

## North hands (Practice Page)

### 5431 After Notrump

Board: 1	♠ K52	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ Q864	Partner bids first.
HCP: 9	♣ Q10954	

Board: 2	♠ A942	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ AK5	You bid first.
HCP: 16	♣ 1063	

Board: 3	♠ J96	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ A972	Partner bids first.
HCP: 10	♣ KQ853	

Board: 4	♠ Q108	The opponents are silent.
Dealer: N	♥ K752	
Vul: Both	♦ A3	You bid first.
HCP: 16	♣ AK96	

Board: 5	♠ —	The opponents are silent.
Dealer: S	♥ J84	
Vul: NS	♦ J942	Partner bids first.
HCP: 10	♣ AKJ863	

Board: 6	♠ K985	The opponents are silent.
Dealer: N	♥ AK105	
Vul: EW	♦ QJ3	You bid first.
HCP: 16	♣ K6	

## 5431 After Notrump Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ Q4				1NT
Vul: None	♥ Q	♥ A1083				
North HCP: 9	♦ Q864	♦ KJ75	Pass	2NT	AP	
South HCP: 17	♣ Q10954	♣ AK8				
Contract: 2N S						
Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A942	♠ J				
Vul: NS	♥ AJ5	♥ K94		1NT	Pass	3NT
North HCP: 16	♦ AK5	♦ Q9742	AP			
South HCP: 11	♣ 1063	♣ KQ87				
Contract: 3N N						
Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ AQ4				1NT
Vul: EW	♥ 7	♥ AQ32				
North HCP: 10	♦ A972	♦ K83	Pass	3NT	AP	
South HCP: 15	♣ KQ853	♣ 962				
Contract: 3N S						
Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ AK9				
Vul: Both	♥ K752	♥ 4		1NT	Pass	3NT
North HCP: 16	♦ A3	♦ K10765	AP			
South HCP: 11	♣ AK96	♣ J874				
Contract: 3N N						
Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQJ96				1NT
Vul: NS	♥ J84	♥ AQ7	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 10	♦ J942	♦ K107	Pass	3NT	AP	
South HCP: 15	♣ AKJ863	♣ 52				
Contract: 3N S						
			1. Minor Suit Transfers after 1NT			
			2. automat			

Board: 6

Dealer: N

Vul: EW

North HCP: 16

South HCP: 8

Contract: 2N N

North:

♠ K985

♥ AK105

♦ QJ3

♣ K6

South:

♠ 1043

♥ 7

♦ A965

♣ A10832

West	North	East	South
	1NT	Pass	2NT
AP			

## South hands (Practice Page)

### 5431 After Notrump

Board: 1	♠ Q4	The opponents are silent.
Dealer: S	♥ A1083	
Vul: None	♦ KJ75	You bid first.
HCP: 17	♣ AK8	

Board: 2	♠ J	The opponents are silent.
Dealer: N	♥ K94	
Vul: NS	♦ Q9742	Partner bids first.
HCP: 11	♣ KQ87	

Board: 3	♠ AQ4	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: EW	♦ K83	You bid first.
HCP: 15	♣ 962	

Board: 4	♠ AK9	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ K10765	Partner bids first.
HCP: 11	♣ J874	

Board: 5	♠ KQJ96	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ K107	You bid first.
HCP: 15	♣ 52	

Board: 6	♠ 1043	The opponents are silent.
Dealer: N	♥ 7	
Vul: EW	♦ A965	Partner bids first.
HCP: 8	♣ A10832	

## 5431 After Notrump Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ Q4				1NT
Vul: None	♥ Q	♥ A1083				
North HCP: 9	♦ Q864	♦ KJ75	Pass	2NT	AP	
South HCP: 17	♣ Q10954	♣ AK8				
Contract: 2N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A942	♠ J				
Vul: NS	♥ AJ5	♥ K94		1NT	Pass	3NT
North HCP: 16	♦ AK5	♦ Q9742	AP			
South HCP: 11	♣ 1063	♣ KQ87				
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ AQ4				1NT
Vul: EW	♥ 7	♥ AQ32				
North HCP: 10	♦ A972	♦ K83	Pass	3NT	AP	
South HCP: 15	♣ KQ853	♣ 962				
Contract: 3N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ AK9				
Vul: Both	♥ K752	♥ 4		1NT	Pass	3NT
North HCP: 16	♦ A3	♦ K10765	AP			
South HCP: 11	♣ AK96	♣ J874				
Contract: 3N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQJ96				1NT
Vul: NS	♥ J84	♥ AQ7	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 10	♦ J942	♦ K107	Pass	3NT	AP	
South HCP: 15	♣ AKJ863	♣ 52				
Contract: 3N S						

1. Minor Suit Transfers after 1NT  
2. automat

Board: 6

Dealer: N

Vul: EW

North HCP: 16

South HCP: 8

Contract: 2N N

North:

♠ K985

♥ AK105

♦ QJ3

♣ K6

South:

♠ 1043

♥ 7

♦ A965

♣ A10832

West	North	East	South
	1NT	Pass	2NT
AP			

## North hands (Practice Page)

### 5431 After Notrump

Board: 7	♠ 4	The opponents are silent.
Dealer: S	♥ Q43	
Vul: Both	♦ Q986	Partner bids first.
HCP: 11	♣ AQJ95	

Board: 8	♠ AJ5	The opponents are silent.
Dealer: N	♥ 82	
Vul: None	♦ KQJ82	You bid first.
HCP: 15	♣ A86	

Board: 9	♠ J82	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ J9732	Partner bids first.
HCP: 10	♣ AQ97	

Board: 10	♠ KQ109	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ AJ52	You bid first.
HCP: 17	♣ K95	

Board: 11	♠ 1096	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ K1098	Partner bids first.
HCP: 10	♣ KQJ102	

Board: 12	♠ A64	The opponents are silent.
Dealer: N	♥ AK103	
Vul: NS	♦ KJ103	You bid first.
HCP: 16	♣ J4	

## 5431 After Notrump Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ QJ987				1NT
Vul: Both	♥ Q43	♥ A9				
North HCP: 11	♦ Q986	♦ AJ4	Pass	3NT	AP	
South HCP: 15	♣ AQJ95	♣ K72				
Contract: 3N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q				
Vul: None	♥ 82	♥ KQ10		1NT	Pass	3NT
North HCP: 15	♦ KQJ82	♦ A10763	AP			
South HCP: 14	♣ A86	♣ K542				
Contract: 3N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ AQ				1NT
Vul: EW	♥ Q	♥ AJ432				
North HCP: 10	♦ J9732	♦ A104	Pass	3NT	AP	
South HCP: 15	♣ AQ97	♣ 1062				
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ KQ109	♠ 6				
Vul: Both	♥ A9	♥ KJ3		1NT	Pass	3NT
North HCP: 17	♦ AJ52	♦ K1087	AP			
South HCP: 11	♣ K95	♣ A10643				
Contract: 3N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AQJ4				1NT
Vul: None	♥ J	♥ A1098				
North HCP: 10	♦ K1098	♦ AJ3	Pass	3NT	AP	
South HCP: 16	♣ KQJ102	♣ 94				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ K85				
Vul: NS	♥ AK103	♥ J		1NT	Pass	4♣ <sup>1</sup>
North HCP: 16	♦ KJ103	♦ AQ72	Pass	4♠	Pass	6NT
South HCP: 16	♣ J4	♣ AQ753	AP			
Contract: 6N N			1. Gerber, for N			



## South hands (Practice Page)

### 5431 After Notrump

Board: 7	♠ QJ987	The opponents are silent.
Dealer: S	♥ A9	
Vul: Both	♦ AJ4	You bid first.
HCP: 15	♣ K72	

Board: 8	♠ Q	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: None	♦ A10763	Partner bids first.
HCP: 14	♣ K542	

Board: 9	♠ AQ	The opponents are silent.
Dealer: S	♥ AJ432	
Vul: EW	♦ A104	You bid first.
HCP: 15	♣ 1062	

Board: 10	♠ 6	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: Both	♦ K1087	Partner bids first.
HCP: 11	♣ A10643	

Board: 11	♠ AQJ4	The opponents are silent.
Dealer: S	♥ A1098	
Vul: None	♦ AJ3	You bid first.
HCP: 16	♣ 94	

Board: 12	♠ K85	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ AQ72	Partner bids first.
HCP: 16	♣ AQ753	

## 5431 After Notrump Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ QJ987				1NT
Vul: Both	♥ Q43	♥ A9				
North HCP: 11	♦ Q986	♦ AJ4	Pass	3NT	AP	
South HCP: 15	♣ AQJ95	♣ K72				
Contract: 3N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ Q				
Vul: None	♥ 82	♥ KQ10		1NT	Pass	3NT
North HCP: 15	♦ KQJ82	♦ A10763	AP			
South HCP: 14	♣ A86	♣ K542				
Contract: 3N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ AQ				1NT
Vul: EW	♥ Q	♥ AJ432				
North HCP: 10	♦ J9732	♦ A104	Pass	3NT	AP	
South HCP: 15	♣ AQ97	♣ 1062				
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ KQ109	♠ 6				
Vul: Both	♥ A9	♥ KJ3		1NT	Pass	3NT
North HCP: 17	♦ AJ52	♦ K1087	AP			
South HCP: 11	♣ K95	♣ A10643				
Contract: 3N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AQJ4				1NT
Vul: None	♥ J	♥ A1098				
North HCP: 10	♦ K1098	♦ AJ3	Pass	3NT	AP	
South HCP: 16	♣ KQJ102	♣ 94				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ K85				
Vul: NS	♥ AK103	♥ J		1NT	Pass	4♣ <sup>1</sup>
North HCP: 16	♦ KJ103	♦ AQ72	Pass	4♠	Pass	6NT
South HCP: 16	♣ J4	♣ AQ753	AP			
Contract: 6N N			1. Gerber, for N			

## North hands (Practice Page)

### 5431 After Notrump

Board: 13	♠ J104	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ J952	Partner bids first.
HCP: 8	♣ KQ765	

Board: 14	♠ J42	The opponents are silent.
Dealer: N	♥ AKJ2	
Vul: None	♦ Q105	You bid first.
HCP: 15	♣ A63	

Board: 15	♠ A	The opponents are silent.
Dealer: S	♥ AK6	
Vul: NS	♦ J9752	Partner bids first.
HCP: 12	♣ 9432	

Board: 16	♠ AK85	The opponents are silent.
Dealer: N	♥ Q843	
Vul: EW	♦ K53	You bid first.
HCP: 16	♣ A4	

Board: 17	♠ 752	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ KQJ3	Partner bids first.
HCP: 13	♣ KQ1094	

Board: 18	♠ AQ52	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: NS	♦ KQ	You bid first.
HCP: 16	♣ 1083	

## 5431 After Notrump Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ KQ2				1NT
Vul: Both	♥ J	♥ AK74				
North HCP: 8	♦ J952	♦ 74	Pass	2NT	AP	
South HCP: 16	♣ KQ765	♣ A1082				
Contract: 2N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ J42	♠ A93				
Vul: None	♥ AKJ2	♥ 7		1NT	Pass	3NT
North HCP: 15	♦ Q105	♦ KJ842	AP			
South HCP: 12	♣ A63	♣ KJ74				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K1084				1NT
Vul: NS	♥ AK6	♥ 9542				
North HCP: 12	♦ J9752	♦ AQ10	Pass	3NT	AP	
South HCP: 15	♣ 9432	♣ AQ				
Contract: 3N S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ 6				
Vul: EW	♥ Q843	♥ AK6		1NT	Pass	3NT
North HCP: 16	♦ K53	♦ Q872	AP			
South HCP: 14	♣ A4	♣ KQ852				
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AK64				1NT
Vul: None	♥ Q	♥ A964				
North HCP: 13	♦ KQJ3	♦ A5	Pass	3NT	AP	
South HCP: 16	♣ KQ1094	♣ J82				
Contract: 3N S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AQ52	♠ J63				
Vul: NS	♥ KQ54	♥ A		1NT	Pass	3NT
North HCP: 16	♦ KQ	♦ J10853	AP			
South HCP: 11	♣ 1083	♣ AJ76				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 13	♠ KQ2	The opponents are silent.
Dealer: S	♥ AK74	
Vul: Both	♦ 74	You bid first.
HCP: 16	♣ A1082	

Board: 14	♠ A93	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ KJ842	Partner bids first.
HCP: 12	♣ KJ74	

Board: 15	♠ K1084	The opponents are silent.
Dealer: S	♥ 9542	
Vul: NS	♦ AQ10	You bid first.
HCP: 15	♣ AQ	

Board: 16	♠ 6	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ Q872	Partner bids first.
HCP: 14	♣ KQ852	

Board: 17	♠ AK64	The opponents are silent.
Dealer: S	♥ A964	
Vul: None	♦ A5	You bid first.
HCP: 16	♣ J82	

Board: 18	♠ J63	The opponents are silent.
Dealer: N	♥ A	
Vul: NS	♦ J10853	Partner bids first.
HCP: 11	♣ AJ76	

## 5431 After Notrump Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ KQ2				1NT
Vul: Both	♥ J	♥ AK74				
North HCP: 8	♦ J952	♦ 74	Pass	2NT	AP	
South HCP: 16	♣ KQ765	♣ A1082				
Contract: 2N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ J42	♠ A93				
Vul: None	♥ AKJ2	♥ 7		1NT	Pass	3NT
North HCP: 15	♦ Q105	♦ KJ842	AP			
South HCP: 12	♣ A63	♣ KJ74				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K1084				1NT
Vul: NS	♥ AK6	♥ 9542				
North HCP: 12	♦ J9752	♦ AQ10	Pass	3NT	AP	
South HCP: 15	♣ 9432	♣ AQ				
Contract: 3N S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ 6				
Vul: EW	♥ Q843	♥ AK6		1NT	Pass	3NT
North HCP: 16	♦ K53	♦ Q872	AP			
South HCP: 14	♣ A4	♣ KQ852				
Contract: 3N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AK64				1NT
Vul: None	♥ Q	♥ A964				
North HCP: 13	♦ KQJ3	♦ A5	Pass	3NT	AP	
South HCP: 16	♣ KQ1094	♣ J82				
Contract: 3N S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AQ52	♠ J63				
Vul: NS	♥ KQ54	♥ A		1NT	Pass	3NT
North HCP: 16	♦ KQ	♦ J10853	AP			
South HCP: 11	♣ 1083	♣ AJ76				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 19	♠ K52	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ 9732	Partner bids first.
HCP: 11	♣ AKJ97	

Board: 20	♠ A7	The opponents are silent.
Dealer: N	♥ AK84	
Vul: Both	♦ KJ86	You bid first.
HCP: 17	♣ Q98	

Board: 21	♠ 2	The opponents are silent.
Dealer: S	♥ Q65	
Vul: NS	♦ A7652	Partner bids first.
HCP: 9	♣ K1074	

Board: 22	♠ A109	The opponents are silent.
Dealer: N	♥ AQJ54	
Vul: EW	♦ J8	You bid first.
HCP: 16	♣ A104	

Board: 23	♠ 4	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: Both	♦ QJ874	Partner bids first.
HCP: 8	♣ Q865	

Board: 24	♠ AQ82	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ A10	You bid first.
HCP: 15	♣ Q865	

## 5431 After Notrump Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ AQ43				1NT
Vul: EW	♥ 6	♥ AQ53				
North HCP: 11	♦ 9732	♦ Q5	Pass	3NT	AP	
South HCP: 16	♣ AKJ97	♣ Q53				
Contract: 3N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ QJ6				
Vul: Both	♥ AK84	♥ 9		1NT	Pass	3NT
North HCP: 17	♦ KJ86	♦ AQ32	AP			
South HCP: 10	♣ Q98	♣ J10543				
Contract: 3N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK1074				1NT
Vul: NS	♥ Q65	♥ K73				
North HCP: 9	♦ A7652	♦ KJ	Pass	2NT	AP	
South HCP: 15	♣ K1074	♣ J83				
Contract: 2N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ J65				
Vul: EW	♥ AQJ54	♥ 3		1NT	Pass	3NT
North HCP: 16	♦ J8	♦ KQ654	AP			
South HCP: 12	♣ A104	♣ KQJ3				
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A872				1NT
Vul: Both	♥ QJ7	♥ A85				
North HCP: 8	♦ QJ874	♦ A10	Pass	2NT	Pass	3NT
South HCP: 17	♣ Q865	♣ AJ73	AP			
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ K				
Vul: None	♥ K82	♥ AJ9		1NT	Pass	3NT
North HCP: 15	♦ A10	♦ Q9864	AP			
South HCP: 13	♣ Q865	♣ K943				
Contract: 3N N						



## South hands (Practice Page)

### 5431 After Notrump

Board: 19	♠ AQ43	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: EW	♦ Q5	You bid first.
HCP: 16	♣ Q53	

Board: 20	♠ QJ6	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ AQ32	Partner bids first.
HCP: 10	♣ J10543	

Board: 21	♠ AK1074	The opponents are silent.
Dealer: S	♥ K73	
Vul: NS	♦ KJ	You bid first.
HCP: 15	♣ J83	

Board: 22	♠ J65	The opponents are silent.
Dealer: N	♥ 3	
Vul: EW	♦ KQ654	Partner bids first.
HCP: 12	♣ KQJ3	

Board: 23	♠ A872	The opponents are silent.
Dealer: S	♥ A85	
Vul: Both	♦ A10	You bid first.
HCP: 17	♣ AJ73	

Board: 24	♠ K	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: None	♦ Q9864	Partner bids first.
HCP: 13	♣ K943	

## 5431 After Notrump Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ AQ43				1NT
Vul: EW	♥ 6	♥ AQ53				
North HCP: 11	♦ 9732	♦ Q5	Pass	3NT	AP	
South HCP: 16	♣ AKJ97	♣ Q53				
Contract: 3N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ QJ6				
Vul: Both	♥ AK84	♥ 9		1NT	Pass	3NT
North HCP: 17	♦ KJ86	♦ AQ32	AP			
South HCP: 10	♣ Q98	♣ J10543				
Contract: 3N N						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK1074				1NT
Vul: NS	♥ Q65	♥ K73				
North HCP: 9	♦ A7652	♦ KJ	Pass	2NT	AP	
South HCP: 15	♣ K1074	♣ J83				
Contract: 2N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ J65				
Vul: EW	♥ AQJ54	♥ 3		1NT	Pass	3NT
North HCP: 16	♦ J8	♦ KQ654	AP			
South HCP: 12	♣ A104	♣ KQJ3				
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A872				1NT
Vul: Both	♥ QJ7	♥ A85				
North HCP: 8	♦ QJ874	♦ A10	Pass	2NT	Pass	3NT
South HCP: 17	♣ Q865	♣ AJ73	AP			
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ K				
Vul: None	♥ K82	♥ AJ9		1NT	Pass	3NT
North HCP: 15	♦ A10	♦ Q9864	AP			
South HCP: 13	♣ Q865	♣ K943				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 25	♠ J	The opponents are silent.
Dealer: S	♥ A96	
Vul: EW	♦ A10642	Partner bids first.
HCP: 13	♣ A1054	

Board: 26	♠ QJ7	The opponents are silent.
Dealer: N	♥ Q932	
Vul: Both	♦ AK10	You bid first.
HCP: 16	♣ A107	

Board: 27	♠ Q	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: None	♦ 106543	Partner bids first.
HCP: 8	♣ K543	

Board: 28	♠ AQJ	The opponents are silent.
Dealer: N	♥ J975	
Vul: NS	♦ KQ	You bid first.
HCP: 16	♣ K953	

Board: 29	♠ 2	The opponents are silent.
Dealer: S	♥ A87	
Vul: Both	♦ J10982	Partner bids first.
HCP: 10	♣ KQ63	

Board: 30	♠ AK92	The opponents are silent.
Dealer: N	♥ QJ83	
Vul: None	♦ J9	You bid first.
HCP: 16	♣ KQ7	

## 5431 After Notrump Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K84				1NT
Vul: EW	♥ A96	♥ QJ				
North HCP: 13	♦ A10642	♦ KQ3	Pass	3NT	AP	
South HCP: 16	♣ A1054	♣ KQ763				
Contract: 3N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ 432				
Vul: Both	♥ Q932	♥ A		1NT	Pass	3NT
North HCP: 16	♦ AK10	♦ J8754	AP			
South HCP: 11	♣ A107	♣ KQJ9				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A1043				1NT
Vul: None	♥ QJ10	♥ A873				
North HCP: 8	♦ 106543	♦ K87	Pass	2NT	AP	
South HCP: 15	♣ K543	♣ A10				
Contract: 2N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1063				
Vul: NS	♥ J975	♥ 6		1NT	Pass	3NT
North HCP: 16	♦ KQ	♦ AJ763	AP			
South HCP: 12	♣ K953	♣ AQJ10				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKQJ				1NT
Vul: Both	♥ A87	♥ K1063				
North HCP: 10	♦ J10982	♦ A5	Pass	3NT	AP	
South HCP: 17	♣ KQ63	♣ 974				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AK92	♠ QJ3				
Vul: None	♥ QJ83	♥ A		1NT	Pass	5NT
North HCP: 16	♦ J9	♦ KQ743	Pass	6NT	AP	
South HCP: 17	♣ KQ7	♣ AJ93				
Contract: 6N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 25	♠ K84	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ KQ3	You bid first.
HCP: 16	♣ KQ763	

Board: 26	♠ 432	The opponents are silent.
Dealer: N	♥ A	
Vul: Both	♦ J8754	Partner bids first.
HCP: 11	♣ KQJ9	

Board: 27	♠ A1043	The opponents are silent.
Dealer: S	♥ A873	
Vul: None	♦ K87	You bid first.
HCP: 15	♣ A10	

Board: 28	♠ 1063	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ AJ763	Partner bids first.
HCP: 12	♣ AQJ10	

Board: 29	♠ AKQJ	The opponents are silent.
Dealer: S	♥ K1063	
Vul: Both	♦ A5	You bid first.
HCP: 17	♣ 974	

Board: 30	♠ QJ3	The opponents are silent.
Dealer: N	♥ A	
Vul: None	♦ KQ743	Partner bids first.
HCP: 17	♣ AJ93	

## 5431 After Notrump Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K84				1NT
Vul: EW	♥ A96	♥ QJ				
North HCP: 13	♦ A10642	♦ KQ3	Pass	3NT	AP	
South HCP: 16	♣ A1054	♣ KQ763				
Contract: 3N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ 432				
Vul: Both	♥ Q932	♥ A		1NT	Pass	3NT
North HCP: 16	♦ AK10	♦ J8754	AP			
South HCP: 11	♣ A107	♣ KQJ9				
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A1043				1NT
Vul: None	♥ QJ10	♥ A873				
North HCP: 8	♦ 106543	♦ K87	Pass	2NT	AP	
South HCP: 15	♣ K543	♣ A10				
Contract: 2N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1063				
Vul: NS	♥ J975	♥ 6		1NT	Pass	3NT
North HCP: 16	♦ KQ	♦ AJ763	AP			
South HCP: 12	♣ K953	♣ AQJ10				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKQJ				1NT
Vul: Both	♥ A87	♥ K1063				
North HCP: 10	♦ J10982	♦ A5	Pass	3NT	AP	
South HCP: 17	♣ KQ63	♣ 974				
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ AK92	♠ QJ3				
Vul: None	♥ QJ83	♥ A		1NT	Pass	5NT
North HCP: 16	♦ J9	♦ KQ743	Pass	6NT	AP	
South HCP: 17	♣ KQ7	♣ AJ93				
Contract: 6N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 31	♠ 984	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ AK94	Partner bids first.
HCP: 10	♣ Q10862	

Board: 32	♠ KJ5	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ Q103	You bid first.
HCP: 16	♣ KQ842	

Board: 33	♠ J	The opponents are silent.
Dealer: S	♥ 1032	
Vul: None	♦ J872	Partner bids first.
HCP: 11	♣ AKQ102	

Board: 34	♠ AQ62	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ A106	You bid first.
HCP: 17	♣ 1087	

Board: 35	♠ —	The opponents are silent.
Dealer: S	♥ A106	
Vul: EW	♦ AQ10965	Partner bids first.
HCP: 15	♣ KQ42	

Board: 36	♠ AQJ6	The opponents are silent.
Dealer: N	♥ Q32	
Vul: Both	♦ K63	You bid first.
HCP: 15	♣ K42	

## 5431 After Notrump Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ A753				1NT
Vul: NS	♥ J	♥ K754				
North HCP: 10	♦ AK94	♦ QJ	Pass	3NT	AP	
South HCP: 17	♣ Q10862	♣ AK7				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q				
Vul: EW	♥ AJ	♥ 852		1NT	Pass	3NT
North HCP: 16	♦ Q103	♦ A8752	AP			
South HCP: 10	♣ KQ842	♣ A973				
Contract: 3N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK42				1NT
Vul: None	♥ 1032	♥ AKJ				
North HCP: 11	♦ J872	♦ 1064	Pass	3NT	AP	
South HCP: 16	♣ AKQ102	♣ J83				
Contract: 3N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ 7				
Vul: NS	♥ AK7	♥ Q104		1NT	Pass	3NT
North HCP: 17	♦ A106	♦ KQJ93	AP			
South HCP: 13	♣ 1087	♣ KQ65				
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ85				1NT
Vul: EW	♥ A106	♥ KQ5	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 15	♦ AQ10965	♦ 843	Pass	4♠ <sup>3</sup>	Pass	5♣
South HCP: 16	♣ KQ42	♣ AJ5	Pass	6♦	AP	
Contract: 6♦ S						

1. Minor Suit Transfers after 1NT  
2. automat  
3. Exclusion, for ♦



Board: 36

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ AQJ6

♥ Q32

♦ K63

♣ K42

South:

♠ 5

♥ K75

♦ 10954

♣ AJ1076

West	North	East	South
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1NT	Pass	2NT
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AP

## South hands (Practice Page)

### 5431 After Notrump

Board: 31	♠ A753	The opponents are silent.
Dealer: S	♥ K754	
Vul: NS	♦ QJ	You bid first.
HCP: 17	♣ AK7	

Board: 32	♠ Q	The opponents are silent.
Dealer: N	♥ 852	
Vul: EW	♦ A8752	Partner bids first.
HCP: 10	♣ A973	

Board: 33	♠ AK42	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ 1064	You bid first.
HCP: 16	♣ J83	

Board: 34	♠ 7	The opponents are silent.
Dealer: N	♥ Q104	
Vul: NS	♦ KQJ93	Partner bids first.
HCP: 13	♣ KQ65	

Board: 35	♠ AQ85	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ 843	You bid first.
HCP: 16	♣ AJ5	

Board: 36	♠ 5	The opponents are silent.
Dealer: N	♥ K75	
Vul: Both	♦ 10954	Partner bids first.
HCP: 8	♣ AJ1076	

## 5431 After Notrump Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ A753				1NT
Vul: NS	♥ J	♥ K754				
North HCP: 10	♦ AK94	♦ QJ	Pass	3NT	AP	
South HCP: 17	♣ Q10862	♣ AK7				
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q				
Vul: EW	♥ AJ	♥ 852		1NT	Pass	3NT
North HCP: 16	♦ Q103	♦ A8752	AP			
South HCP: 10	♣ KQ842	♣ A973				
Contract: 3N N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK42				1NT
Vul: None	♥ 1032	♥ AKJ				
North HCP: 11	♦ J872	♦ 1064	Pass	3NT	AP	
South HCP: 16	♣ AKQ102	♣ J83				
Contract: 3N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AQ62	♠ 7				
Vul: NS	♥ AK7	♥ Q104		1NT	Pass	3NT
North HCP: 17	♦ A106	♦ KQJ93	AP			
South HCP: 13	♣ 1087	♣ KQ65				
Contract: 3N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ85				1NT
Vul: EW	♥ A106	♥ KQ5	Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
North HCP: 15	♦ AQ10965	♦ 843	Pass	4♠ <sup>3</sup>	Pass	5♣
South HCP: 16	♣ KQ42	♣ AJ5	Pass	6♦	AP	
Contract: 6♦ S						

1. Minor Suit Transfers after 1NT  
2. automat  
3. Exclusion, for ♦

Board: 36

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ AQJ6

♥ Q32

♦ K63

♣ K42

South:

♠ 5

♥ K75

♦ 10954

♣ AJ1076

West	North	East	South
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1NT	Pass	2NT
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AP

## North hands (Practice Page)

### 5431 After Notrump

Board: 37	♠ J76	The opponents are silent.
Dealer: S	♥ A	
Vul: NS	♦ KQ104	Partner bids first.
HCP: 13	♣ K8752	

Board: 38	♠ A105	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: EW	♦ AQ43	You bid first.
HCP: 15	♣ 84	

Board: 39	♠ 7	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ K965	Partner bids first.
HCP: 13	♣ KQ942	

Board: 40	♠ A94	The opponents are silent.
Dealer: N	♥ A9654	
Vul: None	♦ K85	You bid first.
HCP: 16	♣ AJ	

Board: 41	♠ 9	The opponents are silent.
Dealer: S	♥ J93	
Vul: EW	♦ Q10654	Partner bids first.
HCP: 12	♣ AKQ10	

Board: 42	♠ AKQ2	The opponents are silent.
Dealer: N	♥ QJ102	
Vul: Both	♦ K96	You bid first.
HCP: 16	♣ J4	

## 5431 After Notrump Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ AQ3				1NT
Vul: NS	♥ A	♥ K864				
North HCP: 13	♦ KQ104	♦ AJ	Pass	3NT	AP	
South HCP: 16	♣ K8752	♣ Q1093				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ 6				
Vul: EW	♥ KQ54	♥ J109		1NT	Pass	2NT
North HCP: 15	♦ AQ43	♦ J752	AP			
South HCP: 10	♣ 84	♣ AKJ65				
Contract: 2N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AKJ105				1NT
Vul: Both	♥ AJ9	♥ K62				
North HCP: 13	♦ K965	♦ 32	Pass	3NT	AP	
South HCP: 15	♣ KQ942	♣ A85				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ KQ8				
Vul: None	♥ A9654	♥ 10		1NT	Pass	3NT
North HCP: 16	♦ K85	♦ QJ102	AP			
South HCP: 13	♣ AJ	♣ KQ1032				
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A743				1NT
Vul: EW	♥ J93	♥ AK6				
North HCP: 12	♦ Q10654	♦ KJ87	Pass	3NT	AP	
South HCP: 15	♣ AKQ10	♣ 63				
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J63				
Vul: Both	♥ QJ102	♥ 9		1NT	Pass	2NT
North HCP: 16	♦ K96	♦ A1042	AP			
South HCP: 8	♣ J4	♣ K9763				
Contract: 2N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 37	♠ AQ3	The opponents are silent.
Dealer: S	♥ K864	
Vul: NS	♦ AJ	You bid first.
HCP: 16	♣ Q1093	

Board: 38	♠ 6	The opponents are silent.
Dealer: N	♥ J109	
Vul: EW	♦ J752	Partner bids first.
HCP: 10	♣ AKJ65	

Board: 39	♠ AKJ105	The opponents are silent.
Dealer: S	♥ K62	
Vul: Both	♦ 32	You bid first.
HCP: 15	♣ A85	

Board: 40	♠ KQ8	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ QJ102	Partner bids first.
HCP: 13	♣ KQ1032	

Board: 41	♠ A743	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ KJ87	You bid first.
HCP: 15	♣ 63	

Board: 42	♠ J63	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ A1042	Partner bids first.
HCP: 8	♣ K9763	

## 5431 After Notrump Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ J76	♠ AQ3				1NT
Vul: NS	♥ A	♥ K864				
North HCP: 13	♦ KQ104	♦ AJ	Pass	3NT	AP	
South HCP: 16	♣ K8752	♣ Q1093				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ 6				
Vul: EW	♥ KQ54	♥ J109		1NT	Pass	2NT
North HCP: 15	♦ AQ43	♦ J752	AP			
South HCP: 10	♣ 84	♣ AKJ65				
Contract: 2N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AKJ105				1NT
Vul: Both	♥ AJ9	♥ K62				
North HCP: 13	♦ K965	♦ 32	Pass	3NT	AP	
South HCP: 15	♣ KQ942	♣ A85				
Contract: 3N S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ KQ8				
Vul: None	♥ A9654	♥ 10		1NT	Pass	3NT
North HCP: 16	♦ K85	♦ QJ102	AP			
South HCP: 13	♣ AJ	♣ KQ1032				
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A743				1NT
Vul: EW	♥ J93	♥ AK6				
North HCP: 12	♦ Q10654	♦ KJ87	Pass	3NT	AP	
South HCP: 15	♣ AKQ10	♣ 63				
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ J63				
Vul: Both	♥ QJ102	♥ 9		1NT	Pass	2NT
North HCP: 16	♦ K96	♦ A1042	AP			
South HCP: 8	♣ J4	♣ K9763				
Contract: 2N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 43	♠ J104	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ A1072	Partner bids first.
HCP: 8	♣ K10752	

Board: 44	♠ AJ6	The opponents are silent.
Dealer: N	♥ J62	
Vul: NS	♦ AK10	You bid first.
HCP: 17	♣ A1064	

Board: 45	♠ AQ10	The opponents are silent.
Dealer: S	♥ A	
Vul: Both	♦ KQ974	Partner bids first.
HCP: 20	♣ KQ84	

Board: 46	♠ Q72	The opponents are silent.
Dealer: N	♥ AK108	
Vul: None	♦ KQ53	You bid first.
HCP: 17	♣ QJ	

Board: 47	♠ 543	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ AK1095	Partner bids first.
HCP: 10	♣ QJ43	

Board: 48	♠ Q83	The opponents are silent.
Dealer: N	♥ AJ654	
Vul: EW	♦ A64	You bid first.
HCP: 15	♣ A9	

## 5431 After Notrump Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ K872				1NT
Vul: None	♥ 8	♥ AQ109	Pass	2NT	Pass	3NT
North HCP: 8	♦ A1072	♦ Q43	AP			
South HCP: 17	♣ K10752	♣ AQ				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K94				
Vul: NS	♥ J62	♥ 4		1NT	Pass	2NT
North HCP: 17	♦ AK10	♦ 87432	Pass	3NT	AP	
South HCP: 8	♣ A1064	♣ KQ83				
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ KJ732				1NT
Vul: Both	♥ A	♥ K97	Pass	5NT	Pass	7NT
North HCP: 20	♦ KQ974	♦ A6	AP			
South HCP: 15	♣ KQ84	♣ A32				
Contract: 7N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ A84				
Vul: None	♥ AK108	♥ 5		1NT	Pass	2NT
North HCP: 17	♦ KQ53	♦ 10942	Pass	3NT	AP	
South HCP: 8	♣ QJ	♣ A8643				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ AK102				1NT
Vul: NS	♥ 3	♥ AQ65	Pass	3NT	AP	
North HCP: 10	♦ AK1095	♦ 73				
South HCP: 17	♣ QJ43	♣ A62				
Contract: 3N S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ AJ5				
Vul: EW	♥ AJ654	♥ Q		1NT	Pass	3NT
North HCP: 15	♦ A64	♦ Q10952	AP			
South HCP: 11	♣ A9	♣ Q1087				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 43	♠ K872	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: None	♦ Q43	You bid first.
HCP: 17	♣ AQ	

Board: 44	♠ K94	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ 87432	Partner bids first.
HCP: 8	♣ KQ83	

Board: 45	♠ KJ732	The opponents are silent.
Dealer: S	♥ K97	
Vul: Both	♦ A6	You bid first.
HCP: 15	♣ A32	

Board: 46	♠ A84	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ 10942	Partner bids first.
HCP: 8	♣ A8643	

Board: 47	♠ AK102	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: NS	♦ 73	You bid first.
HCP: 17	♣ A62	

Board: 48	♠ AJ5	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ Q10952	Partner bids first.
HCP: 11	♣ Q1087	

## 5431 After Notrump Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ K872				1NT
Vul: None	♥ 8	♥ AQ109	Pass	2NT	Pass	3NT
North HCP: 8	♦ A1072	♦ Q43	AP			
South HCP: 17	♣ K10752	♣ AQ				
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K94				
Vul: NS	♥ J62	♥ 4		1NT	Pass	2NT
North HCP: 17	♦ AK10	♦ 87432	Pass	3NT	AP	
South HCP: 8	♣ A1064	♣ KQ83				
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ KJ732				1NT
Vul: Both	♥ A	♥ K97	Pass	5NT	Pass	7NT
North HCP: 20	♦ KQ974	♦ A6	AP			
South HCP: 15	♣ KQ84	♣ A32				
Contract: 7N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ A84				
Vul: None	♥ AK108	♥ 5		1NT	Pass	2NT
North HCP: 17	♦ KQ53	♦ 10942	Pass	3NT	AP	
South HCP: 8	♣ QJ	♣ A8643				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 543	♠ AK102				1NT
Vul: NS	♥ 3	♥ AQ65	Pass	3NT	AP	
North HCP: 10	♦ AK1095	♦ 73				
South HCP: 17	♣ QJ43	♣ A62				
Contract: 3N S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ AJ5				
Vul: EW	♥ AJ654	♥ Q		1NT	Pass	3NT
North HCP: 15	♦ A64	♦ Q10952	AP			
South HCP: 11	♣ A9	♣ Q1087				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 49	♠ J97	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ 108752	Partner bids first.
HCP: 10	♣ KQ105	

Board: 50	♠ AQJ9	The opponents are silent.
Dealer: N	♥ AK62	
Vul: NS	♦ K5	You bid first.
HCP: 17	♣ 754	

Board: 51	♠ J75	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ KQ543	Partner bids first.
HCP: 8	♣ J643	

Board: 52	♠ A943	The opponents are silent.
Dealer: N	♥ KQ108	
Vul: Both	♦ J6	You bid first.
HCP: 17	♣ AK8	

Board: 53	♠ 762	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ AQJ84	Partner bids first.
HCP: 11	♣ KJ106	

Board: 54	♠ KJ875	The opponents are silent.
Dealer: N	♥ 1082	
Vul: EW	♦ AQ9	You bid first.
HCP: 15	♣ KQ	

## 5431 After Notrump Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AQ				1NT
Vul: None	♥ A	♥ KQ97				
North HCP: 10	♦ 108752	♦ KQ64	Pass	3NT	AP	
South HCP: 16	♣ KQ105	♣ 743				
Contract: 3N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ K				
Vul: NS	♥ AK62	♥ 1095		1NT	Pass	2NT
North HCP: 17	♦ K5	♦ J9876	Pass	3NT	AP	
South HCP: 8	♣ 754	♣ A1063				
Contract: 3N N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ K93				1NT
Vul: EW	♥ J	♥ AK1074				
North HCP: 8	♦ KQ543	♦ J6	Pass	2NT	AP	
South HCP: 15	♣ J643	♣ A75				
Contract: 2N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A943	♠ 6				
Vul: Both	♥ KQ108	♥ AJ2		1NT	Pass	3NT
North HCP: 17	♦ J6	♦ AK97	AP			
South HCP: 13	♣ AK8	♣ J9652				
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 762	♠ AK105				1NT
Vul: NS	♥ 9	♥ K874				
North HCP: 11	♦ AQJ84	♦ K9	Pass	3NT	AP	
South HCP: 17	♣ KJ106	♣ A74				
Contract: 3N S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ KJ875	♠ —		1NT	Pass	2♠ <sup>1</sup>
Vul: EW	♥ 1082	♥ 765	Pass	3♣ <sup>2</sup>	AP	
North HCP: 15	♦ AQ9	♦ KJ102	1. Minor Suit Transfers after 1NT 2. automat			
South HCP: 8	♣ KQ	♣ A87532				
Contract: 3♣ N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 49	♠ AQ	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: None	♦ KQ64	You bid first.
HCP: 16	♣ 743	

Board: 50	♠ K	The opponents are silent.
Dealer: N	♥ 1095	
Vul: NS	♦ J9876	Partner bids first.
HCP: 8	♣ A1063	

Board: 51	♠ K93	The opponents are silent.
Dealer: S	♥ AK1074	
Vul: EW	♦ J6	You bid first.
HCP: 15	♣ A75	

Board: 52	♠ 6	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: Both	♦ AK97	Partner bids first.
HCP: 13	♣ J9652	

Board: 53	♠ AK105	The opponents are silent.
Dealer: S	♥ K874	
Vul: NS	♦ K9	You bid first.
HCP: 17	♣ A74	

Board: 54	♠ —	The opponents are silent.
Dealer: N	♥ 765	
Vul: EW	♦ KJ102	Partner bids first.
HCP: 8	♣ A87532	

## 5431 After Notrump Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AQ				1NT
Vul: None	♥ A	♥ KQ97				
North HCP: 10	♦ 108752	♦ KQ64	Pass	3NT	AP	
South HCP: 16	♣ KQ105	♣ 743				
Contract: 3N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AQJ9	♠ K				
Vul: NS	♥ AK62	♥ 1095		1NT	Pass	2NT
North HCP: 17	♦ K5	♦ J9876	Pass	3NT	AP	
South HCP: 8	♣ 754	♣ A1063				
Contract: 3N N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ K93				1NT
Vul: EW	♥ J	♥ AK1074				
North HCP: 8	♦ KQ543	♦ J6	Pass	2NT	AP	
South HCP: 15	♣ J643	♣ A75				
Contract: 2N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A943	♠ 6				
Vul: Both	♥ KQ108	♥ AJ2		1NT	Pass	3NT
North HCP: 17	♦ J6	♦ AK97	AP			
South HCP: 13	♣ AK8	♣ J9652				
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 762	♠ AK105				1NT
Vul: NS	♥ 9	♥ K874				
North HCP: 11	♦ AQJ84	♦ K9	Pass	3NT	AP	
South HCP: 17	♣ KJ106	♣ A74				
Contract: 3N S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ KJ875	♠ —		1NT	Pass	2♠ <sup>1</sup>
Vul: EW	♥ 1082	♥ 765	Pass	3♣ <sup>2</sup>	AP	
North HCP: 15	♦ AQ9	♦ KJ102	1. Minor Suit Transfers after 1NT 2. automat			
South HCP: 8	♣ KQ	♣ A87532				
Contract: 3♣ N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 55	♠ A63	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ A10653	Partner bids first.
HCP: 12	♣ KJ84	

Board: 56	♠ AK4	The opponents are silent.
Dealer: N	♥ Q843	
Vul: None	♦ Q96	You bid first.
HCP: 15	♣ A83	

Board: 57	♠ AQ2	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ AQ72	Partner bids first.
HCP: 17	♣ KJ943	

Board: 58	♠ KQ53	The opponents are silent.
Dealer: N	♥ AK108	
Vul: Both	♦ J109	You bid first.
HCP: 16	♣ K8	

Board: 59	♠ 10	The opponents are silent.
Dealer: S	♥ K95	
Vul: None	♦ 10743	Partner bids first.
HCP: 8	♣ AJ932	

Board: 60	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: NS	♦ 862	You bid first.
HCP: 17	♣ J7	

## 5431 After Notrump Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ A63	♠ K104				1NT
Vul: Both	♥ 8	♥ KJ103				
North HCP: 12	♦ A10653	♦ KQ7	Pass	3NT	AP	
South HCP: 16	♣ KJ84	♣ A95				
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 3				
Vul: None	♥ Q843	♥ KJ7		1NT	Pass	3NT
North HCP: 15	♦ Q96	♦ A1083	AP			
South HCP: 14	♣ A83	♣ KQJ95				
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ K9				1NT
Vul: EW	♥ J	♥ AQ1072				
North HCP: 17	♦ AQ72	♦ KJ4	Pass	5NT	Pass	6NT
South HCP: 15	♣ KJ943	♣ Q52	AP			
Contract: 6N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KQ53	♠ A				
Vul: Both	♥ AK108	♥ 952		1NT	Pass	3NT
North HCP: 16	♦ J109	♦ A753	AP			
South HCP: 12	♣ K8	♣ A10742				
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A85				1NT
Vul: None	♥ K95	♥ QJ72				
North HCP: 8	♦ 10743	♦ AQ85	Pass	2NT	AP	
South HCP: 15	♣ AJ932	♣ Q7				
Contract: 2N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 9				
Vul: NS	♥ AQJ3	♥ 876		1NT	Pass	3NT
North HCP: 17	♦ 862	♦ J1073	AP			
South HCP: 10	♣ J7	♣ AKQ52				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 55	♠ K104	The opponents are silent.
Dealer: S	♥ KJ103	
Vul: Both	♦ KQ7	You bid first.
HCP: 16	♣ A95	

Board: 56	♠ 3	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: None	♦ A1083	Partner bids first.
HCP: 14	♣ KQJ95	

Board: 57	♠ K9	The opponents are silent.
Dealer: S	♥ AQ1072	
Vul: EW	♦ KJ4	You bid first.
HCP: 15	♣ Q52	

Board: 58	♠ A	The opponents are silent.
Dealer: N	♥ 952	
Vul: Both	♦ A753	Partner bids first.
HCP: 12	♣ A10742	

Board: 59	♠ A85	The opponents are silent.
Dealer: S	♥ QJ72	
Vul: None	♦ AQ85	You bid first.
HCP: 15	♣ Q7	

Board: 60	♠ 9	The opponents are silent.
Dealer: N	♥ 876	
Vul: NS	♦ J1073	Partner bids first.
HCP: 10	♣ AKQ52	

## 5431 After Notrump Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ A63	♠ K104				1NT
Vul: Both	♥ 8	♥ KJ103				
North HCP: 12	♦ A10653	♦ KQ7	Pass	3NT	AP	
South HCP: 16	♣ KJ84	♣ A95				
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 3				
Vul: None	♥ Q843	♥ KJ7		1NT	Pass	3NT
North HCP: 15	♦ Q96	♦ A1083	AP			
South HCP: 14	♣ A83	♣ KQJ95				
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ K9				1NT
Vul: EW	♥ J	♥ AQ1072				
North HCP: 17	♦ AQ72	♦ KJ4	Pass	5NT	Pass	6NT
South HCP: 15	♣ KJ943	♣ Q52	AP			
Contract: 6N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KQ53	♠ A				
Vul: Both	♥ AK108	♥ 952		1NT	Pass	3NT
North HCP: 16	♦ J109	♦ A753	AP			
South HCP: 12	♣ K8	♣ A10742				
Contract: 3N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A85				1NT
Vul: None	♥ K95	♥ QJ72				
North HCP: 8	♦ 10743	♦ AQ85	Pass	2NT	AP	
South HCP: 15	♣ AJ932	♣ Q7				
Contract: 2N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 9				
Vul: NS	♥ AQJ3	♥ 876		1NT	Pass	3NT
North HCP: 17	♦ 862	♦ J1073	AP			
South HCP: 10	♣ J7	♣ AKQ52				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 61	♠ J	The opponents are silent.
Dealer: S	♥ 643	
Vul: Both	♦ KQJ96	Partner bids first.
HCP: 11	♣ A874	

Board: 62	♠ AQJ	The opponents are silent.
Dealer: N	♥ AK64	
Vul: None	♦ J1085	You bid first.
HCP: 15	♣ 32	

Board: 63	♠ Q106	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ AJ10765	Partner bids first.
HCP: 12	♣ KQ85	

Board: 64	♠ AKJ	The opponents are silent.
Dealer: N	♥ K1084	
Vul: EW	♦ A863	You bid first.
HCP: 15	♣ 84	

Board: 65	♠ —	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ A9765	Partner bids first.
HCP: 15	♣ AJ876	

Board: 66	♠ KJ753	The opponents are silent.
Dealer: N	♥ K102	
Vul: NS	♦ AJ	You bid first.
HCP: 16	♣ KJ5	

## 5431 After Notrump Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A74				1NT
Vul: Both	♥ 643	♥ KQJ				
North HCP: 11	♦ KQJ96	♦ 1072	Pass	3NT	AP	
South HCP: 15	♣ A874	♣ KQ62				
Contract: 3N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1092				
Vul: None	♥ AK64	♥ 3		1NT	Pass	3NT
North HCP: 15	♦ J1085	♦ AK943	AP			
South HCP: 11	♣ 32	♣ A976				
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ AK				1NT
Vul: NS	♥ —	♥ A8765				
North HCP: 12	♦ AJ10765	♦ 984	Pass	3NT	AP	
South HCP: 15	♣ KQ85	♣ A63				
Contract: 3N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q109				
Vul: EW	♥ K1084	♥ A		1NT	Pass	5NT
North HCP: 15	♦ A863	♦ KQJ107	Pass	6NT	AP	
South HCP: 18	♣ 84	♣ AQ65				
Contract: 6N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQ1062				1NT
Vul: None	♥ AQ5	♥ K9	Pass	4♠ <sup>1</sup>	Pass	5♦
North HCP: 15	♦ A9765	♦ KQ10	Pass	6NT	AP	
South HCP: 15	♣ AJ876	♣ Q95				
Contract: 6N S			1. Minors			

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ KJ753	♠ 4				
Vul: NS	♥ K102	♥ A96		1NT	Pass	2NT
North HCP: 16	♦ AJ	♦ 7632	AP			
South HCP: 8	♣ KJ5	♣ A8764				
Contract: 2N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 61	♠ A74	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ 1072	You bid first.
HCP: 15	♣ KQ62	

Board: 62	♠ 1092	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ AK943	Partner bids first.
HCP: 11	♣ A976	

Board: 63	♠ AK	The opponents are silent.
Dealer: S	♥ A8765	
Vul: NS	♦ 984	You bid first.
HCP: 15	♣ A63	

Board: 64	♠ Q109	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ KQJ107	Partner bids first.
HCP: 18	♣ AQ65	

Board: 65	♠ KQ1062	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ KQ10	You bid first.
HCP: 15	♣ Q95	

Board: 66	♠ 4	The opponents are silent.
Dealer: N	♥ A96	
Vul: NS	♦ 7632	Partner bids first.
HCP: 8	♣ A8764	

## 5431 After Notrump Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A74				1NT
Vul: Both	♥ 643	♥ KQJ				
North HCP: 11	♦ KQJ96	♦ 1072	Pass	3NT	AP	
South HCP: 15	♣ A874	♣ KQ62				
Contract: 3N S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1092				
Vul: None	♥ AK64	♥ 3		1NT	Pass	3NT
North HCP: 15	♦ J1085	♦ AK943	AP			
South HCP: 11	♣ 32	♣ A976				
Contract: 3N N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ AK				1NT
Vul: NS	♥ —	♥ A8765				
North HCP: 12	♦ AJ10765	♦ 984	Pass	3NT	AP	
South HCP: 15	♣ KQ85	♣ A63				
Contract: 3N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q109				
Vul: EW	♥ K1084	♥ A		1NT	Pass	5NT
North HCP: 15	♦ A863	♦ KQJ107	Pass	6NT	AP	
South HCP: 18	♣ 84	♣ AQ65				
Contract: 6N N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQ1062				1NT
Vul: None	♥ AQ5	♥ K9	Pass	4♠ <sup>1</sup>	Pass	5♦
North HCP: 15	♦ A9765	♦ KQ10	Pass	6NT	AP	
South HCP: 15	♣ AJ876	♣ Q95				
Contract: 6N S			1. Minors			

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ KJ753	♠ 4				
Vul: NS	♥ K102	♥ A96		1NT	Pass	2NT
North HCP: 16	♦ AJ	♦ 7632	AP			
South HCP: 8	♣ KJ5	♣ A8764				
Contract: 2N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 67	♠ K103	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ AQ107	Partner bids first.
HCP: 10	♣ J109872	

Board: 68	♠ AQ9	The opponents are silent.
Dealer: N	♥ Q65	
Vul: Both	♦ AK4	You bid first.
HCP: 16	♣ J953	

Board: 69	♠ K83	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ A7543	Partner bids first.
HCP: 9	♣ Q765	

Board: 70	♠ A72	The opponents are silent.
Dealer: N	♥ AK73	
Vul: EW	♦ QJ32	You bid first.
HCP: 17	♣ K4	

Board: 71	♠ 9	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: Both	♦ K932	Partner bids first.
HCP: 9	♣ 107643	

Board: 72	♠ AK62	The opponents are silent.
Dealer: N	♥ K93	
Vul: None	♦ K10	You bid first.
HCP: 16	♣ QJ94	

## 5431 After Notrump Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ A52				1NT
Vul: EW	♥ —	♥ AKQ72				
North HCP: 10	♦ AQ107	♦ 965	AP			
South HCP: 15	♣ J109872	♣ Q6				
Contract: 1N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K76				
Vul: Both	♥ Q65	♥ 9		1NT	Pass	3NT
North HCP: 16	♦ AK4	♦ 10653	AP			
South HCP: 12	♣ J953	♣ AKQ108				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ A975				1NT
Vul: NS	♥ 6	♥ AQJ9				
North HCP: 9	♦ A7543	♦ 62	Pass	2NT	AP	
South HCP: 16	♣ Q765	♣ AJ8				
Contract: 2N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ J				
Vul: EW	♥ AK73	♥ Q105		1NT	Pass	3NT
North HCP: 17	♦ QJ32	♦ AK85	AP			
South HCP: 15	♣ K4	♣ AJ953				
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQJ7				1NT
Vul: Both	♥ AQ6	♥ K842				
North HCP: 9	♦ K932	♦ AJ	Pass	2NT	Pass	3NT
South HCP: 17	♣ 107643	♣ K98	AP			
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 3				
Vul: None	♥ K93	♥ 1087		1NT	Pass	3NT
North HCP: 16	♦ K10	♦ AQ984	AP			
South HCP: 13	♣ QJ94	♣ AK52				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 67	♠ A52	The opponents are silent.
Dealer: S	♥ AKQ72	
Vul: EW	♦ 965	You bid first.
HCP: 15	♣ Q6	

Board: 68	♠ K76	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ 10653	Partner bids first.
HCP: 12	♣ AKQ108	

Board: 69	♠ A975	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: NS	♦ 62	You bid first.
HCP: 16	♣ AJ8	

Board: 70	♠ J	The opponents are silent.
Dealer: N	♥ Q105	
Vul: EW	♦ AK85	Partner bids first.
HCP: 15	♣ AJ953	

Board: 71	♠ KQJ7	The opponents are silent.
Dealer: S	♥ K842	
Vul: Both	♦ AJ	You bid first.
HCP: 17	♣ K98	

Board: 72	♠ 3	The opponents are silent.
Dealer: N	♥ 1087	
Vul: None	♦ AQ984	Partner bids first.
HCP: 13	♣ AK52	

## 5431 After Notrump Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ K103	♠ A52				1NT
Vul: EW	♥ —	♥ AKQ72				
North HCP: 10	♦ AQ107	♦ 965	AP			
South HCP: 15	♣ J109872	♣ Q6				
Contract: 1N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ K76				
Vul: Both	♥ Q65	♥ 9		1NT	Pass	3NT
North HCP: 16	♦ AK4	♦ 10653	AP			
South HCP: 12	♣ J953	♣ AKQ108				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ A975				1NT
Vul: NS	♥ 6	♥ AQJ9				
North HCP: 9	♦ A7543	♦ 62	Pass	2NT	AP	
South HCP: 16	♣ Q765	♣ AJ8				
Contract: 2N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ A72	♠ J				
Vul: EW	♥ AK73	♥ Q105		1NT	Pass	3NT
North HCP: 17	♦ QJ32	♦ AK85	AP			
South HCP: 15	♣ K4	♣ AJ953				
Contract: 3N N						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ KQJ7				1NT
Vul: Both	♥ AQ6	♥ K842				
North HCP: 9	♦ K932	♦ AJ	Pass	2NT	Pass	3NT
South HCP: 17	♣ 107643	♣ K98	AP			
Contract: 3N S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 3				
Vul: None	♥ K93	♥ 1087		1NT	Pass	3NT
North HCP: 16	♦ K10	♦ AQ984	AP			
South HCP: 13	♣ QJ94	♣ AK52				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 73	♠ Q	The opponents are silent.
Dealer: S	♥ A43	
Vul: EW	♦ Q8543	Partner bids first.
HCP: 10	♣ Q985	

Board: 74	♠ A96	The opponents are silent.
Dealer: N	♥ AJ84	
Vul: Both	♦ 965	You bid first.
HCP: 15	♣ AQ10	

Board: 75	♠ 2	The opponents are silent.
Dealer: S	♥ Q84	
Vul: None	♦ K764	Partner bids first.
HCP: 12	♣ AQJ108	

Board: 76	♠ Q1042	The opponents are silent.
Dealer: N	♥ KQ96	
Vul: NS	♦ KJ8	You bid first.
HCP: 15	♣ A7	

Board: 77	♠ A43	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ J10743	Partner bids first.
HCP: 9	♣ A1097	

Board: 78	♠ AQ1092	The opponents are silent.
Dealer: N	♥ A74	
Vul: None	♦ AJ7	You bid first.
HCP: 15	♣ 76	

## 5431 After Notrump Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A1096				1NT
Vul: EW	♥ A43	♥ K1098				
North HCP: 10	♦ Q8543	♦ K2	Pass	3NT	AP	
South HCP: 17	♣ Q985	♣ AK2				
Contract: 3N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ Q103				
Vul: Both	♥ AJ84	♥ 6		1NT	Pass	2NT
North HCP: 15	♦ 965	♦ AK72	AP			
South HCP: 9	♣ AQ10	♣ 76543				
Contract: 2N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKJ8				1NT
Vul: None	♥ Q84	♥ A65				
North HCP: 12	♦ K764	♦ Q103	Pass	3NT	AP	
South HCP: 17	♣ AQJ108	♣ K97				
Contract: 3N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ Q1042	♠ K				
Vul: NS	♥ KQ96	♥ AJ5		1NT	Pass	3NT
North HCP: 15	♦ KJ8	♦ AQ73	AP			
South HCP: 15	♣ A7	♣ J10952				
Contract: 3N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ KJ5				1NT
Vul: Both	♥ 4	♥ AK932				
North HCP: 9	♦ J10743	♦ 62	Pass	2NT	AP	
South HCP: 15	♣ A1097	♣ KJ8				
Contract: 2N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AQ1092	♠ 3				
Vul: None	♥ A74	♥ K105		1NT	Pass	2NT
North HCP: 15	♦ AJ7	♦ Q865	AP			
South HCP: 8	♣ 76	♣ K8542				
Contract: 2N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 73	♠ A1096	The opponents are silent.
Dealer: S	♥ K1098	
Vul: EW	♦ K2	You bid first.
HCP: 17	♣ AK2	

Board: 74	♠ Q103	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ AK72	Partner bids first.
HCP: 9	♣ 76543	

Board: 75	♠ AKJ8	The opponents are silent.
Dealer: S	♥ A65	
Vul: None	♦ Q103	You bid first.
HCP: 17	♣ K97	

Board: 76	♠ K	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ AQ73	Partner bids first.
HCP: 15	♣ J10952	

Board: 77	♠ KJ5	The opponents are silent.
Dealer: S	♥ AK932	
Vul: Both	♦ 62	You bid first.
HCP: 15	♣ KJ8	

Board: 78	♠ 3	The opponents are silent.
Dealer: N	♥ K105	
Vul: None	♦ Q865	Partner bids first.
HCP: 8	♣ K8542	

## 5431 After Notrump Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A1096				1NT
Vul: EW	♥ A43	♥ K1098				
North HCP: 10	♦ Q8543	♦ K2	Pass	3NT	AP	
South HCP: 17	♣ Q985	♣ AK2				
Contract: 3N S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ Q103				
Vul: Both	♥ AJ84	♥ 6		1NT	Pass	2NT
North HCP: 15	♦ 965	♦ AK72	AP			
South HCP: 9	♣ AQ10	♣ 76543				
Contract: 2N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKJ8				1NT
Vul: None	♥ Q84	♥ A65				
North HCP: 12	♦ K764	♦ Q103	Pass	3NT	AP	
South HCP: 17	♣ AQJ108	♣ K97				
Contract: 3N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ Q1042	♠ K				
Vul: NS	♥ KQ96	♥ AJ5		1NT	Pass	3NT
North HCP: 15	♦ KJ8	♦ AQ73	AP			
South HCP: 15	♣ A7	♣ J10952				
Contract: 3N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ KJ5				1NT
Vul: Both	♥ 4	♥ AK932				
North HCP: 9	♦ J10743	♦ 62	Pass	2NT	AP	
South HCP: 15	♣ A1097	♣ KJ8				
Contract: 2N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AQ1092	♠ 3				
Vul: None	♥ A74	♥ K105		1NT	Pass	2NT
North HCP: 15	♦ AJ7	♦ Q865	AP			
South HCP: 8	♣ 76	♣ K8542				
Contract: 2N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 79	♠ 10	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: NS	♦ AQJ95	Partner bids first.
HCP: 14	♣ QJ108	

Board: 80	♠ AK964	The opponents are silent.
Dealer: N	♥ K84	
Vul: EW	♦ J54	You bid first.
HCP: 15	♣ A2	

Board: 81	♠ QJ6	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ AQ83	Partner bids first.
HCP: 11	♣ 108432	

Board: 82	♠ J1096	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ AK43	You bid first.
HCP: 17	♣ Q6	

Board: 83	♠ AJ10	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ J1043	Partner bids first.
HCP: 12	♣ K7432	

Board: 84	♠ K109	The opponents are silent.
Dealer: N	♥ AK109	
Vul: Both	♦ KJ102	You bid first.
HCP: 16	♣ Q8	

## 5431 After Notrump Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A876				1NT
Vul: NS	♥ KJ9	♥ AQ8				
North HCP: 14	♦ AQJ95	♦ 73	Pass	3NT	AP	
South HCP: 17	♣ QJ108	♣ AK97				
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AK964	♠ 7				
Vul: EW	♥ K84	♥ AQ6		1NT	Pass	5NT
North HCP: 15	♦ J54	♦ AQ98	Pass	6NT	AP	
South HCP: 17	♣ A2	♣ KQ1095				
Contract: 6N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ K10975				1NT
Vul: None	♥ Q	♥ KJ2				
North HCP: 11	♦ AQ83	♦ K106	Pass	3NT	AP	
South HCP: 16	♣ 108432	♣ AQ				
Contract: 3N S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ J1096	♠ A43				
Vul: NS	♥ AK8	♥ 6		1NT	Pass	3NT
North HCP: 17	♦ AK43	♦ J7652	AP			
South HCP: 12	♣ Q6	♣ AK98				
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ K64				1NT
Vul: EW	♥ K	♥ A1085				
North HCP: 12	♦ J1043	♦ K62	Pass	3NT	AP	
South HCP: 16	♣ K7432	♣ AQ10				
Contract: 3N S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ A54				
Vul: Both	♥ AK109	♥ 6		1NT	Pass	3NT
North HCP: 16	♦ KJ102	♦ Q943	AP			
South HCP: 10	♣ Q8	♣ A7643				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 79	♠ A876	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: NS	♦ 73	You bid first.
HCP: 17	♣ AK97	

Board: 80	♠ 7	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ AQ98	Partner bids first.
HCP: 17	♣ KQ1095	

Board: 81	♠ K10975	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: None	♦ K106	You bid first.
HCP: 16	♣ AQ	

Board: 82	♠ A43	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ J7652	Partner bids first.
HCP: 12	♣ AK98	

Board: 83	♠ K64	The opponents are silent.
Dealer: S	♥ A1085	
Vul: EW	♦ K62	You bid first.
HCP: 16	♣ AQ10	

Board: 84	♠ A54	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ Q943	Partner bids first.
HCP: 10	♣ A7643	

## 5431 After Notrump Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A876				1NT
Vul: NS	♥ KJ9	♥ AQ8				
North HCP: 14	♦ AQJ95	♦ 73	Pass	3NT	AP	
South HCP: 17	♣ QJ108	♣ AK97				
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AK964	♠ 7				
Vul: EW	♥ K84	♥ AQ6		1NT	Pass	5NT
North HCP: 15	♦ J54	♦ AQ98	Pass	6NT	AP	
South HCP: 17	♣ A2	♣ KQ1095				
Contract: 6N N						

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ K10975				1NT
Vul: None	♥ Q	♥ KJ2				
North HCP: 11	♦ AQ83	♦ K106	Pass	3NT	AP	
South HCP: 16	♣ 108432	♣ AQ				
Contract: 3N S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ J1096	♠ A43				
Vul: NS	♥ AK8	♥ 6		1NT	Pass	3NT
North HCP: 17	♦ AK43	♦ J7652	AP			
South HCP: 12	♣ Q6	♣ AK98				
Contract: 3N N						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ K64				1NT
Vul: EW	♥ K	♥ A1085				
North HCP: 12	♦ J1043	♦ K62	Pass	3NT	AP	
South HCP: 16	♣ K7432	♣ AQ10				
Contract: 3N S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ A54				
Vul: Both	♥ AK109	♥ 6		1NT	Pass	3NT
North HCP: 16	♦ KJ102	♦ Q943	AP			
South HCP: 10	♣ Q8	♣ A7643				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 85	♠ QJ5	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ K8654	Partner bids first.
HCP: 10	♣ A965	

Board: 86	♠ AKQ10	The opponents are silent.
Dealer: N	♥ AQ76	
Vul: EW	♦ 762	You bid first.
HCP: 17	♣ Q4	

Board: 87	♠ 4	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: Both	♦ A9753	Partner bids first.
HCP: 14	♣ J1084	

Board: 88	♠ AQ109	The opponents are silent.
Dealer: N	♥ K105	
Vul: None	♦ K52	You bid first.
HCP: 15	♣ QJ6	

Board: 89	♠ 7	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ K9743	Partner bids first.
HCP: 12	♣ K642	

Board: 90	♠ K93	The opponents are silent.
Dealer: N	♥ A86	
Vul: Both	♦ KJ764	You bid first.
HCP: 15	♣ KJ	

## 5431 After Notrump Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A42				1NT
Vul: NS	♥ 5	♥ A83				
North HCP: 10	♦ K8654	♦ AQ1073	Pass	3NT	AP	
South HCP: 16	♣ A965	♣ Q8				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ 5				
Vul: EW	♥ AQ76	♥ J103		1NT	Pass	3NT
North HCP: 17	♦ 762	♦ KQJ3	AP			
South HCP: 11	♣ Q4	♣ A10862				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ98				1NT
Vul: Both	♥ AKQ	♥ J4				
North HCP: 14	♦ A9753	♦ K86	Pass	3NT	AP	
South HCP: 16	♣ J1084	♣ AK93				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AQ109	♠ K52				
Vul: None	♥ K105	♥ 3		1NT	Pass	3NT
North HCP: 15	♦ K52	♦ AJ103	AP			
South HCP: 12	♣ QJ6	♣ A10987				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A842				1NT
Vul: EW	♥ AQ6	♥ K753				
North HCP: 12	♦ K9743	♦ A108	Pass	3NT	AP	
South HCP: 16	♣ K642	♣ AJ				
Contract: 3N S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ 5				
Vul: Both	♥ A86	♥ K107		1NT	Pass	3NT
North HCP: 15	♦ KJ764	♦ Q832	AP			
South HCP: 11	♣ KJ	♣ AQ854				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 85	♠ A42	The opponents are silent.
Dealer: S	♥ A83	
Vul: NS	♦ AQ1073	You bid first.
HCP: 16	♣ Q8	

Board: 86	♠ 5	The opponents are silent.
Dealer: N	♥ J103	
Vul: EW	♦ KQJ3	Partner bids first.
HCP: 11	♣ A10862	

Board: 87	♠ AJ98	The opponents are silent.
Dealer: S	♥ J4	
Vul: Both	♦ K86	You bid first.
HCP: 16	♣ AK93	

Board: 88	♠ K52	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ AJ103	Partner bids first.
HCP: 12	♣ A10987	

Board: 89	♠ A842	The opponents are silent.
Dealer: S	♥ K753	
Vul: EW	♦ A108	You bid first.
HCP: 16	♣ AJ	

Board: 90	♠ 5	The opponents are silent.
Dealer: N	♥ K107	
Vul: Both	♦ Q832	Partner bids first.
HCP: 11	♣ AQ854	

## 5431 After Notrump Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ A42				1NT
Vul: NS	♥ 5	♥ A83				
North HCP: 10	♦ K8654	♦ AQ1073	Pass	3NT	AP	
South HCP: 16	♣ A965	♣ Q8				
Contract: 3N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AKQ10	♠ 5				
Vul: EW	♥ AQ76	♥ J103		1NT	Pass	3NT
North HCP: 17	♦ 762	♦ KQJ3	AP			
South HCP: 11	♣ Q4	♣ A10862				
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ98				
Vul: Both	♥ AKQ	♥ J4				1NT
North HCP: 14	♦ A9753	♦ K86	Pass	3NT	AP	
South HCP: 16	♣ J1084	♣ AK93				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AQ109	♠ K52				
Vul: None	♥ K105	♥ 3		1NT	Pass	3NT
North HCP: 15	♦ K52	♦ AJ103	AP			
South HCP: 12	♣ QJ6	♣ A10987				
Contract: 3N N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A842				
Vul: EW	♥ AQ6	♥ K753				1NT
North HCP: 12	♦ K9743	♦ A108	Pass	3NT	AP	
South HCP: 16	♣ K642	♣ AJ				
Contract: 3N S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ 5				
Vul: Both	♥ A86	♥ K107		1NT	Pass	3NT
North HCP: 15	♦ KJ764	♦ Q832	AP			
South HCP: 11	♣ KJ	♣ AQ854				
Contract: 3N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 91	♠ J107	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ AJ108	Partner bids first.
HCP: 13	♣ AK7632	

Board: 92	♠ AJ105	The opponents are silent.
Dealer: N	♥ QJ109	
Vul: NS	♦ 1097	You bid first.
HCP: 15	♣ AK	

Board: 93	♠ 9	The opponents are silent.
Dealer: S	♥ Q52	
Vul: Both	♦ AQ852	Partner bids first.
HCP: 12	♣ A1084	

Board: 94	♠ A84	The opponents are silent.
Dealer: N	♥ AKJ2	
Vul: None	♦ J54	You bid first.
HCP: 17	♣ A95	

Board: 95	♠ 7	The opponents are silent.
Dealer: S	♥ A76	
Vul: NS	♦ KQ65	Partner bids first.
HCP: 10	♣ J9843	

Board: 96	♠ AK9	The opponents are silent.
Dealer: N	♥ Q654	
Vul: EW	♦ J3	You bid first.
HCP: 16	♣ AQ32	

## 5431 After Notrump Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ AQ43				1NT
Vul: None	♥ —	♥ AK32				
North HCP: 13	♦ AJ108	♦ Q93	Pass	3NT	AP	
South HCP: 15	♣ AK7632	♣ 85				
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AJ105	♠ 6				
Vul: NS	♥ QJ109	♥ AK5		1NT	Pass	3NT
North HCP: 15	♦ 1097	♦ KQJ83	AP			
South HCP: 13	♣ AK	♣ 9654				
Contract: 3N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AKJ6				1NT
Vul: Both	♥ Q52	♥ K963				
North HCP: 12	♦ AQ852	♦ K4	Pass	3NT	AP	
South HCP: 17	♣ A1084	♣ QJ5				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ QJ5				
Vul: None	♥ AKJ2	♥ 4		1NT	Pass	3NT
North HCP: 17	♦ J54	♦ A932	AP			
South HCP: 11	♣ A95	♣ KJ1084				
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ K43				1NT
Vul: NS	♥ A76	♥ KJ32				
North HCP: 10	♦ KQ65	♦ A3	Pass	3NT	AP	
South HCP: 17	♣ J9843	♣ AQ102				
Contract: 3N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J75				
Vul: EW	♥ Q654	♥ A		1NT	Pass	3NT
North HCP: 16	♦ J3	♦ K874	AP			
South HCP: 12	♣ AQ32	♣ KJ1095				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 91	♠ AQ43	The opponents are silent.
Dealer: S	♥ AK32	
Vul: None	♦ Q93	You bid first.
HCP: 15	♣ 85	

Board: 92	♠ 6	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ KQJ83	Partner bids first.
HCP: 13	♣ 9654	

Board: 93	♠ AKJ6	The opponents are silent.
Dealer: S	♥ K963	
Vul: Both	♦ K4	You bid first.
HCP: 17	♣ QJ5	

Board: 94	♠ QJ5	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ A932	Partner bids first.
HCP: 11	♣ KJ1084	

Board: 95	♠ K43	The opponents are silent.
Dealer: S	♥ KJ32	
Vul: NS	♦ A3	You bid first.
HCP: 17	♣ AQ102	

Board: 96	♠ J75	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ K874	Partner bids first.
HCP: 12	♣ KJ1095	

## 5431 After Notrump Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J107	♠ AQ43				1NT
Vul: None	♥ —	♥ AK32				
North HCP: 13	♦ AJ108	♦ Q93	Pass	3NT	AP	
South HCP: 15	♣ AK7632	♣ 85				
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AJ105	♠ 6				
Vul: NS	♥ QJ109	♥ AK5		1NT	Pass	3NT
North HCP: 15	♦ 1097	♦ KQJ83	AP			
South HCP: 13	♣ AK	♣ 9654				
Contract: 3N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AKJ6				1NT
Vul: Both	♥ Q52	♥ K963				
North HCP: 12	♦ AQ852	♦ K4	Pass	3NT	AP	
South HCP: 17	♣ A1084	♣ QJ5				
Contract: 3N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ QJ5				
Vul: None	♥ AKJ2	♥ 4		1NT	Pass	3NT
North HCP: 17	♦ J54	♦ A932	AP			
South HCP: 11	♣ A95	♣ KJ1084				
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ K43				1NT
Vul: NS	♥ A76	♥ KJ32				
North HCP: 10	♦ KQ65	♦ A3	Pass	3NT	AP	
South HCP: 17	♣ J9843	♣ AQ102				
Contract: 3N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ J75				
Vul: EW	♥ Q654	♥ A		1NT	Pass	3NT
North HCP: 16	♦ J3	♦ K874	AP			
South HCP: 12	♣ AQ32	♣ KJ1095				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 97	♠ 2	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: None	♦ A10842	Partner bids first.
HCP: 13	♣ KJ108	

Board: 98	♠ KQ986	The opponents are silent.
Dealer: N	♥ 74	
Vul: NS	♦ K72	You bid first.
HCP: 15	♣ AK9	

Board: 99	♠ 8	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: Both	♦ KJ762	Partner bids first.
HCP: 11	♣ KJ95	

Board: 100	♠ 10532	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ A1086	You bid first.
HCP: 16	♣ K10	

Board: 101	♠ Q42	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ KJ1094	Partner bids first.
HCP: 11	♣ K1087	

Board: 102	♠ AJ64	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: Both	♦ 72	You bid first.
HCP: 15	♣ Q53	

## 5431 After Notrump Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ3				1NT
Vul: None	♥ AJ2	♥ KQ865				
North HCP: 13	♦ A10842	♦ J7	Pass	3NT	AP	
South HCP: 16	♣ KJ108	♣ A32				
Contract: 3N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ KQ986	♠ —				
Vul: NS	♥ 74	♥ QJ3		1NT	Pass	3NT
North HCP: 15	♦ K72	♦ AQJ943	AP			
South HCP: 12	♣ AK9	♣ Q1087				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ A632				1NT
Vul: Both	♥ QJ5	♥ A1063				
North HCP: 11	♦ KJ762	♦ AQ9	Pass	3NT	AP	
South HCP: 16	♣ KJ95	♣ Q8				
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ 10532	♠ A98				
Vul: NS	♥ AKQ	♥ 9		1NT	Pass	3NT
North HCP: 16	♦ A1086	♦ Q954	AP			
South HCP: 13	♣ K10	♣ AQJ72				
Contract: 3N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AK7				1NT
Vul: EW	♥ Q	♥ A72				
North HCP: 11	♦ KJ1094	♦ Q753	Pass	3NT	AP	
South HCP: 16	♣ K1087	♣ QJ5				
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ K102				
Vul: Both	♥ AKJ3	♥ —		1NT	Pass	3♦
North HCP: 15	♦ 72	♦ K109654	AP			
South HCP: 10	♣ Q53	♣ A982				
Contract: 3♦ S						

## South hands (Practice Page)

### 5431 After Notrump

Board: 97	♠ AQ3	The opponents are silent.
Dealer: S	♥ KQ865	
Vul: None	♦ J7	You bid first.
HCP: 16	♣ A32	
Board: 98	♠ —	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: NS	♦ AQJ943	Partner bids first.
HCP: 12	♣ Q1087	
Board: 99	♠ A632	The opponents are silent.
Dealer: S	♥ A1063	
Vul: Both	♦ AQ9	You bid first.
HCP: 16	♣ Q8	
Board: 100	♠ A98	The opponents are silent.
Dealer: N	♥ 9	
Vul: NS	♦ Q954	Partner bids first.
HCP: 13	♣ AQJ72	
Board: 101	♠ AK7	The opponents are silent.
Dealer: S	♥ A72	
Vul: EW	♦ Q753	You bid first.
HCP: 16	♣ QJ5	
Board: 102	♠ K102	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ K109654	Partner bids first.
HCP: 10	♣ A982	

## 5431 After Notrump Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ3				1NT
Vul: None	♥ AJ2	♥ KQ865				
North HCP: 13	♦ A10842	♦ J7	Pass	3NT	AP	
South HCP: 16	♣ KJ108	♣ A32				
Contract: 3N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ KQ986	♠ —				
Vul: NS	♥ 74	♥ QJ3		1NT	Pass	3NT
North HCP: 15	♦ K72	♦ AQJ943	AP			
South HCP: 12	♣ AK9	♣ Q1087				
Contract: 3N N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ A632				1NT
Vul: Both	♥ QJ5	♥ A1063				
North HCP: 11	♦ KJ762	♦ AQ9	Pass	3NT	AP	
South HCP: 16	♣ KJ95	♣ Q8				
Contract: 3N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ 10532	♠ A98				
Vul: NS	♥ AKQ	♥ 9		1NT	Pass	3NT
North HCP: 16	♦ A1086	♦ Q954	AP			
South HCP: 13	♣ K10	♣ AQJ72				
Contract: 3N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AK7				1NT
Vul: EW	♥ Q	♥ A72				
North HCP: 11	♦ KJ1094	♦ Q753	Pass	3NT	AP	
South HCP: 16	♣ K1087	♣ QJ5				
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ K102				
Vul: Both	♥ AKJ3	♥ —		1NT	Pass	3♦
North HCP: 15	♦ 72	♦ K109654	AP			
South HCP: 10	♣ Q53	♣ A982				
Contract: 3♦ S						



## North hands (Practice Page)

### 5431 After Notrump

Board: 103	♠ KJ5	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ K10864	Partner bids first.
HCP: 12	♣ J432	

Board: 104	♠ KQ8	The opponents are silent.
Dealer: N	♥ AK54	
Vul: EW	♦ Q863	You bid first.
HCP: 17	♣ K8	

Board: 105	♠ KJ9	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ A987	Partner bids first.
HCP: 15	♣ AK9543	

Board: 106	♠ 1065	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: None	♦ K1087	You bid first.
HCP: 15	♣ A10	

Board: 107	♠ J	The opponents are silent.
Dealer: S	♥ K73	
Vul: NS	♦ K8642	Partner bids first.
HCP: 12	♣ KQ42	

## 5431 After Notrump Both hands (Answers Page)

Board: 103

Dealer: S

Vul: None

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ KJ5

♥ A

♦ K10864

♣ J432

South:

♠ AQ4

♥ K6432

♦ A2

♣ Q75

West North East South

1NT

Pass 3NT AP

Board: 104

Dealer: N

Vul: EW

North HCP: 17

South HCP: 13

Contract: 3N N

North:

♠ KQ8

♥ AK54

♦ Q863

♣ K8

South:

♠ 1032

♥ 6

♦ AK94

♣ AQ964

West North East South

1NT Pass 3NT

AP

West North East South

1NT

Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 4♥<sup>3</sup> Pass 4♠<sup>4</sup>

Pass 4NT<sup>5</sup> Pass 5♠

Pass 6♣ AP

1. Minor Suit Transfers after 1NT

2. automat

3. Splinter

4. Cue bid, a ♠ stopper

5. Blackwood 0314, for ♣

Board: 105

Dealer: S

Vul: Both

North HCP: 15

South HCP: 16

Contract: 6♣ S

North:

♠ KJ9

♥ —

♦ A987

♣ AK9543

South:

♠ A6

♥ AKQ43

♦ Q65

♣ J76

Board: 106

Dealer: N

Vul: None

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ 1065

♥ AKJ3

♦ K1087

♣ A10

South:

♠ AK4

♥ 7

♦ AJ92

♣ 87432

West North East South

1NT Pass 3NT

AP

Board: 107

Dealer: S

Vul: NS

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ J

♥ K73

♦ K8642

♣ KQ42

South:

♠ KQ9

♥ AJ84

♦ J103

♣ A107

West North East South

1NT

Pass 3NT AP

## South hands (Practice Page)

### 5431 After Notrump

Board: 103	♠ AQ4	The opponents are silent.
Dealer: S	♥ K6432	
Vul: None	♦ A2	You bid first.
HCP: 15	♣ Q75	

Board: 104	♠ 1032	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ AK94	Partner bids first.
HCP: 13	♣ AQ964	

Board: 105	♠ A6	The opponents are silent.
Dealer: S	♥ AKQ43	
Vul: Both	♦ Q65	You bid first.
HCP: 16	♣ J76	

Board: 106	♠ AK4	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ AJ92	Partner bids first.
HCP: 12	♣ 87432	

Board: 107	♠ KQ9	The opponents are silent.
Dealer: S	♥ AJ84	
Vul: NS	♦ J103	You bid first.
HCP: 15	♣ A107	

## 5431 After Notrump Both hands (Answers Page)

Board: 103

Dealer: S

Vul: None

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ KJ5

♥ A

♦ K10864

♣ J432

South:

♠ AQ4

♥ K6432

♦ A2

♣ Q75

West North East South

1NT

Pass 3NT AP

Board: 104

Dealer: N

Vul: EW

North HCP: 17

South HCP: 13

Contract: 3N N

North:

♠ KQ8

♥ AK54

♦ Q863

♣ K8

South:

♠ 1032

♥ 6

♦ AK94

♣ AQ964

West North East South

1NT Pass 3NT

AP

West North East South

1NT

Pass 2♠<sup>1</sup> Pass 3♣<sup>2</sup>

Pass 4♥<sup>3</sup> Pass 4♠<sup>4</sup>

Pass 4NT<sup>5</sup> Pass 5♠

Pass 6♣ AP

1. Minor Suit Transfers after 1NT

2. automat

3. Splinter

4. Cue bid, a ♠ stopper

5. Blackwood 0314, for ♣

Board: 105

Dealer: S

Vul: Both

North HCP: 15

South HCP: 16

Contract: 6♣ S

North:

♠ KJ9

♥ —

♦ A987

♣ AK9543

South:

♠ A6

♥ AKQ43

♦ Q65

♣ J76

Board: 106

Dealer: N

Vul: None

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ 1065

♥ AKJ3

♦ K1087

♣ A10

South:

♠ AK4

♥ 7

♦ AJ92

♣ 87432

West North East South

1NT Pass 3NT

AP

Board: 107

Dealer: S

Vul: NS

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ J

♥ K73

♦ K8642

♣ KQ42

South:

♠ KQ9

♥ AJ84

♦ J103

♣ A107

West North East South

1NT

Pass 3NT AP

## North hands (Practice Page)

### 5431 After Notrump

Board: 108	♠ AKJ5	The opponents are silent.
Dealer: N	♥ AJ84	
Vul: Both	♦ 62	You bid first.
HCP: 15	♣ Q32	

Board: 109	♠ J93	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ KJ863	Partner bids first.
HCP: 11	♣ AQ43	

Board: 110	♠ K974	The opponents are silent.
Dealer: N	♥ AK98	
Vul: NS	♦ A84	You bid first.
HCP: 16	♣ Q2	

Board: 111	♠ J86	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ A985	Partner bids first.
HCP: 11	♣ K10542	

Board: 112	♠ J642	The opponents are silent.
Dealer: N	♥ AK5	
Vul: None	♦ Q54	You bid first.
HCP: 15	♣ KQ10	

Board: 113	♠ 987	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ K1083	Partner bids first.
HCP: 11	♣ AKJ106	

## 5431 After Notrump Both hands (Answers Page)

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 8		1NT	Pass	5NT
Vul: Both	♥ AJ84	♥ K107				
North HCP: 15	♦ 62	♦ KQJ3	Pass	6NT	AP	
South HCP: 17	♣ Q32	♣ AKJ65				
Contract: 6N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ J93	♠ A5				1NT
Vul: None	♥ 5	♥ AJ1042				
North HCP: 11	♦ KJ863	♦ AQ10	Pass	3NT	AP	
South HCP: 16	♣ AQ43	♣ J87				
Contract: 3N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ K974	♠ Q		1NT	Pass	3NT
Vul: NS	♥ AK98	♥ J42				
North HCP: 16	♦ A84	♦ KQJ6	AP			
South HCP: 14	♣ Q2	♣ AJ1087				
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ 43				1NT
Vul: EW	♥ K	♥ AJ654				
North HCP: 11	♦ A985	♦ K106	Pass	3NT	AP	
South HCP: 15	♣ K10542	♣ AQJ				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ J642	♠ Q75		1NT	Pass	3NT
Vul: None	♥ AK5	♥ 9				
North HCP: 15	♦ Q54	♦ AK1082	AP			
South HCP: 10	♣ KQ10	♣ J752				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ AK63				1NT
Vul: NS	♥ 4	♥ AJ85				
North HCP: 11	♦ K1083	♦ A52	Pass	3NT	AP	
South HCP: 16	♣ AKJ106	♣ 75				
Contract: 3N S						

## South hands (Practice Page)

### 5431 After Notrump

Board: 108	♠ 8	The opponents are silent.
Dealer: N	♥ K107	
Vul: Both	♦ KQJ3	Partner bids first.
HCP: 17	♣ AKJ65	

Board: 109	♠ A5	The opponents are silent.
Dealer: S	♥ AJ1042	
Vul: None	♦ AQ10	You bid first.
HCP: 16	♣ J87	

Board: 110	♠ Q	The opponents are silent.
Dealer: N	♥ J42	
Vul: NS	♦ KQJ6	Partner bids first.
HCP: 14	♣ AJ1087	

Board: 111	♠ 43	The opponents are silent.
Dealer: S	♥ AJ654	
Vul: EW	♦ K106	You bid first.
HCP: 15	♣ AQJ	

Board: 112	♠ Q75	The opponents are silent.
Dealer: N	♥ 9	
Vul: None	♦ AK1082	Partner bids first.
HCP: 10	♣ J752	

Board: 113	♠ AK63	The opponents are silent.
Dealer: S	♥ AJ85	
Vul: NS	♦ A52	You bid first.
HCP: 16	♣ 75	

## 5431 After Notrump Both hands (Answers Page)

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 8		1NT	Pass	5NT
Vul: Both	♥ AJ84	♥ K107				
North HCP: 15	♦ 62	♦ KQJ3	Pass	6NT	AP	
South HCP: 17	♣ Q32	♣ AKJ65				
Contract: 6N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ J93	♠ A5				1NT
Vul: None	♥ 5	♥ AJ1042				
North HCP: 11	♦ KJ863	♦ AQ10	Pass	3NT	AP	
South HCP: 16	♣ AQ43	♣ J87				
Contract: 3N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ K974	♠ Q		1NT	Pass	3NT
Vul: NS	♥ AK98	♥ J42				
North HCP: 16	♦ A84	♦ KQJ6	AP			
South HCP: 14	♣ Q2	♣ AJ1087				
Contract: 3N N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ 43				1NT
Vul: EW	♥ K	♥ AJ654				
North HCP: 11	♦ A985	♦ K106	Pass	3NT	AP	
South HCP: 15	♣ K10542	♣ AQJ				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ J642	♠ Q75		1NT	Pass	3NT
Vul: None	♥ AK5	♥ 9				
North HCP: 15	♦ Q54	♦ AK1082	AP			
South HCP: 10	♣ KQ10	♣ J752				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ AK63				1NT
Vul: NS	♥ 4	♥ AJ85				
North HCP: 11	♦ K1083	♦ A52	Pass	3NT	AP	
South HCP: 16	♣ AKJ106	♣ 75				
Contract: 3N S						



## North hands (Practice Page)

### 5431 After Notrump

Board: 114	♠ KQJ	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: EW	♦ 865	You bid first.
HCP: 15	♣ K65	

Board: 115	♠ KQ2	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ 10654	Partner bids first.
HCP: 9	♣ KJ1073	

Board: 116	♠ K93	The opponents are silent.
Dealer: N	♥ AJ964	
Vul: NS	♦ A42	You bid first.
HCP: 16	♣ KJ	

Board: 117	♠ Q106	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ AQ98	Partner bids first.
HCP: 11	♣ K8754	

Board: 118	♠ A103	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: Both	♦ AQ42	You bid first.
HCP: 17	♣ Q85	

## 5431 After Notrump Both hands (Answers Page)

Board: 114

Dealer: N

Vul: EW

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ KQJ

♥ KQJ4

♦ 865

♣ K65

South:

♠ A

♥ 862

♦ AJ1072

♣ QJ74

West North East South

1NT Pass 3NT

AP

Board: 115

Dealer: S

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3N S

North:

♠ KQ2

♥ 5

♦ 10654

♣ KJ1073

South:

♠ J97

♥ AK63

♦ K3

♣ AQ82

West North East South

1NT

Pass 2NT Pass 3NT

AP

Board: 116

Dealer: N

Vul: NS

North HCP: 16

South HCP: 13

Contract: 6♦ N

North:

♠ K93

♥ AJ964

♦ A42

♣ KJ

South:

♠ A108

♥ —

♦ KQ10953

♣ A952

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4♠<sup>4</sup> Pass 4NT<sup>5</sup>

Pass 5♥ Pass 6♦

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Splinter

4. Cue bid, a ♠ stopper

5. Blackwood 0314, for ♦

Board: 117

Dealer: S

Vul: EW

North HCP: 11

South HCP: 16

Contract: 3N S

North:

♠ Q106

♥ 10

♦ AQ98

♣ K8754

South:

♠ 7542

♥ AQJ5

♦ K62

♣ AQ

West North East South

1NT

Pass 3NT AP

Board: 118

Dealer: N

Vul: Both

North HCP: 17

South HCP: 12

Contract: 3N N

North:

♠ A103

♥ AJ2

♦ AQ42

♣ Q85

South:

♠ J

♥ 654

♦ K1075

♣ AKJ43

West North East South

1NT Pass 3NT

AP

## South hands (Practice Page)

### 5431 After Notrump

Board: 114	♠ A	The opponents are silent.
Dealer: N	♥ 862	
Vul: EW	♦ AJ1072	Partner bids first.
HCP: 12	♣ QJ74	
Board: 115	♠ J97	The opponents are silent.
Dealer: S	♥ AK63	
Vul: Both	♦ K3	You bid first.
HCP: 17	♣ AQ82	
Board: 116	♠ A108	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ KQ10953	Partner bids first.
HCP: 13	♣ A952	
Board: 117	♠ 7542	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: EW	♦ K62	You bid first.
HCP: 16	♣ AQ	
Board: 118	♠ J	The opponents are silent.
Dealer: N	♥ 654	
Vul: Both	♦ K1075	Partner bids first.
HCP: 12	♣ AKJ43	

## 5431 After Notrump Both hands (Answers Page)

Board: 114

Dealer: N

Vul: EW

North HCP: 15

South HCP: 12

Contract: 3N N

North:

♠ KQJ

♥ KQJ4

♦ 865

♣ K65

South:

♠ A

♥ 862

♦ AJ1072

♣ QJ74

West North East South

1NT Pass 3NT

AP

Board: 115

Dealer: S

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3N S

North:

♠ KQ2

♥ 5

♦ 10654

♣ KJ1073

South:

♠ J97

♥ AK63

♦ K3

♣ AQ82

West North East South

1NT

Pass 2NT Pass 3NT

AP

Board: 116

Dealer: N

Vul: NS

North HCP: 16

South HCP: 13

Contract: 6♦ N

North:

♠ K93

♥ AJ964

♦ A42

♣ KJ

South:

♠ A108

♥ —

♦ KQ10953

♣ A952

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4♠<sup>4</sup> Pass 4NT<sup>5</sup>

Pass 5♥ Pass 6♦

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Splinter

4. Cue bid, a ♠ stopper

5. Blackwood 0314, for ♦

Board: 117

Dealer: S

Vul: EW

North HCP: 11

South HCP: 16

Contract: 3N S

North:

♠ Q106

♥ 10

♦ AQ98

♣ K8754

South:

♠ 7542

♥ AQJ5

♦ K62

♣ AQ

West North East South

1NT

Pass 3NT AP

Board: 118

Dealer: N

Vul: Both

North HCP: 17

South HCP: 12

Contract: 3N N

North:

♠ A103

♥ AJ2

♦ AQ42

♣ Q85

South:

♠ J

♥ 654

♦ K1075

♣ AKJ43

West North East South

1NT Pass 3NT

AP

## North hands (Practice Page)

### 5431 After Notrump

Board: 119	♠ 4	The opponents are silent.
Dealer: S	♥ Q42	
Vul: None	♦ A9765	Partner bids first.
HCP: 11	♣ AJ98	

Board: 120	♠ AK4	The opponents are silent.
Dealer: N	♥ AK872	
Vul: EW	♦ J105	You bid first.
HCP: 15	♣ 63	

Board: 121	♠ QJ9	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ 10642	Partner bids first.
HCP: 8	♣ KQ542	

Board: 122	♠ K932	The opponents are silent.
Dealer: N	♥ KJ97	
Vul: None	♦ KQ9	You bid first.
HCP: 15	♣ K3	

Board: 123	♠ K	The opponents are silent.
Dealer: S	♥ K98	
Vul: NS	♦ 109543	Partner bids first.
HCP: 10	♣ KJ65	

Board: 124	♠ AJ	The opponents are silent.
Dealer: N	♥ QJ62	
Vul: Both	♦ K63	You bid first.
HCP: 15	♣ KJ54	

## 5431 After Notrump Both hands (Answers Page)

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ9				1NT
Vul: None	♥ Q42	♥ A106				
North HCP: 11	♦ A9765	♦ QJ103	Pass	3NT	AP	
South HCP: 15	♣ AJ98	♣ K103				
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 1086				
Vul: EW	♥ AK872	♥ J		1NT	Pass	2NT
North HCP: 15	♦ J105	♦ KQ987	AP			
South HCP: 9	♣ 63	♣ QJ42				
Contract: 2N N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A53				1NT
Vul: Both	♥ 8	♥ AJ72				
North HCP: 8	♦ 10642	♦ A75	Pass	2NT	Pass	3NT
South HCP: 17	♣ KQ542	♣ A103	AP			
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ K932	♠ AJ6				
Vul: None	♥ KJ97	♥ Q		1NT	Pass	3NT
North HCP: 15	♦ KQ9	♦ 86542	AP			
South HCP: 11	♣ K3	♣ A1064				
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ98				1NT
Vul: NS	♥ K98	♥ AQ3				
North HCP: 10	♦ 109543	♦ A72	Pass	3NT	AP	
South HCP: 15	♣ KJ65	♣ 742				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K82				
Vul: Both	♥ QJ62	♥ 4		1NT	Pass	3NT
North HCP: 15	♦ K63	♦ Q975	AP			
South HCP: 11	♣ KJ54	♣ AQ732				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 119	♠ AJ9	The opponents are silent.
Dealer: S	♥ A106	
Vul: None	♦ QJ103	You bid first.
HCP: 15	♣ K103	

Board: 120	♠ 1086	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ KQ987	Partner bids first.
HCP: 9	♣ QJ42	

Board: 121	♠ A53	The opponents are silent.
Dealer: S	♥ AJ72	
Vul: Both	♦ A75	You bid first.
HCP: 17	♣ A103	

Board: 122	♠ AJ6	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ 86542	Partner bids first.
HCP: 11	♣ A1064	

Board: 123	♠ AJ98	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: NS	♦ A72	You bid first.
HCP: 15	♣ 742	

Board: 124	♠ K82	The opponents are silent.
Dealer: N	♥ 4	
Vul: Both	♦ Q975	Partner bids first.
HCP: 11	♣ AQ732	

## 5431 After Notrump Both hands (Answers Page)

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ9				1NT
Vul: None	♥ Q42	♥ A106				
North HCP: 11	♦ A9765	♦ QJ103	Pass	3NT	AP	
South HCP: 15	♣ AJ98	♣ K103				
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 1086				
Vul: EW	♥ AK872	♥ J		1NT	Pass	2NT
North HCP: 15	♦ J105	♦ KQ987	AP			
South HCP: 9	♣ 63	♣ QJ42				
Contract: 2N N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ A53				1NT
Vul: Both	♥ 8	♥ AJ72				
North HCP: 8	♦ 10642	♦ A75	Pass	2NT	Pass	3NT
South HCP: 17	♣ KQ542	♣ A103	AP			
Contract: 3N S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ K932	♠ AJ6				
Vul: None	♥ KJ97	♥ Q		1NT	Pass	3NT
North HCP: 15	♦ KQ9	♦ 86542	AP			
South HCP: 11	♣ K3	♣ A1064				
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ98				1NT
Vul: NS	♥ K98	♥ AQ3				
North HCP: 10	♦ 109543	♦ A72	Pass	3NT	AP	
South HCP: 15	♣ KJ65	♣ 742				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K82				
Vul: Both	♥ QJ62	♥ 4		1NT	Pass	3NT
North HCP: 15	♦ K63	♦ Q975	AP			
South HCP: 11	♣ KJ54	♣ AQ732				
Contract: 3N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 125	♠ 654	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ QJ63	Partner bids first.
HCP: 9	♣ AQ742	

Board: 126	♠ QJ9	The opponents are silent.
Dealer: N	♥ Q5	
Vul: NS	♦ AKJ4	You bid first.
HCP: 17	♣ A1097	

Board: 127	♠ A93	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ A873	Partner bids first.
HCP: 12	♣ J9874	

Board: 128	♠ AK52	The opponents are silent.
Dealer: N	♥ K97	
Vul: None	♦ AK	You bid first.
HCP: 17	♣ 9642	

Board: 129	♠ AK6	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ AKJ97	Partner bids first.
HCP: 18	♣ QJ72	

Board: 130	♠ A9	The opponents are silent.
Dealer: N	♥ AK65	
Vul: EW	♦ Q87	You bid first.
HCP: 15	♣ Q1097	

## 5431 After Notrump Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ K108				1NT
Vul: None	♥ 6	♥ AQ985				
North HCP: 9	♦ QJ63	♦ AK8	Pass	2NT	AP	
South HCP: 16	♣ AQ742	♣ 95				
Contract: 2N S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ 6				
Vul: NS	♥ Q5	♥ KJ6		1NT	Pass	2NT
North HCP: 17	♦ AKJ4	♦ Q9863	Pass	3NT	AP	
South HCP: 9	♣ A1097	♣ QJ53				
Contract: 3N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ K42				1NT
Vul: EW	♥ K	♥ AQ752				
North HCP: 12	♦ A873	♦ J42	Pass	3NT	AP	
South HCP: 16	♣ J9874	♣ AQ				
Contract: 3N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ J				
Vul: None	♥ K97	♥ J52		1NT	Pass	3NT
North HCP: 17	♦ AK	♦ QJ1092	AP			
South HCP: 11	♣ 9642	♣ AQ53				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ AK6	♠ 742				1NT
Vul: NS	♥ 10	♥ AKJ				
North HCP: 18	♦ AKJ97	♦ 105	Pass	5NT	Pass	7NT
South HCP: 15	♣ QJ72	♣ AK1043	AP			
Contract: 7N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ Q				
Vul: EW	♥ AK65	♥ Q82		1NT	Pass	4NT <sup>1</sup>
North HCP: 15	♦ Q87	♦ A10943	AP			
South HCP: 16	♣ Q1097	♣ AKJ8	1. Quantitative 4NT			
Contract: 4N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 125	♠ K108	The opponents are silent.
Dealer: S	♥ AQ985	
Vul: None	♦ AK8	You bid first.
HCP: 16	♣ 95	

Board: 126	♠ 6	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: NS	♦ Q9863	Partner bids first.
HCP: 9	♣ QJ53	

Board: 127	♠ K42	The opponents are silent.
Dealer: S	♥ AQ752	
Vul: EW	♦ J42	You bid first.
HCP: 16	♣ AQ	

Board: 128	♠ J	The opponents are silent.
Dealer: N	♥ J52	
Vul: None	♦ QJ1092	Partner bids first.
HCP: 11	♣ AQ53	

Board: 129	♠ 742	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ 105	You bid first.
HCP: 15	♣ AK1043	

Board: 130	♠ Q	The opponents are silent.
Dealer: N	♥ Q82	
Vul: EW	♦ A10943	Partner bids first.
HCP: 16	♣ AKJ8	

## 5431 After Notrump Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ K108				1NT
Vul: None	♥ 6	♥ AQ985				
North HCP: 9	♦ QJ63	♦ AK8	Pass	2NT	AP	
South HCP: 16	♣ AQ742	♣ 95				
Contract: 2N S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ QJ9	♠ 6				
Vul: NS	♥ Q5	♥ KJ6		1NT	Pass	2NT
North HCP: 17	♦ AKJ4	♦ Q9863	Pass	3NT	AP	
South HCP: 9	♣ A1097	♣ QJ53				
Contract: 3N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ K42				1NT
Vul: EW	♥ K	♥ AQ752				
North HCP: 12	♦ A873	♦ J42	Pass	3NT	AP	
South HCP: 16	♣ J9874	♣ AQ				
Contract: 3N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AK52	♠ J				
Vul: None	♥ K97	♥ J52		1NT	Pass	3NT
North HCP: 17	♦ AK	♦ QJ1092	AP			
South HCP: 11	♣ 9642	♣ AQ53				
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ AK6	♠ 742				1NT
Vul: NS	♥ 10	♥ AKJ				
North HCP: 18	♦ AKJ97	♦ 105	Pass	5NT	Pass	7NT
South HCP: 15	♣ QJ72	♣ AK1043	AP			
Contract: 7N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ Q				
Vul: EW	♥ AK65	♥ Q82		1NT	Pass	4NT <sup>1</sup>
North HCP: 15	♦ Q87	♦ A10943	AP			
South HCP: 16	♣ Q1097	♣ AKJ8	1. Quantitative 4NT			
Contract: 4N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 131	♠ 4	The opponents are silent.
Dealer: S	♥ Q53	
Vul: Both	♦ QJ642	Partner bids first.
HCP: 10	♣ AJ108	

Board: 132	♠ AK74	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: NS	♦ KQ3	You bid first.
HCP: 17	♣ Q103	

Board: 133	♠ 8	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: EW	♦ AQJ42	Partner bids first.
HCP: 13	♣ J652	

Board: 134	♠ KQJ43	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: Both	♦ J4	You bid first.
HCP: 15	♣ Q54	

Board: 135	♠ 875	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ AQ764	Partner bids first.
HCP: 14	♣ AKJ7	

Board: 136	♠ AK82	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ J76	You bid first.
HCP: 15	♣ A762	

## 5431 After Notrump Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQJ3				1NT
Vul: Both	♥ Q53	♥ A972				
North HCP: 10	♦ QJ642	♦ 73	Pass	3NT	AP	
South HCP: 16	♣ AJ108	♣ KQ5				
Contract: 3N S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ 10		1NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ QJ4	♥ A97	Pass	4♥	Pass	6NT
North HCP: 17	♦ KQ3	♦ A1054	AP			
South HCP: 15	♣ Q103	♣ AK542				
Contract: 6N N			1. Gerber, for N			

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQ2				1NT
Vul: EW	♥ AJ7	♥ K95				
North HCP: 13	♦ AQJ42	♦ 985	Pass	3NT	AP	
South HCP: 16	♣ J652	♣ A107				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ KQJ43	♠ 6		1NT	Pass	3NT
Vul: Both	♥ AQ5	♥ K83				
North HCP: 15	♦ J4	♦ A652	AP			
South HCP: 15	♣ Q54	♣ AKJ109				
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ AJ32				1NT
Vul: None	♥ 7	♥ AK85				
North HCP: 14	♦ AQ764	♦ K83	Pass	3NT	AP	
South HCP: 17	♣ AKJ7	♣ Q6				
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ Q		1NT	Pass	3NT
Vul: EW	♥ K6	♥ A54				
North HCP: 15	♦ J76	♦ Q10943	AP			
South HCP: 13	♣ A762	♣ KQ109				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 131	♠ AQJ3	The opponents are silent.
Dealer: S	♥ A972	
Vul: Both	♦ 73	You bid first.
HCP: 16	♣ KQ5	

Board: 132	♠ 10	The opponents are silent.
Dealer: N	♥ A97	
Vul: NS	♦ A1054	Partner bids first.
HCP: 15	♣ AK542	

Board: 133	♠ AKQ2	The opponents are silent.
Dealer: S	♥ K95	
Vul: EW	♦ 985	You bid first.
HCP: 16	♣ A107	

Board: 134	♠ 6	The opponents are silent.
Dealer: N	♥ K83	
Vul: Both	♦ A652	Partner bids first.
HCP: 15	♣ AKJ109	

Board: 135	♠ AJ32	The opponents are silent.
Dealer: S	♥ AK85	
Vul: None	♦ K83	You bid first.
HCP: 17	♣ Q6	

Board: 136	♠ Q	The opponents are silent.
Dealer: N	♥ A54	
Vul: EW	♦ Q10943	Partner bids first.
HCP: 13	♣ KQ109	

## 5431 After Notrump Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQJ3				1NT
Vul: Both	♥ Q53	♥ A972				
North HCP: 10	♦ QJ642	♦ 73	Pass	3NT	AP	
South HCP: 16	♣ AJ108	♣ KQ5				
Contract: 3N S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ 10		1NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ QJ4	♥ A97	Pass	4♥	Pass	6NT
North HCP: 17	♦ KQ3	♦ A1054	AP			
South HCP: 15	♣ Q103	♣ AK542				
Contract: 6N N			1. Gerber, for N			

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQ2				1NT
Vul: EW	♥ AJ7	♥ K95				
North HCP: 13	♦ AQJ42	♦ 985	Pass	3NT	AP	
South HCP: 16	♣ J652	♣ A107				
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ KQJ43	♠ 6		1NT	Pass	3NT
Vul: Both	♥ AQ5	♥ K83				
North HCP: 15	♦ J4	♦ A652	AP			
South HCP: 15	♣ Q54	♣ AKJ109				
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ AJ32				1NT
Vul: None	♥ 7	♥ AK85				
North HCP: 14	♦ AQ764	♦ K83	Pass	3NT	AP	
South HCP: 17	♣ AKJ7	♣ Q6				
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ Q		1NT	Pass	3NT
Vul: EW	♥ K6	♥ A54				
North HCP: 15	♦ J76	♦ Q10943	AP			
South HCP: 13	♣ A762	♣ KQ109				
Contract: 3N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 137	♠ A84	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ KQ943	Partner bids first.
HCP: 10	♣ J852	

Board: 138	♠ K106	The opponents are silent.
Dealer: N	♥ 642	
Vul: None	♦ AKQ	You bid first.
HCP: 17	♣ AJ86	

Board: 139	♠ KQ6	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ A9654	Partner bids first.
HCP: 13	♣ K876	

Board: 140	♠ AJ97	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: Both	♦ 95	You bid first.
HCP: 15	♣ Q104	

Board: 141	♠ 4	The opponents are silent.
Dealer: S	♥ Q106	
Vul: None	♦ AK987	Partner bids first.
HCP: 16	♣ AK98	

Board: 142	♠ AK1097	The opponents are silent.
Dealer: N	♥ A106	
Vul: NS	♦ J93	You bid first.
HCP: 15	♣ K6	

## 5431 After Notrump Both hands (Answers Page)

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ Q103				1NT
Vul: Both	♥ 8	♥ AKJ107				
North HCP: 10	♦ KQ943	♦ A52	Pass	3NT	AP	
South HCP: 16	♣ J852	♣ Q7				
Contract: 3N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ QJ8				
Vul: None	♥ 642	♥ A		1NT	Pass	3NT
North HCP: 17	♦ AKQ	♦ J8754	AP			
South HCP: 13	♣ AJ86	♣ KQ73				
Contract: 3N N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ A9				1NT
Vul: NS	♥ J	♥ A107				
North HCP: 13	♦ A9654	♦ KQ102	Pass	3NT	AP	
South HCP: 16	♣ K876	♣ QJ105				
Contract: 3N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AJ97	♠ Q108				
Vul: Both	♥ AKJ10	♥ Q		1NT	Pass	3NT
North HCP: 15	♦ 95	♦ Q8764	AP			
South HCP: 10	♣ Q104	♣ KJ82				
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ976				1NT
Vul: None	♥ Q106	♥ AK7	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ AK987	♦ J3	Pass	6NT	AP	
South HCP: 16	♣ AK98	♣ Q42				
Contract: 6N S						

1. Gerber, for N

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AK1097	♠ Q				
Vul: NS	♥ A106	♥ KJ2		1NT	Pass	5NT
North HCP: 15	♦ J93	♦ AKQ8	Pass	6NT	AP	
South HCP: 20	♣ K6	♣ AJ432				
Contract: 6N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 137	♠ Q103	The opponents are silent.
Dealer: S	♥ AKJ107	
Vul: Both	♦ A52	You bid first.
HCP: 16	♣ Q7	

Board: 138	♠ QJ8	The opponents are silent.
Dealer: N	♥ A	
Vul: None	♦ J8754	Partner bids first.
HCP: 13	♣ KQ73	

Board: 139	♠ A9	The opponents are silent.
Dealer: S	♥ A107	
Vul: NS	♦ KQ102	You bid first.
HCP: 16	♣ QJ105	

Board: 140	♠ Q108	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ Q8764	Partner bids first.
HCP: 10	♣ KJ82	

Board: 141	♠ AQ976	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ J3	You bid first.
HCP: 16	♣ Q42	

Board: 142	♠ Q	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: NS	♦ AKQ8	Partner bids first.
HCP: 20	♣ AJ432	

## 5431 After Notrump Both hands (Answers Page)

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ A84	♠ Q103				1NT
Vul: Both	♥ 8	♥ AKJ107				
North HCP: 10	♦ KQ943	♦ A52	Pass	3NT	AP	
South HCP: 16	♣ J852	♣ Q7				
Contract: 3N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ QJ8				
Vul: None	♥ 642	♥ A		1NT	Pass	3NT
North HCP: 17	♦ AKQ	♦ J8754	AP			
South HCP: 13	♣ AJ86	♣ KQ73				
Contract: 3N N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ KQ6	♠ A9				1NT
Vul: NS	♥ J	♥ A107				
North HCP: 13	♦ A9654	♦ KQ102	Pass	3NT	AP	
South HCP: 16	♣ K876	♣ QJ105				
Contract: 3N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AJ97	♠ Q108				
Vul: Both	♥ AKJ10	♥ Q		1NT	Pass	3NT
North HCP: 15	♦ 95	♦ Q8764	AP			
South HCP: 10	♣ Q104	♣ KJ82				
Contract: 3N N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ976				1NT
Vul: None	♥ Q106	♥ AK7	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ AK987	♦ J3	Pass	6NT	AP	
South HCP: 16	♣ AK98	♣ Q42				
Contract: 6N S						

1. Gerber, for N

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AK1097	♠ Q				
Vul: NS	♥ A106	♥ KJ2		1NT	Pass	5NT
North HCP: 15	♦ J93	♦ AKQ8	Pass	6NT	AP	
South HCP: 20	♣ K6	♣ AJ432				
Contract: 6N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 143	♠ A65	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ J1074	Partner bids first.
HCP: 9	♣ Q7432	

Board: 144	♠ A63	The opponents are silent.
Dealer: N	♥ KJ43	
Vul: None	♦ AQ3	You bid first.
HCP: 17	♣ K62	

Board: 145	♠ 2	The opponents are silent.
Dealer: S	♥ K74	
Vul: NS	♦ AK86	Partner bids first.
HCP: 13	♣ K9743	

Board: 146	♠ KJ10	The opponents are silent.
Dealer: N	♥ KJ987	
Vul: EW	♦ 103	You bid first.
HCP: 15	♣ AK8	

Board: 147	♠ 10	The opponents are silent.
Dealer: S	♥ A109	
Vul: Both	♦ Q10986	Partner bids first.
HCP: 8	♣ Q1095	

Board: 148	♠ 1082	The opponents are silent.
Dealer: N	♥ AK87	
Vul: NS	♦ KJ3	You bid first.
HCP: 17	♣ AQ3	

## 5431 After Notrump Both hands (Answers Page)

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ J2				1NT
Vul: EW	♥ Q	♥ A1032				
North HCP: 9	♦ J1074	♦ KQ96	Pass	3NT	AP	
South HCP: 17	♣ Q7432	♣ AK9				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ Q102				
Vul: None	♥ KJ43	♥ A		1NT	Pass	3NT
North HCP: 17	♦ AQ3	♦ K8654	AP			
South HCP: 12	♣ K62	♣ QJ107				
Contract: 3N N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ A873				1NT
Vul: NS	♥ K74	♥ AJ6				
North HCP: 13	♦ AK86	♦ Q7	Pass	3NT	AP	
South HCP: 15	♣ K9743	♣ A1052				
Contract: 3N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ A94				
Vul: EW	♥ KJ987	♥ 5		1NT	Pass	3NT
North HCP: 15	♦ 103	♦ AQ762	AP			
South HCP: 13	♣ AK8	♣ QJ96				
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ QJ753				1NT
Vul: Both	♥ A109	♥ K5				
North HCP: 8	♦ Q10986	♦ AJ7	Pass	2NT	AP	
South HCP: 15	♣ Q1095	♣ A83				
Contract: 2N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ 1082	♠ AKQ				
Vul: NS	♥ AK87	♥ Q		1NT	Pass	4NT <sup>1</sup>
North HCP: 17	♦ KJ3	♦ Q10986	Pass	6NT	AP	
South HCP: 17	♣ AQ3	♣ KJ82	1. Quantitative	4NT		
Contract: 6N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 143	♠ J2	The opponents are silent.
Dealer: S	♥ A1032	
Vul: EW	♦ KQ96	You bid first.
HCP: 17	♣ AK9	

Board: 144	♠ Q102	The opponents are silent.
Dealer: N	♥ A	
Vul: None	♦ K8654	Partner bids first.
HCP: 12	♣ QJ107	

Board: 145	♠ A873	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: NS	♦ Q7	You bid first.
HCP: 15	♣ A1052	

Board: 146	♠ A94	The opponents are silent.
Dealer: N	♥ 5	
Vul: EW	♦ AQ762	Partner bids first.
HCP: 13	♣ QJ96	

Board: 147	♠ QJ753	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ AJ7	You bid first.
HCP: 15	♣ A83	

Board: 148	♠ AKQ	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ Q10986	Partner bids first.
HCP: 17	♣ KJ82	

## 5431 After Notrump Both hands (Answers Page)

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ J2				1NT
Vul: EW	♥ Q	♥ A1032				
North HCP: 9	♦ J1074	♦ KQ96	Pass	3NT	AP	
South HCP: 17	♣ Q7432	♣ AK9				
Contract: 3N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ Q102				
Vul: None	♥ KJ43	♥ A		1NT	Pass	3NT
North HCP: 17	♦ AQ3	♦ K8654	AP			
South HCP: 12	♣ K62	♣ QJ107				
Contract: 3N N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ A873				1NT
Vul: NS	♥ K74	♥ AJ6				
North HCP: 13	♦ AK86	♦ Q7	Pass	3NT	AP	
South HCP: 15	♣ K9743	♣ A1052				
Contract: 3N S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ A94				
Vul: EW	♥ KJ987	♥ 5		1NT	Pass	3NT
North HCP: 15	♦ 103	♦ AQ762	AP			
South HCP: 13	♣ AK8	♣ QJ96				
Contract: 3N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ QJ753				1NT
Vul: Both	♥ A109	♥ K5				
North HCP: 8	♦ Q10986	♦ AJ7	Pass	2NT	AP	
South HCP: 15	♣ Q1095	♣ A83				
Contract: 2N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ 1082	♠ AKQ				
Vul: NS	♥ AK87	♥ Q		1NT	Pass	4NT <sup>1</sup>
North HCP: 17	♦ KJ3	♦ Q10986	Pass	6NT	AP	
South HCP: 17	♣ AQ3	♣ KJ82	1. Quantitative	4NT		
Contract: 6N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 149	♠ 986	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ J9732	Partner bids first.
HCP: 10	♣ AJ93	

Board: 150	♠ AQ3	The opponents are silent.
Dealer: N	♥ AJ82	
Vul: Both	♦ A3	You bid first.
HCP: 15	♣ 6432	

Board: 151	♠ K83	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ AKQ103	Partner bids first.
HCP: 14	♣ Q863	

Board: 152	♠ 852	The opponents are silent.
Dealer: N	♥ AKQ3	
Vul: EW	♦ AJ2	You bid first.
HCP: 15	♣ J109	

Board: 153	♠ 3	The opponents are silent.
Dealer: S	♥ A65	
Vul: Both	♦ Q9642	Partner bids first.
HCP: 15	♣ AKQ7	

Board: 154	♠ AK75	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ KQ7	You bid first.
HCP: 17	♣ 1062	

## 5431 After Notrump Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ QJ42				1NT
Vul: EW	♥ A	♥ K965				
North HCP: 10	♦ J9732	♦ AKQ	Pass	3NT	AP	
South HCP: 15	♣ AJ93	♣ 75				
Contract: 3N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ 1062				
Vul: Both	♥ AJ82	♥ 7		1NT	Pass	2NT
North HCP: 15	♦ A3	♦ KJ874	AP			
South HCP: 8	♣ 6432	♣ KJ109				
Contract: 2N N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ AQJ7				1NT
Vul: None	♥ 3	♥ AQ				
North HCP: 14	♦ AKQ103	♦ 8764	Pass	3NT	AP	
South HCP: 17	♣ Q863	♣ KJ10				
Contract: 3N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ AKJ				
Vul: EW	♥ AKQ3	♥ 8		1NT	Pass	5NT
North HCP: 15	♦ AJ2	♦ 10854	Pass	6NT	AP	
South HCP: 17	♣ J109	♣ AKQ74				
Contract: 6N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AJ109				1NT
Vul: Both	♥ A65	♥ QJ4				
North HCP: 15	♦ Q9642	♦ AK3	Pass	3NT	AP	
South HCP: 16	♣ AKQ7	♣ J62				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ 6				
Vul: None	♥ KQ5	♥ 876		1NT	Pass	2NT
North HCP: 17	♦ KQ7	♦ A9642	Pass	3NT	AP	
South HCP: 9	♣ 1062	♣ AJ97				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 149	♠ QJ42	The opponents are silent.
Dealer: S	♥ K965	
Vul: EW	♦ AKQ	You bid first.
HCP: 15	♣ 75	

Board: 150	♠ 1062	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ KJ874	Partner bids first.
HCP: 8	♣ KJ109	

Board: 151	♠ AQJ7	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ 8764	You bid first.
HCP: 17	♣ KJ10	

Board: 152	♠ AKJ	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ 10854	Partner bids first.
HCP: 17	♣ AKQ74	

Board: 153	♠ AJ109	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: Both	♦ AK3	You bid first.
HCP: 16	♣ J62	

Board: 154	♠ 6	The opponents are silent.
Dealer: N	♥ 876	
Vul: None	♦ A9642	Partner bids first.
HCP: 9	♣ AJ97	

## 5431 After Notrump Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ QJ42				1NT
Vul: EW	♥ A	♥ K965				
North HCP: 10	♦ J9732	♦ AKQ	Pass	3NT	AP	
South HCP: 15	♣ AJ93	♣ 75				
Contract: 3N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ 1062				
Vul: Both	♥ AJ82	♥ 7		1NT	Pass	2NT
North HCP: 15	♦ A3	♦ KJ874	AP			
South HCP: 8	♣ 6432	♣ KJ109				
Contract: 2N N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ AQJ7				1NT
Vul: None	♥ 3	♥ AQ				
North HCP: 14	♦ AKQ103	♦ 8764	Pass	3NT	AP	
South HCP: 17	♣ Q863	♣ KJ10				
Contract: 3N S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ AKJ				
Vul: EW	♥ AKQ3	♥ 8		1NT	Pass	5NT
North HCP: 15	♦ AJ2	♦ 10854	Pass	6NT	AP	
South HCP: 17	♣ J109	♣ AKQ74				
Contract: 6N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AJ109				1NT
Vul: Both	♥ A65	♥ QJ4				
North HCP: 15	♦ Q9642	♦ AK3	Pass	3NT	AP	
South HCP: 16	♣ AKQ7	♣ J62				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ 6				
Vul: None	♥ KQ5	♥ 876		1NT	Pass	2NT
North HCP: 17	♦ KQ7	♦ A9642	Pass	3NT	AP	
South HCP: 9	♣ 1062	♣ AJ97				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 155	♠ 2	The opponents are silent.
Dealer: S	♥ K92	
Vul: NS	♦ J8643	Partner bids first.
HCP: 10	♣ AQ87	

Board: 156	♠ KJ63	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ KQJ75	You bid first.
HCP: 16	♣ K9	

Board: 157	♠ AJ10	The opponents are silent.
Dealer: S	♥ K	
Vul: None	♦ AQ863	Partner bids first.
HCP: 16	♣ Q862	

Board: 158	♠ AKQ6	The opponents are silent.
Dealer: N	♥ J53	
Vul: NS	♦ A7	You bid first.
HCP: 16	♣ Q853	

Board: 159	♠ 6	The opponents are silent.
Dealer: S	♥ Q94	
Vul: EW	♦ AQ752	Partner bids first.
HCP: 14	♣ AQ75	

Board: 160	♠ AJ10	The opponents are silent.
Dealer: N	♥ K107	
Vul: None	♦ A108	You bid first.
HCP: 16	♣ A742	

## 5431 After Notrump Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ87				1NT
Vul: NS	♥ K92	♥ QJ84				
North HCP: 10	♦ J8643	♦ A2	Pass	3NT	AP	
South HCP: 16	♣ AQ87	♣ K95				
Contract: 3N S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ KJ63	♠ 4				
Vul: Both	♥ K10	♥ AQ3		1NT	Pass	3NT
North HCP: 16	♦ KQJ75	♦ 9863	AP			
South HCP: 13	♣ K9	♣ AQJ103				
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ K432				1NT
Vul: None	♥ K	♥ A963	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ AQ863	♦ J5	Pass	6NT	AP	
South HCP: 16	♣ Q862	♣ AKJ				
Contract: 6N S			1. Gerber, for N			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 5				
Vul: NS	♥ J53	♥ AK9		1NT	Pass	3NT
North HCP: 16	♦ A7	♦ K9543	AP			
South HCP: 14	♣ Q853	♣ A1094				
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK103				1NT
Vul: EW	♥ Q94	♥ K865				
North HCP: 14	♦ AQ752	♦ J63	Pass	3NT	AP	
South HCP: 15	♣ AQ75	♣ KJ				
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ K86				
Vul: None	♥ K107	♥ Q		1NT	Pass	3NT
North HCP: 16	♦ A108	♦ KJ954	AP			
South HCP: 13	♣ A742	♣ KJ83				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 155	♠ AQ87	The opponents are silent.
Dealer: S	♥ QJ84	
Vul: NS	♦ A2	You bid first.
HCP: 16	♣ K95	

Board: 156	♠ 4	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ 9863	Partner bids first.
HCP: 13	♣ AQJ103	

Board: 157	♠ K432	The opponents are silent.
Dealer: S	♥ A963	
Vul: None	♦ J5	You bid first.
HCP: 16	♣ AKJ	

Board: 158	♠ 5	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ K9543	Partner bids first.
HCP: 14	♣ A1094	

Board: 159	♠ AK103	The opponents are silent.
Dealer: S	♥ K865	
Vul: EW	♦ J63	You bid first.
HCP: 15	♣ KJ	

Board: 160	♠ K86	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ KJ954	Partner bids first.
HCP: 13	♣ KJ83	

## 5431 After Notrump Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ87				1NT
Vul: NS	♥ K92	♥ QJ84				
North HCP: 10	♦ J8643	♦ A2	Pass	3NT	AP	
South HCP: 16	♣ AQ87	♣ K95				
Contract: 3N S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ KJ63	♠ 4				
Vul: Both	♥ K10	♥ AQ3		1NT	Pass	3NT
North HCP: 16	♦ KQJ75	♦ 9863	AP			
South HCP: 13	♣ K9	♣ AQJ103				
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ K432				1NT
Vul: None	♥ K	♥ A963	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ AQ863	♦ J5	Pass	6NT	AP	
South HCP: 16	♣ Q862	♣ AKJ				
Contract: 6N S			1. Gerber, for N			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ 5				
Vul: NS	♥ J53	♥ AK9		1NT	Pass	3NT
North HCP: 16	♦ A7	♦ K9543	AP			
South HCP: 14	♣ Q853	♣ A1094				
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK103				1NT
Vul: EW	♥ Q94	♥ K865				
North HCP: 14	♦ AQ752	♦ J63	Pass	3NT	AP	
South HCP: 15	♣ AQ75	♣ KJ				
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ K86				
Vul: None	♥ K107	♥ Q		1NT	Pass	3NT
North HCP: 16	♦ A108	♦ KJ954	AP			
South HCP: 13	♣ A742	♣ KJ83				
Contract: 3N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 161	♠ 873	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ J974	Partner bids first.
HCP: 10	♣ AK943	

Board: 162	♠ J1095	The opponents are silent.
Dealer: N	♥ KJ87	
Vul: EW	♦ KQ6	You bid first.
HCP: 15	♣ AJ	

Board: 163	♠ J	The opponents are silent.
Dealer: S	♥ Q105	
Vul: Both	♦ AJ103	Partner bids first.
HCP: 13	♣ AJ932	

Board: 164	♠ AQ82	The opponents are silent.
Dealer: N	♥ K103	
Vul: NS	♦ AQ86	You bid first.
HCP: 15	♣ 108	

Board: 165	♠ 762	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ A753	Partner bids first.
HCP: 8	♣ A9632	

Board: 166	♠ AQJ6	The opponents are silent.
Dealer: N	♥ 764	
Vul: Both	♦ AJ6	You bid first.
HCP: 17	♣ AJ3	

## 5431 After Notrump Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ QJ104				1NT
Vul: NS	♥ Q	♥ AKJ9				
North HCP: 10	♦ J974	♦ K6	Pass	3NT	AP	
South HCP: 17	♣ AK943	♣ QJ7				
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ J1095	♠ K63				
Vul: EW	♥ KJ87	♥ 6		1NT	Pass	2NT
North HCP: 15	♦ KQ6	♦ 109753	AP			
South HCP: 8	♣ AJ	♣ KQ95				
Contract: 2N N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A62				1NT
Vul: Both	♥ Q105	♥ AK832				
North HCP: 13	♦ AJ103	♦ Q82	Pass	3NT	AP	
South HCP: 15	♣ AJ932	♣ Q7				
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ 5				
Vul: NS	♥ K103	♥ 942		1NT	Pass	2NT
North HCP: 15	♦ AQ86	♦ J1094	AP			
South HCP: 9	♣ 108	♣ AKJ53				
Contract: 2N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 762	♠ A9				1NT
Vul: EW	♥ 3	♥ KQ75				
North HCP: 8	♦ A753	♦ Q1098	Pass	2NT	AP	
South HCP: 15	♣ A9632	♣ KJ4				
Contract: 2N S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ 9				
Vul: Both	♥ 764	♥ Q102		1NT	Pass	2NT
North HCP: 17	♦ AJ6	♦ K10854	AP			
South HCP: 8	♣ AJ3	♣ K876				
Contract: 2N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 161	♠ QJ104	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: NS	♦ K6	You bid first.
HCP: 17	♣ QJ7	

Board: 162	♠ K63	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ 109753	Partner bids first.
HCP: 8	♣ KQ95	

Board: 163	♠ A62	The opponents are silent.
Dealer: S	♥ AK832	
Vul: Both	♦ Q82	You bid first.
HCP: 15	♣ Q7	

Board: 164	♠ 5	The opponents are silent.
Dealer: N	♥ 942	
Vul: NS	♦ J1094	Partner bids first.
HCP: 9	♣ AKJ53	

Board: 165	♠ A9	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: EW	♦ Q1098	You bid first.
HCP: 15	♣ KJ4	

Board: 166	♠ 9	The opponents are silent.
Dealer: N	♥ Q102	
Vul: Both	♦ K10854	Partner bids first.
HCP: 8	♣ K876	

## 5431 After Notrump Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ QJ104				1NT
Vul: NS	♥ Q	♥ AKJ9				
North HCP: 10	♦ J974	♦ K6	Pass	3NT	AP	
South HCP: 17	♣ AK943	♣ QJ7				
Contract: 3N S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ J1095	♠ K63				
Vul: EW	♥ KJ87	♥ 6		1NT	Pass	2NT
North HCP: 15	♦ KQ6	♦ 109753	AP			
South HCP: 8	♣ AJ	♣ KQ95				
Contract: 2N N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A62				1NT
Vul: Both	♥ Q105	♥ AK832				
North HCP: 13	♦ AJ103	♦ Q82	Pass	3NT	AP	
South HCP: 15	♣ AJ932	♣ Q7				
Contract: 3N S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ 5				
Vul: NS	♥ K103	♥ 942		1NT	Pass	2NT
North HCP: 15	♦ AQ86	♦ J1094	AP			
South HCP: 9	♣ 108	♣ AKJ53				
Contract: 2N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ 762	♠ A9				1NT
Vul: EW	♥ 3	♥ KQ75				
North HCP: 8	♦ A753	♦ Q1098	Pass	2NT	AP	
South HCP: 15	♣ A9632	♣ KJ4				
Contract: 2N S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ 9				
Vul: Both	♥ 764	♥ Q102		1NT	Pass	2NT
North HCP: 17	♦ AJ6	♦ K10854	AP			
South HCP: 8	♣ AJ3	♣ K876				
Contract: 2N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 167	♠ K	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ K6432	Partner bids first.
HCP: 16	♣ K1097	

Board: 168	♠ KJ74	The opponents are silent.
Dealer: N	♥ A75	
Vul: EW	♦ A84	You bid first.
HCP: 17	♣ AJ10	

Board: 169	♠ 752	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ A10753	Partner bids first.
HCP: 10	♣ AQ109	

Board: 170	♠ KJ973	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ AQ3	You bid first.
HCP: 16	♣ K52	

Board: 171	♠ K104	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ KJ64	Partner bids first.
HCP: 11	♣ KJ1073	

Board: 172	♠ K3	The opponents are silent.
Dealer: N	♥ AK105	
Vul: Both	♦ K1062	You bid first.
HCP: 15	♣ Q94	

## 5431 After Notrump Both hands (Answers Page)

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ QJ765				1NT
Vul: None	♥ AK4	♥ J95				
North HCP: 16	♦ K6432	♦ AJ	Pass	4NT <sup>1</sup>	AP	
South HCP: 15	♣ K1097	♣ AQ3	1. Quantitative	4NT		
Contract: 4N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ KJ74	♠ A				
Vul: EW	♥ A75	♥ KJ2		1NT	Pass	3NT
North HCP: 17	♦ A84	♦ QJ92	AP			
South HCP: 14	♣ AJ10	♣ K8654				
Contract: 3N N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ KQ4				1NT
Vul: Both	♥ 10	♥ AKQ43				
North HCP: 10	♦ A10753	♦ J2	Pass	3NT	AP	
South HCP: 16	♣ AQ109	♣ J62				
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ KJ973	♠ 10				
Vul: None	♥ K4	♥ A97		1NT	Pass	2NT
North HCP: 16	♦ AQ3	♦ K9842	AP			
South HCP: 8	♣ K52	♣ J1093				
Contract: 2N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ Q872				1NT
Vul: NS	♥ 3	♥ AQJ10				
North HCP: 11	♦ KJ64	♦ 82	Pass	3NT	AP	
South HCP: 15	♣ KJ1073	♣ AQ9				
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ 1097				
Vul: Both	♥ AK105	♥ Q		1NT	Pass	2NT
North HCP: 15	♦ K1062	♦ QJ854	AP			
South HCP: 9	♣ Q94	♣ KJ52				
Contract: 2N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 167	♠ QJ765	The opponents are silent.
Dealer: S	♥ J95	
Vul: None	♦ AJ	You bid first.
HCP: 15	♣ AQ3	

Board: 168	♠ A	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: EW	♦ QJ92	Partner bids first.
HCP: 14	♣ K8654	

Board: 169	♠ KQ4	The opponents are silent.
Dealer: S	♥ AKQ43	
Vul: Both	♦ J2	You bid first.
HCP: 16	♣ J62	

Board: 170	♠ 10	The opponents are silent.
Dealer: N	♥ A97	
Vul: None	♦ K9842	Partner bids first.
HCP: 8	♣ J1093	

Board: 171	♠ Q872	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: NS	♦ 82	You bid first.
HCP: 15	♣ AQ9	

Board: 172	♠ 1097	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ QJ854	Partner bids first.
HCP: 9	♣ KJ52	

## 5431 After Notrump Both hands (Answers Page)

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ QJ765				1NT
Vul: None	♥ AK4	♥ J95				
North HCP: 16	♦ K6432	♦ AJ	Pass	4NT <sup>1</sup>	AP	
South HCP: 15	♣ K1097	♣ AQ3	1. Quantitative	4NT		
Contract: 4N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ KJ74	♠ A				
Vul: EW	♥ A75	♥ KJ2		1NT	Pass	3NT
North HCP: 17	♦ A84	♦ QJ92	AP			
South HCP: 14	♣ AJ10	♣ K8654				
Contract: 3N N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ KQ4				1NT
Vul: Both	♥ 10	♥ AKQ43				
North HCP: 10	♦ A10753	♦ J2	Pass	3NT	AP	
South HCP: 16	♣ AQ109	♣ J62				
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ KJ973	♠ 10				
Vul: None	♥ K4	♥ A97		1NT	Pass	2NT
North HCP: 16	♦ AQ3	♦ K9842	AP			
South HCP: 8	♣ K52	♣ J1093				
Contract: 2N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ Q872				1NT
Vul: NS	♥ 3	♥ AQJ10				
North HCP: 11	♦ KJ64	♦ 82	Pass	3NT	AP	
South HCP: 15	♣ KJ1073	♣ AQ9				
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ 1097				
Vul: Both	♥ AK105	♥ Q		1NT	Pass	2NT
North HCP: 15	♦ K1062	♦ QJ854	AP			
South HCP: 9	♣ Q94	♣ KJ52				
Contract: 2N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 173	♠ 10	The opponents are silent.
Dealer: S	♥ A94	
Vul: None	♦ KQJ3	Partner bids first.
HCP: 14	♣ KJ752	

Board: 174	♠ KJ	The opponents are silent.
Dealer: N	♥ J1083	
Vul: NS	♦ AK85	You bid first.
HCP: 16	♣ A108	

Board: 175	♠ K	The opponents are silent.
Dealer: S	♥ A97	
Vul: EW	♦ AQ975	Partner bids first.
HCP: 14	♣ J1084	

Board: 176	♠ KQ102	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: None	♦ J10	You bid first.
HCP: 16	♣ KQJ2	

Board: 177	♠ 3	The opponents are silent.
Dealer: S	♥ 543	
Vul: NS	♦ KQJ64	Partner bids first.
HCP: 8	♣ Q854	

Board: 178	♠ AK	The opponents are silent.
Dealer: N	♥ KJ32	
Vul: EW	♦ 875	You bid first.
HCP: 17	♣ AQ95	

## 5431 After Notrump Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A842				1NT
Vul: None	♥ A94	♥ K75				
North HCP: 14	♦ KQJ3	♦ A92	Pass	3NT	AP	
South HCP: 17	♣ KJ752	♣ AQ10				
Contract: 3N S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ AQ2				
Vul: NS	♥ J1083	♥ 2		1NT	Pass	3NT
North HCP: 16	♦ AK85	♦ QJ1076	AP			
South HCP: 10	♣ A108	♣ J762				
Contract: 3N N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQ874				1NT
Vul: EW	♥ A97	♥ KJ10				
North HCP: 14	♦ AQ975	♦ 84	Pass	3NT	AP	
South HCP: 16	♣ J1084	♣ AQ7				
Contract: 3N S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ —				
Vul: None	♥ KJ5	♥ A109		1NT	Pass	3NT
North HCP: 16	♦ J10	♦ K532	AP			
South HCP: 11	♣ KQJ2	♣ A109874				
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQJ4				1NT
Vul: NS	♥ 543	♥ Q87				
North HCP: 8	♦ KQJ64	♦ 872	Pass	2NT	AP	
South HCP: 16	♣ Q854	♣ AK9				
Contract: 2N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q64				
Vul: EW	♥ KJ32	♥ 4		1NT	Pass	3NT
North HCP: 17	♦ 875	♦ AQJ104	AP			
South HCP: 10	♣ AQ95	♣ J742				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 173	♠ A842	The opponents are silent.
Dealer: S	♥ K75	
Vul: None	♦ A92	You bid first.
HCP: 17	♣ AQ10	
Board: 174	♠ AQ2	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ QJ1076	Partner bids first.
HCP: 10	♣ J762	
Board: 175	♠ AQ874	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: EW	♦ 84	You bid first.
HCP: 16	♣ AQ7	
Board: 176	♠ —	The opponents are silent.
Dealer: N	♥ A109	
Vul: None	♦ K532	Partner bids first.
HCP: 11	♣ A109874	
Board: 177	♠ AQJ4	The opponents are silent.
Dealer: S	♥ Q87	
Vul: NS	♦ 872	You bid first.
HCP: 16	♣ AK9	
Board: 178	♠ Q64	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ AQJ104	Partner bids first.
HCP: 10	♣ J742	

## 5431 After Notrump Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ A842				1NT
Vul: None	♥ A94	♥ K75				
North HCP: 14	♦ KQJ3	♦ A92	Pass	3NT	AP	
South HCP: 17	♣ KJ752	♣ AQ10				
Contract: 3N S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ AQ2				
Vul: NS	♥ J1083	♥ 2		1NT	Pass	3NT
North HCP: 16	♦ AK85	♦ QJ1076	AP			
South HCP: 10	♣ A108	♣ J762				
Contract: 3N N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQ874				1NT
Vul: EW	♥ A97	♥ KJ10				
North HCP: 14	♦ AQ975	♦ 84	Pass	3NT	AP	
South HCP: 16	♣ J1084	♣ AQ7				
Contract: 3N S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ —				
Vul: None	♥ KJ5	♥ A109		1NT	Pass	3NT
North HCP: 16	♦ J10	♦ K532	AP			
South HCP: 11	♣ KQJ2	♣ A109874				
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQJ4				1NT
Vul: NS	♥ 543	♥ Q87				
North HCP: 8	♦ KQJ64	♦ 872	Pass	2NT	AP	
South HCP: 16	♣ Q854	♣ AK9				
Contract: 2N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q64				
Vul: EW	♥ KJ32	♥ 4		1NT	Pass	3NT
North HCP: 17	♦ 875	♦ AQJ104	AP			
South HCP: 10	♣ AQ95	♣ J742				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 179	♠ Q75	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ Q8654	Partner bids first.
HCP: 13	♣ AKQ7	

Board: 180	♠ AK3	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: NS	♦ A652	You bid first.
HCP: 16	♣ J102	

Board: 181	♠ AK7	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ 10832	Partner bids first.
HCP: 11	♣ 105432	

Board: 182	♠ A7	The opponents are silent.
Dealer: N	♥ AQJ84	
Vul: Both	♦ Q32	You bid first.
HCP: 15	♣ Q83	

Board: 183	♠ 2	The opponents are silent.
Dealer: S	♥ 964	
Vul: None	♦ KJ1053	Partner bids first.
HCP: 13	♣ AKQ6	

Board: 184	♠ AJ108	The opponents are silent.
Dealer: N	♥ K96	
Vul: EW	♦ J7	You bid first.
HCP: 15	♣ AQ76	

## 5431 After Notrump Both hands (Answers Page)

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ K93				1NT
Vul: Both	♥ 3	♥ A10874				
North HCP: 13	♦ Q8654	♦ AK3	Pass	3NT	AP	
South HCP: 15	♣ AKQ7	♣ J2				
Contract: 3N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 2				
Vul: NS	♥ KJ7	♥ A102		1NT	Pass	3NT
North HCP: 16	♦ A652	♦ KQJ9	AP			
South HCP: 12	♣ J102	♣ Q9764				
Contract: 3N N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ Q843				1NT
Vul: EW	♥ A	♥ Q96				
North HCP: 11	♦ 10832	♦ AQJ7	Pass	3NT	AP	
South HCP: 16	♣ 105432	♣ KQ				
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J96				
Vul: Both	♥ AQJ84	♥ —		1NT	Pass	3♦
North HCP: 15	♦ Q32	♦ A10984	AP			
South HCP: 10	♣ Q83	♣ AJ1062				
Contract: 3♦ S						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQJ5				1NT
Vul: None	♥ 964	♥ AKJ				
North HCP: 13	♦ KJ1053	♦ Q742	Pass	3NT	AP	
South HCP: 17	♣ AKQ6	♣ 98				
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ K73				
Vul: EW	♥ K96	♥ Q		1NT	Pass	3NT
North HCP: 15	♦ J7	♦ AQ964	AP			
South HCP: 15	♣ AQ76	♣ KJ54				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 179	♠ K93	The opponents are silent.
Dealer: S	♥ A10874	
Vul: Both	♦ AK3	You bid first.
HCP: 15	♣ J2	

Board: 180	♠ 2	The opponents are silent.
Dealer: N	♥ A102	
Vul: NS	♦ KQJ9	Partner bids first.
HCP: 12	♣ Q9764	

Board: 181	♠ Q843	The opponents are silent.
Dealer: S	♥ Q96	
Vul: EW	♦ AQJ7	You bid first.
HCP: 16	♣ KQ	

Board: 182	♠ J96	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ A10984	Partner bids first.
HCP: 10	♣ AJ1062	

Board: 183	♠ AQJ5	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ Q742	You bid first.
HCP: 17	♣ 98	

Board: 184	♠ K73	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ AQ964	Partner bids first.
HCP: 15	♣ KJ54	

## 5431 After Notrump Both hands (Answers Page)

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ K93				1NT
Vul: Both	♥ 3	♥ A10874				
North HCP: 13	♦ Q8654	♦ AK3	Pass	3NT	AP	
South HCP: 15	♣ AKQ7	♣ J2				
Contract: 3N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 2				
Vul: NS	♥ KJ7	♥ A102		1NT	Pass	3NT
North HCP: 16	♦ A652	♦ KQJ9	AP			
South HCP: 12	♣ J102	♣ Q9764				
Contract: 3N N						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ Q843				1NT
Vul: EW	♥ A	♥ Q96				
North HCP: 11	♦ 10832	♦ AQJ7	Pass	3NT	AP	
South HCP: 16	♣ 105432	♣ KQ				
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ J96				
Vul: Both	♥ AQJ84	♥ —		1NT	Pass	3♦
North HCP: 15	♦ Q32	♦ A10984	AP			
South HCP: 10	♣ Q83	♣ AJ1062				
Contract: 3♦ S						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQJ5				1NT
Vul: None	♥ 964	♥ AKJ				
North HCP: 13	♦ KJ1053	♦ Q742	Pass	3NT	AP	
South HCP: 17	♣ AKQ6	♣ 98				
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ K73				
Vul: EW	♥ K96	♥ Q		1NT	Pass	3NT
North HCP: 15	♦ J7	♦ AQ964	AP			
South HCP: 15	♣ AQ76	♣ KJ54				
Contract: 3N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 185	♠ 3	The opponents are silent.
Dealer: S	♥ K52	
Vul: Both	♦ AKQ109	Partner bids first.
HCP: 16	♣ A1042	

Board: 186	♠ KJ53	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ A742	You bid first.
HCP: 16	♣ J5	

Board: 187	♠ 9	The opponents are silent.
Dealer: S	♥ Q87	
Vul: NS	♦ K1063	Partner bids first.
HCP: 11	♣ KQJ93	

Board: 188	♠ KJ954	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ AK3	You bid first.
HCP: 15	♣ 1054	

Board: 189	♠ 9	The opponents are silent.
Dealer: S	♥ 1054	
Vul: None	♦ AQ63	Partner bids first.
HCP: 10	♣ A10632	

Board: 190	♠ Q1084	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: NS	♦ K7	You bid first.
HCP: 15	♣ KJ63	

## 5431 After Notrump Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AKQJ				1NT
Vul: Both	♥ K52	♥ J1083	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 16	♦ AKQ109	♦ 63	Pass	6NT	AP	
South HCP: 16	♣ A1042	♣ KQ3	1. Gerber, for N			
Contract: 6N S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ KJ53	♠ Q				
Vul: None	♥ AK9	♥ Q53		1NT	Pass	3NT
North HCP: 16	♦ A742	♦ KQ95	AP			
South HCP: 15	♣ J5	♣ AQ1082				
Contract: 3N N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ QJ75				1NT
Vul: NS	♥ Q87	♥ KJ42				
North HCP: 11	♦ K1063	♦ A85	Pass	3NT	AP	
South HCP: 15	♣ KQJ93	♣ A10				
Contract: 3N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ KJ954	♠ 6				
Vul: Both	♥ KJ	♥ 765		1NT	Pass	2NT
North HCP: 15	♦ AK3	♦ J964	AP			
South HCP: 8	♣ 1054	♣ AQJ63				
Contract: 2N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK106				1NT
Vul: None	♥ 1054	♥ K98				
North HCP: 10	♦ AQ63	♦ K10	Pass	3NT	AP	
South HCP: 15	♣ A10632	♣ Q985				
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ Q1084	♠ A				
Vul: NS	♥ KQJ	♥ 1086		1NT	Pass	3NT
North HCP: 15	♦ K7	♦ AQ64	AP			
South HCP: 10	♣ KJ63	♣ 87542				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 185	♠ AKQJ	The opponents are silent.
Dealer: S	♥ J1083	
Vul: Both	♦ 63	You bid first.
HCP: 16	♣ KQ3	

Board: 186	♠ Q	The opponents are silent.
Dealer: N	♥ Q53	
Vul: None	♦ KQ95	Partner bids first.
HCP: 15	♣ AQ1082	

Board: 187	♠ QJ75	The opponents are silent.
Dealer: S	♥ KJ42	
Vul: NS	♦ A85	You bid first.
HCP: 15	♣ A10	

Board: 188	♠ 6	The opponents are silent.
Dealer: N	♥ 765	
Vul: Both	♦ J964	Partner bids first.
HCP: 8	♣ AQJ63	

Board: 189	♠ AK106	The opponents are silent.
Dealer: S	♥ K98	
Vul: None	♦ K10	You bid first.
HCP: 15	♣ Q985	

Board: 190	♠ A	The opponents are silent.
Dealer: N	♥ 1086	
Vul: NS	♦ AQ64	Partner bids first.
HCP: 10	♣ 87542	

## 5431 After Notrump Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AKQJ				1NT
Vul: Both	♥ K52	♥ J1083	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 16	♦ AKQ109	♦ 63	Pass	6NT	AP	
South HCP: 16	♣ A1042	♣ KQ3	1. Gerber, for N			
Contract: 6N S						

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ KJ53	♠ Q				
Vul: None	♥ AK9	♥ Q53		1NT	Pass	3NT
North HCP: 16	♦ A742	♦ KQ95	AP			
South HCP: 15	♣ J5	♣ AQ1082				
Contract: 3N N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ QJ75				1NT
Vul: NS	♥ Q87	♥ KJ42				
North HCP: 11	♦ K1063	♦ A85	Pass	3NT	AP	
South HCP: 15	♣ KQJ93	♣ A10				
Contract: 3N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ KJ954	♠ 6				
Vul: Both	♥ KJ	♥ 765		1NT	Pass	2NT
North HCP: 15	♦ AK3	♦ J964	AP			
South HCP: 8	♣ 1054	♣ AQJ63				
Contract: 2N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK106				1NT
Vul: None	♥ 1054	♥ K98				
North HCP: 10	♦ AQ63	♦ K10	Pass	3NT	AP	
South HCP: 15	♣ A10632	♣ Q985				
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ Q1084	♠ A				
Vul: NS	♥ KQJ	♥ 1086		1NT	Pass	3NT
North HCP: 15	♦ K7	♦ AQ64	AP			
South HCP: 10	♣ KJ63	♣ 87542				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 191	♠ K32	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ QJ106	Partner bids first.
HCP: 13	♣ AK982	

Board: 192	♠ KQ	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: None	♦ KQ1032	You bid first.
HCP: 17	♣ Q72	

Board: 193	♠ 10	The opponents are silent.
Dealer: S	♥ A86	
Vul: NS	♦ AKQJ5	Partner bids first.
HCP: 17	♣ QJ42	

Board: 194	♠ K974	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: EW	♦ K9	You bid first.
HCP: 15	♣ K82	

Board: 195	♠ J106	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ K532	Partner bids first.
HCP: 10	♣ KQ975	

Board: 196	♠ AQJ4	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: NS	♦ 1043	You bid first.
HCP: 16	♣ A97	

## 5431 After Notrump Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ A97				1NT
Vul: EW	♥ 6	♥ KQJ9				
North HCP: 13	♦ QJ106	♦ A83	Pass	3NT	AP	
South HCP: 15	♣ AK982	♣ J54				
Contract: 3N S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A				
Vul: None	♥ AJ8	♥ Q74		1NT	Pass	5NT
North HCP: 17	♦ KQ1032	♦ AJ976	Pass	6NT	AP	
South HCP: 18	♣ Q72	♣ AK105				
Contract: 6N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AKQ65				1NT
Vul: NS	♥ A86	♥ KJ				
North HCP: 17	♦ AKQJ5	♦ 873	Pass	5NT	Pass	6NT
South HCP: 16	♣ QJ42	♣ K106	AP			
Contract: 6N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ K974	♠ 8		1NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ109	♥ KJ3	Pass	4♥	Pass	6NT
North HCP: 15	♦ K9	♦ AQ65	AP			
South HCP: 16	♣ K82	♣ AQ1043	1. Gerber, for N			
Contract: 6N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ KQ94				1NT
Vul: Both	♥ J	♥ AQ64				
North HCP: 10	♦ K532	♦ 76	Pass	3NT	AP	
South HCP: 15	♣ KQ975	♣ A43				
Contract: 3N S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ 5				
Vul: NS	♥ AJ8	♥ Q43		1NT	Pass	3NT
North HCP: 16	♦ 1043	♦ AKQ8	AP			
South HCP: 14	♣ A97	♣ QJ1084				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 191	♠ A97	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: EW	♦ A83	You bid first.
HCP: 15	♣ J54	

Board: 192	♠ A	The opponents are silent.
Dealer: N	♥ Q74	
Vul: None	♦ AJ976	Partner bids first.
HCP: 18	♣ AK105	

Board: 193	♠ AKQ65	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ 873	You bid first.
HCP: 16	♣ K106	

Board: 194	♠ 8	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: EW	♦ AQ65	Partner bids first.
HCP: 16	♣ AQ1043	

Board: 195	♠ KQ94	The opponents are silent.
Dealer: S	♥ AQ64	
Vul: Both	♦ 76	You bid first.
HCP: 15	♣ A43	

Board: 196	♠ 5	The opponents are silent.
Dealer: N	♥ Q43	
Vul: NS	♦ AKQ8	Partner bids first.
HCP: 14	♣ QJ1084	

## 5431 After Notrump Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ K32	♠ A97				1NT
Vul: EW	♥ 6	♥ KQJ9				
North HCP: 13	♦ QJ106	♦ A83	Pass	3NT	AP	
South HCP: 15	♣ AK982	♣ J54				
Contract: 3N S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ A				
Vul: None	♥ AJ8	♥ Q74		1NT	Pass	5NT
North HCP: 17	♦ KQ1032	♦ AJ976	Pass	6NT	AP	
South HCP: 18	♣ Q72	♣ AK105				
Contract: 6N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AKQ65				1NT
Vul: NS	♥ A86	♥ KJ				
North HCP: 17	♦ AKQJ5	♦ 873	Pass	5NT	Pass	6NT
South HCP: 16	♣ QJ42	♣ K106	AP			
Contract: 6N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ K974	♠ 8		1NT	Pass	4♣ <sup>1</sup>
Vul: EW	♥ AQ109	♥ KJ3	Pass	4♥	Pass	6NT
North HCP: 15	♦ K9	♦ AQ65	AP			
South HCP: 16	♣ K82	♣ AQ1043	1. Gerber, for N			
Contract: 6N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ KQ94				1NT
Vul: Both	♥ J	♥ AQ64				
North HCP: 10	♦ K532	♦ 76	Pass	3NT	AP	
South HCP: 15	♣ KQ975	♣ A43				
Contract: 3N S						

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ 5				
Vul: NS	♥ AJ8	♥ Q43		1NT	Pass	3NT
North HCP: 16	♦ 1043	♦ AKQ8	AP			
South HCP: 14	♣ A97	♣ QJ1084				
Contract: 3N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 197	♠ 8	The opponents are silent.
Dealer: S	♥ 1072	
Vul: EW	♦ K9842	Partner bids first.
HCP: 8	♣ KQ64	

Board: 198	♠ Q65	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: Both	♦ AKJ85	You bid first.
HCP: 15	♣ Q10	

Board: 199	♠ 1095	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ Q9863	Partner bids first.
HCP: 10	♣ A876	

Board: 200	♠ K98	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: EW	♦ A952	You bid first.
HCP: 16	♣ KQ7	

Board: 201	♠ 875	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ AK84	Partner bids first.
HCP: 12	♣ K8732	

Board: 202	♠ AQ42	The opponents are silent.
Dealer: N	♥ 1094	
Vul: None	♦ AKQ7	You bid first.
HCP: 17	♣ Q8	

## 5431 After Notrump Both hands (Answers Page)

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQ1097				1NT
Vul: EW	♥ 1072	♥ AQ6				
North HCP: 8	♦ K9842	♦ A10	Pass	2NT	AP	
South HCP: 16	♣ KQ64	♣ 532				
Contract: 2N S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ 732				
Vul: Both	♥ QJ9	♥ K		1NT	Pass	3NT
North HCP: 15	♦ AKJ85	♦ Q9632	AP			
South HCP: 10	♣ Q10	♣ AJ86				
Contract: 3N N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 1095	♠ K73				1NT
Vul: None	♥ A	♥ KQJ42				
North HCP: 10	♦ Q9863	♦ A7	Pass	3NT	AP	
South HCP: 15	♣ A876	♣ Q32				
Contract: 3N S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ Q				
Vul: EW	♥ KJ4	♥ A107		1NT	Pass	3NT
North HCP: 16	♦ A952	♦ QJ1064	AP			
South HCP: 14	♣ KQ7	♣ AJ32				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ A93				1NT
Vul: Both	♥ Q	♥ AK1052				
North HCP: 12	♦ AK84	♦ 96	Pass	3NT	AP	
South HCP: 15	♣ K8732	♣ A64				
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 10				
Vul: None	♥ 1094	♥ AKQ		1NT	Pass	3NT
North HCP: 17	♦ AKQ7	♦ 9432	AP			
South HCP: 13	♣ Q8	♣ KJ765				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 197	♠ AQ1097	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ A10	You bid first.
HCP: 16	♣ 532	

Board: 198	♠ 732	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ Q9632	Partner bids first.
HCP: 10	♣ AJ86	

Board: 199	♠ K73	The opponents are silent.
Dealer: S	♥ KQJ42	
Vul: None	♦ A7	You bid first.
HCP: 15	♣ Q32	

Board: 200	♠ Q	The opponents are silent.
Dealer: N	♥ A107	
Vul: EW	♦ QJ1064	Partner bids first.
HCP: 14	♣ AJ32	

Board: 201	♠ A93	The opponents are silent.
Dealer: S	♥ AK1052	
Vul: Both	♦ 96	You bid first.
HCP: 15	♣ A64	

Board: 202	♠ 10	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ 9432	Partner bids first.
HCP: 13	♣ KJ765	

## 5431 After Notrump Both hands (Answers Page)

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQ1097				1NT
Vul: EW	♥ 1072	♥ AQ6				
North HCP: 8	♦ K9842	♦ A10	Pass	2NT	AP	
South HCP: 16	♣ KQ64	♣ 532				
Contract: 2N S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ 732				
Vul: Both	♥ QJ9	♥ K		1NT	Pass	3NT
North HCP: 15	♦ AKJ85	♦ Q9632	AP			
South HCP: 10	♣ Q10	♣ AJ86				
Contract: 3N N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ 1095	♠ K73				1NT
Vul: None	♥ A	♥ KQJ42				
North HCP: 10	♦ Q9863	♦ A7	Pass	3NT	AP	
South HCP: 15	♣ A876	♣ Q32				
Contract: 3N S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ Q				
Vul: EW	♥ KJ4	♥ A107		1NT	Pass	3NT
North HCP: 16	♦ A952	♦ QJ1064	AP			
South HCP: 14	♣ KQ7	♣ AJ32				
Contract: 3N N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ A93				1NT
Vul: Both	♥ Q	♥ AK1052				
North HCP: 12	♦ AK84	♦ 96	Pass	3NT	AP	
South HCP: 15	♣ K8732	♣ A64				
Contract: 3N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ 10				
Vul: None	♥ 1094	♥ AKQ		1NT	Pass	3NT
North HCP: 17	♦ AKQ7	♦ 9432	AP			
South HCP: 13	♣ Q8	♣ KJ765				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 203	♠ 7	The opponents are silent.
Dealer: S	♥ J92	
Vul: NS	♦ K653	Partner bids first.
HCP: 9	♣ KQ1072	

Board: 204	♠ 743	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ A10973	You bid first.
HCP: 15	♣ AKQ	

Board: 205	♠ K	The opponents are silent.
Dealer: S	♥ AK2	
Vul: None	♦ AK1074	Partner bids first.
HCP: 19	♣ Q865	

Board: 206	♠ Q8	The opponents are silent.
Dealer: N	♥ AK632	
Vul: NS	♦ AQ7	You bid first.
HCP: 15	♣ 862	

Board: 207	♠ 3	The opponents are silent.
Dealer: S	♥ 763	
Vul: EW	♦ AK1095	Partner bids first.
HCP: 11	♣ A842	

Board: 208	♠ AQ6	The opponents are silent.
Dealer: N	♥ A10984	
Vul: None	♦ AQ10	You bid first.
HCP: 16	♣ 86	

## 5431 After Notrump Both hands (Answers Page)

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KQ1064				1NT
Vul: NS	♥ J92	♥ A105				
North HCP: 9	♦ K653	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ KQ1072	♣ J53				
Contract: 2N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ 743	♠ K				
Vul: Both	♥ Q9	♥ K75		1NT	Pass	3NT
North HCP: 15	♦ A10973	♦ KQ542	AP			
South HCP: 11	♣ AKQ	♣ 10753				
Contract: 3N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ64				1NT
Vul: None	♥ AK2	♥ QJ98				
North HCP: 19	♦ AK1074	♦ QJ	Pass	5NT	Pass	6NT
South HCP: 16	♣ Q865	♣ AJ4	AP			
Contract: 6N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ A107				
Vul: NS	♥ AK632	♥ J		1NT	Pass	3NT
North HCP: 15	♦ AQ7	♦ K10865	AP			
South HCP: 14	♣ 862	♣ AQ109				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AJ5				1NT
Vul: EW	♥ 763	♥ AJ4				
North HCP: 11	♦ AK1095	♦ QJ8	Pass	3NT	AP	
South HCP: 16	♣ A842	♣ K976				
Contract: 3N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 9				
Vul: None	♥ A10984	♥ Q65		1NT	Pass	3NT
North HCP: 16	♦ AQ10	♦ KJ653	AP			
South HCP: 10	♣ 86	♣ KJ92				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 203	♠ KQ1064	The opponents are silent.
Dealer: S	♥ A105	
Vul: NS	♦ AJ	You bid first.
HCP: 15	♣ J53	

Board: 204	♠ K	The opponents are silent.
Dealer: N	♥ K75	
Vul: Both	♦ KQ542	Partner bids first.
HCP: 11	♣ 10753	

Board: 205	♠ AJ64	The opponents are silent.
Dealer: S	♥ QJ98	
Vul: None	♦ QJ	You bid first.
HCP: 16	♣ AJ4	

Board: 206	♠ A107	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ K10865	Partner bids first.
HCP: 14	♣ AQ109	

Board: 207	♠ AJ5	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ QJ8	You bid first.
HCP: 16	♣ K976	

Board: 208	♠ 9	The opponents are silent.
Dealer: N	♥ Q65	
Vul: None	♦ KJ653	Partner bids first.
HCP: 10	♣ KJ92	

## 5431 After Notrump Both hands (Answers Page)

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ KQ1064				1NT
Vul: NS	♥ J92	♥ A105				
North HCP: 9	♦ K653	♦ AJ	Pass	2NT	AP	
South HCP: 15	♣ KQ1072	♣ J53				
Contract: 2N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ 743	♠ K				
Vul: Both	♥ Q9	♥ K75		1NT	Pass	3NT
North HCP: 15	♦ A10973	♦ KQ542	AP			
South HCP: 11	♣ AKQ	♣ 10753				
Contract: 3N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ64				1NT
Vul: None	♥ AK2	♥ QJ98				
North HCP: 19	♦ AK1074	♦ QJ	Pass	5NT	Pass	6NT
South HCP: 16	♣ Q865	♣ AJ4	AP			
Contract: 6N S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ A107				
Vul: NS	♥ AK632	♥ J		1NT	Pass	3NT
North HCP: 15	♦ AQ7	♦ K10865	AP			
South HCP: 14	♣ 862	♣ AQ109				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AJ5				1NT
Vul: EW	♥ 763	♥ AJ4				
North HCP: 11	♦ AK1095	♦ QJ8	Pass	3NT	AP	
South HCP: 16	♣ A842	♣ K976				
Contract: 3N S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 9				
Vul: None	♥ A10984	♥ Q65		1NT	Pass	3NT
North HCP: 16	♦ AQ10	♦ KJ653	AP			
South HCP: 10	♣ 86	♣ KJ92				
Contract: 3N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 209	♠ J	The opponents are silent.
Dealer: S	♥ J87	
Vul: NS	♦ J853	Partner bids first.
HCP: 10	♣ AK742	

Board: 210	♠ AJ95	The opponents are silent.
Dealer: N	♥ A74	
Vul: EW	♦ 1093	You bid first.
HCP: 16	♣ AK5	

Board: 211	♠ 3	The opponents are silent.
Dealer: S	♥ J85	
Vul: Both	♦ A1062	Partner bids first.
HCP: 12	♣ AK752	

Board: 212	♠ AQ8	The opponents are silent.
Dealer: N	♥ AQJ5	
Vul: NS	♦ 7643	You bid first.
HCP: 15	♣ Q4	

Board: 213	♠ 654	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ KQ102	Partner bids first.
HCP: 8	♣ Q10732	

Board: 214	♠ A9873	The opponents are silent.
Dealer: N	♥ 985	
Vul: Both	♦ AK	You bid first.
HCP: 15	♣ A84	

## 5431 After Notrump Both hands (Answers Page)

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A76				1NT
Vul: NS	♥ J87	♥ A103	Pass	2NT	Pass	3NT
North HCP: 10	♦ J853	♦ AKQ9	AP			
South HCP: 17	♣ AK742	♣ 953				
Contract: 3N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ AJ95	♠ 8				
Vul: EW	♥ A74	♥ QJ5		1NT	Pass	3NT
North HCP: 16	♦ 1093	♦ AK65	AP			
South HCP: 11	♣ AK5	♣ J8764				
Contract: 3N N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK107				1NT
Vul: Both	♥ J85	♥ AQ94	Pass	3NT	AP	
North HCP: 12	♦ A1062	♦ Q74				
South HCP: 15	♣ AK752	♣ 64				
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K54				
Vul: NS	♥ AQJ5	♥ 10		1NT	Pass	3NT
North HCP: 15	♦ 7643	♦ AQ52	AP			
South HCP: 12	♣ Q4	♣ K10732				
Contract: 3N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ KJ8				1NT
Vul: EW	♥ J	♥ A10972	Pass	2NT	AP	
North HCP: 8	♦ KQ102	♦ 953				
South HCP: 15	♣ Q10732	♣ AK				
Contract: 2N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ A9873	♠ K				
Vul: Both	♥ 985	♥ A72		1NT	Pass	3NT
North HCP: 15	♦ AK	♦ 9853	AP			
South HCP: 12	♣ A84	♣ KQ752				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 209	♠ A76	The opponents are silent.
Dealer: S	♥ A103	
Vul: NS	♦ AKQ9	You bid first.
HCP: 17	♣ 953	

Board: 210	♠ 8	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: EW	♦ AK65	Partner bids first.
HCP: 11	♣ J8764	

Board: 211	♠ AK107	The opponents are silent.
Dealer: S	♥ AQ94	
Vul: Both	♦ Q74	You bid first.
HCP: 15	♣ 64	

Board: 212	♠ K54	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ AQ52	Partner bids first.
HCP: 12	♣ K10732	

Board: 213	♠ KJ8	The opponents are silent.
Dealer: S	♥ A10972	
Vul: EW	♦ 953	You bid first.
HCP: 15	♣ AK	

Board: 214	♠ K	The opponents are silent.
Dealer: N	♥ A72	
Vul: Both	♦ 9853	Partner bids first.
HCP: 12	♣ KQ752	

## 5431 After Notrump Both hands (Answers Page)

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A76				1NT
Vul: NS	♥ J87	♥ A103	Pass	2NT	Pass	3NT
North HCP: 10	♦ J853	♦ AKQ9	AP			
South HCP: 17	♣ AK742	♣ 953				
Contract: 3N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ AJ95	♠ 8				
Vul: EW	♥ A74	♥ QJ5		1NT	Pass	3NT
North HCP: 16	♦ 1093	♦ AK65	AP			
South HCP: 11	♣ AK5	♣ J8764				
Contract: 3N N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK107				1NT
Vul: Both	♥ J85	♥ AQ94	Pass	3NT	AP	
North HCP: 12	♦ A1062	♦ Q74				
South HCP: 15	♣ AK752	♣ 64				
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K54				
Vul: NS	♥ AQJ5	♥ 10		1NT	Pass	3NT
North HCP: 15	♦ 7643	♦ AQ52	AP			
South HCP: 12	♣ Q4	♣ K10732				
Contract: 3N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ KJ8				1NT
Vul: EW	♥ J	♥ A10972	Pass	2NT	AP	
North HCP: 8	♦ KQ102	♦ 953				
South HCP: 15	♣ Q10732	♣ AK				
Contract: 2N S						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ A9873	♠ K				
Vul: Both	♥ 985	♥ A72		1NT	Pass	3NT
North HCP: 15	♦ AK	♦ 9853	AP			
South HCP: 12	♣ A84	♣ KQ752				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 215	♠ J54	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ KQ1084	Partner bids first.
HCP: 10	♣ QJ87	

Board: 216	♠ AKJ7	The opponents are silent.
Dealer: N	♥ A42	
Vul: EW	♦ J983	You bid first.
HCP: 16	♣ K5	

Board: 217	♠ AK10	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ J9642	Partner bids first.
HCP: 8	♣ 6532	

Board: 218	♠ 107	The opponents are silent.
Dealer: N	♥ AKJ87	
Vul: None	♦ A75	You bid first.
HCP: 16	♣ A106	

Board: 219	♠ Q62	The opponents are silent.
Dealer: S	♥ 4	
Vul: NS	♦ Q1042	Partner bids first.
HCP: 11	♣ AQJ83	

Board: 220	♠ A107	The opponents are silent.
Dealer: N	♥ AKJ94	
Vul: Both	♦ 94	You bid first.
HCP: 15	♣ QJ6	

## 5431 After Notrump Both hands (Answers Page)

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ KQ108				1NT
Vul: None	♥ J	♥ Q74				
North HCP: 10	♦ KQ1084	♦ AJ	Pass	3NT	AP	
South HCP: 15	♣ QJ87	♣ K542				
Contract: 3N S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q84				
Vul: EW	♥ A42	♥ 5		1NT	Pass	3NT
North HCP: 16	♦ J983	♦ KQ65	AP			
South HCP: 10	♣ K5	♣ QJ763				
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ QJ62				1NT
Vul: Both	♥ 3	♥ AJ5				
North HCP: 8	♦ J9642	♦ AQ103	Pass	2NT	AP	
South HCP: 16	♣ 6532	♣ Q9				
Contract: 2N S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ A64				
Vul: None	♥ AKJ87	♥ 4		1NT	Pass	3NT
North HCP: 16	♦ A75	♦ KQ92	AP			
South HCP: 12	♣ A106	♣ QJ972				
Contract: 3N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ AK105				1NT
Vul: NS	♥ 4	♥ AQ83				
North HCP: 11	♦ Q1042	♦ A7	Pass	3NT	AP	
South HCP: 17	♣ AQJ83	♣ 742				
Contract: 3N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ KJ3				
Vul: Both	♥ AKJ94	♥ Q		1NT	Pass	3NT
North HCP: 15	♦ 94	♦ Q1065	AP			
South HCP: 15	♣ QJ6	♣ AK1085				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 215	♠ KQ108	The opponents are silent.
Dealer: S	♥ Q74	
Vul: None	♦ AJ	You bid first.
HCP: 15	♣ K542	

Board: 216	♠ Q84	The opponents are silent.
Dealer: N	♥ 5	
Vul: EW	♦ KQ65	Partner bids first.
HCP: 10	♣ QJ763	

Board: 217	♠ QJ62	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ AQ103	You bid first.
HCP: 16	♣ Q9	

Board: 218	♠ A64	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ KQ92	Partner bids first.
HCP: 12	♣ QJ972	

Board: 219	♠ AK105	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: NS	♦ A7	You bid first.
HCP: 17	♣ 742	

Board: 220	♠ KJ3	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ Q1065	Partner bids first.
HCP: 15	♣ AK1085	

## 5431 After Notrump Both hands (Answers Page)

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ KQ108				1NT
Vul: None	♥ J	♥ Q74				
North HCP: 10	♦ KQ1084	♦ AJ	Pass	3NT	AP	
South HCP: 15	♣ QJ87	♣ K542				
Contract: 3N S						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q84				
Vul: EW	♥ A42	♥ 5		1NT	Pass	3NT
North HCP: 16	♦ J983	♦ KQ65	AP			
South HCP: 10	♣ K5	♣ QJ763				
Contract: 3N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ QJ62				1NT
Vul: Both	♥ 3	♥ AJ5				
North HCP: 8	♦ J9642	♦ AQ103	Pass	2NT	AP	
South HCP: 16	♣ 6532	♣ Q9				
Contract: 2N S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ A64				
Vul: None	♥ AKJ87	♥ 4		1NT	Pass	3NT
North HCP: 16	♦ A75	♦ KQ92	AP			
South HCP: 12	♣ A106	♣ QJ972				
Contract: 3N N						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ AK105				1NT
Vul: NS	♥ 4	♥ AQ83				
North HCP: 11	♦ Q1042	♦ A7	Pass	3NT	AP	
South HCP: 17	♣ AQJ83	♣ 742				
Contract: 3N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ KJ3				
Vul: Both	♥ AKJ94	♥ Q		1NT	Pass	3NT
North HCP: 15	♦ 94	♦ Q1065	AP			
South HCP: 15	♣ QJ6	♣ AK1085				
Contract: 3N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 221	♠ 853	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ AKJ9	Partner bids first.
HCP: 14	♣ AQ1042	

Board: 222	♠ KQ10	The opponents are silent.
Dealer: N	♥ AK93	
Vul: NS	♦ K84	You bid first.
HCP: 16	♣ J95	

Board: 223	♠ KQ5	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ K1075	Partner bids first.
HCP: 12	♣ 97653	

Board: 224	♠ QJ10	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: None	♦ KQ9	You bid first.
HCP: 17	♣ KJ10	

Board: 225	♠ Q98	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ AK109	Partner bids first.
HCP: 11	♣ Q10982	

Board: 226	♠ K953	The opponents are silent.
Dealer: N	♥ AJ105	
Vul: EW	♦ 862	You bid first.
HCP: 15	♣ AK	

## 5431 After Notrump Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ KJ62				1NT
Vul: None	♥ 9	♥ AJ86				
North HCP: 14	♦ AKJ9	♦ Q10	Pass	3NT	AP	
South HCP: 15	♣ AQ1042	♣ KJ8				
Contract: 3N S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 4				
Vul: NS	♥ AK93	♥ 754		1NT	Pass	3NT
North HCP: 16	♦ K84	♦ AQ532	AP			
South HCP: 10	♣ J95	♣ A1083				
Contract: 3N N						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ KQ5	♠ A87				1NT
Vul: EW	♥ A	♥ QJ98				
North HCP: 12	♦ K1075	♦ AJ62	Pass	3NT	AP	
South HCP: 16	♣ 97653	♣ A4				
Contract: 3N S						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ K98				
Vul: None	♥ KQ87	♥ 4		1NT	Pass	2NT
North HCP: 17	♦ KQ9	♦ 10643	Pass	3NT	AP	
South HCP: 9	♣ KJ10	♣ AQ743				
Contract: 3N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ A52				1NT
Vul: NS	♥ 3	♥ A1075				
North HCP: 11	♦ AK109	♦ 84	Pass	3NT	AP	
South HCP: 16	♣ Q10982	♣ AKJ7				
Contract: 3N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ K953	♠ 874				
Vul: EW	♥ AJ105	♥ 6		1NT	Pass	3NT
North HCP: 15	♦ 862	♦ AKQJ7	AP			
South HCP: 13	♣ AK	♣ QJ84				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 221	♠ KJ62	The opponents are silent.
Dealer: S	♥ AJ86	
Vul: None	♦ Q10	You bid first.
HCP: 15	♣ KJ8	

Board: 222	♠ 4	The opponents are silent.
Dealer: N	♥ 754	
Vul: NS	♦ AQ532	Partner bids first.
HCP: 10	♣ A1083	

Board: 223	♠ A87	The opponents are silent.
Dealer: S	♥ QJ98	
Vul: EW	♦ AJ62	You bid first.
HCP: 16	♣ A4	

Board: 224	♠ K98	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ 10643	Partner bids first.
HCP: 9	♣ AQ743	

Board: 225	♠ A52	The opponents are silent.
Dealer: S	♥ A1075	
Vul: NS	♦ 84	You bid first.
HCP: 16	♣ AKJ7	

Board: 226	♠ 874	The opponents are silent.
Dealer: N	♥ 6	
Vul: EW	♦ AKQJ7	Partner bids first.
HCP: 13	♣ QJ84	

## 5431 After Notrump Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ KJ62				1NT
Vul: None	♥ 9	♥ AJ86				
North HCP: 14	♦ AKJ9	♦ Q10	Pass	3NT	AP	
South HCP: 15	♣ AQ1042	♣ KJ8				
Contract: 3N S						

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 4				
Vul: NS	♥ AK93	♥ 754		1NT	Pass	3NT
North HCP: 16	♦ K84	♦ AQ532	AP			
South HCP: 10	♣ J95	♣ A1083				
Contract: 3N N						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ KQ5	♠ A87				1NT
Vul: EW	♥ A	♥ QJ98				
North HCP: 12	♦ K1075	♦ AJ62	Pass	3NT	AP	
South HCP: 16	♣ 97653	♣ A4				
Contract: 3N S						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ K98				
Vul: None	♥ KQ87	♥ 4		1NT	Pass	2NT
North HCP: 17	♦ KQ9	♦ 10643	Pass	3NT	AP	
South HCP: 9	♣ KJ10	♣ AQ743				
Contract: 3N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ A52				1NT
Vul: NS	♥ 3	♥ A1075				
North HCP: 11	♦ AK109	♦ 84	Pass	3NT	AP	
South HCP: 16	♣ Q10982	♣ AKJ7				
Contract: 3N S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ K953	♠ 874				
Vul: EW	♥ AJ105	♥ 6		1NT	Pass	3NT
North HCP: 15	♦ 862	♦ AKQJ7	AP			
South HCP: 13	♣ AK	♣ QJ84				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 227	♠ 1063	The opponents are silent.
Dealer: S	♥ 2	
Vul: Both	♦ K10654	Partner bids first.
HCP: 8	♣ KQ62	

Board: 228	♠ A1086	The opponents are silent.
Dealer: N	♥ K87	
Vul: NS	♦ KJ109	You bid first.
HCP: 16	♣ AJ	

Board: 229	♠ 4	The opponents are silent.
Dealer: S	♥ A86	
Vul: EW	♦ Q1087	Partner bids first.
HCP: 12	♣ AQ984	

Board: 230	♠ K10	The opponents are silent.
Dealer: N	♥ A32	
Vul: Both	♦ KJ1042	You bid first.
HCP: 16	♣ AJ7	

Board: 231	♠ 5	The opponents are silent.
Dealer: S	♥ 862	
Vul: None	♦ KQ62	Partner bids first.
HCP: 12	♣ AK1084	

Board: 232	♠ Q5	The opponents are silent.
Dealer: N	♥ AK863	
Vul: EW	♦ AK9	You bid first.
HCP: 16	♣ 1084	

## 5431 After Notrump Both hands (Answers Page)

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ Q875				1NT
Vul: Both	♥ 2	♥ Q1073				
North HCP: 8	♦ K10654	♦ AQJ	Pass	2NT	AP	
South HCP: 15	♣ KQ62	♣ A3				
Contract: 2N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ A1086	♠ Q				
Vul: NS	♥ K87	♥ A96		1NT	Pass	3NT
North HCP: 16	♦ KJ109	♦ A7432	AP			
South HCP: 10	♣ AJ	♣ 10872				
Contract: 3N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ9				1NT
Vul: EW	♥ A86	♥ Q752				
North HCP: 12	♦ Q1087	♦ KJ64	Pass	3NT	AP	
South HCP: 16	♣ AQ984	♣ KJ				
Contract: 3N S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ Q75				
Vul: Both	♥ A32	♥ K		1NT	Pass	3NT
North HCP: 16	♦ KJ1042	♦ Q7653	AP			
South HCP: 12	♣ AJ7	♣ KQ96				
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KQJ43				1NT
Vul: None	♥ 862	♥ KQ7				
North HCP: 12	♦ KQ62	♦ AJ10	Pass	3NT	AP	
South HCP: 16	♣ AK1084	♣ 63				
Contract: 3N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J96				
Vul: EW	♥ AK863	♥ 9		1NT	Pass	2NT
North HCP: 16	♦ AK9	♦ Q10642	AP			
South HCP: 8	♣ 1084	♣ AJ92				
Contract: 2N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 227	♠ Q875	The opponents are silent.
Dealer: S	♥ Q1073	
Vul: Both	♦ AQJ	You bid first.
HCP: 15	♣ A3	

Board: 228	♠ Q	The opponents are silent.
Dealer: N	♥ A96	
Vul: NS	♦ A7432	Partner bids first.
HCP: 10	♣ 10872	

Board: 229	♠ AQ9	The opponents are silent.
Dealer: S	♥ Q752	
Vul: EW	♦ KJ64	You bid first.
HCP: 16	♣ KJ	

Board: 230	♠ Q75	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ Q7653	Partner bids first.
HCP: 12	♣ KQ96	

Board: 231	♠ KQJ43	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: None	♦ AJ10	You bid first.
HCP: 16	♣ 63	

Board: 232	♠ J96	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ Q10642	Partner bids first.
HCP: 8	♣ AJ92	

## 5431 After Notrump Both hands (Answers Page)

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ 1063	♠ Q875				1NT
Vul: Both	♥ 2	♥ Q1073				
North HCP: 8	♦ K10654	♦ AQJ	Pass	2NT	AP	
South HCP: 15	♣ KQ62	♣ A3				
Contract: 2N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ A1086	♠ Q				
Vul: NS	♥ K87	♥ A96		1NT	Pass	3NT
North HCP: 16	♦ KJ109	♦ A7432	AP			
South HCP: 10	♣ AJ	♣ 10872				
Contract: 3N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ9				1NT
Vul: EW	♥ A86	♥ Q752				
North HCP: 12	♦ Q1087	♦ KJ64	Pass	3NT	AP	
South HCP: 16	♣ AQ984	♣ KJ				
Contract: 3N S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ Q75				
Vul: Both	♥ A32	♥ K		1NT	Pass	3NT
North HCP: 16	♦ KJ1042	♦ Q7653	AP			
South HCP: 12	♣ AJ7	♣ KQ96				
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KQJ43				1NT
Vul: None	♥ 862	♥ KQ7				
North HCP: 12	♦ KQ62	♦ AJ10	Pass	3NT	AP	
South HCP: 16	♣ AK1084	♣ 63				
Contract: 3N S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ J96				
Vul: EW	♥ AK863	♥ 9		1NT	Pass	2NT
North HCP: 16	♦ AK9	♦ Q10642	AP			
South HCP: 8	♣ 1084	♣ AJ92				
Contract: 2N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 233	♠ 5	The opponents are silent.
Dealer: S	♥ A108	
Vul: Both	♦ KQ1064	Partner bids first.
HCP: 10	♣ J1063	

Board: 234	♠ AK109	The opponents are silent.
Dealer: N	♥ KJ85	
Vul: None	♦ J9	You bid first.
HCP: 16	♣ A75	

Board: 235	♠ 852	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ Q965	Partner bids first.
HCP: 10	♣ AQ953	

Board: 236	♠ KJ2	The opponents are silent.
Dealer: N	♥ 98654	
Vul: Both	♦ AK	You bid first.
HCP: 15	♣ A106	

Board: 237	♠ Q92	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ K8743	Partner bids first.
HCP: 10	♣ AJ74	

Board: 238	♠ A102	The opponents are silent.
Dealer: N	♥ A743	
Vul: NS	♦ J62	You bid first.
HCP: 15	♣ AQ3	

## 5431 After Notrump Both hands (Answers Page)

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AQ87				1NT
Vul: Both	♥ A108	♥ KQ32				
North HCP: 10	♦ KQ1064	♦ A92	Pass	3NT	AP	
South HCP: 17	♣ J1063	♣ Q2				
Contract: 3N S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ QJ5				
Vul: None	♥ KJ85	♥ 2		1NT	Pass	3NT
North HCP: 16	♦ J9	♦ A754	AP			
South HCP: 13	♣ A75	♣ KQJ96				
Contract: 3N N						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ AQ9				1NT
Vul: NS	♥ Q	♥ J1092				
North HCP: 10	♦ Q965	♦ AKJ10	Pass	3NT	AP	
South HCP: 15	♣ AQ953	♣ 102				
Contract: 3N S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ A104				
Vul: Both	♥ 98654	♥ J		1NT	Pass	3NT
North HCP: 15	♦ AK	♦ QJ642	AP			
South HCP: 11	♣ A106	♣ K432				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ K53				1NT
Vul: None	♥ 3	♥ AJ52				
North HCP: 10	♦ K8743	♦ A109	Pass	3NT	AP	
South HCP: 15	♣ AJ74	♣ K95				
Contract: 3N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KJ5				
Vul: NS	♥ A743	♥ J		1NT	Pass	3NT
North HCP: 15	♦ J62	♦ A8753	AP			
South HCP: 10	♣ AQ3	♣ J984				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 233	♠ AQ87	The opponents are silent.
Dealer: S	♥ KQ32	
Vul: Both	♦ A92	You bid first.
HCP: 17	♣ Q2	

Board: 234	♠ QJ5	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ A754	Partner bids first.
HCP: 13	♣ KQJ96	

Board: 235	♠ AQ9	The opponents are silent.
Dealer: S	♥ J1092	
Vul: NS	♦ AKJ10	You bid first.
HCP: 15	♣ 102	

Board: 236	♠ A104	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ QJ642	Partner bids first.
HCP: 11	♣ K432	

Board: 237	♠ K53	The opponents are silent.
Dealer: S	♥ AJ52	
Vul: None	♦ A109	You bid first.
HCP: 15	♣ K95	

Board: 238	♠ KJ5	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ A8753	Partner bids first.
HCP: 10	♣ J984	

## 5431 After Notrump Both hands (Answers Page)

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AQ87				1NT
Vul: Both	♥ A108	♥ KQ32				
North HCP: 10	♦ KQ1064	♦ A92	Pass	3NT	AP	
South HCP: 17	♣ J1063	♣ Q2				
Contract: 3N S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ QJ5				
Vul: None	♥ KJ85	♥ 2		1NT	Pass	3NT
North HCP: 16	♦ J9	♦ A754	AP			
South HCP: 13	♣ A75	♣ KQJ96				
Contract: 3N N						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ AQ9				1NT
Vul: NS	♥ Q	♥ J1092				
North HCP: 10	♦ Q965	♦ AKJ10	Pass	3NT	AP	
South HCP: 15	♣ AQ953	♣ 102				
Contract: 3N S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ A104				
Vul: Both	♥ 98654	♥ J		1NT	Pass	3NT
North HCP: 15	♦ AK	♦ QJ642	AP			
South HCP: 11	♣ A106	♣ K432				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ K53				1NT
Vul: None	♥ 3	♥ AJ52				
North HCP: 10	♦ K8743	♦ A109	Pass	3NT	AP	
South HCP: 15	♣ AJ74	♣ K95				
Contract: 3N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KJ5				
Vul: NS	♥ A743	♥ J		1NT	Pass	3NT
North HCP: 15	♦ J62	♦ A8753	AP			
South HCP: 10	♣ AQ3	♣ J984				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 239	♠ K63	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ QJ543	Partner bids first.
HCP: 12	♣ K752	

Board: 240	♠ AJ86	The opponents are silent.
Dealer: N	♥ KQ84	
Vul: None	♦ AK4	You bid first.
HCP: 17	♣ 74	

Board: 241	♠ A	The opponents are silent.
Dealer: S	♥ Q64	
Vul: NS	♦ AKJ53	Partner bids first.
HCP: 15	♣ J1074	

Board: 242	♠ AQ87	The opponents are silent.
Dealer: N	♥ 53	
Vul: EW	♦ AK642	You bid first.
HCP: 16	♣ K2	

Board: 243	♠ KJ6	The opponents are silent.
Dealer: S	♥ A	
Vul: Both	♦ Q732	Partner bids first.
HCP: 12	♣ Q6542	

Board: 244	♠ K83	The opponents are silent.
Dealer: N	♥ QJ103	
Vul: NS	♦ AJ74	You bid first.
HCP: 15	♣ A5	

## 5431 After Notrump Both hands (Answers Page)

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ A85				1NT
Vul: EW	♥ K	♥ 98743				
North HCP: 12	♦ QJ543	♦ AK	Pass	3NT	AP	
South HCP: 15	♣ K752	♣ A93				
Contract: 3N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ Q54				
Vul: None	♥ KQ84	♥ 10		1NT	Pass	2NT
North HCP: 17	♦ AK4	♦ Q1086	Pass	3NT	AP	
South HCP: 9	♣ 74	♣ KQ1065				
Contract: 3N N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KJ5				1NT
Vul: NS	♥ Q64	♥ AJ3				
North HCP: 15	♦ AKJ53	♦ Q98	Pass	3NT	AP	
South HCP: 16	♣ J1074	♣ KQ85				
Contract: 3N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AQ87	♠ —		1NT	Pass	2♠ <sup>1</sup>
Vul: EW	♥ 53	♥ J109	Pass	3♣ <sup>2</sup>	AP	
North HCP: 16	♦ AK642	♦ Q873	1. Minor Suit Transfers after 1NT			
South HCP: 10	♣ K2	♣ AQJ1098	2. automat			
Contract: 3♣ N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ AQ94				1NT
Vul: Both	♥ A	♥ KQ42				
North HCP: 12	♦ Q732	♦ 96	Pass	3NT	AP	
South HCP: 15	♣ Q6542	♣ A73				
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ Q106				
Vul: NS	♥ QJ103	♥ 9		1NT	Pass	3NT
North HCP: 15	♦ AJ74	♦ Q963	AP			
South HCP: 10	♣ A5	♣ KQJ94				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 239	♠ A85	The opponents are silent.
Dealer: S	♥ 98743	
Vul: EW	♦ AK	You bid first.
HCP: 15	♣ A93	

Board: 240	♠ Q54	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ Q1086	Partner bids first.
HCP: 9	♣ KQ1065	

Board: 241	♠ KJ5	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: NS	♦ Q98	You bid first.
HCP: 16	♣ KQ85	

Board: 242	♠ —	The opponents are silent.
Dealer: N	♥ J109	
Vul: EW	♦ Q873	Partner bids first.
HCP: 10	♣ AQJ1098	

Board: 243	♠ AQ94	The opponents are silent.
Dealer: S	♥ KQ42	
Vul: Both	♦ 96	You bid first.
HCP: 15	♣ A73	

Board: 244	♠ Q106	The opponents are silent.
Dealer: N	♥ 9	
Vul: NS	♦ Q963	Partner bids first.
HCP: 10	♣ KQJ94	

## 5431 After Notrump Both hands (Answers Page)

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ A85				1NT
Vul: EW	♥ K	♥ 98743				
North HCP: 12	♦ QJ543	♦ AK	Pass	3NT	AP	
South HCP: 15	♣ K752	♣ A93				
Contract: 3N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ Q54				
Vul: None	♥ KQ84	♥ 10		1NT	Pass	2NT
North HCP: 17	♦ AK4	♦ Q1086	Pass	3NT	AP	
South HCP: 9	♣ 74	♣ KQ1065				
Contract: 3N N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KJ5				1NT
Vul: NS	♥ Q64	♥ AJ3				
North HCP: 15	♦ AKJ53	♦ Q98	Pass	3NT	AP	
South HCP: 16	♣ J1074	♣ KQ85				
Contract: 3N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AQ87	♠ —		1NT	Pass	2♠ <sup>1</sup>
Vul: EW	♥ 53	♥ J109	Pass	3♣ <sup>2</sup>	AP	
North HCP: 16	♦ AK642	♦ Q873	1. Minor Suit Transfers after 1NT			
South HCP: 10	♣ K2	♣ AQJ1098	2. automat			
Contract: 3♣ N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ AQ94				1NT
Vul: Both	♥ A	♥ KQ42				
North HCP: 12	♦ Q732	♦ 96	Pass	3NT	AP	
South HCP: 15	♣ Q6542	♣ A73				
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ Q106				
Vul: NS	♥ QJ103	♥ 9		1NT	Pass	3NT
North HCP: 15	♦ AJ74	♦ Q963	AP			
South HCP: 10	♣ A5	♣ KQJ94				
Contract: 3N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 245	♠ Q	The opponents are silent.
Dealer: S	♥ 973	
Vul: EW	♦ AK93	Partner bids first.
HCP: 12	♣ K9743	

Board: 246	♠ A9	The opponents are silent.
Dealer: N	♥ A10954	
Vul: Both	♦ KQ7	You bid first.
HCP: 15	♣ Q52	

Board: 247	♠ —	The opponents are silent.
Dealer: S	♥ K43	
Vul: None	♦ K10985	Partner bids first.
HCP: 10	♣ KJ543	

Board: 248	♠ AQ	The opponents are silent.
Dealer: N	♥ K1076	
Vul: EW	♦ AQJ6	You bid first.
HCP: 17	♣ J63	

Board: 249	♠ 6	The opponents are silent.
Dealer: S	♥ 1094	
Vul: Both	♦ KJ1074	Partner bids first.
HCP: 9	♣ KQ75	

Board: 250	♠ A9863	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ K106	You bid first.
HCP: 16	♣ Q6	

## 5431 After Notrump Both hands (Answers Page)

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K82				1NT
Vul: EW	♥ 973	♥ AQJ2	Pass	3NT	AP	
North HCP: 12	♦ AK93	♦ Q82				
South HCP: 16	♣ K9743	♣ A62				
Contract: 3N S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K52				
Vul: Both	♥ A10954	♥ 8		1NT	Pass	3NT
North HCP: 15	♦ KQ7	♦ AJ654	AP			
South HCP: 12	♣ Q52	♣ A873				
Contract: 3N N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A1087				1NT
Vul: None	♥ K43	♥ A976	Pass	3♦	AP	
North HCP: 10	♦ K10985	♦ A6				
South HCP: 16	♣ KJ543	♣ A62				
Contract: 3♦ N						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K109				
Vul: EW	♥ K1076	♥ 8		1NT	Pass	3NT
North HCP: 17	♦ AQJ6	♦ K532	AP			
South HCP: 15	♣ J63	♣ AKQ104				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ3				1NT
Vul: Both	♥ 1094	♥ AQJ76	Pass	2NT	AP	
North HCP: 9	♦ KJ1074	♦ Q2				
South HCP: 16	♣ KQ75	♣ J43				
Contract: 2N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ A9863	♠ J				
Vul: None	♥ AK4	♥ Q87		1NT	Pass	3NT
North HCP: 16	♦ K106	♦ AQ732	AP			
South HCP: 13	♣ Q6	♣ A843				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 245	♠ K82	The opponents are silent.
Dealer: S	♥ AQJ2	
Vul: EW	♦ Q82	You bid first.
HCP: 16	♣ A62	
Board: 246	♠ K52	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ AJ654	Partner bids first.
HCP: 12	♣ A873	
Board: 247	♠ A1087	The opponents are silent.
Dealer: S	♥ A976	
Vul: None	♦ A6	You bid first.
HCP: 16	♣ A62	
Board: 248	♠ K109	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ K532	Partner bids first.
HCP: 15	♣ AKQ104	
Board: 249	♠ AQ3	The opponents are silent.
Dealer: S	♥ AQJ76	
Vul: Both	♦ Q2	You bid first.
HCP: 16	♣ J43	
Board: 250	♠ J	The opponents are silent.
Dealer: N	♥ Q87	
Vul: None	♦ AQ732	Partner bids first.
HCP: 13	♣ A843	

## 5431 After Notrump Both hands (Answers Page)

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K82				1NT
Vul: EW	♥ 973	♥ AQJ2	Pass	3NT	AP	
North HCP: 12	♦ AK93	♦ Q82				
South HCP: 16	♣ K9743	♣ A62				
Contract: 3N S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K52				
Vul: Both	♥ A10954	♥ 8		1NT	Pass	3NT
North HCP: 15	♦ KQ7	♦ AJ654	AP			
South HCP: 12	♣ Q52	♣ A873				
Contract: 3N N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A1087				1NT
Vul: None	♥ K43	♥ A976	Pass	3♦	AP	
North HCP: 10	♦ K10985	♦ A6				
South HCP: 16	♣ KJ543	♣ A62				
Contract: 3♦ N						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K109				
Vul: EW	♥ K1076	♥ 8		1NT	Pass	3NT
North HCP: 17	♦ AQJ6	♦ K532	AP			
South HCP: 15	♣ J63	♣ AKQ104				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ3				1NT
Vul: Both	♥ 1094	♥ AQJ76	Pass	2NT	AP	
North HCP: 9	♦ KJ1074	♦ Q2				
South HCP: 16	♣ KQ75	♣ J43				
Contract: 2N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ A9863	♠ J				
Vul: None	♥ AK4	♥ Q87		1NT	Pass	3NT
North HCP: 16	♦ K106	♦ AQ732	AP			
South HCP: 13	♣ Q6	♣ A843				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 251	♠ 2	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ AK52	Partner bids first.
HCP: 15	♣ 87642	

Board: 252	♠ Q6432	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ AK10	You bid first.
HCP: 16	♣ 52	

Board: 253	♠ J	The opponents are silent.
Dealer: S	♥ Q92	
Vul: None	♦ K1032	Partner bids first.
HCP: 16	♣ AKQJ2	

Board: 254	♠ A32	The opponents are silent.
Dealer: N	♥ AKJ65	
Vul: NS	♦ A54	You bid first.
HCP: 16	♣ 109	

Board: 255	♠ AJ2	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ AQ654	Partner bids first.
HCP: 16	♣ KQ76	

Board: 256	♠ AK9	The opponents are silent.
Dealer: N	♥ AQ1054	
Vul: None	♦ Q93	You bid first.
HCP: 15	♣ 72	

## 5431 After Notrump Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK105				1NT
Vul: NS	♥ AKJ	♥ 1043				
North HCP: 15	♦ AK52	♦ Q1096	Pass	3NT	AP	
South HCP: 15	♣ 87642	♣ AQ				
Contract: 3N S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ Q6432	♠ K				
Vul: Both	♥ AK8	♥ Q63		1NT	Pass	3NT
North HCP: 16	♦ AK10	♦ QJ94	AP			
South HCP: 13	♣ 52	♣ AJ643				
Contract: 3N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K982				1NT
Vul: None	♥ Q92	♥ AK7	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 16	♦ K1032	♦ AJ6	AP			
South HCP: 15	♣ AKQJ2	♣ 763				
Contract: 6N S						

1. Quantitative 4NT

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ Q94				
Vul: NS	♥ AKJ65	♥ 2		1NT	Pass	3NT
North HCP: 16	♦ A54	♦ KQ932	AP			
South HCP: 14	♣ 109	♣ AK83				
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ K1054				1NT
Vul: EW	♥ 10	♥ AQ6	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ AQ654	♦ K2	Pass	6NT	AP	
South HCP: 16	♣ KQ76	♣ A984				
Contract: 6N S						

1. Gerber, for N

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q63				
Vul: None	♥ AQ1054	♥ 8		1NT	Pass	3NT
North HCP: 15	♦ Q93	♦ A874	AP			
South HCP: 12	♣ 72	♣ AQ1065				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 251	♠ AK105	The opponents are silent.
Dealer: S	♥ 1043	
Vul: NS	♦ Q1096	You bid first.
HCP: 15	♣ AQ	

Board: 252	♠ K	The opponents are silent.
Dealer: N	♥ Q63	
Vul: Both	♦ QJ94	Partner bids first.
HCP: 13	♣ AJ643	

Board: 253	♠ K982	The opponents are silent.
Dealer: S	♥ AK7	
Vul: None	♦ AJ6	You bid first.
HCP: 15	♣ 763	

Board: 254	♠ Q94	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ KQ932	Partner bids first.
HCP: 14	♣ AK83	

Board: 255	♠ K1054	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ K2	You bid first.
HCP: 16	♣ A984	

Board: 256	♠ Q63	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ A874	Partner bids first.
HCP: 12	♣ AQ1065	

## 5431 After Notrump Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK105				1NT
Vul: NS	♥ AKJ	♥ 1043				
North HCP: 15	♦ AK52	♦ Q1096	Pass	3NT	AP	
South HCP: 15	♣ 87642	♣ AQ				
Contract: 3N S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ Q6432	♠ K				
Vul: Both	♥ AK8	♥ Q63		1NT	Pass	3NT
North HCP: 16	♦ AK10	♦ QJ94	AP			
South HCP: 13	♣ 52	♣ AJ643				
Contract: 3N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ K982				1NT
Vul: None	♥ Q92	♥ AK7	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 16	♦ K1032	♦ AJ6	AP			
South HCP: 15	♣ AKQJ2	♣ 763				
Contract: 6N S						

1. Quantitative 4NT

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ Q94				
Vul: NS	♥ AKJ65	♥ 2		1NT	Pass	3NT
North HCP: 16	♦ A54	♦ KQ932	AP			
South HCP: 14	♣ 109	♣ AK83				
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ K1054				1NT
Vul: EW	♥ 10	♥ AQ6	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ AQ654	♦ K2	Pass	6NT	AP	
South HCP: 16	♣ KQ76	♣ A984				
Contract: 6N S						

1. Gerber, for N

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q63				
Vul: None	♥ AQ1054	♥ 8		1NT	Pass	3NT
North HCP: 15	♦ Q93	♦ A874	AP			
South HCP: 12	♣ 72	♣ AQ1065				
Contract: 3N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 257	♠ A	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: NS	♦ Q9432	Partner bids first.
HCP: 10	♣ J764	

Board: 258	♠ AK10	The opponents are silent.
Dealer: N	♥ A53	
Vul: EW	♦ K8542	You bid first.
HCP: 15	♣ J7	

Board: 259	♠ K	The opponents are silent.
Dealer: S	♥ 1086	
Vul: Both	♦ QJ1072	Partner bids first.
HCP: 11	♣ AJ97	

Board: 260	♠ QJ92	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: NS	♦ AQ5	You bid first.
HCP: 15	♣ J3	

Board: 261	♠ J	The opponents are silent.
Dealer: S	♥ Q98	
Vul: EW	♦ A10643	Partner bids first.
HCP: 13	♣ AQ83	

Board: 262	♠ A104	The opponents are silent.
Dealer: N	♥ AQ92	
Vul: Both	♦ 852	You bid first.
HCP: 15	♣ AJ7	

## 5431 After Notrump Both hands (Answers Page)

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K1083				1NT
Vul: NS	♥ QJ8	♥ K7				
North HCP: 10	♦ Q9432	♦ AJ	Pass	3NT	AP	
South HCP: 16	♣ J764	♣ KQ1098				
Contract: 3N S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 4				
Vul: EW	♥ A53	♥ Q106		1NT	Pass	3NT
North HCP: 15	♦ K8542	♦ AQ97	AP			
South HCP: 15	♣ J7	♣ AK852				
Contract: 3N N						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ Q653				1NT
Vul: Both	♥ 1086	♥ AKJ7				
North HCP: 11	♦ QJ1072	♦ AK9	Pass	3NT	AP	
South HCP: 17	♣ AJ97	♣ 42				
Contract: 3N S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ QJ92	♠ K103				
Vul: NS	♥ KQ95	♥ 4		1NT	Pass	2NT
North HCP: 15	♦ AQ5	♦ K10632	AP			
South HCP: 9	♣ J3	♣ K964				
Contract: 2N N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ96				1NT
Vul: EW	♥ Q98	♥ J6				
North HCP: 13	♦ A10643	♦ K87	Pass	3NT	AP	
South HCP: 16	♣ AQ83	♣ K102				
Contract: 3N S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KQ5				
Vul: Both	♥ AQ92	♥ 10		1NT	Pass	3NT
North HCP: 15	♦ 852	♦ KJ1097	AP			
South HCP: 12	♣ AJ7	♣ K1054				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 257	♠ K1083	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ AJ	You bid first.
HCP: 16	♣ KQ1098	

Board: 258	♠ 4	The opponents are silent.
Dealer: N	♥ Q106	
Vul: EW	♦ AQ97	Partner bids first.
HCP: 15	♣ AK852	

Board: 259	♠ Q653	The opponents are silent.
Dealer: S	♥ AKJ7	
Vul: Both	♦ AK9	You bid first.
HCP: 17	♣ 42	

Board: 260	♠ K103	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ K10632	Partner bids first.
HCP: 9	♣ K964	

Board: 261	♠ AKQ96	The opponents are silent.
Dealer: S	♥ J6	
Vul: EW	♦ K87	You bid first.
HCP: 16	♣ K102	

Board: 262	♠ KQ5	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ KJ1097	Partner bids first.
HCP: 12	♣ K1054	

## 5431 After Notrump Both hands (Answers Page)

Board: 257	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K1083				1NT
Vul: NS	♥ QJ8	♥ K7				
North HCP: 10	♦ Q9432	♦ AJ	Pass	3NT	AP	
South HCP: 16	♣ J764	♣ KQ1098				
Contract: 3N S						

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 4				
Vul: EW	♥ A53	♥ Q106		1NT	Pass	3NT
North HCP: 15	♦ K8542	♦ AQ97	AP			
South HCP: 15	♣ J7	♣ AK852				
Contract: 3N N						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ Q653				1NT
Vul: Both	♥ 1086	♥ AKJ7				
North HCP: 11	♦ QJ1072	♦ AK9	Pass	3NT	AP	
South HCP: 17	♣ AJ97	♣ 42				
Contract: 3N S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ QJ92	♠ K103				
Vul: NS	♥ KQ95	♥ 4		1NT	Pass	2NT
North HCP: 15	♦ AQ5	♦ K10632	AP			
South HCP: 9	♣ J3	♣ K964				
Contract: 2N N						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ96				1NT
Vul: EW	♥ Q98	♥ J6				
North HCP: 13	♦ A10643	♦ K87	Pass	3NT	AP	
South HCP: 16	♣ AQ83	♣ K102				
Contract: 3N S						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KQ5				
Vul: Both	♥ AQ92	♥ 10		1NT	Pass	3NT
North HCP: 15	♦ 852	♦ KJ1097	AP			
South HCP: 12	♣ AJ7	♣ K1054				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 263	♠ 7	The opponents are silent.
Dealer: S	♥ A85	
Vul: None	♦ AJ1076	Partner bids first.
HCP: 16	♣ AK96	

Board: 264	♠ AJ83	The opponents are silent.
Dealer: N	♥ AJ107	
Vul: EW	♦ Q5	You bid first.
HCP: 15	♣ K95	

Board: 265	♠ QJ10	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ K9875	Partner bids first.
HCP: 12	♣ AQ85	

Board: 266	♠ KQJ	The opponents are silent.
Dealer: N	♥ 10932	
Vul: None	♦ A65	You bid first.
HCP: 15	♣ KQ3	

Board: 267	♠ J32	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ J1042	Partner bids first.
HCP: 8	♣ AQ9765	

Board: 268	♠ KJ7	The opponents are silent.
Dealer: N	♥ AKQ93	
Vul: Both	♦ 872	You bid first.
HCP: 15	♣ Q8	

## 5431 After Notrump Both hands (Answers Page)

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK105				1NT
Vul: None	♥ A85	♥ KQ6	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 16	♦ AJ1076	♦ Q84	Pass	6NT	AP	
South HCP: 15	♣ AK96	♣ J73	1. Gerber, for N			
Contract: 6N S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AJ83	♠ Q				
Vul: EW	♥ AJ107	♥ K92		1NT	Pass	3NT
North HCP: 15	♦ Q5	♦ AJ1064	AP			
South HCP: 11	♣ K95	♣ J843				
Contract: 3N N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ K654				1NT
Vul: Both	♥ 5	♥ AQ102				
North HCP: 12	♦ K9875	♦ A3	Pass	3NT	AP	
South HCP: 16	♣ AQ85	♣ K97				
Contract: 3N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 9				
Vul: None	♥ 10932	♥ KJ7		1NT	Pass	3NT
North HCP: 15	♦ A65	♦ KQ93	AP			
South HCP: 13	♣ KQ3	♣ A10964				
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ AQ				1NT
Vul: NS	♥ —	♥ AQ1053	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 8	♦ J1042	♦ 763	AP			
South HCP: 15	♣ AQ9765	♣ K82	1. Minor Suit Transfers after 1NT			
Contract: 3♣ S			2. automat			

Board: 268

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ KJ7

♥ AKQ93

♦ 872

♣ Q8

South:

♠ Q93

♥ 2

♦ Q1063

♣ A10763

West	North	East	South
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1NT	Pass	2NT
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AP

## South hands (Practice Page)

### 5431 After Notrump

Board: 263	♠ AK105	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: None	♦ Q84	You bid first.
HCP: 15	♣ J73	

Board: 264	♠ Q	The opponents are silent.
Dealer: N	♥ K92	
Vul: EW	♦ AJ1064	Partner bids first.
HCP: 11	♣ J843	

Board: 265	♠ K654	The opponents are silent.
Dealer: S	♥ AQ102	
Vul: Both	♦ A3	You bid first.
HCP: 16	♣ K97	

Board: 266	♠ 9	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: None	♦ KQ93	Partner bids first.
HCP: 13	♣ A10964	

Board: 267	♠ AQ	The opponents are silent.
Dealer: S	♥ AQ1053	
Vul: NS	♦ 763	You bid first.
HCP: 15	♣ K82	

Board: 268	♠ Q93	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ Q1063	Partner bids first.
HCP: 8	♣ A10763	



## 5431 After Notrump Both hands (Answers Page)

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK105				1NT
Vul: None	♥ A85	♥ KQ6	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 16	♦ AJ1076	♦ Q84	Pass	6NT	AP	
South HCP: 15	♣ AK96	♣ J73	1. Gerber, for N			
Contract: 6N S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AJ83	♠ Q				
Vul: EW	♥ AJ107	♥ K92		1NT	Pass	3NT
North HCP: 15	♦ Q5	♦ AJ1064	AP			
South HCP: 11	♣ K95	♣ J843				
Contract: 3N N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ K654				1NT
Vul: Both	♥ 5	♥ AQ102				
North HCP: 12	♦ K9875	♦ A3	Pass	3NT	AP	
South HCP: 16	♣ AQ85	♣ K97				
Contract: 3N S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 9				
Vul: None	♥ 10932	♥ KJ7		1NT	Pass	3NT
North HCP: 15	♦ A65	♦ KQ93	AP			
South HCP: 13	♣ KQ3	♣ A10964				
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ AQ				1NT
Vul: NS	♥ —	♥ AQ1053	Pass	2♠ <sup>1</sup>	Pass	3♣ <sup>2</sup>
North HCP: 8	♦ J1042	♦ 763	AP			
South HCP: 15	♣ AQ9765	♣ K82	1. Minor Suit Transfers after 1NT			
Contract: 3♣ S			2. automat			

Board: 268

Dealer: N

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2N N

North:

♠ KJ7

♥ AKQ93

♦ 872

♣ Q8

South:

♠ Q93

♥ 2

♦ Q1063

♣ A10763

West	North	East	South
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1NT	Pass	2NT
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AP

## North hands (Practice Page)

### 5431 After Notrump

Board: 269	♠ 9	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: None	♦ K10986	Partner bids first.
HCP: 10	♣ Q976	

Board: 270	♠ A107	The opponents are silent.
Dealer: N	♥ AK1062	
Vul: NS	♦ Q97	You bid first.
HCP: 15	♣ Q8	

Board: 271	♠ 875	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ AQJ32	Partner bids first.
HCP: 15	♣ AKJ7	

Board: 272	♠ AKQ62	The opponents are silent.
Dealer: N	♥ 97	
Vul: None	♦ K43	You bid first.
HCP: 16	♣ A95	

Board: 273	♠ K65	The opponents are silent.
Dealer: S	♥ A	
Vul: NS	♦ KQ86	Partner bids first.
HCP: 17	♣ AJ985	

Board: 274	♠ AJ1085	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: EW	♦ AJ	You bid first.
HCP: 15	♣ Q103	

## 5431 After Notrump Both hands (Answers Page)

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AKJ10				1NT
Vul: None	♥ KQ9	♥ J4				
North HCP: 10	♦ K10986	♦ A75	Pass	3NT	AP	
South HCP: 16	♣ Q976	♣ K1084				
Contract: 3N S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ Q32				
Vul: NS	♥ AK1062	♥ 4		1NT	Pass	3NT
North HCP: 15	♦ Q97	♦ A10532	AP			
South HCP: 10	♣ Q8	♣ A963				
Contract: 3N N						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ AKQ2				1NT
Vul: EW	♥ 10	♥ A52				
North HCP: 15	♦ AQJ32	♦ 754	Pass	3NT	AP	
South HCP: 15	♣ AKJ7	♣ Q64				
Contract: 3N S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AKQ62	♠ 5				
Vul: None	♥ 97	♥ AK8		1NT	Pass	3NT
North HCP: 16	♦ K43	♦ AJ1065	AP			
South HCP: 15	♣ A95	♣ QJ103				
Contract: 3N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ Q43				1NT
Vul: NS	♥ A	♥ KQ754				
North HCP: 17	♦ KQ86	♦ A7	Pass	5NT	Pass	6NT
South HCP: 16	♣ AJ985	♣ KQ7	AP			
Contract: 6N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AJ1085	♠ KQ2				
Vul: EW	♥ QJ4	♥ K		1NT	Pass	3NT
North HCP: 15	♦ AJ	♦ KQ52	AP			
South HCP: 14	♣ Q103	♣ J9872				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 269	♠ AKJ10	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ A75	You bid first.
HCP: 16	♣ K1084	

Board: 270	♠ Q32	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ A10532	Partner bids first.
HCP: 10	♣ A963	

Board: 271	♠ AKQ2	The opponents are silent.
Dealer: S	♥ A52	
Vul: EW	♦ 754	You bid first.
HCP: 15	♣ Q64	

Board: 272	♠ 5	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ AJ1065	Partner bids first.
HCP: 15	♣ QJ103	

Board: 273	♠ Q43	The opponents are silent.
Dealer: S	♥ KQ754	
Vul: NS	♦ A7	You bid first.
HCP: 16	♣ KQ7	

Board: 274	♠ KQ2	The opponents are silent.
Dealer: N	♥ K	
Vul: EW	♦ KQ52	Partner bids first.
HCP: 14	♣ J9872	

## 5431 After Notrump Both hands (Answers Page)

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AKJ10				1NT
Vul: None	♥ KQ9	♥ J4				
North HCP: 10	♦ K10986	♦ A75	Pass	3NT	AP	
South HCP: 16	♣ Q976	♣ K1084				
Contract: 3N S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ Q32				
Vul: NS	♥ AK1062	♥ 4		1NT	Pass	3NT
North HCP: 15	♦ Q97	♦ A10532	AP			
South HCP: 10	♣ Q8	♣ A963				
Contract: 3N N						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ AKQ2				1NT
Vul: EW	♥ 10	♥ A52				
North HCP: 15	♦ AQJ32	♦ 754	Pass	3NT	AP	
South HCP: 15	♣ AKJ7	♣ Q64				
Contract: 3N S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AKQ62	♠ 5				
Vul: None	♥ 97	♥ AK8		1NT	Pass	3NT
North HCP: 16	♦ K43	♦ AJ1065	AP			
South HCP: 15	♣ A95	♣ QJ103				
Contract: 3N N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ Q43				1NT
Vul: NS	♥ A	♥ KQ754				
North HCP: 17	♦ KQ86	♦ A7	Pass	5NT	Pass	6NT
South HCP: 16	♣ AJ985	♣ KQ7	AP			
Contract: 6N S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ AJ1085	♠ KQ2				
Vul: EW	♥ QJ4	♥ K		1NT	Pass	3NT
North HCP: 15	♦ AJ	♦ KQ52	AP			
South HCP: 14	♣ Q103	♣ J9872				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 275	♠ Q106	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ AJ876	Partner bids first.
HCP: 11	♣ KJ43	

Board: 276	♠ KQJ72	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ 73	You bid first.
HCP: 16	♣ AJ6	

Board: 277	♠ 732	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ KJ92	Partner bids first.
HCP: 8	♣ KJ852	

Board: 278	♠ KJ43	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: Both	♦ A3	You bid first.
HCP: 15	♣ 863	

Board: 279	♠ Q72	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ Q643	Partner bids first.
HCP: 9	♣ KQ763	

Board: 280	♠ Q64	The opponents are silent.
Dealer: N	♥ AKQ107	
Vul: EW	♦ A32	You bid first.
HCP: 16	♣ J9	

## 5431 After Notrump Both hands (Answers Page)

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ 9432				1NT
Vul: Both	♥ 7	♥ AKQJ				
North HCP: 11	♦ AJ876	♦ Q95	Pass	3NT	AP	
South HCP: 16	♣ KJ43	♣ A7				
Contract: 3N S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ KQJ72	♠ 9				
Vul: NS	♥ AJ2	♥ Q76		1NT	Pass	2NT
North HCP: 16	♦ 73	♦ J1092	AP			
South HCP: 8	♣ AJ6	♣ KQ984				
Contract: 2N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ A86				1NT
Vul: EW	♥ 8	♥ K975				
North HCP: 8	♦ KJ92	♦ Q873	Pass	2NT	AP	
South HCP: 15	♣ KJ852	♣ AQ				
Contract: 2N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ Q				
Vul: Both	♥ AQJ7	♥ 984		1NT	Pass	3NT
North HCP: 15	♦ A3	♦ QJ762	AP			
South HCP: 12	♣ 863	♣ AK75				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ A863				1NT
Vul: None	♥ 6	♥ AQ97				
North HCP: 9	♦ Q643	♦ A7	Pass	2NT	AP	
South HCP: 15	♣ KQ763	♣ J98				
Contract: 2N S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ Q64	♠ K82				4♠ <sup>1</sup>
Vul: EW	♥ AKQ107	♥ —	Pass	4NT	Pass	6NT
North HCP: 16	♦ A32	♦ KQ1097	AP			
South HCP: 15	♣ J9	♣ AK542				
Contract: 6N N			1. Minors			



## South hands (Practice Page)

### 5431 After Notrump

Board: 275	♠ 9432	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: Both	♦ Q95	You bid first.
HCP: 16	♣ A7	

Board: 276	♠ 9	The opponents are silent.
Dealer: N	♥ Q76	
Vul: NS	♦ J1092	Partner bids first.
HCP: 8	♣ KQ984	

Board: 277	♠ A86	The opponents are silent.
Dealer: S	♥ K975	
Vul: EW	♦ Q873	You bid first.
HCP: 15	♣ AQ	

Board: 278	♠ Q	The opponents are silent.
Dealer: N	♥ 984	
Vul: Both	♦ QJ762	Partner bids first.
HCP: 12	♣ AK75	

Board: 279	♠ A863	The opponents are silent.
Dealer: S	♥ AQ97	
Vul: None	♦ A7	You bid first.
HCP: 15	♣ J98	

Board: 280	♠ K82	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ KQ1097	Partner bids first.
HCP: 15	♣ AK542	

## 5431 After Notrump Both hands (Answers Page)

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ 9432				1NT
Vul: Both	♥ 7	♥ AKQJ				
North HCP: 11	♦ AJ876	♦ Q95	Pass	3NT	AP	
South HCP: 16	♣ KJ43	♣ A7				
Contract: 3N S						

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ KQJ72	♠ 9				
Vul: NS	♥ AJ2	♥ Q76		1NT	Pass	2NT
North HCP: 16	♦ 73	♦ J1092	AP			
South HCP: 8	♣ AJ6	♣ KQ984				
Contract: 2N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ A86				1NT
Vul: EW	♥ 8	♥ K975				
North HCP: 8	♦ KJ92	♦ Q873	Pass	2NT	AP	
South HCP: 15	♣ KJ852	♣ AQ				
Contract: 2N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ Q				
Vul: Both	♥ AQJ7	♥ 984		1NT	Pass	3NT
North HCP: 15	♦ A3	♦ QJ762	AP			
South HCP: 12	♣ 863	♣ AK75				
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ A863				1NT
Vul: None	♥ 6	♥ AQ97				
North HCP: 9	♦ Q643	♦ A7	Pass	2NT	AP	
South HCP: 15	♣ KQ763	♣ J98				
Contract: 2N S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ Q64	♠ K82				4♠ <sup>1</sup>
Vul: EW	♥ AKQ107	♥ —	Pass	4NT	Pass	6NT
North HCP: 16	♦ A32	♦ KQ1097	AP			
South HCP: 15	♣ J9	♣ AK542				
Contract: 6N N			1. Minors			

## North hands (Practice Page)

### 5431 After Notrump

Board: 281	♠ 8	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: Both	♦ K7652	Partner bids first.
HCP: 10	♣ K1053	

Board: 282	♠ J43	The opponents are silent.
Dealer: N	♥ K643	
Vul: None	♦ AK73	You bid first.
HCP: 15	♣ A2	

Board: 283	♠ 7	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ AJ743	Partner bids first.
HCP: 12	♣ 6432	

Board: 284	♠ Q32	The opponents are silent.
Dealer: N	♥ KQ653	
Vul: Both	♦ AK	You bid first.
HCP: 15	♣ J105	

Board: 285	♠ KJ7	The opponents are silent.
Dealer: S	♥ K	
Vul: None	♦ J10954	Partner bids first.
HCP: 12	♣ A942	

Board: 286	♠ AQ63	The opponents are silent.
Dealer: N	♥ A743	
Vul: NS	♦ 97	You bid first.
HCP: 17	♣ AQJ	

## 5431 After Notrump Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQ95				1NT
Vul: Both	♥ KJ3	♥ 1096				
North HCP: 10	♦ K7652	♦ Q8	Pass	3NT	AP	
South HCP: 15	♣ K1053	♣ AQJ4				
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ 1097				
Vul: None	♥ K643	♥ A		1NT	Pass	3NT
North HCP: 15	♦ AK73	♦ QJ106	AP			
South HCP: 10	♣ A2	♣ K10975				
Contract: 3N N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK42				1NT
Vul: NS	♥ AQJ	♥ K102				
North HCP: 12	♦ AJ743	♦ KQ9	Pass	3NT	AP	
South HCP: 17	♣ 6432	♣ Q85				
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ A84				
Vul: Both	♥ KQ653	♥ 9		1NT	Pass	3NT
North HCP: 15	♦ AK	♦ J10987	AP			
South HCP: 11	♣ J105	♣ AQ73				
Contract: 3N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ A62				1NT
Vul: None	♥ K	♥ Q43				
North HCP: 12	♦ J10954	♦ AK62	Pass	3NT	AP	
South HCP: 16	♣ A942	♣ K105				
Contract: 3N S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♠ 4				
Vul: NS	♥ A743	♥ K82		1NT	Pass	2NT
North HCP: 17	♦ 97	♦ KQ84	Pass	3NT	AP	
South HCP: 8	♣ AQJ	♣ 109743				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 281	♠ AQ95	The opponents are silent.
Dealer: S	♥ 1096	
Vul: Both	♦ Q8	You bid first.
HCP: 15	♣ AQJ4	

Board: 282	♠ 1097	The opponents are silent.
Dealer: N	♥ A	
Vul: None	♦ QJ106	Partner bids first.
HCP: 10	♣ K10975	

Board: 283	♠ AK42	The opponents are silent.
Dealer: S	♥ K102	
Vul: NS	♦ KQ9	You bid first.
HCP: 17	♣ Q85	

Board: 284	♠ A84	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ J10987	Partner bids first.
HCP: 11	♣ AQ73	

Board: 285	♠ A62	The opponents are silent.
Dealer: S	♥ Q43	
Vul: None	♦ AK62	You bid first.
HCP: 16	♣ K105	

Board: 286	♠ 4	The opponents are silent.
Dealer: N	♥ K82	
Vul: NS	♦ KQ84	Partner bids first.
HCP: 8	♣ 109743	

## 5431 After Notrump Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQ95				1NT
Vul: Both	♥ KJ3	♥ 1096				
North HCP: 10	♦ K7652	♦ Q8	Pass	3NT	AP	
South HCP: 15	♣ K1053	♣ AQJ4				
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ 1097				
Vul: None	♥ K643	♥ A		1NT	Pass	3NT
North HCP: 15	♦ AK73	♦ QJ106	AP			
South HCP: 10	♣ A2	♣ K10975				
Contract: 3N N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK42				1NT
Vul: NS	♥ AQJ	♥ K102				
North HCP: 12	♦ AJ743	♦ KQ9	Pass	3NT	AP	
South HCP: 17	♣ 6432	♣ Q85				
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ Q32	♠ A84				
Vul: Both	♥ KQ653	♥ 9		1NT	Pass	3NT
North HCP: 15	♦ AK	♦ J10987	AP			
South HCP: 11	♣ J105	♣ AQ73				
Contract: 3N N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ A62				1NT
Vul: None	♥ K	♥ Q43				
North HCP: 12	♦ J10954	♦ AK62	Pass	3NT	AP	
South HCP: 16	♣ A942	♣ K105				
Contract: 3N S						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♠ 4				
Vul: NS	♥ A743	♥ K82		1NT	Pass	2NT
North HCP: 17	♦ 97	♦ KQ84	Pass	3NT	AP	
South HCP: 8	♣ AQJ	♣ 109743				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 287	♠ A86	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ A754	Partner bids first.
HCP: 11	♣ QJ954	

Board: 288	♠ AK9	The opponents are silent.
Dealer: N	♥ K1096	
Vul: None	♦ A862	You bid first.
HCP: 15	♣ J7	

Board: 289	♠ 972	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ AJ1042	Partner bids first.
HCP: 9	♣ KJ76	

Board: 290	♠ Q765	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: EW	♦ AQJ	You bid first.
HCP: 15	♣ 98	

Board: 291	♠ 3	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: Both	♦ Q9764	Partner bids first.
HCP: 13	♣ AQJ2	

Board: 292	♠ 10985	The opponents are silent.
Dealer: N	♥ KJ84	
Vul: NS	♦ AK9	You bid first.
HCP: 17	♣ AQ	

## 5431 After Notrump Both hands (Answers Page)

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ Q1094				1NT
Vul: EW	♥ 10	♥ AKJ8				
North HCP: 11	♦ A754	♦ 106	Pass	3NT	AP	
South HCP: 17	♣ QJ954	♣ AK10				
Contract: 3N S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 8				
Vul: None	♥ K1096	♥ 874		1NT	Pass	3NT
North HCP: 15	♦ A862	♦ KQ103	AP			
South HCP: 12	♣ J7	♣ AK863				
Contract: 3N N						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ KQ65				1NT
Vul: NS	♥ 6	♥ AK93				
North HCP: 9	♦ AJ1042	♦ Q3	Pass	2NT	AP	
South HCP: 16	♣ KJ76	♣ Q82				
Contract: 2N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ Q765	♠ K109				
Vul: EW	♥ KQJ6	♥ 8		1NT	Pass	3NT
North HCP: 15	♦ AQJ	♦ K632	AP			
South HCP: 10	♣ 98	♣ A7652				
Contract: 3N N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK82				1NT
Vul: Both	♥ KJ4	♥ AQ65				
North HCP: 13	♦ Q9764	♦ A105	Pass	3NT	AP	
South HCP: 17	♣ AQJ2	♣ 98				
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ 10985	♠ Q				
Vul: NS	♥ KJ84	♥ AQ9		1NT	Pass	3NT
North HCP: 17	♦ AK9	♦ J6542	AP			
South HCP: 10	♣ AQ	♣ J862				
Contract: 3N N						



## South hands (Practice Page)

### 5431 After Notrump

Board: 287	♠ Q1094	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: EW	♦ 106	You bid first.
HCP: 17	♣ AK10	

Board: 288	♠ 8	The opponents are silent.
Dealer: N	♥ 874	
Vul: None	♦ KQ103	Partner bids first.
HCP: 12	♣ AK863	

Board: 289	♠ KQ65	The opponents are silent.
Dealer: S	♥ AK93	
Vul: NS	♦ Q3	You bid first.
HCP: 16	♣ Q82	

Board: 290	♠ K109	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ K632	Partner bids first.
HCP: 10	♣ A7652	

Board: 291	♠ AK82	The opponents are silent.
Dealer: S	♥ AQ65	
Vul: Both	♦ A105	You bid first.
HCP: 17	♣ 98	

Board: 292	♠ Q	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ J6542	Partner bids first.
HCP: 10	♣ J862	

## 5431 After Notrump Both hands (Answers Page)

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ Q1094				1NT
Vul: EW	♥ 10	♥ AKJ8				
North HCP: 11	♦ A754	♦ 106	Pass	3NT	AP	
South HCP: 17	♣ QJ954	♣ AK10				
Contract: 3N S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 8				
Vul: None	♥ K1096	♥ 874		1NT	Pass	3NT
North HCP: 15	♦ A862	♦ KQ103	AP			
South HCP: 12	♣ J7	♣ AK863				
Contract: 3N N						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ KQ65				1NT
Vul: NS	♥ 6	♥ AK93				
North HCP: 9	♦ AJ1042	♦ Q3	Pass	2NT	AP	
South HCP: 16	♣ KJ76	♣ Q82				
Contract: 2N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ Q765	♠ K109				
Vul: EW	♥ KQJ6	♥ 8		1NT	Pass	3NT
North HCP: 15	♦ AQJ	♦ K632	AP			
South HCP: 10	♣ 98	♣ A7652				
Contract: 3N N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK82				1NT
Vul: Both	♥ KJ4	♥ AQ65				
North HCP: 13	♦ Q9764	♦ A105	Pass	3NT	AP	
South HCP: 17	♣ AQJ2	♣ 98				
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ 10985	♠ Q				
Vul: NS	♥ KJ84	♥ AQ9		1NT	Pass	3NT
North HCP: 17	♦ AK9	♦ J6542	AP			
South HCP: 10	♣ AQ	♣ J862				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 293	♠ K42	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ K7643	Partner bids first.
HCP: 10	♣ A974	

Board: 294	♠ J8732	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ AJ	You bid first.
HCP: 15	♣ 754	

Board: 295	♠ Q92	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ AKJ985	Partner bids first.
HCP: 16	♣ AQ102	

Board: 296	♠ AKJ5	The opponents are silent.
Dealer: N	♥ 10976	
Vul: EW	♦ K108	You bid first.
HCP: 15	♣ A5	

Board: 297	♠ 932	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ K10985	Partner bids first.
HCP: 13	♣ AQ53	

Board: 298	♠ A1032	The opponents are silent.
Dealer: N	♥ Q3	
Vul: NS	♦ Q32	You bid first.
HCP: 16	♣ AKJ10	

## 5431 After Notrump Both hands (Answers Page)

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ AQ3				1NT
Vul: EW	♥ 2	♥ KJ93				
North HCP: 10	♦ K7643	♦ A8	Pass	3NT	AP	
South HCP: 17	♣ A974	♣ K832				
Contract: 3N S						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ J8732	♠ Q				
Vul: Both	♥ AKQ	♥ 1093		1NT	Pass	3NT
North HCP: 15	♦ AJ	♦ K9852	AP			
South HCP: 10	♣ 754	♣ AJ98				
Contract: 3N N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ A103				1NT
Vul: None	♥ —	♥ AQ6	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 16	♦ AKJ985	♦ Q74	AP			
South HCP: 16	♣ AQ102	♣ KJ87				
Contract: 6N S						

1. Quantitative 4NT

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 1064				
Vul: EW	♥ 10976	♥ J		1NT	Pass	3NT
North HCP: 15	♦ K108	♦ AQ652	AP			
South HCP: 10	♣ A5	♣ K973				
Contract: 3N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ A1085				1NT
Vul: None	♥ A	♥ K652				
North HCP: 13	♦ K10985	♦ AQ2	Pass	3NT	AP	
South HCP: 16	♣ AQ53	♣ K7				
Contract: 3N S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ A1032	♠ K				
Vul: NS	♥ Q3	♥ J96		1NT	Pass	3NT
North HCP: 16	♦ Q32	♦ AKJ97	AP			
South HCP: 12	♣ AKJ10	♣ 7643				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 293	♠ AQ3	The opponents are silent.
Dealer: S	♥ KJ93	
Vul: EW	♦ A8	You bid first.
HCP: 17	♣ K832	

Board: 294	♠ Q	The opponents are silent.
Dealer: N	♥ 1093	
Vul: Both	♦ K9852	Partner bids first.
HCP: 10	♣ AJ98	

Board: 295	♠ A103	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: None	♦ Q74	You bid first.
HCP: 16	♣ KJ87	

Board: 296	♠ 1064	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ AQ652	Partner bids first.
HCP: 10	♣ K973	

Board: 297	♠ A1085	The opponents are silent.
Dealer: S	♥ K652	
Vul: None	♦ AQ2	You bid first.
HCP: 16	♣ K7	

Board: 298	♠ K	The opponents are silent.
Dealer: N	♥ J96	
Vul: NS	♦ AKJ97	Partner bids first.
HCP: 12	♣ 7643	

## 5431 After Notrump Both hands (Answers Page)

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ AQ3				1NT
Vul: EW	♥ 2	♥ KJ93				
North HCP: 10	♦ K7643	♦ A8	Pass	3NT	AP	
South HCP: 17	♣ A974	♣ K832				
Contract: 3N S						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ J8732	♠ Q				
Vul: Both	♥ AKQ	♥ 1093		1NT	Pass	3NT
North HCP: 15	♦ AJ	♦ K9852	AP			
South HCP: 10	♣ 754	♣ AJ98				
Contract: 3N N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ A103				1NT
Vul: None	♥ —	♥ AQ6	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 16	♦ AKJ985	♦ Q74	AP			
South HCP: 16	♣ AQ102	♣ KJ87				
Contract: 6N S						

1. Quantitative 4NT

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 1064				
Vul: EW	♥ 10976	♥ J		1NT	Pass	3NT
North HCP: 15	♦ K108	♦ AQ652	AP			
South HCP: 10	♣ A5	♣ K973				
Contract: 3N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ 932	♠ A1085				1NT
Vul: None	♥ A	♥ K652				
North HCP: 13	♦ K10985	♦ AQ2	Pass	3NT	AP	
South HCP: 16	♣ AQ53	♣ K7				
Contract: 3N S						

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ A1032	♠ K				
Vul: NS	♥ Q3	♥ J96		1NT	Pass	3NT
North HCP: 16	♦ Q32	♦ AKJ97	AP			
South HCP: 12	♣ AKJ10	♣ 7643				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 299	♠ A	The opponents are silent.
Dealer: S	♥ 962	
Vul: Both	♦ K6532	Partner bids first.
HCP: 11	♣ A954	

Board: 300	♠ KJ98	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ AK94	You bid first.
HCP: 16	♣ K83	

Board: 301	♠ KJ2	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ AK64	Partner bids first.
HCP: 14	♣ Q7643	

Board: 302	♠ KQ102	The opponents are silent.
Dealer: N	♥ 964	
Vul: EW	♦ AJ98	You bid first.
HCP: 16	♣ AQ	

Board: 303	♠ 4	The opponents are silent.
Dealer: S	♥ K105	
Vul: None	♦ KQ95	Partner bids first.
HCP: 14	♣ AQ976	

Board: 304	♠ J652	The opponents are silent.
Dealer: N	♥ A97	
Vul: NS	♦ K7	You bid first.
HCP: 17	♣ AKQ2	

## 5431 After Notrump Both hands (Answers Page)

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K975				1NT
Vul: Both	♥ 962	♥ QJ8				
North HCP: 11	♦ K6532	♦ AQ	Pass	3NT	AP	
South HCP: 15	♣ A954	♣ QJ107				
Contract: 3N S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ KJ98	♠ 2				
Vul: None	♥ Q9	♥ A73		1NT	Pass	3NT
North HCP: 16	♦ AK94	♦ QJ106	AP			
South HCP: 11	♣ K83	♣ A10942				
Contract: 3N N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ A974				1NT
Vul: NS	♥ J	♥ KQ84				
North HCP: 14	♦ AK64	♦ J75	Pass	3NT	AP	
South HCP: 15	♣ Q7643	♣ AJ				
Contract: 3N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ 3				
Vul: EW	♥ 964	♥ AKQ		1NT	Pass	3NT
North HCP: 16	♦ AJ98	♦ Q10542	AP			
South HCP: 15	♣ AQ	♣ KJ32				
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ QJ6				1NT
Vul: None	♥ K105	♥ AQ4				
North HCP: 14	♦ KQ95	♦ AJ102	Pass	3NT	AP	
South HCP: 15	♣ AQ976	♣ J52				
Contract: 3N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ J652	♠ AK9				
Vul: NS	♥ A97	♥ 2		1NT	Pass	3NT
North HCP: 17	♦ K7	♦ AJ542	AP			
South HCP: 12	♣ AKQ2	♣ 9865				
Contract: 3N N						



## South hands (Practice Page)

### 5431 After Notrump

Board: 299	♠ K975	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: Both	♦ AQ	You bid first.
HCP: 15	♣ QJ107	

Board: 300	♠ 2	The opponents are silent.
Dealer: N	♥ A73	
Vul: None	♦ QJ106	Partner bids first.
HCP: 11	♣ A10942	

Board: 301	♠ A974	The opponents are silent.
Dealer: S	♥ KQ84	
Vul: NS	♦ J75	You bid first.
HCP: 15	♣ AJ	

Board: 302	♠ 3	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ Q10542	Partner bids first.
HCP: 15	♣ KJ32	

Board: 303	♠ QJ6	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ AJ102	You bid first.
HCP: 15	♣ J52	

Board: 304	♠ AK9	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ AJ542	Partner bids first.
HCP: 12	♣ 9865	

## 5431 After Notrump Both hands (Answers Page)

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K975				1NT
Vul: Both	♥ 962	♥ QJ8				
North HCP: 11	♦ K6532	♦ AQ	Pass	3NT	AP	
South HCP: 15	♣ A954	♣ QJ107				
Contract: 3N S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ KJ98	♠ 2				
Vul: None	♥ Q9	♥ A73		1NT	Pass	3NT
North HCP: 16	♦ AK94	♦ QJ106	AP			
South HCP: 11	♣ K83	♣ A10942				
Contract: 3N N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ A974				1NT
Vul: NS	♥ J	♥ KQ84				
North HCP: 14	♦ AK64	♦ J75	Pass	3NT	AP	
South HCP: 15	♣ Q7643	♣ AJ				
Contract: 3N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ 3				
Vul: EW	♥ 964	♥ AKQ		1NT	Pass	3NT
North HCP: 16	♦ AJ98	♦ Q10542	AP			
South HCP: 15	♣ AQ	♣ KJ32				
Contract: 3N N						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ QJ6				1NT
Vul: None	♥ K105	♥ AQ4				
North HCP: 14	♦ KQ95	♦ AJ102	Pass	3NT	AP	
South HCP: 15	♣ AQ976	♣ J52				
Contract: 3N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ J652	♠ AK9				
Vul: NS	♥ A97	♥ 2		1NT	Pass	3NT
North HCP: 17	♦ K7	♦ AJ542	AP			
South HCP: 12	♣ AKQ2	♣ 9865				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 305	♠ AK3	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ Q8765	Partner bids first.
HCP: 13	♣ KJ73	

Board: 306	♠ Q97	The opponents are silent.
Dealer: N	♥ AJ1042	
Vul: Both	♦ QJ3	You bid first.
HCP: 15	♣ KQ	

Board: 307	♠ K	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: NS	♦ 98762	Partner bids first.
HCP: 12	♣ A1095	

Board: 308	♠ AK9	The opponents are silent.
Dealer: N	♥ K10983	
Vul: EW	♦ 43	You bid first.
HCP: 16	♣ AQ2	

Board: 309	♠ 3	The opponents are silent.
Dealer: S	♥ J82	
Vul: Both	♦ AKQ93	Partner bids first.
HCP: 13	♣ K642	

Board: 310	♠ J932	The opponents are silent.
Dealer: N	♥ A842	
Vul: None	♦ AJ	You bid first.
HCP: 17	♣ AK7	

## 5431 After Notrump Both hands (Answers Page)

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ 7654				1NT
Vul: EW	♥ 9	♥ AK4				
North HCP: 13	♦ Q8765	♦ K93	Pass	3NT	AP	
South HCP: 16	♣ KJ73	♣ AQ2				
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ A43				
Vul: Both	♥ AJ1042	♥ 5		1NT	Pass	2NT
North HCP: 15	♦ QJ3	♦ K1062	AP			
South HCP: 8	♣ KQ	♣ J9873				
Contract: 2N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ QJ105				1NT
Vul: NS	♥ AJ5	♥ K6				
North HCP: 12	♦ 98762	♦ AQJ10	Pass	3NT	AP	
South HCP: 17	♣ A1095	♣ KJ4				
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 1086				
Vul: EW	♥ K10983	♥ 7		1NT	Pass	2NT
North HCP: 16	♦ 43	♦ AKJ62	AP			
South HCP: 8	♣ AQ2	♣ 9654				
Contract: 2N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AKQ86				1NT
Vul: Both	♥ J82	♥ A54				
North HCP: 13	♦ AKQ93	♦ J10	Pass	3NT	AP	
South HCP: 16	♣ K642	♣ Q53				
Contract: 3N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ J932	♠ KQ8				
Vul: None	♥ A842	♥ 3		1NT	Pass	3NT
North HCP: 17	♦ AJ	♦ K9874	AP			
South HCP: 10	♣ AK7	♣ Q942				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 305	♠ 7654	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ K93	You bid first.
HCP: 16	♣ AQ2	
Board: 306	♠ A43	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ K1062	Partner bids first.
HCP: 8	♣ J9873	
Board: 307	♠ QJ105	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ AQJ10	You bid first.
HCP: 17	♣ KJ4	
Board: 308	♠ 1086	The opponents are silent.
Dealer: N	♥ 7	
Vul: EW	♦ AKJ62	Partner bids first.
HCP: 8	♣ 9654	
Board: 309	♠ AKQ86	The opponents are silent.
Dealer: S	♥ A54	
Vul: Both	♦ J10	You bid first.
HCP: 16	♣ Q53	
Board: 310	♠ KQ8	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ K9874	Partner bids first.
HCP: 10	♣ Q942	

## 5431 After Notrump Both hands (Answers Page)

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ 7654				1NT
Vul: EW	♥ 9	♥ AK4				
North HCP: 13	♦ Q8765	♦ K93	Pass	3NT	AP	
South HCP: 16	♣ KJ73	♣ AQ2				
Contract: 3N S						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ Q97	♠ A43				
Vul: Both	♥ AJ1042	♥ 5		1NT	Pass	2NT
North HCP: 15	♦ QJ3	♦ K1062	AP			
South HCP: 8	♣ KQ	♣ J9873				
Contract: 2N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ QJ105				1NT
Vul: NS	♥ AJ5	♥ K6				
North HCP: 12	♦ 98762	♦ AQJ10	Pass	3NT	AP	
South HCP: 17	♣ A1095	♣ KJ4				
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 1086				
Vul: EW	♥ K10983	♥ 7		1NT	Pass	2NT
North HCP: 16	♦ 43	♦ AKJ62	AP			
South HCP: 8	♣ AQ2	♣ 9654				
Contract: 2N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AKQ86				1NT
Vul: Both	♥ J82	♥ A54				
North HCP: 13	♦ AKQ93	♦ J10	Pass	3NT	AP	
South HCP: 16	♣ K642	♣ Q53				
Contract: 3N S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ J932	♠ KQ8				
Vul: None	♥ A842	♥ 3		1NT	Pass	3NT
North HCP: 17	♦ AJ	♦ K9874	AP			
South HCP: 10	♣ AK7	♣ Q942				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 311	♠ 872	West Doubles 4♥ if possible.
Dealer: S	♥ K	
Vul: EW	♦ AQ1073	Partner bids first.
HCP: 16	♣ AQJ3	
Board: 312	♠ AJ62	The opponents are silent.
Dealer: N	♥ AK85	
Vul: Both	♦ Q8	You bid first.
HCP: 16	♣ Q96	
Board: 313	♠ 4	The opponents are silent.
Dealer: S	♥ Q54	
Vul: None	♦ K864	Partner bids first.
HCP: 9	♣ A9865	
Board: 314	♠ AQ73	The opponents are silent.
Dealer: N	♥ Q1064	
Vul: NS	♦ J10	You bid first.
HCP: 15	♣ AQ9	
Board: 315	♠ —	The opponents are silent.
Dealer: S	♥ A105	
Vul: Both	♦ J6543	Partner bids first.
HCP: 12	♣ AK1096	
Board: 316	♠ AJ74	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ 1083	You bid first.
HCP: 15	♣ K84	

## 5431 After Notrump Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AK4				1NT
Vul: EW	♥ K	♥ QJ86	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 16	♦ AQ1073	♦ KJ98	X	6NT	AP	
South HCP: 17	♣ AQJ3	♣ K7				
Contract: 6N S			1. Gerber, for N			

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AJ62	♠ KQ7				
Vul: Both	♥ AK85	♥ 6		1NT	Pass	3NT
North HCP: 16	♦ Q8	♦ AJ942	AP			
South HCP: 14	♣ Q96	♣ A1074				
Contract: 3N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ83				1NT
Vul: None	♥ Q54	♥ AK9	Pass	2NT	Pass	3NT
North HCP: 9	♦ K864	♦ A953	AP			
South HCP: 17	♣ A9865	♣ 72				
Contract: 3N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ K				
Vul: NS	♥ Q1064	♥ A93		1NT	Pass	3NT
North HCP: 15	♦ J10	♦ Q9876	AP			
South HCP: 10	♣ AQ9	♣ J732				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ842				1NT
Vul: Both	♥ A105	♥ K96	Pass	4♠ <sup>1</sup>	Pass	5♦
North HCP: 12	♦ J6543	♦ AQ2	AP			
South HCP: 15	♣ AK1096	♣ 87				
Contract: 5♦ S			1. Minors			

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AJ74	♠ Q63				
Vul: None	♥ AK7	♥ 6		1NT	Pass	3NT
North HCP: 15	♦ 1083	♦ A7642	AP			
South HCP: 12	♣ K84	♣ AQ93				
Contract: 3N N						



## South hands (Practice Page)

### 5431 After Notrump

Board: 311	♠ AK4	West Doubles 4♥ if possible.
Dealer: S	♥ QJ86	
Vul: EW	♦ KJ98	You bid first.
HCP: 17	♣ K7	
Board: 312	♠ KQ7	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ AJ942	Partner bids first.
HCP: 14	♣ A1074	
Board: 313	♠ AQ83	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ A953	You bid first.
HCP: 17	♣ 72	
Board: 314	♠ K	The opponents are silent.
Dealer: N	♥ A93	
Vul: NS	♦ Q9876	Partner bids first.
HCP: 10	♣ J732	
Board: 315	♠ AQ842	The opponents are silent.
Dealer: S	♥ K96	
Vul: Both	♦ AQ2	You bid first.
HCP: 15	♣ 87	
Board: 316	♠ Q63	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ A7642	Partner bids first.
HCP: 12	♣ AQ93	

## 5431 After Notrump Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AK4				1NT
Vul: EW	♥ K	♥ QJ86	Pass	4♣ <sup>1</sup>	Pass	4♥
North HCP: 16	♦ AQ1073	♦ KJ98	X	6NT	AP	
South HCP: 17	♣ AQJ3	♣ K7				
Contract: 6N S			1. Gerber, for N			

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AJ62	♠ KQ7				
Vul: Both	♥ AK85	♥ 6		1NT	Pass	3NT
North HCP: 16	♦ Q8	♦ AJ942	AP			
South HCP: 14	♣ Q96	♣ A1074				
Contract: 3N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ83				1NT
Vul: None	♥ Q54	♥ AK9	Pass	2NT	Pass	3NT
North HCP: 9	♦ K864	♦ A953	AP			
South HCP: 17	♣ A9865	♣ 72				
Contract: 3N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ K				
Vul: NS	♥ Q1064	♥ A93		1NT	Pass	3NT
North HCP: 15	♦ J10	♦ Q9876	AP			
South HCP: 10	♣ AQ9	♣ J732				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQ842				1NT
Vul: Both	♥ A105	♥ K96	Pass	4♠ <sup>1</sup>	Pass	5♦
North HCP: 12	♦ J6543	♦ AQ2	AP			
South HCP: 15	♣ AK1096	♣ 87				
Contract: 5♦ S			1. Minors			

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AJ74	♠ Q63				
Vul: None	♥ AK7	♥ 6		1NT	Pass	3NT
North HCP: 15	♦ 1083	♦ A7642	AP			
South HCP: 12	♣ K84	♣ AQ93				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 317	♠ A105	The opponents are silent.
Dealer: S	♥ A	
Vul: NS	♦ KJ32	Partner bids first.
HCP: 18	♣ KQJ82	

Board: 318	♠ AK62	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ Q54	You bid first.
HCP: 15	♣ 765	

Board: 319	♠ QJ2	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ AJ762	Partner bids first.
HCP: 12	♣ KJ102	

Board: 320	♠ KQ83	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ 32	You bid first.
HCP: 17	♣ A982	

Board: 321	♠ 7	The opponents are silent.
Dealer: S	♥ K95	
Vul: EW	♦ AJ973	Partner bids first.
HCP: 10	♣ Q832	

Board: 322	♠ A104	The opponents are silent.
Dealer: N	♥ AQJ104	
Vul: Both	♦ KQ10	You bid first.
HCP: 16	♣ 83	

## 5431 After Notrump Both hands (Answers Page)

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ KJ32				1NT
Vul: NS	♥ A	♥ KQ87	Pass	5NT	Pass	7NT
North HCP: 18	♦ KJ32	♦ A107	AP			
South HCP: 17	♣ KQJ82	♣ A9				
Contract: 7N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 3				
Vul: EW	♥ AQ6	♥ K54		1NT	Pass	3NT
North HCP: 15	♦ Q54	♦ KJ987	AP			
South HCP: 12	♣ 765	♣ KQ43				
Contract: 3N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ AK93				1NT
Vul: None	♥ 9	♥ QJ8	Pass	3NT	AP	
North HCP: 12	♦ AJ762	♦ K43				
South HCP: 17	♣ KJ102	♣ A94				
Contract: 3N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ KQ83	♠ J				
Vul: NS	♥ AKJ	♥ 842		1NT	Pass	3NT
North HCP: 17	♦ 32	♦ AKQ109	AP			
South HCP: 12	♣ A982	♣ Q753				
Contract: 3N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AJ93				1NT
Vul: EW	♥ K95	♥ AJ2	Pass	3NT	AP	
North HCP: 10	♦ AJ973	♦ Q86				
South HCP: 17	♣ Q832	♣ AJ7				
Contract: 3N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KQ2				
Vul: Both	♥ AQJ104	♥ —		1NT	Pass	3♦
North HCP: 16	♦ KQ10	♦ J8754	Pass	5♦	AP	
South HCP: 10	♣ 83	♣ KJ962				
Contract: 5♦ S						

## South hands (Practice Page)

### 5431 After Notrump

Board: 317	♠ KJ32	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: NS	♦ A107	You bid first.
HCP: 17	♣ A9	

Board: 318	♠ 3	The opponents are silent.
Dealer: N	♥ K54	
Vul: EW	♦ KJ987	Partner bids first.
HCP: 12	♣ KQ43	

Board: 319	♠ AK93	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: None	♦ K43	You bid first.
HCP: 17	♣ A94	

Board: 320	♠ J	The opponents are silent.
Dealer: N	♥ 842	
Vul: NS	♦ AKQ109	Partner bids first.
HCP: 12	♣ Q753	

Board: 321	♠ AJ93	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: EW	♦ Q86	You bid first.
HCP: 17	♣ AJ7	

Board: 322	♠ KQ2	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ J8754	Partner bids first.
HCP: 10	♣ KJ962	

## 5431 After Notrump Both hands (Answers Page)

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ A105	♠ KJ32				1NT
Vul: NS	♥ A	♥ KQ87	Pass	5NT	Pass	7NT
North HCP: 18	♦ KJ32	♦ A107	AP			
South HCP: 17	♣ KQJ82	♣ A9				
Contract: 7N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AK62	♠ 3				
Vul: EW	♥ AQ6	♥ K54		1NT	Pass	3NT
North HCP: 15	♦ Q54	♦ KJ987	AP			
South HCP: 12	♣ 765	♣ KQ43				
Contract: 3N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ AK93				1NT
Vul: None	♥ 9	♥ QJ8	Pass	3NT	AP	
North HCP: 12	♦ AJ762	♦ K43				
South HCP: 17	♣ KJ102	♣ A94				
Contract: 3N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ KQ83	♠ J				
Vul: NS	♥ AKJ	♥ 842		1NT	Pass	3NT
North HCP: 17	♦ 32	♦ AKQ109	AP			
South HCP: 12	♣ A982	♣ Q753				
Contract: 3N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AJ93				1NT
Vul: EW	♥ K95	♥ AJ2	Pass	3NT	AP	
North HCP: 10	♦ AJ973	♦ Q86				
South HCP: 17	♣ Q832	♣ AJ7				
Contract: 3N S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KQ2				
Vul: Both	♥ AQJ104	♥ —		1NT	Pass	3♦
North HCP: 16	♦ KQ10	♦ J8754	Pass	5♦	AP	
South HCP: 10	♣ 83	♣ KJ962				
Contract: 5♦ S						

## North hands (Practice Page)

### 5431 After Notrump

Board: 323	♠ 5	The opponents are silent.
Dealer: S	♥ 1043	
Vul: NS	♦ KJ94	Partner bids first.
HCP: 8	♣ A10762	

Board: 324	♠ J93	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: EW	♦ J7	You bid first.
HCP: 15	♣ A763	

Board: 325	♠ K	The opponents are silent.
Dealer: S	♥ 986	
Vul: Both	♦ J8642	Partner bids first.
HCP: 10	♣ AQ83	

Board: 326	♠ AJ1092	The opponents are silent.
Dealer: N	♥ A62	
Vul: None	♦ A76	You bid first.
HCP: 15	♣ Q9	

Board: 327	♠ K107	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ 9842	Partner bids first.
HCP: 10	♣ AK1065	

Board: 328	♠ A8	The opponents are silent.
Dealer: N	♥ A865	
Vul: Both	♦ 1083	You bid first.
HCP: 15	♣ AK93	

## 5431 After Notrump Both hands (Answers Page)

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK82				1NT
Vul: NS	♥ 1043	♥ AKJ9	Pass	2NT	Pass	3NT
North HCP: 8	♦ KJ94	♦ 82	AP			
South HCP: 17	♣ A10762	♣ Q95				
Contract: 3N S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ Q72				
Vul: EW	♥ AKQ4	♥ 7		1NT	Pass	3NT
North HCP: 15	♦ J7	♦ AK432	AP			
South HCP: 10	♣ A763	♣ J542				
Contract: 3N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ 8542				1NT
Vul: Both	♥ 986	♥ AKJ3	Pass	3NT	AP	
North HCP: 10	♦ J8642	♦ K3				
South HCP: 15	♣ AQ83	♣ KJ5				
Contract: 3N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AJ1092	♠ —		1NT	Pass	4♠ <sup>1</sup>
Vul: None	♥ A62	♥ KJ8	Pass	5♦	Pass	5NT
North HCP: 15	♦ A76	♦ K9543	Pass	6♦	AP	
South HCP: 14	♣ Q9	♣ AK1082	1. Minors			
Contract: 6♦ N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ AQ8				1NT
Vul: EW	♥ 4	♥ K865	Pass	3NT	AP	
North HCP: 10	♦ 9842	♦ A105				
South HCP: 16	♣ AK1065	♣ QJ7				
Contract: 3N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KJ5				
Vul: Both	♥ A865	♥ Q		1NT	Pass	3NT
North HCP: 15	♦ 1083	♦ AK742	AP			
South HCP: 13	♣ AK93	♣ 7652				
Contract: 3N N						



## South hands (Practice Page)

### 5431 After Notrump

Board: 323	♠ AK82	The opponents are silent.
Dealer: S	♥ AKJ9	
Vul: NS	♦ 82	You bid first.
HCP: 17	♣ Q95	

Board: 324	♠ Q72	The opponents are silent.
Dealer: N	♥ 7	
Vul: EW	♦ AK432	Partner bids first.
HCP: 10	♣ J542	

Board: 325	♠ 8542	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: Both	♦ K3	You bid first.
HCP: 15	♣ KJ5	

Board: 326	♠ —	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: None	♦ K9543	Partner bids first.
HCP: 14	♣ AK1082	

Board: 327	♠ AQ8	The opponents are silent.
Dealer: S	♥ K865	
Vul: EW	♦ A105	You bid first.
HCP: 16	♣ QJ7	

Board: 328	♠ KJ5	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ AK742	Partner bids first.
HCP: 13	♣ 7652	

## 5431 After Notrump Both hands (Answers Page)

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK82				1NT
Vul: NS	♥ 1043	♥ AKJ9	Pass	2NT	Pass	3NT
North HCP: 8	♦ KJ94	♦ 82	AP			
South HCP: 17	♣ A10762	♣ Q95				
Contract: 3N S						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ J93	♠ Q72				
Vul: EW	♥ AKQ4	♥ 7		1NT	Pass	3NT
North HCP: 15	♦ J7	♦ AK432	AP			
South HCP: 10	♣ A763	♣ J542				
Contract: 3N N						

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ 8542				1NT
Vul: Both	♥ 986	♥ AKJ3	Pass	3NT	AP	
North HCP: 10	♦ J8642	♦ K3				
South HCP: 15	♣ AQ83	♣ KJ5				
Contract: 3N S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AJ1092	♠ —		1NT	Pass	4♠ <sup>1</sup>
Vul: None	♥ A62	♥ KJ8	Pass	5♦	Pass	5NT
North HCP: 15	♦ A76	♦ K9543	Pass	6♦	AP	
South HCP: 14	♣ Q9	♣ AK1082	1. Minors			
Contract: 6♦ N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ AQ8				1NT
Vul: EW	♥ 4	♥ K865	Pass	3NT	AP	
North HCP: 10	♦ 9842	♦ A105				
South HCP: 16	♣ AK1065	♣ QJ7				
Contract: 3N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KJ5				
Vul: Both	♥ A865	♥ Q		1NT	Pass	3NT
North HCP: 15	♦ 1083	♦ AK742	AP			
South HCP: 13	♣ AK93	♣ 7652				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 329	♠ K	The opponents are silent.
Dealer: S	♥ 962	
Vul: None	♦ A963	Partner bids first.
HCP: 10	♣ QJ1043	
Board: 330	♠ QJ85	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: NS	♦ 82	You bid first.
HCP: 15	♣ A72	
Board: 331	♠ —	The opponents are silent.
Dealer: S	♥ A74	
Vul: Both	♦ AK10965	Partner bids first.
HCP: 12	♣ J632	
Board: 332	♠ AQ85	The opponents are silent.
Dealer: N	♥ K987	
Vul: None	♦ A10	You bid first.
HCP: 15	♣ Q76	
Board: 333	♠ J104	The opponents are silent.
Dealer: S	♥ 2	
Vul: NS	♦ AQJ32	Partner bids first.
HCP: 8	♣ 10754	
Board: 334	♠ A87	The opponents are silent.
Dealer: N	♥ KQ96	
Vul: EW	♦ 975	You bid first.
HCP: 16	♣ AQJ	

## 5431 After Notrump Both hands (Answers Page)

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A9542				1NT
Vul: None	♥ 962	♥ AJ8				
North HCP: 10	♦ A963	♦ K85	Pass	3NT	AP	
South HCP: 15	♣ QJ1043	♣ K9				
Contract: 3N S						

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ QJ85	♠ 943				
Vul: NS	♥ AKJ5	♥ 8		1NT	Pass	3NT
North HCP: 15	♦ 82	♦ AKJ65	AP			
South HCP: 11	♣ A72	♣ K953				
Contract: 3N N						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ6				1NT
Vul: Both	♥ A74	♥ KJ109				
North HCP: 12	♦ AK10965	♦ J3	Pass	3NT	AP	
South HCP: 17	♣ J632	♣ K98				
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ K				
Vul: None	♥ K987	♥ J54		1NT	Pass	2NT
North HCP: 15	♦ A10	♦ J932	AP			
South HCP: 10	♣ Q76	♣ AJ954				
Contract: 2N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ AK6				1NT
Vul: NS	♥ 2	♥ KQJ7				
North HCP: 8	♦ AQJ32	♦ 108	Pass	2NT	Pass	3NT
South HCP: 17	♣ 10754	♣ KJ98	AP			
Contract: 3N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ Q32				
Vul: EW	♥ KQ96	♥ 8		1NT	Pass	3NT
North HCP: 16	♦ 975	♦ AK63	AP			
South HCP: 12	♣ AQJ	♣ K8432				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 329	♠ A9542	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: None	♦ K85	You bid first.
HCP: 15	♣ K9	

Board: 330	♠ 943	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ AKJ65	Partner bids first.
HCP: 11	♣ K953	

Board: 331	♠ AKQ6	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: Both	♦ J3	You bid first.
HCP: 17	♣ K98	

Board: 332	♠ K	The opponents are silent.
Dealer: N	♥ J54	
Vul: None	♦ J932	Partner bids first.
HCP: 10	♣ AJ954	

Board: 333	♠ AK6	The opponents are silent.
Dealer: S	♥ KQJ7	
Vul: NS	♦ 108	You bid first.
HCP: 17	♣ KJ98	

Board: 334	♠ Q32	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ AK63	Partner bids first.
HCP: 12	♣ K8432	

## 5431 After Notrump Both hands (Answers Page)

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A9542				1NT
Vul: None	♥ 962	♥ AJ8				
North HCP: 10	♦ A963	♦ K85	Pass	3NT	AP	
South HCP: 15	♣ QJ1043	♣ K9				
Contract: 3N S						

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ QJ85	♠ 943				
Vul: NS	♥ AKJ5	♥ 8		1NT	Pass	3NT
North HCP: 15	♦ 82	♦ AKJ65	AP			
South HCP: 11	♣ A72	♣ K953				
Contract: 3N N						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ6				1NT
Vul: Both	♥ A74	♥ KJ109				
North HCP: 12	♦ AK10965	♦ J3	Pass	3NT	AP	
South HCP: 17	♣ J632	♣ K98				
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ K				
Vul: None	♥ K987	♥ J54		1NT	Pass	2NT
North HCP: 15	♦ A10	♦ J932	AP			
South HCP: 10	♣ Q76	♣ AJ954				
Contract: 2N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ AK6				1NT
Vul: NS	♥ 2	♥ KQJ7				
North HCP: 8	♦ AQJ32	♦ 108	Pass	2NT	Pass	3NT
South HCP: 17	♣ 10754	♣ KJ98	AP			
Contract: 3N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ Q32				
Vul: EW	♥ KQ96	♥ 8		1NT	Pass	3NT
North HCP: 16	♦ 975	♦ AK63	AP			
South HCP: 12	♣ AQJ	♣ K8432				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 335	♠ J53	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ A8542	Partner bids first.
HCP: 9	♣ A1096	

Board: 336	♠ QJ5	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ AQ872	You bid first.
HCP: 17	♣ K9	

Board: 337	♠ A87	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ QJ932	Partner bids first.
HCP: 10	♣ K842	

Board: 338	♠ A9	The opponents are silent.
Dealer: N	♥ A1092	
Vul: Both	♦ K103	You bid first.
HCP: 17	♣ AQ94	

Board: 339	♠ Q	The opponents are silent.
Dealer: S	♥ 1075	
Vul: NS	♦ A1095	Partner bids first.
HCP: 10	♣ A9753	

Board: 340	♠ Q75	The opponents are silent.
Dealer: N	♥ K6532	
Vul: EW	♦ AQ	You bid first.
HCP: 16	♣ KQ8	

## 5431 After Notrump Both hands (Answers Page)

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ A104				1NT
Vul: None	♥ 6	♥ AK93				
North HCP: 9	♦ A8542	♦ J93	Pass	2NT	AP	
South HCP: 16	♣ A1096	♣ KJ3				
Contract: 2N S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ A87				
Vul: NS	♥ KQ7	♥ 5		1NT	Pass	2NT
North HCP: 17	♦ AQ872	♦ J963	Pass	3NT	AP	
South HCP: 8	♣ K9	♣ QJ732				
Contract: 3N N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ QJ62				1NT
Vul: EW	♥ 10	♥ KQ72				
North HCP: 10	♦ QJ932	♦ A6	Pass	3NT	AP	
South HCP: 15	♣ K842	♣ QJ9				
Contract: 3N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ Q52				
Vul: Both	♥ A1092	♥ 7		1NT	Pass	2NT
North HCP: 17	♦ K103	♦ A854	Pass	3NT	AP	
South HCP: 9	♣ AQ94	♣ K10872				
Contract: 3N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K1074				1NT
Vul: NS	♥ 1075	♥ AJ84				
North HCP: 10	♦ A1095	♦ KQ	Pass	3NT	AP	
South HCP: 16	♣ A9753	♣ K84				
Contract: 3N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ Q75	♠ 2				
Vul: EW	♥ K6532	♥ QJ10		1NT	Pass	3NT
North HCP: 16	♦ AQ	♦ KJ432	AP			
South HCP: 12	♣ KQ8	♣ AJ105				
Contract: 3N N						



## South hands (Practice Page)

### 5431 After Notrump

Board: 335	♠ A104	The opponents are silent.
Dealer: S	♥ AK93	
Vul: None	♦ J93	You bid first.
HCP: 16	♣ KJ3	

Board: 336	♠ A87	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ J963	Partner bids first.
HCP: 8	♣ QJ732	

Board: 337	♠ QJ62	The opponents are silent.
Dealer: S	♥ KQ72	
Vul: EW	♦ A6	You bid first.
HCP: 15	♣ QJ9	

Board: 338	♠ Q52	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ A854	Partner bids first.
HCP: 9	♣ K10872	

Board: 339	♠ K1074	The opponents are silent.
Dealer: S	♥ AJ84	
Vul: NS	♦ KQ	You bid first.
HCP: 16	♣ K84	

Board: 340	♠ 2	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: EW	♦ KJ432	Partner bids first.
HCP: 12	♣ AJ105	

## 5431 After Notrump Both hands (Answers Page)

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ A104				1NT
Vul: None	♥ 6	♥ AK93				
North HCP: 9	♦ A8542	♦ J93	Pass	2NT	AP	
South HCP: 16	♣ A1096	♣ KJ3				
Contract: 2N S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ A87				
Vul: NS	♥ KQ7	♥ 5		1NT	Pass	2NT
North HCP: 17	♦ AQ872	♦ J963	Pass	3NT	AP	
South HCP: 8	♣ K9	♣ QJ732				
Contract: 3N N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ QJ62				1NT
Vul: EW	♥ 10	♥ KQ72				
North HCP: 10	♦ QJ932	♦ A6	Pass	3NT	AP	
South HCP: 15	♣ K842	♣ QJ9				
Contract: 3N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ Q52				
Vul: Both	♥ A1092	♥ 7		1NT	Pass	2NT
North HCP: 17	♦ K103	♦ A854	Pass	3NT	AP	
South HCP: 9	♣ AQ94	♣ K10872				
Contract: 3N N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K1074				1NT
Vul: NS	♥ 1075	♥ AJ84				
North HCP: 10	♦ A1095	♦ KQ	Pass	3NT	AP	
South HCP: 16	♣ A9753	♣ K84				
Contract: 3N S						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ Q75	♠ 2				
Vul: EW	♥ K6532	♥ QJ10		1NT	Pass	3NT
North HCP: 16	♦ AQ	♦ KJ432	AP			
South HCP: 12	♣ KQ8	♣ AJ105				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 341	♠ K105	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ J754	Partner bids first.
HCP: 13	♣ AQ432	

Board: 342	♠ AKJ7	The opponents are silent.
Dealer: N	♥ A1085	
Vul: None	♦ Q65	You bid first.
HCP: 17	♣ K9	

Board: 343	♠ Q74	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ A865	Partner bids first.
HCP: 12	♣ K9875	

Board: 344	♠ AK1086	The opponents are silent.
Dealer: N	♥ J64	
Vul: Both	♦ A83	You bid first.
HCP: 15	♣ K10	

Board: 345	♠ 2	The opponents are silent.
Dealer: S	♥ K84	
Vul: None	♦ KQ1074	Partner bids first.
HCP: 10	♣ Q1096	

Board: 346	♠ A3	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: NS	♦ 743	You bid first.
HCP: 16	♣ AQ82	

## 5431 After Notrump Both hands (Answers Page)

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ3				1NT
Vul: Both	♥ K	♥ Q75				
North HCP: 13	♦ J754	♦ AQ8	Pass	3NT	AP	
South HCP: 15	♣ AQ432	♣ J865				
Contract: 3N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q				
Vul: None	♥ A1085	♥ K92		1NT	Pass	3NT
North HCP: 17	♦ Q65	♦ A10973	AP			
South HCP: 11	♣ K9	♣ Q765				
Contract: 3N N						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ A986				
Vul: EW	♥ K	♥ A72				1NT
North HCP: 12	♦ A865	♦ K107	Pass	3NT	AP	
South HCP: 16	♣ K9875	♣ AJ2				
Contract: 3N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AK1086	♠ 2				
Vul: Both	♥ J64	♥ 872		1NT	Pass	3NT
North HCP: 15	♦ A83	♦ K942	AP			
South HCP: 9	♣ K10	♣ AQ642				
Contract: 3N N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK4				
Vul: None	♥ K84	♥ J1065				1NT
North HCP: 10	♦ KQ1074	♦ A85	Pass	3NT	AP	
South HCP: 16	♣ Q1096	♣ A32				
Contract: 3N S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ KQ7				
Vul: NS	♥ KQJ6	♥ A		1NT	Pass	4♣ <sup>1</sup>
North HCP: 16	♦ 743	♦ AK986	Pass	4♠	Pass	6NT
South HCP: 16	♣ AQ82	♣ 10973	AP			
Contract: 6N N			1. Gerber, for N			

## South hands (Practice Page)

### 5431 After Notrump

Board: 341	♠ AQ3	The opponents are silent.
Dealer: S	♥ Q75	
Vul: Both	♦ AQ8	You bid first.
HCP: 15	♣ J865	

Board: 342	♠ Q	The opponents are silent.
Dealer: N	♥ K92	
Vul: None	♦ A10973	Partner bids first.
HCP: 11	♣ Q765	

Board: 343	♠ A986	The opponents are silent.
Dealer: S	♥ A72	
Vul: EW	♦ K107	You bid first.
HCP: 16	♣ AJ2	

Board: 344	♠ 2	The opponents are silent.
Dealer: N	♥ 872	
Vul: Both	♦ K942	Partner bids first.
HCP: 9	♣ AQ642	

Board: 345	♠ AK4	The opponents are silent.
Dealer: S	♥ J1065	
Vul: None	♦ A85	You bid first.
HCP: 16	♣ A32	

Board: 346	♠ KQ7	The opponents are silent.
Dealer: N	♥ A	
Vul: NS	♦ AK986	Partner bids first.
HCP: 16	♣ 10973	

## 5431 After Notrump Both hands (Answers Page)

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ3				1NT
Vul: Both	♥ K	♥ Q75				
North HCP: 13	♦ J754	♦ AQ8	Pass	3NT	AP	
South HCP: 15	♣ AQ432	♣ J865				
Contract: 3N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ Q				
Vul: None	♥ A1085	♥ K92		1NT	Pass	3NT
North HCP: 17	♦ Q65	♦ A10973	AP			
South HCP: 11	♣ K9	♣ Q765				
Contract: 3N N						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ A986				
Vul: EW	♥ K	♥ A72				1NT
North HCP: 12	♦ A865	♦ K107	Pass	3NT	AP	
South HCP: 16	♣ K9875	♣ AJ2				
Contract: 3N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ AK1086	♠ 2				
Vul: Both	♥ J64	♥ 872		1NT	Pass	3NT
North HCP: 15	♦ A83	♦ K942	AP			
South HCP: 9	♣ K10	♣ AQ642				
Contract: 3N N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AK4				
Vul: None	♥ K84	♥ J1065				1NT
North HCP: 10	♦ KQ1074	♦ A85	Pass	3NT	AP	
South HCP: 16	♣ Q1096	♣ A32				
Contract: 3N S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ KQ7		1NT	Pass	4♣ <sup>1</sup>
Vul: NS	♥ KQJ6	♥ A	Pass	4♠	Pass	6NT
North HCP: 16	♦ 743	♦ AK986	AP			
South HCP: 16	♣ AQ82	♣ 10973				
Contract: 6N N			1. Gerber, for N			

## North hands (Practice Page)

### 5431 After Notrump

Board: 347	♠ KJ6	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ AQJ53	Partner bids first.
HCP: 14	♣ QJ72	

Board: 348	♠ KQ5	The opponents are silent.
Dealer: N	♥ Q642	
Vul: None	♦ QJ	You bid first.
HCP: 15	♣ AJ42	

Board: 349	♠ Q105	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ AQ972	Partner bids first.
HCP: 8	♣ 10952	

Board: 350	♠ AQ9	The opponents are silent.
Dealer: N	♥ J7	
Vul: EW	♦ 8543	You bid first.
HCP: 15	♣ AKJ4	

Board: 351	♠ Q52	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ AQ1095	Partner bids first.
HCP: 12	♣ 10987	

Board: 352	♠ AKJ5	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: NS	♦ 865	You bid first.
HCP: 17	♣ 108	

## 5431 After Notrump Both hands (Answers Page)

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ AQ102				1NT
Vul: Both	♥ 6	♥ AJ3				
North HCP: 14	♦ AQJ53	♦ 10862	Pass	3NT	AP	
South HCP: 15	♣ QJ72	♣ A4				
Contract: 3N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 862				
Vul: None	♥ Q642	♥ K		1NT	Pass	3NT
North HCP: 15	♦ QJ	♦ A9762	AP			
South HCP: 12	♣ AJ42	♣ KQ105				
Contract: 3N N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ J62				1NT
Vul: NS	♥ 8	♥ AQ4				
North HCP: 8	♦ AQ972	♦ KJ6	Pass	2NT	Pass	3NT
South HCP: 17	♣ 10952	♣ AQ64	AP			
Contract: 3N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J				
Vul: EW	♥ J7	♥ AK5		1NT	Pass	5NT
North HCP: 15	♦ 8543	♦ AKQJ	Pass	6NT	AP	
South HCP: 20	♣ AKJ4	♣ Q10932				
Contract: 6N N						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ K84				1NT
Vul: None	♥ A	♥ KJ765				
North HCP: 12	♦ AQ1095	♦ J4	Pass	3NT	AP	
South HCP: 16	♣ 10987	♣ AKJ				
Contract: 3N S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 8				
Vul: NS	♥ AKQ4	♥ J106		1NT	Pass	3NT
North HCP: 17	♦ 865	♦ KQ1074	AP			
South HCP: 10	♣ 108	♣ KJ93				
Contract: 3N N						



## South hands (Practice Page)

### 5431 After Notrump

Board: 347	♠ AQ102	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: Both	♦ 10862	You bid first.
HCP: 15	♣ A4	

Board: 348	♠ 862	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ A9762	Partner bids first.
HCP: 12	♣ KQ105	

Board: 349	♠ J62	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ KJ6	You bid first.
HCP: 17	♣ AQ64	

Board: 350	♠ J	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ AKQJ	Partner bids first.
HCP: 20	♣ Q10932	

Board: 351	♠ K84	The opponents are silent.
Dealer: S	♥ KJ765	
Vul: None	♦ J4	You bid first.
HCP: 16	♣ AKJ	

Board: 352	♠ 8	The opponents are silent.
Dealer: N	♥ J106	
Vul: NS	♦ KQ1074	Partner bids first.
HCP: 10	♣ KJ93	

## 5431 After Notrump Both hands (Answers Page)

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ AQ102				1NT
Vul: Both	♥ 6	♥ AJ3				
North HCP: 14	♦ AQJ53	♦ 10862	Pass	3NT	AP	
South HCP: 15	♣ QJ72	♣ A4				
Contract: 3N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ 862				
Vul: None	♥ Q642	♥ K		1NT	Pass	3NT
North HCP: 15	♦ QJ	♦ A9762	AP			
South HCP: 12	♣ AJ42	♣ KQ105				
Contract: 3N N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ J62				1NT
Vul: NS	♥ 8	♥ AQ4				
North HCP: 8	♦ AQ972	♦ KJ6	Pass	2NT	Pass	3NT
South HCP: 17	♣ 10952	♣ AQ64	AP			
Contract: 3N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ J				
Vul: EW	♥ J7	♥ AK5		1NT	Pass	5NT
North HCP: 15	♦ 8543	♦ AKQJ	Pass	6NT	AP	
South HCP: 20	♣ AKJ4	♣ Q10932				
Contract: 6N N						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ K84				1NT
Vul: None	♥ A	♥ KJ765				
North HCP: 12	♦ AQ1095	♦ J4	Pass	3NT	AP	
South HCP: 16	♣ 10987	♣ AKJ				
Contract: 3N S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 8				
Vul: NS	♥ AKQ4	♥ J106		1NT	Pass	3NT
North HCP: 17	♦ 865	♦ KQ1074	AP			
South HCP: 10	♣ 108	♣ KJ93				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 353	♠ KJ6	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ J983	Partner bids first.
HCP: 11	♣ AQ1092	

Board: 354	♠ A76	The opponents are silent.
Dealer: N	♥ AJ832	
Vul: Both	♦ A84	You bid first.
HCP: 16	♣ K6	

Board: 355	♠ 8	The opponents are silent.
Dealer: S	♥ K32	
Vul: NS	♦ KQ753	Partner bids first.
HCP: 11	♣ K432	

Board: 356	♠ AJ1092	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: EW	♦ J9	You bid first.
HCP: 15	♣ QJ9	

Board: 357	♠ J	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ KQ1063	Partner bids first.
HCP: 14	♣ K1074	

Board: 358	♠ K432	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: None	♦ 73	You bid first.
HCP: 16	♣ AK85	

## 5431 After Notrump Both hands (Answers Page)

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ AQ95				1NT
Vul: EW	♥ 7	♥ AQ104				
North HCP: 11	♦ J983	♦ K105	Pass	3NT	AP	
South HCP: 15	♣ AQ1092	♣ 64				
Contract: 3N S						

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ K102				
Vul: Both	♥ AJ832	♥ 5		1NT	Pass	2NT
North HCP: 16	♦ A84	♦ J9765	AP			
South HCP: 8	♣ K6	♣ A1093				
Contract: 2N N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ KJ106				1NT
Vul: NS	♥ K32	♥ AQJ				
North HCP: 11	♦ KQ753	♦ A106	Pass	3NT	AP	
South HCP: 15	♣ K432	♣ 987				
Contract: 3N S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ AJ1092	♠ —		1NT	Pass	2♠ <sup>1</sup>
Vul: EW	♥ AQ3	♥ K94	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ J9	♦ A632	AP			
South HCP: 14	♣ QJ9	♣ AK10742				
Contract: 3N N						

1. Minor Suit Transfers after 1NT  
2. automat

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A54				1NT
Vul: Both	♥ AJ5	♥ Q103				
North HCP: 14	♦ KQ1063	♦ AJ8	Pass	3NT	AP	
South HCP: 16	♣ K1074	♣ AJ32				
Contract: 3N S						

Board: 358

Dealer: N

Vul: None

North HCP: 16

South HCP: 9

Contract: 2N N

North:

♠ K432

♥ AQ5

♦ 73

♣ AK85

South:

♠ Q

♥ 1094

♦ KQ865

♣ Q1074

West	North	East	South
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1NT	Pass	2NT
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AP

## South hands (Practice Page)

### 5431 After Notrump

Board: 353	♠ AQ95	The opponents are silent.
Dealer: S	♥ AQ104	
Vul: EW	♦ K105	You bid first.
HCP: 15	♣ 64	
Board: 354	♠ K102	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ J9765	Partner bids first.
HCP: 8	♣ A1093	
Board: 355	♠ KJ106	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: NS	♦ A106	You bid first.
HCP: 15	♣ 987	
Board: 356	♠ —	The opponents are silent.
Dealer: N	♥ K94	
Vul: EW	♦ A632	Partner bids first.
HCP: 14	♣ AK10742	
Board: 357	♠ A54	The opponents are silent.
Dealer: S	♥ Q103	
Vul: Both	♦ AJ8	You bid first.
HCP: 16	♣ AJ32	
Board: 358	♠ Q	The opponents are silent.
Dealer: N	♥ 1094	
Vul: None	♦ KQ865	Partner bids first.
HCP: 9	♣ Q1074	

## 5431 After Notrump Both hands (Answers Page)

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ KJ6	♠ AQ95				1NT
Vul: EW	♥ 7	♥ AQ104				
North HCP: 11	♦ J983	♦ K105	Pass	3NT	AP	
South HCP: 15	♣ AQ1092	♣ 64				
Contract: 3N S						

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ K102				
Vul: Both	♥ AJ832	♥ 5		1NT	Pass	2NT
North HCP: 16	♦ A84	♦ J9765	AP			
South HCP: 8	♣ K6	♣ A1093				
Contract: 2N N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ KJ106				1NT
Vul: NS	♥ K32	♥ AQJ				
North HCP: 11	♦ KQ753	♦ A106	Pass	3NT	AP	
South HCP: 15	♣ K432	♣ 987				
Contract: 3N S						

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ AJ1092	♠ —		1NT	Pass	2♠ <sup>1</sup>
Vul: EW	♥ AQ3	♥ K94	Pass	3♣ <sup>2</sup>	Pass	3NT
North HCP: 15	♦ J9	♦ A632	AP			
South HCP: 14	♣ QJ9	♣ AK10742				
Contract: 3N N						

1. Minor Suit Transfers after 1NT  
2. automat

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A54				1NT
Vul: Both	♥ AJ5	♥ Q103				
North HCP: 14	♦ KQ1063	♦ AJ8	Pass	3NT	AP	
South HCP: 16	♣ K1074	♣ AJ32				
Contract: 3N S						

Board: 358

Dealer: N

Vul: None

North HCP: 16

South HCP: 9

Contract: 2N N

North:

♠ K432

♥ AQ5

♦ 73

♣ AK85

South:

♠ Q

♥ 1094

♦ KQ865

♣ Q1074

West	North	East	South
	1NT	Pass	2NT
AP			



## North hands (Practice Page)

### 5431 After Notrump

Board: 359	♠ —	The opponents are silent.
Dealer: S	♥ 974	
Vul: EW	♦ AQ109	Partner bids first.
HCP: 12	♣ KQJ743	

Board: 360	♠ K872	The opponents are silent.
Dealer: N	♥ A1064	
Vul: Both	♦ AJ3	You bid first.
HCP: 15	♣ K2	

Board: 361	♠ A42	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ J9654	Partner bids first.
HCP: 12	♣ AQ93	

Board: 362	♠ AK8	The opponents are silent.
Dealer: N	♥ A1086	
Vul: NS	♦ Q93	You bid first.
HCP: 17	♣ A87	

Board: 363	♠ QJ8	The opponents are silent.
Dealer: S	♥ A	
Vul: Both	♦ AJ63	Partner bids first.
HCP: 18	♣ AQ874	

Board: 364	♠ KQJ97	The opponents are silent.
Dealer: N	♥ K93	
Vul: None	♦ 82	You bid first.
HCP: 15	♣ AQ2	

## 5431 After Notrump Both hands (Answers Page)

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ52				1NT
Vul: EW	♥ 974	♥ AQ8				
North HCP: 12	♦ AQ109	♦ J32	Pass	3NT	AP	
South HCP: 15	♣ KQJ743	♣ A98				
Contract: 3N S						

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ K872	♠ 6				
Vul: Both	♥ A1064	♥ Q87		1NT	Pass	2NT
North HCP: 15	♦ AJ3	♦ KQ1082	AP			
South HCP: 9	♣ K2	♣ Q1063				
Contract: 2N N						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ A42	♠ KQ93				1NT
Vul: None	♥ J	♥ AQ74				
North HCP: 12	♦ J9654	♦ A3	Pass	3NT	AP	
South HCP: 16	♣ AQ93	♣ J85				
Contract: 3N S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 3				
Vul: NS	♥ A1086	♥ KQJ		1NT	Pass	2NT
North HCP: 17	♦ Q93	♦ 108542	Pass	3NT	AP	
South HCP: 9	♣ A87	♣ K1054				
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ A54				1NT
Vul: Both	♥ A	♥ QJ765				
North HCP: 18	♦ AJ63	♦ KQ8	Pass	5NT	Pass	6NT
South HCP: 15	♣ AQ874	♣ K3	AP			
Contract: 6N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ KQJ97	♠ 3				4♣ <sup>1</sup>
Vul: None	♥ K93	♥ AQ6		1NT	Pass	
North HCP: 15	♦ 82	♦ AQJ75	Pass	4♥	Pass	6NT
South HCP: 16	♣ AQ2	♣ K763	AP			
Contract: 6N N						

1. Gerber, for N

## South hands (Practice Page)

### 5431 After Notrump

Board: 359	♠ KJ52	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: EW	♦ J32	You bid first.
HCP: 15	♣ A98	

Board: 360	♠ 6	The opponents are silent.
Dealer: N	♥ Q87	
Vul: Both	♦ KQ1082	Partner bids first.
HCP: 9	♣ Q1063	

Board: 361	♠ KQ93	The opponents are silent.
Dealer: S	♥ AQ74	
Vul: None	♦ A3	You bid first.
HCP: 16	♣ J85	

Board: 362	♠ 3	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: NS	♦ 108542	Partner bids first.
HCP: 9	♣ K1054	

Board: 363	♠ A54	The opponents are silent.
Dealer: S	♥ QJ765	
Vul: Both	♦ KQ8	You bid first.
HCP: 15	♣ K3	

Board: 364	♠ 3	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: None	♦ AQJ75	Partner bids first.
HCP: 16	♣ K763	

## 5431 After Notrump Both hands (Answers Page)

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KJ52				1NT
Vul: EW	♥ 974	♥ AQ8				
North HCP: 12	♦ AQ109	♦ J32	Pass	3NT	AP	
South HCP: 15	♣ KQJ743	♣ A98				
Contract: 3N S						

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ K872	♠ 6				
Vul: Both	♥ A1064	♥ Q87		1NT	Pass	2NT
North HCP: 15	♦ AJ3	♦ KQ1082	AP			
South HCP: 9	♣ K2	♣ Q1063				
Contract: 2N N						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ A42	♠ KQ93				1NT
Vul: None	♥ J	♥ AQ74				
North HCP: 12	♦ J9654	♦ A3	Pass	3NT	AP	
South HCP: 16	♣ AQ93	♣ J85				
Contract: 3N S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 3				
Vul: NS	♥ A1086	♥ KQJ		1NT	Pass	2NT
North HCP: 17	♦ Q93	♦ 108542	Pass	3NT	AP	
South HCP: 9	♣ A87	♣ K1054				
Contract: 3N N						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ A54				1NT
Vul: Both	♥ A	♥ QJ765				
North HCP: 18	♦ AJ63	♦ KQ8	Pass	5NT	Pass	6NT
South HCP: 15	♣ AQ874	♣ K3	AP			
Contract: 6N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ KQJ97	♠ 3				4♣ <sup>1</sup>
Vul: None	♥ K93	♥ AQ6		1NT	Pass	
North HCP: 15	♦ 82	♦ AQJ75	Pass	4♥	Pass	6NT
South HCP: 16	♣ AQ2	♣ K763	AP			
Contract: 6N N						

1. Gerber, for N

## North hands (Practice Page)

### 5431 After Notrump

Board: 365	♠ Q	The opponents are silent.
Dealer: S	♥ 1042	
Vul: NS	♦ AKQ72	Partner bids first.
HCP: 14	♣ K984	

Board: 366	♠ AQJ6	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ QJ96	You bid first.
HCP: 17	♣ 1076	

Board: 367	♠ 876	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ AQJ92	Partner bids first.
HCP: 12	♣ AJ106	

Board: 368	♠ Q1098	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ 102	You bid first.
HCP: 15	♣ AQJ6	

Board: 369	♠ Q	The opponents are silent.
Dealer: S	♥ Q84	
Vul: EW	♦ AQ942	Partner bids first.
HCP: 16	♣ AQ63	

Board: 370	♠ 10865	The opponents are silent.
Dealer: N	♥ AQ94	
Vul: Both	♦ AQ7	You bid first.
HCP: 16	♣ A8	

## 5431 After Notrump Both hands (Answers Page)

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AJ653				1NT
Vul: NS	♥ 1042	♥ AQ3				
North HCP: 14	♦ AKQ72	♦ J93	Pass	3NT	AP	
South HCP: 16	♣ K984	♣ A10				
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ 1087				
Vul: EW	♥ AK	♥ 2		1NT	Pass	3NT
North HCP: 17	♦ QJ96	♦ AK104	AP			
South HCP: 15	♣ 1076	♣ AKJ84				
Contract: 3N N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 876	♠ AK102				1NT
Vul: None	♥ 9	♥ AJ73				
North HCP: 12	♦ AQJ92	♦ 103	Pass	3NT	AP	
South HCP: 15	♣ AJ106	♣ K73				
Contract: 3N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ Q1098	♠ 5				
Vul: NS	♥ AQ7	♥ K93		1NT	Pass	2NT
North HCP: 15	♦ 102	♦ QJ83	AP			
South HCP: 9	♣ AQJ6	♣ K10975				
Contract: 2N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A10875				1NT
Vul: EW	♥ Q84	♥ AKJ	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ AQ942	♦ KJ5	Pass	6NT	AP	
South HCP: 16	♣ AQ63	♣ 52				
Contract: 6N S						

1. Gerber, for N

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ 10865	♠ —				
Vul: Both	♥ AQ94	♥ J76		1NT	Pass	2♠ <sup>1</sup>
North HCP: 16	♦ AQ7	♦ KJ92	Pass	3♣ <sup>2</sup>	AP	
South HCP: 9	♣ A8	♣ KJ10653				
Contract: 3♣ N						

1. Minor Suit Transfers after 1NT  
2. automat

## South hands (Practice Page)

### 5431 After Notrump

Board: 365	♠ AJ653	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: NS	♦ J93	You bid first.
HCP: 16	♣ A10	
Board: 366	♠ 1087	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ AK104	Partner bids first.
HCP: 15	♣ AKJ84	
Board: 367	♠ AK102	The opponents are silent.
Dealer: S	♥ AJ73	
Vul: None	♦ 103	You bid first.
HCP: 15	♣ K73	
Board: 368	♠ 5	The opponents are silent.
Dealer: N	♥ K93	
Vul: NS	♦ QJ83	Partner bids first.
HCP: 9	♣ K10975	
Board: 369	♠ A10875	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ KJ5	You bid first.
HCP: 16	♣ 52	
Board: 370	♠ —	The opponents are silent.
Dealer: N	♥ J76	
Vul: Both	♦ KJ92	Partner bids first.
HCP: 9	♣ KJ10653	

## 5431 After Notrump Both hands (Answers Page)

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AJ653				1NT
Vul: NS	♥ 1042	♥ AQ3				
North HCP: 14	♦ AKQ72	♦ J93	Pass	3NT	AP	
South HCP: 16	♣ K984	♣ A10				
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ 1087				
Vul: EW	♥ AK	♥ 2		1NT	Pass	3NT
North HCP: 17	♦ QJ96	♦ AK104	AP			
South HCP: 15	♣ 1076	♣ AKJ84				
Contract: 3N N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ 876	♠ AK102				1NT
Vul: None	♥ 9	♥ AJ73				
North HCP: 12	♦ AQJ92	♦ 103	Pass	3NT	AP	
South HCP: 15	♣ AJ106	♣ K73				
Contract: 3N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ Q1098	♠ 5				
Vul: NS	♥ AQ7	♥ K93		1NT	Pass	2NT
North HCP: 15	♦ 102	♦ QJ83	AP			
South HCP: 9	♣ AQJ6	♣ K10975				
Contract: 2N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A10875				1NT
Vul: EW	♥ Q84	♥ AKJ	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ AQ942	♦ KJ5	Pass	6NT	AP	
South HCP: 16	♣ AQ63	♣ 52				
Contract: 6N S						

1. Gerber, for N

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ 10865	♠ —				
Vul: Both	♥ AQ94	♥ J76		1NT	Pass	2♠ <sup>1</sup>
North HCP: 16	♦ AQ7	♦ KJ92	Pass	3♣ <sup>2</sup>	AP	
South HCP: 9	♣ A8	♣ KJ10653				
Contract: 3♣ N						

1. Minor Suit Transfers after 1NT  
2. automat



## North hands (Practice Page)

### 5431 After Notrump

Board: 371	♠ QJ9	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ AK742	Partner bids first.
HCP: 14	♣ QJ105	

Board: 372	♠ AK5	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: EW	♦ KJ104	You bid first.
HCP: 16	♣ 73	

Board: 373	♠ K73	The opponents are silent.
Dealer: S	♥ A	
Vul: Both	♦ 6532	Partner bids first.
HCP: 10	♣ K8653	

Board: 374	♠ KQ82	The opponents are silent.
Dealer: N	♥ A54	
Vul: None	♦ J6	You bid first.
HCP: 15	♣ KQ32	

Board: 375	♠ 532	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ AQJ96	Partner bids first.
HCP: 9	♣ 10984	

Board: 376	♠ AJ9	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ 1098	You bid first.
HCP: 15	♣ AQ843	

## 5431 After Notrump Both hands (Answers Page)

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ AK43				1NT
Vul: NS	♥ J	♥ K1098				
North HCP: 14	♦ AK742	♦ J83	Pass	3NT	AP	
South HCP: 15	♣ QJ105	♣ A3				
Contract: 3N S						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J				
Vul: EW	♥ AJ72	♥ Q94		1NT	Pass	3NT
North HCP: 16	♦ KJ104	♦ AQ32	AP			
South HCP: 11	♣ 73	♣ Q9864				
Contract: 3N N						

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ K73	♠ A92				1NT
Vul: Both	♥ A	♥ QJ92				
North HCP: 10	♦ 6532	♦ AKQ8	Pass	3NT	AP	
South HCP: 16	♣ K8653	♣ 94				
Contract: 3N S						

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ 9				
Vul: None	♥ A54	♥ QJ7		1NT	Pass	3NT
North HCP: 15	♦ J6	♦ AQ754	AP			
South HCP: 14	♣ KQ32	♣ AJ75				
Contract: 3N N						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ A10				1NT
Vul: EW	♥ Q	♥ A974				
North HCP: 9	♦ AQJ96	♦ K43	Pass	2NT	AP	
South HCP: 15	♣ 10984	♣ A763				
Contract: 2N S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ 8				
Vul: Both	♥ A7	♥ Q86		1NT	Pass	3NT
North HCP: 15	♦ 1098	♦ KQ42	AP			
South HCP: 11	♣ AQ843	♣ KJ965				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 371	♠ AK43	The opponents are silent.
Dealer: S	♥ K1098	
Vul: NS	♦ J83	You bid first.
HCP: 15	♣ A3	

Board: 372	♠ J	The opponents are silent.
Dealer: N	♥ Q94	
Vul: EW	♦ AQ32	Partner bids first.
HCP: 11	♣ Q9864	

Board: 373	♠ A92	The opponents are silent.
Dealer: S	♥ QJ92	
Vul: Both	♦ AKQ8	You bid first.
HCP: 16	♣ 94	

Board: 374	♠ 9	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: None	♦ AQ754	Partner bids first.
HCP: 14	♣ AJ75	

Board: 375	♠ A10	The opponents are silent.
Dealer: S	♥ A974	
Vul: EW	♦ K43	You bid first.
HCP: 15	♣ A763	

Board: 376	♠ 8	The opponents are silent.
Dealer: N	♥ Q86	
Vul: Both	♦ KQ42	Partner bids first.
HCP: 11	♣ KJ965	

## 5431 After Notrump Both hands (Answers Page)

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ AK43				1NT
Vul: NS	♥ J	♥ K1098				
North HCP: 14	♦ AK742	♦ J83	Pass	3NT	AP	
South HCP: 15	♣ QJ105	♣ A3				
Contract: 3N S						

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ J				
Vul: EW	♥ AJ72	♥ Q94		1NT	Pass	3NT
North HCP: 16	♦ KJ104	♦ AQ32	AP			
South HCP: 11	♣ 73	♣ Q9864				
Contract: 3N N						

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ K73	♠ A92				1NT
Vul: Both	♥ A	♥ QJ92				
North HCP: 10	♦ 6532	♦ AKQ8	Pass	3NT	AP	
South HCP: 16	♣ K8653	♣ 94				
Contract: 3N S						

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ KQ82	♠ 9				
Vul: None	♥ A54	♥ QJ7		1NT	Pass	3NT
North HCP: 15	♦ J6	♦ AQ754	AP			
South HCP: 14	♣ KQ32	♣ AJ75				
Contract: 3N N						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ 532	♠ A10				1NT
Vul: EW	♥ Q	♥ A974				
North HCP: 9	♦ AQJ96	♦ K43	Pass	2NT	AP	
South HCP: 15	♣ 10984	♣ A763				
Contract: 2N S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ 8				
Vul: Both	♥ A7	♥ Q86		1NT	Pass	3NT
North HCP: 15	♦ 1098	♦ KQ42	AP			
South HCP: 11	♣ AQ843	♣ KJ965				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 377	♠ J102	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ A652	Partner bids first.
HCP: 11	♣ AQ953	

Board: 378	♠ J102	The opponents are silent.
Dealer: N	♥ KQ1082	
Vul: NS	♦ AK5	You bid first.
HCP: 16	♣ K5	

Board: 379	♠ Q52	The opponents are silent.
Dealer: S	♥ A	
Vul: Both	♦ 87643	Partner bids first.
HCP: 9	♣ QJ75	

Board: 380	♠ J108	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: None	♦ Q87	You bid first.
HCP: 16	♣ A1086	

Board: 381	♠ K84	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ K10843	Partner bids first.
HCP: 12	♣ AQ43	

Board: 382	♠ AK74	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ KQ63	You bid first.
HCP: 17	♣ J43	

## 5431 After Notrump Both hands (Answers Page)

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ K6				1NT
Vul: None	♥ 7	♥ KQ1052				
North HCP: 11	♦ A652	♦ KJ8	Pass	3NT	AP	
South HCP: 16	♣ AQ953	♣ KJ6				
Contract: 3N S						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ K93				
Vul: NS	♥ KQ1082	♥ 5		1NT	Pass	3NT
North HCP: 16	♦ AK5	♦ Q862	AP			
South HCP: 10	♣ K5	♣ AJ1083				
Contract: 3N N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ K10				1NT
Vul: Both	♥ A	♥ Q8654				
North HCP: 9	♦ 87643	♦ AK10	Pass	2NT	AP	
South HCP: 15	♣ QJ75	♣ K43				
Contract: 2N S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ K				
Vul: None	♥ AKQ	♥ 432		1NT	Pass	2NT
North HCP: 16	♦ Q87	♦ K10643	AP			
South HCP: 9	♣ A1086	♣ QJ75				
Contract: 2N N						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AQ7				1NT
Vul: NS	♥ 10	♥ KJ985				
North HCP: 12	♦ K10843	♦ AJ9	Pass	3NT	AP	
South HCP: 16	♣ AQ43	♣ J6				
Contract: 3N S						

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ J				
Vul: EW	♥ KJ	♥ A75		1NT	Pass	3NT
North HCP: 17	♦ KQ63	♦ AJ1095	AP			
South HCP: 15	♣ J43	♣ KQ87				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 377	♠ K6	The opponents are silent.
Dealer: S	♥ KQ1052	
Vul: None	♦ KJ8	You bid first.
HCP: 16	♣ KJ6	

Board: 378	♠ K93	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ Q862	Partner bids first.
HCP: 10	♣ AJ1083	

Board: 379	♠ K10	The opponents are silent.
Dealer: S	♥ Q8654	
Vul: Both	♦ AK10	You bid first.
HCP: 15	♣ K43	

Board: 380	♠ K	The opponents are silent.
Dealer: N	♥ 432	
Vul: None	♦ K10643	Partner bids first.
HCP: 9	♣ QJ75	

Board: 381	♠ AQ7	The opponents are silent.
Dealer: S	♥ KJ985	
Vul: NS	♦ AJ9	You bid first.
HCP: 16	♣ J6	

Board: 382	♠ J	The opponents are silent.
Dealer: N	♥ A75	
Vul: EW	♦ AJ1095	Partner bids first.
HCP: 15	♣ KQ87	

## 5431 After Notrump Both hands (Answers Page)

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ K6				1NT
Vul: None	♥ 7	♥ KQ1052				
North HCP: 11	♦ A652	♦ KJ8	Pass	3NT	AP	
South HCP: 16	♣ AQ953	♣ KJ6				
Contract: 3N S						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ K93				
Vul: NS	♥ KQ1082	♥ 5		1NT	Pass	3NT
North HCP: 16	♦ AK5	♦ Q862	AP			
South HCP: 10	♣ K5	♣ AJ1083				
Contract: 3N N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ K10				1NT
Vul: Both	♥ A	♥ Q8654				
North HCP: 9	♦ 87643	♦ AK10	Pass	2NT	AP	
South HCP: 15	♣ QJ75	♣ K43				
Contract: 2N S						

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ K				
Vul: None	♥ AKQ	♥ 432		1NT	Pass	2NT
North HCP: 16	♦ Q87	♦ K10643	AP			
South HCP: 9	♣ A1086	♣ QJ75				
Contract: 2N N						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ K84	♠ AQ7				1NT
Vul: NS	♥ 10	♥ KJ985				
North HCP: 12	♦ K10843	♦ AJ9	Pass	3NT	AP	
South HCP: 16	♣ AQ43	♣ J6				
Contract: 3N S						

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ J				
Vul: EW	♥ KJ	♥ A75		1NT	Pass	3NT
North HCP: 17	♦ KQ63	♦ AJ1095	AP			
South HCP: 15	♣ J43	♣ KQ87				
Contract: 3N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 383	♠ J95	The opponents are silent.
Dealer: S	♥ K	
Vul: None	♦ KJ532	Partner bids first.
HCP: 14	♣ AQ94	

Board: 384	♠ K93	The opponents are silent.
Dealer: N	♥ A83	
Vul: NS	♦ AK9	You bid first.
HCP: 15	♣ J653	

Board: 385	♠ AJ6	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ AK643	Partner bids first.
HCP: 15	♣ QJ84	

Board: 386	♠ KQ3	The opponents are silent.
Dealer: N	♥ AK1087	
Vul: Both	♦ 108	You bid first.
HCP: 15	♣ QJ8	

Board: 387	♠ K105	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ K8763	Partner bids first.
HCP: 13	♣ AK97	

Board: 388	♠ AK4	The opponents are silent.
Dealer: N	♥ AQJ6	
Vul: EW	♦ 87	You bid first.
HCP: 16	♣ Q743	

## 5431 After Notrump Both hands (Answers Page)

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AK				1NT
Vul: None	♥ K	♥ J1085				
North HCP: 14	♦ KJ532	♦ A87	Pass	3NT	AP	
South HCP: 15	♣ AQ94	♣ K752				
Contract: 3N S						

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ A				
Vul: NS	♥ A83	♥ J64		1NT	Pass	3NT
North HCP: 15	♦ AK9	♦ J765	AP			
South HCP: 15	♣ J653	♣ AKQ84				
Contract: 3N N						

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ AJ6	♠ Q97				1NT
Vul: EW	♥ 8	♥ A97				
North HCP: 15	♦ AK643	♦ QJ97	Pass	3NT	AP	
South HCP: 16	♣ QJ84	♣ AK9				
Contract: 3N S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ A108		1NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AK1087	♥ 2	Pass	4♥	Pass	7NT
North HCP: 15	♦ 108	♦ AKJ5	AP			
South HCP: 19	♣ QJ8	♣ AK532	1. Gerber, for N			
Contract: 7N N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ A8				1NT
Vul: NS	♥ 8	♥ AK1043				
North HCP: 13	♦ K8763	♦ A95	Pass	3NT	AP	
South HCP: 15	♣ AK97	♣ 1063				
Contract: 3N S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ QJ5				
Vul: EW	♥ AQJ6	♥ 8		1NT	Pass	3NT
North HCP: 16	♦ 87	♦ AJ654	AP			
South HCP: 12	♣ Q743	♣ A1085				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 383	♠ AK	The opponents are silent.
Dealer: S	♥ J1085	
Vul: None	♦ A87	You bid first.
HCP: 15	♣ K752	

Board: 384	♠ A	The opponents are silent.
Dealer: N	♥ J64	
Vul: NS	♦ J765	Partner bids first.
HCP: 15	♣ AKQ84	

Board: 385	♠ Q97	The opponents are silent.
Dealer: S	♥ A97	
Vul: EW	♦ QJ97	You bid first.
HCP: 16	♣ AK9	

Board: 386	♠ A108	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ AKJ5	Partner bids first.
HCP: 19	♣ AK532	

Board: 387	♠ A8	The opponents are silent.
Dealer: S	♥ AK1043	
Vul: NS	♦ A95	You bid first.
HCP: 15	♣ 1063	

Board: 388	♠ QJ5	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ AJ654	Partner bids first.
HCP: 12	♣ A1085	

## 5431 After Notrump Both hands (Answers Page)

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AK				1NT
Vul: None	♥ K	♥ J1085				
North HCP: 14	♦ KJ532	♦ A87	Pass	3NT	AP	
South HCP: 15	♣ AQ94	♣ K752				
Contract: 3N S						

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ A				
Vul: NS	♥ A83	♥ J64		1NT	Pass	3NT
North HCP: 15	♦ AK9	♦ J765	AP			
South HCP: 15	♣ J653	♣ AKQ84				
Contract: 3N N						

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ AJ6	♠ Q97				1NT
Vul: EW	♥ 8	♥ A97				
North HCP: 15	♦ AK643	♦ QJ97	Pass	3NT	AP	
South HCP: 16	♣ QJ84	♣ AK9				
Contract: 3N S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ A108		1NT	Pass	4♣ <sup>1</sup>
Vul: Both	♥ AK1087	♥ 2	Pass	4♥	Pass	7NT
North HCP: 15	♦ 108	♦ AKJ5	AP			
South HCP: 19	♣ QJ8	♣ AK532	1. Gerber, for N			
Contract: 7N N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ A8				1NT
Vul: NS	♥ 8	♥ AK1043				
North HCP: 13	♦ K8763	♦ A95	Pass	3NT	AP	
South HCP: 15	♣ AK97	♣ 1063				
Contract: 3N S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ QJ5				
Vul: EW	♥ AQJ6	♥ 8		1NT	Pass	3NT
North HCP: 16	♦ 87	♦ AJ654	AP			
South HCP: 12	♣ Q743	♣ A1085				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 389	♠ Q	The opponents are silent.
Dealer: S	♥ J73	
Vul: Both	♦ K1052	Partner bids first.
HCP: 11	♣ KQ852	
Board: 390	♠ KQ86	The opponents are silent.
Dealer: N	♥ A75	
Vul: None	♦ A1073	You bid first.
HCP: 15	♣ Q3	
Board: 391	♠ Q	The opponents are silent.
Dealer: S	♥ Q54	
Vul: EW	♦ KJ975	Partner bids first.
HCP: 11	♣ K954	
Board: 392	♠ AQ85	The opponents are silent.
Dealer: N	♥ QJ102	
Vul: Both	♦ KJ8	You bid first.
HCP: 17	♣ A6	
Board: 393	♠ J108	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ QJ32	Partner bids first.
HCP: 10	♣ KQJ102	
Board: 394	♠ AQ72	The opponents are silent.
Dealer: N	♥ AJ105	
Vul: NS	♦ A10	You bid first.
HCP: 17	♣ Q65	

## 5431 After Notrump Both hands (Answers Page)

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ J985				1NT
Vul: Both	♥ J73	♥ AQ2				
North HCP: 11	♦ K1052	♦ A94	Pass	3NT	AP	
South HCP: 16	♣ KQ852	♣ AJ3				
Contract: 3N S						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ KQ86	♠ 2				
Vul: None	♥ A75	♥ K96		1NT	Pass	3NT
North HCP: 15	♦ A1073	♦ KJ85	AP			
South HCP: 11	♣ Q3	♣ A10874				
Contract: 3N N						

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK97				1NT
Vul: EW	♥ Q54	♥ K963				
North HCP: 11	♦ KJ975	♦ Q8	Pass	3NT	AP	
South HCP: 16	♣ K954	♣ A62				
Contract: 3N S						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ J93				
Vul: Both	♥ QJ102	♥ 5		1NT	Pass	3NT
North HCP: 17	♦ KJ8	♦ AQ972	AP			
South HCP: 10	♣ A6	♣ K843				
Contract: 3N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ AQ6				1NT
Vul: None	♥ 2	♥ AJ765				
North HCP: 10	♦ QJ32	♦ 108	Pass	3NT	AP	
South HCP: 15	♣ KQJ102	♣ A98				
Contract: 3N S						

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ AQ72	♠ —				
Vul: NS	♥ AJ105	♥ Q76		1NT	Pass	3NT
North HCP: 17	♦ A10	♦ K87432	AP			
South HCP: 12	♣ Q65	♣ AK107				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 389	♠ J985	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: Both	♦ A94	You bid first.
HCP: 16	♣ AJ3	

Board: 390	♠ 2	The opponents are silent.
Dealer: N	♥ K96	
Vul: None	♦ KJ85	Partner bids first.
HCP: 11	♣ A10874	

Board: 391	♠ AK97	The opponents are silent.
Dealer: S	♥ K963	
Vul: EW	♦ Q8	You bid first.
HCP: 16	♣ A62	

Board: 392	♠ J93	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ AQ972	Partner bids first.
HCP: 10	♣ K843	

Board: 393	♠ AQ6	The opponents are silent.
Dealer: S	♥ AJ765	
Vul: None	♦ 108	You bid first.
HCP: 15	♣ A98	

Board: 394	♠ —	The opponents are silent.
Dealer: N	♥ Q76	
Vul: NS	♦ K87432	Partner bids first.
HCP: 12	♣ AK107	

## 5431 After Notrump Both hands (Answers Page)

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ J985				1NT
Vul: Both	♥ J73	♥ AQ2				
North HCP: 11	♦ K1052	♦ A94	Pass	3NT	AP	
South HCP: 16	♣ KQ852	♣ AJ3				
Contract: 3N S						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ KQ86	♠ 2				
Vul: None	♥ A75	♥ K96		1NT	Pass	3NT
North HCP: 15	♦ A1073	♦ KJ85	AP			
South HCP: 11	♣ Q3	♣ A10874				
Contract: 3N N						

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ AK97				1NT
Vul: EW	♥ Q54	♥ K963				
North HCP: 11	♦ KJ975	♦ Q8	Pass	3NT	AP	
South HCP: 16	♣ K954	♣ A62				
Contract: 3N S						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ J93				
Vul: Both	♥ QJ102	♥ 5		1NT	Pass	3NT
North HCP: 17	♦ KJ8	♦ AQ972	AP			
South HCP: 10	♣ A6	♣ K843				
Contract: 3N N						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ AQ6				1NT
Vul: None	♥ 2	♥ AJ765				
North HCP: 10	♦ QJ32	♦ 108	Pass	3NT	AP	
South HCP: 15	♣ KQJ102	♣ A98				
Contract: 3N S						

Board: 394	North:	South:	West	North	East	South
Dealer: N	♠ AQ72	♠ —				
Vul: NS	♥ AJ105	♥ Q76		1NT	Pass	3NT
North HCP: 17	♦ A10	♦ K87432	AP			
South HCP: 12	♣ Q65	♣ AK107				
Contract: 3N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 395	♠ 7	The opponents are silent.
Dealer: S	♥ A64	
Vul: Both	♦ K432	Partner bids first.
HCP: 11	♣ A9832	

Board: 396	♠ AJ642	The opponents are silent.
Dealer: N	♥ 653	
Vul: None	♦ AK4	You bid first.
HCP: 16	♣ A10	

Board: 397	♠ KJ7	The opponents are silent.
Dealer: S	♥ A	
Vul: NS	♦ J752	Partner bids first.
HCP: 13	♣ A10754	

Board: 398	♠ J1082	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: EW	♦ AQ5	You bid first.
HCP: 15	♣ K103	

Board: 399	♠ 852	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ AK82	Partner bids first.
HCP: 12	♣ A10972	

Board: 400	♠ AQ	The opponents are silent.
Dealer: N	♥ A8654	
Vul: NS	♦ AJ4	You bid first.
HCP: 16	♣ J63	

## 5431 After Notrump Both hands (Answers Page)

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A654				1NT
Vul: Both	♥ A64	♥ KQ92				
North HCP: 11	♦ K432	♦ AQ6	Pass	3NT	AP	
South HCP: 16	♣ A9832	♣ J7				
Contract: 3N S						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ AJ642	♠ K				
Vul: None	♥ 653	♥ AQ7		1NT	Pass	3NT
North HCP: 16	♦ AK4	♦ QJ952	AP			
South HCP: 14	♣ A10	♣ Q973				
Contract: 3N N						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ AQ832				1NT
Vul: NS	♥ A	♥ KJ6				
North HCP: 13	♦ J752	♦ K64	Pass	3NT	AP	
South HCP: 16	♣ A10754	♣ K8				
Contract: 3N S						

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ J1082	♠ A				
Vul: EW	♥ KQ3	♥ 975		1NT	Pass	3NT
North HCP: 15	♦ AQ5	♦ K1042	AP			
South HCP: 11	♣ K103	♣ A7652				
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ A3				1NT
Vul: None	♥ J	♥ AKQ8				
North HCP: 12	♦ AK82	♦ 1064	Pass	3NT	AP	
South HCP: 17	♣ A10972	♣ KJ63				
Contract: 3N S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K106				
Vul: NS	♥ A8654	♥ Q		1NT	Pass	2NT
North HCP: 16	♦ AJ4	♦ 109765	AP			
South HCP: 9	♣ J63	♣ A542				
Contract: 2N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 395	♠ A654	The opponents are silent.
Dealer: S	♥ KQ92	
Vul: Both	♦ AQ6	You bid first.
HCP: 16	♣ J7	

Board: 396	♠ K	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: None	♦ QJ952	Partner bids first.
HCP: 14	♣ Q973	

Board: 397	♠ AQ832	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: NS	♦ K64	You bid first.
HCP: 16	♣ K8	

Board: 398	♠ A	The opponents are silent.
Dealer: N	♥ 975	
Vul: EW	♦ K1042	Partner bids first.
HCP: 11	♣ A7652	

Board: 399	♠ A3	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: None	♦ 1064	You bid first.
HCP: 17	♣ KJ63	

Board: 400	♠ K106	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ 109765	Partner bids first.
HCP: 9	♣ A542	

## 5431 After Notrump Both hands (Answers Page)

Board: 395	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A654				1NT
Vul: Both	♥ A64	♥ KQ92				
North HCP: 11	♦ K432	♦ AQ6	Pass	3NT	AP	
South HCP: 16	♣ A9832	♣ J7				
Contract: 3N S						

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ AJ642	♠ K				
Vul: None	♥ 653	♥ AQ7		1NT	Pass	3NT
North HCP: 16	♦ AK4	♦ QJ952	AP			
South HCP: 14	♣ A10	♣ Q973				
Contract: 3N N						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ AQ832				1NT
Vul: NS	♥ A	♥ KJ6				
North HCP: 13	♦ J752	♦ K64	Pass	3NT	AP	
South HCP: 16	♣ A10754	♣ K8				
Contract: 3N S						

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ J1082	♠ A				
Vul: EW	♥ KQ3	♥ 975		1NT	Pass	3NT
North HCP: 15	♦ AQ5	♦ K1042	AP			
South HCP: 11	♣ K103	♣ A7652				
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ A3				1NT
Vul: None	♥ J	♥ AKQ8				
North HCP: 12	♦ AK82	♦ 1064	Pass	3NT	AP	
South HCP: 17	♣ A10972	♣ KJ63				
Contract: 3N S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K106				
Vul: NS	♥ A8654	♥ Q		1NT	Pass	2NT
North HCP: 16	♦ AJ4	♦ 109765	AP			
South HCP: 9	♣ J63	♣ A542				
Contract: 2N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 401	♠ 743	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ AQ1073	Partner bids first.
HCP: 10	♣ A432	
Board: 402	♠ QJ7	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: Both	♦ AK92	You bid first.
HCP: 16	♣ 85	
Board: 403	♠ A	The opponents are silent.
Dealer: S	♥ A53	
Vul: NS	♦ A9853	Partner bids first.
HCP: 13	♣ J962	
Board: 404	♠ KJ10	The opponents are silent.
Dealer: N	♥ QJ73	
Vul: EW	♦ AQ104	You bid first.
HCP: 16	♣ QJ	
Board: 405	♠ A	The opponents are silent.
Dealer: S	♥ 1097	
Vul: Both	♦ K764	Partner bids first.
HCP: 12	♣ KQ752	
Board: 406	♠ Q1087	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: None	♦ AK9	You bid first.
HCP: 17	♣ 107	

## 5431 After Notrump Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ K95				1NT
Vul: EW	♥ 7	♥ AQ962				
North HCP: 10	♦ AQ1073	♦ KJ2	Pass	3NT	AP	
South HCP: 15	♣ A432	♣ Q5				
Contract: 3N S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ A103				
Vul: Both	♥ AQ43	♥ 10		1NT	Pass	3NT
North HCP: 16	♦ AK92	♦ Q763	AP			
South HCP: 14	♣ 85	♣ AKJ72				
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K108				1NT
Vul: NS	♥ A53	♥ K10962				
North HCP: 13	♦ A9853	♦ K7	Pass	3NT	AP	
South HCP: 16	♣ J962	♣ AK4				
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ A52				
Vul: EW	♥ QJ73	♥ 2		1NT	Pass	3NT
North HCP: 16	♦ AQ104	♦ K8632	AP			
South HCP: 14	♣ QJ	♣ AK107				
Contract: 3N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J104				1NT
Vul: Both	♥ 1097	♥ AK54				
North HCP: 12	♦ K764	♦ AJ	Pass	3NT	AP	
South HCP: 17	♣ KQ752	♣ A984				
Contract: 3N S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ Q1087	♠ K42				
Vul: None	♥ AKJ9	♥ —		1NT	Pass	3NT
North HCP: 17	♦ AK9	♦ J1054	AP			
South HCP: 11	♣ 107	♣ AK9432				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 401	♠ K95	The opponents are silent.
Dealer: S	♥ AQ962	
Vul: EW	♦ KJ2	You bid first.
HCP: 15	♣ Q5	

Board: 402	♠ A103	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ Q763	Partner bids first.
HCP: 14	♣ AKJ72	

Board: 403	♠ K108	The opponents are silent.
Dealer: S	♥ K10962	
Vul: NS	♦ K7	You bid first.
HCP: 16	♣ AK4	

Board: 404	♠ A52	The opponents are silent.
Dealer: N	♥ 2	
Vul: EW	♦ K8632	Partner bids first.
HCP: 14	♣ AK107	

Board: 405	♠ J104	The opponents are silent.
Dealer: S	♥ AK54	
Vul: Both	♦ AJ	You bid first.
HCP: 17	♣ A984	

Board: 406	♠ K42	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ J1054	Partner bids first.
HCP: 11	♣ AK9432	

## 5431 After Notrump Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ K95				1NT
Vul: EW	♥ 7	♥ AQ962				
North HCP: 10	♦ AQ1073	♦ KJ2	Pass	3NT	AP	
South HCP: 15	♣ A432	♣ Q5				
Contract: 3N S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ A103				
Vul: Both	♥ AQ43	♥ 10		1NT	Pass	3NT
North HCP: 16	♦ AK92	♦ Q763	AP			
South HCP: 14	♣ 85	♣ AKJ72				
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K108				1NT
Vul: NS	♥ A53	♥ K10962				
North HCP: 13	♦ A9853	♦ K7	Pass	3NT	AP	
South HCP: 16	♣ J962	♣ AK4				
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ A52				
Vul: EW	♥ QJ73	♥ 2		1NT	Pass	3NT
North HCP: 16	♦ AQ104	♦ K8632	AP			
South HCP: 14	♣ QJ	♣ AK107				
Contract: 3N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J104				1NT
Vul: Both	♥ 1097	♥ AK54				
North HCP: 12	♦ K764	♦ AJ	Pass	3NT	AP	
South HCP: 17	♣ KQ752	♣ A984				
Contract: 3N S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ Q1087	♠ K42				
Vul: None	♥ AKJ9	♥ —		1NT	Pass	3NT
North HCP: 17	♦ AK9	♦ J1054	AP			
South HCP: 11	♣ 107	♣ AK9432				
Contract: 3N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 407	♠ 6	The opponents are silent.
Dealer: S	♥ J109	
Vul: EW	♦ AQ102	Partner bids first.
HCP: 14	♣ AQJ108	

Board: 408	♠ 8762	The opponents are silent.
Dealer: N	♥ J972	
Vul: Both	♦ AKQ	You bid first.
HCP: 15	♣ AJ	

Board: 409	♠ Q	The opponents are silent.
Dealer: S	♥ Q109	
Vul: None	♦ K10986	Partner bids first.
HCP: 12	♣ KQ109	

Board: 410	♠ KJ32	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: NS	♦ Q4	You bid first.
HCP: 17	♣ KQ10	

Board: 411	♠ A	The opponents are silent.
Dealer: S	♥ K84	
Vul: Both	♦ Q7654	Partner bids first.
HCP: 11	♣ Q987	

Board: 412	♠ AQ9	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ 97	You bid first.
HCP: 16	♣ KQ532	

## 5431 After Notrump Both hands (Answers Page)

Board: 407

Dealer: S

Vul: EW

North HCP: 14

South HCP: 15

Contract: 3N S

North:

♠ 6

♥ J109

♦ AQ102

♣ AQJ108

South:

♠ KQ74

♥ A762

♦ K8

♣ K64

West North East South

1NT

Pass 3NT AP

Board: 408

Dealer: N

Vul: Both

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ 8762

♥ J972

♦ AKQ

♣ AJ

South:

♠ AQ5

♥ 5

♦ 10964

♣ KQ1052

West North East South

1NT Pass 3NT

AP

Board: 409

Dealer: S

Vul: None

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ Q

♥ Q109

♦ K10986

♣ KQ109

South:

♠ KJ732

♥ AK5

♦ A32

♣ 74

West North East South

1NT

Pass 3NT AP

Board: 410

Dealer: N

Vul: NS

North HCP: 17

South HCP: 9

Contract: 5♦ N

North:

♠ KJ32

♥ AQ54

♦ Q4

♣ KQ10

South:

♠ A95

♥ —

♦ AJ9863

♣ 9865

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4♠<sup>4</sup> Pass 5♦

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Splinter

4. Cue bid, a ♠ stopper

Board: 411

Dealer: S

Vul: Both

North HCP: 11

South HCP: 15

Contract: 3N S

North:

♠ A

♥ K84

♦ Q7654

♣ Q987

South:

♠ KQ97

♥ Q106

♦ KJ2

♣ A54

West North East South

1NT

Pass 3NT AP

Board: 412

Dealer: N

Vul: None

North HCP: 16

South HCP: 14

Contract: 3N N

North:

♠ AQ9

♥ KQ8

♦ 97

♣ KQ532

South:

♠ K

♥ 1076

♦ AQJ62

♣ A864

West	North	East	South
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1NT	Pass	3NT
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AP

## South hands (Practice Page)

### 5431 After Notrump

Board: 407	♠ KQ74	The opponents are silent.
Dealer: S	♥ A762	
Vul: EW	♦ K8	You bid first.
HCP: 15	♣ K64	

Board: 408	♠ AQ5	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ 10964	Partner bids first.
HCP: 11	♣ KQ1052	

Board: 409	♠ KJ732	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ A32	You bid first.
HCP: 15	♣ 74	

Board: 410	♠ A95	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ AJ9863	Partner bids first.
HCP: 9	♣ 9865	

Board: 411	♠ KQ97	The opponents are silent.
Dealer: S	♥ Q106	
Vul: Both	♦ KJ2	You bid first.
HCP: 15	♣ A54	

Board: 412	♠ K	The opponents are silent.
Dealer: N	♥ 1076	
Vul: None	♦ AQJ62	Partner bids first.
HCP: 14	♣ A864	

## 5431 After Notrump Both hands (Answers Page)

Board: 407

Dealer: S

Vul: EW

North HCP: 14

South HCP: 15

Contract: 3N S

North:

♠ 6

♥ J109

♦ AQ102

♣ AQJ108

South:

♠ KQ74

♥ A762

♦ K8

♣ K64

West North East South

1NT

Pass 3NT AP

Board: 408

Dealer: N

Vul: Both

North HCP: 15

South HCP: 11

Contract: 3N N

North:

♠ 8762

♥ J972

♦ AKQ

♣ AJ

South:

♠ AQ5

♥ 5

♦ 10964

♣ KQ1052

West North East South

1NT Pass 3NT

AP

Board: 409

Dealer: S

Vul: None

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ Q

♥ Q109

♦ K10986

♣ KQ109

South:

♠ KJ732

♥ AK5

♦ A32

♣ 74

West North East South

1NT

Pass 3NT AP

Board: 410

Dealer: N

Vul: NS

North HCP: 17

South HCP: 9

Contract: 5♦ N

North:

♠ KJ32

♥ AQ54

♦ Q4

♣ KQ10

South:

♠ A95

♥ —

♦ AJ9863

♣ 9865

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4♠<sup>4</sup> Pass 5♦

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Splinter

4. Cue bid, a ♠ stopper

Board: 411

Dealer: S

Vul: Both

North HCP: 11

South HCP: 15

Contract: 3N S

North:

♠ A

♥ K84

♦ Q7654

♣ Q987

South:

♠ KQ97

♥ Q106

♦ KJ2

♣ A54

West North East South

1NT

Pass 3NT AP

Board: 412

Dealer: N

Vul: None

North HCP: 16

South HCP: 14

Contract: 3N N

North:

♠ AQ9

♥ KQ8

♦ 97

♣ KQ532

South:

♠ K

♥ 1076

♦ AQJ62

♣ A864

West	North	East	South
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1NT	Pass	3NT
-----	------	-----

AP

## North hands (Practice Page)

### 5431 After Notrump

Board: 413	♠ Q	The opponents are silent.
Dealer: S	♥ K82	
Vul: NS	♦ K10983	Partner bids first.
HCP: 11	♣ K632	

Board: 414	♠ KJ1043	The opponents are silent.
Dealer: N	♥ 973	
Vul: EW	♦ K2	You bid first.
HCP: 15	♣ AKJ	

Board: 415	♠ K	The opponents are silent.
Dealer: S	♥ J108	
Vul: None	♦ K653	Partner bids first.
HCP: 10	♣ QJ543	

Board: 416	♠ A865	The opponents are silent.
Dealer: N	♥ A103	
Vul: NS	♦ AK10	You bid first.
HCP: 17	♣ Q107	

Board: 417	♠ KJ4	The opponents are silent.
Dealer: S	♥ 10	
Vul: EW	♦ Q10752	Partner bids first.
HCP: 11	♣ AJ42	

Board: 418	♠ KQ4	The opponents are silent.
Dealer: N	♥ KJ984	
Vul: Both	♦ J3	You bid first.
HCP: 15	♣ AJ5	

## 5431 After Notrump Both hands (Answers Page)

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A652				1NT
Vul: NS	♥ K82	♥ QJ7				
North HCP: 11	♦ K10983	♦ A642	Pass	3NT	AP	
South HCP: 15	♣ K632	♣ A8				
Contract: 3N S						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ KJ1043	♠ 9				
Vul: EW	♥ 973	♥ AK2		1NT	Pass	3NT
North HCP: 15	♦ K2	♦ A8765	AP			
South HCP: 11	♣ AKJ	♣ 9763				
Contract: 3N N						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A985				1NT
Vul: None	♥ J108	♥ KQ5				
North HCP: 10	♦ K653	♦ A974	Pass	2NT	AP	
South HCP: 16	♣ QJ543	♣ K10				
Contract: 2N S						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ A865	♠ KQ7				
Vul: NS	♥ A103	♥ J		1NT	Pass	3NT
North HCP: 17	♦ AK10	♦ Q9632	AP			
South HCP: 12	♣ Q107	♣ A653				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ KJ4	♠ A105				1NT
Vul: EW	♥ 10	♥ AQ973				
North HCP: 11	♦ Q10752	♦ K6	Pass	3NT	AP	
South HCP: 16	♣ AJ42	♣ K65				
Contract: 3N S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ AJ3				
Vul: Both	♥ KJ984	♥ Q		1NT	Pass	3NT
North HCP: 15	♦ J3	♦ A10984	AP			
South HCP: 13	♣ AJ5	♣ Q976				
Contract: 3N N						



## South hands (Practice Page)

### 5431 After Notrump

Board: 413	♠ A652	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: NS	♦ A642	You bid first.
HCP: 15	♣ A8	

Board: 414	♠ 9	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ A8765	Partner bids first.
HCP: 11	♣ 9763	

Board: 415	♠ A985	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: None	♦ A974	You bid first.
HCP: 16	♣ K10	

Board: 416	♠ KQ7	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ Q9632	Partner bids first.
HCP: 12	♣ A653	

Board: 417	♠ A105	The opponents are silent.
Dealer: S	♥ AQ973	
Vul: EW	♦ K6	You bid first.
HCP: 16	♣ K65	

Board: 418	♠ AJ3	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ A10984	Partner bids first.
HCP: 13	♣ Q976	

## 5431 After Notrump Both hands (Answers Page)

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A652				1NT
Vul: NS	♥ K82	♥ QJ7				
North HCP: 11	♦ K10983	♦ A642	Pass	3NT	AP	
South HCP: 15	♣ K632	♣ A8				
Contract: 3N S						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ KJ1043	♠ 9				
Vul: EW	♥ 973	♥ AK2		1NT	Pass	3NT
North HCP: 15	♦ K2	♦ A8765	AP			
South HCP: 11	♣ AKJ	♣ 9763				
Contract: 3N N						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A985				1NT
Vul: None	♥ J108	♥ KQ5				
North HCP: 10	♦ K653	♦ A974	Pass	2NT	AP	
South HCP: 16	♣ QJ543	♣ K10				
Contract: 2N S						

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ A865	♠ KQ7				
Vul: NS	♥ A103	♥ J		1NT	Pass	3NT
North HCP: 17	♦ AK10	♦ Q9632	AP			
South HCP: 12	♣ Q107	♣ A653				
Contract: 3N N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ KJ4	♠ A105				1NT
Vul: EW	♥ 10	♥ AQ973				
North HCP: 11	♦ Q10752	♦ K6	Pass	3NT	AP	
South HCP: 16	♣ AJ42	♣ K65				
Contract: 3N S						

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ AJ3				
Vul: Both	♥ KJ984	♥ Q		1NT	Pass	3NT
North HCP: 15	♦ J3	♦ A10984	AP			
South HCP: 13	♣ AJ5	♣ Q976				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 419	♠ A	The opponents are silent.
Dealer: S	♥ Q72	
Vul: NS	♦ K9653	Partner bids first.
HCP: 9	♣ 6532	

Board: 420	♠ J102	The opponents are silent.
Dealer: N	♥ AQ102	
Vul: EW	♦ A103	You bid first.
HCP: 15	♣ KJ4	

Board: 421	♠ J85	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ KQ73	Partner bids first.
HCP: 13	♣ AK1086	

Board: 422	♠ Q63	The opponents are silent.
Dealer: N	♥ K643	
Vul: None	♦ Q96	You bid first.
HCP: 15	♣ AKJ	

Board: 423	♠ J	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: EW	♦ Q743	Partner bids first.
HCP: 15	♣ AK983	

Board: 424	♠ AK742	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: Both	♦ Q76	You bid first.
HCP: 16	♣ Q2	

## 5431 After Notrump Both hands (Answers Page)

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J862				1NT
Vul: NS	♥ Q72	♥ J9				
North HCP: 9	♦ K9653	♦ AQ4	Pass	2NT	AP	
South HCP: 16	♣ 6532	♣ AKJ7				
Contract: 2N S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK7				
Vul: EW	♥ AQ102	♥ 7		1NT	Pass	2NT
North HCP: 15	♦ A103	♦ Q765	AP			
South HCP: 9	♣ KJ4	♣ 108732				
Contract: 2N N						

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ AK3				1NT
Vul: Both	♥ 5	♥ AQ10				
North HCP: 13	♦ KQ73	♦ 10842	Pass	3NT	AP	
South HCP: 15	♣ AK1086	♣ Q95				
Contract: 3N S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ Q63	♠ 8				
Vul: None	♥ K643	♥ QJ9		1NT	Pass	3NT
North HCP: 15	♦ Q96	♦ AJ1032	AP			
South HCP: 10	♣ AKJ	♣ Q1082				
Contract: 3N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK42				1NT
Vul: EW	♥ KQ2	♥ A75				
North HCP: 15	♦ Q743	♦ K109	Pass	3NT	AP	
South HCP: 17	♣ AK983	♣ QJ10				
Contract: 3N S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ AK742	♠ 9				
Vul: Both	♥ KQ6	♥ J103		1NT	Pass	3NT
North HCP: 16	♦ Q76	♦ AJ1093	AP			
South HCP: 10	♣ Q2	♣ A1084				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 419	♠ J862	The opponents are silent.
Dealer: S	♥ J9	
Vul: NS	♦ AQ4	You bid first.
HCP: 16	♣ AKJ7	

Board: 420	♠ AK7	The opponents are silent.
Dealer: N	♥ 7	
Vul: EW	♦ Q765	Partner bids first.
HCP: 9	♣ 108732	

Board: 421	♠ AK3	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ 10842	You bid first.
HCP: 15	♣ Q95	

Board: 422	♠ 8	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: None	♦ AJ1032	Partner bids first.
HCP: 10	♣ Q1082	

Board: 423	♠ AK42	The opponents are silent.
Dealer: S	♥ A75	
Vul: EW	♦ K109	You bid first.
HCP: 17	♣ QJ10	

Board: 424	♠ 9	The opponents are silent.
Dealer: N	♥ J103	
Vul: Both	♦ AJ1093	Partner bids first.
HCP: 10	♣ A1084	

## 5431 After Notrump Both hands (Answers Page)

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ J862				1NT
Vul: NS	♥ Q72	♥ J9				
North HCP: 9	♦ K9653	♦ AQ4	Pass	2NT	AP	
South HCP: 16	♣ 6532	♣ AKJ7				
Contract: 2N S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK7				
Vul: EW	♥ AQ102	♥ 7		1NT	Pass	2NT
North HCP: 15	♦ A103	♦ Q765	AP			
South HCP: 9	♣ KJ4	♣ 108732				
Contract: 2N N						

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ AK3				1NT
Vul: Both	♥ 5	♥ AQ10				
North HCP: 13	♦ KQ73	♦ 10842	Pass	3NT	AP	
South HCP: 15	♣ AK1086	♣ Q95				
Contract: 3N S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ Q63	♠ 8				
Vul: None	♥ K643	♥ QJ9		1NT	Pass	3NT
North HCP: 15	♦ Q96	♦ AJ1032	AP			
South HCP: 10	♣ AKJ	♣ Q1082				
Contract: 3N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK42				1NT
Vul: EW	♥ KQ2	♥ A75				
North HCP: 15	♦ Q743	♦ K109	Pass	3NT	AP	
South HCP: 17	♣ AK983	♣ QJ10				
Contract: 3N S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ AK742	♠ 9				
Vul: Both	♥ KQ6	♥ J103		1NT	Pass	3NT
North HCP: 16	♦ Q76	♦ AJ1093	AP			
South HCP: 10	♣ Q2	♣ A1084				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 425	♠ KJ2	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ KJ986	Partner bids first.
HCP: 16	♣ KJ86	

Board: 426	♠ AK54	The opponents are silent.
Dealer: N	♥ 10972	
Vul: NS	♦ K5	You bid first.
HCP: 17	♣ AK9	

Board: 427	♠ 5	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ K9763	Partner bids first.
HCP: 13	♣ AQ53	

Board: 428	♠ AQ97	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: None	♦ J96	You bid first.
HCP: 15	♣ Q5	

Board: 429	♠ 6	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: EW	♦ 10954	Partner bids first.
HCP: 13	♣ AKJ72	

Board: 430	♠ AKQ3	The opponents are silent.
Dealer: N	♥ J65	
Vul: None	♦ A75	You bid first.
HCP: 15	♣ J106	

## 5431 After Notrump Both hands (Answers Page)

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ A65				1NT
Vul: None	♥ A	♥ Q872	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 16	♦ KJ986	♦ A10	AP			
South HCP: 16	♣ KJ86	♣ AQ42	1. Quantitative 4NT			
Contract: 6N S						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ Q				
Vul: NS	♥ 10972	♥ QJ6		1NT	Pass	2NT
North HCP: 17	♦ K5	♦ Q10742	AP			
South HCP: 8	♣ AK9	♣ J743				
Contract: 2N N						

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KQJ9				1NT
Vul: Both	♥ KJ10	♥ A9	Pass	3NT	AP	
North HCP: 13	♦ K9763	♦ AJ102				
South HCP: 15	♣ AQ53	♣ 1064				
Contract: 3N S						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ K				
Vul: None	♥ AQ105	♥ J83		1NT	Pass	2NT
North HCP: 15	♦ J96	♦ 8732	AP			
South HCP: 9	♣ Q5	♣ AJ1093				
Contract: 2N N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ105				1NT
Vul: EW	♥ KQ9	♥ J86	Pass	3NT	AP	
North HCP: 13	♦ 10954	♦ AK7				
South HCP: 16	♣ AKJ72	♣ Q83				
Contract: 3N S						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 1054				
Vul: None	♥ J65	♥ 3		1NT	Pass	3NT
North HCP: 15	♦ A75	♦ KJ964	AP			
South HCP: 11	♣ J106	♣ AK98				
Contract: 3N N						



## South hands (Practice Page)

### 5431 After Notrump

Board: 425	♠ A65	The opponents are silent.
Dealer: S	♥ Q872	
Vul: None	♦ A10	You bid first.
HCP: 16	♣ AQ42	

Board: 426	♠ Q	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: NS	♦ Q10742	Partner bids first.
HCP: 8	♣ J743	

Board: 427	♠ KQJ9	The opponents are silent.
Dealer: S	♥ A9	
Vul: Both	♦ AJ102	You bid first.
HCP: 15	♣ 1064	

Board: 428	♠ K	The opponents are silent.
Dealer: N	♥ J83	
Vul: None	♦ 8732	Partner bids first.
HCP: 9	♣ AJ1093	

Board: 429	♠ AQ105	The opponents are silent.
Dealer: S	♥ J86	
Vul: EW	♦ AK7	You bid first.
HCP: 16	♣ Q83	

Board: 430	♠ 1054	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ KJ964	Partner bids first.
HCP: 11	♣ AK98	

## 5431 After Notrump Both hands (Answers Page)

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ A65				1NT
Vul: None	♥ A	♥ Q872	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 16	♦ KJ986	♦ A10	AP			
South HCP: 16	♣ KJ86	♣ AQ42	1. Quantitative 4NT			
Contract: 6N S						

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ Q				
Vul: NS	♥ 10972	♥ QJ6		1NT	Pass	2NT
North HCP: 17	♦ K5	♦ Q10742	AP			
South HCP: 8	♣ AK9	♣ J743				
Contract: 2N N						

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KQJ9				1NT
Vul: Both	♥ KJ10	♥ A9	Pass	3NT	AP	
North HCP: 13	♦ K9763	♦ AJ102				
South HCP: 15	♣ AQ53	♣ 1064				
Contract: 3N S						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ K				
Vul: None	♥ AQ105	♥ J83		1NT	Pass	2NT
North HCP: 15	♦ J96	♦ 8732	AP			
South HCP: 9	♣ Q5	♣ AJ1093				
Contract: 2N N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ105				1NT
Vul: EW	♥ KQ9	♥ J86	Pass	3NT	AP	
North HCP: 13	♦ 10954	♦ AK7				
South HCP: 16	♣ AKJ72	♣ Q83				
Contract: 3N S						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ 1054				
Vul: None	♥ J65	♥ 3		1NT	Pass	3NT
North HCP: 15	♦ A75	♦ KJ964	AP			
South HCP: 11	♣ J106	♣ AK98				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 431	♠ 7	The opponents are silent.
Dealer: S	♥ 652	
Vul: NS	♦ KJ1076	Partner bids first.
HCP: 8	♣ A954	

Board: 432	♠ AKQ86	The opponents are silent.
Dealer: N	♥ A106	
Vul: EW	♦ K7	You bid first.
HCP: 16	♣ 872	

Board: 433	♠ A73	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ Q6532	Partner bids first.
HCP: 13	♣ AK542	

Board: 434	♠ KQJ	The opponents are silent.
Dealer: N	♥ QJ732	
Vul: NS	♦ A76	You bid first.
HCP: 15	♣ Q3	

Board: 435	♠ Q52	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ A872	Partner bids first.
HCP: 11	♣ KQ9764	

Board: 436	♠ Q108	The opponents are silent.
Dealer: N	♥ AQJ5	
Vul: Both	♦ AK53	You bid first.
HCP: 16	♣ 54	

## 5431 After Notrump Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ QJ52				1NT
Vul: NS	♥ 652	♥ AJ107				
North HCP: 8	♦ KJ1076	♦ Q3	Pass	2NT	AP	
South HCP: 16	♣ A954	♣ KQJ				
Contract: 2N S						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ AKQ86	♠ 10				
Vul: EW	♥ A106	♥ 973		1NT	Pass	3NT
North HCP: 16	♦ K7	♦ AQJ5	AP			
South HCP: 12	♣ 872	♣ KQ953				
Contract: 3N N						

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ KQ105				1NT
Vul: Both	♥ —	♥ K985	Pass	4♠ <sup>1</sup>	Pass	5♦
North HCP: 13	♦ Q6532	♦ AK9	AP			
South HCP: 17	♣ AK542	♣ Q9	1. Minors			
Contract: 5♦ S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 754				
Vul: NS	♥ QJ732	♥ 8		1NT	Pass	2NT
North HCP: 15	♦ A76	♦ KQ1082	AP			
South HCP: 9	♣ Q3	♣ KJ104				
Contract: 2N N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ A107				1NT
Vul: EW	♥ —	♥ A862				
North HCP: 11	♦ A872	♦ K3	Pass	3NT	AP	
South HCP: 15	♣ KQ9764	♣ A1053				
Contract: 3N S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ AJ9				
Vul: Both	♥ AQJ5	♥ 8		1NT	Pass	3NT
North HCP: 16	♦ AK53	♦ 10876	AP			
South HCP: 12	♣ 54	♣ AQJ107				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 431	♠ QJ52	The opponents are silent.
Dealer: S	♥ AJ107	
Vul: NS	♦ Q3	You bid first.
HCP: 16	♣ KQJ	

Board: 432	♠ 10	The opponents are silent.
Dealer: N	♥ 973	
Vul: EW	♦ AQJ5	Partner bids first.
HCP: 12	♣ KQ953	

Board: 433	♠ KQ105	The opponents are silent.
Dealer: S	♥ K985	
Vul: Both	♦ AK9	You bid first.
HCP: 17	♣ Q9	

Board: 434	♠ 754	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ KQ1082	Partner bids first.
HCP: 9	♣ KJ104	

Board: 435	♠ A107	The opponents are silent.
Dealer: S	♥ A862	
Vul: EW	♦ K3	You bid first.
HCP: 15	♣ A1053	

Board: 436	♠ AJ9	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ 10876	Partner bids first.
HCP: 12	♣ AQJ107	

## 5431 After Notrump Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ QJ52				1NT
Vul: NS	♥ 652	♥ AJ107				
North HCP: 8	♦ KJ1076	♦ Q3	Pass	2NT	AP	
South HCP: 16	♣ A954	♣ KQJ				
Contract: 2N S						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ AKQ86	♠ 10				
Vul: EW	♥ A106	♥ 973		1NT	Pass	3NT
North HCP: 16	♦ K7	♦ AQJ5	AP			
South HCP: 12	♣ 872	♣ KQ953				
Contract: 3N N						

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ KQ105				1NT
Vul: Both	♥ —	♥ K985	Pass	4♠ <sup>1</sup>	Pass	5♦
North HCP: 13	♦ Q6532	♦ AK9	AP			
South HCP: 17	♣ AK542	♣ Q9	1. Minors			
Contract: 5♦ S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 754				
Vul: NS	♥ QJ732	♥ 8		1NT	Pass	2NT
North HCP: 15	♦ A76	♦ KQ1082	AP			
South HCP: 9	♣ Q3	♣ KJ104				
Contract: 2N N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ A107				1NT
Vul: EW	♥ —	♥ A862				
North HCP: 11	♦ A872	♦ K3	Pass	3NT	AP	
South HCP: 15	♣ KQ9764	♣ A1053				
Contract: 3N S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ AJ9				
Vul: Both	♥ AQJ5	♥ 8		1NT	Pass	3NT
North HCP: 16	♦ AK53	♦ 10876	AP			
South HCP: 12	♣ 54	♣ AQJ107				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 437	♠ 763	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ K10762	Partner bids first.
HCP: 8	♣ AJ94	
Board: 438	♠ AJ93	The opponents are silent.
Dealer: N	♥ K92	
Vul: EW	♦ AQ10	You bid first.
HCP: 15	♣ J75	
Board: 439	♠ —	The opponents are silent.
Dealer: S	♥ K95	
Vul: Both	♦ AKJ1083	Partner bids first.
HCP: 16	♣ AJ103	
Board: 440	♠ A85	The opponents are silent.
Dealer: N	♥ K1054	
Vul: None	♦ K74	You bid first.
HCP: 15	♣ KQ6	
Board: 441	♠ 8	The opponents are silent.
Dealer: S	♥ J87	
Vul: NS	♦ KJ1082	Partner bids first.
HCP: 12	♣ AK32	
Board: 442	♠ A103	The opponents are silent.
Dealer: N	♥ KJ95	
Vul: Both	♦ A7	You bid first.
HCP: 16	♣ KJ87	

## 5431 After Notrump Both hands (Answers Page)

Board: 437

Dealer: S

Vul: None

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ 763

♥ 7

♦ K10762

♣ AJ94

South:

♠ AK4

♥ AJ853

♦ J9

♣ K82

West North East South

1NT

Pass 2NT AP

Board: 438

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ AJ93

♥ K92

♦ AQ10

♣ J75

South:

♠ 4

♥ 863

♦ 98762

♣ AKQ6

West North East South

1NT Pass 2NT

AP

West North East South

1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 4♠<sup>3</sup> Pass 5♣

Pass 5♥ Pass 6♣

Pass 7♦ AP

1. Minor Suit Transfers after 1NT

2. automat

3. Exclusion, for ♦

Board: 439

Dealer: S

Vul: Both

North HCP: 16

South HCP: 15

Contract: 7♦ S

North:

♠ —

♥ K95

♦ AKJ1083

♣ AJ103

South:

♠ AQ98

♥ A10

♦ Q752

♣ K87

Board: 440

Dealer: N

Vul: None

North HCP: 15

South HCP: 13

Contract: 3N N

North:

♠ A85

♥ K1054

♦ K74

♣ KQ6

South:

♠ K76

♥ J

♦ A1092

♣ AJ932

West North East South

1NT Pass 3NT

AP

Board: 441

Dealer: S

Vul: NS

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ 8

♥ J87

♦ KJ1082

♣ AK32

South:

♠ AK6

♥ KQ2

♦ 953

♣ QJ109

West North East South

1NT

Pass 3NT AP



Board: 442

Dealer: N

Vul: Both

North HCP: 16

South HCP: 11

Contract: 3N N

North:

♠ A103

♥ KJ95

♦ A7

♣ KJ87

South:

♠ Q

♥ A42

♦ KQ963

♣ 10542

West	North	East	South
	1NT	Pass	3NT
AP			

## South hands (Practice Page)

### 5431 After Notrump

Board: 437	♠ AK4	The opponents are silent.
Dealer: S	♥ AJ853	
Vul: None	♦ J9	You bid first.
HCP: 16	♣ K82	

Board: 438	♠ 4	The opponents are silent.
Dealer: N	♥ 863	
Vul: EW	♦ 98762	Partner bids first.
HCP: 9	♣ AKQ6	

Board: 439	♠ AQ98	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ Q752	You bid first.
HCP: 15	♣ K87	

Board: 440	♠ K76	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ A1092	Partner bids first.
HCP: 13	♣ AJ932	

Board: 441	♠ AK6	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: NS	♦ 953	You bid first.
HCP: 15	♣ QJ109	

Board: 442	♠ Q	The opponents are silent.
Dealer: N	♥ A42	
Vul: Both	♦ KQ963	Partner bids first.
HCP: 11	♣ 10542	

## 5431 After Notrump Both hands (Answers Page)

Board: 437

Dealer: S

Vul: None

North HCP: 8

South HCP: 16

Contract: 2N S

North:

♠ 763

♥ 7

♦ K10762

♣ AJ94

South:

♠ AK4

♥ AJ853

♦ J9

♣ K82

West North East South

1NT

Pass 2NT AP

Board: 438

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 2N N

North:

♠ AJ93

♥ K92

♦ AQ10

♣ J75

South:

♠ 4

♥ 863

♦ 98762

♣ AKQ6

West North East South

1NT Pass 2NT

AP

West North East South

1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 4♠<sup>3</sup> Pass 5♣

Pass 5♥ Pass 6♣

Pass 7♦ AP

1. Minor Suit Transfers after 1NT

2. automat

3. Exclusion, for ♦

Board: 439

Dealer: S

Vul: Both

North HCP: 16

South HCP: 15

Contract: 7♦ S

North:

♠ —

♥ K95

♦ AKJ1083

♣ AJ103

South:

♠ AQ98

♥ A10

♦ Q752

♣ K87

Board: 440

Dealer: N

Vul: None

North HCP: 15

South HCP: 13

Contract: 3N N

North:

♠ A85

♥ K1054

♦ K74

♣ KQ6

South:

♠ K76

♥ J

♦ A1092

♣ AJ932

West North East South

1NT Pass 3NT

AP

Board: 441

Dealer: S

Vul: NS

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ 8

♥ J87

♦ KJ1082

♣ AK32

South:

♠ AK6

♥ KQ2

♦ 953

♣ QJ109

West North East South

1NT

Pass 3NT AP

Board: 442

Dealer: N

Vul: Both

North HCP: 16

South HCP: 11

Contract: 3N N

North:

♠ A103

♥ KJ95

♦ A7

♣ KJ87

South:

♠ Q

♥ A42

♦ KQ963

♣ 10542

West	North	East	South
	1NT	Pass	3NT
AP			

## North hands (Practice Page)

### 5431 After Notrump

Board: 443	♠ 3	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: None	♦ AQJ54	Partner bids first.
HCP: 12	♣ 9654	

Board: 444	♠ K98	The opponents are silent.
Dealer: N	♥ AK97	
Vul: NS	♦ 86	You bid first.
HCP: 15	♣ KQ109	

Board: 445	♠ KJ3	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ Q932	Partner bids first.
HCP: 11	♣ AJ942	

Board: 446	♠ K4	The opponents are silent.
Dealer: N	♥ AQ43	
Vul: None	♦ K932	You bid first.
HCP: 17	♣ KQ2	

Board: 447	♠ J	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: NS	♦ 109862	Partner bids first.
HCP: 11	♣ AJ86	

Board: 448	♠ QJ	The opponents are silent.
Dealer: N	♥ K1075	
Vul: EW	♦ KQJ5	You bid first.
HCP: 16	♣ A32	

## 5431 After Notrump Both hands (Answers Page)

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AKQJ				1NT
Vul: None	♥ AJ5	♥ 76				
North HCP: 12	♦ AQJ54	♦ 10972	Pass	3NT	AP	
South HCP: 17	♣ 9654	♣ AQJ				
Contract: 3N S						

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ Q				
Vul: NS	♥ AK97	♥ QJ2		1NT	Pass	3NT
North HCP: 15	♦ 86	♦ KJ1073	AP			
South HCP: 14	♣ KQ109	♣ AJ63				
Contract: 3N N						

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ A107				1NT
Vul: EW	♥ 4	♥ AKJ92				
North HCP: 11	♦ Q932	♦ J5	Pass	3NT	AP	
South HCP: 15	♣ AJ942	♣ Q106				
Contract: 3N S						

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 1082				
Vul: None	♥ AQ43	♥ J		1NT	Pass	3NT
North HCP: 17	♦ K932	♦ AQJ74	AP			
South HCP: 12	♣ KQ2	♣ A1095				
Contract: 3N N						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ10				1NT
Vul: NS	♥ AJ2	♥ KQ73				
North HCP: 11	♦ 109862	♦ K7	Pass	3NT	AP	
South HCP: 17	♣ AJ86	♣ 1095				
Contract: 3N S						

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ K92				
Vul: EW	♥ K1075	♥ J		1NT	Pass	3NT
North HCP: 16	♦ KQJ5	♦ A10874	AP			
South HCP: 13	♣ A32	♣ KQ65				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 443	♠ AKQJ	The opponents are silent.
Dealer: S	♥ 76	
Vul: None	♦ 10972	You bid first.
HCP: 17	♣ AQJ	

Board: 444	♠ Q	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: NS	♦ KJ1073	Partner bids first.
HCP: 14	♣ AJ63	

Board: 445	♠ A107	The opponents are silent.
Dealer: S	♥ AKJ92	
Vul: EW	♦ J5	You bid first.
HCP: 15	♣ Q106	

Board: 446	♠ 1082	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ AQJ74	Partner bids first.
HCP: 12	♣ A1095	

Board: 447	♠ AKQ10	The opponents are silent.
Dealer: S	♥ KQ73	
Vul: NS	♦ K7	You bid first.
HCP: 17	♣ 1095	

Board: 448	♠ K92	The opponents are silent.
Dealer: N	♥ J	
Vul: EW	♦ A10874	Partner bids first.
HCP: 13	♣ KQ65	

## 5431 After Notrump Both hands (Answers Page)

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AKQJ				1NT
Vul: None	♥ AJ5	♥ 76				
North HCP: 12	♦ AQJ54	♦ 10972	Pass	3NT	AP	
South HCP: 17	♣ 9654	♣ AQJ				
Contract: 3N S						

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ K98	♠ Q				
Vul: NS	♥ AK97	♥ QJ2		1NT	Pass	3NT
North HCP: 15	♦ 86	♦ KJ1073	AP			
South HCP: 14	♣ KQ109	♣ AJ63				
Contract: 3N N						

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ A107				1NT
Vul: EW	♥ 4	♥ AKJ92				
North HCP: 11	♦ Q932	♦ J5	Pass	3NT	AP	
South HCP: 15	♣ AJ942	♣ Q106				
Contract: 3N S						

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 1082				
Vul: None	♥ AQ43	♥ J		1NT	Pass	3NT
North HCP: 17	♦ K932	♦ AQJ74	AP			
South HCP: 12	♣ KQ2	♣ A1095				
Contract: 3N N						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ10				1NT
Vul: NS	♥ AJ2	♥ KQ73				
North HCP: 11	♦ 109862	♦ K7	Pass	3NT	AP	
South HCP: 17	♣ AJ86	♣ 1095				
Contract: 3N S						

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ K92				
Vul: EW	♥ K1075	♥ J		1NT	Pass	3NT
North HCP: 16	♦ KQJ5	♦ A10874	AP			
South HCP: 13	♣ A32	♣ KQ65				
Contract: 3N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 449	♠ J85	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ K1074	Partner bids first.
HCP: 9	♣ QJ932	

Board: 450	♠ A102	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: NS	♦ Q1083	You bid first.
HCP: 16	♣ KQ2	

Board: 451	♠ J109	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ A854	Partner bids first.
HCP: 12	♣ AQJ54	

Board: 452	♠ AQ6	The opponents are silent.
Dealer: N	♥ 75	
Vul: Both	♦ AK1076	You bid first.
HCP: 17	♣ KJ9	

Board: 453	♠ K62	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ K987	Partner bids first.
HCP: 9	♣ K10643	

Board: 454	♠ AQJ10	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: EW	♦ J10	You bid first.
HCP: 15	♣ J82	

## 5431 After Notrump Both hands (Answers Page)

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ AK6				1NT
Vul: Both	♥ Q	♥ AJ972				
North HCP: 9	♦ K1074	♦ 862	Pass	2NT	AP	
South HCP: 16	♣ QJ932	♣ A5				
Contract: 2N S						

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ J86				
Vul: NS	♥ AJ9	♥ 10		1NT	Pass	3NT
North HCP: 16	♦ Q1083	♦ AKJ2	AP			
South HCP: 14	♣ KQ2	♣ AJ943				
Contract: 3N N						

Board: 451	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ K83				1NT
Vul: EW	♥ 9	♥ AKQ103				
North HCP: 12	♦ A854	♦ 63	Pass	3NT	AP	
South HCP: 15	♣ AQJ54	♣ K103				
Contract: 3N S						

Board: 452	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K				
Vul: Both	♥ 75	♥ K42		1NT	Pass	3NT
North HCP: 17	♦ AK1076	♦ 9853	AP			
South HCP: 10	♣ KJ9	♣ A10754				
Contract: 3N N						

Board: 453	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ A105				1NT
Vul: None	♥ 10	♥ KQ843				
North HCP: 9	♦ K987	♦ 53	Pass	2NT	AP	
South HCP: 15	♣ K10643	♣ AQ8				
Contract: 2N S						

Board: 454	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 8				
Vul: EW	♥ KQJ6	♥ A72		1NT	Pass	2NT
North HCP: 15	♦ J10	♦ 87643	AP			
South HCP: 8	♣ J82	♣ A765				
Contract: 2N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 449	♠ AK6	The opponents are silent.
Dealer: S	♥ AJ972	
Vul: Both	♦ 862	You bid first.
HCP: 16	♣ A5	

Board: 450	♠ J86	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ AKJ2	Partner bids first.
HCP: 14	♣ AJ943	

Board: 451	♠ K83	The opponents are silent.
Dealer: S	♥ AKQ103	
Vul: EW	♦ 63	You bid first.
HCP: 15	♣ K103	

Board: 452	♠ K	The opponents are silent.
Dealer: N	♥ K42	
Vul: Both	♦ 9853	Partner bids first.
HCP: 10	♣ A10754	

Board: 453	♠ A105	The opponents are silent.
Dealer: S	♥ KQ843	
Vul: None	♦ 53	You bid first.
HCP: 15	♣ AQ8	

Board: 454	♠ 8	The opponents are silent.
Dealer: N	♥ A72	
Vul: EW	♦ 87643	Partner bids first.
HCP: 8	♣ A765	

## 5431 After Notrump Both hands (Answers Page)

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ AK6				1NT
Vul: Both	♥ Q	♥ AJ972				
North HCP: 9	♦ K1074	♦ 862	Pass	2NT	AP	
South HCP: 16	♣ QJ932	♣ A5				
Contract: 2N S						

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ J86				
Vul: NS	♥ AJ9	♥ 10		1NT	Pass	3NT
North HCP: 16	♦ Q1083	♦ AKJ2	AP			
South HCP: 14	♣ KQ2	♣ AJ943				
Contract: 3N N						

Board: 451	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ K83				1NT
Vul: EW	♥ 9	♥ AKQ103				
North HCP: 12	♦ A854	♦ 63	Pass	3NT	AP	
South HCP: 15	♣ AQJ54	♣ K103				
Contract: 3N S						

Board: 452	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K				
Vul: Both	♥ 75	♥ K42		1NT	Pass	3NT
North HCP: 17	♦ AK1076	♦ 9853	AP			
South HCP: 10	♣ KJ9	♣ A10754				
Contract: 3N N						

Board: 453	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ A105				1NT
Vul: None	♥ 10	♥ KQ843				
North HCP: 9	♦ K987	♦ 53	Pass	2NT	AP	
South HCP: 15	♣ K10643	♣ AQ8				
Contract: 2N S						

Board: 454	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 8				
Vul: EW	♥ KQJ6	♥ A72		1NT	Pass	2NT
North HCP: 15	♦ J10	♦ 87643	AP			
South HCP: 8	♣ J82	♣ A765				
Contract: 2N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 455	♠ Q53	The opponents are silent.
Dealer: S	♥ A	
Vul: Both	♦ AJ74	Partner bids first.
HCP: 15	♣ A10983	

Board: 456	♠ Q643	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: None	♦ A105	You bid first.
HCP: 15	♣ K104	

Board: 457	♠ KJ7	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ AK1094	Partner bids first.
HCP: 15	♣ A1086	

Board: 458	♠ AQ6	The opponents are silent.
Dealer: N	♥ 109532	
Vul: Both	♦ A52	You bid first.
HCP: 16	♣ AQ	

Board: 459	♠ Q53	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ Q1087	Partner bids first.
HCP: 9	♣ AJ982	

Board: 460	♠ AKQ	The opponents are silent.
Dealer: N	♥ Q54	
Vul: NS	♦ A10	You bid first.
HCP: 16	♣ J9643	

## 5431 After Notrump Both hands (Answers Page)

Board: 455	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ A97				1NT
Vul: Both	♥ A	♥ KQ632				
North HCP: 15	♦ AJ74	♦ K105	Pass	3NT	AP	
South HCP: 16	♣ A10983	♣ KJ				
Contract: 3N S						

Board: 456	North:	South:	West	North	East	South
Dealer: N	♠ Q643	♠ AJ2				
Vul: None	♥ AQ7	♥ K		1NT	Pass	3NT
North HCP: 15	♦ A105	♦ K8743	AP			
South HCP: 12	♣ K104	♣ J976				
Contract: 3N N						

Board: 457	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ A82				1NT
Vul: NS	♥ 6	♥ AKJ108				
North HCP: 15	♦ AK1094	♦ Q7	Pass	3NT	AP	
South HCP: 15	♣ A1086	♣ J54				
Contract: 3N S						

Board: 458	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K				
Vul: Both	♥ 109532	♥ KQ8		1NT	Pass	3NT
North HCP: 16	♦ A52	♦ 10743	AP			
South HCP: 11	♣ AQ	♣ K6542				
Contract: 3N N						

Board: 459	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ A108				1NT
Vul: None	♥ 9	♥ AQ52				
North HCP: 9	♦ Q1087	♦ AK52	Pass	2NT	Pass	3NT
South HCP: 17	♣ AJ982	♣ 107	AP			
Contract: 3N S						

Board: 460	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1074				
Vul: NS	♥ Q54	♥ 2		1NT	Pass	2NT
North HCP: 16	♦ A10	♦ KQ942	AP			
South HCP: 8	♣ J9643	♣ K1087				
Contract: 2N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 455	♠ A97	The opponents are silent.
Dealer: S	♥ KQ632	
Vul: Both	♦ K105	You bid first.
HCP: 16	♣ KJ	

Board: 456	♠ AJ2	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ K8743	Partner bids first.
HCP: 12	♣ J976	

Board: 457	♠ A82	The opponents are silent.
Dealer: S	♥ AKJ108	
Vul: NS	♦ Q7	You bid first.
HCP: 15	♣ J54	

Board: 458	♠ K	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: Both	♦ 10743	Partner bids first.
HCP: 11	♣ K6542	

Board: 459	♠ A108	The opponents are silent.
Dealer: S	♥ AQ52	
Vul: None	♦ AK52	You bid first.
HCP: 17	♣ 107	

Board: 460	♠ 1074	The opponents are silent.
Dealer: N	♥ 2	
Vul: NS	♦ KQ942	Partner bids first.
HCP: 8	♣ K1087	

## 5431 After Notrump Both hands (Answers Page)

Board: 455	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ A97				1NT
Vul: Both	♥ A	♥ KQ632				
North HCP: 15	♦ AJ74	♦ K105	Pass	3NT	AP	
South HCP: 16	♣ A10983	♣ KJ				
Contract: 3N S						

Board: 456	North:	South:	West	North	East	South
Dealer: N	♠ Q643	♠ AJ2				
Vul: None	♥ AQ7	♥ K		1NT	Pass	3NT
North HCP: 15	♦ A105	♦ K8743	AP			
South HCP: 12	♣ K104	♣ J976				
Contract: 3N N						

Board: 457	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ A82				1NT
Vul: NS	♥ 6	♥ AKJ108				
North HCP: 15	♦ AK1094	♦ Q7	Pass	3NT	AP	
South HCP: 15	♣ A1086	♣ J54				
Contract: 3N S						

Board: 458	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K				
Vul: Both	♥ 109532	♥ KQ8		1NT	Pass	3NT
North HCP: 16	♦ A52	♦ 10743	AP			
South HCP: 11	♣ AQ	♣ K6542				
Contract: 3N N						

Board: 459	North:	South:	West	North	East	South
Dealer: S	♠ Q53	♠ A108				1NT
Vul: None	♥ 9	♥ AQ52				
North HCP: 9	♦ Q1087	♦ AK52	Pass	2NT	Pass	3NT
South HCP: 17	♣ AJ982	♣ 107	AP			
Contract: 3N S						

Board: 460	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1074				
Vul: NS	♥ Q54	♥ 2		1NT	Pass	2NT
North HCP: 16	♦ A10	♦ KQ942	AP			
South HCP: 8	♣ J9643	♣ K1087				
Contract: 2N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 461	♠ 4	The opponents are silent.
Dealer: S	♥ 1073	
Vul: EW	♦ AK1073	Partner bids first.
HCP: 11	♣ KJ94	

Board: 462	♠ KJ1063	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ A107	You bid first.
HCP: 16	♣ A95	

Board: 463	♠ Q85	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ AQ102	Partner bids first.
HCP: 13	♣ AJ532	

Board: 464	♠ QJ97	The opponents are silent.
Dealer: N	♥ AQ92	
Vul: EW	♦ K32	You bid first.
HCP: 16	♣ KJ	

Board: 465	♠ KJ3	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ QJ763	Partner bids first.
HCP: 10	♣ K654	

Board: 466	♠ J1085	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: NS	♦ K93	You bid first.
HCP: 16	♣ AK9	

## 5431 After Notrump Both hands (Answers Page)

Board: 461	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK2				1NT
Vul: EW	♥ 1073	♥ KJ96				
North HCP: 11	♦ AK1073	♦ Q94	Pass	3NT	AP	
South HCP: 17	♣ KJ94	♣ A76				
Contract: 3N S						

Board: 462	North:	South:	West	North	East	South
Dealer: N	♠ KJ1063	♠ 2				
Vul: None	♥ A6	♥ K74		1NT	Pass	3NT
North HCP: 16	♦ A107	♦ QJ865	AP			
South HCP: 10	♣ A95	♣ KJ62				
Contract: 3N N						

Board: 463	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ AJ97				1NT
Vul: NS	♥ 8	♥ KQJ10				
North HCP: 13	♦ AQ102	♦ K7	Pass	3NT	AP	
South HCP: 17	♣ AJ532	♣ K96				
Contract: 3N S						

Board: 464	North:	South:	West	North	East	South
Dealer: N	♠ QJ97	♠ 6				
Vul: EW	♥ AQ92	♥ KJ5		1NT	Pass	5NT
North HCP: 16	♦ K32	♦ AQJ108	Pass	6NT	AP	
South HCP: 17	♣ KJ	♣ AQ92				
Contract: 6N N						

Board: 465	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ A107				1NT
Vul: Both	♥ 8	♥ AQJ72				
North HCP: 10	♦ QJ763	♦ A94	Pass	3NT	AP	
South HCP: 16	♣ K654	♣ J3				
Contract: 3N S						

Board: 466	North:	South:	West	North	East	South
Dealer: N	♠ J1085	♠ 962				
Vul: NS	♥ AJ4	♥ 10		1NT	Pass	2NT
North HCP: 16	♦ K93	♦ AJ107	AP			
South HCP: 8	♣ AK9	♣ QJ743				
Contract: 2N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 461	♠ AK2	The opponents are silent.
Dealer: S	♥ KJ96	
Vul: EW	♦ Q94	You bid first.
HCP: 17	♣ A76	

Board: 462	♠ 2	The opponents are silent.
Dealer: N	♥ K74	
Vul: None	♦ QJ865	Partner bids first.
HCP: 10	♣ KJ62	

Board: 463	♠ AJ97	The opponents are silent.
Dealer: S	♥ KQJ10	
Vul: NS	♦ K7	You bid first.
HCP: 17	♣ K96	

Board: 464	♠ 6	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ AQJ108	Partner bids first.
HCP: 17	♣ AQ92	

Board: 465	♠ A107	The opponents are silent.
Dealer: S	♥ AQJ72	
Vul: Both	♦ A94	You bid first.
HCP: 16	♣ J3	

Board: 466	♠ 962	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ AJ107	Partner bids first.
HCP: 8	♣ QJ743	

## 5431 After Notrump Both hands (Answers Page)

Board: 461	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AK2				1NT
Vul: EW	♥ 1073	♥ KJ96	Pass	3NT	AP	
North HCP: 11	♦ AK1073	♦ Q94				
South HCP: 17	♣ KJ94	♣ A76				
Contract: 3N S						

Board: 462	North:	South:	West	North	East	South
Dealer: N	♠ KJ1063	♠ 2				
Vul: None	♥ A6	♥ K74		1NT	Pass	3NT
North HCP: 16	♦ A107	♦ QJ865	AP			
South HCP: 10	♣ A95	♣ KJ62				
Contract: 3N N						

Board: 463	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ AJ97				1NT
Vul: NS	♥ 8	♥ KQJ10	Pass	3NT	AP	
North HCP: 13	♦ AQ102	♦ K7				
South HCP: 17	♣ AJ532	♣ K96				
Contract: 3N S						

Board: 464	North:	South:	West	North	East	South
Dealer: N	♠ QJ97	♠ 6				
Vul: EW	♥ AQ92	♥ KJ5		1NT	Pass	5NT
North HCP: 16	♦ K32	♦ AQJ108	Pass	6NT	AP	
South HCP: 17	♣ KJ	♣ AQ92				
Contract: 6N N						

Board: 465	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ A107				1NT
Vul: Both	♥ 8	♥ AQJ72	Pass	3NT	AP	
North HCP: 10	♦ QJ763	♦ A94				
South HCP: 16	♣ K654	♣ J3				
Contract: 3N S						

Board: 466	North:	South:	West	North	East	South
Dealer: N	♠ J1085	♠ 962				
Vul: NS	♥ AJ4	♥ 10		1NT	Pass	2NT
North HCP: 16	♦ K93	♦ AJ107	AP			
South HCP: 8	♣ AK9	♣ QJ743				
Contract: 2N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 467	♠ 2	The opponents are silent.
Dealer: S	♥ 542	
Vul: EW	♦ A10986	Partner bids first.
HCP: 8	♣ A853	

Board: 468	♠ KQ4	The opponents are silent.
Dealer: N	♥ AQ74	
Vul: Both	♦ Q1074	You bid first.
HCP: 16	♣ K5	

Board: 469	♠ 5	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: None	♦ 108752	Partner bids first.
HCP: 9	♣ KQ105	

Board: 470	♠ AK7	The opponents are silent.
Dealer: N	♥ Q10982	
Vul: EW	♦ AQ5	You bid first.
HCP: 15	♣ 105	

Board: 471	♠ 9	The opponents are silent.
Dealer: S	♥ K109	
Vul: Both	♦ KJ1063	Partner bids first.
HCP: 12	♣ KQ95	

Board: 472	♠ K632	The opponents are silent.
Dealer: N	♥ QJ96	
Vul: None	♦ A64	You bid first.
HCP: 16	♣ AQ	

## 5431 After Notrump Both hands (Answers Page)

Board: 467	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ987				1NT
Vul: EW	♥ 542	♥ AQ9				
North HCP: 8	♦ A10986	♦ QJ	Pass	2NT	AP	
South HCP: 15	♣ A853	♣ 1042				
Contract: 2N S						

Board: 468	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ J103				
Vul: Both	♥ AQ74	♥ K		1NT	Pass	3NT
North HCP: 16	♦ Q1074	♦ KJ52	AP			
South HCP: 12	♣ K5	♣ A9762				
Contract: 3N N						

Board: 469	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK873				1NT
Vul: None	♥ KJ8	♥ A104				
North HCP: 9	♦ 108752	♦ KJ3	Pass	2NT	AP	
South HCP: 15	♣ KQ105	♣ 43				
Contract: 2N S						

Board: 470	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q104				
Vul: EW	♥ Q10982	♥ K		1NT	Pass	5NT
North HCP: 15	♦ AQ5	♦ K872	Pass	6NT	AP	
South HCP: 17	♣ 105	♣ AKQ64				
Contract: 6N N						

Board: 471	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ7				1NT
Vul: Both	♥ K109	♥ QJ42				
North HCP: 12	♦ KJ1063	♦ Q5	Pass	3NT	AP	
South HCP: 16	♣ KQ95	♣ AJ102				
Contract: 3N S						

Board: 472	North:	South:	West	North	East	South
Dealer: N	♠ K632	♠ A105				
Vul: None	♥ QJ96	♥ 4		1NT	Pass	3NT
North HCP: 16	♦ A64	♦ KQ875	AP			
South HCP: 12	♣ AQ	♣ K873				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 467	♠ AQ987	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ QJ	You bid first.
HCP: 15	♣ 1042	

Board: 468	♠ J103	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ KJ52	Partner bids first.
HCP: 12	♣ A9762	

Board: 469	♠ AK873	The opponents are silent.
Dealer: S	♥ A104	
Vul: None	♦ KJ3	You bid first.
HCP: 15	♣ 43	

Board: 470	♠ Q104	The opponents are silent.
Dealer: N	♥ K	
Vul: EW	♦ K872	Partner bids first.
HCP: 17	♣ AKQ64	

Board: 471	♠ AQ7	The opponents are silent.
Dealer: S	♥ QJ42	
Vul: Both	♦ Q5	You bid first.
HCP: 16	♣ AJ102	

Board: 472	♠ A105	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ KQ875	Partner bids first.
HCP: 12	♣ K873	

## 5431 After Notrump Both hands (Answers Page)

Board: 467	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AQ987				1NT
Vul: EW	♥ 542	♥ AQ9				
North HCP: 8	♦ A10986	♦ QJ	Pass	2NT	AP	
South HCP: 15	♣ A853	♣ 1042				
Contract: 2N S						

Board: 468	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ J103				
Vul: Both	♥ AQ74	♥ K		1NT	Pass	3NT
North HCP: 16	♦ Q1074	♦ KJ52	AP			
South HCP: 12	♣ K5	♣ A9762				
Contract: 3N N						

Board: 469	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK873				1NT
Vul: None	♥ KJ8	♥ A104				
North HCP: 9	♦ 108752	♦ KJ3	Pass	2NT	AP	
South HCP: 15	♣ KQ105	♣ 43				
Contract: 2N S						

Board: 470	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q104				
Vul: EW	♥ Q10982	♥ K		1NT	Pass	5NT
North HCP: 15	♦ AQ5	♦ K872	Pass	6NT	AP	
South HCP: 17	♣ 105	♣ AKQ64				
Contract: 6N N						

Board: 471	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ7				1NT
Vul: Both	♥ K109	♥ QJ42				
North HCP: 12	♦ KJ1063	♦ Q5	Pass	3NT	AP	
South HCP: 16	♣ KQ95	♣ AJ102				
Contract: 3N S						

Board: 472	North:	South:	West	North	East	South
Dealer: N	♠ K632	♠ A105				
Vul: None	♥ QJ96	♥ 4		1NT	Pass	3NT
North HCP: 16	♦ A64	♦ KQ875	AP			
South HCP: 12	♣ AQ	♣ K873				
Contract: 3N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 473	♠ 8	The opponents are silent.
Dealer: S	♥ 843	
Vul: NS	♦ AQ975	Partner bids first.
HCP: 12	♣ AQ109	
Board: 474	♠ 852	The opponents are silent.
Dealer: N	♥ AKQ95	
Vul: Both	♦ 108	You bid first.
HCP: 16	♣ AK8	
Board: 475	♠ 2	The opponents are silent.
Dealer: S	♥ 1095	
Vul: None	♦ A963	Partner bids first.
HCP: 9	♣ KQ876	
Board: 476	♠ AJ1084	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ A54	You bid first.
HCP: 15	♣ A94	
Board: 477	♠ AQ9	East Doubles Pass if possible.
Dealer: S	♥ K	
Vul: EW	♦ KQJ63	Partner bids first.
HCP: 17	♣ Q732	
Board: 478	♠ A63	The opponents are silent.
Dealer: N	♥ KQJ7	
Vul: None	♦ QJ7	You bid first.
HCP: 17	♣ A92	

## 5431 After Notrump Both hands (Answers Page)

Board: 473	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQ75				1NT
Vul: NS	♥ 843	♥ A102				
North HCP: 12	♦ AQ975	♦ 1032	Pass	3NT	AP	
South HCP: 16	♣ AQ109	♣ K2				
Contract: 3N S						

Board: 474	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ KJ10				
Vul: Both	♥ AKQ95	♥ 6		1NT	Pass	3NT
North HCP: 16	♦ 108	♦ KQ94	AP			
South HCP: 10	♣ AK8	♣ J10754				
Contract: 3N N						

Board: 475	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ K8543				1NT
Vul: None	♥ 1095	♥ AK				
North HCP: 9	♦ A963	♦ J85	Pass	2NT	AP	
South HCP: 16	♣ KQ876	♣ AJ10				
Contract: 2N S						

Board: 476	North:	South:	West	North	East	South
Dealer: N	♠ AJ1084	♠ Q				
Vul: NS	♥ Q10	♥ KJ4		1NT	Pass	3NT
North HCP: 15	♦ A54	♦ KJ982	AP			
South HCP: 13	♣ A94	♣ K732				
Contract: 3N N						

Board: 477	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ K8753				1NT
Vul: EW	♥ K	♥ A52	Pass	5NT	Pass	7NT
North HCP: 17	♦ KQJ63	♦ 104	Pass	Pass	X	AP
South HCP: 15	♣ Q732	♣ AKJ				
Contract: 7NX S						

Board: 478	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ K95				
Vul: None	♥ KQJ7	♥ 6		1NT	Pass	3NT
North HCP: 17	♦ QJ7	♦ K10965	AP			
South HCP: 10	♣ A92	♣ KJ64				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 473	♠ AKQ75	The opponents are silent.
Dealer: S	♥ A102	
Vul: NS	♦ 1032	You bid first.
HCP: 16	♣ K2	
Board: 474	♠ KJ10	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ KQ94	Partner bids first.
HCP: 10	♣ J10754	
Board: 475	♠ K8543	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ J85	You bid first.
HCP: 16	♣ AJ10	
Board: 476	♠ Q	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: NS	♦ KJ982	Partner bids first.
HCP: 13	♣ K732	
Board: 477	♠ K8753	East Doubles Pass if possible.
Dealer: S	♥ A52	
Vul: EW	♦ 104	You bid first.
HCP: 15	♣ AKJ	
Board: 478	♠ K95	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ K10965	Partner bids first.
HCP: 10	♣ KJ64	

## 5431 After Notrump Both hands (Answers Page)

Board: 473	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AKQ75				1NT
Vul: NS	♥ 843	♥ A102				
North HCP: 12	♦ AQ975	♦ 1032	Pass	3NT	AP	
South HCP: 16	♣ AQ109	♣ K2				
Contract: 3N S						

Board: 474	North:	South:	West	North	East	South
Dealer: N	♠ 852	♠ KJ10				
Vul: Both	♥ AKQ95	♥ 6		1NT	Pass	3NT
North HCP: 16	♦ 108	♦ KQ94	AP			
South HCP: 10	♣ AK8	♣ J10754				
Contract: 3N N						

Board: 475	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ K8543				1NT
Vul: None	♥ 1095	♥ AK				
North HCP: 9	♦ A963	♦ J85	Pass	2NT	AP	
South HCP: 16	♣ KQ876	♣ AJ10				
Contract: 2N S						

Board: 476	North:	South:	West	North	East	South
Dealer: N	♠ AJ1084	♠ Q				
Vul: NS	♥ Q10	♥ KJ4		1NT	Pass	3NT
North HCP: 15	♦ A54	♦ KJ982	AP			
South HCP: 13	♣ A94	♣ K732				
Contract: 3N N						

Board: 477	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ K8753				1NT
Vul: EW	♥ K	♥ A52				
North HCP: 17	♦ KQJ63	♦ 104	Pass	5NT	Pass	7NT
South HCP: 15	♣ Q732	♣ AKJ	Pass	Pass	X	AP
Contract: 7NX S						

Board: 478	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ K95				
Vul: None	♥ KQJ7	♥ 6		1NT	Pass	3NT
North HCP: 17	♦ QJ7	♦ K10965	AP			
South HCP: 10	♣ A92	♣ KJ64				
Contract: 3N N						

## North hands (Practice Page)

### 5431 After Notrump

Board: 479	♠ A	The opponents are silent.
Dealer: S	♥ 1052	
Vul: NS	♦ QJ1063	Partner bids first.
HCP: 8	♣ J862	
Board: 480	♠ A73	The opponents are silent.
Dealer: N	♥ AK872	
Vul: EW	♦ 93	You bid first.
HCP: 15	♣ KJ10	
Board: 481	♠ KJ5	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ KQJ75	Partner bids first.
HCP: 16	♣ AQ85	
Board: 482	♠ AQ97	The opponents are silent.
Dealer: N	♥ AK82	
Vul: NS	♦ J8	You bid first.
HCP: 16	♣ Q76	
Board: 483	♠ K	The opponents are silent.
Dealer: S	♥ 982	
Vul: EW	♦ A852	Partner bids first.
HCP: 13	♣ AQ972	
Board: 484	♠ Q1098	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: Both	♦ AKQ6	You bid first.
HCP: 16	♣ 94	

## 5431 After Notrump Both hands (Answers Page)

Board: 479	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ QJ96				1NT
Vul: NS	♥ 1052	♥ AQJ7				
North HCP: 8	♦ QJ1063	♦ K8	Pass	2NT	AP	
South HCP: 16	♣ J862	♣ K94				
Contract: 2N S						

Board: 480	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ J85				
Vul: EW	♥ AK872	♥ 5		1NT	Pass	3NT
North HCP: 15	♦ 93	♦ AKJ2	AP			
South HCP: 13	♣ KJ10	♣ A9872				
Contract: 3N N						

Board: 481	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ AQ97				1NT
Vul: Both	♥ 9	♥ AK82	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 16	♦ KQJ75	♦ 96	AP			
South HCP: 16	♣ AQ85	♣ K73				
Contract: 6N S						

1. Quantitative 4NT

Board: 482	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 8				
Vul: NS	♥ AK82	♥ J73		1NT	Pass	3NT
North HCP: 16	♦ J8	♦ AKQ32	AP			
South HCP: 14	♣ Q76	♣ KJ85				
Contract: 3N N						

Board: 483	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A32				1NT
Vul: EW	♥ 982	♥ KQ64				
North HCP: 13	♦ A852	♦ QJ107	Pass	3NT	AP	
South HCP: 15	♣ AQ972	♣ K4				
Contract: 3N S						

Board: 484	North:	South:	West	North	East	South
Dealer: N	♠ Q1098	♠ 6				
Vul: Both	♥ KQ10	♥ AJ8		1NT	Pass	3NT
North HCP: 16	♦ AKQ6	♦ J8743	AP			
South HCP: 11	♣ 94	♣ KQ85				
Contract: 3N N						

## South hands (Practice Page)

### 5431 After Notrump

Board: 479	♠ QJ96	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: NS	♦ K8	You bid first.
HCP: 16	♣ K94	

Board: 480	♠ J85	The opponents are silent.
Dealer: N	♥ 5	
Vul: EW	♦ AKJ2	Partner bids first.
HCP: 13	♣ A9872	

Board: 481	♠ AQ97	The opponents are silent.
Dealer: S	♥ AK82	
Vul: Both	♦ 96	You bid first.
HCP: 16	♣ K73	

Board: 482	♠ 8	The opponents are silent.
Dealer: N	♥ J73	
Vul: NS	♦ AKQ32	Partner bids first.
HCP: 14	♣ KJ85	

Board: 483	♠ A32	The opponents are silent.
Dealer: S	♥ KQ64	
Vul: EW	♦ QJ107	You bid first.
HCP: 15	♣ K4	

Board: 484	♠ 6	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: Both	♦ J8743	Partner bids first.
HCP: 11	♣ KQ85	

## 5431 After Notrump Both hands (Answers Page)

Board: 479	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ QJ96				1NT
Vul: NS	♥ 1052	♥ AQJ7				
North HCP: 8	♦ QJ1063	♦ K8	Pass	2NT	AP	
South HCP: 16	♣ J862	♣ K94				
Contract: 2N S						

Board: 480	North:	South:	West	North	East	South
Dealer: N	♠ A73	♠ J85				
Vul: EW	♥ AK872	♥ 5		1NT	Pass	3NT
North HCP: 15	♦ 93	♦ AKJ2	AP			
South HCP: 13	♣ KJ10	♣ A9872				
Contract: 3N N						

Board: 481	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ AQ97				1NT
Vul: Both	♥ 9	♥ AK82	Pass	4NT <sup>1</sup>	Pass	6NT
North HCP: 16	♦ KQJ75	♦ 96	AP			
South HCP: 16	♣ AQ85	♣ K73				
Contract: 6N S			1. Quantitative 4NT			

Board: 482	North:	South:	West	North	East	South
Dealer: N	♠ AQ97	♠ 8				
Vul: NS	♥ AK82	♥ J73		1NT	Pass	3NT
North HCP: 16	♦ J8	♦ AKQ32	AP			
South HCP: 14	♣ Q76	♣ KJ85				
Contract: 3N N						

Board: 483	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A32				1NT
Vul: EW	♥ 982	♥ KQ64				
North HCP: 13	♦ A852	♦ QJ107	Pass	3NT	AP	
South HCP: 15	♣ AQ972	♣ K4				
Contract: 3N S						

Board: 484	North:	South:	West	North	East	South
Dealer: N	♠ Q1098	♠ 6				
Vul: Both	♥ KQ10	♥ AJ8		1NT	Pass	3NT
North HCP: 16	♦ AKQ6	♦ J8743	AP			
South HCP: 11	♣ 94	♣ KQ85				
Contract: 3N N						



## North hands (Practice Page)

### 5431 After Notrump

Board: 485	♠ 9	The opponents are silent.
Dealer: S	♥ J62	
Vul: None	♦ A10763	Partner bids first.
HCP: 11	♣ AQ103	

Board: 486	♠ AKQ106	The opponents are silent.
Dealer: N	♥ Q32	
Vul: EW	♦ K85	You bid first.
HCP: 16	♣ Q9	

Board: 487	♠ 5	The opponents are silent.
Dealer: S	♥ 1097	
Vul: Both	♦ J10982	Partner bids first.
HCP: 8	♣ AQJ2	

Board: 488	♠ Q103	The opponents are silent.
Dealer: N	♥ AQ976	
Vul: None	♦ K65	You bid first.
HCP: 15	♣ A10	

Board: 489	♠ AQ2	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ KQ765	Partner bids first.
HCP: 16	♣ A1085	

Board: 490	♠ J8	The opponents are silent.
Dealer: N	♥ AQJ109	
Vul: Both	♦ QJ8	You bid first.
HCP: 16	♣ KQ3	

## 5431 After Notrump Both hands (Answers Page)

Board: 485	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AJ1062				1NT
Vul: None	♥ J62	♥ K107				
North HCP: 11	♦ A10763	♦ KJ	Pass	3NT	AP	
South HCP: 16	♣ AQ103	♣ KJ7				
Contract: 3N S						

Board: 486	North:	South:	West	North	East	South
Dealer: N	♠ AKQ106	♠ J				
Vul: EW	♥ Q32	♥ K107		1NT	Pass	3NT
North HCP: 16	♦ K85	♦ AJ72	AP			
South HCP: 13	♣ Q9	♣ KJ843				
Contract: 3N N						

Board: 487	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AJ97				1NT
Vul: Both	♥ 1097	♥ KQ83				
North HCP: 8	♦ J10982	♦ Q7	Pass	2NT	AP	
South HCP: 15	♣ AQJ2	♣ K43				
Contract: 2N S						

Board: 488	North:	South:	West	North	East	South
Dealer: N	♠ Q103	♠ 764				
Vul: None	♥ AQ976	♥ K		1NT	Pass	3NT
North HCP: 15	♦ K65	♦ AQ83	AP			
South HCP: 11	♣ A10	♣ Q7632				
Contract: 3N N						

Board: 489	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ KJ10				1NT
Vul: NS	♥ J	♥ AQ1083	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ KQ765	♦ A8	Pass	6NT	AP	
South HCP: 15	♣ A1085	♣ J73				
Contract: 6N S						

1. Gerber, for N

Board: 490

Dealer: N

Vul: Both

North HCP: 16

South HCP: 13

Contract: 3N N

North:

♠ J8

♥ AQJ109

♦ QJ8

♣ KQ3

South:

♠ KQ10

♥ —

♦ AK75

♣ J109742

West	North	East	South
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1NT	Pass	2♠ <sup>1</sup>
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Pass	3♣ <sup>2</sup>	Pass	3NT
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AP

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

### 5431 After Notrump

Board: 485	♠ AJ1062	The opponents are silent.
Dealer: S	♥ K107	
Vul: None	♦ KJ	You bid first.
HCP: 16	♣ KJ7	

Board: 486	♠ J	The opponents are silent.
Dealer: N	♥ K107	
Vul: EW	♦ AJ72	Partner bids first.
HCP: 13	♣ KJ843	

Board: 487	♠ AJ97	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: Both	♦ Q7	You bid first.
HCP: 15	♣ K43	

Board: 488	♠ 764	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ AQ83	Partner bids first.
HCP: 11	♣ Q7632	

Board: 489	♠ KJ10	The opponents are silent.
Dealer: S	♥ AQ1083	
Vul: NS	♦ A8	You bid first.
HCP: 15	♣ J73	

Board: 490	♠ KQ10	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ AK75	Partner bids first.
HCP: 13	♣ J109742	

## 5431 After Notrump Both hands (Answers Page)

Board: 485	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AJ1062				1NT
Vul: None	♥ J62	♥ K107				
North HCP: 11	♦ A10763	♦ KJ	Pass	3NT	AP	
South HCP: 16	♣ AQ103	♣ KJ7				
Contract: 3N S						

Board: 486	North:	South:	West	North	East	South
Dealer: N	♠ AKQ106	♠ J				
Vul: EW	♥ Q32	♥ K107		1NT	Pass	3NT
North HCP: 16	♦ K85	♦ AJ72	AP			
South HCP: 13	♣ Q9	♣ KJ843				
Contract: 3N N						

Board: 487	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AJ97				1NT
Vul: Both	♥ 1097	♥ KQ83				
North HCP: 8	♦ J10982	♦ Q7	Pass	2NT	AP	
South HCP: 15	♣ AQJ2	♣ K43				
Contract: 2N S						

Board: 488	North:	South:	West	North	East	South
Dealer: N	♠ Q103	♠ 764				
Vul: None	♥ AQ976	♥ K		1NT	Pass	3NT
North HCP: 15	♦ K65	♦ AQ83	AP			
South HCP: 11	♣ A10	♣ Q7632				
Contract: 3N N						

Board: 489	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ KJ10				1NT
Vul: NS	♥ J	♥ AQ1083	Pass	4♣ <sup>1</sup>	Pass	4♠
North HCP: 16	♦ KQ765	♦ A8	Pass	6NT	AP	
South HCP: 15	♣ A1085	♣ J73				
Contract: 6N S						

1. Gerber, for N

Board: 490

Dealer: N

Vul: Both

North HCP: 16

South HCP: 13

Contract: 3N N

North:

♠ J8

♥ AQJ109

♦ QJ8

♣ KQ3

South:

♠ KQ10

♥ —

♦ AK75

♣ J109742

West	North	East	South
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1NT	Pass	2♠ <sup>1</sup>
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Pass	3♣ <sup>2</sup>	Pass	3NT
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AP

1. Minor Suit Transfers after 1NT

2. automat

## North hands (Practice Page)

### 5431 After Notrump

Board: 491	♠ J	The opponents are silent.
Dealer: S	♥ 862	
Vul: None	♦ J1094	Partner bids first.
HCP: 10	♣ AKJ73	

Board: 492	♠ J942	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: NS	♦ AQ	You bid first.
HCP: 17	♣ A1064	

Board: 493	♠ KJ9	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ J10932	Partner bids first.
HCP: 13	♣ AKJ6	

Board: 494	♠ J832	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: None	♦ J104	You bid first.
HCP: 15	♣ A8	

Board: 495	♠ K76	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ K1074	Partner bids first.
HCP: 9	♣ QJ987	

Board: 496	♠ K9	The opponents are silent.
Dealer: N	♥ QJ98	
Vul: Both	♦ A63	You bid first.
HCP: 16	♣ AQ72	

## 5431 After Notrump Both hands (Answers Page)

Board: 491	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A93				1NT
Vul: None	♥ 862	♥ AK74	Pass	2NT	Pass	3NT
North HCP: 10	♦ J1094	♦ A75	AP			
South HCP: 17	♣ AKJ73	♣ Q64				
Contract: 3N S						

Board: 492	North:	South:	West	North	East	South
Dealer: N	♠ J942	♠ —				
Vul: NS	♥ AQ3	♥ J108		1NT	Pass	3♦
North HCP: 17	♦ AQ	♦ K8762	Pass	3NT	AP	
South HCP: 9	♣ A1064	♣ KQ953				
Contract: 3N N						

Board: 493	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ AQ103				1NT
Vul: EW	♥ 5	♥ AK76	Pass	3NT	AP	
North HCP: 13	♦ J10932	♦ K7				
South HCP: 16	♣ AKJ6	♣ 972				
Contract: 3N S						

Board: 494	North:	South:	West	North	East	South
Dealer: N	♠ J832	♠ A95				
Vul: None	♥ AKQ4	♥ 3		1NT	Pass	3NT
North HCP: 15	♦ J104	♦ AK865	AP			
South HCP: 14	♣ A8	♣ QJ97				
Contract: 3N N						

Board: 495	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ AQ98				1NT
Vul: EW	♥ 4	♥ KQ32	Pass	2NT	Pass	3NT
North HCP: 9	♦ K1074	♦ Q3	AP			
South HCP: 17	♣ QJ987	♣ A62				
Contract: 3N S						

Board: 496	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AQ6				
Vul: Both	♥ QJ98	♥ 10		1NT	Pass	3NT
North HCP: 16	♦ A63	♦ QJ84	AP			
South HCP: 12	♣ AQ72	♣ K8543				
Contract: 3N N						



## South hands (Practice Page)

### 5431 After Notrump

Board: 491	♠ A93	The opponents are silent.
Dealer: S	♥ AK74	
Vul: None	♦ A75	You bid first.
HCP: 17	♣ Q64	
Board: 492	♠ —	The opponents are silent.
Dealer: N	♥ J108	
Vul: NS	♦ K8762	Partner bids first.
HCP: 9	♣ KQ953	
Board: 493	♠ AQ103	The opponents are silent.
Dealer: S	♥ AK76	
Vul: EW	♦ K7	You bid first.
HCP: 16	♣ 972	
Board: 494	♠ A95	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ AK865	Partner bids first.
HCP: 14	♣ QJ97	
Board: 495	♠ AQ98	The opponents are silent.
Dealer: S	♥ KQ32	
Vul: EW	♦ Q3	You bid first.
HCP: 17	♣ A62	
Board: 496	♠ AQ6	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ QJ84	Partner bids first.
HCP: 12	♣ K8543	

## 5431 After Notrump Both hands (Answers Page)

Board: 491	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A93				1NT
Vul: None	♥ 862	♥ AK74	Pass	2NT	Pass	3NT
North HCP: 10	♦ J1094	♦ A75	AP			
South HCP: 17	♣ AKJ73	♣ Q64				
Contract: 3N S						

Board: 492	North:	South:	West	North	East	South
Dealer: N	♠ J942	♠ —				
Vul: NS	♥ AQ3	♥ J108		1NT	Pass	3♦
North HCP: 17	♦ AQ	♦ K8762	Pass	3NT	AP	
South HCP: 9	♣ A1064	♣ KQ953				
Contract: 3N N						

Board: 493	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ AQ103				1NT
Vul: EW	♥ 5	♥ AK76	Pass	3NT	AP	
North HCP: 13	♦ J10932	♦ K7				
South HCP: 16	♣ AKJ6	♣ 972				
Contract: 3N S						

Board: 494	North:	South:	West	North	East	South
Dealer: N	♠ J832	♠ A95				
Vul: None	♥ AKQ4	♥ 3		1NT	Pass	3NT
North HCP: 15	♦ J104	♦ AK865	AP			
South HCP: 14	♣ A8	♣ QJ97				
Contract: 3N N						

Board: 495	North:	South:	West	North	East	South
Dealer: S	♠ K76	♠ AQ98				1NT
Vul: EW	♥ 4	♥ KQ32	Pass	2NT	Pass	3NT
North HCP: 9	♦ K1074	♦ Q3	AP			
South HCP: 17	♣ QJ987	♣ A62				
Contract: 3N S						

Board: 496	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AQ6				
Vul: Both	♥ QJ98	♥ 10		1NT	Pass	3NT
North HCP: 16	♦ A63	♦ QJ84	AP			
South HCP: 12	♣ AQ72	♣ K8543				
Contract: 3N N						