

North hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 1	♠ A102	The opponents are silent.
Dealer: S	♥ Q85	
Vul: EW	♦ 6543	Partner bids first.
HCP: 8	♣ Q76	

Board: 2	♠ K72	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ AK9654	You bid first.
HCP: 11	♣ J1092	

Board: 3	♠ Q62	East Bids 2♥ if possible.
Dealer: S	♥ K84	West Bids 3♥ if possible.
Vul: None	♦ K104	
HCP: 8	♣ 9743	Partner bids first.

Board: 4	♠ J1095	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ A32	You bid first.
HCP: 18	♣ AKQ4	

Board: 5	♠ K102	East Bids 2♦ if possible.
Dealer: S	♥ K94	West Bids 3♦ if possible.
Vul: NS	♦ Q32	
HCP: 8	♣ 10982	Partner bids first.

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ K754				1♦
Vul: EW	♥ Q85	♥ J109	Pass	1NT	Pass	2NT
North HCP: 8	♦ 6543	♦ AKJ10	Pass	3NT	AP	
South HCP: 19	♣ Q76	♣ AK				
Contract: 3N N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ QJ9		1♦	Pass	1NT
Vul: EW	♥ —	♥ KJ8	Pass	2♣	AP	
North HCP: 11	♦ AK9654	♦ 832				
South HCP: 9	♣ J1092	♣ Q863				
Contract: 2♣ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ A85				1♣
Vul: None	♥ K84	♥ 6	Pass	1NT	Pass	2♣
North HCP: 8	♦ K104	♦ A732	Pass	Pass	2♥	3♣
South HCP: 12	♣ 9743	♣ KJ862	3♥	4♣	AP	
Contract: 4♣ S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ J1095	♠ K73		1♣	Pass	1NT
Vul: NS	♥ A4	♥ Q85	Pass	2NT	Pass	3NT
North HCP: 18	♦ A32	♦ KJ9	AP			
South HCP: 9	♣ AKQ4	♣ 10852				
Contract: 3N S						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ Q743				1♣
Vul: NS	♥ K94	♥ QJ10	Pass	1NT	Pass	2♣
North HCP: 8	♦ Q32	♦ J	Pass	Pass	2♦	Pass
South HCP: 12	♣ 10982	♣ AQ543	Pass	3♣	Pass	Pass
Contract: 3♦ E			3♦	AP		

South hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 1	♠ K754	The opponents are silent.
Dealer: S	♥ J109	
Vul: EW	♦ AKJ10	You bid first.
HCP: 19	♣ AK	

Board: 2	♠ QJ9	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: EW	♦ 832	Partner bids first.
HCP: 9	♣ Q863	

Board: 3	♠ A85	East Bids 2♥ if possible.
Dealer: S	♥ 6	West Bids 3♥ if possible.
Vul: None	♦ A732	
HCP: 12	♣ KJ862	You bid first.

Board: 4	♠ K73	The opponents are silent.
Dealer: N	♥ Q85	
Vul: NS	♦ KJ9	Partner bids first.
HCP: 9	♣ 10852	

Board: 5	♠ Q743	East Bids 2♦ if possible.
Dealer: S	♥ QJ10	West Bids 3♦ if possible.
Vul: NS	♦ J	
HCP: 12	♣ AQ543	You bid first.

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ K754				1♦
Vul: EW	♥ Q85	♥ J109	Pass	1NT	Pass	2NT
North HCP: 8	♦ 6543	♦ AKJ10	Pass	3NT	AP	
South HCP: 19	♣ Q76	♣ AK				
Contract: 3N N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ QJ9		1♦	Pass	1NT
Vul: EW	♥ —	♥ KJ8	Pass	2♣	AP	
North HCP: 11	♦ AK9654	♦ 832				
South HCP: 9	♣ J1092	♣ Q863				
Contract: 2♣ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ A85				1♣
Vul: None	♥ K84	♥ 6	Pass	1NT	Pass	2♣
North HCP: 8	♦ K104	♦ A732	Pass	Pass	2♥	3♣
South HCP: 12	♣ 9743	♣ KJ862	3♥	4♣	AP	
Contract: 4♣ S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ J1095	♠ K73		1♣	Pass	1NT
Vul: NS	♥ A4	♥ Q85	Pass	2NT	Pass	3NT
North HCP: 18	♦ A32	♦ KJ9	AP			
South HCP: 9	♣ AKQ4	♣ 10852				
Contract: 3N S						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ Q743				1♣
Vul: NS	♥ K94	♥ QJ10	Pass	1NT	Pass	2♣
North HCP: 8	♦ Q32	♦ J	Pass	Pass	2♦	Pass
South HCP: 12	♣ 10982	♣ AQ543	Pass	3♣	Pass	Pass
Contract: 3♦ E			3♦	AP		

North hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 6	♠ A43	The opponents are silent.
Dealer: N	♥ J93	
Vul: EW	♦ QJ106	You bid first.
HCP: 12	♣ KJ10	

Board: 7	♠ Q76	The opponents are silent.
Dealer: S	♥ K86	
Vul: NS	♦ 7643	Partner bids first.
HCP: 8	♣ K103	

Board: 8	♠ A1094	The opponents are silent.
Dealer: N	♥ Q1074	
Vul: EW	♦ A102	You bid first.
HCP: 12	♣ Q3	

Board: 9	♠ K107	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: NS	♦ Q108	Partner bids first.
HCP: 11	♣ K742	

Board: 10	♠ A108	The opponents are silent.
Dealer: N	♥ Q52	
Vul: NS	♦ K642	You bid first.
HCP: 13	♣ KJ4	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ Q108		1♦	Pass	1NT
Vul: EW	♥ J93	♥ A104				
North HCP: 12	♦ QJ106	♦ 8543	AP			
South HCP: 8	♣ KJ10	♣ Q75				
Contract: 1N S						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ A95				1♦
Vul: NS	♥ K86	♥ 7				
North HCP: 8	♦ 7643	♦ AKQ98	Pass	1NT	Pass	3♣
South HCP: 19	♣ K103	♣ AQ92	Pass	3NT	AP	
Contract: 3N N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A1094	♠ Q73		1♦	Pass	1NT
Vul: EW	♥ Q1074	♥ K92				
North HCP: 12	♦ A102	♦ 854	AP			
South HCP: 9	♣ Q3	♣ KJ52				
Contract: 1N S						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ AQ85				1♦
Vul: NS	♥ QJ8	♥ 64				
North HCP: 11	♦ Q108	♦ KJ9652	Pass	2NT	Pass	3♦
South HCP: 10	♣ K742	♣ 5	AP			
Contract: 3♦ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ Q64		1♦	Pass	1NT
Vul: NS	♥ Q52	♥ A83				
North HCP: 13	♦ K642	♦ 9853	AP			
South HCP: 8	♣ KJ4	♣ Q32				
Contract: 1N S						

South hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 6	♠ Q108	The opponents are silent.
Dealer: N	♥ A104	
Vul: EW	♦ 8543	Partner bids first.
HCP: 8	♣ Q75	

Board: 7	♠ A95	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ AKQ98	You bid first.
HCP: 19	♣ AQ92	

Board: 8	♠ Q73	The opponents are silent.
Dealer: N	♥ K92	
Vul: EW	♦ 854	Partner bids first.
HCP: 9	♣ KJ52	

Board: 9	♠ AQ85	The opponents are silent.
Dealer: S	♥ 64	
Vul: NS	♦ KJ9652	You bid first.
HCP: 10	♣ 5	

Board: 10	♠ Q64	The opponents are silent.
Dealer: N	♥ A83	
Vul: NS	♦ 9853	Partner bids first.
HCP: 8	♣ Q32	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ A43	♠ Q108		1♦	Pass	1NT
Vul: EW	♥ J93	♥ A104				
North HCP: 12	♦ QJ106	♦ 8543	AP			
South HCP: 8	♣ KJ10	♣ Q75				
Contract: 1N S						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q76	♠ A95				1♦
Vul: NS	♥ K86	♥ 7				
North HCP: 8	♦ 7643	♦ AKQ98	Pass	1NT	Pass	3♣
South HCP: 19	♣ K103	♣ AQ92	Pass	3NT	AP	
Contract: 3N N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A1094	♠ Q73		1♦	Pass	1NT
Vul: EW	♥ Q1074	♥ K92				
North HCP: 12	♦ A102	♦ 854	AP			
South HCP: 9	♣ Q3	♣ KJ52				
Contract: 1N S						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ AQ85				1♦
Vul: NS	♥ QJ8	♥ 64				
North HCP: 11	♦ Q108	♦ KJ9652	Pass	2NT	Pass	3♦
South HCP: 10	♣ K742	♣ 5	AP			
Contract: 3♦ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ Q64		1♦	Pass	1NT
Vul: NS	♥ Q52	♥ A83				
North HCP: 13	♦ K642	♦ 9853	AP			
South HCP: 8	♣ KJ4	♣ Q32				
Contract: 1N S						

North hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 11 ♠ A75
Dealer: S ♥ Q62
Vul: NS ♦ 1064
HCP: 8 ♣ Q532

The opponents are silent.

Partner bids first.

Board: 12 ♠ KJ83
Dealer: N ♥ A962
Vul: EW ♦ AQJ
HCP: 18 ♣ QJ

West Bids 2♣ if possible.

You bid first.

Board: 13 ♠ A82
Dealer: S ♥ Q83
Vul: NS ♦ 854
HCP: 8 ♣ Q1096

East Doubles 1NT if possible.

East Doubles Pass if possible.

West Bids 2♥ if possible.

Partner bids first.

Board: 14 ♠ 62
Dealer: N ♥ A32
Vul: NS ♦ KQ1098
HCP: 12 ♣ K104

West Bids 2♠ if possible.

You bid first.

Board: 15 ♠ A65
Dealer: S ♥ Q63
Vul: NS ♦ 1043
HCP: 8 ♣ Q876

East Bids 2♥ if possible.

Partner bids first.

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ J84				1♦
Vul: NS	♥ Q62	♥ K83				
North HCP: 8	♦ 1064	♦ AQ93	Pass	1NT	AP	
South HCP: 14	♣ Q532	♣ A104				
Contract: 1N N						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ KJ83	♠ Q94		1♦	Pass	1NT
Vul: EW	♥ A962	♥ QJ7	2♣	X	Pass	2NT
North HCP: 18	♦ AQJ	♦ 7652	Pass	3NT	AP	
South HCP: 9	♣ QJ	♣ A72				
Contract: 3N S						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ Q7				1♦
Vul: NS	♥ Q83	♥ A74	Pass	1NT	X	2♦
North HCP: 8	♦ 854	♦ KQJ962	Pass	Pass	X	Pass
South HCP: 12	♣ Q1096	♣ 32	2♥	AP		
Contract: 2♥ W						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ K84		1♦	Pass	1NT
Vul: NS	♥ A32	♥ Q87	Pass	2♦	Pass	Pass
North HCP: 12	♦ KQ1098	♦ J76	2♠	AP		
South HCP: 8	♣ K104	♣ Q873				
Contract: 2♠ W						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ KQJ10				1♦
Vul: NS	♥ Q63	♥ J5	Pass	1NT	Pass	2♦
North HCP: 8	♦ 1043	♦ AK865	Pass	Pass	2♥	AP
South HCP: 14	♣ Q876	♣ 109				
Contract: 2♥ E						

South hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 11 ♠ J84
Dealer: S ♥ K83
Vul: NS ♦ AQ93
HCP: 14 ♣ A104

The opponents are silent.

You bid first.

Board: 12 ♠ Q94
Dealer: N ♥ QJ7
Vul: EW ♦ 7652
HCP: 9 ♣ A72

West Bids 2♣ if possible.

Partner bids first.

Board: 13 ♠ Q7
Dealer: S ♥ A74
Vul: NS ♦ KQJ962
HCP: 12 ♣ 32

East Doubles 1NT if possible.

East Doubles Pass if possible.

West Bids 2♥ if possible.

You bid first.

Board: 14 ♠ K84
Dealer: N ♥ Q87
Vul: NS ♦ J76
HCP: 8 ♣ Q873

West Bids 2♠ if possible.

Partner bids first.

Board: 15 ♠ KQJ10
Dealer: S ♥ J5
Vul: NS ♦ AK865
HCP: 14 ♣ 109

East Bids 2♥ if possible.

You bid first.

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ J84				1♦
Vul: NS	♥ Q62	♥ K83				
North HCP: 8	♦ 1064	♦ AQ93	Pass	1NT	AP	
South HCP: 14	♣ Q532	♣ A104				
Contract: 1N N						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ KJ83	♠ Q94		1♦	Pass	1NT
Vul: EW	♥ A962	♥ QJ7	2♣	X	Pass	2NT
North HCP: 18	♦ AQJ	♦ 7652	Pass	3NT	AP	
South HCP: 9	♣ QJ	♣ A72				
Contract: 3N S						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ Q7				1♦
Vul: NS	♥ Q83	♥ A74	Pass	1NT	X	2♦
North HCP: 8	♦ 854	♦ KQJ962	Pass	Pass	X	Pass
South HCP: 12	♣ Q1096	♣ 32	2♥	AP		
Contract: 2♥ W						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ K84		1♦	Pass	1NT
Vul: NS	♥ A32	♥ Q87	Pass	2♦	Pass	Pass
North HCP: 12	♦ KQ1098	♦ J76	2♠	AP		
South HCP: 8	♣ K104	♣ Q873				
Contract: 2♠ W						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ A65	♠ KQJ10				1♦
Vul: NS	♥ Q63	♥ J5	Pass	1NT	Pass	2♦
North HCP: 8	♦ 1043	♦ AK865	Pass	Pass	2♥	AP
South HCP: 14	♣ Q876	♣ 109				
Contract: 2♥ E						

North hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 16	♠ AJ4	West Doubles 1NT if possible.
Dealer: N	♥ K1087	East Bids 2♣ if possible.
Vul: None	♦ QJ103	
HCP: 14	♣ QJ	You bid first.
Board: 17	♠ Q103	The opponents are silent.
Dealer: S	♥ K108	
Vul: Both	♦ Q52	Partner bids first.
HCP: 9	♣ Q1072	
Board: 18	♠ AJ105	The opponents are silent.
Dealer: N	♥ K5	
Vul: NS	♦ A10985	You bid first.
HCP: 14	♣ Q4	
Board: 19	♠ Q106	East Doubles Pass if possible.
Dealer: S	♥ K106	West Bids 2♥ if possible.
Vul: Both	♦ Q52	
HCP: 8	♣ J972	Partner bids first.
Board: 20	♠ K954	West Bids 2♥ if possible.
Dealer: N	♥ 53	
Vul: NS	♦ AQ52	You bid first.
HCP: 14	♣ AJ3	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ Q53		1♦	Pass	1NT
Vul: None	♥ K1087	♥ Q65	X	Pass	2♣	Pass
North HCP: 14	♦ QJ103	♦ 972	Pass	2♥	AP	
South HCP: 7	♣ QJ	♣ K972				
Contract: 2♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ AK65				1♣
Vul: Both	♥ K108	♥ 763	Pass	1NT	AP	
North HCP: 9	♦ Q52	♦ KJ8				
South HCP: 14	♣ Q1072	♣ K96				
Contract: 1N N						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AJ105	♠ Q96		1♦	Pass	1NT
Vul: NS	♥ K5	♥ Q86	Pass	2♦	AP	
North HCP: 14	♦ A10985	♦ 763				
South HCP: 8	♣ Q4	♣ A752				
Contract: 2♦ N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ K32				1♣
Vul: Both	♥ K106	♥ 87	Pass	1NT	Pass	2♣
North HCP: 8	♦ Q52	♦ 1074	Pass	Pass	X	Pass
South HCP: 12	♣ J972	♣ AKQ86	2♥	3♣	AP	
Contract: 3♣ S						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ K954	♠ Q87		1♦	Pass	1NT
Vul: NS	♥ 53	♥ K92	2♥	AP		
North HCP: 14	♦ AQ52	♦ J108				
South HCP: 9	♣ AJ3	♣ K1098				
Contract: 2♥ W						

South hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 16 ♠ Q53
Dealer: N ♥ Q65
Vul: None ♦ 972
HCP: 7 ♣ K972

West Doubles 1NT if possible.
East Bids 2♣ if possible.

Partner bids first.

Board: 17 ♠ AK65
Dealer: S ♥ 763
Vul: Both ♦ KJ8
HCP: 14 ♣ K96

The opponents are silent.

You bid first.

Board: 18 ♠ Q96
Dealer: N ♥ Q86
Vul: NS ♦ 763
HCP: 8 ♣ A752

The opponents are silent.

Partner bids first.

Board: 19 ♠ K32
Dealer: S ♥ 87
Vul: Both ♦ 1074
HCP: 12 ♣ AKQ86

East Doubles Pass if possible.
West Bids 2♥ if possible.

You bid first.

Board: 20 ♠ Q87
Dealer: N ♥ K92
Vul: NS ♦ J108
HCP: 9 ♣ K1098

West Bids 2♥ if possible.

Partner bids first.

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ Q53		1♦	Pass	1NT
Vul: None	♥ K1087	♥ Q65	X	Pass	2♣	Pass
North HCP: 14	♦ QJ103	♦ 972	Pass	2♥	AP	
South HCP: 7	♣ QJ	♣ K972				
Contract: 2♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ AK65				1♣
Vul: Both	♥ K108	♥ 763	Pass	1NT	AP	
North HCP: 9	♦ Q52	♦ KJ8				
South HCP: 14	♣ Q1072	♣ K96				
Contract: 1N N						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AJ105	♠ Q96		1♦	Pass	1NT
Vul: NS	♥ K5	♥ Q86	Pass	2♦	AP	
North HCP: 14	♦ A10985	♦ 763				
South HCP: 8	♣ Q4	♣ A752				
Contract: 2♦ N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ K32				1♣
Vul: Both	♥ K106	♥ 87	Pass	1NT	Pass	2♣
North HCP: 8	♦ Q52	♦ 1074	Pass	Pass	X	Pass
South HCP: 12	♣ J972	♣ AKQ86				
Contract: 3♣ S			2♥	3♣	AP	

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ K954	♠ Q87		1♦	Pass	1NT
Vul: NS	♥ 53	♥ K92				
North HCP: 14	♦ AQ52	♦ J108	2♥	AP		
South HCP: 9	♣ AJ3	♣ K1098				
Contract: 2♥ W						

North hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 21	♠ K108	The opponents are silent.
Dealer: S	♥ K109	
Vul: NS	♦ K75	Partner bids first.
HCP: 9	♣ 10765	

Board: 22	♠ K108	The opponents are silent.
Dealer: N	♥ K53	
Vul: EW	♦ AKQ1082	You bid first.
HCP: 17	♣ Q	

Board: 23	♠ Q95	The opponents are silent.
Dealer: S	♥ K95	
Vul: NS	♦ 952	Partner bids first.
HCP: 9	♣ A984	

Board: 24	♠ K2	The opponents are silent.
Dealer: N	♥ 62	
Vul: EW	♦ KJ32	You bid first.
HCP: 11	♣ A8754	

Board: 25	♠ QJ5	The opponents are silent.
Dealer: S	♥ K98	
Vul: Both	♦ Q63	Partner bids first.
HCP: 8	♣ 8752	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ AJ42				1♣
Vul: NS	♥ K109	♥ 86				
North HCP: 9	♦ K75	♦ J42	Pass	1NT	AP	
South HCP: 13	♣ 10765	♣ AQJ9				
Contract: 1N N						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ QJ7		1♦	Pass	1NT
Vul: EW	♥ K53	♥ Q86				
North HCP: 17	♦ AKQ1082	♦ J43	Pass	3♦	Pass	3NT
South HCP: 9	♣ Q	♣ K764	AP			
Contract: 3N S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ K62				1♦
Vul: NS	♥ K95	♥ 64				
North HCP: 9	♦ 952	♦ AQJ106	Pass	1NT	Pass	2♦
South HCP: 12	♣ A984	♣ Q52	AP			
Contract: 2♦ S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ Q97		1♣	Pass	1NT
Vul: EW	♥ 62	♥ Q103				
North HCP: 11	♦ KJ32	♦ Q109	Pass	2♣	AP	
South HCP: 9	♣ A8754	♣ QJ102				
Contract: 2♣ N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ K102				1♣
Vul: Both	♥ K98	♥ Q542				
North HCP: 8	♦ Q63	♦ K72	Pass	1NT	AP	
South HCP: 12	♣ 8752	♣ KJ10				
Contract: 1N N						

South hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 21	♠ AJ42	The opponents are silent.
Dealer: S	♥ 86	
Vul: NS	♦ J42	You bid first.
HCP: 13	♣ AQJ9	

Board: 22	♠ QJ7	The opponents are silent.
Dealer: N	♥ Q86	
Vul: EW	♦ J43	Partner bids first.
HCP: 9	♣ K764	

Board: 23	♠ K62	The opponents are silent.
Dealer: S	♥ 64	
Vul: NS	♦ AQJ106	You bid first.
HCP: 12	♣ Q52	

Board: 24	♠ Q97	The opponents are silent.
Dealer: N	♥ Q103	
Vul: EW	♦ Q109	Partner bids first.
HCP: 9	♣ QJ102	

Board: 25	♠ K102	The opponents are silent.
Dealer: S	♥ Q542	
Vul: Both	♦ K72	You bid first.
HCP: 12	♣ KJ10	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ AJ42				1♣
Vul: NS	♥ K109	♥ 86				
North HCP: 9	♦ K75	♦ J42	Pass	1NT	AP	
South HCP: 13	♣ 10765	♣ AQJ9				
Contract: 1N N						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ K108	♠ QJ7		1♦	Pass	1NT
Vul: EW	♥ K53	♥ Q86				
North HCP: 17	♦ AKQ1082	♦ J43	Pass	3♦	Pass	3NT
South HCP: 9	♣ Q	♣ K764	AP			
Contract: 3N S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ K62				1♦
Vul: NS	♥ K95	♥ 64				
North HCP: 9	♦ 952	♦ AQJ106	Pass	1NT	Pass	2♦
South HCP: 12	♣ A984	♣ Q52	AP			
Contract: 2♦ S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ Q97		1♣	Pass	1NT
Vul: EW	♥ 62	♥ Q103				
North HCP: 11	♦ KJ32	♦ Q109	Pass	2♣	AP	
South HCP: 9	♣ A8754	♣ QJ102				
Contract: 2♣ N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ K102				1♣
Vul: Both	♥ K98	♥ Q542				
North HCP: 8	♦ Q63	♦ K72	Pass	1NT	AP	
South HCP: 12	♣ 8752	♣ KJ10				
Contract: 1N N						

North hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 26 ♠ 2
Dealer: N ♥ J942
Vul: None ♦ AK53
HCP: 12 ♣ KJ92

West Bids 2♠ if possible.
East Bids 3♣ if possible.
West Bids 4♠ if possible.

You bid first.

Board: 27 ♠ Q103
Dealer: S ♥ K105
Vul: Both ♦ 6543
HCP: 8 ♣ K107

The opponents are silent.

Partner bids first.

Board: 28 ♠ 6
Dealer: N ♥ AJ106
Vul: EW ♦ AJ
HCP: 18 ♣ AKJ1097

The opponents are silent.

You bid first.

Board: 29 ♠ K74
Dealer: S ♥ K103
Vul: Both ♦ J64
HCP: 9 ♣ Q1094

The opponents are silent.

Partner bids first.

Board: 30 ♠ Q97
Dealer: N ♥ AK4
Vul: None ♦ 543
HCP: 12 ♣ K864

The opponents are silent.

You bid first.

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 26
Dealer: N
Vul: None
North HCP: 12
South HCP: 6
Contract: 4♠ W

North:
♠ 2
♥ J942
♦ AK53
♣ KJ92

South:
♠ Q109
♥ Q103
♦ 974
♣ Q1083

West	North	East	South
	1♦	Pass	1NT
Pass	2♣	Pass	Pass
2♠	Pass	3♣ ¹	Pass
4♠	AP		

1. limit raise or better in ♠

Board: 27
Dealer: S
Vul: Both
North HCP: 8
South HCP: 20
Contract: 3N N

North:
♠ Q103
♥ K105
♦ 6543
♣ K107

South:
♠ K98
♥ AQ
♦ AQJ872
♣ A9

West	North	East	South
			1♦
Pass	1NT	Pass	2NT
Pass	3NT	AP	

Board: 28
Dealer: N
Vul: EW
North HCP: 18
South HCP: 8
Contract: 5♣ N

North:
♠ 6
♥ AJ106
♦ AJ
♣ AKJ1097

South:
♠ Q103
♥ K53
♦ K75
♣ 8643

West	North	East	South
	1♣	Pass	1NT
Pass	5♣	AP	

Board: 29
Dealer: S
Vul: Both
North HCP: 9
South HCP: 15
Contract: 2♣ S

North:
♠ K74
♥ K103
♦ J64
♣ Q1094

South:
♠ Q952
♥ 2
♦ AKQ5
♣ A732

West	North	East	South
			1♦
Pass	1NT	Pass	2♣
AP			

Board: 30
Dealer: N
Vul: None
North HCP: 12
South HCP: 9
Contract: 1N S

North:
♠ Q97
♥ AK4
♦ 543
♣ K864

South:
♠ A32
♥ Q92
♦ QJ8
♣ 10952

West	North	East	South
	1♣	Pass	1NT
AP			

South hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 26 ♠ Q109
Dealer: N ♥ Q103
Vul: None ♦ 974
HCP: 6 ♣ Q1083

West Bids 2♠ if possible.
East Bids 3♣ if possible.
West Bids 4♠ if possible.

Partner bids first.

Board: 27 ♠ K98
Dealer: S ♥ AQ
Vul: Both ♦ AQJ872
HCP: 20 ♣ A9

The opponents are silent.

You bid first.

Board: 28 ♠ Q103
Dealer: N ♥ K53
Vul: EW ♦ K75
HCP: 8 ♣ 8643

The opponents are silent.

Partner bids first.

Board: 29 ♠ Q952
Dealer: S ♥ 2
Vul: Both ♦ AKQ5
HCP: 15 ♣ A732

The opponents are silent.

You bid first.

Board: 30 ♠ A32
Dealer: N ♥ Q92
Vul: None ♦ QJ8
HCP: 9 ♣ 10952

The opponents are silent.

Partner bids first.

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 26
Dealer: N
Vul: None
North HCP: 12
South HCP: 6
Contract: 4♠ W

North:
♠ 2
♥ J942
♦ AK53
♣ KJ92

South:
♠ Q109
♥ Q103
♦ 974
♣ Q1083

West	North	East	South
	1♦	Pass	1NT
Pass	2♣	Pass	Pass
2♠	Pass	3♣ ¹	Pass
4♠	AP		

1. limit raise or better in ♠

Board: 27
Dealer: S
Vul: Both
North HCP: 8
South HCP: 20
Contract: 3N N

North:
♠ Q103
♥ K105
♦ 6543
♣ K107

South:
♠ K98
♥ AQ
♦ AQJ872
♣ A9

West	North	East	South
			1♦
Pass	1NT	Pass	2NT
Pass	3NT	AP	

Board: 28
Dealer: N
Vul: EW
North HCP: 18
South HCP: 8
Contract: 5♣ N

North:
♠ 6
♥ AJ106
♦ AJ
♣ AKJ1097

South:
♠ Q103
♥ K53
♦ K75
♣ 8643

West	North	East	South
	1♣	Pass	1NT
Pass	5♣	AP	

Board: 29
Dealer: S
Vul: Both
North HCP: 9
South HCP: 15
Contract: 2♣ S

North:
♠ K74
♥ K103
♦ J64
♣ Q1094

South:
♠ Q952
♥ 2
♦ AKQ5
♣ A732

West	North	East	South
			1♦
Pass	1NT	Pass	2♣
AP			

Board: 30
Dealer: N
Vul: None
North HCP: 12
South HCP: 9
Contract: 1N S

North:
♠ Q97
♥ AK4
♦ 543
♣ K864

South:
♠ A32
♥ Q92
♦ QJ8
♣ 10952

West	North	East	South
	1♣	Pass	1NT
AP			

North hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 31 ♠ Q108
Dealer: S ♥ Q72
Vul: EW ♦ KJ7
HCP: 8 ♣ 5432

The opponents are silent.

Partner bids first.

Board: 32 ♠ 653
Dealer: N ♥ K5
Vul: None ♦ AKQ1094
HCP: 12 ♣ 83

West Doubles Pass if possible.

East Bids 2♥ if possible.

You bid first.

Board: 33 ♠ QJ6
Dealer: S ♥ K85
Vul: EW ♦ 10863
HCP: 9 ♣ K72

The opponents are silent.

Partner bids first.

Board: 34 ♠ KJ7
Dealer: N ♥ Q1094
Vul: None ♦ AKJ106
HCP: 18 ♣ A

The opponents are silent.

You bid first.

Board: 35 ♠ KJ8
Dealer: S ♥ Q105
Vul: None ♦ J54
HCP: 9 ♣ Q987

The opponents are silent.

Partner bids first.

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 31
Dealer: S
Vul: EW
North HCP: 8
South HCP: 19
Contract: 3N N

North:
♠ Q108
♥ Q72
♦ KJ7
♣ 5432

South:
♠ K75
♥ AK83
♦ A4
♣ AJ86

West	North	East	South
			1♣
Pass	1NT	Pass	2NT
Pass	3NT	AP	

Board: 32
Dealer: N
Vul: None
North HCP: 12
South HCP: 7
Contract: 3♦ N

North:
♠ 653
♥ K5
♦ AKQ1094
♣ 83

South:
♠ Q107
♥ Q63
♦ J63
♣ Q1052

West	North	East	South
	1♦	Pass	1NT
Pass	2♦	Pass	Pass
X	Pass	2♥	Pass
Pass	3♦	AP	

Board: 33
Dealer: S
Vul: EW
North HCP: 9
South HCP: 15
Contract: 1N N

North:
♠ QJ6
♥ K85
♦ 10863
♣ K72

South:
♠ A532
♥ AJ42
♦ KQJ2
♣ 5

West	North	East	South
			1♦
Pass	1NT	AP	

Board: 34
Dealer: N
Vul: None
North HCP: 18
South HCP: 9
Contract: 3N S

North:
♠ KJ7
♥ Q1094
♦ AKJ106
♣ A

South:
♠ Q64
♥ A86
♦ 543
♣ QJ98

West	North	East	South
	1♦	Pass	1NT
Pass	2♥	Pass	3NT
AP			

Board: 35
Dealer: S
Vul: None
North HCP: 9
South HCP: 18
Contract: 3N N

North:
♠ KJ8
♥ Q105
♦ J54
♣ Q987

South:
♠ AQ42
♥ A87
♦ KQ106
♣ K5

West	North	East	South
			1♦
Pass	1NT	Pass	2NT
Pass	3NT	AP	

South hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 31	♠ K75	The opponents are silent.
Dealer: S	♥ AK83	
Vul: EW	♦ A4	You bid first.
HCP: 19	♣ AJ86	

Board: 32	♠ Q107	West Doubles Pass if possible.
Dealer: N	♥ Q63	East Bids 2♥ if possible.
Vul: None	♦ J63	
HCP: 7	♣ Q1052	Partner bids first.

Board: 33	♠ A532	The opponents are silent.
Dealer: S	♥ AJ42	
Vul: EW	♦ KQJ2	You bid first.
HCP: 15	♣ 5	

Board: 34	♠ Q64	The opponents are silent.
Dealer: N	♥ A86	
Vul: None	♦ 543	Partner bids first.
HCP: 9	♣ QJ98	

Board: 35	♠ AQ42	The opponents are silent.
Dealer: S	♥ A87	
Vul: None	♦ KQ106	You bid first.
HCP: 18	♣ K5	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ K75				1♣
Vul: EW	♥ Q72	♥ AK83	Pass	1NT	Pass	2NT
North HCP: 8	♦ KJ7	♦ A4	Pass	3NT	AP	
South HCP: 19	♣ 5432	♣ AJ86				
Contract: 3N N						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ 653	♠ Q107		1♦	Pass	1NT
Vul: None	♥ K5	♥ Q63	Pass	2♦	Pass	Pass
North HCP: 12	♦ AKQ1094	♦ J63	X	Pass	2♥	Pass
South HCP: 7	♣ 83	♣ Q1052	Pass	3♦	AP	
Contract: 3♦ N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ A532				1♦
Vul: EW	♥ K85	♥ AJ42	Pass	1NT	AP	
North HCP: 9	♦ 10863	♦ KQJ2				
South HCP: 15	♣ K72	♣ 5				
Contract: 1N N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ Q64		1♦	Pass	1NT
Vul: None	♥ Q1094	♥ A86	Pass	2♥	Pass	3NT
North HCP: 18	♦ AKJ106	♦ 543	AP			
South HCP: 9	♣ A	♣ QJ98				
Contract: 3N S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ KJ8	♠ AQ42				1♦
Vul: None	♥ Q105	♥ A87	Pass	1NT	Pass	2NT
North HCP: 9	♦ J54	♦ KQ106	Pass	3NT	AP	
South HCP: 18	♣ Q987	♣ K5				
Contract: 3N N						

North hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 36	♠ 864	The opponents are silent.
Dealer: N	♥ J4	
Vul: EW	♦ AK94	You bid first.
HCP: 12	♣ KJ73	

Board: 37	♠ A98	The opponents are silent.
Dealer: S	♥ K53	
Vul: None	♦ Q109	Partner bids first.
HCP: 12	♣ QJ109	

Board: 38	♠ A643	The opponents are silent.
Dealer: N	♥ A92	
Vul: Both	♦ A732	You bid first.
HCP: 12	♣ 84	

Board: 39	♠ Q98	The opponents are silent.
Dealer: S	♥ Q64	
Vul: Both	♦ 653	Partner bids first.
HCP: 7	♣ K1087	

Board: 40	♠ 10963	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ J109	You bid first.
HCP: 12	♣ A1073	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ 864	♠ Q32		1♦	Pass	1NT
Vul: EW	♥ J4	♥ Q95	Pass	2♣	Pass	2♦
North HCP: 12	♦ AK94	♦ QJ107	AP			
South HCP: 9	♣ KJ73	♣ Q96				
Contract: 2♦ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ Q43				1♦
Vul: None	♥ K53	♥ AJ4	Pass	2NT	AP	
North HCP: 12	♦ Q109	♦ K863				
South HCP: 13	♣ QJ109	♣ K43				
Contract: 2N N						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A643	♠ K97		1♦	Pass	2NT
Vul: Both	♥ A92	♥ KJ7	AP			
North HCP: 12	♦ A732	♦ Q54				
South HCP: 12	♣ 84	♣ K532				
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AJ4				1♦
Vul: Both	♥ Q64	♥ K875	Pass	1NT	AP	
North HCP: 7	♦ 653	♦ KJ97				
South HCP: 14	♣ K1087	♣ Q9				
Contract: 1N N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ 10963	♠ QJ5		1♣	Pass	1NT
Vul: None	♥ AK	♥ Q53	AP			
North HCP: 12	♦ J109	♦ K72				
South HCP: 9	♣ A1073	♣ J986				
Contract: 1N S						

South hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 36	♠ Q32	The opponents are silent.
Dealer: N	♥ Q95	
Vul: EW	♦ QJ107	Partner bids first.
HCP: 9	♣ Q96	

Board: 37	♠ Q43	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: None	♦ K863	You bid first.
HCP: 13	♣ K43	

Board: 38	♠ K97	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: Both	♦ Q54	Partner bids first.
HCP: 12	♣ K532	

Board: 39	♠ AJ4	The opponents are silent.
Dealer: S	♥ K875	
Vul: Both	♦ KJ97	You bid first.
HCP: 14	♣ Q9	

Board: 40	♠ QJ5	The opponents are silent.
Dealer: N	♥ Q53	
Vul: None	♦ K72	Partner bids first.
HCP: 9	♣ J986	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ 864	♠ Q32		1♦	Pass	1NT
Vul: EW	♥ J4	♥ Q95	Pass	2♣	Pass	2♦
North HCP: 12	♦ AK94	♦ QJ107	AP			
South HCP: 9	♣ KJ73	♣ Q96				
Contract: 2♦ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ Q43				1♦
Vul: None	♥ K53	♥ AJ4	Pass	2NT	AP	
North HCP: 12	♦ Q109	♦ K863				
South HCP: 13	♣ QJ109	♣ K43				
Contract: 2N N						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A643	♠ K97		1♦	Pass	2NT
Vul: Both	♥ A92	♥ KJ7	AP			
North HCP: 12	♦ A732	♦ Q54				
South HCP: 12	♣ 84	♣ K532				
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AJ4				1♦
Vul: Both	♥ Q64	♥ K875	Pass	1NT	AP	
North HCP: 7	♦ 653	♦ KJ97				
South HCP: 14	♣ K1087	♣ Q9				
Contract: 1N N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ 10963	♠ QJ5		1♣	Pass	1NT
Vul: None	♥ AK	♥ Q53	AP			
North HCP: 12	♦ J109	♦ K72				
South HCP: 9	♣ A1073	♣ J986				
Contract: 1N S						

North hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 41	♠ A75	The opponents are silent.
Dealer: S	♥ Q62	
Vul: None	♦ 743	Partner bids first.
HCP: 9	♣ K1073	

Board: 42	♠ A94	The opponents are silent.
Dealer: N	♥ J93	
Vul: NS	♦ AJ87	You bid first.
HCP: 13	♣ K32	

Board: 43	♠ K42	East Bids 2♦ if possible.
Dealer: S	♥ K98	West Bids 3♦ if possible.
Vul: None	♦ Q104	
HCP: 9	♣ J1098	Partner bids first.

Board: 44	♠ AK92	The opponents are silent.
Dealer: N	♥ Q765	
Vul: NS	♦ 63	You bid first.
HCP: 12	♣ K104	

Board: 45	♠ Q84	The opponents are silent.
Dealer: S	♥ Q75	
Vul: None	♦ 9642	Partner bids first.
HCP: 7	♣ K107	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ Q108				1♦
Vul: None	♥ Q62	♥ 1054				
North HCP: 9	♦ 743	♦ AK109	Pass	1NT	AP	
South HCP: 13	♣ K1073	♣ A86				
Contract: 1N N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ QJ7		1♦	Pass	2NT
Vul: NS	♥ J93	♥ K54				
North HCP: 13	♦ AJ87	♦ Q1065	Pass	3NT	AP	
South HCP: 11	♣ K32	♣ QJ4				
Contract: 3N S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ AQJ8				1♣
Vul: None	♥ K98	♥ Q763				
North HCP: 9	♦ Q104	♦ 3	Pass	1NT	2♦	X
South HCP: 13	♣ J1098	♣ A542	3♦	X	AP	
Contract: 3♦ X E						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK92	♠ Q84		1♣	Pass	1NT
Vul: NS	♥ Q765	♥ AJ2				
North HCP: 12	♦ 63	♦ Q85	AP			
South HCP: 9	♣ K104	♣ 8762				
Contract: 1N S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ A762				1♦
Vul: None	♥ Q75	♥ K9				
North HCP: 7	♦ 9642	♦ AKQ3	Pass	1NT	Pass	2NT
South HCP: 18	♣ K107	♣ Q65	Pass	3NT	AP	
Contract: 3N N						

South hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 41	♠ Q108	The opponents are silent.
Dealer: S	♥ 1054	
Vul: None	♦ AK109	You bid first.
HCP: 13	♣ A86	

Board: 42	♠ QJ7	The opponents are silent.
Dealer: N	♥ K54	
Vul: NS	♦ Q1065	Partner bids first.
HCP: 11	♣ QJ4	

Board: 43	♠ AQJ8	East Bids 2♦ if possible.
Dealer: S	♥ Q763	West Bids 3♦ if possible.
Vul: None	♦ 3	
HCP: 13	♣ A542	You bid first.

Board: 44	♠ Q84	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ Q85	Partner bids first.
HCP: 9	♣ 8762	

Board: 45	♠ A762	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ AKQ3	You bid first.
HCP: 18	♣ Q65	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ A75	♠ Q108				1♦
Vul: None	♥ Q62	♥ 1054				
North HCP: 9	♦ 743	♦ AK109	Pass	1NT	AP	
South HCP: 13	♣ K1073	♣ A86				
Contract: 1N N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ QJ7		1♦	Pass	2NT
Vul: NS	♥ J93	♥ K54				
North HCP: 13	♦ AJ87	♦ Q1065	Pass	3NT	AP	
South HCP: 11	♣ K32	♣ QJ4				
Contract: 3N S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ K42	♠ AQJ8				1♣
Vul: None	♥ K98	♥ Q763				
North HCP: 9	♦ Q104	♦ 3	Pass	1NT	2♦	X
South HCP: 13	♣ J1098	♣ A542	3♦	X	AP	
Contract: 3♦ X E						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AK92	♠ Q84		1♣	Pass	1NT
Vul: NS	♥ Q765	♥ AJ2				
North HCP: 12	♦ 63	♦ Q85	AP			
South HCP: 9	♣ K104	♣ 8762				
Contract: 1N S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ A762				1♦
Vul: None	♥ Q75	♥ K9				
North HCP: 7	♦ 9642	♦ AKQ3	Pass	1NT	Pass	2NT
South HCP: 18	♣ K107	♣ Q65	Pass	3NT	AP	
Contract: 3N N						

North hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 46	♠ 2	The opponents are silent.
Dealer: N	♥ AK62	
Vul: None	♦ QJ97	You bid first.
HCP: 16	♣ AQ86	

Board: 47	♠ K95	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: NS	♦ J63	Partner bids first.
HCP: 9	♣ Q632	

Board: 48	♠ Q1072	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ KJ52	You bid first.
HCP: 13	♣ 42	

Board: 49	♠ Q54	The opponents are silent.
Dealer: S	♥ K54	
Vul: Both	♦ A98	Partner bids first.
HCP: 9	♣ 10876	

Board: 50	♠ 85	West Bids 2♦ if possible.
Dealer: N	♥ Q84	
Vul: None	♦ AQJ8	You bid first.
HCP: 13	♣ KJ42	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ K87		1♦	Pass	1NT
Vul: None	♥ AK62	♥ Q94	Pass	2♥	Pass	3NT
North HCP: 16	♦ QJ97	♦ 632	AP			
South HCP: 8	♣ AQ86	♣ K1043				
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ 7643				1♦
Vul: NS	♥ QJ2	♥ 10	Pass	1NT	Pass	2♦
North HCP: 9	♦ J63	♦ AK982	AP			
South HCP: 11	♣ Q632	♣ A109				
Contract: 2♦ S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ Q1072	♠ K93		1♦	Pass	1NT
Vul: EW	♥ AK9	♥ Q102	AP			
North HCP: 13	♦ KJ52	♦ 943				
South HCP: 7	♣ 42	♣ Q987				
Contract: 1N S						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ AJ76				1♣
Vul: Both	♥ K54	♥ Q107	Pass	1NT	AP	
North HCP: 9	♦ A98	♦ K4				
South HCP: 13	♣ 10876	♣ K942				
Contract: 1N N						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ Q96		1♦	Pass	1NT
Vul: None	♥ Q84	♥ A103	2♦ ¹	3♣	AP	
North HCP: 13	♦ AQJ8	♦ 1052	1. Michaels Cuebid			
South HCP: 8	♣ KJ42	♣ Q986				
Contract: 3♣ N						

South hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 46	♠ K87	The opponents are silent.
Dealer: N	♥ Q94	
Vul: None	♦ 632	Partner bids first.
HCP: 8	♣ K1043	

Board: 47	♠ 7643	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ AK982	You bid first.
HCP: 11	♣ A109	

Board: 48	♠ K93	The opponents are silent.
Dealer: N	♥ Q102	
Vul: EW	♦ 943	Partner bids first.
HCP: 7	♣ Q987	

Board: 49	♠ AJ76	The opponents are silent.
Dealer: S	♥ Q107	
Vul: Both	♦ K4	You bid first.
HCP: 13	♣ K942	

Board: 50	♠ Q96	West Bids 2♦ if possible.
Dealer: N	♥ A103	
Vul: None	♦ 1052	Partner bids first.
HCP: 8	♣ Q986	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ K87		1♦	Pass	1NT
Vul: None	♥ AK62	♥ Q94	Pass	2♥	Pass	3NT
North HCP: 16	♦ QJ97	♦ 632	AP			
South HCP: 8	♣ AQ86	♣ K1043				
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ K95	♠ 7643				1♦
Vul: NS	♥ QJ2	♥ 10	Pass	1NT	Pass	2♦
North HCP: 9	♦ J63	♦ AK982	AP			
South HCP: 11	♣ Q632	♣ A109				
Contract: 2♦ S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ Q1072	♠ K93		1♦	Pass	1NT
Vul: EW	♥ AK9	♥ Q102	AP			
North HCP: 13	♦ KJ52	♦ 943				
South HCP: 7	♣ 42	♣ Q987				
Contract: 1N S						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ AJ76				1♣
Vul: Both	♥ K54	♥ Q107	Pass	1NT	AP	
North HCP: 9	♦ A98	♦ K4				
South HCP: 13	♣ 10876	♣ K942				
Contract: 1N N						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ 85	♠ Q96		1♦	Pass	1NT
Vul: None	♥ Q84	♥ A103	2♦ ¹	3♣	AP	
North HCP: 13	♦ AQJ8	♦ 1052	1. Michaels Cuebid			
South HCP: 8	♣ KJ42	♣ Q986				
Contract: 3♣ N						

North hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 51	♠ K107	The opponents are silent.
Dealer: S	♥ Q65	
Vul: None	♦ 10976	Partner bids first.
HCP: 9	♣ KJ2	

Board: 52	♠ AK7	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ KQ853	You bid first.
HCP: 19	♣ K75	

Board: 53	♠ Q72	The opponents are silent.
Dealer: S	♥ Q82	
Vul: None	♦ KJ2	Partner bids first.
HCP: 8	♣ 10732	

Board: 54	♠ A762	The opponents are silent.
Dealer: N	♥ 1042	
Vul: None	♦ AKJ9	You bid first.
HCP: 13	♣ J2	

Board: 55	♠ A73	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: None	♦ Q92	Partner bids first.
HCP: 12	♣ QJ98	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ A954				1♦
Vul: None	♥ Q65	♥ J1094				
North HCP: 9	♦ 10976	♦ J42	Pass	1NT	AP	
South HCP: 12	♣ KJ2	♣ AQ				
Contract: 1N N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q85		1♦	Pass	1NT
Vul: None	♥ A7	♥ KJ10	Pass	2NT	Pass	3NT
North HCP: 19	♦ KQ853	♦ J74	AP			
South HCP: 9	♣ K75	♣ Q963				
Contract: 3N S						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ KJ54				1♣
Vul: None	♥ Q82	♥ A93	Pass	1NT	Pass	2NT
North HCP: 8	♦ KJ2	♦ A3	Pass	3NT	AP	
South HCP: 19	♣ 10732	♣ AQJ9				
Contract: 3N N						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ A762	♠ KJ8		1♦	Pass	1NT
Vul: None	♥ 1042	♥ Q53	AP			
North HCP: 13	♦ AKJ9	♦ 753				
South HCP: 8	♣ J2	♣ Q964				
Contract: 1N S						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ K85				1♦
Vul: None	♥ QJ3	♥ A7	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q92	♦ 107654	AP			
South HCP: 14	♣ QJ98	♣ AK3				
Contract: 3N N						

South hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 51	♠ A954	The opponents are silent.
Dealer: S	♥ J1094	
Vul: None	♦ J42	You bid first.
HCP: 12	♣ AQ	

Board: 52	♠ Q85	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: None	♦ J74	Partner bids first.
HCP: 9	♣ Q963	

Board: 53	♠ KJ54	The opponents are silent.
Dealer: S	♥ A93	
Vul: None	♦ A3	You bid first.
HCP: 19	♣ AQJ9	

Board: 54	♠ KJ8	The opponents are silent.
Dealer: N	♥ Q53	
Vul: None	♦ 753	Partner bids first.
HCP: 8	♣ Q964	

Board: 55	♠ K85	The opponents are silent.
Dealer: S	♥ A7	
Vul: None	♦ 107654	You bid first.
HCP: 14	♣ AK3	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ A954				1♦
Vul: None	♥ Q65	♥ J1094				
North HCP: 9	♦ 10976	♦ J42	Pass	1NT	AP	
South HCP: 12	♣ KJ2	♣ AQ				
Contract: 1N N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ Q85		1♦	Pass	1NT
Vul: None	♥ A7	♥ KJ10	Pass	2NT	Pass	3NT
North HCP: 19	♦ KQ853	♦ J74	AP			
South HCP: 9	♣ K75	♣ Q963				
Contract: 3N S						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ KJ54				1♣
Vul: None	♥ Q82	♥ A93	Pass	1NT	Pass	2NT
North HCP: 8	♦ KJ2	♦ A3	Pass	3NT	AP	
South HCP: 19	♣ 10732	♣ AQJ9				
Contract: 3N N						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ A762	♠ KJ8		1♦	Pass	1NT
Vul: None	♥ 1042	♥ Q53	AP			
North HCP: 13	♦ AKJ9	♦ 753				
South HCP: 8	♣ J2	♣ Q964				
Contract: 1N S						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ K85				1♦
Vul: None	♥ QJ3	♥ A7	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q92	♦ 107654	AP			
South HCP: 14	♣ QJ98	♣ AK3				
Contract: 3N N						

North hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 56	♠ 7	The opponents are silent.
Dealer: N	♥ AK94	
Vul: EW	♦ QJ104	You bid first.
HCP: 15	♣ KQ62	

Board: 57	♠ K105	East Bids 2♥ if possible.
Dealer: S	♥ Q96	
Vul: EW	♦ 9543	Partner bids first.
HCP: 8	♣ K62	

Board: 58	♠ A843	The opponents are silent.
Dealer: N	♥ 83	
Vul: Both	♦ K86	You bid first.
HCP: 13	♣ AQ74	

Board: 59	♠ Q102	The opponents are silent.
Dealer: S	♥ A106	
Vul: Both	♦ 982	Partner bids first.
HCP: 9	♣ K974	

Board: 60	♠ Q104	The opponents are silent.
Dealer: N	♥ AQJ4	
Vul: Both	♦ A654	You bid first.
HCP: 13	♣ 42	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ Q85		1♦	Pass	1NT
Vul: EW	♥ AK94	♥ Q103	Pass	2♣	AP	
North HCP: 15	♦ QJ104	♦ 872				
South HCP: 8	♣ KQ62	♣ A954				
Contract: 2♣ N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQJ6				1♦
Vul: EW	♥ Q96	♥ 87	Pass	1NT	Pass	2♦
North HCP: 8	♦ 9543	♦ Q10876	Pass	Pass	2♥	Pass
South HCP: 12	♣ K62	♣ QJ	Pass	3♦	AP	
Contract: 3♦ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ A843	♠ K106		1♣	Pass	1NT
Vul: Both	♥ 83	♥ Q52	AP			
North HCP: 13	♦ K86	♦ Q73				
South HCP: 7	♣ AQ74	♣ 9632				
Contract: 1N S						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ K				1♦
Vul: Both	♥ A106	♥ Q872	Pass	1NT	Pass	2♦
North HCP: 9	♦ 982	♦ A7654	AP			
South HCP: 13	♣ K974	♣ A86				
Contract: 2♦ S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ A62		1♦	Pass	1NT
Vul: Both	♥ AQJ4	♥ K102	AP			
North HCP: 13	♦ A654	♦ 1097				
South HCP: 9	♣ 42	♣ Q975				
Contract: 1N S						

South hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 56	♠ Q85	The opponents are silent.
Dealer: N	♥ Q103	
Vul: EW	♦ 872	Partner bids first.
HCP: 8	♣ A954	

Board: 57	♠ AQJ6	East Bids 2♥ if possible.
Dealer: S	♥ 87	
Vul: EW	♦ Q10876	You bid first.
HCP: 12	♣ QJ	

Board: 58	♠ K106	The opponents are silent.
Dealer: N	♥ Q52	
Vul: Both	♦ Q73	Partner bids first.
HCP: 7	♣ 9632	

Board: 59	♠ K	The opponents are silent.
Dealer: S	♥ Q872	
Vul: Both	♦ A7654	You bid first.
HCP: 13	♣ A86	

Board: 60	♠ A62	The opponents are silent.
Dealer: N	♥ K102	
Vul: Both	♦ 1097	Partner bids first.
HCP: 9	♣ Q975	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ Q85		1♦	Pass	1NT
Vul: EW	♥ AK94	♥ Q103	Pass	2♣	AP	
North HCP: 15	♦ QJ104	♦ 872				
South HCP: 8	♣ KQ62	♣ A954				
Contract: 2♣ N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQJ6				1♦
Vul: EW	♥ Q96	♥ 87	Pass	1NT	Pass	2♦
North HCP: 8	♦ 9543	♦ Q10876	Pass	Pass	2♥	Pass
South HCP: 12	♣ K62	♣ QJ	Pass	3♦	AP	
Contract: 3♦ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ A843	♠ K106		1♣	Pass	1NT
Vul: Both	♥ 83	♥ Q52	AP			
North HCP: 13	♦ K86	♦ Q73				
South HCP: 7	♣ AQ74	♣ 9632				
Contract: 1N S						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ K				1♦
Vul: Both	♥ A106	♥ Q872	Pass	1NT	Pass	2♦
North HCP: 9	♦ 982	♦ A7654	AP			
South HCP: 13	♣ K974	♣ A86				
Contract: 2♦ S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ A62		1♦	Pass	1NT
Vul: Both	♥ AQJ4	♥ K102	AP			
North HCP: 13	♦ A654	♦ 1097				
South HCP: 9	♣ 42	♣ Q975				
Contract: 1N S						

North hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 61	♠ A103	The opponents are silent.
Dealer: S	♥ Q104	
Vul: Both	♦ 9876	Partner bids first.
HCP: 9	♣ K84	

Board: 62	♠ K764	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ AKJ94	You bid first.
HCP: 14	♣ K63	

Board: 63	♠ K82	The opponents are silent.
Dealer: S	♥ A83	
Vul: NS	♦ 1062	Partner bids first.
HCP: 9	♣ Q653	

Board: 64	♠ KJ52	The opponents are silent.
Dealer: N	♥ AQ107	
Vul: None	♦ 7	You bid first.
HCP: 19	♣ AKQ2	

Board: 65	♠ Q32	The opponents are silent.
Dealer: S	♥ K43	
Vul: Both	♦ K87	Partner bids first.
HCP: 8	♣ 8732	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ KJ8				1♦
Vul: Both	♥ Q104	♥ 7	Pass	1NT	Pass	2♣
North HCP: 9	♦ 9876	♦ AKQ105	Pass	2♦	AP	
South HCP: 15	♣ K84	♣ Q1092				
Contract: 2♦ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ K764	♠ Q53				
Vul: None	♥ 2	♥ Q109		1♦	Pass	1NT
North HCP: 14	♦ AKJ94	♦ Q653	Pass	2♦	AP	
South HCP: 9	♣ K63	♣ QJ5				
Contract: 2♦ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ K82	♠ A64				1♦
Vul: NS	♥ A83	♥ Q1072	Pass	1NT	Pass	2♦
North HCP: 9	♦ 1062	♦ KQJ97	AP			
South HCP: 12	♣ Q653	♣ 10				
Contract: 2♦ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ Q104		1♣	Pass	1NT
Vul: None	♥ AQ107	♥ KJ6	Pass	2♥	Pass	3NT
North HCP: 19	♦ 7	♦ QJ3	AP			
South HCP: 9	♣ AKQ2	♣ 9874				
Contract: 3N S						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AJ107				1♣
Vul: Both	♥ K43	♥ A108				
North HCP: 8	♦ K87	♦ J104	Pass	1NT	AP	
South HCP: 14	♣ 8732	♣ KJ10				
Contract: 1N N						

South hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 61	♠ KJ8	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ AKQ105	You bid first.
HCP: 15	♣ Q1092	

Board: 62	♠ Q53	The opponents are silent.
Dealer: N	♥ Q109	
Vul: None	♦ Q653	Partner bids first.
HCP: 9	♣ QJ5	

Board: 63	♠ A64	The opponents are silent.
Dealer: S	♥ Q1072	
Vul: NS	♦ KQJ97	You bid first.
HCP: 12	♣ 10	

Board: 64	♠ Q104	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: None	♦ QJ3	Partner bids first.
HCP: 9	♣ 9874	

Board: 65	♠ AJ107	The opponents are silent.
Dealer: S	♥ A108	
Vul: Both	♦ J104	You bid first.
HCP: 14	♣ KJ10	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ A103	♠ KJ8				1♦
Vul: Both	♥ Q104	♥ 7	Pass	1NT	Pass	2♣
North HCP: 9	♦ 9876	♦ AKQ105	Pass	2♦	AP	
South HCP: 15	♣ K84	♣ Q1092				
Contract: 2♦ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ K764	♠ Q53				
Vul: None	♥ 2	♥ Q109		1♦	Pass	1NT
North HCP: 14	♦ AKJ94	♦ Q653	Pass	2♦	AP	
South HCP: 9	♣ K63	♣ QJ5				
Contract: 2♦ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ K82	♠ A64				1♦
Vul: NS	♥ A83	♥ Q1072	Pass	1NT	Pass	2♦
North HCP: 9	♦ 1062	♦ KQJ97	AP			
South HCP: 12	♣ Q653	♣ 10				
Contract: 2♦ S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ Q104		1♣	Pass	1NT
Vul: None	♥ AQ107	♥ KJ6	Pass	2♥	Pass	3NT
North HCP: 19	♦ 7	♦ QJ3	AP			
South HCP: 9	♣ AKQ2	♣ 9874				
Contract: 3N S						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AJ107				1♣
Vul: Both	♥ K43	♥ A108				
North HCP: 8	♦ K87	♦ J104	Pass	1NT	AP	
South HCP: 14	♣ 8732	♣ KJ10				
Contract: 1N N						

North hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 66	♠ 1053	The opponents are silent.
Dealer: N	♥ A53	
Vul: EW	♦ QJ109	You bid first.
HCP: 12	♣ KQ6	

Board: 67	♠ Q32	The opponents are silent.
Dealer: S	♥ Q102	
Vul: Both	♦ J42	Partner bids first.
HCP: 8	♣ K643	

Board: 68	♠ 73	West Doubles Pass if possible.
Dealer: N	♥ AJ8	East Bids 2♠ if possible.
Vul: EW	♦ 752	
HCP: 12	♣ AK964	You bid first.

Board: 69	♠ AJ5	The opponents are silent.
Dealer: S	♥ Q94	
Vul: Both	♦ 1053	Partner bids first.
HCP: 9	♣ Q965	

Board: 70	♠ A53	The opponents are silent.
Dealer: N	♥ A4	
Vul: EW	♦ 1093	You bid first.
HCP: 18	♣ AKQJ7	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ 1053	♠ Q42		1♦	Pass	1NT
Vul: EW	♥ A53	♥ K74				
North HCP: 12	♦ QJ109	♦ 6532	AP			
South HCP: 9	♣ KQ6	♣ A107				
Contract: 1N S						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ A74				1♦
Vul: Both	♥ Q102	♥ 4	Pass	1NT	Pass	2♣
North HCP: 8	♦ J42	♦ AKQ73	AP			
South HCP: 13	♣ K643	♣ 8752				
Contract: 2♣ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ Q102		1♣	Pass	1NT
Vul: EW	♥ AJ8	♥ Q103	Pass	2♣	Pass	Pass
North HCP: 12	♦ 752	♦ QJ10	X	Pass	2♠	3♣
South HCP: 9	♣ AK964	♣ Q732	AP			
Contract: 3♣ N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ K82				1♦
Vul: Both	♥ Q94	♥ K753	Pass	1NT	AP	
North HCP: 9	♦ 1053	♦ AJ86				
South HCP: 14	♣ Q965	♣ K2				
Contract: 1N N						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ A53	♠ QJ4		1♣	Pass	1NT
Vul: EW	♥ A4	♥ K107	Pass	2NT	Pass	3NT
North HCP: 18	♦ 1093	♦ Q42	AP			
South HCP: 8	♣ AKQJ7	♣ 10854				
Contract: 3N S						

South hands (Practice Page)

1m - 1NT, 2NT, or 3NT

Board: 66	♠ Q42	The opponents are silent.
Dealer: N	♥ K74	
Vul: EW	♦ 6532	Partner bids first.
HCP: 9	♣ A107	

Board: 67	♠ A74	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ AKQ73	You bid first.
HCP: 13	♣ 8752	

Board: 68	♠ Q102	West Doubles Pass if possible.
Dealer: N	♥ Q103	East Bids 2♠ if possible.
Vul: EW	♦ QJ10	
HCP: 9	♣ Q732	Partner bids first.

Board: 69	♠ K82	The opponents are silent.
Dealer: S	♥ K753	
Vul: Both	♦ AJ86	You bid first.
HCP: 14	♣ K2	

Board: 70	♠ QJ4	The opponents are silent.
Dealer: N	♥ K107	
Vul: EW	♦ Q42	Partner bids first.
HCP: 8	♣ 10854	

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ 1053	♠ Q42		1♦	Pass	1NT
Vul: EW	♥ A53	♥ K74				
North HCP: 12	♦ QJ109	♦ 6532	AP			
South HCP: 9	♣ KQ6	♣ A107				
Contract: 1N S						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ A74				1♦
Vul: Both	♥ Q102	♥ 4	Pass	1NT	Pass	2♣
North HCP: 8	♦ J42	♦ AKQ73	AP			
South HCP: 13	♣ K643	♣ 8752				
Contract: 2♣ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 73	♠ Q102		1♣	Pass	1NT
Vul: EW	♥ AJ8	♥ Q103	Pass	2♣	Pass	Pass
North HCP: 12	♦ 752	♦ QJ10	X	Pass	2♠	3♣
South HCP: 9	♣ AK964	♣ Q732	AP			
Contract: 3♣ N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ K82				1♦
Vul: Both	♥ Q94	♥ K753	Pass	1NT	AP	
North HCP: 9	♦ 1053	♦ AJ86				
South HCP: 14	♣ Q965	♣ K2				
Contract: 1N N						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ A53	♠ QJ4		1♣	Pass	1NT
Vul: EW	♥ A4	♥ K107	Pass	2NT	Pass	3NT
North HCP: 18	♦ 1093	♦ Q42	AP			
South HCP: 8	♣ AKQJ7	♣ 10854				
Contract: 3N S						

North hands (Practice Page)

1m - 1NT,2NT,or 3NT

Board: 71

Dealer: S

Vul: None

HCP: 9

♠ A43

♥ Q105

♦ 10642

♣ K98

East Doubles Pass if possible.

West Bids 2♥ if possible.

Partner bids first.

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 71

Dealer: S

Vul: None

North HCP: 9

South HCP: 12

Contract: 3♦ S

North:

♠ A43

♥ Q105

♦ 10642

♣ K98

South:

♠ J962

♥ A96

♦ AQJ98

♣ 6

West	North	East	South
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1♦

Pass	1NT	Pass	2♦
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Pass	Pass	X	Pass
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2♥	3♦	AP	
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South hands (Practice Page)

1m - 1NT,2NT,or 3NT

Board: 71 ♠ J962

Dealer: S ♥ A96

Vul: None ♦ AQJ98

HCP: 12 ♣ 6

East Doubles Pass if possible.

West Bids 2♥ if possible.

You bid first.

1m - 1NT,2NT,or 3NT Both hands (Answers Page)

Board: 71

Dealer: S

Vul: None

North HCP: 9

South HCP: 12

Contract: 3♦ S

North:

♠ A43

♥ Q105

♦ 10642

♣ K98

South:

♠ J962

♥ A96

♦ AQJ98

♣ 6

West	North	East	South
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1♦

Pass	1NT	Pass	2♦
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Pass	Pass	X	Pass
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2♥	3♦	AP	
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