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ Q73  ♥ K6  ♠ A10532  ♣ AQ10	South:  ♠ K1065  ♥ Q53  ♠ K7  ♣ J852	West North East South  1NT Pass 2♣¹  Pass 2♦ Pass 2NT  AP  1. Stayman

Board: 232	North:	South:	West North East South
Dealer: S	♠ K64	♠ A983	1NT
Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	<ul><li>✓ K973</li><li>◆ 104</li><li>◆ KQ76</li></ul>	<ul><li>✓ J10</li><li>◆ AJ76</li><li>◆ AJ3</li></ul>	Pass 2♣¹ Pass 2♠ Pass 3NT AP 1. Stayman

Board: 227 Dealer: N Vul: None HCP: 9	<ul><li>AQ10</li><li>K1092</li><li>8532</li><li>98</li></ul>	The opponents are silent.  Partner bids first.
Board: 228 Dealer: S Vul: NS HCP: 15	<ul><li>★ A862</li><li>★ K76</li><li>★ J92</li><li>★ AK3</li></ul>	East Bids 2NT if possible. West Bids 3♦ if possible.  You bid first.
Board: 229 Dealer: N Vul: EW HCP: 10	<ul><li>★ A107</li><li>♥ Q1062</li><li>★ A10</li><li>★ 10632</li></ul>	The opponents are silent.  Partner bids first.
Board: 230 Dealer: S Vul: None HCP: 15	<ul><li>★ AK102</li><li>▼ K5</li><li>◆ KJ108</li><li>◆ J52</li></ul>	West Bids 2♣ if possible.  You bid first.
Board: 231 Dealer: N Vul: NS HCP: 9	<ul><li>★ K1065</li><li>♥ Q53</li><li>◆ K7</li><li>◆ J852</li></ul>	The opponents are silent.  Partner bids first.
Board: 232 Dealer: S Vul: NS HCP: 15	<ul><li>♣ A983</li><li>♥ J10</li><li>◆ AJ76</li><li>♣ AJ3</li></ul>	The opponents are silent.  You bid first.

Board: 227 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ KJ  ♥ AJ4  ♠ AKJ74  ♣ 1062	South:  ♠ AQ10  ♥ K1092  ♠ 8532  ♣ 98	West North East South  1NT Pass 2♣¹  Pass 2♦ Pass 2NT  Pass 3NT AP  1. Stayman
Board: 228 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 3 • W	North:  ♠ QJ1054  ♥ AJ104  ♠ 86  ♣ 97	South:  ♠ A862  ♥ K76  ♦ J92  ♣ AK3	West North East South 1NT  Pass 2♣¹ 2NT² Pass 3 AP  1. Stayman 2. Unusual 2NT
Board: 229 Dealer: N Vul: EW North HCP: 17 South HCP: 10 Contract: 4♥ N	North:  ♠ Q62  ✔ AKJ43  ♠ Q5  ♣ KQ4	South:  ♠ A107  ♥ Q1062  ♠ A10  ♣ 10632	West North East South  1NT Pass 2♣¹  Pass 3♥ Pass 4♥  AP  1. Stayman
Board: 230 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3♠ S	North:	South:  ♠ AK102  ♥ K5  ♠ KJ108  ♣ J52	West North East South  1NT  2♣¹ X² Pass 2♠  Pass 3♠ AP  1. Cappelletti, any 6+suit 2. Stayman
Board: 231 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 2N N	North:  ♠ Q73  ♥ K6  ♠ A10532  ♣ AQ10	South:  ♠ K1065  ♥ Q53  ♠ K7  ♣ J852	West North East South  1NT Pass 2♣¹  Pass 2♦ Pass 2NT  AP  1. Stayman

Board: 232	North:	South:	West North East South
Dealer: S	♠ K64	♠ A983	1NT
Vul: NS North HCP: 11 South HCP: 15 Contract: 3N S	<ul><li>✓ K973</li><li>◆ 104</li><li>◆ KQ76</li></ul>	<ul><li>✓ J10</li><li>◆ AJ76</li><li>◆ AJ3</li></ul>	Pass 2♣¹ Pass 2♠ Pass 3NT AP 1. Stayman

Board: 233 Dealer: N Vul: Both HCP: 16	<ul><li>★ KQ8</li><li>♥ QJ</li><li>◆ 832</li><li>◆ AKJ105</li></ul>	The opponents are silent. You bid first.
Board: 234 Dealer: S Vul: EW HCP: 10	<ul><li>★ A87</li><li>♥ Q753</li><li>◆ 54</li><li>★ A1063</li></ul>	The opponents are silent.  Partner bids first.
Board: 235 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q96</li><li>♥ 763</li><li>◆ AQ108</li><li>♣ AK6</li></ul>	The opponents are silent. You bid first.
Board: 236 Dealer: S Vul: None HCP: 8	<ul><li>♦ 8752</li><li>♥ Q95</li><li>♦ K109</li><li>♠ K63</li></ul>	The opponents are silent.  Partner bids first.
Board: 237 Dealer: N Vul: NS HCP: 15	<ul><li>♣ A76</li><li>♥ KJ1084</li><li>◆ Q2</li><li>♣ KQ4</li></ul>	The opponents are silent. You bid first.
Board: 238 Dealer: S Vul: Both HCP: 9	<ul><li>★ A109</li><li>▼ 10987</li><li>◆ AJ</li><li>◆ 9532</li></ul>	The opponents are silent.  Partner bids first.

Board: 233 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 3N N	North:  ♠ KQ8  ♥ QJ  ♦ 832  ♣ AKJ105	South:  ♠ A943  ♥ 952  ♠ A1064  ♣ 87	Pass 2	1NT 2♦ 3♣	Pass Pass	
Board: 234 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 2N S	North:  ♠ A87  ♥ Q753  ♦ 54  ♣ A1063	South:	_	2 <b>♣</b> ¹ 2NT	East Pass AP	South 1NT 2•
Board: 235 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ Q96  ♥ 763  ♠ AQ108  ♣ AK6	South:  ♠ AJ103  ♥ J104  ♦ J7  ♣ QJ83		1NT 2 <b>♦</b>	East Pass Pass	2 <b>♣</b> ¹
Board: 236 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2♠ S	North:  ♠ 8752  ♥ Q95  ♠ K109  ♠ K63	South:  ♠ KQ109  ♥ 84  ♠ AQ86  ♣ AJ7	Pass AP 1. Staym	2 <b>♣</b> ¹	East Pass	1NT
Board: 237 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3 S	North:  ♠ A76  ♥ KJ1084  ♠ Q2  ♠ KQ4	South:  ♠ Q108  ♥ A962  ♠ K10864  ♣ 7		1NT 3♣²	East Pass Pass	2 <b>♣</b> ¹

Board: 238 Dealer: S	North: ♠ A109	South: ♠ J83	West	North	East	South 1NT
Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	<ul><li>▼ 10987</li><li>◆ AJ</li><li>◆ 9532</li></ul>	<b>♥</b> AQJ • 1097 • AKJ4	Pass Pass 1. Stay	2NT	Pass AP	2•

Board: 233 Dealer: N Vul: Both HCP: 8	<ul><li>▲ A943</li><li>♥ 952</li><li>◆ A1064</li><li>◆ 87</li></ul>	The opponents are silent.  Partner bids first.
Board: 234 Dealer: S Vul: EW HCP: 16	<ul><li>1062</li><li>✓ A62</li><li>AK</li><li>✓ KQ974</li></ul>	The opponents are silent.  You bid first.
Board: 235 Dealer: N Vul: Both HCP: 10	<ul><li>▲ AJ103</li><li>♥ J104</li><li>◆ J7</li><li>◆ QJ83</li></ul>	The opponents are silent.  Partner bids first.
Board: 236 Dealer: S Vul: None HCP: 16	<ul><li>★ KQ109</li><li>▼ 84</li><li>◆ AQ86</li><li>◆ AJ7</li></ul>	The opponents are silent. You bid first.
Board: 237 Dealer: N Vul: NS HCP: 9	<ul><li>♣ Q108</li><li>♥ A962</li><li>◆ K10864</li><li>♣ 7</li></ul>	The opponents are silent.  Partner bids first.
Board: 238 Dealer: S Vul: Both HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.

Board: 233 Dealer: N Vul: Both North HCP: 16 South HCP: 8 Contract: 3N N	North:  ♠ KQ8  ♥ QJ  ♦ 832  ♣ AKJ105	South:  ♠ A943  ♥ 952  ♠ A1064  ♣ 87	Pass 2	1NT 2♦ 3♣	Pass Pass	
Board: 234 Dealer: S Vul: EW North HCP: 10 South HCP: 16 Contract: 2N S	North:  ♠ A87  ♥ Q753  ♦ 54  ♣ A1063	South:	_	2 <b>♣</b> ¹ 2NT	East Pass AP	South 1NT 2•
Board: 235 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ Q96  ♥ 763  ♠ AQ108  ♣ AK6	South:  ♠ AJ103  ♥ J104  ♦ J7  ♣ QJ83		1NT 2 <b>♦</b>	East Pass Pass	2 <b>♣</b> ¹
Board: 236 Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 2♠ S	North:  ♠ 8752  ♥ Q95  ♠ K109  ♠ K63	South:  ♠ KQ109  ♥ 84  ♠ AQ86  ♣ AJ7	Pass AP 1. Staym	2 <b>♣</b> ¹	East Pass	1NT
Board: 237 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3 S	North:  ♠ A76  ♥ KJ1084  ♠ Q2  ♠ KQ4	South:  ♠ Q108  ♥ A962  ♠ K10864  ♣ 7		1NT 3♣²	East Pass Pass	2 <b>♣</b> ¹

Board: 238 Dealer: S	North: ♠ A109	South: ♠ J83	West	North	East	South 1NT
Vul: Both North HCP: 9 South HCP: 16 Contract: 2N S	<ul><li>▼ 10987</li><li>◆ AJ</li><li>◆ 9532</li></ul>	<b>♥</b> AQJ • 1097 • AKJ4	Pass Pass 1. Stay	2NT	Pass AP	2•

Board: 239 Dealer: N Vul: None HCP: 17	<ul><li>★ A102</li><li>▼ AJ63</li><li>◆ J52</li><li>◆ AK3</li></ul>	The opponents are silent. You bid first.
Board: 240 Dealer: S Vul: NS HCP: 9	<ul><li>★ KQ43</li><li>▼ J86</li><li>◆ QJ652</li><li>◆ 7</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 241 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AQ</li><li>♥ K94</li><li>♠ AQ106</li><li>♠ J732</li></ul>	The opponents are silent.  You bid first.
Board: 242 Dealer: S Vul: None HCP: 14	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 243 Dealer: N Vul: EW HCP: 15	<ul><li>A542</li><li>✓ AQ75</li><li>✓ Q9</li><li>✓ K105</li></ul>	The opponents are silent. You bid first.
Board: 244 Dealer: S Vul: Both HCP: 12	<ul><li>★ K973</li><li>▼ KJ10</li><li>◆ Q7</li><li>◆ K832</li></ul>	The opponents are silent.  Partner bids first.

Board: 239 Dealer: N Vul: None	North: ♠ A102 ♥ AJ63	South: ♠ KJ75 ▼ K1052	West Pass	North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹
North HCP: 17	◆ J52	◆ AQ10	AP	∠▼	гаѕѕ	4▼
South HCP: 13 Contract: 4♥ N	♣ AK3	<b>♣</b> 96	1. Stay	man		
Board: 240 Dealer: S	North: ♠ KQ43	South: ♠ J107	West	North	East	South 1NT
Vul: NS North HCP: 9	<b>♥</b> J86	<b>▼</b> A109	Pass	2 <b>♣</b> ¹	X	<b>2</b> ♦
South HCP: 16	<b>♦</b> QJ652 <b>♣</b> 7	◆ AK7 ◆ A1083	Pass		AP	
Contract: 3♦ S	<b>?</b> /	<b>₹</b> A1083	1. Stay	man		
Board: 241	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> AQ	<b>♦</b> 982		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> K94	<b>♥</b> AJ32	Pass	<b>2</b>	Pass	3NT
South HCP: 14	◆ AQ106 <b>♣</b> J732	<b>♦</b> K3 <b>♣</b> AQ109	AP			
Contract: 3N N	¥ 0/32	2110109	1. Stay	man		
Board: 242	North:		West	North	East	South 1NT
Dealer: S	Notui. <b>♠</b> J108	South: ♠ AQ4	Pass	2 <b>♣</b> ¹	Pass	3♥
Vul: None North HCP: 14	<b>♥</b> AK75	♥ Q9642	Pass	$4NT^2$	Pass	5♠
South HCP: 17	◆ Q42 <b>♣</b> A102	♦ AK8	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S	<b>▼</b> A102	<b>♣</b> Q7	1. Stay	man		
			2. Blac	kwood (	0314,	for 🔻
Board: 243	North:	South:	West	North	East	South
Dealer: N	Norui. <b>♠</b> A542	Souiti. ♠ K763	.,	1NT	Pass	
Vul: EW North HCP: 15	<b>♥</b> AQ75	<b>♥</b> 962	Pass	2♥		2NT
South HCP: 13	<b>♦</b> Q9	◆ A85	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> K105	<b>♣</b> J76	1. Stay	man		

West North East South Board: 244 North: South: 1NT Dealer: S **★** K973 **♦** AQ1082 Pass  $3 \stackrel{?}{\bullet}^2$ Vul: Both Pass 2♣¹ **♥** Q92 **♥** KJ10 North HCP: 12 Pass 4♠ AP **♦** Q7 ♦ KJ3 South HCP: 16 1. Stayman **♣** K832 ♣ A5 Contract: 4♠ N 2. artificial

Board: 239 Dealer: N Vul: None HCP: 13	<ul><li>★ KJ75</li><li>▼ K1052</li><li>◆ AQ10</li><li>◆ 96</li></ul>	The opponents are silent.  Partner bids first.
Board: 240 Dealer: S Vul: NS HCP: 16	<ul><li></li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 241 Dealer: N Vul: EW HCP: 14	<ul><li>♦ 982</li><li>♥ AJ32</li><li>♦ K3</li><li>♠ AQ109</li></ul>	The opponents are silent.  Partner bids first.
Board: 242 Dealer: S Vul: None HCP: 17	<ul><li>AQ4</li><li>♥ Q9642</li><li>AK8</li><li>Q7</li></ul>	The opponents are silent. You bid first.
Board: 243 Dealer: N Vul: EW HCP: 8	<ul><li>★ K763</li><li>♥ 962</li><li>◆ A85</li><li>◆ J76</li></ul>	The opponents are silent.  Partner bids first.
Board: 244 Dealer: S Vul: Both HCP: 16	<ul><li>AQ1082</li><li>♥ Q92</li><li>KJ3</li><li>A5</li></ul>	The opponents are silent. You bid first.

Board: 239 Dealer: N Vul: None	North: ♠ A102 ♥ AJ63	South: ♠ KJ75 ▼ K1052	West Pass	North 1NT 2♥	East Pass Pass	2 <b>♣</b> ¹
North HCP: 17	◆ J52	◆ AQ10	AP	∠▼	гаѕѕ	4▼
South HCP: 13 Contract: 4♥ N	♣ AK3	<b>♣</b> 96	1. Stay	man		
Board: 240 Dealer: S	North: ♠ KQ43	South: ♠ J107	West	North	East	South 1NT
Vul: NS North HCP: 9	<b>♥</b> J86	<b>▼</b> A109	Pass	2 <b>♣</b> ¹	X	<b>2</b> ♦
South HCP: 16	<b>♦</b> QJ652 <b>♣</b> 7	◆ AK7 ◆ A1083	Pass		AP	
Contract: 3♦ S	<b>?</b> /	<b>₹</b> A1083	1. Stayman			
Board: 241	North:	South:	West	North	East	South
Dealer: N Vul: EW	<b>♠</b> AQ	<b>♦</b> 982		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> K94	<b>♥</b> AJ32	Pass	<b>2</b> ♦	Pass	3NT
South HCP: 14	◆ AQ106 <b>♣</b> J732	<b>♦</b> K3 <b>♣</b> AQ109	AP			
Contract: 3N N	¥ 0/32	2110109	1. Stay	man		
Board: 242	North:	South: ♠ AQ4	West	North	East	South 1NT
Dealer: S	1 J108		Pass	2 <b>♣</b> ¹	Pass	3♥
Vul: None North HCP: 14	<b>♥</b> AK75	♥ Q9642	Pass	$4NT^2$	Pass	5♠
South HCP: 17	◆ Q42 <b>♣</b> A102	♦ AK8	Pass	<b>6</b> ♥	AP	
Contract: 6♥ S	<b>A</b> A102	<b>♣</b> Q7	1. Stay	man		
			2. Blac	kwood (	0314,	for 🔻
Board: 243	North:	South:	West	North	East	South
Dealer: N	Norui. <b>♠</b> A542	Souiti. ♠ K763	.,	1NT	Pass	
Vul: EW North HCP: 15	<b>♥</b> AQ75	<b>♥</b> 962	Pass	2♥		2NT
South HCP: 15	<b>♦</b> Q9	◆ A85	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> K105	<b>♣</b> J76	1. Stay	man		

West North East South Board: 244 North: South: 1NT Dealer: S **★** K973 **♦** AQ1082 Pass  $3 \stackrel{?}{\bullet}^2$ Vul: Both Pass 2♣¹ **♥** Q92 **♥** KJ10 North HCP: 12 Pass 4♠ AP **♦** Q7 ♦ KJ3 South HCP: 16 1. Stayman **♣** K832 ♣ A5 Contract: 4♠ N 2. artificial

Board: 245 Dealer: N Vul: NS HCP: 15	<ul><li>★ AK754</li><li>★ 32</li><li>★ J43</li><li>★ AQJ</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 246 Dealer: S Vul: EW HCP: 8	<ul><li>♦ 9862</li><li>♥ K83</li><li>♦ A5</li><li>♦ J865</li></ul>	The opponents are silent.  Partner bids first.
Board: 247 Dealer: N Vul: None HCP: 15	<ul><li>♠ AQ</li><li>♥ J73</li><li>♦ Q7643</li><li>♠ AQ7</li></ul>	The opponents are silent. You bid first.
Board: 248 Dealer: S Vul: EW HCP: 14	♣ Q82 ♥ K1052 ♦ KQ32 ♣ A5	The opponents are silent.  Partner bids first.
Board: 249 Dealer: N Vul: Both HCP: 16	<ul><li>★ AK8</li><li>★ KQ72</li><li>◆ J63</li><li>★ K104</li></ul>	The opponents are silent. You bid first.
Board: 250 Dealer: S Vul: None HCP: 11	<ul><li>AK52</li><li>♥ Q985</li><li>♦ Q64</li><li>♣ 86</li></ul>	The opponents are silent.  Partner bids first.

Board: 245 Dealer: N	North:	South:	West	North			
Vul: NS	<b>♦</b> AK754	<b>▲</b> J1083		1NT	Pass	2 <b>♣</b> ¹	
North HCP: 15	<b>♥</b> 32	<b>♥</b> AQ954	3♦	Pass	Pass	3♥	
South HCP: 10	◆ J43	• — — — — — — — — — — — — — — — — — — —	Pass	4♠	AP		
Contract: 4♠ N	<b>♣</b> AQJ	<b>♣</b> K852	1. Stay	man			
Board: 246	North:	South:	West	North	East	South	
Dealer: S	Norui: <b>♦</b> 9862	Soun: ♠ AQJ10				1NT	
Vul: EW	♥ K83	♥ QJ4	Pass	2 <b>♣</b> 1	Pass		
North HCP: 8	◆ A5	◆ KJ106	Pass	3♠	AP		
South HCP: 16	<b>♣</b> J865	<b>♣</b> Q10	1. Stay	_	<i>1</i> <b>11</b>		
Contract: 3♠ S		-	ı. Say	114411			
Board: 247	North:	South:	West	North	East	South	
Dealer: N	<b>♠</b> AQ	<b>♦</b> J532		1NT	Pass	2 <b>♣</b> ¹	
Vul: None North HCP: 15	<b>♥</b> J73	<b>♥</b> AK54	Pass	2•	Pass	2NT	
South HCP: 15	◆ Q7643	<b>♦</b> 1098	AP				
Contract: 2N N	♣ AQ7	<b>♣</b> J9	1. Stay	1. Stayman			
D 1240			West	North	East	South	
Board: 248	North:	South:		3141		1NT	
Dealer: S Vul: EW	• Q82	<b>♦</b> KJ10	_	2 <b>♣</b> ¹	_		
Vui: EW North HCP: 14	▼ K1052	<b>♥</b> 43	Pass	2 <b>X</b>	Pass	<b>2</b> ♦	
South HCP: 15	♦ KQ32	♦ AJ96	Pass	3NT	AP		
Contract: 3N S	♣ A5	<b>♣</b> KQJ7	1. Stay				
			- :				
Board: 249		~ .	Wast	Mouth	East	Correl.	
Dealer: N	North:	South:	west	North			
Vul: Both	<b>♦</b> AK8	<b>♣</b> J1073	-	1NT	Pass		
North HCP: 16	<b>♥</b> KQ72	♥ AJ94	Pass	2♥	Pass	<b>6</b> ♥	
South HCP: 15	◆ J63 <b>♣</b> K104	◆ AK5 <b>♣</b> Q3	AP				
	<b></b> IN 111/4	- (	1. Stay	122012			

Board: 250 West North East South North: South: Dealer: S 1NT **♠** AK52 **♦** J74 Vul: None Pass 2♥ **♥** Q985 ♥ AKJ3 Pass  $2 \clubsuit^1$ North HCP: 11 **♦** Q64 **♦** AJ5 Pass 4♥ AP South HCP: 17 **♣** 86 **♣** K53 1. Stayman Contract: 4♥ S

Board: 245 Dealer: N Vul: NS HCP: 10	<ul><li></li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 246 Dealer: S Vul: EW HCP: 16	<ul><li>★ AQJ10</li><li>♥ QJ4</li><li>◆ KJ106</li><li>◆ Q10</li></ul>	The opponents are silent.  You bid first.
Board: 247 Dealer: N Vul: None HCP: 9	<ul><li>↓ J532</li><li>↓ AK54</li><li>↓ 1098</li><li>♣ J9</li></ul>	The opponents are silent.  Partner bids first.
Board: 248 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ10</li><li>★ 43</li><li>★ AJ96</li><li>★ KQJ7</li></ul>	The opponents are silent. You bid first.
Board: 249 Dealer: N Vul: Both HCP: 15	<ul><li>♣ J1073</li><li>♥ AJ94</li><li>♦ AK5</li><li>♣ Q3</li></ul>	The opponents are silent.  Partner bids first.
Board: 250 Dealer: S Vul: None HCP: 17	<ul><li>♣ J74</li><li>♥ AKJ3</li><li>◆ AJ5</li><li>♣ K53</li></ul>	The opponents are silent. You bid first.

Board: 245 Dealer: N	North:	South:	West	North			
Vul: NS	<b>♦</b> AK754	<b>▲</b> J1083		1NT	Pass	2 <b>♣</b> ¹	
North HCP: 15	<b>♥</b> 32	<b>♥</b> AQ954	3♦	Pass	Pass	3♥	
South HCP: 10	◆ J43	• — — — — — — — — — — — — — — — — — — —	Pass	4♠	AP		
Contract: 4♠ N	<b>♣</b> AQJ	<b>♣</b> K852	1. Stay	man			
Board: 246	North:	South:	West	North	East	South	
Dealer: S	Norui: <b>♦</b> 9862	Soun: ♠ AQJ10				1NT	
Vul: EW	♥ K83	♥ QJ4	Pass	2 <b>♣</b> 1	Pass		
North HCP: 8	◆ A5	◆ KJ106	Pass	3♠	AP		
South HCP: 16	<b>♣</b> J865	<b>♣</b> Q10	1. Stay	_	<i>1</i> <b>11</b>		
Contract: 3♠ S		-	ı. Say	114411			
Board: 247	North:	South:	West	North	East	South	
Dealer: N	<b>♠</b> AQ	<b>♦</b> J532		1NT	Pass	2 <b>♣</b> ¹	
Vul: None North HCP: 15	<b>♥</b> J73	<b>♥</b> AK54	Pass	2•	Pass	2NT	
South HCP: 15	◆ Q7643	<b>♦</b> 1098	AP				
Contract: 2N N	♣ AQ7	<b>♣</b> J9	1. Stay	1. Stayman			
D 1240			West	North	East	South	
Board: 248	North:	South:		3141		1NT	
Dealer: S Vul: EW	• Q82	<b>♦</b> KJ10	_	2 <b>♣</b> ¹	_		
Vui: EW North HCP: 14	▼ K1052	<b>♥</b> 43	Pass	2 <b>X</b>	Pass	<b>2</b> ♦	
South HCP: 15	♦ KQ32	♦ AJ96	Pass	3NT	AP		
Contract: 3N S	♣ A5	<b>♣</b> KQJ7	1. Stay				
			- :				
Board: 249		~ .	Wast	Mouth	East	Correl.	
Dealer: N	North:	South:	west	North			
Vul: Both	<b>♦</b> AK8	<b>♣</b> J1073	-	1NT	Pass		
North HCP: 16	<b>♥</b> KQ72	♥ AJ94	Pass	2♥	Pass	<b>6</b> ♥	
South HCP: 15	◆ J63 <b>♣</b> K104	◆ AK5 <b>♣</b> Q3	AP				
	<b></b> IN 111/4	- (	1. Stay	122012			

Board: 250 West North East South North: South: Dealer: S 1NT **♠** AK52 **♦** J74 Vul: None Pass 2♥ **♥** Q985 ♥ AKJ3 Pass  $2 \clubsuit^1$ North HCP: 11 **♦** Q64 **♦** AJ5 Pass 4♥ AP South HCP: 17 **♣** 86 **♣** K53 1. Stayman Contract: 4♥ S

Board: 251 Dealer: N Vul: NS HCP: 17	<ul><li>♠ A9</li><li>♥ AJ3</li><li>♦ KJ842</li><li>♠ A54</li></ul>	The opponents are silent. You bid first.
Board: 252 Dealer: S Vul: Both HCP: 10	<ul><li>♣ J764</li><li>♥ AK75</li><li>◆ Q10</li><li>♣ 932</li></ul>	The opponents are silent.  Partner bids first.
Board: 253 Dealer: N Vul: None HCP: 17	<ul><li>♠ AK5</li><li>♥ 1052</li><li>♠ AKJ6</li><li>♠ Q42</li></ul>	West Doubles 2♣ if possible. You bid first.
Board: 254 Dealer: S Vul: NS HCP: 9	<ul><li>★ KQ63</li><li>▼ 1072</li><li>◆ A842</li><li>◆ 53</li></ul>	The opponents are silent.  Partner bids first.
Board: 255 Dealer: N Vul: EW HCP: 17	<ul><li>★ 32</li><li>★ AK109</li><li>★ QJ4</li><li>★ AQJ10</li></ul>	East Doubles 1NT if possible. East Bids XA♠♠ if possible. You bid first.
Board: 256 Dealer: S Vul: None HCP: 9	<ul><li>▲ AJ86</li><li>♥ J94</li><li>◆ K743</li><li>◆ 97</li></ul>	The opponents are silent.  Partner bids first.

Vul: NS North HCP: 17 South HCP: 8	<b>♠</b> A9 <b>♥</b> AJ3 <b>♦</b> KJ842	<b>★</b> K84 <b>♥</b> Q987 <b>♦</b> 6	Pass Pass	1NT 2♦ 3NT	Pass Pass AP	2NT
Contract: 3N N	♣ A54	<b>♣</b> QJ982	1. Stay	man		
Board: 252 Dealer: S	North: <b>♦</b> J764	South: ♠ A53	West	North	East	South 1NT
Vul: Both North HCP: 10	<b>♥</b> AK75	<b>♥</b> 984	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	◆ Q10	♦ KJ	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 932	♣ AQJ65	1. Stay	man		
			West	North	East	South
Board: 253	NT 41	C 41		1NT	Pass	2 <b>♣</b> ¹
Dealer: N	North: ♠ AK5	South: <b>♠</b> J732	X	<b>2</b>	Pass	3 <b>♠</b> <sup>2</sup>
Vul: None	♥ 1052	♥ KQJ94	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	4♥
North HCP: 17	♦ AKJ6	<b>♦</b> 8	AP			
South HCP: 10 Contract: 4♥ S	<b>♣</b> Q42	<b>♣</b> K75	1. Stay	man		
Comact. 4 V 5			2. SM0			
			3. limit	raise or	better	in ♥
Board: 254 Dealer: S Vul: NS	North: ♠ KQ63	South: ♠ A104	West	North	East	South 1NT
North HCP: 9	<b>♥</b> 1072	<b>♥</b> K843	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	♦ A842 ♣ 53	♦ Q95	Pass	2NT	AP	
Contract: 2N S	<b>₹</b> 55	<b>♣</b> AQJ	1. Stay	man		
Board: 255			West	North	East	South
Dealer: N	North:	South:		1NT	$X^1$	2 <b>♣</b> ²
Vul: EW	<b>★</b> 32 <b>▼</b> AK109	<b>♠</b> AKJ64 <b>♥</b> 7532	Pass	2♥	Pass	<b>4</b> ♥
North HCP: 17	▼ AIX109	<b>▼</b> 1332	Pass	Pass	374	• AP

Board: 256 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ AJ86  ♥ J94  ♠ K743  ♣ 97	South:  ♠ 10543  ♥ AQ65  ♠ AQ10  ♠ A5	Pass	2NT	East Pass Pass	1NT 2♥
--	-------------------------------------	---------------------------------------	------	-----	----------------	-----------

Board: 251 Dealer: N Vul: NS HCP: 8	<ul><li>★ K84</li><li>♥ Q987</li><li>♦ 6</li><li>♣ QJ982</li></ul>	The opponents are silent.  Partner bids first.
Board: 252 Dealer: S Vul: Both HCP: 15	<ul><li>A53</li><li>♥ 984</li><li>KJ</li><li>AQJ65</li></ul>	The opponents are silent. You bid first.
Board: 253 Dealer: N Vul: None HCP: 10	<ul><li>♣ J732</li><li>♥ KQJ94</li><li>◆ 8</li><li>♣ K75</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 254 Dealer: S Vul: NS HCP: 16	<ul><li>★ A104</li><li>▼ K843</li><li>◆ Q95</li><li>◆ AQJ</li></ul>	The opponents are silent. You bid first.
Board: 255 Dealer: N Vul: EW HCP: 8	<ul><li>★ AKJ64</li><li>▼ 7532</li><li>◆ 75</li><li>◆ 42</li></ul>	East Doubles 1NT if possible. East Bids XA♠♠ if possible.  Partner bids first.
Board: 256 Dealer: S Vul: None HCP: 16	<ul><li>10543</li><li>✓ AQ65</li><li>✓ AQ10</li><li>✓ A5</li></ul>	The opponents are silent. You bid first.

Vul: NS North HCP: 17 South HCP: 8	<b>♠</b> A9 <b>♥</b> AJ3 <b>♦</b> KJ842	<b>★</b> K84 <b>♥</b> Q987 <b>♦</b> 6	Pass Pass	1NT 2♦ 3NT	Pass Pass AP	2NT
Contract: 3N N	♣ A54	<b>♣</b> QJ982	1. Stay	man		
Board: 252 Dealer: S	North: <b>♦</b> J764	South: ♠ A53	West	North	East	South 1NT
Vul: Both North HCP: 10	<b>♥</b> AK75	<b>♥</b> 984	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	◆ Q10	♦ KJ	Pass	2NT	AP	
Contract: 2N S	<b>♣</b> 932	♣ AQJ65	1. Stay	man		
			West	North	East	South
Board: 253	NT 41	C 41		1NT	Pass	2 <b>♣</b> ¹
Dealer: N	North: ♠ AK5	South: <b>♠</b> J732	X	<b>2</b>	Pass	3 <b>♠</b> <sup>2</sup>
Vul: None	♥ 1052	♥ KQJ94	Pass	<b>4</b> ♣ <sup>3</sup>	Pass	4♥
North HCP: 17	♦ AKJ6	<b>♦</b> 8	AP			
South HCP: 10 Contract: 4♥ S	<b>♣</b> Q42	<b>♣</b> K75	1. Stay	man		
Comact. 4 V 5			2. SM0			
			3. limit	raise or	better	in ♥
Board: 254 Dealer: S Vul: NS	North: ♠ KQ63	South: ♠ A104	West	North	East	South 1NT
North HCP: 9	<b>♥</b> 1072	<b>♥</b> K843	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	♦ A842 ♣ 53	♦ Q95	Pass	2NT	AP	
Contract: 2N S	<b>₹</b> 55	<b>♣</b> AQJ	1. Stay	man		
Board: 255			West	North	East	South
Dealer: N	North:	South:		1NT	$X^1$	2 <b>♣</b> ²
Vul: EW	<b>★</b> 32 <b>▼</b> AK109	<b>♠</b> AKJ64 <b>♥</b> 7532	Pass	2♥	Pass	<b>4</b> ♥
North HCP: 17	▼ AIX109	<b>▼</b> 1332	Pass	Pass	374	• AP

Board: 256 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 4♠ S	North:  ♠ AJ86  ♥ J94  ♠ K743  ♣ 97	South:  ♠ 10543  ♥ AQ65  ♠ AQ10  ♠ A5	Pass	2NT	East Pass Pass	1NT 2♥
--	-------------------------------------	---------------------------------------	------	-----	----------------	-----------

Board: 257 Dealer: N Vul: NS HCP: 17	<ul><li>A82</li><li>✓ A7542</li><li>AJ</li><li>A86</li></ul>	The opponents are silent. You bid first.
Board: 258 Dealer: S Vul: Both HCP: 12	<ul><li>▲ AJ7</li><li>▼ AJ96</li><li>◆ J63</li><li>▲ J108</li></ul>	The opponents are silent.  Partner bids first.
Board: 259 Dealer: N Vul: NS HCP: 15	<ul><li>AJ85</li><li>✓ K4</li><li>AQ97</li><li>J107</li></ul>	The opponents are silent. You bid first.
Board: 260 Dealer: S Vul: EW HCP: 12	<ul><li>★ 10987</li><li>▼ K32</li><li>◆ K93</li><li>★ AQ9</li></ul>	The opponents are silent.  Partner bids first.
Board: 261 Dealer: N Vul: Both HCP: 15	<ul><li>♣ J10985</li><li>♥ KJ</li><li>♦ A64</li><li>♣ AQ10</li></ul>	The opponents are silent.  You bid first.
Board: 262 Dealer: S Vul: None HCP: 10	<ul><li>★ KJ832</li><li>★ K762</li><li>★ K102</li><li>★ 8</li></ul>	The opponents are silent.  Partner bids first.

Board: 257 Dealer: N Vul: NS North HCP: 17	North:	South:  ♠ Q954  ♥ K103  ♦ 754	West Pass AP	North 1NT 3♥	East Pass Pass	2 <b>♣</b> ¹
South HCP: 8 Contract: 4♥ N	<b>♣</b> A86	<b>♦</b> K73	1. Stay	man		
			·			
Board: 258	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>♦</b> AJ7	<b>♦</b> K62	_	1	_	1NT
North HCP: 12	<b>♥</b> AJ96 <b>♦</b> J63	<b>♥</b> K3 <b>♦</b> AQ102		2♣¹	Pass	<b>2</b> ♦
South HCP: 17	<b>♦</b> J108	• KQ42	Pass 1. Stay	3NT	AP	
Contract: 3N S			1. Stay	11 Ku11		
Board: 259			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♠</b> AJ85 <b>♥</b> K4	<b>♠</b> 9762 <b>♥</b> AQ65	Pass	2♠	Pass	<b>4</b> ◆ <sup>2</sup>
North HCP: 15 South HCP: 11	♦ AQ97	<b>♦</b> 6	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> J107	<b>♣</b> KQ42	<ol> <li>Stay</li> <li>Splir</li> </ol>			
			***	37.4		~ 1
Board: 260	North:	G 4	West	North	East	South 1NT
Dealer: S	<b>★</b> 10987	South: ♠ AQ		2 <b>♣</b> ¹		1111
Vul: EW North HCP: 12	<b>♥</b> K32	<b>♥</b> 654	Pass	24	Pass	2 <b>\(\phi\</b>
South HCP: 15	♦ K93 <b>♣</b> AQ9	◆ AQ75	Pass	3NT	AP	
Contract: 3N S	¥ AQ)	<b>♣</b> K1087	1. Stay	man		
Board: 261	NI 4	a a	West	North	East	South
Dealer: N	North: <b>♠</b> J10985	South: ♠ KQ64		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♥</b> KJ	♥ A109	Pass	<b>3</b> ♦ <sup>2</sup>	Pass	4♠
North HCP: 15 South HCP: 13	♦ A64	<b>♦</b> QJ9	AP			
	<b>♣</b> AQ10	<b>♣</b> J96	1. Stay	man		

West North East South Board: 262 1NT North: South: Dealer: S Pass 2♣¹ Pass 2♥ **♠** KJ832 **♠** Q4 Vul: None ♥ AQJ10 **♥** K762 Pass  $4 \clubsuit^2$ Pass 4♥ North HCP: 10 **♦** J97 **♦** K102 AP South HCP: 15 **♣**8 **♣** KQ102 1. Stayman Contract: 4♥ S 2. Splinter

Board: 257 Dealer: N Vul: NS HCP: 8	<ul><li>♠ Q954</li><li>♥ K103</li><li>♦ 754</li><li>♠ K73</li></ul>	The opponents are silent.  Partner bids first.
Board: 258 Dealer: S Vul: Both HCP: 17	<ul><li>★ K62</li><li>★ K3</li><li>◆ AQ102</li><li>★ KQ42</li></ul>	The opponents are silent. You bid first.
Board: 259 Dealer: N Vul: NS HCP: 11	<ul><li>♦ 9762</li><li>♥ AQ65</li><li>♦ 6</li><li>♦ KQ42</li></ul>	The opponents are silent.  Partner bids first.
Board: 260 Dealer: S Vul: EW HCP: 15	<ul><li>AQ</li><li>654</li><li>AQ75</li><li>K1087</li></ul>	The opponents are silent. You bid first.
Board: 261 Dealer: N Vul: Both HCP: 13	<ul><li>★ KQ64</li><li>▼ A109</li><li>◆ QJ9</li><li>◆ J96</li></ul>	The opponents are silent.  Partner bids first.
Board: 262 Dealer: S Vul: None HCP: 15	<ul><li>♣ Q4</li><li>♥ AQJ10</li><li>◆ J97</li><li>♣ KQ102</li></ul>	The opponents are silent. You bid first.

Board: 257 Dealer: N Vul: NS North HCP: 17	North:	South:  ♠ Q954  ♥ K103  ♦ 754	West Pass AP	North 1NT 3♥	East Pass Pass	2 <b>♣</b> ¹
South HCP: 8 Contract: 4♥ N	<b>♣</b> A86	<b>♦</b> K73	1. Stay	man		
			·			
Board: 258	North:	South:	West	North	East	South
Dealer: S Vul: Both	<b>♦</b> AJ7	<b>♦</b> K62	_	1	_	1NT
North HCP: 12	<b>♥</b> AJ96 <b>♦</b> J63	<b>♥</b> K3 <b>♦</b> AQ102		2♣¹	Pass	<b>2</b> ♦
South HCP: 17	<b>♦</b> J108	• KQ42	Pass 1. Stay	3NT	AP	
Contract: 3N S			1. Stay	11 Ku11		
Board: 259			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♠</b> AJ85 <b>♥</b> K4	<b>♠</b> 9762 <b>♥</b> AQ65	Pass	2♠	Pass	<b>4</b> ◆ <sup>2</sup>
North HCP: 15 South HCP: 11	♦ AQ97	<b>♦</b> 6	Pass	4♠	AP	
Contract: 4♠ N	<b>♣</b> J107	<b>♣</b> KQ42	<ol> <li>Stay</li> <li>Splir</li> </ol>			
			***	37.4		~ 1
Board: 260	North:	G 4	West	North	East	South 1NT
Dealer: S	<b>★</b> 10987	South: ♠ AQ		2 <b>♣</b> ¹		1111
Vul: EW North HCP: 12	<b>♥</b> K32	<b>♥</b> 654	Pass	24	Pass	2 <b>\(\phi\</b>
South HCP: 15	♦ K93 <b>♣</b> AQ9	◆ AQ75	Pass	3NT	AP	
Contract: 3N S	¥ AQ)	<b>♣</b> K1087	1. Stay	man		
Board: 261	NI 4	a a	West	North	East	South
Dealer: N	North: <b>♠</b> J10985	South: ♠ KQ64		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♥</b> KJ	♥ A109	Pass	<b>3</b> ♦ <sup>2</sup>	Pass	4♠
North HCP: 15 South HCP: 13	♦ A64	<b>♦</b> QJ9	AP			
	<b>♣</b> AQ10	<b>♣</b> J96	1. Stay	man		

West North East South Board: 262 1NT North: South: Dealer: S Pass 2♣¹ Pass 2♥ **♠** KJ832 **♠** Q4 Vul: None ♥ AQJ10 **♥** K762 Pass  $4 \clubsuit^2$ Pass 4♥ North HCP: 10 **♦** J97 **♦** K102 AP South HCP: 15 **♣**8 **♣** KQ102 1. Stayman Contract: 4♥ S 2. Splinter

Board: 263 Dealer: N Vul: Both HCP: 15	<ul><li>AQ7</li><li>✓ J32</li><li>✓ K108</li><li>△ AJ93</li></ul>	The opponents are silent. You bid first.
Board: 264 Dealer: S Vul: None HCP: 10	<ul><li>★ A1094</li><li>★ K93</li><li>★ K8</li><li>★ 10864</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 265 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q75</li><li>♥ Q986</li><li>◆ A93</li><li>♣ AK9</li></ul>	The opponents are silent. You bid first.
Board: 266 Dealer: S Vul: Both HCP: 14	<ul><li>★ KQ43</li><li>★ KQ95</li><li>◆ Q73</li><li>◆ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 267 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q86</li><li>♥ J64</li><li>♦ KQJ6</li><li>♣ AK3</li></ul>	The opponents are silent. You bid first.
Board: 268 Dealer: S Vul: NS HCP: 10	<ul><li>◆ Q864</li><li>♥ 964</li><li>◆ AJ943</li><li>◆ K</li></ul>	The opponents are silent.  Partner bids first.

Board: 263			*	<b>.</b>	_	~ -
Dealer: N	North:	South:	West	North		
Vul: Both	<b>♠</b> AQ7	<b>♦</b> K1032		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> J32	<b>♥</b> AK6	Pass	<b>2</b>	Pass	3NT
South HCP: 15	♦ K108	<b>♦</b> Q4	AP			
Contract: 3N N	<b>♣</b> AJ93	♣ K1042	1. Stay	man		
Commun. 51 (1)			·			
Board: 264	Mauth.	Courtle	West	North	Fast	South
Dealer: S	North: <b>♠</b> A1094	South:	***************************************	1 (0141	Last	1NT
Vul: None	▼ K93	<b>♠</b> KQ762 <b>♥</b> A108	Pass	2 <b>.</b> 1	<b>3</b> ♦	Pass
North HCP: 10	<b>V</b> K93 <b>V</b> K8	◆ 432				гаѕѕ
South HCP: 15	<b>♦</b> 10864	• 432 • AQ	Pass	3NT	AP	
Contract: 3N S	<b>4</b> 10001	¥ 11Q	1. Stay	man		
Board: 265					_	
Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>♠</b> Q75	<b>♠</b> AK86		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> Q986	<b>♥</b> KJ42	Pass	2♥	Pass	4♥
South HCP: 11	♦ A93	<b>♦</b> 652	AP			
Contract: 4♥ N	<b>♣</b> AK9	<b>♣</b> 62	1. Stay	man		
Board: 266	NI d		West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>★</b> KQ43	<b>♠</b> A106				
North HCP: 14	<b>♥</b> KQ95	<b>▼</b> 1032	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	◆ Q73 ◆ Q10	♦ AK92	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q10	♣ A52	1. Stay	man		
Board: 267	<b>3</b> 7 4	Q 4	Wast	North	Foot	South
Dealer: N	North:	South:	WEST			
Vul: None	<b>♦</b> Q86	<b>★</b> K107	_	1NT	Pass	
North HCP: 16	<b>♥</b> J64	▼ A532	Pass	2♦	Pass	3NT
	♦ KQJ6	♦ A105	AP			
South HCP: 11	♣ AK3	<b>♣</b> 1085				

West North East South Board: 268 North: South: 1NT Dealer: S **♦** Q864 **♠** A3 Vul: NS Pass 2♣¹ Pass  $3\clubsuit^2$ **9**64 **♥** AJ1087 North HCP: 10 Pass 4♥ AP **♦** Q85 **♦** AJ943 South HCP: 15 1. Stayman **♣** K ♣ A103 Contract: 4♥ N 2. artificial

Board: 263 Dealer: N Vul: Both HCP: 15	<ul><li>★ K1032</li><li>★ AK6</li><li>◆ Q4</li><li>★ K1042</li></ul>	The opponents are silent.  Partner bids first.
Board: 264 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ762</li><li>▼ A108</li><li>◆ 432</li><li>◆ AQ</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 265 Dealer: N Vul: NS HCP: 11	<ul><li>★ AK86</li><li>▼ KJ42</li><li>◆ 652</li><li>◆ 62</li></ul>	The opponents are silent.  Partner bids first.
Board: 266 Dealer: S Vul: Both HCP: 15	<ul><li>★ A106</li><li>▼ 1032</li><li>◆ AK92</li><li>◆ A52</li></ul>	The opponents are silent. You bid first.
Board: 267 Dealer: N Vul: None HCP: 11	<ul><li>★K107</li><li>★A532</li><li>★A105</li><li>★1085</li></ul>	The opponents are silent.  Partner bids first.
Board: 268 Dealer: S Vul: NS HCP: 15	<ul><li>A3</li><li>✓ AJ1087</li><li>✓ Q85</li><li>♠ A103</li></ul>	The opponents are silent.  You bid first.

Board: 263			*	<b>.</b>	_	~ -
Dealer: N	North:	South:	West	North		
Vul: Both	<b>♠</b> AQ7	<b>♦</b> K1032		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> J32	<b>♥</b> AK6	Pass	<b>2</b>	Pass	3NT
South HCP: 15	♦ K108	<b>♦</b> Q4	AP			
Contract: 3N N	<b>♣</b> AJ93	♣ K1042	1. Stay	man		
Commun. 51 (1)			·			
Board: 264	Mauth.	Courtle	West	North	Fast	South
Dealer: S	North: <b>♠</b> A1094	South:	***************************************	1 (0141	Last	1NT
Vul: None	▼ K93	<b>♠</b> KQ762 <b>♥</b> A108	Pass	2 <b>.</b> 1	<b>3</b> ♦	Pass
North HCP: 10	<b>V</b> K93 <b>V</b> K8	◆ 432				гаѕѕ
South HCP: 15	<b>♦</b> 10864	• 432 • AQ	Pass	3NT	AP	
Contract: 3N S	<b>4</b> 10001	¥ 11Q	1. Stay	man		
Board: 265					_	
Dealer: N	North:	South:	West	North	East	South
Vul: NS	<b>♠</b> Q75	<b>♠</b> AK86		1NT	Pass	2 <b>♣</b> ¹
North HCP: 15	<b>♥</b> Q986	<b>♥</b> KJ42	Pass	2♥	Pass	4♥
South HCP: 11	♦ A93	<b>♦</b> 652	AP			
Contract: 4♥ N	<b>♣</b> AK9	<b>♣</b> 62	1. Stay	man		
Board: 266	NI d		West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>★</b> KQ43	<b>♠</b> A106				
North HCP: 14	<b>♥</b> KQ95	<b>▼</b> 1032	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
South HCP: 15	◆ Q73 ◆ Q10	♦ AK92	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q10	♣ A52	1. Stay	man		
Board: 267	<b>3</b> 7 4	Q 4	Wast	North	Foot	South
Dealer: N	North:	South:	WEST			
Vul: None	<b>♦</b> Q86	<b>★</b> K107	_	1NT	Pass	
North HCP: 16	<b>♥</b> J64	▼ A532	Pass	2♦	Pass	3NT
	♦ KQJ6	♦ A105	AP			
South HCP: 11	♣ AK3	<b>♣</b> 1085				

West North East South Board: 268 North: South: 1NT Dealer: S **♦** Q864 **♠** A3 Vul: NS Pass 2♣¹ Pass  $3\clubsuit^2$ **9**64 **♥** AJ1087 North HCP: 10 Pass 4♥ AP **♦** Q85 **♦** AJ943 South HCP: 15 1. Stayman **♣** K ♣ A103 Contract: 4♥ N 2. artificial

Board: 269 Dealer: N Vul: EW HCP: 15	<ul><li>★ A6</li><li>▼ AKJ8</li><li>◆ 843</li><li>◆ K763</li></ul>	The opponents are silent. You bid first.
Board: 270 Dealer: S Vul: None HCP: 10	<ul><li>AJ82</li><li>✓ J75</li><li>✓ Q7</li><li>✓ Q765</li></ul>	The opponents are silent.  Partner bids first.
Board: 271 Dealer: N Vul: NS HCP: 15	<ul><li>★ K108</li><li>▼ K862</li><li>◆ KQ9</li><li>◆ A72</li></ul>	The opponents are silent. You bid first.
Board: 272 Dealer: S Vul: EW HCP: 10	<ul><li>★ 1087</li><li>▼ K1085</li><li>◆ KQ2</li><li>★ Q95</li></ul>	The opponents are silent.  Partner bids first.
Board: 273 Dealer: N Vul: Both HCP: 16	<b>♣</b> KQ <b>♥</b> 10632 <b>♦</b> A109 <b>♣</b> AK52	The opponents are silent. You bid first.
Board: 274 Dealer: S Vul: NS HCP: 9	♣ Q83 ♥ 7532 ♦ Q83 ♣ KQ2	The opponents are silent.  Partner bids first.

Dealer: N Vul: EW North HCP: 15	North: ♠ A6 ♥ AKJ8	South:  ♠ J53  ♥ Q1065	Pass	1NT 2♥	Pass Pass	
South HCP: 14 Contract: 4♥ N	♦ 843 ♣ K763	◆ AK92 ◆ A4	AP 1. Stay	man		
Board: 270 Dealer: S	North: ♠ AJ82	South: ♠ Q4	West	North	East	South 1NT
Vul: None North HCP: 10	<b>♥</b> J75	▼ A1064	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	• Q7	◆ AJ108 <b>♣</b> AJ4	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q765	<b>₽</b> AJ4	1. Stay	man		
Board: 271 Dealer: N	North:	South:	West	North		
Vul: NS	<b>♦</b> K108	<b>♦</b> J975	_	1NT	Pass	
North HCP: 15	<b>♥</b> K862 <b>♦</b> KQ9	♥ AQ53 ♦ J72	Pass AP	2♥	Pass	4♥
South HCP: 9 Contract: 4♥ N	♣ A72	<b>♣</b> J6	1. Stay	man		
Board: 272	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW North HCP: 10	<b>★</b> 1087 <b>★</b> K1085	<b>♠</b> KJ54 <b>♥</b> A76	Pass	2 <b>♣</b> ¹	Pass	
South HCP: 15	<b>♦</b> KQ2 <b>♣</b> Q95	◆ 53 ◆ AK108	Pass	3NT	AP	
Contract: 3N S	<b>4</b> Q93	₩ AK106	1. Stay	man		
Board: 273	Nouth.	Conthu	West	North	Fast	South
Dealer: N	North: ♠ KQ	South: <b>♠</b> J1097	,, 051	1NT	Pass	
Vul: Both North HCP: 16	<b>▼</b> 10632	♥ AQ5	Pass	2♥		3NT
South HCP: 10	◆ A109 ◆ AK52	◆ 76 <b>◆</b> QJ104	AP			

Board: 274 Dealer: S	North: ♠ Q83	South: ♠ AK109	West	North	East	South 1NT
Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	▼ 7532 ◆ Q83 ♣ KQ2	<ul><li>1084</li><li>AJ64</li><li>A8</li></ul>	Pass Pass 1. Stay	2NT	Pass AP	2♠

Board: 269 Dealer: N Vul: EW HCP: 14	<ul><li>J53</li><li>♥ Q1065</li><li>AK92</li><li>A4</li></ul>	The opponents are silent.  Partner bids first.
Board: 270 Dealer: S Vul: None HCP: 16	<ul><li>♠ Q4</li><li>♥ A1064</li><li>♦ AJ108</li><li>♠ AJ4</li></ul>	The opponents are silent. You bid first.
Board: 271 Dealer: N Vul: NS HCP: 9	<ul><li>♣ J975</li><li>♥ AQ53</li><li>◆ J72</li><li>♣ J6</li></ul>	The opponents are silent.  Partner bids first.
Board: 272 Dealer: S Vul: EW HCP: 15	<ul><li>★ KJ54</li><li>★ A76</li><li>★ 53</li><li>★ AK108</li></ul>	The opponents are silent. You bid first.
Board: 273 Dealer: N Vul: Both HCP: 10	<ul><li>♣ J1097</li><li>♥ AQ5</li><li>♦ 76</li><li>♣ QJ104</li></ul>	The opponents are silent.  Partner bids first.
Board: 274 Dealer: S Vul: NS HCP: 16	<ul><li>AK109</li><li>▼ 1084</li><li>◆ AJ64</li><li>◆ A8</li></ul>	The opponents are silent. You bid first.

Dealer: N Vul: EW North HCP: 15	North: ♠ A6 ♥ AKJ8	South:  ♠ J53  ♥ Q1065	Pass	1NT 2♥	Pass Pass	
South HCP: 14 Contract: 4♥ N	♦ 843 ♣ K763	◆ AK92 ◆ A4	AP 1. Stay	man		
Board: 270 Dealer: S	North: ♠ AJ82	South: ♠ Q4	West	North	East	South 1NT
Vul: None North HCP: 10	<b>♥</b> J75	▼ A1064	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	• Q7	◆ AJ108 <b>♣</b> AJ4	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q765	<b>₽</b> AJ4	1. Stay	man		
Board: 271 Dealer: N	North:	South:	West	North		
Vul: NS	<b>♦</b> K108	<b>♦</b> J975	_	1NT	Pass	
North HCP: 15	<b>♥</b> K862 <b>♦</b> KQ9	♥ AQ53 ♦ J72	Pass AP	2♥	Pass	4♥
South HCP: 9 Contract: 4♥ N	♣ A72	<b>♣</b> J6	1. Stay	man		
Board: 272	North:	South:	West	North	East	South 1NT
Dealer: S Vul: EW North HCP: 10	<b>★</b> 1087 <b>★</b> K1085	<b>♠</b> KJ54 <b>♥</b> A76	Pass	2 <b>♣</b> ¹	Pass	
South HCP: 15	<b>♦</b> KQ2 <b>♣</b> Q95	◆ 53 ◆ AK108	Pass	3NT	AP	
Contract: 3N S	<b>4</b> Q93	₩ AK106	1. Stay	man		
Board: 273	Nouth.	Conthu	West	North	Fast	South
Dealer: N	North: ♠ KQ	South: <b>♠</b> J1097	,, 051	1NT	Pass	
Vul: Both North HCP: 16	<b>▼</b> 10632	♥ AQ5	Pass	2♥		3NT
South HCP: 10	◆ A109 ◆ AK52	◆ 76 <b>◆</b> QJ104	AP			

Board: 274 Dealer: S	North: ♠ Q83	South: ♠ AK109	West	North	East	South 1NT
Vul: NS North HCP: 9 South HCP: 16 Contract: 2N S	▼ 7532 ◆ Q83 ♣ KQ2	<ul><li>1084</li><li>AJ64</li><li>A8</li></ul>	Pass Pass 1. Stay	2NT	Pass AP	2♠

Board: 275 Dealer: N Vul: EW HCP: 15	<ul><li>★ K9</li><li>★ K83</li><li>★ A6542</li><li>★ AJ10</li></ul>	The opponents are silent. You bid first.
Board: 276 Dealer: S Vul: Both HCP: 12	♦ 8754 ♥ AK106 ♦ 654 ♣ KQ	The opponents are silent.  Partner bids first.
Board: 277 Dealer: N Vul: None HCP: 15	<ul><li>▲ A954</li><li>♥ 98</li><li>◆ AKJ4</li><li>▲ K94</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 278 Dealer: S Vul: None HCP: 10	<ul><li>AQ86</li><li>✓ QJ83</li><li>62</li><li>✓ J65</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 279 Dealer: N Vul: NS HCP: 17	<ul><li>♠ Q4</li><li>♥ K52</li><li>♦ AK52</li><li>♠ AJ98</li></ul>	The opponents are silent.  You bid first.
Board: 280 Dealer: S Vul: Both HCP: 11	<ul><li>▶ J76</li><li>♥ KQ106</li><li>◆ J1052</li><li>◆ A4</li></ul>	The opponents are silent.  Partner bids first.

Board: 275 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ K9  ♥ K83  ♠ A6542  ♣ AJ10	South:	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman
Board: 276 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  ◆ 8754  ▼ AK106  ◆ 654  ◆ KQ	South:  ♠ A102  ♥ 432  ♠ AKJ72  ♠ A10	West North East South 1NT Pass 2♣¹ Pass 2◆ Pass 3NT AP 1. Stayman
Board: 277 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 4♠ N	North:  ◆ A954  ▼ 98  ◆ AKJ4  ◆ K94	South:  ♠ KQ107  ♥ AJ104  ♦ 952  ♣ Q5	West North East South  1NT Pass 2♣¹  X 2♠ Pass 4♠  AP  1. Stayman
Board: 278 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ AQ86  ♥ QJ83  ♠ 62  ♠ J65	South:  ♠ K9  ♥ AK4  ♠ K9754  ♠ Q104	West North East South 1NT  Pass 2♣¹ X 2♦  Pass 3NT AP  1. Stayman
Board: 279 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 2N N	North:  ♠ Q4  ♥ K52  ♠ AK52  ♠ AJ98	South:  ♠ A87  ♥ J1083  ♦ J9  ♠ Q743	West North East South  1NT Pass 2♣¹  Pass 2♣ Pass 2NT  AP  1. Stayman

Board: 280 Dealer: S	North: ♠ J76	South: ♠ Q4	West	North	East	South 1NT
Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	L: Both   orth HCP: 11  uth HCP: 15	<ul><li>★ A43</li><li>★ AQ98</li><li>★ K762</li></ul>	Pass Pass 1. Stay	3NT	Pass AP	2♦

Board: 275 Dealer: N Vul: EW HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 276 Dealer: S Vul: Both HCP: 16	<ul><li>★ A102</li><li>★ 432</li><li>★ AKJ72</li><li>★ A10</li></ul>	The opponents are silent. You bid first.
Board: 277 Dealer: N Vul: None HCP: 12	<ul><li>★ KQ107</li><li>▼ AJ104</li><li>◆ 952</li><li>◆ Q5</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 278 Dealer: S Vul: None HCP: 15	<b>★</b> K9 <b>♥</b> AK4 <b>♦</b> K9754 <b>♣</b> Q104	East Doubles 2♣ if possible.  You bid first.
Board: 279 Dealer: N Vul: NS HCP: 8	<ul><li>★ A87</li><li>♥ J1083</li><li>◆ J9</li><li>★ Q743</li></ul>	The opponents are silent.  Partner bids first.
Board: 280 Dealer: S Vul: Both HCP: 15	<ul><li>♠ Q4</li><li>♥ A43</li><li>♦ AQ98</li><li>♠ K762</li></ul>	The opponents are silent. You bid first.

Board: 275 Dealer: N Vul: EW North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ K9  ♥ K83  ♠ A6542  ♣ AJ10	South:	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman
Board: 276 Dealer: S Vul: Both North HCP: 12 South HCP: 16 Contract: 3N S	North:  ◆ 8754  ▼ AK106  ◆ 654  ◆ KQ	South:  ♠ A102  ♥ 432  ♠ AKJ72  ♠ A10	West North East South 1NT Pass 2♣¹ Pass 2◆ Pass 3NT AP 1. Stayman
Board: 277 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 4♠ N	North:  ◆ A954  ▼ 98  ◆ AKJ4  ◆ K94	South:  ♠ KQ107  ♥ AJ104  ♦ 952  ♣ Q5	West North East South  1NT Pass 2♣¹  X 2♠ Pass 4♠  AP  1. Stayman
Board: 278 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North:  ♠ AQ86  ♥ QJ83  ♠ 62  ♠ J65	South:  ♠ K9  ♥ AK4  ♠ K9754  ♠ Q104	West North East South 1NT  Pass 2♣¹ X 2♦  Pass 3NT AP  1. Stayman
Board: 279 Dealer: N Vul: NS North HCP: 17 South HCP: 8 Contract: 2N N	North:  ♠ Q4  ♥ K52  ♠ AK52  ♠ AJ98	South:  ♠ A87  ♥ J1083  ♦ J9  ♠ Q743	West North East South  1NT Pass 2♣¹  Pass 2♣ Pass 2NT  AP  1. Stayman

Board: 280 Dealer: S	North: ♠ J76	South: ♠ Q4	West	North	East	South 1NT
Vul: Both North HCP: 11 South HCP: 15 Contract: 3N S	<ul><li>▼ KQ106</li><li>◆ J1052</li><li>◆ A4</li></ul>	<ul><li>★ A43</li><li>★ AQ98</li><li>★ K762</li></ul>	Pass Pass 1. Stay	3NT	Pass AP	2♦

Board: 281 Dealer: N Vul: None HCP: 17	<ul><li>★ K10742</li><li>★ K4</li><li>◆ AK7</li><li>◆ A53</li></ul>	The opponents are silent.  You bid first.
Board: 282 Dealer: S Vul: NS HCP: 17	<ul><li>★ AK96</li><li>▼ KQ5</li><li>◆ 93</li><li>◆ AJ84</li></ul>	The opponents are silent.  Partner bids first.
Board: 283 Dealer: N Vul: EW HCP: 17	<ul><li>AJ32</li><li>KQ102</li><li>K4</li><li>A87</li></ul>	The opponents are silent.  You bid first.
Board: 284 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q743</li><li>♥ AKJ2</li><li>◆ J73</li><li>♣ 87</li></ul>	The opponents are silent.  Partner bids first.
Board: 285 Dealer: N Vul: Both HCP: 17	<ul><li>★KQ</li><li>▼A74</li><li>★K93</li><li>◆AJ1032</li></ul>	East Doubles 2♦ if possible.  You bid first.
Board: 286 Dealer: S Vul: NS HCP: 9	<ul><li>▲ AJ84</li><li>✓ A62</li><li>◆ 9543</li><li>♣ 75</li></ul>	The opponents are silent.  Partner bids first.

Board: 281 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 4♠ N	North:  ♠ K10742  ♥ K4  ♠ AK7  ♣ A53	South:  ♠ AJ63  ♥ A92  ♠ 83  ♠ K1042	West North East South 1NT Pass 2♣¹ Pass 3♠ Pass 4♠ AP 1. Stayman
Board: 282 Dealer: S Vul: NS North HCP: 17 South HCP: 15 Contract: 4N S	North:  ♠ AK96  ♥ KQ5  ♦ 93  ♠ AJ84	South:  ♣ 752  ✔ A93  ♣ AQ2  ♣ KQ63	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 4NT² AP 1. Stayman 2. Quantitative 4NT
Board: 283 Dealer: N Vul: EW North HCP: 17 South HCP: 13 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AJ32  ♥ KQ102  ♠ K4  ♣ A87	South:  ♠ KQ7  ▼ A965  ◆ Q1098  ♣ Q5	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 4♥  AP  1. Stayman
Board: 284 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ Q743  ♥ AKJ2  ♦ J73  ♣ 87	South:	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 3NT AP  1. Stayman
Board: 285 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ KQ  ♥ A74  ♠ K93  ♣ AJ1032	South:  ♠ AJ9  ♥ J852  ♦ 42  ♣ K654	West North East South  1NT Pass 2♣¹  Pass 2♠ X 2NT  Pass 3NT AP  1. Stayman

West North East South Board: 286 North: South: 1NT Dealer: S **♠** AJ84 **♠** 62 Pass 2♣¹ Pass 2♦ Vul: NS **♥** A62 **♥** K84 North HCP: 9 Pass 3NT Pass 2NT ♦ AKJ **♦** 9543 South HCP: 17 AP **♣** KQJ108 **♣** 75 Contract: 3N S 1. Stayman

Board: 281 Dealer: N Vul: None HCP: 12	<ul><li>♣ AJ63</li><li>♥ A92</li><li>◆ 83</li><li>♣ K1042</li></ul>	The opponents are silent.  Partner bids first.
Board: 282 Dealer: S Vul: NS HCP: 15	<ul><li>♣ 752</li><li>♥ A93</li><li>♦ AQ2</li><li>♣ KQ63</li></ul>	The opponents are silent. You bid first.
Board: 283 Dealer: N Vul: EW HCP: 13	<b>♦</b> KQ7 <b>♥</b> A965 <b>♦</b> Q1098 <b>♣</b> Q5	The opponents are silent.  Partner bids first.
Board: 284 Dealer: S Vul: NS HCP: 17	<ul><li>♠ 96</li><li>♥ 854</li><li>♦ AKQ2</li><li>♠ AKJ2</li></ul>	The opponents are silent. You bid first.
Board: 285 Dealer: N Vul: Both HCP: 9	<ul><li>▲ AJ9</li><li>▼ J852</li><li>◆ 42</li><li>▲ K654</li></ul>	East Doubles 2♦ if possible.  Partner bids first.
Board: 286 Dealer: S Vul: NS HCP: 17	<ul><li>♠ 62</li><li>♥ K84</li><li>♠ AKJ</li><li>♠ KQJ108</li></ul>	The opponents are silent.  You bid first.

Board: 281 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 4♠ N	North:  ♠ K10742  ♥ K4  ♠ AK7  ♣ A53	South:  ♠ AJ63  ♥ A92  ♠ 83  ♠ K1042	West North East South 1NT Pass 2♣¹ Pass 3♠ Pass 4♠ AP 1. Stayman
Board: 282 Dealer: S Vul: NS North HCP: 17 South HCP: 15 Contract: 4N S	North:  ♠ AK96  ♥ KQ5  ♦ 93  ♠ AJ84	South:  ♣ 752  ✔ A93  ♣ AQ2  ♣ KQ63	West North East South 1NT Pass 2♣¹ Pass 2♣ Pass 4NT² AP 1. Stayman 2. Quantitative 4NT
Board: 283 Dealer: N Vul: EW North HCP: 17 South HCP: 13 Contract: 4 \( \mathbf{N} \) N	North:  ♠ AJ32  ♥ KQ102  ♠ K4  ♣ A87	South:  ♠ KQ7  ▼ A965  ◆ Q1098  ♣ Q5	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 4♥  AP  1. Stayman
Board: 284 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 3N S	North:  ♠ Q743  ♥ AKJ2  ♦ J73  ♣ 87	South:	West North East South 1NT  Pass 2♣¹ Pass 2♣  Pass 3NT AP  1. Stayman
Board: 285 Dealer: N Vul: Both North HCP: 17 South HCP: 9 Contract: 3N N	North:  ♠ KQ  ♥ A74  ♠ K93  ♣ AJ1032	South:  ♠ AJ9  ♥ J852  ♦ 42  ♣ K654	West North East South  1NT Pass 2♣¹  Pass 2♠ X 2NT  Pass 3NT AP  1. Stayman

West North East South Board: 286 North: South: 1NT Dealer: S **♠** AJ84 **♠** 62 Pass 2♣¹ Pass 2♦ Vul: NS **♥** A62 **♥** K84 North HCP: 9 Pass 3NT Pass 2NT ♦ AKJ **♦** 9543 South HCP: 17 AP **♣** KQJ108 **♣** 75 Contract: 3N S 1. Stayman

Board: 287 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ4</li><li>♥ QJ1052</li><li>◆ 76</li><li>♣ AK7</li></ul>	The opponents are silent. You bid first.
Board: 288 Dealer: S Vul: None HCP: 15	<ul><li>★ AK93</li><li>▼ 764</li><li>◆ AJ42</li><li>◆ QJ</li></ul>	The opponents are silent.  Partner bids first.
Board: 289 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q107</li><li>✔ A83</li><li>◆ AJ1092</li><li>♣ A3</li></ul>	The opponents are silent. You bid first.
Board: 290 Dealer: S Vul: NS HCP: 11	<ul><li>♣ Q976</li><li>♥ J108</li><li>◆ KQJ102</li><li>♣ Q</li></ul>	The opponents are silent.  Partner bids first.
Board: 291 Dealer: N Vul: Both HCP: 16	<ul><li>AJ10</li><li>✓ AQ8</li><li>102</li><li>AJ1042</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 292 Dealer: S Vul: None HCP: 8	<ul><li>♣ J76</li><li>♥ K1096</li><li>◆ 952</li><li>♣ A32</li></ul>	East Bids 4NT if possible. West Bids 5♣ if possible. East Bids 5♦ if possible. Partner bids first.

Board: 287 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 4 S	North:  ♠ KQ4  ♥ QJ1052  • 76  ♣ AK7	South:  ♠ AJ108  ♥ K84  ♠ AK4  ♣ 1062	West North  1NT  Pass 3♣²  AP  1. Stayman  2. artificial		2 <b>♣</b> ¹
Board: 288 Dealer: S Vul: None North HCP: 15 South HCP: 16 Contract: 3N S	North:  ♠ AK93  ♥ 764  ♠ AJ42  ♠ QJ	South:  ◆ J8  ◆ KQ3  ◆ K76  ◆ AK1097	West North Pass 2♣¹ Pass 3NT 1. Stayman	Pass AP	1NT
Board: 289 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4 \( \mathbf{N} \) N	North:  ♠ Q107  ♥ A83  ♠ AJ1092  ♠ A3	South:  ♠ K543  ♥ KJ1076  ♠ K6  ♠ 109	West North  1NT  Pass 2  Pass 4  1. Stayman  2. SMOLEN	Pass Pass AP	2 <b>♣</b> ¹
Board: 290 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ Q976  ♥ J108  ♠ KQJ102  ♠ Q	South:  ♠ AK85  ♥ Q5  ♦ 974  ♠ AK109	West North  Pass 2♣¹  Pass 4♣²  AP  1. Stayman  2. Splinter	Pass	1NT 2♠
Board: 291 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ AJ10  ♥ AQ8  ♠ 102  ♠ AJ1042	South:  ♠ 7542  ♥ K954  ♠ AK94  ♣ 3	West North 1NT X XX AP 1. Stayman	Pass	South 2♣¹ 3NT

Board: 292			West North East South 1NT
Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 5•X E	North:  ♣ J76  ♥ K1096  ♦ 952  ♣ A32	South:  ♠ AQ42  ♥ A87  ♠ A83  ♣ Q84	Pass 2♣¹ 4NT² Pass 5♣³ Pass 5♦ X AP 1. Stayman 2. Unusual 4NT 3. artificial

Board: 287 Dealer: N Vul: EW HCP: 15	<ul><li>▲ AJ108</li><li>♥ K84</li><li>◆ AK4</li><li>◆ 1062</li></ul>	The opponents are silent.  Partner bids first.
Board: 288 Dealer: S Vul: None HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 289 Dealer: N Vul: Both HCP: 10	<ul><li>★ K543</li><li>▼ KJ1076</li><li>◆ K6</li><li>◆ 109</li></ul>	The opponents are silent.  Partner bids first.
Board: 290 Dealer: S Vul: NS HCP: 16	<ul><li>♠ AK85</li><li>♥ Q5</li><li>♦ 974</li><li>♠ AK109</li></ul>	The opponents are silent. You bid first.
Board: 291 Dealer: N Vul: Both HCP: 10	<ul><li>★ 7542</li><li>▼ K954</li><li>◆ AK94</li><li>◆ 3</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 292 Dealer: S Vul: None HCP: 16	<ul><li>AQ42</li><li>✓ A87</li><li>A83</li><li>Q84</li></ul>	East Bids 4NT if possible. West Bids 5♣ if possible. East Bids 5♦ if possible. You bid first.

Board: 287 Dealer: N Vul: EW North HCP: 15 South HCP: 15 Contract: 4 S	North:  ♠ KQ4  ♥ QJ1052  • 76  ♣ AK7	South:  ♠ AJ108  ♥ K84  ♠ AK4  ♣ 1062	West North  1NT  Pass 3♣²  AP  1. Stayman  2. artificial		2 <b>♣</b> ¹
Board: 288 Dealer: S Vul: None North HCP: 15 South HCP: 16 Contract: 3N S	North:	South:  ◆ J8  ◆ KQ3  ◆ K76  ◆ AK1097	West North Pass 2♣¹ Pass 3NT 1. Stayman	Pass AP	1NT
Board: 289 Dealer: N Vul: Both North HCP: 15 South HCP: 10 Contract: 4 \( \mathbf{N} \) N	North:  ♠ Q107  ♥ A83  ♠ AJ1092  ♠ A3	South:  ♠ K543  ♥ KJ1076  ♠ K6  ♠ 109	West North  1NT  Pass 2  Pass 4  1. Stayman  2. SMOLEN	Pass Pass AP	2 <b>♣</b> ¹
Board: 290 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 4♠ S	North:  ♠ Q976  ♥ J108  ♠ KQJ102  ♠ Q	South:  ♠ AK85  ♥ Q5  ♦ 974  ♠ AK109	West North  Pass 2♣¹  Pass 4♣²  AP  1. Stayman  2. Splinter	Pass	1NT 2♠
Board: 291 Dealer: N Vul: Both North HCP: 16 South HCP: 10 Contract: 3N N	North:  ♠ AJ10  ♥ AQ8  ♠ 102  ♠ AJ1042	South:  ♠ 7542  ♥ K954  ♠ AK94  ♣ 3	West North 1NT X XX AP 1. Stayman	Pass	South 2♣¹ 3NT

Board: 292			West North East South 1NT
Dealer: S Vul: None North HCP: 8 South HCP: 16 Contract: 5•X E	North:  ♣ J76  ♥ K1096  ♦ 952  ♣ A32	South:  ♠ AQ42  ♥ A87  ♠ A83  ♣ Q84	Pass 2♣¹ 4NT² Pass 5♣³ Pass 5♦ X AP 1. Stayman 2. Unusual 4NT 3. artificial

Board: 293 Dealer: N Vul: NS HCP: 15	<ul><li>★ A6532</li><li>▼ KJ4</li><li>★ A10</li><li>★ K76</li></ul>	The opponents are silent. You bid first.
Board: 294 Dealer: S Vul: EW HCP: 13	<ul><li>♣ 7532</li><li>♥ AQ2</li><li>♦ A7643</li><li>♣ K</li></ul>	The opponents are silent.  Partner bids first.
Board: 295 Dealer: N Vul: Both HCP: 17	<ul><li>♣ Q109</li><li>♥ K742</li><li>♦ AQ75</li><li>♣ AQ</li></ul>	The opponents are silent. You bid first.
Board: 296 Dealer: S Vul: NS HCP: 9	<ul><li>★ KQ542</li><li>★ A832</li><li>★ 862</li><li>★ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 297 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AK6</li><li>♥ K93</li><li>♠ A10942</li><li>♠ Q5</li></ul>	The opponents are silent. You bid first.
Board: 298 Dealer: S Vul: Both HCP: 10	<ul><li>★ KQ42</li><li>♥ Q95</li><li>◆ 64</li><li>◆ QJ84</li></ul>	The opponents are silent.  Partner bids first.

Board: 293 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4\( \) S	North:  ♠ A6532  ♥ KJ4  ♠ A10  ♠ K76	South:		3♦²	East Pass Pass	2 <b>♣</b> ¹
Board: 294 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 6♠ S	North:  ♠ 7532  ♥ AQ2  ♠ A7643  ♠ K	South:  ♠ AQJ84  ♥ 1063  ♠ Q5  ♣ AQ5	Pass Pass Pass 1. Stay	North  2♣¹  4NT³  6♠ man	Pass Pass AP	1NT 3• <sup>2</sup> 5•
Board: 295 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ Q109  ♥ K742  ♠ AQ75  ♣ AQ	South:	Pass Pass 1. Stay	North 1NT 2  3NT man	Pass	
Board: 296 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♠ KQ542  ♥ A832  ♠ 862  ♣ 3	South:  ♠ A9  ♥ J975  ♠ AJ53  ♣ AQ6			East Pass Pass	1NT 2♥

Board: 297 Dealer: N Vul: EW North HCP: 16 South HCP: 15 Contract: 3N N	North:  ♠ AK6  ♥ K93  ♠ A10942  ♣ Q5	South:  ♠ 7543  ♥ A42  ♠ KJ7  ♣ AK8	_	North 1NT 2•	Pass	
Board: 298 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 2N S	North:  ♠ KQ42  ♥ Q95  ♠ 64  ♣ QJ84	South:	Pass	North  2♣¹ 2NT man	East Pass AP	1NT

Board: 293 Dealer: N Vul: NS HCP: 10	<ul><li>10987</li><li>✓ A1086</li><li>✓ KQJ5</li><li>✓ 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 294 Dealer: S Vul: EW HCP: 15	<ul><li>AQJ84</li><li>✓ 1063</li><li>✓ Q5</li><li>AQ5</li></ul>	The opponents are silent. You bid first.
Board: 295 Dealer: N Vul: Both HCP: 8	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 296 Dealer: S Vul: NS HCP: 16	<ul><li>▲ A9</li><li>♥ J975</li><li>◆ AJ53</li><li>▲ AQ6</li></ul>	The opponents are silent. You bid first.
Board: 297 Dealer: N Vul: EW HCP: 15	<ul><li>↑ 7543</li><li>↑ A42</li><li>↑ KJ7</li><li>♠ AK8</li></ul>	The opponents are silent.  Partner bids first.
Board: 298 Dealer: S Vul: Both HCP: 16	<ul><li>♣86</li><li>♥ KJ10</li><li>◆ AJ83</li><li>♣ AK73</li></ul>	The opponents are silent. You bid first.

Board: 293 Dealer: N Vul: NS North HCP: 15 South HCP: 10 Contract: 4\( \) S	North:  ♠ A6532  ♥ KJ4  ♠ A10  ♠ K76	South:		3♦²	East Pass Pass	2 <b>♣</b> ¹
Board: 294 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 6♠ S	North:  ♠ 7532  ♥ AQ2  ♠ A7643  ♠ K	South:  ♠ AQJ84  ♥ 1063  ♠ Q5  ♣ AQ5	Pass Pass Pass 1. Stay	North  2♣¹  4NT³  6♠ man	Pass Pass AP	1NT 3• <sup>2</sup> 5•
Board: 295 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ Q109  ♥ K742  ♠ AQ75  ♣ AQ	South:	Pass Pass 1. Stay	North 1NT 2  3NT man	Pass	
Board: 296 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 4♥ S	North:  ♠ KQ542  ♥ A832  ♠ 862  ♣ 3	South:  ♠ A9  ♥ J975  ♠ AJ53  ♣ AQ6			East Pass Pass	1NT 2♥

Board: 297 Dealer: N Vul: EW North HCP: 16 South HCP: 15 Contract: 3N N	North:  ♠ AK6  ♥ K93  ♠ A10942  ♣ Q5	South:  ♠ 7543  ♥ A42  ♠ KJ7  ♣ AK8	_	North 1NT 2•	Pass	
Board: 298 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 2N S	North:  ♠ KQ42  ♥ Q95  ♠ 64  ♣ QJ84	South:	Pass	North  2♣¹ 2NT man	East Pass AP	1NT

Board: 299 Dealer: N Vul: None HCP: 17	<ul><li>AK76</li><li>✓ A2</li><li>AQ4</li><li>8763</li></ul>	The opponents are silent. You bid first.
Board: 300 Dealer: S Vul: Both HCP: 8	<ul><li>★ A1084</li><li>★ K842</li><li>◆ J76</li><li>◆ 72</li></ul>	The opponents are silent.  Partner bids first.
Board: 301 Dealer: N Vul: None HCP: 15	<ul><li>★ KJ9</li><li>★ A1054</li><li>★ AK9</li><li>★ 974</li></ul>	The opponents are silent. You bid first.
Board: 302 Dealer: S Vul: NS HCP: 9	<ul><li>1084</li><li>KQ52</li><li>Q10875</li><li>Q</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 303 Dealer: N Vul: Both HCP: 16	<ul><li>★ KQ1084</li><li>♥ AQ9</li><li>★ K7</li><li>★ Q62</li></ul>	The opponents are silent. You bid first.
Board: 304 Dealer: S Vul: None HCP: 12	<ul><li>★ AKQ9</li><li>♥ Q1092</li><li>◆ J</li><li>♣ 9653</li></ul>	The opponents are silent.  Partner bids first.

Board: 299	North	South	West	North	East	South
Dealer: N	North: ♠ AK76	South: <b>♠</b> Q953	,, 550	1NT	Pass	
Vul: None	♥ AR /0	<b>♥</b> Q933	Pass	2 <b>♠</b>	Pass	
North HCP: 17	• AQ4	◆ KJ3		<b>∠</b> ₹	Pass	<del>4</del> ₹
South HCP: 10	◆ 8763	◆ A104	AP			
Contract: 4♠ N	¥ 0705	THO	1. Stay	man		
Board: 300			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♦</b> A1084	<b>♠</b> QJ	Pass	2 <b>♣</b> 1	Pass	2•
North HCP: 8	♥ K842	<b>♥</b> AQ7	Pass	2NT		3NT
South HCP: 17	◆ J76	♦ A9852	AP	2111	1 455	5111
Contract: 3N S	<b>♣</b> 72	♣ A93	1. Stay	man		
			1. Stay	11 K411		
Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	<b>★</b> A432		1NT	Pass	$2 \clubsuit^1$
Vul: None	▼ A1054	<b>♥</b> KQ86	Pass	2♥	Pass	
North HCP: 15	♦ AK9	♦ Q85	AP	2.	1 455	• •
South HCP: 13	<b>♣</b> 974	<b>♣</b> Q10	1. Stay	man		
Contract: 4♥ N			1. Stay	111411		
D 1 202			West	North	East	South
Board: 302	North:	South:				1NT
Dealer: S Vul: NS	<b>★</b> 1084	<b>♦</b> KJ	Pass	2 <b>♣</b> ¹	X	2♥
North HCP: 9	<b>♥</b> KQ52	♥ A986	Pass	<b>4</b> ♣ <sup>2</sup>	Pass	4
South HCP: 15	◆ Q10875	<b>♦</b> AK6	AP	72	1 GOS	
Contract: 4 S	<b>♣</b> Q	<b>♣</b> 10865	1. Stay	mon		
			2. Splir			
			2. Spm	IIC1		
Board: 303			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♦</b> KQ1084	<b>♦</b> A53	Pass	<b>3</b> ♦ <sup>2</sup>	Pass	
North HCP: 16	♥ AQ9	♥ J1085	AP	<b>J</b> ▼	1 433	IX
South HCP: 10	◆ K7	♦ 984				
	<b>♣</b> Q62	<b>♣</b> AJ8	1. Stay			
Contract: 4♠ S			2. artifi	aia1		

Board: 304 West North East South North: South: Dealer: S 1NT **♠** AKQ9 **♠** 65 Vul: None Pass 2♦ **♥** Q1092 **♥** AK8 Pass 2♣¹ North HCP: 12 **♦** J ◆ Q1073 Pass 3NT AP South HCP: 15 **♣** AQ102 **♣** 9653 1. Stayman Contract: 3N S

Board: 299 Dealer: N Vul: None HCP: 10	<ul><li>♣ Q953</li><li>♥ 543</li><li>♦ KJ3</li><li>♣ A104</li></ul>	The opponents are silent.  Partner bids first.
Board: 300 Dealer: S Vul: Both HCP: 17	<ul><li>♣ QJ</li><li>♥ AQ7</li><li>◆ A9852</li><li>♣ A93</li></ul>	The opponents are silent. You bid first.
Board: 301 Dealer: N Vul: None HCP: 13	<ul><li>★ A432</li><li>★ KQ86</li><li>◆ Q85</li><li>◆ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 302 Dealer: S Vul: NS HCP: 15	<b>♠</b> KJ <b>♥</b> A986 <b>♦</b> AK6 <b>♣</b> 10865	East Doubles 2♣ if possible.  You bid first.
Board: 303 Dealer: N Vul: Both HCP: 10	<ul><li>A53</li><li>✓ J1085</li><li>✓ 984</li><li>♠ AJ8</li></ul>	The opponents are silent.  Partner bids first.
Board: 304 Dealer: S Vul: None HCP: 15	<ul><li>♠ 65</li><li>♥ AK8</li><li>♦ Q1073</li><li>♠ AQ102</li></ul>	The opponents are silent.  You bid first.

Board: 299	North	South	West	North	East	South
Dealer: N	North: ♠ AK76	South: <b>♠</b> Q953	,, 550	1NT	Pass	
Vul: None	♥ AR /0	<b>♥</b> Q933	Pass	2 <b>♠</b>	Pass	
North HCP: 17	• AQ4	◆ KJ3		<b>∠</b> ₹	Pass	<del>4</del> ₹
South HCP: 10	◆ 8763	◆ A104	AP			
Contract: 4♠ N	¥ 0705	THO	1. Stay	man		
Board: 300			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: Both	<b>♦</b> A1084	<b>♠</b> QJ	Pass	2 <b>♣</b> 1	Pass	2•
North HCP: 8	♥ K842	<b>♥</b> AQ7	Pass	2NT		3NT
South HCP: 17	◆ J76	♦ A9852	AP	2111	1 455	5111
Contract: 3N S	<b>♣</b> 72	♣ A93	1. Stay	man		
			1. Stay	11 K411		
Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	<b>★</b> A432		1NT	Pass	$2 \clubsuit^1$
Vul: None	▼ A1054	<b>♥</b> KQ86	Pass	2♥	Pass	
North HCP: 15	♦ AK9	♦ Q85	AP	2.	1 455	• •
South HCP: 13	<b>♣</b> 974	<b>♣</b> Q10	1. Stay	man		
Contract: 4♥ N			1. Stay	111411		
D 1 202			West	North	East	South
Board: 302	North:	South:				1NT
Dealer: S Vul: NS	<b>★</b> 1084	<b>♦</b> KJ	Pass	2 <b>♣</b> ¹	X	2♥
North HCP: 9	<b>♥</b> KQ52	♥ A986	Pass	<b>4</b> ♣ <sup>2</sup>	Pass	4
South HCP: 15	◆ Q10875	<b>♦</b> AK6	AP	72	1 GOS	
Contract: 4 S	<b>♣</b> Q	<b>♣</b> 10865	1. Stay	mon		
			2. Splir			
			2. Spm	IIC1		
Board: 303			West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♦</b> KQ1084	<b>♦</b> A53	Pass	<b>3</b> ♦ <sup>2</sup>	Pass	
North HCP: 16	♥ AQ9	♥ J1085	AP	<b>J</b> ▼	1 433	IX
South HCP: 10	◆ K7	♦ 984				
	<b>♣</b> Q62	<b>♣</b> AJ8	1. Stay			
Contract: 4♠ S			2. artifi	aia1		

Board: 304 West North East South North: South: Dealer: S 1NT **♠** AKQ9 **♠** 65 Vul: None Pass 2♦ **♥** Q1092 **♥** AK8 Pass 2♣¹ North HCP: 12 **♦** J ◆ Q1073 Pass 3NT AP South HCP: 15 **♣** AQ102 **♣** 9653 1. Stayman Contract: 3N S

Board: 305 Dealer: N Vul: NS HCP: 15	<ul><li> ♣ J974</li><li> ♥ QJ5</li><li> ♠ AK7</li><li> ♣ A72</li></ul>	The opponents are silent. You bid first.
Board: 306 Dealer: S Vul: EW HCP: 12	<ul><li>♣ QJ84</li><li>♥ A974</li><li>◆ 5</li><li>♣ AJ62</li></ul>	The opponents are silent.  Partner bids first.
Board: 307 Dealer: N Vul: Both HCP: 16	<ul><li>102</li><li>✓ AQJ10</li><li>A652</li><li>AJ10</li></ul>	The opponents are silent. You bid first.
Board: 308 Dealer: S Vul: NS HCP: 13	<ul><li>AQ7</li><li>✓ K1082</li><li>A7642</li><li>Ø 9</li></ul>	The opponents are silent.  Partner bids first.
Board: 309 Dealer: N Vul: EW HCP: 17	<ul><li>★ K1098</li><li>★ K97</li><li>◆ AK3</li><li>◆ A52</li></ul>	The opponents are silent. You bid first.
Board: 310 Dealer: S Vul: Both HCP: 10	<ul><li>♣ AJ32</li><li>♥ QJ53</li><li>♦ 102</li><li>♣ Q32</li></ul>	The opponents are silent.  Partner bids first.

Board: 305 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 44 N	North:  ▲ J974  ▼ QJ5  ◆ AK7  ▲ A72	South:  ♠ K832  ♥ A972  • Q6  ♣ K108	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman	
Board: 306 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 4 S	North:  ♠ QJ84  ♥ A974  ♦ 5  ♠ AJ62	South:  ♠ K2  ♥ K10865  ♠ AK10  ♠ K74	West North East Sour 1N7  Pass 2♣¹ Pass 3♣²  Pass 4♣³ Pass 4♥  AP  1. Stayman 2. artificial 3. Splinter	Γ
Board: 307 Dealer: N Vul: Both North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ 102  ♥ AQJ10  ♠ A652  ♠ AJ10	South:  ♠ AKJ4  ♥ 964  ♠ KJ3  ♣ Q83	West North East Sou 1NT Pass 2♣¹ Pass 2♥ Pass 3N¹ AP 1. Stayman	
Board: 308 Dealer: S Vul: NS North HCP: 13 South HCP: 17 Contract: 4 S	North:  ♠ AQ7  ♥ K1082  ♠ A7642  ♠ 9	South:  ♠ K4  ♥ AJ73  ♠ KQ105  ♣ A53	West North East Sour 1NT Pass 2♣¹ Pass 2♥ Pass 4♣² Pass 4♥  AP 1. Stayman 2. Splinter	

Board: 309 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ K1098  ♥ K97  ♠ AK3  ♣ A52	South:  ♠ AQ3  ♥ 8632  ♠ 75  ♠ Q984	Pass Pass 1. Stay	2 <b>♠</b> 3NT	Pass	
Board: 310 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ AJ32  ♥ QJ53  ♦ 102  ♠ Q32	South:  ♠ 1097  ✔ A642  ♠ AK95  ♣ A10	Pass	North  2♣¹ 4♥ man	East Pass AP	1NT

Board: 305	2 Partner hids first
Board: 306 Dealer: S Vul: EW HCP: 16  ★ K2  ★ K10  ★ K10  ★ K74	0 You hid first
Board: 307  Dealer: N  Vul: Both  HCP: 14  AKJ  → 964  KJ3  → KJ3	The opponents are silent.  Partner hids first
Board: 308	Vou hid first
Board: 309 Dealer: N Vul: EW HCP: 8  ♣ AQ3  ▼ 8632  ♣ 75  ♣ Q98	Partner hids first
Board: 310	2 The opponents are silent.  5 You hid first

Board: 305 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 44 N	North:  ▲ J974  ▼ QJ5  ◆ AK7  ▲ A72	South:  ♠ K832  ♥ A972  • Q6  ♣ K108	West North East South 1NT Pass 2♣¹ Pass 2♠ Pass 4♠ AP 1. Stayman	
Board: 306 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 4 S	North:  ♠ QJ84  ♥ A974  ♦ 5  ♠ AJ62	South:  ♠ K2  ♥ K10865  ♠ AK10  ♠ K74	West North East Sour 1N7  Pass 2♣¹ Pass 3♣²  Pass 4♣³ Pass 4♥  AP  1. Stayman 2. artificial 3. Splinter	Γ
Board: 307 Dealer: N Vul: Both North HCP: 16 South HCP: 14 Contract: 3N N	North:  ♠ 102  ♥ AQJ10  ♠ A652  ♠ AJ10	South:  ♠ AKJ4  ♥ 964  ♠ KJ3  ♣ Q83	West North East Sou 1NT Pass 2♣¹ Pass 2♥ Pass 3N¹ AP 1. Stayman	
Board: 308 Dealer: S Vul: NS North HCP: 13 South HCP: 17 Contract: 4 S	North:  ♠ AQ7  ♥ K1082  ♠ A7642  ♠ 9	South:  ♠ K4  ♥ AJ73  ♠ KQ105  ♣ A53	West North East Sour 1NT Pass 2♣¹ Pass 2♥ Pass 4♣² Pass 4♥  AP 1. Stayman 2. Splinter	

Board: 309 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3N N	North:  ♠ K1098  ♥ K97  ♠ AK3  ♣ A52	South:  ♠ AQ3  ♥ 8632  ♠ 75  ♠ Q984	Pass Pass 1. Stay	2 <b>♠</b> 3NT	Pass	
Board: 310 Dealer: S Vul: Both North HCP: 10 South HCP: 15 Contract: 4 S	North:  ♠ AJ32  ♥ QJ53  ♦ 102  ♠ Q32	South:  ♠ 1097  ✔ A642  ♠ AK95  ♣ A10	Pass	North  2♣¹ 4♥ man	East Pass AP	1NT

Board: 311 Dealer: N Vul: None HCP: 16	<ul><li>AK54</li><li>✓ A3</li><li>✓ Q76</li><li>✓ K952</li></ul>	The opponents are silent. You bid first.
Board: 312 Dealer: S Vul: EW HCP: 9	<ul><li>♣ QJ7</li><li>♥ 10653</li><li>♦ 8</li><li>♣ KQJ74</li></ul>	The opponents are silent.  Partner bids first.
Board: 313 Dealer: N Vul: None HCP: 15	<ul><li>♠ 62</li><li>♥ K95</li><li>♦ AKJ5</li><li>♠ KJ97</li></ul>	The opponents are silent. You bid first.
Board: 314 Dealer: S Vul: NS HCP: 15	<ul><li>AQ3</li><li>AKJ4</li><li>J3</li><li>9642</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 315 Dealer: N Vul: Both HCP: 17	<ul><li>★ KJ7</li><li>♥ J7</li><li>◆ AKQ42</li><li>★ K84</li></ul>	The opponents are silent. You bid first.
Board: 316 Dealer: S Vul: None HCP: 10	<ul><li>♦ 943</li><li>♥ AQ98</li><li>♦ A104</li><li>♠ 932</li></ul>	The opponents are silent.  Partner bids first.

Board: 311	Nouth	Contla	West	North	Fast	South
Dealer: N	North: ♠ AK54	South:	,, <b>C</b> St	1NT	Pass	
Vul: None	<b>♥</b> AN34 <b>♥</b> A3	<b>♠</b> Q72 <b>♥</b> QJ104	D			
North HCP: 16	◆ Q76	♦ Q3104 • 82	Pass	2♠	Pass	2NT
South HCP: 8	<b>♦</b> K952	<b>♦</b> QJ64	AP			
Contract: 2N N	₩ K932	<b>₹</b> QJ0 <del>4</del>	1. Stay	man		
Board: 312		~ .	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	<b>♦</b> QJ7	<b>♦</b> AK52	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 9	<b>♥</b> 10653	<b>♥</b> K98	Pass	2NT	Pass	3NT
South HCP: 17	♦ 8 • VOI74	◆ QJ43 ◆ A8	AP		1 0.00	01,1
Contract: 3N S	<b>♣</b> KQJ74	<b>₹</b> Ao	1. Stay	man		
			1. Sury	112411		
Board: 313	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> 62	<b>★</b> 1053		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♥</b> K95	<b>♥</b> AQ83	Pass	2•	Pass	3♣
North HCP: 15	♦ AKJ5	<b>♦</b> 9	Pass	3NT	AP	
South HCP: 12 Contract: 3N N	<b>♣</b> KJ97	♣ AQ1042	1. Stay			
Contract. 31v 1v			1. Suly			
			West	North	East	South
Board: 314		South:				1NT
Dealer: S	North:	± 109	Pass	2 <b>♣</b> ¹	3♠	3NT
Vul: NS	♠ AQ3	♥ Q92	Pass	$4NT^2$	Pass	6NT
North HCP: 15	♥ AKJ4	• AQ9	AP	1111	1 0.00	01 (1
South HCP: 17	• J3	♣ AKQ75	1. Stay	mon		
Contract: 6N S	<b>♣</b> 9642	1 miq 13	•	ntitative	4NT	
			2. Qua	imanve	<del>1</del> 1 <b>N 1</b>	
D 1015						
Board: 315	North:	South:	West	North	East	South
				1NT	Pass	2 <b>♣</b> ¹
Dealer: N	♠ KJ7	<b>♦</b> A983				
Dealer: N Vul: Both	<b>♠</b> KJ7 <b>♥</b> J7		Pass	2•	Pass	3NT
Dealer: N Vul: Both North HCP: 17		♣ A983 ♥ KQ109 ♦ J63	Pass AP	2♦	Pass	3NT
Dealer: N Vul: Both	<b>♥</b> J7	<b>♥</b> KQ109	Pass AP 1. Stay		Pass	3NT

Board: 316 West North East South North: South: Dealer: S 1NT **♦** 943 **♠** AKJ8 Vul: None Pass 2♣¹ Pass 2♠ **♥** AQ98 **♥** K103 North HCP: 10 ◆ A104 **♦** K9 Pass 3NT AP South HCP: 17 **♣** 932 **♣** K1065 1. Stayman Contract: 3N S

Board: 311 Dealer: N Vul: None HCP: 8	<b>♦</b> Q72 <b>♥</b> QJ104 <b>♦</b> 82 <b>♣</b> QJ64	The opponents are silent.  Partner bids first.
Board: 312 Dealer: S Vul: EW HCP: 17	<ul><li>★ AK52</li><li>★ K98</li><li>◆ QJ43</li><li>★ A8</li></ul>	The opponents are silent. You bid first.
Board: 313 Dealer: N Vul: None HCP: 12	<ul><li>1053</li><li>✓ AQ83</li><li>✓ 9</li><li>△ AQ1042</li></ul>	The opponents are silent.  Partner bids first.
Board: 314 Dealer: S Vul: NS HCP: 17	<ul><li>109</li><li>♥ Q92</li><li>♦ AQ9</li><li>♣ AKQ75</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 315 Dealer: N Vul: Both HCP: 12	<ul><li>★ A983</li><li>★ KQ109</li><li>★ J63</li><li>★ Q10</li></ul>	The opponents are silent.  Partner bids first.
Board: 316 Dealer: S Vul: None HCP: 17	<ul><li>★ AKJ8</li><li>★ K103</li><li>★ K9</li><li>★ K1065</li></ul>	The opponents are silent. You bid first.

Board: 311	North:	South:	West	North	Fast	South
Dealer: N	AK54	\$0un. ♠ Q72	,,,,,,,	1NT	Pass	
Vul: None	♥ AX34	♥ QJ104	Dogg			
North HCP: 16	◆ Q76	◆ 82	Pass	2♠	Pass	2NT
South HCP: 8	• € K952	• QJ64	AP			
Contract: 2N N	<b>4</b> K/32	₹ 610-1	1. Stay	man		
Board: 312			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	<b>♠</b> QJ7	<b>♦</b> AK52	Pass	2 <b>♣</b> ¹	Pass	2♠
North HCP: 9	<b>♥</b> 10653	<b>♥</b> K98	Pass	2NT	Pass	3NT
South HCP: 17	♦ 8 • VOI74	• QJ43	AP	2111	1 455	5111
Contract: 3N S	<b>♣</b> KQJ74	<b>♣</b> A8	1. Stay	man		
			1. Stay	11 K111		
Board: 313	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> 62	<b>★</b> 1053		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♥</b> K95	<b>♥</b> AQ83	Pass	2•	Pass	3♣
North HCP: 15	♦ AKJ5	<b>•</b> 9	Pass	3NT	AP	J <b>1</b>
South HCP: 12	<b>♣</b> KJ97	♣ AQ1042	1. Stay		7 11	
Contract: 3N N			1. Stay	11 K111		
			West	North	East	South
Board: 314		Courtle				1NT
Dealer: S	North:	South: <b>♠</b> 109	Pass	$2 \clubsuit^1$	3♠	3NT
Vul: NS	♠ AQ3	♥ Q92	Pass	$4NT^2$	Pass	6NT
North HCP: 15	♥ AKJ4	• Q92 • AQ9	AP	T1 ( 1	1 000	0111
South HCP: 17	• J3	♣ AKQ75		122012		
Contract: 6N S	<b>♣</b> 9642	# THEQ 15	1. Stay	ntitative	/NIT	
			z. Qua	nuauve	41N 1	
Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	<b>♦</b> A983		1NT	Pass	2 <b>♣</b> ¹
			-			3NT
Vul: Both	<b>♥</b> J7	<b>♥</b> KO109	Pass	<b>∠</b> ♦	7388	.)!
Vul: Both North HCP: 17	<b>♥</b> J7 <b>♦</b> AKQ42	<b>∨</b> KQ109 <b>♦</b> J63	Pass AP	2♦	rass	3111
Vul: Both		-	Pass AP 1. Stay		rass	3111

Board: 316 West North East South North: South: Dealer: S 1NT **♦** 943 **♠** AKJ8 Vul: None Pass 2♣¹ Pass 2♠ **♥** AQ98 **♥** K103 North HCP: 10 ◆ A104 **♦** K9 Pass 3NT AP South HCP: 17 **♣** 932 **♣** K1065 1. Stayman Contract: 3N S

Board: 317 Dealer: N Vul: EW HCP: 15	<ul><li>♠ AK85</li><li>♥ Q4</li><li>♦ A42</li><li>♠ Q986</li></ul>	The opponents are silent.  You bid first.
Board: 318 Dealer: S Vul: None HCP: 13	<ul><li>★ KJ109</li><li>★ KQ108</li><li>◆ J105</li><li>◆ K3</li></ul>	The opponents are silent.  Partner bids first.
Board: 319 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQ5</li><li>▼ KQ6</li><li>◆ J73</li><li>◆ A874</li></ul>	The opponents are silent. You bid first.
Board: 320 Dealer: S Vul: EW HCP: 12	<ul><li>★ KQ84</li><li>★ AK6</li><li>◆ 986</li><li>★ 732</li></ul>	The opponents are silent.  Partner bids first.
Board: 321 Dealer: N Vul: Both HCP: 15	<ul><li>★ 8654</li><li>★ A10</li><li>★ AK63</li><li>★ A95</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 322 Dealer: S Vul: NS HCP: 12	<ul><li>A942</li><li>▼ 1086</li><li>◆ AJ106</li><li>♣ K3</li></ul>	The opponents are silent.  Partner bids first.

Board: 317	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AK85	<b>♣</b> J1073		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> Q4	<b>v</b> 10976	Pass	2♠	Pass	3♠
North HCP: 15 South HCP: 8	◆ A42	<b>◆</b> 10	AP			
Contract: 3♠ N	<b>♣</b> Q986	♣ AK104	1. Stay	man		
Contract. 32 1			J			
Board: 318	North:	South:	West	North	East	South
Dealer: S	• KJ109	<b>A</b> AQ6				1NT
Vul: None	<b>♥</b> KQ108	<b>♥</b> 754	Pass	2 <b>♣</b> 1	Pass	
North HCP: 13	♦ J105	<b>♦</b> AQ6	Pass	3NT	AP	
South HCP: 16	<b>♣</b> K3	♣ A1042	1. Stay		<i>1</i> <b>11</b>	
Contract: 3N S			ı. Say	111411		
Board: 319	North:	South:	West	North	East	South
Dealer: N	♠KQ5	<b>★</b> 10962		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> KQ6	<b>♥</b> A1042	Pass	2•	Pass	3NT
North HCP: 15	◆ J73	♦ KQ	AP			
South HCP: 10 Contract: 3N N	♣ A874	<b>♣</b> J92	1. Stay	man		
Contract. 31v 1v			1.544			
Board: 320		~ .	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	<b>♦</b> KQ84	<b>♦</b> A765	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♥
North HCP: 12	<b>♥</b> AK6 ♦ 986	♥ QJ53 ♦ KJ3	Pass	3NT	Pass	4♠
South HCP: 15	<b>→</b> 732	• A4	AP			
Contract: 4♠ S	1 /32	<b>111</b>	1. Stay	man		
			1. Suly	112411		
Board: 321	North:	South:	West	North	East	South
Dealer: N	Norui: <b>♦</b> 8654	Soum: AJ9		1NT	Pass	
Vul: Both	♥ A10	♥ K965	X	2 <b>♠</b>		3NT
North HCP: 15	◆ AK63	◆ Q854	AP	<b>∠</b> ▼	1 ass	JINI
South HCP: 11	♣ A95	• J4	1. Stay	mon		
Contract: 3N N			1. Stay	man		

Board: 322 Dealer: S	North: <b>♠</b> A942	South: ♠ KQ10	West	North	East	South 1NT
Vul: NS North HCP: 12 South HCP: 17	◆ AJ106 ◆ K3	◆ AKJ3 ◆ 54 ◆ A654		3NT	Pass AP	
Contract: 3N S	1 110	11001	1. Stay	man		

Board: 317 Dealer: N Vul: EW HCP: 8	<ul><li>J1073</li><li>√10976</li><li>10</li><li>AK104</li></ul>	The opponents are silent.  Partner bids first.
Board: 318 Dealer: S Vul: None HCP: 16	<ul><li>AQ6</li><li>₹754</li><li>AQ6</li><li>A1042</li></ul>	The opponents are silent.  You bid first.
Board: 319 Dealer: N Vul: NS HCP: 10	<ul><li>10962</li><li>✓ A1042</li><li>✓ KQ</li><li>✓ J92</li></ul>	The opponents are silent.  Partner bids first.
Board: 320 Dealer: S Vul: EW HCP: 15	<ul><li>♠ A765</li><li>♥ QJ53</li><li>♦ KJ3</li><li>♠ A4</li></ul>	The opponents are silent. You bid first.
Board: 321 Dealer: N Vul: Both HCP: 11	<ul><li>▲ AJ9</li><li>▼ K965</li><li>◆ Q854</li><li>▲ J4</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 322 Dealer: S Vul: NS HCP: 17	<ul><li>★ KQ10</li><li>★ AKJ3</li><li>★ 54</li><li>★ A654</li></ul>	The opponents are silent. You bid first.

Board: 317	North:	South:	West	North	East	South
Dealer: N	<b>♦</b> AK85	<b>♣</b> J1073		1NT	Pass	2 <b>♣</b> ¹
Vul: EW	<b>♥</b> Q4	<b>v</b> 10976	Pass	2♠	Pass	3♠
North HCP: 15 South HCP: 8	◆ A42	<b>◆</b> 10	AP			
Contract: 3♠ N	<b>♣</b> Q986	♣ AK104	1. Stay	man		
Contract. 32 1			J			
Board: 318	North:	South:	West	North	East	South
Dealer: S	• KJ109	<b>A</b> AQ6				1NT
Vul: None	<b>♥</b> KQ108	<b>♥</b> 754	Pass	2 <b>♣</b> 1	Pass	
North HCP: 13	♦ J105	<b>♦</b> AQ6	Pass	3NT	AP	
South HCP: 16	<b>♣</b> K3	♣ A1042	1. Stay		<i>1</i> <b>11</b>	
Contract: 3N S			ı. Say	111411		
Board: 319	North:	South:	West	North	East	South
Dealer: N	♠KQ5	<b>★</b> 10962		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>♥</b> KQ6	<b>♥</b> A1042	Pass	2•	Pass	3NT
North HCP: 15	◆ J73	♦ KQ	AP			
South HCP: 10 Contract: 3N N	♣ A874	<b>♣</b> J92	1. Stay	man		
Contract. 31v 1v			1.544			
Board: 320		~ .	West	North	East	South
Dealer: S	North:	South:				1NT
Vul: EW	<b>♦</b> KQ84	<b>♦</b> A765	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♥
North HCP: 12	<b>♥</b> AK6 ♦ 986	♥ QJ53 ♦ KJ3	Pass	3NT	Pass	4♠
South HCP: 15	<b>→</b> 732	• A4	AP			
Contract: 4♠ S	1 /32	<b>111</b>	1. Stay	man		
			1. Suly	112411		
Board: 321	North:	South:	West	North	East	South
Dealer: N	Norui: <b>♦</b> 8654	Soum: AJ9		1NT	Pass	
Vul: Both	♥ A10	♥ K965	X	2 <b>♠</b>		3NT
North HCP: 15	◆ AK63	◆ Q854	AP	<b>∠</b> ▼	1 ass	JINI
South HCP: 11	♣ A95	• J4	1. Stay	mon		
Contract: 3N N			1. Stay	man		

Board: 322 Dealer: S	North: <b>♠</b> A942	South: ♠ KQ10	West	North	East	South 1NT
Vul: NS North HCP: 12 South HCP: 17	◆ AJ106 ◆ K3	◆ AKJ3 ◆ 54 ◆ A654		3NT	Pass AP	
Contract: 3N S	1 110	11001	1. Stay	man		

Board: 323 Dealer: N Vul: EW HCP: 17	<ul><li>♣ Q94</li><li>♥ AQ87</li><li>◆ AJ83</li><li>♣ KJ</li></ul>	The opponents are silent. You bid first.
Board: 324 Dealer: S Vul: Both HCP: 8	<b>♦</b> KJ5 <b>♥</b> A1072 <b>♦</b> 8 <b>♣</b> 106432	The opponents are silent.  Partner bids first.
Board: 325 Dealer: N Vul: EW HCP: 16	<ul><li>★ K542</li><li>★ K94</li><li>◆ AK42</li><li>★ K5</li></ul>	The opponents are silent. You bid first.
Board: 326 Dealer: S Vul: Both HCP: 10	<ul><li>★ KQ8</li><li>♥ Q832</li><li>◆ K104</li><li>♣ 752</li></ul>	The opponents are silent.  Partner bids first.
Board: 327 Dealer: N Vul: None HCP: 15	<ul><li>↓ J5</li><li>↓ QJ9</li><li>↓ A65</li><li>↓ AK1073</li></ul>	The opponents are silent. You bid first.
Board: 328 Dealer: S Vul: Both HCP: 8	<ul><li>10873</li><li>KJ5</li><li>85</li><li>KJ95</li></ul>	The opponents are silent.  Partner bids first.

Board: 323 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 4 \( \mathbb{N} \)	North:  ♠ Q94  ♥ AQ87  ♠ AJ83  ♠ KJ	South:  ♠ KJ103  ♥ KJ105  ♠ K74  ♣ 85	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 324 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ KJ5  ♥ A1072  ♠ 8  ♣ 106432	South:  ♠ A83  ♥ KJ8  ♠ AJ763  ♠ K9	West Pass Pass 1. Stay	North  2♣¹  2NT  man	East Pass AP	1NT
Board: 325 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 4♠ N	North:  ♠ K542  ♥ K94  ♠ AK42  ♠ K5	South:  ♠ AJ98  ♥ AJ752  ♠ QJ8  ♣ 6	Pass Pass Pass 1. Stay 2. Splin 3. Cue		Pass Pass Pass AP	2♣¹ 4♣² 4♥⁴
Board: 326 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4♥ S	North:  ♠ KQ8  ♥ Q832  ♠ K104  ♣ 752	South:  ♠ A94  ♥ AJ105  ♦ 83  ♣ AK106	Pass Pass AP 1. Stay	North  2♣¹ 3▼	East Pass Pass	1NT 2♥

Board: 327 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♣ J5  ♥ QJ9  ♠ A65  ♣ AK1073	South:  ♠ A9732  ♥ AK75  ♠ 2  ♠ Q86	Pass Pass 1. Stayı 2. SMC	3NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 328 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4♠ S	North:	South:  ♠ KQJ2  ♥ AQ84  ♦ J10  ♣ A104	West Pass Pass AP 1. Stay	North  2♣¹ 2NT  man	East Pass Pass	1NT 2♥

Board: 323 Dealer: N Vul: EW HCP: 11	<ul><li>★ KJ103</li><li>▼ KJ105</li><li>◆ K74</li><li>◆ 85</li></ul>	The opponents are silent.  Partner bids first.
Board: 324 Dealer: S Vul: Both HCP: 16	<ul><li>★ A83</li><li>♥ KJ8</li><li>◆ AJ763</li><li>◆ K9</li></ul>	The opponents are silent. You bid first.
Board: 325 Dealer: N Vul: EW HCP: 13	<ul><li>▲ AJ98</li><li>♥ AJ752</li><li>◆ QJ8</li><li>▲ 6</li></ul>	The opponents are silent.  Partner bids first.
Board: 326 Dealer: S Vul: Both HCP: 16	<ul><li>★ A94</li><li>▼ AJ105</li><li>◆ 83</li><li>◆ AK106</li></ul>	The opponents are silent. You bid first.
Board: 327 Dealer: N Vul: None HCP: 13	<ul><li>★ A9732</li><li>★ AK75</li><li>★ 2</li><li>★ Q86</li></ul>	The opponents are silent.  Partner bids first.
Board: 328 Dealer: S Vul: Both HCP: 17	<ul><li>★ KQJ2</li><li>▼ AQ84</li><li>◆ J10</li><li>◆ A104</li></ul>	The opponents are silent.  You bid first.

Board: 323 Dealer: N Vul: EW North HCP: 17 South HCP: 11 Contract: 4 \( \mathbb{N} \)	North:  ♠ Q94  ♥ AQ87  ♠ AJ83  ♠ KJ	South:  ♠ KJ103  ♥ KJ105  ♠ K74  ♣ 85	Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 324 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 2N S	North:  ♠ KJ5  ♥ A1072  ♠ 8  ♣ 106432	South:  ♠ A83  ♥ KJ8  ♠ AJ763  ♠ K9	West Pass Pass 1. Stay	North  2♣¹  2NT  man	East Pass AP	1NT
Board: 325 Dealer: N Vul: EW North HCP: 16 South HCP: 13 Contract: 4♠ N	North:  ♠ K542  ♥ K94  ♠ AK42  ♠ K5	South:  ♠ AJ98  ♥ AJ752  ♠ QJ8  ♣ 6	Pass Pass Pass 1. Stay 2. Splin 3. Cue		Pass Pass Pass AP	2♣¹ 4♣² 4♥⁴
Board: 326 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 4♥ S	North:  ♠ KQ8  ♥ Q832  ♠ K104  ♣ 752	South:  ♠ A94  ♥ AJ105  ♦ 83  ♣ AK106	Pass Pass AP 1. Stay	North  2♣¹ 3▼	East Pass Pass	1NT 2♥

Board: 327 Dealer: N Vul: None North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♣ J5  ♥ QJ9  ♠ A65  ♣ AK1073	South:  ♠ A9732  ♥ AK75  ♠ 2  ♠ Q86	Pass Pass 1. Stayı 2. SMC	3NT man	East Pass Pass AP	2 <b>♣</b> ¹
Board: 328 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 4♠ S	North:	South:  ♠ KQJ2  ♥ AQ84  ♦ J10  ♣ A104	West Pass Pass AP 1. Stay	North  2♣¹ 2NT  man	East Pass Pass	1NT 2♥

Board: 329 Dealer: N Vul: None HCP: 17	<ul><li>▲ A10</li><li>♥ K9753</li><li>◆ AK5</li><li>◆ K104</li></ul>	The opponents are silent. You bid first.
Board: 330 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q76</li><li>♥ J1072</li><li>◆ J98</li><li>♣ KJ10</li></ul>	The opponents are silent.  Partner bids first.
Board: 331 Dealer: N Vul: None HCP: 17	<ul><li>A4</li><li>✓ QJ96</li><li>AQ7</li><li>A754</li></ul>	The opponents are silent. You bid first.
Board: 332 Dealer: S Vul: NS HCP: 12	<ul><li>AQJ7</li><li>✓ A10932</li><li>✓ J</li><li>№ 1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 333 Dealer: N Vul: EW HCP: 15	<ul><li>♠ AK3</li><li>♥ AJ75</li><li>♦ J104</li><li>♠ Q95</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 334 Dealer: S Vul: Both HCP: 10	<ul><li>★ A96</li><li>▼ K1065</li><li>◆ K104</li><li>◆ 763</li></ul>	The opponents are silent.  Partner bids first.

Board: 329	North:	South:	West	North 1NT	East Pass	
Dealer: N  Vul: None  North HCP: 17  South HCP: 14  Contract: 6♥ N	<ul><li>♣ Q974</li><li>♥ AJ106</li><li>◆ J8</li><li>♣ AQ2</li></ul>	Pass Pass AP 1. Stay 2. Blac	3♥ 5♣ man kwood (	Pass		
Board: 330 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	Q76 ✓ J1072 ✓ J98 A K 110	<ul><li>A52</li><li>✓ A3</li><li>→ AK752</li><li>♠ Q87</li></ul>	Pass Pass AP 1. Stay	2♣¹ 2NT	Pass Pass	
Board: 331 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 4 \( \varphi \) N	North:  ♠ A4  ♥ QJ96  ♠ AQ7  ♠ A754	South:  ♠ Q65  ♥ A832  ♠ K5  ♠ QJ83	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 332 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♥ S	North:  ♠ AQJ7  ♥ A10932  ♦ J  ♣ 1054	South:  ♠ K6  ♥ K75  ♦ K64  ♣ KQJ98	Pass			1NT 2 <b>♦</b>

Board: 333 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AK3  ♥ AJ75  ♦ J104  ♣ Q95	South:  ♠ 8754  ♥ 1083  ♠ A83  ♣ A42	West  X  AP  1. Stayı	North 1NT 2♥ man	Pass	
Board: 334 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ A96  ♥ K1065  ♠ K104  ♣ 763	South:  ♠ 10542  ♥ A43  ♠ AQ  ♣ AQ42	,,,,,,	North  2♣¹  3NT man	East Pass AP	1NT

Board: 329 Dealer: N Vul: None HCP: 14	<ul><li>♣ Q974</li><li>♥ AJ106</li><li>◆ J8</li><li>♣ AQ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 330 Dealer: S Vul: NS HCP: 17	<ul><li>A52</li><li>✓ A3</li><li>✓ AK752</li><li>✓ Q87</li></ul>	The opponents are silent. You bid first.
Board: 331 Dealer: N Vul: None HCP: 12	<ul><li>♣ Q65</li><li>♥ A832</li><li>♦ K5</li><li>♣ QJ83</li></ul>	The opponents are silent.  Partner bids first.
Board: 332 Dealer: S Vul: NS HCP: 15	<ul><li>★ K6</li><li>★ K75</li><li>★ K64</li><li>★ KQJ98</li></ul>	The opponents are silent. You bid first.
Board: 333 Dealer: N Vul: EW HCP: 8	♦ 8754 ▼ 1083 ♦ A83 ♣ A42	West Doubles 2♣ if possible.  Partner bids first.
Board: 334 Dealer: S Vul: Both HCP: 16	<ul><li>10542</li><li>★ A43</li><li>★ AQ</li><li>★ AQ42</li></ul>	The opponents are silent. You bid first.

Board: 329	North:	South:	West	North 1NT	East Pass	
Dealer: N  Vul: None  North HCP: 17  South HCP: 14  Contract: 6♥ N	<ul><li>♣ Q974</li><li>♥ AJ106</li><li>◆ J8</li><li>♣ AQ2</li></ul>	Pass Pass AP 1. Stay 2. Blac	3♥ 5♣ man kwood (	Pass		
Board: 330 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS North HCP: 8 South HCP: 17 Contract: 3N S	Q76 ✓ J1072 ✓ J98 A K 110	<ul><li>A52</li><li>✓ A3</li><li>→ AK752</li><li>♠ Q87</li></ul>	Pass Pass AP 1. Stay	2♣¹ 2NT	Pass Pass	
Board: 331 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 4 \( \varphi \) N	North:  ♠ A4  ♥ QJ96  ♠ AQ7  ♠ A754	South:  ♠ Q65  ♥ A832  ♠ K5  ♠ QJ83	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 332 Dealer: S Vul: NS North HCP: 12 South HCP: 15 Contract: 4♥ S	North:  ♠ AQJ7  ♥ A10932  ♦ J  ♣ 1054	South:  ♠ K6  ♥ K75  ♦ K64  ♣ KQJ98	Pass			1NT 2 <b>♦</b>

Board: 333 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 2N N	North:  ♠ AK3  ♥ AJ75  ♦ J104  ♣ Q95	South:  ♠ 8754  ♥ 1083  ♠ A83  ♣ A42	West  X  AP  1. Stayı	North 1NT 2♥ man	Pass	
Board: 334 Dealer: S Vul: Both North HCP: 10 South HCP: 16 Contract: 3N S	North:  ♠ A96  ♥ K1065  ♠ K104  ♣ 763	South:  ♠ 10542  ♥ A43  ♠ AQ  ♣ AQ42	,,,,,,	North  2♣¹  3NT man	East Pass AP	1NT

Board: 335 Dealer: N Vul: Both HCP: 15	<ul><li>▲ AJ93</li><li>♥ K82</li><li>◆ AK98</li><li>▲ 98</li></ul>	The opponents are silent. You bid first.
Board: 336 Dealer: S Vul: None HCP: 11	<ul><li>★ AKJ10</li><li>★ K93</li><li>★ 653</li><li>★ 432</li></ul>	The opponents are silent.  Partner bids first.
Board: 337 Dealer: N Vul: EW HCP: 17	<ul><li>★ A107</li><li>♥ QJ76</li><li>◆ AK9</li><li>◆ K108</li></ul>	The opponents are silent. You bid first.
Board: 338 Dealer: S Vul: Both HCP: 12	<ul><li>J964</li><li>✓ A95</li><li>✓ KQ7</li><li>✓ Q109</li></ul>	The opponents are silent.  Partner bids first.
Board: 339 Dealer: N Vul: None HCP: 16	<ul><li>♠ AQJ4</li><li>♥ 872</li><li>♠ AJ</li><li>♠ KJ63</li></ul>	The opponents are silent. You bid first.
Board: 340 Dealer: S Vul: NS HCP: 12	<ul><li>★ KJ42</li><li>▼ KJ3</li><li>◆ A106</li><li>◆ 1086</li></ul>	The opponents are silent.  Partner bids first.

Board: 335 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ AJ93  ♥ K82  ♠ AK98  ♠ 98	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 336 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ AKJ10  ♥ K93  ♠ 653  ♣ 432	South:  ◆ 8763  ▼ Q4  ◆ AQ102  ◆ AK10	West Pass Pass 1. Stay	<b>4</b> ♠	East Pass AP	1NT
Board: 337 Dealer: N Vul: EW North HCP: 17 South HCP: 13 Contract: 4 \( \mathbf{N} \)	North:  ♠ A107  ♥ QJ76  ♠ AK9  ♠ K108	South:  ♠ KQ8  ♥ K942  ♦ J10742  ♠ A	Pass Pass 1. Stay 2. Splin		East Pass Pass AP	2 <b>♣</b> ¹
Board: 338 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ J964  ♥ A95  ♠ KQ7  ♠ Q109	South:  ♠ AQ5  ♥ K106  ♦ 983  ♣ AKJ5	Pass	North  2♣¹ 3NT man	East Pass AP	1NT
Board: 339 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 4♠ N	North:  ♠ AQJ4  ♥ 872  ♠ AJ  ♣ KJ63	South:	West Pass Pass 1. Stay 2. Splin	man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 340 Dealer: S	North:	South:	west	North	East	
Vul: NS	<b>♠</b> KJ42	<b>♠</b> A97				1NT
North HCP: 12	<b>♥</b> KJ3	<b>♥</b> A752	Pass	$2\clubsuit^1$	Pass	<b>2</b> ♥
	◆ A106	<b>♦</b> K4	Pass	3NT	AP	
South HCP: 15 Contract: 3N S	<b>♣</b> 1086	<b>♣</b> KJ53	1. Stay	man		

Board: 335 Dealer: N Vul: Both HCP: 13	<ul><li>1087</li><li>✓ AQJ10</li><li>732</li><li>△ AQ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 336 Dealer: S Vul: None HCP: 15	<ul><li>♣8763</li><li>♥Q4</li><li>◆AQ102</li><li>♣AK10</li></ul>	The opponents are silent. You bid first.
Board: 337 Dealer: N Vul: EW HCP: 13	<b>♣</b> KQ8 <b>♥</b> K942 <b>♦</b> J10742 <b>♣</b> A	The opponents are silent.  Partner bids first.
Board: 338 Dealer: S Vul: Both HCP: 17	<ul><li>AQ5</li><li>✓ K106</li><li>✓ 983</li><li>AKJ5</li></ul>	The opponents are silent. You bid first.
Board: 339 Dealer: N Vul: None HCP: 12	<ul><li>♦ 8652</li><li>♥ AKJ95</li><li>♦ 9</li><li>♠ A109</li></ul>	The opponents are silent.  Partner bids first.
Board: 340 Dealer: S Vul: NS HCP: 15	<ul><li>★ A97</li><li>★ A752</li><li>★ K4</li><li>★ KJ53</li></ul>	The opponents are silent. You bid first.

Board: 335 Dealer: N Vul: Both North HCP: 15 South HCP: 13 Contract: 3N N	North:  ♠ AJ93  ♥ K82  ♠ AK98  ♠ 98	South:	West Pass AP 1. Stay	North 1NT 2♠ man	Pass	
Board: 336 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4♠ S	North:  ♠ AKJ10  ♥ K93  ♠ 653  ♣ 432	South:  ◆ 8763  ▼ Q4  ◆ AQ102  ◆ AK10	West Pass Pass 1. Stay	<b>4</b> ♠	East Pass AP	1NT
Board: 337 Dealer: N Vul: EW North HCP: 17 South HCP: 13 Contract: 4 \( \mathbf{N} \)	North:  ♠ A107  ♥ QJ76  ♠ AK9  ♠ K108	South:  ♠ KQ8  ♥ K942  ♦ J10742  ♠ A	Pass Pass 1. Stay 2. Splin		East Pass Pass AP	2 <b>♣</b> ¹
Board: 338 Dealer: S Vul: Both North HCP: 12 South HCP: 17 Contract: 3N S	North:  ♠ J964  ♥ A95  ♠ KQ7  ♠ Q109	South:  ♠ AQ5  ♥ K106  ♦ 983  ♣ AKJ5	Pass	North  2♣¹ 3NT man	East Pass AP	1NT
Board: 339 Dealer: N Vul: None North HCP: 16 South HCP: 12 Contract: 4♠ N	North:  ♠ AQJ4  ♥ 872  ♠ AJ  ♣ KJ63	South:	West Pass Pass 1. Stay 2. Splin	man	East Pass Pass AP	2 <b>♣</b> ¹

Board: 340 Dealer: S	North:	South:	west	North	East	
Vul: NS	<b>♠</b> KJ42	<b>♠</b> A97				1NT
North HCP: 12	<b>♥</b> KJ3	<b>♥</b> A752	Pass	$2\clubsuit^1$	Pass	<b>2</b> ♥
	◆ A106	<b>♦</b> K4	Pass	3NT	AP	
South HCP: 15 Contract: 3N S	<b>♣</b> 1086	<b>♣</b> KJ53	1. Stay	man		

Board: 341 Dealer: N Vul: Both HCP: 15	<ul><li>★ K95</li><li>♥ KQ3</li><li>◆ QJ95</li><li>◆ KJ6</li></ul>	The opponents are silent. You bid first.
Board: 342 Dealer: S Vul: None HCP: 9	<ul><li>◆ Q1076</li><li>♥ J965</li><li>◆ Q7</li><li>◆ KJ7</li></ul>	The opponents are silent.  Partner bids first.
Board: 343 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q3</li><li>♥ AK93</li><li>♦ KQ76</li><li>♣ J87</li></ul>	The opponents are silent. You bid first.
Board: 344 Dealer: S Vul: EW HCP: 9	<ul><li>10532</li><li>✓ AJ3</li><li>76432</li><li>♠ A</li></ul>	The opponents are silent.  Partner bids first.
Board: 345 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q7</li><li>♥ KQ873</li><li>♦ KQ8</li><li>♣ K105</li></ul>	The opponents are silent. You bid first.
Board: 346 Dealer: S Vul: EW HCP: 13	<ul><li>★KQ96</li><li>▼K82</li><li>◆KJ1085</li><li>◆J</li></ul>	The opponents are silent.  Partner bids first.

Board: 341 Dealer: N Vul: Both	North: ♠ K95	South: <b>★</b> 1084 <b>♥</b> A1076		North 1NT	Pass	2 <b>♣</b> ¹	
North HCP: 15	<b>♥</b> KQ3 <b>♦</b> QJ95	◆ 632	Pass AP	2♦	Pass	2NT	
South HCP: 8 Contract: 2N N	♣ KJ6	♣ A72	1. Stay	man			
Board: 342 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: None	<b>♦</b> Q1076	<b>♦</b> J85	Pass	2 <b>♣</b> ¹	Pass		
North HCP: 9 South HCP: 16	<b>♥</b> J965 <b>♦</b> Q7	<ul><li>✓ KQ84</li><li>◆ A5</li></ul>	Pass	<b>3♥</b>	Pass	4♥	
Contract: 4♥ S	<b>♣</b> KJ7	♣ AQ102	AP 1. Stay	man			
Board: 343	N. 4	G 4	West	North	East	South	
Dealer: N	North: ♠ Q3	South: ♠ AJ72		1NT	Pass	2 <b>♣</b> ¹	
Vul: NS	<b>♥</b> AK93	♥ QJ85	Pass	2♥	Pass	4NT <sup>2</sup>	
North HCP: 15 South HCP: 17	<b>♦</b> KQ76	◆ A2	Pass	6NT	AP		
Contract: 6N N	<b>♣</b> J87	♣ KQ5	<ol> <li>Stayman</li> <li>Quantitative 4NT</li> </ol>				
Board: 344 Dealer: S Vul: EW	North: ♠ 10532	South: ♠ AKJ	West	North	East	South 1NT	
North HCP: 9	♥ AJ3	<b>♥</b> K105	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦	
South HCP: 16	<b>♦</b> 76432	♦ J8	Pass	2NT	AP		
Contract: 2N S	<b>♣</b> A	<b>♣</b> KJ973	1. Stay	man			
			West	North			
Board: 345	North:	South:		1NT	Pass		
Dealer: N Vul: None	<b>♦</b> Q7	♣ A9652	Pass	-		4NT <sup>3</sup>	
North HCP: 15	<b>♥</b> KQ873	<b>♥</b> A1096	Pass	<b>5</b> ♦	Pass	<b>6</b> ♥	
South HCP: 16	◆ KQ8 <b>◆</b> K105	♦ A63 ♣ A	AP 1. Stay	man			
Contract: 6♥ S	<b>4</b> K103	<b>x</b> A	2. artifi				

Board: 346 Dealer: S	North: ♠ KQ96	South: ♠ AJ754		 Pass	
Vul: EW North HCP: 13 South HCP: 16 Contract: 6♠ N	<ul><li>✓ K82</li><li>◆ KJ1085</li><li>◆ J</li></ul>	<ul><li>★ AJ4</li><li>★ A93</li><li>★ Q6</li></ul>	Pass 1. Stay 2. artific	AP	

Board: 341 Dealer: N Vul: Both HCP: 8	<ul><li>1084</li><li>✓ A1076</li><li>632</li><li>A72</li></ul>	The opponents are silent.  Partner bids first.
Board: 342 Dealer: S Vul: None HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 343 Dealer: N Vul: NS HCP: 17	<ul><li>★ AJ72</li><li>♥ QJ85</li><li>★ A2</li><li>★ KQ5</li></ul>	The opponents are silent.  Partner bids first.
Board: 344 Dealer: S Vul: EW HCP: 16	<ul><li>★ AKJ</li><li>▼ K105</li><li>◆ J8</li><li>◆ KJ973</li></ul>	The opponents are silent. You bid first.
Board: 345 Dealer: N Vul: None HCP: 16	<ul><li>A9652</li><li>✓ A1096</li><li>A63</li><li>A</li></ul>	The opponents are silent.  Partner bids first.
Board: 346 Dealer: S Vul: EW HCP: 16	<ul><li>AJ754</li><li>✓ AJ4</li><li>A93</li><li>Q6</li></ul>	The opponents are silent. You bid first.

Board: 341 Dealer: N Vul: Both	North: ♠ K95	South: <b>★</b> 1084 <b>♥</b> A1076		North 1NT	Pass	2 <b>♣</b> ¹	
North HCP: 15	<b>♥</b> KQ3 <b>♦</b> QJ95	◆ 632	Pass AP	2♦	Pass	2NT	
South HCP: 8 Contract: 2N N	♣ KJ6	♣ A72	1. Stay	man			
Board: 342 Dealer: S	North:	South:	West	North	East	South 1NT	
Vul: None	<b>♦</b> Q1076	<b>♦</b> J85	Pass	2 <b>♣</b> ¹	Pass		
North HCP: 9 South HCP: 16	<b>♥</b> J965 <b>♦</b> Q7	<ul><li>✓ KQ84</li><li>◆ A5</li></ul>	Pass	<b>3♥</b>	Pass	4♥	
Contract: 4♥ S	<b>♣</b> KJ7	♣ AQ102	AP 1. Stay	man			
Board: 343	N. 4	G 4	West	North	East	South	
Dealer: N	North: ♠ Q3	South: ♠ AJ72		1NT	Pass	2 <b>♣</b> ¹	
Vul: NS	<b>♥</b> AK93	♥ QJ85	Pass	2♥	Pass	4NT <sup>2</sup>	
North HCP: 15 South HCP: 17	<b>♦</b> KQ76	◆ A2	Pass	6NT	AP		
Contract: 6N N	<b>♣</b> J87	♣ KQ5	<ol> <li>Stayman</li> <li>Quantitative 4NT</li> </ol>				
Board: 344 Dealer: S Vul: EW	North: ♠ 10532	South: ♠ AKJ	West	North	East	South 1NT	
North HCP: 9	♥ AJ3	<b>♥</b> K105	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦	
South HCP: 16	<b>♦</b> 76432	♦ J8	Pass	2NT	AP		
Contract: 2N S	<b>♣</b> A	<b>♣</b> KJ973	1. Stay	man			
			West	North			
Board: 345	North:	South:		1NT	Pass		
Dealer: N Vul: None	<b>♦</b> Q7	♣ A9652	Pass	-		4NT <sup>3</sup>	
North HCP: 15	<b>♥</b> KQ873	<b>♥</b> A1096	Pass	<b>5</b> ♦	Pass	<b>6</b> ♥	
South HCP: 16	◆ KQ8 <b>◆</b> K105	♦ A63 ♣ A	AP 1. Stay	man			
Contract: 6♥ S	<b>4</b> K103	<b>x</b> A	2. artifi				

Board: 346 Dealer: S	North: ♠ KQ96	South: ♠ AJ754		 Pass	
Vul: EW North HCP: 13 South HCP: 16 Contract: 6♠ N	<ul><li>✓ K82</li><li>◆ KJ1085</li><li>◆ J</li></ul>	<ul><li>★ AJ4</li><li>★ A93</li><li>★ Q6</li></ul>	Pass 1. Stay 2. artific	AP	

Board: 347 Dealer: N Vul: Both HCP: 15	<ul><li>♣ Q95</li><li>♥ QJ102</li><li>◆ AQ</li><li>♣ KJ74</li></ul>	The opponents are silent. You bid first.
Board: 348 Dealer: S Vul: NS HCP: 8	<ul><li>J643</li><li>KQ10</li><li>964</li><li>Q43</li></ul>	The opponents are silent.  Partner bids first.
Board: 349 Dealer: N Vul: None HCP: 15	<ul><li>★ A65</li><li>▼ AK64</li><li>◆ 972</li><li>★ A105</li></ul>	The opponents are silent. You bid first.
Board: 350 Dealer: S Vul: EW HCP: 11	<ul><li>AQ62</li><li>✓ J742</li><li>✓ KJ73</li><li>✓ 10</li></ul>	The opponents are silent.  Partner bids first.
Board: 351 Dealer: N Vul: None HCP: 15	<ul><li>♣85</li><li>♥ AJ94</li><li>◆ AJ42</li><li>♣ AJ10</li></ul>	The opponents are silent. You bid first.
Board: 352 Dealer: S Vul: NS HCP: 8	<ul><li>AQ63</li><li>✓ J754</li><li>✓ J987</li><li>♠ 8</li></ul>	The opponents are silent.  Partner bids first.

Board: 347 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  ♠ Q95  ♥ QJ102  ♠ AQ  ♣ KJ74	South:  ♠ AK2  ♥ 9765  ♠ K73  ♣ Q92	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 348 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4♠ S	North: <b>▲</b> J643 <b>♥</b> KQ10 <b>♦</b> 964 <b>♣</b> Q43	South:  ♠ AK87  ♥ 9643  ♠ QJ  ♠ AK10		North  2♣¹ 2NT		1NT 2♥
Board: 349 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♠ A65  ♥ AK64  ♦ 972  ♠ A105	South:  ♠ Q43  ♥ QJ102  ♠ QJ105  ♣ 97	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 350 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ AQ62  ♥ J742  ♠ KJ73  ♣ 10	South:  ◆ 87  ▼ AK9  ◆ A82  ◆ KQ864	Pass	3NT	Pass	1NT
Board: 351 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ 85  ♥ AJ94  ♠ AJ42  ♣ AJ10	South:  ♠ AJ63  ♥ K1085  ♠ 87  ♠ Q95	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

West North East South Board: 352 North: South: 1NT Dealer: S **♠** AQ63 **★** K8754 Vul: NS Pass 2♣¹ Pass  $3^{\diamond 2}$ **♥** J754 **♥** K96 North HCP: 8 Pass 4♠ AP **♦** J987 **♦** K6 South HCP: 15 1. Stayman **♣**8 ♣ AQ5 Contract: 4♠ N 2. artificial

Board: 347 Dealer: N Vul: Both HCP: 12	<ul><li>♠ AK2</li><li>♥ 9765</li><li>♠ K73</li><li>♠ Q92</li></ul>	The opponents are silent.  Partner bids first.
Board: 348 Dealer: S Vul: NS HCP: 17	<ul><li>AK87</li><li>♥ 9643</li><li>◆ QJ</li><li>◆ AK10</li></ul>	The opponents are silent. You bid first.
Board: 349 Dealer: N Vul: None HCP: 8	<ul><li>♣ Q43</li><li>♥ QJ102</li><li>◆ QJ105</li><li>♣ 97</li></ul>	The opponents are silent.  Partner bids first.
Board: 350 Dealer: S Vul: EW HCP: 16	<ul><li>♣87</li><li>♥AK9</li><li>◆A82</li><li>♣KQ864</li></ul>	The opponents are silent. You bid first.
Board: 351 Dealer: N Vul: None HCP: 10	<ul><li>▲ AJ63</li><li>♥ K1085</li><li>◆ 87</li><li>♣ Q95</li></ul>	The opponents are silent.  Partner bids first.
Board: 352 Dealer: S Vul: NS HCP: 15	<ul><li>★ K8754</li><li>★ K96</li><li>★ K6</li><li>★ AQ5</li></ul>	The opponents are silent. You bid first.

Board: 347 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 4 \( \mathbb{N} \) N	North:  ♠ Q95  ♥ QJ102  ♠ AQ  ♣ KJ74	South:  ♠ AK2  ♥ 9765  ♠ K73  ♣ Q92	West Pass AP 1. Stay		East Pass Pass	2 <b>♣</b> ¹
Board: 348 Dealer: S Vul: NS North HCP: 8 South HCP: 17 Contract: 4♠ S	North: <b>▲</b> J643 <b>♥</b> KQ10 <b>♦</b> 964 <b>♣</b> Q43	South:  ♠ AK87  ♥ 9643  ♠ QJ  ♠ AK10		North  2♣¹ 2NT		1NT 2♥
Board: 349 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♠ A65  ♥ AK64  ♦ 972  ♠ A105	South:  ♠ Q43  ♥ QJ102  ♠ QJ105  ♣ 97	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹
Board: 350 Dealer: S Vul: EW North HCP: 11 South HCP: 16 Contract: 3N S	North:  ♠ AQ62  ♥ J742  ♠ KJ73  ♣ 10	South:  ◆ 87  ▼ AK9  ◆ A82  ◆ KQ864	Pass	3NT	Pass	1NT
Board: 351 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 4 \( \mathbb{N} \) N	North:  ♠ 85  ♥ AJ94  ♠ AJ42  ♣ AJ10	South:  ♠ AJ63  ♥ K1085  ♠ 87  ♠ Q95	West Pass AP 1. Stay	North 1NT 2♥ man	East Pass Pass	2 <b>♣</b> ¹

West North East South Board: 352 North: South: 1NT Dealer: S **♠** AQ63 **★** K8754 Vul: NS Pass 2♣¹ Pass  $3^{\diamond 2}$ **♥** J754 **♥** K96 North HCP: 8 Pass 4♠ AP **♦** J987 **♦** K6 South HCP: 15 1. Stayman **♣**8 ♣ AQ5 Contract: 4♠ N 2. artificial

Board: 353 Dealer: N Vul: Both HCP: 15	<ul><li>A86</li><li>✓ K32</li><li>AJ842</li><li>★ K4</li></ul>	West Bids 3♦ if possible. East Bids 4♦ if possible. You bid first.
Board: 354 Dealer: S Vul: None HCP: 9	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 355 Dealer: N Vul: NS HCP: 16	<ul><li>♠ AJ</li><li>♥ 973</li><li>♠ AJ763</li><li>♠ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 356 Dealer: S Vul: EW HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 357 Dealer: N Vul: None HCP: 17	<ul><li>AQ2</li><li>AQ82</li><li>K62</li><li>Q107</li></ul>	The opponents are silent. You bid first.
Board: 358 Dealer: S Vul: NS HCP: 11	<ul><li>♠ A753</li><li>♥ 654</li><li>♦ KJ976</li><li>♠ K</li></ul>	West Bids 2♣ if possible. West Bids 2♥ if possible.  Partner bids first.

Board: 353 Dealer: N	North:	South:	West	North 1NT	East Pass	South 2.1
Vul: Both	<b>♠</b> A86 <b>♥</b> K32	<b>♠</b> KJ109 <b>♥</b> J1054	3♦	Pass	Pass	3NT
North HCP: 15	◆ AJ842	<b>♦</b> —	Pass	Pass	<b>4</b>	X♦
South HCP: 11 Contract: 4•X W	<b>♣</b> K4	<b>♣</b> AQ653	AP			
Conduct. 1711 VV			1. Stay	man		
Board: 354 Dealer: S	North:	South:	West	North	East	
Vul: None	<b>♣</b> J107	<b>★</b> K85	D	2.1	Dagg	1NT
North HCP: 9	<ul><li>✓ J432</li><li>◆ AK10</li></ul>	♥ 97 ♦ QJ95	Pass Pass	2♣¹ 2NT	Pass AP	2♥
South HCP: 15 Contract: 2N S	<b>♣</b> 632	♣ AKQ9	1. Stay		АГ	
Contract. 21V S			1. 5 ш			
Board: 355	North:	South:	West	North	East	South
Dealer: N Vul: NS	♠ AJ	<b>★</b> K652		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> 973	<b>♥</b> A642	Pass	<b>2</b> ♦	Pass	3NT
South HCP: 11	◆ AJ763 <b>♣</b> AQ3	♦ 105 ♣ KJ4	AP			
Contract: 3N N	₹ AQ3	₩ KJ+	1. Stay	man		
Board: 356	NI 4	C 4	West	North	Fast	South
Dealer: S	North: <b>♠</b> J1092	South: ♠ AQ65	West	1 (0141	Last	1NT
Vul: EW North HCP: 10	♥ KQ103	♥ A975	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	<b>♦</b> 643	◆ A102	Pass	4♥	AP	
Contract: 4♥ S	♣ A10	<b>♣</b> Q7	1. Stay	man		
Board: 357			<b>11</b> 7 .	NT 4	Г (	C 4
Dealer: N	North:	South:	West	North		
Vul: None	<b>♠</b> AQ2 <b>♥</b> AQ82	<b>★</b> K84 <b>♥</b> 10653	Desa	1NT	Pass Pass	
North HCP: 17	◆ K62	◆ Q1054	Pass Pass	2 <b>♥</b> 3NT	Pass AP	<b>5</b> ▼
South HCP: 8 Contract: 3N N	<b>♣</b> Q107	<b>♦</b> K2	1. Stay		<i>1</i> <b>11</b>	

West North East South Board: 358 1NT South: North: Dealer: S  $X^2$ Pass 2♦ **♦** A753 **♠** Q4 2**♣**¹ Vul: NS ♥ AK2 **v** 654 Pass 3NT 2♥ 3♠ North HCP: 11 **♦** KJ976 ♦ A1084 AP South HCP: 15 **♣** K **♣** Q1032 1. Cappelletti, any 6+suit Contract: 3N S 2. Stayman

Board: 353 Dealer: N Vul: Both HCP: 11	<ul><li>★ KJ109</li><li>▼ J1054</li><li>◆ —</li><li>◆ AQ653</li></ul>	West Bids 3♦ if possible. East Bids 4♦ if possible. Partner bids first.
Board: 354 Dealer: S Vul: None HCP: 15	<ul><li>★ K85</li><li>♥ 97</li><li>♦ QJ95</li><li>★ AKQ9</li></ul>	The opponents are silent. You bid first.
Board: 355 Dealer: N Vul: NS HCP: 11	<ul><li>★ K652</li><li>★ A642</li><li>★ 105</li><li>★ KJ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 356 Dealer: S Vul: EW HCP: 16	<ul><li>AQ65</li><li>✓ A975</li><li>A102</li><li>Q7</li></ul>	The opponents are silent. You bid first.
Board: 357 Dealer: N Vul: None HCP: 8	♦ K84 ▼ 10653 ♦ Q1054 ♣ K2	The opponents are silent.  Partner bids first.
Board: 358 Dealer: S Vul: NS HCP: 15	♣ Q4 ▼ AK2 ◆ A1084 ♣ Q1032	West Bids 2♣ if possible. West Bids 2♥ if possible. You bid first.

Board: 353 Dealer: N	North:	South:	West	North 1NT	East Pass	South 2.1
Vul: Both	<b>♠</b> A86 <b>♥</b> K32	<b>♠</b> KJ109 <b>♥</b> J1054	3♦	Pass	Pass	3NT
North HCP: 15	◆ AJ842	<b>♦</b> —	Pass	Pass	<b>4</b>	X♦
South HCP: 11 Contract: 4•X W	<b>♣</b> K4	<b>♣</b> AQ653	AP			
Conduct. 1711 VV			1. Stay	man		
Board: 354 Dealer: S	North:	South:	West	North	East	
Vul: None	<b>♣</b> J107	<b>★</b> K85	D	2.1	Dagg	1NT
North HCP: 9	<ul><li>✓ J432</li><li>◆ AK10</li></ul>	♥ 97 ♦ QJ95	Pass Pass	2♣¹ 2NT	Pass AP	2♥
South HCP: 15 Contract: 2N S	<b>♣</b> 632	♣ AKQ9	1. Stay		АГ	
Contract. 21V S			1. 5 ш			
Board: 355	North:	South:	West	North	East	South
Dealer: N Vul: NS	♠ AJ	<b>★</b> K652		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> 973	<b>♥</b> A642	Pass	<b>2</b> ♦	Pass	3NT
South HCP: 11	◆ AJ763 <b>♣</b> AQ3	♦ 105 ♣ KJ4	AP			
Contract: 3N N	₹ AQ3	₩ KJ+	1. Stay	man		
Board: 356	NI 4	C 4	West	North	Fast	South
Dealer: S	North: <b>♠</b> J1092	South: ♠ AQ65	West	1 (0141	Last	1NT
Vul: EW North HCP: 10	♥ KQ103	♥ A975	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	<b>♦</b> 643	◆ A102	Pass	4♥	AP	
Contract: 4♥ S	♣ A10	<b>♣</b> Q7	1. Stay	man		
Board: 357			<b>11</b> 7 .	NT 4	Г (	C 4
Dealer: N	North:	South:	West	North		
Vul: None	<b>♠</b> AQ2 <b>♥</b> AQ82	<b>★</b> K84 <b>♥</b> 10653	Desa	1NT	Pass Pass	
North HCP: 17	◆ K62	◆ Q1054	Pass Pass	2 <b>♥</b> 3NT	Pass AP	<b>5</b> ▼
South HCP: 8 Contract: 3N N	<b>♣</b> Q107	<b>♦</b> K2	1. Stay		<i>1</i> <b>11</b>	

West North East South Board: 358 1NT South: North: Dealer: S  $X^2$ Pass 2♦ **♦** A753 **♠** Q4 2**♣**¹ Vul: NS ♥ AK2 **v** 654 Pass 3NT 2♥ 3♠ North HCP: 11 **♦** KJ976 ♦ A1084 AP South HCP: 15 **♣** K **♣** Q1032 1. Cappelletti, any 6+suit Contract: 3N S 2. Stayman

Board: 359 Dealer: N Vul: Both HCP: 15	<ul><li>♠ AKQ9</li><li>♥ Q9</li><li>♦ K1074</li><li>♠ J72</li></ul>	The opponents are silent. You bid first.
Board: 360 Dealer: S Vul: EW HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 361 Dealer: N Vul: Both HCP: 17	<ul><li>★ K82</li><li>♥ Q653</li><li>◆ AKQ2</li><li>◆ K3</li></ul>	The opponents are silent. You bid first.
Board: 362 Dealer: S Vul: None HCP: 12	<ul><li>★ KJ87</li><li>▼ K107</li><li>◆ KQ7</li><li>◆ 1076</li></ul>	East Doubles 2♣ if possible.  Partner bids first.
Board: 363 Dealer: N Vul: NS HCP: 17	<ul><li>♣875</li><li>✔AK107</li><li>◆AK5</li><li>♣QJ7</li></ul>	The opponents are silent. You bid first.
Board: 364 Dealer: S Vul: Both HCP: 12	<ul><li>♠ AK102</li><li>♥ QJ63</li><li>♦ J5</li><li>♠ J65</li></ul>	The opponents are silent.  Partner bids first.

Board: 359	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AKQ9	<b>♦</b> J532		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♥</b> Q9 `	<b>♥</b> 742	Pass	2♠	Pass	4♠
North HCP: 15 South HCP: 10	◆ K1074	<b>♦</b> 98	AP			
Contract: 4♠ N	<b>♣</b> J72	♣ AKQ3	1. Stay	man		
Comaci. 77 IV						
Board: 360	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♠</b> J852	soum. <b>A</b> K97				1NT
Vul: EW	♥ A963	♥ J1052	Pass	2 <b>♣</b> ¹	Pass	2 🗸
North HCP: 11	• K	• A102	Pass	4 <b>♥</b>	AP	<b>~</b> •
South HCP: 16	<b>♣</b> K973	♣ A4			AI	
Contract: 4♥ S			1. Stay	III		
Board: 361	North:	South:	West	North	Fast	South
Dealer: N	Norui. ♠ K82	Soum. <b>A</b> A965	,,,	1NT	Pass	
Vul: Both	♥ Q653	♥ A842	Pass	2 🗸	Pass	
North HCP: 17	◆ AKQ2	◆ 864	AP	∠▼	1 ass	4▼
South HCP: 8	<b>♣</b> K3	<b>♣</b> 102		mon		
Contract: 4♥ N			1. Stay	III		
Board: 362			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	<b>♦</b> KJ87	♠ AQ4				
North HCP: 12	♥ K107	♥ Q65	Pass	2 <b>♣</b> ¹	X	2♦
South HCP: 15	◆ KQ7	♦ A1032	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 1076	<b>♣</b> K92	1. Stay	man		
Board: 363	North:	South:	West	North	Fact	South
Dealer: N	<b>♦</b> 875	<b>♦</b> KJ63	WEST			
Vul: NS	<b>♥</b> AK107	<b>♥</b> J85	ъ	1NT	Pass	2 <b>♣</b> ¹
North HCP: 17 South HCP: 8	<b>♦</b> AK5	◆ QJ109	Pass	2♥	AP	
SUULI TUT: 8	<b>♣</b> QJ7	<b>♣</b> 54	1. Stay	man		

Board: 364 Dealer: S	North: ♠ AK 102	South: ♠ J983	West	North	East	South 1NT
Vul: Both North HCP: 12 South HCP: 15 Contract: 4♠ S	♥ QJ63 ♦ J5 ♣ J65	<ul><li>★ K5</li><li>★ A42</li><li>★ AK42</li></ul>	Pass Pass 1. Stay	<b>4</b> ♠	Pass AP	2♠

Board: 359 Dealer: N Vul: Both HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 360 Dealer: S Vul: EW HCP: 16	<ul><li>★ AK97</li><li>♥ J1052</li><li>★ A102</li><li>★ A4</li></ul>	The opponents are silent. You bid first.
Board: 361 Dealer: N Vul: Both HCP: 8	<ul><li>★ A965</li><li>★ A842</li><li>★ 864</li><li>★ 102</li></ul>	The opponents are silent.  Partner bids first.
Board: 362 Dealer: S Vul: None HCP: 15	<ul><li>AQ4</li><li>Q65</li><li>A1032</li><li>K92</li></ul>	East Doubles 2♣ if possible.  You bid first.
Board: 363 Dealer: N Vul: NS HCP: 8	<ul><li>★ KJ63</li><li>▼ J85</li><li>◆ QJ109</li><li>◆ 54</li></ul>	The opponents are silent.  Partner bids first.
Board: 364 Dealer: S Vul: Both HCP: 15	<ul><li>▲ J983</li><li>♥ K5</li><li>◆ A42</li><li>◆ AK42</li></ul>	The opponents are silent.  You bid first.

Board: 359	North:	South:	West	North	East	South
Dealer: N	<b>♠</b> AKQ9	<b>♦</b> J532		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	<b>♥</b> Q9 `	<b>♥</b> 742	Pass	2♠	Pass	4♠
North HCP: 15 South HCP: 10	◆ K1074	<b>♦</b> 98	AP			
Contract: 4♠ N	<b>♣</b> J72	♣ AKQ3	1. Stay	man		
Comaci. 77 IV						
Board: 360	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♠</b> J852	soum. <b>A</b> K97				1NT
Vul: EW	♥ A963	♥ J1052	Pass	2 <b>♣</b> ¹	Pass	2 🗸
North HCP: 11	• K	• A102	Pass	4 <b>♥</b>	AP	<b>~</b> •
South HCP: 16	<b>♣</b> K973	♣ A4			AI	
Contract: 4♥ S			1. Stay	III		
Board: 361	North:	South:	West	North	Fast	South
Dealer: N	Norui. ♠ K82	Soum. <b>A</b> A965	,,,	1NT	Pass	
Vul: Both	♥ Q653	♥ A842	Pass	2 🗸	Pass	
North HCP: 17	◆ AKQ2	◆ 864	AP	∠▼	1 ass	4▼
South HCP: 8	<b>♣</b> K3	<b>♣</b> 102		mon		
Contract: 4♥ N			1. Stay	III		
Board: 362			West	North	East	South
Dealer: S	North:	South:				1NT
Vul: None	<b>♦</b> KJ87	♠ AQ4				
North HCP: 12	♥ K107	♥ Q65	Pass	2 <b>♣</b> ¹	X	2♦
South HCP: 15	◆ KQ7	♦ A1032	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 1076	<b>♣</b> K92	1. Stay	man		
Board: 363	North:	South:	West	North	Fact	South
Dealer: N	<b>♦</b> 875	<b>♦</b> KJ63	WEST			
Vul: NS	<b>♥</b> AK107	<b>♥</b> J85	ъ	1NT	Pass	2 <b>♣</b> ¹
North HCP: 17 South HCP: 8	<b>♦</b> AK5	◆ QJ109	Pass	2♥	AP	
SUULI TUT: 8	<b>♣</b> QJ7	<b>♣</b> 54	1. Stay	man		

Board: 364 Dealer: S	North: ♠ AK 102	South: ♠ J983	West	North	East	South 1NT
Vul: Both North HCP: 12 South HCP: 15 Contract: 4♠ S	♥ QJ63 ♦ J5 ♣ J65	<ul><li>★ K5</li><li>★ A42</li><li>★ AK42</li></ul>	Pass Pass 1. Stay	<b>4</b> ♠	Pass AP	2♠

Board: 365 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q82</li><li>♥ KJ10</li><li>◆ AKQ72</li><li>♣ 93</li></ul>	The opponents are silent. You bid first.
Board: 366 Dealer: S Vul: NS HCP: 14	<ul><li>♣ 9763</li><li>♥ J92</li><li>♦ KQJ9</li><li>♣ AK</li></ul>	The opponents are silent.  Partner bids first.
Board: 367 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q3</li><li>♥ AKQJ</li><li>◆ J96</li><li>♣ QJ72</li></ul>	The opponents are silent. You bid first.
Board: 368 Dealer: S Vul: NS HCP: 9	<ul><li>♦ 8765</li><li>♥ QJ7</li><li>♦ Q73</li><li>♠ A105</li></ul>	The opponents are silent.  Partner bids first.
Board: 369 Dealer: N Vul: EW HCP: 16	<ul><li>★ K73</li><li>▼ 875</li><li>◆ AQ92</li><li>◆ AK4</li></ul>	The opponents are silent. You bid first.
Board: 370 Dealer: S Vul: Both HCP: 13	<ul><li>♣ Q92</li><li>♥ AJ105</li><li>◆ AJ</li><li>♣ J732</li></ul>	The opponents are silent.  Partner bids first.

Board: 365 Dealer: N	North:	South:	West	North		
Vul: None North HCP: 15	◆ Q82 ▼ KJ10	<b>♦</b> 653 <b>★</b> A864 <b>♦</b> J1085	Pass	1NT 2♦	Pass Pass	2♣¹ 2NT
South HCP: 8 Contract: 2N N	◆ AKQ72 ◆ 93	<b>♦</b> K6	AP 1. Stay	man		
Board: 366 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	<b>♦</b> 9763	<b>♠</b> AKQ4	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 14 South HCP: 15	♥ J92 ♦ KQJ9 ♣ AK	♥ Q1076 ♦ A74 ♣ 76	Pass AP	3NT	Pass	4♠
Contract: 4♠ S	₩ AIX	₩ /0	1. Stay	man		
Board: 367	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♠</b> Q3	<b>♦</b> A1064		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> AKQJ <b>♦</b> J96	♥ 652 ♦ AK	Pass	2♥	Pass	3NT
South HCP: 14 Contract: 3N N	◆ QJ72	◆ K985	AP 1. Stay	man		
Board: 368 Dealer: S Vul: NS	North: <b>♠</b> 8765	South: ♠ AKJ	West	North	East	South 1NT
North HCP: 9	<b>♥</b> QJ7	<b>♥</b> A543	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	• Q73	<b>♦</b> 42	Pass	2NT	AP	
Contract: 2N S	♣ A105	<b>♣</b> KJ98	1. Stay	man		
Board: 369	North:	South:	West	North	East	South
Dealer: N	• K73	<b>♦</b> J62		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> 875	<b>♥</b> Q1032	Pass	<b>2</b>	Pass	2NT
South HCP: 8	◆ AQ92 ◆ AK4	◆ K10 <b>♣</b> Q953	AP			
		<b></b> 1.1U⊃ 4	1. Stay			

Board: 370 Dealer: S Vul: Both	North: ♠ Q92	South: ♠ K43	West	North	East	South 1NT
North HCP: 13	<b>♥</b> AJ105	<b>♥</b> K984	Pass	<b>2♣</b> ¹	Pass	2♥
South HCP: 15	◆ AJ	♦ K1074	Pass	<b>4♥</b>	AP	
Contract: 4♥ S	<b>♣</b> J732	<b>♣</b> AQ	1. Stayı	man		

Board: 365 Dealer: N Vul: None HCP: 8	<ul><li>♠ 653</li><li>♥ A864</li><li>♦ J1085</li><li>♠ K6</li></ul>	The opponents are silent.  Partner bids first.
Board: 366 Dealer: S Vul: NS HCP: 15	<ul><li>★ AKQ4</li><li>♥ Q1076</li><li>★ A74</li><li>★ 76</li></ul>	The opponents are silent. You bid first.
Board: 367 Dealer: N Vul: None HCP: 14	<ul><li>★ A1064</li><li>★ 652</li><li>★ AK</li><li>★ K985</li></ul>	The opponents are silent.  Partner bids first.
Board: 368 Dealer: S Vul: NS HCP: 16	<ul><li>♠ AKJ</li><li>♥ A543</li><li>♦ 42</li><li>♠ KJ98</li></ul>	The opponents are silent. You bid first.
Board: 369 Dealer: N Vul: EW HCP: 8	<ul><li>J62</li><li>✓ Q1032</li><li>✓ K10</li><li>✓ Q953</li></ul>	The opponents are silent.  Partner bids first.
Board: 370 Dealer: S Vul: Both HCP: 15	<ul><li>★ K43</li><li>▼ K984</li><li>◆ K1074</li><li>◆ AQ</li></ul>	The opponents are silent. You bid first.

Board: 365 Dealer: N	North:	South:	West	North		
Vul: None North HCP: 15	◆ Q82 ▼ KJ10	<b>♦</b> 653 <b>★</b> A864 <b>♦</b> J1085	Pass	1NT 2♦	Pass Pass	2♣¹ 2NT
South HCP: 8 Contract: 2N N	◆ AKQ72 ◆ 93	<b>♦</b> K6	AP 1. Stay	man		
Board: 366 Dealer: S	North:	South:	West	North	East	South 1NT
Vul: NS	<b>♦</b> 9763	<b>♠</b> AKQ4	Pass	2 <b>♣</b> ¹	Pass	
North HCP: 14 South HCP: 15	♥ J92 ♦ KQJ9 ♣ AK	♥ Q1076 ♦ A74 ♣ 76	Pass AP	3NT	Pass	4♠
Contract: 4♠ S	₩ AIX	₩ /0	1. Stay	man		
Board: 367	North:	South:	West	North	East	South
Dealer: N Vul: None	<b>♠</b> Q3	<b>♦</b> A1064		1NT	Pass	2 <b>♣</b> ¹
North HCP: 16	<b>♥</b> AKQJ <b>♦</b> J96	♥ 652 ♦ AK	Pass	2♥	Pass	3NT
South HCP: 14 Contract: 3N N	◆ QJ72	◆ K985	AP 1. Stay	man		
Board: 368 Dealer: S Vul: NS	North: <b>♠</b> 8765	South: ♠ AKJ	West	North	East	South 1NT
North HCP: 9	<b>♥</b> QJ7	<b>♥</b> A543	Pass	2 <b>♣</b> ¹	Pass	2♥
South HCP: 16	• Q73	<b>♦</b> 42	Pass	2NT	AP	
Contract: 2N S	♣ A105	<b>♣</b> KJ98	1. Stay	man		
Board: 369	North:	South:	West	North	East	South
Dealer: N	• K73	<b>♦</b> J62		1NT	Pass	2 <b>♣</b> ¹
Vul: EW North HCP: 16	<b>♥</b> 875	<b>♥</b> Q1032	Pass	<b>2</b>	Pass	2NT
South HCP: 8	◆ AQ92 ◆ AK4	◆ K10 <b>♣</b> Q953	AP			
		<b></b> 1.1U⊃ 4	1. Stay			

Board: 370 Dealer: S Vul: Both	North: ♠ Q92	South: ♠ K43	West	North	East	South 1NT
North HCP: 13	<b>♥</b> AJ105	<b>♥</b> K984	Pass	<b>2♣</b> ¹	Pass	2♥
South HCP: 15	◆ AJ	♦ K1074	Pass	<b>4♥</b>	AP	
Contract: 4♥ S	<b>♣</b> J732	<b>♣</b> AQ	1. Stayı	man		

Board: 371 Dealer: N Vul: NS HCP: 15	<ul><li>♣875</li><li>★AQ87</li><li>◆AQJ</li><li>♣Q85</li></ul>	The opponents are silent. You bid first.
Board: 372 Dealer: S Vul: EW HCP: 8	<ul><li>▶ J842</li><li>♥ KJ53</li><li>♦ K8</li><li>♣ 832</li></ul>	East Bids 2NT if possible. West Bids 3♦ if possible. Partner bids first.
Board: 373 Dealer: N Vul: None HCP: 16	<ul><li>♠ AK8</li><li>♥ 54</li><li>♦ K97</li><li>♠ KQJ85</li></ul>	The opponents are silent. You bid first.
Board: 374 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q42</li><li>♥ AK94</li><li>◆ 83</li><li>♣ K962</li></ul>	The opponents are silent.  Partner bids first.
Board: 375 Dealer: N Vul: Both HCP: 15	<ul><li>★ K752</li><li>★ A63</li><li>◆ QJ</li><li>★ KQ72</li></ul>	The opponents are silent. You bid first.
Board: 376 Dealer: S Vul: Both HCP: 10	<ul><li>1063</li><li>★ AK32</li><li>1094</li><li>♣ QJ8</li></ul>	The opponents are silent.  Partner bids first.

Board: 371 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ 875  ♥ AQ87  ♠ AQJ  ♣ Q85	South:  ♠ AK104  ♥ K92  ♠ K1042  ♣ J4	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3NT  AP  1. Stayman
Board: 372 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 \leftrightarrow W	North:	South:  ♠ K103  ♥ AQ8  ♠ A654  ♠ Q95	West North East South 1NT Pass 2♣¹ 2NT² Pass 3 AP 1. Stayman 2. Unusual 2NT
Board: 373 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ AK8  ♥ 54  ♠ K97  ♠ KQJ85	South:	West North East South  1NT Pass 2♣¹  Pass 2♦ Pass 3♦  Pass 3NT AP  1. Stayman
Board: 374 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ Q42  ♥ AK94  ♠ 83  ♣ K962	South:  ♠ AK98  ♥ 753  ♠ A6  ♠ AJ75	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 3NT AP  1. Stayman
Board: 375 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ K752  ♥ A63  ♠ QJ  ♣ KQ72	South:	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman

Board: 376 Dealer: S Vul: Both	North: <b>▲</b> 1063	South: ♠ KQJ82	West 1 Pass 2		Pass	1NT
North HCP: 10 South HCP: 15 Contract: 4♠ N	<ul><li>✓ AK32</li><li>◆ 1094</li><li>◆ QJ8</li></ul>	♥ Q106 ♦ AQJ ♣ 73	Pass 4  1. Staym 2. artificia	l <b>∳</b> an	AP	3•⁻

Board: 371 Dealer: N Vul: NS HCP: 14	<ul><li>★ AK104</li><li>▼ K92</li><li>◆ K1042</li><li>◆ J4</li></ul>	The opponents are silent.  Partner bids first.
Board: 372 Dealer: S Vul: EW HCP: 15	<ul><li>★ K103</li><li>★ AQ8</li><li>★ A654</li><li>★ Q95</li></ul>	East Bids 2NT if possible. West Bids 3♦ if possible. You bid first.
Board: 373 Dealer: N Vul: None HCP: 13	<ul><li>♠ 632</li><li>♥ AKQ6</li><li>♠ A10653</li><li>♠ 3</li></ul>	The opponents are silent.  Partner bids first.
Board: 374 Dealer: S Vul: EW HCP: 16	<ul><li>★ AK98</li><li>▼ 753</li><li>★ A6</li><li>★ AJ75</li></ul>	The opponents are silent. You bid first.
Board: 375 Dealer: N Vul: Both HCP: 11	<ul><li>1084</li><li>♥ Q987</li><li>A</li><li>A AJ865</li></ul>	The opponents are silent.  Partner bids first.
Board: 376 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQJ82</li><li>♥ Q106</li><li>◆ AQJ</li><li>◆ 73</li></ul>	The opponents are silent. You bid first.

Board: 371 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 3N N	North:  ♠ 875  ♥ AQ87  ♠ AQJ  ♣ Q85	South:  ♠ AK104  ♥ K92  ♠ K1042  ♣ J4	West North East South  1NT Pass 2♣¹  Pass 2♥ Pass 3NT  AP  1. Stayman
Board: 372 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 \leftrightarrow W	North:	South:  ♠ K103  ♥ AQ8  ♠ A654  ♠ Q95	West North East South 1NT Pass 2♣¹ 2NT² Pass 3 AP 1. Stayman 2. Unusual 2NT
Board: 373 Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 3N N	North:  ♠ AK8  ♥ 54  ♠ K97  ♠ KQJ85	South:	West North East South  1NT Pass 2♣¹  Pass 2♦ Pass 3♦  Pass 3NT AP  1. Stayman
Board: 374 Dealer: S Vul: EW North HCP: 12 South HCP: 16 Contract: 3N S	North:  ♠ Q42  ♥ AK94  ♠ 83  ♣ K962	South:  ♠ AK98  ♥ 753  ♠ A6  ♠ AJ75	West North East South 1NT  Pass 2♣¹ Pass 2♠  Pass 3NT AP  1. Stayman
Board: 375 Dealer: N Vul: Both North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ K752  ♥ A63  ♠ QJ  ♣ KQ72	South:	West North East South  1NT Pass 2♣¹  Pass 2♠ Pass 3NT  AP  1. Stayman

Board: 376 Dealer: S Vul: Both	North: <b>▲</b> 1063	South: ♠ KQJ82	West 1 Pass 2		Pass	1NT
North HCP: 10 South HCP: 15 Contract: 4♠ N	<ul><li>✓ AK32</li><li>◆ 1094</li><li>◆ QJ8</li></ul>	♥ Q106 ♦ AQJ ♣ 73	Pass 4  1. Staym 2. artificia	l <b>∳</b> an	AP	3•⁻

Board: 377 Dealer: N Vul: None HCP: 16	<ul><li>A843</li><li>✓ A65</li><li>✓ KQ74</li><li>✓ K8</li></ul>	The opponents are silent. You bid first.
Board: 378 Dealer: S Vul: NS HCP: 13	<ul><li>★ KQ97</li><li>★ KQ86</li><li>◆ K754</li><li>◆ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 379 Dealer: N Vul: EW HCP: 15	<ul><li>1052</li><li>✓ AKQ6</li><li>A942</li><li>✓ Q10</li></ul>	West Doubles 2♣ if possible.  You bid first.
Board: 380 Dealer: S Vul: None HCP: 12	<ul><li>★ K975</li><li>★ A853</li><li>★ K9</li><li>★ Q85</li></ul>	The opponents are silent.  Partner bids first.
Board: 381 Dealer: N Vul: NS HCP: 15	<ul><li>A108</li><li>▼ 1076</li><li>◆ A843</li><li>◆ AK6</li></ul>	The opponents are silent. You bid first.
Board: 382 Dealer: S Vul: EW HCP: 11	<ul><li>AJ1065</li><li>✓ A974</li><li>◆ 85</li><li>♠ Q8</li></ul>	The opponents are silent.  Partner bids first.

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ A843	<b>♦</b> Q75		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♥</b> A65	<b>v</b> 10832	Pass	2♠	Pass	3NT
North HCP: 16 South HCP: 13	<b>♦</b> KQ74	◆ AJ103	AP			
Contract: 3N N	<b>♣</b> K8	<b>♣</b> AQ	1. Stay	man		
Contract. 51V IV			,			
Board: 378	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> KQ97	<b>★</b> 843				1NT
Vul: NS	<b>♥</b> KQ86	<b>♥</b> A95	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 13 South HCP: 15	♦ K754	<b>♦</b> A8	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 2	<b>♣</b> AK743	1. Stay	man		
D 1.050			West	North	East	South
Board: 379	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Dealer: N Vul: EW	<b>▲</b> 1052	♠ AK4	X	2♥	Pass	3 <b>♣</b> <sup>2</sup>
North HCP: 15	♥ AKQ6	_	Pass	3♦	Pass	4♥
South HCP: 8	♦ A942	◆ J1086	AP			
Contract: 4♥ N	<b>♣</b> Q10	<b>♣</b> 74	1. Stay	man		
			2. stren	igth cue	bid	
Board: 380	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♦</b> K975	soun. ♠ AQ4				1NT
Vul: None	♥ A853	<b>∀</b> K4	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 12 South HCP: 17	♦ K9	♦ A1072	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q85	<b>♣</b> KJ32	1. Stay	man		
Board: 381	North:	South:	West	North	East	South
Dealer: N	• A108	<b>♦</b> KJ62		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>▼</b> 1076	<b>♥</b> J43	Pass	2		2NT
North HCP: 15 South HCP: 9	◆ A843	◆ K1097	AP			
SUULI TICE. 9	<b>♣</b> AK6	<b>♣</b> J3	1. Stay			

Board: 382 Dealer: S	North: ♠ AJ1065	South: ♠ KQ93	West	North	East	South 1NT
Vul: EW North HCP: 11	<b>♥</b> A974	♥ KQ2	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	<b>♦</b> 85	♦ A106	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q8	<b>♣</b> K97	1. Stay	man		

Board: 377 Dealer: N Vul: None HCP: 13	<ul><li>♣ Q75</li><li>♥ 10832</li><li>◆ AJ103</li><li>♣ AQ</li></ul>	The opponents are silent.  Partner bids first.
Board: 378 Dealer: S Vul: NS HCP: 15	<ul><li>★ 843</li><li>★ A95</li><li>★ A8</li><li>★ AK743</li></ul>	The opponents are silent. You bid first.
Board: 379 Dealer: N Vul: EW HCP: 8	<ul><li>★ AK4</li><li>♥ 8752</li><li>◆ J1086</li><li>◆ 74</li></ul>	West Doubles 2♣ if possible.  Partner bids first.
Board: 380 Dealer: S Vul: None HCP: 17	<ul><li>★ AQ4</li><li>▼ K4</li><li>◆ A1072</li><li>◆ KJ32</li></ul>	The opponents are silent. You bid first.
Board: 381 Dealer: N Vul: NS HCP: 9	<ul><li>★ KJ62</li><li>▼ J43</li><li>◆ K1097</li><li>◆ J3</li></ul>	The opponents are silent.  Partner bids first.
Board: 382 Dealer: S Vul: EW HCP: 17	<b>★</b> KQ93 <b>♥</b> KQ2 <b>♦</b> A106 <b>♣</b> K97	The opponents are silent. You bid first.

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ A843	<b>♦</b> Q75		1NT	Pass	2 <b>♣</b> ¹
Vul: None	<b>♥</b> A65	<b>v</b> 10832	Pass	2♠	Pass	3NT
North HCP: 16 South HCP: 13	<b>♦</b> KQ74	◆ AJ103	AP			
Contract: 3N N	<b>♣</b> K8	<b>♣</b> AQ	1. Stay	man		
Contract. 51V IV			,			
Board: 378	North:	South:	West	North	East	South
Dealer: S	<b>♦</b> KQ97	<b>★</b> 843				1NT
Vul: NS	<b>♥</b> KQ86	<b>♥</b> A95	Pass	2 <b>♣</b> ¹	Pass	2•
North HCP: 13 South HCP: 15	♦ K754	<b>♦</b> A8	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> 2	<b>♣</b> AK743	1. Stay	man		
D 1.050			West	North	East	South
Board: 379	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Dealer: N Vul: EW	<b>▲</b> 1052	♠ AK4	X	2♥	Pass	3 <b>♣</b> <sup>2</sup>
North HCP: 15	♥ AKQ6	_	Pass	3♦	Pass	4♥
South HCP: 8	♦ A942	◆ J1086	AP			
Contract: 4♥ N	<b>♣</b> Q10	<b>♣</b> 74	1. Stay	man		
			2. stren	igth cue	bid	
Board: 380	North:	South:	West	North	East	South
Dealer: S	Norui. <b>♦</b> K975	soun. ♠ AQ4				1NT
Vul: None	♥ A853	<b>∀</b> K4	Pass	2 <b>♣</b> ¹	Pass	<b>2</b> ♦
North HCP: 12 South HCP: 17	♦ K9	♦ A1072	Pass	3NT	AP	
Contract: 3N S	<b>♣</b> Q85	<b>♣</b> KJ32	1. Stay	man		
Board: 381	North:	South:	West	North	East	South
Dealer: N	• A108	<b>♦</b> KJ62		1NT	Pass	2 <b>♣</b> ¹
Vul: NS	<b>▼</b> 1076	<b>♥</b> J43	Pass	2		2NT
North HCP: 15 South HCP: 9	◆ A843	◆ K1097	AP			
SUULI TICE. 9	<b>♣</b> AK6	<b>♣</b> J3	1. Stay			

Board: 382 Dealer: S	North: ♠ AJ1065	South: ♠ KQ93	West	North	East	South 1NT
Vul: EW North HCP: 11	<b>♥</b> A974	♥ KQ2	Pass	2 <b>♣</b> ¹	Pass	2♠
South HCP: 17	<b>♦</b> 85	♦ A106	Pass	4♠	AP	
Contract: 4♠ S	<b>♣</b> Q8	<b>♣</b> K97	1. Stay	man		

Board: 383 Dealer: N Vul: Both HCP: 16	<ul><li>◆ 93</li><li>♥ AQ8</li><li>◆ KQ87</li><li>◆ AJ108</li></ul>	The opponents are silent. You bid first.
Board: 384 Dealer: S Vul: EW HCP: 10	<ul><li>♣ J1063</li><li>♥ A103</li><li>♦ K1095</li><li>♣ Q5</li></ul>	The opponents are silent.  Partner bids first.
Board: 385 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q52</li><li>♥ A32</li><li>◆ AKJ73</li><li>♣ Q8</li></ul>	The opponents are silent. You bid first.
Board: 386 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q1053</li><li>♥ 1054</li><li>♦ KQJ85</li><li>♣ 2</li></ul>	The opponents are silent.  Partner bids first.
Board: 387 Dealer: N Vul: Both HCP: 17	<ul><li>★ KQJ9</li><li>★ AK9</li><li>★ J653</li><li>★ K5</li></ul>	The opponents are silent. You bid first.
Board: 388 Dealer: S Vul: None HCP: 10	<ul><li>★ 10742</li><li>▼ K105</li><li>◆ K865</li><li>★ A10</li></ul>	The opponents are silent.  Partner bids first.

Board: 383	North:	South:	West	North	East	South
Dealer: N	<b>★</b> 93	<b>♦</b> KQJ		1NT	Pass	2 <b>.</b> 1
Vul: Both	♥ AQ8	<b>♥</b> 5432	Pass	2•		3NT
North HCP: 16	◆ KQ87	◆ AJ104	AP	<b>∠</b> •	1 455	5111
South HCP: 11	♣ AJ108	<b>♣</b> 43		22012		
Contract: 3N N			1. Stayr	11411		
Board: 384	NT41	C41	West	North	Fast	South
Dealer: S	North:	South:	*** <b>C</b> St	TTOTAL	Last	1NT
Vul: EW	<b>♣</b> J1063 <b>♥</b> A103	<b>♠</b> K94 <b>♥</b> K2	Pass	2.1	Pass	
North HCP: 10	◆ K103					<b>∠</b> ▼
South HCP: 16	• K1093 • Q5	◆ AQJ7 <b>◆</b> K862		3NT	AP	
Contract: 3N S	<b>4</b> Q3	<b>₹ N</b> 002	1. Stayr	man		
Board: 385	NI 4	C 4	West	North	Fact	Souti
Dealer: N	North:	South:	***************************************	1NT	Pass	
Vul: None	<b>♦</b> Q52	<b>♦</b> AJ84	D			
North HCP: 16	<ul><li>★ A32</li><li>★ AKJ73</li></ul>	♥ Q1065 ♦ 54	Pass	<b>2</b> ♦	Pass	2NT
South HCP: 8	<ul><li>ARJ/3</li><li>♠ Q8</li></ul>	▼ 3 <del>4</del> ♣ J104	AP			
Contract: 2N N	<b>₹</b> Q₀	<b>₹</b> J104	1. Stayr	man		
			West	North	East	
Board: 386	No autho	South:				1NT
Dealer: S	North:	<b>★</b> K94	Pass	2 <b>♣</b> ¹	Pass	3 <b>♣</b> <sup>2</sup>
Vul: NS	◆ Q1053 ▼ 1054	♥ KQJ96	Pass	3♥	Pass	3NT
North HCP: 8	◆ KQJ85	<b>♦</b> 64	Pass	<b>4♥</b>	AP	
South HCP: 16	<b>♦</b> 2	♣ AK9	1. Stayr	man		
Contract: 4♥ N	<b>&amp;</b> 2		2. artific			
Board: 387	<b>N</b> I41	C a41	West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♠ KQJ9	<b>★</b> A876	Pass	2♠	Pass	4NT
vui. Dour	<b>♥</b> AK9	<b>v</b> 1043	Pass	6NT	AP	
	▲ T652	▲ A ∩ 7				
North HCP: 17 South HCP: 16	<ul><li>J653</li><li>★ K5</li></ul>	◆ AQ7 <b>♣</b> AQ2	1. Stayr			

Board: 388 Dealer: S	North:	South:	West	North	East	Soutl 1NT
Vul: None North HCP: 10	<ul><li>★ 10742</li><li>★ K105</li><li>★ K865</li></ul>	<b>♠</b> KJ8 <b>♥</b> Q2 <b>♦</b> AQ9	Pass		Pass AP	
South HCP: 15 Contract: 3N S	♣ A10	<b>♣</b> QJ743	1. Stay		Ar	

Board: 383 Dealer: N Vul: Both HCP: 11	<ul><li>★ KQJ</li><li>▼ 5432</li><li>◆ AJ104</li><li>◆ 43</li></ul>	The opponents are silent.  Partner bids first.
Board: 384 Dealer: S Vul: EW HCP: 16	<ul><li>★ K94</li><li>★ K2</li><li>◆ AQJ7</li><li>★ K862</li></ul>	The opponents are silent. You bid first.
Board: 385 Dealer: N Vul: None HCP: 8	<ul><li>★ AJ84</li><li>♥ Q1065</li><li>◆ 54</li><li>♣ J104</li></ul>	The opponents are silent.  Partner bids first.
Board: 386 Dealer: S Vul: NS HCP: 16	<ul><li>★ K94</li><li>★ KQJ96</li><li>★ 64</li><li>★ AK9</li></ul>	The opponents are silent.  You bid first.
Board: 387 Dealer: N Vul: Both HCP: 16	<ul><li>★ A876</li><li>▼ 1043</li><li>◆ AQ7</li><li>★ AQ2</li></ul>	The opponents are silent.  Partner bids first.
Board: 388 Dealer: S Vul: None HCP: 15	<ul><li>★ KJ8</li><li>♥ Q2</li><li>◆ AQ9</li><li>◆ QJ743</li></ul>	The opponents are silent.  You bid first.

Board: 383	North:	South:	West	North	East	South
Dealer: N	<b>★</b> 93	<b>♦</b> KQJ		1NT	Pass	2 <b>.</b> 1
Vul: Both	♥ AQ8	<b>♥</b> 5432	Pass	2•		3NT
North HCP: 16	◆ KQ87	◆ AJ104	AP	<b>∠</b> •	1 455	5111
South HCP: 11	♣ AJ108	<b>♣</b> 43		22012		
Contract: 3N N			1. Stayr	11411		
Board: 384	NT41	C41	West	North	Fast	South
Dealer: S	North:	South:	*** <b>C</b> St	TTOTAL	Last	1NT
Vul: EW	<b>♣</b> J1063 <b>♥</b> A103	<b>♠</b> K94 <b>♥</b> K2	Pass	2.1	Pass	
North HCP: 10	◆ K103					<b>∠</b> ▼
South HCP: 16	• K1093 • Q5	◆ AQJ7 <b>◆</b> K862		3NT	AP	
Contract: 3N S	<b>4</b> Q3	<b>₹ N</b> 002	1. Stayr	man		
Board: 385	NI 4	C 4	West	North	Fact	Souti
Dealer: N	North:	South:	***************************************	1NT	Pass	
Vul: None	<b>♦</b> Q52	<b>♦</b> AJ84	D			
North HCP: 16	<ul><li>★ A32</li><li>★ AKJ73</li></ul>	♥ Q1065 ♦ 54	Pass	<b>2</b> ♦	Pass	2NT
South HCP: 8	<ul><li>ARJ/3</li><li>♠ Q8</li></ul>	▼ 3 <del>4</del> ♣ J104	AP			
Contract: 2N N	<b>₹</b> Q₀	<b>₹</b> J104	1. Stayr	man		
			West	North	East	
Board: 386	No autho	South:				1NT
Dealer: S	North:	<b>★</b> K94	Pass	2 <b>♣</b> ¹	Pass	3 <b>♣</b> <sup>2</sup>
Vul: NS	◆ Q1053 ▼ 1054	♥ KQJ96	Pass	3♥	Pass	3NT
North HCP: 8	◆ KQJ85	<b>♦</b> 64	Pass	<b>4♥</b>	AP	
South HCP: 16	<b>♦</b> 2	♣ AK9	1. Stayr	man		
Contract: 4♥ N	<b>&amp;</b> 2		2. artific			
Board: 387	<b>N</b> I41	C a41	West	North	East	South
Dealer: N	North:	South:		1NT	Pass	2 <b>♣</b> ¹
Vul: Both	♠ KQJ9	<b>★</b> A876	Pass	2♠	Pass	4NT
vui. Dour	<b>♥</b> AK9	<b>v</b> 1043	Pass	6NT	AP	
	▲ T652	▲ A ∩ 7				
North HCP: 17 South HCP: 16	<ul><li>J653</li><li>★ K5</li></ul>	◆ AQ7 <b>♣</b> AQ2	1. Stayr			

Board: 388 Dealer: S	North:	South:	West	North	East	Soutl 1NT
Vul: None North HCP: 10	<ul><li>★ 10742</li><li>★ K105</li><li>★ K865</li></ul>	<b>♠</b> KJ8 <b>♥</b> Q2 <b>♦</b> AQ9	Pass		Pass AP	
South HCP: 15 Contract: 3N S	♣ A10	<b>♣</b> QJ743	1. Stay		Ar	

Board: 389 Dealer: N Vul: EW HCP: 16	<ul><li>★ K64</li><li>▼ K108</li><li>◆ J97</li><li>◆ AKQ3</li></ul>	The opponents are silent. You bid first.
Board: 390 Dealer: S Vul: None HCP: 10	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 391 Dealer: N Vul: NS HCP: 15	<ul><li>♣ AJ6</li><li>♥ 64</li><li>♦ AQ94</li><li>♣ KJ84</li></ul>	The opponents are silent. You bid first.
Board: 392 Dealer: S Vul: Both HCP: 10	<ul><li>♣ 875</li><li>♥ QJ64</li><li>◆ J94</li><li>♣ KQJ</li></ul>	The opponents are silent.  Partner bids first.

Board: 389 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ K64  ♥ K108  ♦ J97  ♣ AKQ3	South:  ♠ QJ75  ♥ A97  ♠ A2  ♣ J984	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 390 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4♠ S	North:	South:  ♠ AQ752  ♥ AJ4  ♠ K6  ♠ QJ3		North  2♣¹ 4♠ man	East Pass AP	1NT
Board: 391 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ AJ6  ♥ 64  ♠ AQ94  ♠ KJ84	South:  ◆ 853  ▼ AKQ8  ◆ 762  ◆ Q102	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 392 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North:	South:  ♣ A32  ♥ 973  ♣ AKQ  ♣ A532	West Pass Pass AP 1. Stay	North  2♣¹ 2NT	Pass	1NT

Board: 389 Dealer: N Vul: EW HCP: 12  Board: 390 Dealer: S Vul: None HCP: 17  Board: 391 Dealer: N Vul: NS HCP: 11  Board: 392 Dealer: S Vul: Both	♣ QJ75 ♥ A97 ♦ A2 ♣ J984  ♣ AQ752 ♥ AJ4 ♦ K6 ♣ QJ3  ♣ 853 ♥ AKQ8 ♦ 762 ♣ Q102  ♣ A32 ♥ 973 ♦ AKQ	The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.  The opponents are silent.  Partner bids first.  The opponents are silent.  You bid first.
		11

Board: 389 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	North:  ♠ K64  ♥ K108  ♦ J97  ♣ AKQ3	South:  ♠ QJ75  ♥ A97  ♠ A2  ♣ J984	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 390 Dealer: S Vul: None North HCP: 10 South HCP: 17 Contract: 4♠ S	North:	South:  ♠ AQ752  ♥ AJ4  ♠ K6  ♠ QJ3		North  2♣¹ 4♠ man	East Pass AP	1NT
Board: 391 Dealer: N Vul: NS North HCP: 15 South HCP: 11 Contract: 3N N	North:  ♠ AJ6  ♥ 64  ♠ AQ94  ♠ KJ84	South:  ◆ 853  ▼ AKQ8  ◆ 762  ◆ Q102	Pass AP 1. Stay	North 1NT 2•	Pass	
Board: 392 Dealer: S Vul: Both North HCP: 10 South HCP: 17 Contract: 3N S	North:	South:  ♣ A32  ♥ 973  ♣ AKQ  ♣ A532	West Pass Pass AP 1. Stay	North  2♣¹ 2NT	Pass	1NT