

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	West Bids 2♥ if possible.
Dealer: N	♥ —	East Bids 3♥ if possible.
Vul: Both	♦ AK9654	
HCP: 11	♣ J1092	You bid first.

Board: 3	♠ Q62	East Bids 2♥ if possible.
Dealer: S	♥ K84	
Vul: EW	♦ K104	Partner bids first.
HCP: 8	♣ 9743	

Board: 4	♠ J1095	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ A32	You bid first.
HCP: 18	♣ AKQ4	

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

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				
Vul: Both	♥ —	♥ KJ8		1♦	Pass	1NT
North HCP: 11	♦ AK9654	♦ 832	2♥	Pass	3♥	AP
South HCP: 9	♣ J1092	♣ Q863				
Contract: 3♥ W						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ A85				1♣
Vul: EW	♥ K84	♥ 6	Pass	1NT	Pass	2♣
North HCP: 8	♦ K104	♦ A732	Pass	Pass	2♥	3♣
South HCP: 12	♣ 9743	♣ KJ862	AP			
Contract: 3♣ S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ J1095	♠ K73				
Vul: None	♥ A4	♥ Q85		1♣	Pass	1NT
North HCP: 18	♦ A32	♦ KJ9	Pass	2NT	Pass	3NT
South HCP: 9	♣ AKQ4	♣ 10852	AP			
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♣	AP	
Contract: 3♣ S						

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	West Bids 2♥ if possible.
Dealer: N	♥ KJ8	East Bids 3♥ if possible.
Vul: Both	♦ 832	
HCP: 9	♣ Q863	Partner bids first.

Board: 3	♠ A85	East Bids 2♥ if possible.
Dealer: S	♥ 6	
Vul: EW	♦ A732	You bid first.
HCP: 12	♣ KJ862	

Board: 4	♠ K73	The opponents are silent.
Dealer: N	♥ Q85	
Vul: None	♦ KJ9	Partner bids first.
HCP: 9	♣ 10852	

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

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				
Vul: Both	♥ —	♥ KJ8		1♦	Pass	1NT
North HCP: 11	♦ AK9654	♦ 832	2♥	Pass	3♥	AP
South HCP: 9	♣ J1092	♣ Q863				
Contract: 3♥ W						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ A85				1♣
Vul: EW	♥ K84	♥ 6	Pass	1NT	Pass	2♣
North HCP: 8	♦ K104	♦ A732	Pass	Pass	2♥	3♣
South HCP: 12	♣ 9743	♣ KJ862	AP			
Contract: 3♣ S						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ J1095	♠ K73				
Vul: None	♥ A4	♥ Q85		1♣	Pass	1NT
North HCP: 18	♦ A32	♦ KJ9	Pass	2NT	Pass	3NT
South HCP: 9	♣ AKQ4	♣ 10852	AP			
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♣	AP	
Contract: 3♣ S						

North hands (Practice Page)

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

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

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

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

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

Board: 10	♠ A108	The opponents are silent.
Dealer: N	♥ Q52	
Vul: EW	♦ 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: NS	♥ 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: EW	♥ K86	♥ 7	Pass	1NT	Pass	3♣
North HCP: 8	♦ 7643	♦ AKQ98	Pass	3NT	AP	
South HCP: 19	♣ K103	♣ AQ92				
Contract: 3N N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A1094	♠ Q73		1♦	Pass	1NT
Vul: Both	♥ 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: EW	♥ QJ8	♥ 64	Pass	1NT	Pass	2♦
North HCP: 11	♦ Q108	♦ KJ9652	Pass	3♦	AP	
South HCP: 10	♣ K742	♣ 5				
Contract: 3♦ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ Q64		1♦	Pass	1NT
Vul: EW	♥ 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: NS	♦ 8543	Partner bids first.
HCP: 8	♣ Q75	

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

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

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

Board: 10	♠ Q64	The opponents are silent.
Dealer: N	♥ A83	
Vul: EW	♦ 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: NS	♥ 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: EW	♥ K86	♥ 7	Pass	1NT	Pass	3♣
North HCP: 8	♦ 7643	♦ AKQ98	Pass	3NT	AP	
South HCP: 19	♣ K103	♣ AQ92				
Contract: 3N N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A1094	♠ Q73		1♦	Pass	1NT
Vul: Both	♥ 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: EW	♥ QJ8	♥ 64	Pass	1NT	Pass	2♦
North HCP: 11	♦ Q108	♦ KJ9652	Pass	3♦	AP	
South HCP: 10	♣ K742	♣ 5				
Contract: 3♦ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ Q64		1♦	Pass	1NT
Vul: EW	♥ 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: EW ♦ 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: Both ♦ 854
HCP: 8 ♣ Q1096

East Doubles Pass if possible.

West Bids 2♥ if possible.

Partner bids first.

Board: 14 ♠ 62
Dealer: N ♥ A32
Vul: Both ♦ 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: EW	♥ 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: Both	♥ Q83	♥ A74	Pass	1NT	Pass	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: Both	♥ 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: EW ♦ 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: Both ♦ KQJ962
HCP: 12 ♣ 32

East Doubles Pass if possible.

West Bids 2♥ if possible.

You bid first.

Board: 14 ♠ K84
Dealer: N ♥ Q87
Vul: Both ♦ 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: EW	♥ 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: Both	♥ Q83	♥ A74	Pass	1NT	Pass	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: Both	♥ 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: EW	♦ Q52	Partner bids first.
HCP: 9	♣ Q1072	
Board: 18	♠ AJ105	The opponents are silent.
Dealer: N	♥ K5	
Vul: EW	♦ 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: EW	♥ 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: EW	♥ 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				
North HCP: 14	♦ AQ52	♦ J108	2♥	AP		
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: EW ♦ KJ8
HCP: 14 ♣ K96

The opponents are silent.

You bid first.

Board: 18 ♠ Q96
Dealer: N ♥ Q86
Vul: EW ♦ 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: EW	♥ 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: EW	♥ 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				
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: EW	♦ K75	Partner bids first.
HCP: 9	♣ 10765	
Board: 22	♠ K108	The opponents are silent.
Dealer: N	♥ K53	
Vul: Both	♦ AKQ1082	You bid first.
HCP: 17	♣ Q	
Board: 23	♠ Q95	The opponents are silent.
Dealer: S	♥ K95	
Vul: Both	♦ 952	Partner bids first.
HCP: 9	♣ A984	
Board: 24	♠ K2	West Doubles Pass if possible.
Dealer: N	♥ 62	East Bids 2♥ if possible.
Vul: None	♦ KJ32	
HCP: 11	♣ A8754	You bid first.
Board: 25	♠ QJ5	The opponents are silent.
Dealer: S	♥ K98	
Vul: NS	♦ 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: EW	♥ 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: Both	♥ 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: Both	♥ 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: None	♥ 62	♥ Q103	Pass	2♣	Pass	Pass
North HCP: 11	♦ KJ32	♦ Q109	X	Pass	2♥	3♣
South HCP: 9	♣ A8754	♣ QJ102	AP			
Contract: 3♣ N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ K102				1♣
Vul: NS	♥ 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: EW	♦ J42	You bid first.
HCP: 13	♣ AQJ9	

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

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

Board: 24	♠ Q97	West Doubles Pass if possible.
Dealer: N	♥ Q103	East Bids 2♥ if possible.
Vul: None	♦ Q109	
HCP: 9	♣ QJ102	Partner bids first.

Board: 25	♠ K102	The opponents are silent.
Dealer: S	♥ Q542	
Vul: NS	♦ 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: EW	♥ 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: Both	♥ 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: Both	♥ 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: None	♥ 62	♥ Q103	Pass	2♣	Pass	Pass
North HCP: 11	♦ KJ32	♦ Q109	X	Pass	2♥	3♣
South HCP: 9	♣ A8754	♣ QJ102	AP			
Contract: 3♣ N						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ K102				1♣
Vul: NS	♥ 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	The opponents are silent.
Dealer: N	♥ J942	
Vul: EW	♦ AK53	You bid first.
HCP: 12	♣ KJ92	

Board: 27	♠ Q103	The opponents are silent.
Dealer: S	♥ K105	
Vul: EW	♦ 6543	Partner bids first.
HCP: 8	♣ K107	

Board: 28	♠ 6	The opponents are silent.
Dealer: N	♥ AJ106	
Vul: NS	♦ AJ	You bid first.
HCP: 18	♣ AKJ1097	

Board: 29	♠ K74	The opponents are silent.
Dealer: S	♥ K103	
Vul: Both	♦ J64	Partner bids first.
HCP: 9	♣ Q1094	

Board: 30	♠ Q97	The opponents are silent.
Dealer: N	♥ AK4	
Vul: None	♦ 543	You bid first.
HCP: 12	♣ K864	

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

Board: 26
 Dealer: N
 Vul: EW
 North HCP: 12
 South HCP: 6
 Contract: 2♣ N

North:
 ♠ 2
 ♥ J942
 ♦ AK53
 ♣ KJ92

South:
 ♠ Q109
 ♥ Q103
 ♦ 974
 ♣ Q1083

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

Board: 27
 Dealer: S
 Vul: EW
 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: NS
 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	2♥	Pass	3♥
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	The opponents are silent.
Dealer: N	♥ Q103	
Vul: EW	♦ 974	Partner bids first.
HCP: 6	♣ Q1083	

Board: 27	♠ K98	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AQJ872	You bid first.
HCP: 20	♣ A9	

Board: 28	♠ Q103	The opponents are silent.
Dealer: N	♥ K53	
Vul: NS	♦ K75	Partner bids first.
HCP: 8	♣ 8643	

Board: 29	♠ Q952	The opponents are silent.
Dealer: S	♥ 2	
Vul: Both	♦ AKQ5	You bid first.
HCP: 15	♣ A732	

Board: 30	♠ A32	The opponents are silent.
Dealer: N	♥ Q92	
Vul: None	♦ QJ8	Partner bids first.
HCP: 9	♣ 10952	

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

Board: 26
 Dealer: N
 Vul: EW
 North HCP: 12
 South HCP: 6
 Contract: 2♣ N

North:
 ♠ 2
 ♥ J942
 ♦ AK53
 ♣ KJ92

South:
 ♠ Q109
 ♥ Q103
 ♦ 974
 ♣ Q1083

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

Board: 27
 Dealer: S
 Vul: EW
 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: NS
 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	2♥	Pass	3♥
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 ♠ J63
Dealer: N ♥ 3
Vul: Both ♦ AJ32
HCP: 11 ♣ KQ965

West Bids 2♥ if possible.

You bid first.

Board: 33 ♠ Q107
Dealer: S ♥ Q63
Vul: None ♦ J63
HCP: 7 ♣ Q1052

East Doubles Pass if possible.

West Bids 2♥ if possible.

Partner bids first.

Board: 34 ♠ A532
Dealer: N ♥ AJ42
Vul: None ♦ KQJ2
HCP: 15 ♣ 5

The opponents are silent.

You bid first.

Board: 35 ♠ Q64
Dealer: S ♥ A86
Vul: NS ♦ 543
HCP: 9 ♣ QJ98

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: Both
 North HCP: 11
 South HCP: 9
 Contract: 3♣ N

North:
 ♠ J63
 ♥ 3
 ♦ AJ32
 ♣ KQ965

South:
 ♠ A42
 ♥ K75
 ♦ Q108
 ♣ 8742

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

Board: 33
 Dealer: S
 Vul: None
 North HCP: 7
 South HCP: 12
 Contract: 3♦ S

North:
 ♠ Q107
 ♥ Q63
 ♦ J63
 ♣ Q1052

South:
 ♠ 653
 ♥ K5
 ♦ AKQ1094
 ♣ 83

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

Board: 34
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 1N S

North:
 ♠ A532
 ♥ AJ42
 ♦ KQJ2
 ♣ 5

South:
 ♠ QJ6
 ♥ K85
 ♦ 10863
 ♣ K72

West	North	East	South
	1♦	Pass	1NT
AP			

Board: 35
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 18
 Contract: 3N N

North:
 ♠ Q64
 ♥ A86
 ♦ 543
 ♣ QJ98

South:
 ♠ KJ7
 ♥ Q1094
 ♦ AKJ106
 ♣ A

West	North	East	South
			1♦
Pass	1NT	Pass	2♥
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	♠ A42	West Bids 2♥ if possible.
Dealer: N	♥ K75	
Vul: Both	♦ Q108	Partner bids first.
HCP: 9	♣ 8742	
Board: 33	♠ 653	East Doubles Pass if possible.
Dealer: S	♥ K5	West Bids 2♥ if possible.
Vul: None	♦ AKQ1094	
HCP: 12	♣ 83	You bid first.
Board: 34	♠ QJ6	The opponents are silent.
Dealer: N	♥ K85	
Vul: None	♦ 10863	Partner bids first.
HCP: 9	♣ K72	
Board: 35	♠ KJ7	The opponents are silent.
Dealer: S	♥ Q1094	
Vul: NS	♦ AKJ106	You bid first.
HCP: 18	♣ A	

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: Both
North HCP: 11
South HCP: 9
Contract: 3♣ N

North:
♠ J63
♥ 3
♦ AJ32
♣ KQ965

South:
♠ A42
♥ K75
♦ Q108
♣ 8742

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

Board: 33
Dealer: S
Vul: None
North HCP: 7
South HCP: 12
Contract: 3♦ S

North:
♠ Q107
♥ Q63
♦ J63
♣ Q1052

South:
♠ 653
♥ K5
♦ AKQ1094
♣ 83

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

Board: 34
Dealer: N
Vul: None
North HCP: 15
South HCP: 9
Contract: 1N S

North:
♠ A532
♥ AJ42
♦ KQJ2
♣ 5

South:
♠ QJ6
♥ K85
♦ 10863
♣ K72

West	North	East	South
	1♦	Pass	1NT
AP			

Board: 35
Dealer: S
Vul: NS
North HCP: 9
South HCP: 18
Contract: 3N N

North:
♠ Q64
♥ A86
♦ 543
♣ QJ98

South:
♠ KJ7
♥ Q1094
♦ AKJ106
♣ A

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

North hands (Practice Page)

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

Board: 36	♠ AQ42	The opponents are silent.
Dealer: N	♥ A87	
Vul: None	♦ KQ106	You bid first.
HCP: 18	♣ K5	

Board: 37	♠ Q32	The opponents are silent.
Dealer: S	♥ Q95	
Vul: NS	♦ QJ107	Partner bids first.
HCP: 9	♣ Q96	

Board: 38	♠ Q43	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: None	♦ K863	You bid first.
HCP: 13	♣ K43	

Board: 39	♠ K97	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ Q54	Partner bids first.
HCP: 12	♣ K532	

Board: 40	♠ AJ4	The opponents are silent.
Dealer: N	♥ K875	
Vul: Both	♦ KJ97	You bid first.
HCP: 14	♣ Q9	

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

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ KJ8		1♦	Pass	1NT
Vul: None	♥ A87	♥ Q105	Pass	2NT	Pass	3NT
North HCP: 18	♦ KQ106	♦ J54	AP			
South HCP: 9	♣ K5	♣ Q987				
Contract: 3N S						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ 864				1♦
Vul: NS	♥ Q95	♥ J4	Pass	1NT	AP	
North HCP: 9	♦ QJ107	♦ AK94				
South HCP: 12	♣ Q96	♣ KJ73				
Contract: 1N N						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ Q43	♠ A98		1♦	Pass	2NT
Vul: None	♥ AJ4	♥ K53	AP			
North HCP: 13	♦ K863	♦ Q109				
South HCP: 12	♣ K43	♣ QJ109				
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ A643				1♦
Vul: None	♥ KJ7	♥ A92	Pass	2NT	AP	
North HCP: 12	♦ Q54	♦ A732				
South HCP: 12	♣ K532	♣ 84				
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ Q98		1♦	Pass	1NT
Vul: Both	♥ K875	♥ Q64	AP			
North HCP: 14	♦ KJ97	♦ 653				
South HCP: 7	♣ Q9	♣ K1087				
Contract: 1N S						

South hands (Practice Page)

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

Board: 36	♠ KJ8	The opponents are silent.
Dealer: N	♥ Q105	
Vul: None	♦ J54	Partner bids first.
HCP: 9	♣ Q987	

Board: 37	♠ 864	The opponents are silent.
Dealer: S	♥ J4	
Vul: NS	♦ AK94	You bid first.
HCP: 12	♣ KJ73	

Board: 38	♠ A98	The opponents are silent.
Dealer: N	♥ K53	
Vul: None	♦ Q109	Partner bids first.
HCP: 12	♣ QJ109	

Board: 39	♠ A643	The opponents are silent.
Dealer: S	♥ A92	
Vul: None	♦ A732	You bid first.
HCP: 12	♣ 84	

Board: 40	♠ Q98	The opponents are silent.
Dealer: N	♥ Q64	
Vul: Both	♦ 653	Partner bids first.
HCP: 7	♣ K1087	

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

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ KJ8		1♦	Pass	1NT
Vul: None	♥ A87	♥ Q105	Pass	2NT	Pass	3NT
North HCP: 18	♦ KQ106	♦ J54	AP			
South HCP: 9	♣ K5	♣ Q987				
Contract: 3N S						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ 864				1♦
Vul: NS	♥ Q95	♥ J4	Pass	1NT	AP	
North HCP: 9	♦ QJ107	♦ AK94				
South HCP: 12	♣ Q96	♣ KJ73				
Contract: 1N N						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ Q43	♠ A98		1♦	Pass	2NT
Vul: None	♥ AJ4	♥ K53	AP			
North HCP: 13	♦ K863	♦ Q109				
South HCP: 12	♣ K43	♣ QJ109				
Contract: 2N S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ A643				1♦
Vul: None	♥ KJ7	♥ A92	Pass	2NT	AP	
North HCP: 12	♦ Q54	♦ A732				
South HCP: 12	♣ K532	♣ 84				
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ Q98		1♦	Pass	1NT
Vul: Both	♥ K875	♥ Q64	AP			
North HCP: 14	♦ KJ97	♦ 653				
South HCP: 7	♣ Q9	♣ K1087				
Contract: 1N S						

North hands (Practice Page)

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

Board: 41	♠ QJ5	The opponents are silent.
Dealer: S	♥ Q53	
Vul: NS	♦ K72	Partner bids first.
HCP: 9	♣ J986	

Board: 42	♠ Q108	The opponents are silent.
Dealer: N	♥ 1054	
Vul: None	♦ AK109	You bid first.
HCP: 13	♣ A86	

Board: 43	♠ QJ7	The opponents are silent.
Dealer: S	♥ K54	
Vul: EW	♦ Q1065	Partner bids first.
HCP: 11	♣ QJ4	

Board: 44	♠ AQJ8	West Bids 2♦ if possible.
Dealer: N	♥ Q763	East Bids 3♦ if possible.
Vul: EW	♦ 3	
HCP: 13	♣ A542	You bid first.

Board: 45	♠ Q84	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: Both	♦ Q85	Partner bids first.
HCP: 9	♣ 8762	

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

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ 10963				1♣
Vul: NS	♥ Q53	♥ AK				
North HCP: 9	♦ K72	♦ J109	Pass	1NT	AP	
South HCP: 12	♣ J986	♣ A1073				
Contract: 1N N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ A75				
Vul: None	♥ 1054	♥ Q62		1♦	Pass	1NT
North HCP: 13	♦ AK109	♦ 743	AP			
South HCP: 9	♣ A86	♣ K1073				
Contract: 1N S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ QJ7	♠ A94				1♦
Vul: EW	♥ K54	♥ J93				
North HCP: 11	♦ Q1065	♦ AJ87	Pass	1NT	AP	
South HCP: 13	♣ QJ4	♣ K32				
Contract: 1N N						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ K42				
Vul: EW	♥ Q763	♥ K98		1♣	Pass	1NT
North HCP: 13	♦ 3	♦ Q104	2♦	X	3♦	X
South HCP: 9	♣ A542	♣ J1098	AP			
Contract: 3♦X W						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AK92				
Vul: Both	♥ AJ2	♥ Q765				1♣
North HCP: 9	♦ Q85	♦ 63				
South HCP: 12	♣ 8762	♣ K104	Pass	1NT	AP	
Contract: 1N N						

South hands (Practice Page)

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

Board: 41	♠ 10963	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ J109	You bid first.
HCP: 12	♣ A1073	

Board: 42	♠ A75	The opponents are silent.
Dealer: N	♥ Q62	
Vul: None	♦ 743	Partner bids first.
HCP: 9	♣ K1073	

Board: 43	♠ A94	The opponents are silent.
Dealer: S	♥ J93	
Vul: EW	♦ AJ87	You bid first.
HCP: 13	♣ K32	

Board: 44	♠ K42	West Bids 2♦ if possible.
Dealer: N	♥ K98	East Bids 3♦ if possible.
Vul: EW	♦ Q104	
HCP: 9	♣ J1098	Partner bids first.

Board: 45	♠ AK92	The opponents are silent.
Dealer: S	♥ Q765	
Vul: Both	♦ 63	You bid first.
HCP: 12	♣ K104	

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

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ 10963				1♣
Vul: NS	♥ Q53	♥ AK				
North HCP: 9	♦ K72	♦ J109	Pass	1NT	AP	
South HCP: 12	♣ J986	♣ A1073				
Contract: 1N N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ A75				
Vul: None	♥ 1054	♥ Q62		1♦	Pass	1NT
North HCP: 13	♦ AK109	♦ 743	AP			
South HCP: 9	♣ A86	♣ K1073				
Contract: 1N S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ QJ7	♠ A94				1♦
Vul: EW	♥ K54	♥ J93				
North HCP: 11	♦ Q1065	♦ AJ87	Pass	1NT	AP	
South HCP: 13	♣ QJ4	♣ K32				
Contract: 1N N						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AQJ8	♠ K42				
Vul: EW	♥ Q763	♥ K98		1♣	Pass	1NT
North HCP: 13	♦ 3	♦ Q104	2♦	X	3♦	X
South HCP: 9	♣ A542	♣ J1098	AP			
Contract: 3♦X W						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AK92				
Vul: Both	♥ AJ2	♥ Q765				1♣
North HCP: 9	♦ Q85	♦ 63				
South HCP: 12	♣ 8762	♣ K104	Pass	1NT	AP	
Contract: 1N N						

North hands (Practice Page)

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

Board: 46	♠ A762	The opponents are silent.
Dealer: N	♥ K9	
Vul: EW	♦ AKQ3	You bid first.
HCP: 18	♣ Q65	

Board: 47	♠ K87	The opponents are silent.
Dealer: S	♥ Q94	
Vul: NS	♦ 632	Partner bids first.
HCP: 8	♣ K1043	

Board: 48	♠ 7643	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ AK982	You bid first.
HCP: 11	♣ A109	

Board: 49	♠ K93	The opponents are silent.
Dealer: S	♥ Q102	
Vul: None	♦ 943	Partner bids first.
HCP: 7	♣ Q987	

Board: 50	♠ AJ76	The opponents are silent.
Dealer: N	♥ Q107	
Vul: NS	♦ K4	You bid first.
HCP: 13	♣ K942	

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

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A762	♠ Q84		1♦	Pass	1NT
Vul: EW	♥ K9	♥ Q75	Pass	2NT	Pass	3NT
North HCP: 18	♦ AKQ3	♦ 9642	AP			
South HCP: 7	♣ Q65	♣ K107				
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ 2				1♦
Vul: NS	♥ Q94	♥ AK62	Pass	1NT	Pass	2♥
North HCP: 8	♦ 632	♦ QJ97	Pass	3NT	AP	
South HCP: 16	♣ K1043	♣ AQ86				
Contract: 3N N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ 7643	♠ K95		1♦	Pass	1NT
Vul: EW	♥ 10	♥ QJ2	Pass	2♦	AP	
North HCP: 11	♦ AK982	♦ J63				
South HCP: 9	♣ A109	♣ Q632				
Contract: 2♦ N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ Q1072				1♦
Vul: None	♥ Q102	♥ AK9	Pass	1NT	AP	
North HCP: 7	♦ 943	♦ KJ52				
South HCP: 13	♣ Q987	♣ 42				
Contract: 1N N						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ Q54		1♣	Pass	1NT
Vul: NS	♥ Q107	♥ K54	AP			
North HCP: 13	♦ K4	♦ A98				
South HCP: 9	♣ K942	♣ 10876				
Contract: 1N S						

South hands (Practice Page)

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

Board: 46	♠ Q84	The opponents are silent.
Dealer: N	♥ Q75	
Vul: EW	♦ 9642	Partner bids first.
HCP: 7	♣ K107	

Board: 47	♠ 2	The opponents are silent.
Dealer: S	♥ AK62	
Vul: NS	♦ QJ97	You bid first.
HCP: 16	♣ AQ86	

Board: 48	♠ K95	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: EW	♦ J63	Partner bids first.
HCP: 9	♣ Q632	

Board: 49	♠ Q1072	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ KJ52	You bid first.
HCP: 13	♣ 42	

Board: 50	♠ Q54	The opponents are silent.
Dealer: N	♥ K54	
Vul: NS	♦ A98	Partner bids first.
HCP: 9	♣ 10876	

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

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A762	♠ Q84		1♦	Pass	1NT
Vul: EW	♥ K9	♥ Q75	Pass	2NT	Pass	3NT
North HCP: 18	♦ AKQ3	♦ 9642	AP			
South HCP: 7	♣ Q65	♣ K107				
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ 2				1♦
Vul: NS	♥ Q94	♥ AK62	Pass	1NT	Pass	2♥
North HCP: 8	♦ 632	♦ QJ97	Pass	3NT	AP	
South HCP: 16	♣ K1043	♣ AQ86				
Contract: 3N N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ 7643	♠ K95		1♦	Pass	1NT
Vul: EW	♥ 10	♥ QJ2	Pass	2♦	AP	
North HCP: 11	♦ AK982	♦ J63				
South HCP: 9	♣ A109	♣ Q632				
Contract: 2♦ N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ Q1072				1♦
Vul: None	♥ Q102	♥ AK9	Pass	1NT	AP	
North HCP: 7	♦ 943	♦ KJ52				
South HCP: 13	♣ Q987	♣ 42				
Contract: 1N N						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ Q54		1♣	Pass	1NT
Vul: NS	♥ Q107	♥ K54	AP			
North HCP: 13	♦ K4	♦ A98				
South HCP: 9	♣ K942	♣ 10876				
Contract: 1N S						

North hands (Practice Page)

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

Board: 51	♠ Q96	East Bids 2♦ if possible.
Dealer: S	♥ A103	West Bids 3♠ if possible.
Vul: Both	♦ 1052	
HCP: 8	♣ Q986	Partner bids first.
Board: 52	♠ A954	The opponents are silent.
Dealer: N	♥ J1094	
Vul: Both	♦ J42	You bid first.
HCP: 12	♣ AQ	
Board: 53	♠ Q85	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: Both	♦ J74	Partner bids first.
HCP: 9	♣ Q963	
Board: 54	♠ KJ54	The opponents are silent.
Dealer: N	♥ A93	
Vul: Both	♦ A3	You bid first.
HCP: 19	♣ AQJ9	
Board: 55	♠ KJ8	The opponents are silent.
Dealer: S	♥ Q53	
Vul: EW	♦ 753	Partner bids first.
HCP: 8	♣ Q964	

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

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ 85				1♦
Vul: Both	♥ A103	♥ Q84	Pass	1NT	2♦ ¹	3♣
North HCP: 8	♦ 1052	♦ AQJ8	3♠	AP		
South HCP: 13	♣ Q986	♣ KJ42	1. Michaels Cuebid			
Contract: 3♠ W						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A954	♠ K107		1♦	Pass	1NT
Vul: Both	♥ J1094	♥ Q65	AP			
North HCP: 12	♦ J42	♦ 10976				
South HCP: 9	♣ AQ	♣ KJ2				
Contract: 1N S						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ AK7				1♦
Vul: Both	♥ KJ10	♥ A7	Pass	1NT	Pass	2NT
North HCP: 9	♦ J74	♦ KQ853	Pass	3NT	AP	
South HCP: 19	♣ Q963	♣ K75				
Contract: 3N N						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ KJ54	♠ Q72		1♣	Pass	1NT
Vul: Both	♥ A93	♥ Q82	Pass	2NT	Pass	3NT
North HCP: 19	♦ A3	♦ KJ2	AP			
South HCP: 8	♣ AQJ9	♣ 10732				
Contract: 3N S						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ KJ8	♠ A762				1♦
Vul: EW	♥ Q53	♥ 1042	Pass	1NT	AP	
North HCP: 8	♦ 753	♦ AKJ9				
South HCP: 13	♣ Q964	♣ J2				
Contract: 1N N						

South hands (Practice Page)

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

Board: 51	♠ 85	East Bids 2♦ if possible.
Dealer: S	♥ Q84	West Bids 3♠ if possible.
Vul: Both	♦ AQJ8	
HCP: 13	♣ KJ42	You bid first.
Board: 52	♠ K107	The opponents are silent.
Dealer: N	♥ Q65	
Vul: Both	♦ 10976	Partner bids first.
HCP: 9	♣ KJ2	
Board: 53	♠ AK7	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ KQ853	You bid first.
HCP: 19	♣ K75	
Board: 54	♠ Q72	The opponents are silent.
Dealer: N	♥ Q82	
Vul: Both	♦ KJ2	Partner bids first.
HCP: 8	♣ 10732	
Board: 55	♠ A762	The opponents are silent.
Dealer: S	♥ 1042	
Vul: EW	♦ AKJ9	You bid first.
HCP: 13	♣ J2	

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

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ 85				1♦
Vul: Both	♥ A103	♥ Q84	Pass	1NT	2♦ ¹	3♣
North HCP: 8	♦ 1052	♦ AQJ8	3♠	AP		
South HCP: 13	♣ Q986	♣ KJ42	1. Michaels Cuebid			
Contract: 3♠ W						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A954	♠ K107		1♦	Pass	1NT
Vul: Both	♥ J1094	♥ Q65	AP			
North HCP: 12	♦ J42	♦ 10976				
South HCP: 9	♣ AQ	♣ KJ2				
Contract: 1N S						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ AK7				1♦
Vul: Both	♥ KJ10	♥ A7	Pass	1NT	Pass	2NT
North HCP: 9	♦ J74	♦ KQ853	Pass	3NT	AP	
South HCP: 19	♣ Q963	♣ K75				
Contract: 3N N						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ KJ54	♠ Q72		1♣	Pass	1NT
Vul: Both	♥ A93	♥ Q82	Pass	2NT	Pass	3NT
North HCP: 19	♦ A3	♦ KJ2	AP			
South HCP: 8	♣ AQJ9	♣ 10732				
Contract: 3N S						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ KJ8	♠ A762				1♦
Vul: EW	♥ Q53	♥ 1042	Pass	1NT	AP	
North HCP: 8	♦ 753	♦ AKJ9				
South HCP: 13	♣ Q964	♣ J2				
Contract: 1N N						

North hands (Practice Page)

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

Board: 56	♠ K85	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ 107654	You bid first.
HCP: 14	♣ AK3	

Board: 57	♠ Q85	The opponents are silent.
Dealer: S	♥ Q103	
Vul: EW	♦ 872	Partner bids first.
HCP: 8	♣ A954	

Board: 58	♠ AQJ6	West Bids 2♥ if possible.
Dealer: N	♥ 87	
Vul: Both	♦ Q10876	You bid first.
HCP: 12	♣ QJ	

Board: 59	♠ K106	The opponents are silent.
Dealer: S	♥ Q52	
Vul: None	♦ Q73	Partner bids first.
HCP: 7	♣ 9632	

Board: 60	♠ K	The opponents are silent.
Dealer: N	♥ Q872	
Vul: None	♦ A7654	You bid first.
HCP: 13	♣ A86	

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

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ A73		1♦	Pass	2NT
Vul: None	♥ A7	♥ QJ3	Pass	3NT	AP	
North HCP: 14	♦ 107654	♦ Q92				
South HCP: 12	♣ AK3	♣ QJ98				
Contract: 3N S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ 7				1♦
Vul: EW	♥ Q103	♥ AK94	Pass	1NT	Pass	2♣
North HCP: 8	♦ 872	♦ QJ104	AP			
South HCP: 15	♣ A954	♣ KQ62				
Contract: 2♣ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ K105		1♦	Pass	1NT
Vul: Both	♥ 87	♥ Q96	Pass	2♦	Pass	Pass
North HCP: 12	♦ Q10876	♦ 9543	2♥	Pass	Pass	3♦
South HCP: 8	♣ QJ	♣ K62	AP			
Contract: 3♦ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ A843				1♣
Vul: None	♥ Q52	♥ 83	Pass	1NT	AP	
North HCP: 7	♦ Q73	♦ K86				
South HCP: 13	♣ 9632	♣ AQ74				
Contract: 1N N						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ Q102		1♦	Pass	1NT
Vul: None	♥ Q872	♥ A106	Pass	2♦	AP	
North HCP: 13	♦ A7654	♦ 982				
South HCP: 9	♣ A86	♣ K974				
Contract: 2♦ N						

South hands (Practice Page)

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

Board: 56	♠ A73	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: None	♦ Q92	Partner bids first.
HCP: 12	♣ QJ98	

Board: 57	♠ 7	The opponents are silent.
Dealer: S	♥ AK94	
Vul: EW	♦ QJ104	You bid first.
HCP: 15	♣ KQ62	

Board: 58	♠ K105	West Bids 2♥ if possible.
Dealer: N	♥ Q96	
Vul: Both	♦ 9543	Partner bids first.
HCP: 8	♣ K62	

Board: 59	♠ A843	The opponents are silent.
Dealer: S	♥ 83	
Vul: None	♦ K86	You bid first.
HCP: 13	♣ AQ74	

Board: 60	♠ Q102	The opponents are silent.
Dealer: N	♥ A106	
Vul: None	♦ 982	Partner bids first.
HCP: 9	♣ K974	

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

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ K85	♠ A73		1♦	Pass	2NT
Vul: None	♥ A7	♥ QJ3	Pass	3NT	AP	
North HCP: 14	♦ 107654	♦ Q92				
South HCP: 12	♣ AK3	♣ QJ98				
Contract: 3N S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ 7				1♦
Vul: EW	♥ Q103	♥ AK94	Pass	1NT	Pass	2♣
North HCP: 8	♦ 872	♦ QJ104	AP			
South HCP: 15	♣ A954	♣ KQ62				
Contract: 2♣ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AQJ6	♠ K105		1♦	Pass	1NT
Vul: Both	♥ 87	♥ Q96	Pass	2♦	Pass	Pass
North HCP: 12	♦ Q10876	♦ 9543	2♥	Pass	Pass	3♦
South HCP: 8	♣ QJ	♣ K62	AP			
Contract: 3♦ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ A843				1♣
Vul: None	♥ Q52	♥ 83	Pass	1NT	AP	
North HCP: 7	♦ Q73	♦ K86				
South HCP: 13	♣ 9632	♣ AQ74				
Contract: 1N N						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ Q102		1♦	Pass	1NT
Vul: None	♥ Q872	♥ A106	Pass	2♦	AP	
North HCP: 13	♦ A7654	♦ 982				
South HCP: 9	♣ A86	♣ K974				
Contract: 2♦ N						

North hands (Practice Page)

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

Board: 61	♠ A62	The opponents are silent.
Dealer: S	♥ K102	
Vul: None	♦ 1097	Partner bids first.
HCP: 9	♣ Q975	

Board: 62	♠ KJ8	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ AKQ105	You bid first.
HCP: 15	♣ Q1092	

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

Board: 61

Dealer: S

Vul: None

North HCP: 9

South HCP: 13

Contract: 1N N

North:

♠ A62

♥ K102

♦ 1097

♣ Q975

South:

♠ Q104

♥ AQJ4

♦ A654

♣ 42

West	North	East	South
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1♦

Pass	1NT	AP	
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Board: 62

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ KJ8

♥ 7

♦ AKQ105

♣ Q1092

South:

♠ A103

♥ Q104

♦ 9876

♣ K84

West	North	East	South
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1♦ Pass 1NT

Pass	2♣	Pass	2♦
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Pass	3♦	AP	
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South hands (Practice Page)

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

Board: 61	♠ Q104	The opponents are silent.
Dealer: S	♥ AQJ4	
Vul: None	♦ A654	You bid first.
HCP: 13	♣ 42	

Board: 62	♠ A103	The opponents are silent.
Dealer: N	♥ Q104	
Vul: None	♦ 9876	Partner bids first.
HCP: 9	♣ K84	

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

Board: 61

Dealer: S

Vul: None

North HCP: 9

South HCP: 13

Contract: 1N N

North:

♠ A62

♥ K102

♦ 1097

♣ Q975

South:

♠ Q104

♥ AQJ4

♦ A654

♣ 42

West	North	East	South
			1♦
Pass	1NT	AP	

Board: 62

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ KJ8

♥ 7

♦ AKQ105

♣ Q1092

South:

♠ A103

♥ Q104

♦ 9876

♣ K84

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