

North hands (Practice Page)

P:\bba\5431_Afte

Board: 1	♠ AQ6 ♥ Q ♦ KJ852 ♣ KQ62	The opponents are silent. Partner bids first.
Board: 2	♠ AQJ ♥ A43 ♦ Q53 ♣ K984	The opponents are silent. You bid first.
Board: 3	♠ AK4 ♥ 7 ♦ AKQJ6 ♣ QJ32	The opponents are silent. Partner bids first.
Board: 4	♠ J43 ♥ AKQJ5 ♦ A4 ♣ 1032	The opponents are silent. You bid first.
Board: 5	♠ 872 ♥ K ♦ QJ87 ♣ AK1032	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ 10542				1NT
Vul: None	♥ Q	♥ AJ4	Pass	3♥ ¹	Pass	3NT
North HCP: 17	♦ KJ852	♦ AQ7	Pass	6NT	AP	
South HCP: 16	♣ KQ62	♣ AJ9	1. 5431 after 1NT			
Contract: 6N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1095				1NT
Vul: NS	♥ A43	♥ 6	Pass	3NT	AP	3♥ ¹
North HCP: 16	♦ Q53	♦ AK1062	1. 5431 after 1NT			
South HCP: 12	♣ K984	♣ AJ52				
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AK4	♠ Q5				1NT
Vul: Both	♥ 7	♥ AKJ	Pass	3♥ ¹	Pass	4♣
North HCP: 20	♦ AKQJ6	♦ 10532	Pass	6NT	AP	
South HCP: 17	♣ QJ32	♣ AK85	1. 5431 after 1NT			
Contract: 6N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ 9				1NT
Vul: NS	♥ AKQJ5	♥ 1083	Pass	4♥	AP	
North HCP: 15	♦ A4	♦ KQ1072	1. 5431 after 1NT			
South HCP: 11	♣ 1032	♣ AQ94				
Contract: 4♥ N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AKQ10				1NT
Vul: EW	♥ K	♥ Q632	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ QJ87	♦ A2	AP			
South HCP: 16	♣ AK1032	♣ J95	1. 5431 after 1NT			
Contract: 3N S						

South hands (Practice Page)

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Board: 1	♠ 10542 ♥ AJ4 ♦ AQ7 ♣ AJ9	The opponents are silent. You bid first.
Board: 2	♠ 1095 ♥ 6 ♦ AK1062 ♣ AJ52	The opponents are silent. Partner bids first.
Board: 3	♠ Q5 ♥ AKJ ♦ 10532 ♣ AK85	The opponents are silent. You bid first.
Board: 4	♠ 9 ♥ 1083 ♦ KQ1072 ♣ AQ94	The opponents are silent. Partner bids first.
Board: 5	♠ AKQ10 ♥ Q632 ♦ A2 ♣ J95	The opponents are silent. You bid first.

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Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ 10542				1NT
Vul: None	♥ Q	♥ AJ4	Pass	3♥ ¹	Pass	3NT
North HCP: 17	♦ KJ852	♦ AQ7	Pass	6NT	AP	
South HCP: 16	♣ KQ62	♣ AJ9	1.	5431 after 1NT		
Contract: 6N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1095				1NT
Vul: NS	♥ A43	♥ 6		Pass	3♥ ¹	
North HCP: 16	♦ Q53	♦ AK1062	Pass	3NT	AP	
South HCP: 12	♣ K984	♣ AJ52	1.	5431 after 1NT		
Contract: 3N N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ AK4	♠ Q5				1NT
Vul: Both	♥ 7	♥ AKJ	Pass	3♥ ¹	Pass	4♣
North HCP: 20	♦ AKQJ6	♦ 10532	Pass	6NT	AP	
South HCP: 17	♣ QJ32	♣ AK85	1.	5431 after 1NT		
Contract: 6N S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ 9				1NT
Vul: NS	♥ AKQJ5	♥ 1083		Pass	3♣ ¹	
North HCP: 15	♦ A4	♦ KQ1072	Pass	4♥	AP	
South HCP: 11	♣ 1032	♣ AQ94	1.	5431 after 1NT		
Contract: 4♥ N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AKQ10				1NT
Vul: EW	♥ K	♥ Q632	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ QJ87	♦ A2		AP		
South HCP: 16	♣ AK1032	♣ J95	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 6 ♠ KQ63 The opponents are silent.

Dealer: N ♥ 62

Vul: Both ♦ AQ2

HCP: 17 ♣ KQJ10

You bid first.

Board: 7 ♠ K76 The opponents are silent.

Dealer: S ♥ 6

Vul: None ♦ AQ876

HCP: 11 ♣ Q742

Partner bids first.

Board: 8 ♠ AJ2 The opponents are silent.

Dealer: N ♥ AQ72

Vul: EW ♦ 102

HCP: 16 ♣ AJ107

You bid first.

Board: 9 ♠ K96 The opponents are silent.

Dealer: S ♥ A

Vul: Both ♦ AK74

HCP: 17 ♣ QJ874

Partner bids first.

Board: 10 ♠ A7643 The opponents are silent.

Dealer: N ♥ Q83

Vul: None ♦ AJ4

HCP: 15 ♣ A6

You bid first.

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Board: 6	North: ♠ KQ63 ♥ 62 ♦ AQ2 ♣ KQJ10	South: ♠ 9 ♥ AQ10 ♦ J9874 ♣ A872	West 1NT North Pass East 3♠ ¹ South Pass 3NT AP 1. 5431 after 1NT
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Board: 7	North: ♠ K76 ♥ 6 ♦ AQ876 ♣ Q742	South: ♠ AQ83 ♥ QJ108 ♦ KJ3 ♣ KJ	West 1NT North Pass East 3NT South Pass 3NT AP 1. 5431 after 1NT
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Board: 8	North: ♠ AJ2 ♥ AQ72 ♦ 102 ♣ AJ107	South: ♠ 1085 ♥ 3 ♦ A8743 ♣ KQ95	West 1NT North Pass East 3♥ ¹ South Pass 3NT AP 1. 5431 after 1NT
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Board: 9	North: ♠ K96 ♥ A ♦ AK74 ♣ QJ874	South: ♠ AQ10 ♥ KQ962 ♦ J86 ♣ A2	West 1NT North Pass East 3NT South Pass 4NT ² Pass 6NT AP 1. 5431 after 1NT 2. Quantitative 4NT
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Board: 10	North: ♠ A7643 ♥ Q83 ♦ AJ4 ♣ A6	South: ♠ J ♥ AKJ ♦ KQ95 ♣ K10843	West 1NT North Pass East 3♠ ¹ South Pass 3NT Pass 4NT ² AP 1. 5431 after 1NT 2. Quantitative 4NT
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South hands (Practice Page)

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Board: 6 ♠ 9
Dealer: N ♥ AQ10
Vul: Both ♦ J9874
HCP: 11 ♣ A872

The opponents are silent.

Partner bids first.

Board: 7 ♠ AQ83
Dealer: S ♥ QJ108
Vul: None ♦ KJ3
HCP: 17 ♣ KJ

The opponents are silent.

You bid first.

Board: 8 ♠ 1085
Dealer: N ♥ 3
Vul: EW ♦ A8743
HCP: 9 ♣ KQ95

The opponents are silent.

Partner bids first.

Board: 9 ♠ AQ10
Dealer: S ♥ KQ962
Vul: Both ♦ J86
HCP: 16 ♣ A2

The opponents are silent.

You bid first.

Board: 10 ♠ J
Dealer: N ♥ AKJ
Vul: None ♦ KQ95
HCP: 17 ♣ K10843

The opponents are silent.

Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 6
 Dealer: N
 Vul: Both
 North HCP: 17
 South HCP: 11
 Contract: 3N N

North:
 ♠ KQ63
 ♥ 62
 ♦ AQ2
 ♣ KQJ10

South:
 ♠ 9
 ♥ AQ10
 ♦ J9874
 ♣ A872

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 7
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 17
 Contract: 3N S

North:
 ♠ K76
 ♥ 6
 ♦ AQ876
 ♣ Q742

South:
 ♠ AQ83
 ♥ QJ108
 ♦ KJ3
 ♣ KJ

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
	AP		
1. 5431 after 1NT			

Board: 8
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 9
 Contract: 3N N

North:
 ♠ AJ2
 ♥ AQ72
 ♦ 102
 ♣ AJ107

South:
 ♠ 1085
 ♥ 3
 ♦ A8743
 ♣ KQ95

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 9
 Dealer: S
 Vul: Both
 North HCP: 17
 South HCP: 16
 Contract: 6N S

North:
 ♠ K96
 ♥ A
 ♦ AK74
 ♣ QJ874

South:
 ♠ AQ10
 ♥ KQ962
 ♦ J86
 ♣ A2

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4NT ²	Pass	6NT
	AP		
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 10
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 17
 Contract: 4N N

North:
 ♠ A7643
 ♥ Q83
 ♦ AJ4
 ♣ A6

South:
 ♠ J
 ♥ AKJ
 ♦ KQ95
 ♣ K10843

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	3NT	Pass	4NT ²
	AP		
1. 5431 after 1NT			
2. Quantitative 4NT			

North hands (Practice Page)

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Board: 11	♠ 862	The opponents are silent.
Dealer: S	♥ A	
Vul: NS	♦ AK963	Partner bids first.
HCP: 17	♣ AQ42	
Board: 12	♠ K96	The opponents are silent.
Dealer: N	♥ KQJ87	
Vul: Both	♦ AQ5	You bid first.
HCP: 15	♣ 43	
Board: 13	♠ AJ10	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ KJ1054	Partner bids first.
HCP: 16	♣ AQJ3	
Board: 14	♠ AJ6	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: NS	♦ AQJ63	You bid first.
HCP: 15	♣ 102	
Board: 15	♠ A	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: EW	♦ Q1095	Partner bids first.
HCP: 16	♣ A8743	

P:\bba\5431_Afte Both hands (Answers Page)

Board: 11
 Dealer: S
 Vul: NS
 North HCP: 17
 South HCP: 15
 Contract: 6N S

North:
 ♠ 862
 ♥ A
 ♦ AK963
 ♣ AQ42

South:
 ♠ AJ754
 ♥ K65
 ♦ QJ
 ♣ KJ5

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	4♦
Pass	4NT ²	Pass	5♦ ³
Pass	5♥	Pass	5♣ ⁴
Pass	6NT	AP	
1. 5431 after 1NT			
2. Blackwood 0314, for ♠			
3. A=1/5 or 4/5			
4. no ♠ queen			

Board: 12
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 13
 Contract: 3N N

North:
 ♠ K96
 ♥ KQJ87
 ♦ AQ5
 ♣ 43

South:
 ♠ AQ2
 ♥ 6
 ♦ 10864
 ♣ AQJ86

West	North	East	South
		1NT	Pass 3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 13
 Dealer: S
 Vul: None
 North HCP: 16
 South HCP: 16
 Contract: 6N S

North:
 ♠ AJ10
 ♥ 10
 ♦ KJ1054
 ♣ AQJ3

South:
 ♠ Q962
 ♥ AKJ9
 ♦ AQ2
 ♣ 105

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4NT ²	Pass	6NT
AP			
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 14
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 11
 Contract: 5♦ N

North:
 ♠ AJ6
 ♥ QJ7
 ♦ AQJ63
 ♣ 102

South:
 ♠ K98
 ♥ 9
 ♦ K984
 ♣ AJ763

West	North	East	South
		1NT	Pass 3♥ ¹
Pass	5♦	AP	
1. 5431 after 1NT			

Board: 15
 Dealer: S
 Vul: EW
 North HCP: 16
 South HCP: 17
 Contract: 6N S

North:
 ♠ A
 ♥ AQ2
 ♦ Q1095
 ♣ A8743

South:
 ♠ KQ107
 ♥ 54
 ♦ AKJ4
 ♣ KJ2

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
Pass	6NT	AP	
1. 5431 after 1NT			

South hands (Practice Page)

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Board: 11 ♠ AJ754 The opponents are silent.

Dealer: S ♥ K65

Vul: NS ♦ QJ

HCP: 15 ♣ KJ5

You bid first.

Board: 12 ♠ AQ2 The opponents are silent.

Dealer: N ♥ 6

Vul: Both ♦ 10864

HCP: 13 ♣ AQJ86

Partner bids first.

Board: 13 ♠ Q962 The opponents are silent.

Dealer: S ♥ AKJ9

Vul: None ♦ AQ2

HCP: 16 ♣ 105

You bid first.

Board: 14 ♠ K98 The opponents are silent.

Dealer: N ♥ 9

Vul: NS ♦ K984

HCP: 11 ♣ AJ763

Partner bids first.

Board: 15 ♠ KQ107 The opponents are silent.

Dealer: S ♥ 54

Vul: EW ♦ AKJ4

HCP: 17 ♣ KJ2

You bid first.

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Board: 11
 Dealer: S
 Vul: NS
 North HCP: 17
 South HCP: 15
 Contract: 6N S

North:
 ♠ 862
 ♥ A
 ♦ AK963
 ♣ AQ42

South:
 ♠ AJ754
 ♥ K65
 ♦ QJ
 ♣ KJ5

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	4♦
Pass	4NT ²	Pass	5♦ ³
Pass	5♥	Pass	5♣ ⁴
Pass	6NT	AP	
1. 5431 after 1NT			
2. Blackwood 0314, for ♠			
3. A=1/5 or 4/5			
4. no ♠ queen			

Board: 12
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 13
 Contract: 3N N

North:
 ♠ K96
 ♥ KQJ87
 ♦ AQ5
 ♣ 43

South:
 ♠ AQ2
 ♥ 6
 ♦ 10864
 ♣ AQJ86

West	North	East	South
		1NT	Pass 3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 13
 Dealer: S
 Vul: None
 North HCP: 16
 South HCP: 16
 Contract: 6N S

North:
 ♠ AJ10
 ♥ 10
 ♦ KJ1054
 ♣ AQJ3

South:
 ♠ Q962
 ♥ AKJ9
 ♦ AQ2
 ♣ 105

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4NT ²	Pass	6NT
AP			
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 14
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 11
 Contract: 5♦ N

North:
 ♠ AJ6
 ♥ QJ7
 ♦ AQJ63
 ♣ 102

South:
 ♠ K98
 ♥ 9
 ♦ K984
 ♣ AJ763

West	North	East	South
		1NT	Pass 3♥ ¹
Pass	5♦	AP	
1. 5431 after 1NT			

Board: 15
 Dealer: S
 Vul: EW
 North HCP: 16
 South HCP: 17
 Contract: 6N S

North:
 ♠ A
 ♥ AQ2
 ♦ Q1095
 ♣ A8743

South:
 ♠ KQ107
 ♥ 54
 ♦ AKJ4
 ♣ KJ2

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
Pass	6NT	AP	
1. 5431 after 1NT			

North hands (Practice Page)

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Board: 16	♠ K87 ♥ AK832 ♦ Q9 ♣ KJ3	The opponents are silent. You bid first.
Board: 17	♠ 7 ♥ KQ6 ♦ J1073 ♣ K10865	The opponents are silent. Partner bids first.
Board: 18	♠ Q106 ♥ AQ75 ♦ KQ3 ♣ Q43	The opponents are silent. You bid first.
Board: 19	♠ Q87 ♥ 3 ♦ AJ1043 ♣ KJ96	The opponents are silent. Partner bids first.
Board: 20	♠ AKJ73 ♥ KJ9 ♦ K72 ♣ 52	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ K87	♦ 2		1NT	Pass	3♠ ¹
Vul: None	♥ AK832	♥ Q106				
North HCP: 16	♦ Q9	♦ KJ54		Pass	4♥	AP
South HCP: 12	♣ KJ3	♣ AQ1074	1. 5431 after 1NT			
Contract: 4♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A983				1NT
Vul: NS	♥ KQ6	♥ A742		Pass	3♠ ¹	Pass 3NT
North HCP: 9	♦ J1073	♦ A94			AP	
South HCP: 16	♣ K10865	♣ A2	1. 5431 after 1NT			
Contract: 3N S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♦ J		1NT	Pass	3♠ ¹
Vul: EW	♥ AQ75	♥ J94		Pass	3NT	Pass 4NT ²
North HCP: 15	♦ KQ3	♦ AJ76			AP	
South HCP: 15	♣ Q43	♣ AKJ95	1. 5431 after 1NT			
Contract: 4N N			2. Quantitative 4NT			

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♦ AK96				1NT
Vul: Both	♥ 3	♥ AK94		Pass	3♥ ¹	Pass 3NT
North HCP: 11	♦ AJ1043	♦ Q2			AP	
South HCP: 16	♣ KJ96	♣ 542	1. 5431 after 1NT			
Contract: 3N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AKJ73	♦ 10		1NT	Pass	3♠ ¹
Vul: NS	♥ KJ9	♥ Q73		Pass	3NT	AP
North HCP: 15	♦ K72	♦ AJ1043	1. 5431 after 1NT			
South HCP: 9	♣ 52	♣ Q1094				
Contract: 3N N						

South hands (Practice Page)

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Board: 16 ♠ 2
Dealer: N ♥ Q106 The opponents are silent.
Vul: None ♦ KJ54
HCP: 12 ♣ AQ1074 Partner bids first.

Board: 17 ♠ A983
Dealer: S ♥ A742 The opponents are silent.
Vul: NS ♦ A94
HCP: 16 ♣ A2 You bid first.

Board: 18 ♠ J
Dealer: N ♥ J94 The opponents are silent.
Vul: EW ♦ AJ76
HCP: 15 ♣ AKJ95 Partner bids first.

Board: 19 ♠ AK96
Dealer: S ♥ AK94 The opponents are silent.
Vul: Both ♦ Q2
HCP: 16 ♣ 542 You bid first.

Board: 20 ♠ 10
Dealer: N ♥ Q73 The opponents are silent.
Vul: NS ♦ AJ1043
HCP: 9 ♣ Q1094 Partner bids first.

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Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ K87	♦ 2		1NT	Pass	3♠ ¹
Vul: None	♥ AK832	♥ Q106				
North HCP: 16	♦ Q9	♦ KJ54	Pass	4♥	AP	
South HCP: 12	♣ KJ3	♣ AQ1074	1. 5431 after 1NT			
Contract: 4♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ A983				1NT
Vul: NS	♥ KQ6	♥ A742	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ J1073	♦ A94		AP		
South HCP: 16	♣ K10865	♣ A2	1. 5431 after 1NT			
Contract: 3N S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ Q106	♦ J		1NT	Pass	3♠ ¹
Vul: EW	♥ AQ75	♥ J94	Pass	3NT	Pass	4NT ²
North HCP: 15	♦ KQ3	♦ AJ76		AP		
South HCP: 15	♣ Q43	♣ AKJ95	1. 5431 after 1NT			
Contract: 4N N			2. Quantitative 4NT			

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♦ AK96				1NT
Vul: Both	♥ 3	♥ AK94	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ AJ1043	♦ Q2		AP		
South HCP: 16	♣ KJ96	♣ 542	1. 5431 after 1NT			
Contract: 3N S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AKJ73	♦ 10		1NT	Pass	3♠ ¹
Vul: NS	♥ KJ9	♥ Q73	Pass	3NT	AP	
North HCP: 15	♦ K72	♦ AJ1043	1. 5431 after 1NT			
South HCP: 9	♣ 52	♣ Q1094				
Contract: 3N N						

North hands (Practice Page)

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Board: 21	♠ A	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ Q9763	
HCP: 17	♣ KQ109	Partner bids first.
Board: 22	♠ AJ106	The opponents are silent.
Dealer: N	♥ A854	
Vul: Both	♦ J4	
HCP: 15	♣ AJ4	You bid first.
Board: 23	♠ QJ8	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ K9542	
HCP: 9	♣ K974	Partner bids first.
Board: 24	♠ AKJ	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: EW	♦ 10763	
HCP: 17	♣ J5	You bid first.
Board: 25	♠ J	The opponents are silent.
Dealer: S	♥ J96	
Vul: None	♦ K1075	
HCP: 13	♣ AKJ62	Partner bids first.

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Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K865				1NT
Vul: EW	♥ AQ10	♥ K8	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♦ Q9763	♦ AK84	Pass	6NT	AP	
South HCP: 17	♣ KQ109	♣ A32	1. 5431 after 1NT			
Contract: 6N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AJ106	♠ K97				1NT
Vul: Both	♥ A854	♥ Q	Pass	3NT	AP	3♥ ¹
North HCP: 15	♦ J4	♦ AK652	1. 5431 after 1NT			
South HCP: 14	♣ AJ4	♣ Q732				
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ K973				1NT
Vul: None	♥ 3	♥ AK2	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ K9542	♦ Q108	AP			
South HCP: 16	♣ K974	♣ A65	1. 5431 after 1NT			
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 1075				1NT
Vul: EW	♥ AKJ7	♥ 3	Pass	3NT	Pass	6NT
North HCP: 17	♦ 10763	♦ AK98	AP			
South HCP: 16	♣ J5	♣ AKQ103	1. 5431 after 1NT			
Contract: 6N N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ53				1NT
Vul: None	♥ J96	♥ K108	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ K1075	♦ QJ6	AP			
South HCP: 15	♣ AKJ62	♣ 108	1. 5431 after 1NT			
Contract: 3N S						

South hands (Practice Page)

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Board: 21	♠ K865 ♥ K8 ♦ AK84 ♣ A32	The opponents are silent. You bid first.
Board: 22	♠ K97 ♥ Q ♦ AK652 ♣ Q732	The opponents are silent. Partner bids first.
Board: 23	♠ K973 ♥ AK2 ♦ Q108 ♣ A65	The opponents are silent. You bid first.
Board: 24	♠ 1075 ♥ 3 ♦ AK98 ♣ AKQ103	The opponents are silent. Partner bids first.
Board: 25	♠ AKQ53 ♥ K108 ♦ QJ6 ♣ 108	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K865				1NT
Vul: EW	♥ AQ10	♥ K8	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♦ Q9763	♦ AK84	Pass	6NT	AP	
South HCP: 17	♣ KQ109	♣ A32	1. 5431 after 1NT			
Contract: 6N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AJ106	♠ K97				1NT
Vul: Both	♥ A854	♥ Q	Pass	3NT	AP	3♥ ¹
North HCP: 15	♦ J4	♦ AK652	1. 5431 after 1NT			
South HCP: 14	♣ AJ4	♣ Q732				
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ QJ8	♠ K973				1NT
Vul: None	♥ 3	♥ AK2	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ K9542	♦ Q108	AP			
South HCP: 16	♣ K974	♣ A65	1. 5431 after 1NT			
Contract: 3N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 1075				1NT
Vul: EW	♥ AKJ7	♥ 3	Pass	3NT	Pass	6NT
North HCP: 17	♦ 10763	♦ AK98	AP			
South HCP: 16	♣ J5	♣ AKQ103	1. 5431 after 1NT			
Contract: 6N N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ53				1NT
Vul: None	♥ J96	♥ K108	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ K1075	♦ QJ6	AP			
South HCP: 15	♣ AKJ62	♣ 108	1. 5431 after 1NT			
Contract: 3N S						

North hands (Practice Page)

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Board: 26 ♠ Q3
Dealer: N ♥ AJ742
Vul: NS
HCP: 15

The opponents are silent.

♦ K75
♣ KQ2

You bid first.

Board: 27 ♠ A62
Dealer: S ♥ 2
Vul: Both
HCP: 11

The opponents are silent.

♦ AK972
♣ 8753

Partner bids first.

Board: 28 ♠ 86
Dealer: N ♥ AQ75
Vul: None
HCP: 17

The opponents are silent.

♦ QJ4
♣ AKJ6

You bid first.

Board: 29 ♠ 5
Dealer: S ♥ K87
Vul: NS
HCP: 9

The opponents are silent.

♦ QJ62
♣ K10987

Partner bids first.

Board: 30 ♠ KQ654
Dealer: N ♥ Q93
Vul: EW
HCP: 15

The opponents are silent.

♦ AKJ
♣ 87

You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ KJ7				
Vul: NS	♥ AJ742	♥ 6	1NT	Pass	3♥ ¹	
North HCP: 15	♦ K75	♦ AJ104	Pass	3NT	AP	
South HCP: 13	♣ KQ2	♣ A9743	1. 5431 after 1NT			
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ K87				1NT
Vul: Both	♥ 2	♥ AK103	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ AK972	♦ Q54		AP		
South HCP: 15	♣ 8753	♣ K62	1. 5431 after 1NT			
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ KQ2				
Vul: None	♥ AQ75	♥ 10	1NT	Pass	3♥ ¹	
North HCP: 17	♦ QJ4	♦ AK1086	Pass	5♣	AP	
South HCP: 14	♣ AKJ6	♣ Q1084	1. 5431 after 1NT			
Contract: 5♣ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AKQ3				1NT
Vul: NS	♥ K87	♥ 9532	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ QJ62	♦ K8		AP		
South HCP: 16	♣ K10987	♣ A32	1. 5431 after 1NT			
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ KQ654	♠ 9		1NT	Pass	3♠ ¹
Vul: EW	♥ Q93	♥ AK6	Pass	3NT	Pass	6NT
North HCP: 15	♦ AKJ	♦ Q974		AP		
South HCP: 16	♣ 87	♣ AK962	1. 5431 after 1NT			
Contract: 6N N						

South hands (Practice Page)

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Board: 26 ♠ KJ7
Dealer: N ♥ 6
Vul: NS ♦ AJ104
HCP: 13 ♣ A9743

The opponents are silent.

Board: 27 ♠ K87
Dealer: S ♥ AK103
Vul: Both ♦ Q54
HCP: 15 ♣ K62

The opponents are silent.

You bid first.

Board: 28 ♠ KQ2
Dealer: N ♥ 10
Vul: None ♦ AK1086
HCP: 14 ♣ Q1084

The opponents are silent.

Partner bids first.

Board: 29 ♠ AKQ3
Dealer: S ♥ 9532
Vul: NS ♦ K8
HCP: 16 ♣ A32

The opponents are silent.

You bid first.

Board: 30 ♠ 9
Dealer: N ♥ AK6
Vul: EW ♦ Q974
HCP: 16 ♣ AK962

The opponents are silent.

Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ KJ7				
Vul: NS	♥ AJ742	♥ 6	1NT	Pass	3♥ ¹	
North HCP: 15	♦ K75	♦ AJ104	Pass	3NT	AP	
South HCP: 13	♣ KQ2	♣ A9743	1. 5431 after 1NT			
Contract: 3N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ K87				1NT
Vul: Both	♥ 2	♥ AK103	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ AK972	♦ Q54		AP		
South HCP: 15	♣ 8753	♣ K62	1. 5431 after 1NT			
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ KQ2				
Vul: None	♥ AQ75	♥ 10	1NT	Pass	3♥ ¹	
North HCP: 17	♦ QJ4	♦ AK1086	Pass	5♣	AP	
South HCP: 14	♣ AKJ6	♣ Q1084	1. 5431 after 1NT			
Contract: 5♣ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AKQ3				1NT
Vul: NS	♥ K87	♥ 9532	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ QJ62	♦ K8		AP		
South HCP: 16	♣ K10987	♣ A32	1. 5431 after 1NT			
Contract: 3N S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ KQ654	♠ 9		1NT	Pass	3♠ ¹
Vul: EW	♥ Q93	♥ AK6	Pass	3NT	Pass	6NT
North HCP: 15	♦ AKJ	♦ Q974		AP		
South HCP: 16	♣ 87	♣ AK962	1. 5431 after 1NT			
Contract: 6N N						

North hands (Practice Page)

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Board: 31	♠ 732	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ J10754	Partner bids first.
HCP: 13	♣ AKJ4	
Board: 32	♠ AK4	The opponents are silent.
Dealer: N	♥ 9842	
Vul: NS	♦ AQJ7	You bid first.
HCP: 17	♣ K7	
Board: 33	♠ J83	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ A10532	Partner bids first.
HCP: 13	♣ AK109	
Board: 34	♠ AK109	The opponents are silent.
Dealer: N	♥ A64	
Vul: Both	♦ A5	You bid first.
HCP: 15	♣ 10965	
Board: 35	♠ Q97	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ QJ853	Partner bids first.
HCP: 10	♣ A1042	

P:\bba\5431_Afte Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♦ 732	♦ AQ109				1NT
Vul: None	♥ A	♥ K1032	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ J10754	♦ A62			AP	
South HCP: 15	♣ AKJ4	♣ Q2	1.	5431 after 1NT		
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♦ AK4	♦ 973				1NT
Vul: NS	♥ 9842	♥ J			Pass	3♥ ¹
North HCP: 17	♦ AQJ7	♦ K843	Pass	5♦	AP	
South HCP: 10	♣ K7	♣ AQ832	1.	5431 after 1NT		
Contract: 5♦ N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♦ J83	♦ AK				1NT
Vul: EW	♥ J	♥ A1076	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ A10532	♦ K98			AP	
South HCP: 16	♣ AK109	♣ Q764	1.	5431 after 1NT		
Contract: 3N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♦ AK109	♦ Q				1NT
Vul: Both	♥ A64	♥ QJ2			Pass	3♦ ¹
North HCP: 15	♦ A5	♦ QJ874	Pass	5♣	AP	
South HCP: 12	♣ 10965	♣ A842	1.	5431 after 1NT		
Contract: 5♣ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♦ Q97	♦ AKJ3				1NT
Vul: NS	♥ J	♥ KQ43	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ QJ853	♦ 109			AP	
South HCP: 17	♣ A1042	♣ KJ7	1.	5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 31 ♠ AQ109 The opponents are silent.

Dealer: S ♥ K1032

Vul: None ♦ A62

HCP: 15 ♣ Q2

Board: 32 ♠ 973 The opponents are silent.

Dealer: N ♥ J

Vul: NS ♦ K843

HCP: 10 ♣ AQ832

Board: 33 ♠ AK The opponents are silent.

Dealer: S ♥ A1076

Vul: EW ♦ K98

HCP: 16 ♣ Q764

Board: 34 ♠ Q The opponents are silent.

Dealer: N ♥ QJ2

Vul: Both ♦ QJ874

HCP: 12 ♣ A842

Board: 35 ♠ AKJ3 The opponents are silent.

Dealer: S ♥ KQ43

Vul: NS ♦ 109

HCP: 17 ♣ KJ7

P:\bba\5431_Afte Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ AQ109				1NT
Vul: None	♥ A	♥ K1032	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ J10754	♦ A62			AP	
South HCP: 15	♣ AKJ4	♣ Q2	1.	5431 after 1NT		
Contract: 3N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 973				1NT
Vul: NS	♥ 9842	♥ J			Pass	3♥ ¹
North HCP: 17	♦ AQJ7	♦ K843	Pass	5♦	AP	
South HCP: 10	♣ K7	♣ AQ832	1.	5431 after 1NT		
Contract: 5♦ N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ J83	♠ AK				1NT
Vul: EW	♥ J	♥ A1076	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ A10532	♦ K98			AP	
South HCP: 16	♣ AK109	♣ Q764	1.	5431 after 1NT		
Contract: 3N S						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ Q				1NT
Vul: Both	♥ A64	♥ QJ2			Pass	3♠ ¹
North HCP: 15	♦ A5	♦ QJ874	Pass	5♣	AP	
South HCP: 12	♣ 10965	♣ A842	1.	5431 after 1NT		
Contract: 5♣ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q97	♠ AKJ3				1NT
Vul: NS	♥ J	♥ KQ43	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ QJ853	♦ 109			AP	
South HCP: 17	♣ A1042	♣ KJ7	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 36 ♠ AKJ83
Dealer: N ♥ AJ7
Vul: EW ♦ K9
HCP: 16 ♣ 762

The opponents are silent.
You bid first.

Board: 37 ♠ 7
Dealer: S ♥ K62
Vul: Both ♦ K1083
HCP: 13 ♣ AK1064

The opponents are silent.
Partner bids first.

Board: 38 ♠ 10852
Dealer: N ♥ AK
Vul: None ♦ KQ97
HCP: 16 ♣ A85

The opponents are silent.
You bid first.

Board: 39 ♠ 10
Dealer: S ♥ Q72
Vul: EW ♦ K987
HCP: 12 ♣ AK752

The opponents are silent.
Partner bids first.

Board: 40 ♠ AQ7
Dealer: N ♥ AKJ7
Vul: Both ♦ Q10
HCP: 16 ♣ 9742

The opponents are silent.
You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 36	North: Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	South: ♠ AKJ83 ♥ AJ7 ♦ K9 ♣ 762	West North East South 1NT Pass 3♠ ¹ Pass 3NT AP 1. 5431 after 1NT
Board: 37	North: Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	South: ♠ 7 ♥ K62 ♦ K1083 ♣ AK1064	West North East South 1NT Pass 3♠ ¹ Pass 3NT AP 1. 5431 after 1NT
Board: 38	North: Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 5♦ N	South: ♠ 10852 ♥ AK ♦ KQ97 ♣ A85	West North East South 1NT Pass 3♠ ¹ Pass 5♦ AP 1. 5431 after 1NT
Board: 39	North: Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 3N S	South: ♠ 10 ♥ Q72 ♦ K987 ♣ AK752	West North East South 1NT Pass 3♠ ¹ Pass 3NT AP 1. 5431 after 1NT
Board: 40	North: Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	South: ♠ AQ7 ♥ AKJ7 ♦ Q10 ♣ 9742	West North East South 1NT Pass 3♥ ¹ Pass 3NT AP 1. 5431 after 1NT

South hands (Practice Page)

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Board: 36 ♠ —
Dealer: N ♥ K103
Vul: EW ♦ A10864
HCP: 12 ♣ AJ1095

The opponents are silent.

Board: 37 ♠ AK108
Dealer: S ♥ A85
Vul: Both ♦ A962
HCP: 15 ♣ 92

Partner bids first.

Board: 38 ♠ A
Dealer: N ♥ J105
Vul: None ♦ A532
HCP: 13 ♣ KJ1092

The opponents are silent.

Partner bids first.

Board: 39 ♠ K985
Dealer: S ♥ AK98
Vul: EW ♦ AQ
HCP: 17 ♣ J84

The opponents are silent.

You bid first.

Board: 40 ♠ KJ2
Dealer: N ♥ 2
Vul: Both ♦ 97632
HCP: 12 ♣ AKJ10

The opponents are silent.

Partner bids first.

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Board: 36	North: Dealer: N Vul: EW North HCP: 16 South HCP: 12 Contract: 3N N	South: ♠ AKJ83 ♥ AJ7 ♦ K9 ♣ 762	West North East South 1NT Pass 3♠ ¹ Pass 3NT AP 1. 5431 after 1NT
Board: 37	North: Dealer: S Vul: Both North HCP: 13 South HCP: 15 Contract: 3N S	South: ♠ 7 ♥ K62 ♦ K1083 ♣ AK1064	West North East South 1NT Pass 3♠ ¹ Pass 3NT AP 1. 5431 after 1NT
Board: 38	North: Dealer: N Vul: None North HCP: 16 South HCP: 13 Contract: 5♦ N	South: ♠ 10852 ♥ AK ♦ KQ97 ♣ A85	West North East South 1NT Pass 3♠ ¹ Pass 5♦ AP 1. 5431 after 1NT
Board: 39	North: Dealer: S Vul: EW North HCP: 12 South HCP: 17 Contract: 3N S	South: ♠ 10 ♥ Q72 ♦ K987 ♣ AK752	West North East South 1NT Pass 3♠ ¹ Pass 3NT AP 1. 5431 after 1NT
Board: 40	North: Dealer: N Vul: Both North HCP: 16 South HCP: 12 Contract: 3N N	South: ♠ AQ7 ♥ AKJ7 ♦ Q10 ♣ 9742	West North East South 1NT Pass 3♥ ¹ Pass 3NT AP 1. 5431 after 1NT

North hands (Practice Page)

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Board: 41	♠ 6	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ KJ1086	Partner bids first.
HCP: 12	♣ AJ54	
Board: 42	♠ A108	The opponents are silent.
Dealer: N	♥ AJ102	
Vul: NS	♦ KJ72	You bid first.
HCP: 16	♣ K6	
Board: 43	♠ KQ7	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ Q10643	Partner bids first.
HCP: 11	♣ A9864	
Board: 44	♠ KJ43	The opponents are silent.
Dealer: N	♥ A875	
Vul: None	♦ AK	You bid first.
HCP: 16	♣ J92	
Board: 45	♠ 1085	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ AK96	Partner bids first.
HCP: 14	♣ AJ654	

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Board: 41	North:	South:	West	North	East	South
Dealer: S	♦ 6	♦ AQ9				1NT
Vul: None	♥ K104	♥ A97	Pass	3♦ ¹	Pass	3NT
North HCP: 12	♦ KJ1086	♦ AQ43		AP		
South HCP: 16	♣ AJ54	♣ 1032	1. 5431 after 1NT			
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ K54		1NT	Pass	3♥ ¹
Vul: NS	♥ AJ102	♥ 6	Pass	3NT	AP	
North HCP: 16	♦ KJ72	♦ A9854	1. 5431 after 1NT			
South HCP: 12	♣ K6	♣ AJ73				
Contract: 3N N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♦ KQ7	♠ A642		1NT		
Vul: Both	♥ —	♥ KQ106	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ Q10643	♦ AK		AP		
South HCP: 16	♣ A9864	♣ 1073	1. 5431 after 1NT			
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ 852		1NT	Pass	3♥ ¹
Vul: None	♥ A875	♥ J	Pass	3NT	AP	
North HCP: 16	♦ AK	♦ Q1043	1. 5431 after 1NT			
South HCP: 10	♣ J92	♣ AK1087				
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♦ 1085	♦ KQJ		1NT		
Vul: NS	♥ Q	♥ AK3	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AK96	♦ QJ1083		AP		
South HCP: 16	♣ AJ654	♣ 108	1. 5431 after 1NT			
Contract: 3N S						

South hands (Practice Page)

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Board: 41 ♠ AQ9
Dealer: S ♥ A97
Vul: None ♦ AQ43
HCP: 16 ♣ 1032

The opponents are silent.
You bid first.

Board: 42 ♠ K54
Dealer: N ♥ 6
Vul: NS ♦ A9854
HCP: 12 ♣ AJ73

The opponents are silent.
Partner bids first.

Board: 43 ♠ A642
Dealer: S ♥ KQ106
Vul: Both ♦ AK
HCP: 16 ♣ 1073

The opponents are silent.
You bid first.

Board: 44 ♠ 852
Dealer: N ♥ J
Vul: None ♦ Q1043
HCP: 10 ♣ AK1087

The opponents are silent.
Partner bids first.

Board: 45 ♠ KQJ
Dealer: S ♥ AK3
Vul: NS ♦ QJ1083
HCP: 16 ♣ 108

The opponents are silent.
You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♦ 6	♦ AQ9				1NT
Vul: None	♥ K104	♥ A97	Pass	3♦ ¹	Pass	3NT
North HCP: 12	♦ KJ1086	♦ AQ43		AP		
South HCP: 16	♣ AJ54	♣ 1032	1. 5431 after 1NT			
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ K54		1NT	Pass	3♥ ¹
Vul: NS	♥ AJ102	♥ 6	Pass	3NT	AP	
North HCP: 16	♦ KJ72	♦ A9854	1. 5431 after 1NT			
South HCP: 12	♣ K6	♣ AJ73				
Contract: 3N N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♦ KQ7	♠ A642		1NT		
Vul: Both	♥ —	♥ KQ106	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ Q10643	♦ AK		AP		
South HCP: 16	♣ A9864	♣ 1073	1. 5431 after 1NT			
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ 852		1NT	Pass	3♥ ¹
Vul: None	♥ A875	♥ J	Pass	3NT	AP	
North HCP: 16	♦ AK	♦ Q1043	1. 5431 after 1NT			
South HCP: 10	♣ J92	♣ AK1087				
Contract: 3N N						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♦ 1085	♦ KQJ		1NT		
Vul: NS	♥ Q	♥ AK3	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AK96	♦ QJ1083		AP		
South HCP: 16	♣ AJ654	♣ 108	1. 5431 after 1NT			
Contract: 3N S						

North hands (Practice Page)

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Board: 46 ♠ AK4 The opponents are silent.

Dealer: N ♥ Q106

Vul: EW ♦ J74

HCP: 17 ♣ AK84

You bid first.

Board: 47 ♠ AK2 The opponents are silent.

Dealer: S ♥ 6

Vul: None ♦ 9863

HCP: 12 ♣ AJ1092

Partner bids first.

Board: 48 ♠ K63 The opponents are silent.

Dealer: N ♥ AJ93

Vul: NS ♦ K843

HCP: 15 ♣ A10

You bid first.

Board: 49 ♠ AQ6 The opponents are silent.

Dealer: S ♥ 5

Vul: EW ♦ A987

HCP: 15 ♣ AJ876

Partner bids first.

Board: 50 ♠ KJ93 The opponents are silent.

Dealer: N ♥ KQ74

Vul: Both ♦ AQ

HCP: 15 ♣ 962

You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 7		1NT	Pass	3♠ ¹
Vul: EW	♥ Q106	♥ K75				
North HCP: 17	♦ J74	♦ AK53	Pass	3NT	AP	
South HCP: 13	♣ AK84	♣ QJ953	1.	5431 after 1NT		
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ AK2	♠ J10843				1NT
Vul: None	♥ 6	♥ AK4	Pass	3♥ ¹	Pass	4♠
North HCP: 12	♦ 9863	♦ A104		AP		
South HCP: 15	♣ AJ1092	♣ K4	1.	5431 after 1NT		
Contract: 4♠ S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ 942		1NT	Pass	3♥ ¹
Vul: NS	♥ AJ93	♥ 4	Pass	5♦	AP	
North HCP: 15	♦ K843	♦ AQ97	1.	5431 after 1NT		
South HCP: 9	♣ A10	♣ K8742				
Contract: 5♦ N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ 8732				1NT
Vul: EW	♥ 5	♥ KQJ	Pass	3♥ ¹	Pass	4♦
North HCP: 15	♦ A987	♦ KQJ5	Pass	4NT ²	Pass	6♦
South HCP: 15	♣ AJ876	♣ K5		AP		
Contract: 6♦ S			1.	5431 after 1NT		
			2.	Quantitative 4NT		

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KJ93	♠ A		1NT	Pass	3♠ ¹
Vul: Both	♥ KQ74	♥ 965	Pass	3NT	AP	
North HCP: 15	♦ AQ	♦ 109863	1.	5431 after 1NT		
South HCP: 13	♣ 962	♣ AKQ4				
Contract: 3N N						

South hands (Practice Page)

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Board: 46 ♠ 7
Dealer: N ♥ K75 The opponents are silent.

Vul: EW ♦ AK53
HCP: 13 ♣ QJ953 Partner bids first.

Board: 47 ♠ J10843
Dealer: S ♥ AK4 The opponents are silent.
Vul: None ♦ A104
HCP: 15 ♣ K4 You bid first.

Board: 48 ♠ 942
Dealer: N ♥ 4 The opponents are silent.
Vul: NS ♦ AQ97
HCP: 9 ♣ K8742 Partner bids first.

Board: 49 ♠ 8732
Dealer: S ♥ KQJ The opponents are silent.
Vul: EW ♦ KQJ5
HCP: 15 ♣ K5 You bid first.

Board: 50 ♠ A
Dealer: N ♥ 965 The opponents are silent.
Vul: Both ♦ 109863
HCP: 13 ♣ AKQ4 Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 7		1NT	Pass	3♠ ¹
Vul: EW	♥ Q106	♥ K75				
North HCP: 17	♦ J74	♦ AK53	Pass	3NT	AP	
South HCP: 13	♣ AK84	♣ QJ953	1.	5431 after 1NT		
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ AK2	♠ J10843				1NT
Vul: None	♥ 6	♥ AK4	Pass	3♥ ¹	Pass	4♠
North HCP: 12	♦ 9863	♦ A104		AP		
South HCP: 15	♣ AJ1092	♣ K4	1.	5431 after 1NT		
Contract: 4♠ S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K63	♠ 942		1NT	Pass	3♥ ¹
Vul: NS	♥ AJ93	♥ 4	Pass	5♦	AP	
North HCP: 15	♦ K843	♦ AQ97	1.	5431 after 1NT		
South HCP: 9	♣ A10	♣ K8742				
Contract: 5♦ N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ 8732				1NT
Vul: EW	♥ 5	♥ KQJ	Pass	3♥ ¹	Pass	4♦
North HCP: 15	♦ A987	♦ KQJ5	Pass	4NT ²	Pass	6♦
South HCP: 15	♣ AJ876	♣ K5		AP		
Contract: 6♦ S			1.	5431 after 1NT		
			2.	Quantitative 4NT		

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KJ93	♠ A		1NT	Pass	3♠ ¹
Vul: Both	♥ KQ74	♥ 965	Pass	3NT	AP	
North HCP: 15	♦ AQ	♦ 109863	1.	5431 after 1NT		
South HCP: 13	♣ 962	♣ AKQ4				
Contract: 3N N						

North hands (Practice Page)

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Board: 51	♠ K ♥ Q64 ♦ KQ932 ♣ Q642	The opponents are silent. Partner bids first.
Board: 52	♠ AK654 ♥ Q85 ♦ K8 ♣ A82	The opponents are silent. You bid first.
Board: 53	♠ K102 ♥ K ♦ AQJ7 ♣ QJ972	The opponents are silent. Partner bids first.
Board: 54	♠ A9 ♥ KQ75 ♦ Q7643 ♣ A10	The opponents are silent. You bid first.
Board: 55	♠ 643 ♥ 4 ♦ AK108 ♣ AK932	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A43				1NT
Vul: NS	♥ Q64	♥ 10872	Pass	3♦ ¹	Pass	3NT
North HCP: 12	♦ KQ932	♦ A75			AP	
South HCP: 15	♣ Q642	♣ AK5	1.	5431 after 1NT		
Contract: 3N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AK654	♠ J				1NT
Vul: EW	♥ Q85	♥ KJ6	Pass	3♦ ¹	Pass	
North HCP: 16	♦ K8	♦ AQ942	Pass	3NT	AP	
South HCP: 14	♣ A82	♣ K654	1.	5431 after 1NT		
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ AQ93	Pass	3♥ ¹	Pass	3NT
Vul: Both	♥ K	♥ AQJ10	Pass	4NT ²	Pass	6NT
North HCP: 16	♦ AQJ7	♦ 65			AP	
South HCP: 17	♣ QJ972	♣ A63	1.	5431 after 1NT		
Contract: 6N S			2.	Quantitative 4NT		

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KJ10				1NT
Vul: None	♥ KQ75	♥ J	Pass	5♦	AP	
North HCP: 15	♦ Q7643	♦ AJ82	Pass	3♥ ¹		
South HCP: 13	♣ A10	♣ QJ653	1.	5431 after 1NT		
Contract: 5♦ N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ AKQ10				1NT
Vul: EW	♥ 4	♥ K765	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AK108	♦ Q42			AP	
South HCP: 16	♣ AK932	♣ Q4	1.	5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 51 ♠ A43 The opponents are silent.

Dealer: S ♥ 10872

Vul: NS ♦ A75

HCP: 15 ♣ AK5

You bid first.

Board: 52 ♠ J The opponents are silent.

Dealer: N ♥ KJ6

Vul: EW ♦ AQ942

HCP: 14 ♣ K654

Partner bids first.

Board: 53 ♠ AQ93 The opponents are silent.

Dealer: S ♥ AQJ10

Vul: Both ♦ 65

HCP: 17 ♣ A63

You bid first.

Board: 54 ♠ KJ10 The opponents are silent.

Dealer: N ♥ J

Vul: None ♦ AJ82

HCP: 13 ♣ QJ653

Partner bids first.

Board: 55 ♠ AKQ10 The opponents are silent.

Dealer: S ♥ K765

Vul: EW ♦ Q42

HCP: 16 ♣ Q4

You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A43				1NT
Vul: NS	♥ Q64	♥ 10872	Pass	3♦ ¹	Pass	3NT
North HCP: 12	♦ KQ932	♦ A75			AP	
South HCP: 15	♣ Q642	♣ AK5	1.	5431 after 1NT		
Contract: 3N S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AK654	♠ J				1NT
Vul: EW	♥ Q85	♥ KJ6	Pass	3♦ ¹	Pass	
North HCP: 16	♦ K8	♦ AQ942	Pass	3NT	AP	
South HCP: 14	♣ A82	♣ K654	1.	5431 after 1NT		
Contract: 3N N						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ AQ93	Pass	3♥ ¹	Pass	3NT
Vul: Both	♥ K	♥ AQJ10	Pass	4NT ²	Pass	6NT
North HCP: 16	♦ AQJ7	♦ 65			AP	
South HCP: 17	♣ QJ972	♣ A63	1.	5431 after 1NT		
Contract: 6N S			2.	Quantitative 4NT		

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ KJ10				1NT
Vul: None	♥ KQ75	♥ J	Pass	5♦	AP	
North HCP: 15	♦ Q7643	♦ AJ82	Pass	3♥ ¹		
South HCP: 13	♣ A10	♣ QJ653	1.	5431 after 1NT		
Contract: 5♦ N						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ AKQ10				1NT
Vul: EW	♥ 4	♥ K765	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AK108	♦ Q42			AP	
South HCP: 16	♣ AK932	♣ Q4	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 56 ♠ AQ852
Dealer: N ♥ 94 The opponents are silent.
Vul: Both ♦ AKQ
HCP: 15 ♣ 764
You bid first.

Board: 57 ♠ —
Dealer: S ♥ 1092 The opponents are silent.
Vul: None ♦ AKQ62
HCP: 15 ♣ KQJ53 Partner bids first.

Board: 58 ♠ A62
Dealer: N ♥ J1093 The opponents are silent.
Vul: NS ♦ A72
HCP: 16 ♣ AK2
You bid first.

Board: 59 ♠ 974
Dealer: S ♥ — The opponents are silent.
Vul: Both ♦ Q1054
HCP: 9 ♣ AQJ852 Partner bids first.

Board: 60 ♠ K976
Dealer: N ♥ A8 The opponents are silent.
Vul: None ♦ A983
HCP: 15 ♣ A53
You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AQ852	♦ K		1NT	Pass	3♠ ¹
Vul: Both	♥ 94	♥ KJ2				
North HCP: 15	♦ AKQ	♦ 87652		Pass	3NT	AP
South HCP: 12	♣ 764	♣ KQ109				1. 5431 after 1NT
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ —	♦ AQ106				1NT
Vul: None	♥ 1092	♥ KQ86	Pass	3♠ ¹	Pass	3NT
North HCP: 15	♦ AKQ62	♦ 1098		Pass	4NT ²	AP
South HCP: 15	♣ KQJ53	♣ A6				1. 5431 after 1NT
Contract: 4N S						2. Quantitative 4NT

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ A62	♦ KQ3		1NT	Pass	3♥ ¹
Vul: NS	♥ J1093	♥ K	Pass	3NT	Pass	4NT ²
North HCP: 16	♦ A72	♦ KQ63		AP		
South HCP: 16	♣ AK2	♣ QJ987				1. 5431 after 1NT
Contract: 4N N						2. Quantitative 4NT

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 974	♦ A105				1NT
Vul: Both	♥ —	♥ KQ874	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ Q1054	♦ AK9		AP		
South HCP: 16	♣ AQJ852	♣ 73				1. 5431 after 1NT
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ K976	♦ 8		1NT	Pass	3♠ ¹
Vul: None	♥ A8	♥ QJ7	Pass	5♦	AP	
North HCP: 15	♦ A983	♦ QJ62				1. 5431 after 1NT
South HCP: 10	♣ A53	♣ KJ986				
Contract: 5♦ N						

South hands (Practice Page)

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Board: 56	♠ K ♥ KJ2 ♦ 87652 ♣ KQ109	The opponents are silent. Partner bids first.
Board: 57	♠ AQ106 ♥ KQ86 ♦ 1098 ♣ A6	The opponents are silent. You bid first.
Board: 58	♠ KQ3 ♥ K ♦ KQ63 ♣ QJ987	The opponents are silent. Partner bids first.
Board: 59	♠ A105 ♥ KQ874 ♦ AK9 ♣ 73	The opponents are silent. You bid first.
Board: 60	♠ 8 ♥ QJ7 ♦ QJ62 ♣ KJ986	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AQ852	♦ K		1NT	Pass	3♠ ¹
Vul: Both	♥ 94	♥ KJ2				
North HCP: 15	♦ AKQ	♦ 87652		Pass	3NT	AP
South HCP: 12	♣ 764	♣ KQ109				1. 5431 after 1NT
Contract: 3N N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ —	♦ AQ106				1NT
Vul: None	♥ 1092	♥ KQ86	Pass	3♠ ¹	Pass	3NT
North HCP: 15	♦ AKQ62	♦ 1098		Pass	4NT ²	AP
South HCP: 15	♣ KQJ53	♣ A6				1. 5431 after 1NT
Contract: 4N S						2. Quantitative 4NT

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ A62	♦ KQ3		1NT	Pass	3♥ ¹
Vul: NS	♥ J1093	♥ K	Pass	3NT	Pass	4NT ²
North HCP: 16	♦ A72	♦ KQ63		AP		
South HCP: 16	♣ AK2	♣ QJ987				1. 5431 after 1NT
Contract: 4N N						2. Quantitative 4NT

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 974	♦ A105				1NT
Vul: Both	♥ —	♥ KQ874	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ Q1054	♦ AK9		AP		
South HCP: 16	♣ AQJ852	♣ 73				1. 5431 after 1NT
Contract: 3N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ K976	♦ 8		1NT	Pass	3♠ ¹
Vul: None	♥ A8	♥ QJ7	Pass	5♦	AP	
North HCP: 15	♦ A983	♦ QJ62				1. 5431 after 1NT
South HCP: 10	♣ A53	♣ KJ986				
Contract: 5♦ N						

North hands (Practice Page)

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Board: 61	♠ 10 ♥ 832 ♦ AK1042 ♣ KQ108	The opponents are silent. Partner bids first.
Board: 62	♠ AK532 ♥ A105 ♦ 75 ♣ A52	The opponents are silent. You bid first.
Board: 63	♠ A83 ♥ 6 ♦ KQ98 ♣ KQJ93	The opponents are silent. Partner bids first.
Board: 64	♠ KJ1086 ♥ AJ2 ♦ QJ ♣ K103	The opponents are silent. You bid first.
Board: 65	♠ A43 ♥ J ♦ KQ1098 ♣ KJ95	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♦ 10	♦ AQ64				1NT
Vul: NS	♥ 832	♥ AQJ4				
North HCP: 12	♦ AK1042	♦ QJ	Pass	3♦ ¹	Pass	3NT
South HCP: 16	♣ KQ108	♣ 964		AP		
Contract: 3N S			1.	5431 after 1NT		

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AK532	♠ Q94		1NT	Pass	3♥ ¹
Vul: EW	♥ A105	♥ Q	Pass	4♦	Pass	4NT ²
North HCP: 15	♦ 75	♦ AKQ63	Pass	5♦ ³	Pass	7♠
South HCP: 17	♣ A52	♣ KJ86		AP		
Contract: 7♦ N			1.	5431 after 1NT		
			2.	Blackwood 0314, for ♠		
			3.	A=1/5 or 4/5		

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ KJ7				1NT
Vul: None	♥ 6	♥ K1085	Pass	3♥ ¹	Pass	3NT
North HCP: 15	♦ KQ98	♦ A53	Pass	4NT ²	AP	
South HCP: 15	♣ KQJ93	♣ A104		1.	5431 after 1NT	
Contract: 4N S			2.	Quantitative 4NT		

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ KJ1086	♠ A97		1NT	Pass	3♥ ¹
Vul: NS	♥ AJ2	♥ Q	Pass	4♦	AP	
North HCP: 15	♦ QJ	♦ K7652		1.	5431 after 1NT	
South HCP: 11	♣ K103	♣ Q872				
Contract: 4♦ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ K1097		1NT	Pass	4♣
Vul: EW	♥ J	♥ Q4	Pass	4♦	Pass	4NT ²
North HCP: 14	♦ KQ1098	♦ A76	Pass	5♣ ³	Pass	6♦
South HCP: 15	♣ KJ95	♣ AQ62		AP		
Contract: 6♦ N			1.	5431 after 1NT		
			2.	Blackwood 0314, for ♦		
			3.	A=2/5 or 5/5, Q(D)=1		



South hands (Practice Page)

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Board: 61	♠ AQ64 ♥ AQJ4 ♦ QJ ♣ 964	The opponents are silent. You bid first.
Board: 62	♠ Q94 ♥ Q ♦ AKQ63 ♣ KJ86	The opponents are silent. Partner bids first.
Board: 63	♠ KJ7 ♥ K1085 ♦ A53 ♣ A104	The opponents are silent. You bid first.
Board: 64	♠ A97 ♥ Q ♦ K7652 ♣ Q872	The opponents are silent. Partner bids first.
Board: 65	♠ K1097 ♥ Q4 ♦ A76 ♣ AQ62	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♦ 10	♦ AQ64				1NT
Vul: NS	♥ 832	♥ AQJ4				
North HCP: 12	♦ AK1042	♦ QJ	Pass	3♦ ¹	Pass	3NT
South HCP: 16	♣ KQ108	♣ 964		AP		
Contract: 3N S			1.	5431 after 1NT		

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AK532	♠ Q94		1NT	Pass	3♥ ¹
Vul: EW	♥ A105	♥ Q	Pass	4♦	Pass	4NT ²
North HCP: 15	♦ 75	♦ AKQ63	Pass	5♦ ³	Pass	7♠
South HCP: 17	♣ A52	♣ KJ86		AP		
Contract: 7♠ N			1.	5431 after 1NT		
			2.	Blackwood 0314, for ♠		
			3.	A=1/5 or 4/5		

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ KJ7				1NT
Vul: None	♥ 6	♥ K1085	Pass	3♥ ¹	Pass	3NT
North HCP: 15	♦ KQ98	♦ A53	Pass	4NT ²	AP	
South HCP: 15	♣ KQJ93	♣ A104		1.	5431 after 1NT	
Contract: 4N S			2.	Quantitative 4NT		

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ KJ1086	♠ A97		1NT	Pass	3♥ ¹
Vul: NS	♥ AJ2	♥ Q	Pass	4♦	AP	
North HCP: 15	♦ QJ	♦ K7652		1.	5431 after 1NT	
South HCP: 11	♣ K103	♣ Q872				
Contract: 4♦ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ K1097		1NT	Pass	4♣
Vul: EW	♥ J	♥ Q4	Pass	4♦	Pass	4NT ²
North HCP: 14	♦ KQ1098	♦ A76	Pass	5♣ ³	Pass	6♦
South HCP: 15	♣ KJ95	♣ AQ62		AP		
Contract: 6♦ N			1.	5431 after 1NT		
			2.	Blackwood 0314, for ♦		
			3.	A=2/5 or 5/5, Q(D)=1		



North hands (Practice Page)

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Board: 66	♠ A94 ♥ AK976 ♦ 53 ♣ A75	The opponents are silent. You bid first.
Board: 67	♠ A63 ♥ J ♦ K1075 ♣ AKQ105	The opponents are silent. Partner bids first.
Board: 68	♠ AQ4 ♥ A106 ♦ J93 ♣ A963	The opponents are silent. You bid first.
Board: 69	♠ — ♥ K108 ♦ Q8764 ♣ AQ1096	The opponents are silent. Partner bids first.
Board: 70	♠ AJ106 ♥ Q53 ♦ A109 ♣ A65	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ KJ10		1NT	Pass	3♥ ¹
Vul: Both	♥ AK976	♥ Q		Pass	3NT	Pass 4NT ²
North HCP: 15	♦ 53	♦ AJ87		AP		
South HCP: 15	♣ A75	♣ KJ1043	1. 5431 after 1NT			
Contract: 4N N			2. Quantitative 4NT			

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ A63	♠ KQJ				1NT
Vul: NS	♥ J	♥ AQ52		Pass	3♥ ¹	Pass 3NT
North HCP: 17	♦ K1075	♦ A843		Pass	6NT	AP
South HCP: 16	♣ AKQ105	♣ 74	1. 5431 after 1NT			
Contract: 6N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 2		1NT	Pass	3♠ ¹
Vul: EW	♥ A106	♥ J87		Pass	3NT	AP
North HCP: 15	♦ J93	♦ AQ864	1. 5431 after 1NT			
South HCP: 11	♣ A963	♣ KJ105				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKJ7				1NT
Vul: Both	♥ K108	♥ QJ43		Pass	3♠ ¹	Pass 3NT
North HCP: 11	♦ Q8764	♦ J5		AP		
South HCP: 15	♣ AQ1096	♣ K83	1. 5431 after 1NT			
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AJ106	♠ 3		1NT	Pass	3♠ ¹
Vul: None	♥ Q53	♥ A107		Pass	3NT	AP
North HCP: 15	♦ A109	♦ QJ752	1. 5431 after 1NT			
South HCP: 10	♣ A65	♣ QJ107				
Contract: 3N N						

South hands (Practice Page)

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Board: 66	♠ KJ10	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ AJ87	Partner bids first.
HCP: 15	♣ KJ1043	
Board: 67	♠ KQJ	The opponents are silent.
Dealer: S	♥ AQ52	
Vul: NS	♦ A843	You bid first.
HCP: 16	♣ 74	
Board: 68	♠ 2	The opponents are silent.
Dealer: N	♥ J87	
Vul: EW	♦ AQ864	Partner bids first.
HCP: 11	♣ KJ105	
Board: 69	♠ AKJ7	The opponents are silent.
Dealer: S	♥ QJ43	
Vul: Both	♦ J5	You bid first.
HCP: 15	♣ K83	
Board: 70	♠ 3	The opponents are silent.
Dealer: N	♥ A107	
Vul: None	♦ QJ752	Partner bids first.
HCP: 10	♣ QJ107	

P:\bba\5431_Afte Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ KJ10		1NT	Pass	3♥ ¹
Vul: Both	♥ AK976	♥ Q		Pass	3NT	Pass 4NT ²
North HCP: 15	♦ 53	♦ AJ87		AP		
South HCP: 15	♣ A75	♣ KJ1043	1. 5431 after 1NT			
Contract: 4N N			2. Quantitative 4NT			

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ A63	♠ KQJ				1NT
Vul: NS	♥ J	♥ AQ52		Pass	3♥ ¹	Pass 3NT
North HCP: 17	♦ K1075	♦ A843		Pass	6NT	AP
South HCP: 16	♣ AKQ105	♣ 74	1. 5431 after 1NT			
Contract: 6N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ 2		1NT	Pass	3♠ ¹
Vul: EW	♥ A106	♥ J87		Pass	3NT	AP
North HCP: 15	♦ J93	♦ AQ864	1. 5431 after 1NT			
South HCP: 11	♣ A963	♣ KJ105				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKJ7				1NT
Vul: Both	♥ K108	♥ QJ43		Pass	3♠ ¹	Pass 3NT
North HCP: 11	♦ Q8764	♦ J5		AP		
South HCP: 15	♣ AQ1096	♣ K83	1. 5431 after 1NT			
Contract: 3N S						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ AJ106	♠ 3		1NT	Pass	3♠ ¹
Vul: None	♥ Q53	♥ A107		Pass	3NT	AP
North HCP: 15	♦ A109	♦ QJ752	1. 5431 after 1NT			
South HCP: 10	♣ A65	♣ QJ107				
Contract: 3N N						

North hands (Practice Page)

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Board: 71	♠ J109 ♥ 3 ♦ AKJ2 ♣ K9852	The opponents are silent. Partner bids first.
Board: 72	♠ K763 ♥ 10654 ♦ AK3 ♣ KQ	The opponents are silent. You bid first.
Board: 73	♠ QJ4 ♥ A ♦ AQJ104 ♣ KQJ10	The opponents are silent. Partner bids first.
Board: 74	♠ A9 ♥ AQJ5 ♦ AJ4 ♣ 10432	The opponents are silent. You bid first.
Board: 75	♠ KQ8 ♥ Q ♦ QJ864 ♣ QJ73	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ AQ76				1NT
Vul: EW	♥ 3	♥ AQJ				
North HCP: 12	♦ AKJ2	♦ Q73	Pass	3♥ ¹	Pass	3NT
South HCP: 16	♣ K9852	♣ J107			AP	
Contract: 3N S			1.	5431 after 1NT		

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ K763	♠ J				1NT
Vul: Both	♥ 10654	♥ KJ8			Pass	3♠ ¹
North HCP: 15	♦ AK3	♦ J875	Pass	3NT	AP	
South HCP: 11	♣ KQ	♣ AJ764	1.	5431 after 1NT		
Contract: 3N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ AK				1NT
Vul: None	♥ A	♥ KQJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 20	♦ AQJ104	♦ K9				
South HCP: 16	♣ KQJ10	♣ 98752	Pass	6NT	AP	
Contract: 6N S			1.	5431 after 1NT		

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K84				1NT
Vul: NS	♥ AQJ5	♥ 9	Pass	3NT	Pass	4NT ²
North HCP: 16	♦ AJ4	♦ K10965				
South HCP: 16	♣ 10432	♣ AKQJ	Pass	6♣	AP	
Contract: 6♣ N			1.	5431 after 1NT		
			2.	Quantitative 4NT		

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A1043				1NT
Vul: Both	♥ Q	♥ AK53	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ QJ864	♦ A32				
South HCP: 15	♣ QJ73	♣ 86	AP			
Contract: 3N S			1.	5431 after 1NT		

South hands (Practice Page)

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Board: 71 ♠ AQ76 The opponents are silent.

Dealer: S ♥ AQJ

Vul: EW ♦ Q73

HCP: 16 ♣ J107

You bid first.

Board: 72 ♠ J The opponents are silent.

Dealer: N ♥ KJ8

Vul: Both ♦ J875

HCP: 11 ♣ AJ764

Partner bids first.

Board: 73 ♠ AK The opponents are silent.

Dealer: S ♥ KQJ3

Vul: None ♦ K9

HCP: 16 ♣ 98752

You bid first.

Board: 74 ♠ K84 The opponents are silent.

Dealer: N ♥ 9

Vul: NS ♦ K10965

HCP: 16 ♣ AKQJ

Partner bids first.

Board: 75 ♠ A1043 The opponents are silent.

Dealer: S ♥ AK53

Vul: Both ♦ A32

HCP: 15 ♣ 86

You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ AQ76				1NT
Vul: EW	♥ 3	♥ AQJ				
North HCP: 12	♦ AKJ2	♦ Q73	Pass	3♥ ¹	Pass	3NT
South HCP: 16	♣ K9852	♣ J107			AP	
Contract: 3N S			1.	5431 after 1NT		

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ K763	♠ J				1NT
Vul: Both	♥ 10654	♥ KJ8			Pass	3♠ ¹
North HCP: 15	♦ AK3	♦ J875	Pass	3NT	AP	
South HCP: 11	♣ KQ	♣ AJ764	1.	5431 after 1NT		
Contract: 3N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ AK				1NT
Vul: None	♥ A	♥ KQJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 20	♦ AQJ104	♦ K9				
South HCP: 16	♣ KQJ10	♣ 98752	Pass	6NT	AP	
Contract: 6N S			1.	5431 after 1NT		

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ K84				1NT
Vul: NS	♥ AQJ5	♥ 9	Pass	3NT	Pass	4NT ²
North HCP: 16	♦ AJ4	♦ K10965				
South HCP: 16	♣ 10432	♣ AKQJ	Pass	6♣	AP	
Contract: 6♣ N			1.	5431 after 1NT		
			2.	Quantitative 4NT		

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A1043				1NT
Vul: Both	♥ Q	♥ AK53	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ QJ864	♦ A32				
South HCP: 15	♣ QJ73	♣ 86			AP	
Contract: 3N S			1.	5431 after 1NT		

North hands (Practice Page)

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Board: 76	♠ Q73 ♥ AK972 ♦ AK ♣ 542	The opponents are silent. You bid first.
Board: 77	♠ Q74 ♥ 6 ♦ K765 ♣ AQ1084	The opponents are silent. Partner bids first.
Board: 78	♠ AQJ82 ♥ 102 ♦ A93 ♣ A65	The opponents are silent. You bid first.
Board: 79	♠ J32 ♥ J ♦ AQ764 ♣ A653	The opponents are silent. Partner bids first.
Board: 80	♠ KQ83 ♥ 43 ♦ K42 ♣ AK95	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ KJ6		1NT	Pass	3♥ ¹
Vul: None	♥ AK972	♥ 8				
North HCP: 16	♦ AK	♦ Q9752		Pass	3NT	AP
South HCP: 13	♣ 542	♣ AK87	1. 5431 after 1NT			
Contract: 3N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ AJ10				1NT
Vul: NS	♥ 6	♥ AKQJ3		Pass	3♥ ¹	Pass 3NT
North HCP: 11	♦ K765	♦ 109			AP	
South HCP: 16	♣ AQ1084	♣ J73	1. 5431 after 1NT			
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AQJ82	♠ K		1NT	Pass	3♠ ¹
Vul: EW	♥ 102	♥ 865				
North HCP: 15	♦ A93	♦ KQ105		Pass	3NT	AP
South HCP: 12	♣ A65	♣ KJ832	1. 5431 after 1NT			
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ AQ95				1NT
Vul: None	♥ J	♥ AKQ3		Pass	3♥ ¹	Pass 3NT
North HCP: 12	♦ AQ764	♦ 85			AP	
South HCP: 17	♣ A653	♣ Q108	1. 5431 after 1NT			
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ KQ83	♠ 7		1NT	Pass	3♠ ¹
Vul: NS	♥ 43	♥ AK6				
North HCP: 15	♦ K42	♦ AQ93		Pass	4♣	Pass 6♣
South HCP: 15	♣ AK95	♣ Q7632	1. 5431 after 1NT			
Contract: 6♣ N						

South hands (Practice Page)

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Board: 76 ♠ KJ6
Dealer: N ♥ 8
Vul: None ♦ Q9752
HCP: 13 ♣ AK87

The opponents are silent.

Board: 76 ♠ KJ6
Dealer: N ♥ 8
Vul: None ♦ Q9752
HCP: 13 ♣ AK87

Partner bids first.

Board: 77 ♠ AJ10
Dealer: S ♥ AKQJ3
Vul: NS ♦ 109
HCP: 16 ♣ J73

The opponents are silent.

You bid first.

Board: 78 ♠ K
Dealer: N ♥ 865
Vul: EW ♦ KQ105
HCP: 12 ♣ KJ832

The opponents are silent.

Partner bids first.

Board: 79 ♠ AQ95
Dealer: S ♥ AKQ3
Vul: None ♦ 85
HCP: 17 ♣ Q108

The opponents are silent.

You bid first.

Board: 80 ♠ 7
Dealer: N ♥ AK6
Vul: NS ♦ AQ93
HCP: 15 ♣ Q7632

The opponents are silent.

Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ KJ6		1NT	Pass	3♥ ¹
Vul: None	♥ AK972	♥ 8				
North HCP: 16	♦ AK	♦ Q9752		Pass	3NT	AP
South HCP: 13	♣ 542	♣ AK87	1. 5431 after 1NT			
Contract: 3N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ AJ10				1NT
Vul: NS	♥ 6	♥ AKQJ3		Pass	3♥ ¹	Pass 3NT
North HCP: 11	♦ K765	♦ 109			AP	
South HCP: 16	♣ AQ1084	♣ J73	1. 5431 after 1NT			
Contract: 3N S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AQJ82	♠ K		1NT	Pass	3♠ ¹
Vul: EW	♥ 102	♥ 865				
North HCP: 15	♦ A93	♦ KQ105		Pass	3NT	AP
South HCP: 12	♣ A65	♣ KJ832	1. 5431 after 1NT			
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ AQ95				1NT
Vul: None	♥ J	♥ AKQ3		Pass	3♥ ¹	Pass 3NT
North HCP: 12	♦ AQ764	♦ 85			AP	
South HCP: 17	♣ A653	♣ Q108	1. 5431 after 1NT			
Contract: 3N S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ KQ83	♠ 7		1NT	Pass	3♠ ¹
Vul: NS	♥ 43	♥ AK6				
North HCP: 15	♦ K42	♦ AQ93		Pass	4♣	Pass 6♣
South HCP: 15	♣ AK95	♣ Q7632	1. 5431 after 1NT			
Contract: 6♣ N						

North hands (Practice Page)

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Board: 81 ♠ KJ2 The opponents are silent.

Dealer: S ♥ 2

Vul: EW ♦ QJ104

HCP: 11 ♣ KJ843

Partner bids first.

Board: 82 ♠ AJ3 The opponents are silent.

Dealer: N ♥ AQ104

Vul: Both ♦ A108

HCP: 15 ♣ 1082

You bid first.

Board: 83 ♠ J53 The opponents are silent.

Dealer: S ♥ 8

Vul: NS ♦ 108742

HCP: 10 ♣ AKQ9

Partner bids first.

Board: 84 ♠ AKQ102 The opponents are silent.

Dealer: N ♥ Q42

Vul: EW ♦ A3

HCP: 16 ♣ J93

You bid first.

Board: 85 ♠ 3 The opponents are silent.

Dealer: S ♥ QJ9

Vul: Both ♦ KQ842

HCP: 11 ♣ K843

Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ A104				1NT
Vul: EW	♥ 2	♥ AQJ85	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ QJ104	♦ A53		AP		
South HCP: 15	♣ KJ843	♣ 97	1.	5431 after 1NT		
Contract: 3N S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ K109		1NT	Pass	3♥ ¹
Vul: Both	♥ AQ104	♥ 6	Pass	3NT	Pass	4NT ²
North HCP: 15	♦ A108	♦ KQ943		AP		
South HCP: 15	♣ 1082	♣ AK95	1.	5431 after 1NT		
Contract: 4N N			2.	Quantitative 4NT		

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ AQ6				1NT
Vul: NS	♥ 8	♥ AK942	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ 108742	♦ QJ		AP		
South HCP: 16	♣ AKQ9	♣ 763	1.	5431 after 1NT		
Contract: 3N S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AKQ102	♠ 3		1NT	Pass	3♠ ¹
Vul: EW	♥ Q42	♥ A93	Pass	3NT	AP	
North HCP: 16	♦ A3	♦ KJ86	1.	5431 after 1NT		
South HCP: 13	♣ J93	♣ KQ876				
Contract: 3N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK74				1NT
Vul: Both	♥ QJ9	♥ K72	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ KQ842	♦ AJ7		AP		
South HCP: 16	♣ K843	♣ J106	1.	5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 81 ♠ A104
Dealer: S ♥ AQJ85 The opponents are silent.

Vul: EW ♦ A53
HCP: 15 ♣ 97 You bid first.

Board: 82 ♠ K109
Dealer: N ♥ 6 The opponents are silent.
Vul: Both ♦ KQ943
HCP: 15 ♣ AK95 Partner bids first.

Board: 83 ♠ AQ6
Dealer: S ♥ AK942 The opponents are silent.
Vul: NS ♦ QJ
HCP: 16 ♣ 763 You bid first.

Board: 84 ♠ 3
Dealer: N ♥ A93 The opponents are silent.
Vul: EW ♦ KJ86
HCP: 13 ♣ KQ876 Partner bids first.

Board: 85 ♠ AK74
Dealer: S ♥ K72 The opponents are silent.
Vul: Both ♦ AJ7
HCP: 16 ♣ J106 You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ A104				1NT
Vul: EW	♥ 2	♥ AQJ85	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ QJ104	♦ A53		AP		
South HCP: 15	♣ KJ843	♣ 97	1.	5431 after 1NT		
Contract: 3N S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ K109		1NT	Pass	3♥ ¹
Vul: Both	♥ AQ104	♥ 6	Pass	3NT	Pass	4NT ²
North HCP: 15	♦ A108	♦ KQ943		AP		
South HCP: 15	♣ 1082	♣ AK95	1.	5431 after 1NT		
Contract: 4N N			2.	Quantitative 4NT		

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ AQ6				1NT
Vul: NS	♥ 8	♥ AK942	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ 108742	♦ QJ		AP		
South HCP: 16	♣ AKQ9	♣ 763	1.	5431 after 1NT		
Contract: 3N S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ AKQ102	♠ 3		1NT	Pass	3♠ ¹
Vul: EW	♥ Q42	♥ A93	Pass	3NT	AP	
North HCP: 16	♦ A3	♦ KJ86	1.	5431 after 1NT		
South HCP: 13	♣ J93	♣ KQ876				
Contract: 3N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK74				1NT
Vul: Both	♥ QJ9	♥ K72	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ KQ842	♦ AJ7		AP		
South HCP: 16	♣ K843	♣ J106	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 86 ♠ Q62
Dealer: N ♥ Q10652 The opponents are silent.
Vul: None ♦ AK6
HCP: 15 ♣ A7

Board: 87 ♠ Q
Dealer: S ♥ J102 The opponents are silent.
Vul: EW ♦ A9832 Partner bids first.
HCP: 11 ♣ KJ73

Board: 88 ♠ QJ10
Dealer: N ♥ AKQ73 The opponents are silent.
Vul: Both ♦ J105
HCP: 16 ♣ K4 You bid first.

Board: 89 ♠ K97
Dealer: S ♥ 7 The opponents are silent.
Vul: None ♦ A10964 Partner bids first.
HCP: 9 ♣ Q1043

Board: 90 ♠ AJ8
Dealer: N ♥ AKJ5 The opponents are silent.
Vul: NS ♦ K65
HCP: 17 ♣ J64 You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ A103		1NT	Pass	3♥ ¹
Vul: None	♥ Q10652	♥ 3				
North HCP: 15	♦ AK6	♦ Q743		Pass	3NT	AP
South HCP: 9	♣ A7	♣ K10642	1. 5431 after 1NT			
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K1086				1NT
Vul: EW	♥ J102	♥ AKQ4		Pass	3♠ ¹	Pass 3NT
North HCP: 11	♦ A9832	♦ KQ4			AP	
South HCP: 17	♣ KJ73	♣ 65	1. 5431 after 1NT			
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ 3	1NT	Pass	3♠ ¹	
Vul: Both	♥ AKQ73	♥ 852		Pass	4♥	Pass 4NT ²
North HCP: 16	♦ J105	♦ AK983		Pass	5♠ ³	Pass 6♥
South HCP: 13	♣ K4	♣ AQ106			AP	
Contract: 6♥ N			1. 5431 after 1NT	2. Blackwood 0314, for ♥		
				3. A=2/5 or 5/5, Q(H)=1		

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ AJ8				1NT
Vul: None	♥ 7	♥ A986		Pass	3♥ ¹	Pass 3NT
North HCP: 9	♦ A10964	♦ Q87			AP	
South HCP: 16	♣ Q1043	♣ AJ7	1. 5431 after 1NT			
Contract: 3N S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ 2		1NT	Pass	3♠ ¹
Vul: NS	♥ AKJ5	♥ Q74				
North HCP: 17	♦ K65	♦ AQJ82		Pass	3NT	AP
South HCP: 13	♣ J64	♣ A872	1. 5431 after 1NT			
Contract: 3N N						

South hands (Practice Page)

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Board: 86 ♠ A103 The opponents are silent.

Dealer: N ♥ 3

Vul: None ♦ Q743

HCP: 9 ♣ K10642

The opponents are silent.

Partner bids first.

Board: 87 ♠ K1086 The opponents are silent.

Dealer: S ♥ AKQ4

Vul: EW ♦ KQ4

HCP: 17 ♣ 65

The opponents are silent.

You bid first.

Board: 88 ♠ 3 The opponents are silent.

Dealer: N ♥ 852

Vul: Both ♦ AK983

HCP: 13 ♣ AQ106

The opponents are silent.

Partner bids first.

Board: 89 ♠ AJ8 The opponents are silent.

Dealer: S ♥ A986

Vul: None ♦ Q87

HCP: 16 ♣ AJ7

The opponents are silent.

You bid first.

Board: 90 ♠ 2 The opponents are silent.

Dealer: N ♥ Q74

Vul: NS ♦ AQJ82

HCP: 13 ♣ A872

The opponents are silent.

Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ Q62	♠ A103		1NT	Pass	3♥ ¹
Vul: None	♥ Q10652	♥ 3				
North HCP: 15	♦ AK6	♦ Q743		Pass	3NT	AP
South HCP: 9	♣ A7	♣ K10642	1. 5431 after 1NT			
Contract: 3N N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K1086				1NT
Vul: EW	♥ J102	♥ AKQ4		Pass	3♠ ¹	Pass 3NT
North HCP: 11	♦ A9832	♦ KQ4			AP	
South HCP: 17	♣ KJ73	♣ 65	1. 5431 after 1NT			
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ 3	1NT	Pass	3♠ ¹	
Vul: Both	♥ AKQ73	♥ 852		Pass	4♥	Pass 4NT ²
North HCP: 16	♦ J105	♦ AK983		Pass	5♠ ³	Pass 6♥
South HCP: 13	♣ K4	♣ AQ106			AP	
Contract: 6♥ N			1. 5431 after 1NT	2. Blackwood 0314, for ♥		
				3. A=2/5 or 5/5, Q(H)=1		

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ AJ8				1NT
Vul: None	♥ 7	♥ A986		Pass	3♥ ¹	Pass 3NT
North HCP: 9	♦ A10964	♦ Q87			AP	
South HCP: 16	♣ Q1043	♣ AJ7	1. 5431 after 1NT			
Contract: 3N S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ 2		1NT	Pass	3♠ ¹
Vul: NS	♥ AKJ5	♥ Q74				
North HCP: 17	♦ K65	♦ AQJ82		Pass	3NT	AP
South HCP: 13	♣ J64	♣ A872	1. 5431 after 1NT			
Contract: 3N N						

North hands (Practice Page)

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Board: 91	♠ K ♥ K65 ♦ AQJ104 ♣ J932	The opponents are silent. Partner bids first.
Board: 92	♠ A2 ♥ KJ753 ♦ K94 ♣ A32	The opponents are silent. You bid first.
Board: 93	♠ AQ8 ♥ Q ♦ AK973 ♣ KJ52	The opponents are silent. Partner bids first.
Board: 94	♠ 42 ♥ AK1062 ♦ AJ5 ♣ K102	The opponents are silent. You bid first.
Board: 95	♠ J105 ♥ K ♦ KQ52 ♣ KQJ32	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ87				1NT
Vul: Both	♥ K65	♥ A7				
North HCP: 14	♦ AQJ104	♦ K872	Pass	3♠ ¹	Pass	5♦
South HCP: 15	♣ J932	♣ K64		AP		
Contract: 5♦ S			1.	5431 after 1NT		

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 1087				
Vul: None	♥ KJ753	♥ A		1NT	Pass	3♥ ¹
North HCP: 15	♦ K94	♦ A10765	Pass	3NT	AP	
South HCP: 11	♣ A32	♣ K1075	1.	5431 after 1NT		
Contract: 3N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K10				1NT
Vul: NS	♥ Q	♥ AJ1052	Pass	3♥ ¹	Pass	3NT
North HCP: 19	♦ AK973	♦ QJ6		Pass	6NT	AP
South HCP: 15	♣ KJ52	♣ A96	1.	5431 after 1NT		
Contract: 6N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ A107				
Vul: EW	♥ AK1062	♥ 9		1NT	Pass	3♥ ¹
North HCP: 15	♦ AJ5	♦ K9863	Pass	3NT	AP	
South HCP: 11	♣ K102	♣ A963	1.	5431 after 1NT		
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AQ7				1NT
Vul: None	♥ K	♥ AJ64	Pass	3♥ ¹	Pass	5♦
North HCP: 15	♦ KQ52	♦ A874		AP		
South HCP: 15	♣ KQJ32	♣ 65	1.	5431 after 1NT		
Contract: 5♦ S						

South hands (Practice Page)

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Board: 91	♠ AJ87 ♥ A7 ♦ K872 ♣ K64	The opponents are silent. You bid first.
Board: 92	♠ 1087 ♥ A ♦ A10765 ♣ K1075	The opponents are silent. Partner bids first.
Board: 93	♠ K10 ♥ AJ1052 ♦ QJ6 ♣ A96	The opponents are silent. You bid first.
Board: 94	♠ A107 ♥ 9 ♦ K9863 ♣ A963	The opponents are silent. Partner bids first.
Board: 95	♠ AQ7 ♥ AJ64 ♦ A874 ♣ 65	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ87				1NT
Vul: Both	♥ K65	♥ A7				
North HCP: 14	♦ AQJ104	♦ K872	Pass	3♠ ¹	Pass	5♦
South HCP: 15	♣ J932	♣ K64		AP		
Contract: 5♦ S			1.	5431 after 1NT		

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 1087				
Vul: None	♥ KJ753	♥ A		1NT	Pass	3♥ ¹
North HCP: 15	♦ K94	♦ A10765	Pass	3NT	AP	
South HCP: 11	♣ A32	♣ K1075	1.	5431 after 1NT		
Contract: 3N N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ K10				1NT
Vul: NS	♥ Q	♥ AJ1052	Pass	3♥ ¹	Pass	3NT
North HCP: 19	♦ AK973	♦ QJ6		Pass	6NT	AP
South HCP: 15	♣ KJ52	♣ A96	1.	5431 after 1NT		
Contract: 6N S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ 42	♠ A107				
Vul: EW	♥ AK1062	♥ 9		1NT	Pass	3♥ ¹
North HCP: 15	♦ AJ5	♦ K9863	Pass	3NT	AP	
South HCP: 11	♣ K102	♣ A963	1.	5431 after 1NT		
Contract: 3N N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ J105	♠ AQ7				1NT
Vul: None	♥ K	♥ AJ64	Pass	3♥ ¹	Pass	5♦
North HCP: 15	♦ KQ52	♦ A874		AP		
South HCP: 15	♣ KQJ32	♣ 65	1.	5431 after 1NT		
Contract: 5♦ S						

North hands (Practice Page)

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Board: 96 ♠ A98
Dealer: N ♥ AJ9
Vul: NS ♦ 10872
HCP: 15 ♣ AQ8

The opponents are silent.
You bid first.

Board: 97 ♠ KJ8
Dealer: S ♥ —
Vul: EW ♦ AQJ106
HCP: 16 ♣ KQ632

The opponents are silent.
Partner bids first.

Board: 98 ♠ KQ
Dealer: N ♥ AQ102
Vul: Both ♦ AJ5
HCP: 17 ♣ J952

The opponents are silent.
You bid first.

Board: 99 ♠ Q73
Dealer: S ♥ A
Vul: NS ♦ A10743
HCP: 14 ♣ A984

The opponents are silent.
Partner bids first.

Board: 100 ♠ Q43
Dealer: N ♥ A1064
Vul: EW ♦ AQ82
HCP: 16 ♣ A5

The opponents are silent.
You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 96
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 12
 Contract: 3N N

North:
 ♠ A98
 ♥ AJ9
 ♦ 10872
 ♣ AQ8

South:
 ♠ 7
 ♥ K82
 ♦ AKJ54
 ♣ J532

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 97
 Dealer: S
 Vul: EW
 North HCP: 16
 South HCP: 16
 Contract: 6♣ S

North:
 ♠ KJ8
 ♥ —
 ♦ AQJ106
 ♣ KQ632

South:
 ♠ Q72
 ♥ AK84
 ♦ K8
 ♣ A987

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4NT ²	Pass	6♣
AP			
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 98
 Dealer: N
 Vul: Both
 North HCP: 17
 South HCP: 12
 Contract: 3N N

North:
 ♠ KQ
 ♥ AQ102
 ♦ AJ5
 ♣ J952

South:
 ♠ A62
 ♥ 8
 ♦ Q10972
 ♣ AQ73

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 99
 Dealer: S
 Vul: NS
 North HCP: 14
 South HCP: 16
 Contract: 3N S

North:
 ♠ Q73
 ♥ A
 ♦ A10743
 ♣ A984

South:
 ♠ A95
 ♥ K954
 ♦ K86
 ♣ KQJ

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
AP			
1. 5431 after 1NT			

Board: 100
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 10
 Contract: 3N N

North:
 ♠ Q43
 ♥ A1064
 ♦ AQ82
 ♣ A5

South:
 ♠ K102
 ♥ J
 ♦ K10654
 ♣ K1096

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

South hands (Practice Page)

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Board: 96 ♠ 7
Dealer: N ♥ K82 The opponents are silent.
Vul: NS ♦ AKJ54
HCP: 12 ♣ J532 Partner bids first.

Board: 97 ♠ Q72
Dealer: S ♥ AK84 The opponents are silent.
Vul: EW ♦ K8
HCP: 16 ♣ A987 You bid first.

Board: 98 ♠ A62
Dealer: N ♥ 8 The opponents are silent.
Vul: Both ♦ Q10972
HCP: 12 ♣ AQ73 Partner bids first.

Board: 99 ♠ A95
Dealer: S ♥ K954 The opponents are silent.
Vul: NS ♦ K86
HCP: 16 ♣ KQJ You bid first.

Board: 100 ♠ K102
Dealer: N ♥ J The opponents are silent.
Vul: EW ♦ K10654
HCP: 10 ♣ K1096 Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 96
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 12
 Contract: 3N N

North:
 ♠ A98
 ♥ AJ9
 ♦ 10872
 ♣ AQ8

South:
 ♠ 7
 ♥ K82
 ♦ AKJ54
 ♣ J532

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 97
 Dealer: S
 Vul: EW
 North HCP: 16
 South HCP: 16
 Contract: 6♣ S

North:
 ♠ KJ8
 ♥ —
 ♦ AQJ106
 ♣ KQ632

South:
 ♠ Q72
 ♥ AK84
 ♦ K8
 ♣ A987

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4NT ²	Pass	6♣
AP			
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 98
 Dealer: N
 Vul: Both
 North HCP: 17
 South HCP: 12
 Contract: 3N N

North:
 ♠ KQ
 ♥ AQ102
 ♦ AJ5
 ♣ J952

South:
 ♠ A62
 ♥ 8
 ♦ Q10972
 ♣ AQ73

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 99
 Dealer: S
 Vul: NS
 North HCP: 14
 South HCP: 16
 Contract: 3N S

North:
 ♠ Q73
 ♥ A
 ♦ A10743
 ♣ A984

South:
 ♠ A95
 ♥ K954
 ♦ K86
 ♣ KQJ

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
AP			
1. 5431 after 1NT			

Board: 100
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 10
 Contract: 3N N

North:
 ♠ Q43
 ♥ A1064
 ♦ AQ82
 ♣ A5

South:
 ♠ K102
 ♥ J
 ♦ K10654
 ♣ K1096

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

North hands (Practice Page)

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Board: 101	♠ 752 ♥ 9 ♦ KJ1085 ♣ AJ85	The opponents are silent. Partner bids first.
Board: 102	♠ K8543 ♥ AJ3 ♦ K5 ♣ KQ10	The opponents are silent. You bid first.
Board: 103	♠ 1075 ♥ J ♦ AKQ98 ♣ KJ94	The opponents are silent. Partner bids first.
Board: 104	♠ A976 ♥ J6 ♦ KJ83 ♣ AQ6	The opponents are silent. You bid first.
Board: 105	♠ A94 ♥ A ♦ QJ76 ♣ J8762	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ K864				1NT
Vul: Both	♥ 9	♥ AQJ2	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ KJ1085	♦ Q4			AP	
South HCP: 15	♣ AJ85	♣ K42	1.	5431 after 1NT		
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ K8543	♠ 7				1NT
Vul: None	♥ AJ3	♥ K42			Pass	3♠ ¹
North HCP: 16	♦ K5	♦ AQJ73	Pass	3NT	AP	
South HCP: 14	♣ KQ10	♣ A743	1.	5431 after 1NT		
Contract: 3N N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ AKQ				1NT
Vul: Both	♥ J	♥ AQ32	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AKQ98	♦ J3			AP	
South HCP: 16	♣ KJ94	♣ 7652	1.	5431 after 1NT		
Contract: 3N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A976	♠ K				1NT
Vul: None	♥ J6	♥ AKQ	Pass	5♦	Pass	7NT
North HCP: 15	♦ KJ83	♦ A1076			AP	
South HCP: 20	♣ AQ6	♣ KJ842	1.	5431 after 1NT		
Contract: 7N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A94	♠ K103				1NT
Vul: NS	♥ A	♥ Q953	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ QJ76	♦ A94			AP	
South HCP: 15	♣ J8762	♣ AQ9	1.	5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 101	♠ K864 ♥ AQJ2 ♦ Q4 ♣ K42	The opponents are silent. You bid first.
Board: 102	♠ 7 ♥ K42 ♦ AQJ73 ♣ A743	The opponents are silent. Partner bids first.
Board: 103	♠ AKQ ♥ AQ32 ♦ J3 ♣ 7652	The opponents are silent. You bid first.
Board: 104	♠ K ♥ AKQ ♦ A1076 ♣ KJ842	The opponents are silent. Partner bids first.
Board: 105	♠ K103 ♥ Q953 ♦ A94 ♣ AQ9	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ K864				1NT
Vul: Both	♥ 9	♥ AQJ2	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ KJ1085	♦ Q4			AP	
South HCP: 15	♣ AJ85	♣ K42	1.	5431 after 1NT		
Contract: 3N S						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ K8543	♠ 7				1NT
Vul: None	♥ AJ3	♥ K42			Pass	3♠ ¹
North HCP: 16	♦ K5	♦ AQJ73	Pass	3NT	AP	
South HCP: 14	♣ KQ10	♣ A743	1.	5431 after 1NT		
Contract: 3N N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ AKQ				1NT
Vul: Both	♥ J	♥ AQ32	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AKQ98	♦ J3			AP	
South HCP: 16	♣ KJ94	♣ 7652	1.	5431 after 1NT		
Contract: 3N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ A976	♠ K				1NT
Vul: None	♥ J6	♥ AKQ	Pass	5♦	Pass	7NT
North HCP: 15	♦ KJ83	♦ A1076			AP	
South HCP: 20	♣ AQ6	♣ KJ842	1.	5431 after 1NT		
Contract: 7N N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A94	♠ K103				1NT
Vul: NS	♥ A	♥ Q953	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ QJ76	♦ A94			AP	
South HCP: 15	♣ J8762	♣ AQ9	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 106 ♠ AK10
Dealer: N ♥ 987 The opponents are silent.
Vul: Both ♦ A63
HCP: 16 ♣ KQ92 You bid first.

Board: 107 ♠ A109
Dealer: S ♥ 8 The opponents are silent.
Vul: None ♦ KJ75
HCP: 14 ♣ KQJ76 Partner bids first.

Board: 108 ♠ K93
Dealer: N ♥ A86 The opponents are silent.
Vul: NS ♦ K1053
HCP: 16 ♣ AQ2 You bid first.

Board: 109 ♠ 1092
Dealer: S ♥ K The opponents are silent.
Vul: EW ♦ K10732
HCP: 13 ♣ AK107 Partner bids first.

Board: 110 ♠ A2
Dealer: N ♥ AJ52 The opponents are silent.
Vul: None ♦ AQ74
HCP: 16 ♣ J87 You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 4				
Vul: Both	♥ 987	♥ KJ5	1NT	Pass	3♠ ¹	
North HCP: 16	♦ A63	♦ QJ954	Pass	3NT	AP	
South HCP: 11	♣ KQ92	♣ A1053	1.	5431	after 1NT	
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ Q2				1NT
Vul: None	♥ 8	♥ AJ109	Pass	3♥ ¹	Pass	4♣
North HCP: 14	♦ KJ75	♦ A3	Pass	6♣	AP	
South HCP: 15	♣ KQJ76	♣ A10982	1.	5431	after 1NT	
Contract: 6♣ S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ QJ10				
Vul: NS	♥ A86	♥ J	1NT	Pass	3♥ ¹	
North HCP: 16	♦ K1053	♦ AQJ87	Pass	3NT	AP	
South HCP: 12	♣ AQ2	♣ J1087	1.	5431	after 1NT	
Contract: 3N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ AQ43				1NT
Vul: EW	♥ K	♥ AQ84	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ K10732	♦ A6	AP			
South HCP: 16	♣ AK107	♣ 642	1.	5431	after 1NT	
Contract: 3N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J84				1NT
Vul: None	♥ AJ52	♥ Q	Pass	3NT	Pass	4NT ²
North HCP: 16	♦ AQ74	♦ KJ103	Pass	6♦	AP	
South HCP: 16	♣ J87	♣ AKQ54	1.	5431	after 1NT	
Contract: 6♦ N			2.	Quantitative	4NT	

South hands (Practice Page)

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Board: 106 ♠ 4
Dealer: N ♥ KJ5
Vul: Both ♦ QJ954
HCP: 11 ♣ A1053

The opponents are silent.
Partner bids first.

Board: 107 ♠ Q2
Dealer: S ♥ AJ109
Vul: None ♦ A3
HCP: 15 ♣ A10982

The opponents are silent.
You bid first.

Board: 108 ♠ QJ10
Dealer: N ♥ J
Vul: NS ♦ AQJ87
HCP: 12 ♣ J1087

The opponents are silent.
Partner bids first.

Board: 109 ♠ AQ43
Dealer: S ♥ AQ84
Vul: EW ♦ A6
HCP: 16 ♣ 642

The opponents are silent.
You bid first.

Board: 110 ♠ J84
Dealer: N ♥ Q
Vul: None ♦ KJ103
HCP: 16 ♣ AKQ54

The opponents are silent.
Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♦ 4				
Vul: Both	♥ 987	♥ KJ5	1NT	Pass	3♠ ¹	
North HCP: 16	♦ A63	♦ QJ954	Pass	3NT	AP	
South HCP: 11	♣ KQ92	♣ A1053	1.	5431 after 1NT		
Contract: 3N N						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ A109	♦ Q2				1NT
Vul: None	♥ 8	♥ AJ109	Pass	3♥ ¹	Pass	4♣
North HCP: 14	♦ KJ75	♦ A3	Pass	6♣	AP	
South HCP: 15	♣ KQJ76	♣ A10982	1.	5431 after 1NT		
Contract: 6♣ S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ K93	♦ QJ10				
Vul: NS	♥ A86	♥ J	1NT	Pass	3♥ ¹	
North HCP: 16	♦ K1053	♦ AQJ87	Pass	3NT	AP	
South HCP: 12	♣ AQ2	♣ J1087	1.	5431 after 1NT		
Contract: 3N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♦ AQ43				1NT
Vul: EW	♥ K	♥ AQ84	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ K10732	♦ A6	AP			
South HCP: 16	♣ AK107	♣ 642	1.	5431 after 1NT		
Contract: 3N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ A2	♦ J84				1NT
Vul: None	♥ AJ52	♥ Q	Pass	3NT	Pass	4NT ²
North HCP: 16	♦ AQ74	♦ KJ103	Pass	6♦	AP	
South HCP: 16	♣ J87	♣ AKQ54	1.	5431 after 1NT		
Contract: 6♦ N			2.	Quantitative 4NT		

North hands (Practice Page)

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Board: 111	♠ K87 ♥ 3 ♦ A7432 ♣ Q872	The opponents are silent. Partner bids first.
Board: 112	♠ AKJ6 ♥ AJ63 ♦ Q97 ♣ 97	The opponents are silent. You bid first.
Board: 113	♠ A97 ♥ J ♦ AQJ9 ♣ QJ852	The opponents are silent. Partner bids first.
Board: 114	♠ K82 ♥ AKQ53 ♦ K83 ♣ J9	The opponents are silent. You bid first.
Board: 115	♠ 984 ♥ 7 ♦ AK1097 ♣ KQ92	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AQ104				1NT
Vul: NS	♥ 3	♥ Q652	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ A7432	♦ KJ10		AP		
South HCP: 16	♣ Q872	♣ A3	1.	5431 after 1NT		
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 832				1NT
Vul: EW	♥ AJ63	♥ 4		Pass	3♥ ¹	
North HCP: 15	♦ Q97	♦ K854	Pass	3NT	AP	
South HCP: 10	♣ 97	♣ AQJ63	1.	5431 after 1NT		
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ KQ108				1NT
Vul: Both	♥ J	♥ AK8	Pass	3♥ ¹	Pass	3NT
North HCP: 15	♦ AQJ9	♦ K854	Pass	4NT ²	Pass	6♦
South HCP: 15	♣ QJ852	♣ 73		AP		
Contract: 6♦ S			1.	5431 after 1NT		
			2.	Quantitative 4NT		

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ QJ9				1NT
Vul: NS	♥ AKQ53	♥ 6		Pass	3♥ ¹	
North HCP: 16	♦ K83	♦ AQJ64	Pass	3NT	AP	
South HCP: 14	♣ J9	♣ A654	1.	5431 after 1NT		
Contract: 3N N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ KQ3				1NT
Vul: EW	♥ 7	♥ AQ986	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AK1097	♦ 84		AP		
South HCP: 15	♣ KQ92	♣ A53	1.	5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 111 ♠ AQ104 The opponents are silent.

Dealer: S ♥ Q652

Vul: NS ♦ KJ10

HCP: 16 ♣ A3

Board: 112 ♠ 832 The opponents are silent.

Dealer: N ♥ 4

Vul: EW ♦ K854

HCP: 10 ♣ AQJ63

Board: 113 ♠ KQ108 The opponents are silent.

Dealer: S ♥ AK8

Vul: Both ♦ K854

HCP: 15 ♣ 73

Board: 114 ♠ QJ9 The opponents are silent.

Dealer: N ♥ 6

Vul: NS ♦ AQJ64

HCP: 14 ♣ A654

Board: 115 ♠ KQ3 The opponents are silent.

Dealer: S ♥ AQ986

Vul: EW ♦ 84

HCP: 15 ♣ A53

P:\bba\5431_Afte Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ AQ104				1NT
Vul: NS	♥ 3	♥ Q652	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ A7432	♦ KJ10		AP		
South HCP: 16	♣ Q872	♣ A3	1.	5431 after 1NT		
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AKJ6	♠ 832				1NT
Vul: EW	♥ AJ63	♥ 4		Pass	3♥ ¹	
North HCP: 15	♦ Q97	♦ K854	Pass	3NT	AP	
South HCP: 10	♣ 97	♣ AQJ63	1.	5431 after 1NT		
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ KQ108				1NT
Vul: Both	♥ J	♥ AK8	Pass	3♥ ¹	Pass	3NT
North HCP: 15	♦ AQJ9	♦ K854	Pass	4NT ²	Pass	6♦
South HCP: 15	♣ QJ852	♣ 73		AP		
Contract: 6♦ S			1.	5431 after 1NT		
			2.	Quantitative 4NT		

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ QJ9				1NT
Vul: NS	♥ AKQ53	♥ 6		Pass	3♥ ¹	
North HCP: 16	♦ K83	♦ AQJ64	Pass	3NT	AP	
South HCP: 14	♣ J9	♣ A654	1.	5431 after 1NT		
Contract: 3N N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 984	♠ KQ3				1NT
Vul: EW	♥ 7	♥ AQ986	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AK1097	♦ 84		AP		
South HCP: 15	♣ KQ92	♣ A53	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 116 ♠ QJ5
Dealer: N ♥ AKQ52 The opponents are silent.
Vul: Both ♦ A43
HCP: 16 ♣ 107 You bid first.

Board: 117 ♠ 6
Dealer: S ♥ A102 The opponents are silent.
Vul: None ♦ Q743
HCP: 10 ♣ A8752 Partner bids first.

Board: 118 ♠ K542
Dealer: N ♥ AK75 The opponents are silent.
Vul: EW ♦ AJ8
HCP: 16 ♣ J8 You bid first.

Board: 119 ♠ 6
Dealer: S ♥ 965 The opponents are silent.
Vul: Both ♦ Q1073
HCP: 9 ♣ AK942 Partner bids first.

Board: 120 ♠ QJ87
Dealer: N ♥ AKQ4 The opponents are silent.
Vul: None ♦ 73
HCP: 16 ♣ A108 You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ K107		1NT	Pass	3♥ ¹
Vul: Both	♥ AKQ52	♥ 7				
North HCP: 16	♦ A43	♦ KQJ108	Pass	3NT	AP	
South HCP: 14	♣ 107	♣ AJ63	1.	5431	after 1NT	
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ Q10954				1NT
Vul: None	♥ A102	♥ KQ8	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ Q743	♦ AK2		AP		
South HCP: 16	♣ A8752	♣ Q4	1.	5431	after 1NT	
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ K542	♠ Q107		1NT	Pass	3♥ ¹
Vul: EW	♥ AK75	♥ —	Pass	3NT	AP	
North HCP: 16	♦ AJ8	♦ KQ1075	1.	5431	after 1NT	
South HCP: 9	♣ J8	♣ Q9753				
Contract: 3N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ87				1NT
Vul: Both	♥ 965	♥ 43	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ Q1073	♦ AK5		AP		
South HCP: 16	♣ AK942	♣ 1076	1.	5431	after 1NT	
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ QJ87	♠ 9		1NT	Pass	3♠ ¹
Vul: None	♥ AKQ4	♥ 983	Pass	3NT	AP	
North HCP: 16	♦ 73	♦ AQJ6	1.	5431	after 1NT	
South HCP: 12	♣ A108	♣ KQ632				
Contract: 3N N						

South hands (Practice Page)

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Board: 116	♠ K107 ♥ 7 ♦ KQJ108 ♣ AJ63	The opponents are silent. Partner bids first.
Board: 117	♠ Q10954 ♥ KQ8 ♦ AK2 ♣ Q4	The opponents are silent. You bid first.
Board: 118	♠ Q107 ♥ — ♦ KQ1075 ♣ Q9753	The opponents are silent. Partner bids first.
Board: 119	♠ AKQ87 ♥ 43 ♦ AK5 ♣ 1076	The opponents are silent. You bid first.
Board: 120	♠ 9 ♥ 983 ♦ AQJ6 ♣ KQ632	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ K107		1NT	Pass	3♥ ¹
Vul: Both	♥ AKQ52	♥ 7				
North HCP: 16	♦ A43	♦ KQJ108	Pass	3NT	AP	
South HCP: 14	♣ 107	♣ AJ63	1.	5431	after 1NT	
Contract: 3N N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ Q10954				1NT
Vul: None	♥ A102	♥ KQ8	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ Q743	♦ AK2		AP		
South HCP: 16	♣ A8752	♣ Q4	1.	5431	after 1NT	
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ K542	♠ Q107		1NT	Pass	3♥ ¹
Vul: EW	♥ AK75	♥ —	Pass	3NT	AP	
North HCP: 16	♦ AJ8	♦ KQ1075	1.	5431	after 1NT	
South HCP: 9	♣ J8	♣ Q9753				
Contract: 3N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ87				1NT
Vul: Both	♥ 965	♥ 43	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ Q1073	♦ AK5		AP		
South HCP: 16	♣ AK942	♣ 1076	1.	5431	after 1NT	
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ QJ87	♠ 9		1NT	Pass	3♠ ¹
Vul: None	♥ AKQ4	♥ 983	Pass	3NT	AP	
North HCP: 16	♦ 73	♦ AQJ6	1.	5431	after 1NT	
South HCP: 12	♣ A108	♣ KQ632				
Contract: 3N N						

North hands (Practice Page)

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Board: 121	♠ AQ4 ♥ A ♦ K10987 ♣ 10432	The opponents are silent. Partner bids first.
Board: 122	♠ 532 ♥ AK103 ♦ K72 ♣ AK9	The opponents are silent. You bid first.
Board: 123	♠ 2 ♥ A98 ♦ Q10754 ♣ AJ105	The opponents are silent. Partner bids first.
Board: 124	♠ A94 ♥ J752 ♦ AQ10 ♣ A75	The opponents are silent. You bid first.
Board: 125	♠ QJ10 ♥ 2 ♦ K764 ♣ A10542	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ 982				1NT
Vul: NS	♥ A	♥ KQJ5				
North HCP: 13	♦ K10987	♦ A54	Pass	3♥ ¹	Pass	3NT
South HCP: 17	♣ 10432	♣ AK5		AP		
Contract: 3N S			1.	5431 after 1NT		

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ 532	♠ AJ10				
Vul: Both	♥ AK103	♥ Q		1NT	Pass	3♥ ¹
North HCP: 17	♦ K72	♦ AQJ108	Pass	3NT	AP	
South HCP: 14	♣ AK9	♣ 7653	1.	5431 after 1NT		
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKJ96				1NT
Vul: None	♥ A98	♥ J54	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ Q10754	♦ KJ		AP		
South HCP: 16	♣ AJ105	♣ K93	1.	5431 after 1NT		
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ KQ8				
Vul: NS	♥ J752	♥ —		1NT	Pass	3♥ ¹
North HCP: 15	♦ AQ10	♦ KJ8752	Pass	3NT	AP	
South HCP: 11	♣ A75	♣ Q843	1.	5431 after 1NT		
Contract: 3N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ AK9				1NT
Vul: EW	♥ 2	♥ KJ85	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ K764	♦ A932		AP		
South HCP: 15	♣ A10542	♣ 86	1.	5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 121 ♠ 982
Dealer: S ♥ KQJ5 The opponents are silent.
Vul: NS ♦ A54
HCP: 17 ♣ AK5 You bid first.

Board: 122 ♠ AJ10
Dealer: N ♥ Q The opponents are silent.
Vul: Both ♦ AQJ108 Partner bids first.
HCP: 14 ♣ 7653

Board: 123 ♠ AKJ96
Dealer: S ♥ J54 The opponents are silent.
Vul: None ♦ KJ
HCP: 16 ♣ K93 You bid first.

Board: 124 ♠ KQ8
Dealer: N ♥ — The opponents are silent.
Vul: NS ♦ KJ8752 Partner bids first.
HCP: 11 ♣ Q843

Board: 125 ♠ AK9
Dealer: S ♥ KJ85 The opponents are silent.
Vul: EW ♦ A932
HCP: 15 ♣ 86 You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ 982				1NT
Vul: NS	♥ A	♥ KQJ5				
North HCP: 13	♦ K10987	♦ A54	Pass	3♥ ¹	Pass	3NT
South HCP: 17	♣ 10432	♣ AK5		AP		
Contract: 3N S			1.	5431 after 1NT		

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ 532	♠ AJ10				
Vul: Both	♥ AK103	♥ Q		1NT	Pass	3♥ ¹
North HCP: 17	♦ K72	♦ AQJ108	Pass	3NT	AP	
South HCP: 14	♣ AK9	♣ 7653	1.	5431 after 1NT		
Contract: 3N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AKJ96				1NT
Vul: None	♥ A98	♥ J54	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ Q10754	♦ KJ		AP		
South HCP: 16	♣ AJ105	♣ K93	1.	5431 after 1NT		
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ KQ8				
Vul: NS	♥ J752	♥ —		1NT	Pass	3♥ ¹
North HCP: 15	♦ AQ10	♦ KJ8752	Pass	3NT	AP	
South HCP: 11	♣ A75	♣ Q843	1.	5431 after 1NT		
Contract: 3N N						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ AK9				1NT
Vul: EW	♥ 2	♥ KJ85	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ K764	♦ A932		AP		
South HCP: 15	♣ A10542	♣ 86	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 126	♠ A74 ♥ AK95 ♦ AJ2 ♣ 542	The opponents are silent. You bid first.
Board: 127	♠ 2 ♥ 982 ♦ A9843 ♣ KQ106	The opponents are silent. Partner bids first.
Board: 128	♠ AK85 ♥ K64 ♦ KQ52 ♣ 86	The opponents are silent. You bid first.
Board: 129	♠ K86 ♥ 5 ♦ AQ985 ♣ K842	The opponents are silent. Partner bids first.
Board: 130	♠ 1073 ♥ AQ4 ♦ AKJ ♣ K983	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ J85		1NT	Pass	3♥ ¹
Vul: None	♥ AK95	♥ 6				
North HCP: 16	♦ AJ2	♦ Q983		Pass	3NT	AP
South HCP: 12	♣ 542	♣ AKQ83	1.	5431	after 1NT	
Contract: 3N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ A10986				1NT
Vul: NS	♥ 982	♥ A76		Pass	3♠ ¹	Pass
North HCP: 9	♦ A9843	♦ K76			3NT	
South HCP: 15	♣ KQ106	♣ A3		AP		
Contract: 3N S			1.	5431	after 1NT	

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ Q		1NT	Pass	3♠ ¹
Vul: EW	♥ K64	♥ 1032				
North HCP: 15	♦ KQ52	♦ AJ104		Pass	3NT	AP
South HCP: 11	♣ 86	♣ KJ432	1.	5431	after 1NT	
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ J32				1NT
Vul: Both	♥ 5	♥ A62		Pass	3♥ ¹	Pass
North HCP: 12	♦ AQ985	♦ K4			3NT	
South HCP: 15	♣ K842	♣ AQJ97	1.	5431	after 1NT	
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ AQ2		1NT	Pass	3♥ ¹
Vul: NS	♥ AQ4	♥ J				
North HCP: 17	♦ AKJ	♦ 10872		Pass	3NT	AP
South HCP: 11	♣ K983	♣ A10742	1.	5431	after 1NT	
Contract: 3N N						

South hands (Practice Page)

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Board: 126 ♠ J85
Dealer: N ♥ 6
Vul: None ♦ Q983
HCP: 12 ♣ AKQ83

The opponents are silent.
Partner bids first.

Board: 127 ♠ A10986
Dealer: S ♥ A76
Vul: NS ♦ K76
HCP: 15 ♣ A3

The opponents are silent.
You bid first.

Board: 128 ♠ Q
Dealer: N ♥ 1032
Vul: EW ♦ AJ104
HCP: 11 ♣ KJ432

The opponents are silent.
Partner bids first.

Board: 129 ♠ J32
Dealer: S ♥ A62
Vul: Both ♦ K4
HCP: 15 ♣ AQJ97

The opponents are silent.
You bid first.

Board: 130 ♠ AQ2
Dealer: N ♥ J
Vul: NS ♦ 10872
HCP: 11 ♣ A10742

The opponents are silent.
Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ A74	♠ J85		1NT	Pass	3♥ ¹
Vul: None	♥ AK95	♥ 6				
North HCP: 16	♦ AJ2	♦ Q983		Pass	3NT	AP
South HCP: 12	♣ 542	♣ AKQ83	1.	5431 after 1NT		
Contract: 3N N						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ A10986				1NT
Vul: NS	♥ 982	♥ A76		Pass	3♠ ¹	Pass
North HCP: 9	♦ A9843	♦ K76			3NT	
South HCP: 15	♣ KQ106	♣ A3		AP		
Contract: 3N S			1.	5431 after 1NT		

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ Q		1NT	Pass	3♠ ¹
Vul: EW	♥ K64	♥ 1032				
North HCP: 15	♦ KQ52	♦ AJ104		Pass	3NT	AP
South HCP: 11	♣ 86	♣ KJ432	1.	5431 after 1NT		
Contract: 3N N						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ J32				1NT
Vul: Both	♥ 5	♥ A62		Pass	3♥ ¹	Pass
North HCP: 12	♦ AQ985	♦ K4			3NT	
South HCP: 15	♣ K842	♣ AQJ97	1.	5431 after 1NT		
Contract: 3N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ AQ2		1NT	Pass	3♥ ¹
Vul: NS	♥ AQ4	♥ J				
North HCP: 17	♦ AKJ	♦ 10872		Pass	3NT	AP
South HCP: 11	♣ K983	♣ A10742	1.	5431 after 1NT		
Contract: 3N N						

North hands (Practice Page)

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Board: 131	♠ K ♥ 1072 ♦ QJ1043 ♣ KQJ3	The opponents are silent. Partner bids first.
Board: 132	♠ AQ63 ♥ 7654 ♦ AK ♣ A82	The opponents are silent. You bid first.
Board: 133	♠ J ♥ A42 ♦ KQ754 ♣ AK75	The opponents are silent. Partner bids first.
Board: 134	♠ KQ10 ♥ AK63 ♦ A109 ♣ 1042	The opponents are silent. You bid first.
Board: 135	♠ 4 ♥ J109 ♦ KQJ72 ♣ K1052	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K	♦ Q84				1NT
Vul: EW	♥ 1072	♥ AJ53	Pass	3♠ ¹	Pass	4♣
North HCP: 12	♦ QJ1043	♦ A6			AP	
South HCP: 15	♣ KQJ3	♣ A987	1.	5431 after 1NT		
Contract: 4♣ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♦ 5				1NT
Vul: Both	♥ 7654	♥ QJ8	Pass	3NT	AP	3♠ ¹
North HCP: 17	♦ AK	♦ Q8532	1.	5431 after 1NT		
South HCP: 9	♣ A82	♣ KJ54				
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ J	♦ A974				1NT
Vul: None	♥ A42	♥ KQ87	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♦ KQ754	♦ A83	Pass	6NT	AP	
South HCP: 15	♣ AK75	♣ Q4	1.	5431 after 1NT		
Contract: 6N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♦ J64				1NT
Vul: Both	♥ AK63	♥ 2	Pass	3NT	AP	3♥ ¹
North HCP: 16	♦ A109	♦ J642	1.	5431 after 1NT		
South HCP: 9	♣ 1042	♣ AQJ53				
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 4	♦ KQ10				1NT
Vul: None	♥ J109	♥ A2	Pass	3♠ ¹	Pass	4♣
North HCP: 10	♦ KQJ72	♦ 10954			AP	
South HCP: 15	♣ K1052	♣ AQ97	1.	5431 after 1NT		
Contract: 4♣ S						

South hands (Practice Page)

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Board: 131 ♠ Q84 The opponents are silent.

Dealer: S ♥ AJ53

Vul: EW ♦ A6

HCP: 15 ♣ A987

You bid first.

Board: 132 ♠ 5 The opponents are silent.

Dealer: N ♥ QJ8

Vul: Both ♦ Q8532

HCP: 9 ♣ KJ54

Partner bids first.

Board: 133 ♠ A974 The opponents are silent.

Dealer: S ♥ KQ87

Vul: None ♦ A83

HCP: 15 ♣ Q4

You bid first.

Board: 134 ♠ J64 The opponents are silent.

Dealer: N ♥ 2

Vul: Both ♦ J642

HCP: 9 ♣ AQJ53

Partner bids first.

Board: 135 ♠ KQ10 The opponents are silent.

Dealer: S ♥ A2

Vul: None ♦ 10954

HCP: 15 ♣ AQ97

You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K	♦ Q84				1NT
Vul: EW	♥ 1072	♥ AJ53	Pass	3♠ ¹	Pass	4♣
North HCP: 12	♦ QJ1043	♦ A6			AP	
South HCP: 15	♣ KQJ3	♣ A987	1.	5431 after 1NT		
Contract: 4♣ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AQ63	♦ 5				1NT
Vul: Both	♥ 7654	♥ QJ8	Pass	3NT	AP	3♠ ¹
North HCP: 17	♦ AK	♦ Q8532	1.	5431 after 1NT		
South HCP: 9	♣ A82	♣ KJ54				
Contract: 3N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ J	♦ A974				1NT
Vul: None	♥ A42	♥ KQ87	Pass	3♠ ¹	Pass	3NT
North HCP: 17	♦ KQ754	♦ A83	Pass	6NT	AP	
South HCP: 15	♣ AK75	♣ Q4	1.	5431 after 1NT		
Contract: 6N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♦ J64				1NT
Vul: Both	♥ AK63	♥ 2	Pass	3NT	AP	3♥ ¹
North HCP: 16	♦ A109	♦ J642	1.	5431 after 1NT		
South HCP: 9	♣ 1042	♣ AQJ53				
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ 4	♦ KQ10				1NT
Vul: None	♥ J109	♥ A2	Pass	3♠ ¹	Pass	4♣
North HCP: 10	♦ KQJ72	♦ 10954			AP	
South HCP: 15	♣ K1052	♣ AQ97	1.	5431 after 1NT		
Contract: 4♣ S						

North hands (Practice Page)

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Board: 136	♠ AJ65 ♥ K1042 ♦ KQJ ♣ K9	The opponents are silent. You bid first.
Board: 137	♠ J ♥ KQ8 ♦ AQ84 ♣ Q9873	The opponents are silent. Partner bids first.
Board: 138	♠ AQ64 ♥ AJ94 ♦ Q53 ♣ QJ	The opponents are silent. You bid first.
Board: 139	♠ Q74 ♥ 8 ♦ A653 ♣ KQ954	The opponents are silent. Partner bids first.
Board: 140	♠ AKQ4 ♥ KJ93 ♦ KJ4 ♣ 65	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♦ 2		1NT	Pass	3♦ ¹
Vul: NS	♥ K1042	♥ AQ5				
North HCP: 17	♦ KQJ	♦ A974		Pass	3NT	AP
South HCP: 10	♣ K9	♣ 108642	1. 5431 after 1NT			
Contract: 3N N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A85				1NT
Vul: Both	♥ KQ8	♥ 9643		Pass	3♦ ¹	Pass 3NT
North HCP: 14	♦ AQ84	♦ KJ62			AP	
South HCP: 15	♣ Q9873	♣ AK	1. 5431 after 1NT			
Contract: 3N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AQ64	♠ K87		1NT	Pass	3♥ ¹
Vul: None	♥ AJ94	♥ Q				
North HCP: 16	♦ Q53	♦ A10842		Pass	3NT	AP
South HCP: 13	♣ QJ	♣ A862	1. 5431 after 1NT			
Contract: 3N N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ A98				1NT
Vul: NS	♥ 8	♥ AQ3		Pass	3♥ ¹	Pass 3NT
North HCP: 11	♦ A653	♦ Q84			AP	
South HCP: 16	♣ KQ954	♣ A763	1. 5431 after 1NT			
Contract: 3N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♦ 983		1NT	Pass	3♥ ¹
Vul: EW	♥ KJ93	♥ 7				
North HCP: 17	♦ KJ4	♦ A976		Pass	3NT	AP
South HCP: 14	♣ 65	♣ AKQJ2	1. 5431 after 1NT			
Contract: 3N N						

South hands (Practice Page)

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Board: 136	♠ 2	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: NS	♦ A974	Partner bids first.
HCP: 10	♣ 108642	
Board: 137	♠ A85	The opponents are silent.
Dealer: S	♥ 9643	
Vul: Both	♦ KJ62	You bid first.
HCP: 15	♣ AK	
Board: 138	♠ K87	The opponents are silent.
Dealer: N	♥ Q	
Vul: None	♦ A10842	Partner bids first.
HCP: 13	♣ A862	
Board: 139	♠ A98	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: NS	♦ Q84	You bid first.
HCP: 16	♣ A763	
Board: 140	♠ 983	The opponents are silent.
Dealer: N	♥ 7	
Vul: EW	♦ A976	Partner bids first.
HCP: 14	♣ AKQJ2	

P:\bba\5431_Afte Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♦ 2		1NT	Pass	3♦ ¹
Vul: NS	♥ K1042	♥ AQ5				
North HCP: 17	♦ KQJ	♦ A974		Pass	3NT	AP
South HCP: 10	♣ K9	♣ 108642	1. 5431 after 1NT			
Contract: 3N N						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A85				1NT
Vul: Both	♥ KQ8	♥ 9643		Pass	3♦ ¹	Pass 3NT
North HCP: 14	♦ AQ84	♦ KJ62			AP	
South HCP: 15	♣ Q9873	♣ AK	1. 5431 after 1NT			
Contract: 3N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ AQ64	♠ K87		1NT	Pass	3♥ ¹
Vul: None	♥ AJ94	♥ Q				
North HCP: 16	♦ Q53	♦ A10842		Pass	3NT	AP
South HCP: 13	♣ QJ	♣ A862	1. 5431 after 1NT			
Contract: 3N N						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ A98				1NT
Vul: NS	♥ 8	♥ AQ3		Pass	3♥ ¹	Pass 3NT
North HCP: 11	♦ A653	♦ Q84			AP	
South HCP: 16	♣ KQ954	♣ A763	1. 5431 after 1NT			
Contract: 3N S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♦ 983		1NT	Pass	3♥ ¹
Vul: EW	♥ KJ93	♥ 7				
North HCP: 17	♦ KJ4	♦ A976		Pass	3NT	AP
South HCP: 14	♣ 65	♣ AKQJ2	1. 5431 after 1NT			
Contract: 3N N						

North hands (Practice Page)

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Board: 141	♠ AQ9 ♥ 8 ♦ J1098 ♣ Q9632	The opponents are silent. Partner bids first.
Board: 142	♠ AJ43 ♥ J1074 ♦ AQ ♣ A107	The opponents are silent. You bid first.
Board: 143	♠ A63 ♥ A ♦ AJ652 ♣ K652	The opponents are silent. Partner bids first.
Board: 144	♠ A32 ♥ A86 ♦ A1073 ♣ K97	The opponents are silent. You bid first.
Board: 145	♠ 743 ♥ 9 ♦ AK764 ♣ A932	The opponents are silent. Partner bids first.

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Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ J72				1NT
Vul: None	♥ 8	♥ AJ1072	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ J1098	♦ AQ		AP		
South HCP: 15	♣ Q9632	♣ K74	1.	5431 after 1NT		
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ 9				1NT
Vul: NS	♥ J1074	♥ K92		Pass	3♠ ¹	
North HCP: 16	♦ AQ	♦ K987	Pass	3NT	AP	
South HCP: 12	♣ A107	♣ KQJ62	1.	5431 after 1NT		
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ A63	♠ Q87				1NT
Vul: EW	♥ A	♥ KQ76	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ AJ652	♦ K1073	Pass	6NT	AP	
South HCP: 16	♣ K652	♣ AQ	1.	5431 after 1NT		
Contract: 6N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ QJ10				1NT
Vul: Both	♥ A86	♥ 10	Pass	5♦	Pass	6♦
North HCP: 15	♦ A1073	♦ KJ542		AP		
South HCP: 14	♣ K97	♣ AQJ8	1.	5431 after 1NT		
Contract: 6♦ N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ Q2				1NT
Vul: NS	♥ 9	♥ AK62	Pass	3♥ ¹	Pass	4♣
North HCP: 11	♦ AK764	♦ Q32		AP		
South HCP: 16	♣ A932	♣ KQ84	1.	5431 after 1NT		
Contract: 4♣ S						

South hands (Practice Page)

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Board: 141 ♠ J72
Dealer: S ♥ AJ1072 The opponents are silent.

Vul: None ♦ AQ
HCP: 15 ♣ K74 You bid first.

Board: 142 ♠ 9
Dealer: N ♥ K92 The opponents are silent.
Vul: NS ♦ K987
HCP: 12 ♣ KQJ62 Partner bids first.

Board: 143 ♠ Q87
Dealer: S ♥ KQ76 The opponents are silent.
Vul: EW ♦ K1073
HCP: 16 ♣ AQ You bid first.

Board: 144 ♠ QJ10
Dealer: N ♥ 10 The opponents are silent.
Vul: Both ♦ KJ542
HCP: 14 ♣ AQJ8 Partner bids first.

Board: 145 ♠ Q2
Dealer: S ♥ AK62 The opponents are silent.
Vul: NS ♦ Q32
HCP: 16 ♣ KQ84 You bid first.

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Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ J72				1NT
Vul: None	♥ 8	♥ AJ1072	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ J1098	♦ AQ		AP		
South HCP: 15	♣ Q9632	♣ K74	1.	5431 after 1NT		
Contract: 3N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ 9				1NT
Vul: NS	♥ J1074	♥ K92		Pass	3♠ ¹	
North HCP: 16	♦ AQ	♦ K987	Pass	3NT	AP	
South HCP: 12	♣ A107	♣ KQJ62	1.	5431 after 1NT		
Contract: 3N N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ A63	♠ Q87				1NT
Vul: EW	♥ A	♥ KQ76	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ AJ652	♦ K1073	Pass	6NT	AP	
South HCP: 16	♣ K652	♣ AQ	1.	5431 after 1NT		
Contract: 6N S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ QJ10				1NT
Vul: Both	♥ A86	♥ 10	Pass	5♦	Pass	6♦
North HCP: 15	♦ A1073	♦ KJ542		AP		
South HCP: 14	♣ K97	♣ AQJ8	1.	5431 after 1NT		
Contract: 6♦ N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ Q2				1NT
Vul: NS	♥ 9	♥ AK62	Pass	3♥ ¹	Pass	4♣
North HCP: 11	♦ AK764	♦ Q32		AP		
South HCP: 16	♣ A932	♣ KQ84	1.	5431 after 1NT		
Contract: 4♣ S						

North hands (Practice Page)

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Board: 146	♠ K104 ♥ AKQ4 ♦ QJ96 ♣ J6	The opponents are silent. You bid first.
Board: 147	♠ 7 ♥ K95 ♦ AJ54 ♣ J7653	The opponents are silent. Partner bids first.
Board: 148	♠ A75 ♥ K1062 ♦ K6 ♣ AQ73	The opponents are silent. You bid first.
Board: 149	♠ KJ10 ♥ 6 ♦ AK653 ♣ J1092	The opponents are silent. Partner bids first.
Board: 150	♠ A95 ♥ Q62 ♦ QJ2 ♣ AQ102	The opponents are silent. You bid first.

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Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ Q72		1NT	Pass	3♥ ¹
Vul: EW	♥ AKQ4	♥ 6		Pass	3NT	Pass 6NT
North HCP: 16	♦ QJ96	♦ AK108		AP		
South HCP: 16	♣ J6	♣ AK842	1. 5431 after 1NT			
Contract: 6N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK104			1NT	
Vul: Both	♥ K95	♥ J432		Pass	3♠ ¹	Pass 3NT
North HCP: 9	♦ AJ54	♦ K6		AP		
South HCP: 15	♣ J7653	♣ A102	1. 5431 after 1NT			
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ Q84		1NT	Pass	3♥ ¹
Vul: None	♥ K1062	♥ 8		Pass	3NT	AP
North HCP: 16	♦ K6	♦ AQJ52	1. 5431 after 1NT			
South HCP: 10	♣ AQ73	♣ J865				
Contract: 3N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ A96			1NT	
Vul: EW	♥ 6	♥ AKQJ8		Pass	3♥ ¹	Pass 3NT
North HCP: 12	♦ AK653	♦ J10		AP		
South HCP: 15	♣ J1092	♣ 843	1. 5431 after 1NT			
Contract: 3N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ KJ4		1NT	Pass	3♥ ¹
Vul: Both	♥ Q62	♥ J		Pass	4♣	Pass 4NT ²
North HCP: 15	♦ QJ2	♦ AK93		Pass	6♣	AP
South HCP: 15	♣ AQ102	♣ K9654	1. 5431 after 1NT			
Contract: 6♣ N			2. Quantitative 4NT			

South hands (Practice Page)

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Board: 146	♠ Q72 ♥ 6 ♦ AK108 ♣ AK842	The opponents are silent. Partner bids first.
Board: 147	♠ AK104 ♥ J432 ♦ K6 ♣ A102	The opponents are silent. You bid first.
Board: 148	♠ Q84 ♥ 8 ♦ AQJ52 ♣ J865	The opponents are silent. Partner bids first.
Board: 149	♠ A96 ♥ AKQJ8 ♦ J10 ♣ 843	The opponents are silent. You bid first.
Board: 150	♠ KJ4 ♥ J ♦ AK93 ♣ K9654	The opponents are silent. Partner bids first.

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Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ Q72		1NT	Pass	3♥ ¹
Vul: EW	♥ AKQ4	♥ 6		Pass	3NT	Pass 6NT
North HCP: 16	♦ QJ96	♦ AK108		AP		
South HCP: 16	♣ J6	♣ AK842	1. 5431 after 1NT			
Contract: 6N N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AK104			1NT	
Vul: Both	♥ K95	♥ J432		Pass	3♠ ¹	Pass 3NT
North HCP: 9	♦ AJ54	♦ K6		AP		
South HCP: 15	♣ J7653	♣ A102	1. 5431 after 1NT			
Contract: 3N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ Q84		1NT	Pass	3♥ ¹
Vul: None	♥ K1062	♥ 8		Pass	3NT	AP
North HCP: 16	♦ K6	♦ AQJ52	1. 5431 after 1NT			
South HCP: 10	♣ AQ73	♣ J865				
Contract: 3N N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ KJ10	♠ A96			1NT	
Vul: EW	♥ 6	♥ AKQJ8		Pass	3♥ ¹	Pass 3NT
North HCP: 12	♦ AK653	♦ J10		AP		
South HCP: 15	♣ J1092	♣ 843	1. 5431 after 1NT			
Contract: 3N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ A95	♠ KJ4		1NT	Pass	3♥ ¹
Vul: Both	♥ Q62	♥ J		Pass	4♣	Pass 4NT ²
North HCP: 15	♦ QJ2	♦ AK93		Pass	6♣	AP
South HCP: 15	♣ AQ102	♣ K9654	1. 5431 after 1NT			
Contract: 6♣ N			2. Quantitative 4NT			

North hands (Practice Page)

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Board: 151	♠ K54 ♥ 2 ♦ Q842 ♣ AQ532	The opponents are silent. Partner bids first.
Board: 152	♠ AKQ7 ♥ 9642 ♦ 106 ♣ AQ2	The opponents are silent. You bid first.
Board: 153	♠ AK4 ♥ 2 ♦ K842 ♣ J9742	The opponents are silent. Partner bids first.
Board: 154	♠ A108 ♥ AJ54 ♦ A97 ♣ A43	The opponents are silent. You bid first.
Board: 155	♠ J ♥ 863 ♦ A543 ♣ KQJ63	The opponents are silent. Partner bids first.

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Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ K54	♦ QJ				1NT
Vul: None	♥ 2	♦ Q875				
North HCP: 11	♦ Q842	♦ AK5	Pass	3♥ ¹	Pass	4♣
South HCP: 15	♣ AQ532	♣ K1074		Pass	5♣	AP
Contract: 5♣ S						1. 5431 after 1NT

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♦ J85				
Vul: NS	♥ 9642	♦ Q		1NT	Pass	3♥ ¹
North HCP: 15	♦ 106	♦ AKJ95	Pass	3NT	AP	
South HCP: 14	♣ AQ2	♣ K1074				1. 5431 after 1NT
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ AK4	♦ QJ6				1NT
Vul: Both	♥ 2	♦ K643		Pass	3♥ ¹	Pass
North HCP: 11	♦ K842	♦ A53			3NT	
South HCP: 16	♣ J9742	♣ AQ10		AP		
Contract: 3N S						1. 5431 after 1NT

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ A108	♦ KQ2		1NT	Pass	3♥ ¹
Vul: None	♥ AJ54	♦ 10		Pass	3NT	Pass
North HCP: 17	♦ A97	♦ KQJ6		Pass	6NT	AP
South HCP: 17	♣ A43	♣ KQJ102				1. 5431 after 1NT
Contract: 6N N						2. Quantitative 4NT

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ J	♦ K1053				1NT
Vul: NS	♥ 863	♦ A104		Pass	3♠ ¹	Pass
North HCP: 11	♦ A543	♦ KQJ8			3NT	
South HCP: 17	♣ KQJ63	♣ A4		AP		
Contract: 3N S						1. 5431 after 1NT

South hands (Practice Page)

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Board: 151 ♠ QJ
Dealer: S ♥ Q875
Vul: None ♦ AK5
HCP: 15 ♣ K1074

The opponents are silent.

You bid first.

Board: 152 ♠ J85
Dealer: N ♥ Q
Vul: NS ♦ AKJ95
HCP: 14 ♣ K1074

The opponents are silent.

Partner bids first.

Board: 153 ♠ QJ6
Dealer: S ♥ K643
Vul: Both ♦ A53
HCP: 16 ♣ AQ10

The opponents are silent.

You bid first.

Board: 154 ♠ KQ2
Dealer: N ♥ 10
Vul: None ♦ KQJ6
HCP: 17 ♣ KQJ102

The opponents are silent.

Partner bids first.

Board: 155 ♠ K1053
Dealer: S ♥ A104
Vul: NS ♦ KQJ8
HCP: 17 ♣ A4

The opponents are silent.

You bid first.

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Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ K54	♦ QJ				1NT
Vul: None	♥ 2	♦ Q875				
North HCP: 11	♦ Q842	♦ AK5	Pass	3♥ ¹	Pass	4♣
South HCP: 15	♣ AQ532	♣ K1074		Pass	5♣	AP
Contract: 5♣ S						1. 5431 after 1NT

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ AKQ7	♦ J85				
Vul: NS	♥ 9642	♦ Q		1NT	Pass	3♥ ¹
North HCP: 15	♦ 106	♦ AKJ95	Pass	3NT	AP	
South HCP: 14	♣ AQ2	♣ K1074				1. 5431 after 1NT
Contract: 3N N						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ AK4	♦ QJ6				1NT
Vul: Both	♥ 2	♦ K643		Pass	3♥ ¹	Pass
North HCP: 11	♦ K842	♦ A53			3NT	
South HCP: 16	♣ J9742	♣ AQ10		AP		
Contract: 3N S						1. 5431 after 1NT

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ A108	♦ KQ2		1NT	Pass	3♥ ¹
Vul: None	♥ AJ54	♦ 10		Pass	3NT	Pass
North HCP: 17	♦ A97	♦ KQJ6		Pass	6NT	AP
South HCP: 17	♣ A43	♣ KQJ102				1. 5431 after 1NT
Contract: 6N N						2. Quantitative 4NT

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ J	♦ K1053				1NT
Vul: NS	♥ 863	♦ A104		Pass	3♠ ¹	Pass
North HCP: 11	♦ A543	♦ KQJ8			3NT	
South HCP: 17	♣ KQJ63	♣ A4		AP		
Contract: 3N S						1. 5431 after 1NT

North hands (Practice Page)

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Board: 156	♠ J83 ♥ AKQJ ♦ A96 ♣ Q97	The opponents are silent. You bid first.
Board: 157	♠ 9 ♥ K102 ♦ 9862 ♣ AK862	The opponents are silent. Partner bids first.
Board: 158	♠ QJ32 ♥ AQ3 ♦ K108 ♣ KQ2	The opponents are silent. You bid first.
Board: 159	♠ AK2 ♥ J ♦ KQ763 ♣ 10862	The opponents are silent. Partner bids first.
Board: 160	♠ KQ73 ♥ AK102 ♦ Q102 ♣ K3	The opponents are silent. You bid first.

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Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ J83	♠ A64		1NT	Pass	3♥ ¹
Vul: EW	♥ AKQJ	♥ 10				
North HCP: 17	♦ A96	♦ KJ107		Pass	3NT	AP
South HCP: 12	♣ Q97	♣ A10532	1.	5431 after 1NT		
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AJ1064				1NT
Vul: None	♥ K102	♥ A73		Pass	3♠ ¹	Pass
North HCP: 10	♦ 9862	♦ KJ10			3NT	
South HCP: 16	♣ AK862	♣ QJ		AP		
Contract: 3N S			1.	5431 after 1NT		

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ QJ32	♠ 5		1NT	Pass	3♠ ¹
Vul: NS	♥ AQ3	♥ K96				
North HCP: 17	♦ K108	♦ QJ732		Pass	3NT	AP
South HCP: 10	♣ KQ2	♣ A953	1.	5431 after 1NT		
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ AK2	♠ J104				1NT
Vul: EW	♥ J	♥ AQ63		Pass	3♥ ¹	Pass
North HCP: 13	♦ KQ763	♦ J4			3NT	
South HCP: 15	♣ 10862	♣ AK95	1.	5431 after 1NT		
Contract: 3N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KQ73	♠ 10		1NT	Pass	3♠ ¹
Vul: Both	♥ AK102	♥ J43				
North HCP: 17	♦ Q102	♦ KJ85		Pass	3NT	AP
South HCP: 11	♣ K3	♣ AQ1052	1.	5431 after 1NT		
Contract: 3N N						

South hands (Practice Page)

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Board: 156	♠ A64 ♥ 10 ♦ KJ107 ♣ A10532	The opponents are silent. Partner bids first.
Board: 157	♠ AJ1064 ♥ A73 ♦ KJ10 ♣ QJ	The opponents are silent. You bid first.
Board: 158	♠ 5 ♥ K96 ♦ QJ732 ♣ A953	The opponents are silent. Partner bids first.
Board: 159	♠ J104 ♥ AQ63 ♦ J4 ♣ AK95	The opponents are silent. You bid first.
Board: 160	♠ 10 ♥ J43 ♦ KJ85 ♣ AQ1052	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ J83	♠ A64		1NT	Pass	3♥ ¹
Vul: EW	♥ AKQJ	♥ 10				
North HCP: 17	♦ A96	♦ KJ107		Pass	3NT	AP
South HCP: 12	♣ Q97	♣ A10532	1. 5431 after 1NT			
Contract: 3N N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AJ1064				1NT
Vul: None	♥ K102	♥ A73		Pass	3♠ ¹	Pass
North HCP: 10	♦ 9862	♦ KJ10			3NT	
South HCP: 16	♣ AK862	♣ QJ		AP		
Contract: 3N S			1. 5431 after 1NT			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ QJ32	♠ 5		1NT	Pass	3♠ ¹
Vul: NS	♥ AQ3	♥ K96				
North HCP: 17	♦ K108	♦ QJ732		Pass	3NT	AP
South HCP: 10	♣ KQ2	♣ A953	1. 5431 after 1NT			
Contract: 3N N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ AK2	♠ J104				1NT
Vul: EW	♥ J	♥ AQ63		Pass	3♥ ¹	Pass
North HCP: 13	♦ KQ763	♦ J4			3NT	
South HCP: 15	♣ 10862	♣ AK95		AP		
Contract: 3N S			1. 5431 after 1NT			

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ KQ73	♠ 10		1NT	Pass	3♠ ¹
Vul: Both	♥ AK102	♥ J43				
North HCP: 17	♦ Q102	♦ KJ85		Pass	3NT	AP
South HCP: 11	♣ K3	♣ AQ1052	1. 5431 after 1NT			
Contract: 3N N						

North hands (Practice Page)

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Board: 161	♠ 8 ♥ KJ5 ♦ QJ98 ♣ A7542	The opponents are silent. Partner bids first.
Board: 162	♠ K9852 ♥ KQ ♦ 1043 ♣ AK4	The opponents are silent. You bid first.
Board: 163	♠ 1092 ♥ 2 ♦ AQ1032 ♣ AK53	The opponents are silent. Partner bids first.
Board: 164	♠ AQ53 ♥ A82 ♦ A103 ♣ J105	The opponents are silent. You bid first.
Board: 165	♠ A ♥ 864 ♦ A865 ♣ AQJ108	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 8	♦ KQ32				1NT
Vul: NS	♥ KJ5	♥ AQ8				
North HCP: 11	♦ QJ98	♦ K104	Pass	3♠ ¹	Pass	3NT
South HCP: 17	♣ A7542	♣ QJ9		AP		
Contract: 3N S			1.	5431 after 1NT		

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ K9852	♠ —				1NT
Vul: EW	♥ KQ	♥ A97			Pass	3♠ ¹
North HCP: 15	♦ 1043	♦ KQJ952	Pass	3NT	AP	
South HCP: 11	♣ AK4	♣ J1076	1.	5431 after 1NT		
Contract: 3N N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♦ A875				1NT
Vul: None	♥ 2	♥ AJ5	Pass	3♥ ¹	Pass	3♠
North HCP: 13	♦ AQ1032	♦ KJ4	Pass	4NT ²	Pass	5♥ ³
South HCP: 15	♣ AK53	♣ Q74		5♠	AP	
Contract: 5♠ S			1.	5431 after 1NT		
			2.	Blackwood 0314, for ♠		
			3.	A=2/5 or 5/5, Q(S)=0		

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♦ 10				1NT
Vul: EW	♥ A82	♥ 543			Pass	3♠ ¹
North HCP: 15	♦ A103	♦ KQ75			3NT	AP
South HCP: 11	♣ J105	♣ AQ832	1.	5431 after 1NT		
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ A	♦ KJ65				1NT
Vul: Both	♥ 864	♥ Q95	Pass	3♠ ¹	Pass	3NT
North HCP: 15	♦ A865	♦ KQJ7	Pass	4NT ²	Pass	6♦
South HCP: 15	♣ AQJ108	♣ K7		AP		
Contract: 6♦ S			1.	5431 after 1NT		
			2.	Quantitative 4NT		

South hands (Practice Page)

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Board: 161 ♠ KQ32
Dealer: S ♥ AQ8
Vul: NS ♦ K104
HCP: 17 ♣ QJ9

The opponents are silent.
You bid first.

Board: 162 ♠ —
Dealer: N ♥ A97
Vul: EW ♦ KQJ952
HCP: 11 ♣ J1076

The opponents are silent.
Partner bids first.

Board: 163 ♠ A875
Dealer: S ♥ AJ5
Vul: None ♦ KJ4
HCP: 15 ♣ Q74

The opponents are silent.
You bid first.

Board: 164 ♠ 10
Dealer: N ♥ 543
Vul: EW ♦ KQ75
HCP: 11 ♣ AQ832

The opponents are silent.
Partner bids first.

Board: 165 ♠ KJ65
Dealer: S ♥ Q95
Vul: Both ♦ KQJ7
HCP: 15 ♣ K7

The opponents are silent.
You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 8	♦ KQ32				1NT
Vul: NS	♥ KJ5	♥ AQ8				
North HCP: 11	♦ QJ98	♦ K104	Pass	3♠ ¹	Pass	3NT
South HCP: 17	♣ A7542	♣ QJ9		AP		
Contract: 3N S			1.	5431 after 1NT		

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ K9852	♠ —				1NT
Vul: EW	♥ KQ	♥ A97			Pass	3♠ ¹
North HCP: 15	♦ 1043	♦ KQJ952	Pass	3NT	AP	
South HCP: 11	♣ AK4	♣ J1076	1.	5431 after 1NT		
Contract: 3N N						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♦ A875	Pass	3♥ ¹	Pass	3♠
Vul: None	♥ 2	♥ AJ5	Pass	4NT ²	Pass	5♥ ³
North HCP: 13	♦ AQ1032	♦ KJ4	Pass	5♠	AP	
South HCP: 15	♣ AK53	♣ Q74	1.	5431 after 1NT		
Contract: 5♠ S			2.	Blackwood 0314, for ♠		
			3.	A=2/5 or 5/5, Q(S)=0		

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ AQ53	♦ 10				1NT
Vul: EW	♥ A82	♥ 543			Pass	3♠ ¹
North HCP: 15	♦ A103	♦ KQ75	Pass	3NT	AP	
South HCP: 11	♣ J105	♣ AQ832	1.	5431 after 1NT		
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ A	♦ KJ65	Pass	3♠ ¹	Pass	3NT
Vul: Both	♥ 864	♥ Q95	Pass	4NT ²	Pass	6♦
North HCP: 15	♦ A865	♦ KQJ7	AP			
South HCP: 15	♣ AQJ108	♣ K7	1.	5431 after 1NT		
Contract: 6♦ S			2.	Quantitative 4NT		

North hands (Practice Page)

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Board: 166	♠ KQJ ♥ AJ73 ♦ QJ95 ♣ Q6	The opponents are silent. You bid first.
Board: 167	♠ K94 ♥ 5 ♦ A854 ♣ A10875	The opponents are silent. Partner bids first.
Board: 168	♠ AK3 ♥ AJ7 ♦ J63 ♣ QJ64	The opponents are silent. You bid first.
Board: 169	♠ AK9 ♥ 7 ♦ 10864 ♣ KQ964	The opponents are silent. Partner bids first.
Board: 170	♠ KQJ2 ♥ AQJ8 ♦ 863 ♣ A3	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 765		1NT	Pass	3♥ ¹
Vul: None	♥ AJ73	♥ 9				
North HCP: 16	♦ QJ95	♦ A8632		Pass	3NT	AP
South HCP: 11	♣ Q6	♣ AK42	1. 5431 after 1NT			
Contract: 3N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ Q6				1NT
Vul: NS	♥ 5	♥ KQ83		Pass	3♥ ¹	Pass 4♦
North HCP: 11	♦ A854	♦ KJ1092			AP	
South HCP: 15	♣ A10875	♣ KJ	1. 5431 after 1NT			
Contract: 4♦ S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ Q		1NT	Pass	3♠ ¹
Vul: Both	♥ AJ7	♥ 642				
North HCP: 16	♦ J63	♦ AK82		Pass	3NT	AP
South HCP: 13	♣ QJ64	♣ A10953	1. 5431 after 1NT			
Contract: 3N N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ AK9	♠ Q53				1NT
Vul: None	♥ 7	♥ QJ62		Pass	3♥ ¹	Pass 3NT
North HCP: 12	♦ 10864	♦ AQ3			AP	
South HCP: 15	♣ KQ964	♣ A87	1. 5431 after 1NT			
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ KQJ2	♠ A53		1NT	Pass	3♥ ¹
Vul: NS	♥ AQJ8	♥ 2			Pass	3NT
North HCP: 17	♦ 863	♦ AKQ2		Pass	6NT	AP
South HCP: 16	♣ A3	♣ QJ742	1. 5431 after 1NT			
Contract: 6N N			2. Quantitative 4NT			

South hands (Practice Page)

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Board: 166	♠ 765 ♥ 9 ♦ A8632 ♣ AK42	The opponents are silent. Partner bids first.
Board: 167	♠ Q6 ♥ KQ83 ♦ KJ1092 ♣ KJ	The opponents are silent. You bid first.
Board: 168	♠ Q ♥ 642 ♦ AK82 ♣ A10953	The opponents are silent. Partner bids first.
Board: 169	♠ Q53 ♥ QJ62 ♦ AQ3 ♣ A87	The opponents are silent. You bid first.
Board: 170	♠ A53 ♥ 2 ♦ AKQ2 ♣ QJ742	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 765		1NT	Pass	3♥ ¹
Vul: None	♥ AJ73	♥ 9				
North HCP: 16	♦ QJ95	♦ A8632		Pass	3NT	AP
South HCP: 11	♣ Q6	♣ AK42	1. 5431 after 1NT			
Contract: 3N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ Q6				1NT
Vul: NS	♥ 5	♥ KQ83		Pass	3♥ ¹	Pass 4♦
North HCP: 11	♦ A854	♦ KJ1092			AP	
South HCP: 15	♣ A10875	♣ KJ	1. 5431 after 1NT			
Contract: 4♦ S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ Q		1NT	Pass	3♠ ¹
Vul: Both	♥ AJ7	♥ 642				
North HCP: 16	♦ J63	♦ AK82		Pass	3NT	AP
South HCP: 13	♣ QJ64	♣ A10953	1. 5431 after 1NT			
Contract: 3N N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ AK9	♠ Q53				1NT
Vul: None	♥ 7	♥ QJ62		Pass	3♥ ¹	Pass 3NT
North HCP: 12	♦ 10864	♦ AQ3			AP	
South HCP: 15	♣ KQ964	♣ A87	1. 5431 after 1NT			
Contract: 3N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ KQJ2	♠ A53		1NT	Pass	3♥ ¹
Vul: NS	♥ AQJ8	♥ 2			Pass	3NT
North HCP: 17	♦ 863	♦ AKQ2		Pass	6NT	AP
South HCP: 16	♣ A3	♣ QJ742	1. 5431 after 1NT			
Contract: 6N N			2. Quantitative 4NT			

North hands (Practice Page)

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Board: 171	♠ 8 ♥ A108 ♦ AJ104 ♣ 109732	The opponents are silent. Partner bids first.
Board: 172	♠ AK85 ♥ Q974 ♦ A4 ♣ Q72	The opponents are silent. You bid first.
Board: 173	♠ 6 ♥ A92 ♦ KJ962 ♣ AK73	The opponents are silent. Partner bids first.
Board: 174	♠ AQJ ♥ AKJ64 ♦ 83 ♣ 1054	The opponents are silent. You bid first.
Board: 175	♠ 5 ♥ K108 ♦ KJ1095 ♣ A964	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK97				1NT
Vul: None	♥ A108	♥ 732	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ AJ104	♦ K92		AP		
South HCP: 16	♣ 109732	♣ AQ8	1.	5431 after 1NT		
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ 9				1NT
Vul: NS	♥ Q974	♥ KJ5		Pass	3♠ ¹	
North HCP: 15	♦ A4	♦ KJ652	Pass	3NT	AP	
South HCP: 12	♣ Q72	♣ KJ106	1.	5431 after 1NT		
Contract: 3N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ KJ94				1NT
Vul: EW	♥ A92	♥ KQ7	Pass	3♠ ¹	Pass	3NT
North HCP: 15	♦ KJ962	♦ A53	Pass	4NT ²	AP	
South HCP: 15	♣ AK73	♣ Q42	1.	5431 after 1NT		
Contract: 4N S			2.	Quantitative 4NT		

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 832				1NT
Vul: Both	♥ AKJ64	♥ 5	Pass	3NT	Pass	6NT
North HCP: 15	♦ 83	♦ AKQ6		AP		
South HCP: 18	♣ 1054	♣ AKQ87	1.	5431 after 1NT		
Contract: 6N N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KJ10				1NT
Vul: NS	♥ K108	♥ A74	Pass	3♠ ¹	Pass	4♦
North HCP: 11	♦ KJ1095	♦ A7432	Pass	5♦	AP	
South HCP: 15	♣ A964	♣ K2	1.	5431 after 1NT		
Contract: 5♦ S						

South hands (Practice Page)

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Board: 171	♠ AK97 ♥ 732 ♦ K92 ♣ AQ8	The opponents are silent. You bid first.
Board: 172	♠ 9 ♥ KJ5 ♦ KJ652 ♣ KJ106	The opponents are silent. Partner bids first.
Board: 173	♠ KJ94 ♥ KQ7 ♦ A53 ♣ Q42	The opponents are silent. You bid first.
Board: 174	♠ 832 ♥ 5 ♦ AKQ6 ♣ AKQ87	The opponents are silent. Partner bids first.
Board: 175	♠ KJ10 ♥ A74 ♦ A7432 ♣ K2	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AK97				1NT
Vul: None	♥ A108	♥ 732				
North HCP: 9	♦ AJ104	♦ K92	Pass	3♠ ¹	Pass	3NT
South HCP: 16	♣ 109732	♣ AQ8		AP		
Contract: 3N S			1.	5431 after 1NT		

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ 9				
Vul: NS	♥ Q974	♥ KJ5		1NT	Pass	3♠ ¹
North HCP: 15	♦ A4	♦ KJ652	Pass	3NT	AP	
South HCP: 12	♣ Q72	♣ KJ106	1.	5431 after 1NT		
Contract: 3N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ KJ94				1NT
Vul: EW	♥ A92	♥ KQ7	Pass	3♠ ¹	Pass	3NT
North HCP: 15	♦ KJ962	♦ A53	Pass	4NT ²	AP	
South HCP: 15	♣ AK73	♣ Q42	1.	5431 after 1NT		
Contract: 4N S			2.	Quantitative 4NT		

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 832				1NT
Vul: Both	♥ AKJ64	♥ 5	Pass	3NT	Pass	6NT
North HCP: 15	♦ 83	♦ AKQ6		AP		
South HCP: 18	♣ 1054	♣ AKQ87	1.	5431 after 1NT		
Contract: 6N N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KJ10				1NT
Vul: NS	♥ K108	♥ A74	Pass	3♠ ¹	Pass	4♦
North HCP: 11	♦ KJ1095	♦ A7432	Pass	5♦	AP	
South HCP: 15	♣ A964	♣ K2	1.	5431 after 1NT		
Contract: 5♦ S						

North hands (Practice Page)

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Board: 176	♠ KQ92 ♥ A108 ♦ AK2 ♣ 1042	The opponents are silent. You bid first.
Board: 177	♠ J84 ♥ 3 ♦ AJ98 ♣ K9753	The opponents are silent. Partner bids first.
Board: 178	♠ Q652 ♥ AKQ10 ♦ K97 ♣ K7	The opponents are silent. You bid first.
Board: 179	♠ Q ♥ A82 ♦ K1042 ♣ Q8732	The opponents are silent. Partner bids first.
Board: 180	♠ AQJ4 ♥ QJ54 ♦ K9 ♣ Q93	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 176	North: ♦ KQ92 ♥ A108 ♦ AK2 ♣ 1042	South: ♠ A ♥ K94 ♦ Q9864 ♣ KJ73	West North East South 1NT Pass 3♦ ¹ Pass 3NT AP 1. 5431 after 1NT
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Board: 177	North: ♠ J84 ♥ 3 ♦ AJ98 ♣ K9753	South: ♠ A76 ♥ KQJ75 ♦ KQ3 ♣ 82	West North East South 1NT Pass 3♥ ¹ Pass 3NT AP 1. 5431 after 1NT
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Board: 178	North: ♦ Q652 ♥ AKQ10 ♦ K97 ♣ K7	South: ♠ AJ7 ♥ — ♦ A1086 ♣ QJ8642	West North East South 1NT Pass 3♥ ¹ Pass 3NT AP 1. 5431 after 1NT
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Board: 179	North: ♠ Q ♥ A82 ♦ K1042 ♣ Q8732	South: ♠ AK107 ♥ K64 ♦ QJ96 ♣ A6	West North East South 1NT Pass 3♦ ¹ Pass 3NT AP 1. 5431 after 1NT
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Board: 180	North: ♦ AQJ4 ♥ QJ54 ♦ K9 ♣ Q93	South: ♠ K75 ♥ 9 ♦ AQJ43 ♣ K876	West North East South 1NT Pass 3♥ ¹ Pass 3NT AP 1. 5431 after 1NT
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South hands (Practice Page)

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Board: 176 ♠ A
Dealer: N ♥ K94 The opponents are silent.
Vul: EW ♦ Q9864
HCP: 13 ♣ KJ73 Partner bids first.

Board: 177 ♠ A76
Dealer: S ♥ KQJ75 The opponents are silent.
Vul: Both ♦ KQ3
HCP: 15 ♣ 82 You bid first.

Board: 178 ♠ AJ7
Dealer: N ♥ — The opponents are silent.
Vul: None ♦ A1086
HCP: 12 ♣ QJ8642 Partner bids first.

Board: 179 ♠ AK107
Dealer: S ♥ K64 The opponents are silent.
Vul: EW ♦ QJ96
HCP: 17 ♣ A6 You bid first.

Board: 180 ♠ K75
Dealer: N ♥ 9 The opponents are silent.
Vul: Both ♦ AQJ43
HCP: 13 ♣ K876 Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 176	North: ♦ KQ92 ♥ A108 ♦ AK2 ♣ 1042	South: ♠ A ♥ K94 ♦ Q9864 ♣ KJ73	West North East South 1NT Pass 3♦ ¹ Pass 3NT AP 1. 5431 after 1NT
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Board: 177	North: ♠ J84 ♥ 3 ♦ AJ98 ♣ K9753	South: ♠ A76 ♥ KQJ75 ♦ KQ3 ♣ 82	West North East South 1NT Pass 3♥ ¹ Pass 3NT AP 1. 5431 after 1NT
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Board: 178	North: ♦ Q652 ♥ AKQ10 ♦ K97 ♣ K7	South: ♠ AJ7 ♥ — ♦ A1086 ♣ QJ8642	West North East South 1NT Pass 3♥ ¹ Pass 3NT AP 1. 5431 after 1NT
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Board: 179	North: ♠ Q ♥ A82 ♦ K1042 ♣ Q8732	South: ♠ AK107 ♥ K64 ♦ QJ96 ♣ A6	West North East South 1NT Pass 3♦ ¹ Pass 3NT AP 1. 5431 after 1NT
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Board: 180	North: ♦ AQJ4 ♥ QJ54 ♦ K9 ♣ Q93	South: ♠ K75 ♥ 9 ♦ AQJ43 ♣ K876	West North East South 1NT Pass 3♥ ¹ Pass 3NT AP 1. 5431 after 1NT
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North hands (Practice Page)

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Board: 181	♠ 632 ♥ — ♦ AKQJ42 ♣ AJ64	The opponents are silent. Partner bids first.
Board: 182	♠ Q7632 ♥ AKQ ♦ J98 ♣ A8	The opponents are silent. You bid first.
Board: 183	♠ K82 ♥ 10 ♦ KJ64 ♣ AQ1085	The opponents are silent. Partner bids first.
Board: 184	♠ AJ65 ♥ AJ86 ♦ 1094 ♣ KQ	The opponents are silent. You bid first.
Board: 185	♠ 5 ♥ AK4 ♦ AJ1072 ♣ QJ85	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♦ 632	♦ AKJ10				1NT
Vul: None	♥ —	♥ AKQ8	Pass	3♥ ¹	Pass	3NT
North HCP: 15	♦ AKQJ42	♦ 103	Pass	4♦	Pass	4♠
South HCP: 17	♣ AJ64	♣ 1095	Pass	6♦	AP	
Contract: 6♦ N			1. 5431 after 1NT			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ Q7632	♠ K98				1NT
Vul: NS	♥ AKQ	♥ 5	Pass	4♠	AP	3♥ ¹
North HCP: 16	♦ J98	♦ KQ75	1. 5431 after 1NT			
South HCP: 14	♣ A8	♣ KQJ53				
Contract: 4♠ N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ K82	♠ AQ9				1NT
Vul: Both	♥ 10	♥ K9874	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ KJ64	♦ A82				AP
South HCP: 16	♣ AQ1085	♣ K3	1. 5431 after 1NT			
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ K93	Pass	3♠	Pass	4NT ²
Vul: None	♥ AJ86	♥ Q	Pass	5♥ ³	Pass	6♠
North HCP: 15	♦ 1094	♦ AK532				AP
South HCP: 16	♣ KQ	♣ A1073	1. 5431 after 1NT			
Contract: 6♠ N			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=0			

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KJ74				1NT
Vul: NS	♥ AK4	♥ Q986	Pass	3♠ ¹	Pass	3NT
North HCP: 15	♦ AJ1072	♦ Q6	Pass	4NT ²	AP	
South HCP: 15	♣ QJ85	♣ AK7	1. 5431 after 1NT			
Contract: 4N S			2. Quantitative 4NT			

South hands (Practice Page)

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Board: 181 ♠ AKJ10 The opponents are silent.

Dealer: S ♥ AKQ8

Vul: None ♦ 103

HCP: 17 ♣ 1095

You bid first.

Board: 182 ♠ K98 The opponents are silent.

Dealer: N ♥ 5

Vul: NS ♦ KQ75

HCP: 14 ♣ KQJ53

Partner bids first.

Board: 183 ♠ AQ9 The opponents are silent.

Dealer: S ♥ K9874

Vul: Both ♦ A82

HCP: 16 ♣ K3

You bid first.

Board: 184 ♠ K93 The opponents are silent.

Dealer: N ♥ Q

Vul: None ♦ AK532

HCP: 16 ♣ A1073

Partner bids first.

Board: 185 ♠ KJ74 The opponents are silent.

Dealer: S ♥ Q986

Vul: NS ♦ Q6

HCP: 15 ♣ AK7

You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♦ 632	♦ AKJ10				1NT
Vul: None	♥ —	♥ AKQ8	Pass	3♥ ¹	Pass	3NT
North HCP: 15	♦ AKQJ42	♦ 103	Pass	4♦	Pass	4♠
South HCP: 17	♣ AJ64	♣ 1095	Pass	6♦	AP	
Contract: 6♦ N			1. 5431 after 1NT			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ Q7632	♠ K98				1NT
Vul: NS	♥ AKQ	♥ 5	Pass	4♠	AP	3♥ ¹
North HCP: 16	♦ J98	♦ KQ75	1. 5431 after 1NT			
South HCP: 14	♣ A8	♣ KQJ53				
Contract: 4♠ N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ K82	♠ AQ9				1NT
Vul: Both	♥ 10	♥ K9874	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ KJ64	♦ A82				AP
South HCP: 16	♣ AQ1085	♣ K3	1. 5431 after 1NT			
Contract: 3N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ K93	Pass	3♠	Pass	4NT ²
Vul: None	♥ AJ86	♥ Q	Pass	5♥ ³	Pass	6♠
North HCP: 15	♦ 1094	♦ AK532				AP
South HCP: 16	♣ KQ	♣ A1073	1. 5431 after 1NT			
Contract: 6♠ N			2. Blackwood 0314, for ♠			
			3. A=2/5 or 5/5, Q(S)=0			

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KJ74				1NT
Vul: NS	♥ AK4	♥ Q986	Pass	3♠ ¹	Pass	3NT
North HCP: 15	♦ AJ1072	♦ Q6	Pass	4NT ²	AP	
South HCP: 15	♣ QJ85	♣ AK7	1. 5431 after 1NT			
Contract: 4N S			2. Quantitative 4NT			

North hands (Practice Page)

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Board: 186	♠ QJ86 ♥ AKQ2 ♦ 65 ♣ A98	The opponents are silent. You bid first.
Board: 187	♠ 3 ♥ 432 ♦ AKQ4 ♣ K10752	The opponents are silent. Partner bids first.
Board: 188	♠ J62 ♥ AQJ10 ♦ Q84 ♣ AQ3	The opponents are silent. You bid first.
Board: 189	♠ 5 ♥ A62 ♦ AKQ107 ♣ J742	The opponents are silent. Partner bids first.
Board: 190	♠ A9 ♥ K95 ♦ AQ2 ♣ QJ953	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 186	North: ♦ QJ86 ♥ AKQ2 ♦ 65 ♣ A98	South: ♦ K43 ♥ 6 ♦ KQJ92 ♣ J763	West North East South 1NT Pass 3♥ ¹ Pass 3NT AP 1. 5431 after 1NT
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Board: 187	North: ♠ 3 ♥ 432 ♦ AKQ4 ♣ K10752	South: ♠ AK4 ♥ AQJ6 ♦ 965 ♣ J43	West North East South 1NT Pass 3♠ ¹ Pass 3NT AP 1. 5431 after 1NT
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Board: 188	North: ♠ J62 ♥ AQJ10 ♦ Q84 ♣ AQ3	South: ♠ Q109 ♥ — ♦ AJ965 ♣ KJ1062	West North East South 1NT Pass 3♥ ¹ Pass 3NT AP 1. 5431 after 1NT
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Board: 189	North: ♠ 5 ♥ A62 ♦ AKQ107 ♣ J742	South: ♠ AQ8 ♥ K53 ♦ J96 ♣ AK83	West North East South 1NT Pass 3♠ ¹ Pass 3NT AP 1. 5431 after 1NT
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Board: 190	North: ♠ A9 ♥ K95 ♦ AQ2 ♣ QJ953	South: ♠ J ♥ A76 ♦ KJ983 ♣ AK42	West North East South 1NT Pass 3♠ ¹ Pass 3NT Pass 4NT ² Pass 6♣ AP 1. 5431 after 1NT 2. Quantitative 4NT
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South hands (Practice Page)

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Board: 186 ♠ K43
Dealer: N ♥ 6
Vul: None ♦ KQJ92
HCP: 10 ♣ J763

The opponents are silent.
Partner bids first.

Board: 187 ♠ AK4
Dealer: S ♥ AQJ6
Vul: NS ♦ 965
HCP: 15 ♣ J43

The opponents are silent.
You bid first.

Board: 188 ♠ Q109
Dealer: N ♥ —
Vul: EW ♦ AJ965
HCP: 11 ♣ KJ1062

The opponents are silent.
Partner bids first.

Board: 189 ♠ AQ8
Dealer: S ♥ K53
Vul: Both ♦ J96
HCP: 17 ♣ AK83

The opponents are silent.
You bid first.

Board: 190 ♠ J
Dealer: N ♥ A76
Vul: NS ♦ KJ983
HCP: 16 ♣ AK42

The opponents are silent.
Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ QJ86	♠ K43		1NT	Pass	3♥ ¹
Vul: None	♥ AKQ2	♥ 6				
North HCP: 16	♦ 65	♦ KQJ92	Pass	3NT	AP	
South HCP: 10	♣ A98	♣ J763	1.	5431 after 1NT		
Contract: 3N N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AK4				1NT
Vul: NS	♥ 432	♥ AQJ6	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ AKQ4	♦ 965		AP		
South HCP: 15	♣ K10752	♣ J43	1.	5431 after 1NT		
Contract: 3N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ J62	♠ Q109		1NT	Pass	3♥ ¹
Vul: EW	♥ AQJ10	♥ —				
North HCP: 16	♦ Q84	♦ AJ965	Pass	3NT	AP	
South HCP: 11	♣ AQ3	♣ KJ1062	1.	5431 after 1NT		
Contract: 3N N						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AQ8				1NT
Vul: Both	♥ A62	♥ K53	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ AKQ107	♦ J96		AP		
South HCP: 17	♣ J742	♣ AK83	1.	5431 after 1NT		
Contract: 3N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ J		1NT	Pass	3♠ ¹
Vul: NS	♥ K95	♥ A76	Pass	3NT	Pass	4NT ²
North HCP: 16	♦ AQ2	♦ KJ983		Pass	6♣	AP
South HCP: 16	♣ QJ953	♣ AK42	1.	5431 after 1NT		
Contract: 6♣ N			2.	Quantitative 4NT		

North hands (Practice Page)

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Board: 191	♠ AJ3 ♥ 2 ♦ K10652 ♣ Q762	The opponents are silent. Partner bids first.
Board: 192	♠ AK104 ♥ KJ72 ♦ K7 ♣ K87	The opponents are silent. You bid first.
Board: 193	♠ 6 ♥ 732 ♦ AK965 ♣ QJ86	The opponents are silent. Partner bids first.
Board: 194	♠ AJ109 ♥ KJ74 ♦ AK8 ♣ 95	The opponents are silent. You bid first.
Board: 195	♠ J ♥ A74 ♦ 10875 ♣ KQJ63	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ 82				1NT
Vul: EW	♥ 2	♥ AKJ105	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ K10652	♦ AQJ			AP	
South HCP: 16	♣ Q762	♣ J105	1.	5431 after 1NT		
Contract: 3N S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ AK104	♠ 763				1NT
Vul: Both	♥ KJ72	♥ 5			Pass	3♥ ¹
North HCP: 17	♦ K7	♦ A964	Pass	3NT	AP	
South HCP: 11	♣ K87	♣ AQJ64	1.	5431 after 1NT		
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ83				1NT
Vul: None	♥ 732	♥ AK109	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ AK965	♦ Q4			AP	
South HCP: 15	♣ QJ86	♣ 1043	1.	5431 after 1NT		
Contract: 3N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AJ109	♠ —				1NT
Vul: EW	♥ KJ74	♥ Q92			Pass	3♠ ¹
North HCP: 16	♦ AK8	♦ J532	Pass	3NT	AP	
South HCP: 12	♣ 95	♣ AKQ762	1.	5431 after 1NT		
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ8				1NT
Vul: Both	♥ A74	♥ QJ63	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ 10875	♦ AKJ			AP	
South HCP: 17	♣ KQJ63	♣ 842	1.	5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 191 ♠ 82
Dealer: S ♥ AKJ105 The opponents are silent.
Vul: EW ♦ AQJ
HCP: 16 ♣ J105

You bid first.

Board: 192 ♠ 763
Dealer: N ♥ 5 The opponents are silent.
Vul: Both ♦ A964
HCP: 11 ♣ AQJ64

Partner bids first.

Board: 193 ♠ AQ83
Dealer: S ♥ AK109 The opponents are silent.
Vul: None ♦ Q4
HCP: 15 ♣ 1043

You bid first.

Board: 194 ♠ —
Dealer: N ♥ Q92 The opponents are silent.
Vul: EW ♦ J532
HCP: 12 ♣ AKQ762

Partner bids first.

Board: 195 ♠ AQ8
Dealer: S ♥ QJ63 The opponents are silent.
Vul: Both ♦ AKJ
HCP: 17 ♣ 842

You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ 82				1NT
Vul: EW	♥ 2	♥ AKJ105	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ K10652	♦ AQJ			AP	
South HCP: 16	♣ Q762	♣ J105	1.	5431 after 1NT		
Contract: 3N S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ AK104	♠ 763				1NT
Vul: Both	♥ KJ72	♥ 5			Pass	3♥ ¹
North HCP: 17	♦ K7	♦ A964	Pass	3NT	AP	
South HCP: 11	♣ K87	♣ AQJ64	1.	5431 after 1NT		
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AQ83				1NT
Vul: None	♥ 732	♥ AK109	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ AK965	♦ Q4			AP	
South HCP: 15	♣ QJ86	♣ 1043	1.	5431 after 1NT		
Contract: 3N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AJ109	♠ —				1NT
Vul: EW	♥ KJ74	♥ Q92			Pass	3♠ ¹
North HCP: 16	♦ AK8	♦ J532	Pass	3NT	AP	
South HCP: 12	♣ 95	♣ AKQ762	1.	5431 after 1NT		
Contract: 3N N						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ8				1NT
Vul: Both	♥ A74	♥ QJ63	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ 10875	♦ AKJ			AP	
South HCP: 17	♣ KQJ63	♣ 842	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 196 ♠ 754
Dealer: N ♥ AK854 The opponents are silent.
Vul: None ♦ A10
HCP: 15 ♣ A42
You bid first.

Board: 197 ♠ K96
Dealer: S ♥ Q The opponents are silent.
Vul: NS ♦ QJ87
HCP: 11 ♣ K7632 Partner bids first.

Board: 198 ♠ K764
Dealer: N ♥ AK105 The opponents are silent.
Vul: Both ♦ Q108
HCP: 16 ♣ KJ
You bid first.

Board: 199 ♠ KQ3
Dealer: S ♥ 6 The opponents are silent.
Vul: None ♦ Q874
HCP: 16 ♣ AKQ42 Partner bids first.

Board: 200 ♠ AKJ3
Dealer: N ♥ K1064 The opponents are silent.
Vul: NS ♦ Q9
HCP: 17 ♣ A63
You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ Q		1NT	Pass	3♠ ¹
Vul: None	♥ AK854	♥ Q32				
North HCP: 15	♦ A10	♦ KJ74	Pass	4♥	AP	
South HCP: 11	♣ A42	♣ QJ963	1.	5431 after 1NT		
Contract: 4♥ N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ AJ				1NT
Vul: NS	♥ Q	♥ AK84	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ QJ87	♦ 1053		AP		
South HCP: 17	♣ K7632	♣ AJ109	1.	5431 after 1NT		
Contract: 3N S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ K764	♠ A82		1NT	Pass	3♥ ¹
Vul: Both	♥ AK105	♥ Q	Pass	3NT	AP	
North HCP: 16	♦ Q108	♦ A652	1.	5431 after 1NT		
South HCP: 14	♣ KJ	♣ A7642				
Contract: 3N N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ KQ3	♠ A754				1NT
Vul: None	♥ 6	♥ A543	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ Q874	♦ AK	Pass	4NT ²	AP	
South HCP: 15	♣ AKQ42	♣ 863	1.	5431 after 1NT		
Contract: 4N S			2.	Quantitative 4NT		

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 874		1NT	Pass	3♥ ¹
Vul: NS	♥ K1064	♥ A	Pass	3NT	Pass	4NT ²
North HCP: 17	♦ Q9	♦ AJ1065	Pass	6NT	AP	
South HCP: 15	♣ A63	♣ KQJ9	1.	5431 after 1NT		
Contract: 6N N			2.	Quantitative 4NT		

South hands (Practice Page)

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Board: 196	♠ Q ♥ Q32 ♦ KJ74 ♣ QJ963	The opponents are silent. Partner bids first.
Board: 197	♠ AJ ♥ AK84 ♦ 1053 ♣ AJ109	The opponents are silent. You bid first.
Board: 198	♠ A82 ♥ Q ♦ A652 ♣ A7642	The opponents are silent. Partner bids first.
Board: 199	♠ A754 ♥ A543 ♦ AK ♣ 863	The opponents are silent. You bid first.
Board: 200	♠ 874 ♥ A ♦ AJ1065 ♣ KQJ9	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ Q		1NT	Pass	3♠ ¹
Vul: None	♥ AK854	♥ Q32				
North HCP: 15	♦ A10	♦ KJ74	Pass	4♥	AP	
South HCP: 11	♣ A42	♣ QJ963	1.	5431 after 1NT		
Contract: 4♥ N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ AJ				1NT
Vul: NS	♥ Q	♥ AK84	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ QJ87	♦ 1053		AP		
South HCP: 17	♣ K7632	♣ AJ109	1.	5431 after 1NT		
Contract: 3N S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ K764	♠ A82		1NT	Pass	3♥ ¹
Vul: Both	♥ AK105	♥ Q	Pass	3NT	AP	
North HCP: 16	♦ Q108	♦ A652	1.	5431 after 1NT		
South HCP: 14	♣ KJ	♣ A7642				
Contract: 3N N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ KQ3	♠ A754				1NT
Vul: None	♥ 6	♥ A543	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ Q874	♦ AK	Pass	4NT ²	AP	
South HCP: 15	♣ AKQ42	♣ 863	1.	5431 after 1NT		
Contract: 4N S			2.	Quantitative 4NT		

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 874		1NT	Pass	3♥ ¹
Vul: NS	♥ K1064	♥ A	Pass	3NT	Pass	4NT ²
North HCP: 17	♦ Q9	♦ AJ1065	Pass	6NT	AP	
South HCP: 15	♣ A63	♣ KQJ9	1.	5431 after 1NT		
Contract: 6N N			2.	Quantitative 4NT		

North hands (Practice Page)

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Board: 201	♠ K ♥ J94 ♦ AQ764 ♣ KQ43	The opponents are silent. Partner bids first.
Board: 202	♠ AK106 ♥ AK73 ♦ 54 ♣ J94	The opponents are silent. You bid first.
Board: 203	♠ J65 ♥ Q ♦ AJ86 ♣ K9532	The opponents are silent. Partner bids first.
Board: 204	♠ AQ973 ♥ 95 ♦ AQ2 ♣ A97	The opponents are silent. You bid first.
Board: 205	♠ Q ♥ KJ2 ♦ J1053 ♣ KJ832	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 201
 Dealer: S
 Vul: EW
 North HCP: 15
 South HCP: 16
 Contract: 6♦ N

North:
 ♠ K
 ♥ J94
 ♦ AQ764
 ♣ KQ43

South:
 ♠ A107
 ♥ AK108
 ♦ KJ52
 ♣ J6

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	4NT ²
Pass	5♦ ³	Pass	6♦
	AP		
1. 5431 after 1NT			
2. Blackwood 0314, for ♦			
3. A=1/5 or 4/5			

Board: 202
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 3N N

North:
 ♠ AK106
 ♥ AK73
 ♦ 54
 ♣ J94

South:
 ♠ Q52
 ♥ J
 ♦ Q10963
 ♣ KQ76

West	North	East	South
		1NT	Pass 3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 203
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 15
 Contract: 3N S

North:
 ♠ J65
 ♥ Q
 ♦ AJ86
 ♣ K9532

South:
 ♠ AK7
 ♥ K764
 ♦ 1097
 ♣ AJ7

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
	AP		
1. 5431 after 1NT			

Board: 204
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 11
 Contract: 3N N

North:
 ♠ AQ973
 ♥ 95
 ♦ AQ2
 ♣ A97

South:
 ♠ 8
 ♥ AK10
 ♦ K973
 ♣ J8543

West	North	East	South
		1NT	Pass 3♠ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 205
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 15
 Contract: 3N S

North:
 ♠ Q
 ♥ KJ2
 ♦ J1053
 ♣ KJ832

South:
 ♠ AK843
 ♥ A84
 ♦ 94
 ♣ A95

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
	AP		
1. 5431 after 1NT			

South hands (Practice Page)

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Board: 201 ♠ A107
Dealer: S ♥ AK108
Vul: EW ♦ KJ52
HCP: 16 ♣ J6

The opponents are silent.
You bid first.

Board: 202 ♠ Q52
Dealer: N ♥ J
Vul: None ♦ Q10963
HCP: 10 ♣ KQ76

The opponents are silent.
Partner bids first.

Board: 203 ♠ AK7
Dealer: S ♥ K764
Vul: NS ♦ 1097
HCP: 15 ♣ AJ7

The opponents are silent.
You bid first.

Board: 204 ♠ 8
Dealer: N ♥ AK10
Vul: EW ♦ K973
HCP: 11 ♣ J8543

The opponents are silent.
Partner bids first.

Board: 205 ♠ AK843
Dealer: S ♥ A84
Vul: Both ♦ 94
HCP: 15 ♣ A95

The opponents are silent.
You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 201
 Dealer: S
 Vul: EW
 North HCP: 15
 South HCP: 16
 Contract: 6♦ N

North:
 ♠ K
 ♥ J94
 ♦ AQ764
 ♣ KQ43

South:
 ♠ A107
 ♥ AK108
 ♦ KJ52
 ♣ J6

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	4NT ²
Pass	5♦ ³	Pass	6♦
	AP		
1. 5431 after 1NT			
2. Blackwood 0314, for ♦			
3. A=1/5 or 4/5			

Board: 202
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 3N N

North:
 ♠ AK106
 ♥ AK73
 ♦ 54
 ♣ J94

South:
 ♠ Q52
 ♥ J
 ♦ Q10963
 ♣ KQ76

West	North	East	South
		1NT	Pass 3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 203
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 15
 Contract: 3N S

North:
 ♠ J65
 ♥ Q
 ♦ AJ86
 ♣ K9532

South:
 ♠ AK7
 ♥ K764
 ♦ 1097
 ♣ AJ7

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
	AP		
1. 5431 after 1NT			

Board: 204
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 11
 Contract: 3N N

North:
 ♠ AQ973
 ♥ 95
 ♦ AQ2
 ♣ A97

South:
 ♠ 8
 ♥ AK10
 ♦ K973
 ♣ J8543

West	North	East	South
		1NT	Pass 3♠ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 205
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 15
 Contract: 3N S

North:
 ♠ Q
 ♥ KJ2
 ♦ J1053
 ♣ KJ832

South:
 ♠ AK843
 ♥ A84
 ♦ 94
 ♣ A95

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
	AP		
1. 5431 after 1NT			

North hands (Practice Page)

P:\bba\5431_Afte

Board: 206 ♠ Q72
Dealer: N ♥ AQ654
Vul: NS ♦ QJ10
HCP: 15 ♣ A3

The opponents are silent.

You bid first.

Board: 207 ♠ 9
Dealer: S ♥ AJ9
Vul: EW ♦ KJ982
HCP: 12 ♣ K932

The opponents are silent.

Partner bids first.

Board: 208 ♠ Q5
Dealer: N ♥ AJ108
Vul: Both ♦ AK98
HCP: 15 ♣ J108

The opponents are silent.

You bid first.

Board: 209 ♠ A
Dealer: S ♥ A109
Vul: None ♦ K876
HCP: 15 ♣ A10943

The opponents are silent.

Partner bids first.

Board: 210 ♠ J97
Dealer: N ♥ AKQ7
Vul: EW ♦ Q5
HCP: 15 ♣ QJ87

The opponents are silent.

You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ J86		1NT	Pass	3♥ ¹
Vul: NS	♥ AQ654	♥ 8		Pass	3NT	AP
North HCP: 15	♦ QJ10	♦ AK983				1. 5431 after 1NT
South HCP: 9	♣ A3	♣ J865				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ742				1NT
Vul: EW	♥ AJ9	♥ K10		Pass	3♠ ¹	Pass
North HCP: 12	♦ KJ982	♦ AQ6			3NT	
South HCP: 16	♣ K932	♣ J87		AP		
Contract: 3N S						1. 5431 after 1NT

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AJ3		1NT	Pass	3♥ ¹
Vul: Both	♥ AJ108	♥ 6		Pass	5♦	AP
North HCP: 15	♦ AK98	♦ Q7642				1. 5431 after 1NT
South HCP: 9	♣ J108	♣ Q543				
Contract: 5♦ N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q104				1NT
Vul: None	♥ A109	♥ KJ8		Pass	3♠ ¹	Pass
North HCP: 15	♦ K876	♦ A1094			3NT	
South HCP: 16	♣ A10943	♣ KQJ		Pass	6NT	AP
Contract: 6N S						1. 5431 after 1NT

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ J97	♠ A106		1NT	Pass	3♥ ¹
Vul: EW	♥ AKQ7	♥ 9		Pass	3NT	AP
North HCP: 15	♦ Q5	♦ A984				1. 5431 after 1NT
South HCP: 12	♣ QJ87	♣ A10964				
Contract: 3N N						

South hands (Practice Page)

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Board: 206	♠ J86	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ AK983	Partner bids first.
HCP: 9	♣ J865	
Board: 207	♠ AQ742	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ AQ6	You bid first.
HCP: 16	♣ J87	
Board: 208	♠ AJ3	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ Q7642	Partner bids first.
HCP: 9	♣ Q543	
Board: 209	♠ Q104	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: None	♦ A1094	You bid first.
HCP: 16	♣ KQJ	
Board: 210	♠ A106	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ A984	Partner bids first.
HCP: 12	♣ A10964	

P:\bba\5431_Afte Both hands (Answers Page)

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ Q72	♠ J86		1NT	Pass	3♥ ¹
Vul: NS	♥ AQ654	♥ 8		Pass	3NT	AP
North HCP: 15	♦ QJ10	♦ AK983				1. 5431 after 1NT
South HCP: 9	♣ A3	♣ J865				
Contract: 3N N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ742				1NT
Vul: EW	♥ AJ9	♥ K10		Pass	3♠ ¹	Pass
North HCP: 12	♦ KJ982	♦ AQ6			3NT	
South HCP: 16	♣ K932	♣ J87		AP		
Contract: 3N S						1. 5431 after 1NT

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AJ3		1NT	Pass	3♥ ¹
Vul: Both	♥ AJ108	♥ 6		Pass	5♦	AP
North HCP: 15	♦ AK98	♦ Q7642				1. 5431 after 1NT
South HCP: 9	♣ J108	♣ Q543				
Contract: 5♦ N						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q104				1NT
Vul: None	♥ A109	♥ KJ8		Pass	3♠ ¹	Pass
North HCP: 15	♦ K876	♦ A1094			3NT	
South HCP: 16	♣ A10943	♣ KQJ		Pass	6NT	AP
Contract: 6N S						1. 5431 after 1NT

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ J97	♠ A106		1NT	Pass	3♥ ¹
Vul: EW	♥ AKQ7	♥ 9		Pass	3NT	AP
North HCP: 15	♦ Q5	♦ A984				1. 5431 after 1NT
South HCP: 12	♣ QJ87	♣ A10964				
Contract: 3N N						

North hands (Practice Page)

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Board: 211 ♠ K
Dealer: S ♥ AK6
Vul: Both ♦ Q9873
HCP: 13 ♣ J865

The opponents are silent.
Partner bids first.

Board: 212 ♠ AK106
Dealer: N ♥ J92
Vul: None ♦ AJ9
HCP: 15 ♣ Q73

The opponents are silent.
You bid first.

Board: 213 ♠ K43
Dealer: S ♥ J
Vul: NS ♦ AQJ32
HCP: 16 ♣ KQ107

The opponents are silent.
Partner bids first.

Board: 214 ♠ AK972
Dealer: N ♥ A8
Vul: Both ♦ A103
HCP: 15 ♣ 742

The opponents are silent.
You bid first.

Board: 215 ♠ K73
Dealer: S ♥ 7
Vul: None ♦ AQ1092
HCP: 12 ♣ K862

The opponents are silent.
Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A9				1NT
Vul: Both	♥ AK6	♥ Q1052	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ Q9873	♦ AK6			AP	
South HCP: 15	♣ J865	♣ Q1042	1. 5431 after 1NT			
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AK106	♠ 9				1NT
Vul: None	♥ J92	♥ K43	Pass	3NT	AP	3♠ ¹
North HCP: 15	♦ AJ9	♦ K8654	1. 5431 after 1NT			
South HCP: 11	♣ Q73	♣ AJ102				
Contract: 3N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ K43	♠ A109				1NT
Vul: NS	♥ J	♥ AQ105	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ AQJ32	♦ 1054	Pass	4NT ²	AP	
South HCP: 15	♣ KQ107	♣ AJ6	1. 5431 after 1NT			
Contract: 4N S			2. Quantitative 4NT			

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AK972	♠ —				1NT
Vul: Both	♥ A8	♥ J95	Pass	3NT	AP	3♠ ¹
North HCP: 15	♦ A103	♦ J9842	1. 5431 after 1NT			
South HCP: 9	♣ 742	♣ AK1063				
Contract: 3N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ K73	♠ AJ92				1NT
Vul: None	♥ 7	♥ AKJ8	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AQ1092	♦ K5			AP	
South HCP: 16	♣ K862	♣ 1054	1. 5431 after 1NT			
Contract: 3N S						

South hands (Practice Page)

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Board: 211	♠ A9 ♥ Q1052 ♦ AK6 ♣ Q1042	The opponents are silent. You bid first.
Board: 212	♠ 9 ♥ K43 ♦ K8654 ♣ AJ102	The opponents are silent. Partner bids first.
Board: 213	♠ A109 ♥ AQ105 ♦ 1054 ♣ AJ6	The opponents are silent. You bid first.
Board: 214	♠ — ♥ J95 ♦ J9842 ♣ AK1063	The opponents are silent. Partner bids first.
Board: 215	♠ AJ92 ♥ AKJ8 ♦ K5 ♣ 1054	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A9				1NT
Vul: Both	♥ AK6	♥ Q1052	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ Q9873	♦ AK6			AP	
South HCP: 15	♣ J865	♣ Q1042	1. 5431 after 1NT			
Contract: 3N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AK106	♠ 9				1NT
Vul: None	♥ J92	♥ K43	Pass	3NT	AP	3♠ ¹
North HCP: 15	♦ AJ9	♦ K8654	1. 5431 after 1NT			
South HCP: 11	♣ Q73	♣ AJ102				
Contract: 3N N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ K43	♠ A109				1NT
Vul: NS	♥ J	♥ AQ105	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ AQJ32	♦ 1054	Pass	4NT ²	AP	
South HCP: 15	♣ KQ107	♣ AJ6	1. 5431 after 1NT			
Contract: 4N S			2. Quantitative 4NT			

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ AK972	♠ —				1NT
Vul: Both	♥ A8	♥ J95	Pass	3NT	AP	3♠ ¹
North HCP: 15	♦ A103	♦ J9842	1. 5431 after 1NT			
South HCP: 9	♣ 742	♣ AK1063				
Contract: 3N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ K73	♠ AJ92				1NT
Vul: None	♥ 7	♥ AKJ8	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AQ1092	♦ K5			AP	
South HCP: 16	♣ K862	♣ 1054	1. 5431 after 1NT			
Contract: 3N S						

North hands (Practice Page)

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Board: 216	♠ K4 ♥ AQ963 ♦ K64 ♣ K62	The opponents are silent. You bid first.
Board: 217	♠ 9 ♥ A106 ♦ QJ954 ♣ KJ75	The opponents are silent. Partner bids first.
Board: 218	♠ QJ2 ♥ KQJ65 ♦ K96 ♣ K4	The opponents are silent. You bid first.
Board: 219	♠ 1085 ♥ 4 ♦ AQJ52 ♣ A954	The opponents are silent. Partner bids first.
Board: 220	♠ Q10743 ♥ AJ2 ♦ A95 ♣ A9	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 216 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ K4 ♥ AQ963 ♦ K64 ♣ K62	South: ♠ AJ5 ♥ 8 ♦ QJ87 ♣ AJ1093	West North East South 1NT Pass 3♥ ¹ Pass 3NT AP 1. 5431 after 1NT
Board: 217 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ 9 ♥ A106 ♦ QJ954 ♣ KJ75	South: ♠ KJ85 ♥ K983 ♦ A7 ♣ A103	West North East South 1NT Pass 3♠ ¹ Pass 3NT AP 1. 5431 after 1NT
Board: 218 Dealer: N Vul: None North HCP: 15 South HCP: 15 Contract: 4N N	North: ♠ QJ2 ♥ KQJ65 ♦ K96 ♣ K4	South: ♠ AK6 ♥ 10 ♦ QJ82 ♣ AJ953	West North East South 1NT Pass 3♥ ¹ Pass 3NT Pass 4NT ² AP 1. 5431 after 1NT 2. Quantitative 4NT
Board: 219 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 5♦ S	North: ♠ 1085 ♥ 4 ♦ AQJ52 ♣ A954	South: ♠ Q6 ♥ AKJ92 ♦ K74 ♣ K86	West North East South 1NT Pass 3♥ ¹ Pass 4♦ Pass 5♦ AP 1. 5431 after 1NT
Board: 220 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 7♠ N	North: ♠ Q10743 ♥ AJ2 ♦ A95 ♣ A9	South: ♠ AK8 ♥ 4 ♦ KJ832 ♣ KQJ5	West North East South 1NT Pass 3♥ ¹ Pass 4♠ Pass 4NT ² Pass 5♣ ³ Pass 5♦ Pass 5NT ⁴ Pass 7♠ AP 1. 5431 after 1NT 2. Blackwood 0314, for ♠ 3. A=0/5 or 3/5 4. ♠ queen no ♥ king no ♣ king no ♦ king

South hands (Practice Page)

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Board: 216 ♠ AJ5 The opponents are silent.

Dealer: N

♥ 8

Vul: NS

♦ QJ87

HCP: 13

♣ AJ1093

Partner bids first.

Board: 217 ♠ KJ85 The opponents are silent.

Dealer: S

♥ K983

Vul: EW

♦ A7

HCP: 15

♣ A103

You bid first.

Board: 218 ♠ AK6 The opponents are silent.

Dealer: N

♥ 10

Vul: None

♦ QJ82

HCP: 15

♣ AJ953

Partner bids first.

Board: 219 ♠ Q6 The opponents are silent.

Dealer: S

♥ AKJ92

Vul: NS

♦ K74

HCP: 16

♣ K86

You bid first.

Board: 220 ♠ AK8 The opponents are silent.

Dealer: N

♥ 4

Vul: EW

♦ KJ832

HCP: 17

♣ KQJ5

Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 216 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 3N N	North: ♠ K4 ♥ AQ963 ♦ K64 ♣ K62	South: ♠ AJ5 ♥ 8 ♦ QJ87 ♣ AJ1093	West North East South 1NT Pass 3♥ ¹ Pass 3NT AP 1. 5431 after 1NT
Board: 217 Dealer: S Vul: EW North HCP: 11 South HCP: 15 Contract: 3N S	North: ♠ 9 ♥ A106 ♦ QJ954 ♣ KJ75	South: ♠ KJ85 ♥ K983 ♦ A7 ♣ A103	West North East South 1NT Pass 3♠ ¹ Pass 3NT AP 1. 5431 after 1NT
Board: 218 Dealer: N Vul: None North HCP: 15 South HCP: 15 Contract: 4N N	North: ♠ QJ2 ♥ KQJ65 ♦ K96 ♣ K4	South: ♠ AK6 ♥ 10 ♦ QJ82 ♣ AJ953	West North East South 1NT Pass 3♥ ¹ Pass 3NT Pass 4NT ² AP 1. 5431 after 1NT 2. Quantitative 4NT
Board: 219 Dealer: S Vul: NS North HCP: 11 South HCP: 16 Contract: 5♦ S	North: ♠ 1085 ♥ 4 ♦ AQJ52 ♣ A954	South: ♠ Q6 ♥ AKJ92 ♦ K74 ♣ K86	West North East South 1NT Pass 3♥ ¹ Pass 4♦ Pass 5♦ AP 1. 5431 after 1NT
Board: 220 Dealer: N Vul: EW North HCP: 15 South HCP: 17 Contract: 7♠ N	North: ♠ Q10743 ♥ AJ2 ♦ A95 ♣ A9	South: ♠ AK8 ♥ 4 ♦ KJ832 ♣ KQJ5	West North East South 1NT Pass 3♥ ¹ Pass 4♠ Pass 4NT ² Pass 5♣ ³ Pass 5♦ Pass 5NT ⁴ Pass 7♠ AP 1. 5431 after 1NT 2. Blackwood 0314, for ♠ 3. A=0/5 or 3/5 4. ♠ queen no ♥ king no ♣ king no ♦ king

North hands (Practice Page)

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Board: 221	♠ AK7 ♥ — ♦ AQJ943 ♣ QJ82	The opponents are silent. Partner bids first.
Board: 222	♠ QJ53 ♥ AK87 ♦ Q75 ♣ K5	The opponents are silent. You bid first.
Board: 223	♠ AQ7 ♥ 9 ♦ A987 ♣ 87532	The opponents are silent. Partner bids first.
Board: 224	♠ AQ5 ♥ AK74 ♦ 10874 ♣ K8	The opponents are silent. You bid first.
Board: 225	♠ J87 ♥ A ♦ AJ987 ♣ AJ75	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 221
 Dealer: S
 Vul: Both
 North HCP: 17
 South HCP: 16
 Contract: 6♦ N

North:
 ♠ AK7
 ♥ —
 ♦ AQJ943
 ♣ QJ82

South:
 ♠ Q854
 ♥ KJ107
 ♦ K102
 ♣ AK

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4♦	Pass	4♠
Pass	6♦	AP	
1. 5431 after 1NT			

Board: 222
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 13
 Contract: 3N N

North:
 ♠ QJ53
 ♥ AK87
 ♦ Q75
 ♣ K5

South:
 ♠ K
 ♥ Q65
 ♦ AJ862
 ♣ QJ43

West	North	East	South
		1NT	Pass 3♠ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 223
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 16
 Contract: 3N S

North:
 ♠ AQ7
 ♥ 9
 ♦ A987
 ♣ 87532

South:
 ♠ 1062
 ♥ AJ105
 ♦ KJ4
 ♣ AK4

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
	AP		
1. 5431 after 1NT			

Board: 224
 Dealer: N
 Vul: Both
 North HCP: 16
 South HCP: 13
 Contract: 6♦ S

North:
 ♠ AQ5
 ♥ AK74
 ♦ 10874
 ♣ K8

South:
 ♠ J63
 ♥ —
 ♦ AKJ653
 ♣ A964

West	North	East	South
		1NT	Pass 3♥ ¹
Pass	3NT	Pass	4♦
Pass	4NT ²	Pass	5♣ ³
Pass	5♦	Pass	6♦
	AP		
1. 5431 after 1NT			
2. Blackwood 0314, for ♦			
3. A=0/5 or 3/5			

Board: 225
 Dealer: S
 Vul: None
 North HCP: 15
 South HCP: 15
 Contract: 4N S

North:
 ♠ J87
 ♥ A
 ♦ AJ987
 ♣ AJ75

South:
 ♠ KQ2
 ♥ Q1074
 ♦ K65
 ♣ KQ8

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4NT ²	AP	
1. 5431 after 1NT			
2. Quantitative 4NT			

South hands (Practice Page)

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Board: 221	♠ Q854 ♥ KJ107 ♦ K102 ♣ AK	The opponents are silent. You bid first.
Board: 222	♠ K ♥ Q65 ♦ AJ862 ♣ QJ43	The opponents are silent. Partner bids first.
Board: 223	♠ 1062 ♥ AJ105 ♦ KJ4 ♣ AK4	The opponents are silent. You bid first.
Board: 224	♠ J63 ♥ — ♦ AKJ653 ♣ A964	The opponents are silent. Partner bids first.
Board: 225	♠ KQ2 ♥ Q1074 ♦ K65 ♣ KQ8	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 221
 Dealer: S
 Vul: Both
 North HCP: 17
 South HCP: 16
 Contract: 6♦ N

North:
 ♠ AK7
 ♥ —
 ♦ AQJ943
 ♣ QJ82

South:
 ♠ Q854
 ♥ KJ107
 ♦ K102
 ♣ AK

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4♦	Pass	4♠
Pass	6♦	AP	
1. 5431 after 1NT			

Board: 222
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 13
 Contract: 3N N

North:
 ♠ QJ53
 ♥ AK87
 ♦ Q75
 ♣ K5

South:
 ♠ K
 ♥ Q65
 ♦ AJ862
 ♣ QJ43

West	North	East	South
		1NT	Pass 3♠ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 223
 Dealer: S
 Vul: EW
 North HCP: 10
 South HCP: 16
 Contract: 3N S

North:
 ♠ AQ7
 ♥ 9
 ♦ A987
 ♣ 87532

South:
 ♠ 1062
 ♥ AJ105
 ♦ KJ4
 ♣ AK4

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
	AP		
1. 5431 after 1NT			

Board: 224
 Dealer: N
 Vul: Both
 North HCP: 16
 South HCP: 13
 Contract: 6♦ S

North:
 ♠ AQ5
 ♥ AK74
 ♦ 10874
 ♣ K8

South:
 ♠ J63
 ♥ —
 ♦ AKJ653
 ♣ A964

West	North	East	South
		1NT	Pass 3♥ ¹
Pass	3NT	Pass	4♦
Pass	4NT ²	Pass	5♣ ³
Pass	5♦	Pass	6♦
	AP		
1. 5431 after 1NT			
2. Blackwood 0314, for ♦			
3. A=0/5 or 3/5			

Board: 225
 Dealer: S
 Vul: None
 North HCP: 15
 South HCP: 15
 Contract: 4N S

North:
 ♠ J87
 ♥ A
 ♦ AJ987
 ♣ AJ75

South:
 ♠ KQ2
 ♥ Q1074
 ♦ K65
 ♣ KQ8

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4NT ²	AP	
1. 5431 after 1NT			
2. Quantitative 4NT			

North hands (Practice Page)

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Board: 226	♠ AQ ♥ K93 ♦ K542 ♣ A854	The opponents are silent. You bid first.
Board: 227	♠ KQ8 ♥ 5 ♦ KQJ107 ♣ AK97	The opponents are silent. Partner bids first.
Board: 228	♠ Q64 ♥ AKQJ3 ♦ Q9 ♣ Q109	The opponents are silent. You bid first.
Board: 229	♠ 8 ♥ Q107 ♦ J1063 ♣ AQ962	The opponents are silent. Partner bids first.
Board: 230	♠ Q74 ♥ K1073 ♦ A6 ♣ AK54	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 226
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 9
 Contract: 3N N

North:
 ♠ AQ
 ♥ K93
 ♦ K542
 ♣ A854

South:
 ♠ K52
 ♥ 5
 ♦ J1098
 ♣ KQ1063

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 227
 Dealer: S
 Vul: Both
 North HCP: 18
 South HCP: 15
 Contract: 6♦ S

North:
 ♠ KQ8
 ♥ 5
 ♦ KQJ107
 ♣ AK97

South:
 ♠ A32
 ♥ KQJ10
 ♦ A986
 ♣ J6

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4NT ²	Pass	6♦
	AP		
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 228
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 11
 Contract: 3N N

North:
 ♠ Q64
 ♥ AKQJ3
 ♦ Q9
 ♣ Q109

South:
 ♠ A85
 ♥ 7
 ♦ K542
 ♣ KJ874

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 229
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 16
 Contract: 3N S

North:
 ♠ 8
 ♥ Q107
 ♦ J1063
 ♣ AQ962

South:
 ♠ K973
 ♥ AK43
 ♦ K5
 ♣ K108

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
	AP		
1. 5431 after 1NT			

Board: 230
 Dealer: N
 Vul: Both
 North HCP: 16
 South HCP: 11
 Contract: 5♣ N

North:
 ♠ Q74
 ♥ K1073
 ♦ A6
 ♣ AK54

South:
 ♠ J
 ♥ J94
 ♦ KQJ43
 ♣ QJ106

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	5♣	AP	
1. 5431 after 1NT			

South hands (Practice Page)

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Board: 226	♠ K52 ♥ 5 ♦ J1098 ♣ KQ1063	The opponents are silent. Partner bids first.
Board: 227	♠ A32 ♥ KQJ10 ♦ A986 ♣ J6	The opponents are silent. You bid first.
Board: 228	♠ A85 ♥ 7 ♦ K542 ♣ KJ874	The opponents are silent. Partner bids first.
Board: 229	♠ K973 ♥ AK43 ♦ K5 ♣ K108	The opponents are silent. You bid first.
Board: 230	♠ J ♥ J94 ♦ KQJ43 ♣ QJ106	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 226
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 9
 Contract: 3N N

North:
 ♠ AQ
 ♥ K93
 ♦ K542
 ♣ A854

South:
 ♠ K52
 ♥ 5
 ♦ J1098
 ♣ KQ1063

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 227
 Dealer: S
 Vul: Both
 North HCP: 18
 South HCP: 15
 Contract: 6♦ S

North:
 ♠ KQ8
 ♥ 5
 ♦ KQJ107
 ♣ AK97

South:
 ♠ A32
 ♥ KQJ10
 ♦ A986
 ♣ J6

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4NT ²	Pass	6♦
	AP		
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 228
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 11
 Contract: 3N N

North:
 ♠ Q64
 ♥ AKQJ3
 ♦ Q9
 ♣ Q109

South:
 ♠ A85
 ♥ 7
 ♦ K542
 ♣ KJ874

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 229
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 16
 Contract: 3N S

North:
 ♠ 8
 ♥ Q107
 ♦ J1063
 ♣ AQ962

South:
 ♠ K973
 ♥ AK43
 ♦ K5
 ♣ K108

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
	AP		
1. 5431 after 1NT			

Board: 230
 Dealer: N
 Vul: Both
 North HCP: 16
 South HCP: 11
 Contract: 5♣ N

North:
 ♠ Q74
 ♥ K1073
 ♦ A6
 ♣ AK54

South:
 ♠ J
 ♥ J94
 ♦ KQJ43
 ♣ QJ106

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	5♣	AP	
1. 5431 after 1NT			

North hands (Practice Page)

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Board: 231 ♠ 9 The opponents are silent.

Dealer: S ♥ J97

Vul: None ♦ KQ105

HCP: 9 ♣ K9863

Partner bids first.

Board: 232 ♠ AQ3 The opponents are silent.

Dealer: N ♥ AJ42

Vul: NS ♦ 1096

HCP: 15 ♣ A73

You bid first.

Board: 233 ♠ Q84 The opponents are silent.

Dealer: S ♥ 5

Vul: EW ♦ KJ972

HCP: 9 ♣ QJ83

Partner bids first.

Board: 234 ♠ AQ8 The opponents are silent.

Dealer: N ♥ Q42

Vul: None ♦ AJ732

HCP: 15 ♣ Q6

You bid first.

Board: 235 ♠ Q The opponents are silent.

Dealer: S ♥ K102

Vul: NS ♦ J10985

HCP: 11 ♣ KQ95

Partner bids first.

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			West	North	East	South
Board: 231						1NT
Dealer: S	North: ♠ 9	South: ♠ A1042	Pass	3♠ ¹	Pass	4NT ²
Vul: None	♥ J97	♥ AK10	Pass	5♦ ³	Pass	6♦
North HCP: 9	♦ KQ105	♦ AJ62	AP			
South HCP: 17	♣ K9863	♣ J2	1. 5431 after 1NT			
Contract: 6♦ N			2. Blackwood 0314, for ♦			
			3. A=1/5 or 4/5			

			West	North	East	South
Board: 232						1NT
Dealer: N	North: ♠ AQ3	South: ♠ —				3♠ ¹
Vul: NS	♥ AJ42	♥ 865	Pass	3NT	Pass	4♦
North HCP: 15	♦ 1096	♦ AKQ742	Pass	4♥	AP	
South HCP: 14	♣ A73	♣ KQ84	1. 5431 after 1NT			
Contract: 4♥ N						

			West	North	East	South
Board: 233						1NT
Dealer: S	North: ♠ Q84	South: ♠ J7				
Vul: EW	♥ 5	♥ AQ102	Pass	3♥ ¹	Pass	5♣
North HCP: 9	♦ KJ972	♦ Q108	AP			
South HCP: 16	♣ QJ83	♣ AK109	1. 5431 after 1NT			
Contract: 5♣ S						

			West	North	East	South
Board: 234						1NT
Dealer: N	North: ♠ AQ8	South: ♠ J74				3♥ ¹
Vul: None	♥ Q42	♥ 6	Pass	5♦	AP	
North HCP: 15	♦ AJ732	♦ K1084	1. 5431 after 1NT			
South HCP: 11	♣ Q6	♣ AK943				
Contract: 5♦ N						

			West	North	East	South
Board: 235						1NT
Dealer: S	North: ♠ Q	South: ♠ J865				
Vul: NS	♥ K102	♥ A5	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ J10985	♦ AQ43	AP			
South HCP: 16	♣ KQ95	♣ AJ6	1. 5431 after 1NT			
Contract: 3N S						

South hands (Practice Page)

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Board: 231	♠ A1042 ♥ AK10 ♦ AJ62 ♣ J2	The opponents are silent. You bid first.
Board: 232	♠ — ♥ 865 ♦ AKQ742 ♣ KQ84	The opponents are silent. Partner bids first.
Board: 233	♠ J7 ♥ AQ102 ♦ Q108 ♣ AK109	The opponents are silent. You bid first.
Board: 234	♠ J74 ♥ 6 ♦ K1084 ♣ AK943	The opponents are silent. Partner bids first.
Board: 235	♠ J865 ♥ A5 ♦ AQ43 ♣ AJ6	The opponents are silent. You bid first.

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			West	North	East	South
Board: 231						1NT
Dealer: S	North: ♠ 9	South: ♠ A1042	Pass	3♠ ¹	Pass	4NT ²
Vul: None	♥ J97	♥ AK10	Pass	5♦ ³	Pass	6♦
North HCP: 9	♦ KQ105	♦ AJ62	AP			
South HCP: 17	♣ K9863	♣ J2	1. 5431 after 1NT			
Contract: 6♦ N			2. Blackwood 0314, for ♦			
			3. A=1/5 or 4/5			

			West	North	East	South
Board: 232						1NT
Dealer: N	North: ♠ AQ3	South: ♠ —				3♠ ¹
Vul: NS	♥ AJ42	♥ 865	Pass	3NT	Pass	4♦
North HCP: 15	♦ 1096	♦ AKQ742	Pass	4♥	AP	
South HCP: 14	♣ A73	♣ KQ84	1. 5431 after 1NT			
Contract: 4♥ N						

			West	North	East	South
Board: 233						1NT
Dealer: S	North: ♠ Q84	South: ♠ J7				
Vul: EW	♥ 5	♥ AQ102	Pass	3♥ ¹	Pass	5♣
North HCP: 9	♦ KJ972	♦ Q108	AP			
South HCP: 16	♣ QJ83	♣ AK109	1. 5431 after 1NT			
Contract: 5♣ S						

			West	North	East	South
Board: 234						1NT
Dealer: N	North: ♠ AQ8	South: ♠ J74				3♥ ¹
Vul: None	♥ Q42	♥ 6	Pass	5♦	AP	
North HCP: 15	♦ AJ732	♦ K1084	1. 5431 after 1NT			
South HCP: 11	♣ Q6	♣ AK943				
Contract: 5♦ N						

			West	North	East	South
Board: 235						1NT
Dealer: S	North: ♠ Q	South: ♠ J865				
Vul: NS	♥ K102	♥ A5	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ J10985	♦ AQ43	AP			
South HCP: 16	♣ KQ95	♣ AJ6	1. 5431 after 1NT			
Contract: 3N S						

North hands (Practice Page)

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Board: 236	♠ K42 ♥ QJ98 ♦ KQ98 ♣ AQ	The opponents are silent. You bid first.
Board: 237	♠ 4 ♥ 1086 ♦ K10986 ♣ AK97	The opponents are silent. Partner bids first.
Board: 238	♠ AK85 ♥ KQJ10 ♦ 93 ♣ KJ6	The opponents are silent. You bid first.
Board: 239	♠ QJ4 ♥ 9 ♦ A1063 ♣ AQJ63	The opponents are silent. Partner bids first.
Board: 240	♠ KQJ82 ♥ KQJ ♦ Q42 ♣ Q5	West Doubles 3♠ if possible. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ QJ8		1NT	Pass	3♥ ¹
Vul: Both	♥ QJ98	♥ A	Pass	3NT	Pass	4NT ²
North HCP: 17	♦ KQ98	♦ A10653	Pass	6♦	AP	
South HCP: 15	♣ AQ	♣ KJ74	1.	5431 after 1NT		
Contract: 6♦ N			2.	Quantitative 4NT		

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KQJ103				1NT
Vul: NS	♥ 1086	♥ Q9	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ K10986	♦ AQJ		AP		
South HCP: 15	♣ AK97	♣ 532	1.	5431 after 1NT		
Contract: 3N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ 1072		1NT	Pass	3♥ ¹
Vul: EW	♥ KQJ10	♥ 8	Pass	3NT	AP	
North HCP: 17	♦ 93	♦ AK54	1.	5431 after 1NT		
South HCP: 11	♣ KJ6	♣ A10942				
Contract: 3N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ A8				1NT
Vul: Both	♥ 9	♥ KQJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ A1063	♦ Q98		AP		
South HCP: 15	♣ AQJ63	♣ K1082	1.	5431 after 1NT		
Contract: 3N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ KQJ82	♠ —		1NT	Pass	3♠ ¹
Vul: None	♥ KQJ	♥ 975	X	3NT	AP	
North HCP: 16	♦ Q42	♦ AJ975				
South HCP: 10	♣ Q5	♣ AJ963	1.	5431 after 1NT		
Contract: 3N N						

South hands (Practice Page)

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Board: 236	♠ QJ8 ♥ A ♦ A10653 ♣ KJ74	The opponents are silent. Partner bids first.
Board: 237	♠ KQJ103 ♥ Q9 ♦ AQJ ♣ 532	The opponents are silent. You bid first.
Board: 238	♠ 1072 ♥ 8 ♦ AK54 ♣ A10942	The opponents are silent. Partner bids first.
Board: 239	♠ A8 ♥ KQJ3 ♦ Q98 ♣ K1082	The opponents are silent. You bid first.
Board: 240	♠— ♥ 975 ♦ AJ975 ♣ AJ963	West Doubles 3♠ if possible. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ QJ8		1NT	Pass	3♥ ¹
Vul: Both	♥ QJ98	♥ A	Pass	3NT	Pass	4NT ²
North HCP: 17	♦ KQ98	♦ A10653	Pass	6♦	AP	
South HCP: 15	♣ AQ	♣ KJ74	1.	5431 after 1NT		
Contract: 6♦ N			2.	Quantitative 4NT		

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ KQJ103				1NT
Vul: NS	♥ 1086	♥ Q9	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ K10986	♦ AQJ		AP		
South HCP: 15	♣ AK97	♣ 532	1.	5431 after 1NT		
Contract: 3N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ 1072		1NT	Pass	3♥ ¹
Vul: EW	♥ KQJ10	♥ 8	Pass	3NT	AP	
North HCP: 17	♦ 93	♦ AK54	1.	5431 after 1NT		
South HCP: 11	♣ KJ6	♣ A10942				
Contract: 3N N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ A8				1NT
Vul: Both	♥ 9	♥ KQJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ A1063	♦ Q98		AP		
South HCP: 15	♣ AQJ63	♣ K1082	1.	5431 after 1NT		
Contract: 3N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ KQJ82	♠ —		1NT	Pass	3♠ ¹
Vul: None	♥ KQJ	♥ 975	X	3NT	AP	
North HCP: 16	♦ Q42	♦ AJ975				
South HCP: 10	♣ Q5	♣ AJ963	1.	5431 after 1NT		
Contract: 3N N						

North hands (Practice Page)

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Board: 241	♠ KJ9 ♥ 3 ♦ AKJ75 ♣ A1093	The opponents are silent. Partner bids first.
Board: 242	♠ K1075 ♥ KJ4 ♦ A54 ♣ A43	The opponents are silent. You bid first.
Board: 243	♠ — ♥ K102 ♦ K10764 ♣ A10765	The opponents are silent. Partner bids first.
Board: 244	♠ AQ7 ♥ K102 ♦ A64 ♣ K742	The opponents are silent. You bid first.
Board: 245	♠ J64 ♥ 3 ♦ A1097 ♣ AKJ73	The opponents are silent. Partner bids first.

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Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ AQ74				1NT
Vul: EW	♥ 3	♥ AKJ2	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ AKJ75	♦ 43	Pass	4NT ²	AP	
South HCP: 17	♣ A1093	♣ QJ2	1.	5431 after 1NT		
Contract: 4N S			2.	Quantitative 4NT		

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ K1075	♠ 3				1NT
Vul: Both	♥ KJ4	♥ A103	Pass	3NT	AP	
North HCP: 15	♦ A54	♦ KQ862	1.	5431 after 1NT		
South HCP: 11	♣ A43	♣ Q1075				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A532				1NT
Vul: None	♥ K102	♥ AJ75	Pass	3♠ ¹	Pass	4♥
North HCP: 10	♦ K10764	♦ A85				
South HCP: 17	♣ A10765	♣ KJ	1.	5431 after 1NT		
Contract: 4♥ S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ —				1NT
Vul: NS	♥ K102	♥ J73	Pass	3NT	AP	
North HCP: 16	♦ A64	♦ KQJ1095	1.	5431 after 1NT		
South HCP: 11	♣ K742	♣ A963				
Contract: 3N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ AKQ10				1NT
Vul: Both	♥ 3	♥ KQ92	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ A1097	♦ QJ8				
South HCP: 17	♣ AKJ73	♣ 95	1.	5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 241 ♠ AQ74
Dealer: S ♥ AKJ2
Vul: EW ♦ 43
HCP: 17 ♣ QJ2

The opponents are silent.

You bid first.

Board: 242 ♠ 3
Dealer: N ♥ A103
Vul: Both ♦ KQ862
HCP: 11 ♣ Q1075

The opponents are silent.

Partner bids first.

Board: 243 ♠ A532
Dealer: S ♥ AJ75
Vul: None ♦ A85
HCP: 17 ♣ KJ

The opponents are silent.

You bid first.

Board: 244 ♠ —
Dealer: N ♥ J73
Vul: NS ♦ KQJ1095
HCP: 11 ♣ A963

The opponents are silent.

Partner bids first.

Board: 245 ♠ AKQ10
Dealer: S ♥ KQ92
Vul: Both ♦ QJ8
HCP: 17 ♣ 95

The opponents are silent.

You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ AQ74				1NT
Vul: EW	♥ 3	♥ AKJ2	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ AKJ75	♦ 43	Pass	4NT ²	AP	
South HCP: 17	♣ A1093	♣ QJ2	1.	5431 after 1NT		
Contract: 4N S			2.	Quantitative 4NT		

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ K1075	♠ 3				1NT
Vul: Both	♥ KJ4	♥ A103	Pass	3NT	AP	
North HCP: 15	♦ A54	♦ KQ862	1.	5431 after 1NT		
South HCP: 11	♣ A43	♣ Q1075				
Contract: 3N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A532				1NT
Vul: None	♥ K102	♥ AJ75	Pass	3♠ ¹	Pass	4♥
North HCP: 10	♦ K10764	♦ A85				
South HCP: 17	♣ A10765	♣ KJ	1.	5431 after 1NT		
Contract: 4♥ S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ —				1NT
Vul: NS	♥ K102	♥ J73	Pass	3NT	AP	
North HCP: 16	♦ A64	♦ KQJ1095	1.	5431 after 1NT		
South HCP: 11	♣ K742	♣ A963				
Contract: 3N N						

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ J64	♠ AKQ10				1NT
Vul: Both	♥ 3	♥ KQ92	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ A1097	♦ QJ8				
South HCP: 17	♣ AKJ73	♣ 95	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 246	♠ A1064 ♥ AQ10 ♦ Q65 ♣ K75	The opponents are silent. You bid first.
Board: 247	♠ Q72 ♥ 2 ♦ AKJ65 ♣ KJ83	The opponents are silent. Partner bids first.
Board: 248	♠ AQ95 ♥ AK73 ♦ 764 ♣ Q4	The opponents are silent. You bid first.
Board: 249	♠ Q ♥ A95 ♦ J8532 ♣ AK94	The opponents are silent. Partner bids first.
Board: 250	♠ AK95 ♥ KQ103 ♦ Q85 ♣ J9	The opponents are silent. You bid first.

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Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A1064	♠ Q73		1NT	Pass	3♥ ¹
Vul: None	♥ AQ10	♥ 6				
North HCP: 15	♦ Q65	♦ A10872	Pass	3NT	AP	
South HCP: 11	♣ K75	♣ AJ109	1.	5431 after 1NT		
Contract: 3N N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ AK8				1NT
Vul: NS	♥ 2	♥ AQJ7	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AKJ65	♦ 1082		AP		
South HCP: 16	♣ KJ83	♣ Q54	1.	5431 after 1NT		
Contract: 3N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ 7		1NT	Pass	3♠ ¹
Vul: EW	♥ AK73	♥ 542	Pass	3NT	AP	
North HCP: 15	♦ 764	♦ K1052	1.	5431 after 1NT		
South HCP: 10	♣ Q4	♣ AK532				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A853				1NT
Vul: None	♥ A95	♥ KJ10	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ J8532	♦ AK76		AP		
South HCP: 17	♣ AK94	♣ Q8	1.	5431 after 1NT		
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ Q107		1NT	Pass	3♥ ¹
Vul: NS	♥ KQ103	♥ A	Pass	3NT	AP	
North HCP: 15	♦ Q85	♦ AJ1072	1.	5431 after 1NT		
South HCP: 14	♣ J9	♣ K753				
Contract: 3N N						

South hands (Practice Page)

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Board: 246	♠ Q73 ♥ 6 ♦ A10872 ♣ AJ109	The opponents are silent. Partner bids first.
Board: 247	♠ AK8 ♥ AQJ7 ♦ 1082 ♣ Q54	The opponents are silent. You bid first.
Board: 248	♠ 7 ♥ 542 ♦ K1052 ♣ AK532	The opponents are silent. Partner bids first.
Board: 249	♠ A853 ♥ KJ10 ♦ AK76 ♣ Q8	The opponents are silent. You bid first.
Board: 250	♠ Q107 ♥ A ♦ AJ1072 ♣ K753	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A1064	♠ Q73		1NT	Pass	3♥ ¹
Vul: None	♥ AQ10	♥ 6				
North HCP: 15	♦ Q65	♦ A10872	Pass	3NT	AP	
South HCP: 11	♣ K75	♣ AJ109	1.	5431 after 1NT		
Contract: 3N N						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ AK8				1NT
Vul: NS	♥ 2	♥ AQJ7	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AKJ65	♦ 1082		AP		
South HCP: 16	♣ KJ83	♣ Q54	1.	5431 after 1NT		
Contract: 3N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ 7		1NT	Pass	3♠ ¹
Vul: EW	♥ AK73	♥ 542	Pass	3NT	AP	
North HCP: 15	♦ 764	♦ K1052	1.	5431 after 1NT		
South HCP: 10	♣ Q4	♣ AK532				
Contract: 3N N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A853				1NT
Vul: None	♥ A95	♥ KJ10	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ J8532	♦ AK76		AP		
South HCP: 17	♣ AK94	♣ Q8	1.	5431 after 1NT		
Contract: 3N S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ Q107		1NT	Pass	3♥ ¹
Vul: NS	♥ KQ103	♥ A	Pass	3NT	AP	
North HCP: 15	♦ Q85	♦ AJ1072	1.	5431 after 1NT		
South HCP: 14	♣ J9	♣ K753				
Contract: 3N N						

North hands (Practice Page)

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Board: 251	♠ J ♥ K109 ♦ KJ1086 ♣ K932	The opponents are silent. Partner bids first.
Board: 252	♠ A1054 ♥ AK106 ♦ J86 ♣ KQ	The opponents are silent. You bid first.
Board: 253	♠ Q ♥ 543 ♦ KQ52 ♣ AQ1094	The opponents are silent. Partner bids first.
Board: 254	♠ KQJ4 ♥ K32 ♦ K103 ♣ A94	The opponents are silent. You bid first.
Board: 255	♠ 3 ♥ 984 ♦ AK76 ♣ AKJ93	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK42				1NT
Vul: Both	♥ K109	♥ Q2	Pass	3♠ ¹	Pass	4♦
North HCP: 11	♦ KJ1086	♦ AQ92			AP	
South HCP: 15	♣ K932	♣ 875	1.	5431 after 1NT		
Contract: 4♦ S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ A1054	♠ QJ2				1NT
Vul: NS	♥ AK106	♥ 4	Pass	3NT	AP	3♥ ¹
North HCP: 17	♦ J86	♦ Q952	1.	5431 after 1NT		
South HCP: 10	♣ KQ	♣ AJ754				
Contract: 3N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A106				1NT
Vul: EW	♥ 543	♥ AKJ	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ KQ52	♦ 73			AP	
South HCP: 16	♣ AQ1094	♣ KJ763	1.	5431 after 1NT		
Contract: 3N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ 3				1NT
Vul: Both	♥ K32	♥ Q64	Pass	3NT	AP	3♠ ¹
North HCP: 16	♦ K103	♦ QJ874	1.	5431 after 1NT		
South HCP: 9	♣ A94	♣ KJ63				
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQJ106	Pass	3♠ ¹	Pass	3NT
Vul: None	♥ 984	♥ AKJ	Pass	4NT ²	Pass	6NT
North HCP: 15	♦ AK76	♦ 1094			AP	
South HCP: 16	♣ AKJ93	♣ Q5	1.	5431 after 1NT		
Contract: 6N S			2.	Quantitative 4NT		

South hands (Practice Page)

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Board: 251	♠ AK42 ♥ Q2 ♦ AQ92 ♣ 875	The opponents are silent. You bid first.
Board: 252	♠ QJ2 ♥ 4 ♦ Q952 ♣ AJ754	The opponents are silent. Partner bids first.
Board: 253	♠ A106 ♥ AKJ ♦ 73 ♣ KJ763	The opponents are silent. You bid first.
Board: 254	♠ 3 ♥ Q64 ♦ QJ874 ♣ KJ63	The opponents are silent. Partner bids first.
Board: 255	♠ KQJ106 ♥ AKJ ♦ 1094 ♣ Q5	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK42				1NT
Vul: Both	♥ K109	♥ Q2	Pass	3♠ ¹	Pass	4♦
North HCP: 11	♦ KJ1086	♦ AQ92			AP	
South HCP: 15	♣ K932	♣ 875	1.	5431 after 1NT		
Contract: 4♦ S						

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ A1054	♠ QJ2				1NT
Vul: NS	♥ AK106	♥ 4	Pass	3NT	AP	3♥ ¹
North HCP: 17	♦ J86	♦ Q952	1.	5431 after 1NT		
South HCP: 10	♣ KQ	♣ AJ754				
Contract: 3N N						

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A106				1NT
Vul: EW	♥ 543	♥ AKJ	Pass	3♠ ¹	Pass	3NT
North HCP: 13	♦ KQ52	♦ 73			AP	
South HCP: 16	♣ AQ1094	♣ KJ763	1.	5431 after 1NT		
Contract: 3N S						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ KQJ4	♠ 3				1NT
Vul: Both	♥ K32	♥ Q64	Pass	3NT	AP	3♠ ¹
North HCP: 16	♦ K103	♦ QJ874	1.	5431 after 1NT		
South HCP: 9	♣ A94	♣ KJ63				
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQJ106	Pass	3♠ ¹	Pass	3NT
Vul: None	♥ 984	♥ AKJ	Pass	4NT ²	Pass	6NT
North HCP: 15	♦ AK76	♦ 1094			AP	
South HCP: 16	♣ AKJ93	♣ Q5	1.	5431 after 1NT		
Contract: 6N S			2.	Quantitative 4NT		

North hands (Practice Page)

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Board: 256	♠ AKJ9 ♥ 1062 ♦ A73 ♣ K32	The opponents are silent. You bid first.
Board: 257	♠ AK3 ♥ J ♦ QJ432 ♣ AQ75	The opponents are silent. Partner bids first.
Board: 258	♠ KQ942 ♥ AJ3 ♦ J7 ♣ KJ2	The opponents are silent. You bid first.
Board: 259	♠ A84 ♥ 8 ♦ AK985 ♣ K1095	The opponents are silent. Partner bids first.
Board: 260	♠ AK853 ♥ Q7 ♦ A32 ♣ K53	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 256	North: ♠ AKJ9	South: ♣ 4	West 1NT	North Pass	East 3♠ ¹	South
Dealer: N	♦ 1062	♥ AKJ				
Vul: EW	♦ A73	♦ 9862				
North HCP: 15	♣ K32	♣ AQ987				
South HCP: 14						
Contract: 3N N						
			1. 5431 after 1NT			

Board: 257	North: ♠ AK3	South: ♣ J84	West 1NT	North Pass	East 3NT	South
Dealer: S	♦ J	♥ AK104				
Vul: Both	♦ QJ432	♦ A98				
North HCP: 17	♣ AQ75	♣ KJ6				
South HCP: 16						
Contract: 6N S						
			1. 5431 after 1NT			

Board: 258	North: ♠ KQ942	South: ♣ —	West 1NT	North Pass	East 3♠ ¹	South
Dealer: N	♦ AJ3	♥ KQ2				
Vul: NS	♦ J7	♦ AQ643				
North HCP: 15	♣ KJ2	♣ A10963				
South HCP: 15						
Contract: 4N N						
			1. 5431 after 1NT			
			2. Quantitative 4NT			

Board: 259	North: ♠ A84	South: ♣ Q102	West 1NT	North Pass	East 3NT	South
Dealer: S	♦ 8	♥ AK64				
Vul: Both	♦ AK985	♦ 102				
North HCP: 14	♣ K1095	♣ AQ86				
South HCP: 15						
Contract: 3N S						
			1. 5431 after 1NT			

Board: 260	North: ♠ AK853	South: ♣ 4	West 1NT	North Pass	East 3♠ ¹	South
Dealer: N	♦ Q7	♥ K92				
Vul: None	♦ A32	♦ 10975				
North HCP: 16	♣ K53	♣ AQ1042				
South HCP: 9						
Contract: 3N N						
			1. 5431 after 1NT			

South hands (Practice Page)

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Board: 256	♠ 4 ♥ AKJ ♦ 9862 ♣ AQ987	The opponents are silent. Partner bids first.
Board: 257	♠ J84 ♥ AK104 ♦ A98 ♣ KJ6	The opponents are silent. You bid first.
Board: 258	♠ — ♥ KQ2 ♦ AQ643 ♣ A10963	The opponents are silent. Partner bids first.
Board: 259	♠ Q102 ♥ AK64 ♦ 102 ♣ AQ86	The opponents are silent. You bid first.
Board: 260	♠ 4 ♥ K92 ♦ 10975 ♣ AQ1042	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 256	North: ♠ AKJ9	South: ♣ 4	West 1NT	North Pass	East 3♠ ¹	South
Dealer: N	♦ 1062	♥ AKJ				
Vul: EW	♦ A73	♦ 9862				
North HCP: 15	♣ K32	♣ AQ987				
South HCP: 14						
Contract: 3N N						
			1. 5431 after 1NT			

Board: 257	North: ♠ AK3	South: ♣ J84	West 1NT	North Pass	East 3NT	South
Dealer: S	♦ J	♥ AK104				
Vul: Both	♦ QJ432	♦ A98				
North HCP: 17	♣ AQ75	♣ KJ6				
South HCP: 16						
Contract: 6N S						
			1. 5431 after 1NT			

Board: 258	North: ♠ KQ942	South: ♣ —	West 1NT	North Pass	East 3♠ ¹	South
Dealer: N	♦ AJ3	♥ KQ2				
Vul: NS	♦ J7	♦ AQ643				
North HCP: 15	♣ KJ2	♣ A10963				
South HCP: 15						
Contract: 4N N						
			1. 5431 after 1NT			
			2. Quantitative 4NT			

Board: 259	North: ♠ A84	South: ♣ Q102	West 1NT	North Pass	East 3NT	South
Dealer: S	♦ 8	♥ AK64				
Vul: Both	♦ AK985	♦ 102				
North HCP: 14	♣ K1095	♣ AQ86				
South HCP: 15						
Contract: 3N S						
			1. 5431 after 1NT			

Board: 260	North: ♠ AK853	South: ♣ 4	West 1NT	North Pass	East 3♠ ¹	South
Dealer: N	♦ Q7	♥ K92				
Vul: None	♦ A32	♦ 10975				
North HCP: 16	♣ K53	♣ AQ1042				
South HCP: 9						
Contract: 3N N						
			1. 5431 after 1NT			

North hands (Practice Page)

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Board: 261	♠ 2	The opponents are silent.
Dealer: S	♥ 843	
Vul: NS	♦ QJ103	Partner bids first.
HCP: 9	♣ AQ1032	
Board: 262	♠ KQ6	The opponents are silent.
Dealer: N	♥ K72	
Vul: EW	♦ A43	You bid first.
HCP: 15	♣ K854	
Board: 263	♠ J92	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ KQ85	Partner bids first.
HCP: 10	♣ A9743	
Board: 264	♠ A973	The opponents are silent.
Dealer: N	♥ K42	
Vul: EW	♦ AQ10	You bid first.
HCP: 15	♣ Q65	
Board: 265	♠ AJ6	The opponents are silent.
Dealer: S	♥ 2	
Vul: Both	♦ AK83	Partner bids first.
HCP: 12	♣ 106543	

P:\bba\5431_Afte Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ A1087				1NT
Vul: NS	♥ 843	♥ AK65				
North HCP: 9	♦ QJ103	♦ A52	Pass	3♠ ¹	Pass	3NT
South HCP: 15	♣ AQ1032	♣ 64		AP		
Contract: 3N S			1.	5431 after 1NT		

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 742				1NT
Vul: EW	♥ K72	♥ J		Pass	3♥ ¹	
North HCP: 15	♦ A43	♦ QJ652	Pass	4♣	AP	
South HCP: 11	♣ K854	♣ AQJ6	1.	5431 after 1NT		
Contract: 4♣ N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ KQ				1NT
Vul: NS	♥ 10	♥ AKJ85	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ KQ85	♦ 642		AP		
South HCP: 16	♣ A9743	♣ K102	1.	5431 after 1NT		
Contract: 3N S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ A973	♠ K				1NT
Vul: EW	♥ K42	♥ Q63		Pass	3NT	3♠ ¹
North HCP: 15	♦ AQ10	♦ 8532	Pass	3NT	AP	
South HCP: 13	♣ Q65	♣ AKJ108	1.	5431 after 1NT		
Contract: 3N N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ AJ6	♠ Q7				1NT
Vul: Both	♥ 2	♥ AQ96	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AK83	♦ 10974		AP		
South HCP: 16	♣ 106543	♣ AKJ	1.	5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 261	♠ A1087 ♥ AK65 ♦ A52 ♣ 64	The opponents are silent. You bid first.
Board: 262	♠ 742 ♥ J ♦ QJ652 ♣ AQJ6	The opponents are silent. Partner bids first.
Board: 263	♠ KQ ♥ AKJ85 ♦ 642 ♣ K102	The opponents are silent. You bid first.
Board: 264	♠ K ♥ Q63 ♦ 8532 ♣ AKJ108	The opponents are silent. Partner bids first.
Board: 265	♠ Q7 ♥ AQ96 ♦ 10974 ♣ AKJ	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ A1087				1NT
Vul: NS	♥ 843	♥ AK65				
North HCP: 9	♦ QJ103	♦ A52	Pass	3♠ ¹	Pass	3NT
South HCP: 15	♣ AQ1032	♣ 64		AP		
Contract: 3N S			1.	5431 after 1NT		

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ 742				1NT
Vul: EW	♥ K72	♥ J		Pass	3♥ ¹	
North HCP: 15	♦ A43	♦ QJ652	Pass	4♣	AP	
South HCP: 11	♣ K854	♣ AQJ6	1.	5431 after 1NT		
Contract: 4♣ N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ KQ				1NT
Vul: NS	♥ 10	♥ AKJ85	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ KQ85	♦ 642		AP		
South HCP: 16	♣ A9743	♣ K102	1.	5431 after 1NT		
Contract: 3N S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ A973	♠ K				1NT
Vul: EW	♥ K42	♥ Q63		Pass	3♠ ¹	
North HCP: 15	♦ AQ10	♦ 8532	Pass	3NT	AP	
South HCP: 13	♣ Q65	♣ AKJ108	1.	5431 after 1NT		
Contract: 3N N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ AJ6	♠ Q7				1NT
Vul: Both	♥ 2	♥ AQ96	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AK83	♦ 10974		AP		
South HCP: 16	♣ 106543	♣ AKJ	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 266 ♠ KQJ84 The opponents are silent.

Dealer: N ♥ K52

Vul: NS ♦ QJ7

HCP: 15 ♣ QJ

Board: 267 ♠ 4 The opponents are silent.

Dealer: S ♥ KQ5

Vul: EW ♦ AK763

HCP: 15 ♣ K1043

Board: 268 ♠ K94 The opponents are silent.

Dealer: N ♥ KQ853

Vul: Both ♦ A98

HCP: 15 ♣ K10

Board: 269 ♠ J72 The opponents are silent.

Dealer: S ♥ J

Vul: None ♦ QJ952

HCP: 12 ♣ AK83

Board: 270 ♠ AK2 The opponents are silent.

Dealer: N ♥ A983

Vul: EW ♦ KJ84

HCP: 15 ♣ 62

P:\bba\5431_Afte Both hands (Answers Page)

Board: 266
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 11
 Contract: 3N N

North:
 ♠ KQJ84
 ♥ K52
 ♦ QJ7
 ♣ QJ

South:
 ♠ 6
 ♥ A83
 ♦ K10865
 ♣ A1052

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 267
 Dealer: S
 Vul: EW
 North HCP: 15
 South HCP: 16
 Contract: 6♣ S

North:
 ♠ 4
 ♥ KQ5
 ♦ AK763
 ♣ K1043

South:
 ♠ AKQ7
 ♥ AJ8
 ♦ J5
 ♣ J852

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
Pass	4NT ²	Pass	6♦
	AP		
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 268
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 11
 Contract: 4♥ N

North:
 ♠ K94
 ♥ KQ853
 ♦ A98
 ♣ K10

South:
 ♠ J
 ♥ A102
 ♦ KQ62
 ♣ J9764

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	4♥	AP	
1. 5431 after 1NT			

Board: 269
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 15
 Contract: 5♣ S

North:
 ♠ J72
 ♥ J
 ♦ QJ952
 ♣ AK83

South:
 ♠ A65
 ♥ A764
 ♦ A4
 ♣ QJ62

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	5♣
	AP		
1. 5431 after 1NT			

Board: 270
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 11
 Contract: 6♦ N

North:
 ♠ AK2
 ♥ A983
 ♦ KJ84
 ♣ 62

South:
 ♠ QJ10
 ♥ 4
 ♦ A7632
 ♣ A1083

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	5♦	Pass	6♦
	AP		
1. 5431 after 1NT			

South hands (Practice Page)

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Board: 266 ♠ 6
Dealer: N ♥ A83
Vul: NS ♦ K10865
HCP: 11 ♣ A1052

The opponents are silent.
Partner bids first.

Board: 267 ♠ AKQ7
Dealer: S ♥ AJ8
Vul: EW ♦ J5
HCP: 16 ♣ J852

The opponents are silent.
You bid first.

Board: 268 ♠ J
Dealer: N ♥ A102
Vul: Both ♦ KQ62
HCP: 11 ♣ J9764

The opponents are silent.
Partner bids first.

Board: 269 ♠ A65
Dealer: S ♥ A764
Vul: None ♦ A4
HCP: 15 ♣ QJ62

The opponents are silent.
You bid first.

Board: 270 ♠ QJ10
Dealer: N ♥ 4
Vul: EW ♦ A7632
HCP: 11 ♣ A1083

The opponents are silent.
Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 266
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 11
 Contract: 3N N

North:
 ♠ KQJ84
 ♥ K52
 ♦ QJ7
 ♣ QJ

South:
 ♠ 6
 ♥ A83
 ♦ K10865
 ♣ A1052

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 267
 Dealer: S
 Vul: EW
 North HCP: 15
 South HCP: 16
 Contract: 6♣ S

North:
 ♠ 4
 ♥ KQ5
 ♦ AK763
 ♣ K1043

South:
 ♠ AKQ7
 ♥ AJ8
 ♦ J5
 ♣ J852

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
Pass	4NT ²	Pass	6♦
	AP		
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 268
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 11
 Contract: 4♥ N

North:
 ♠ K94
 ♥ KQ853
 ♦ A98
 ♣ K10

South:
 ♠ J
 ♥ A102
 ♦ KQ62
 ♣ J9764

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	4♥	AP	
1. 5431 after 1NT			

Board: 269
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 15
 Contract: 5♣ S

North:
 ♠ J72
 ♥ J
 ♦ QJ952
 ♣ AK83

South:
 ♠ A65
 ♥ A764
 ♦ A4
 ♣ QJ62

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	5♣
	AP		
1. 5431 after 1NT			

Board: 270
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 11
 Contract: 6♦ N

North:
 ♠ AK2
 ♥ A983
 ♦ KJ84
 ♣ 62

South:
 ♠ QJ10
 ♥ 4
 ♦ A7632
 ♣ A1083

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	5♦	Pass	6♦
	AP		
1. 5431 after 1NT			

North hands (Practice Page)

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Board: 271 ♠ 6
Dealer: S ♥ K76
Vul: Both ♦ KQ874
HCP: 12 ♣ A1085

The opponents are silent.
Partner bids first.

Board: 272 ♠ AQJ6
Dealer: N ♥ J5
Vul: None ♦ A93
HCP: 17 ♣ KQ92

The opponents are silent.
You bid first.

Board: 273 ♠ KQ5
Dealer: S ♥ —
Vul: NS ♦ J9632
HCP: 15 ♣ AKQ94

The opponents are silent.
Partner bids first.

Board: 274 ♠ KJ73
Dealer: N ♥ Q943
Vul: Both ♦ A9
HCP: 15 ♣ AJ8

The opponents are silent.
You bid first.

Board: 275 ♠ A
Dealer: S ♥ Q106
Vul: None ♦ KQ654
HCP: 16 ♣ AJ65

The opponents are silent.
Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ K74				1NT
Vul: Both	♥ K76	♥ A52	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ KQ874	♦ AJ2			AP	
South HCP: 15	♣ A1085	♣ K763	1.	5431 after 1NT		
Contract: 3N S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ 2		1NT	Pass	3♠ ¹
Vul: None	♥ J5	♥ K109	Pass	4♣	Pass	5♣
North HCP: 17	♦ A93	♦ KJ106		AP		
South HCP: 12	♣ KQ92	♣ AJ1083	1.	5431 after 1NT		
Contract: 5♣ N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ KQ5	♠ AJ8				1NT
Vul: NS	♥ —	♥ A854	Pass	3♥ ¹	Pass	5♦
North HCP: 15	♦ J9632	♦ AQ108	Pass	6♦	AP	
South HCP: 15	♣ AKQ94	♣ 102	1.	5431 after 1NT		
Contract: 6♦ S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ Q		1NT	Pass	3♠ ¹
Vul: Both	♥ Q943	♥ A52	Pass	3NT	Pass	4NT ²
North HCP: 15	♦ A9	♦ KJ53		AP		
South HCP: 15	♣ AJ8	♣ KQ1075	1.	5431 after 1NT		
Contract: 4N N			2.	Quantitative 4NT		

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q102				1NT
Vul: None	♥ Q106	♥ AK872	Pass	3♠ ¹	Pass	4♥
North HCP: 16	♦ KQ654	♦ A10	Pass	4NT ²	Pass	5♣ ³
South HCP: 16	♣ AJ65	♣ K32		Pass	6♥	AP
Contract: 6♥ S			1.	5431 after 1NT		
			2.	Blackwood 0314, for ♥		
			3.	A=0/5 or 3/5		

South hands (Practice Page)

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Board: 271 ♠ K74
Dealer: S ♥ A52
Vul: Both ♦ AJ2
HCP: 15 ♣ K763

The opponents are silent.
You bid first.

Board: 272 ♠ 2
Dealer: N ♥ K109
Vul: None ♦ KJ106
HCP: 12 ♣ AJ1083

The opponents are silent.
Partner bids first.

Board: 273 ♠ AJ8
Dealer: S ♥ A854
Vul: NS ♦ AQ108
HCP: 15 ♣ 102

The opponents are silent.
You bid first.

Board: 274 ♠ Q
Dealer: N ♥ A52
Vul: Both ♦ KJ53
HCP: 15 ♣ KQ1075

The opponents are silent.
Partner bids first.

Board: 275 ♠ Q102
Dealer: S ♥ AK872
Vul: None ♦ A10
HCP: 16 ♣ K32

The opponents are silent.
You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ K74				1NT
Vul: Both	♥ K76	♥ A52	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ KQ874	♦ AJ2			AP	
South HCP: 15	♣ A1085	♣ K763	1.	5431 after 1NT		
Contract: 3N S						

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ 2		1NT	Pass	3♠ ¹
Vul: None	♥ J5	♥ K109	Pass	4♣	Pass	5♣
North HCP: 17	♦ A93	♦ KJ106		AP		
South HCP: 12	♣ KQ92	♣ AJ1083	1.	5431 after 1NT		
Contract: 5♣ N						

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ KQ5	♠ AJ8				1NT
Vul: NS	♥ —	♥ A854	Pass	3♥ ¹	Pass	5♦
North HCP: 15	♦ J9632	♦ AQ108	Pass	6♦	AP	
South HCP: 15	♣ AKQ94	♣ 102	1.	5431 after 1NT		
Contract: 6♦ S						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ Q		1NT	Pass	3♠ ¹
Vul: Both	♥ Q943	♥ A52	Pass	3NT	Pass	4NT ²
North HCP: 15	♦ A9	♦ KJ53		AP		
South HCP: 15	♣ AJ8	♣ KQ1075	1.	5431 after 1NT		
Contract: 4N N			2.	Quantitative 4NT		

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ Q102				1NT
Vul: None	♥ Q106	♥ AK872	Pass	3♠ ¹	Pass	4♥
North HCP: 16	♦ KQ654	♦ A10	Pass	4NT ²	Pass	5♣ ³
South HCP: 16	♣ AJ65	♣ K32		Pass	6♥	AP
Contract: 6♥ S			1.	5431 after 1NT		
			2.	Blackwood 0314, for ♥		
			3.	A=0/5 or 3/5		

North hands (Practice Page)

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Board: 276	♠ 752 ♥ AKQ6 ♦ K876 ♣ K5	The opponents are silent. You bid first.
Board: 277	♠ 3 ♥ K64 ♦ AJ102 ♣ K10863	The opponents are silent. Partner bids first.
Board: 278	♠ AK6 ♥ J95 ♦ J103 ♣ AQ83	The opponents are silent. You bid first.
Board: 279	♠ KQ9 ♥ 8 ♦ KQ852 ♣ A432	The opponents are silent. Partner bids first.
Board: 280	♠ K65 ♥ J95 ♦ A9 ♣ AQJ64	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ 752	♠ K106				
Vul: NS	♥ AKQ6	♥ 3		1NT	Pass	3♥ ¹
North HCP: 15	♦ K876	♦ AQJ4		Pass	4♦	AP
South HCP: 10	♣ K5	♣ 109764	1. 5431 after 1NT			
Contract: 4♦ N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ8				1NT
Vul: EW	♥ K64	♥ J1082		Pass	3♠ ¹	Pass
North HCP: 11	♦ AJ102	♦ Q75			AP	
South HCP: 15	♣ K10863	♣ AQ4	1. 5431 after 1NT			
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ Q				
Vul: None	♥ J95	♥ KQ7		1NT	Pass	3♠ ¹
North HCP: 15	♦ J103	♦ K872		Pass	3NT	AP
South HCP: 14	♣ AQ83	♣ KJ976	1. 5431 after 1NT			
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ J104				1NT
Vul: NS	♥ 8	♥ AKJ5		Pass	3♥ ¹	Pass
North HCP: 14	♦ KQ852	♦ A10			AP	
South HCP: 17	♣ A432	♣ KJ98	1. 5431 after 1NT			
Contract: 3N S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ J				
Vul: EW	♥ J95	♥ KQ3		1NT	Pass	3♠ ¹
North HCP: 15	♦ A9	♦ K10643		Pass	5♣	AP
South HCP: 12	♣ AQJ64	♣ K983	1. 5431 after 1NT			
Contract: 5♣ N						

South hands (Practice Page)

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Board: 276	♠ K106	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ AQJ4	Partner bids first.
HCP: 10	♣ 109764	
Board: 277	♠ AQ8	The opponents are silent.
Dealer: S	♥ J1082	
Vul: EW	♦ Q75	You bid first.
HCP: 15	♣ AQ4	
Board: 278	♠ Q	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ K872	Partner bids first.
HCP: 14	♣ KJ976	
Board: 279	♠ J104	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: NS	♦ A10	You bid first.
HCP: 17	♣ KJ98	
Board: 280	♠ J	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: EW	♦ K10643	Partner bids first.
HCP: 12	♣ K983	

P:\bba\5431_Afte Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ 752	♠ K106				
Vul: NS	♥ AKQ6	♥ 3		1NT	Pass	3♥ ¹
North HCP: 15	♦ K876	♦ AQJ4		Pass	4♦	AP
South HCP: 10	♣ K5	♣ 109764	1.	5431	after 1NT	
Contract: 4♦ N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ8				1NT
Vul: EW	♥ K64	♥ J1082		Pass	3♠ ¹	Pass
North HCP: 11	♦ AJ102	♦ Q75			AP	
South HCP: 15	♣ K10863	♣ AQ4	1.	5431	after 1NT	
Contract: 3N S						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ Q				
Vul: None	♥ J95	♥ KQ7		1NT	Pass	3♠ ¹
North HCP: 15	♦ J103	♦ K872		Pass	3NT	AP
South HCP: 14	♣ AQ83	♣ KJ976	1.	5431	after 1NT	
Contract: 3N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ J104				1NT
Vul: NS	♥ 8	♥ AKJ5		Pass	3♥ ¹	Pass
North HCP: 14	♦ KQ852	♦ A10			AP	
South HCP: 17	♣ A432	♣ KJ98	1.	5431	after 1NT	
Contract: 3N S						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ J				
Vul: EW	♥ J95	♥ KQ3		1NT	Pass	3♠ ¹
North HCP: 15	♦ A9	♦ K10643		Pass	5♣	AP
South HCP: 12	♣ AQJ64	♣ K983	1.	5431	after 1NT	
Contract: 5♣ N						

North hands (Practice Page)

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Board: 281	♠ 1075 ♥ 4 ♦ K10852 ♣ AQ43	The opponents are silent. Partner bids first.
Board: 282	♠ A103 ♥ AQ653 ♦ A103 ♣ J3	The opponents are silent. You bid first.
Board: 283	♠ 2 ♥ 954 ♦ A10872 ♣ KQ109	The opponents are silent. Partner bids first.
Board: 284	♠ AJ974 ♥ AQ5 ♦ 63 ♣ A72	The opponents are silent. You bid first.
Board: 285	♠ K72 ♥ 2 ♦ 10985 ♣ AQ943	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ KQ8				1NT
Vul: Both	♥ 4	♥ J10532				
North HCP: 9	♦ K10852	♦ AQ3	Pass	3♥ ¹	Pass	3NT
South HCP: 16	♣ AQ43	♣ KJ		AP		
Contract: 3N S			1.	5431 after 1NT		

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ K				
Vul: NS	♥ AQ653	♥ 1074		1NT	Pass	3♠ ¹
North HCP: 15	♦ A103	♦ KQ82	Pass	4♥	AP	
South HCP: 14	♣ J3	♣ AQ1096	1.	5431 after 1NT		
Contract: 4♥ N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AJ987				1NT
Vul: EW	♥ 954	♥ A106	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ A10872	♦ J5		AP		
South HCP: 15	♣ KQ109	♣ AJ2	1.	5431 after 1NT		
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ AJ974	♠ K83				
Vul: Both	♥ AQ5	♥ 8		1NT	Pass	3♥ ¹
North HCP: 15	♦ 63	♦ KQ105	Pass	4♠	AP	
South HCP: 13	♣ A72	♣ KQ963	1.	5431 after 1NT		
Contract: 4♠ N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ AJ109				1NT
Vul: None	♥ 2	♥ KQ73	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ 10985	♦ KQ7		AP		
South HCP: 15	♣ AQ943	♣ 108	1.	5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 281	♠ KQ8 ♥ J10532 ♦ AQ3 ♣ KJ	The opponents are silent. You bid first.
Board: 282	♠ K ♥ 1074 ♦ KQ82 ♣ AQ1096	The opponents are silent. Partner bids first.
Board: 283	♠ AJ987 ♥ A106 ♦ J5 ♣ AJ2	The opponents are silent. You bid first.
Board: 284	♠ K83 ♥ 8 ♦ KQ105 ♣ KQ963	The opponents are silent. Partner bids first.
Board: 285	♠ AJ109 ♥ KQ73 ♦ KQ7 ♣ 108	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ KQ8				1NT
Vul: Both	♥ 4	♥ J10532				
North HCP: 9	♦ K10852	♦ AQ3	Pass	3♥ ¹	Pass	3NT
South HCP: 16	♣ AQ43	♣ KJ		AP		
Contract: 3N S			1.	5431 after 1NT		

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ A103	♠ K				
Vul: NS	♥ AQ653	♥ 1074		1NT	Pass	3♠ ¹
North HCP: 15	♦ A103	♦ KQ82	Pass	4♥	AP	
South HCP: 14	♣ J3	♣ AQ1096	1.	5431 after 1NT		
Contract: 4♥ N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AJ987				1NT
Vul: EW	♥ 954	♥ A106	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ A10872	♦ J5		AP		
South HCP: 15	♣ KQ109	♣ AJ2	1.	5431 after 1NT		
Contract: 3N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ AJ974	♠ K83				
Vul: Both	♥ AQ5	♥ 8		1NT	Pass	3♥ ¹
North HCP: 15	♦ 63	♦ KQ105	Pass	4♠	AP	
South HCP: 13	♣ A72	♣ KQ963	1.	5431 after 1NT		
Contract: 4♠ N						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ AJ109				1NT
Vul: None	♥ 2	♥ KQ73	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ 10985	♦ KQ7		AP		
South HCP: 15	♣ AQ943	♣ 108	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 286	♠ AJ6 ♥ AJ8 ♦ KJ102 ♣ Q43	The opponents are silent. You bid first.
Board: 287	♠ Q65 ♥ 8 ♦ AKJ103 ♣ KJ109	The opponents are silent. Partner bids first.
Board: 288	♠ 653 ♥ AKQ104 ♦ Q10 ♣ A97	The opponents are silent. You bid first.
Board: 289	♠ 843 ♥ 5 ♦ AK653 ♣ K654	The opponents are silent. Partner bids first.
Board: 290	♠ QJ98 ♥ KQ9 ♦ AJ52 ♣ A9	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 5		1NT	Pass	3♠ ¹
Vul: EW	♥ AJ8	♥ 1094				
North HCP: 16	♦ KJ102	♦ Q876		Pass	3NT	AP
South HCP: 10	♣ Q43	♣ AKJ92	1.	5431	after 1NT	
Contract: 3N N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ 87				1NT
Vul: Both	♥ 8	♥ AKQ109	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AKJ103	♦ Q97		AP		
South HCP: 15	♣ KJ109	♣ A54	1.	5431	after 1NT	
Contract: 3N S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ 653	♠ A		1NT	Pass	3♠ ¹
Vul: None	♥ AKQ104	♥ 872	Pass	6♥	AP	
North HCP: 15	♦ Q10	♦ AJ754	1.	5431	after 1NT	
South HCP: 15	♣ A97	♣ KQJ4				
Contract: 6♥ N						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ AQ5				1NT
Vul: NS	♥ 5	♥ K10972	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ AK653	♦ QJ		AP		
South HCP: 16	♣ K654	♣ A97	1.	5431	after 1NT	
Contract: 3N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ QJ98	♠ A		1NT	Pass	3♠ ¹
Vul: Both	♥ KQ9	♥ J53	Pass	3NT	AP	
North HCP: 17	♦ AJ52	♦ Q7643	1.	5431	after 1NT	
South HCP: 11	♣ A9	♣ KJ32				
Contract: 3N N						

South hands (Practice Page)

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Board: 286 ♠ 5
Dealer: N ♥ 1094
Vul: EW ♦ Q876
HCP: 10 ♣ AKJ92

The opponents are silent.
Partner bids first.

Board: 287 ♠ 87
Dealer: S ♥ AKQ109
Vul: Both ♦ Q97
HCP: 15 ♣ A54

The opponents are silent.
You bid first.

Board: 288 ♠ A
Dealer: N ♥ 872
Vul: None ♦ AJ754
HCP: 15 ♣ KQJ4

The opponents are silent.
Partner bids first.

Board: 289 ♠ AQ5
Dealer: S ♥ K10972
Vul: NS ♦ QJ
HCP: 16 ♣ A97

The opponents are silent.
You bid first.

Board: 290 ♠ A
Dealer: N ♥ J53
Vul: Both ♦ Q7643
HCP: 11 ♣ KJ32

The opponents are silent.
Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ 5		1NT	Pass	3♠ ¹
Vul: EW	♥ AJ8	♥ 1094				
North HCP: 16	♦ KJ102	♦ Q876		Pass	3NT	AP
South HCP: 10	♣ Q43	♣ AKJ92	1.	5431	after 1NT	
Contract: 3N N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ 87				1NT
Vul: Both	♥ 8	♥ AKQ109	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AKJ103	♦ Q97			AP	
South HCP: 15	♣ KJ109	♣ A54	1.	5431	after 1NT	
Contract: 3N S						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ 653	♠ A		1NT	Pass	3♠ ¹
Vul: None	♥ AKQ104	♥ 872	Pass	6♥	AP	
North HCP: 15	♦ Q10	♦ AJ754	1.	5431	after 1NT	
South HCP: 15	♣ A97	♣ KQJ4				
Contract: 6♥ N						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ AQ5				1NT
Vul: NS	♥ 5	♥ K10972	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ AK653	♦ QJ			AP	
South HCP: 16	♣ K654	♣ A97	1.	5431	after 1NT	
Contract: 3N S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ QJ98	♠ A		1NT	Pass	3♠ ¹
Vul: Both	♥ KQ9	♥ J53	Pass	3NT	AP	
North HCP: 17	♦ AJ52	♦ Q7643	1.	5431	after 1NT	
South HCP: 11	♣ A9	♣ KJ32				
Contract: 3N N						

North hands (Practice Page)

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Board: 291	♠ Q104 ♥ 9 ♦ KJ93 ♣ AK983	The opponents are silent. Partner bids first.
Board: 292	♠ AJ4 ♥ AJ3 ♦ AQJ105 ♣ 95	The opponents are silent. You bid first.
Board: 293	♠ 3 ♥ A97 ♦ QJ742 ♣ AQ64	The opponents are silent. Partner bids first.
Board: 294	♠ A752 ♥ K974 ♦ KQ8 ♣ A8	The opponents are silent. You bid first.
Board: 295	♠ 642 ♥ A ♦ AQ632 ♣ 8742	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♦ KJ				1NT
Vul: None	♥ 9	♥ KQ102	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ KJ93	♦ AQ10		AP		
South HCP: 15	♣ AK983	♣ 10654	1.	5431 after 1NT		
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♦ 9				1NT
Vul: NS	♥ AJ3	♥ 872	Pass	3NT	AP	3♦ ¹
North HCP: 17	♦ AQJ105	♦ 98643	1.	5431 after 1NT		
South HCP: 9	♣ 95	♣ AKQ2				
Contract: 3N N						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 3	♦ AKQ5				1NT
Vul: EW	♥ A97	♥ Q2	Pass	3♦ ¹	Pass	4♣
North HCP: 13	♦ QJ742	♦ A109	Pass	4♦	Pass	5♣
South HCP: 15	♣ AQ64	♣ 10987		AP		
Contract: 5♣ S			1.	5431 after 1NT		

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ A752	♦ 3				1NT
Vul: None	♥ K974	♥ AQ6	Pass	3NT	Pass	4NT ²
North HCP: 16	♦ KQ8	♦ AJ1074	Pass	6NT	AP	
South HCP: 16	♣ A8	♣ KQ92	1.	5431 after 1NT		
Contract: 6N N			2.	Quantitative 4NT		

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 642	♦ AQ8				1NT
Vul: NS	♥ A	♥ KJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ AQ632	♦ 1074		AP		
South HCP: 17	♣ 8742	♣ AK95	1.	5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 291 Dealer: S Vul: None HCP: 15	♠ KJ ♥ KQ102 ♦ AQ10 ♣ 10654	The opponents are silent. You bid first.
Board: 292 Dealer: N Vul: NS HCP: 9	♠ 9 ♥ 872 ♦ 98643 ♣ AKQ2	The opponents are silent. Partner bids first.
Board: 293 Dealer: S Vul: EW HCP: 15	♠ AKQ5 ♥ Q2 ♦ A109 ♣ 10987	The opponents are silent. You bid first.
Board: 294 Dealer: N Vul: None HCP: 16	♠ 3 ♥ AQ6 ♦ AJ1074 ♣ KQ92	The opponents are silent. Partner bids first.
Board: 295 Dealer: S Vul: NS HCP: 17	♠ AQ8 ♥ KJ3 ♦ 1074 ♣ AK95	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♦ KJ				1NT
Vul: None	♥ 9	♥ KQ102	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ KJ93	♦ AQ10		AP		
South HCP: 15	♣ AK983	♣ 10654	1.	5431 after 1NT		
Contract: 3N S						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♦ 9				1NT
Vul: NS	♥ AJ3	♥ 872	Pass	3NT	AP	3♦ ¹
North HCP: 17	♦ AQJ105	♦ 98643	1.	5431 after 1NT		
South HCP: 9	♣ 95	♣ AKQ2				
Contract: 3N N						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 3	♦ AKQ5				1NT
Vul: EW	♥ A97	♥ Q2	Pass	3♦ ¹	Pass	4♣
North HCP: 13	♦ QJ742	♦ A109	Pass	4♦	Pass	5♣
South HCP: 15	♣ AQ64	♣ 10987		AP		
Contract: 5♣ S			1.	5431 after 1NT		

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ A752	♦ 3				1NT
Vul: None	♥ K974	♥ AQ6	Pass	3NT	Pass	4NT ²
North HCP: 16	♦ KQ8	♦ AJ1074	Pass	6NT	AP	
South HCP: 16	♣ A8	♣ KQ92	1.	5431 after 1NT		
Contract: 6N N			2.	Quantitative 4NT		

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 642	♦ AQ8				1NT
Vul: NS	♥ A	♥ KJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ AQ632	♦ 1074		AP		
South HCP: 17	♣ 8742	♣ AK95	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 296 ♠ A75
Dealer: N ♥ AKQ4
Vul: EW ♦ Q743
HCP: 15 ♣ 83

The opponents are silent.
You bid first.

Board: 297 ♠ 9
Dealer: S ♥ AQ3
Vul: Both ♦ A10984
HCP: 17 ♣ AK94

The opponents are silent.
Partner bids first.

Board: 298 ♠ AKQ4
Dealer: N ♥ QJ52
Vul: NS ♦ 72
HCP: 16 ♣ KJ7

The opponents are silent.
You bid first.

Board: 299 ♠ K
Dealer: S ♥ A108
Vul: EW ♦ KQ75
HCP: 12 ♣ 109543

The opponents are silent.
Partner bids first.

Board: 300 ♠ AK9
Dealer: N ♥ A432
Vul: Both ♦ K82
HCP: 17 ♣ K109

The opponents are silent.
You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 296
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 12
 Contract: 3N N

North:
 ♠ A75
 ♥ AKQ4
 ♦ Q743
 ♣ 83

South:
 ♠ KJ8
 ♥ 5
 ♦ A1098
 ♣ KJ1064

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 297
 Dealer: S
 Vul: Both
 North HCP: 17
 South HCP: 16
 Contract: 6N S

North:
 ♠ 9
 ♥ AQ3
 ♦ A10984
 ♣ AK94

South:
 ♠ AKQ43
 ♥ K108
 ♦ QJ5
 ♣ J5

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
Pass	6NT	AP	
1. 5431 after 1NT			

Board: 298
 Dealer: N
 Vul: NS
 North HCP: 16
 South HCP: 16
 Contract: 6N N

North:
 ♠ AKQ4
 ♥ QJ52
 ♦ 72
 ♣ KJ7

South:
 ♠ 8
 ♥ K106
 ♦ AK53
 ♣ AQ965

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	3NT	Pass	4NT ²
Pass	6NT	AP	
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 299
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 15
 Contract: 3N S

North:
 ♠ K
 ♥ A108
 ♦ KQ75
 ♣ 109543

South:
 ♠ A874
 ♥ KJ73
 ♦ A9
 ♣ QJ6

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
	AP		
1. 5431 after 1NT			

Board: 300
 Dealer: N
 Vul: Both
 North HCP: 17
 South HCP: 9
 Contract: 3N N

North:
 ♠ AK9
 ♥ A432
 ♦ K82
 ♣ K109

South:
 ♠ J85
 ♥ 9
 ♦ AQ63
 ♣ Q7432

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

South hands (Practice Page)

P:\bba\5431_Afte

Board: 296	♠ KJ8 ♥ 5 ♦ A1098 ♣ KJ1064	The opponents are silent. Partner bids first.
Board: 297	♠ AKQ43 ♥ K108 ♦ QJ5 ♣ J5	The opponents are silent. You bid first.
Board: 298	♠ 8 ♥ K106 ♦ AK53 ♣ AQ965	The opponents are silent. Partner bids first.
Board: 299	♠ A874 ♥ KJ73 ♦ A9 ♣ QJ6	The opponents are silent. You bid first.
Board: 300	♠ J85 ♥ 9 ♦ AQ63 ♣ Q7432	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 296
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 12
 Contract: 3N N

North:
 ♠ A75
 ♥ AKQ4
 ♦ Q743
 ♣ 83

South:
 ♠ KJ8
 ♥ 5
 ♦ A1098
 ♣ KJ1064

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 297
 Dealer: S
 Vul: Both
 North HCP: 17
 South HCP: 16
 Contract: 6N S

North:
 ♠ 9
 ♥ AQ3
 ♦ A10984
 ♣ AK94

South:
 ♠ AKQ43
 ♥ K108
 ♦ QJ5
 ♣ J5

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
Pass	6NT	AP	
1. 5431 after 1NT			

Board: 298
 Dealer: N
 Vul: NS
 North HCP: 16
 South HCP: 16
 Contract: 6N N

North:
 ♠ AKQ4
 ♥ QJ52
 ♦ 72
 ♣ KJ7

South:
 ♠ 8
 ♥ K106
 ♦ AK53
 ♣ AQ965

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	3NT	Pass	4NT ²
Pass	6NT	AP	
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 299
 Dealer: S
 Vul: EW
 North HCP: 12
 South HCP: 15
 Contract: 3N S

North:
 ♠ K
 ♥ A108
 ♦ KQ75
 ♣ 109543

South:
 ♠ A874
 ♥ KJ73
 ♦ A9
 ♣ QJ6

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
	AP		
1. 5431 after 1NT			

Board: 300
 Dealer: N
 Vul: Both
 North HCP: 17
 South HCP: 9
 Contract: 3N N

North:
 ♠ AK9
 ♥ A432
 ♦ K82
 ♣ K109

South:
 ♠ J85
 ♥ 9
 ♦ AQ63
 ♣ Q7432

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

North hands (Practice Page)

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Board: 301	♠ AJ10 ♥ 9 ♦ AQ1054 ♣ AJ98	The opponents are silent. Partner bids first.
Board: 302	♠ A642 ♥ K98 ♦ AK2 ♣ K53	The opponents are silent. You bid first.
Board: 303	♠ A74 ♥ J ♦ AQ102 ♣ J7532	The opponents are silent. Partner bids first.
Board: 304	♠ AQ84 ♥ AQ4 ♦ Q10 ♣ J872	The opponents are silent. You bid first.
Board: 305	♠ A ♥ K72 ♦ K752 ♣ Q7653	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

			West	North	East	South
Board: 301	North:	South:				1NT
Dealer: S	♦ AJ10	♦ K86	Pass	3♥ ¹	Pass	3NT
Vul: None	♥ 9	♥ AKQ3	Pass	4NT ²	Pass	6NT
North HCP: 16	♦ AQ1054	♦ K83			AP	
South HCP: 17	♣ AJ98	♣ Q53	1. 5431 after 1NT			
Contract: 6N S			2. Quantitative 4NT			

			West	North	East	South
Board: 302	North:	South:				
Dealer: N	♦ A642	♦ 7	1NT	Pass	3♠ ¹	
Vul: EW	♥ K98	♥ AJ10	Pass	3NT	AP	
North HCP: 17	♦ AK2	♦ Q654	1. 5431 after 1NT			
South HCP: 9	♣ K53	♣ Q10974				
Contract: 3N N						

			West	North	East	South
Board: 303	North:	South:				
Dealer: S	♦ A74	♦ KJ52	1NT			
Vul: Both	♥ J	♥ A543	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AQ102	♦ 65		AP		
South HCP: 15	♣ J7532	♣ AK9	1. 5431 after 1NT			
Contract: 3N S						

			West	North	East	South
Board: 304	North:	South:				
Dealer: N	♦ AQ84	♦ 10	1NT	Pass	3♠ ¹	
Vul: None	♥ AQ4	♥ J82	Pass	3NT	AP	
North HCP: 15	♦ Q10	♦ AK743	1. 5431 after 1NT			
South HCP: 14	♣ J872	♣ AQ96				
Contract: 3N N						

			West	North	East	South
Board: 305	North:	South:				
Dealer: S	♦ A	♦ QJ4	1NT			
Vul: NS	♥ K72	♥ QJ96	Pass	3♠ ¹	Pass	4♦
North HCP: 12	♦ K752	♦ A943		AP		
South HCP: 15	♣ Q7653	♣ AJ	1. 5431 after 1NT			
Contract: 4♦ S						

South hands (Practice Page)

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Board: 301	♠ K86 ♥ AKQ3 ♦ K83 ♣ Q53	The opponents are silent. You bid first.
Board: 302	♠ 7 ♥ AJ10 ♦ Q654 ♣ Q10974	The opponents are silent. Partner bids first.
Board: 303	♠ KJ52 ♥ A543 ♦ 65 ♣ AK9	The opponents are silent. You bid first.
Board: 304	♠ 10 ♥ J82 ♦ AK743 ♣ AQ96	The opponents are silent. Partner bids first.
Board: 305	♠ QJ4 ♥ QJ96 ♦ A943 ♣ AJ	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

			West	North	East	South
Board: 301	North:	South:				1NT
Dealer: S	♦ AJ10	♦ K86	Pass	3♥ ¹	Pass	3NT
Vul: None	♥ 9	♥ AKQ3	Pass	4NT ²	Pass	6NT
North HCP: 16	♦ AQ1054	♦ K83			AP	
South HCP: 17	♣ AJ98	♣ Q53	1. 5431 after 1NT			
Contract: 6N S			2. Quantitative 4NT			

			West	North	East	South
Board: 302	North:	South:				
Dealer: N	♦ A642	♦ 7	1NT	Pass	3♠ ¹	
Vul: EW	♥ K98	♥ AJ10	Pass	3NT	AP	
North HCP: 17	♦ AK2	♦ Q654	1. 5431 after 1NT			
South HCP: 9	♣ K53	♣ Q10974				
Contract: 3N N						

			West	North	East	South
Board: 303	North:	South:				
Dealer: S	♦ A74	♦ KJ52	1NT			
Vul: Both	♥ J	♥ A543	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AQ102	♦ 65		AP		
South HCP: 15	♣ J7532	♣ AK9	1. 5431 after 1NT			
Contract: 3N S						

			West	North	East	South
Board: 304	North:	South:				
Dealer: N	♦ AQ84	♦ 10	1NT	Pass	3♠ ¹	
Vul: None	♥ AQ4	♥ J82	Pass	3NT	AP	
North HCP: 15	♦ Q10	♦ AK743	1. 5431 after 1NT			
South HCP: 14	♣ J872	♣ AQ96				
Contract: 3N N						

			West	North	East	South
Board: 305	North:	South:				
Dealer: S	♦ A	♦ QJ4	1NT			
Vul: NS	♥ K72	♥ QJ96	Pass	3♠ ¹	Pass	4♦
North HCP: 12	♦ K752	♦ A943		AP		
South HCP: 15	♣ Q7653	♣ AJ	1. 5431 after 1NT			
Contract: 4♦ S						

North hands (Practice Page)

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Board: 306 ♠ QJ5
Dealer: N ♥ AKQ2
Vul: Both ♦ K432
HCP: 15 ♣ 42

The opponents are silent.

You bid first.

Board: 307 ♠ —
Dealer: S ♥ 763
Vul: None ♦ AK62
HCP: 12 ♣ KQ9862

The opponents are silent.

Partner bids first.

Board: 308 ♠ AKQ8
Dealer: N ♥ A92
Vul: NS ♦ Q1076
HCP: 15 ♣ 106

The opponents are silent.

You bid first.

Board: 309 ♠ A74
Dealer: S ♥ 10
Vul: EW ♦ K763
HCP: 10 ♣ K10764

The opponents are silent.

Partner bids first.

Board: 310 ♠ K97
Dealer: N ♥ KJ8
Vul: None ♦ KJ6
HCP: 15 ♣ A754

The opponents are silent.

You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 6		1NT	Pass	3♠ ¹
Vul: Both	♥ AKQ2	♥ 1084				
North HCP: 15	♦ K432	♦ QJ108	Pass	3NT	AP	
South HCP: 13	♣ 42	♣ AKQJ3	1. 5431 after 1NT			
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ9				1NT
Vul: None	♥ 763	♥ AK108	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ AK62	♦ 109			AP	
South HCP: 17	♣ KQ9862	♣ J75	1. 5431 after 1NT			
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ J		1NT	Pass	3♠ ¹
Vul: NS	♥ A92	♥ KQJ	Pass	3NT	AP	
North HCP: 15	♦ Q1076	♦ AJ95	1. 5431 after 1NT			
South HCP: 12	♣ 106	♣ 98542				
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ A74	♠ 32				1NT
Vul: EW	♥ 10	♥ A764	Pass	3♥ ¹	Pass	5♣
North HCP: 10	♦ K763	♦ A104			AP	
South HCP: 15	♣ K10764	♣ AQJ5	1. 5431 after 1NT			
Contract: 5♣ S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ A105		1NT	Pass	3♥ ¹
Vul: None	♥ KJ8	♥ 9	Pass	4♣	Pass	6♣
North HCP: 15	♦ KJ6	♦ AQ53			AP	
South HCP: 13	♣ A754	♣ K9863	1. 5431 after 1NT			
Contract: 6♣ N						

South hands (Practice Page)

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Board: 306 ♠ 6
Dealer: N ♥ 1084
Vul: Both ♦ QJ108
HCP: 13 ♣ AKQJ3

The opponents are silent.
Partner bids first.

Board: 307 ♠ AKQ9
Dealer: S ♥ AK108
Vul: None ♦ 109
HCP: 17 ♣ J75

The opponents are silent.
You bid first.

Board: 308 ♠ J
Dealer: N ♥ KQJ
Vul: NS ♦ AJ95
HCP: 12 ♣ 98542

The opponents are silent.
Partner bids first.

Board: 309 ♠ 32
Dealer: S ♥ A764
Vul: EW ♦ A104
HCP: 15 ♣ AQJ5

The opponents are silent.
You bid first.

Board: 310 ♠ A105
Dealer: N ♥ 9
Vul: None ♦ AQ53
HCP: 13 ♣ K9863

The opponents are silent.
Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 6		1NT	Pass	3♠ ¹
Vul: Both	♥ AKQ2	♥ 1084				
North HCP: 15	♦ K432	♦ QJ108	Pass	3NT	AP	
South HCP: 13	♣ 42	♣ AKQJ3	1. 5431 after 1NT			
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKQ9				1NT
Vul: None	♥ 763	♥ AK108	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ AK62	♦ 109			AP	
South HCP: 17	♣ KQ9862	♣ J75	1. 5431 after 1NT			
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ J		1NT	Pass	3♠ ¹
Vul: NS	♥ A92	♥ KQJ	Pass	3NT	AP	
North HCP: 15	♦ Q1076	♦ AJ95	1. 5431 after 1NT			
South HCP: 12	♣ 106	♣ 98542				
Contract: 3N N						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ A74	♠ 32				1NT
Vul: EW	♥ 10	♥ A764	Pass	3♥ ¹	Pass	5♣
North HCP: 10	♦ K763	♦ A104			AP	
South HCP: 15	♣ K10764	♣ AQJ5	1. 5431 after 1NT			
Contract: 5♣ S						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ K97	♠ A105		1NT	Pass	3♥ ¹
Vul: None	♥ KJ8	♥ 9	Pass	4♣	Pass	6♣
North HCP: 15	♦ KJ6	♦ AQ53			AP	
South HCP: 13	♣ A754	♣ K9863	1. 5431 after 1NT			
Contract: 6♣ N						

North hands (Practice Page)

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Board: 311	♠ 5	The opponents are silent.
Dealer: S	♥ J53	
Vul: NS	♦ AQJ3	Partner bids first.
HCP: 12	♣ KJ732	
Board: 312	♠ A105	The opponents are silent.
Dealer: N	♥ AKQ42	
Vul: EW	♦ Q10	You bid first.
HCP: 15	♣ 962	
Board: 313	♠ A	The opponents are silent.
Dealer: S	♥ K106	
Vul: Both	♦ K1083	Partner bids first.
HCP: 10	♣ 97653	
Board: 314	♠ KJ5	The opponents are silent.
Dealer: N	♥ AK1084	
Vul: NS	♦ KJ2	You bid first.
HCP: 16	♣ J7	
Board: 315	♠ 8	The opponents are silent.
Dealer: S	♥ Q109	
Vul: EW	♦ KQ763	Partner bids first.
HCP: 9	♣ Q1072	

P:\bba\5431_Afte Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KJ1072				1NT
Vul: NS	♥ J53	♥ AK10				
North HCP: 12	♦ AQJ3	♦ 102	Pass	3♠ ¹	Pass	3NT
South HCP: 15	♣ KJ732	♣ A54			AP	
Contract: 3N S						1. 5431 after 1NT

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ QJ3				1NT
Vul: EW	♥ AKQ42	♥ 9			Pass	3♥ ¹
North HCP: 15	♦ Q10	♦ J9732	Pass	3NT	AP	
South HCP: 12	♣ 962	♣ AKJ5				1. 5431 after 1NT
Contract: 3N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ6				1NT
Vul: Both	♥ K106	♥ QJ42	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ K1083	♦ A652		AP		
South HCP: 17	♣ 97653	♣ AJ				1. 5431 after 1NT
Contract: 3N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ A84				1NT
Vul: NS	♥ AK1084	♥ —	Pass	3NT	Pass	3♥ ¹
North HCP: 16	♦ KJ2	♦ AQ96		AP		
South HCP: 12	♣ J7	♣ Q109654				1. 5431 after 1NT
Contract: 4♣ S						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQ32				1NT
Vul: EW	♥ Q109	♥ K63	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ KQ763	♦ AJ4		AP		
South HCP: 17	♣ Q1072	♣ K65				1. 5431 after 1NT
Contract: 3N S						

South hands (Practice Page)

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Board: 311 ♠ KJ1072
Dealer: S ♥ AK10 The opponents are silent.
Vul: NS ♦ 102
HCP: 15 ♣ A54

Board: 312 ♠ QJ3
Dealer: N ♥ 9 The opponents are silent.
Vul: EW ♦ J9732
HCP: 12 ♣ AKJ5

Board: 313 ♠ KQ6
Dealer: S ♥ QJ42 The opponents are silent.
Vul: Both ♦ A652
HCP: 17 ♣ AJ

Board: 314 ♠ A84
Dealer: N ♥ — The opponents are silent.
Vul: NS ♦ AQ96
HCP: 12 ♣ Q109654

Board: 315 ♠ AQ32
Dealer: S ♥ K63 The opponents are silent.
Vul: EW ♦ AJ4
HCP: 17 ♣ K65

P:\bba\5431_Afte Both hands (Answers Page)

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KJ1072				1NT
Vul: NS	♥ J53	♥ AK10				
North HCP: 12	♦ AQJ3	♦ 102	Pass	3♠ ¹	Pass	3NT
South HCP: 15	♣ KJ732	♣ A54			AP	
Contract: 3N S						1. 5431 after 1NT

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ QJ3				1NT
Vul: EW	♥ AKQ42	♥ 9			Pass	3♥ ¹
North HCP: 15	♦ Q10	♦ J9732	Pass	3NT	AP	
South HCP: 12	♣ 962	♣ AKJ5				1. 5431 after 1NT
Contract: 3N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ6				1NT
Vul: Both	♥ K106	♥ QJ42	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ K1083	♦ A652		AP		
South HCP: 17	♣ 97653	♣ AJ				1. 5431 after 1NT
Contract: 3N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ A84				1NT
Vul: NS	♥ AK1084	♥ —	Pass	3NT	Pass	3♥ ¹
North HCP: 16	♦ KJ2	♦ AQ96		AP		
South HCP: 12	♣ J7	♣ Q109654				1. 5431 after 1NT
Contract: 4♣ S						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQ32				1NT
Vul: EW	♥ Q109	♥ K63	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ KQ763	♦ AJ4		AP		
South HCP: 17	♣ Q1072	♣ K65				1. 5431 after 1NT
Contract: 3N S						

North hands (Practice Page)

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Board: 316 ♠ AJ109
Dealer: N ♥ K7
Vul: Both ♦ AQ104
HCP: 17 ♣ K85

The opponents are silent.
You bid first.

Board: 317 ♠ K
Dealer: S ♥ QJ5
Vul: None ♦ AQJ109
HCP: 13 ♣ 8653

The opponents are silent.
Partner bids first.

Board: 318 ♠ 954
Dealer: N ♥ AKQ5
Vul: EW ♦ A9
HCP: 17 ♣ A854

The opponents are silent.
You bid first.

Board: 319 ♠ 10
Dealer: S ♥ A83
Vul: Both ♦ 76542
HCP: 13 ♣ AKQ7

The opponents are silent.
Partner bids first.

Board: 320 ♠ AQ9
Dealer: N ♥ Q102
Vul: None ♦ KJ106
HCP: 15 ♣ K109

The opponents are silent.
You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AJ109	♦ 3		1NT	Pass	3♠ ¹
Vul: Both	♥ K7	♥ AQ5		Pass	3NT	Pass 6NT
North HCP: 17	♦ AQ104	♦ KJ83		AP		
South HCP: 16	♣ K85	♣ AQ1042	1. 5431 after 1NT			
Contract: 6N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ K	♦ J95				1NT
Vul: None	♥ QJ5	♥ A73		Pass	3♠ ¹	Pass 5♦
North HCP: 13	♦ AQJ109	♦ K8742		AP		
South HCP: 15	♣ 8653	♣ AK	1. 5431 after 1NT			
Contract: 5♦ S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ 954	♦ J		1NT	Pass	3♠ ¹
Vul: EW	♥ AKQ5	♥ 763		Pass	6♣	AP
North HCP: 17	♦ A9	♦ K8753	1. 5431 after 1NT			
South HCP: 10	♣ A854	♣ KQJ9				
Contract: 6♣ N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 10	♦ KQ42				1NT
Vul: Both	♥ A83	♥ K65		Pass	3♠ ¹	Pass 3NT
North HCP: 13	♦ 76542	♦ AKJ9		AP		
South HCP: 16	♣ AKQ7	♣ 32	1. 5431 after 1NT			
Contract: 3N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♦ 5		1NT	Pass	3♠ ¹
Vul: None	♥ Q102	♥ 763		Pass	3NT	AP
North HCP: 15	♦ KJ106	♦ AQ873	1. 5431 after 1NT			
South HCP: 12	♣ K109	♣ AQ32				
Contract: 3N N						

South hands (Practice Page)

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Board: 316	♠ 3 ♥ AQ5 ♦ KJ83 ♣ AQ1042	The opponents are silent. Partner bids first.
Board: 317	♠ J95 ♥ A73 ♦ K8742 ♣ AK	The opponents are silent. You bid first.
Board: 318	♠ J ♥ 763 ♦ K8753 ♣ KQJ9	The opponents are silent. Partner bids first.
Board: 319	♠ KQ42 ♥ K65 ♦ AKJ9 ♣ 32	The opponents are silent. You bid first.
Board: 320	♠ 5 ♥ 763 ♦ AQ873 ♣ AQ32	The opponents are silent. Partner bids first.

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Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ AJ109	♦ 3		1NT	Pass	3♠ ¹
Vul: Both	♥ K7	♥ AQ5		Pass	3NT	Pass 6NT
North HCP: 17	♦ AQ104	♦ KJ83		AP		
South HCP: 16	♣ K85	♣ AQ1042	1. 5431 after 1NT			
Contract: 6N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ K	♦ J95				1NT
Vul: None	♥ QJ5	♥ A73		Pass	3♠ ¹	Pass 5♦
North HCP: 13	♦ AQJ109	♦ K8742		AP		
South HCP: 15	♣ 8653	♣ AK	1. 5431 after 1NT			
Contract: 5♦ S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ 954	♦ J		1NT	Pass	3♠ ¹
Vul: EW	♥ AKQ5	♥ 763		Pass	6♣	AP
North HCP: 17	♦ A9	♦ K8753	1. 5431 after 1NT			
South HCP: 10	♣ A854	♣ KQJ9				
Contract: 6♣ N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 10	♦ KQ42				1NT
Vul: Both	♥ A83	♥ K65		Pass	3♠ ¹	Pass 3NT
North HCP: 13	♦ 76542	♦ AKJ9		AP		
South HCP: 16	♣ AKQ7	♣ 32	1. 5431 after 1NT			
Contract: 3N S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♦ 5		1NT	Pass	3♠ ¹
Vul: None	♥ Q102	♥ 763		Pass	3NT	AP
North HCP: 15	♦ KJ106	♦ AQ873	1. 5431 after 1NT			
South HCP: 12	♣ K109	♣ AQ32				
Contract: 3N N						

North hands (Practice Page)

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Board: 321	♠ K103 ♥ A ♦ K984 ♣ AJ986	The opponents are silent. Partner bids first.
Board: 322	♠ AJ85 ♥ K863 ♦ KQ4 ♣ Q3	The opponents are silent. You bid first.
Board: 323	♠ K105 ♥ — ♦ AJ87 ♣ K109742	The opponents are silent. Partner bids first.
Board: 324	♠ KQ754 ♥ KJ2 ♦ AJ3 ♣ J10	The opponents are silent. You bid first.
Board: 325	♠ AK3 ♥ Q ♦ KQ108 ♣ Q10962	The opponents are silent. Partner bids first.

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			West	North	East	South
Board: 321	North:	South:				1NT
Dealer: S	♦ K103	♦ QJ4	Pass	3♥ ¹	Pass	3NT
Vul: Both	♥ A	♥ QJ75	Pass	4NT ²	Pass	6♣
North HCP: 15	♦ K984	♦ A2				AP
South HCP: 15	♣ AJ986	♣ KQ75	1.	5431 after 1NT		
Contract: 6♣ S			2.	Quantitative 4NT		

			West	North	East	South
Board: 322	North:	South:				
Dealer: N	♦ AJ85	♦ Q103		1NT	Pass	3♥ ¹
Vul: None	♥ K863	♥ J	Pass	3NT	AP	
North HCP: 15	♦ KQ4	♦ AJ653	1.	5431 after 1NT		
South HCP: 11	♣ Q3	♣ K1082				
Contract: 3N N						

			West	North	East	South
Board: 323	North:	South:				
Dealer: S	♦ K105	♦ AQ7		1NT		
Vul: NS	♥ —	♥ KQ1054	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ AJ87	♦ K63		AP		
South HCP: 16	♣ K109742	♣ Q3	1.	5431 after 1NT		
Contract: 3N S						

			West	North	East	South
Board: 324	North:	South:		1NT	Pass	3♥ ¹
Dealer: N	♦ KQ754	♦ AJ10	Pass	4♦	Pass	4NT ²
Vul: EW	♥ KJ2	♥ A	Pass	5♦ ³	Pass	7♠
North HCP: 15	♦ AJ3	♦ Q7654		AP		
South HCP: 18	♣ J10	♣ AK76	1.	5431 after 1NT		
Contract: 7♦ N			2.	Blackwood 0314, for ♦		
			3.	A=2/5 or 5/5, Q(S)=1		

			West	North	East	South
Board: 325	North:	South:				
Dealer: S	♦ AK3	♦ 764		1NT		
Vul: None	♥ Q	♥ AKJ5	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ KQ108	♦ A72	Pass	6NT	AP	
South HCP: 16	♣ Q10962	♣ A87	1.	5431 after 1NT		
Contract: 6N S						

South hands (Practice Page)

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Board: 321	♠ QJ4 ♥ QJ75 ♦ A2 ♣ KQ75	The opponents are silent. You bid first.
Board: 322	♠ Q103 ♥ J ♦ AJ653 ♣ K1082	The opponents are silent. Partner bids first.
Board: 323	♠ AQ7 ♥ KQ1054 ♦ K63 ♣ Q3	The opponents are silent. You bid first.
Board: 324	♠ AJ10 ♥ A ♦ Q7654 ♣ AK76	The opponents are silent. Partner bids first.
Board: 325	♠ 764 ♥ AKJ5 ♦ A72 ♣ A87	The opponents are silent. You bid first.

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			West	North	East	South
Board: 321	North:	South:				1NT
Dealer: S	♦ K103	♦ QJ4	Pass	3♥ ¹	Pass	3NT
Vul: Both	♥ A	♥ QJ75	Pass	4NT ²	Pass	6♣
North HCP: 15	♦ K984	♦ A2				AP
South HCP: 15	♣ AJ986	♣ KQ75	1.	5431 after 1NT		
Contract: 6♣ S			2.	Quantitative 4NT		

			West	North	East	South
Board: 322	North:	South:				
Dealer: N	♦ AJ85	♦ Q103		1NT	Pass	3♥ ¹
Vul: None	♥ K863	♥ J	Pass	3NT	AP	
North HCP: 15	♦ KQ4	♦ AJ653	1.	5431 after 1NT		
South HCP: 11	♣ Q3	♣ K1082				
Contract: 3N N						

			West	North	East	South
Board: 323	North:	South:				
Dealer: S	♦ K105	♦ AQ7		1NT		
Vul: NS	♥ —	♥ KQ1054	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ AJ87	♦ K63		AP		
South HCP: 16	♣ K109742	♣ Q3	1.	5431 after 1NT		
Contract: 3N S						

			West	North	East	South
Board: 324	North:	South:		1NT	Pass	3♥ ¹
Dealer: N	♦ KQ754	♦ AJ10	Pass	4♦	Pass	4NT ²
Vul: EW	♥ KJ2	♥ A	Pass	5♦ ³	Pass	7♠
North HCP: 15	♦ AJ3	♦ Q7654		AP		
South HCP: 18	♣ J10	♣ AK76	1.	5431 after 1NT		
Contract: 7♦ N			2.	Blackwood 0314, for ♦		
			3.	A=2/5 or 5/5, Q(S)=1		

			West	North	East	South
Board: 325	North:	South:				
Dealer: S	♦ AK3	♦ 764		1NT		
Vul: None	♥ Q	♥ AKJ5	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ KQ108	♦ A72	Pass	6NT	AP	
South HCP: 16	♣ Q10962	♣ A87	1.	5431 after 1NT		
Contract: 6N S						

North hands (Practice Page)

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Board: 326	♠ AJ1042 ♥ KQ8 ♦ KJ3 ♣ Q5	The opponents are silent. You bid first.
Board: 327	♠ Q64 ♥ K ♦ QJ82 ♣ A6543	The opponents are silent. Partner bids first.
Board: 328	♠ KQ10 ♥ A8643 ♦ QJ ♣ K85	The opponents are silent. You bid first.
Board: 329	♠ Q86 ♥ A ♦ AKQ9 ♣ Q10973	The opponents are silent. Partner bids first.
Board: 330	♠ AQ32 ♥ KQ84 ♦ A65 ♣ 97	The opponents are silent. You bid first.

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Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AJ1042	♠ —		1NT	Pass	3♠ ¹
Vul: NS	♥ KQ8	♥ AJ7				
North HCP: 16	♦ KJ3	♦ A87542		Pass	3NT	AP
South HCP: 12	♣ Q5	♣ K764	1. 5431 after 1NT			
Contract: 3N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ Q64	♠ AKJ8				1NT
Vul: EW	♥ K	♥ Q1065		Pass	3♥ ¹	Pass
North HCP: 12	♦ QJ82	♦ A7				3NT
South HCP: 15	♣ A6543	♣ J108				AP
Contract: 3N S			1. 5431 after 1NT			

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 752		1NT	Pass	3♥ ¹
Vul: Both	♥ A8643	♥ 10				
North HCP: 15	♦ QJ	♦ K1032		Pass	3NT	AP
South HCP: 9	♣ K85	♣ AQ1032	1. 5431 after 1NT			
Contract: 3N N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ KJ104				1NT
Vul: NS	♥ A	♥ KQ75		Pass	3♥ ¹	Pass
North HCP: 17	♦ AKQ9	♦ J106		Pass	4NT ²	Pass
South HCP: 17	♣ Q10973	♣ AK	1. 5431 after 1NT			5♠
Contract: 5N S			2. Quantitative 4NT			

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ 5		1NT	Pass	3♠ ¹
Vul: EW	♥ KQ84	♥ J107				
North HCP: 15	♦ A65	♦ KQ972		Pass	3NT	AP
South HCP: 9	♣ 97	♣ K1063	1. 5431 after 1NT			
Contract: 3N N						

South hands (Practice Page)

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Board: 326 ♠ —
Dealer: N ♥ AJ7
Vul: NS ♦ A87542
HCP: 12 ♣ K764

The opponents are silent.
Partner bids first.

Board: 327 ♠ AKJ8
Dealer: S ♥ Q1065
Vul: EW ♦ A7
HCP: 15 ♣ J108

The opponents are silent.
You bid first.

Board: 328 ♠ 752
Dealer: N ♥ 10
Vul: Both ♦ K1032
HCP: 9 ♣ AQ1032

The opponents are silent.
Partner bids first.

Board: 329 ♠ KJ104
Dealer: S ♥ KQ75
Vul: NS ♦ J106
HCP: 17 ♣ AK

The opponents are silent.
You bid first.

Board: 330 ♠ 5
Dealer: N ♥ J107
Vul: EW ♦ KQ972
HCP: 9 ♣ K1063

The opponents are silent.
Partner bids first.

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Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AJ1042	♠ —		1NT	Pass	3♠ ¹
Vul: NS	♥ KQ8	♥ AJ7				
North HCP: 16	♦ KJ3	♦ A87542		Pass	3NT	AP
South HCP: 12	♣ Q5	♣ K764	1. 5431 after 1NT			
Contract: 3N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ Q64	♠ AKJ8				1NT
Vul: EW	♥ K	♥ Q1065		Pass	3♥ ¹	Pass
North HCP: 12	♦ QJ82	♦ A7				3NT
South HCP: 15	♣ A6543	♣ J108				AP
Contract: 3N S			1. 5431 after 1NT			

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 752		1NT	Pass	3♥ ¹
Vul: Both	♥ A8643	♥ 10				
North HCP: 15	♦ QJ	♦ K1032		Pass	3NT	AP
South HCP: 9	♣ K85	♣ AQ1032	1. 5431 after 1NT			
Contract: 3N N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ KJ104				1NT
Vul: NS	♥ A	♥ KQ75		Pass	3♥ ¹	Pass
North HCP: 17	♦ AKQ9	♦ J106		Pass	4NT ²	Pass
South HCP: 17	♣ Q10973	♣ AK	1. 5431 after 1NT			5♠
Contract: 5N S			2. Quantitative 4NT			

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ AQ32	♠ 5		1NT	Pass	3♠ ¹
Vul: EW	♥ KQ84	♥ J107				
North HCP: 15	♦ A65	♦ KQ972		Pass	3NT	AP
South HCP: 9	♣ 97	♣ K1063	1. 5431 after 1NT			
Contract: 3N N						

North hands (Practice Page)

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Board: 331	♠ 5	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ Q753	Partner bids first.
HCP: 10	♣ J9875	
Board: 332	♠ KJ64	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ 86	You bid first.
HCP: 16	♣ KQ96	
Board: 333	♠ KJ9	The opponents are silent.
Dealer: S	♥ 3	
Vul: EW	♦ K10965	Partner bids first.
HCP: 11	♣ KJ75	
Board: 334	♠ K3	The opponents are silent.
Dealer: N	♥ AQ943	
Vul: Both	♦ KJ4	You bid first.
HCP: 16	♣ K64	
Board: 335	♠ 942	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ A1082	Partner bids first.
HCP: 10	♣ AQ1072	

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Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK103				1NT
Vul: Both	♥ AK9	♥ QJ42				
North HCP: 10	♦ Q753	♦ KJ4	Pass	3♠ ¹	Pass	4♥
South HCP: 17	♣ J9875	♣ K4		AP		
Contract: 4♥ S			1.	5431 after 1NT		

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ KJ64	♠ 973				1NT
Vul: None	♥ AQJ	♥ K			Pass	3♥ ¹
North HCP: 16	♦ 86	♦ KQ942	Pass	3NT	AP	
South HCP: 12	♣ KQ96	♣ A1082	1.	5431 after 1NT		
Contract: 3N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ AQ52				1NT
Vul: EW	♥ 3	♥ A854	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ K10965	♦ 43		AP		
South HCP: 16	♣ KJ75	♣ AQ3	1.	5431 after 1NT		
Contract: 3N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ Q98				1NT
Vul: Both	♥ AQ943	♥ 7	Pass	3NT	AP	
North HCP: 16	♦ KJ4	♦ AQ952	1.	5431 after 1NT		
South HCP: 13	♣ K64	♣ AJ93				
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ AK8				1NT
Vul: None	♥ 10	♥ K862	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ A1082	♦ Q976		AP		
South HCP: 15	♣ AQ1072	♣ K3	1.	5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 331 ♠ AK103 The opponents are silent.

Dealer: S ♥ QJ42

Vul: Both ♦ KJ4

HCP: 17 ♣ K4

Board: 332 ♠ 973 The opponents are silent.

Dealer: N ♥ K

Vul: None ♦ KQ942

HCP: 12 ♣ A1082

Board: 333 ♠ AQ52 The opponents are silent.

Dealer: S ♥ A854

Vul: EW ♦ 43

HCP: 16 ♣ AQ3

Board: 334 ♠ Q98 The opponents are silent.

Dealer: N ♥ 7

Vul: Both ♦ AQ952

HCP: 13 ♣ AJ93

Board: 335 ♠ AK8 The opponents are silent.

Dealer: S ♥ K862

Vul: None ♦ Q976

HCP: 15 ♣ K3

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Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK103				1NT
Vul: Both	♥ AK9	♥ QJ42				
North HCP: 10	♦ Q753	♦ KJ4	Pass	3♠ ¹	Pass	4♥
South HCP: 17	♣ J9875	♣ K4		AP		
Contract: 4♥ S			1.	5431 after 1NT		

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ KJ64	♠ 973				1NT
Vul: None	♥ AQJ	♥ K			Pass	3♥ ¹
North HCP: 16	♦ 86	♦ KQ942	Pass	3NT	AP	
South HCP: 12	♣ KQ96	♣ A1082	1.	5431 after 1NT		
Contract: 3N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ AQ52				1NT
Vul: EW	♥ 3	♥ A854	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ K10965	♦ 43		AP		
South HCP: 16	♣ KJ75	♣ AQ3	1.	5431 after 1NT		
Contract: 3N S						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ Q98				1NT
Vul: Both	♥ AQ943	♥ 7	Pass	3NT	AP	
North HCP: 16	♦ KJ4	♦ AQ952	1.	5431 after 1NT		
South HCP: 13	♣ K64	♣ AJ93				
Contract: 3N N						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ 942	♠ AK8				1NT
Vul: None	♥ 10	♥ K862	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ A1082	♦ Q976		AP		
South HCP: 15	♣ AQ1072	♣ K3	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 336	♠ AK1094 ♥ A72 ♦ 54 ♣ A42	The opponents are silent. You bid first.
Board: 337	♠ Q42 ♥ K ♦ Q8732 ♣ AQ82	The opponents are silent. Partner bids first.
Board: 338	♠ Q95 ♥ A62 ♦ KQ8 ♣ AQ63	The opponents are silent. You bid first.
Board: 339	♠ KQ8 ♥ 2 ♦ Q1063 ♣ K10976	The opponents are silent. Partner bids first.
Board: 340	♠ AK3 ♥ J9532 ♦ A54 ♣ K9	The opponents are silent. You bid first.

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Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AK1094	♠ —		1NT	Pass	3♠ ¹
Vul: NS	♥ A72	♥ QJ8				
North HCP: 15	♦ 54	♦ 10863		Pass	3NT	AP
South HCP: 9	♣ A42	♣ KQJ986	1. 5431 after 1NT			
Contract: 3N N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ KJ65				1NT
Vul: Both	♥ K	♥ AJ86		Pass	3♥ ¹	Pass
North HCP: 13	♦ Q8732	♦ K5				3NT
South HCP: 15	♣ AQ82	♣ K65				AP
Contract: 3N S			1. 5431 after 1NT			

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 3		1NT	Pass	3♠ ¹
Vul: None	♥ A62	♥ Q85				
North HCP: 17	♦ KQ8	♦ AJ954		Pass	5♣	AP
South HCP: 10	♣ AQ63	♣ K842	1. 5431 after 1NT			
Contract: 5♣ N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A764				1NT
Vul: NS	♥ 2	♥ AKQ4		Pass	3♥ ¹	Pass
North HCP: 10	♦ Q1063	♦ J4				3NT
South HCP: 15	♣ K10976	♣ J83				AP
Contract: 3N S			1. 5431 after 1NT			

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 742		1NT	Pass	3♥ ¹
Vul: EW	♥ J9532	♥ 6				
North HCP: 15	♦ A54	♦ KJ1073		Pass	3NT	AP
South HCP: 10	♣ K9	♣ AQ104	1. 5431 after 1NT			
Contract: 3N N						

South hands (Practice Page)

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Board: 336	♠ — ♥ QJ8 ♦ 10863 ♣ KQJ986	The opponents are silent. Partner bids first.
Board: 337	♠ KJ65 ♥ AJ86 ♦ K5 ♣ K65	The opponents are silent. You bid first.
Board: 338	♠ 3 ♥ Q85 ♦ AJ954 ♣ K842	The opponents are silent. Partner bids first.
Board: 339	♠ A764 ♥ AKQ4 ♦ J4 ♣ J83	The opponents are silent. You bid first.
Board: 340	♠ 742 ♥ 6 ♦ KJ1073 ♣ AQ104	The opponents are silent. Partner bids first.

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Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ AK1094	♠ —		1NT	Pass	3♠ ¹
Vul: NS	♥ A72	♥ QJ8				
North HCP: 15	♦ 54	♦ 10863		Pass	3NT	AP
South HCP: 9	♣ A42	♣ KQJ986	1. 5431 after 1NT			
Contract: 3N N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ KJ65				1NT
Vul: Both	♥ K	♥ AJ86		Pass	3♥ ¹	Pass
North HCP: 13	♦ Q8732	♦ K5				3NT
South HCP: 15	♣ AQ82	♣ K65				AP
Contract: 3N S			1. 5431 after 1NT			

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ 3		1NT	Pass	3♠ ¹
Vul: None	♥ A62	♥ Q85				
North HCP: 17	♦ KQ8	♦ AJ954		Pass	5♣	AP
South HCP: 10	♣ AQ63	♣ K842	1. 5431 after 1NT			
Contract: 5♣ N						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A764				1NT
Vul: NS	♥ 2	♥ AKQ4		Pass	3♥ ¹	Pass
North HCP: 10	♦ Q1063	♦ J4				3NT
South HCP: 15	♣ K10976	♣ J83				AP
Contract: 3N S			1. 5431 after 1NT			

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ 742		1NT	Pass	3♥ ¹
Vul: EW	♥ J9532	♥ 6				
North HCP: 15	♦ A54	♦ KJ1073		Pass	3NT	AP
South HCP: 10	♣ K9	♣ AQ104	1. 5431 after 1NT			
Contract: 3N N						

North hands (Practice Page)

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Board: 341	♠ Q109 ♥ J ♦ AK73 ♣ KJ1087	The opponents are silent. Partner bids first.
Board: 342	♠ AJ8 ♥ AJ865 ♦ Q53 ♣ K9	The opponents are silent. You bid first.
Board: 343	♠ K93 ♥ 2 ♦ Q1052 ♣ A10532	The opponents are silent. Partner bids first.
Board: 344	♠ A83 ♥ AK4 ♦ K10985 ♣ K5	The opponents are silent. You bid first.
Board: 345	♠ Q104 ♥ 6 ♦ K986 ♣ A9642	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

			West	North	East	South
Board: 341						1NT
Dealer: S	North: ♠ Q109	South: ♠ AKJ3	Pass	3♥ ¹	Pass	3♠
Vul: None	♥ J	♥ KQ7	Pass	4NT ²	Pass	5♥ ³
North HCP: 14	♦ AK73	♦ 652	Pass	5♠	AP	
South HCP: 15	♣ KJ1087	♣ Q95	1.	5431 after 1NT		
Contract: 5♠ S			2.	Blackwood 0314, for ♠		
			3.	A=2/5 or 5/5, Q(S)=0		

			West	North	East	South
Board: 342						1NT
Dealer: N	North: ♠ AJ8	South: ♠ K				3♠ ¹
Vul: NS	♥ AJ865	♥ K97	1NT		Pass	
North HCP: 15	♦ Q53	♦ AK64	Pass	4♥	AP	
South HCP: 14	♣ K9	♣ J7542	1.	5431 after 1NT		
Contract: 4♥ N						

			West	North	East	South
Board: 343						1NT
Dealer: S	North: ♠ K93	South: ♠ AQ2	Pass	3♥ ¹	Pass	5♦
Vul: EW	♥ 2	♥ AK94			AP	
North HCP: 9	♦ Q1052	♦ 8643	1.	5431 after 1NT		
South HCP: 15	♣ A10532	♣ Q8				
Contract: 5♦ S						

			West	North	East	South
Board: 344						1NT
Dealer: N	North: ♠ A83	South: ♠ QJ5	Pass	4NT ²	Pass	5♠ ³
Vul: Both	♥ AK4	♥ 9			6♦	AP
North HCP: 17	♦ K10985	♦ AQJ64	1.	5431 after 1NT		
South HCP: 15	♣ K5	♣ AJ97	2.	Blackwood 0314, for ♦		
Contract: 6♦ N			3.	A=2/5 or 5/5, Q(D)=1		

			West	North	East	South
Board: 345						1NT
Dealer: S	North: ♠ Q104	South: ♠ A82	Pass	3♥ ¹	Pass	3NT
Vul: NS	♥ 6	♥ AJ742			AP	
North HCP: 9	♦ K986	♦ A74	1.	5431 after 1NT		
South HCP: 15	♣ A9642	♣ Q10				
Contract: 3N S						

South hands (Practice Page)

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Board: 341	♠ AKJ3 ♥ KQ7 ♦ 652 ♣ Q95	The opponents are silent. You bid first.
Board: 342	♠ K ♥ K97 ♦ AK64 ♣ J7542	The opponents are silent. Partner bids first.
Board: 343	♠ AQ2 ♥ AK94 ♦ 8643 ♣ Q8	The opponents are silent. You bid first.
Board: 344	♠ QJ5 ♥ 9 ♦ AQJ64 ♣ AJ97	The opponents are silent. Partner bids first.
Board: 345	♠ A82 ♥ AJ742 ♦ A74 ♣ Q10	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

			West	North	East	South
Board: 341						1NT
Dealer: S	North: ♠ Q109	South: ♠ AKJ3	Pass	3♥ ¹	Pass	3♠
Vul: None	♥ J	♥ KQ7	Pass	4NT ²	Pass	5♥ ³
North HCP: 14	♦ AK73	♦ 652	Pass	5♠	AP	
South HCP: 15	♣ KJ1087	♣ Q95	1.	5431 after 1NT		
Contract: 5♠ S			2.	Blackwood 0314, for ♠		
			3.	A=2/5 or 5/5, Q(S)=0		

			West	North	East	South
Board: 342						1NT
Dealer: N	North: ♠ AJ8	South: ♠ K				3♠ ¹
Vul: NS	♥ AJ865	♥ K97	1NT		Pass	
North HCP: 15	♦ Q53	♦ AK64	Pass	4♥	AP	
South HCP: 14	♣ K9	♣ J7542	1.	5431 after 1NT		
Contract: 4♥ N						

			West	North	East	South
Board: 343						1NT
Dealer: S	North: ♠ K93	South: ♠ AQ2	Pass	3♥ ¹	Pass	5♦
Vul: EW	♥ 2	♥ AK94			AP	
North HCP: 9	♦ Q1052	♦ 8643	1.	5431 after 1NT		
South HCP: 15	♣ A10532	♣ Q8				
Contract: 5♦ S						

			West	North	East	South
Board: 344						1NT
Dealer: N	North: ♠ A83	South: ♠ QJ5	Pass	4NT ²	Pass	5♠ ³
Vul: Both	♥ AK4	♥ 9			6♦	AP
North HCP: 17	♦ K10985	♦ AQJ64	1.	5431 after 1NT		
South HCP: 15	♣ K5	♣ AJ97	2.	Blackwood 0314, for ♦		
Contract: 6♦ N			3.	A=2/5 or 5/5, Q(D)=1		

			West	North	East	South
Board: 345						1NT
Dealer: S	North: ♠ Q104	South: ♠ A82	Pass	3♥ ¹	Pass	3NT
Vul: NS	♥ 6	♥ AJ742			AP	
North HCP: 9	♦ K986	♦ A74	1.	5431 after 1NT		
South HCP: 15	♣ A9642	♣ Q10				
Contract: 3N S						

North hands (Practice Page)

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Board: 346	♠ AQ7 ♥ AJ2 ♦ K3 ♣ J10863	The opponents are silent. You bid first.
Board: 347	♠ 1096 ♥ 3 ♦ AQ742 ♣ A1072	The opponents are silent. Partner bids first.
Board: 348	♠ KQ4 ♥ A63 ♦ KQJ97 ♣ 109	The opponents are silent. You bid first.
Board: 349	♠ 5 ♥ J42 ♦ AK865 ♣ K985	The opponents are silent. Partner bids first.
Board: 350	♠ AK103 ♥ KJ93 ♦ KQ7 ♣ 109	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♦ 8		1NT	Pass	3♠ ¹
Vul: EW	♥ AJ2	♥ K105		Pass	5♣	Pass 6♣
North HCP: 15	♦ K3	♦ AJ1072		AP		
South HCP: 17	♣ J10863	♣ AKQ9	1. 5431 after 1NT			
Contract: 6♣ N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AK87			1NT	
Vul: Both	♥ 3	♥ Q75		Pass	3♥ ¹	Pass 3NT
North HCP: 10	♦ AQ742	♦ KJ3		AP		
South HCP: 16	♣ A1072	♣ K94	1. 5431 after 1NT			
Contract: 3N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ AJ5		1NT	Pass	3♥ ¹
Vul: None	♥ A63	♥ Q		Pass	5♦	Pass 6♦
North HCP: 15	♦ KQJ97	♦ 8432		AP		
South HCP: 15	♣ 109	♣ AKJ84	1. 5431 after 1NT			
Contract: 6♦ N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK76			1NT	
Vul: EW	♥ J42	♥ A1087		Pass	3♠ ¹	Pass 3NT
North HCP: 11	♦ AK865	♦ 72		AP		
South HCP: 15	♣ K985	♣ A62	1. 5431 after 1NT			
Contract: 3N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ 872		1NT	Pass	3♥ ¹
Vul: Both	♥ KJ93	♥ 4		Pass	3NT	AP
North HCP: 16	♦ KQ7	♦ A842		1. 5431 after 1NT		
South HCP: 10	♣ 109	♣ KQJ75				
Contract: 3N N						

South hands (Practice Page)

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Board: 346 ♠ 8
Dealer: N ♥ K105
Vul: EW ♦ AJ1072
HCP: 17 ♣ AKQ9

The opponents are silent.
Partner bids first.

Board: 347 ♠ AK87
Dealer: S ♥ Q75
Vul: Both ♦ KJ3
HCP: 16 ♣ K94

The opponents are silent.
You bid first.

Board: 348 ♠ AJ5
Dealer: N ♥ Q
Vul: None ♦ 8432
HCP: 15 ♣ AKJ84

The opponents are silent.
Partner bids first.

Board: 349 ♠ AK76
Dealer: S ♥ A1087
Vul: EW ♦ 72
HCP: 15 ♣ A62

The opponents are silent.
You bid first.

Board: 350 ♠ 872
Dealer: N ♥ 4
Vul: Both ♦ A842
HCP: 10 ♣ KQJ75

The opponents are silent.
Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♦ 8		1NT	Pass	3♠ ¹
Vul: EW	♥ AJ2	♥ K105		Pass	5♣	Pass 6♣
North HCP: 15	♦ K3	♦ AJ1072		AP		
South HCP: 17	♣ J10863	♣ AKQ9	1.	5431 after 1NT		
Contract: 6♣ N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ AK87			1NT	
Vul: Both	♥ 3	♥ Q75		Pass	3♥ ¹	Pass 3NT
North HCP: 10	♦ AQ742	♦ KJ3		AP		
South HCP: 16	♣ A1072	♣ K94	1.	5431 after 1NT		
Contract: 3N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♦ AJ5		1NT	Pass	3♥ ¹
Vul: None	♥ A63	♥ Q		Pass	5♦	Pass 6♦
North HCP: 15	♦ KQJ97	♦ 8432		AP		
South HCP: 15	♣ 109	♣ AKJ84	1.	5431 after 1NT		
Contract: 6♦ N						

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 5	♦ AK76			1NT	
Vul: EW	♥ J42	♥ A1087		Pass	3♠ ¹	Pass 3NT
North HCP: 11	♦ AK865	♦ 72		AP		
South HCP: 15	♣ K985	♣ A62	1.	5431 after 1NT		
Contract: 3N S						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♦ 872		1NT	Pass	3♥ ¹
Vul: Both	♥ KJ93	♥ 4		Pass	3NT	AP
North HCP: 16	♦ KQ7	♦ A842	1.	5431 after 1NT		
South HCP: 10	♣ 109	♣ KQJ75				
Contract: 3N N						

North hands (Practice Page)

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Board: 351	♠ AQ10 ♥ 8 ♦ KJ82 ♣ AK1083	The opponents are silent. Partner bids first.
Board: 352	♠ 1094 ♥ AK963 ♦ AQ ♣ K53	The opponents are silent. You bid first.
Board: 353	♠ 8 ♥ Q103 ♦ A542 ♣ K7432	The opponents are silent. Partner bids first.
Board: 354	♠ A1065 ♥ AK8 ♦ Q9 ♣ A1073	The opponents are silent. You bid first.
Board: 355	♠ 2 ♥ A82 ♦ AJ54 ♣ QJ863	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ KJ4				1NT
Vul: None	♥ 8	♥ A1062	Pass	3♥ ¹	Pass	3NT
North HCP: 17	♦ KJ82	♦ AQ94	Pass	6NT	AP	
South HCP: 16	♣ AK1083	♣ Q2	1.	5431 after 1NT		
Contract: 6N S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ 1094	♠ KQ3				1NT
Vul: NS	♥ AK963	♥ Q			Pass	3♥ ¹
North HCP: 16	♦ AQ	♦ 8754	Pass	3NT	AP	
South HCP: 12	♣ K53	♣ AJ742	1.	5431 after 1NT		
Contract: 3N N						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ A543				1NT
Vul: Both	♥ Q103	♥ A6	Pass	3♠ ¹	Pass	5♦
North HCP: 9	♦ A542	♦ KQJ3			AP	
South HCP: 15	♣ K7432	♣ J85	1.	5431 after 1NT		
Contract: 5♦ S						

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ A1065	♠ 4				1NT
Vul: None	♥ AK8	♥ J106	Pass	3NT	AP	
North HCP: 17	♦ Q9	♦ AKJ72	1.	5431 after 1NT		
South HCP: 9	♣ A1073	♣ 9865				
Contract: 3N N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AJ109				1NT
Vul: NS	♥ A82	♥ KQ5	Pass	3♠ ¹	Pass	5♦
North HCP: 12	♦ AJ54	♦ KQ108			AP	
South HCP: 15	♣ QJ863	♣ 104	1.	5431 after 1NT		
Contract: 5♦ S						

South hands (Practice Page)

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Board: 351	♠ KJ4 ♥ A1062 ♦ AQ94 ♣ Q2	The opponents are silent. You bid first.
Board: 352	♠ KQ3 ♥ Q ♦ 8754 ♣ AJ742	The opponents are silent. Partner bids first.
Board: 353	♠ A543 ♥ A6 ♦ KQJ3 ♣ J85	The opponents are silent. You bid first.
Board: 354	♠ 4 ♥ J106 ♦ AKJ72 ♣ 9865	The opponents are silent. Partner bids first.
Board: 355	♠ AJ109 ♥ KQ5 ♦ KQ108 ♣ 104	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ KJ4				1NT
Vul: None	♥ 8	♥ A1062	Pass	3♥ ¹	Pass	3NT
North HCP: 17	♦ KJ82	♦ AQ94	Pass	6NT	AP	
South HCP: 16	♣ AK1083	♣ Q2	1.	5431 after 1NT		
Contract: 6N S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ 1094	♠ KQ3				1NT
Vul: NS	♥ AK963	♥ Q		Pass	3♥ ¹	
North HCP: 16	♦ AQ	♦ 8754	Pass	3NT	AP	
South HCP: 12	♣ K53	♣ AJ742	1.	5431 after 1NT		
Contract: 3N N						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ A543				1NT
Vul: Both	♥ Q103	♥ A6	Pass	3♠ ¹	Pass	5♦
North HCP: 9	♦ A542	♦ KQJ3		AP		
South HCP: 15	♣ K7432	♣ J85	1.	5431 after 1NT		
Contract: 5♦ S						

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ A1065	♠ 4				1NT
Vul: None	♥ AK8	♥ J106	Pass	3NT	AP	
North HCP: 17	♦ Q9	♦ AKJ72	1.	5431 after 1NT		
South HCP: 9	♣ A1073	♣ 9865				
Contract: 3N N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ AJ109				1NT
Vul: NS	♥ A82	♥ KQ5	Pass	3♠ ¹	Pass	5♦
North HCP: 12	♦ AJ54	♦ KQ108		AP		
South HCP: 15	♣ QJ863	♣ 104	1.	5431 after 1NT		
Contract: 5♦ S						

North hands (Practice Page)

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Board: 356	♠ K96 ♥ K1042 ♦ AK ♣ A543	The opponents are silent. You bid first.
Board: 357	♠ 9 ♥ 986 ♦ AKQ73 ♣ A983	The opponents are silent. Partner bids first.
Board: 358	♠ AQ94 ♥ AK106 ♦ A4 ♣ 972	The opponents are silent. You bid first.
Board: 359	♠ 8 ♥ Q84 ♦ A8532 ♣ AJ52	The opponents are silent. Partner bids first.
Board: 360	♠ AQ98 ♥ K52 ♦ K8 ♣ A943	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ Q		1NT	Pass	3♠ ¹
Vul: EW	♥ K1042	♥ AJ5				
North HCP: 17	♦ AK	♦ QJ108		Pass	3NT	AP
South HCP: 13	♣ A543	♣ QJ1097	1. 5431 after 1NT			
Contract: 3N N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQJ84				1NT
Vul: None	♥ 986	♥ AK		Pass	3♠ ¹	Pass
North HCP: 13	♦ AKQ73	♦ 1042			3NT	
South HCP: 15	♣ A983	♣ J62		AP		
Contract: 3N S			1. 5431 after 1NT			

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ 6		1NT	Pass	3♠ ¹
Vul: NS	♥ AK106	♥ 873				
North HCP: 17	♦ A4	♦ QJ32		Pass	3NT	AP
South HCP: 11	♣ 972	♣ AKJ103	1. 5431 after 1NT			
Contract: 3N N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQJ10				1NT
Vul: EW	♥ Q84	♥ 10652		Pass	3♠ ¹	Pass
North HCP: 11	♦ A8532	♦ K6			3NT	
South HCP: 15	♣ AJ52	♣ KQ9		AP		
Contract: 3N S			1. 5431 after 1NT			

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ 6		1NT	Pass	3♠ ¹
Vul: Both	♥ K52	♥ J64				
North HCP: 16	♦ K8	♦ AQ74		Pass	3NT	AP
South HCP: 9	♣ A943	♣ Q8652	1. 5431 after 1NT			
Contract: 3N N						

South hands (Practice Page)

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Board: 356 ♠ Q
Dealer: N ♥ AJ5
Vul: EW ♦ QJ108
HCP: 13 ♣ QJ1097

The opponents are silent.

Partner bids first.

Board: 357 ♠ AQJ84
Dealer: S ♥ AK
Vul: None ♦ 1042
HCP: 15 ♣ J62

The opponents are silent.

You bid first.

Board: 358 ♠ 6
Dealer: N ♥ 873
Vul: NS ♦ QJ32
HCP: 11 ♣ AKJ103

The opponents are silent.

Partner bids first.

Board: 359 ♠ AQJ10
Dealer: S ♥ 10652
Vul: EW ♦ K6
HCP: 15 ♣ KQ9

The opponents are silent.

You bid first.

Board: 360 ♠ 6
Dealer: N ♥ J64
Vul: Both ♦ AQ74
HCP: 9 ♣ Q8652

The opponents are silent.

Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ Q		1NT	Pass	3♠ ¹
Vul: EW	♥ K1042	♥ AJ5				
North HCP: 17	♦ AK	♦ QJ108		Pass	3NT	AP
South HCP: 13	♣ A543	♣ QJ1097	1. 5431 after 1NT			
Contract: 3N N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQJ84				1NT
Vul: None	♥ 986	♥ AK		Pass	3♠ ¹	Pass
North HCP: 13	♦ AKQ73	♦ 1042			3NT	
South HCP: 15	♣ A983	♣ J62		AP		
Contract: 3N S			1. 5431 after 1NT			

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ 6		1NT	Pass	3♠ ¹
Vul: NS	♥ AK106	♥ 873				
North HCP: 17	♦ A4	♦ QJ32		Pass	3NT	AP
South HCP: 11	♣ 972	♣ AKJ103	1. 5431 after 1NT			
Contract: 3N N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AQJ10				1NT
Vul: EW	♥ Q84	♥ 10652		Pass	3♠ ¹	Pass
North HCP: 11	♦ A8532	♦ K6			3NT	
South HCP: 15	♣ AJ52	♣ KQ9		AP		
Contract: 3N S			1. 5431 after 1NT			

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ 6		1NT	Pass	3♠ ¹
Vul: Both	♥ K52	♥ J64				
North HCP: 16	♦ K8	♦ AQ74		Pass	3NT	AP
South HCP: 9	♣ A943	♣ Q8652	1. 5431 after 1NT			
Contract: 3N N						

North hands (Practice Page)

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Board: 361 ♠ AJ4 The opponents are silent.

Dealer: S ♥ 4

Vul: NS ♦ AK95

HCP: 15 ♣ K10985

Partner bids first.

Board: 362 ♠ AK5 The opponents are silent.

Dealer: N ♥ AQ54

Vul: EW ♦ A98

HCP: 17 ♣ 952

You bid first.

Board: 363 ♠ 2 The opponents are silent.

Dealer: S ♥ AJ5

Vul: Both ♦ K1097

HCP: 15 ♣ AQJ52

Partner bids first.

Board: 364 ♠ AQ105 The opponents are silent.

Dealer: N ♥ A10

Vul: None ♦ AJ4

HCP: 17 ♣ Q984

You bid first.

Board: 365 ♠ 6 The opponents are silent.

Dealer: S ♥ 863

Vul: EW ♦ KJ1095

HCP: 9 ♣ KQ76

Partner bids first.

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			West	North	East	South
Board: 361	North:	South:				1NT
Dealer: S	♦ AJ4	♦ Q986	Pass	3♥ ¹	Pass	3NT
Vul: NS	♥ 4	♥ KQJ	Pass	4NT ²	Pass	6♣
North HCP: 15	♦ AK95	♦ J7				AP
South HCP: 15	♣ K10985	♣ AQ62	1.	5431 after 1NT		
Contract: 6♣ S			2.	Quantitative 4NT		

			West	North	East	South
Board: 362	North:	South:				
Dealer: N	♦ AK5	♦ 1062	1NT	Pass	3♥ ¹	
Vul: EW	♥ AQ54	♥ 10	Pass	3NT	AP	
North HCP: 17	♦ A98	♦ K6532	1.	5431 after 1NT		
South HCP: 9	♣ 952	♣ KQJ4	2.	Quantitative 4NT		
Contract: 3N N						

			West	North	East	South
Board: 363	North:	South:				1NT
Dealer: S	♦ 2	♦ AJ754	Pass	3♦ ¹	Pass	3NT
Vul: Both	♥ AJ5	♥ Q9	Pass	4NT ²	AP	
North HCP: 15	♦ K1097	♦ AQ6	1.	5431 after 1NT		
South HCP: 16	♣ AQJ52	♣ K63	2.	Quantitative 4NT		
Contract: 4N S						

			West	North	East	South
Board: 364	North:	South:				
Dealer: N	♦ AQ105	♦ —	1NT	Pass	3♦ ¹	
Vul: None	♥ A10	♥ J84	Pass	3NT	AP	
North HCP: 17	♦ AJ4	♦ KQ8752	1.	5431 after 1NT		
South HCP: 10	♣ Q984	♣ KJ73	2.	Quantitative 4NT		
Contract: 3N N						

			West	North	East	South
Board: 365	North:	South:				1NT
Dealer: S	♦ 6	♦ J72	Pass	3♦ ¹	Pass	3NT
Vul: EW	♥ 863	♥ AJ74				AP
North HCP: 9	♦ KJ1095	♦ AQ6	1.	5431 after 1NT		
South HCP: 16	♣ KQ76	♣ A109	2.	Quantitative 4NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 361	♠ Q986 ♥ KQJ ♦ J7 ♣ AQ62	The opponents are silent. You bid first.
Board: 362	♠ 1062 ♥ 10 ♦ K6532 ♣ KQJ4	The opponents are silent. Partner bids first.
Board: 363	♠ AJ754 ♥ Q9 ♦ AQ6 ♣ K63	The opponents are silent. You bid first.
Board: 364	♠ — ♥ J84 ♦ KQ8752 ♣ KJ73	The opponents are silent. Partner bids first.
Board: 365	♠ J72 ♥ AJ74 ♦ AQ6 ♣ A109	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

			West	North	East	South
Board: 361	North:	South:				1NT
Dealer: S	♦ AJ4	♦ Q986	Pass	3♥ ¹	Pass	3NT
Vul: NS	♥ 4	♥ KQJ	Pass	4NT ²	Pass	6♣
North HCP: 15	♦ AK95	♦ J7				AP
South HCP: 15	♣ K10985	♣ AQ62	1.	5431 after 1NT		
Contract: 6♣ S			2.	Quantitative 4NT		

			West	North	East	South
Board: 362	North:	South:				
Dealer: N	♦ AK5	♦ 1062	1NT	Pass	3♥ ¹	
Vul: EW	♥ AQ54	♥ 10	Pass	3NT	AP	
North HCP: 17	♦ A98	♦ K6532	1.	5431 after 1NT		
South HCP: 9	♣ 952	♣ KQJ4	2.	Quantitative 4NT		
Contract: 3N N						

			West	North	East	South
Board: 363	North:	South:				1NT
Dealer: S	♦ 2	♦ AJ754	Pass	3♦ ¹	Pass	3NT
Vul: Both	♥ AJ5	♥ Q9	Pass	4NT ²	AP	
North HCP: 15	♦ K1097	♦ AQ6	1.	5431 after 1NT		
South HCP: 16	♣ AQJ52	♣ K63	2.	Quantitative 4NT		
Contract: 4N S						

			West	North	East	South
Board: 364	North:	South:				
Dealer: N	♦ AQ105	♦ —	1NT	Pass	3♦ ¹	
Vul: None	♥ A10	♥ J84	Pass	3NT	AP	
North HCP: 17	♦ AJ4	♦ KQ8752	1.	5431 after 1NT		
South HCP: 10	♣ Q984	♣ KJ73	2.	Quantitative 4NT		
Contract: 3N N						

			West	North	East	South
Board: 365	North:	South:				1NT
Dealer: S	♦ 6	♦ J72	Pass	3♦ ¹	Pass	3NT
Vul: EW	♥ 863	♥ AJ74				AP
North HCP: 9	♦ KJ1095	♦ AQ6	1.	5431 after 1NT		
South HCP: 16	♣ KQ76	♣ A109	2.	Quantitative 4NT		
Contract: 3N S						

North hands (Practice Page)

P:\bba\5431_Afte

Board: 366 ♠ Q102
Dealer: N ♥ AJ4
Vul: None ♦ AQ83
HCP: 15 ♣ Q72

The opponents are silent.
You bid first.

Board: 367 ♠ A54
Dealer: S ♥ 8
Vul: NS ♦ KQ843
HCP: 9 ♣ 10742

The opponents are silent.
Partner bids first.

Board: 368 ♠ AKJ52
Dealer: N ♥ 108
Vul: Both ♦ K102
HCP: 16 ♣ KQ2

The opponents are silent.
You bid first.

Board: 369 ♠ 10
Dealer: S ♥ K108
Vul: None ♦ AK83
HCP: 12 ♣ Q10653

The opponents are silent.
Partner bids first.

Board: 370 ♠ Q2
Dealer: N ♥ AKQJ10
Vul: NS ♦ 976
HCP: 16 ♣ KJ3

The opponents are silent.
You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: N	♦ Q102	♦ A		1NT	Pass	3♦ ¹
Vul: None	♥ AJ4	♥ Q108		Pass	4♦	Pass 4NT ²
North HCP: 15	♦ AQ83	♦ J1072		Pass	6♦	AP
South HCP: 15	♣ Q72	♣ AKJ54		1.	5431 after 1NT	
Contract: 6♦ N				2.	Quantitative 4NT	

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ Q1032				1NT
Vul: NS	♥ 8	♥ AKJ		Pass	3♥ ¹	Pass 3NT
North HCP: 9	♦ KQ843	♦ 52			AP	
South HCP: 17	♣ 10742	♣ AK86		1.	5431 after 1NT	
Contract: 3N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ AKJ52	♠ Q		1NT	Pass	3♦ ¹
Vul: Both	♥ 108	♥ A52		Pass	3NT	Pass 6NT
North HCP: 16	♦ K102	♦ AQJ8			AP	
South HCP: 17	♣ KQ2	♣ A10943		1.	5431 after 1NT	
Contract: 6N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ94				1NT
Vul: None	♥ K108	♥ AJ3		Pass	3♦ ¹	Pass 3NT
North HCP: 12	♦ AK83	♦ 654			AP	
South HCP: 16	♣ Q10653	♣ AJ8		1.	5431 after 1NT	
Contract: 3N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ A86		1NT	Pass	3♥ ¹
Vul: NS	♥ AKQJ10	♥ 3		Pass	4♦	AP
North HCP: 16	♦ 976	♦ AJ105		1.	5431 after 1NT	
South HCP: 13	♣ KJ3	♣ A9642				
Contract: 4♦ N						

South hands (Practice Page)

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Board: 366	♠ A ♥ Q108 ♦ J1072 ♣ AKJ54	The opponents are silent. Partner bids first.
Board: 367	♠ Q1032 ♥ AKJ ♦ 52 ♣ AK86	The opponents are silent. You bid first.
Board: 368	♠ Q ♥ A52 ♦ AQJ8 ♣ A10943	The opponents are silent. Partner bids first.
Board: 369	♠ AQ94 ♥ AJ3 ♦ 654 ♣ AJ8	The opponents are silent. You bid first.
Board: 370	♠ A86 ♥ 3 ♦ AJ105 ♣ A9642	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 366	North:	South:	West	North	East	South
Dealer: N	♦ Q102	♦ A		1NT	Pass	3♦ ¹
Vul: None	♥ AJ4	♥ Q108		Pass	4♦	Pass 4NT ²
North HCP: 15	♦ AQ83	♦ J1072		Pass	6♦	AP
South HCP: 15	♣ Q72	♣ AKJ54		1.	5431 after 1NT	
Contract: 6♦ N				2.	Quantitative 4NT	

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ Q1032				1NT
Vul: NS	♥ 8	♥ AKJ		Pass	3♥ ¹	Pass 3NT
North HCP: 9	♦ KQ843	♦ 52			AP	
South HCP: 17	♣ 10742	♣ AK86		1.	5431 after 1NT	
Contract: 3N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ AKJ52	♠ Q		1NT	Pass	3♦ ¹
Vul: Both	♥ 108	♥ A52		Pass	3NT	Pass 6NT
North HCP: 16	♦ K102	♦ AQJ8			AP	
South HCP: 17	♣ KQ2	♣ A10943		1.	5431 after 1NT	
Contract: 6N N						

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ94				1NT
Vul: None	♥ K108	♥ AJ3		Pass	3♦ ¹	Pass 3NT
North HCP: 12	♦ AK83	♦ 654			AP	
South HCP: 16	♣ Q10653	♣ AJ8		1.	5431 after 1NT	
Contract: 3N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ A86		1NT	Pass	3♥ ¹
Vul: NS	♥ AKQJ10	♥ 3		Pass	4♦	AP
North HCP: 16	♦ 976	♦ AJ105		1.	5431 after 1NT	
South HCP: 13	♣ KJ3	♣ A9642				
Contract: 4♦ N						

North hands (Practice Page)

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Board: 371 ♠ J108 The opponents are silent.

Dealer: S ♥ —

Vul: EW ♦ AQJ953

HCP: 14 ♣ AQ98

Partner bids first.

Board: 372 ♠ K872 The opponents are silent.

Dealer: N ♥ AJ7

Vul: None ♦ K643

HCP: 15 ♣ A2

You bid first.

Board: 373 ♠ 4 The opponents are silent.

Dealer: S ♥ AQ8

Vul: NS ♦ AKQ97

HCP: 19 ♣ KJ62

Partner bids first.

Board: 374 ♠ 1076 The opponents are silent.

Dealer: N ♥ AK6

Vul: EW ♦ AJ43

HCP: 15 ♣ K52

You bid first.

Board: 375 ♠ 9 The opponents are silent.

Dealer: S ♥ QJ2

Vul: Both ♦ AKQJ4

HCP: 15 ♣ Q872

Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 371
 Dealer: S
 Vul: EW
 North HCP: 14
 South HCP: 16
 Contract: 6♦ N

North:
 ♠ J108
 ♥ —
 ♦ AQJ953
 ♣ AQ98

South:
 ♠ AK6
 ♥ AQ76
 ♦ 10864
 ♣ K2

West	North	East	South
Pass	3♥ ¹	Pass	3NT
Pass	4♦	Pass	4NT ²
Pass	5♠ ³	Pass	6♦
	AP		
1. 5431 after 1NT			
2. Blackwood 0314, for ♦			
3. A=2/5 or 5/5, Q(D)=1			

Board: 372
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 12
 Contract: 5♦ N

North:
 ♠ K872
 ♥ AJ7
 ♦ K643
 ♣ A2

South:
 ♠ Q43
 ♥ 9
 ♦ AQJ107
 ♣ K954

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	5♦	AP	
1. 5431 after 1NT			

Board: 373
 Dealer: S
 Vul: NS
 North HCP: 19
 South HCP: 15
 Contract: 6N S

North:
 ♠ 4
 ♥ AQ8
 ♦ AKQ97
 ♣ KJ62

South:
 ♠ AK107
 ♥ K107
 ♦ J1082
 ♣ A4

West	North	East	South
		1NT	
Pass	3♠ ¹	Pass	3NT
Pass	6NT	AP	
1. 5431 after 1NT			

Board: 374
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 12
 Contract: 5♦ N

North:
 ♠ 1076
 ♥ AK6
 ♦ AJ43
 ♣ K52

South:
 ♠ AK2
 ♥ Q
 ♦ Q9865
 ♣ J1087

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	4♦	Pass	5♦
	AP		
1. 5431 after 1NT			

Board: 375
 Dealer: S
 Vul: Both
 North HCP: 15
 South HCP: 16
 Contract: 6♣ S

North:
 ♠ 9
 ♥ QJ2
 ♦ AKQJ4
 ♣ Q872

South:
 ♠ KQ87
 ♥ A6
 ♦ 1095
 ♣ AK63

West	North	East	South
		1NT	
Pass	3♠ ¹	Pass	3NT
Pass	4NT ²	Pass	6♣
	AP		
1. 5431 after 1NT			
2. Quantitative 4NT			

South hands (Practice Page)

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Board: 371 ♠ AK6
Dealer: S ♥ AQ76
Vul: EW ♦ 10864
HCP: 16 ♣ K2

The opponents are silent.
You bid first.

Board: 372 ♠ Q43
Dealer: N ♥ 9
Vul: None ♦ AQJ107
HCP: 12 ♣ K954

The opponents are silent.
Partner bids first.

Board: 373 ♠ AK107
Dealer: S ♥ K107
Vul: NS ♦ J1082
HCP: 15 ♣ A4

The opponents are silent.
You bid first.

Board: 374 ♠ AK2
Dealer: N ♥ Q
Vul: EW ♦ Q9865
HCP: 12 ♣ J1087

The opponents are silent.
Partner bids first.

Board: 375 ♠ KQ87
Dealer: S ♥ A6
Vul: Both ♦ 1095
HCP: 16 ♣ AK63

The opponents are silent.
You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 371
 Dealer: S
 Vul: EW
 North HCP: 14
 South HCP: 16
 Contract: 6♦ N

North:
 ♠ J108
 ♥ —
 ♦ AQJ953
 ♣ AQ98

South:
 ♠ AK6
 ♥ AQ76
 ♦ 10864
 ♣ K2

West	North	East	South
Pass	3♥ ¹	Pass	3NT
Pass	4♦	Pass	4NT ²
Pass	5♠ ³	Pass	6♦
	AP		
1. 5431 after 1NT			
2. Blackwood 0314, for ♦			
3. A=2/5 or 5/5, Q(D)=1			

Board: 372
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 12
 Contract: 5♦ N

North:
 ♠ K872
 ♥ AJ7
 ♦ K643
 ♣ A2

South:
 ♠ Q43
 ♥ 9
 ♦ AQJ107
 ♣ K954

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	5♦	AP	
1. 5431 after 1NT			

Board: 373
 Dealer: S
 Vul: NS
 North HCP: 19
 South HCP: 15
 Contract: 6N S

North:
 ♠ 4
 ♥ AQ8
 ♦ AKQ97
 ♣ KJ62

South:
 ♠ AK107
 ♥ K107
 ♦ J1082
 ♣ A4

West	North	East	South
		1NT	
Pass	3♠ ¹	Pass	3NT
Pass	6NT	AP	
1. 5431 after 1NT			

Board: 374
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 12
 Contract: 5♦ N

North:
 ♠ 1076
 ♥ AK6
 ♦ AJ43
 ♣ K52

South:
 ♠ AK2
 ♥ Q
 ♦ Q9865
 ♣ J1087

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	4♦	Pass	5♦
	AP		
1. 5431 after 1NT			

Board: 375
 Dealer: S
 Vul: Both
 North HCP: 15
 South HCP: 16
 Contract: 6♣ S

North:
 ♠ 9
 ♥ QJ2
 ♦ AKQJ4
 ♣ Q872

South:
 ♠ KQ87
 ♥ A6
 ♦ 1095
 ♣ AK63

West	North	East	South
		1NT	
Pass	3♠ ¹	Pass	3NT
Pass	4NT ²	Pass	6♣
	AP		
1. 5431 after 1NT			
2. Quantitative 4NT			

North hands (Practice Page)

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Board: 376	♠ A54 ♥ Q94 ♦ A32 ♣ AQ74	The opponents are silent. You bid first.
Board: 377	♠ AQ7 ♥ 5 ♦ 10832 ♣ QJ1074	The opponents are silent. Partner bids first.
Board: 378	♠ K1085 ♥ A95 ♦ AQ95 ♣ Q7	The opponents are silent. You bid first.
Board: 379	♠ A73 ♥ 10 ♦ AJ954 ♣ A1096	The opponents are silent. Partner bids first.
Board: 380	♠ 843 ♥ KQJ62 ♦ KJ ♣ KQ3	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ 7				
Vul: NS	♥ Q94	♥ A102	1NT	Pass	3♠ ¹	
North HCP: 16	♦ A32	♦ KQ964	Pass	3NT	AP	
South HCP: 13	♣ AQ74	♣ KJ85	1. 5431 after 1NT			

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ KJ52				1NT
Vul: EW	♥ 5	♥ A964	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ 10832	♦ QJ5		AP		
South HCP: 15	♣ QJ1074	♣ A6	1. 5431 after 1NT			

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ K1085	♠ A		1NT	Pass	3♠ ¹
Vul: Both	♥ A95	♥ KQ6	Pass	3NT	Pass	6NT
North HCP: 15	♦ AQ95	♦ KJ32		AP		
South HCP: 16	♣ Q7	♣ K10854	1. 5431 after 1NT			

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ KQ62				1NT
Vul: EW	♥ 10	♥ AQ3	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ AJ954	♦ K1076		AP		
South HCP: 17	♣ A1096	♣ K3	1. 5431 after 1NT			

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ 843	♠ AQ2		1NT	Pass	3♥ ¹
Vul: Both	♥ KQJ62	♥ 3	Pass	3NT	AP	
North HCP: 15	♦ KJ	♦ Q10543	1. 5431 after 1NT			
South HCP: 13	♣ KQ3	♣ AJ84				

South hands (Practice Page)

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Board: 376 ♠ 7
Dealer: N ♥ A102
Vul: NS ♦ KQ964
HCP: 13 ♣ KJ85

The opponents are silent.

Partner bids first.

Board: 377 ♠ KJ52
Dealer: S ♥ A964
Vul: EW ♦ QJ5
HCP: 15 ♣ A6

The opponents are silent.

You bid first.

Board: 378 ♠ A
Dealer: N ♥ KQ6
Vul: Both ♦ KJ32
HCP: 16 ♣ K10854

The opponents are silent.

Partner bids first.

Board: 379 ♠ KQ62
Dealer: S ♥ AQ3
Vul: EW ♦ K1076
HCP: 17 ♣ K3

The opponents are silent.

You bid first.

Board: 380 ♠ AQ2
Dealer: N ♥ 3
Vul: Both ♦ Q10543
HCP: 13 ♣ AJ84

The opponents are silent.

Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ 7				
Vul: NS	♥ Q94	♥ A102	1NT	Pass	3♠ ¹	
North HCP: 16	♦ A32	♦ KQ964	Pass	3NT	AP	
South HCP: 13	♣ AQ74	♣ KJ85	1. 5431 after 1NT			

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ KJ52				1NT
Vul: EW	♥ 5	♥ A964	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ 10832	♦ QJ5		AP		
South HCP: 15	♣ QJ1074	♣ A6	1. 5431 after 1NT			

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ K1085	♠ A		1NT	Pass	3♠ ¹
Vul: Both	♥ A95	♥ KQ6	Pass	3NT	Pass	6NT
North HCP: 15	♦ AQ95	♦ KJ32		AP		
South HCP: 16	♣ Q7	♣ K10854	1. 5431 after 1NT			

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ KQ62				1NT
Vul: EW	♥ 10	♥ AQ3	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ AJ954	♦ K1076		AP		
South HCP: 17	♣ A1096	♣ K3	1. 5431 after 1NT			

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ 843	♠ AQ2		1NT	Pass	3♥ ¹
Vul: Both	♥ KQJ62	♥ 3	Pass	3NT	AP	
North HCP: 15	♦ KJ	♦ Q10543	1. 5431 after 1NT			
South HCP: 13	♣ KQ3	♣ AJ84				

North hands (Practice Page)

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Board: 381	♠ 6 ♥ QJ10 ♦ K1074 ♣ K9852	The opponents are silent. Partner bids first.
Board: 382	♠ AJ52 ♥ Q92 ♦ A96 ♣ AQ6	The opponents are silent. You bid first.
Board: 383	♠ Q108 ♥ Q ♦ Q1092 ♣ AQJ96	The opponents are silent. Partner bids first.
Board: 384	♠ K86 ♥ AQ1043 ♦ Q9 ♣ A53	The opponents are silent. You bid first.
Board: 385	♠ K62 ♥ 10 ♦ AQ62 ♣ AQJ87	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 381	North:	South:	West	North	East	South
Dealer: S	♦ 6	♠ AKQ108				1NT
Vul: NS	♥ QJ10	♥ 954				
North HCP: 9	♦ K1074	♦ QJ9	Pass	3♦ ¹	Pass	3NT
South HCP: 16	♣ K9852	♣ A7			AP	
Contract: 3N S			1.	5431 after 1NT		

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ K				
Vul: Both	♥ Q92	♥ J63		1NT	Pass	3♦ ¹
North HCP: 17	♦ A96	♦ KQJ3	Pass	3NT	AP	
South HCP: 14	♣ AQ6	♣ KJ932	1.	5431 after 1NT		
Contract: 3N N						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ A943				1NT
Vul: None	♥ Q	♥ AK108	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ Q1092	♦ A85			AP	
South HCP: 15	♣ AQJ96	♣ 107	1.	5431 after 1NT		
Contract: 3N S						

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ AQ10		1NT	Pass	3♥ ¹
Vul: NS	♥ AQ1043	♥ 7	Pass	3NT	Pass	4NT ²
North HCP: 15	♦ Q9	♦ AK83			AP	
South HCP: 15	♣ A53	♣ Q9874	1.	5431 after 1NT		
Contract: 4N N			2.	Quantitative 4NT		

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ Q104				1NT
Vul: EW	♥ 10	♥ AK64	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ AQ62	♦ K107	Pass	4NT ²	AP	
South HCP: 15	♣ AQJ87	♣ K102	1.	5431 after 1NT		
Contract: 4N S			2.	Quantitative 4NT		

South hands (Practice Page)

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Board: 381 ♠ AKQ108 The opponents are silent.

Dealer: S ♥ 954

Vul: NS ♦ QJ9

HCP: 16 ♣ A7

Board: 382 ♠ K The opponents are silent.

Dealer: N ♥ J63

Vul: Both ♦ KQJ3

HCP: 14 ♣ KJ932

Board: 383 ♠ A943 The opponents are silent.

Dealer: S ♥ AK108

Vul: None ♦ A85

HCP: 15 ♣ 107

Board: 384 ♠ AQ10 The opponents are silent.

Dealer: N ♥ 7

Vul: NS ♦ AK83

HCP: 15 ♣ Q9874

Board: 385 ♠ Q104 The opponents are silent.

Dealer: S ♥ AK64

Vul: EW ♦ K107

HCP: 15 ♣ K102

P:\bba\5431_Afte Both hands (Answers Page)

Board: 381	North:	South:	West	North	East	South
Dealer: S	♦ 6	♠ AKQ108				1NT
Vul: NS	♥ QJ10	♥ 954				
North HCP: 9	♦ K1074	♦ QJ9	Pass	3♦ ¹	Pass	3NT
South HCP: 16	♣ K9852	♣ A7			AP	
Contract: 3N S			1.	5431 after 1NT		

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ K				
Vul: Both	♥ Q92	♥ J63		1NT	Pass	3♦ ¹
North HCP: 17	♦ A96	♦ KQJ3	Pass	3NT	AP	
South HCP: 14	♣ AQ6	♣ KJ932	1.	5431 after 1NT		
Contract: 3N N						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ A943				1NT
Vul: None	♥ Q	♥ AK108	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ Q1092	♦ A85			AP	
South HCP: 15	♣ AQJ96	♣ 107	1.	5431 after 1NT		
Contract: 3N S						

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ AQ10		1NT	Pass	3♥ ¹
Vul: NS	♥ AQ1043	♥ 7	Pass	3NT	Pass	4NT ²
North HCP: 15	♦ Q9	♦ AK83			AP	
South HCP: 15	♣ A53	♣ Q9874	1.	5431 after 1NT		
Contract: 4N N			2.	Quantitative 4NT		

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ Q104				1NT
Vul: EW	♥ 10	♥ AK64	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ AQ62	♦ K107	Pass	4NT ²	AP	
South HCP: 15	♣ AQJ87	♣ K102	1.	5431 after 1NT		
Contract: 4N S			2.	Quantitative 4NT		

North hands (Practice Page)

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Board: 386 ♠ KQ74
Dealer: N ♥ AJ6
Vul: None ♦ KJ109
HCP: 15 ♣ J9

The opponents are silent.
You bid first.

Board: 387 ♠ AQ6
Dealer: S ♥ 7
Vul: NS ♦ J7652
HCP: 11 ♣ A1064

The opponents are silent.
Partner bids first.

Board: 388 ♠ KQ952
Dealer: N ♥ AK3
Vul: EW ♦ QJ7
HCP: 16 ♣ J10

The opponents are silent.
You bid first.

Board: 389 ♠ J53
Dealer: S ♥ 8
Vul: Both ♦ J964
HCP: 11 ♣ AKQ52

The opponents are silent.
Partner bids first.

Board: 390 ♠ AQ8
Dealer: N ♥ J1074
Vul: NS ♦ AQJ
HCP: 15 ♣ J74

The opponents are silent.
You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ —		1NT	Pass	3♠ ¹
Vul: None	♥ AJ6	♥ Q108				
North HCP: 15	♦ KJ109	♦ A643	Pass	3NT	AP	
South HCP: 9	♣ J9	♣ K85432	1.	5431	after 1NT	
Contract: 3N N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ 54				1NT
Vul: NS	♥ 7	♥ AQ54	Pass	3♥ ¹	Pass	4♦
North HCP: 11	♦ J7652	♦ AQ83	Pass	5♦	AP	
South HCP: 15	♣ A1064	♣ QJ5	1.	5431	after 1NT	
Contract: 5♦ S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ KQ952	♠ 7		1NT	Pass	3♠ ¹
Vul: EW	♥ AK3	♥ 752	Pass	3NT	AP	
North HCP: 16	♦ QJ7	♦ AK1086	1.	5431	after 1NT	
South HCP: 11	♣ J10	♣ A975				
Contract: 3N N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ A8				1NT
Vul: Both	♥ 8	♥ AQ106	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ J964	♦ AQ7	AP			
South HCP: 16	♣ AKQ52	♣ 10984	1.	5431	after 1NT	
Contract: 3N S						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K53		1NT	Pass	3♥ ¹
Vul: NS	♥ J1074	♥ 8	Pass	3NT	AP	
North HCP: 15	♦ AQJ	♦ K8765	1.	5431	after 1NT	
South HCP: 13	♣ J74	♣ AK52				
Contract: 3N N						

South hands (Practice Page)

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Board: 386	♠ — ♥ Q108 ♦ A643 ♣ K85432	The opponents are silent. Partner bids first.
Board: 387	♠ 54 ♥ AQ54 ♦ AQ83 ♣ QJ5	The opponents are silent. You bid first.
Board: 388	♠ 7 ♥ 752 ♦ AK1086 ♣ A975	The opponents are silent. Partner bids first.
Board: 389	♠ A8 ♥ AQ106 ♦ AQ7 ♣ 10984	The opponents are silent. You bid first.
Board: 390	♠ K53 ♥ 8 ♦ K8765 ♣ AK52	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ KQ74	♠ —		1NT	Pass	3♠ ¹
Vul: None	♥ AJ6	♥ Q108				
North HCP: 15	♦ KJ109	♦ A643	Pass	3NT	AP	
South HCP: 9	♣ J9	♣ K85432	1.	5431	after 1NT	
Contract: 3N N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ AQ6	♠ 54				1NT
Vul: NS	♥ 7	♥ AQ54	Pass	3♥ ¹	Pass	4♦
North HCP: 11	♦ J7652	♦ AQ83	Pass	5♦	AP	
South HCP: 15	♣ A1064	♣ QJ5	1.	5431	after 1NT	
Contract: 5♦ S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ KQ952	♠ 7		1NT	Pass	3♠ ¹
Vul: EW	♥ AK3	♥ 752	Pass	3NT	AP	
North HCP: 16	♦ QJ7	♦ AK1086	1.	5431	after 1NT	
South HCP: 11	♣ J10	♣ A975				
Contract: 3N N						

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ A8				1NT
Vul: Both	♥ 8	♥ AQ106	Pass	3♥ ¹	Pass	3NT
North HCP: 11	♦ J964	♦ AQ7	AP			
South HCP: 16	♣ AKQ52	♣ 10984	1.	5431	after 1NT	
Contract: 3N S						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K53		1NT	Pass	3♥ ¹
Vul: NS	♥ J1074	♥ 8	Pass	3NT	AP	
North HCP: 15	♦ AQJ	♦ K8765	1.	5431	after 1NT	
South HCP: 13	♣ J74	♣ AK52				
Contract: 3N N						

North hands (Practice Page)

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Board: 391 ♠ 862
Dealer: S ♥ J
Vul: EW ♦ AK953
HCP: 15 ♣ AK107

The opponents are silent.
Partner bids first.

Board: 392 ♠ KQ82
Dealer: N ♥ AKJ4
Vul: Both ♦ J3
HCP: 17 ♣ QJ7

The opponents are silent.
You bid first.

Board: 393 ♠ 4
Dealer: S ♥ KJ2
Vul: None ♦ QJ1074
HCP: 11 ♣ A1083

The opponents are silent.
Partner bids first.

Board: 394 ♠ Q3
Dealer: N ♥ AKQ65
Vul: EW ♦ A83
HCP: 15 ♣ 1092

The opponents are silent.
You bid first.

Board: 395 ♠ A62
Dealer: S ♥ Q
Vul: Both ♦ AQ984
HCP: 13 ♣ J1076

The opponents are silent.
Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

			West	North	East	South
Board: 391	North:	South:				1NT
Dealer: S	♦ 862	♦ AQJ7	Pass	3♥ ¹	Pass	3NT
Vul: EW	♥ J	♥ AQ82	Pass	4NT ²	Pass	5♦
North HCP: 15	♦ AK953	♦ Q74				AP
South HCP: 15	♣ AK107	♣ 85	1.	5431 after 1NT		
Contract: 5♦ S			2.	Quantitative 4NT		

			West	North	East	South
Board: 392	North:	South:				1NT
Dealer: N	♦ KQ82	♦ A				Pass 3♦ ¹
Vul: Both	♥ AKJ4	♥ 1083	Pass	3NT	AP	
North HCP: 17	♦ J3	♦ KQ654	1.	5431 after 1NT		
South HCP: 13	♣ QJ7	♣ A964				
Contract: 3N N						

			West	North	East	South
Board: 393	North:	South:				1NT
Dealer: S	♦ 4	♦ AJ53				Pass 3♦ ¹
Vul: None	♥ KJ2	♥ A1095	Pass	3NT	AP	
North HCP: 11	♦ QJ1074	♦ K5	1.	5431 after 1NT		
South HCP: 17	♣ A1083	♣ KQ5				
Contract: 3N S						

			West	North	East	South
Board: 394	North:	South:				1NT
Dealer: N	♦ Q3	♦ A42				Pass 3♥ ¹
Vul: EW	♥ AKQ65	♥ 9	Pass	3NT	AP	
North HCP: 15	♦ A83	♦ K10752	1.	5431 after 1NT		
South HCP: 11	♣ 1092	♣ KJ74				
Contract: 3N N						

			West	North	East	South
Board: 395	North:	South:				1NT
Dealer: S	♦ A62	♦ Q103				Pass 3♥ ¹
Vul: Both	♥ Q	♥ AK43	Pass	3NT	AP	
North HCP: 13	♦ AQ984	♦ KJ53	1.	5431 after 1NT		
South HCP: 15	♣ J1076	♣ Q5				
Contract: 3N S						

South hands (Practice Page)

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Board: 391	♠ AQJ7 ♥ AQ82 ♦ Q74 ♣ 85	The opponents are silent. You bid first.
Board: 392	♠ A ♥ 1083 ♦ KQ654 ♣ A964	The opponents are silent. Partner bids first.
Board: 393	♠ AJ53 ♥ A1095 ♦ K5 ♣ KQ5	The opponents are silent. You bid first.
Board: 394	♠ A42 ♥ 9 ♦ K10752 ♣ KJ74	The opponents are silent. Partner bids first.
Board: 395	♠ Q103 ♥ AK43 ♦ KJ53 ♣ Q5	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

			West	North	East	South
Board: 391	North:	South:				1NT
Dealer: S	♦ 862	♦ AQJ7	Pass	3♥ ¹	Pass	3NT
Vul: EW	♥ J	♥ AQ82	Pass	4NT ²	Pass	5♦
North HCP: 15	♦ AK953	♦ Q74				AP
South HCP: 15	♣ AK107	♣ 85	1.	5431 after 1NT		
Contract: 5♦ S			2.	Quantitative 4NT		

			West	North	East	South
Board: 392	North:	South:				1NT
Dealer: N	♦ KQ82	♦ A				Pass 3♦ ¹
Vul: Both	♥ AKJ4	♥ 1083	Pass	3NT	AP	
North HCP: 17	♦ J3	♦ KQ654	1.	5431 after 1NT		
South HCP: 13	♣ QJ7	♣ A964				
Contract: 3N N						

			West	North	East	South
Board: 393	North:	South:				1NT
Dealer: S	♦ 4	♦ AJ53				Pass 3♦ ¹
Vul: None	♥ KJ2	♥ A1095	Pass	3NT	AP	
North HCP: 11	♦ QJ1074	♦ K5	1.	5431 after 1NT		
South HCP: 17	♣ A1083	♣ KQ5				
Contract: 3N S						

			West	North	East	South
Board: 394	North:	South:				1NT
Dealer: N	♦ Q3	♦ A42				Pass 3♥ ¹
Vul: EW	♥ AKQ65	♥ 9	Pass	3NT	AP	
North HCP: 15	♦ A83	♦ K10752	1.	5431 after 1NT		
South HCP: 11	♣ 1092	♣ KJ74				
Contract: 3N N						

			West	North	East	South
Board: 395	North:	South:				1NT
Dealer: S	♦ A62	♦ Q103				Pass 3♥ ¹
Vul: Both	♥ Q	♥ AK43	Pass	3NT	AP	
North HCP: 13	♦ AQ984	♦ KJ53	1.	5431 after 1NT		
South HCP: 15	♣ J1076	♣ Q5				
Contract: 3N S						

North hands (Practice Page)

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Board: 396	♠ 106 ♥ K93 ♦ AK74 ♣ KQ108	The opponents are silent. You bid first.
Board: 397	♠ 654 ♥ K ♦ AQJ82 ♣ KQ92	The opponents are silent. Partner bids first.
Board: 398	♠ J1062 ♥ KJ4 ♦ AK7 ♣ QJ9	The opponents are silent. You bid first.
Board: 399	♠ 10 ♥ KQJ ♦ A7542 ♣ Q983	The opponents are silent. Partner bids first.
Board: 400	♠ 65 ♥ AKQJ ♦ A532 ♣ J85	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ AJ3		1NT	Pass	3♥ ¹
Vul: None	♥ K93	♥ A		Pass	4♣	Pass 6NT
North HCP: 15	♦ AK74	♦ QJ1086		AP		
South HCP: 17	♣ KQ108	♣ AJ72	1. 5431 after 1NT			
Contract: 6N N						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ AK73			1NT	
Vul: NS	♥ K	♥ AJ72		Pass	3♥ ¹	Pass 3NT
North HCP: 15	♦ AQJ82	♦ 53		Pass	4NT ²	AP
South HCP: 17	♣ KQ92	♣ AJ5	1. 5431 after 1NT			
Contract: 4N S			2. Quantitative 4NT			

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ J1062	♠ A		1NT	Pass	3♠ ¹
Vul: Both	♥ KJ4	♥ A109		Pass	3NT	AP
North HCP: 15	♦ AK7	♦ 10982	1. 5431 after 1NT			
South HCP: 12	♣ QJ9	♣ A7432				
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ94			1NT	
Vul: None	♥ KQJ	♥ 1053		Pass	3♠ ¹	Pass 3NT
North HCP: 12	♦ A7542	♦ KQ63		AP		
South HCP: 15	♣ Q983	♣ A10	1. 5431 after 1NT			
Contract: 3N S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ 942		1NT	Pass	3♥ ¹
Vul: NS	♥ AKQJ	♥ 9		Pass	4♦	Pass 5♣
North HCP: 15	♦ A532	♦ KQ109		AP		
South HCP: 14	♣ J85	♣ AKQ42	1. 5431 after 1NT			
Contract: 5♣ S						

South hands (Practice Page)

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Board: 396	♠ AJ3 ♥ A ♦ QJ1086 ♣ AJ72	The opponents are silent. Partner bids first.
Board: 397	♠ AK73 ♥ AJ72 ♦ 53 ♣ AJ5	The opponents are silent. You bid first.
Board: 398	♠ A ♥ A109 ♦ 10982 ♣ A7432	The opponents are silent. Partner bids first.
Board: 399	♠ AQ94 ♥ 1053 ♦ KQ63 ♣ A10	The opponents are silent. You bid first.
Board: 400	♠ 942 ♥ 9 ♦ KQ109 ♣ AKQ42	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 396	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ AJ3		1NT	Pass	3♥ ¹
Vul: None	♥ K93	♥ A		Pass	4♣	Pass 6NT
North HCP: 15	♦ AK74	♦ QJ1086		AP		
South HCP: 17	♣ KQ108	♣ AJ72	1. 5431 after 1NT			
Contract: 6N N						

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ AK73			1NT	
Vul: NS	♥ K	♥ AJ72		Pass	3♥ ¹	Pass 3NT
North HCP: 15	♦ AQJ82	♦ 53		Pass	4NT ²	AP
South HCP: 17	♣ KQ92	♣ AJ5	1. 5431 after 1NT			
Contract: 4N S			2. Quantitative 4NT			

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ J1062	♠ A		1NT	Pass	3♠ ¹
Vul: Both	♥ KJ4	♥ A109		Pass	3NT	AP
North HCP: 15	♦ AK7	♦ 10982	1. 5431 after 1NT			
South HCP: 12	♣ QJ9	♣ A7432				
Contract: 3N N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQ94			1NT	
Vul: None	♥ KQJ	♥ 1053		Pass	3♠ ¹	Pass 3NT
North HCP: 12	♦ A7542	♦ KQ63		AP		
South HCP: 15	♣ Q983	♣ A10	1. 5431 after 1NT			
Contract: 3N S						

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ 942		1NT	Pass	3♥ ¹
Vul: NS	♥ AKQJ	♥ 9		Pass	4♦	Pass 5♣
North HCP: 15	♦ A532	♦ KQ109		AP		
South HCP: 14	♣ J85	♣ AKQ42	1. 5431 after 1NT			
Contract: 5♣ S						

North hands (Practice Page)

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Board: 401 ♠ AQ7
Dealer: S ♥ 6
Vul: EW ♦ QJ1094
HCP: 16 ♣ AK85

The opponents are silent.
Partner bids first.

Board: 402 ♠ K94
Dealer: N ♥ AKQ2
Vul: None ♦ J3
HCP: 16 ♣ K1093

The opponents are silent.
You bid first.

Board: 403 ♠ 9
Dealer: S ♥ K107
Vul: NS ♦ K1073
HCP: 11 ♣ AJ872

The opponents are silent.
Partner bids first.

Board: 404 ♠ AK4
Dealer: N ♥ K875
Vul: EW ♦ 932
HCP: 15 ♣ AJ9

The opponents are silent.
You bid first.

Board: 405 ♠ K
Dealer: S ♥ K54
Vul: Both ♦ A642
HCP: 14 ♣ KJ642

The opponents are silent.
Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♦ 984				1NT
Vul: EW	♥ 6	♥ AK9	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ QJ1094	♦ AK72	Pass	6NT	AP	
South HCP: 16	♣ AK85	♣ Q97	1.	5431 after 1NT		
Contract: 6N S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ K94	♦ 1082				1NT
Vul: None	♥ AKQ2	♥ 8		Pass	3♥ ¹	
North HCP: 16	♦ J3	♦ AK102	Pass	3NT	AP	
South HCP: 9	♣ K1093	♣ Q7654	1.	5431 after 1NT		
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ 9	♦ KQ1043				1NT
Vul: NS	♥ K107	♥ A95	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ K1073	♦ AQ		AP		
South HCP: 15	♣ AJ872	♣ 953	1.	5431 after 1NT		
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♦ Q				1NT
Vul: EW	♥ K875	♥ 1093		Pass	3♠ ¹	
North HCP: 15	♦ 932	♦ AQJ74	Pass	3NT	AP	
South HCP: 14	♣ AJ9	♣ KQ105	1.	5431 after 1NT		
Contract: 3N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ K	♦ Q10972				1NT
Vul: Both	♥ K54	♥ AQ3	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ A642	♦ K5		AP		
South HCP: 15	♣ KJ642	♣ A108	1.	5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 401	♠ 984 ♥ AK9 ♦ AK72 ♣ Q97	The opponents are silent. You bid first.
Board: 402	♠ 1082 ♥ 8 ♦ AK102 ♣ Q7654	The opponents are silent. Partner bids first.
Board: 403	♠ KQ1043 ♥ A95 ♦ AQ ♣ 953	The opponents are silent. You bid first.
Board: 404	♠ Q ♥ 1093 ♦ AQJ74 ♣ KQ105	The opponents are silent. Partner bids first.
Board: 405	♠ Q10972 ♥ AQ3 ♦ K5 ♣ A108	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♦ 984				1NT
Vul: EW	♥ 6	♥ AK9	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ QJ1094	♦ AK72	Pass	6NT	AP	
South HCP: 16	♣ AK85	♣ Q97	1.	5431 after 1NT		
Contract: 6N S						

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ K94	♦ 1082				1NT
Vul: None	♥ AKQ2	♥ 8		Pass	3♥ ¹	
North HCP: 16	♦ J3	♦ AK102	Pass	3NT	AP	
South HCP: 9	♣ K1093	♣ Q7654	1.	5431 after 1NT		
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ 9	♦ KQ1043				1NT
Vul: NS	♥ K107	♥ A95	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ K1073	♦ AQ		AP		
South HCP: 15	♣ AJ872	♣ 953	1.	5431 after 1NT		
Contract: 3N S						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♦ Q				1NT
Vul: EW	♥ K875	♥ 1093		Pass	3♠ ¹	
North HCP: 15	♦ 932	♦ AQJ74	Pass	3NT	AP	
South HCP: 14	♣ AJ9	♣ KQ105	1.	5431 after 1NT		
Contract: 3N N						

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ K	♦ Q10972				1NT
Vul: Both	♥ K54	♥ AQ3	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ A642	♦ K5		AP		
South HCP: 15	♣ KJ642	♣ A108	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 406 ♠ AK98
Dealer: N ♥ AJ9
Vul: NS ♦ K73
HCP: 15 ♣ 1072

The opponents are silent.

You bid first.

Board: 407 ♠ 5
Dealer: S ♥ 1065
Vul: EW ♦ AQ75
HCP: 12 ♣ AQ1073

The opponents are silent.

Partner bids first.

Board: 408 ♠ AJ82
Dealer: N ♥ A93
Vul: None ♦ AJ10
HCP: 15 ♣ J43

The opponents are silent.

You bid first.

Board: 409 ♠ 1094
Dealer: S ♥ Q
Vul: EW ♦ AQ93
HCP: 15 ♣ AK943

The opponents are silent.

Partner bids first.

Board: 410 ♠ K1082
Dealer: N ♥ Q52
Vul: Both ♦ KQ105
HCP: 15 ♣ KQ

The opponents are silent.

You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♦ J		1NT	Pass	3♠ ¹
Vul: NS	♥ AJ9	♥ K107	Pass	3NT	Pass	6NT
North HCP: 15	♦ K73	♦ AQ104		AP		
South HCP: 18	♣ 1072	♣ AKJ83	1. 5431 after 1NT			
Contract: 6N N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ 5	♦ AKJ8				1NT
Vul: EW	♥ 1065	♥ AKJ8	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ AQ75	♦ 432		AP		
South HCP: 16	♣ AQ1073	♣ 54	1. 5431 after 1NT			
Contract: 3N S						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♦ KQ7	1NT	Pass	3♥ ¹	
Vul: None	♥ A93	♥ J	Pass	3♠	Pass	4♣ ²
North HCP: 15	♦ AJ10	♦ Q762	Pass	4♦ ³	Pass	4NT ⁴
South HCP: 11	♣ J43	♣ K10865	Pass	5♣ ⁵	Pass	6♠
Contract: 6♦ N				AP		
			1. 5431 after 1NT			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♦ stopper			
			4. Blackwood 0314, for ♠			
			5. A=0/5 or 3/5			

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♦ AKJ				1NT
Vul: EW	♥ Q	♥ AJ32	Pass	3♥ ¹	Pass	3NT
North HCP: 15	♦ AQ93	♦ K42	Pass	4NT ²	AP	
South HCP: 17	♣ AK943	♣ J106	1. 5431 after 1NT			
Contract: 4N S			2. Quantitative 4NT			

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ K1082	♦ 6		1NT	Pass	3♠ ¹
Vul: Both	♥ Q52	♥ AJ7	Pass	3NT	AP	
North HCP: 15	♦ KQ105	♦ A642	1. 5431 after 1NT			
South HCP: 13	♣ KQ	♣ A7543				
Contract: 3N N						

South hands (Practice Page)

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Board: 406	♠ J	The opponents are silent.
Dealer: N	♥ K107	
Vul: NS	♦ AQ104	Partner bids first.
HCP: 18	♣ AKJ83	
Board: 407	♠ AKJ8	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: EW	♦ 432	You bid first.
HCP: 16	♣ 54	
Board: 408	♠ KQ7	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ Q762	Partner bids first.
HCP: 11	♣ K10865	
Board: 409	♠ AKJ	The opponents are silent.
Dealer: S	♥ AJ32	
Vul: EW	♦ K42	You bid first.
HCP: 17	♣ J106	
Board: 410	♠ 6	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ A642	Partner bids first.
HCP: 13	♣ A7543	

P:\bba\5431_Afte Both hands (Answers Page)

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ AK98	♦ J		1NT	Pass	3♠ ¹
Vul: NS	♥ AJ9	♥ K107	Pass	3NT	Pass	6NT
North HCP: 15	♦ K73	♦ AQ104		AP		
South HCP: 18	♣ 1072	♣ AKJ83	1. 5431 after 1NT			
Contract: 6N N						

Board: 407	North:	South:	West	North	East	South
Dealer: S	♠ 5	♦ AKJ8				1NT
Vul: EW	♥ 1065	♥ AKJ8	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ AQ75	♦ 432		AP		
South HCP: 16	♣ AQ1073	♣ 54	1. 5431 after 1NT			
Contract: 3N S						

Board: 408	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♦ KQ7	1NT	Pass	3♥ ¹	
Vul: None	♥ A93	♥ J	Pass	3♠	Pass	4♣ ²
North HCP: 15	♦ AJ10	♦ Q762	Pass	4♦ ³	Pass	4NT ⁴
South HCP: 11	♣ J43	♣ K10865	Pass	5♣ ⁵	Pass	6♠
Contract: 6♦ N				AP		
			1. 5431 after 1NT			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♦ stopper			
			4. Blackwood 0314, for ♠			
			5. A=0/5 or 3/5			

Board: 409	North:	South:	West	North	East	South
Dealer: S	♠ 1094	♦ AKJ				1NT
Vul: EW	♥ Q	♥ AJ32	Pass	3♥ ¹	Pass	3NT
North HCP: 15	♦ AQ93	♦ K42	Pass	4NT ²	AP	
South HCP: 17	♣ AK943	♣ J106	1. 5431 after 1NT			
Contract: 4N S			2. Quantitative 4NT			

Board: 410	North:	South:	West	North	East	South
Dealer: N	♠ K1082	♦ 6		1NT	Pass	3♠ ¹
Vul: Both	♥ Q52	♥ AJ7	Pass	3NT	AP	
North HCP: 15	♦ KQ105	♦ A642	1. 5431 after 1NT			
South HCP: 13	♣ KQ	♣ A7543				
Contract: 3N N						

North hands (Practice Page)

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Board: 411	♠ 2	The opponents are silent.
Dealer: S	♥ 742	
Vul: None	♦ KJ943	Partner bids first.
HCP: 10	♣ AQ65	
Board: 412	♠ KJ102	The opponents are silent.
Dealer: N	♥ K53	
Vul: NS	♦ Q762	You bid first.
HCP: 16	♣ AK	
Board: 413	♠ AQ10	The opponents are silent.
Dealer: S	♥ 2	
Vul: Both	♦ KJ762	Partner bids first.
HCP: 16	♣ AQ32	
Board: 414	♠ QJ1073	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: None	♦ AK5	You bid first.
HCP: 16	♣ K10	
Board: 415	♠ 4	The opponents are silent.
Dealer: S	♥ 1094	
Vul: NS	♦ K642	Partner bids first.
HCP: 10	♣ AK765	

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Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ J73				1NT
Vul: None	♥ 742	♥ AJ8				
North HCP: 10	♦ KJ943	♦ AQ102	Pass	3♠ ¹	Pass	5♦
South HCP: 16	♣ AQ65	♣ KJ10		AP		
Contract: 5♦ S			1.	5431 after 1NT		

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ KJ102	♠ Q75				1NT
Vul: NS	♥ K53	♥ 10			Pass	3♥ ¹
North HCP: 16	♦ Q762	♦ AKJ9	Pass	3NT	AP	
South HCP: 11	♣ AK	♣ J9754	1.	5431 after 1NT		
Contract: 3N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ KJ7				1NT
Vul: Both	♥ 2	♥ AQJ53	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ KJ762	♦ A109			Pass	6NT
South HCP: 15	♣ AQ32	♣ 98	1.	5431 after 1NT		
Contract: 6N S						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ QJ1073	♠ K				1NT
Vul: None	♥ QJ5	♥ K93			Pass	3♠ ¹
North HCP: 16	♦ AK5	♦ J873	Pass	3NT	AP	
South HCP: 13	♣ K10	♣ AQ852	1.	5431 after 1NT		
Contract: 3N N						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ73				1NT
Vul: NS	♥ 1094	♥ AK8	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ K642	♦ A98			AP	
South HCP: 16	♣ AK765	♣ 1098	1.	5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 411	♠ J73 ♥ AJ8 ♦ AQ102 ♣ KJ10	The opponents are silent. You bid first.
Board: 412	♠ Q75 ♥ 10 ♦ AKJ9 ♣ J9754	The opponents are silent. Partner bids first.
Board: 413	♠ KJ7 ♥ AQJ53 ♦ A109 ♣ 98	The opponents are silent. You bid first.
Board: 414	♠ K ♥ K93 ♦ J873 ♣ AQ852	The opponents are silent. Partner bids first.
Board: 415	♠ AJ73 ♥ AK8 ♦ A98 ♣ 1098	The opponents are silent. You bid first.

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Board: 411	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ J73				1NT
Vul: None	♥ 742	♥ AJ8				
North HCP: 10	♦ KJ943	♦ AQ102	Pass	3♠ ¹	Pass	5♦
South HCP: 16	♣ AQ65	♣ KJ10		AP		
Contract: 5♦ S			1.	5431 after 1NT		

Board: 412	North:	South:	West	North	East	South
Dealer: N	♠ KJ102	♠ Q75				1NT
Vul: NS	♥ K53	♥ 10			Pass	3♥ ¹
North HCP: 16	♦ Q762	♦ AKJ9	Pass	3NT	AP	
South HCP: 11	♣ AK	♣ J9754	1.	5431 after 1NT		
Contract: 3N N						

Board: 413	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ KJ7				1NT
Vul: Both	♥ 2	♥ AQJ53	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ KJ762	♦ A109			Pass	6NT
South HCP: 15	♣ AQ32	♣ 98	1.	5431 after 1NT		
Contract: 6N S						

Board: 414	North:	South:	West	North	East	South
Dealer: N	♠ QJ1073	♠ K				1NT
Vul: None	♥ QJ5	♥ K93			Pass	3♠ ¹
North HCP: 16	♦ AK5	♦ J873			Pass	3NT
South HCP: 13	♣ K10	♣ AQ852	1.	5431 after 1NT		
Contract: 3N N						

Board: 415	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AJ73				1NT
Vul: NS	♥ 1094	♥ AK8	Pass	3♠ ¹	Pass	3NT
North HCP: 10	♦ K642	♦ A98			AP	
South HCP: 16	♣ AK765	♣ 1098	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 416 ♠ AKQ32
Dealer: N ♥ K53 The opponents are silent.

Vul: EW ♦ 75
HCP: 15 ♣ K103 You bid first.

Board: 417 ♠ A93
Dealer: S ♥ — The opponents are silent.

Vul: None ♦ AK987
HCP: 15 ♣ A6542 Partner bids first.

Board: 418 ♠ AKQ62
Dealer: N ♥ 1094 The opponents are silent.

Vul: NS ♦ AQ5
HCP: 15 ♣ 62 You bid first.

Board: 419 ♠ 5
Dealer: S ♥ Q102 The opponents are silent.

Vul: EW ♦ AKQ85
HCP: 14 ♣ QJ104 Partner bids first.

Board: 420 ♠ AK10
Dealer: N ♥ A862 The opponents are silent.

Vul: Both ♦ AQ108
HCP: 17 ♣ 32 You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ AKQ32	♦ J95		1NT	Pass	3♦ ¹
Vul: EW	♥ K53	♥ A				
North HCP: 15	♦ 75	♦ QJ932	Pass	4♦	AP	
South HCP: 14	♣ K103	♣ AQ92	1.	5431 after 1NT		
Contract: 4♦ N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ A93	♦ K742				1NT
Vul: None	♥ —	♥ AK32	Pass	3♦ ¹	Pass	3NT
North HCP: 15	♦ AK987	♦ Q2	Pass	4NT ²	AP	
South HCP: 15	♣ A6542	♣ K83	1.	5431 after 1NT		
Contract: 4N S			2.	Quantitative 4NT		

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ AKQ62	♦ 4		1NT	Pass	3♠ ¹
Vul: NS	♥ 1094	♥ AK3				
North HCP: 15	♦ AQ5	♦ K973	Pass	3NT	AP	
South HCP: 14	♣ 62	♣ KJ754	1.	5431 after 1NT		
Contract: 3N N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ 5	♦ AK106				1NT
Vul: EW	♥ Q102	♥ AK6	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ AKQ85	♦ J632				AP
South HCP: 15	♣ QJ104	♣ 86	1.	5431 after 1NT		
Contract: 3N S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♦ Q64		1NT	Pass	3♦ ¹
Vul: Both	♥ A862	♥ K				
North HCP: 17	♦ AQ108	♦ K5432	Pass	3NT	Pass	4NT ²
South HCP: 15	♣ 32	♣ AK106	Pass	6♦	AP	
Contract: 6♦ N			1.	5431 after 1NT		
			2.	Quantitative 4NT		

South hands (Practice Page)

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Board: 416 ♠ J95 The opponents are silent.

Dealer: N ♥ A

Vul: EW ♦ QJ932

HCP: 14 ♣ AQ92

Board: 417 ♠ K742 The opponents are silent.

Dealer: S ♥ AK32

Vul: None ♦ Q2

HCP: 15 ♣ K83

Board: 418 ♠ 4 The opponents are silent.

Dealer: N ♥ AK3

Vul: NS ♦ K973

HCP: 14 ♣ KJ754

Board: 419 ♠ AK106 The opponents are silent.

Dealer: S ♥ AK6

Vul: EW ♦ J632

HCP: 15 ♣ 86

Board: 420 ♠ Q64 The opponents are silent.

Dealer: N ♥ K

Vul: Both ♦ K5432

HCP: 15 ♣ AK106

P:\bba\5431_Afte Both hands (Answers Page)

Board: 416	North:	South:	West	North	East	South
Dealer: N	♠ AKQ32	♦ J95		1NT	Pass	3♦ ¹
Vul: EW	♥ K53	♥ A				
North HCP: 15	♦ 75	♦ QJ932	Pass	4♦	AP	
South HCP: 14	♣ K103	♣ AQ92	1.	5431 after 1NT		
Contract: 4♦ N						

Board: 417	North:	South:	West	North	East	South
Dealer: S	♠ A93	♦ K742		1NT		
Vul: None	♥ —	♥ AK32	Pass	3♦ ¹	Pass	3NT
North HCP: 15	♦ AK987	♦ Q2	Pass	4NT ²	AP	
South HCP: 15	♣ A6542	♣ K83	1.	5431 after 1NT		
Contract: 4N S			2.	Quantitative 4NT		

Board: 418	North:	South:	West	North	East	South
Dealer: N	♠ AKQ62	♦ 4		1NT	Pass	3♠ ¹
Vul: NS	♥ 1094	♥ AK3	Pass	3NT	AP	
North HCP: 15	♦ AQ5	♦ K973	1.	5431 after 1NT		
South HCP: 14	♣ 62	♣ KJ754				
Contract: 3N N						

Board: 419	North:	South:	West	North	East	South
Dealer: S	♠ 5	♦ AK106		1NT		
Vul: EW	♥ Q102	♥ AK6	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ AKQ85	♦ J632		AP		
South HCP: 15	♣ QJ104	♣ 86	1.	5431 after 1NT		
Contract: 3N S						

Board: 420	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♦ Q64		1NT	Pass	3♦ ¹
Vul: Both	♥ A862	♥ K	Pass	3NT	Pass	4NT ²
North HCP: 17	♦ AQ108	♦ K5432	Pass	6♦	AP	
South HCP: 15	♣ 32	♣ AK106	1.	5431 after 1NT		
Contract: 6♦ N			2.	Quantitative 4NT		

North hands (Practice Page)

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Board: 421	♠ 2	The opponents are silent.
Dealer: S	♥ A97	
Vul: NS	♦ AK54	Partner bids first.
HCP: 12	♣ J10864	
Board: 422	♠ AKQ64	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: EW	♦ 42	You bid first.
HCP: 16	♣ K104	
Board: 423	♠ K	The opponents are silent.
Dealer: S	♥ 632	
Vul: Both	♦ AKJ9	Partner bids first.
HCP: 14	♣ K10954	
Board: 424	♠ AJ973	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ 932	You bid first.
HCP: 15	♣ K62	
Board: 425	♠ 943	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ A1075	Partner bids first.
HCP: 10	♣ KQJ72	

P:\bba\5431_Afte Both hands (Answers Page)

Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ KJ965				1NT
Vul: NS	♥ A97	♥ KQ2	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ AK54	♦ J7			AP	
South HCP: 15	♣ J10864	♣ KQ9	1. 5431 after 1NT			
Contract: 3N S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ AKQ64	♠ 9				1NT
Vul: EW	♥ KJ4	♥ 1062			Pass	3♠ ¹
North HCP: 16	♦ 42	♦ AK109	Pass	3NT	AP	
South HCP: 9	♣ K104	♣ Q9765	1. 5431 after 1NT			
Contract: 3N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQ984				1NT
Vul: Both	♥ 632	♥ AJ10	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ AKJ9	♦ 863			AP	
South HCP: 15	♣ K10954	♣ A8	1. 5431 after 1NT			
Contract: 3N S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ AJ973	♠ 5				1NT
Vul: EW	♥ AK	♥ Q75			Pass	3♠ ¹
North HCP: 15	♦ 932	♦ AJ86	Pass	3NT	AP	
South HCP: 13	♣ K62	♣ AQ1054	1. 5431 after 1NT			
Contract: 3N N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ 943	♠ KJ10				1NT
Vul: Both	♥ 3	♥ AKJ2	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ A1075	♦ QJ3			AP	
South HCP: 15	♣ KQJ72	♣ 1086	1. 5431 after 1NT			
Contract: 3N S						

South hands (Practice Page)

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Board: 421	♠ KJ965 ♥ KQ2 ♦ J7 ♣ KQ9	The opponents are silent. You bid first.
Board: 422	♠ 9 ♥ 1062 ♦ AK109 ♣ Q9765	The opponents are silent. Partner bids first.
Board: 423	♠ AQ984 ♥ AJ10 ♦ 863 ♣ A8	The opponents are silent. You bid first.
Board: 424	♠ 5 ♥ Q75 ♦ AJ86 ♣ AQ1054	The opponents are silent. Partner bids first.
Board: 425	♠ KJ10 ♥ AKJ2 ♦ QJ3 ♣ 1086	The opponents are silent. You bid first.

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Board: 421	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ KJ965				1NT
Vul: NS	♥ A97	♥ KQ2	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ AK54	♦ J7			AP	
South HCP: 15	♣ J10864	♣ KQ9	1. 5431 after 1NT			
Contract: 3N S						

Board: 422	North:	South:	West	North	East	South
Dealer: N	♠ AKQ64	♠ 9				1NT
Vul: EW	♥ KJ4	♥ 1062			Pass	3♠ ¹
North HCP: 16	♦ 42	♦ AK109	Pass	3NT	AP	
South HCP: 9	♣ K104	♣ Q9765	1. 5431 after 1NT			
Contract: 3N N						

Board: 423	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AQ984				1NT
Vul: Both	♥ 632	♥ AJ10	Pass	3♠ ¹	Pass	3NT
North HCP: 14	♦ AKJ9	♦ 863			AP	
South HCP: 15	♣ K10954	♣ A8	1. 5431 after 1NT			
Contract: 3N S						

Board: 424	North:	South:	West	North	East	South
Dealer: N	♠ AJ973	♠ 5				1NT
Vul: EW	♥ AK	♥ Q75			Pass	3♠ ¹
North HCP: 15	♦ 932	♦ AJ86	Pass	3NT	AP	
South HCP: 13	♣ K62	♣ AQ1054	1. 5431 after 1NT			
Contract: 3N N						

Board: 425	North:	South:	West	North	East	South
Dealer: S	♠ 943	♠ KJ10				1NT
Vul: Both	♥ 3	♥ AKJ2	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ A1075	♦ QJ3			AP	
South HCP: 15	♣ KQJ72	♣ 1086	1. 5431 after 1NT			
Contract: 3N S						

North hands (Practice Page)

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Board: 426 ♠ AK32
Dealer: N ♥ Q63
Vul: None ♦ QJ96
HCP: 15 ♣ K2

The opponents are silent.

You bid first.

Board: 427 ♠ 1032
Dealer: S ♥ 8
Vul: NS ♦ AQ542
HCP: 14 ♣ AKJ6

The opponents are silent.

Partner bids first.

Board: 428 ♠ K75
Dealer: N ♥ A975
Vul: Both ♦ J8
HCP: 17 ♣ AKQ10

The opponents are silent.

You bid first.

Board: 429 ♠ 432
Dealer: S ♥ 8
Vul: None ♦ KJ86
HCP: 10 ♣ AQ1072

The opponents are silent.

Partner bids first.

Board: 430 ♠ AQJ54
Dealer: N ♥ AQJ
Vul: NS ♦ 876
HCP: 16 ♣ Q8

The opponents are silent.

You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ 10				
Vul: None	♥ Q63	♥ A84	1NT	Pass	3♠ ¹	
North HCP: 15	♦ QJ96	♦ A5432	Pass	3NT	AP	
South HCP: 12	♣ K2	♣ A754	1. 5431 after 1NT			
Contract: 3N N						

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AQJ6				1NT
Vul: NS	♥ 8	♥ AQJ2	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AQ542	♦ J98		AP		
South HCP: 15	♣ AKJ6	♣ 95	1. 5431 after 1NT			
Contract: 3N S						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ K75	♠ 6				
Vul: Both	♥ A975	♥ KJ4	1NT	Pass	3♠ ¹	
North HCP: 17	♦ J8	♦ KQ543	Pass	3NT	AP	
South HCP: 9	♣ AKQ10	♣ 7632	1. 5431 after 1NT			
Contract: 3N N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ AK5				1NT
Vul: None	♥ 8	♥ KQ42	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ KJ86	♦ Q95		AP		
South HCP: 17	♣ AQ1072	♣ K43	1. 5431 after 1NT			
Contract: 3N S						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ AQJ54	♠ 2				
Vul: NS	♥ AQJ	♥ 1053	1NT	Pass	3♠ ¹	
North HCP: 16	♦ 876	♦ KQ104	Pass	3NT	AP	
South HCP: 12	♣ Q8	♣ AK972	1. 5431 after 1NT			
Contract: 3N N						

South hands (Practice Page)

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Board: 426	♠ 10 ♥ A84 ♦ A5432 ♣ A754	The opponents are silent. Partner bids first.
Board: 427	♠ AQJ6 ♥ AQJ2 ♦ J98 ♣ 95	The opponents are silent. You bid first.
Board: 428	♠ 6 ♥ KJ4 ♦ KQ543 ♣ 7632	The opponents are silent. Partner bids first.
Board: 429	♠ AK5 ♥ KQ42 ♦ Q95 ♣ K43	The opponents are silent. You bid first.
Board: 430	♠ 2 ♥ 1053 ♦ KQ104 ♣ AK972	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ 10				
Vul: None	♥ Q63	♥ A84	1NT	Pass	3♠ ¹	
North HCP: 15	♦ QJ96	♦ A5432	Pass	3NT	AP	
South HCP: 12	♣ K2	♣ A754	1. 5431 after 1NT			
Contract: 3N N						

Board: 427	North:	South:	West	North	East	South
Dealer: S	♠ 1032	♠ AQJ6				1NT
Vul: NS	♥ 8	♥ AQJ2	Pass	3♥ ¹	Pass	3NT
North HCP: 14	♦ AQ542	♦ J98		AP		
South HCP: 15	♣ AKJ6	♣ 95	1. 5431 after 1NT			
Contract: 3N S						

Board: 428	North:	South:	West	North	East	South
Dealer: N	♠ K75	♠ 6				
Vul: Both	♥ A975	♥ KJ4	1NT	Pass	3♠ ¹	
North HCP: 17	♦ J8	♦ KQ543	Pass	3NT	AP	
South HCP: 9	♣ AKQ10	♣ 7632	1. 5431 after 1NT			
Contract: 3N N						

Board: 429	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ AK5				1NT
Vul: None	♥ 8	♥ KQ42	Pass	3♥ ¹	Pass	3NT
North HCP: 10	♦ KJ86	♦ Q95		AP		
South HCP: 17	♣ AQ1072	♣ K43	1. 5431 after 1NT			
Contract: 3N S						

Board: 430	North:	South:	West	North	East	South
Dealer: N	♠ AQJ54	♠ 2				
Vul: NS	♥ AQJ	♥ 1053	1NT	Pass	3♠ ¹	
North HCP: 16	♦ 876	♦ KQ104	Pass	3NT	AP	
South HCP: 12	♣ Q8	♣ AK972	1. 5431 after 1NT			
Contract: 3N N						

North hands (Practice Page)

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Board: 431 ♠ A32 The opponents are silent.

Dealer: S ♥ 5

Vul: EW ♦ AQ853

HCP: 16 ♣ AQ62

Partner bids first.

Board: 432 ♠ J1084 The opponents are silent.

Dealer: N ♥ QJ74

Vul: None ♦ AKJ

HCP: 16 ♣ A4

You bid first.

Board: 433 ♠ K107 The opponents are silent.

Dealer: S ♥ 2

Vul: NS ♦ AKJ86

HCP: 13 ♣ Q1092

Partner bids first.

Board: 434 ♠ Q104 The opponents are silent.

Dealer: N ♥ A103

Vul: EW ♦ AQ4

HCP: 16 ♣ A1062

You bid first.

Board: 435 ♠ — The opponents are silent.

Dealer: S ♥ AQJ

Vul: Both ♦ QJ653

HCP: 12 ♣ Q9763

Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ A32	♠ 1064				1NT
Vul: EW	♥ 5	♥ AKQJ4	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ AQ853	♦ K9	Pass	6NT	AP	
South HCP: 16	♣ AQ62	♣ K84	1.	5431 after 1NT		
Contract: 6N S						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ J1084	♠ A97				1NT
Vul: None	♥ QJ74	♥ A		Pass	3♥ ¹	
North HCP: 16	♦ AKJ	♦ 6432	Pass	3NT	AP	
South HCP: 11	♣ A4	♣ QJ985	1.	5431 after 1NT		
Contract: 3N N						

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ Q96				1NT
Vul: NS	♥ 2	♥ AKQ53	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ AKJ86	♦ Q53		AP		
South HCP: 16	♣ Q1092	♣ K3	1.	5431 after 1NT		
Contract: 3N S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ J				1NT
Vul: EW	♥ A103	♥ KJ4		Pass	3♠ ¹	
North HCP: 16	♦ AQ4	♦ K9752	Pass	3NT	AP	
South HCP: 11	♣ A1062	♣ QJ84	1.	5431 after 1NT		
Contract: 3N N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQJ10				1NT
Vul: Both	♥ AQJ	♥ 762	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ QJ653	♦ AK107		AP		
South HCP: 17	♣ Q9763	♣ K8	1.	5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 431 ♠ 1064
Dealer: S ♥ AKQJ4
Vul: EW
HCP: 16 ♦ K9
 ♣ K84

The opponents are silent.

You bid first.

Board: 432 ♠ A97
Dealer: N ♥ A
Vul: None
HCP: 11 ♦ 6432
 ♣ QJ985

The opponents are silent.

Partner bids first.

Board: 433 ♠ Q96
Dealer: S ♥ AKQ53
Vul: NS
HCP: 16 ♦ Q53
 ♣ K3

The opponents are silent.

You bid first.

Board: 434 ♠ J
Dealer: N ♥ KJ4
Vul: EW
HCP: 11 ♦ K9752
 ♣ QJ84

The opponents are silent.

Partner bids first.

Board: 435 ♠ AQJ10
Dealer: S ♥ 762
Vul: Both
HCP: 17 ♦ AK107
 ♣ K8

The opponents are silent.

You bid first.

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Board: 431	North:	South:	West	North	East	South
Dealer: S	♠ A32	♠ 1064				1NT
Vul: EW	♥ 5	♥ AKQJ4	Pass	3♥ ¹	Pass	3NT
North HCP: 16	♦ AQ853	♦ K9	Pass	6NT	AP	
South HCP: 16	♣ AQ62	♣ K84	1.	5431 after 1NT		
Contract: 6N S						

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ J1084	♠ A97				1NT
Vul: None	♥ QJ74	♥ A		Pass	3♥ ¹	
North HCP: 16	♦ AKJ	♦ 6432	Pass	3NT	AP	
South HCP: 11	♣ A4	♣ QJ985	1.	5431 after 1NT		
Contract: 3N N						

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ Q96				1NT
Vul: NS	♥ 2	♥ AKQ53	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ AKJ86	♦ Q53		AP		
South HCP: 16	♣ Q1092	♣ K3	1.	5431 after 1NT		
Contract: 3N S						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ J				1NT
Vul: EW	♥ A103	♥ KJ4		Pass	3♠ ¹	
North HCP: 16	♦ AQ4	♦ K9752	Pass	3NT	AP	
South HCP: 11	♣ A1062	♣ QJ84	1.	5431 after 1NT		
Contract: 3N N						

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AQJ10				1NT
Vul: Both	♥ AQJ	♥ 762	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ QJ653	♦ AK107		AP		
South HCP: 17	♣ Q9763	♣ K8	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 436	♠ J1084 ♥ AQ97 ♦ A9 ♣ AQ7	The opponents are silent. You bid first.
Board: 437	♠ AJ9 ♥ 7 ♦ AJ765 ♣ Q975	The opponents are silent. Partner bids first.
Board: 438	♠ A92 ♥ Q10964 ♦ K7 ♣ AQ9	The opponents are silent. You bid first.
Board: 439	♠ AJ4 ♥ 6 ♦ AK1095 ♣ J753	The opponents are silent. Partner bids first.
Board: 440	♠ A52 ♥ AK853 ♦ 54 ♣ KQ8	The opponents are silent. You bid first.

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Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ J1084	♠ AK7		1NT	Pass	3♥ ¹
Vul: NS	♥ AQ97	♥ 4				
North HCP: 17	♦ A9	♦ 10872	Pass	3NT	AP	
South HCP: 11	♣ AQ7	♣ KJ943	1. 5431 after 1NT			

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ KQ85				1NT
Vul: EW	♥ 7	♥ KQ8	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AJ765	♦ K104			AP	
South HCP: 17	♣ Q975	♣ KJ6	1. 5431 after 1NT			

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ K73		1NT	Pass	3♥ ¹
Vul: Both	♥ Q10964	♥ A	Pass	3NT	AP	
North HCP: 15	♦ K7	♦ A863	1. 5431 after 1NT			
South HCP: 14	♣ AQ9	♣ K8653				

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ KQ62				1NT
Vul: None	♥ 6	♥ A743	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ AK1095	♦ J4			AP	
South HCP: 16	♣ J753	♣ AQ9	1. 5431 after 1NT			

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ KQ6		1NT	Pass	3♥ ¹
Vul: Both	♥ AK853	♥ 9	Pass	3NT	AP	
North HCP: 16	♦ 54	♦ KQ1092	1. 5431 after 1NT			
South HCP: 10	♣ KQ8	♣ 9643				

South hands (Practice Page)

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Board: 436 ♠ AK7
Dealer: N ♥ 4 The opponents are silent.

Vul: NS ♦ 10872
HCP: 11 ♣ KJ943 Partner bids first.

Board: 437 ♠ KQ85
Dealer: S ♥ KQ8 The opponents are silent.
Vul: EW ♦ K104
HCP: 17 ♣ KJ6 You bid first.

Board: 438 ♠ K73
Dealer: N ♥ A The opponents are silent.
Vul: Both ♦ A863
HCP: 14 ♣ K8653 Partner bids first.

Board: 439 ♠ KQ62
Dealer: S ♥ A743 The opponents are silent.
Vul: None ♦ J4
HCP: 16 ♣ AQ9 You bid first.

Board: 440 ♠ KQ6
Dealer: N ♥ 9 The opponents are silent.
Vul: Both ♦ KQ1092
HCP: 10 ♣ 9643 Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ J1084	♠ AK7		1NT	Pass	3♥ ¹
Vul: NS	♥ AQ97	♥ 4				
North HCP: 17	♦ A9	♦ 10872	Pass	3NT	AP	
South HCP: 11	♣ AQ7	♣ KJ943	1. 5431 after 1NT			

Board: 437	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ KQ85				1NT
Vul: EW	♥ 7	♥ KQ8	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ AJ765	♦ K104			AP	
South HCP: 17	♣ Q975	♣ KJ6	1. 5431 after 1NT			

Board: 438	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ K73		1NT	Pass	3♥ ¹
Vul: Both	♥ Q10964	♥ A	Pass	3NT	AP	
North HCP: 15	♦ K7	♦ A863	1. 5431 after 1NT			
South HCP: 14	♣ AQ9	♣ K8653				

Board: 439	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ KQ62				1NT
Vul: None	♥ 6	♥ A743	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ AK1095	♦ J4			AP	
South HCP: 16	♣ J753	♣ AQ9	1. 5431 after 1NT			

Board: 440	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ KQ6		1NT	Pass	3♥ ¹
Vul: Both	♥ AK853	♥ 9	Pass	3NT	AP	
North HCP: 16	♦ 54	♦ KQ1092	1. 5431 after 1NT			
South HCP: 10	♣ KQ8	♣ 9643				

North hands (Practice Page)

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Board: 441 ♠ Q93
Dealer: S ♥ 9
Vul: None ♦ K1065
HCP: 12 ♣ AK1032

The opponents are silent.
Partner bids first.

Board: 442 ♠ AQ964
Dealer: N ♥ KJ4
Vul: NS ♦ A54
HCP: 16 ♣ Q5

The opponents are silent.
You bid first.

Board: 443 ♠ 5
Dealer: S ♥ A102
Vul: Both ♦ AKQJ3
HCP: 17 ♣ K953

The opponents are silent.
Partner bids first.

Board: 444 ♠ AJ86
Dealer: N ♥ KQ10
Vul: None ♦ K106
HCP: 15 ♣ Q109

The opponents are silent.
You bid first.

Board: 445 ♠ 3
Dealer: S ♥ 532
Vul: NS ♦ AKJ82
HCP: 12 ♣ KJ107

The opponents are silent.
Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ AJ75				1NT
Vul: None	♥ 9	♥ AKJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ K1065	♦ A72			AP	
South HCP: 17	♣ AK1032	♣ 86	1.	5431 after 1NT		
Contract: 3N S						

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ AQ964	♠ 2				1NT
Vul: NS	♥ KJ4	♥ 976			Pass	3♠ ¹
North HCP: 16	♦ A54	♦ J1032	Pass	3NT	AP	
South HCP: 9	♣ Q5	♣ AKJ43	1.	5431 after 1NT		
Contract: 3N N						

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KQ3				1NT
Vul: Both	♥ A102	♥ K97	Pass	3♠ ¹	Pass	4♣
North HCP: 17	♦ AKQJ3	♦ 97			Pass	6NT
South HCP: 15	♣ K953	♣ AQJ82	1.	5431 after 1NT		
Contract: 6N S						

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ Q				1NT
Vul: None	♥ KQ10	♥ AJ7	Pass	3NT	Pass	4NT ²
North HCP: 15	♦ K106	♦ AJ843			AP	
South HCP: 16	♣ Q109	♣ A843	1.	5431 after 1NT		
Contract: 4N N					2. Quantitative 4NT	

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQJ10				1NT
Vul: NS	♥ 532	♥ A97	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ AKJ82	♦ 96			AP	
South HCP: 17	♣ KJ107	♣ AQ96	1.	5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 441 ♠ AJ75
Dealer: S ♥ AKJ3
Vul: None ♦ A72
HCP: 17 ♣ 86

The opponents are silent.

You bid first.

Board: 442 ♠ 2
Dealer: N ♥ 976
Vul: NS ♦ J1032
HCP: 9 ♣ AKJ43

The opponents are silent.

Partner bids first.

Board: 443 ♠ KQ3
Dealer: S ♥ K97
Vul: Both ♦ 97
HCP: 15 ♣ AQJ82

The opponents are silent.

You bid first.

Board: 444 ♠ Q
Dealer: N ♥ AJ7
Vul: None ♦ AJ843
HCP: 16 ♣ A843

The opponents are silent.

Partner bids first.

Board: 445 ♠ AQJ10
Dealer: S ♥ A97
Vul: NS ♦ 96
HCP: 17 ♣ AQ96

The opponents are silent.

You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 441	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ AJ75				1NT
Vul: None	♥ 9	♥ AKJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 12	♦ K1065	♦ A72			AP	
South HCP: 17	♣ AK1032	♣ 86	1.	5431 after 1NT		
Contract: 3N S						

Board: 442	North:	South:	West	North	East	South
Dealer: N	♠ AQ964	♠ 2				1NT
Vul: NS	♥ KJ4	♥ 976			Pass	3♠ ¹
North HCP: 16	♦ A54	♦ J1032	Pass	3NT	AP	
South HCP: 9	♣ Q5	♣ AKJ43	1.	5431 after 1NT		
Contract: 3N N						

Board: 443	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ KQ3				1NT
Vul: Both	♥ A102	♥ K97	Pass	3♠ ¹	Pass	4♣
North HCP: 17	♦ AKQJ3	♦ 97			Pass	6NT
South HCP: 15	♣ K953	♣ AQJ82	1.	5431 after 1NT		
Contract: 6N S						

Board: 444	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ Q				1NT
Vul: None	♥ KQ10	♥ AJ7	Pass	3NT	Pass	4NT ²
North HCP: 15	♦ K106	♦ AJ843			AP	
South HCP: 16	♣ Q109	♣ A843	1.	5431 after 1NT		
Contract: 4N N					2. Quantitative 4NT	

Board: 445	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQJ10				1NT
Vul: NS	♥ 532	♥ A97	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ AKJ82	♦ 96			AP	
South HCP: 17	♣ KJ107	♣ AQ96	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 446	♠ A54 ♥ AK542 ♦ KJ3 ♣ 103	The opponents are silent. You bid first.
Board: 447	♠ 7 ♥ K54 ♦ AQ964 ♣ 10987	The opponents are silent. Partner bids first.
Board: 448	♠ Q94 ♥ A542 ♦ K86 ♣ AQ5	The opponents are silent. You bid first.
Board: 449	♠ 10 ♥ 1085 ♦ KQ74 ♣ AK1072	The opponents are silent. Partner bids first.
Board: 450	♠ AJ108 ♥ KQ52 ♦ A6 ♣ Q62	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ K109				
Vul: EW	♥ AK542	♥ 3		1NT	Pass	3♥ ¹
North HCP: 15	♦ KJ3	♦ AQ54		Pass	3NT	AP
South HCP: 14	♣ 103	♣ AJ542	1. 5431 after 1NT			
Contract: 3N N						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AKJ5				1NT
Vul: None	♥ K54	♥ Q82		Pass	3♠ ¹	Pass
North HCP: 9	♦ AQ964	♦ 1075			3NT	
South HCP: 17	♣ 10987	♣ AK3		AP		
Contract: 3N S			1. 5431 after 1NT			

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ KJ5				
Vul: NS	♥ A542	♥ 7		1NT	Pass	3♥ ¹
North HCP: 15	♦ K86	♦ A542		Pass	3NT	AP
South HCP: 12	♣ AQ5	♣ KJ943	1. 5431 after 1NT			
Contract: 3N N						

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQJ3				1NT
Vul: EW	♥ 1085	♥ KQ72		Pass	3♠ ¹	Pass
North HCP: 12	♦ KQ74	♦ J52			3NT	
South HCP: 15	♣ AK1072	♣ Q9		AP		
Contract: 3N S			1. 5431 after 1NT			

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ K72				
Vul: Both	♥ KQ52	♥ J		1NT	Pass	3♥ ¹
North HCP: 16	♦ A6	♦ KQJ32		Pass	3NT	AP
South HCP: 14	♣ Q62	♣ A1083	1. 5431 after 1NT			
Contract: 3N N						

South hands (Practice Page)

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Board: 446 ♠ K109 The opponents are silent.

Dealer: N ♥ 3

Vul: EW ♦ AQ54

HCP: 14 ♣ AJ542

Partner bids first.

Board: 447 ♠ AKJ5 The opponents are silent.

Dealer: S ♥ Q82

Vul: None ♦ 1075

HCP: 17 ♣ AK3

You bid first.

Board: 448 ♠ KJ5 The opponents are silent.

Dealer: N ♥ 7

Vul: NS ♦ A542

HCP: 12 ♣ KJ943

Partner bids first.

Board: 449 ♠ AQJ3 The opponents are silent.

Dealer: S ♥ KQ72

Vul: EW ♦ J52

HCP: 15 ♣ Q9

You bid first.

Board: 450 ♠ K72 The opponents are silent.

Dealer: N ♥ J

Vul: Both ♦ KQJ32

HCP: 14 ♣ A1083

Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 446	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ K109		1NT	Pass	3♥ ¹
Vul: EW	♥ AK542	♥ 3				
North HCP: 15	♦ KJ3	♦ AQ54	Pass	3NT	AP	
South HCP: 14	♣ 103	♣ AJ542	1.	5431 after 1NT		
Contract: 3N N						

Board: 447	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AKJ5				1NT
Vul: None	♥ K54	♥ Q82	Pass	3♠ ¹	Pass	3NT
North HCP: 9	♦ AQ964	♦ 1075		AP		
South HCP: 17	♣ 10987	♣ AK3	1.	5431 after 1NT		
Contract: 3N S						

Board: 448	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ KJ5		1NT	Pass	3♥ ¹
Vul: NS	♥ A542	♥ 7				
North HCP: 15	♦ K86	♦ A542	Pass	3NT	AP	
South HCP: 12	♣ AQ5	♣ KJ943	1.	5431 after 1NT		
Contract: 3N N						

Board: 449	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AQJ3				1NT
Vul: EW	♥ 1085	♥ KQ72	Pass	3♠ ¹	Pass	3NT
North HCP: 12	♦ KQ74	♦ J52		AP		
South HCP: 15	♣ AK1072	♣ Q9	1.	5431 after 1NT		
Contract: 3N S						

Board: 450	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ K72		1NT	Pass	3♥ ¹
Vul: Both	♥ KQ52	♥ J				
North HCP: 16	♦ A6	♦ KQJ32	Pass	3NT	AP	
South HCP: 14	♣ Q62	♣ A1083	1.	5431 after 1NT		
Contract: 3N N						

North hands (Practice Page)

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Board: 451 Dealer: S Vul: NS HCP: 17	♠ KQJ ♥ 3 ♦ AQJ5 ♣ KJ1094	The opponents are silent. Partner bids first.
Board: 452 Dealer: N Vul: EW HCP: 15	♠ QJ8 ♥ AQ84 ♦ J6 ♣ KQ64	The opponents are silent. You bid first.
Board: 453 Dealer: S Vul: Both HCP: 12	♠ A92 ♥ A ♦ J972 ♣ QJ962	The opponents are silent. Partner bids first.
Board: 454 Dealer: N Vul: None HCP: 17	♠ AK7 ♥ 1042 ♦ KQ1097 ♣ AJ	The opponents are silent. You bid first.
Board: 455 Dealer: S Vul: EW HCP: 16	♠ AK2 ♥ 6 ♦ K872 ♣ AQ1065	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 451
 Dealer: S
 Vul: NS
 North HCP: 17
 South HCP: 15
 Contract: 4N S

North:
 ♠ KQJ
 ♥ 3
 ♦ AQJ5
 ♣ KJ1094

South:
 ♠ 762
 ♥ AQ102
 ♦ K108
 ♣ AQ5

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4NT ²	AP	
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 452
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 16
 Contract: 6♣ N

North:
 ♠ QJ8
 ♥ AQ84
 ♦ J6
 ♣ KQ64

South:
 ♠ AK7
 ♥ J
 ♦ K9852
 ♣ AJ53

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	Pass	4NT ²
Pass	6♣	AP	
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 453
 Dealer: S
 Vul: Both
 North HCP: 12
 South HCP: 16
 Contract: 3N S

North:
 ♠ A92
 ♥ A
 ♦ J972
 ♣ QJ962

South:
 ♠ Q1085
 ♥ KJ52
 ♦ AK6
 ♣ K8

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
	AP		
1. 5431 after 1NT			

Board: 454
 Dealer: N
 Vul: None
 North HCP: 17
 South HCP: 12
 Contract: 3N N

North:
 ♠ AK7
 ♥ 1042
 ♦ KQ1097
 ♣ AJ

South:
 ♠ Q
 ♥ AQ8
 ♦ A832
 ♣ 107632

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 455
 Dealer: S
 Vul: EW
 North HCP: 16
 South HCP: 16
 Contract: 6♦ S

North:
 ♠ AK2
 ♥ 6
 ♦ K872
 ♣ AQ1065

South:
 ♠ 986
 ♥ AK74
 ♦ AQ103
 ♣ K3

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4NT ²	Pass	6♦
	AP		
1. 5431 after 1NT			
2. Quantitative 4NT			

South hands (Practice Page)

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Board: 451 ♠ 762
Dealer: S ♥ AQ102
Vul: NS ♦ K108
HCP: 15 ♣ AQ5

The opponents are silent.

You bid first.

Board: 452 ♠ AK7
Dealer: N ♥ J
Vul: EW ♦ K9852
HCP: 16 ♣ AJ53

The opponents are silent.

Partner bids first.

Board: 453 ♠ Q1085
Dealer: S ♥ KJ52
Vul: Both ♦ AK6
HCP: 16 ♣ K8

The opponents are silent.

You bid first.

Board: 454 ♠ Q
Dealer: N ♥ AQ8
Vul: None ♦ A832
HCP: 12 ♣ 107632

The opponents are silent.

Partner bids first.

Board: 455 ♠ 986
Dealer: S ♥ AK74
Vul: EW ♦ AQ103
HCP: 16 ♣ K3

The opponents are silent.

You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 451
 Dealer: S
 Vul: NS
 North HCP: 17
 South HCP: 15
 Contract: 4N S

North:
 ♠ KQJ
 ♥ 3
 ♦ AQJ5
 ♣ KJ1094

South:
 ♠ 762
 ♥ AQ102
 ♦ K108
 ♣ AQ5

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4NT ²	AP	
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 452
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 16
 Contract: 6♣ N

North:
 ♠ QJ8
 ♥ AQ84
 ♦ J6
 ♣ KQ64

South:
 ♠ AK7
 ♥ J
 ♦ K9852
 ♣ AJ53

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	Pass	4NT ²
Pass	6♣	AP	
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 453
 Dealer: S
 Vul: Both
 North HCP: 12
 South HCP: 16
 Contract: 3N S

North:
 ♠ A92
 ♥ A
 ♦ J972
 ♣ QJ962

South:
 ♠ Q1085
 ♥ KJ52
 ♦ AK6
 ♣ K8

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
	AP		
1. 5431 after 1NT			

Board: 454
 Dealer: N
 Vul: None
 North HCP: 17
 South HCP: 12
 Contract: 3N N

North:
 ♠ AK7
 ♥ 1042
 ♦ KQ1097
 ♣ AJ

South:
 ♠ Q
 ♥ AQ8
 ♦ A832
 ♣ 107632

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

Board: 455
 Dealer: S
 Vul: EW
 North HCP: 16
 South HCP: 16
 Contract: 6♦ S

North:
 ♠ AK2
 ♥ 6
 ♦ K872
 ♣ AQ1065

South:
 ♠ 986
 ♥ AK74
 ♦ AQ103
 ♣ K3

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	3NT
Pass	4NT ²	Pass	6♦
	AP		
1. 5431 after 1NT			
2. Quantitative 4NT			

North hands (Practice Page)

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Board: 456	♠ KQ1096 ♥ A65 ♦ K8 ♣ K108	The opponents are silent. You bid first.
Board: 457	♠ QJ5 ♥ J ♦ KQ42 ♣ J7654	The opponents are silent. Partner bids first.
Board: 458	♠ K1095 ♥ AK62 ♦ A96 ♣ Q9	The opponents are silent. You bid first.
Board: 459	♠ 6 ♥ K102 ♦ KJ64 ♣ K7643	The opponents are silent. Partner bids first.
Board: 460	♠ J76 ♥ AJ105 ♦ KQ ♣ A532	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 456
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 17
 Contract: 6N N

North:
 ♠ KQ1096
 ♥ A65
 ♦ K8
 ♣ K108

South:
 ♠ A
 ♥ QJ9
 ♦ A10543
 ♣ AQ73

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	3NT	Pass	6NT
	AP		
1. 5431 after 1NT			

Board: 457
 Dealer: S
 Vul: None
 North HCP: 10
 South HCP: 16
 Contract: 5♦ N

North:
 ♠ QJ5
 ♥ J
 ♦ KQ42
 ♣ J7654

South:
 ♠ A96
 ♥ A953
 ♦ A1095
 ♣ A2

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	4NT ²
Pass	5♦ ³	AP	
1. 5431 after 1NT			
2. Blackwood 0314, for ♦			
3. A=1/5 or 4/5			

Board: 458
 Dealer: N
 Vul: NS
 North HCP: 16
 South HCP: 15
 Contract: 6N N

North:
 ♠ K1095
 ♥ AK62
 ♦ A96
 ♣ Q9

South:
 ♠ A43
 ♥ J
 ♦ K743
 ♣ AK864

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	Pass	4NT ²
	Pass	6NT	AP
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 459
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 15
 Contract: 3N S

North:
 ♠ 6
 ♥ K102
 ♦ KJ64
 ♣ K7643

South:
 ♠ A942
 ♥ J987
 ♦ A8
 ♣ AQ9

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
	AP		
1. 5431 after 1NT			

Board: 460
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 3N N

North:
 ♠ J76
 ♥ AJ105
 ♦ KQ
 ♣ A532

South:
 ♠ A103
 ♥ 6
 ♦ J432
 ♣ KQ1076

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

South hands (Practice Page)

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Board: 456	♠ A ♥ QJ9 ♦ A10543 ♣ AQ73	The opponents are silent. Partner bids first.
Board: 457	♠ A96 ♥ A953 ♦ A1095 ♣ A2	The opponents are silent. You bid first.
Board: 458	♠ A43 ♥ J ♦ K743 ♣ AK864	The opponents are silent. Partner bids first.
Board: 459	♠ A942 ♥ J987 ♦ A8 ♣ AQ9	The opponents are silent. You bid first.
Board: 460	♠ A103 ♥ 6 ♦ J432 ♣ KQ1076	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 456
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 17
 Contract: 6N N

North:
 ♠ KQ1096
 ♥ A65
 ♦ K8
 ♣ K108

South:
 ♠ A
 ♥ QJ9
 ♦ A10543
 ♣ AQ73

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	3NT	Pass	6NT
	AP		
1. 5431 after 1NT			

Board: 457
 Dealer: S
 Vul: None
 North HCP: 10
 South HCP: 16
 Contract: 5♦ N

North:
 ♠ QJ5
 ♥ J
 ♦ KQ42
 ♣ J7654

South:
 ♠ A96
 ♥ A953
 ♦ A1095
 ♣ A2

West	North	East	South
			1NT
Pass	3♥ ¹	Pass	4NT ²
Pass	5♦ ³	AP	
1. 5431 after 1NT			
2. Blackwood 0314, for ♦			
3. A=1/5 or 4/5			

Board: 458
 Dealer: N
 Vul: NS
 North HCP: 16
 South HCP: 15
 Contract: 6N N

North:
 ♠ K1095
 ♥ AK62
 ♦ A96
 ♣ Q9

South:
 ♠ A43
 ♥ J
 ♦ K743
 ♣ AK864

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	Pass	4NT ²
	Pass	6NT	AP
1. 5431 after 1NT			
2. Quantitative 4NT			

Board: 459
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 15
 Contract: 3N S

North:
 ♠ 6
 ♥ K102
 ♦ KJ64
 ♣ K7643

South:
 ♠ A942
 ♥ J987
 ♦ A8
 ♣ AQ9

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
	AP		
1. 5431 after 1NT			

Board: 460
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 3N N

North:
 ♠ J76
 ♥ AJ105
 ♦ KQ
 ♣ A532

South:
 ♠ A103
 ♥ 6
 ♦ J432
 ♣ KQ1076

West	North	East	South
	1NT	Pass	3♥ ¹
Pass	3NT	AP	
1. 5431 after 1NT			

North hands (Practice Page)

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Board: 461	♠ Q43 ♥ 8 ♦ AK753 ♣ 10954	The opponents are silent. Partner bids first.
Board: 462	♠ AJ654 ♥ KQ2 ♦ AJ6 ♣ J2	The opponents are silent. You bid first.
Board: 463	♠ 5 ♥ J102 ♦ AK765 ♣ J976	The opponents are silent. Partner bids first.
Board: 464	♠ AQ ♥ KQ3 ♦ K10987 ♣ K92	The opponents are silent. You bid first.
Board: 465	♠ 2 ♥ AJ7 ♦ A7532 ♣ KQ54	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 461	North:	South:	West	North	East	South
Dealer: S	♠ Q43	♠ A86				1NT
Vul: NS	♥ 8	♥ KJ5				
North HCP: 9	♦ AK753	♦ Q4	Pass	3♥ ¹	Pass	3NT
South HCP: 17	♣ 10954	♣ AQJ86		AP		
Contract: 3N S					1. 5431 after 1NT	

Board: 462	North:	South:	West	North	East	South
Dealer: N	♠ AJ654	♠ Q		1NT	Pass	3♠ ¹
Vul: EW	♥ KQ2	♥ A63				
North HCP: 16	♦ AJ6	♦ K854	Pass	3NT	Pass	6NT
South HCP: 16	♣ J2	♣ AK1096		AP		
Contract: 6N N				1. 5431 after 1NT		

Board: 463	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK432				1NT
Vul: None	♥ J102	♥ K75		Pass	3♠ ¹	3NT
North HCP: 9	♦ AK765	♦ Q2		AP		
South HCP: 15	♣ J976	♣ K82		1. 5431 after 1NT		
Contract: 3N S						

Board: 464	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K72		1NT	Pass	3♥ ¹
Vul: NS	♥ KQ3	♥ A				
North HCP: 17	♦ K10987	♦ AJ42	Pass	3NT	Pass	6NT
South HCP: 18	♣ K92	♣ AQ876		AP		
Contract: 6N N				1. 5431 after 1NT		

Board: 465	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ QJ53				1NT
Vul: EW	♥ AJ7	♥ KQ106		Pass	3♠ ¹	3NT
North HCP: 14	♦ A7532	♦ KJ		AP		
South HCP: 16	♣ KQ54	♣ A82		1. 5431 after 1NT		
Contract: 3N S						

South hands (Practice Page)

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Board: 461	♠ A86 ♥ KJ5 ♦ Q4 ♣ AQJ86	The opponents are silent. You bid first.
Board: 462	♠ Q ♥ A63 ♦ K854 ♣ AK1096	The opponents are silent. Partner bids first.
Board: 463	♠ AK432 ♥ K75 ♦ Q2 ♣ K82	The opponents are silent. You bid first.
Board: 464	♠ K72 ♥ A ♦ AJ42 ♣ AQ876	The opponents are silent. Partner bids first.
Board: 465	♠ QJ53 ♥ KQ106 ♦ KJ ♣ A82	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 461	North:	South:	West	North	East	South
Dealer: S	♠ Q43	♠ A86				1NT
Vul: NS	♥ 8	♥ KJ5				
North HCP: 9	♦ AK753	♦ Q4	Pass	3♥ ¹	Pass	3NT
South HCP: 17	♣ 10954	♣ AQJ86		AP		
Contract: 3N S			1.	5431 after 1NT		

Board: 462	North:	South:	West	North	East	South
Dealer: N	♠ AJ654	♠ Q		1NT	Pass	3♠ ¹
Vul: EW	♥ KQ2	♥ A63				
North HCP: 16	♦ AJ6	♦ K854	Pass	3NT	Pass	6NT
South HCP: 16	♣ J2	♣ AK1096		AP		
Contract: 6N N			1.	5431 after 1NT		

Board: 463	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK432				1NT
Vul: None	♥ J102	♥ K75		Pass	3♠ ¹	3NT
North HCP: 9	♦ AK765	♦ Q2		AP		
South HCP: 15	♣ J976	♣ K82	1.	5431 after 1NT		
Contract: 3N S						

Board: 464	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K72		1NT	Pass	3♥ ¹
Vul: NS	♥ KQ3	♥ A				
North HCP: 17	♦ K10987	♦ AJ42	Pass	3NT	Pass	6NT
South HCP: 18	♣ K92	♣ AQ876		AP		
Contract: 6N N			1.	5431 after 1NT		

Board: 465	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ QJ53				1NT
Vul: EW	♥ AJ7	♥ KQ106		Pass	3♠ ¹	3NT
North HCP: 14	♦ A7532	♦ KJ		AP		
South HCP: 16	♣ KQ54	♣ A82	1.	5431 after 1NT		
Contract: 3N S						

North hands (Practice Page)

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Board: 466	♠ AJ9 ♥ 973 ♦ A73 ♣ AK86	The opponents are silent. You bid first.
Board: 467	♠ AJ3 ♥ 9 ♦ AQ1065 ♣ Q954	The opponents are silent. Partner bids first.
Board: 468	♠ KQ62 ♥ Q32 ♦ AJ107 ♣ A2	The opponents are silent. You bid first.
Board: 469	♠ K95 ♥ 4 ♦ AQ1042 ♣ 9542	The opponents are silent. Partner bids first.
Board: 470	♠ K87 ♥ KQ843 ♦ 72 ♣ AK6	The opponents are silent. You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 466	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K54		1NT	Pass	3♥ ¹
Vul: Both	♥ 973	♥ A				
North HCP: 16	♦ A73	♦ KQJ54	Pass	5♣	AP	
South HCP: 14	♣ AK86	♣ J1052	1.	5431	after 1NT	
Contract: 5♣ N						

Board: 467	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ Q654				1NT
Vul: NS	♥ 9	♥ KQJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ AQ1065	♦ K93		AP		
South HCP: 15	♣ Q954	♣ A6	1.	5431	after 1NT	
Contract: 3N S						

Board: 468	North:	South:	West	North	East	South
Dealer: N	♠ KQ62	♠ A		1NT	Pass	3♠ ¹
Vul: EW	♥ Q32	♥ AK8	Pass	3NT	AP	
North HCP: 16	♦ AJ107	♦ 9864	1.	5431	after 1NT	
South HCP: 13	♣ A2	♣ Q9754				
Contract: 3N N						

Board: 469	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ AJ107				1NT
Vul: Both	♥ 4	♥ AQJ10	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ AQ1042	♦ J3		AP		
South HCP: 15	♣ 9542	♣ Q103	1.	5431	after 1NT	
Contract: 3N S						

Board: 470	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ J65		1NT	Pass	3♥ ¹
Vul: None	♥ KQ843	♥ 5	Pass	3NT	AP	
North HCP: 15	♦ 72	♦ AQ108	1.	5431	after 1NT	
South HCP: 10	♣ AK6	♣ QJ1097				
Contract: 3N N						

South hands (Practice Page)

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Board: 466	♠ K54 ♥ A ♦ KQJ54 ♣ J1052	The opponents are silent. Partner bids first.
Board: 467	♠ Q654 ♥ KQJ3 ♦ K93 ♣ A6	The opponents are silent. You bid first.
Board: 468	♠ A ♥ AK8 ♦ 9864 ♣ Q9754	The opponents are silent. Partner bids first.
Board: 469	♠ AJ107 ♥ AQJ10 ♦ J3 ♣ Q103	The opponents are silent. You bid first.
Board: 470	♠ J65 ♥ 5 ♦ AQ108 ♣ QJ1097	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 466	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K54		1NT	Pass	3♥ ¹
Vul: Both	♥ 973	♥ A				
North HCP: 16	♦ A73	♦ KQJ54	Pass	5♣	AP	
South HCP: 14	♣ AK86	♣ J1052	1.	5431	after 1NT	
Contract: 5♣ N						

Board: 467	North:	South:	West	North	East	South
Dealer: S	♠ AJ3	♠ Q654				1NT
Vul: NS	♥ 9	♥ KQJ3	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ AQ1065	♦ K93		AP		
South HCP: 15	♣ Q954	♣ A6	1.	5431	after 1NT	
Contract: 3N S						

Board: 468	North:	South:	West	North	East	South
Dealer: N	♠ KQ62	♠ A		1NT	Pass	3♠ ¹
Vul: EW	♥ Q32	♥ AK8	Pass	3NT	AP	
North HCP: 16	♦ AJ107	♦ 9864	1.	5431	after 1NT	
South HCP: 13	♣ A2	♣ Q9754				
Contract: 3N N						

Board: 469	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ AJ107				1NT
Vul: Both	♥ 4	♥ AQJ10	Pass	3♥ ¹	Pass	3NT
North HCP: 9	♦ AQ1042	♦ J3		AP		
South HCP: 15	♣ 9542	♣ Q103	1.	5431	after 1NT	
Contract: 3N S						

Board: 470	North:	South:	West	North	East	South
Dealer: N	♠ K87	♠ J65		1NT	Pass	3♥ ¹
Vul: None	♥ KQ843	♥ 5	Pass	3NT	AP	
North HCP: 15	♦ 72	♦ AQ108	1.	5431	after 1NT	
South HCP: 10	♣ AK6	♣ QJ1097				
Contract: 3N N						

North hands (Practice Page)

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Board: 471 ♠ K105
Dealer: S ♥ J
Vul: EW ♦ AKJ106
HCP: 13 ♣ J952

The opponents are silent.

Partner bids first.

Board: 472 ♠ A10
Dealer: N ♥ AK874
Vul: Both ♦ A32
HCP: 15 ♣ 1083

The opponents are silent.

You bid first.

Board: 473 ♠ 5
Dealer: S ♥ Q54
Vul: None ♦ AJ93
HCP: 11 ♣ A10963

The opponents are silent.

Partner bids first.

Board: 474 ♠ AJ64
Dealer: N ♥ AKQ2
Vul: NS ♦ K3
HCP: 17 ♣ 975

The opponents are silent.

You bid first.

Board: 475 ♠ 3
Dealer: S ♥ AQ2
Vul: Both ♦ QJ1064
HCP: 11 ♣ Q974

The opponents are silent.

Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 471	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ Q64				1NT
Vul: EW	♥ J	♥ AQ942	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ AKJ106	♦ 973		AP		
South HCP: 15	♣ J952	♣ AK	1. 5431 after 1NT			
Contract: 3N S						

Board: 472	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q85				1NT
Vul: Both	♥ AK874	♥ Q	Pass	3NT	AP	3♥ ¹
North HCP: 15	♦ A32	♦ J974				
South HCP: 11	♣ 1083	♣ KQJ62	1. 5431 after 1NT			
Contract: 3N N						

Board: 473	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK108				1NT
Vul: None	♥ Q54	♥ A8	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ AJ93	♦ Q106		AP		
South HCP: 17	♣ A10963	♣ KJ82	1. 5431 after 1NT			
Contract: 3N S						

Board: 474	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ 732				1NT
Vul: NS	♥ AKQ2	♥ 5	Pass	3NT	AP	3♥ ¹
North HCP: 17	♦ K3	♦ AQ752				
South HCP: 11	♣ 975	♣ AJ104	1. 5431 after 1NT			
Contract: 3N N						

Board: 475	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQ7				1NT
Vul: Both	♥ AQ2	♥ 10964	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ QJ1064	♦ AK2		AP		
South HCP: 16	♣ Q974	♣ KJ8	1. 5431 after 1NT			
Contract: 3N S						

South hands (Practice Page)

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Board: 471 ♠ Q64
Dealer: S ♥ AQ942 The opponents are silent.

Vul: EW ♦ 973
HCP: 15 ♣ AK You bid first.

Board: 472 ♠ Q85
Dealer: N ♥ Q The opponents are silent.
Vul: Both ♦ J974
HCP: 11 ♣ KQJ62 Partner bids first.

Board: 473 ♠ AK108
Dealer: S ♥ A8 The opponents are silent.
Vul: None ♦ Q106
HCP: 17 ♣ KJ82 You bid first.

Board: 474 ♠ 732
Dealer: N ♥ 5 The opponents are silent.
Vul: NS ♦ AQ752
HCP: 11 ♣ AJ104 Partner bids first.

Board: 475 ♠ KQ7
Dealer: S ♥ 10964 The opponents are silent.
Vul: Both ♦ AK2
HCP: 16 ♣ KJ8 You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 471	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ Q64				1NT
Vul: EW	♥ J	♥ AQ942	Pass	3♥ ¹	Pass	3NT
North HCP: 13	♦ AKJ106	♦ 973		AP		
South HCP: 15	♣ J952	♣ AK	1. 5431 after 1NT			
Contract: 3N S						

Board: 472	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q85				1NT
Vul: Both	♥ AK874	♥ Q	Pass	3NT	AP	3♥ ¹
North HCP: 15	♦ A32	♦ J974				
South HCP: 11	♣ 1083	♣ KQJ62	1. 5431 after 1NT			
Contract: 3N N						

Board: 473	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AK108				1NT
Vul: None	♥ Q54	♥ A8	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ AJ93	♦ Q106		AP		
South HCP: 17	♣ A10963	♣ KJ82	1. 5431 after 1NT			
Contract: 3N S						

Board: 474	North:	South:	West	North	East	South
Dealer: N	♠ AJ64	♠ 732				1NT
Vul: NS	♥ AKQ2	♥ 5	Pass	3NT	AP	3♥ ¹
North HCP: 17	♦ K3	♦ AQ752				
South HCP: 11	♣ 975	♣ AJ104	1. 5431 after 1NT			
Contract: 3N N						

Board: 475	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQ7				1NT
Vul: Both	♥ AQ2	♥ 10964	Pass	3♠ ¹	Pass	3NT
North HCP: 11	♦ QJ1064	♦ AK2		AP		
South HCP: 16	♣ Q974	♣ KJ8	1. 5431 after 1NT			
Contract: 3N S						

North hands (Practice Page)

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Board: 476 ♠ 973
Dealer: N ♥ AQ65
Vul: None ♦ AK95
HCP: 17 ♣ A7

The opponents are silent.

You bid first.

Board: 477 ♠ J
Dealer: S ♥ KJ10
Vul: NS ♦ AK93
HCP: 13 ♣ J9653

The opponents are silent.

Partner bids first.

Board: 478 ♠ K3
Dealer: N ♥ AK87
Vul: EW ♦ Q92
HCP: 15 ♣ QJ85

The opponents are silent.

You bid first.

Board: 479 ♠ A64
Dealer: S ♥ 10
Vul: None ♦ A8754
HCP: 9 ♣ J985

The opponents are silent.

Partner bids first.

Board: 480 ♠ A965
Dealer: N ♥ AJ87
Vul: NS ♦ AJ10
HCP: 15 ♣ J5

The opponents are silent.

You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 476	North:	South:	West	North	East	South
Dealer: N	♠ 973	♠ QJ4		1NT	Pass	3♥ ¹
Vul: None	♥ AQ65	♥ 3				
North HCP: 17	♦ AK95	♦ QJ642		Pass	3NT	AP
South HCP: 11	♣ A7	♣ KQ63	1. 5431 after 1NT			
Contract: 3N N						

Board: 477	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK106				1NT
Vul: NS	♥ KJ10	♥ Q752		Pass	3♠ ¹	Pass
North HCP: 13	♦ AK93	♦ 108			3NT	
South HCP: 15	♣ J9653	♣ AQ4		AP		
Contract: 3N S			1. 5431 after 1NT			

Board: 478	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AJ6		1NT	Pass	3♥ ¹
Vul: EW	♥ AK87	♥ 5				
North HCP: 15	♦ Q92	♦ A10876		Pass	3NT	AP
South HCP: 9	♣ QJ85	♣ 10742	1. 5431 after 1NT			
Contract: 3N N						

Board: 479	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ J97				1NT
Vul: None	♥ 10	♥ AQ754		Pass	3♥ ¹	Pass
North HCP: 9	♦ A8754	♦ K9			3NT	
South HCP: 16	♣ J985	♣ AQ7		AP		
Contract: 3N S			1. 5431 after 1NT			

Board: 480	North:	South:	West	North	East	South
Dealer: N	♠ A965	♠ 4		1NT	Pass	3♠ ¹
Vul: NS	♥ AJ87	♥ K94				
North HCP: 15	♦ AJ10	♦ 8654		Pass	3NT	AP
South HCP: 9	♣ J5	♣ AQ964	1. 5431 after 1NT			
Contract: 3N N						

South hands (Practice Page)

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Board: 476	♠ QJ4 ♥ 3 ♦ QJ642 ♣ KQ63	The opponents are silent. Partner bids first.
Board: 477	♠ AK106 ♥ Q752 ♦ 108 ♣ AQ4	The opponents are silent. You bid first.
Board: 478	♠ AJ6 ♥ 5 ♦ A10876 ♣ 10742	The opponents are silent. Partner bids first.
Board: 479	♠ J97 ♥ AQ754 ♦ K9 ♣ AQ7	The opponents are silent. You bid first.
Board: 480	♠ 4 ♥ K94 ♦ 8654 ♣ AQ964	The opponents are silent. Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 476	North:	South:	West	North	East	South
Dealer: N	♠ 973	♠ QJ4		1NT	Pass	3♥ ¹
Vul: None	♥ AQ65	♥ 3				
North HCP: 17	♦ AK95	♦ QJ642		Pass	3NT	AP
South HCP: 11	♣ A7	♣ KQ63	1. 5431 after 1NT			
Contract: 3N N						

Board: 477	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AK106				1NT
Vul: NS	♥ KJ10	♥ Q752		Pass	3♠ ¹	Pass
North HCP: 13	♦ AK93	♦ 108			3NT	
South HCP: 15	♣ J9653	♣ AQ4		AP		
Contract: 3N S			1. 5431 after 1NT			

Board: 478	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AJ6		1NT	Pass	3♥ ¹
Vul: EW	♥ AK87	♥ 5				
North HCP: 15	♦ Q92	♦ A10876		Pass	3NT	AP
South HCP: 9	♣ QJ85	♣ 10742	1. 5431 after 1NT			
Contract: 3N N						

Board: 479	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ J97				1NT
Vul: None	♥ 10	♥ AQ754		Pass	3♥ ¹	Pass
North HCP: 9	♦ A8754	♦ K9			3NT	
South HCP: 16	♣ J985	♣ AQ7		AP		
Contract: 3N S			1. 5431 after 1NT			

Board: 480	North:	South:	West	North	East	South
Dealer: N	♠ A965	♠ 4		1NT	Pass	3♠ ¹
Vul: NS	♥ AJ87	♥ K94				
North HCP: 15	♦ AJ10	♦ 8654		Pass	3NT	AP
South HCP: 9	♣ J5	♣ AQ964	1. 5431 after 1NT			
Contract: 3N N						

North hands (Practice Page)

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Board: 481 ♠ —
Dealer: S ♥ A86 The opponents are silent.
Vul: EW ♦ 9832
HCP: 13 ♣ AKQ1053 Partner bids first.

Board: 482 ♠ K1072
Dealer: N ♥ J7 The opponents are silent.
Vul: Both ♦ K106
HCP: 15 ♣ AKJ4 You bid first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 481
 Dealer: S
 Vul: EW
 North HCP: 13
 South HCP: 17
 Contract: 6♦ N

North:
 ♠ —
 ♥ A86
 ♦ 9832
 ♣ AKQ1053

South:
 ♠ AKQ8
 ♥ J109
 ♦ AQ5
 ♣ J72

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
Pass	4♣	Pass	5♣
Pass	6♣	AP	
1. 5431 after 1NT			

Board: 482
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 15
 Contract: 6♣ N

North:
 ♠ K1072
 ♥ J7
 ♦ K106
 ♣ AKJ4

South:
 ♠ A
 ♥ AQ9
 ♦ AJ42
 ♣ 98532

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	4♣	Pass	4NT ²
Pass	6♣	AP	
1. 5431 after 1NT			
2. Quantitative 4NT			

South hands (Practice Page)

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Board: 481 ♠ AKQ8 The opponents are silent.

Dealer: S ♥ J109

Vul: EW ♦ AQ5

HCP: 17 ♣ J72

You bid first.

Board: 482 ♠ A The opponents are silent.

Dealer: N ♥ AQ9

Vul: Both ♦ AJ42

HCP: 15 ♣ 98532

Partner bids first.

P:\bba\5431_Afte Both hands (Answers Page)

Board: 481
 Dealer: S
 Vul: EW
 North HCP: 13
 South HCP: 17
 Contract: 6♦ N

North:
 ♠ —
 ♥ A86
 ♦ 9832
 ♣ AKQ1053

South:
 ♠ AKQ8
 ♥ J109
 ♦ AQ5
 ♣ J72

West	North	East	South
			1NT
Pass	3♠ ¹	Pass	3NT
Pass	4♣	Pass	5♣
Pass	6♣	AP	
1. 5431 after 1NT			

Board: 482
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 15
 Contract: 6♣ N

North:
 ♠ K1072
 ♥ J7
 ♦ K106
 ♣ AKJ4

South:
 ♠ A
 ♥ AQ9
 ♦ AJ42
 ♣ 98532

West	North	East	South
	1NT	Pass	3♠ ¹
Pass	4♣	Pass	4NT ²
Pass	6♣	AP	
1. 5431 after 1NT			
2. Quantitative 4NT			