

North hands (Practice Page)

Losing Trick Count

Board: 1 ♠ K965
Dealer: S ♥ 1086
Vul: None ♦ Q5
HCP: 9 ♣ A987

West Bids 2♦ if possible.
East Bids 2♠ if possible.
West Bids 4♠ if possible.

Partner bids first.

Board: 2 ♠ A10874
Dealer: N ♥ 5
Vul: None ♦ K108
HCP: 10 ♣ K874

The opponents are silent.

You bid first.

Board: 3 ♠ 4
Dealer: S ♥ AK10642
Vul: EW ♦ Q1092
HCP: 10 ♣ J3

West Doubles 1♠ if possible.

Partner bids first.

Board: 4 ♠ J954
Dealer: N ♥ AQJ103
Vul: Both ♦ Q862
HCP: 10 ♣ —

East Doubles 1♥ if possible.
East Bids 3♣ if possible.

You bid first.

Board: 5 ♠ J108
Dealer: S ♥ A98
Vul: NS ♦ 83
HCP: 9 ♣ A10876

The opponents are silent.

Partner bids first.

Losing Trick Count Both hands (Answers Page)

Board: 1
Dealer: S
Vul: None
North HCP: 9
South HCP: 10
Contract: 4♠X E

North:
♠ K965
♥ 1086
♦ Q5
♣ A987

South:
♠ 4
♥ AKQ43
♦ 963
♣ J643

West	North	East	South
			1♥
2♦	2♥	2♠	Pass
4♠	X	AP	

Board: 2
Dealer: N
Vul: None
North HCP: 10
South HCP: 6
Contract: 2♠ N

North:
♠ A10874
♥ 5
♦ K108
♣ K874

South:
♠ 6532
♥ KQ87
♦ J932
♣ 2

West	North	East	South
	1♠	Pass	2♠
AP			

Board: 3
Dealer: S
Vul: EW
North HCP: 10
South HCP: 10
Contract: 2♥ N

North:
♠ 4
♥ AK10642
♦ Q1092
♣ J3

South:
♠ K10986
♥ 3
♦ J753
♣ AQ5

West	North	East	South
			1♠
X	XX	Pass	1NT
Pass	2♥	AP	

Board: 4
Dealer: N
Vul: Both
North HCP: 10
South HCP: 8
Contract: 3♣X E

North:
♠ J954
♥ AQJ103
♦ Q862
♣ —

South:
♠ K863
♥ —
♦ A10943
♣ J973

West	North	East	South
	1♥	X	1♠
Pass	2♠	3♣	X
AP			

Board: 5
Dealer: S
Vul: NS
North HCP: 9
South HCP: 11
Contract: 1N N

North:
♠ J108
♥ A98
♦ 83
♣ A10876

South:
♠ A543
♥ Q1074
♦ KQ76
♣ 9

West	North	East	South
			1♦
Pass	1NT	AP	

South hands (Practice Page)

Losing Trick Count

Board: 1 ♠ 4
Dealer: S ♥ AKQ43
Vul: None ♦ 963
HCP: 10 ♣ J643

West Bids 2♦ if possible.
East Bids 2♠ if possible.
West Bids 4♠ if possible.

You bid first.

Board: 2 ♠ 6532
Dealer: N ♥ KQ87
Vul: None ♦ J932
HCP: 6 ♣ 2

The opponents are silent.

Partner bids first.

Board: 3 ♠ K10986
Dealer: S ♥ 3
Vul: EW ♦ J753
HCP: 10 ♣ AQ5

West Doubles 1♠ if possible.

You bid first.

Board: 4 ♠ K863
Dealer: N ♥ —
Vul: Both ♦ A10943
HCP: 8 ♣ J973

East Doubles 1♥ if possible.
East Bids 3♣ if possible.

Partner bids first.

Board: 5 ♠ A543
Dealer: S ♥ Q1074
Vul: NS ♦ KQ76
HCP: 11 ♣ 9

The opponents are silent.

You bid first.

Losing Trick Count Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ K965	♠ 4				1♥
Vul: None	♥ 1086	♥ AKQ43	2♦	2♥	2♠	Pass
North HCP: 9	♦ Q5	♦ 963	4♠	X	AP	
South HCP: 10	♣ A987	♣ J643				
Contract: 4♠X E						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A10874	♠ 6532				
Vul: None	♥ 5	♥ KQ87		1♠	Pass	2♠
North HCP: 10	♦ K108	♦ J932	AP			
South HCP: 6	♣ K874	♣ 2				
Contract: 2♠ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K10986				1♠
Vul: EW	♥ AK10642	♥ 3	X	XX	Pass	1NT
North HCP: 10	♦ Q1092	♦ J753	Pass	2♥	AP	
South HCP: 10	♣ J3	♣ AQ5				
Contract: 2♥ N						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ J954	♠ K863				
Vul: Both	♥ AQJ103	♥ —		1♥	X	1♠
North HCP: 10	♦ Q862	♦ A10943	Pass	2♠	3♣	X
South HCP: 8	♣ —	♣ J973	AP			
Contract: 3♣X E						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ J108	♠ A543				
Vul: NS	♥ A98	♥ Q1074				1♦
North HCP: 9	♦ 83	♦ KQ76	Pass	1NT	AP	
South HCP: 11	♣ A10876	♣ 9				
Contract: 1N N						

North hands (Practice Page)

Losing Trick Count

Board: 6	♠ KQ	East Doubles 3♣ if possible.
Dealer: N	♥ 7	West Bids 4♥ if possible.
Vul: EW	♦ 9765	
HCP: 8	♣ QJ9652	You bid first.
Board: 7	♠ J9	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ AK54	Partner bids first.
HCP: 17	♣ QJ62	
Board: 8	♠ A10654	East Doubles 1♠ if possible.
Dealer: N	♥ —	West Bids 2♥ if possible.
Vul: None	♦ A1053	East Bids 3♥ if possible.
HCP: 10	♣ Q763	West Bids 4♥ if possible.
		You bid first.
Board: 9	♠ Q1043	West Bids 2♦ if possible.
Dealer: S	♥ Q1083	East Bids 3NT if possible.
Vul: NS	♦ 7	
HCP: 7	♣ QJ85	Partner bids first.
Board: 10	♠ 62	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ J743	You bid first.
HCP: 9	♣ KJ8764	

Losing Trick Count Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 8743		3♣	X	4♣
Vul: EW	♥ 7	♥ 1062	4♥	AP		
North HCP: 8	♦ 9765	♦ Q42				
South HCP: 5	♣ QJ9652	♣ K104				
Contract: 4♥ W						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AK632				1♠
Vul: NS	♥ AQ7	♥ 9842	Pass	2♣	Pass	2♥
North HCP: 17	♦ AK54	♦ 76	Pass	2NT	Pass	3NT
South HCP: 10	♣ QJ62	♣ K7	AP			
Contract: 3N N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A10654	♠ J82		1♠	X	Pass
Vul: None	♥ —	♥ J9652	2♥	Pass	3♥	Pass
North HCP: 10	♦ A1053	♦ Q8	4♥	AP		
South HCP: 4	♣ Q763	♣ 942				
Contract: 4♥ W						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ Q1043	♠ K9875				1♠
Vul: NS	♥ Q1083	♥ A952	2♦	3♦ ¹	3NT	X
North HCP: 7	♦ 7	♦ K3	AP			
South HCP: 10	♣ QJ85	♣ 94				
Contract: 3NX E						

1. limit raise or better in ♠

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ J4		3♣	Pass	4♣
Vul: EW	♥ A	♥ KQ432	AP			
North HCP: 9	♦ J743	♦ K105				
South HCP: 9	♣ KJ8764	♣ 532				
Contract: 4♣ N						

South hands (Practice Page)

Losing Trick Count

Board: 6 ♠ 8743
Dealer: N ♥ 1062
Vul: EW ♦ Q42
HCP: 5 ♣ K104

East Doubles 3♣ if possible.
West Bids 4♥ if possible.

Partner bids first.

Board: 7 ♠ AK632
Dealer: S ♥ 9842
Vul: NS ♦ 76
HCP: 10 ♣ K7

The opponents are silent.

You bid first.

Board: 8 ♠ J82
Dealer: N ♥ J9652
Vul: None ♦ Q8
HCP: 4 ♣ 942

East Doubles 1♠ if possible.
West Bids 2♥ if possible.
East Bids 3♥ if possible.
West Bids 4♥ if possible.

Partner bids first.

Board: 9 ♠ K9875
Dealer: S ♥ A952
Vul: NS ♦ K3
HCP: 10 ♣ 94

West Bids 2♦ if possible.
East Bids 3NT if possible.

You bid first.

Board: 10 ♠ J4
Dealer: N ♥ KQ432
Vul: EW ♦ K105
HCP: 9 ♣ 532

The opponents are silent.

Partner bids first.

Losing Trick Count Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 8743		3♣	X	4♣
Vul: EW	♥ 7	♥ 1062	4♥	AP		
North HCP: 8	♦ 9765	♦ Q42				
South HCP: 5	♣ QJ9652	♣ K104				
Contract: 4♥ W						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ AK632				1♠
Vul: NS	♥ AQ7	♥ 9842	Pass	2♣	Pass	2♥
North HCP: 17	♦ AK54	♦ 76	Pass	2NT	Pass	3NT
South HCP: 10	♣ QJ62	♣ K7	AP			
Contract: 3N N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ A10654	♠ J82		1♠	X	Pass
Vul: None	♥ —	♥ J9652	2♥	Pass	3♥	Pass
North HCP: 10	♦ A1053	♦ Q8	4♥	AP		
South HCP: 4	♣ Q763	♣ 942				
Contract: 4♥ W						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ Q1043	♠ K9875				1♠
Vul: NS	♥ Q1083	♥ A952	2♦	3♦ ¹	3NT	X
North HCP: 7	♦ 7	♦ K3	AP			
South HCP: 10	♣ QJ85	♣ 94				
Contract: 3NX E						

1. limit raise or better in ♠

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ J4		3♣	Pass	4♣
Vul: EW	♥ A	♥ KQ432	AP			
North HCP: 9	♦ J743	♦ K105				
South HCP: 9	♣ KJ8764	♣ 532				
Contract: 4♣ N						

North hands (Practice Page)

Losing Trick Count

Board: 11	♠ AQ1084	West Bids 2♥ if possible.
Dealer: S	♥ 87	East Bids 4♥ if possible.
Vul: NS	♦ 10542	
HCP: 8	♣ Q10	Partner bids first.
Board: 12	♠ 9843	The opponents are silent.
Dealer: N	♥ A	
Vul: NS	♦ K1096	You bid first.
HCP: 11	♣ KJ105	
Board: 13	♠ 92	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ J754	Partner bids first.
HCP: 13	♣ AKQ102	
Board: 14	♠ K6	The opponents are silent.
Dealer: N	♥ 8753	
Vul: Both	♦ 108	You bid first.
HCP: 10	♣ AK752	

Losing Trick Count Both hands (Answers Page)

Board: 11
Dealer: S
Vul: NS
North HCP: 8
South HCP: 11
Contract: 4♥ W

North:
♠ AQ1084
♥ 87
♦ 10542
♣ Q10

South:
♠ K952
♥ 6
♦ AK96
♣ J964

West	North	East	South
			1♦
2♥	Pass	4♥	AP

Board: 12
Dealer: N
Vul: NS
North HCP: 11
South HCP: 9
Contract: 1N S

North:
♠ 9843
♥ A
♦ K1096
♣ KJ105

South:
♠ AJ
♥ J1072
♦ QJ52
♣ 732

West	North	East	South
	1♦	Pass	1♥
Pass	1♠	Pass	1NT
AP			

Board: 13
Dealer: S
Vul: Both
North HCP: 13
South HCP: 10
Contract: 3N N

North:
♠ 92
♥ K5
♦ J754
♣ AKQ102

South:
♠ AQ765
♥ A1076
♦ 1063
♣ 5

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

Board: 14
Dealer: N
Vul: Both
North HCP: 10
South HCP: 18
Contract: 6♥ S

North:
♠ K6
♥ 8753
♦ 108
♣ AK752

South:
♠ AQ82
♥ AQJ10
♦ K9
♣ Q93

West	North	East	South
	1♣	Pass	1♥
Pass	2♥ ¹	Pass	2NT ¹
Pass	3♣ ²	Pass	3♥
Pass	3♠ ³	Pass	4NT ⁴
Pass	5♦ ⁵	Pass	6♥
AP			

1. Cue bid, surplus
2. Cue bid, a ♣ stopper
3. Cue bid, a ♠ stopper
4. Blackwood 0314, for ♥
5. A=1/5 or 4/5

South hands (Practice Page)

Losing Trick Count

Board: 11	♠ K952	West Bids 2♥ if possible.
Dealer: S	♥ 6	East Bids 4♥ if possible.
Vul: NS	♦ AK96	
HCP: 11	♣ J964	You bid first.
Board: 12	♠ AJ	
Dealer: N	♥ J1072	The opponents are silent.
Vul: NS	♦ QJ52	
HCP: 9	♣ 732	Partner bids first.
Board: 13	♠ AQ765	
Dealer: S	♥ A1076	The opponents are silent.
Vul: Both	♦ 1063	
HCP: 10	♣ 5	You bid first.
Board: 14	♠ AQ82	
Dealer: N	♥ AQJ10	The opponents are silent.
Vul: Both	♦ K9	
HCP: 18	♣ Q93	Partner bids first.

Losing Trick Count Both hands (Answers Page)

Board: 11
 Dealer: S
 Vul: NS
 North HCP: 8
 South HCP: 11
 Contract: 4♥ W

North:
 ♠ AQ1084
 ♥ 87
 ♦ 10542
 ♣ Q10

South:
 ♠ K952
 ♥ 6
 ♦ AK96
 ♣ J964

West	North	East	South
			1♦
2♥	Pass	4♥	AP

Board: 12
 Dealer: N
 Vul: NS
 North HCP: 11
 South HCP: 9
 Contract: 1N S

North:
 ♠ 9843
 ♥ A
 ♦ K1096
 ♣ KJ105

South:
 ♠ AJ
 ♥ J1072
 ♦ QJ52
 ♣ 732

West	North	East	South
	1♦	Pass	1♥
Pass	1♠	Pass	1NT
AP			

Board: 13
 Dealer: S
 Vul: Both
 North HCP: 13
 South HCP: 10
 Contract: 3N N

North:
 ♠ 92
 ♥ K5
 ♦ J754
 ♣ AKQ102

South:
 ♠ AQ765
 ♥ A1076
 ♦ 1063
 ♣ 5

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

Board: 14
 Dealer: N
 Vul: Both
 North HCP: 10
 South HCP: 18
 Contract: 6♥ S

North:
 ♠ K6
 ♥ 8753
 ♦ 108
 ♣ AK752

South:
 ♠ AQ82
 ♥ AQJ10
 ♦ K9
 ♣ Q93

West	North	East	South
	1♣	Pass	1♥
Pass	2♥ ¹	Pass	2NT ¹
Pass	3♣ ²	Pass	3♥
Pass	3♠ ³	Pass	4NT ⁴
Pass	5♦ ⁵	Pass	6♥
AP			

1. Cue bid, surplus
2. Cue bid, a ♣ stopper
3. Cue bid, a ♠ stopper
4. Blackwood 0314, for ♥
5. A=1/5 or 4/5

North hands (Practice Page)

Losing Trick Count

Board: 15	♠ AQ98653	East Doubles Pass if possible.
Dealer: S	♥ J3	West Bids 3♥ if possible.
Vul: NS	♦ K	
HCP: 11	♣ J102	Partner bids first.
Board: 16	♠ —	East Bids 2♥ if possible.
Dealer: N	♥ A872	West Bids 2♠ if possible.
Vul: NS	♦ K753	East Bids 3♦ if possible.
HCP: 10	♣ K8654	West Bids 4♠ if possible.
		You bid first.
Board: 17	♠ Q86	East Bids 2♣ if possible.
Dealer: S	♥ 9764	West Bids 3♣ if possible.
Vul: Both	♦ J43	
HCP: 6	♣ K32	Partner bids first.
Board: 18	♠ 2	East Doubles 1♦ if possible.
Dealer: N	♥ A1043	
Vul: None	♦ 9873	You bid first.
HCP: 11	♣ AK54	
Board: 19	♠ QJ3	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ QJ72	Partner bids first.
HCP: 11	♣ AJ83	

Losing Trick Count Both hands (Answers Page)

Board: 15
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 9
 Contract: 3♥ W

North:
 ♠ AQ98653
 ♥ J3
 ♦ K
 ♣ J102

South:
 ♠ 7
 ♥ 42
 ♦ 9642
 ♣ AKQ874

West	North	East	South
			3♣
Pass	Pass	X	Pass
3♥	AP		

Board: 16
 Dealer: N
 Vul: NS
 North HCP: 10
 South HCP: 5
 Contract: 4♠ W

North:
 ♠ —
 ♥ A872
 ♦ K753
 ♣ K8654

South:
 ♠ 1097542
 ♥ 54
 ♦ A104
 ♣ J10

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

Board: 17
 Dealer: S
 Vul: Both
 North HCP: 6
 South HCP: 10
 Contract: 3♣ E

North:
 ♠ Q86
 ♥ 9764
 ♦ J43
 ♣ K32

South:
 ♠ KJ743
 ♥ KJ105
 ♦ Q1052
 ♣ —

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

1. forcing 1NT

Board: 18
 Dealer: N
 Vul: None
 North HCP: 11
 South HCP: 6
 Contract: 2♦ N

North:
 ♠ 2
 ♥ A1043
 ♦ 9873
 ♣ AK54

South:
 ♠ KJ96
 ♥ Q76
 ♦ 1062
 ♣ 1098

West	North	East	South
	1♦	X	1♠
Pass	2♣	Pass	2♦
AP			

Board: 19
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 10
 Contract: 4♠ S

North:
 ♠ QJ3
 ♥ 43
 ♦ QJ72
 ♣ AJ83

South:
 ♠ K9542
 ♥ AK105
 ♦ 1064
 ♣ 10

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

1. forcing 1NT

South hands (Practice Page)

Losing Trick Count

Board: 15	♠ 7	East Doubles Pass if possible.
Dealer: S	♥ 42	West Bids 3♥ if possible.
Vul: NS	♦ 9642	
HCP: 9	♣ AKQ874	You bid first.
Board: 16	♠ 1097542	East Bids 2♥ if possible.
Dealer: N	♥ 54	West Bids 2♠ if possible.
Vul: NS	♦ A104	East Bids 3♦ if possible.
HCP: 5	♣ J10	West Bids 4♠ if possible.
		Partner bids first.
Board: 17	♠ KJ743	East Bids 2♣ if possible.
Dealer: S	♥ KJ105	West Bids 3♣ if possible.
Vul: Both	♦ Q1052	
HCP: 10	♣ —	You bid first.
Board: 18	♠ KJ96	East Doubles 1♦ if possible.
Dealer: N	♥ Q76	
Vul: None	♦ 1062	Partner bids first.
HCP: 6	♣ 1098	
Board: 19	♠ K9542	The opponents are silent.
Dealer: S	♥ AK105	
Vul: Both	♦ 1064	You bid first.
HCP: 10	♣ 10	

Losing Trick Count Both hands (Answers Page)

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ AQ98653	♠ 7				3♣
Vul: NS	♥ J3	♥ 42	Pass	Pass	X	Pass
North HCP: 11	♦ K	♦ 9642	3♥	AP		
South HCP: 9	♣ J102	♣ AKQ874				
Contract: 3♥ W						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ 1097542		1♣	2♥	Pass
Vul: NS	♥ A872	♥ 54	2♠	Pass	3♦	Pass
North HCP: 10	♦ K753	♦ A104	4♠	AP		
South HCP: 5	♣ K8654	♣ J10				
Contract: 4♠ W						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ Q86	♠ KJ743				1♠
Vul: Both	♥ 9764	♥ KJ105	Pass	1NT ¹	2♣	Pass
North HCP: 6	♦ J43	♦ Q1052	3♣	AP		
South HCP: 10	♣ K32	♣ —				
Contract: 3♣ E			1. forcing 1NT			

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ KJ96		1♦	X	1♠
Vul: None	♥ A1043	♥ Q76	Pass	2♣	Pass	2♦
North HCP: 11	♦ 9873	♦ 1062	AP			
South HCP: 6	♣ AK54	♣ 1098				
Contract: 2♦ N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ K9542				1♠
Vul: Both	♥ 43	♥ AK105	Pass	1NT ¹	Pass	2♥
North HCP: 11	♦ QJ72	♦ 1064	Pass	3♠	Pass	4♠
South HCP: 10	♣ AJ83	♣ 10	AP			
Contract: 4♠ S			1. forcing 1NT			

North hands (Practice Page)

Losing Trick Count

Board: 20 ♠ 9
Dealer: N ♥ AK42
Vul: NS ♦ 1097
HCP: 10 ♣ K10743

West Bids 1♠ if possible.
West Bids 2♠ if possible.
East Bids 3♠ if possible.

You bid first.

Board: 21 ♠ 872
Dealer: S ♥ AJ10
Vul: None ♦ KJ
HCP: 11 ♣ Q10985

The opponents are silent.

Partner bids first.

Board: 22 ♠ 2
Dealer: N ♥ K6
Vul: None ♦ A1097
HCP: 8 ♣ J109543

The opponents are silent.

You bid first.

Board: 23 ♠ Q10
Dealer: S ♥ K75
Vul: NS ♦ 73
HCP: 8 ♣ QJ8654

West Bids 1♠ if possible.
East Bids 4♠ if possible.

Partner bids first.

Board: 24 ♠ 107
Dealer: N ♥ A10752
Vul: None ♦ 97
HCP: 10 ♣ AQ54

East Bids 1♠ if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.

You bid first.

Losing Trick Count Both hands (Answers Page)

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ J876		1♣	Pass	1♥
Vul: NS	♥ AK42	♥ QJ83	1♠	2♥	Pass	Pass
North HCP: 10	♦ 1097	♦ AQ42	2♠	Pass	Pass	3♥
South HCP: 10	♣ K10743	♣ 9	Pass	Pass	3♠	AP
Contract: 3♠ W						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ K10				1♦
Vul: None	♥ AJ10	♥ 64				
North HCP: 11	♦ KJ	♦ A10742	Pass	2NT	AP	
South HCP: 10	♣ Q10985	♣ K643				
Contract: 2N N						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ Q643				
Vul: None	♥ K6	♥ A754		3♣	AP	
North HCP: 8	♦ A1097	♦ KJ8				
South HCP: 14	♣ J109543	♣ A6				
Contract: 3♣ N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ 7				1♥
Vul: NS	♥ K75	♥ Q10942		2♥	4♠	AP
North HCP: 8	♦ 73	♦ A652	1♠			
South HCP: 10	♣ QJ8654	♣ A109				
Contract: 4♠ W						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ AJ		1♥	1♠	X
Vul: None	♥ A10752	♥ Q8			2♠	AP
North HCP: 10	♦ 97	♦ 106432	2♥ ¹	Pass		
South HCP: 8	♣ AQ54	♣ J1093				
Contract: 2♠ E						

1. limit raise or better in ♠

South hands (Practice Page)

Losing Trick Count

Board: 20
Dealer: N
Vul: NS
HCP: 10

♠ J876
♥ QJ83
♦ AQ42
♣ 9

West Bids 1♠ if possible.
West Bids 2♠ if possible.
East Bids 3♠ if possible.

Partner bids first.

Board: 21
Dealer: S
Vul: None
HCP: 10

♠ K10
♥ 64
♦ A10742
♣ K643

The opponents are silent.

You bid first.

Board: 22
Dealer: N
Vul: None
HCP: 14

♠ Q643
♥ A754
♦ KJ8
♣ A6

The opponents are silent.

Partner bids first.

Board: 23
Dealer: S
Vul: NS
HCP: 10

♠ 7
♥ Q10942
♦ A652
♣ A109

West Bids 1♠ if possible.
East Bids 4♠ if possible.

You bid first.

Board: 24
Dealer: N
Vul: None
HCP: 8

♠ AJ
♥ Q8
♦ 106432
♣ J1093

East Bids 1♠ if possible.
West Bids 2♥ if possible.
East Bids 2♠ if possible.

Partner bids first.

Losing Trick Count Both hands (Answers Page)

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ J876		1♣	Pass	1♥
Vul: NS	♥ AK42	♥ QJ83	1♠	2♥	Pass	Pass
North HCP: 10	♦ 1097	♦ AQ42	2♠	Pass	Pass	3♥
South HCP: 10	♣ K10743	♣ 9	Pass	Pass	3♠	AP
Contract: 3♠ W						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ K10				1♦
Vul: None	♥ AJ10	♥ 64				
North HCP: 11	♦ KJ	♦ A10742	Pass	2NT	AP	
South HCP: 10	♣ Q10985	♣ K643				
Contract: 2N N						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ Q643				
Vul: None	♥ K6	♥ A754		3♣	AP	
North HCP: 8	♦ A1097	♦ KJ8				
South HCP: 14	♣ J109543	♣ A6				
Contract: 3♣ N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ 7				1♥
Vul: NS	♥ K75	♥ Q10942		2♥	4♠	AP
North HCP: 8	♦ 73	♦ A652	1♠			
South HCP: 10	♣ QJ8654	♣ A109				
Contract: 4♠ W						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ 107	♠ AJ		1♥	1♠	X
Vul: None	♥ A10752	♥ Q8	2♥ ¹	Pass	2♠	AP
North HCP: 10	♦ 97	♦ 106432				
South HCP: 8	♣ AQ54	♣ J1093				
Contract: 2♠ E						

1. limit raise or better in ♠

North hands (Practice Page)

Losing Trick Count

Board: 25	♠ K64	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: None	♦ AQJ52	Partner bids first.
HCP: 18	♣ QJ	

Board: 26	♠ A2	The opponents are silent.
Dealer: N	♥ A9852	
Vul: None	♦ Q743	You bid first.
HCP: 10	♣ 63	

Board: 27	♠ 2	East Bids 4♠ if possible.
Dealer: S	♥ A103	
Vul: EW	♦ J102	Partner bids first.
HCP: 9	♣ KJ9652	

Board: 28	♠ AK1073	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ 1082	You bid first.
HCP: 10	♣ K764	

Board: 29	♠ AQ32	East Doubles 1♠ if possible.
Dealer: S	♥ 8	West Bids 2♥ if possible.
Vul: NS	♦ A865	
HCP: 13	♣ K1073	Partner bids first.

Losing Trick Count Both hands (Answers Page)

Board: 25
Dealer: S
Vul: None
North HCP: 18
South HCP: 10
Contract: 6♦ S

North:
♠ K64
♥ AJ3
♦ AQJ52
♣ QJ

South:
♠ A1097
♥ K874
♦ K9874
♣ —

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	3♦
Pass	4♠ ²	Pass	4NT ³
Pass	5♠ ⁴	Pass	6♦
AP			
1. Inverted minors			
2. Cue bid, a ♠ stopper			
3. Blackwood 0314, for ♦			
4. A=2/5 or 5/5, Q(D)=1			

Board: 26
Dealer: N
Vul: None
North HCP: 10
South HCP: 10
Contract: 2♥ N

North:
♠ A2
♥ A9852
♦ Q743
♣ 63

South:
♠ KQ843
♥ 1063
♦ K9
♣ Q74

West	North	East	South
	1♥	Pass	2♥
AP			

Board: 27
Dealer: S
Vul: EW
North HCP: 9
South HCP: 10
Contract: 4♠X E

North:
♠ 2
♥ A103
♦ J102
♣ KJ9652

South:
♠ 9
♥ K874
♦ K8765
♣ A107

West	North	East	South
			1♦
Pass	1NT	4♠	Pass
Pass	X	AP	

Board: 28
Dealer: N
Vul: None
North HCP: 10
South HCP: 14
Contract: 4♠ N

North:
♠ AK1073
♥ 4
♦ 1082
♣ K764

South:
♠ J985
♥ AQ83
♦ AJ6
♣ Q2

West	North	East	South
	1♠	Pass	2NT ¹
Pass	4♠	AP	
1. Jacoby 2NT			

Board: 29
Dealer: S
Vul: NS
North HCP: 13
South HCP: 10
Contract: 3♣ S

North:
♠ AQ32
♥ 8
♦ A865
♣ K1073

South:
♠ K6
♥ K964
♦ 109
♣ A9642

West	North	East	South
			1♣
Pass	1♠	X	Pass ¹
2♥	3♣	AP	
1. max 2 ♠			

South hands (Practice Page)

Losing Trick Count

Board: 25	♠ A1097	The opponents are silent.
Dealer: S	♥ K874	
Vul: None	♦ K9874	You bid first.
HCP: 10	♣ —	

Board: 26	♠ KQ843	The opponents are silent.
Dealer: N	♥ 1063	
Vul: None	♦ K9	Partner bids first.
HCP: 10	♣ Q74	

Board: 27	♠ 9	East Bids 4♠ if possible.
Dealer: S	♥ K874	
Vul: EW	♦ K8765	You bid first.
HCP: 10	♣ A107	

Board: 28	♠ J985	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: None	♦ AJ6	Partner bids first.
HCP: 14	♣ Q2	

Board: 29	♠ K6	East Doubles 1♠ if possible.
Dealer: S	♥ K964	West Bids 2♥ if possible.
Vul: NS	♦ 109	
HCP: 10	♣ A9642	You bid first.

Losing Trick Count Both hands (Answers Page)

Board: 25
 Dealer: S
 Vul: None
 North HCP: 18
 South HCP: 10
 Contract: 6♦ S

North:
 ♠ K64
 ♥ AJ3
 ♦ AQJ52
 ♣ QJ

South:
 ♠ A1097
 ♥ K874
 ♦ K9874
 ♣ —

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	3♦
Pass	4♠ ²	Pass	4NT ³
Pass	5♠ ⁴	Pass	6♦
AP			
1. Inverted minors			
2. Cue bid, a ♠ stopper			
3. Blackwood 0314, for ♦			
4. A=2/5 or 5/5, Q(D)=1			

Board: 26
 Dealer: N
 Vul: None
 North HCP: 10
 South HCP: 10
 Contract: 2♥ N

North:
 ♠ A2
 ♥ A9852
 ♦ Q743
 ♣ 63

South:
 ♠ KQ843
 ♥ 1063
 ♦ K9
 ♣ Q74

West	North	East	South
	1♥	Pass	2♥
AP			

Board: 27
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 10
 Contract: 4♠X E

North:
 ♠ 2
 ♥ A103
 ♦ J102
 ♣ KJ9652

South:
 ♠ 9
 ♥ K874
 ♦ K8765
 ♣ A107

West	North	East	South
			1♦
Pass	1NT	4♠	Pass
Pass	X	AP	

Board: 28
 Dealer: N
 Vul: None
 North HCP: 10
 South HCP: 14
 Contract: 4♠ N

North:
 ♠ AK1073
 ♥ 4
 ♦ 1082
 ♣ K764

South:
 ♠ J985
 ♥ AQ83
 ♦ AJ6
 ♣ Q2

West	North	East	South
	1♠	Pass	2NT ¹
Pass	4♠	AP	
1. Jacoby 2NT			

Board: 29
 Dealer: S
 Vul: NS
 North HCP: 13
 South HCP: 10
 Contract: 3♣ S

North:
 ♠ AQ32
 ♥ 8
 ♦ A865
 ♣ K1073

South:
 ♠ K6
 ♥ K964
 ♦ 109
 ♣ A9642

West	North	East	South
			1♣
Pass	1♠	X	Pass ¹
2♥	3♣	AP	
1. max 2 ♠			

North hands (Practice Page)

Losing Trick Count

Board: 30 ♠ K102
Dealer: N ♥ K8742
Vul: EW ♦ A632
HCP: 10 ♣ 6

West Bids 2♠ if possible.

You bid first.

Board: 31 ♠ 53
Dealer: S ♥ J62
Vul: None ♦ Q109763
HCP: 7 ♣ KJ

West Doubles 1♥ if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

West Bids 4NT if possible.

East Bids 5♦ if possible.

West Bids 6♠ if possible.

Partner bids first.

Board: 32 ♠ 5
Dealer: N ♥ K10752
Vul: None ♦ K974
HCP: 10 ♣ A109

East Bids 1♠ if possible.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

Board: 33 ♠ 8
Dealer: S ♥ K103
Vul: None ♦ AKQJ8543
HCP: 13 ♣ 9

West Bids 2♠ if possible.

East Doubles 4NT if possible.

Partner bids first.

Board: 34 ♠ 2
Dealer: N ♥ K9542
Vul: Both ♦ A104
HCP: 10 ♣ K765

The opponents are silent.

You bid first.

Losing Trick Count Both hands (Answers Page)

Board: 30
Dealer: N
Vul: EW
North HCP: 10
South HCP: 8
Contract: 3♥ N

North:
♠ K102
♥ K8742
♦ A632
♣ 6

South:
♠ 985
♥ 1095
♦ J4
♣ AQJ105

West	North	East	South
	1♥	Pass	2♥
2♠	Pass	Pass	3♥
AP			

Board: 31
Dealer: S
Vul: None
North HCP: 7
South HCP: 10
Contract: 6♠X W

North:
♠ 53
♥ J62
♦ Q109763
♣ KJ

South:
♠ 8
♥ K8543
♦ AK82
♣ 942

West	North	East	South
			1♥
X	2♥	Pass	Pass
2♠	3♥	3♠	Pass
4NT ¹	Pass	5♦ ²	Pass
6♠	X	AP	

1. Blackwood 0314, for ♠
2. A=1/5 or 4/5

Board: 32
Dealer: N
Vul: None
North HCP: 10
South HCP: 8
Contract: 4♠ E

North:
♠ 5
♥ K10752
♦ K974
♣ A109

South:
♠ 864
♥ AJ8
♦ 8632
♣ K83

West	North	East	South
	1♥	1♠	2♥
3♥ ¹	Pass	3♠	Pass
4♠	AP		

1. limit raise or better in ♠

Board: 33
Dealer: S
Vul: None
North HCP: 13
South HCP: 11
Contract: 6♦ S

North:
♠ 8
♥ K103
♦ AKQJ8543
♣ 9

South:
♠ 4
♥ AQ95
♦ 10762
♣ AJ72

West	North	East	South
			1♦
2♠	4NT ¹	X	5♣ ²
Pass	6♦	AP	

1. Blackwood 0314, for ♦
2. A=2/5 or 5/5, Q(D)=0

Board: 34
Dealer: N
Vul: Both
North HCP: 10
South HCP: 14
Contract: 4♥ N

North:
♠ 2
♥ K9542
♦ A104
♣ K765

South:
♠ Q4
♥ AQ7
♦ KQJ832
♣ 102

West	North	East	South
	1♥	Pass	2♦
Pass	2NT	Pass	4♥
AP			

South hands (Practice Page)

Losing Trick Count

Board: 30
Dealer: N
Vul: EW
HCP: 8

♠ 985
♥ 1095
♦ J4
♣ AQJ105

West Bids 2♠ if possible.

Partner bids first.

Board: 31
Dealer: S
Vul: None
HCP: 10

♠ 8
♥ K8543
♦ AK82
♣ 942

West Doubles 1♥ if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

West Bids 4NT if possible.

East Bids 5♦ if possible.

West Bids 6♠ if possible.

You bid first.

Board: 32
Dealer: N
Vul: None
HCP: 8

♠ 864
♥ AJ8
♦ 8632
♣ K83

East Bids 1♠ if possible.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 33
Dealer: S
Vul: None
HCP: 11

♠ 4
♥ AQ95
♦ 10762
♣ AJ72

West Bids 2♠ if possible.

East Doubles 4NT if possible.

You bid first.

Board: 34
Dealer: N
Vul: Both
HCP: 14

♠ Q4
♥ AQ7
♦ KQJ832
♣ 102

The opponents are silent.

Partner bids first.

Losing Trick Count Both hands (Answers Page)

Board: 30
Dealer: N
Vul: EW
North HCP: 10
South HCP: 8
Contract: 3♥ N

North:
♠ K102
♥ K8742
♦ A632
♣ 6

South:
♠ 985
♥ 1095
♦ J4
♣ AQJ105

West	North	East	South
	1♥	Pass	2♥
2♠	Pass	Pass	3♥
AP			

Board: 31
Dealer: S
Vul: None
North HCP: 7
South HCP: 10
Contract: 6♠X W

North:
♠ 53
♥ J62
♦ Q109763
♣ KJ

South:
♠ 8
♥ K8543
♦ AK82
♣ 942

West	North	East	South
			1♥
X	2♥	Pass	Pass
2♠	3♥	3♠	Pass
4NT ¹	Pass	5♦ ²	Pass
6♣	X	AP	

1. Blackwood 0314, for ♠
2. A=1/5 or 4/5

Board: 32
Dealer: N
Vul: None
North HCP: 10
South HCP: 8
Contract: 4♠ E

North:
♠ 5
♥ K10752
♦ K974
♣ A109

South:
♠ 864
♥ AJ8
♦ 8632
♣ K83

West	North	East	South
	1♥	1♠	2♥
3♥ ¹	Pass	3♠	Pass
4♠	AP		

1. limit raise or better in ♠

Board: 33
Dealer: S
Vul: None
North HCP: 13
South HCP: 11
Contract: 6♦ S

North:
♠ 8
♥ K103
♦ AKQJ8543
♣ 9

South:
♠ 4
♥ AQ95
♦ 10762
♣ AJ72

West	North	East	South
			1♦
2♠	4NT ¹	X	5♣ ²
Pass	6♦	AP	

1. Blackwood 0314, for ♦
2. A=2/5 or 5/5, Q(D)=0

Board: 34
Dealer: N
Vul: Both
North HCP: 10
South HCP: 14
Contract: 4♥ N

North:
♠ 2
♥ K9542
♦ A104
♣ K765

South:
♠ Q4
♥ AQ7
♦ KQJ832
♣ 102

West	North	East	South
	1♥	Pass	2♦
Pass	2NT	Pass	4♥
AP			

North hands (Practice Page)

Losing Trick Count

Board: 35 ♠ 42
Dealer: S ♥ J43
Vul: NS ♦ 762
HCP: 7 ♣ KQJ74

West Bids 2♦ if possible.
East Doubles 2♥ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 36 ♠ K9842
Dealer: N ♥ A
Vul: EW ♦ QJ8
HCP: 10 ♣ 7654

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

You bid first.

Board: 37 ♠ AK42
Dealer: S ♥ A1063
Vul: EW ♦ A32
HCP: 15 ♣ 75

The opponents are silent.

Partner bids first.

Board: 38 ♠ A8752
Dealer: N ♥ AQ10
Vul: None ♦ 10974
HCP: 10 ♣ 3

East Bids 1NT if possible.
West Bids 2♠ if possible.
East Bids 3♣ if possible.

You bid first.

Board: 39 ♠ AKJ74
Dealer: S ♥ 7
Vul: Both ♦ 103
HCP: 15 ♣ AQJ82

The opponents are silent.

Partner bids first.

Losing Trick Count Both hands (Answers Page)

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ K985				1♥
Vul: NS	♥ J43	♥ A8752	2♦	2♥	X	Pass
North HCP: 7	♦ 762	♦ QJ9	2♠	AP		
South HCP: 10	♣ KQJ74	♣ 3				
Contract: 2♠ W						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ K9842	♠ 653		1♠	Pass	1NT ¹
Vul: EW	♥ A	♥ J9863	X	2♣	X	2♠
North HCP: 10	♦ QJ8	♦ A1052	AP			
South HCP: 5	♣ 7654	♣ 9				
Contract: 2♠ N			1. forcing 1NT			

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ AK42	♠ 9853				1♥
Vul: EW	♥ A1063	♥ KQJ95	Pass	2NT ¹	Pass	4♥
North HCP: 15	♦ A32	♦ —	AP			
South HCP: 10	♣ 75	♣ KJ32				
Contract: 4♥ S			1. Jacoby 2NT			

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A8752	♠ J6		1♠	1NT	Pass
Vul: None	♥ AQ10	♥ K8543	2♠ ¹	Pass	3♣ ²	AP
North HCP: 10	♦ 10974	♦ J86				
South HCP: 5	♣ 3	♣ 1054	1. 1N-2S transfer to clubs			
Contract: 3♣ E			2. automat			

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ AKJ74	♠ 9				1♦
Vul: Both	♥ 7	♥ 9854	Pass	2♠	Pass	3♥
North HCP: 15	♦ 103	♦ AK972	Pass	3NT	AP	
South HCP: 10	♣ AQJ82	♣ K43				
Contract: 3N N						

South hands (Practice Page)

Losing Trick Count

Board: 35
Dealer: S
Vul: NS
HCP: 10

♠ K985
♥ A8752
♦ QJ9
♣ 3

West Bids 2♦ if possible.
East Doubles 2♥ if possible.
West Bids 2♠ if possible.

You bid first.

Board: 36
Dealer: N
Vul: EW
HCP: 5

♠ 653
♥ J9863
♦ A1052
♣ 9

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

Partner bids first.

Board: 37
Dealer: S
Vul: EW
HCP: 10

♠ 9853
♥ KQJ95
♦ —
♣ KJ32

The opponents are silent.

You bid first.

Board: 38
Dealer: N
Vul: None
HCP: 5

♠ J6
♥ K8543
♦ J86
♣ 1054

East Bids 1NT if possible.
West Bids 2♠ if possible.
East Bids 3♣ if possible.

Partner bids first.

Board: 39
Dealer: S
Vul: Both
HCP: 10

♠ 9
♥ 9854
♦ AK972
♣ K43

The opponents are silent.

You bid first.

Losing Trick Count Both hands (Answers Page)

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ K985				1♥
Vul: NS	♥ J43	♥ A8752	2♦	2♥	X	Pass
North HCP: 7	♦ 762	♦ QJ9	2♠	AP		
South HCP: 10	♣ KQJ74	♣ 3				
Contract: 2♠ W						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ K9842	♠ 653		1♠	Pass	1NT ¹
Vul: EW	♥ A	♥ J9863	X	2♣	X	2♠
North HCP: 10	♦ QJ8	♦ A1052	AP			
South HCP: 5	♣ 7654	♣ 9				
Contract: 2♠ N			1. forcing 1NT			

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ AK42	♠ 9853				1♥
Vul: EW	♥ A1063	♥ KQJ95	Pass	2NT ¹	Pass	4♥
North HCP: 15	♦ A32	♦ —	AP			
South HCP: 10	♣ 75	♣ KJ32				
Contract: 4♥ S			1. Jacoby 2NT			

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A8752	♠ J6		1♠	1NT	Pass
Vul: None	♥ AQ10	♥ K8543	2♠ ¹	Pass	3♣ ²	AP
North HCP: 10	♦ 10974	♦ J86				
South HCP: 5	♣ 3	♣ 1054	1. 1N-2S transfer to clubs			
Contract: 3♣ E			2. automat			

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ AKJ74	♠ 9				1♦
Vul: Both	♥ 7	♥ 9854	Pass	2♠	Pass	3♥
North HCP: 15	♦ 103	♦ AK972	Pass	3NT	AP	
South HCP: 10	♣ AQJ82	♣ K43				
Contract: 3N N						

North hands (Practice Page)

Losing Trick Count

Board: 40 ♠ K10
Dealer: N ♥ 32
Vul: NS ♦ A9643
HCP: 10 ♣ K632

East Bids 1♥ if possible.
West Bids 2♦ if possible.
East Bids 3♠ if possible.
West Bids 4♥ if possible.

You bid first.

Board: 41 ♠ 982
Dealer: S ♥ Q2
Vul: EW ♦ K107653
HCP: 9 ♣ A2

The opponents are silent.

Partner bids first.

Board: 42 ♠ 9
Dealer: N ♥ K1053
Vul: NS ♦ A7532
HCP: 10 ♣ K97

East Bids 1♠ if possible.
West Bids 4♠ if possible.

You bid first.

Board: 43 ♠ 62
Dealer: S ♥ Q1098
Vul: EW ♦ KJ84
HCP: 9 ♣ QJ3

The opponents are silent.

Partner bids first.

Board: 44 ♠ AKQ52
Dealer: N ♥ —
Vul: NS ♦ J532
HCP: 10 ♣ 9743

East Doubles Pass if possible.

You bid first.

Losing Trick Count Both hands (Answers Page)

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ Q87		1♦	1♥	Pass
Vul: NS	♥ 32	♥ 874	2♦ ¹	Pass	3♠	Pass
North HCP: 10	♦ A9643	♦ Q107	4♥	AP		
South HCP: 4	♣ K632	♣ 10754	1. strength cue bid			
Contract: 4♥ E						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ QJ3				1♥
Vul: EW	♥ Q2	♥ K9754	Pass	1NT ¹	Pass	2♣
North HCP: 9	♦ K107653	♦ A	Pass	2♦	AP	
South HCP: 10	♣ A2	♣ 10543	1. forcing 1NT			
Contract: 2♦ N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ 7		1♦	1♠	2♥ ¹
Vul: NS	♥ K1053	♥ 98762	4♠	Pass	Pass	X
North HCP: 10	♦ A7532	♦ KJ4	AP			
South HCP: 10	♣ K97	♣ AQ65	1. 1X-(Y)-2Z forcing			
Contract: 4♠X E						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AQ1043				1♠
Vul: EW	♥ Q1098	♥ A5	Pass	1NT ¹	Pass	2♦
North HCP: 9	♦ KJ84	♦ 10952	Pass	3♦	AP	
South HCP: 10	♣ QJ3	♣ 54	1. forcing 1NT			
Contract: 3♦ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AKQ52	♠ J8		1♠	Pass	2♥
Vul: NS	♥ —	♥ KQJ1032	Pass	3♦	Pass	3♥
North HCP: 10	♦ J532	♦ Q76	Pass	4♣	Pass	4♠
South HCP: 12	♣ 9743	♣ K2	Pass	Pass	X	AP
Contract: 4♠X N						

South hands (Practice Page)

Losing Trick Count

Board: 40 ♠ Q87
Dealer: N ♥ 874
Vul: NS ♦ Q107
HCP: 4 ♣ 10754

East Bids 1♥ if possible.
West Bids 2♦ if possible.
East Bids 3♠ if possible.
West Bids 4♥ if possible.

Partner bids first.

Board: 41 ♠ QJ3
Dealer: S ♥ K9754
Vul: EW ♦ A
HCP: 10 ♣ 10543

The opponents are silent.

You bid first.

Board: 42 ♠ 7
Dealer: N ♥ 98762
Vul: NS ♦ KJ4
HCP: 10 ♣ AQ65

East Bids 1♠ if possible.
West Bids 4♠ if possible.

Partner bids first.

Board: 43 ♠ AQ1043
Dealer: S ♥ A5
Vul: EW ♦ 10952
HCP: 10 ♣ 54

The opponents are silent.

You bid first.

Board: 44 ♠ J8
Dealer: N ♥ KQJ1032
Vul: NS ♦ Q76
HCP: 12 ♣ K2

East Doubles Pass if possible.

Partner bids first.

Losing Trick Count Both hands (Answers Page)

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ Q87		1♦	1♥	Pass
Vul: NS	♥ 32	♥ 874	2♦ ¹	Pass	3♠	Pass
North HCP: 10	♦ A9643	♦ Q107	4♥	AP		
South HCP: 4	♣ K632	♣ 10754	1. strength cue bid			
Contract: 4♥ E						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ QJ3				1♥
Vul: EW	♥ Q2	♥ K9754	Pass	1NT ¹	Pass	2♣
North HCP: 9	♦ K107653	♦ A	Pass	2♦	AP	
South HCP: 10	♣ A2	♣ 10543	1. forcing 1NT			
Contract: 2♦ N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ 7		1♦	1♠	2♥ ¹
Vul: NS	♥ K1053	♥ 98762	4♠	Pass	Pass	X
North HCP: 10	♦ A7532	♦ KJ4	AP			
South HCP: 10	♣ K97	♣ AQ65	1. 1X-(Y)-2Z forcing			
Contract: 4♠X E						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ AQ1043				1♠
Vul: EW	♥ Q1098	♥ A5	Pass	1NT ¹	Pass	2♦
North HCP: 9	♦ KJ84	♦ 10952	Pass	3♦	AP	
South HCP: 10	♣ QJ3	♣ 54	1. forcing 1NT			
Contract: 3♦ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ AKQ52	♠ J8		1♠	Pass	2♥
Vul: NS	♥ —	♥ KQJ1032	Pass	3♦	Pass	3♥
North HCP: 10	♦ J532	♦ Q76	Pass	4♣	Pass	4♠
South HCP: 12	♣ 9743	♣ K2	Pass	Pass	X	AP
Contract: 4♠X N						

North hands (Practice Page)

Losing Trick Count

Board: 45 ♠ K10763
Dealer: S ♥ A108
Vul: EW ♦ AQJ6
HCP: 14 ♣ 7

East Bids 3♥ if possible.

Partner bids first.

Board: 46 ♠ AK543
Dealer: N ♥ 10654
Vul: Both ♦ —
HCP: 10 ♣ K654

East Bids 2♦ if possible.

West Bids 3NT if possible.

You bid first.

Board: 47 ♠ KQ75
Dealer: S ♥ 654
Vul: EW ♦ A85
HCP: 14 ♣ KQ5

West Doubles 2♠ if possible.

East Bids 3♣ if possible.

Partner bids first.

Board: 48 ♠ 9
Dealer: N ♥ AQ82
Vul: NS ♦ A986
HCP: 11 ♣ J752

East Bids 1♠ if possible.

West Bids 4♠ if possible.

You bid first.

Board: 49 ♠ QJ74
Dealer: S ♥ 7
Vul: NS ♦ J4
HCP: 5 ♣ J85432

West Bids 2♥ if possible.

East Bids 3♦ if possible.

Partner bids first.

South hands (Practice Page)

Losing Trick Count

Board: 45	♠ J	East Bids 3♥ if possible.
Dealer: S	♥ 42	
Vul: EW	♦ K1092	You bid first.
HCP: 9	♣ KQ8432	
Board: 46	♠ J9876	East Bids 2♦ if possible.
Dealer: N	♥ 72	West Bids 3NT if possible.
Vul: Both	♦ 76532	
HCP: 5	♣ A	Partner bids first.
Board: 47	♠ J1093	West Doubles 2♠ if possible.
Dealer: S	♥ AK983	East Bids 3♣ if possible.
Vul: EW	♦ Q102	
HCP: 10	♣ 8	You bid first.
Board: 48	♠ —	East Bids 1♠ if possible.
Dealer: N	♥ K10654	West Bids 4♠ if possible.
Vul: NS	♦ KQ1054	
HCP: 11	♣ K98	Partner bids first.
Board: 49	♠ K103	West Bids 2♥ if possible.
Dealer: S	♥ AK854	East Bids 3♦ if possible.
Vul: NS	♦ 7653	
HCP: 10	♣ 9	You bid first.

Losing Trick Count Both hands (Answers Page)

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ K10763	♠ J				3♣
Vul: EW	♥ A108	♥ 42				
North HCP: 14	♦ AQJ6	♦ K1092	Pass	Pass	3♥	AP
South HCP: 9	♣ 7	♣ KQ8432				
Contract: 3♥ E						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AK543	♠ J9876		1♠	2♦	3♠
Vul: Both	♥ 10654	♥ 72				
North HCP: 10	♦ —	♦ 76532	3NT	AP		
South HCP: 5	♣ K654	♣ A				
Contract: 3N W						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ KQ75	♠ J1093				1♥
Vul: EW	♥ 654	♥ AK983	Pass	1♠	Pass	2♠
North HCP: 14	♦ A85	♦ Q102	X	XX	3♣	3♠
South HCP: 10	♣ KQ5	♣ 8	Pass	4♠	AP	
Contract: 4♠ N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ —		1♦	1♠	2♥ ¹
Vul: NS	♥ AQ82	♥ K10654	4♠	Pass	Pass	X
North HCP: 11	♦ A986	♦ KQ1054	AP			
South HCP: 11	♣ J752	♣ K98				
Contract: 4♠X E			1. 1X-(Y)-2Z forcing			

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ QJ74	♠ K103				1♥
Vul: NS	♥ 7	♥ AK854	2♥ ¹	Pass	3♦	AP
North HCP: 5	♦ J4	♦ 7653				
South HCP: 10	♣ J85432	♣ 9	1. Michaels Cuebid			
Contract: 3♦ E						

North hands (Practice Page)

Losing Trick Count

Board: 50	♠ 3	The opponents are silent.
Dealer: N	♥ AJ743	
Vul: None	♦ K964	You bid first.
HCP: 10	♣ Q98	

Board: 51	♠ J1032	West Bids 1NT if possible.
Dealer: S	♥ KJ8543	East Bids 4♦ if possible.
Vul: None	♦ J2	
HCP: 6	♣ 4	Partner bids first.

Board: 52	♠ A9854	East Bids 2♣ if possible.
Dealer: N	♥ AQ3	West Bids 4♦ if possible.
Vul: NS	♦ 4	
HCP: 10	♣ 8754	You bid first.

Board: 53	♠ J8	The opponents are silent.
Dealer: S	♥ AQJ1043	
Vul: Both	♦ 6	Partner bids first.
HCP: 8	♣ 8543	

Board: 54	♠ 1065	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ A1065	You bid first.
HCP: 9	♣ AJ10873	

Losing Trick Count Both hands (Answers Page)

Board: 50
Dealer: N
Vul: None
North HCP: 10
South HCP: 16
Contract: 4♥ N

North:
♠ 3
♥ AJ743
♦ K964
♣ Q98

South:
♠ A6
♥ KQ82
♦ QJ
♣ KJ1064

West	North	East	South
	1♥	Pass	2NT ¹
Pass	4♥	AP	
1. Jacoby 2NT			

Board: 51
Dealer: S
Vul: None
North HCP: 6
South HCP: 10
Contract: 4♦ E

North:
♠ J1032
♥ KJ8543
♦ J2
♣ 4

South:
♠ AK975
♥ 92
♦ 64
♣ K832

West	North	East	South
			1♠
1NT	3♠	4♦	AP

Board: 52
Dealer: N
Vul: NS
North HCP: 10
South HCP: 2
Contract: 4♦ W

North:
♠ A9854
♥ AQ3
♦ 4
♣ 8754

South:
♠ J7632
♥ 7
♦ J876
♣ 932

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

Board: 53
Dealer: S
Vul: Both
North HCP: 8
South HCP: 10
Contract: 2♥ N

North:
♠ J8
♥ AQJ1043
♦ 6
♣ 8543

South:
♠ A10532
♥ —
♦ J843
♣ KQ97

West	North	East	South
			1♠
Pass	1NT ¹	Pass	2♣
Pass	2♥	AP	
1. forcing 1NT			

Board: 54
Dealer: N
Vul: None
North HCP: 9
South HCP: 11
Contract: 4♣ N

North:
♠ 1065
♥ —
♦ A1065
♣ AJ10873

South:
♠ AJ7
♥ Q9743
♦ Q9
♣ Q96

West	North	East	South
	3♣	Pass	4♣
AP			

South hands (Practice Page)

Losing Trick Count

Board: 50	♠ A6	The opponents are silent.
Dealer: N	♥ KQ82	
Vul: None	♦ QJ	Partner bids first.
HCP: 16	♣ KJ1064	

Board: 51	♠ AK975	West Bids 1NT if possible.
Dealer: S	♥ 92	East Bids 4♦ if possible.
Vul: None	♦ 64	
HCP: 10	♣ K832	You bid first.

Board: 52	♠ J7632	East Bids 2♣ if possible.
Dealer: N	♥ 7	West Bids 4♦ if possible.
Vul: NS	♦ J876	
HCP: 2	♣ 932	Partner bids first.

Board: 53	♠ A10532	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ J843	You bid first.
HCP: 10	♣ KQ97	

Board: 54	♠ AJ7	The opponents are silent.
Dealer: N	♥ Q9743	
Vul: None	♦ Q9	Partner bids first.
HCP: 11	♣ Q96	

Losing Trick Count Both hands (Answers Page)

Board: 50
 Dealer: N
 Vul: None
 North HCP: 10
 South HCP: 16
 Contract: 4♥ N

North:
 ♠ 3
 ♥ AJ743
 ♦ K964
 ♣ Q98

South:
 ♠ A6
 ♥ KQ82
 ♦ QJ
 ♣ KJ1064

West	North	East	South
	1♥	Pass	2NT ¹
Pass	4♥	AP	
1. Jacoby 2NT			

Board: 51
 Dealer: S
 Vul: None
 North HCP: 6
 South HCP: 10
 Contract: 4♦ E

North:
 ♠ J1032
 ♥ KJ8543
 ♦ J2
 ♣ 4

South:
 ♠ AK975
 ♥ 92
 ♦ 64
 ♣ K832

West	North	East	South
			1♠
1NT	3♠	4♦	AP

Board: 52
 Dealer: N
 Vul: NS
 North HCP: 10
 South HCP: 2
 Contract: 4♦ W

North:
 ♠ A9854
 ♥ AQ3
 ♦ 4
 ♣ 8754

South:
 ♠ J7632
 ♥ 7
 ♦ J876
 ♣ 932

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

Board: 53
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 10
 Contract: 2♥ N

North:
 ♠ J8
 ♥ AQJ1043
 ♦ 6
 ♣ 8543

South:
 ♠ A10532
 ♥ —
 ♦ J843
 ♣ KQ97

West	North	East	South
			1♠
Pass	1NT ¹	Pass	2♣
Pass	2♥	AP	
1. forcing 1NT			

Board: 54
 Dealer: N
 Vul: None
 North HCP: 9
 South HCP: 11
 Contract: 4♣ N

North:
 ♠ 1065
 ♥ —
 ♦ A1065
 ♣ AJ10873

South:
 ♠ AJ7
 ♥ Q9743
 ♦ Q9
 ♣ Q96

West	North	East	South
	3♣	Pass	4♣
AP			

North hands (Practice Page)

Losing Trick Count

Board: 55	♠ Q6	East Doubles 1NT if possible.
Dealer: S	♥ K87	West Bids 2♥ if possible.
Vul: Both	♦ J62	
HCP: 11	♣ KQ1053	Partner bids first.
Board: 56	♠ 106	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ AJ74	You bid first.
HCP: 8	♣ QJ10953	
Board: 57	♠ 953	The opponents are silent.
Dealer: S	♥ Q4	
Vul: EW	♦ AKQ43	Partner bids first.
HCP: 13	♣ Q43	
Board: 58	♠ KQJ86	East Doubles 1♠ if possible.
Dealer: N	♥ 1062	West Bids 5♣ if possible.
Vul: EW	♦ A952	East Bids 6♣ if possible.
HCP: 10	♣ 2	You bid first.

Losing Trick Count Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ AK1097				1♠
Vul: Both	♥ K87	♥ 3	Pass	1NT ¹	X	2♦
North HCP: 11	♦ J62	♦ K543	2♥	AP		
South HCP: 10	♣ KQ1053	♣ 762	1. forcing 1NT			
Contract: 2♥ W						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ AKJ953		3♣	Pass	3♠
Vul: Both	♥ 5	♥ K76	Pass	4♠	Pass	5♣
North HCP: 8	♦ AJ74	♦ 5	Pass	5♠	AP	
South HCP: 14	♣ QJ10953	♣ K72				
Contract: 5♠ S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A842				1♣
Vul: EW	♥ Q4	♥ 7653	Pass	1♦	Pass	1♥
North HCP: 13	♦ AKQ43	♦ 5	Pass	2NT	AP	
South HCP: 11	♣ Q43	♣ AK106				
Contract: 2N N						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KQJ86	♠ 9732		1♠	X	3♠
Vul: EW	♥ 1062	♥ J98	5♣	Pass	6♣	Pass
North HCP: 10	♦ A952	♦ J843	Pass	X	AP	
South HCP: 2	♣ 2	♣ 106				
Contract: 6♣X W						

South hands (Practice Page)

Losing Trick Count

Board: 55	♠ AK1097	East Doubles 1NT if possible.
Dealer: S	♥ 3	West Bids 2♥ if possible.
Vul: Both	♦ K543	
HCP: 10	♣ 762	You bid first.
Board: 56	♠ AKJ953	The opponents are silent.
Dealer: N	♥ K76	
Vul: Both	♦ 5	Partner bids first.
HCP: 14	♣ K72	
Board: 57	♠ A842	The opponents are silent.
Dealer: S	♥ 7653	
Vul: EW	♦ 5	You bid first.
HCP: 11	♣ AK106	
Board: 58	♠ 9732	East Doubles 1♠ if possible.
Dealer: N	♥ J98	West Bids 5♣ if possible.
Vul: EW	♦ J843	East Bids 6♣ if possible.
HCP: 2	♣ 106	Partner bids first.

Losing Trick Count Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ AK1097				1♠
Vul: Both	♥ K87	♥ 3	Pass	1NT ¹	X	2♦
North HCP: 11	♦ J62	♦ K543	2♥	AP		
South HCP: 10	♣ KQ1053	♣ 762	1. forcing 1NT			
Contract: 2♥ W						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ 106	♠ AKJ953		3♣	Pass	3♠
Vul: Both	♥ 5	♥ K76	Pass	4♠	Pass	5♣
North HCP: 8	♦ AJ74	♦ 5	Pass	5♠	AP	
South HCP: 14	♣ QJ10953	♣ K72				
Contract: 5♠ S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ A842				1♣
Vul: EW	♥ Q4	♥ 7653	Pass	1♦	Pass	1♥
North HCP: 13	♦ AKQ43	♦ 5	Pass	2NT	AP	
South HCP: 11	♣ Q43	♣ AK106				
Contract: 2N N						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ KQJ86	♠ 9732		1♠	X	3♠
Vul: EW	♥ 1062	♥ J98	5♣	Pass	6♣	Pass
North HCP: 10	♦ A952	♦ J843	Pass	X	AP	
South HCP: 2	♣ 2	♣ 106				
Contract: 6♣X W						