# North hands (Practice Page)

Board: 1 Dealer: S Vul: None HCP: 12	<ul><li>♠ AK</li><li>♥ 7</li><li>♦ QJ10732</li><li>♠ Q652</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: N Vul: NS HCP: 13	<ul><li>★ K54</li><li>▼ K9843</li><li>◆ Q6</li><li>◆ AJ5</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: EW HCP: 11	<ul><li>♣ A75</li><li>♥ 9</li><li>♦ A107</li><li>♣ K109652</li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: N Vul: None HCP: 12	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: EW HCP: 11	<ul><li>♣ J72</li><li>♥ 4</li><li>♦ A854</li><li>♣ AQ953</li></ul>	The opponents are silent.  Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4 S	North:  ♠ AK  ♥ 7  ♦ QJ10732  ♠ Q652	South:  ♣ J5  ♥ A10862  ♠ A986  ♣ A7	Pass Pass Pass 1. forci	North  1NT <sup>1</sup> 2♣ <sup>2</sup> 4♦  ng 1NT  raise or	Pass Pass AP	1♥ 2♦ 3♥
Board: 2 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ K54  ♥ K9843  ♦ Q6  ♠ AJ5	South:  ♠ AJ8  ♥ 5  ♠ KJ102  ♣ K9643	Pass Pass 1. forci	North 1♥ 2♣ 3NT ng 1NT raise or	Pass Pass AP	1NT <sup>1</sup> 2♠ <sup>2</sup>
Board: 3 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 5 S	North:  ♠ A75  ♥ 9  ♠ A107  ♣ K109652	South:	Pass Pass Pass 1. forci	North  1NT¹  2♣²  5♣  ng 1NT  raise or	Pass Pass AP	1♥ 2♣ 3♥
Board: 4 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♣ J102  ♥ QJ976  ♦ A4  ♣ A64	South:  ♠ Q97  ♥ —  ♠ KJ108  ♣ KQJ985	Pass Pass AP 1. forci	North 1♥ 2♣ 3♥ ng 1NT raise or	Pass Pass Pass	3NT

West North East South Board: 5 1♥ North: South: Dealer: S Pass 1NT¹ Pass 2♣ **♦** J72 **♦** K53 Vul: EW **¥** 4 **♥** KJ972 Pass 3NT Pass  $2 \stackrel{2}{•}^2$ North HCP: 11 ♦ A854 **♦** K7 AP South HCP: 13 **♣** AQ953 **♣** K74 1. forcing 1NT Contract: 3N N 2. limit raise or better in &

### South hands (Practice Page)

Board: 1	The opponents are silent. You bid first.
Board: 2	The opponents are silent.  Partner bids first.
Board: 3	The opponents are silent. You bid first.
Board: 4	The opponents are silent.  Partner bids first.
Board: 5	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: None North HCP: 12 South HCP: 13 Contract: 4 S	North:  ♠ AK  ♥ 7  ♦ QJ10732  ♠ Q652	South:  ♣ J5  ♥ A10862  ♠ A986  ♣ A7	Pass Pass Pass 1. forci	North  1NT <sup>1</sup> 2♣ <sup>2</sup> 4♦  ng 1NT  raise or	Pass Pass AP	1♥ 2♦ 3♥
Board: 2 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ K54  ♥ K9843  ♦ Q6  ♠ AJ5	South:  ♠ AJ8  ♥ 5  ♠ KJ102  ♣ K9643	Pass Pass 1. forci	North 1♥ 2♣ 3NT ng 1NT raise or	Pass Pass AP	1NT <sup>1</sup> 2♠ <sup>2</sup>
Board: 3 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 5 S	North:  ♠ A75  ♥ 9  ♠ A107  ♣ K109652	South:	Pass Pass Pass 1. forci	North  1NT¹  2♣²  5♣  ng 1NT  raise or	Pass Pass AP	1♥ 2♣ 3♥
Board: 4 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♣ J102  ♥ QJ976  ♦ A4  ♣ A64	South:  ♠ Q97  ♥ —  ♠ KJ108  ♣ KQJ985	Pass Pass AP 1. forci	North 1♥ 2♣ 3♥ ng 1NT raise or	Pass Pass Pass	3NT

West North East South Board: 5 1♥ North: South: Dealer: S Pass 1NT¹ Pass 2♣ **♦** J72 **♦** K53 Vul: EW **¥** 4 **♥** KJ972 Pass 3NT Pass  $2 \stackrel{2}{•}^2$ North HCP: 11 ♦ A854 **♦** K7 AP South HCP: 13 **♣** AQ953 **♣** K74 1. forcing 1NT Contract: 3N N 2. limit raise or better in &

# North hands (Practice Page)

Board: 6 Dealer: N Vul: Both HCP: 13	<ul><li>432</li><li>✓ AKQ106</li><li>✓ 943</li><li>✓ A7</li></ul>	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: NS HCP: 12	<ul><li>♣ AJ5</li><li>♥ 10</li><li>◆ Q1062</li><li>♣ KQ642</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: N Vul: NS HCP: 14	<ul><li>★ KJ2</li><li>▼ AJ865</li><li>◆ K9</li><li>◆ Q53</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: EW HCP: 12	<ul><li>★ KQ8</li><li>♥ 9</li><li>◆ AQ85</li><li>◆ J8762</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: N Vul: None HCP: 15	<ul><li>★ K9</li><li>▼ K9542</li><li>◆ K6</li><li>◆ AQ107</li></ul>	The opponents are silent. You bid first.

Board: 6 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 \cdot N	North:  ♠ 432  ♥ AKQ106  ♦ 943  ♣ A7	South:  • 1085  • 2  • AQJ85  • KJ65	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 4♦  AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 7 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ AJ5  ♥ 10  • Q1062  ♣ KQ642	South:  ♠ Q82  ♥ AJ953  ♠ K  ♣ A985	West North East South  1  Pass 1NT¹ Pass 2  Pass 2  Pass 2  Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 8 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ KJ2  ♥ AJ865  ♠ K9  ♣ Q53	South:  ♠ A63  ♥ 2  ♦ J87  ♣ AK10942	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 9 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ KQ8  ♥ 9  ♠ AQ85  ♣ J8762	South:  ♠ 1076  ♥ AQJ84  ♦ J10  ♣ AQ4	West North East South  1  Pass 1NT¹ Pass 2  Pass 2♠² Pass 3  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 10 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N S	North:  ♠ K9  ♥ K9542  ♠ K6  ♣ AQ107	South:  ♠ Q104  ♥ 6  ♠ AQ102  ♣ KJ984	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♠

### South hands (Practice Page)

Board: 6 Dealer: N	<b>♠</b> 1085 <b>♥</b> 2	The opponents are silent.
Vul: Both HCP: 11	<ul><li>◆ AQJ85</li><li>◆ KJ65</li></ul>	Partner bids first.
Board: 7 Dealer: S	<b>♦</b> Q82 <b>▼</b> AJ953	The opponents are silent.
Vul: NS HCP: 14	◆ K ◆ A985	You bid first.
Board: 8 Dealer: N	<b>♦</b> A63 <b>♥</b> 2	The opponents are silent.
Vul: NS HCP: 12	◆ J87 ◆ AK10942	Partner bids first.
Board: 9 Dealer: S	<b>♠</b> 1076 <b>♥</b> AQJ84	The opponents are silent.
Vul: EW HCP: 14	◆ J10 ◆ AQ4	You bid first.
Board: 10 Dealer: N	<b>♠</b> Q104 <b>♥</b> 6	The opponents are silent.
Vul: None HCP: 12	◆ AQ102 ◆ KJ984	Partner bids first.

Board: 6 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 \cdot N	North:  ♠ 432  ♥ AKQ106  ♦ 943  ♣ A7	South:  • 1085  • 2  • AQJ85  • KJ65	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 4♦  AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 7 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ AJ5  ♥ 10  • Q1062  ♣ KQ642	South:  ♠ Q82  ♥ AJ953  ♠ K  ♣ A985	West North East South  1  Pass 1NT¹ Pass 2  Pass 2  Pass 2  Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 8 Dealer: N Vul: NS North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ KJ2  ♥ AJ865  ♠ K9  ♣ Q53	South:  ♠ A63  ♥ 2  ♦ J87  ♣ AK10942	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 9 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ KQ8  ♥ 9  ♠ AQ85  ♣ J8762	South:  ♠ 1076  ♥ AQJ84  ♦ J10  ♣ AQ4	West North East South  1  Pass 1NT¹ Pass 2  Pass 2♠² Pass 3  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 10 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 3N S	North:  ♠ K9  ♥ K9542  ♠ K6  ♣ AQ107	South:  ♠ Q104  ♥ 6  ♠ AQ102  ♣ KJ984	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♠

#### North hands (Practice Page)

#### **Major Opener**

Board: 11 **♠** 10 The opponents are silent. Dealer: S **♥** A4

Vul: None **♦** QJ109 Partner bids first. HCP: 11 **♣** KJ10764

Board: 12 **♦** AK5 The opponents are silent. Dealer: N ♥ Q10987

Vul: NS ◆ AK107 You bid first. HCP: 16

**4** 2

Board: 13 **♦** J74 The opponents are silent. **v** 2 Dealer: S

Vul: Both ♦ A985 Partner bids first. HCP: 11 ♣ AQ972

Board: 14 **♦** A97 The opponents are silent. Dealer: N ♥ AKQJ3

Vul: NS ♦ K You bid first.

HCP: 17 **♣** 6543

Board: 11 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 S	North:  ♠ 10  ♥ A4  ♠ QJ109  ♣ KJ10764	South:	West North East South  1 ♥ Pass 1NT¹ Pass 2♣ Pass 2♠² Pass 3♥ AP 1. forcing 1NT 2. limit raise or better in ♠
Board: 12 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 4 N	North:  ♠ AK5  ♥ Q10987  ♠ AK107  ♣ 2	South:  ♠ Q10  ♥ —  ♠ QJ8654  ♣ AQJ83	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3NT Pass 4♦  AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 13 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4 S	North:  ♣ J74  ♥ 2  ♠ A985  ♣ AQ972	South:  ♠ K65  ♥ AKQ87  • 73  ♣ 1054	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 14 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 5♣ N	North:  ♠ A97  ▼ AKQJ3  ♠ K  ♠ 6543	South:  ♠ KQ5  ♥ 7  • Q1032  ♣ AJ1072	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 2 2 Pass 4 Pass 5 AP  1. forcing 1NT  2. limit raise or better in 4  3. Cue bid, a stopper  4. Cue bid, a stopper

### South hands (Practice Page)

Board: 11 Dealer: S Vul: None HCP: 13	<ul><li>▲ J87</li><li>▼ KQJ85</li><li>◆ A5</li><li>▲ Q92</li></ul>	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: NS HCP: 12	<ul><li>◆ Q10</li><li>▼ —</li><li>◆ QJ8654</li><li>◆ AQJ83</li></ul>	The opponents are silent.  Partner bids first.
Board: 13 Dealer: S Vul: Both HCP: 12	<ul><li>★ K65</li><li>★ AKQ87</li><li>★ 73</li><li>★ 1054</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: NS HCP: 12	<ul><li>★ KQ5</li><li>▼ 7</li><li>◆ Q1032</li><li>◆ AJ1072</li></ul>	The opponents are silent.  Partner bids first.

Board: 11 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 3 S	North:  ♠ 10  ♥ A4  ♠ QJ109  ♣ KJ10764	South:	West North East South  1 ♥ Pass 1NT¹ Pass 2♣ Pass 2♠² Pass 3♥ AP 1. forcing 1NT 2. limit raise or better in ♠
Board: 12 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 4 N	North:  ♠ AK5  ♥ Q10987  ♠ AK107  ♠ 2	South:  ♠ Q10  ♥ —  ♠ QJ8654  ♣ AQJ83	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3NT Pass 4♦  AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 13 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4 S	North:  ♣ J74  ♥ 2  ♠ A985  ♣ AQ972	South:  ♠ K65  ♥ AKQ87  • 73  ♣ 1054	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 14 Dealer: N Vul: NS North HCP: 17 South HCP: 12 Contract: 5♣ N	North:  ♠ A97  ▼ AKQJ3  ♠ K  ♠ 6543	South:  ♠ KQ5  ♥ 7  • Q1032  ♣ AJ1072	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 2 2 Pass 4 Pass 5 AP  1. forcing 1NT  2. limit raise or better in 4  3. Cue bid, a stopper  4. Cue bid, a stopper

# North hands (Practice Page)

Board: 15 Dealer: S Vul: EW HCP: 12	<ul><li>▲ A107</li><li>♥ J</li><li>◆ AK8</li><li>♣ 1086543</li></ul>	The opponents are silent.  Partner bids first.
Board: 16 Dealer: N Vul: EW HCP: 14	<ul><li>AQ10</li><li>✓ AJ1096</li><li>✓ K3</li><li>▲ 1086</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: NS HCP: 11	<ul><li>♠ A73</li><li>♥ 4</li><li>♦ 972</li><li>♠ AQJ1074</li></ul>	The opponents are silent.  Partner bids first.
Board: 18 Dealer: N Vul: None HCP: 14	<ul><li>♣ J72</li><li>♥ KQ976</li><li>♦ K5</li><li>♣ AJ2</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: EW HCP: 12	<ul><li>J94</li><li>J</li><li>K76</li><li>AK10532</li></ul>	The opponents are silent.  Partner bids first.

Board: 15 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ A107  ♥ J  ♠ AK8  ♣ 1086543	South:  ♠ Q8  ♥ AK1072  ♦ 96  ♠ KJ72	Pass Pass AP 1. forci	North  1NT <sup>1</sup> 2♠ <sup>2</sup> ng 1NT raise or	Pass Pass	1♥ 2♣ 3NT
Board: 16 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ AQ10  ♥ AJ1096  ♠ K3  ♣ 1086	South:  ♠ K95  ♥ Q  ♠ 8542  ♣ KQJ74	Pass Pass 1. forci	North 1♥ 2♣ 3NT ng 1NT raise or	Pass Pass AP	1NT <sup>1</sup> 2♠ <sup>2</sup>
Board: 17 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 44 S	North:  ♠ A73  ♥ 4  ♦ 972  ♣ AQJ1074	South:  ◆ J5  ▼ AJ1053  ◆ A105  ♣ K86	Pass Pass Pass 1. forci	North  1NT <sup>1</sup> 2♠ <sup>2</sup> 4♠  ng 1NT  raise or	Pass Pass AP	1♥ 2♣ 3♥
Board: 18 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 5♣ N	North:  ♠ J72  ♥ KQ976  ♠ K5  ♠ AJ2	South:	Pass Pass AP 1. forci	North 1♥ 2♣ 3♥ ng 1NT raise or	Pass Pass Pass	1NT <sup>1</sup> 2♠ <sup>2</sup> 5♠

West North East South Board: 19 1♥ North: South: Dealer: S Pass 1NT¹ Pass 2♣ **♦** J94 **♠** A6 Vul: EW **♥** J **♥** AQ1043 Pass  $2 \stackrel{2}{•}^2$ Pass 3♥ North HCP: 12 **♦** K76 **♦** J103 Pass 4♣ AP South HCP: 13 ♣ AK10532 **♣** Q97 1. forcing 1NT Contract: 4♣ S 2. limit raise or better in ♣

### South hands (Practice Page)

Board: 15 Dealer: S Vul: EW HCP: 13	<ul><li>♠ Q8</li><li>♥ AK1072</li><li>♦ 96</li><li>♠ KJ72</li></ul>	The opponents are silent. You bid first.
Board: 16 Dealer: N Vul: EW HCP: 11	<ul><li>★ K95</li><li>♥ Q</li><li>◆ 8542</li><li>◆ KQJ74</li></ul>	The opponents are silent.  Partner bids first.
Board: 17 Dealer: S Vul: NS HCP: 13	<ul><li>↓ J5</li><li>↓ AJ1053</li><li>↓ A105</li><li>↓ K86</li></ul>	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: None HCP: 12	<ul><li>♠ 9</li><li>♥ A</li><li>♦ AQ43</li><li>♠ Q1097654</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: S Vul: EW HCP: 13	<ul><li>▲ A6</li><li>✓ AQ1043</li><li>◆ J103</li><li>▲ Q97</li></ul>	The opponents are silent.  You bid first.

Board: 15 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ A107  ♥ J  ♠ AK8  ♣ 1086543	South:  ♠ Q8  ♥ AK1072  ♦ 96  ♠ KJ72	Pass Pass AP 1. forci	North  1NT <sup>1</sup> 2♠ <sup>2</sup> ng 1NT raise or	Pass Pass	1♥ 2♣ 3NT
Board: 16 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ AQ10  ♥ AJ1096  ♠ K3  ♣ 1086	South:  ♠ K95  ♥ Q  ♠ 8542  ♣ KQJ74	Pass Pass 1. forci	North 1♥ 2♣ 3NT ng 1NT raise or	Pass Pass AP	1NT <sup>1</sup> 2♠ <sup>2</sup>
Board: 17 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 44 S	North:  ♠ A73  ♥ 4  ♦ 972  ♣ AQJ1074	South:  ◆ J5  ▼ AJ1053  ◆ A105  ♣ K86	Pass Pass Pass 1. forci	North  1NT <sup>1</sup> 2♠ <sup>2</sup> 4♠  ng 1NT  raise or	Pass Pass AP	1♥ 2♣ 3♥
Board: 18 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 5♣ N	North:  ♠ J72  ♥ KQ976  ♠ K5  ♠ AJ2	South:	Pass Pass AP 1. forci	North 1♥ 2♣ 3♥ ng 1NT raise or	Pass Pass Pass	1NT <sup>1</sup> 2♠ <sup>2</sup> 5♠

West North East South Board: 19 1♥ North: South: Dealer: S Pass 1NT¹ Pass 2♣ **♦** J94 **♠** A6 Vul: EW **♥** J **♥** AQ1043 Pass  $2 \stackrel{2}{•}^2$ Pass 3♥ North HCP: 12 **♦** K76 **♦** J103 Pass 4♣ AP South HCP: 13 ♣ AK10532 **♣** Q97 1. forcing 1NT Contract: 4♣ S 2. limit raise or better in ♣

# North hands (Practice Page)

Board: 20 Dealer: N Vul: Both	♣ AJ9 ♥ AQ982 • 1093	The opponents are silent.  You bid first.
HCP: 12  Board: 21  Dealer: S  Vul: Both  HCP: 11	<ul> <li>♣ J6</li> <li>♠ 108</li> <li>♥ K</li> <li>♦ J95</li> <li>♠ AQJ9543</li> </ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: N Vul: None HCP: 12	<ul><li>◆ 972</li><li>♥ AJ1073</li><li>◆ KJ</li><li>◆ K75</li></ul>	The opponents are silent. You bid first.
Board: 23 Dealer: S Vul: NS HCP: 12	<ul><li>▲ A98</li><li>♥ J</li><li>◆ 973</li><li>◆ AK10543</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: None HCP: 14	<ul><li>★ K109</li><li>★ A7642</li><li>★ A9</li><li>★ K85</li></ul>	The opponents are silent. You bid first.

Board: 20 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ AJ9  ♥ AQ982  • 1093  ♣ J6	South:  ♠ Q63  ♥ —  ♠ AQJ7654  ♣ K108	Pass Pass AP 1. forci	North 1♥ 2♦ 3♥ ng 1NT raise or	Pass Pass Pass	1NT <sup>1</sup> 2♠ <sup>2</sup> 3NT
Board: 21 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 5♣ S	North:  ♠ 108  ♥ K  ♦ J95  ♣ AQJ9543	South:  ◆ 97  ▼ AQ952  ◆ A62  ◆ K72	Pass Pass Pass AP 1. forci	North  1NT¹ 2♣² 4♣  ng 1NT raise or	Pass Pass Pass	1♥ 2♣ 3♥ 5♣
Board: 22 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 3N S	North:  ◆ 972  ▼ AJ1073  • KJ  ♣ K75	South:  ♠ K63  ♥ 8  ♠ A932  ♣ AJ1043	Pass Pass AP 1. forci	North 1♥ 2♣ 3♥  ng 1NT raise or	Pass Pass Pass	1NT <sup>1</sup> 2♠ <sup>2</sup> 3NT
Board: 23 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ A98  ♥ J  • 973  ♣ AK10543	South:  ♠ K65  ♥ KQ965  ♠ K5  ♠ Q62	Pass Pass AP 1. forci	North  1NT¹  2♣²  ng 1NT raise or	Pass Pass	1♥ 2♣ 3NT

Board: 24 Dealer: N Vul: None North HCP: 14 South HCP: 12

Contract: 3N S

North: **♦** K109 **♥** A7642 **♦** A9 **♣** K85

South: **♦** 654 **v** 3

**♦** KQ7 ♣ AQJ1062

West North East South 1♥ Pass 1NT<sup>1</sup> Pass 2♣ Pass  $2 \stackrel{2}{•}^2$ Pass 3NT AP 1. forcing 1NT

2. limit raise or better in ♣

### South hands (Practice Page)

Board: 20 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q63</li><li>♥ —</li><li>♦ AQJ7654</li><li>♣ K108</li></ul>	The opponents are silent.  Partner bids first.
Board: 21 Dealer: S Vul: Both HCP: 13	<ul><li>♠ 97</li><li>♥ AQ952</li><li>♦ A62</li><li>♠ K72</li></ul>	The opponents are silent.  You bid first.
Board: 22 Dealer: N Vul: None HCP: 12	<ul><li>★ K63</li><li>▼ 8</li><li>◆ A932</li><li>◆ AJ1043</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: S Vul: NS HCP: 13	<ul><li>★ K65</li><li>▼ KQ965</li><li>◆ K5</li><li>◆ Q62</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: N Vul: None HCP: 12	<ul><li>♠ 654</li><li>♥ 3</li><li>♦ KQ7</li><li>♠ AQJ1062</li></ul>	The opponents are silent.  Partner bids first.

Board: 20 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ AJ9  ♥ AQ982  • 1093  ♣ J6	South:  ♠ Q63  ♥ —  ♠ AQJ7654  ♣ K108	Pass Pass AP 1. forci	North 1♥ 2♦ 3♥ ng 1NT raise or	Pass Pass Pass	1NT <sup>1</sup> 2♠ <sup>2</sup> 3NT
Board: 21 Dealer: S Vul: Both North HCP: 11 South HCP: 13 Contract: 5♣ S	North:  ♠ 108  ♥ K  ♦ J95  ♣ AQJ9543	South:  ◆ 97  ▼ AQ952  ◆ A62  ◆ K72	Pass Pass Pass AP 1. forci	North  1NT¹ 2♣² 4♣  ng 1NT raise or	Pass Pass Pass	1♥ 2♣ 3♥ 5♣
Board: 22 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 3N S	North:  ◆ 972  ▼ AJ1073  • KJ  ♣ K75	South:  ♠ K63  ♥ 8  ♠ A932  ♣ AJ1043	Pass Pass AP 1. forci	North 1♥ 2♣ 3♥  ng 1NT raise or	Pass Pass Pass	1NT <sup>1</sup> 2♠ <sup>2</sup> 3NT
Board: 23 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ A98  ♥ J  • 973  ♣ AK10543	South:  ♠ K65  ♥ KQ965  ♠ K5  ♠ Q62	Pass Pass AP 1. forci	North  1NT¹  2♣²  ng 1NT raise or	Pass Pass	1♥ 2♣ 3NT

Board: 24 Dealer: N Vul: None North HCP: 14 South HCP: 12

Contract: 3N S

North: **♦** K109 **♥** A7642 **♦** A9 **♣** K85

South: **♦** 654 **v** 3

**♦** KQ7 ♣ AQJ1062

West North East South 1♥ Pass 1NT<sup>1</sup> Pass 2♣ Pass  $2 \stackrel{2}{•}^2$ Pass 3NT AP 1. forcing 1NT

2. limit raise or better in ♣

# North hands (Practice Page)

Board: 25 Dealer: S Vul: NS HCP: 11	<b>♠</b> QJ7 <b>♥</b> Q <b>♦</b> QJ4 <b>♣</b> QJ9873	The opponents are silent.  Partner bids first.
Board: 26 Dealer: N Vul: EW HCP: 13	<ul><li>♣ QJ4</li><li>♥ AKJ83</li><li>◆ J5</li><li>♣ J53</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: Both HCP: 11	<ul><li>★ A96</li><li>▼ 10</li><li>◆ A973</li><li>◆ K10632</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: NS HCP: 14	<ul><li>★ 754</li><li>▼ AJ852</li><li>◆ A10</li><li>◆ KQ7</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: S Vul: EW HCP: 11	<ul><li>♣872</li><li>✔ A</li><li>◆ KJ872</li><li>♣ K1052</li></ul>	The opponents are silent.  Partner bids first.

D V N Se	oard: 25 Dealer: S Yul: NS Yorth HCP: 11 Outh HCP: 12 Contract: 4 S	North:  ♠ QJ7  ♥ Q  ♠ QJ4  ♠ QJ9873	South:	Pass	_	Pass Pass AP	1♥ 2♣ 3♥
D V N Se	oard: 26 Dealer: N Yul: EW Yorth HCP: 13 Outh HCP: 11 Hontract: 3N S	North:  ♠ QJ4  ♥ AKJ83  ♦ J5  ♣ J53	South:  ♠ AK  ♥ 5  ♠ A1043  ♣ 1097642	Pass Pass 1. forcin 2. limit 1	$\boldsymbol{\mathcal{C}}$	Pass Pass AP	1NT <sup>1</sup> 2♠ <sup>2</sup>
D V N Se	oard: 27 Dealer: S Yul: Both Forth HCP: 11 Outh HCP: 12 Contract: 4 S	North:  ♠ A96  ♥ 10  ♠ A973  ♠ K10632	South:  ♠ KJ7  ♥ Q6532  ♠ KJ  ♠ Q97	Pass	_	Pass Pass AP	1♥ 2♣ 3♥
D V N Se	oard: 28 Pealer: N Yul: NS Yorth HCP: 14 Outh HCP: 11 Contract: 4 N	North:  ♣ 754  ♥ AJ852  ♠ A10  ♣ KQ7	South:  ♠ A106  ♥ 4  ♠ Q965  ♠ AJ832	Pass Pass AP 1. forcin 2. limit	$\boldsymbol{\mathcal{C}}$	Pass Pass Pass	1NT <sup>1</sup> 2♠ <sup>2</sup> 4♣

West North East South Board: 29 1♥ North: South: Dealer: S Pass  $1NT^1$  Pass  $2 \spadesuit$ **♦** J43 **★**872 Vul: EW **♥** A **♥** KQ864 Pass  $2 \stackrel{2}{•}^2$ Pass 3♥ North HCP: 11 **♦** KJ872 **♦** A64 Pass 4♦ AP South HCP: 14 **♣** K1052 **♣** A3 1. forcing 1NT Contract: 4♦ S 2. limit raise or better in ♦

### South hands (Practice Page)

Board: 25	The opponents are silent. You bid first.
Board: 26	The opponents are silent.  Partner bids first.
Board: 27	The opponents are silent. You bid first.
Board: 28	The opponents are silent.  Partner bids first.
Board: 29	The opponents are silent. You bid first.

D V N Se	oard: 25 Dealer: S Yul: NS Yorth HCP: 11 Outh HCP: 12 Contract: 4 S	North:  ♠ QJ7  ♥ Q  ♠ QJ4  ♠ QJ9873	South:	Pass	_	Pass Pass AP	1♥ 2♣ 3♥
D V N Se	oard: 26 Dealer: N Yul: EW Yorth HCP: 13 Outh HCP: 11 Hontract: 3N S	North:  ♠ QJ4  ♥ AKJ83  ♦ J5  ♣ J53	South:  ♠ AK  ♥ 5  ♠ A1043  ♣ 1097642	Pass Pass 1. forcin 2. limit 1	$\boldsymbol{\mathcal{C}}$	Pass Pass AP	1NT <sup>1</sup> 2♠ <sup>2</sup>
D V N Se	oard: 27 Dealer: S Yul: Both Forth HCP: 11 Outh HCP: 12 Contract: 4 S	North:  ♠ A96  ♥ 10  ♠ A973  ♠ K10632	South:  ♠ KJ7  ♥ Q6532  ♠ KJ  ♠ Q97	Pass	_	Pass Pass AP	1♥ 2♣ 3♥
D V N Se	oard: 28 Pealer: N Yul: NS Yorth HCP: 14 Outh HCP: 11 Contract: 4 N	North:  ♣ 754  ♥ AJ852  ♠ A10  ♣ KQ7	South:  ♠ A106  ♥ 4  ♠ Q965  ♠ AJ832	Pass Pass AP 1. forcin 2. limit	$\boldsymbol{\mathcal{C}}$	Pass Pass Pass	1NT <sup>1</sup> 2♠ <sup>2</sup> 4♣

West North East South Board: 29 1♥ North: South: Dealer: S Pass  $1NT^1$  Pass  $2 \spadesuit$ **♦** J43 **★**872 Vul: EW **♥** A **♥** KQ864 Pass  $2 \stackrel{2}{•}^2$ Pass 3♥ North HCP: 11 **♦** KJ872 **♦** A64 Pass 4♦ AP South HCP: 14 **♣** K1052 **♣** A3 1. forcing 1NT Contract: 4♦ S 2. limit raise or better in ♦

# North hands (Practice Page)

Board: 30 Dealer: N Vul: None HCP: 12	<b>★</b> KJ10 <b>★</b> A10853 <b>★</b> A9 <b>♣</b> 1042	The opponents are silent. You bid first.
Board: 31 Dealer: S Vul: Both HCP: 11	<ul><li>★ K62</li><li>♥ 9</li><li>◆ KJ65</li><li>◆ A9632</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: N Vul: EW HCP: 13	<ul><li>★ K62</li><li>★ AQ963</li><li>◆ 93</li><li>★ A72</li></ul>	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: EW HCP: 11	<ul><li>♣ AJ6</li><li>♥ 4</li><li>◆ Q964</li><li>♣ A10876</li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: Both HCP: 12	♣8 ♥ AQ1096 ♦ KJ4 ♣ Q542	The opponents are silent. You bid first.

Board: 30 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ KJ10  ♥ A10853  ♠ A9  ♣ 1042	South:	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 3 Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 31 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4 S	North:  ♠ K62  ♥ 9  ♠ KJ65  ♣ A9632	South:	West North East South  1  Pass 1NT¹ Pass 2  Pass 2♠² Pass 3  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 32 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ K62  ♥ AQ963  ♦ 93  ♣ A72	South:  ♠ AJ8  ♥ J  ♠ K1085  ♣ QJ943	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 33 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4 S	North:  ♠ AJ6  ♥ 4  ♠ Q964  ♣ A10876	South:  ♠ K7  ▼ A10986  ♠ K52  ♣ Q42	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♣

Board: 34 North: South: Dealer: N **♦**8 **★** 732 Vul: Both **♥** AQ1096 **v** 7 North HCP: 12 ♦ A32 ♦ KJ4 South HCP: 12 **♣** AKJ986 **♣** Q542 Contract: 4♣ N

West North East South

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 4♣

AP

1. forcing 1NT

2. limit raise or better in ♣

### South hands (Practice Page)

Board: 30 Dealer: N Vul: None HCP: 12	<ul><li>♦ 932</li><li>♥ 4</li><li>♦ KQJ3</li><li>♠ AQ765</li></ul>	The opponents are silent.  Partner bids first.
Board: 31 Dealer: S Vul: Both HCP: 12	<ul><li>↓ J5</li><li>↓ AKJ105</li><li>↓ 1032</li><li>♠ K84</li></ul>	The opponents are silent. You bid first.
Board: 32 Dealer: N Vul: EW HCP: 12	<ul><li>▲ AJ8</li><li>♥ J</li><li>◆ K1085</li><li>◆ QJ943</li></ul>	The opponents are silent.  Partner bids first.
Board: 33 Dealer: S Vul: EW HCP: 12	<b>★</b> K7 <b>∀</b> A10986 <b>♦</b> K52 <b>♣</b> Q42	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: Both HCP: 12	<ul><li>★732</li><li>▼7</li><li>★A32</li><li>★AKJ986</li></ul>	The opponents are silent.  Partner bids first.

Board: 30 Dealer: N Vul: None North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ KJ10  ♥ A10853  ♠ A9  ♣ 1042	South:	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 3 Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 31 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4 S	North:  ♠ K62  ♥ 9  ♠ KJ65  ♣ A9632	South:  ◆ J5  ◆ AKJ105  • 1032  ◆ K84	West North East South  1  Pass 1NT¹ Pass 2  Pass 2♠² Pass 3  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 32 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ K62  ♥ AQ963  ♦ 93  ♣ A72	South:  ♠ AJ8  ♥ J  ♠ K1085  ♠ QJ943	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 33 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4 S	North:  ♠ AJ6  ♥ 4  ♠ Q964  ♣ A10876	South:  ♠ K7  ▼ A10986  ♠ K52  ♣ Q42	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♣

Board: 34 North: South: Dealer: N **♦**8 **★** 732 Vul: Both **♥** AQ1096 **v** 7 North HCP: 12 ♦ A32 ♦ KJ4 South HCP: 12 **♣** AKJ986 **♣** Q542 Contract: 4♣ N

West North East South

1♥ Pass 1NT¹

Pass 2♣ Pass 2♠²

Pass 3♥ Pass 4♣

AP

1. forcing 1NT

2. limit raise or better in ♣

# North hands (Practice Page)

Board: 35 Dealer: S Vul: NS HCP: 12	<ul><li>AJ5</li><li>Q</li><li>9862</li><li>KQ653</li></ul>	The opponents are silent.  Partner bids first.
Board: 36 Dealer: N Vul: EW HCP: 14	<ul><li>★ KJ</li><li>▼ K5432</li><li>◆ AK9</li><li>◆ 653</li></ul>	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: EW HCP: 12	<ul><li>★ KQ7</li><li>▼ 10</li><li>◆ AK53</li><li>◆ 109832</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: Both HCP: 13	• Q8 ▼ 109865 • AQJ4 • A7	The opponents are silent. You bid first.

Board: 35 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ AJ5  ♥ Q  ♦ 9862  ♣ KQ653	South:  ♠ KQ4  ▼ A9652  ♦ J4  ♣ A42	West North East South  1  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 36 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 6♣ N	North:  ♠ KJ  ♥ K5432  ♠ AK9  ♣ 653	South:  ◆ 942  ▼ A  ◆ Q4  ◆ KQJ10972	West North East South  1 Pass 1NT¹  Pass 2 Pass 2 2 Pass 2 2 2  Pass 3NT Pass 4NT³  Pass 5 4 Pass 6 AP  1. forcing 1NT  2. limit raise or better in 4  3. Blackwood 0314, for 4  4. A=1/5 or 4/5
Board: 37 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ KQ7  ▼ 10  • AK53  ♣ 109832	South:  ◆ 32  ▼ AKQ64  ◆ J106  ◆ QJ7	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 38 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 N	North:  ♠ Q8  ♥ 109865  ♠ AQJ4  ♣ A7	South:  ♠ A32  ♥ J  ♠ K107532  ♣ K98	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 4♦  AP  1. forcing 1NT  2. limit raise or better in ♦

### South hands (Practice Page)

Board: 35 Dealer: S Vul: NS HCP: 14	<ul><li>★ KQ4</li><li>▼ A9652</li><li>◆ J4</li><li>◆ A42</li></ul>	The opponents are silent. You bid first.
Board: 36 Dealer: N Vul: EW HCP: 12	<ul><li>◆ 942</li><li>♥ A</li><li>◆ Q4</li><li>◆ KQJ10972</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: EW HCP: 13	<ul><li>★ 32</li><li>▼ AKQ64</li><li>◆ J106</li><li>◆ QJ7</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: Both HCP: 11	<ul><li>★ A32</li><li>♥ J</li><li>★ K107532</li><li>★ K98</li></ul>	The opponents are silent.  Partner bids first.

Board: 35 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ AJ5  ♥ Q  ♦ 9862  ♣ KQ653	South:  ♠ KQ4  ▼ A9652  ♦ J4  ♣ A42	West North East South  1  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 36 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 6♣ N	North:  ♠ KJ  ♥ K5432  ♠ AK9  ♣ 653	South:  ◆ 942  ▼ A  ◆ Q4  ◆ KQJ10972	West North East South  1 Pass 1NT¹  Pass 2 Pass 2 2 Pass 2 2 2  Pass 3NT Pass 4NT³  Pass 5 4 Pass 6 AP  1. forcing 1NT  2. limit raise or better in 4  3. Blackwood 0314, for 4  4. A=1/5 or 4/5
Board: 37 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ KQ7  ▼ 10  • AK53  ♣ 109832	South:  ◆ 32  ▼ AKQ64  ◆ J106  ◆ QJ7	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 38 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 N	North:  ♠ Q8  ♥ 109865  ♠ AQJ4  ♣ A7	South:  ♠ A32  ♥ J  ♠ K107532  ♣ K98	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 4♦  AP  1. forcing 1NT  2. limit raise or better in ♦

# North hands (Practice Page)

Board: 39 Dealer: S Vul: NS HCP: 11	<ul><li>★ AK4</li><li>♥ 2</li><li>◆ KJ94</li><li>◆ 98532</li></ul>	The opponents are silent.  Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 12	<ul><li>★ K4</li><li>▼ KQ543</li><li>◆ J52</li><li>◆ K92</li></ul>	The opponents are silent. You bid first.
Board: 41 Dealer: S Vul: NS HCP: 11	<ul><li>↓ J</li><li>↓ 54</li><li>↓ A762</li><li>♠ KQJ972</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: N Vul: Both HCP: 13	<ul><li>★ K4</li><li>★ A8765</li><li>◆ KJ83</li><li>◆ Q5</li></ul>	The opponents are silent. You bid first.
Board: 43 Dealer: S Vul: EW HCP: 11	<b>♦</b> K106 <b>♥</b> 5 <b>♦</b> QJ83 <b>♣</b> KQ1063	The opponents are silent.  Partner bids first.

Board: 39 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 S	North:  ♠ AK4  ♥ 2  ♠ KJ94  ♣ 98532	South:  ♠ J9  ♥ QJ874  ♠ AQ2  ♠ Q74	Pass Pass Pass 1. forci	North  1NT¹  2♠²  4♠  ng 1NT  raise or	Pass Pass AP	1♥ 2♣ 3♥
Board: 40 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 44 N	North:  ♠ K4  ♥ KQ543  ♦ J52  ♣ K92	South:  ♠ QJ6  ♥ A  ♦ 10743  ♣ AJ1054	Pass Pass AP 1. forci	North 1♥ 2♣ 3♥ ng 1NT raise or	Pass Pass Pass	1NT¹ 2♠² 4♠
Board: 41 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 5♣ S	North:  ♠ J  ♥ 54  ♠ A762  ♠ KQJ972	South:  ♠ Q64  ♥ KQJ102  ♦ J4  ♣ A64	Pass Pass Pass 1. forci	North  1NT¹  2♣²  5♣  ng 1NT  raise or	Pass Pass AP	1♥ 2♣ 3NT
Board: 42 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 5 N	North:  ♠ K4  ♥ A8765  ♠ KJ83  ♠ Q5	South:	Pass Pass AP 1. forci	North 1♥ 2♦ 3♥ ng 1NT raise or	Pass Pass Pass	1NT¹ 2♠² 5♦

Board: 43 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N N

North: ♠ K106 ♥ 5

**♦** QJ83

**♣** KQ1063

South: ♠ A43

**♦** A43 **♥** AQJ76

◆ K5 ◆ 954 West North East South 1♥

Pass  $1NT^1$  Pass  $2\clubsuit$ Pass  $2\spadesuit^2$  Pass 3NT

AP

1. forcing 1NT

2. limit raise or better in &

### South hands (Practice Page)

Board: 39 Dealer: S Vul: NS HCP: 12	<ul><li>J9</li><li>✓ QJ874</li><li>AQ2</li><li>Q74</li></ul>	The opponents are silent. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 12	<ul><li>♣ QJ6</li><li>♥ A</li><li>♦ 10743</li><li>♣ AJ1054</li></ul>	The opponents are silent.  Partner bids first.
Board: 41 Dealer: S Vul: NS HCP: 13	<ul><li>♣ Q64</li><li>♥ KQJ102</li><li>◆ J4</li><li>♣ A64</li></ul>	The opponents are silent.  You bid first.
Board: 42 Dealer: N Vul: Both HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 43 Dealer: S Vul: EW HCP: 14	<ul><li>★ A43</li><li>▼ AQJ76</li><li>★ K5</li><li>★ 954</li></ul>	The opponents are silent. You bid first.

Board: 39 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 S	North:  ♠ AK4  ♥ 2  ♠ KJ94  ♣ 98532	South:  ♠ J9  ♥ QJ874  ♠ AQ2  ♠ Q74	Pass Pass Pass 1. forci	North  1NT¹  2♠²  4♠  ng 1NT  raise or	Pass Pass AP	1♥ 2♣ 3♥
Board: 40 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 44 N	North:  ♠ K4  ♥ KQ543  ♦ J52  ♣ K92	South:  ♠ QJ6  ♥ A  ♦ 10743  ♣ AJ1054	Pass Pass AP 1. forci	North 1♥ 2♣ 3♥ ng 1NT raise or	Pass Pass Pass	1NT¹ 2♠² 4♠
Board: 41 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 5♣ S	North:  ♠ J  ♥ 54  ♠ A762  ♠ KQJ972	South:  ♠ Q64  ♥ KQJ102  ♦ J4  ♣ A64	Pass Pass Pass 1. forci	North  1NT¹  2♣²  5♣  ng 1NT  raise or	Pass Pass AP	1♥ 2♣ 3NT
Board: 42 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 5 N	North:  ♠ K4  ♥ A8765  ♠ KJ83  ♠ Q5	South:	Pass Pass AP 1. forci	North 1♥ 2♦ 3♥ ng 1NT raise or	Pass Pass Pass	1NT¹ 2♠² 5♦

Board: 43 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N N

North: ♠ K106 ♥ 5

**♦** QJ83

**♣** KQ1063

South: ♠ A43

**♦** A43 **♥** AQJ76

◆ K5 ◆ 954 West North East South 1♥

Pass  $1NT^1$  Pass  $2\clubsuit$ Pass  $2\spadesuit^2$  Pass 3NT

AP

1. forcing 1NT

2. limit raise or better in &

# North hands (Practice Page)

]	Board: 44 Dealer: N Vul: Both HCP: 14	<ul><li>♣ Q72</li><li>♥ AK1095</li><li>♦ 107</li><li>♣ AJ10</li></ul>	The opponents are silent. You bid first.
]	Board: 45 Dealer: S Vul: None HCP: 11	<ul><li>★ K85</li><li>♥ Q</li><li>◆ Q7643</li><li>◆ A863</li></ul>	The opponents are silent.  Partner bids first.
J	Board: 46 Dealer: N Vul: EW HCP: 13	<ul><li>109</li><li>✓ AQJ84</li><li>✓ Q93</li><li>✓ KJ4</li></ul>	The opponents are silent. You bid first.
]	Board: 47 Dealer: S Vul: None HCP: 11	<b>♦</b> Q83 <b>♥</b> 6 <b>♦</b> AKQ <b>♦</b> 1098542	The opponents are silent.  Partner bids first.
]	Board: 48 Dealer: N Vul: Both HCP: 13	<ul><li>♠ A76</li><li>♥ A9764</li><li>♦ A92</li><li>♠ J2</li></ul>	The opponents are silent. You bid first.

Board: 44 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ Q72  ♥ AK1095  ♦ 107  ♣ AJ10	South:	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 45 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ K85  ♥ Q  • Q7643  ♣ A863	South:  ◆ AJ10  ◆ A9764  ◆ A102  ◆ 72	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 46 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 N	North:  • 109  • AQJ84  • Q93  • KJ4	South:  ♠ Q74  ♥ 2  ♠ K764  ♠ AQ532	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3♥ Pass 4♠  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 47 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N N	North:  ♠ Q83  ♥ 6  ♠ AKQ  ♠ 1098542	South:  ♠ AJ9  ♥ A10953  ♦ 95  ♠ KQ3	West North East South  1 ♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣

West North East South Board: 48 1♥ Pass 1NT<sup>1</sup> North: South: Dealer: N **♦** A76 Pass  $2 \stackrel{2}{•}^2$ **♦** K85 Pass **2** Vul: Both **♥** A9764 ♥ — Pass 5♦ Pass **3♥** North HCP: 13 ♦ A92 ◆ QJ10653 AP South HCP: 12 **♣** AQ83 **♣** J2 1. forcing 1NT Contract: 5♦ N 2. limit raise or better in ♦

### South hands (Practice Page)

Board: 44 Dealer: N Vul: Both HCP: 12	<ul><li>♦ 985</li><li>♥ —</li><li>♦ AK53</li><li>♠ KQ7532</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: S Vul: None HCP: 13	<ul><li>▲ AJ10</li><li>▼ A9764</li><li>◆ A102</li><li>♣ 72</li></ul>	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: EW HCP: 11	<ul><li>♣ Q74</li><li>♥ 2</li><li>♦ K764</li><li>♣ AQ532</li></ul>	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: None HCP: 14	<ul><li>▲ AJ9</li><li>▼ A10953</li><li>◆ 95</li><li>▲ KQ3</li></ul>	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: Both HCP: 12	<b>♦</b> K85 <b>♥</b> — <b>♦</b> QJ10653 <b>♣</b> AQ83	The opponents are silent.  Partner bids first.

Board: 44 Dealer: N Vul: Both North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ Q72  ♥ AK1095  ♦ 107  ♣ AJ10	South:	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 45 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ K85  ♥ Q  • Q7643  ♣ A863	South:  ◆ AJ10  ◆ A9764  ◆ A102  ◆ 72	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 46 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4 N	North:  • 109  • AQJ84  • Q93  • KJ4	South:  ♠ Q74  ♥ 2  ♠ K764  ♠ AQ532	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3♥ Pass 4♠  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 47 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N N	North:  ♠ Q83  ♥ 6  ♠ AKQ  ♠ 1098542	South:  ♠ AJ9  ♥ A10953  ♦ 95  ♠ KQ3	West North East South  1 ♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣

West North East South Board: 48 1♥ Pass 1NT<sup>1</sup> North: South: Dealer: N **♦** A76 Pass  $2 \stackrel{2}{•}^2$ **♦** K85 Pass **2** Vul: Both **♥** A9764 ♥ — Pass 5♦ Pass **3♥** North HCP: 13 ♦ A92 ◆ QJ10653 AP South HCP: 12 **♣** AQ83 **♣** J2 1. forcing 1NT Contract: 5♦ N 2. limit raise or better in ♦

# North hands (Practice Page)

Board: 49 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQ2</li><li>▼ 5</li><li>◆ AK87</li><li>◆ 98765</li></ul>	The opponents are silent.  Partner bids first.
Board: 50 Dealer: N Vul: EW HCP: 13	<ul><li>AQ</li><li>✓ A10843</li><li>✓ K96</li><li>✓ 953</li></ul>	The opponents are silent. You bid first.
Board: 51 Dealer: S Vul: NS HCP: 12	<ul><li>★ AKQ</li><li>♥ 9</li><li>♦ 10984</li><li>♣ QJ843</li></ul>	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: Both HCP: 14	<ul><li>♣ QJ10</li><li>♥ AQ1085</li><li>♦ KQ62</li><li>♣ 4</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: NS HCP: 11	<ul><li>AJ4</li><li>✓ 2</li><li>✓ Q964</li><li>▲ A9832</li></ul>	The opponents are silent.  Partner bids first.

Board: 49 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 5♣ S	North:  ♠ KQ2  ▼ 5  ♠ AK87  ♣ 98765	South:  ♠ 7  ▼ AQJ106  ♠ 54  ♣ AQJ102	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 5♣  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 50 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ AQ  ♥ A10843  ♠ K96  ♣ 953	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3♥ Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 51 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4♣ S	North:  ♠ AKQ  ♥ 9  ♦ 10984  ♣ QJ843	South:	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 52 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♠ QJ10  ♥ AQ1085  ♠ KQ62  ♣ 4	South:	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 4♦  AP  1. forcing 1NT  2. limit raise or better in ♦

Board: 53 Dealer: S Vul: NS North HCP: 11 South HCP: 14

Contract: 3N N

North: **♠** AJ4 **v** 2 ♦ Q964

♣ A9832

South: **♠** K107

**♥** A10765 **♦** A7

**♣** K105

West North East South 1♥ 1NT¹ Pass 2♣ Pass Pass 3NT Pass  $2 \stackrel{2}{•}^2$ AP

1. forcing 1NT

2. limit raise or better in &

### South hands (Practice Page)

Board: 49 Dealer: S Vul: NS HCP: 14	♣ 7 ▼ AQJ106 ◆ 54 ♣ AQJ102	The opponents are silent. You bid first.
Board: 50 Dealer: N Vul: EW HCP: 12	<ul><li>1096</li><li>5</li><li>Q872</li><li>AKQJ4</li></ul>	The opponents are silent.  Partner bids first.
Board: 51 Dealer: S Vul: NS HCP: 12	<ul><li>1085</li><li>✓ AJ1075</li><li>✓ K5</li><li>▲ A76</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: Both HCP: 11	<ul><li>★32</li><li>★6</li><li>★A108753</li><li>★AQJ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: NS HCP: 14	<ul><li>★ K107</li><li>★ A10765</li><li>★ A7</li><li>★ K105</li></ul>	The opponents are silent. You bid first.

Board: 49 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 5♣ S	North:  ♠ KQ2  ▼ 5  ♠ AK87  ♣ 98765	South:  ♠ 7  ▼ AQJ106  ♠ 54  ♣ AQJ102	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 5♣  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 50 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ AQ  ♥ A10843  ♠ K96  ♣ 953	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3♥ Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 51 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4♣ S	North:  ♠ AKQ  ♥ 9  ♦ 10984  ♣ QJ843	South:	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 52 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♠ QJ10  ♥ AQ1085  ♠ KQ62  ♣ 4	South:	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 4♦  AP  1. forcing 1NT  2. limit raise or better in ♦

Board: 53 Dealer: S Vul: NS North HCP: 11 South HCP: 14

Contract: 3N N

North: **♠** AJ4 **v** 2 ♦ Q964

♣ A9832

South: **♠** K107

**♥** A10765 **♦** A7

**♣** K105

West North East South 1♥ 1NT¹ Pass 2♣ Pass Pass 3NT Pass  $2 \stackrel{2}{•}^2$ AP

1. forcing 1NT

2. limit raise or better in &

# North hands (Practice Page)

Board Deale Vul: HCP:	er: N	The onnonents are silent	
Board Deale Vul: HCP:	er: S	Partner hids first	
Board Deale Vul:	er: N	The opponents are silent. You bid first.	
Board Deale Vul: 1 HCP:	er: S	The opponents are silent.  Partner bids first.	

Board: 54 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 5 N	North:  ♠ J109  ♥ KJ1053  ♠ AJ8  ♠ K4	South:  ◆ 84  ▼ A  ◆ K97543  ◆ A865	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♣²  Pass 3♥ Pass 5♦  AP  1. forcing 1NT
Board: 55 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 S	North:	South:  ♠ J7  ♥ AKJ105  ♠ Q1082  ♣ A6	2. limit raise or better in ♦  West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3NT  Pass 4♦ AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 56 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 N	North:  ♣ J43  ♥ AQ1073  ♦ 942  ♣ AJ	South:  ♠ KQ8  ♥ 8  ♠ KQJ753  ♣ 963	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 4♦  AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 57 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 5♣ S	North:  ♠ A62  ♥ 10  ♠ A72  ♣ K106432	South:  ♣ J  ♥ AQJ92  ♠ KQ10  ♣ A875	West North East South  1  Pass 1NT¹ Pass 2  Pass 2♠² Pass 4♠³  Pass 4♠⁴ Pass 4NT⁵  Pass 5♠⁶ AP  1. forcing 1NT  2. limit raise or better in ♠  3. Cue bid, a ♠ stopper  4. Cue bid, a ♠ stopper  5. Blackwood 0314, for ♠  6. A=0/5 or 3/5

### South hands (Practice Page)

Board: 54 Dealer: N Vul: EW HCP: 11	<ul><li>★ 84</li><li>♥ A</li><li>★ K97543</li><li>★ A865</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: S Vul: None HCP: 15	<ul><li>▶ J7</li><li>♥ AKJ105</li><li>◆ Q1082</li><li>♠ A6</li></ul>	The opponents are silent. You bid first.
Board: 56 Dealer: N Vul: Both HCP: 11	<ul><li>★ KQ8</li><li>▼ 8</li><li>◆ KQJ753</li><li>◆ 963</li></ul>	The opponents are silent.  Partner bids first.
Board: 57 Dealer: S Vul: NS HCP: 17	<ul><li>♣ J</li><li>♥ AQJ92</li><li>♦ KQ10</li><li>♠ A875</li></ul>	The opponents are silent. You bid first.

Board: 54 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 5 N	North:  ♠ J109  ♥ KJ1053  ♠ AJ8  ♠ K4	South:  ◆ 84  ▼ A  ◆ K97543  ◆ A865	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♣²  Pass 3♥ Pass 5♦  AP  1. forcing 1NT
Board: 55 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4 S	North:	South:  ♠ J7  ♥ AKJ105  ♠ Q1082  ♣ A6	2. limit raise or better in ♦  West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3NT  Pass 4♦ AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 56 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 4 N	North:  ♣ J43  ♥ AQ1073  ♦ 942  ♣ AJ	South:  ♠ KQ8  ♥ 8  ♠ KQJ753  ♣ 963	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 4♦  AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 57 Dealer: S Vul: NS North HCP: 11 South HCP: 17 Contract: 5♣ S	North:  ♠ A62  ♥ 10  ♠ A72  ♣ K106432	South:  ♣ J  ♥ AQJ92  ♠ KQ10  ♣ A875	West North East South  1  Pass 1NT¹ Pass 2  Pass 2♠² Pass 4♠³  Pass 4♠⁴ Pass 4NT⁵  Pass 5♠⁶ AP  1. forcing 1NT  2. limit raise or better in ♠  3. Cue bid, a ♠ stopper  4. Cue bid, a ♠ stopper  5. Blackwood 0314, for ♠  6. A=0/5 or 3/5

# North hands (Practice Page)

Board: 58 Dealer: N Vul: EW HCP: 13	<ul><li> ♣ J82</li><li> ♥ A10973</li><li> ♠ A3</li><li> ♠ KJ6</li></ul>	West Doubles 2♠ if possible.  You bid first.
Board: 59 Dealer: S Vul: Both HCP: 12	<ul><li>Q42</li><li>✓ 2</li><li>◆ AK104</li><li>◆ K8754</li></ul>	The opponents are silent.  Partner bids first.
Board: 60 Dealer: N Vul: EW HCP: 16	<ul><li>★ K</li><li>▼ AJ532</li><li>◆ AJ107</li><li>◆ QJ3</li></ul>	The opponents are silent. You bid first.
Board: 61 Dealer: S Vul: Both HCP: 12	<ul><li>★ K102</li><li>♥ 3</li><li>◆ QJ72</li><li>◆ AQ843</li></ul>	The opponents are silent.  Partner bids first.

Board: 58 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4♣ N	North:  ♠ J82  ♥ A10973  ♠ A3  ♠ KJ6	South:  ♠ K97  ♥ 8  ♠ KQ10  ♣ A98754	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♠²  X Pass Pass 3♦  Pass 3♥ Pass 4♣  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 59 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ Q42  ♥ 2  ♠ AK104  ♣ K8754	South:  ♠ A5  ♥ AK963  ♦ 976  ♠ QJ10	West North East South  1  Pass 1NT¹ Pass 2  Pass 2♠² Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 60 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N S	North:  ♠ K  ♥ AJ532  ♠ AJ107  ♣ QJ3	South:  ♠ QJ2  ♥ —  ♠ KQ8653  ♣ A1074	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 61 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ K102  ♥ 3  ♠ QJ72  ♣ AQ843	South:	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣

### South hands (Practice Page)

Board: 58 Dealer: N Vul: EW HCP: 12	<ul><li>★K97</li><li>▼8</li><li>◆KQ10</li><li>★A98754</li></ul>	West Doubles 2♠ if possible.  Partner bids first.
Board: 59 Dealer: S Vul: Both HCP: 14	<ul><li>A5</li><li>✓ AK963</li><li>✓ 976</li><li>✓ QJ10</li></ul>	The opponents are silent.  You bid first.
Board: 60 Dealer: N Vul: EW HCP: 12	♣ QJ2 ♥ — • KQ8653 ♣ A1074	The opponents are silent.  Partner bids first.
Board: 61 Dealer: S Vul: Both HCP: 13	<ul><li>♦ 854</li><li>♥ AKQJ8</li><li>♦ 93</li><li>♠ K96</li></ul>	The opponents are silent. You bid first.

Board: 58 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 44 N	North:  ♣ J82  ♥ A10973  ♣ A3  ♣ KJ6	South:  ♠ K97  ♥ 8  ♠ KQ10  ♣ A98754	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♣²  X Pass Pass 3♦  Pass 3♥ Pass 4♣  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 59 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ Q42  ♥ 2  ♠ AK104  ♣ K8754	South:  ♠ A5  ♥ AK963  ♦ 976  ♠ QJ10	West North East South  1  Pass 1NT¹ Pass 2  Pass 2♠² Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 60 Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N S	North:  ♠ K  ♥ AJ532  ♠ AJ107  ♣ QJ3	South:  ♠ QJ2  ♥ —  ♠ KQ8653  ♣ A1074	West North East South  1 Pass $1NT^1$ Pass $2 \bullet$ Pass $2 \bullet^2$ Pass $3 \lor$ Pass $3NT$ AP  1. forcing $1NT$ 2. limit raise or better in $\bullet$
Board: 61 Dealer: S Vul: Both North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ K102  ♥ 3  ♠ QJ72  ♣ AQ843	South:	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣

# North hands (Practice Page)

Board: 62 Dealer: N Vul: NS HCP: 16	<ul><li>▲ AJ2</li><li>✔ AKJ84</li><li>◆ K976</li><li>▲ 9</li></ul>	The opponents are silent.  You bid first.
Board: 63 Dealer: S Vul: EW HCP: 12	<ul><li>★ AK2</li><li>♥ 9</li><li>♦ 10432</li><li>★ AJ1063</li></ul>	The opponents are silent.  Partner bids first.
Board: 64 Dealer: N Vul: None HCP: 15	<ul><li>A</li><li>✓ AQ964</li><li>✓ 1072</li><li>✓ AJ75</li></ul>	The opponents are silent. You bid first.

Board: 62 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 7 N	North:  ♠ AJ2  ♥ AKJ84  ♠ K976  ♣ 9	South:  ♠ Q75  ♥ 9  ♠ AJ10532  ♣ AJ7	West North East South  1  Pass 1NT¹  Pass 2  Pass 2♠²  Pass 4♠³ Pass 4NT⁴  Pass 5♠⁵ Pass 5NT⁶  Pass 6♠7 Pass 7♠  AP  1. forcing 1NT  2. limit raise or better in ♠  3. Cue bid, a ♠ stopper  4. Blackwood 0314, for ♠  5. A=0/5 or 3/5  6. King ask by 5NT  7. K=1
Board: 63 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3♣ S	North:  ♠ AK2  ♥ 9  ♦ 10432  ♣ AJ1063	South:  ♣ J109  ♥ AK852  ♦ J9  ♣ KQ7	West North East South  1  Pass 1NT¹ Pass 2  Pass 2♠² Pass 3♠  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 64 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 6♣ N	North:  ♠ A  ♥ AQ964  ♦ 1072  ♠ AJ75	South:  ♣ J9  ♥ J  ♠ AK53  ♣ K109642	West North East South  1  Pass 1NT  Pass 2  Pass 2 2   Pass 4  Pass 4   Pass 4NT Pass 5   Pass 6  AP  1. forcing 1NT  2. limit raise or better in 4  3. Cue bid, a  stopper  4. Cue bid, a  stopper  5. Blackwood 0314, for 4  6. A=2/5 or 5/5, Q(C)=0

#### South hands (Practice Page)

#### **Major Opener**

Board: 62 ♠ Q75 The opponents are silent.

Vul: EW → J9 HCP: 14 → KQ7 You bid first.

Board: 64 ▶ J9
Dealer: N ▼ J The opponents are silent.

Board: 62 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 7 N	North:  ♠ AJ2  ♥ AKJ84  ♠ K976  ♣ 9	South:  ♠ Q75  ♥ 9  ♠ AJ10532  ♣ AJ7	West North East South  1  Pass 1NT¹  Pass 2  Pass 2♠²  Pass 4♠³ Pass 4NT⁴  Pass 5♠⁵ Pass 5NT⁶  Pass 6♠7 Pass 7♠  AP  1. forcing 1NT  2. limit raise or better in ♠  3. Cue bid, a ♠ stopper  4. Blackwood 0314, for ♠  5. A=0/5 or 3/5  6. King ask by 5NT  7. K=1
Board: 63 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3♣ S	North:  ♠ AK2  ♥ 9  ♦ 10432  ♣ AJ1063	South:  ♣ J109  ♥ AK852  ♦ J9  ♣ KQ7	West North East South  1  Pass 1NT¹ Pass 2  Pass 2♠² Pass 3♠  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 64 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 6♣ N	North:  ♠ A  ♥ AQ964  ♦ 1072  ♠ AJ75	South:  ♣ J9  ♥ J  ♠ AK53  ♣ K109642	West North East South  1  Pass 1NT  Pass 2  Pass 2 2   Pass 4  Pass 4   Pass 4NT Pass 5   Pass 6  AP  1. forcing 1NT  2. limit raise or better in 4  3. Cue bid, a  stopper  4. Cue bid, a  stopper  5. Blackwood 0314, for 4  6. A=2/5 or 5/5, Q(C)=0

Board: 65 Dealer: S Vul: NS HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 66 Dealer: N Vul: None HCP: 13	<ul><li>♠ AK8</li><li>♥ AJ752</li><li>♦ J3</li><li>♠ 1085</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: EW HCP: 11	<ul><li>♦ 852</li><li>♥ K</li><li>◆ QJ104</li><li>◆ KQ753</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: None HCP: 13	<ul><li>♠ A9</li><li>♥ AJ852</li><li>♦ 1032</li><li>♠ A84</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: None HCP: 11	<ul><li>♣ J3</li><li>♥ Q</li><li>◆ QJ9876</li><li>♣ AJ92</li></ul>	The opponents are silent.  Partner bids first.

Board: 65 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4 S	North:	South:  ♠ A2  ♥ AK875  ♦ 763  ♣ J54	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 66 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3N S	North:  ♠ AK8  ♥ AJ752  ♦ J3  ♣ 1085	South:  ♠ Q75  ♥ —  • Q874  ♠ AQJ973	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 67 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N N	North:  ♣ 852  ▼ K  ◆ QJ104  ♣ KQ753	South:  ♠ AJ  ♥ J8742  ♠ A75  ♣ A64	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 68 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ A9  ♥ AJ852  • 1032  ♠ A84	South:  ♠ 852  ♥ 9  ♠ AK5  ♠ KQ10763	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 69 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ J3  ♥ Q  • QJ9876  ♣ AJ92	South:  ♠ K65  ♥ K9732  ♠ A53  ♣ K10	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3♥  Pass 4♦ AP  1. forcing 1NT  2. limit raise or better in ♦

Board: 65 Dealer: S Vul: NS HCP: 12	<ul><li>A2</li><li>✓ AK875</li><li>✓ 763</li><li>✓ J54</li></ul>	The opponents are silent. You bid first.
Board: 66 Dealer: N Vul: None HCP: 11	<ul><li>♣ Q75</li><li>♥ —</li><li>◆ Q874</li><li>♣ AQJ973</li></ul>	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: EW HCP: 14	<ul><li>AJ</li><li>✓ J8742</li><li>✓ A75</li><li>✓ A64</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: None HCP: 12	♦ 852 ♥ 9 ♦ AK5 ♣ KQ10763	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: None HCP: 13	<ul><li>★ K65</li><li>▼ K9732</li><li>◆ A53</li><li>◆ K10</li></ul>	The opponents are silent. You bid first.

Board: 65 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 4 S	North:	South:  ♠ A2  ♥ AK875  ♦ 763  ♣ J54	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 66 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 3N S	North:  ♠ AK8  ♥ AJ752  ♦ J3  ♣ 1085	South:  ♠ Q75  ♥ —  • Q874  ♠ AQJ973	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 67 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 3N N	North:  ♣ 852  ▼ K  ◆ QJ104  ♣ KQ753	South:  ♠ AJ  ♥ J8742  ♠ A75  ♣ A64	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 68 Dealer: N Vul: None North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ A9  ♥ AJ852  • 1032  ♠ A84	South:  ♠ 852  ♥ 9  ♠ AK5  ♠ KQ10763	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 69 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ J3  ♥ Q  • QJ9876  ♣ AJ92	South:  ♠ K65  ♥ K9732  ♠ A53  ♣ K10	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3♥  Pass 4♦ AP  1. forcing 1NT  2. limit raise or better in ♦

Board: 70 Dealer: N Vul: EW HCP: 14	<ul><li>★ KQ6</li><li>▼ AJ643</li><li>◆ 103</li><li>◆ A75</li></ul>	The opponents are silent. You bid first.
Board: 71 Dealer: S Vul: Both HCP: 12	<ul><li>★ K86</li><li>▼ 7</li><li>◆ A864</li><li>◆ AJ942</li></ul>	The opponents are silent.  Partner bids first.
Board: 72 Dealer: N Vul: NS HCP: 12	♣ Q6 ♥ Q8632 ♦ KJ4 ♣ A108	The opponents are silent. You bid first.
Board: 73 Dealer: S Vul: EW HCP: 12	<ul><li>AQ4</li><li>6</li><li>K108</li><li>QJ9732</li></ul>	The opponents are silent.  Partner bids first.

Board: 70 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ KQ6  ♥ AJ643  ♦ 103  ♣ A75	South:  ◆ A94  ◆ 10  ◆ A652  ◆ QJ1032	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 71 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ K86  ♥ 7  ♠ A864  ♣ AJ942	South:  ♠ A42  ♥ AK1053  ♠ K2  ♣ 753	West North East South  1  Pass 1NT¹ Pass 2  Pass 2  Pass 2  Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 72 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ Q6  ♥ Q8632  ♠ KJ4  ♠ A108	South:  ♠ A43  ♥ J  ♦ Q109  ♠ KQ9543	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 NT  Pass 3 Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 73 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 6♣ S	North:  ♠ AQ4  ♥ 6  ♠ K108  ♣ QJ9732	South:  ♠ 105  ♥ AQ532  ♠ AQ  ♣ K864	West North East South  1 ▼  Pass 1NT¹ Pass 2 ♣  Pass 2 ♣² Pass 3 ▼  Pass 3NT Pass 4NT³  Pass 5 ♣⁴ Pass 6 ♣  AP  1. forcing 1NT  2. limit raise or better in ♣  3. Blackwood 0314, for ♣  4. A=1/5 or 4/5

Board: 70 Dealer: N Vul: EW HCP: 11	<ul><li>★ A94</li><li>▼ 10</li><li>◆ A652</li><li>◆ QJ1032</li></ul>	The opponents are silent.  Partner bids first.
Board: 71 Dealer: S Vul: Both HCP: 14	<ul><li>★ A42</li><li>▼ AK1053</li><li>◆ K2</li><li>★ 753</li></ul>	The opponents are silent.  You bid first.
Board: 72 Dealer: N Vul: NS HCP: 12	<ul><li>★ A43</li><li>♥ J</li><li>◆ Q109</li><li>◆ KQ9543</li></ul>	The opponents are silent.  Partner bids first.
Board: 73 Dealer: S Vul: EW HCP: 15	<ul><li>105</li><li>✓ AQ532</li><li>✓ AQ</li><li>✓ K864</li></ul>	The opponents are silent. You bid first.

Board: 70 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ KQ6  ♥ AJ643  ♦ 103  ♣ A75	South:  ◆ A94  ◆ 10  ◆ A652  ◆ QJ1032	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 71 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ K86  ♥ 7  ♠ A864  ♣ AJ942	South:  ♠ A42  ♥ AK1053  ♠ K2  ♣ 753	West North East South  1  Pass 1NT¹ Pass 2  Pass 2  Pass 2  Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 72 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 3N S	North:  ♠ Q6  ♥ Q8632  ♠ KJ4  ♠ A108	South:  ♠ A43  ♥ J  ♦ Q109  ♠ KQ9543	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 NT  Pass 3 Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 73 Dealer: S Vul: EW North HCP: 12 South HCP: 15 Contract: 6♣ S	North:  ♠ AQ4  ♥ 6  ♠ K108  ♣ QJ9732	South:  ♠ 105  ♥ AQ532  ♠ AQ  ♣ K864	West North East South  1 ▼  Pass 1NT¹ Pass 2 ♣  Pass 2 ♣² Pass 3 ▼  Pass 3NT Pass 4NT³  Pass 5 ♣⁴ Pass 6 ♣  AP  1. forcing 1NT  2. limit raise or better in ♣  3. Blackwood 0314, for ♣  4. A=1/5 or 4/5

Board: 74 Dealer: N Vul: Both HCP: 14	<ul><li>♣ Q96</li><li>♥ AK1085</li><li>◆ K93</li><li>♣ Q9</li></ul>	The opponents are silent. You bid first.
Board: 75 Dealer: S Vul: None HCP: 11	<ul><li>★ A96</li><li>♥ 3</li><li>◆ J1075</li><li>◆ KQJ103</li></ul>	The opponents are silent.  Partner bids first.
Board: 76 Dealer: N Vul: NS HCP: 15	<ul><li>★K10</li><li>▼A10876</li><li>◆K7</li><li>★KQ54</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: EW HCP: 12	<ul><li>▲ AJ4</li><li>▼ 5</li><li>◆ AK654</li><li>◆ 10763</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: N Vul: None HCP: 14	<ul><li>★ A32</li><li>★ AK964</li><li>★ 72</li><li>★ K43</li></ul>	The opponents are silent. You bid first.

Board: 74 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♠ Q96  ♥ AK1085  ♠ K93  ♣ Q9	South:  ♣ J74  ❤ —  ♣ AQJ1075  ♣ K1076	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 3 Pass 4 Pass 1NT²  1. forcing 1NT  2. limit raise or better in ◆
Board: 75 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♣ S	North:  ♠ A96  ♥ 3  ♦ J1075  ♣ KQJ103	South:  ♠ KQ  ♥ A10872  ♠ K82  ♣ 862	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 76 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N S	North:  ♠ K10  ♥ A10876  ♠ K7  ♣ KQ54	South:  ♠ Q95  ♥ J  ♦ A1098  ♣ AJ862	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 77 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ AJ4  ♥ 5  ♠ AK654  ♣ 10763	South:  ♠ K93  ♥ AJ863  ♦ 982  ♣ KQ	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3♥  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 78 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ A32  ♥ AK964  ♠ 72  ♣ K43	South:  ♠ Q104  ♥ 5  ♠ A1085  ♣ AQ1092	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣

Board: 74 Dealer: N Vul: Both HCP: 11	<ul><li>J74</li><li>✓—</li><li>AQJ1075</li><li>K1076</li></ul>	The opponents are silent.  Partner bids first.
Board: 75 Dealer: S Vul: None HCP: 12	<b>♠</b> KQ <b>♥</b> A10872 <b>♦</b> K82 <b>♣</b> 862	The opponents are silent.  You bid first.
Board: 76 Dealer: N Vul: NS HCP: 12	<ul><li>♣ Q95</li><li>♥ J</li><li>◆ A1098</li><li>♣ AJ862</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: S Vul: EW HCP: 13	<ul><li>★ K93</li><li>★ AJ863</li><li>◆ 982</li><li>★ KQ</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: None HCP: 12	<ul><li>♣ Q104</li><li>♥ 5</li><li>♦ A1085</li><li>♣ AQ1092</li></ul>	The opponents are silent.  Partner bids first.

Board: 74 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♠ Q96  ♥ AK1085  ♠ K93  ♣ Q9	South:  ♣ J74  ♥ —  • AQJ1075  ♣ K1076	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 3 Pass 4 Pass 1NT²  1. forcing 1NT  2. limit raise or better in ◆
Board: 75 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4♣ S	North:  ♠ A96  ♥ 3  ♦ J1075  ♠ KQJ103	South:  ♠ KQ  ♥ A10872  ♠ K82  ♣ 862	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 76 Dealer: N Vul: NS North HCP: 15 South HCP: 12 Contract: 3N S	North:  ♠ K10  ♥ A10876  ♠ K7  ♣ KQ54	South:  ♠ Q95  ♥ J  ♦ A1098  ♣ AJ862	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 77 Dealer: S Vul: EW North HCP: 12 South HCP: 13 Contract: 3N N	North:  ♠ AJ4  ♥ 5  ♠ AK654  ♣ 10763	South:  ♠ K93  ♥ AJ863  ♦ 982  ♣ KQ	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3♥  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 78 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ A32  ♥ AK964  ♠ 72  ♣ K43	South:  ♠ Q104  ♥ 5  ♠ A1085  ♣ AQ1092	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣

Board: 79 Dealer: S Vul: EW HCP: 12	<ul><li>♣ Q83</li><li>♥ 9</li><li>◆ A82</li><li>♣ AQ10753</li></ul>	The opponents are silent.  Partner bids first.
Board: 80 Dealer: N Vul: Both HCP: 14	<ul><li>♣ Q105</li><li>♥ KQJ87</li><li>◆ A5</li><li>♣ Q52</li></ul>	The opponents are silent. You bid first.
Board: 81 Dealer: S Vul: NS HCP: 11	<ul><li>★ 765</li><li>♥ K</li><li>★ J10652</li><li>★ AK72</li></ul>	The opponents are silent.  Partner bids first.
Board: 82 Dealer: N Vul: EW HCP: 12	<ul><li>♠ 643</li><li>♥ QJ1065</li><li>♠ A109</li><li>♠ AJ</li></ul>	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: None HCP: 12	<ul><li>▲ J96</li><li>✔ A</li><li>◆ K983</li><li>◆ KJ1094</li></ul>	The opponents are silent.  Partner bids first.

Board: 79 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ Q83  ♥ 9  ♠ A82  ♣ AQ10753	South:  ♠ K95  ♥ AQ642  ♦ 93  ♣ K96	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 80 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ Q105  ♥ KQJ87  ♠ A5  ♣ Q52	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 81 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♣ 765  ▼ K  ◆ J10652  ♣ AK72	South:  ♠ QJ10  ♥ A10953  ♠ AQ4  ♣ J6	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 82 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 5 N	North:	South:  ♠ A109  ♥ A  ♠ KJ8752  ♣ 732	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♣²  Pass 3♥ Pass 5♦  AP  1. forcing 1NT  2. limit raise or better in ♦

Board: 83 Dealer: S Vul: None North HCP: 12 South HCP: 15

Vul: None North HCP: 12 South HCP: 15 Contract: 3N N

North: **♠** J96 **♥** A **♦** K983

◆ K983 ◆ KJ1094 South: ♠ K85

**▼** KQ1065

♦ J

**♣** AQ32

West North East South

1♥

Pass  $1NT^1$  Pass  $2\clubsuit$ Pass  $2\spadesuit^2$  Pass 3NT

AP

1. forcing 1NT

2. limit raise or better in ♣

Board: 79 Dealer: S Vul: EW HCP: 12	<b>★</b> K95 <b>♥</b> AQ642 <b>♦</b> 93 <b>♣</b> K96	The opponents are silent. You bid first.
Board: 80 Dealer: N Vul: Both HCP: 11	<b>♦</b> 84 <b>♥</b> 10 <b>♦</b> K83 <b>♣</b> AKJ9876	The opponents are silent.  Partner bids first.
Board: 81 Dealer: S Vul: NS HCP: 14	◆ QJ10 ▼ A10953 ◆ AQ4 ◆ J6	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: EW HCP: 12	<ul><li>★ A109</li><li>★ A</li><li>◆ KJ8752</li><li>★ 732</li></ul>	The opponents are silent.  Partner bids first.
Board: 83 Dealer: S Vul: None HCP: 15	<ul><li>★ K85</li><li>▼ KQ1065</li><li>◆ J</li><li>◆ AQ32</li></ul>	The opponents are silent. You bid first.

Board: 79 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ Q83  ♥ 9  ♠ A82  ♣ AQ10753	South:  ♠ K95  ♥ AQ642  ♦ 93  ♣ K96	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 80 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ Q105  ♥ KQJ87  ♠ A5  ♣ Q52	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 81 Dealer: S Vul: NS North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♣ 765  ▼ K  ◆ J10652  ♣ AK72	South:  ♠ QJ10  ♥ A10953  ♠ AQ4  ♣ J6	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 82 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 5 N	North:	South:  ♠ A109  ♥ A  ♠ KJ8752  ♣ 732	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♣²  Pass 3♥ Pass 5♦  AP  1. forcing 1NT  2. limit raise or better in ♦

Board: 83 Dealer: S Vul: None North HCP: 12 South HCP: 15

Vul: None North HCP: 12 South HCP: 15 Contract: 3N N

North: **♠** J96 **♥** A **♦** K983

◆ K983 ◆ KJ1094 South: ♠ K85

**▼** KQ1065

♦ J

**♣** AQ32

West North East South

1♥

Pass  $1NT^1$  Pass  $2\clubsuit$ Pass  $2\spadesuit^2$  Pass 3NT

AP

1. forcing 1NT

2. limit raise or better in ♣

Board: 84 Dealer: N Vul: EW HCP: 12	<ul><li>A8</li><li>✓ KQ1076</li><li>Q542</li><li>J5</li></ul>	The opponents are silent. You bid first.
Board: 85 Dealer: S Vul: Both HCP: 11	<ul><li>★ 52</li><li>▼ 10</li><li>◆ KQ9874</li><li>◆ AQ83</li></ul>	East Doubles 2♠ if possible.  Partner bids first.
Board: 86 Dealer: N Vul: None HCP: 12	<ul><li>♣ Q53</li><li>♥ QJ974</li><li>◆ A3</li><li>♣ K32</li></ul>	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: EW HCP: 12	<ul><li>★763</li><li>★6</li><li>★AKQ43</li><li>★K843</li></ul>	The opponents are silent.  Partner bids first.

Board: 84			West Pass	North 1♥ 2◆		1NT <sup>1</sup>
Dealer: N	North:	South:	Pass	3 <b>♠</b>		4NT <sup>3</sup>
Vul: EW	<b>▲</b> A8 <b>♥</b> KQ1076	<b>♠</b> Q62 <b>♥</b> —	Pass	5 <b>♦</b> <sup>4</sup>	Pass	
North HCP: 12	• Q542	♦ AJ9763	AP	<b>5</b> •		
South HCP: 12 Contract: 6 N	<b>♣</b> J5	<b>♣</b> KQ76	1. forci	ng 1NT		
Comact. ov 1				raise or		
				kwood ( /5 or 4/5		tor •
			<b>4.</b> A-1	/ J UI <del>- 1</del> / .	,	
			West	North	East	South
Board: 85 Dealer: S	North:	South:				1♥
Vul: Both	<b>★</b> 52	<b>♦</b> QJ7	Pass	1NT <sup>1</sup>	Pass	<b>2</b> ♦
North HCP: 11	<b>♥</b> 10 <b>♦</b> KQ9874	<b>♥</b> KQ743 <b>♦</b> AJ3	Pass	$2 \clubsuit^2$	X	2NT
South HCP: 13	<b>♦</b> AQ83	<b>♦</b> 75	Pass	<b>5</b> ♦	AP	
Contract: 5♦ S		_ , -		ng 1NT raise or		in 🔺
			2. mint	raise or	oction	шт 🔻
D 106			West	North	East	South
Board: 86 Dealer: N	North:	South:		1♥	Pass	1NT <sup>1</sup>
Vul: None	<b>♦</b> Q53	<b>♦</b> 864	Pass	2♣	Pass	$2 \spadesuit^2$
North HCP: 12	♥ QJ974 ♦ A3	<b>♥</b> 3 <b>♦</b> KJ104	Pass AP	3♥	Pass	4♣
South HCP: 11 Contract: 4♣ N	<b>♣</b> K32	♣ AQJ64		ng 1NT		
Conduct. 14 1V				raise or	better	in ♣
			West	North	East	South
Board: 87	North:	South:	_		_	1♥
Dealer: S	• 763	<b>≜</b> A109		1NT <sup>1</sup>		2•
Vul: EW	<b>♥</b> 6	♥ AKJ72	Pass	2 <b>♠</b> <sup>2</sup>	Pass	3♥
North HCP: 12	• AKQ43	◆ J107	Pass	<b>4</b> ♦	AP	
South HCP: 14 Contract: 4 S	<b>♣</b> K843	<b>♣</b> J2	1. forci	ng 1NT		
Commun. IV D				raise or	hetter	in 🔺

Board: 84 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q62</li><li>♥ —</li><li>◆ AJ9763</li><li>♣ KQ76</li></ul>	The opponents are silent.  Partner bids first.
Board: 85 Dealer: S Vul: Both HCP: 13	<ul><li>♣ QJ7</li><li>♥ KQ743</li><li>◆ AJ3</li><li>♣ 75</li></ul>	East Doubles 2♠ if possible.  You bid first.
Board: 86 Dealer: N Vul: None HCP: 11	<ul><li>★ 864</li><li>♥ 3</li><li>◆ KJ104</li><li>★ AQJ64</li></ul>	The opponents are silent.  Partner bids first.
Board: 87 Dealer: S Vul: EW HCP: 14	<ul><li>★ A109</li><li>★ AKJ72</li><li>◆ J107</li><li>★ J2</li></ul>	The opponents are silent. You bid first.

Board: 84			West Pass	North 1♥ 2◆		1NT <sup>1</sup>
Dealer: N	North:	South:	Pass	3 <b>♠</b>		4NT <sup>3</sup>
Vul: EW	<b>▲</b> A8 <b>♥</b> KQ1076	<b>♠</b> Q62 <b>♥</b> —	Pass	5 <b>♦</b> <sup>4</sup>	Pass	
North HCP: 12	• Q542	♦ AJ9763	AP	<b>5</b> •		
South HCP: 12 Contract: 6 N	<b>♣</b> J5	<b>♣</b> KQ76	1. forci	ng 1NT		
Comact. ov 1				raise or		
				kwood ( /5 or 4/5		tor •
			<b>4.</b> A-1	/ J UI <del>- 1</del> / .	,	
			West	North	East	South
Board: 85 Dealer: S	North:	South:				1♥
Vul: Both	<b>★</b> 52	<b>♦</b> QJ7	Pass	1NT <sup>1</sup>	Pass	<b>2</b> ♦
North HCP: 11	<b>♥</b> 10 <b>♦</b> KQ9874	<b>♥</b> KQ743 <b>♦</b> AJ3	Pass	$2 \clubsuit^2$	X	2NT
South HCP: 13	<b>♦</b> AQ83	<b>♦</b> 75	Pass	<b>5</b> ♦	AP	
Contract: 5♦ S		_ , -		ng 1NT raise or		in 🔺
			2. mint	raise or	oction	шт 🔻
D 106			West	North	East	South
Board: 86 Dealer: N	North:	South:		1♥	Pass	1NT <sup>1</sup>
Vul: None	<b>♦</b> Q53	<b>♦</b> 864	Pass	2♣	Pass	$2 \spadesuit^2$
North HCP: 12	♥ QJ974 ♦ A3	<b>♥</b> 3 <b>♦</b> KJ104	Pass AP	3♥	Pass	4♣
South HCP: 11 Contract: 4♣ N	<b>♣</b> K32	♣ AQJ64		ng 1NT		
Conduct. 14 1V				raise or	better	in ♣
			West	North	East	South
Board: 87	North:	South:	_		_	1♥
Dealer: S	• 763	<b>≜</b> A109		1NT <sup>1</sup>		2•
Vul: EW	<b>♥</b> 6	♥ AKJ72	Pass	2 <b>♠</b> <sup>2</sup>	Pass	3♥
North HCP: 12	• AKQ43	◆ J107	Pass	<b>4</b> ♦	AP	
South HCP: 14 Contract: 4 S	<b>♣</b> K843	<b>♣</b> J2	1. forci	ng 1NT		
Commun. IV D				raise or	hetter	in 🔺

Board: 88 Dealer: N Vul: None HCP: 13	<ul><li>♠ 6</li><li>♥ AJ632</li><li>♦ J106</li><li>♠ AK83</li></ul>	The opponents are silent. You bid first.
Board: 89 Dealer: S Vul: NS HCP: 12	♣ A ♥ QJ ♦ 1075432 ♣ KQ109	The opponents are silent.  Partner bids first.
Board: 90 Dealer: N Vul: Both HCP: 13	<ul><li>★ K72</li><li>▼ AK1042</li><li>◆ 852</li><li>◆ K4</li></ul>	The opponents are silent. You bid first.
Board: 91 Dealer: S Vul: None HCP: 11	<ul><li>★K10</li><li>▼—</li><li>★K109842</li><li>◆AJ732</li></ul>	The opponents are silent.  Partner bids first.
Board: 92 Dealer: N Vul: EW HCP: 14	<ul><li>♠ AK2</li><li>♥ KQJ75</li><li>♦ 98</li><li>♠ J43</li></ul>	The opponents are silent. You bid first.

Board: 88 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 5♣ N	North:  ♠ 6  ♥ AJ632  ♠ J106  ♠ AK83	South:  ♠ KJ3  ♥ 4  ♠ A972  ♣ QJ1042	Pass Pass Pass 1. forci	North 1♥ 2♣ 3♥ 5♣ ng 1NT raise or	Pass Pass Pass AP	1NT¹ 2♣² 4♣
Board: 89 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 4 S	North:  ♠ A  ♥ QJ  ♠ 1075432  ♠ KQ109	South:	Pass Pass Pass 1. forci	North  1NT <sup>1</sup> 2•2  4•  ng 1NT  raise or	Pass Pass AP	1♥ 2♦ 3♥
Board: 90 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ K72  ✔ AK1042  ♠ 852  ♣ K4	South:  ♠ A85  ♥ 3  ♠ AK973  ♣ J952	Pass Pass AP 1. forci	North 1♥ 2♦ 3♥ ng 1NT raise or	Pass Pass Pass	1NT <sup>1</sup> 2•2 3NT
Board: 91 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 5 S	North:  ♠ K10  ▼ —  ♠ K109842  ♣ AJ732	South:  ♠ J65  ♥ KQ765  ♠ A53  ♣ K4	Pass Pass Pass 1. forci	North  1NT¹  2♣²  5♦  ng 1NT  raise or	Pass Pass AP	1♥ 2♦ 3♥

West North East South Board: 92 North: South: 1♥ Pass 1NT<sup>1</sup> Dealer: N **♦** 984 ♠ AK2 Pass 2♣ Vul: EW Pass  $2 \stackrel{2}{•}^2$ ♥ KQJ75 **y** 9 North HCP: 14 Pass 3NT AP ♦ AQ4 **♦** 98 South HCP: 12 1. forcing 1NT **♣** AQ9865 **♣** J43 Contract: 3N S 2. limit raise or better in ♣

Board: 88 Dealer: N Vul: None HCP: 11	<ul><li>★ KJ3</li><li>★ 4</li><li>★ A972</li><li>★ QJ1042</li></ul>	The opponents are silent.  Partner bids first.
Board: 89 Dealer: S Vul: NS HCP: 14	<ul><li>◆964</li><li>▼ AK983</li><li>◆ Q86</li><li>◆ AJ</li></ul>	The opponents are silent. You bid first.
Board: 90 Dealer: N Vul: Both HCP: 12	<ul><li>★ A85</li><li>★ 3</li><li>★ AK973</li><li>★ J952</li></ul>	The opponents are silent.  Partner bids first.
Board: 91 Dealer: S Vul: None HCP: 13	<ul><li>▶ J65</li><li>♥ KQ765</li><li>◆ A53</li><li>◆ K4</li></ul>	The opponents are silent. You bid first.
Board: 92 Dealer: N Vul: EW HCP: 12	<ul><li>◆ 984</li><li>♥ 9</li><li>◆ AQ4</li><li>◆ AQ9865</li></ul>	The opponents are silent.  Partner bids first.

Board: 88 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 5♣ N	North:  ♠ 6  ♥ AJ632  ♠ J106  ♠ AK83	South:  ♠ KJ3  ♥ 4  ♠ A972  ♣ QJ1042	Pass Pass Pass 1. forci	North 1♥ 2♣ 3♥ 5♣ ng 1NT raise or	Pass Pass Pass AP	1NT¹ 2♣² 4♣
Board: 89 Dealer: S Vul: NS North HCP: 12 South HCP: 14 Contract: 4 S	North:  ♠ A  ♥ QJ  ♠ 1075432  ♠ KQ109	South:	Pass Pass Pass 1. forci	North  1NT <sup>1</sup> 2•2  4•  ng 1NT  raise or	Pass Pass AP	1♥ 2♦ 3♥
Board: 90 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ K72  ✔ AK1042  ♠ 852  ♣ K4	South:  ♠ A85  ♥ 3  ♠ AK973  ♣ J952	Pass Pass AP 1. forci	North 1♥ 2♦ 3♥ ng 1NT raise or	Pass Pass Pass	1NT <sup>1</sup> 2•2 3NT
Board: 91 Dealer: S Vul: None North HCP: 11 South HCP: 13 Contract: 5 S	North:  ♠ K10  ▼ —  ♠ K109842  ♣ AJ732	South:  ♠ J65  ♥ KQ765  ♠ A53  ♣ K4	Pass Pass Pass 1. forci	North  1NT¹  2♣²  5♦  ng 1NT  raise or	Pass Pass AP	1♥ 2♦ 3♥

West North East South Board: 92 North: South: 1♥ Pass 1NT<sup>1</sup> Dealer: N **♦** 984 ♠ AK2 Pass 2♣ Vul: EW Pass  $2 \stackrel{2}{•}^2$ ♥ KQJ75 **y** 9 North HCP: 14 Pass 3NT AP ♦ AQ4 **♦** 98 South HCP: 12 1. forcing 1NT **♣** AQ9865 **♣** J43 Contract: 3N S 2. limit raise or better in ♣

Board: 93 Dealer: S Vul: None HCP: 11	♣ AQ10 ♥ 2 ♦ AJ9432 ♣ 732	The opponents are silent.  Partner bids first.
Board: 94 Dealer: N Vul: EW HCP: 12	<ul><li>★ A102</li><li>▼ AJ632</li><li>★ K43</li><li>★ 98</li></ul>	The opponents are silent. You bid first.
Board: 95 Dealer: S Vul: Both HCP: 11	<ul><li>♦ 942</li><li>♥ A</li><li>♦ KQ985</li><li>♠ Q953</li></ul>	The opponents are silent.  Partner bids first.
Board: 96 Dealer: N Vul: NS HCP: 14	<ul><li>♠ AK2</li><li>♥ AQJ54</li><li>♦ 974</li><li>♠ 65</li></ul>	The opponents are silent. You bid first.
Board: 97 Dealer: S Vul: EW HCP: 12	<ul><li>★ A4</li><li>▼ K</li><li>◆ A1074</li><li>◆ J109862</li></ul>	The opponents are silent.  Partner bids first.

Board: 93	37.4	a	West	North	East	South 1
Dealer: S	North: ♠ AQ10	South: ♠ J95	Pass	1NT <sup>1</sup>	Pass	
Vul: None	♥ AQ10	♥ AK543	Pass	2•2	Pass	
North HCP: 11 South HCP: 13	◆ AJ9432	◆ Q107	Pass	4 <b>★</b>	AP	<i>5</i> •
Contract: 4 S	<b>♣</b> 732	<b>♣</b> K9		ng 1NT	7 11	
				raise or	better	in 🔸
			West	North	East	South
Board: 94	North:	South:		1♥	Pass	1NT <sup>1</sup>
Dealer: N	♣ A102	<b>♦</b> J97	Pass	2•	Pass	2 <b>♠</b> <sup>2</sup>
Vul: EW North HCP: 12	♥ AJ632 ♦ K43	<b>♥</b> 9 <b>♦</b> QJ1065	Pass	3♥	Pass	4♦
South HCP: 11 Contract: 4♦ N	<b>♣</b> 98	♣ AK105	AP	ng 1NT		
Contract. 47 IN				raise or		in 🔸
Board: 95			West	North	East	
Dealer: S	North:	South:	D	42 7771	D	1 <b>Y</b>
Vul: Both	<b>♦</b> 942 <b>∀</b> A	<b>★</b> A108	Pass	1NT <sup>l</sup>		2•
North HCP: 11	<ul><li>A</li><li>KQ985</li></ul>	♥ J9874 ♦ AJ72	Pass	2♠ <sup>2</sup>	Pass	3 <b>V</b>
South HCP: 13 Contract: 4 S	♣ Q953	♣ K	Pass	4 <b>♦</b> na 1NT	AP	
Contract: 4 S			<ol> <li>forcing 1NT</li> <li>limit raise or better</li> </ol>		in 🔸	
			_,,			
			West	North	East	South
Board: 96	North:	South:		1♥	Pass	1NT <sup>1</sup>
Dealer: N	♠ AK2	<b>♦</b> 964	Pass	<b>2</b>	Pass	2 <b>♠</b> <sup>2</sup>
Vul: NS North HCP: 14	♥ AQJ54	<b>v</b> 6	Pass	3♥	Pass	<b>4</b> ♦
South HCP: 12	♦ 974 • 65	♦ A6532	AP			
Contract: 4♦ N	<b>♣</b> 65	♣ AKJ3	<ol> <li>forcing 1NT</li> <li>limit raise or better in •</li> </ol>		• ,	
			2. limit	raise or	better	ın 🕈

West North East South Board: 97 **1**♥ North: South: Dealer: S 1NT¹ Pass 2♣ Pass **♦** K85 **♠** A4 Vul: EW **♥** K **♥** J8764 Pass 3NT Pass  $2 \stackrel{\bullet}{•}^2$ North HCP: 12 ♦ A1074 ♦ QJ AP South HCP: 14 **♣** J109862 ♣ AK4 1. forcing 1NT Contract: 3N N 2. limit raise or better in ♣

Board: 93 Dealer: S Vul: None HCP: 13	<ul><li>▶ J95</li><li>▼ AK543</li><li>◆ Q107</li><li>◆ K9</li></ul>	The opponents are silent. You bid first.
Board: 94 Dealer: N Vul: EW HCP: 11	<ul><li>▶ J97</li><li>♥ 9</li><li>◆ QJ1065</li><li>◆ AK105</li></ul>	The opponents are silent.  Partner bids first.
Board: 95 Dealer: S Vul: Both HCP: 13	<ul><li>▲ A108</li><li>♥ J9874</li><li>◆ AJ72</li><li>♣ K</li></ul>	The opponents are silent. You bid first.
Board: 96 Dealer: N Vul: NS HCP: 12	<ul><li>♦ 964</li><li>♥ 6</li><li>♦ A6532</li><li>♦ AKJ3</li></ul>	The opponents are silent.  Partner bids first.
Board: 97 Dealer: S Vul: EW HCP: 14	<ul><li>★ K85</li><li>▼ J8764</li><li>◆ QJ</li><li>◆ AK4</li></ul>	The opponents are silent. You bid first.

Board: 93	37.4	a	West	North	East	South 1
Dealer: S	North: ♠ AQ10	South: ♠ J95	Pass	1NT <sup>1</sup>	Pass	
Vul: None	♥ AQ10	♥ AK543	Pass	2•2	Pass	
North HCP: 11 South HCP: 13	◆ AJ9432	◆ Q107	Pass	4 <b>★</b>	AP	<i>5</i> •
Contract: 4 S	<b>♣</b> 732	<b>♣</b> K9		ng 1NT	7 11	
				raise or	better	in 🔸
			West	North	East	South
Board: 94	North:	South:		1♥	Pass	1NT <sup>1</sup>
Dealer: N	♣ A102	<b>♦</b> J97	Pass	2•	Pass	2 <b>♠</b> <sup>2</sup>
Vul: EW North HCP: 12	♥ AJ632 ♦ K43	<b>♥</b> 9 <b>♦</b> QJ1065	Pass	3♥	Pass	4♦
South HCP: 11 Contract: 4♦ N	<b>♣</b> 98	♣ AK105	AP	ng 1NT		
Contract. 47 IN				raise or		in 🔸
Board: 95			West	North	East	
Dealer: S	North:	South:	D	42 7771	D	1 <b>Y</b>
Vul: Both	<b>♦</b> 942 <b>∀</b> A	<b>★</b> A108	Pass	1NT <sup>l</sup>		2•
North HCP: 11	<ul><li>A</li><li>KQ985</li></ul>	♥ J9874 ♦ AJ72	Pass	2♠ <sup>2</sup>	Pass	3 <b>V</b>
South HCP: 13 Contract: 4 S	♣ Q953	♣ K	Pass	4 <b>♦</b> na 1NT	AP	
Contract: 4 S			<ol> <li>forcing 1NT</li> <li>limit raise or better</li> </ol>		in 🔸	
			_,,			
			West	North	East	South
Board: 96	North:	South:		1♥	Pass	1NT <sup>1</sup>
Dealer: N	♠ AK2	<b>♦</b> 964	Pass	<b>2</b>	Pass	2 <b>♠</b> <sup>2</sup>
Vul: NS North HCP: 14	♥ AQJ54	<b>v</b> 6	Pass	3♥	Pass	<b>4</b> ♦
South HCP: 12	♦ 974 • 65	♦ A6532	AP			
Contract: 4♦ N	<b>♣</b> 65	♣ AKJ3	<ol> <li>forcing 1NT</li> <li>limit raise or better in •</li> </ol>		• ,	
			2. limit	raise or	better	ın 🕈

West North East South Board: 97 **1**♥ North: South: Dealer: S 1NT¹ Pass 2♣ Pass **♦** K85 **♠** A4 Vul: EW **♥** K **♥** J8764 Pass 3NT Pass  $2 \stackrel{\bullet}{•}^2$ North HCP: 12 ♦ A1074 ♦ QJ AP South HCP: 14 **♣** J109862 ♣ AK4 1. forcing 1NT Contract: 3N N 2. limit raise or better in ♣

Board: 98 Dealer: N Vul: Both HCP: 14	<ul><li>♣ Q105</li><li>♥ AK1065</li><li>♦ K9</li><li>♣ Q108</li></ul>	The opponents are silent. You bid first.
Board: 99 Dealer: S Vul: Both HCP: 12	<ul><li>★ A32</li><li>▼ 10</li><li>◆ Q972</li><li>★ AQ872</li></ul>	The opponents are silent.  Partner bids first.
Board: 100 Dealer: N Vul: None HCP: 14	<ul><li>★ A97</li><li>▼ KQ1097</li><li>◆ K10</li><li>◆ Q95</li></ul>	The opponents are silent. You bid first.
Board: 101 Dealer: S Vul: NS HCP: 12	<ul><li>♣ QJ7</li><li>♥ K</li><li>◆ Q95</li><li>♣ A109874</li></ul>	The opponents are silent.  Partner bids first.
Board: 102 Dealer: N Vul: EW HCP: 14	<ul><li>★ A43</li><li>▼ K7642</li><li>◆ KQJ</li><li>◆ J6</li></ul>	West Doubles 2♠ if possible.  You bid first.

Board: 98 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ Q105  ♥ AK1065  ♠ K9  ♠ Q108	South:  ♠ AJ6  ♥ 4  ♠ Q73  ♠ KJ9643	Pass Pass 1. forci	North 1♥ 2♣ 3NT ng 1NT raise or	Pass Pass AP	1NT¹ 2♠²
Board: 99 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ A32  ♥ 10  ♠ Q972  ♠ AQ872	South:  ♠ K.J5  ♥ AQ764  ♠ K.4  ♣ J.43	West Pass Pass AP 1. forci	North  1NT <sup>1</sup> 2•2  ng 1NT  raise or	East Pass Pass	South 1♥ 2♣ 3NT
Board: 100 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ A97  ▼ KQ1097  ◆ K10  ♠ Q95	South:  ♠ K84  ♦ 4  ♦ A763  ♣ AJ762	Pass Pass 1. forci	North 1♥ 2♣ 3NT ng 1NT raise or	Pass Pass AP	1NT¹ 2♠²
Board: 101 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ QJ7  ▼ K  ♦ Q95  ♠ A109874	South:  ♠ 1098  ♥ AJ1053  ♦ J6  ♠ KQJ	Pass Pass Pass 1. forci	North  1NT <sup>1</sup> 2♠ <sup>2</sup> 3NT  ng 1NT  raise or	Pass Pass AP	1♥ 2♠ 3♥
Board: 102 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 5 N	North:  ♠ A43  ♥ K7642  ♠ KQJ  ♣ J6	South:  ♠ QJ  ♥ 8  ♠ A109643  ♠ A972	Pass X AP 1. forci	North 1♥ 2♦ 2NT ng 1NT raise or	Pass Pass Pass	1NT¹ 2♠² 5♦

Board: 98 Dealer: N Vul: Both HCP: 11	<ul><li>▲ AJ6</li><li>✓ 4</li><li>◆ Q73</li><li>◆ KJ9643</li></ul>	The opponents are silent.  Partner bids first.
Board: 99 Dealer: S Vul: Both HCP: 14	<ul><li>★ KJ5</li><li>▼ AQ764</li><li>◆ K4</li><li>◆ J43</li></ul>	The opponents are silent. You bid first.
Board: 100 Dealer: N Vul: None HCP: 12	<ul><li>★ K84</li><li>✓ 4</li><li>◆ A763</li><li>◆ AJ762</li></ul>	The opponents are silent.  Partner bids first.
Board: 101 Dealer: S Vul: NS HCP: 12	<ul><li>1098</li><li>✓ AJ1053</li><li>✓ J6</li><li>✓ KQJ</li></ul>	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: EW HCP: 11	♣ QJ ♥ 8 ♦ A109643 ♣ A972	West Doubles 2♠ if possible.  Partner bids first.

Board: 98 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ Q105  ♥ AK1065  ♠ K9  ♠ Q108	South:  ♠ AJ6  ♥ 4  ♠ Q73  ♠ KJ9643	Pass Pass 1. forci	North 1♥ 2♣ 3NT ng 1NT raise or	Pass Pass AP	1NT¹ 2♠²
Board: 99 Dealer: S Vul: Both North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ A32  ♥ 10  ♠ Q972  ♣ AQ872	South:  ♠ K.J5  ♥ AQ764  ♠ K4  ♣ J43	West Pass Pass AP 1. forci	North  1NT <sup>1</sup> 2•2  ng 1NT  raise or	East Pass Pass	South 1♥ 2♣ 3NT
Board: 100 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ A97  ♥ KQ1097  ♦ K10  ♠ Q95	South:  ♠ K84  ♥ 4  ♠ A763  ♣ AJ762	Pass Pass 1. forci	North 1♥ 2♣ 3NT ng 1NT raise or	Pass Pass AP	1NT¹ 2♠²
Board: 101 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ QJ7  ♥ K  ♦ Q95  ♠ A109874	South:  ♠ 1098  ♥ AJ1053  ♦ J6  ♠ KQJ	Pass Pass Pass 1. forci	North  1NT <sup>1</sup> 2♠ <sup>2</sup> 3NT  ng 1NT  raise or	Pass Pass AP	1♥ 2♣ 3♥
Board: 102 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 5 N	North:  ♠ A43  ♥ K7642  ♠ KQJ  ♣ J6	South:  ♠ QJ  ♥ 8  ♠ A109643  ♣ A972	Pass X AP 1. forci	North 1♥ 2♦ 2NT ng 1NT raise or	Pass Pass Pass	1NT¹ 2♠² 5♦

Board: 103 Dealer: S Vul: None HCP: 12	<ul><li>★KQ9</li><li>▼ 5</li><li>◆ Q97</li><li>◆ AJ9632</li></ul>	The opponents are silent.  Partner bids first.
Board: 104 Dealer: N Vul: EW HCP: 14	<ul><li>♣ QJ</li><li>♥ KJ742</li><li>◆ J4</li><li>♣ KQJ6</li></ul>	The opponents are silent. You bid first.
Board: 105 Dealer: S Vul: NS HCP: 12	<ul><li>★ KQ2</li><li>▼ —</li><li>◆ QJ9642</li><li>◆ KJ85</li></ul>	The opponents are silent.  Partner bids first.
Board: 106 Dealer: N Vul: EW HCP: 12	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: None HCP: 11	<ul><li>♦ 853</li><li>♥ 6</li><li>♦ A10975</li><li>♣ AK92</li></ul>	The opponents are silent.  Partner bids first.

Board: 103 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ KQ9  ♥ 5  • Q97  ♣ AJ9632	South:  ♠ A85  ♥ AK832  ♦ 52  ♠ K107	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 104 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ QJ  ♥ KJ742  ♦ J4  ♣ KQJ6	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3♥ Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 105 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 5 S	North:  ♠ KQ2  ♥ —  ♠ QJ9642  ♣ KJ85	South:  ♣ A94  ♥ A6532  • 1073  ♣ A4	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3♥  Pass 5♦ AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 106 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4 N	North:	South:  ♠ Q10  ♥ 4  ♠ AQJ1042  ♠ QJ109	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 4♦  AP  1. forcing 1NT  2. limit raise or better in ♦

Board: 107 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4♦ S

North: **♦**853 **7**6 ♦ A10975

**♣** AK92

South: **♠** A42 ♥ AKQ85

**4** 7

**♦** Q832

Pass  $2 \stackrel{2}{•}^2$ 

Pass 1NT¹ Pass 2♦ Pass 3NT

1♥

Pass 4♦ AP

1. forcing 1NT

2. limit raise or better in ♦

West North East South

Board: 103 Dealer: S Vul: None HCP: 14	<ul><li>★ A85</li><li>▼ AK832</li><li>◆ 52</li><li>★ K107</li></ul>	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: EW HCP: 12	<ul><li>1092</li><li>✓ A</li><li> A1063</li><li> A9732</li></ul>	The opponents are silent.  Partner bids first.
Board: 105 Dealer: S Vul: NS HCP: 12	<ul><li>▲ A94</li><li>♥ A6532</li><li>◆ 1073</li><li>◆ A4</li></ul>	The opponents are silent. You bid first.
Board: 106 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q10</li><li>♥ 4</li><li>♦ AQJ1042</li><li>♣ QJ109</li></ul>	The opponents are silent.  Partner bids first.
Board: 107 Dealer: S Vul: None HCP: 15	<ul><li>★ A42</li><li>✓ AKQ85</li><li>◆ Q832</li><li>◆ 7</li></ul>	The opponents are silent. You bid first.

Board: 103 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ KQ9  ♥ 5  • Q97  ♣ AJ9632	South:  ♠ A85  ♥ AK832  ♦ 52  ♠ K107	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 104 Dealer: N Vul: EW North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ QJ  ♥ KJ742  ♦ J4  ♣ KQJ6	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3♥ Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 105 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 5 S	North:  ♠ KQ2  ♥ —  ♠ QJ9642  ♣ KJ85	South:  ♣ A94  ♥ A6532  • 1073  ♣ A4	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3♥  Pass 5♦ AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 106 Dealer: N Vul: EW North HCP: 12 South HCP: 12 Contract: 4 N	North:	South:  ♠ Q10  ♥ 4  ♠ AQJ1042  ♠ QJ109	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 4♦  AP  1. forcing 1NT  2. limit raise or better in ♦

Board: 107 Dealer: S Vul: None North HCP: 11 South HCP: 15 Contract: 4♦ S

North: **♦**853 **7**6 ♦ A10975

**♣** AK92

South: **♠** A42 ♥ AKQ85

**4** 7

**♦** Q832

Pass  $2 \stackrel{2}{•}^2$ 

Pass 1NT¹ Pass 2♦ Pass 3NT

1♥

Pass 4♦ AP

1. forcing 1NT

2. limit raise or better in ♦

West North East South

Board: 108 Dealer: N Vul: EW HCP: 14	<ul><li>★ AK8</li><li>▼ K10942</li><li>★ K</li><li>★ J654</li></ul>	The opponents are silent. You bid first.
Board: 109 Dealer: S Vul: None HCP: 11	<ul><li>♣ QJ3</li><li>♥ 4</li><li>♦ KJ862</li><li>♣ KJ83</li></ul>	The opponents are silent.  Partner bids first.
Board: 110 Dealer: N Vul: None HCP: 14	<ul><li>★ K85</li><li>▼ KQJ104</li><li>◆ AJ</li><li>◆ 853</li></ul>	The opponents are silent. You bid first.
Board: 111 Dealer: S Vul: NS HCP: 11	<ul><li>1082</li><li>5</li><li>K1093</li><li>AKJ63</li></ul>	The opponents are silent.  Partner bids first.
Board: 112 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q65</li><li>♥ AKJ75</li><li>◆ 10</li><li>♣ AQ107</li></ul>	The opponents are silent. You bid first.

Board: 108 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ AK8  ♥ K10942  ♠ K  ♣ J654	South:  • 1064  • 6  • Q842  • AKQ32	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 109 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ QJ3  ♥ 4  ♠ KJ862  ♣ KJ83	South:  ♠ A86  ♥ KQJ53  ♠ A104  ♠ 95	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 110 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ K85  ♥ KQJ104  ♠ AJ  ♠ 853	South:  ♠ QJ2  ♥ 2  ♠ KQ104  ♠ A10962	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 111 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 S	North:	South:  ♣ J7  ♥ AQ643  ♠ A52  ♣ Q97	West North East South  1  Pass 1NT¹ Pass 2  Pass 2  Pass 2  Pass 3  Pass 4  AP  1. forcing 1NT  2. limit raise or better in   4
Board: 112 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N S	North:  ♠ Q65  ♥ AKJ75  ♠ 10  ♠ AQ107	South:  ♠ A84  ♥ 10  ♠ AJ98  ♣ K6543	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♠

Board: 108 Dealer: N Vul: EW HCP: 11	<ul><li>1064</li><li>6</li><li>Q842</li><li>AKQ32</li></ul>	The opponents are silent.  Partner bids first.
Board: 109 Dealer: S Vul: None HCP: 14	<ul><li>★ A86</li><li>▼ KQJ53</li><li>◆ A104</li><li>◆ 95</li></ul>	The opponents are silent. You bid first.
Board: 110 Dealer: N Vul: None HCP: 12	<ul><li>♣ QJ2</li><li>♥ 2</li><li>♦ KQ104</li><li>♣ A10962</li></ul>	The opponents are silent.  Partner bids first.
Board: 111 Dealer: S Vul: NS HCP: 13	<ul><li>♣ J7</li><li>♥ AQ643</li><li>♦ A52</li><li>♣ Q97</li></ul>	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: NS HCP: 12	<ul><li>★ A84</li><li>▼ 10</li><li>◆ AJ98</li><li>◆ K6543</li></ul>	The opponents are silent.  Partner bids first.

Board: 108 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ AK8  ♥ K10942  ♠ K  ♣ J654	South:  • 1064  • 6  • Q842  • AKQ32	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 109 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ QJ3  ♥ 4  ♠ KJ862  ♣ KJ83	South:  ♠ A86  ♥ KQJ53  ♠ A104  ♠ 95	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 110 Dealer: N Vul: None North HCP: 14 South HCP: 12 Contract: 3N S	North:  ♠ K85  ♥ KQJ104  ♠ AJ  ♠ 853	South:  ♠ QJ2  ♥ 2  ♠ KQ104  ♠ A10962	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 111 Dealer: S Vul: NS North HCP: 11 South HCP: 13 Contract: 4 S	North:	South:  ♣ J7  ♥ AQ643  ♠ A52  ♣ Q97	West North East South  1  Pass 1NT¹ Pass 2  Pass 2  Pass 2  Pass 3  Pass 4  AP  1. forcing 1NT  2. limit raise or better in   4
Board: 112 Dealer: N Vul: NS North HCP: 16 South HCP: 12 Contract: 3N S	North:  ♠ Q65  ♥ AKJ75  ♠ 10  ♠ AQ107	South:  ♠ A84  ♥ 10  ♠ AJ98  ♣ K6543	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♠

Board: 113 Dealer: S Vul: EW HCP: 11	<ul><li>★ A63</li><li>♥ 5</li><li>★ K987</li><li>★ KJ972</li></ul>	The opponents are silent.  Partner bids first.
Board: 114 Dealer: N Vul: Both HCP: 13	<ul><li>★ K43</li><li>▼ K10932</li><li>◆ 6</li><li>◆ AK85</li></ul>	The opponents are silent. You bid first.
Board: 115 Dealer: S Vul: NS HCP: 11	<b>♦</b> K6 <b>♥</b> Q <b>♦</b> A98532 <b>♣</b> Q873	The opponents are silent.  Partner bids first.
Board: 116 Dealer: N Vul: EW HCP: 13	<ul><li>♠ AKJ</li><li>♥ QJ1093</li><li>♦ J105</li><li>♠ J2</li></ul>	The opponents are silent. You bid first.

Board: 113 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 6 S	North:  ♠ A63  ♥ 5  ♠ K987  ♣ KJ972	South:  ♠ KQ  ♥ AQ1096  ♠ A3  ♣ 8653	West North East South  1 Pass $1NT^1$ Pass $2   Pass$ Pass $2   Pass$ Pass $2   Pass$ Pass $4   Pass$ P
Board: 114 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ K43  ♥ K10932  ♠ 6  ♠ AK85	South:  ♠ Q95  ♥ 6  ♠ AK95  ♣ QJ1042	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 115 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 S	North:  ♠ K6  ♥ Q  ♠ A98532  ♣ Q873	South:  ♠ A32  ♥ K9632  ♦ J104  ♠ A9	West North East South  1  Pass 1NT¹ Pass 2  Pass 2♠² Pass 3  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 116 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4 N	North:  ♠ AKJ  ♥ QJ1093  ♦ J105  ♣ J2	South:  ♠ 1072  ♥ 6  ♠ AQ96432  ♠ AQ	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 4♦  AP  1. forcing 1NT

Board: 113 Dealer: S Vul: EW HCP: 15	<ul><li>★ KQ</li><li>▼ AQ1096</li><li>◆ A3</li><li>◆ 8653</li></ul>	The opponents are silent. You bid first.
Board: 114 Dealer: N Vul: Both HCP: 12	<ul><li>♣ Q95</li><li>♥ 6</li><li>♦ AK95</li><li>♣ QJ1042</li></ul>	The opponents are silent.  Partner bids first.
Board: 115 Dealer: S Vul: NS HCP: 12	<ul><li>★ A32</li><li>▼ K9632</li><li>◆ J104</li><li>◆ A9</li></ul>	The opponents are silent. You bid first.
Board: 116 Dealer: N Vul: EW HCP: 12	<ul><li>1072</li><li>6</li><li>AQ96432</li><li>AQ</li></ul>	The opponents are silent.  Partner bids first.

Board: 113 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 6 S	North:  ♠ A63  ♥ 5  ♠ K987  ♣ KJ972	South:  ♠ KQ  ♥ AQ1096  ♠ A3  ♣ 8653	West North East South  1 Pass $1NT^1$ Pass $2   Pass$ Pass $2   Pass$ Pass $2   Pass$ Pass $4   Pass$ P
Board: 114 Dealer: N Vul: Both North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ K43  ♥ K10932  ♠ 6  ♠ AK85	South:  ♠ Q95  ♥ 6  ♠ AK95  ♣ QJ1042	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 115 Dealer: S Vul: NS North HCP: 11 South HCP: 12 Contract: 4 S	North:  ♠ K6  ♥ Q  ♠ A98532  ♣ Q873	South:  ♠ A32  ♥ K9632  ♦ J104  ♠ A9	West North East South  1  Pass 1NT¹ Pass 2  Pass 2♠² Pass 3  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 116 Dealer: N Vul: EW North HCP: 13 South HCP: 12 Contract: 4 N	North:  ♠ AKJ  ♥ QJ1093  ♦ J105  ♣ J2	South:  ♠ 1072  ♥ 6  ♠ AQ96432  ♠ AQ	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 4♦  AP  1. forcing 1NT

Board: 117 Dealer: S Vul: Both HCP: 12	<ul><li>▲ A97</li><li>♥ 2</li><li>♦ 1074</li><li>♣ AKJ762</li></ul>	The opponents are silent.  Partner bids first.
Board: 118 Dealer: N Vul: None HCP: 15	<ul><li>AQ4</li><li>KQ1086</li><li>A963</li><li>3</li></ul>	The opponents are silent. You bid first.
Board: 119 Dealer: S Vul: EW HCP: 11	<ul><li>♠ AQJ</li><li>♥ 9</li><li>♦ 752</li><li>♠ KJ10652</li></ul>	The opponents are silent.  Partner bids first.
Board: 120 Dealer: N Vul: None HCP: 14	<ul><li>♣ Q104</li><li>♥ AK1097</li><li>◆ QJ8</li><li>♣ Q8</li></ul>	The opponents are silent. You bid first.
Board: 121 Dealer: S Vul: NS HCP: 12	<ul><li>♠ AKJ</li><li>♥ —</li><li>♦ Q983</li><li>♠ Q108632</li></ul>	The opponents are silent.  Partner bids first.

	Board: 117	North:	South:	West	North	East	South 1♥
	Dealer: S	<b>♠</b> A97	<b>★</b> K5	Pass	$1NT^1$	Pass	2♣
	Vul: Both North HCP: 12	<b>v</b> 2	<b>♥</b> AKQ108	Pass	$2 \spadesuit^2$	Pass	3NT
	South HCP: 13	<b>♦</b> 1074	♦ J85	AP			
(	Contract: 3N N	<b>♣</b> AKJ762	<b>♣</b> 853	1. forcir	_		
				2. limit 1	raise or	better :	in ♣
Ī	Board: 118			West	North		
	Dealer: N	North:	South:		1♥		1NT <sup>1</sup>
	Vul: None	<b>AQ4</b> ★ <b>AQ4</b>	<b>♣</b> J75		<b>2</b>	Pass	
N	North HCP: 15	<ul><li>▼ KQ1086</li><li>◆ A963</li></ul>	<b>∀</b> A <b>♦</b> Q10742		3NT	Pass	4♦
	South HCP: 12	◆ 3	♣ KQ85	AP	13.700		
(	Contract: 4♦ N			<ol> <li>forcin</li> <li>limit 1</li> </ol>	-	hattar :	m
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				West	North	Fast	South
E	Board: 119	North:	South:		- ,		1♥
	Dealer: S	♠ AQJ	<b>★</b> 753	Pass	1NT <sup>1</sup>	Pass	2♣
	Vul: EW North HCP: 11	<b>v</b> 9	<b>♥</b> AK873	Pass	$2 \spadesuit^2$	Pass	3♥
	South HCP: 13	<b>♦</b> 752	<b>♦</b> Q6	Pass	4♣	AP	
	Contract: 4♣ S	♣ KJ10652	♣ A94	1. forcir	ng 1NT		
				2. limit 1	raise or	better :	in ♣
т	Doards 120			West	North		South
	Board: 120 Dealer: N	North:	South:		1♥	Pass	1NT <sup>1</sup>
	Vul: None	<b>♦</b> Q104	<b>♦</b> K85	Pass	<b>2</b> ♦	Pass	$2 \clubsuit^2$
	North HCP: 14	<ul><li>✓ AK1097</li><li>◆ QJ8</li></ul>	<b>♥</b> J <b>♦</b> K106532	Pass	3♥	Pass	<b>4</b> ♦
	South HCP: 11	• QJ8 <b>♣</b> Q8	◆ A62	AP			
(	Contract: 4♦ N	- 40	_ 1 10 =	1. forcir	_	la attar	i A
				2. limit 1	aise or	better :	Ш1 🕈

West North East South Board: 121 1♥ North: South: Dealer: S Pass 1NT¹ Pass 2♣ **♦**92 **♠** AKJ Vul: NS **♥** AJ754 ♥ — Pass  $2 \stackrel{?}{•}^2$ Pass 3♥ North HCP: 12 **♦** Q983 **♦** K72 Pass 3NT AP South HCP: 12 **♣** Q108632 ♣ A95 1. forcing 1NT Contract: 3N N 2. limit raise or better in ♣

Board: 117 Dealer: S Vul: Both HCP: 13	<ul><li>★K5</li><li>✓ AKQ108</li><li>◆J85</li><li>◆853</li></ul>	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: None HCP: 12	<ul><li>♣ J75</li><li>♥ A</li><li>♦ Q10742</li><li>♣ KQ85</li></ul>	The opponents are silent.  Partner bids first.
Board: 119 Dealer: S Vul: EW HCP: 13	<ul><li>★ 753</li><li>♥ AK873</li><li>◆ Q6</li><li>★ A94</li></ul>	The opponents are silent. You bid first.
Board: 120 Dealer: N Vul: None HCP: 11	<ul><li>★ K85</li><li>✓ J</li><li>◆ K106532</li><li>◆ A62</li></ul>	The opponents are silent.  Partner bids first.
Board: 121 Dealer: S Vul: NS HCP: 12	<ul><li>♦ 92</li><li>♥ AJ754</li><li>♦ K72</li><li>♠ A95</li></ul>	The opponents are silent. You bid first.

	Board: 117	North:	South:	West	North	East	South 1♥
	Dealer: S	<b>♠</b> A97	<b>★</b> K5	Pass	$1NT^1$	Pass	2♣
	Vul: Both North HCP: 12	<b>v</b> 2	<b>♥</b> AKQ108	Pass	$2 \spadesuit^2$	Pass	3NT
	South HCP: 13	<b>♦</b> 1074	♦ J85	AP			
(	Contract: 3N N	<b>♣</b> AKJ762	<b>♣</b> 853	1. forcir	_		
				2. limit 1	raise or	better :	in ♣
Ī	Board: 118			West	North		
	Dealer: N	North:	South:		1♥		1NT <sup>1</sup>
	Vul: None	<b>AQ4</b> ★ <b>AQ4</b>	<b>♣</b> J75		<b>2</b>	Pass	
N	North HCP: 15	<ul><li>▼ KQ1086</li><li>◆ A963</li></ul>	<b>∀</b> A <b>♦</b> Q10742		3NT	Pass	4♦
	South HCP: 12	◆ 3	♣ KQ85	AP	13.700		
(	Contract: 4♦ N			<ol> <li>forcin</li> <li>limit 1</li> </ol>	-	hattar :	m
				∠. III III. I	ase of	beuei .	Ш1 ▼
				West	North	Fast	South
E	Board: 119	North:	South:		- ,		1♥
	Dealer: S	♠ AQJ	<b>★</b> 753	Pass	1NT <sup>1</sup>	Pass	2♣
	Vul: EW North HCP: 11	<b>v</b> 9	<b>♥</b> AK873	Pass	$2 \spadesuit^2$	Pass	3♥
	South HCP: 13	<b>♦</b> 752	<b>♦</b> Q6	Pass	4♣	AP	
	Contract: 4♣ S	♣ KJ10652	♣ A94	1. forcir	ng 1NT		
				2. limit 1	raise or	better :	in ♣
т	Doards 120			West	North		South
	Board: 120 Dealer: N	North:	South:		1♥	Pass	1NT <sup>1</sup>
	Vul: None	<b>♦</b> Q104	<b>♦</b> K85	Pass	<b>2</b> ♦	Pass	$2 \clubsuit^2$
	North HCP: 14	<ul><li>✓ AK1097</li><li>◆ QJ8</li></ul>	<b>♥</b> J <b>♦</b> K106532	Pass	3♥	Pass	<b>4</b> ♦
	South HCP: 11	• QJ8 <b>♣</b> Q8	◆ A62	AP			
(	Contract: 4♦ N	- 40	_ 1 10 =	1. forcir	_	la attar	i A
				2. limit 1	aise or	better :	Ш1 🕈

West North East South Board: 121 1♥ North: South: Dealer: S Pass 1NT¹ Pass 2♣ **♦**92 **♠** AKJ Vul: NS **♥** AJ754 ♥ — Pass  $2 \stackrel{?}{•}^2$ Pass 3♥ North HCP: 12 **♦** Q983 **♦** K72 Pass 3NT AP South HCP: 12 **♣** Q108632 ♣ A95 1. forcing 1NT Contract: 3N N 2. limit raise or better in ♣

Board: 122 Dealer: N Vul: Both HCP: 13	<ul><li>♣ 72</li><li>♥ KJ952</li><li>◆ Q2</li><li>♣ AK107</li></ul>	The opponents are silent. You bid first.
Board: 123 Dealer: S Vul: None HCP: 11	<ul><li>♣ A76</li><li>♥ 3</li><li>◆ J93</li><li>♣ AQ9643</li></ul>	The opponents are silent.  Partner bids first.
Board: 124 Dealer: N Vul: NS HCP: 13	<ul><li>♣ Q54</li><li>♥ AK1092</li><li>♦ 105</li><li>♣ A65</li></ul>	The opponents are silent. You bid first.
Board: 125 Dealer: S Vul: EW HCP: 11	<b>★</b> K107 <b>♥</b> 8 <b>♦</b> K106 <b>♣</b> KQ10842	The opponents are silent.  Partner bids first.
Board: 126 Dealer: N Vul: NS HCP: 13	<ul><li>♣ Q73</li><li>♥ A10765</li><li>♦ J10</li><li>♣ AQ6</li></ul>	The opponents are silent. You bid first.

Board: 122 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 44 N	North:  ♠ 72  ♥ KJ952  ♦ Q2  ♣ AK107	South:  ♠ A54  ♥ 4  ♠ A1053  ♣ QJ843	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♠²  Pass 3♥ Pass 4♠  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 123 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N N	North:  ♠ A76  ♥ 3  ♠ J93  ♣ AQ9643	South:  ♠ Q93  ♥ Q9652  ♠ AQ  ♠ KJ10	West North East South  1  Pass 1NT¹ Pass 2  Pass 2  Pass 2  Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in   •
Board: 124 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ Q54  ♥ AK1092  ♦ 105  ♣ A65	South:  ♠ AJ2  ♥ J  ♦ QJ76  ♣ K9872	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 125 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3N N	North:  ♠ K107  ♥ 8  ♠ K106  ♠ KQ10842	South:  ♠ Q54  ♥ KJ963  ♠ AQ  ♣ J97	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 126 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ Q73  ✔ A10765  ♦ J10  ♠ AQ6	South:	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ◆

Board: 122 Dealer: N Vul: Both HCP: 11	<ul><li>A54</li><li>✓ 4</li><li>✓ A1053</li><li>✓ QJ843</li></ul>	The opponents are silent.  Partner bids first.
Board: 123 Dealer: S Vul: None HCP: 14	<ul><li>♣ Q93</li><li>♥ Q9652</li><li>♦ AQ</li><li>♣ KJ10</li></ul>	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: NS HCP: 12	<ul><li>♣ AJ2</li><li>♥ J</li><li>◆ QJ76</li><li>♣ K9872</li></ul>	The opponents are silent.  Partner bids first.
Board: 125 Dealer: S Vul: EW HCP: 13	<ul><li>♣ Q54</li><li>♥ KJ963</li><li>◆ AQ</li><li>♣ J97</li></ul>	The opponents are silent. You bid first.
Board: 126 Dealer: N Vul: NS HCP: 12	<ul><li>♠ 642</li><li>♥ 4</li><li>♦ AKQ9</li><li>♠ K8743</li></ul>	The opponents are silent.  Partner bids first.

Board: 122 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 44 N	North:  ♠ 72  ♥ KJ952  ♦ Q2  ♣ AK107	South:  ♠ A54  ♥ 4  ♠ A1053  ♣ QJ843	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♠²  Pass 3♥ Pass 4♠  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 123 Dealer: S Vul: None North HCP: 11 South HCP: 14 Contract: 3N N	North:  ♠ A76  ♥ 3  ♠ J93  ♣ AQ9643	South:  ♠ Q93  ♥ Q9652  ♠ AQ  ♠ KJ10	West North East South  1  Pass 1NT¹ Pass 2  Pass 2  Pass 2  Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in   •
Board: 124 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ Q54  ♥ AK1092  ♦ 105  ♣ A65	South:  ♠ AJ2  ♥ J  ♦ QJ76  ♣ K9872	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 125 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 3N N	North:  ♠ K107  ♥ 8  ♠ K106  ♠ KQ10842	South:  ♠ Q54  ♥ KJ963  ♠ AQ  ♣ J97	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 126 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 3N S	North:  ♠ Q73  ✔ A10765  ♦ J10  ♠ AQ6	South:	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ◆

Board: 127 Dealer: S Vul: EW HCP: 11	♣8 ♥ A • KJ10642 ♣ K10654	The opponents are silent.  Partner bids first.
Board: 128 Dealer: N Vul: NS HCP: 14	<ul><li>♣ J105</li><li>♥ AQ873</li><li>◆ A97</li><li>♣ K10</li></ul>	The opponents are silent.  You bid first.
Board: 129 Dealer: S Vul: EW HCP: 12	<b>♦</b> Q86 <b>♥</b> — <b>♦</b> QJ10653 <b>♣</b> AK108	The opponents are silent.  Partner bids first.
Board: 130 Dealer: N Vul: Both HCP: 14	<ul><li>♣ Q72</li><li>♥ KQ1083</li><li>♦ A7</li><li>♣ K53</li></ul>	The opponents are silent.  You bid first.
Board: 131 Dealer: S Vul: None HCP: 11	<ul><li>♣ J103</li><li>♥ Q</li><li>♦ AQJ104</li><li>♣ J1096</li></ul>	The opponents are silent.  Partner bids first.

Board: 127 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 5 S	North:  ♠ 8  ▼ A  ♠ KJ10642  ♠ K10654	South:  ♠ AJ7  ♥ Q9854  ♠ AQ8  ♣ 82	West North East South  1♥ Pass 1NT¹ Pass 2♦ Pass 2•² Pass 3♥ Pass 5• AP  1. forcing 1NT  2. limit raise or better in •
Board: 128 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♣ J105  ✔ AQ873  ♣ A97  ♣ K10	South:  ♠ KQ7  ♥ 9  ♠ KJ8653  ♣ Q65	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 4♦  AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 129 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ Q86  ♥ —  ♠ QJ10653  ♠ AK108	South:  ♠ J104  ♥ AQJ53  ♠ K84  ♣ J5	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3♥  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 130 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ Q72  ♥ KQ1083  ♠ A7  ♠ K53	South:	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣

West North East South Board: 131 **1**♥ North: South: Dealer: S Pass  $1NT^1$  Pass  $2 \spadesuit$ **♦** K4 **♦** J103 Vul: None **♥** AK743 **♥** Q Pass  $2 \stackrel{2}{•}^2$ Pass 3♥ North HCP: 11 **♦** AQJ104 **♦** 8752 Pass 4♦ AP South HCP: 14 **♣** J1096 **♣** A2 1. forcing 1NT Contract: 4♦ S 2. limit raise or better in ♦

Board: 127 Dealer: S Vul: EW HCP: 13	<ul><li>AJ7</li><li>♥ Q9854</li><li>AQ8</li><li>82</li></ul>	The opponents are silent. You bid first.
Board: 128 Dealer: N Vul: NS HCP: 11	<ul><li>★KQ7</li><li>♥9</li><li>◆KJ8653</li><li>◆Q65</li></ul>	The opponents are silent.  Partner bids first.
Board: 129 Dealer: S Vul: EW HCP: 12	<ul><li>▲ J104</li><li>♥ AQJ53</li><li>◆ K84</li><li>♣ J5</li></ul>	The opponents are silent. You bid first.
Board: 130 Dealer: N Vul: Both HCP: 11	<ul><li>\$986</li><li>♥ 4</li><li>◆ KJ85</li><li>◆ AQJ94</li></ul>	The opponents are silent.  Partner bids first.
Board: 131 Dealer: S Vul: None HCP: 14	<ul><li>★ K4</li><li>✓ AK743</li><li>◆ 8752</li><li>◆ A2</li></ul>	The opponents are silent. You bid first.

Board: 127 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 5 S	North:  ♠ 8  ♥ A  ♠ KJ10642  ♠ K10654	South:  ♠ AJ7  ♥ Q9854  ♠ AQ8  ♣ 82	West North East South  1♥ Pass 1NT¹ Pass 2♦ Pass 2•² Pass 3♥ Pass 5• AP  1. forcing 1NT  2. limit raise or better in •
Board: 128 Dealer: N Vul: NS North HCP: 14 South HCP: 11 Contract: 4 N	North:  ♣ J105  ✔ AQ873  ♣ A97  ♣ K10	South:  ♠ KQ7  ♥ 9  ♠ KJ8653  ♣ Q65	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 4♦  AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 129 Dealer: S Vul: EW North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ Q86  ♥ —  ♠ QJ10653  ♠ AK108	South:  ♠ J104  ♥ AQJ53  ♠ K84  ♣ J5	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3♥  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 130 Dealer: N Vul: Both North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ Q72  ♥ KQ1083  ♠ A7  ♠ K53	South:	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♠²  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♣

West North East South Board: 131 **1**♥ North: South: Dealer: S Pass  $1NT^1$  Pass  $2 \spadesuit$ **♦** K4 **♦** J103 Vul: None **♥** AK743 **♥** Q Pass  $2 \stackrel{2}{•}^2$ Pass 3♥ North HCP: 11 **♦** AQJ104 **♦** 8752 Pass 4♦ AP South HCP: 14 **♣** J1096 **♣** A2 1. forcing 1NT Contract: 4♦ S 2. limit raise or better in ♦

#### **Major Opener**

HCP: 11

♣ Q109

Board: 132 Dealer: N Vul: Both HCP: 13	<ul><li>♣ Q3</li><li>♥ AQ973</li><li>◆ QJ6</li><li>♣ Q63</li></ul>	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: None HCP: 12	<ul><li>◆ 986</li><li>♥ J</li><li>◆ AQJ854</li><li>◆ KJ6</li></ul>	East Doubles 2♠ if possible.  Partner bids first.
Board: 134 Dealer: N Vul: NS HCP: 13	<ul><li>♠ 652</li><li>♥ KQ1062</li><li>♦ J2</li><li>♠ AK4</li></ul>	West Doubles 2♠ if possible.  You bid first.
Board: 135 Dealer: S Vul: EW	◆ QJ7 ▼ — • AQ87652 • Q109	The opponents are silent.  Partner bids first.

Board: 132 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 N	North:  ♠ Q3  ♥ AQ973  ♠ QJ6  ♠ Q63	South:  ♠ K42  ▼ 10  ♠ A1054  ♣ KJ1085	Pass Pass AP 1. forci	North 1♥ 2♣ 3♥ ng 1NT raise or	Pass Pass Pass	1NT¹ 2♠² 4♠
Board: 133 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N N	North:	South:  ♠ AJ3  ♥ AQ863  ♠ K109  ♠ 53	West Pass Pass Pass 1. forci	North  1NT <sup>1</sup> 2•2	East Pass X AP	South 1♥ 2♦ 2NT
Board: 134 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 5♣ N	North:  ♠ 652  ▼ KQ1062  ◆ J2  ♣ AK4	South:  ♠ Q  ♥ J7  ♠ AK64  ♣ Q98752	Pass X Pass AP 1. forci	North 1♥ 2♣ XX 4♣ ng 1NT raise or	Pass Pass Pass Pass	1NT <sup>1</sup> 2♠ <sup>2</sup> 3♠ 5♠
Board: 135 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ QJ7  ▼ —  ♠ AQ87652  ♠ Q109	South:  ♠ K104  ♥ AQ532  ♦ 1093  ♣ A5	Pass Pass Pass 1. forci	North  1NT <sup>1</sup> 2•2 4•  ng 1NT  raise or	Pass Pass AP	1♥ 2♦ 3♥

Board: 132 Dealer: N Vul: Both HCP: 11	<b>★</b> K42 <b>♥</b> 10 <b>♦</b> A1054 <b>♣</b> KJ1085	The opponents are silent.  Partner bids first.
Board: 133 Dealer: S Vul: None HCP: 14	<ul><li>AJ3</li><li>✓ AQ863</li><li>✓ K109</li><li>✓ 53</li></ul>	East Doubles 2♠ if possible.  You bid first.
Board: 134 Dealer: N Vul: NS HCP: 12	<b>♠</b> Q <b>♥</b> J7 <b>♦</b> AK64 <b>♠</b> Q98752	West Doubles 2♠ if possible.  Partner bids first.
Board: 135 Dealer: S Vul: EW HCP: 13	<ul><li>★ K104</li><li>★ AQ532</li><li>★ 1093</li><li>★ A5</li></ul>	The opponents are silent. You bid first.

Board: 132 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 N	North:  ♠ Q3  ♥ AQ973  • QJ6  ♠ Q63	South:  ♠ K42  ▼ 10  ♠ A1054  ♣ KJ1085	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 2 Pass 3 Pass 4 Pass 1NT²  1. forcing 1NT  2. limit raise or better in ♣
Board: 133 Dealer: S Vul: None North HCP: 12 South HCP: 14 Contract: 3N N	North:	South:  ♠ AJ3  ♥ AQ863  ♠ K109  ♣ 53	West North East South  1  Pass 1NT¹ Pass 2  Pass 2♠² X 2NT  Pass 3NT AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 134 Dealer: N Vul: NS North HCP: 13 South HCP: 12 Contract: 5♣ N	North:  ♠ 652  ♥ KQ1062  ♦ J2  ♣ AK4	South:  ♠ Q  ♥ J7  ♠ AK64  ♣ Q98752	West North East South $1 \checkmark$ Pass $1NT^1$ Pass $2 \clubsuit$ Pass $2 \clubsuit^2$ X XX Pass $3 \spadesuit$ Pass $4 \clubsuit$ Pass $5 \clubsuit$ AP  1. forcing 1NT  2. limit raise or better in $\clubsuit$
Board: 135 Dealer: S Vul: EW North HCP: 11 South HCP: 13 Contract: 4 S	North:  ♠ QJ7  ❤ —  ♠ AQ87652  ♠ Q109	South:  ♠ K104  ♥ AQ532  ♦ 1093  ♣ A5	West North East South  1  Pass 1NT¹ Pass 2  Pass 2♠² Pass 3  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♠

# North hands (Practice Page)

Dealer: N Vul: None	♦ 82 ▼ K9632 ♦ AK3 • K32	The opponents are silent. You bid first.
Dealer: S Vul: Both	♠ AQ6 ♥ 7 ♦ KQ104 ♠ 109864	The opponents are silent.  Partner bids first.
Dealer: N Vul: EW	<ul><li>1043</li><li>✓ AKQ76</li><li>94</li><li>▲ A109</li></ul>	The opponents are silent. You bid first.
Dealer: S Vul: Both	<b>♦</b> K94 <b>♥</b> 2 <b>♦</b> KQ98 <b>♣</b> K7542	The opponents are silent.  Partner bids first.
Dealer: N Vul: NS	<ul><li>AJ5</li><li>✓ J8643</li><li>✓ A2</li><li>◆ A43</li></ul>	The opponents are silent. You bid first.

Board: 136 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♣ N	North:  ♠ 82  ♥ K9632  ♠ AK3  ♠ K32	South:  ♠ AQ4  ♥ 8  ♠ Q1095  ♠ QJ986	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 2 Pass 3 Pass 4 Pass AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 137 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♣ S	North:  ♠ AQ6  ♥ 7  ♠ KQ104  ♠ 109864	South:	West North East South  1 ♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 138 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4♣ N	North:	South:  ♠ K5  ♥ 8  ♠ Q875  ♣ KQJ632	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♠²  Pass 3♥ Pass 4♣  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 139 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ K94  ♥ 2  ♠ KQ98  ♣ K7542	South:  ♣ J82  ♥ AKQJ5  ♣ 43  ♣ QJ6	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♠

Board: 140 Dealer: N Vul: NS North HCP: 14

**♦** A2 South HCP: 12 Contract: 3N S

♣ A43

North: South: **♠** AJ5 **♦**973 **y** J8643 **♥** Q ♦ KQ97

**♣** KQ962

West North East South 1♥ Pass 1NT<sup>1</sup> Pass 2♣ Pass  $2 \stackrel{2}{•}^2$ Pass 3NT AP 1. forcing 1NT

2. limit raise or better in ♣

#### South hands (Practice Page)

Board: 136 Dealer: N Vul: None HCP: 11	<ul><li>★ AQ4</li><li>♥ 8</li><li>◆ Q1095</li><li>◆ QJ986</li></ul>	The opponents are silent.  Partner bids first.
Board: 137 Dealer: S Vul: Both HCP: 14	<ul><li>43</li><li>✓ KQJ86</li><li>A75</li><li>A53</li></ul>	The opponents are silent. You bid first.
Board: 138 Dealer: N Vul: EW HCP: 11	<ul><li>★ K5</li><li>▼ 8</li><li>◆ Q875</li><li>◆ KQJ632</li></ul>	The opponents are silent.  Partner bids first.
Board: 139 Dealer: S Vul: Both HCP: 14	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 140 Dealer: N Vul: NS HCP: 12	<ul><li>♣973</li><li>♥ Q</li><li>♦ KQ97</li><li>♣ KQ962</li></ul>	The opponents are silent.  Partner bids first.

Board: 136 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4♣ N	North:  ♠ 82  ♥ K9632  ♠ AK3  ♠ K32	South:  ♠ AQ4  ♥ 8  ♠ Q1095  ♠ QJ986	West North East South  1  Pass 1NT¹  Pass 2 Pass 2 2 Pass 2 Pass 3 Pass 4 Pass AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 137 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4♣ S	North:  ♠ AQ6  ♥ 7  ♠ KQ104  ♠ 109864	South:	West North East South  1 ♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 138 Dealer: N Vul: EW North HCP: 13 South HCP: 11 Contract: 4♣ N	North:	South:  ♠ K5  ♥ 8  ♠ Q875  ♣ KQJ632	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♠²  Pass 3♥ Pass 4♣  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 139 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ K94  ♥ 2  ♠ KQ98  ♣ K7542	South:  ♣ J82  ♥ AKQJ5  ♣ 43  ♣ QJ6	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 4♠ AP  1. forcing 1NT  2. limit raise or better in ♠

Board: 140 Dealer: N Vul: NS North HCP: 14

**♦** A2 South HCP: 12 Contract: 3N S

♣ A43

North: South: **♠** AJ5 **♦**973 **y** J8643 **♥** Q ♦ KQ97

**♣** KQ962

West North East South 1♥ Pass 1NT<sup>1</sup> Pass 2♣ Pass  $2 \stackrel{2}{•}^2$ Pass 3NT AP 1. forcing 1NT

2. limit raise or better in ♣

# North hands (Practice Page)

Board: 141 Dealer: S Vul: Both HCP: 11	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 142 Dealer: N Vul: EW HCP: 14	<ul><li>★ KQ</li><li>♥ QJ732</li><li>◆ AQ7</li><li>◆ 653</li></ul>	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: NS HCP: 12	<ul><li>♣ Q73</li><li>♥ 3</li><li>◆ AK107</li><li>♣ K8742</li></ul>	The opponents are silent.  Partner bids first.
Board: 144 Dealer: N Vul: EW HCP: 12	<ul><li>1054</li><li>✓ KJ1098</li><li>AQ2</li><li>Q10</li></ul>	The opponents are silent. You bid first.
Board: 145 Dealer: S Vul: Both HCP: 11	<ul><li>♣ J76</li><li>♥ 5</li><li>♦ AQJ76</li><li>♣ QJ64</li></ul>	The opponents are silent.  Partner bids first.

Board: 141 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4 S	North:	South:  ♠ Q93  ♥ AKQJ10  ♠ 642  ♣ 73	Pass Pass Pass 1. forci	North  1NT¹  2♣²  4♦  ng 1NT  raise or	Pass Pass AP	1♥ 2♦ 3♥
Board: 142 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ KQ  ♥ QJ732  ♠ AQ7  ♣ 653	South:  ♠ 854  ♥ A  • 986  ♣ AQJ1094	Pass Pass 1. forci	North 1♥ 2♣ 3NT ng 1NT raise or	Pass Pass AP	1NT¹ 2♣²
Board: 143 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ Q73  ♥ 3  ♠ AK107  ♣ K8742	South:  ♠ K98  ♥ AQ975  • Q9  ♣ J109	Pass Pass Pass 1. forci	North  1NT <sup>1</sup> 2♠ <sup>2</sup> 3NT ng 1NT raise or	Pass Pass AP	1♥ 2♣ 3♥
Board: 144 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 5 N	North:  ♠ 1054  ♥ KJ1098  ♠ AQ2  ♠ Q10	South:  ♠ A72  ♥ 4  ♠ K9865  ♣ A643	Pass Pass AP 1. forci	North 1♥ 2♦ 3♥ ng 1NT raise or	Pass Pass Pass	1NT <sup>1</sup> 2♠ <sup>2</sup> 5♦

Board: 145 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 S

North: **♠** J76 **♥** 5 **♦** AQJ76

**♣** QJ64

South: ♠ K95 ▼ AK1072 ♦ 842 West North East South  $1 \checkmark$ Pass  $1NT^1$  Pass  $2 \checkmark$ Pass  $2 \checkmark^2$  Pass  $3 \checkmark$ Pass  $4 \checkmark$  AP
1. forcing 1NT

◆ A9

2. limit raise or better in ♦

#### South hands (Practice Page)

Board: 141 Dealer: S Vul: Both HCP: 12	<ul><li>♠ Q93</li><li>♥ AKQJ10</li><li>♦ 642</li><li>♠ 73</li></ul>	The opponents are silent. You bid first.
Board: 142 Dealer: N Vul: EW HCP: 11	<ul><li>\$854</li><li>✓ A</li><li>◆ 986</li><li>◆ AQJ1094</li></ul>	The opponents are silent.  Partner bids first.
Board: 143 Dealer: S Vul: NS HCP: 12	<ul><li>★ K98</li><li>▼ AQ975</li><li>◆ Q9</li><li>◆ J109</li></ul>	The opponents are silent. You bid first.
Board: 144 Dealer: N Vul: EW HCP: 11	<ul><li>♣ A72</li><li>♥ 4</li><li>♦ K9865</li><li>♣ A643</li></ul>	The opponents are silent.  Partner bids first.
Board: 145 Dealer: S Vul: Both HCP: 14	<ul><li>★ K95</li><li>★ AK1072</li><li>★ 842</li><li>★ A9</li></ul>	The opponents are silent. You bid first.

Board: 141 Dealer: S Vul: Both North HCP: 11 South HCP: 12 Contract: 4 S	North:	South:  ♠ Q93  ♥ AKQJ10  ♠ 642  ♣ 73	Pass Pass Pass 1. forci	North  1NT¹  2♣²  4♦  ng 1NT  raise or	Pass Pass AP	1♥ 2♦ 3♥
Board: 142 Dealer: N Vul: EW North HCP: 14 South HCP: 11 Contract: 3N S	North:  ♠ KQ  ♥ QJ732  ♠ AQ7  ♣ 653	South:  ♠ 854  ♥ A  • 986  ♣ AQJ1094	Pass Pass 1. forci	North 1♥ 2♣ 3NT ng 1NT raise or	Pass Pass AP	1NT¹ 2♣²
Board: 143 Dealer: S Vul: NS North HCP: 12 South HCP: 12 Contract: 3N N	North:  ♠ Q73  ♥ 3  ♠ AK107  ♠ K8742	South:  ♠ K98  ♥ AQ975  • Q9  ♣ J109	Pass Pass Pass 1. forci	North  1NT <sup>1</sup> 2♠ <sup>2</sup> 3NT ng 1NT raise or	Pass Pass AP	1♥ 2♣ 3♥
Board: 144 Dealer: N Vul: EW North HCP: 12 South HCP: 11 Contract: 5 N	North:  ♠ 1054  ♥ KJ1098  ♠ AQ2  ♠ Q10	South:  ♠ A72  ♥ 4  ♠ K9865  ♣ A643	Pass Pass AP 1. forci	North 1♥ 2♦ 3♥ ng 1NT raise or	Pass Pass Pass	1NT <sup>1</sup> 2♠ <sup>2</sup> 5♦

Board: 145 Dealer: S Vul: Both North HCP: 11 South HCP: 14 Contract: 4 S

North: **♠** J76 **♥** 5 **♦** AQJ76

**♣** QJ64

South: ♠ K95 ▼ AK1072 ♦ 842 West North East South  $1 \checkmark$ Pass  $1NT^1$  Pass  $2 \checkmark$ Pass  $2 \checkmark^2$  Pass  $3 \checkmark$ Pass  $4 \checkmark$  AP
1. forcing 1NT

◆ A9

2. limit raise or better in ♦

# North hands (Practice Page)

Board: 146 Dealer: N Vul: NS HCP: 12	<ul><li>▲ 109</li><li>♥ KQ872</li><li>◆ A954</li><li>♣ K8</li></ul>	The opponents are silent. You bid first.
Board: 147 Dealer: S Vul: EW HCP: 12	<ul><li>★ K108</li><li>▼ 5</li><li>◆ KQ76</li><li>◆ A6542</li></ul>	The opponents are silent.  Partner bids first.
Board: 148 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQ9</li><li>▼ K10742</li><li>◆ K8</li><li>◆ J85</li></ul>	The opponents are silent. You bid first.
Board: 149 Dealer: S Vul: None HCP: 11	<b>★</b> K97 <b>♥</b> Q <b>♦</b> KQ8652 <b>♣</b> J107	The opponents are silent.  Partner bids first.
Board: 150 Dealer: N Vul: EW HCP: 15	<ul><li>★ KQ2</li><li>▼ A7652</li><li>◆ AQ82</li><li>◆ 9</li></ul>	The opponents are silent. You bid first.

Board: 146 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 5 N	North: <b>▲</b> 109 <b>♥</b> KQ872 <b>♦</b> A954 <b>♣</b> K8	South:  ♠ Q3  ♥ J  ♦ Q108763  ♣ AQJ10	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♠ Pass 5♦  AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 147 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ K108  ♥ 5  ♠ KQ76  ♠ A6542	South:  ♠ A73  ♥ AJ632  ♠ J  ♠ KJ93	West North East South  1 ♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 148 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 5♣ N	North:  ♠ KQ9  ♥ K10742  ♠ K8  ♣ J85	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3♥ Pass 5♠  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 149 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4 S	North:  ♠ K97  ♥ Q  ♠ KQ8652  ♣ J107	South:  ♠ A42  ♥ 98543  ♦ J104  ♠ AK	West North East South  1 ♥  Pass 1NT¹ Pass 2 ◆  Pass 2 ♠² Pass 3 ♥  Pass 4 ◆ AP  1. forcing 1NT  2. limit raise or better in ◆

Board: 150 Dealer: N Vul: EW North HCP: 15

South HCP: 11 Contract: 4 N North: ♠ KQ2 ▼ A7652

**♦** AQ82

**♣**9

South: **♠** 854 **♥** J

▼ J◆ KJ1093◆ AQ42

West North East South  $\begin{array}{ccccc}
1 & & & & & & \\
1 & & & & & & \\
Pass & 2 & & & & \\
Pass & 3NT & Pass & 4 & \\
AP & & & & & & \\
\end{array}$ 

1. forcing 1NT

2. limit raise or better in ♦

#### South hands (Practice Page)

Board: 146	<b>▲</b> O2	
Dealer: N	<b>♠</b> Q3 <b>♥</b> J	The opponents are silent.
Vul: NS	◆ Q108763	D 111 C 1
HCP: 12	♣ AQJ10	Partner bids first.
Board: 147	<b>★</b> A73	The opponents are silent.
Dealer: S Vul: EW	♥ AJ632 ♦ J	
HCP: 14	<b>♦</b> KJ93	You bid first.
Board: 148	<b>★</b> 753	The opponents are silent.
Dealer: N	<b>V</b> —	The opponents are shent.
Vul: Both HCP: 11	♦ A953 • AK10964	Partner bids first.
1101.11	AK10904	
Board: 149	<b>♠</b> A42	TTI
Dealer: S	<b>♥</b> 98543	The opponents are silent.
Vul: None	<b>♦</b> J104	You bid first.
HCP: 12	<b>♣</b> AK	
Board: 150	<b>♦</b> 854	
Dealer: N	<b>♥</b> J	The opponents are silent.
Vul: EW	♦ KJ1093	Partner bids first.
HCP: 11	♣ AQ42	i artifer ords first.

Board: 146 Dealer: N Vul: NS North HCP: 12 South HCP: 12 Contract: 5 N	North: <b>▲</b> 109 <b>♥</b> KQ872 <b>♦</b> A954 <b>♣</b> K8	South:  ♠ Q3  ♥ J  ♦ Q108763  ♣ AQJ10	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♠ Pass 5♦  AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 147 Dealer: S Vul: EW North HCP: 12 South HCP: 14 Contract: 3N N	North:  ♠ K108  ♥ 5  ♠ KQ76  ♠ A6542	South:  ♠ A73  ♥ AJ632  ♠ J  ♠ KJ93	West North East South  1 ♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 148 Dealer: N Vul: Both North HCP: 12 South HCP: 11 Contract: 5♣ N	North:  ♠ KQ9  ♥ K10742  ♠ K8  ♣ J85	South:	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3♥ Pass 5♠  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 149 Dealer: S Vul: None North HCP: 11 South HCP: 12 Contract: 4 S	North:  ♠ K97  ♥ Q  ♠ KQ8652  ♣ J107	South:  ♠ A42  ♥ 98543  ♦ J104  ♠ AK	West North East South  1 ♥  Pass 1NT¹ Pass 2 ◆  Pass 2 ♠² Pass 3 ♥  Pass 4 ◆ AP  1. forcing 1NT  2. limit raise or better in ◆

Board: 150 Dealer: N Vul: EW North HCP: 15

South HCP: 11 Contract: 4 N North: ♠ KQ2 ▼ A7652

**♦** AQ82

**♣**9

South: **♠** 854 **♥** J

▼ J◆ KJ1093◆ AQ42

West North East South  $\begin{array}{ccccc}
1 & & & & & & \\
1 & & & & & & \\
Pass & 2 & & & & \\
Pass & 3NT & Pass & 4 & \\
AP & & & & & & \\
\end{array}$ 

1. forcing 1NT

2. limit raise or better in ♦

#### North hands (Practice Page)

#### **Major Opener**

HCP: 11 ♣ AQ8 Partner bids first.

Board: 153 ♠ AKJ

Pealers S

West Doubles 6♣ if possible.

Dealer: S Vul: Both K863

HCP: 12 ♣ 107432 Partner bids first.

Vul: None → 94 HCP: 12 → KJ5 You bid first.

Board: 151	North:	South:	West 1	North	East	South 1
Dealer: S Vul: Both	<b>♦</b> AJ8	<b>★</b> 1076	Pass	1NT <sup>1</sup>	Pass	2•
Vui: Boui North HCP: 11	<b>y</b> 9	<b>♥</b> AKQ104	Pass 2	$2 \spadesuit^2$	Pass	3♥
South HCP: 12	<b>♦</b> 987432	◆ QJ10	Pass 4	<b>4</b> ♦	AP	
Contract: 4♦ S	<b>♣</b> AQ8	<b>♣</b> 72	1. forcing	g 1NT		
			2. limit ra	aise or	better	in ♦
			West ]	North	East	South
Board: 152	North:	South:		1♥	Pass	1NT <sup>1</sup>
Dealer: N	<b>♦</b> Q3	<b>♦</b> K74	Pass 2	2♣	Pass	
Vul: None North HCP: 13	<b>♥</b> AQ1032 <b>♦</b> 987	♥ 8 • AJ105	Pass 3	3♥	Pass	
South HCP: 11 Contract: 4♣ N	<b>♣</b> AJ10	<b>♣</b> K7532	1. forcing	o 1NT		
Contract: 4 N			2. limit ra	_		in 🕭
			West ]	North	Fact	South
			vv CSt	vorui	Last	1 <b>Y</b>
			Pass	1NT <sup>1</sup>	Pass	
Board: 153	North:	South:		$2 \spadesuit^2$	Pass	
Dealer: S	♠ AKJ	<b>♦</b> 962	_	3NT		4NT <sup>3</sup>
Vul: Both North HCP: 12	<b>♥</b> J			5 <b>\</b> 4	Pass	
South HCP: 12	♦ K863			AP	1 433	02
Contract: 6♣X S	<b>♣</b> 107432		1. forcing			
			2. limit ra			in 🕭
			3. Blacky	wood (	0314,	for 🕭
			4. A=1/5	or 4/5	5	
			West 1	North	East	South
Board: 154	North:	South:		1♥	Pass	1NT <sup>1</sup>
Dealer: N	A32	50un. ♠ K64	Pass 2	2♣	Pass	2 <b>♠</b> <sup>2</sup>
Vul: None	▼ A10987	<b>▼</b> 5	Pass 3	3♥	Pass	
North HCP: 12 South HCP: 11	<b>♦</b> 94	♦ AKJ6	AP			
	<b>♣</b> KJ5	<b>♣</b> 106432	1. forcing	g 1NT		
Contract: 4♣ N				_		

#### South hands (Practice Page)

Board: 151 Dealer: S Vul: Both HCP: 12	<ul><li>▲ 1076</li><li>♥ AKQ104</li><li>◆ QJ10</li><li>♣ 72</li></ul>	The opponents are silent. You bid first.
Board: 152 Dealer: N Vul: None HCP: 11	<ul><li>★ K74</li><li>▼ 8</li><li>◆ AJ105</li><li>◆ K7532</li></ul>	The opponents are silent.  Partner bids first.
Board: 153 Dealer: S Vul: Both HCP: 12	<ul><li>♦ 962</li><li>♥ AQ1043</li><li>♦ 7</li><li>♠ AQ65</li></ul>	West Doubles 6♣ if possible.  You bid first.
Board: 154 Dealer: N Vul: None HCP: 11	<ul><li>★ K64</li><li>▼ 5</li><li>◆ AKJ6</li><li>◆ 106432</li></ul>	The opponents are silent.  Partner bids first.

Board: 151	North:	South:	West 1	North	East	South 1
Dealer: S Vul: Both	<b>♦</b> AJ8	<b>★</b> 1076	Pass	1NT <sup>1</sup>	Pass	2•
Vui: Boui North HCP: 11	<b>y</b> 9	<b>♥</b> AKQ104	Pass 2	$2 \spadesuit^2$	Pass	3♥
South HCP: 12	<b>♦</b> 987432	◆ QJ10	Pass 4	<b>4</b> ♦	AP	
Contract: 4♦ S	<b>♣</b> AQ8	<b>♣</b> 72	1. forcing	g 1NT		
			2. limit ra	aise or	better	in ♦
			West ]	North	East	South
Board: 152	North:	South:		1♥	Pass	1NT <sup>1</sup>
Dealer: N	<b>♦</b> Q3	<b>♦</b> K74	Pass 2	2♣	Pass	
Vul: None North HCP: 13	<b>♥</b> AQ1032 <b>♦</b> 987	♥ 8 • AJ105	Pass 3	3♥	Pass	
South HCP: 11 Contract: 4♣ N	<b>♣</b> AJ10	<b>♣</b> K7532	1. forcing	o 1NT		
Contract: 4 N			2. limit ra	_		in 🕭
			West ]	North	Fact	South
			vv CSt	vorui	Last	1 <b>Y</b>
			Pass	1NT <sup>1</sup>	Pass	
Board: 153	North:	South:		$2 \spadesuit^2$	Pass	
Dealer: S	♠ AKJ	<b>♦</b> 962	_	3NT		4NT <sup>3</sup>
Vul: Both North HCP: 12	<b>♥</b> J			5 <b>\</b> 4	Pass	
South HCP: 12	♦ K863			AP	1 433	0.2
Contract: 6♣X S	<b>♣</b> 107432		1. forcing			
			2. limit ra			in 🕭
			3. Blacky	wood (	0314,	for 🕭
			4. A=1/5	or 4/5	5	
			West 1	North	East	South
Board: 154	North:	South:		1♥	Pass	1NT <sup>1</sup>
Dealer: N	A32	50un. ♠ K64	Pass 2	2♣	Pass	2 <b>♠</b> <sup>2</sup>
Vul: None	▼ A10987	<b>▼</b> 5	Pass 3	3♥	Pass	
North HCP: 12 South HCP: 11	<b>♦</b> 94	♦ AKJ6	AP			
	<b>♣</b> KJ5	<b>♣</b> 106432	1. forcing	g 1NT		
Contract: 4♣ N				_		

# North hands (Practice Page)

Board: 155 Dealer: S Vul: NS HCP: 11	<b>♦</b> 875 <b>♥</b> 6 <b>♦</b> AK4 <b>♣</b> KJ10843	The opponents are silent.  Partner bids first.
Board: 156 Dealer: N Vul: EW HCP: 12	<ul><li>♣ Q85</li><li>♥ AQJ53</li><li>♦ K53</li><li>♣ 62</li></ul>	The opponents are silent. You bid first.
Board: 157 Dealer: S Vul: None HCP: 12	<ul><li>♠ AK2</li><li>♥ —</li><li>♠ A972</li><li>♠ J109743</li></ul>	The opponents are silent.  Partner bids first.
Board: 158 Dealer: N Vul: EW HCP: 12	<ul><li> ♣ J62</li><li> ♥ A7642</li><li> ♠ A</li><li> ♣ K954</li></ul>	The opponents are silent. You bid first.
Board: 159 Dealer: S Vul: EW HCP: 11	<ul><li>1065</li><li>6</li><li>AQ10643</li><li>AJ7</li></ul>	The opponents are silent.  Partner bids first.

De Vu No So	oard: 155 ealer: S ul: NS orth HCP: 11 outh HCP: 13 ontract: 3N N	North:  ♠ 875  ♥ 6  ♠ AK4  ♣ KJ10843	South:  ♠ K9  ♥ J9743  • QJ5  ♣ AQ5	Pass Pass AP 1. forcin	North  1NT <sup>1</sup> 2♣ <sup>2</sup> ng 1NT raise or	Pass Pass	1♥ 2♣ 3NT
De Vu No So	oard: 156 ealer: N ul: EW orth HCP: 12 outh HCP: 12 ontract: 3N S	North:  ♠ Q85  ♥ AQJ53  ♠ K53  ♣ 62	South:  ♠ K42  ♥ 2  ♠ AJ10764  ♣ A74	Pass Pass AP 1. forcin	North 1♥ 2♦ 3♥ ng 1NT raise or	Pass Pass Pass	1NT¹ 2♠² 3NT
De Vu No So	oard: 157 ealer: S ul: None orth HCP: 12 outh HCP: 14 ontract: 5♣ S	North:  ♠ AK2  ♥ —  ♠ A972  ♣ J109743	South:  ♠ 74  ▼ AQ1042  ♠ K63  ♠ KQ8	Pass Pass Pass 1. forcin	North  1NT <sup>1</sup> 2♠ <sup>2</sup> 5♠  ng 1NT  raise or	Pass Pass AP	1♥ 2♣ 3♥
De Vu No So	oard: 158 ealer: N ul: EW orth HCP: 12 outh HCP: 11 ontract: 4♣ N	North:  ♠ J62  ♥ A7642  ♠ A  ♠ K954	South:  ♠ K73  ▼ 10  ♠ KJ87  ♣ A7632	Pass Pass AP 1. forcin	North 1♥ 2♣ 3♥ ng 1NT raise or	Pass Pass Pass	1NT <sup>1</sup> 2♠ <sup>2</sup> 4♣

West North East South Board: 159 **1**♥ North: South: Dealer: S Pass 1NT¹ Pass 2♦ **♠** 1065 **♦** Q42 Vul: EW **7** 6 ♥ AQJ98 Pass  $2 \spadesuit^2$ Pass 3♥ North HCP: 11 ◆ AQ10643 **♦** K97 Pass 4♦ AP South HCP: 14 **♣** AJ7 **♣** Q9 1. forcing 1NT Contract: 4♦ S 2. limit raise or better in ♦

#### South hands (Practice Page)

Board: 155 Dealer: S Vul: NS	<b>★</b> K9 <b>♥</b> J9743 <b>♦</b> QJ5	The opponents are silent.
HCP: 13	♣ AQ5	You bid first.
Board: 156 Dealer: N	<b>★</b> K42 <b>♥</b> 2	The opponents are silent.
Vul: EW HCP: 12	◆ AJ10764 ◆ A74	Partner bids first.
Board: 157 Dealer: S	<b>★</b> 74 <b>∀</b> AQ1042	The opponents are silent.
Vul: None HCP: 14	<ul><li>★ K63</li><li>★ KQ8</li></ul>	You bid first.
Board: 158 Dealer: N	<b>★</b> K73 <b>∀</b> 10	The opponents are silent.
Vul: EW HCP: 11	<ul><li>★ KJ87</li><li>★ A7632</li></ul>	Partner bids first.
Board: 159 Dealer: S	<b>♠</b> Q42 ♥ AQJ98	The opponents are silent.
Vul: EW HCP: 14	<ul><li>★ K97</li><li>♣ Q9</li></ul>	You bid first.

De Vu No So	oard: 155 ealer: S ul: NS orth HCP: 11 outh HCP: 13 ontract: 3N N	North:  ♠ 875  ♥ 6  ♠ AK4  ♣ KJ10843	South:  ♠ K9  ♥ J9743  • QJ5  ♣ AQ5	Pass Pass AP 1. forcin	North  1NT <sup>1</sup> 2♣ <sup>2</sup> ng 1NT raise or	Pass Pass	1♥ 2♣ 3NT
De Vu No So	oard: 156 ealer: N ul: EW orth HCP: 12 outh HCP: 12 ontract: 3N S	North:  ♠ Q85  ♥ AQJ53  ♠ K53  ♣ 62	South:  ♠ K42  ♥ 2  ♠ AJ10764  ♣ A74	Pass Pass AP 1. forcin	North 1♥ 2♦ 3♥ ng 1NT raise or	Pass Pass Pass	1NT¹ 2♠² 3NT
De Vu No So	oard: 157 ealer: S ul: None orth HCP: 12 outh HCP: 14 ontract: 5♣ S	North:  ♠ AK2  ♥ —  ♠ A972  ♣ J109743	South:  ♠ 74  ▼ AQ1042  ♠ K63  ♠ KQ8	Pass Pass Pass 1. forcin	North  1NT <sup>1</sup> 2♠ <sup>2</sup> 5♠  ng 1NT  raise or	Pass Pass AP	1♥ 2♣ 3♥
De Vu No So	oard: 158 ealer: N ul: EW orth HCP: 12 outh HCP: 11 ontract: 4♣ N	North:  ♠ J62  ♥ A7642  ♠ A  ♠ K954	South:  ♠ K73  ▼ 10  ♠ KJ87  ♣ A7632	Pass Pass AP 1. forcin	North 1♥ 2♣ 3♥ ng 1NT raise or	Pass Pass Pass	1NT <sup>1</sup> 2♠ <sup>2</sup> 4♣

West North East South Board: 159 **1**♥ North: South: Dealer: S Pass 1NT¹ Pass 2♦ **♠** 1065 **♦** Q42 Vul: EW **7** 6 ♥ AQJ98 Pass  $2 \spadesuit^2$ Pass 3♥ North HCP: 11 ◆ AQ10643 **♦** K97 Pass 4♦ AP South HCP: 14 **♣** AJ7 **♣** Q9 1. forcing 1NT Contract: 4♦ S 2. limit raise or better in ♦

# North hands (Practice Page)

Board: 160 Dealer: N Vul: Both HCP: 12	<ul><li>★ KQ8</li><li>▼ KQJ72</li><li>◆ 7</li><li>◆ J1076</li></ul>	The opponents are silent. You bid first.
Board: 161 Dealer: S Vul: NS HCP: 12	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 162 Dealer: N Vul: None HCP: 13	<ul><li>A53</li><li>✓ A10732</li><li>✓ K104</li><li>✓ Q10</li></ul>	The opponents are silent. You bid first.
Board: 163 Dealer: S Vul: EW HCP: 11	<ul><li>★ KQ5</li><li>▼ 5</li><li>◆ KJ6</li><li>◆ Q107542</li></ul>	The opponents are silent.  Partner bids first.
Board: 164 Dealer: N Vul: None HCP: 14	<ul><li>♣ QJ7</li><li>♥ AQ753</li><li>◆ AJ</li><li>♣ 1082</li></ul>	The opponents are silent. You bid first.

Board: 160 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4 N	North:  ♠ KQ8  ♥ KQJ72  • 7  ♣ J1076	South:  ♣ J97  ✔ A  ♣ AK82  ♣ 98432	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♠²  Pass 3♥ Pass 4♠  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 161 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3N N	North:	South:  ♠ K108  ▼ AJ643  ♠ Q5  ♠ QJ3	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 162 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 N	North:  ♠ A53  ♥ A10732  ♠ K104  ♠ Q10	South:	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 4♦  AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 163 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ KQ5  ♥ 5  • KJ6  ♣ Q107542	South:  ◆ 97  ▼ AQJ107  ◆ Q75  • AJ8	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 4♣ AP  1. forcing 1NT  2. limit raise or better in ♣

Board: 164 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 5♣ N

North: **♠** QJ7 **♥** AQ753

♦ AJ

**♣** 1082

South: **♠** 10

**♥** K9 **♦** 1042

**♣** AKJ9643

West North East South Pass 1NT<sup>1</sup> 1♥ 2♣ Pass  $2 \stackrel{2}{•}^2$ Pass Pass 3NT Pass 5♣ AP

1. forcing 1NT

2. limit raise or better in ♣

#### South hands (Practice Page)

Board: 160 Dealer: N Vul: Both HCP: 12	<ul><li>▲ J97</li><li>✔ A</li><li>◆ AK82</li><li>♣ 98432</li></ul>	The opponents are silent.  Partner bids first.
Board: 161 Dealer: S Vul: NS HCP: 13	<ul><li>★ K108</li><li>▼ AJ643</li><li>◆ Q5</li><li>◆ QJ3</li></ul>	The opponents are silent. You bid first.
Board: 162 Dealer: N Vul: None HCP: 11	<ul><li>♣ 876</li><li>♥ 9</li><li>◆ A9732</li><li>♣ AK64</li></ul>	The opponents are silent.  Partner bids first.
Board: 163 Dealer: S Vul: EW HCP: 14	<ul><li>◆ 97</li><li>♥ AQJ107</li><li>◆ Q75</li><li>◆ AJ8</li></ul>	The opponents are silent. You bid first.
Board: 164 Dealer: N Vul: None HCP: 11	<ul><li>♠ 10</li><li>♥ K9</li><li>♦ 1042</li><li>♠ AKJ9643</li></ul>	The opponents are silent.  Partner bids first.

Board: 160 Dealer: N Vul: Both North HCP: 12 South HCP: 12 Contract: 4 N	North:  ♠ KQ8  ♥ KQJ72  • 7  ♣ J1076	South:  ♣ J97  ✔ A  ♣ AK82  ♣ 98432	West North East South  1♥ Pass 1NT¹  Pass 2♣ Pass 2♠²  Pass 3♥ Pass 4♠  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 161 Dealer: S Vul: NS North HCP: 12 South HCP: 13 Contract: 3N N	North:	South:  ♠ K108  ▼ AJ643  ♠ Q5  ♠ QJ3	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3NT  AP  1. forcing 1NT  2. limit raise or better in ♣
Board: 162 Dealer: N Vul: None North HCP: 13 South HCP: 11 Contract: 4 N	North:  ♠ A53  ♥ A10732  ♠ K104  ♠ Q10	South:	West North East South  1♥ Pass 1NT¹  Pass 2♦ Pass 2♠²  Pass 3♥ Pass 4♦  AP  1. forcing 1NT  2. limit raise or better in ♦
Board: 163 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ KQ5  ♥ 5  • KJ6  ♣ Q107542	South:  ◆ 97  ▼ AQJ107  ◆ Q75  • AJ8	West North East South  1♥  Pass 1NT¹ Pass 2♣  Pass 2♠² Pass 3♥  Pass 4♣ AP  1. forcing 1NT  2. limit raise or better in ♣

Board: 164 Dealer: N Vul: None North HCP: 14 South HCP: 11 Contract: 5♣ N

North: **♠** QJ7 **♥** AQ753

♦ AJ

**♣** 1082

South: **♠** 10

**♥** K9 **♦** 1042

**♣** AKJ9643

West North East South Pass 1NT<sup>1</sup> 1♥ 2♣ Pass  $2 \stackrel{2}{•}^2$ Pass Pass 3NT Pass 5♣ AP

1. forcing 1NT

2. limit raise or better in ♣

#### North hands (Practice Page)

#### **Major Opener**

HCP: 13

Board: 165
Dealer: S

Va

Vul: EW
HCP: 11

Board: 166

Peoler: N

AC1004

The opponents are silent.

Partner bids first.

The opponents are silent.

Partner bids first.

Dealer: N 

Vul: Both 

Vul: Both 

Vul: A 

Vul 

Vul: Both 

Vul: Both

Board: 167 ♠ 1065 Dealer: S ▼ A The opponents are silent.

**♣** AJ6

Board: 165 Dealer: S	North: <b>♠</b> 975	South: ♠ QJ2	West North East South  1♥  Pass 1NT¹ Pass 2◆
Vul: EW North HCP: 11 South HCP: 12 Contract: 4♦ S	◆ A ◆ 109864 ◆ AK94	♥ KQ1094 ♦ KJ5 ♣ 87	Pass 2♠ <sup>2</sup> Pass 3♥ Pass 4♠ AP 1. forcing 1NT 2. limit raise or better in ♦
Board: 166 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 N	North:  • 1086  • AQ1094  • Q4  • AJ6	South:  ♠ QJ9  ♥ 2  ♠ K872  ♣ KQ1087	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3♥ Pass 4♠  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 167 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4 S	North:  • 1065  • A  • Q8762  • KQ98	South:  ♠ AK3  ♥ Q9854  ♠ A94  ♣ J2	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3♥  Pass 4♦ AP  1. forcing 1NT  2. limit raise or better in ♦

#### South hands (Practice Page)

#### **Major Opener**

Dealer: S

Vul: EW

HCP: 14

Board: 165 Dealer: S Vul: EW HCP: 12	<ul><li>♣ QJ2</li><li>♥ KQ1094</li><li>◆ KJ5</li><li>♣ 87</li></ul>	The opponents are silent. You bid first.
Board: 166 Dealer: N Vul: Both HCP: 11	<b>♠</b> QJ9 <b>♥</b> 2 <b>♦</b> K872 <b>♣</b> KQ1087	The opponents are silent.  Partner bids first.
Board: 167	<b>♦</b> AK3	The opponents are silent.

You bid first.

**Q**9854

♦ A94

**♣** J2

Board: 165 Dealer: S Vul: EW North HCP: 11 South HCP: 12 Contract: 4 S	North:  ◆ 975  ▼ A  ◆ 109864  ◆ AK94	South:  ♠ QJ2  ♥ KQ1094  ♦ KJ5  ♣ 87	West North East South  1♥  Pass 1NT¹ Pass 2◆
			Pass 2♠ <sup>2</sup> Pass 3♥ Pass 4♠ AP 1. forcing 1NT 2. limit raise or better in ♦
Board: 166 Dealer: N Vul: Both North HCP: 13 South HCP: 11 Contract: 4 N	North:  • 1086  • AQ1094  • Q4  • AJ6	South:  ♠ QJ9  ♥ 2  ♠ K872  ♣ KQ1087	West North East South  1♥ Pass 1NT¹  Pass 2♠ Pass 2♠²  Pass 3♥ Pass 4♠  AP  1. forcing 1NT  2. limit raise or better in ♠
Board: 167 Dealer: S Vul: EW North HCP: 11 South HCP: 14 Contract: 4 S	North:  ♠ 1065  ✔ A  ♠ Q8762  ♣ KQ98	South:  ♠ AK3  ♥ Q9854  ♠ A94  ♣ J2	West North East South  1♥  Pass 1NT¹ Pass 2♦  Pass 2♠² Pass 3♥  Pass 4♦ AP  1. forcing 1NT  2. limit raise or better in ♦