

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 1	♠ K74	West Bids 1♠ if possible.
Dealer: N	♥ AKQ93	East Bids 2♥ if possible.
Vul: None	♦ J63	West Bids 2♠ if possible.
HCP: 18	♣ KQ	West Bids 3♠ if possible.
		You bid first.
Board: 2	♠ Q5	East Bids 3♠ if possible.
Dealer: S	♥ A87	
Vul: NS	♦ 9876	Partner bids first.
HCP: 6	♣ 10742	
Board: 3	♠ AK102	East Bids 1♠ if possible.
Dealer: N	♥ AK	West Bids 2♠ if possible.
Vul: EW	♦ K9843	
HCP: 19	♣ Q6	You bid first.
Board: 4	♠ A1064	The opponents are silent.
Dealer: S	♥ J108	
Vul: Both	♦ K32	Partner bids first.
HCP: 11	♣ QJ6	
Board: 5	♠ K74	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ AKJ2	You bid first.
HCP: 18	♣ K1075	
Board: 6	♠ A10	The opponents are silent.
Dealer: S	♥ 9852	
Vul: EW	♦ KQJ4	Partner bids first.
HCP: 10	♣ 842	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 1			West	North	East	South
Dealer: N	North:	South:		1♥	Pass	Pass
Vul: None	♠ K74	♠ J8	1♠	X	2♥ ¹	Pass
North HCP: 18	♥ AKQ93	♥ J1082	2♠	Pass	Pass	3♥
South HCP: 3	♦ J63	♦ 1097	3♠	AP		
Contract: 3♠ W	♣ KQ	♣ J874	1. limit raise or better in ♠			

Board: 2			West	North	East	South
Dealer: S	North:	South:				
Vul: NS	♠ Q5	♠ 642	Pass	1NT	3♠	AP
North HCP: 6	♥ A87	♥ KJ				1♦
South HCP: 18	♦ 9876	♦ AKQ4				
Contract: 3♠ E	♣ 10742	♣ AJ63				

Board: 3			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AK102	♠ 5	2♠	1♦	1♠	Pass
North HCP: 19	♥ AK	♥ Q1064		AP		
South HCP: 2	♦ K9843	♦ 10765				
Contract: 2♠ E	♣ Q6	♣ 10852				

Board: 4			West	North	East	South
Dealer: S	North:	South:				
Vul: Both	♠ A1064	♠ K52	Pass	1♠	Pass	2NT
North HCP: 11	♥ J108	♥ A74	Pass	3NT	AP	
South HCP: 18	♦ K32	♦ A87				
Contract: 3N S	♣ QJ6	♣ AK83				

Board: 5			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1♥
Vul: NS	♠ K74	♠ Q3	Pass	2NT	Pass	3♥
North HCP: 18	♥ A7	♥ KQ1043	Pass	3NT	Pass	4NT ¹
South HCP: 13	♦ AKJ2	♦ Q987	Pass	6NT	AP	
Contract: 6N N	♣ K1075	♣ A2	1. Quantitative 4NT			

Board: 6			West	North	East	South
Dealer: S	North:	South:				
Vul: EW	♠ A10	♠ Q753	Pass	1♥	Pass	4♥
North HCP: 10	♥ 9852	♥ AQ107	AP			
South HCP: 19	♦ KQJ4	♦ A97				
Contract: 4♥ N	♣ 842	♣ AK				

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 1	♠ J8	West Bids 1♠ if possible.
Dealer: N	♥ J1082	East Bids 2♥ if possible.
Vul: None	♦ 1097	West Bids 2♠ if possible.
HCP: 3	♣ J874	West Bids 3♠ if possible.
		Partner bids first.
Board: 2	♠ 642	East Bids 3♠ if possible.
Dealer: S	♥ KJ	
Vul: NS	♦ AKQ4	You bid first.
HCP: 18	♣ AJ63	
Board: 3	♠ 5	East Bids 1♠ if possible.
Dealer: N	♥ Q1064	West Bids 2♠ if possible.
Vul: EW	♦ 10765	
HCP: 2	♣ 10852	Partner bids first.
Board: 4	♠ K52	The opponents are silent.
Dealer: S	♥ A74	
Vul: Both	♦ A87	You bid first.
HCP: 18	♣ AK83	
Board: 5	♠ Q3	The opponents are silent.
Dealer: N	♥ KQ1043	
Vul: NS	♦ Q987	Partner bids first.
HCP: 13	♣ A2	
Board: 6	♠ Q753	The opponents are silent.
Dealer: S	♥ AQ107	
Vul: EW	♦ A97	You bid first.
HCP: 19	♣ AK	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ J8		1♥	Pass	Pass
Vul: None	♥ AKQ93	♥ J1082	1♠	X	2♥ ¹	Pass
North HCP: 18	♦ J63	♦ 1097	2♠	Pass	Pass	3♥
South HCP: 3	♣ KQ	♣ J874	3♠	AP		
Contract: 3♠ W			1. limit raise or better in ♠			

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ 642				1♦
Vul: NS	♥ A87	♥ KJ	Pass	1NT	3♠	AP
North HCP: 6	♦ 9876	♦ AKQ4				
South HCP: 18	♣ 10742	♣ AJ63				
Contract: 3♠ E						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♠ 5		1♦	1♠	Pass
Vul: EW	♥ AK	♥ Q1064	2♠	AP		
North HCP: 19	♦ K9843	♦ 10765				
South HCP: 2	♣ Q6	♣ 10852				
Contract: 2♠ E						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ A1064	♠ K52				1♣
Vul: Both	♥ J108	♥ A74	Pass	1♠	Pass	2NT
North HCP: 11	♦ K32	♦ A87	Pass	3NT	AP	
South HCP: 18	♣ QJ6	♣ AK83				
Contract: 3N S						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ Q3		1♦	Pass	1♥
Vul: NS	♥ A7	♥ KQ1043	Pass	2NT	Pass	3♥
North HCP: 18	♦ AKJ2	♦ Q987	Pass	3NT	Pass	4NT ¹
South HCP: 13	♣ K1075	♣ A2	Pass	6NT	AP	
Contract: 6N N			1. Quantitative 4NT			

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ Q753				1♦
Vul: EW	♥ 9852	♥ AQ107	Pass	1♥	Pass	4♥
North HCP: 10	♦ KQJ4	♦ A97	AP			
South HCP: 19	♣ 842	♣ AK				
Contract: 4♥ N						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 7	♠ AK	The opponents are silent.
Dealer: N	♥ QJ972	
Vul: Both	♦ AK96	You bid first.
HCP: 19	♣ Q7	

Board: 8	♠ 7654	West Bids 3♦ if possible.
Dealer: S	♥ A1098	
Vul: None	♦ 87	Partner bids first.
HCP: 8	♣ A52	

Board: 9	♠ AJ	The opponents are silent.
Dealer: N	♥ AK853	
Vul: EW	♦ A4	You bid first.
HCP: 19	♣ K752	

Board: 10	♠ K10954	The opponents are silent.
Dealer: S	♥ K6	
Vul: Both	♦ J1084	Partner bids first.
HCP: 7	♣ 63	

Board: 11	♠ A9	The opponents are silent.
Dealer: N	♥ AJ53	
Vul: None	♦ A105	You bid first.
HCP: 18	♣ AJ43	

Board: 12	♠ Q974	East Bids 1♠ if possible.
Dealer: S	♥ A1073	
Vul: NS	♦ J93	Partner bids first.
HCP: 7	♣ 86	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 7
Dealer: N
Vul: Both
North HCP: 19
South HCP: 13
Contract: 3N S

North:
♠ AK
♥ QJ972
♦ AK96
♣ Q7

South:
♠ QJ53
♥ A5
♦ Q85
♣ KJ83

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

Board: 8
Dealer: S
Vul: None
North HCP: 8
South HCP: 18
Contract: 4♠ S

North:
♠ 7654
♥ A1098
♦ 87
♣ A52

South:
♠ KQJ32
♥ KQ4
♦ AQ
♣ J98

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

Board: 9
Dealer: N
Vul: EW
North HCP: 19
South HCP: 9
Contract: 4♥ N

North:
♠ AJ
♥ AK853
♦ A4
♣ K752

South:
♠ 1062
♥ Q96
♦ K973
♣ A64

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

Board: 10
Dealer: S
Vul: Both
North HCP: 7
South HCP: 18
Contract: 4♠ N

North:
♠ K10954
♥ K6
♦ J1084
♣ 63

South:
♠ AQJ8
♥ A532
♦ Q3
♣ AJ4

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

Board: 11
Dealer: N
Vul: None
North HCP: 18
South HCP: 4
Contract: 1♣ N

North:
♠ A9
♥ AJ53
♦ A105
♣ AJ43

South:
♠ 6432
♥ Q762
♦ 862
♣ Q8

West	North	East	South
	1♣	AP	

Board: 12
Dealer: S
Vul: NS
North HCP: 7
South HCP: 18
Contract: 3♥ N

North:
♠ Q974
♥ A1073
♦ J93
♣ 86

South:
♠ K86
♥ KQ6
♦ A1074
♣ AQ9

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

1. Support double redouble

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 7	♠ QJ53	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ Q85	Partner bids first.
HCP: 13	♣ KJ83	

Board: 8	♠ KQJ32	West Bids 3♦ if possible.
Dealer: S	♥ KQ4	
Vul: None	♦ AQ	You bid first.
HCP: 18	♣ J98	

Board: 9	♠ 1062	The opponents are silent.
Dealer: N	♥ Q96	
Vul: EW	♦ K973	Partner bids first.
HCP: 9	♣ A64	

Board: 10	♠ AQJ8	The opponents are silent.
Dealer: S	♥ A532	
Vul: Both	♦ Q3	You bid first.
HCP: 18	♣ AJ4	

Board: 11	♠ 6432	The opponents are silent.
Dealer: N	♥ Q762	
Vul: None	♦ 862	Partner bids first.
HCP: 4	♣ Q8	

Board: 12	♠ K86	East Bids 1♠ if possible.
Dealer: S	♥ KQ6	
Vul: NS	♦ A1074	You bid first.
HCP: 18	♣ AQ9	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ53		1♥	Pass	1♠
Vul: Both	♥ QJ972	♥ A5	Pass	3♦	Pass	3NT
North HCP: 19	♦ AK96	♦ Q85	AP			
South HCP: 13	♣ Q7	♣ KJ83				
Contract: 3N S						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ 7654	♠ KQJ32				1♠
Vul: None	♥ A1098	♥ KQ4	3♦	3♠	Pass	4♠
North HCP: 8	♦ 87	♦ AQ	AP			
South HCP: 18	♣ A52	♣ J98				
Contract: 4♠ S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 1062		1♥	Pass	2♥
Vul: EW	♥ AK853	♥ Q96	Pass	4♥	AP	
North HCP: 19	♦ A4	♦ K973				
South HCP: 9	♣ K752	♣ A64				
Contract: 4♥ N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ K10954	♠ AQJ8				1♠
Vul: Both	♥ K6	♥ A532	Pass	1♠	Pass	3♠
North HCP: 7	♦ J1084	♦ Q3	Pass	4♠	AP	
South HCP: 18	♣ 63	♣ AJ4				
Contract: 4♠ N						

Board: 11	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ 6432		1♣	AP	
Vul: None	♥ AJ53	♥ Q762				
North HCP: 18	♦ A105	♦ 862				
South HCP: 4	♣ AJ43	♣ Q8				
Contract: 1♣ N						

Board: 12	North:	South:	West	North	East	South
Dealer: S	♠ Q974	♠ K86				1♦
Vul: NS	♥ A1073	♥ KQ6	Pass	1♥	1♠	X ¹
North HCP: 7	♦ J93	♦ A1074	Pass	2♥	Pass	2NT
South HCP: 18	♣ 86	♣ AQ9	Pass	3♥	AP	
Contract: 3♥ N						

1. Support double redouble

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 13	♠ QJ4	East Bids 1♥ if possible.
Dealer: N	♥ A85	East Bids 1♠ if possible.
Vul: Both	♦ AQ54	
HCP: 19	♣ KQJ	You bid first.

Board: 14	♠ Q543	The opponents are silent.
Dealer: S	♥ AJ643	
Vul: None	♦ 9	Partner bids first.
HCP: 7	♣ 832	

Board: 15	♠ KJ3	The opponents are silent.
Dealer: N	♥ A987	
Vul: NS	♦ K6	You bid first.
HCP: 18	♣ AQJ6	

Board: 16	♠ 10	West Bids 3♠ if possible.
Dealer: S	♥ J106	
Vul: EW	♦ AQ532	Partner bids first.
HCP: 7	♣ 10742	

Board: 17	♠ A54	East Bids 1♥ if possible.
Dealer: N	♥ KJ6	
Vul: None	♦ AK5	You bid first.
HCP: 19	♣ KJ63	

Board: 18	♠ J1086	West Bids 1♦ if possible.
Dealer: S	♥ J9754	East Bids 2♦ if possible.
Vul: NS	♦ 54	East Bids 3♦ if possible.
HCP: 2	♣ 64	Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ 632		1♦	1♥	Pass
Vul: Both	♥ A85	♥ K42	Pass	X	1♠	1NT
North HCP: 19	♦ AQ54	♦ 8762	Pass	3NT	AP	
South HCP: 7	♣ KQJ	♣ A96				
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ Q543	♠ AJ10				1♦
Vul: None	♥ AJ643	♥ K97	Pass	1♥	Pass	2NT
North HCP: 7	♦ 9	♦ K642	Pass	3♠	Pass	3NT
South HCP: 19	♣ 832	♣ AKJ	AP			
Contract: 3N S						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ A2		1♣	Pass	1♥
Vul: NS	♥ A987	♥ KQJ2	Pass	4♥	Pass	4NT ¹
North HCP: 18	♦ K6	♦ 10943	Pass	5♥	Pass	6♥
South HCP: 13	♣ AQJ6	♣ K105	AP			
Contract: 6♥ S			1. Blackwood 0314, for ♥			

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AJ82				1♣
Vul: EW	♥ J106	♥ AK52				
North HCP: 7	♦ AQ532	♦ KJ	3♠	AP		
South HCP: 18	♣ 10742	♣ Q96				
Contract: 3♠ W						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ 1083				
Vul: None	♥ KJ6	♥ 1093		1♣	1♥	3♣
North HCP: 19	♦ AK5	♦ J9	AP			
South HCP: 3	♣ KJ63	♣ Q10742				
Contract: 3♣ N						

Board: 18	North:	South:	West	North	East	South
Dealer: S	♠ J1086	♠ 943				1♣
Vul: NS	♥ J9754	♥ A1032	1♦	Pass	2♦	X
North HCP: 2	♦ 54	♦ AQ	Pass	2♥	3♦	AP
South HCP: 18	♣ 64	♣ AKJ5				
Contract: 3♦ W						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 13	♠ 632	East Bids 1♥ if possible.
Dealer: N	♥ K42	East Bids 1♠ if possible.
Vul: Both	♦ 8762	
HCP: 7	♣ A96	Partner bids first.

Board: 14	♠ AJ10	The opponents are silent.
Dealer: S	♥ K97	
Vul: None	♦ K642	You bid first.
HCP: 19	♣ AKJ	

Board: 15	♠ A2	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: NS	♦ 10943	Partner bids first.
HCP: 13	♣ K105	

Board: 16	♠ AJ82	West Bids 3♠ if possible.
Dealer: S	♥ AK52	
Vul: EW	♦ KJ	You bid first.
HCP: 18	♣ Q96	

Board: 17	♠ 1083	East Bids 1♥ if possible.
Dealer: N	♥ 1093	
Vul: None	♦ J9	Partner bids first.
HCP: 3	♣ Q10742	

Board: 18	♠ 943	West Bids 1♦ if possible.
Dealer: S	♥ A1032	East Bids 2♦ if possible.
Vul: NS	♦ AQ	East Bids 3♦ if possible.
HCP: 18	♣ AKJ5	You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ 632		1♦	1♥	Pass
Vul: Both	♥ A85	♥ K42	Pass	X	1♠	1NT
North HCP: 19	♦ AQ54	♦ 8762	Pass	3NT	AP	
South HCP: 7	♣ KQJ	♣ A96				
Contract: 3N S						

Board: 14	North:	South:	West	North	East	South
Dealer: S	♠ Q543	♠ AJ10				1♦
Vul: None	♥ AJ643	♥ K97	Pass	1♥	Pass	2NT
North HCP: 7	♦ 9	♦ K642	Pass	3♠	Pass	3NT
South HCP: 19	♣ 832	♣ AKJ	AP			
Contract: 3N S						

Board: 15	North:	South:	West	North	East	South
Dealer: N	♠ KJ3	♠ A2		1♣	Pass	1♥
Vul: NS	♥ A987	♥ KQJ2	Pass	4♥	Pass	4NT ¹
North HCP: 18	♦ K6	♦ 10943	Pass	5♥	Pass	6♥
South HCP: 13	♣ AQJ6	♣ K105	AP			
Contract: 6♥ S			1. Blackwood 0314, for ♥			

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AJ82				1♣
Vul: EW	♥ J106	♥ AK52				
North HCP: 7	♦ AQ532	♦ KJ	3♠	AP		
South HCP: 18	♣ 10742	♣ Q96				
Contract: 3♠ W						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ A54	♠ 1083				
Vul: None	♥ KJ6	♥ 1093		1♣	1♥	3♣
North HCP: 19	♦ AK5	♦ J9	AP			
South HCP: 3	♣ KJ63	♣ Q10742				
Contract: 3♣ N						

Board: 18	North:	South:	West	North	East	South
Dealer: S	♠ J1086	♠ 943				1♣
Vul: NS	♥ J9754	♥ A1032	1♦	Pass	2♦	X
North HCP: 2	♦ 54	♦ AQ	Pass	2♥	3♦	AP
South HCP: 18	♣ 64	♣ AKJ5				
Contract: 3♦ W						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 19 ♠ AK42 The opponents are silent.
Dealer: N ♥ AJ
Vul: EW ♦ A103 You bid first.
HCP: 18 ♣ Q842

Board: 20 ♠ KQ The opponents are silent.
Dealer: S ♥ J853
Vul: Both ♦ 53 Partner bids first.
HCP: 7 ♣ J9852

Board: 21 ♠ AK7 East Bids 2♠ if possible.
Dealer: N ♥ QJ9
Vul: NS ♦ K76 You bid first.
HCP: 18 ♣ AJ76

Board: 22 ♠ 7653 East Bids 2♣ if possible.
Dealer: S ♥ A43 West Bids 2♥ if possible.
Vul: EW ♦ 84 West Bids 3♥ if possible.
HCP: 4 ♣ 10642 Partner bids first.

Board: 23 ♠ K74 East Bids 2♥ if possible.
Dealer: N ♥ K3
Vul: Both ♦ AQ65 You bid first.
HCP: 18 ♣ AQ96

Board: 24 ♠ Q10865 West Bids 2♥ if possible.
Dealer: S ♥ 2
Vul: None ♦ 106 Partner bids first.
HCP: 3 ♣ J10732

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ Q5		1♣	Pass	1♦
Vul: EW	♥ AJ	♥ K1087	Pass	2NT	Pass	3♥
North HCP: 18	♦ A103	♦ Q9762	Pass	3♠	Pass	3NT
South HCP: 7	♣ Q842	♣ 63	AP			
Contract: 3N N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A1084				1♣
Vul: Both	♥ J853	♥ Q107	Pass	1♥	Pass	2NT
North HCP: 7	♦ 53	♦ AJ6	Pass	3NT	AP	
South HCP: 18	♣ J9852	♣ AK10				
Contract: 3N S						

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ QJ86		1♣	2♠	4♣
Vul: NS	♥ QJ9	♥ 6				
North HCP: 18	♦ K76	♦ 52	AP			
South HCP: 6	♣ AJ76	♣ K109432				
Contract: 4♣ N						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ 7653	♠ KQJ104				1♠
Vul: EW	♥ A43	♥ Q7	Pass	Pass	2♣	2♦
North HCP: 4	♦ 84	♦ AK76	2♥	2♠	Pass	Pass
South HCP: 18	♣ 10642	♣ QJ	3♥	3♠	AP	
Contract: 3♠ S						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ J10		1♦	2♥	2NT ¹
Vul: Both	♥ K3	♥ A96	Pass	3NT	Pass	4NT ²
North HCP: 18	♦ AQ65	♦ KJ102	Pass	6NT	AP	
South HCP: 13	♣ AQ96	♣ KJ107				
Contract: 6N S						

1. Lebensohl after 1m
2. Quantitative 4NT

Board: 24	North:	South:	West	North	East	South
Dealer: S	♠ Q10865	♠ AJ				1♣
Vul: None	♥ 2	♥ KQ9				
North HCP: 3	♦ 106	♦ A82	2♥	4♣	AP	
South HCP: 18	♣ J10732	♣ A9864				
Contract: 4♣ S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 19	♠ Q5	The opponents are silent.
Dealer: N	♥ K1087	
Vul: EW	♦ Q9762	Partner bids first.
HCP: 7	♣ 63	

Board: 20	♠ A1084	The opponents are silent.
Dealer: S	♥ Q107	
Vul: Both	♦ AJ6	You bid first.
HCP: 18	♣ AK10	

Board: 21	♠ QJ86	East Bids 2♠ if possible.
Dealer: N	♥ 6	
Vul: NS	♦ 52	Partner bids first.
HCP: 6	♣ K109432	

Board: 22	♠ KQJ104	East Bids 2♣ if possible.
Dealer: S	♥ Q7	West Bids 2♥ if possible.
Vul: EW	♦ AK76	West Bids 3♥ if possible.
HCP: 18	♣ QJ	You bid first.

Board: 23	♠ J10	East Bids 2♥ if possible.
Dealer: N	♥ A96	
Vul: Both	♦ KJ102	Partner bids first.
HCP: 13	♣ KJ107	

Board: 24	♠ AJ	West Bids 2♥ if possible.
Dealer: S	♥ KQ9	
Vul: None	♦ A82	You bid first.
HCP: 18	♣ A9864	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ AK42	♠ Q5		1♣	Pass	1♦
Vul: EW	♥ AJ	♥ K1087	Pass	2NT	Pass	3♥
North HCP: 18	♦ A103	♦ Q9762	Pass	3♠	Pass	3NT
South HCP: 7	♣ Q842	♣ 63	AP			
Contract: 3N N						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A1084				1♣
Vul: Both	♥ J853	♥ Q107	Pass	1♥	Pass	2NT
North HCP: 7	♦ 53	♦ AJ6	Pass	3NT	AP	
South HCP: 18	♣ J9852	♣ AK10				
Contract: 3N S						

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ QJ86		1♣	2♠	4♣
Vul: NS	♥ QJ9	♥ 6				
North HCP: 18	♦ K76	♦ 52	AP			
South HCP: 6	♣ AJ76	♣ K109432				
Contract: 4♣ N						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ 7653	♠ KQJ104				1♠
Vul: EW	♥ A43	♥ Q7	Pass	Pass	2♣	2♦
North HCP: 4	♦ 84	♦ AK76	2♥	2♠	Pass	Pass
South HCP: 18	♣ 10642	♣ QJ	3♥	3♠	AP	
Contract: 3♠ S						

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ J10		1♦	2♥	2NT ¹
Vul: Both	♥ K3	♥ A96	Pass	3NT	Pass	4NT ²
North HCP: 18	♦ AQ65	♦ KJ102	Pass	6NT	AP	
South HCP: 13	♣ AQ96	♣ KJ107				
Contract: 6N S						

1. Lebensohl after 1m
2. Quantitative 4NT

Board: 24	North:	South:	West	North	East	South
Dealer: S	♠ Q10865	♠ AJ				1♣
Vul: None	♥ 2	♥ KQ9				
North HCP: 3	♦ 106	♦ A82	2♥	4♣	AP	
South HCP: 18	♣ J10732	♣ A9864				
Contract: 4♣ S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 25	♠ A64	The opponents are silent.
Dealer: N	♥ A98	
Vul: EW	♦ 1065	You bid first.
HCP: 18	♣ AKQJ	

Board: 26	♠ 10632	The opponents are silent.
Dealer: S	♥ AJ1072	
Vul: Both	♦ AK	Partner bids first.
HCP: 12	♣ 108	

Board: 27	♠ Q6	East Bids 1♦ if possible.
Dealer: N	♥ AK10	East Bids 2♦ if possible.
Vul: None	♦ AJ4	
HCP: 18	♣ A7532	You bid first.

Board: 28	♠ A7	The opponents are silent.
Dealer: S	♥ 864	
Vul: NS	♦ K8653	Partner bids first.
HCP: 8	♣ J97	

Board: 29	♠ AKQ98	The opponents are silent.
Dealer: N	♥ Q53	
Vul: Both	♦ A6	You bid first.
HCP: 18	♣ K63	

Board: 30	♠ 952	The opponents are silent.
Dealer: S	♥ K	
Vul: None	♦ KJ10852	Partner bids first.
HCP: 10	♣ K92	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ K987		1♣	Pass	1♠
Vul: EW	♥ A98	♥ KQ5	Pass	2NT	Pass	3NT
North HCP: 18	♦ 1065	♦ A8	AP			
South HCP: 12	♣ AKQJ	♣ 10932				
Contract: 3N N						

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ 10632	♠ AK8	Pass	1♥	Pass	3♥
Vul: Both	♥ AJ1072	♥ KQ54	Pass	3NT ¹	Pass	4♦ ²
North HCP: 12	♦ AK	♦ Q62	Pass	4NT ³	Pass	5♣
South HCP: 18	♣ 108	♣ A62	Pass	6♥	AP	
Contract: 6♥ N						

1. Cue bid, surplus
2. Cue bid, surplus
3. Blackwood 0314, for ♥

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ J108		1♣	1♦	Pass
Vul: None	♥ AK10	♥ QJ3	Pass	1NT	2♦	3♣
North HCP: 18	♦ AJ4	♦ 753	AP			
South HCP: 6	♣ A7532	♣ Q986				
Contract: 3♣ N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ KJ543				1♠
Vul: NS	♥ 864	♥ AK	Pass	1NT ¹	Pass	3NT
North HCP: 8	♦ K8653	♦ AJ4	AP			
South HCP: 18	♣ J97	♣ Q105				
Contract: 3N N						

1. forcing 1NT

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ AKQ98	♠ 75		1♠	Pass	1NT ¹
Vul: Both	♥ Q53	♥ K982	Pass	3NT	AP	
North HCP: 18	♦ A6	♦ KQ8				
South HCP: 8	♣ K63	♣ 9742				
Contract: 3N S						

1. forcing 1NT

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AKQ876				1♠
Vul: None	♥ K	♥ A74	Pass	1NT ¹	Pass	3♠
North HCP: 10	♦ KJ10852	♦ Q4	Pass	4♠	AP	
South HCP: 19	♣ K92	♣ A3				
Contract: 4♠ S						

1. forcing 1NT

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 25	♠ K987	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: EW	♦ A8	Partner bids first.
HCP: 12	♣ 10932	

Board: 26	♠ AK8	The opponents are silent.
Dealer: S	♥ KQ54	
Vul: Both	♦ Q62	You bid first.
HCP: 18	♣ A62	

Board: 27	♠ J108	East Bids 1♦ if possible. East Bids 2♦ if possible.
Dealer: N	♥ QJ3	
Vul: None	♦ 753	Partner bids first.
HCP: 6	♣ Q986	

Board: 28	♠ KJ543	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ AJ4	You bid first.
HCP: 18	♣ Q105	

Board: 29	♠ 75	The opponents are silent.
Dealer: N	♥ K982	
Vul: Both	♦ KQ8	Partner bids first.
HCP: 8	♣ 9742	

Board: 30	♠ AKQ876	The opponents are silent.
Dealer: S	♥ A74	
Vul: None	♦ Q4	You bid first.
HCP: 19	♣ A3	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ A64	♠ K987		1♣	Pass	1♠
Vul: EW	♥ A98	♥ KQ5	Pass	2NT	Pass	3NT
North HCP: 18	♦ 1065	♦ A8	AP			
South HCP: 12	♣ AKQJ	♣ 10932				
Contract: 3N N						

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ 10632	♠ AK8	Pass	1♥	Pass	3♥
Vul: Both	♥ AJ1072	♥ KQ54	Pass	3NT ¹	Pass	4♦ ²
North HCP: 12	♦ AK	♦ Q62	Pass	4NT ³	Pass	5♣
South HCP: 18	♣ 108	♣ A62	Pass	6♥	AP	
Contract: 6♥ N						

1. Cue bid, surplus
2. Cue bid, surplus
3. Blackwood 0314, for ♥

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ J108		1♣	1♦	Pass
Vul: None	♥ AK10	♥ QJ3	Pass	1NT	2♦	3♣
North HCP: 18	♦ AJ4	♦ 753	AP			
South HCP: 6	♣ A7532	♣ Q986				
Contract: 3♣ N						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ KJ543				1♠
Vul: NS	♥ 864	♥ AK	Pass	1NT ¹	Pass	3NT
North HCP: 8	♦ K8653	♦ AJ4	AP			
South HCP: 18	♣ J97	♣ Q105				
Contract: 3N N						

1. forcing 1NT

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ AKQ98	♠ 75		1♠	Pass	1NT ¹
Vul: Both	♥ Q53	♥ K982	Pass	3NT	AP	
North HCP: 18	♦ A6	♦ KQ8				
South HCP: 8	♣ K63	♣ 9742				
Contract: 3N S						

1. forcing 1NT

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AKQ876				1♠
Vul: None	♥ K	♥ A74	Pass	1NT ¹	Pass	3♠
North HCP: 10	♦ KJ10852	♦ Q4	Pass	4♠	AP	
South HCP: 19	♣ K92	♣ A3				
Contract: 4♠ S						

1. forcing 1NT

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 31	♠ AQ83	The opponents are silent.
Dealer: N	♥ A87	
Vul: NS	♦ Q7	You bid first.
HCP: 19	♣ AK107	

Board: 32	♠ Q742	The opponents are silent.
Dealer: S	♥ A854	
Vul: EW	♦ 3	Partner bids first.
HCP: 10	♣ A1073	

Board: 33	♠ AK76	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ A65	You bid first.
HCP: 18	♣ QJ93	

Board: 34	♠ K63	The opponents are silent.
Dealer: S	♥ J64	
Vul: NS	♦ A109	Partner bids first.
HCP: 13	♣ AJ32	

Board: 35	♠ AK832	West Bids 3♥ if possible.
Dealer: N	♥ Q5	
Vul: EW	♦ K9	You bid first.
HCP: 18	♣ AQ72	

Board: 36	♠ A965	The opponents are silent.
Dealer: S	♥ 654	
Vul: Both	♦ 3	Partner bids first.
HCP: 10	♣ KQJ97	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ 62		1♣	Pass	1♥
Vul: NS	♥ A87	♥ QJ105				
North HCP: 19	♦ Q7	♦ 832	Pass	2NT	AP	
South HCP: 6	♣ AK107	♣ QJ42				
Contract: 2N N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ Q742	♠ AK10				1♣
Vul: EW	♥ A854	♥ KQ6	Pass	1♥	Pass	2NT
North HCP: 10	♦ 3	♦ KQ9	Pass	3♠	Pass	3NT
South HCP: 18	♣ A1073	♣ J985	AP			
Contract: 3N S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ Q3		1♣	Pass	1♥
Vul: None	♥ A5	♥ KQJ2	Pass	2NT	Pass	3♦
North HCP: 18	♦ A65	♦ KJ84	Pass	3♠	Pass	5NT
South HCP: 15	♣ QJ93	♣ K108	Pass	6NT	AP	
Contract: 6N N						

			West	North	East	South
						1♦
Board: 34	North:	South:	Pass	2♣	Pass	3♣
Dealer: S	♠ K63	♠ AJ	Pass	3NT	Pass	4NT ¹
Vul: NS	♥ J64	♥ AKQ	Pass	5♥	Pass	5NT ²
North HCP: 13	♦ A109	♦ J532	Pass	6♦	Pass	6NT
South HCP: 18	♣ AJ32	♣ K964	AP			
Contract: 6N N						

1. Blackwood 0314, for ♣
2. King ask by 5NT

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AK832	♠ 1076		1♠	Pass	2♣
Vul: EW	♥ Q5	♥ K	3♥	X ¹	Pass	3♣
North HCP: 18	♦ K9	♦ J3	Pass	4♠	AP	
South HCP: 7	♣ AQ72	♣ K1098653				
Contract: 4♠ N						

1. Maximal Doubles

Board: 36	North:	South:	West	North	East	South
Dealer: S	♠ A965	♠ KJ1072				1♠
Vul: Both	♥ 654	♥ AQJ	Pass	1NT ¹	Pass	3NT
North HCP: 10	♦ 3	♦ A9	Pass	6♠	AP	
South HCP: 19	♣ KQJ97	♣ A102				
Contract: 6♠ S						

1. forcing 1NT

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 31	♠ 62	The opponents are silent.
Dealer: N	♥ QJ105	
Vul: NS	♦ 832	Partner bids first.
HCP: 6	♣ QJ42	

Board: 32	♠ AK10	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: EW	♦ KQ9	You bid first.
HCP: 18	♣ J985	

Board: 33	♠ Q3	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: None	♦ KJ84	Partner bids first.
HCP: 15	♣ K108	

Board: 34	♠ AJ	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ J532	You bid first.
HCP: 18	♣ K964	

Board: 35	♠ 1076	West Bids 3♥ if possible.
Dealer: N	♥ K	
Vul: EW	♦ J3	Partner bids first.
HCP: 7	♣ K1098653	

Board: 36	♠ KJ1072	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: Both	♦ A9	You bid first.
HCP: 19	♣ A102	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ 62		1♣	Pass	1♥
Vul: NS	♥ A87	♥ QJ105				
North HCP: 19	♦ Q7	♦ 832	Pass	2NT	AP	
South HCP: 6	♣ AK107	♣ QJ42				
Contract: 2N N						

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ Q742	♠ AK10				1♣
Vul: EW	♥ A854	♥ KQ6	Pass	1♥	Pass	2NT
North HCP: 10	♦ 3	♦ KQ9	Pass	3♠	Pass	3NT
South HCP: 18	♣ A1073	♣ J985	AP			
Contract: 3N S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ AK76	♠ Q3		1♣	Pass	1♥
Vul: None	♥ A5	♥ KQJ2	Pass	2NT	Pass	3♦
North HCP: 18	♦ A65	♦ KJ84	Pass	3♠	Pass	5NT
South HCP: 15	♣ QJ93	♣ K108	Pass	6NT	AP	
Contract: 6N N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ AJ				1♦
Vul: NS	♥ J64	♥ AKQ	Pass	2♣	Pass	3♣
North HCP: 13	♦ A109	♦ J532	Pass	3NT	Pass	4NT ¹
South HCP: 18	♣ AJ32	♣ K964	Pass	5♥	Pass	5NT ²
Contract: 6N N			Pass	6♦	Pass	6NT
			AP			
			1. Blackwood 0314, for ♣			
			2. King ask by 5NT			

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AK832	♠ 1076		1♠	Pass	2♣
Vul: EW	♥ Q5	♥ K	3♥	X ¹	Pass	3♣
North HCP: 18	♦ K9	♦ J3	Pass	4♠	AP	
South HCP: 7	♣ AQ72	♣ K1098653	1. Maximal Doubles			
Contract: 4♠ N						

Board: 36	North:	South:	West	North	East	South
Dealer: S	♠ A965	♠ KJ1072				1♠
Vul: Both	♥ 654	♥ AQJ	Pass	1NT ¹	Pass	3NT
North HCP: 10	♦ 3	♦ A9	Pass	6♠	AP	
South HCP: 19	♣ KQJ97	♣ A102	1. forcing 1NT			
Contract: 6♠ S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 37	♠ 954	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ AKJ10	You bid first.
HCP: 18	♣ AK73	
Board: 38	♠ 9864	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ J32	Partner bids first.
HCP: 2	♣ J97643	
Board: 39	♠ AK	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: Both	♦ AQ87	You bid first.
HCP: 18	♣ 10986	
Board: 40	♠ AQ32	The opponents are silent.
Dealer: S	♥ AJ84	
Vul: None	♦ Q	Partner bids first.
HCP: 14	♣ J954	
Board: 41	♠ KJ2	East Bids 2♣ if possible.
Dealer: N	♥ AK10942	
Vul: EW	♦ A7	You bid first.
HCP: 19	♣ A10	
Board: 42	♠ Q5	East Doubles 1♥ if possible.
Dealer: S	♥ QJ97532	West Bids 4♠ if possible.
Vul: Both	♦ 74	
HCP: 5	♣ 65	Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ 954	♠ 32		1♦	Pass	1♥
Vul: NS	♥ K8	♥ Q7654	Pass	2NT	Pass	3♥
North HCP: 18	♦ AKJ10	♦ Q	Pass	3NT	AP	
South HCP: 7	♣ AK73	♣ QJ852				
Contract: 3N N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ 9864	♠ J7				1♥
Vul: EW	♥ —	♥ AKQ87	AP			
North HCP: 2	♦ J32	♦ K9				
South HCP: 18	♣ J97643	♣ KQ102				
Contract: 1♥ S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q109		1♦	Pass	1♥
Vul: Both	♥ KQ3	♥ 10952	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQ87	♦ K1032	AP			
South HCP: 7	♣ 10986	♣ Q2				
Contract: 3N N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ AQ32	♠ KJ94	Pass	1♥	Pass	2NT
Vul: None	♥ AJ84	♥ KQ2	Pass	3♠	Pass	4♠
North HCP: 14	♦ Q	♦ AK104	Pass	4NT ¹	Pass	5♥
South HCP: 18	♣ J954	♣ Q3	Pass	6NT	Pass	7♠
Contract: 7♠ N			AP			
			1. Blackwood 0314, for ♦			

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 109865		1♥	2♣	Pass
Vul: EW	♥ AK10942	♥ —	Pass	3♥	AP	
North HCP: 19	♦ A7	♦ QJ10943				
South HCP: 3	♣ A10	♣ 42				
Contract: 3♥ N						

Board: 42	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ K10				1♦
Vul: Both	♥ QJ97532	♥ AK84	Pass	1♥	X	4♥
North HCP: 5	♦ 74	♦ AK1053	4♠	5♥	AP	
South HCP: 18	♣ 65	♣ J8				
Contract: 5♥ N						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 37	♠ 32	The opponents are silent.
Dealer: N	♥ Q7654	
Vul: NS	♦ Q	Partner bids first.
HCP: 7	♣ QJ852	
Board: 38	♠ J7	The opponents are silent.
Dealer: S	♥ AKQ87	
Vul: EW	♦ K9	You bid first.
HCP: 18	♣ KQ102	
Board: 39	♠ Q109	The opponents are silent.
Dealer: N	♥ 10952	
Vul: Both	♦ K1032	Partner bids first.
HCP: 7	♣ Q2	
Board: 40	♠ KJ94	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: None	♦ AK104	You bid first.
HCP: 18	♣ Q3	
Board: 41	♠ 109865	East Bids 2♣ if possible.
Dealer: N	♥ —	
Vul: EW	♦ QJ10943	Partner bids first.
HCP: 3	♣ 42	
Board: 42	♠ K10	East Doubles 1♥ if possible.
Dealer: S	♥ AK84	West Bids 4♠ if possible.
Vul: Both	♦ AK1053	
HCP: 18	♣ J8	You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ 954	♠ 32		1♦	Pass	1♥
Vul: NS	♥ K8	♥ Q7654	Pass	2NT	Pass	3♥
North HCP: 18	♦ AKJ10	♦ Q	Pass	3NT	AP	
South HCP: 7	♣ AK73	♣ QJ852				
Contract: 3N N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ 9864	♠ J7				1♥
Vul: EW	♥ —	♥ AKQ87	AP			
North HCP: 2	♦ J32	♦ K9				
South HCP: 18	♣ J97643	♣ KQ102				
Contract: 1♥ S						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q109		1♦	Pass	1♥
Vul: Both	♥ KQ3	♥ 10952	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQ87	♦ K1032	AP			
South HCP: 7	♣ 10986	♣ Q2				
Contract: 3N N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ AQ32	♠ KJ94	Pass	1♥	Pass	2NT
Vul: None	♥ AJ84	♥ KQ2	Pass	3♠	Pass	4♠
North HCP: 14	♦ Q	♦ AK104	Pass	4NT ¹	Pass	5♥
South HCP: 18	♣ J954	♣ Q3	Pass	6NT	Pass	7♠
Contract: 7♠ N			AP			
			1. Blackwood 0314, for ♦			

Board: 41	North:	South:	West	North	East	South
Dealer: N	♠ KJ2	♠ 109865		1♥	2♣	Pass
Vul: EW	♥ AK10942	♥ —	Pass	3♥	AP	
North HCP: 19	♦ A7	♦ QJ10943				
South HCP: 3	♣ A10	♣ 42				
Contract: 3♥ N						

Board: 42	North:	South:	West	North	East	South
Dealer: S	♠ Q5	♠ K10				1♦
Vul: Both	♥ QJ97532	♥ AK84	Pass	1♥	X	4♥
North HCP: 5	♦ 74	♦ AK1053	4♠	5♥	AP	
South HCP: 18	♣ 65	♣ J8				
Contract: 5♥ N						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 43	♠ 82	West Bids 1NT if possible.
Dealer: N	♥ K92	
Vul: None	♦ AKQ1097	You bid first.
HCP: 18	♣ AQ	
Board: 44	♠ Q1087	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ K9864	Partner bids first.
HCP: 9	♣ A87	
Board: 45	♠ Q5	The opponents are silent.
Dealer: N	♥ AK1085	
Vul: Both	♦ Q9	You bid first.
HCP: 18	♣ AK52	
Board: 46	♠ A6	East Bids 1NT if possible.
Dealer: S	♥ 83	
Vul: None	♦ J107542	Partner bids first.
HCP: 5	♣ 1083	
Board: 47	♠ A10	East Bids 2♠ if possible.
Dealer: N	♥ Q107	West Bids 3♠ if possible.
Vul: NS	♦ AK87	
HCP: 18	♣ KQ98	You bid first.
Board: 48	♠ J753	West Bids 2♦ if possible.
Dealer: S	♥ 5	West Doubles 4♠ if possible.
Vul: EW	♦ J653	
HCP: 4	♣ Q865	Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ QJ103		1♦	Pass	1♠
Vul: None	♥ K92	♥ A6				
North HCP: 18	♦ AKQ1097	♦ J86	1NT ¹	3NT	AP	
South HCP: 9	♣ AQ	♣ J942	1. Unusual 1NT			
Contract: 3N N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ AK				1♦
Vul: NS	♥ 10	♥ KQJ3	Pass	1♠	Pass	2NT
North HCP: 9	♦ K9864	♦ AJ73	Pass	5♦	AP	
South HCP: 19	♣ A87	♣ J109				
Contract: 5♦ S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AK10864		1♥	Pass	1♠
Vul: Both	♥ AK1085	♥ 63	Pass	2NT	Pass	3♠
North HCP: 18	♦ Q9	♦ AKJ85	AP			
South HCP: 15	♣ AK52	♣ —				
Contract: 3♠ S						

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ KJ3				1♥
Vul: None	♥ 83	♥ AJ9762	Pass	Pass	1NT	3♥
North HCP: 5	♦ J107542	♦ AQ	Pass	4♥	AP	
South HCP: 18	♣ 1083	♣ QJ				
Contract: 4♥ S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ J3		1♦	2♠	X
Vul: NS	♥ Q107	♥ KJ43	3♠	3NT	AP	
North HCP: 18	♦ AK87	♦ QJ10				
South HCP: 13	♣ KQ98	♣ AJ52				
Contract: 3N N						

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ J753	♠ AKQ102				1♠
Vul: EW	♥ 5	♥ Q92	2♦	3♠	Pass	4♠
North HCP: 4	♦ J653	♦ 109	X	AP		
South HCP: 18	♣ Q865	♣ AK10				
Contract: 4♠X S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 43	♠ QJ103	West Bids 1NT if possible.
Dealer: N	♥ A6	
Vul: None	♦ J86	Partner bids first.
HCP: 9	♣ J942	
Board: 44	♠ AK	The opponents are silent.
Dealer: S	♥ KQJ3	
Vul: NS	♦ AJ73	You bid first.
HCP: 19	♣ J109	
Board: 45	♠ AK10864	The opponents are silent.
Dealer: N	♥ 63	
Vul: Both	♦ AKJ85	Partner bids first.
HCP: 15	♣ —	
Board: 46	♠ KJ3	East Bids 1NT if possible.
Dealer: S	♥ AJ9762	
Vul: None	♦ AQ	You bid first.
HCP: 18	♣ QJ	
Board: 47	♠ J3	East Bids 2♠ if possible.
Dealer: N	♥ KJ43	West Bids 3♠ if possible.
Vul: NS	♦ QJ10	
HCP: 13	♣ AJ52	Partner bids first.
Board: 48	♠ AKQ102	West Bids 2♦ if possible.
Dealer: S	♥ Q92	West Doubles 4♠ if possible.
Vul: EW	♦ 109	
HCP: 18	♣ AK10	You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ QJ103		1♦	Pass	1♠
Vul: None	♥ K92	♥ A6				
North HCP: 18	♦ AKQ1097	♦ J86	1NT ¹	3NT	AP	
South HCP: 9	♣ AQ	♣ J942	1. Unusual 1NT			
Contract: 3N N						

Board: 44	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ AK				1♦
Vul: NS	♥ 10	♥ KQJ3	Pass	1♠	Pass	2NT
North HCP: 9	♦ K9864	♦ AJ73	Pass	5♦	AP	
South HCP: 19	♣ A87	♣ J109				
Contract: 5♦ S						

Board: 45	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AK10864		1♥	Pass	1♠
Vul: Both	♥ AK1085	♥ 63	Pass	2NT	Pass	3♠
North HCP: 18	♦ Q9	♦ AKJ85	AP			
South HCP: 15	♣ AK52	♣ —				
Contract: 3♠ S						

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ KJ3				1♥
Vul: None	♥ 83	♥ AJ9762	Pass	Pass	1NT	3♥
North HCP: 5	♦ J107542	♦ AQ	Pass	4♥	AP	
South HCP: 18	♣ 1083	♣ QJ				
Contract: 4♥ S						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ J3		1♦	2♠	X
Vul: NS	♥ Q107	♥ KJ43	3♠	3NT	AP	
North HCP: 18	♦ AK87	♦ QJ10				
South HCP: 13	♣ KQ98	♣ AJ52				
Contract: 3N N						

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ J753	♠ AKQ102				1♠
Vul: EW	♥ 5	♥ Q92	2♦	3♠	Pass	4♠
North HCP: 4	♦ J653	♦ 109	X	AP		
South HCP: 18	♣ Q865	♣ AK10				
Contract: 4♠X S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 49	♠ A96	East Bids 1♥ if possible.
Dealer: N	♥ A87	
Vul: None	♦ AQ	You bid first.
HCP: 18	♣ A7542	

Board: 50	♠ 10965	West Bids 2♥ if possible.
Dealer: S	♥ Q103	
Vul: NS	♦ 742	Partner bids first.
HCP: 2	♣ 1083	

Board: 51	♠ KQ62	The opponents are silent.
Dealer: N	♥ AQ52	
Vul: EW	♦ A53	You bid first.
HCP: 19	♣ A3	

Board: 52	♠ 732	The opponents are silent.
Dealer: S	♥ QJ98	
Vul: Both	♦ 953	Partner bids first.
HCP: 3	♣ 875	

Board: 53	♠ A75	The opponents are silent.
Dealer: N	♥ A73	
Vul: NS	♦ K42	You bid first.
HCP: 18	♣ AQJ3	

Board: 54	♠ 10987	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: EW	♦ 74	Partner bids first.
HCP: 15	♣ AKQJ	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 49
Dealer: N
Vul: None
North HCP: 18
South HCP: 7
Contract: 4♠ S

North:
♠ A96
♥ A87
♦ AQ
♣ A7542

South:
♠ K10874
♥ J962
♦ 43
♣ K3

West	North	East	South
	1♣	1♥	1♠
Pass	4♠	AP	

Board: 50
Dealer: S
Vul: NS
North HCP: 2
South HCP: 19
Contract: 3♣ S

North:
♠ 10965
♥ Q103
♦ 742
♣ 1083

South:
♠ AJ
♥ K8
♦ AQ6
♣ AJ9542

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

Board: 51
Dealer: N
Vul: EW
North HCP: 19
South HCP: 9
Contract: 4♠ S

North:
♠ KQ62
♥ AQ52
♦ A53
♣ A3

South:
♠ A975
♥ J6
♦ KJ4
♣ 10764

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

Board: 52
Dealer: S
Vul: Both
North HCP: 3
South HCP: 18
Contract: 1♦ S

North:
♠ 732
♥ QJ98
♦ 953
♣ 875

South:
♠ KJ5
♥ AK
♦ AK102
♣ 10632

West	North	East	South
			1♦
AP			

Board: 53
Dealer: N
Vul: NS
North HCP: 18
South HCP: 13
Contract: 6N N

North:
♠ A75
♥ A73
♦ K42
♣ AQJ3

South:
♠ K94
♥ KQ842
♦ AJ
♣ 865

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

1. Blackwood 0314, for ♥

Board: 54
Dealer: S
Vul: EW
North HCP: 15
South HCP: 19
Contract: 7♠ S

North:
♠ 10987
♥ KQ5
♦ 74
♣ AKQJ

South:
♠ AKQJ2
♥ A4
♦ AJ8
♣ 765

West	North	East	South
			1♠
Pass	2NT ¹	Pass	3♠
Pass	3NT ²	Pass	4NT ³
Pass	5♦	Pass	7♠
AP			

1. Jacoby 2NT

2. Cue bid, surplus

3. Blackwood 0314, for ♠

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 49	♠ K10874	East Bids 1♥ if possible.
Dealer: N	♥ J962	
Vul: None	♦ 43	Partner bids first.
HCP: 7	♣ K3	

Board: 50	♠ AJ	West Bids 2♥ if possible.
Dealer: S	♥ K8	
Vul: NS	♦ AQ6	You bid first.
HCP: 19	♣ AJ9542	

Board: 51	♠ A975	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ KJ4	Partner bids first.
HCP: 9	♣ 10764	

Board: 52	♠ KJ5	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ AK102	You bid first.
HCP: 18	♣ 10632	

Board: 53	♠ K94	The opponents are silent.
Dealer: N	♥ KQ842	
Vul: NS	♦ AJ	Partner bids first.
HCP: 13	♣ 865	

Board: 54	♠ AKQJ2	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ AJ8	You bid first.
HCP: 19	♣ 765	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 49
Dealer: N
Vul: None
North HCP: 18
South HCP: 7
Contract: 4♠ S

North:
♠ A96
♥ A87
♦ AQ
♣ A7542

South:
♠ K10874
♥ J962
♦ 43
♣ K3

West	North	East	South
	1♣	1♥	1♠
Pass	4♠	AP	

Board: 50
Dealer: S
Vul: NS
North HCP: 2
South HCP: 19
Contract: 3♣ S

North:
♠ 10965
♥ Q103
♦ 742
♣ 1083

South:
♠ AJ
♥ K8
♦ AQ6
♣ AJ9542

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

Board: 51
Dealer: N
Vul: EW
North HCP: 19
South HCP: 9
Contract: 4♠ S

North:
♠ KQ62
♥ AQ52
♦ A53
♣ A3

South:
♠ A975
♥ J6
♦ KJ4
♣ 10764

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

Board: 52
Dealer: S
Vul: Both
North HCP: 3
South HCP: 18
Contract: 1♦ S

North:
♠ 732
♥ QJ98
♦ 953
♣ 875

South:
♠ KJ5
♥ AK
♦ AK102
♣ 10632

West	North	East	South
			1♦
AP			

Board: 53
Dealer: N
Vul: NS
North HCP: 18
South HCP: 13
Contract: 6N N

North:
♠ A75
♥ A73
♦ K42
♣ AQJ3

South:
♠ K94
♥ KQ842
♦ AJ
♣ 865

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

1. Blackwood 0314, for ♥

Board: 54
Dealer: S
Vul: EW
North HCP: 15
South HCP: 19
Contract: 7♠ S

North:
♠ 10987
♥ KQ5
♦ 74
♣ AKQJ

South:
♠ AKQJ2
♥ A4
♦ AJ8
♣ 765

West	North	East	South
			1♠
Pass	2NT ¹	Pass	3♠
Pass	3NT ²	Pass	4NT ³
Pass	5♦	Pass	7♠
AP			

1. Jacoby 2NT

2. Cue bid, surplus

3. Blackwood 0314, for ♠

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 55	♠ K94	East Bids 1♠ if possible.
Dealer: N	♥ AK	
Vul: Both	♦ 10742	You bid first.
HCP: 18	♣ AKJ4	
Board: 56	♠ 10875	East Doubles Pass if possible.
Dealer: S	♥ 85	
Vul: None	♦ 9632	Partner bids first.
HCP: 0	♣ 1085	
Board: 57	♠ AK1085	West Bids 2♥ if possible.
Dealer: N	♥ 42	
Vul: EW	♦ AK53	You bid first.
HCP: 18	♣ A5	
Board: 58	♠ 10873	The opponents are silent.
Dealer: S	♥ J82	
Vul: Both	♦ J5	Partner bids first.
HCP: 3	♣ J742	
Board: 59	♠ A86	East Bids 1♦ if possible.
Dealer: N	♥ A10	West Bids 1♥ if possible.
Vul: None	♦ A5	
HCP: 18	♣ AQ9432	You bid first.
Board: 60	♠ 65	The opponents are silent.
Dealer: S	♥ J72	
Vul: NS	♦ 8653	Partner bids first.
HCP: 3	♣ Q532	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: N	♠ K94	♠ 1082		1♦	1♠	Pass
Vul: Both	♥ AK	♥ J9872				
North HCP: 18	♦ 10742	♦ K96	Pass	1NT	AP	
South HCP: 4	♣ AKJ4	♣ 108				
Contract: 1N N						

Board: 56	North:	South:	West	North	East	South
Dealer: S	♠ 10875	♠ J6	Pass	Pass	X	1♦
Vul: None	♥ 85	♥ KQ92	Pass	1♠	Pass	1♥
North HCP: 0	♦ 9632	♦ AQJ4	Pass	2♦	Pass	2♣ ¹
South HCP: 19	♣ 1085	♣ AQ9	AP			3NT
Contract: 3N S						

1. Fourth suit

Board: 57	North:	South:	West	North	East	South
Dealer: N	♠ AK1085	♠ 97		1♠	Pass	Pass
Vul: EW	♥ 42	♥ J1065				
North HCP: 18	♦ AK53	♦ Q84	2♥	3♦	AP	
South HCP: 3	♣ A5	♣ 10632				
Contract: 3♦ N						

Board: 58	North:	South:	West	North	East	South
Dealer: S	♠ 10873	♠ AQJ95				1♠
Vul: Both	♥ J82	♥ AK3				
North HCP: 3	♦ J5	♦ KQ3	AP			
South HCP: 19	♣ J742	♣ 83				
Contract: 1♠ S						

Board: 59	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ J53		1♣	1♦	Pass
Vul: None	♥ A10	♥ 987				
North HCP: 18	♦ A5	♦ J10973	1♥	1NT	AP	
South HCP: 5	♣ AQ9432	♣ K8				
Contract: 1N N						

Board: 60	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AQ742				1♠
Vul: NS	♥ J72	♥ AK				
North HCP: 3	♦ 8653	♦ A74	AP			
South HCP: 18	♣ Q532	♣ J86				
Contract: 1♠ S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 55	♠ 1082	East Bids 1♠ if possible.
Dealer: N	♥ J9872	
Vul: Both	♦ K96	Partner bids first.
HCP: 4	♣ 108	
Board: 56	♠ J6	East Doubles Pass if possible.
Dealer: S	♥ KQ92	
Vul: None	♦ AQJ4	You bid first.
HCP: 19	♣ AQ9	
Board: 57	♠ 97	West Bids 2♥ if possible.
Dealer: N	♥ J1065	
Vul: EW	♦ Q84	Partner bids first.
HCP: 3	♣ 10632	
Board: 58	♠ AQJ95	The opponents are silent.
Dealer: S	♥ AK3	
Vul: Both	♦ KQ3	You bid first.
HCP: 19	♣ 83	
Board: 59	♠ J53	East Bids 1♦ if possible.
Dealer: N	♥ 987	West Bids 1♥ if possible.
Vul: None	♦ J10973	
HCP: 5	♣ K8	Partner bids first.
Board: 60	♠ AQ742	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ A74	You bid first.
HCP: 18	♣ J86	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 55
Dealer: N
Vul: Both
North HCP: 18
South HCP: 4
Contract: 1N N

North:
♠ K94
♥ AK
♦ 10742
♣ AKJ4

South:
♠ 1082
♥ J9872
♦ K96
♣ 108

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

Board: 56
Dealer: S
Vul: None
North HCP: 0
South HCP: 19
Contract: 3N S

North:
♠ 10875
♥ 85
♦ 9632
♣ 1085

South:
♠ J6
♥ KQ92
♦ AQJ4
♣ AQ9

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

1. Fourth suit

Board: 57
Dealer: N
Vul: EW
North HCP: 18
South HCP: 3
Contract: 3♦ N

North:
♠ AK1085
♥ 42
♦ AK53
♣ A5

South:
♠ 97
♥ J1065
♦ Q84
♣ 10632

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

Board: 58
Dealer: S
Vul: Both
North HCP: 3
South HCP: 19
Contract: 1♠ S

North:
♠ 10873
♥ J82
♦ J5
♣ J742

South:
♠ AQJ95
♥ AK3
♦ KQ3
♣ 83

West	North	East	South
			1♠
AP			

Board: 59
Dealer: N
Vul: None
North HCP: 18
South HCP: 5
Contract: 1N N

North:
♠ A86
♥ A10
♦ A5
♣ AQ9432

South:
♠ J53
♥ 987
♦ J10973
♣ K8

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

Board: 60
Dealer: S
Vul: NS
North HCP: 3
South HCP: 18
Contract: 1♠ S

North:
♠ 65
♥ J72
♦ 8653
♣ Q532

South:
♠ AQ742
♥ AK
♦ A74
♣ J86

West	North	East	South
			1♠
AP			

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 61	♠ AQ7	The opponents are silent.
Dealer: N	♥ A8753	
Vul: Both	♦ KQ6	You bid first.
HCP: 19	♣ KJ	

Board: 62	♠ 10	The opponents are silent.
Dealer: S	♥ K1062	
Vul: None	♦ K95	Partner bids first.
HCP: 10	♣ A9852	

Board: 63	♠ K109	East Bids 1♠ if possible.
Dealer: N	♥ K64	West Bids 2♠ if possible.
Vul: NS	♦ KQ104	
HCP: 18	♣ AK7	You bid first.

Board: 64	♠ QJ73	The opponents are silent.
Dealer: S	♥ 642	
Vul: EW	♦ A	Partner bids first.
HCP: 9	♣ Q8632	

Board: 65	♠ AKQ732	East Bids 2♥ if possible.
Dealer: N	♥ Q4	West Bids 5♥ if possible.
Vul: None	♦ K74	
HCP: 18	♣ A3	You bid first.

Board: 66	♠ A1098	The opponents are silent.
Dealer: S	♥ 832	
Vul: NS	♦ 52	Partner bids first.
HCP: 7	♣ QJ109	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ K9		1♥	Pass	1NT ¹
Vul: Both	♥ A8753	♥ K942	Pass	3NT	Pass	4♥
North HCP: 19	♦ KQ6	♦ A953	AP			
South HCP: 10	♣ KJ	♣ 763	1. forcing 1NT			
Contract: 4♥ N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AKQ				1♣
Vul: None	♥ K1062	♥ 8543	Pass	1♥	Pass	4♥
North HCP: 10	♦ K95	♦ AQ8	Pass	4NT ¹	Pass	5♥
South HCP: 19	♣ A9852	♣ KJ7	Pass	6♣	AP	
Contract: 6♣ S			1. Blackwood 0314, for ♥			

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ A5		1♦	1♠	Pass
Vul: NS	♥ K64	♥ J105	Pass	X	Pass	2♣
North HCP: 18	♦ KQ104	♦ J973	2♠	AP		
South HCP: 6	♣ AK7	♣ 10852				
Contract: 2♠ E						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ QJ73	♠ AK				1♦
Vul: EW	♥ 642	♥ KQ9	Pass	1♠	Pass	3♦
North HCP: 9	♦ A	♦ K108765	Pass	3NT	AP	
South HCP: 18	♣ Q8632	♣ K9				
Contract: 3N N						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ AKQ732	♠ 98654		1♠	2♥	4♠
Vul: None	♥ Q4	♥ —	5♥	X	AP	
North HCP: 18	♦ K74	♦ Q62				
South HCP: 2	♣ A3	♣ 109754				
Contract: 5♥X E						

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ A1098	♠ Q653				1♣
Vul: NS	♥ 832	♥ AJ10	Pass	1♠	Pass	4♠
North HCP: 7	♦ 52	♦ A3	AP			
South HCP: 18	♣ QJ109	♣ AK84				
Contract: 4♠ N						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 61	♠ K9	The opponents are silent.
Dealer: N	♥ K942	
Vul: Both	♦ A953	Partner bids first.
HCP: 10	♣ 763	

Board: 62	♠ AKQ	The opponents are silent.
Dealer: S	♥ 8543	
Vul: None	♦ AQ8	You bid first.
HCP: 19	♣ KJ7	

Board: 63	♠ A5	East Bids 1♠ if possible. West Bids 2♠ if possible.
Dealer: N	♥ J105	
Vul: NS	♦ J973	Partner bids first.
HCP: 6	♣ 10852	

Board: 64	♠ AK	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: EW	♦ K108765	You bid first.
HCP: 18	♣ K9	

Board: 65	♠ 98654	East Bids 2♥ if possible. West Bids 5♥ if possible.
Dealer: N	♥ —	
Vul: None	♦ Q62	Partner bids first.
HCP: 2	♣ 109754	

Board: 66	♠ Q653	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: NS	♦ A3	You bid first.
HCP: 18	♣ AK84	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ K9		1♥	Pass	1NT ¹
Vul: Both	♥ A8753	♥ K942	Pass	3NT	Pass	4♥
North HCP: 19	♦ KQ6	♦ A953	AP			
South HCP: 10	♣ KJ	♣ 763	1. forcing 1NT			
Contract: 4♥ N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AKQ				1♣
Vul: None	♥ K1062	♥ 8543	Pass	1♥	Pass	4♥
North HCP: 10	♦ K95	♦ AQ8	Pass	4NT ¹	Pass	5♥
South HCP: 19	♣ A9852	♣ KJ7	Pass	6♣	AP	
Contract: 6♣ S			1. Blackwood 0314, for ♥			

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ A5		1♦	1♠	Pass
Vul: NS	♥ K64	♥ J105	Pass	X	Pass	2♣
North HCP: 18	♦ KQ104	♦ J973	2♠	AP		
South HCP: 6	♣ AK7	♣ 10852				
Contract: 2♠ E						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ QJ73	♠ AK				1♦
Vul: EW	♥ 642	♥ KQ9	Pass	1♠	Pass	3♦
North HCP: 9	♦ A	♦ K108765	Pass	3NT	AP	
South HCP: 18	♣ Q8632	♣ K9				
Contract: 3N N						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ AKQ732	♠ 98654		1♠	2♥	4♠
Vul: None	♥ Q4	♥ —	5♥	X	AP	
North HCP: 18	♦ K74	♦ Q62				
South HCP: 2	♣ A3	♣ 109754				
Contract: 5♥X E						

Board: 66	North:	South:	West	North	East	South
Dealer: S	♠ A1098	♠ Q653				1♣
Vul: NS	♥ 832	♥ AJ10	Pass	1♠	Pass	4♠
North HCP: 7	♦ 52	♦ A3	AP			
South HCP: 18	♣ QJ109	♣ AK84				
Contract: 4♠ N						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 67	♠ AK4	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ A93	You bid first.
HCP: 18	♣ QJ832	

Board: 68	♠ 98	The opponents are silent.
Dealer: S	♥ Q8632	
Vul: Both	♦ 864	Partner bids first.
HCP: 5	♣ K65	

Board: 69	♠ AQ763	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: NS	♦ A76	You bid first.
HCP: 19	♣ A3	

Board: 70	♠ 764	West Bids 2♠ if possible. East Bids 3♠ if possible.
Dealer: S	♥ J742	
Vul: EW	♦ J985	Partner bids first.
HCP: 2	♣ 75	

Board: 71	♠ A102	The opponents are silent.
Dealer: N	♥ AQ63	
Vul: Both	♦ AKJ	You bid first.
HCP: 18	♣ 1042	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 97632		1♣	Pass	1♠
Vul: EW	♥ A2	♥ Q987	Pass	2NT	Pass	3♥
North HCP: 18	♦ A93	♦ K7	Pass	4♠	AP	
South HCP: 8	♣ QJ832	♣ K7				
Contract: 4♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AKJ10				1♣
Vul: Both	♥ Q8632	♥ AJ107	Pass	1♥	Pass	4♥
North HCP: 5	♦ 864	♦ K7	AP			
South HCP: 19	♣ K65	♣ QJ9				
Contract: 4♥ N						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ AQ763	♠ 10		1♠	Pass	3♣
Vul: NS	♥ KQ9	♥ J	Pass	3NT	AP	
North HCP: 19	♦ A76	♦ KQ843				
South HCP: 10	♣ A3	♣ KJ10752				
Contract: 3N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ 764	♠ A10				1♣
Vul: EW	♥ J742	♥ AQ8	2♠	Pass	Pass	X
North HCP: 2	♦ J985	♦ K72	Pass	3♥	3♠	AP
South HCP: 18	♣ 75	♣ KQ1084				
Contract: 3♠ W						

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ Q8763		1♣	Pass	1♠
Vul: Both	♥ AQ63	♥ KJ54	Pass	2NT	Pass	3♥
North HCP: 18	♦ AKJ	♦ 96	Pass	4♥	AP	
South HCP: 12	♣ 1042	♣ AQ				
Contract: 4♥ S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 67	♠ 97632	The opponents are silent.
Dealer: N	♥ Q987	
Vul: EW	♦ K7	Partner bids first.
HCP: 8	♣ K7	

Board: 68	♠ AKJ10	The opponents are silent.
Dealer: S	♥ AJ107	
Vul: Both	♦ K7	You bid first.
HCP: 19	♣ QJ9	

Board: 69	♠ 10	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ KQ843	Partner bids first.
HCP: 10	♣ KJ10752	

Board: 70	♠ A10	West Bids 2♠ if possible. East Bids 3♠ if possible.
Dealer: S	♥ AQ8	
Vul: EW	♦ K72	You bid first.
HCP: 18	♣ KQ1084	

Board: 71	♠ Q8763	The opponents are silent.
Dealer: N	♥ KJ54	
Vul: Both	♦ 96	Partner bids first.
HCP: 12	♣ AQ	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 97632		1♣	Pass	1♠
Vul: EW	♥ A2	♥ Q987	Pass	2NT	Pass	3♥
North HCP: 18	♦ A93	♦ K7	Pass	4♠	AP	
South HCP: 8	♣ QJ832	♣ K7				
Contract: 4♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AKJ10				1♣
Vul: Both	♥ Q8632	♥ AJ107	Pass	1♥	Pass	4♥
North HCP: 5	♦ 864	♦ K7	AP			
South HCP: 19	♣ K65	♣ QJ9				
Contract: 4♥ N						

Board: 69	North:	South:	West	North	East	South
Dealer: N	♠ AQ763	♠ 10		1♠	Pass	3♣
Vul: NS	♥ KQ9	♥ J	Pass	3NT	AP	
North HCP: 19	♦ A76	♦ KQ843				
South HCP: 10	♣ A3	♣ KJ10752				
Contract: 3N N						

Board: 70	North:	South:	West	North	East	South
Dealer: S	♠ 764	♠ A10				1♣
Vul: EW	♥ J742	♥ AQ8	2♠	Pass	Pass	X
North HCP: 2	♦ J985	♦ K72	Pass	3♥	3♠	AP
South HCP: 18	♣ 75	♣ KQ1084				
Contract: 3♠ W						

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ Q8763		1♣	Pass	1♠
Vul: Both	♥ AQ63	♥ KJ54	Pass	2NT	Pass	3♥
North HCP: 18	♦ AKJ	♦ 96	Pass	4♥	AP	
South HCP: 12	♣ 1042	♣ AQ				
Contract: 4♥ S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 72	♠ QJ3	The opponents are silent.
Dealer: S	♥ AKQ1096	
Vul: None	♦ Q4	Partner bids first.
HCP: 17	♣ K10	

Board: 73	♠ AK2	The opponents are silent.
Dealer: N	♥ Q53	
Vul: EW	♦ 62	You bid first.
HCP: 19	♣ AKQJ8	

Board: 74	♠ AJ9732	West Bids 1♥ if possible.
Dealer: S	♥ 96	
Vul: Both	♦ J1087	Partner bids first.
HCP: 6	♣ 8	

Board: 75	♠ KQ94	The opponents are silent.
Dealer: N	♥ AK84	
Vul: None	♦ Q63	You bid first.
HCP: 19	♣ AJ	

Board: 76	♠ 943	West Bids 1♠ if possible.
Dealer: S	♥ 2	
Vul: NS	♦ KQJ98752	Partner bids first.
HCP: 6	♣ 7	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 72
Dealer: S
Vul: None
North HCP: 17
South HCP: 18
Contract: 7♥ N

North:
♠ QJ3
♥ AKQ1096
♦ Q4
♣ K10

South:
♠ A86
♥ 42
♦ AK86
♣ AQJ6

West	North	East	South
			1♦
Pass	2♥ ¹	Pass	3♦ ²
Pass	3♥	Pass	4NT ³
Pass	5♠	Pass	5NT ⁴
Pass	6♦	Pass	7♥
AP			
1. Soloway Jump Shifts			
2. bidable suit			
3. Blackwood 0314, for ♥			
4. King ask by 5NT			

Board: 73
Dealer: N
Vul: EW
North HCP: 19
South HCP: 6
Contract: 2N N

North:
♠ AK2
♥ Q53
♦ 62
♣ AKQJ8

South:
♠ Q1064
♥ 92
♦ A983
♣ 954

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

Board: 74
Dealer: S
Vul: Both
North HCP: 6
South HCP: 18
Contract: 4♠ N

North:
♠ AJ9732
♥ 96
♦ J1087
♣ 8

South:
♠ KQ108
♥ A10
♦ A654
♣ KQ4

West	North	East	South
			1♦
1♥	2♠ ¹	Pass	4♠
AP			
1. 1X-(1Y)-2Z weak			

Board: 75
Dealer: N
Vul: None
North HCP: 19
South HCP: 14
Contract: 7♥ S

North:
♠ KQ94
♥ AK84
♦ Q63
♣ AJ

South:
♠ —
♥ QJ96
♦ AKJ1084
♣ K64

West	North	East	South
	1♦	Pass	1♥
Pass	4♥	Pass	5♠ ¹
Pass	6♥	Pass	7♥
AP			
1. Exclusion, for ♥			

Board: 76
Dealer: S
Vul: NS
North HCP: 6
South HCP: 19
Contract: 5♦ N

North:
♠ 943
♥ 2
♦ KQJ98752
♣ 7

South:
♠ K762
♥ K8
♦ A3
♣ AKQ95

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

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 72	♠ A86	The opponents are silent.
Dealer: S	♥ 42	
Vul: None	♦ AK86	You bid first.
HCP: 18	♣ AQJ6	

Board: 73	♠ Q1064	The opponents are silent.
Dealer: N	♥ 92	
Vul: EW	♦ A983	Partner bids first.
HCP: 6	♣ 954	

Board: 74	♠ KQ108	West Bids 1♥ if possible.
Dealer: S	♥ A10	
Vul: Both	♦ A654	You bid first.
HCP: 18	♣ KQ4	

Board: 75	♠ —	The opponents are silent.
Dealer: N	♥ QJ96	
Vul: None	♦ AKJ1084	Partner bids first.
HCP: 14	♣ K64	

Board: 76	♠ K762	West Bids 1♠ if possible.
Dealer: S	♥ K8	
Vul: NS	♦ A3	You bid first.
HCP: 19	♣ AKQ95	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 72
Dealer: S
Vul: None
North HCP: 17
South HCP: 18
Contract: 7♥ N

North:
♠ QJ3
♥ AKQ1096
♦ Q4
♣ K10

South:
♠ A86
♥ 42
♦ AK86
♣ AQJ6

West	North	East	South
			1♦
Pass	2♥ ¹	Pass	3♦ ²
Pass	3♥	Pass	4NT ³
Pass	5♠	Pass	5NT ⁴
Pass	6♦	Pass	7♥
AP			
1. Soloway Jump Shifts			
2. bidable suit			
3. Blackwood 0314, for ♥			
4. King ask by 5NT			

Board: 73
Dealer: N
Vul: EW
North HCP: 19
South HCP: 6
Contract: 2N N

North:
♠ AK2
♥ Q53
♦ 62
♣ AKQJ8

South:
♠ Q1064
♥ 92
♦ A983
♣ 954

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

Board: 74
Dealer: S
Vul: Both
North HCP: 6
South HCP: 18
Contract: 4♠ N

North:
♠ AJ9732
♥ 96
♦ J1087
♣ 8

South:
♠ KQ108
♥ A10
♦ A654
♣ KQ4

West	North	East	South
			1♦
1♥	2♠ ¹	Pass	4♠
AP			
1. 1X-(1Y)-2Z weak			

Board: 75
Dealer: N
Vul: None
North HCP: 19
South HCP: 14
Contract: 7♥ S

North:
♠ KQ94
♥ AK84
♦ Q63
♣ AJ

South:
♠ —
♥ QJ96
♦ AKJ1084
♣ K64

West	North	East	South
	1♦	Pass	1♥
Pass	4♥	Pass	5♠ ¹
Pass	6♥	Pass	7♥
AP			
1. Exclusion, for ♥			

Board: 76
Dealer: S
Vul: NS
North HCP: 6
South HCP: 19
Contract: 5♦ N

North:
♠ 943
♥ 2
♦ KQJ98752
♣ 7

South:
♠ K762
♥ K8
♦ A3
♣ AKQ95

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

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 77	♠ QJ962	East Bids 2♦ if possible.
Dealer: N	♥ AQJ	
Vul: Both	♦ A3	You bid first.
HCP: 19	♣ AJ10	

Board: 78	♠ K104	The opponents are silent.
Dealer: S	♥ Q107	
Vul: None	♦ K93	Partner bids first.
HCP: 13	♣ KQ104	

Board: 79	♠ A8	West Bids 1♠ if possible.
Dealer: N	♥ KQ	East Bids 4♠ if possible.
Vul: NS	♦ Q865	
HCP: 18	♣ AK764	You bid first.

Board: 80	♠ 98	West Bids 1♥ if possible.
Dealer: S	♥ 943	East Bids 1♠ if possible.
Vul: EW	♦ Q987	West Bids 4♥ if possible.
HCP: 3	♣ J1054	Partner bids first.

Board: 81	♠ Q3	The opponents are silent.
Dealer: N	♥ AKQJ8	
Vul: None	♦ Q83	You bid first.
HCP: 18	♣ A86	

Board: 82	♠ Q	West Bids 2♠ if possible.
Dealer: S	♥ J97652	
Vul: NS	♦ KJ4	Partner bids first.
HCP: 8	♣ J103	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ QJ962	♠ K8		1♣	2♦	Pass
Vul: Both	♥ AQJ	♥ 1076542	Pass	X	Pass	2♥
North HCP: 19	♦ A3	♦ Q6	AP			
South HCP: 5	♣ AJ10	♣ 972				
Contract: 2♥ S						

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ AQ965				1♣
Vul: None	♥ Q107	♥ K84	Pass	3NT	Pass	4NT ¹
North HCP: 13	♦ K93	♦ A5	Pass	5♦	Pass	6♣
South HCP: 18	♣ KQ104	♣ AJ7	AP			
Contract: 6♣ S			1. Blackwood 0314, for ♠			

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 7		1♣	Pass	Pass
Vul: NS	♥ KQ	♥ J10653	1♠	1NT	4♣	X
North HCP: 18	♦ Q865	♦ 1094	AP			
South HCP: 4	♣ AK764	♣ QJ102				
Contract: 4♣X W						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K6				1♣
Vul: EW	♥ 943	♥ KQ2	1♥	Pass	1♠	1NT
North HCP: 3	♦ Q987	♦ A64	4♥	Pass	Pass	X
South HCP: 19	♣ J1054	♣ AK862	AP			
Contract: 4♥X W						

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AKJ986		1♥	Pass	1♠
Vul: None	♥ AKQJ8	♥ 5	Pass	2NT	Pass	3♣
North HCP: 18	♦ Q83	♦ K109	Pass	3NT	AP	
South HCP: 12	♣ A86	♣ J105				
Contract: 3N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ 1094				1♣
Vul: NS	♥ J97652	♥ AK	2♠	Pass	Pass	3♠ ¹
North HCP: 8	♦ KJ4	♦ AQ5	AP			
South HCP: 19	♣ J103	♣ AQ864	1. strength cue bid			
Contract: 3♠ S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 77	♠ K8	East Bids 2♦ if possible.
Dealer: N	♥ 1076542	
Vul: Both	♦ Q6	Partner bids first.
HCP: 5	♣ 972	

Board: 78	♠ AQ965	The opponents are silent.
Dealer: S	♥ K84	
Vul: None	♦ A5	You bid first.
HCP: 18	♣ AJ7	

Board: 79	♠ 7	West Bids 1♠ if possible.
Dealer: N	♥ J10653	East Bids 4♠ if possible.
Vul: NS	♦ 1094	
HCP: 4	♣ QJ102	Partner bids first.

Board: 80	♠ K6	West Bids 1♥ if possible.
Dealer: S	♥ KQ2	East Bids 1♠ if possible.
Vul: EW	♦ A64	West Bids 4♥ if possible.
HCP: 19	♣ AK862	You bid first.

Board: 81	♠ AKJ986	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ K109	Partner bids first.
HCP: 12	♣ J105	

Board: 82	♠ 1094	West Bids 2♠ if possible.
Dealer: S	♥ AK	
Vul: NS	♦ AQ5	You bid first.
HCP: 19	♣ AQ864	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 77	North:	South:	West	North	East	South
Dealer: N	♠ QJ962	♠ K8		1♣	2♦	Pass
Vul: Both	♥ AQJ	♥ 1076542	Pass	X	Pass	2♥
North HCP: 19	♦ A3	♦ Q6	AP			
South HCP: 5	♣ AJ10	♣ 972				
Contract: 2♥ S						

Board: 78	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ AQ965				1♣
Vul: None	♥ Q107	♥ K84	Pass	3NT	Pass	4NT ¹
North HCP: 13	♦ K93	♦ A5	Pass	5♦	Pass	6♣
South HCP: 18	♣ KQ104	♣ AJ7	AP			
Contract: 6♣ S			1. Blackwood 0314, for ♠			

Board: 79	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 7		1♣	Pass	Pass
Vul: NS	♥ KQ	♥ J10653	1♠	1NT	4♣	X
North HCP: 18	♦ Q865	♦ 1094	AP			
South HCP: 4	♣ AK764	♣ QJ102				
Contract: 4♣X W						

Board: 80	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ K6				1♣
Vul: EW	♥ 943	♥ KQ2	1♥	Pass	1♠	1NT
North HCP: 3	♦ Q987	♦ A64	4♥	Pass	Pass	X
South HCP: 19	♣ J1054	♣ AK862	AP			
Contract: 4♥X W						

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AKJ986		1♥	Pass	1♠
Vul: None	♥ AKQJ8	♥ 5	Pass	2NT	Pass	3♣
North HCP: 18	♦ Q83	♦ K109	Pass	3NT	AP	
South HCP: 12	♣ A86	♣ J105				
Contract: 3N N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ 1094				1♣
Vul: NS	♥ J97652	♥ AK	2♠	Pass	Pass	3♠ ¹
North HCP: 8	♦ KJ4	♦ AQ5	AP			
South HCP: 19	♣ J103	♣ AQ864	1. strength cue bid			
Contract: 3♠ S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 83	♠ KQ109	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ K974	You bid first.
HCP: 18	♣ A4	

Board: 84	♠ K975	East Bids 3♣ if possible.
Dealer: S	♥ AJ754	
Vul: Both	♦ Q	Partner bids first.
HCP: 12	♣ Q73	

Board: 85	♠ AQ652	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ AQ2	You bid first.
HCP: 18	♣ K104	

Board: 86	♠ K864	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ K104	Partner bids first.
HCP: 12	♣ QJ85	

Board: 87	♠ K1098	The opponents are silent.
Dealer: N	♥ KJ65	
Vul: Both	♦ AKQ	You bid first.
HCP: 18	♣ Q7	

Board: 88	♠ KJ1094	West Doubles 4♥ if possible.
Dealer: S	♥ J3	
Vul: None	♦ K8742	Partner bids first.
HCP: 12	♣ A	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ KQ109	♠ A3		1♦	Pass	1♥
Vul: EW	♥ AQ4	♥ K10865	Pass	2NT	Pass	3♥
North HCP: 18	♦ K974	♦ J832	Pass	4♥	Pass	5♦
South HCP: 11	♣ A4	♣ K10	Pass	5♥	Pass	6♥
Contract: 6♥ S			AP			

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ K975	♠ AJ103				1♦
Vul: Both	♥ AJ754	♥ K109	Pass	1♥	3♣	3NT
North HCP: 12	♦ Q	♦ AK84	AP			
South HCP: 19	♣ Q73	♣ A2				
Contract: 3N S						

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ AQ652	♠ J84				
Vul: NS	♥ K9	♥ Q107654	1♠		AP	
North HCP: 18	♦ AQ2	♦ 5				
South HCP: 4	♣ K104	♣ J87				
Contract: 1♠ N						

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ K864	♠ A109				1♦
Vul: EW	♥ K8	♥ A2	Pass	1♠	Pass	2NT
North HCP: 12	♦ K104	♦ A8765	Pass	3♣	Pass	3NT
South HCP: 19	♣ QJ85	♣ AK4	AP			
Contract: 3N S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ K1098	♠ 632				
Vul: Both	♥ KJ65	♥ 1098742	1♦		AP	
North HCP: 18	♦ AKQ	♦ J				
South HCP: 1	♣ Q7	♣ 1098				
Contract: 1♦ N						

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ KJ1094	♠ A3				1♦
Vul: None	♥ J3	♥ KQ5	Pass	1♠	Pass	2NT
North HCP: 12	♦ K8742	♦ AJ96	Pass	4♦	Pass	4♥ ¹
South HCP: 19	♣ A	♣ KQ64	X	4NT ²	Pass	5♠
Contract: 6♦ S			Pass	6♦	AP	

1. Cue bid, a ♥ stopper
2. Blackwood 0314, for ♦

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 83	♠ A3	The opponents are silent.
Dealer: N	♥ K10865	
Vul: EW	♦ J832	Partner bids first.
HCP: 11	♣ K10	
Board: 84	♠ AJ103	East Bids 3♣ if possible.
Dealer: S	♥ K109	
Vul: Both	♦ AK84	You bid first.
HCP: 19	♣ A2	
Board: 85	♠ J84	The opponents are silent.
Dealer: N	♥ Q107654	
Vul: NS	♦ 5	Partner bids first.
HCP: 4	♣ J87	
Board: 86	♠ A109	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ A8765	You bid first.
HCP: 19	♣ AK4	
Board: 87	♠ 632	The opponents are silent.
Dealer: N	♥ 1098742	
Vul: Both	♦ J	Partner bids first.
HCP: 1	♣ 1098	
Board: 88	♠ A3	West Doubles 4♥ if possible.
Dealer: S	♥ KQ5	
Vul: None	♦ AJ96	You bid first.
HCP: 19	♣ KQ64	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ KQ109	♠ A3		1♦	Pass	1♥
Vul: EW	♥ AQ4	♥ K10865	Pass	2NT	Pass	3♥
North HCP: 18	♦ K974	♦ J832	Pass	4♥	Pass	5♦
South HCP: 11	♣ A4	♣ K10	Pass	5♥	Pass	6♥
Contract: 6♥ S			AP			

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ K975	♠ AJ103				1♦
Vul: Both	♥ AJ754	♥ K109	Pass	1♥	3♣	3NT
North HCP: 12	♦ Q	♦ AK84	AP			
South HCP: 19	♣ Q73	♣ A2				
Contract: 3N S						

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ AQ652	♠ J84				
Vul: NS	♥ K9	♥ Q107654	1♠		AP	
North HCP: 18	♦ AQ2	♦ 5				
South HCP: 4	♣ K104	♣ J87				
Contract: 1♠ N						

Board: 86	North:	South:	West	North	East	South
Dealer: S	♠ K864	♠ A109				1♦
Vul: EW	♥ K8	♥ A2	Pass	1♠	Pass	2NT
North HCP: 12	♦ K104	♦ A8765	Pass	3♣	Pass	3NT
South HCP: 19	♣ QJ85	♣ AK4	AP			
Contract: 3N S						

Board: 87	North:	South:	West	North	East	South
Dealer: N	♠ K1098	♠ 632				
Vul: Both	♥ KJ65	♥ 1098742	1♦		AP	
North HCP: 18	♦ AKQ	♦ J				
South HCP: 1	♣ Q7	♣ 1098				
Contract: 1♦ N						

Board: 88	North:	South:	West	North	East	South
Dealer: S	♠ KJ1094	♠ A3				1♦
Vul: None	♥ J3	♥ KQ5	Pass	1♠	Pass	2NT
North HCP: 12	♦ K8742	♦ AJ96	Pass	4♦	Pass	4♥ ¹
South HCP: 19	♣ A	♣ KQ64	X	4NT ²	Pass	5♠
Contract: 6♦ S			Pass	6♦	AP	

1. Cue bid, a ♥ stopper
2. Blackwood 0314, for ♦

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 89 ♠ K2
Dealer: N ♥ Q9
Vul: EW ♦ AKQ8
HCP: 19 ♣ AJ982

East Bids 1♠ if possible.
West Bids 2♠ if possible.
East Bids 4♠ if possible.

You bid first.

Board: 90 ♠ K7
Dealer: S ♥ Q97543
Vul: Both ♦ 1096
HCP: 8 ♣ K4

The opponents are silent.

Partner bids first.

Board: 91 ♠ A65
Dealer: N ♥ A4
Vul: None ♦ AK104
HCP: 19 ♣ KJ98

The opponents are silent.

You bid first.

Board: 92 ♠ QJ832
Dealer: S ♥ J542
Vul: NS ♦ Q6
HCP: 6 ♣ 95

The opponents are silent.

Partner bids first.

Board: 93 ♠ KJ
Dealer: N ♥ A42
Vul: Both ♦ AJ3
HCP: 18 ♣ KQ643

East Bids 2♥ if possible.

You bid first.

Board: 94 ♠ KQ93
Dealer: S ♥ 532
Vul: None ♦ J943
HCP: 6 ♣ 103

East Bids 1NT if possible.
West Bids 4♣ if possible.

Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ A4		1♣	1♠	X
Vul: EW	♥ Q9	♥ 10753	2♠	3♦	Pass	3♠ ¹
North HCP: 19	♦ AKQ8	♦ 52	Pass	3NT	4♣	6♣
South HCP: 9	♣ AJ982	♣ KQ643	AP			
Contract: 6♣ N			1. strength cue bid			

Board: 90	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ A95				1♦
Vul: Both	♥ Q97543	♥ AK8	Pass	1♥	Pass	2NT
North HCP: 8	♦ 1096	♦ AK874	Pass	3♥	Pass	4♥
South HCP: 19	♣ K4	♣ J6	AP			
Contract: 4♥ N						

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ J3		1♦	Pass	2♦ ¹
Vul: None	♥ A4	♥ Q72	Pass	3NT	AP	
North HCP: 19	♦ AK104	♦ Q972	1. Inverted minors			
South HCP: 11	♣ KJ98	♣ AQ103				
Contract: 3N N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ QJ832	♠ A4				1♣
Vul: NS	♥ J542	♥ AK83	Pass	1♠	Pass	2♥
North HCP: 6	♦ Q6	♦ A5	Pass	4♥	AP	
South HCP: 18	♣ 95	♣ K10743				
Contract: 4♥ S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q9762		1♣	2♥	Pass
Vul: Both	♥ A42	♥ 106	Pass	2NT	Pass	3♠
North HCP: 18	♦ AJ3	♦ KQ5	AP			
South HCP: 7	♣ KQ643	♣ 1095				
Contract: 3♠ S						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ KQ93	♠ J4				1♦
Vul: None	♥ 532	♥ KQJ4	Pass	1♠	1NT ¹	3NT
North HCP: 6	♦ J943	♦ AK1082	4♣	X	AP	
South HCP: 18	♣ 103	♣ A8	1. Unusual 1NT			
Contract: 4♣X W						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 89 ♠ A4
Dealer: N ♥ 10753
Vul: EW ♦ 52
HCP: 9 ♣ KQ643

East Bids 1♠ if possible.
West Bids 2♠ if possible.
East Bids 4♠ if possible.

Partner bids first.

Board: 90 ♠ A95
Dealer: S ♥ AK8
Vul: Both ♦ AK874
HCP: 19 ♣ J6

The opponents are silent.

You bid first.

Board: 91 ♠ J3
Dealer: N ♥ Q72
Vul: None ♦ Q972
HCP: 11 ♣ AQ103

The opponents are silent.

Partner bids first.

Board: 92 ♠ A4
Dealer: S ♥ AK83
Vul: NS ♦ A5
HCP: 18 ♣ K10743

The opponents are silent.

You bid first.

Board: 93 ♠ Q9762
Dealer: N ♥ 106
Vul: Both ♦ KQ5
HCP: 7 ♣ 1095

East Bids 2♥ if possible.

Partner bids first.

Board: 94 ♠ J4
Dealer: S ♥ KQJ4
Vul: None ♦ AK1082
HCP: 18 ♣ A8

East Bids 1NT if possible.

West Bids 4♣ if possible.

You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 89	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ A4		1♣	1♠	X
Vul: EW	♥ Q9	♥ 10753	2♠	3♦	Pass	3♠ ¹
North HCP: 19	♦ AKQ8	♦ 52	Pass	3NT	4♣	6♣
South HCP: 9	♣ AJ982	♣ KQ643	AP			
Contract: 6♣ N			1. strength cue bid			

Board: 90	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ A95				1♦
Vul: Both	♥ Q97543	♥ AK8	Pass	1♥	Pass	2NT
North HCP: 8	♦ 1096	♦ AK874	Pass	3♥	Pass	4♥
South HCP: 19	♣ K4	♣ J6	AP			
Contract: 4♥ N						

Board: 91	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ J3		1♦	Pass	2♦ ¹
Vul: None	♥ A4	♥ Q72	Pass	3NT	AP	
North HCP: 19	♦ AK104	♦ Q972	1. Inverted minors			
South HCP: 11	♣ KJ98	♣ AQ103				
Contract: 3N N						

Board: 92	North:	South:	West	North	East	South
Dealer: S	♠ QJ832	♠ A4				1♣
Vul: NS	♥ J542	♥ AK83	Pass	1♠	Pass	2♥
North HCP: 6	♦ Q6	♦ A5	Pass	4♥	AP	
South HCP: 18	♣ 95	♣ K10743				
Contract: 4♥ S						

Board: 93	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q9762		1♣	2♥	Pass
Vul: Both	♥ A42	♥ 106	Pass	2NT	Pass	3♠
North HCP: 18	♦ AJ3	♦ KQ5	AP			
South HCP: 7	♣ KQ643	♣ 1095				
Contract: 3♠ S						

Board: 94	North:	South:	West	North	East	South
Dealer: S	♠ KQ93	♠ J4				1♦
Vul: None	♥ 532	♥ KQJ4	Pass	1♠	1NT ¹	3NT
North HCP: 6	♦ J943	♦ AK1082	4♣	X	AP	
South HCP: 18	♣ 103	♣ A8	1. Unusual 1NT			
Contract: 4♣X W						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 95	♠ AJ2	The opponents are silent.
Dealer: N	♥ J74	
Vul: NS	♦ AKJ9	You bid first.
HCP: 18	♣ A107	

Board: 96	♠ 6	West Bids 1♠ if possible.
Dealer: S	♥ K432	
Vul: EW	♦ 1096	Partner bids first.
HCP: 4	♣ J6542	

Board: 97	♠ KQ7	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ AK86	You bid first.
HCP: 18	♣ AQ102	

Board: 98	♠ 10865	West Bids 2♥ if possible.
Dealer: S	♥ 8	East Bids 4♥ if possible.
Vul: NS	♦ J1075	
HCP: 4	♣ K764	Partner bids first.

Board: 99	♠ K3	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: EW	♦ AKJ6	You bid first.
HCP: 19	♣ K63	

Board: 100	♠ A	The opponents are silent.
Dealer: S	♥ J85	
Vul: Both	♦ A97643	Partner bids first.
HCP: 9	♣ 742	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ Q108		1♦	Pass	2NT
Vul: NS	♥ J74	♥ AK5	Pass	3NT	AP	
North HCP: 18	♦ AKJ9	♦ 107				
South HCP: 12	♣ A107	♣ K9853				
Contract: 3N S						

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ Q87				1♥
Vul: EW	♥ K432	♥ AJ1086	1♠	3♥	AP	
North HCP: 4	♦ 1096	♦ KQ7				
South HCP: 19	♣ J6542	♣ AK				
Contract: 3♥ S						

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 10964		1♦	AP	
Vul: None	♥ 64	♥ 85				
North HCP: 18	♦ AK86	♦ Q105				
South HCP: 3	♣ AQ102	♣ J974				
Contract: 1♦ N						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ 10865	♠ QJ				1♦
Vul: NS	♥ 8	♥ A10	2♥	Pass	4♥	AP
North HCP: 4	♦ J1075	♦ AK932				
South HCP: 18	♣ K764	♣ A983				
Contract: 4♥ W						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AJ87		1♦	Pass	1♠
Vul: EW	♥ KQ83	♥ 542	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKJ6	♦ Q82	AP			
South HCP: 10	♣ K63	♣ QJ5				
Contract: 3N N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K1083				1♣
Vul: Both	♥ J85	♥ AQ63	Pass	1♦	Pass	2NT
North HCP: 9	♦ A97643	♦ KQ	Pass	3NT	AP	
South HCP: 19	♣ 742	♣ KQ10				
Contract: 3N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 95	♠ Q108	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ 107	Partner bids first.
HCP: 12	♣ K9853	

Board: 96	♠ Q87	West Bids 1♠ if possible.
Dealer: S	♥ AJ1086	
Vul: EW	♦ KQ7	You bid first.
HCP: 19	♣ AK	

Board: 97	♠ 10964	The opponents are silent.
Dealer: N	♥ 85	
Vul: None	♦ Q105	Partner bids first.
HCP: 3	♣ J974	

Board: 98	♠ QJ	West Bids 2♥ if possible. East Bids 4♥ if possible.
Dealer: S	♥ A10	
Vul: NS	♦ AK932	You bid first.
HCP: 18	♣ A983	

Board: 99	♠ AJ87	The opponents are silent.
Dealer: N	♥ 542	
Vul: EW	♦ Q82	Partner bids first.
HCP: 10	♣ QJ5	

Board: 100	♠ K1083	The opponents are silent.
Dealer: S	♥ AQ63	
Vul: Both	♦ KQ	You bid first.
HCP: 19	♣ KQ10	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 95	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ Q108		1♦	Pass	2NT
Vul: NS	♥ J74	♥ AK5	Pass	3NT	AP	
North HCP: 18	♦ AKJ9	♦ 107				
South HCP: 12	♣ A107	♣ K9853				
Contract: 3N S						

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ Q87				1♥
Vul: EW	♥ K432	♥ AJ1086	1♠	3♥	AP	
North HCP: 4	♦ 1096	♦ KQ7				
South HCP: 19	♣ J6542	♣ AK				
Contract: 3♥ S						

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 10964		1♦	AP	
Vul: None	♥ 64	♥ 85				
North HCP: 18	♦ AK86	♦ Q105				
South HCP: 3	♣ AQ102	♣ J974				
Contract: 1♦ N						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ 10865	♠ QJ				1♦
Vul: NS	♥ 8	♥ A10	2♥	Pass	4♥	AP
North HCP: 4	♦ J1075	♦ AK932				
South HCP: 18	♣ K764	♣ A983				
Contract: 4♥ W						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ AJ87		1♦	Pass	1♠
Vul: EW	♥ KQ83	♥ 542	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKJ6	♦ Q82	AP			
South HCP: 10	♣ K63	♣ QJ5				
Contract: 3N N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ K1083				1♣
Vul: Both	♥ J85	♥ AQ63	Pass	1♦	Pass	2NT
North HCP: 9	♦ A97643	♦ KQ	Pass	3NT	AP	
South HCP: 19	♣ 742	♣ KQ10				
Contract: 3N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 101	♠ AKJ103	The opponents are silent.
Dealer: N	♥ AQJ4	
Vul: NS	♦ J2	You bid first.
HCP: 19	♣ K4	

Board: 102	♠ 108763	The opponents are silent.
Dealer: S	♥ 874	
Vul: EW	♦ Q82	Partner bids first.
HCP: 2	♣ 82	

Board: 103	♠ AQJ63	The opponents are silent.
Dealer: N	♥ A97	
Vul: Both	♦ K10	You bid first.
HCP: 18	♣ A92	

Board: 104	♠ 6	The opponents are silent.
Dealer: S	♥ 932	
Vul: None	♦ 10653	Partner bids first.
HCP: 6	♣ AQ632	

Board: 105	♠ AK93	The opponents are silent.
Dealer: N	♥ K2	
Vul: EW	♦ AQJ96	You bid first.
HCP: 19	♣ Q9	

Board: 106	♠ 1074	The opponents are silent.
Dealer: S	♥ Q98	
Vul: Both	♦ K74	Partner bids first.
HCP: 10	♣ KQ72	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ AKJ103	♠ 72		1♠	Pass	3♦
Vul: NS	♥ AQJ4	♥ —	Pass	3♥	Pass	4♣
North HCP: 19	♦ J2	♦ AQ10864	Pass	5♦	AP	
South HCP: 11	♣ K4	♣ AJ873				
Contract: 5♦ S						

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ 108763	♠ AQ42				1♣
Vul: EW	♥ 874	♥ AQ2	AP			
North HCP: 2	♦ Q82	♦ 743				
South HCP: 19	♣ 82	♣ AK6				
Contract: 1♣ S						

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ AQJ63	♠ 95		1♠	Pass	1NT ¹
Vul: Both	♥ A97	♥ Q62	Pass	3NT	AP	
North HCP: 18	♦ K10	♦ J954	1. forcing 1NT			
South HCP: 7	♣ A92	♣ KJ104				
Contract: 3N S						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK974				1♠
Vul: None	♥ 932	♥ AQJ10	AP			
North HCP: 6	♦ 10653	♦ KJ				
South HCP: 18	♣ AQ632	♣ 75				
Contract: 1♠ S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ J6		1♦	Pass	1♥
Vul: EW	♥ K2	♥ J974	Pass	2♠	Pass	3NT
North HCP: 19	♦ AQJ96	♦ K85	AP			
South HCP: 8	♣ Q9	♣ K532				
Contract: 3N S						

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ AJ9				1♣
Vul: Both	♥ Q98	♥ AKJ10	Pass	1NT	Pass	3NT
North HCP: 10	♦ K74	♦ Q93	AP			
South HCP: 19	♣ KQ72	♣ A54				
Contract: 3N N						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 101	♠ 72	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ AQ10864	Partner bids first.
HCP: 11	♣ AJ873	

Board: 102	♠ AQ42	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: EW	♦ 743	You bid first.
HCP: 19	♣ AK6	

Board: 103	♠ 95	The opponents are silent.
Dealer: N	♥ Q62	
Vul: Both	♦ J954	Partner bids first.
HCP: 7	♣ KJ104	

Board: 104	♠ AK974	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: None	♦ KJ	You bid first.
HCP: 18	♣ 75	

Board: 105	♠ J6	The opponents are silent.
Dealer: N	♥ J974	
Vul: EW	♦ K85	Partner bids first.
HCP: 8	♣ K532	

Board: 106	♠ AJ9	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: Both	♦ Q93	You bid first.
HCP: 19	♣ A54	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: N	♠ AKJ103	♠ 72		1♠	Pass	3♦
Vul: NS	♥ AQJ4	♥ —	Pass	3♥	Pass	4♣
North HCP: 19	♦ J2	♦ AQ10864	Pass	5♦	AP	
South HCP: 11	♣ K4	♣ AJ873				
Contract: 5♦ S						

Board: 102	North:	South:	West	North	East	South
Dealer: S	♠ 108763	♠ AQ42				1♣
Vul: EW	♥ 874	♥ AQ2	AP			
North HCP: 2	♦ Q82	♦ 743				
South HCP: 19	♣ 82	♣ AK6				
Contract: 1♣ S						

Board: 103	North:	South:	West	North	East	South
Dealer: N	♠ AQJ63	♠ 95		1♠	Pass	1NT ¹
Vul: Both	♥ A97	♥ Q62	Pass	3NT	AP	
North HCP: 18	♦ K10	♦ J954	1. forcing 1NT			
South HCP: 7	♣ A92	♣ KJ104				
Contract: 3N S						

Board: 104	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK974				1♠
Vul: None	♥ 932	♥ AQJ10	AP			
North HCP: 6	♦ 10653	♦ KJ				
South HCP: 18	♣ AQ632	♣ 75				
Contract: 1♠ S						

Board: 105	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ J6		1♦	Pass	1♥
Vul: EW	♥ K2	♥ J974	Pass	2♠	Pass	3NT
North HCP: 19	♦ AQJ96	♦ K85	AP			
South HCP: 8	♣ Q9	♣ K532				
Contract: 3N S						

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ 1074	♠ AJ9				1♣
Vul: Both	♥ Q98	♥ AKJ10	Pass	1NT	Pass	3NT
North HCP: 10	♦ K74	♦ Q93	AP			
South HCP: 19	♣ KQ72	♣ A54				
Contract: 3N N						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 107	♠ KJ4	East Bids 2♥ if possible.
Dealer: N	♥ K103	
Vul: None	♦ KQ105	You bid first.
HCP: 19	♣ AK2	

Board: 108	♠ J10874	West Bids 2♥ if possible.
Dealer: S	♥ 4	East Bids 4♥ if possible.
Vul: NS	♦ QJ7542	East Bids 5♥ if possible.
HCP: 4	♣ 5	Partner bids first.

Board: 109	♠ AQ65	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ A9	You bid first.
HCP: 18	♣ KJ976	

Board: 110	♠ J754	The opponents are silent.
Dealer: S	♥ Q98	
Vul: None	♦ K74	Partner bids first.
HCP: 7	♣ J84	

Board: 111	♠ Q85	East Bids 1♥ if possible.
Dealer: N	♥ Q106	West Bids 1♠ if possible.
Vul: NS	♦ AKQ8	East Bids 2♠ if possible.
HCP: 19	♣ AQ6	You bid first.

Board: 112	♠ J8	West Bids 1♠ if possible.
Dealer: S	♥ 1092	West Bids 3♠ if possible.
Vul: EW	♦ 832	
HCP: 2	♣ J8642	Partner bids first.

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 632		1♦	2♥	Pass
Vul: None	♥ K103	♥ Q94	Pass	X	Pass	2NT
North HCP: 19	♦ KQ105	♦ J9862	Pass	3NT	AP	
South HCP: 3	♣ AK2	♣ 107				
Contract: 3N S						
Board: 108	North:	South:	West	North	East	South
Dealer: S	♠ J10874	♠ AK9				1♦
Vul: NS	♥ 4	♥ K6	2♥	Pass	4♥	X
North HCP: 4	♦ QJ7542	♦ A963	Pass	4♠	5♥	X
South HCP: 18	♣ 5	♣ A863	AP			
Contract: 5♥X W						
Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ AQ65	♠ KJ73		1♣	Pass	1♥
Vul: Both	♥ A10	♥ QJ42	Pass	2♠	Pass	4NT ¹
North HCP: 18	♦ A9	♦ 103	Pass	5♣	Pass	5♦
South HCP: 13	♣ KJ976	♣ AQ2	Pass	6♣	Pass	7♠
Contract: 7♠ N			AP			
			1. Blackwood 0314, for ♠			
Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ J754	♠ AKQ98				1♠
Vul: None	♥ Q98	♥ A106	Pass	2♠	Pass	4♠
North HCP: 7	♦ K74	♦ Q8	AP			
South HCP: 18	♣ J84	♣ K92				
Contract: 4♠ S						
Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ 43		1♦	1♥	Pass
Vul: NS	♥ Q106	♥ 952	1♠	X	2♠	Pass
North HCP: 19	♦ AKQ8	♦ 9753	Pass	X	AP	
South HCP: 1	♣ AQ6	♣ J972				
Contract: 2♠X W						
Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ 742				1♦
Vul: EW	♥ 1092	♥ AQ8	1♠	Pass	Pass	2♠ ¹
North HCP: 2	♦ 832	♦ AKQ104	3♠	Pass	Pass	X
South HCP: 19	♣ J8642	♣ A7	AP			
Contract: 3♠X W			1. strength cue bid			

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 107	♠ 632	East Bids 2♥ if possible.
Dealer: N	♥ Q94	
Vul: None	♦ J9862	Partner bids first.
HCP: 3	♣ 107	

Board: 108	♠ AK9	West Bids 2♥ if possible.
Dealer: S	♥ K6	East Bids 4♥ if possible.
Vul: NS	♦ A963	East Bids 5♥ if possible.
HCP: 18	♣ A863	You bid first.

Board: 109	♠ KJ73	The opponents are silent.
Dealer: N	♥ QJ42	
Vul: Both	♦ 103	Partner bids first.
HCP: 13	♣ AQ2	

Board: 110	♠ AKQ98	The opponents are silent.
Dealer: S	♥ A106	
Vul: None	♦ Q8	You bid first.
HCP: 18	♣ K92	

Board: 111	♠ 43	East Bids 1♥ if possible.
Dealer: N	♥ 952	West Bids 1♠ if possible.
Vul: NS	♦ 9753	East Bids 2♠ if possible.
HCP: 1	♣ J972	Partner bids first.

Board: 112	♠ 742	West Bids 1♠ if possible.
Dealer: S	♥ AQ8	West Bids 3♠ if possible.
Vul: EW	♦ AKQ104	
HCP: 19	♣ A7	You bid first.

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ KJ4	♠ 632		1♦	2♥	Pass
Vul: None	♥ K103	♥ Q94	Pass	X	Pass	2NT
North HCP: 19	♦ KQ105	♦ J9862	Pass	3NT	AP	
South HCP: 3	♣ AK2	♣ 107				
Contract: 3N S						
Board: 108	North:	South:	West	North	East	South
Dealer: S	♠ J10874	♠ AK9				1♦
Vul: NS	♥ 4	♥ K6	2♥	Pass	4♥	X
North HCP: 4	♦ QJ7542	♦ A963	Pass	4♠	5♥	X
South HCP: 18	♣ 5	♣ A863	AP			
Contract: 5♥X W						
Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ AQ65	♠ KJ73		1♣	Pass	1♥
Vul: Both	♥ A10	♥ QJ42	Pass	2♠	Pass	4NT ¹
North HCP: 18	♦ A9	♦ 103	Pass	5♣	Pass	5♦
South HCP: 13	♣ KJ976	♣ AQ2	Pass	6♣	Pass	7♠
Contract: 7♠ N			AP			
			1. Blackwood 0314, for ♠			
Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ J754	♠ AKQ98				1♠
Vul: None	♥ Q98	♥ A106	Pass	2♠	Pass	4♠
North HCP: 7	♦ K74	♦ Q8	AP			
South HCP: 18	♣ J84	♣ K92				
Contract: 4♠ S						
Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ Q85	♠ 43		1♦	1♥	Pass
Vul: NS	♥ Q106	♥ 952	1♠	X	2♠	Pass
North HCP: 19	♦ AKQ8	♦ 9753	Pass	X	AP	
South HCP: 1	♣ AQ6	♣ J972				
Contract: 2♠X W						
Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ 742				1♦
Vul: EW	♥ 1092	♥ AQ8	1♠	Pass	Pass	2♠ ¹
North HCP: 2	♦ 832	♦ AKQ104	3♠	Pass	Pass	X
South HCP: 19	♣ J8642	♣ A7	AP			
Contract: 3♠X W			1. strength cue bid			

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 113	♠ KJ86	The opponents are silent.
Dealer: N	♥ 1064	
Vul: None	♦ AK	You bid first.
HCP: 18	♣ AK65	

Board: 114	♠ Q84	The opponents are silent.
Dealer: S	♥ QJ92	
Vul: NS	♦ Q	Partner bids first.
HCP: 8	♣ J10983	

Board: 115	♠ K73	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ 62	You bid first.
HCP: 19	♣ AQJ87	

Board: 116	♠ 6	The opponents are silent.
Dealer: S	♥ A1042	
Vul: Both	♦ K1054	Partner bids first.
HCP: 7	♣ 9643	

Board: 117	♠ A8652	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ A75	You bid first.
HCP: 18	♣ KJ4	

Board: 118	♠ KQ83	The opponents are silent.
Dealer: S	♥ A753	
Vul: EW	♦ 8	Partner bids first.
HCP: 13	♣ A864	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ KJ86	♠ Q3		1♣	Pass	1♥
Vul: None	♥ 1064	♥ AQ98	Pass	2NT	Pass	3♦
North HCP: 18	♦ AK	♦ Q1054	Pass	3♠	Pass	3NT
South HCP: 10	♣ AK65	♣ 1074	AP			
Contract: 3N N						

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AKJ65				1♠
Vul: NS	♥ QJ92	♥ 53	Pass	2♠	Pass	4♠
North HCP: 8	♦ Q	♦ AJ6	AP			
South HCP: 19	♣ J10983	♣ AQ5				
Contract: 4♠ S						

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ Q652		1♣	Pass	1♠
Vul: EW	♥ AKQ	♥ 654	Pass	2NT	Pass	3♦
North HCP: 19	♦ 62	♦ AKQ9	Pass	3NT	AP	
South HCP: 11	♣ AQJ87	♣ 52				
Contract: 3N N						

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ QJ84				1♣
Vul: Both	♥ A1042	♥ KQ7	Pass	1♥	Pass	2NT
North HCP: 7	♦ K1054	♦ A32	AP			
South HCP: 18	♣ 9643	♣ KQJ				
Contract: 2N S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ A8652	♠ —		1♠	Pass	3♥
Vul: NS	♥ AQ	♥ KJ9754	Pass	4♥	AP	
North HCP: 18	♦ A75	♦ KJ93				
South HCP: 10	♣ KJ4	♣ Q32				
Contract: 4♥ S						

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ KQ83	♠ AJ764				1♠
Vul: EW	♥ A753	♥ K106	Pass	2NT ¹	Pass	3♠
North HCP: 13	♦ 8	♦ AK	Pass	4NT ²	Pass	5♠
South HCP: 19	♣ A864	♣ KJ5	Pass	6♠	AP	
Contract: 6♠ S						

1. Jacoby 2NT
2. Blackwood 0314, for ♠

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 113	♠ Q3	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: None	♦ Q1054	Partner bids first.
HCP: 10	♣ 1074	

Board: 114	♠ AKJ65	The opponents are silent.
Dealer: S	♥ 53	
Vul: NS	♦ AJ6	You bid first.
HCP: 19	♣ AQ5	

Board: 115	♠ Q652	The opponents are silent.
Dealer: N	♥ 654	
Vul: EW	♦ AKQ9	Partner bids first.
HCP: 11	♣ 52	

Board: 116	♠ QJ84	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: Both	♦ A32	You bid first.
HCP: 18	♣ KQJ	

Board: 117	♠ —	The opponents are silent.
Dealer: N	♥ KJ9754	
Vul: NS	♦ KJ93	Partner bids first.
HCP: 10	♣ Q32	

Board: 118	♠ AJ764	The opponents are silent.
Dealer: S	♥ K106	
Vul: EW	♦ AK	You bid first.
HCP: 19	♣ KJ5	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ KJ86	♠ Q3		1♣	Pass	1♥
Vul: None	♥ 1064	♥ AQ98	Pass	2NT	Pass	3♦
North HCP: 18	♦ AK	♦ Q1054	Pass	3♠	Pass	3NT
South HCP: 10	♣ AK65	♣ 1074	AP			
Contract: 3N N						

Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AKJ65				1♠
Vul: NS	♥ QJ92	♥ 53	Pass	2♠	Pass	4♠
North HCP: 8	♦ Q	♦ AJ6	AP			
South HCP: 19	♣ J10983	♣ AQ5				
Contract: 4♠ S						

Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ Q652		1♣	Pass	1♠
Vul: EW	♥ AKQ	♥ 654	Pass	2NT	Pass	3♦
North HCP: 19	♦ 62	♦ AKQ9	Pass	3NT	AP	
South HCP: 11	♣ AQJ87	♣ 52				
Contract: 3N N						

Board: 116	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ QJ84				1♣
Vul: Both	♥ A1042	♥ KQ7	Pass	1♥	Pass	2NT
North HCP: 7	♦ K1054	♦ A32	AP			
South HCP: 18	♣ 9643	♣ KQJ				
Contract: 2N S						

Board: 117	North:	South:	West	North	East	South
Dealer: N	♠ A8652	♠ —		1♠	Pass	3♥
Vul: NS	♥ AQ	♥ KJ9754	Pass	4♥	AP	
North HCP: 18	♦ A75	♦ KJ93				
South HCP: 10	♣ KJ4	♣ Q32				
Contract: 4♥ S						

Board: 118	North:	South:	West	North	East	South
Dealer: S	♠ KQ83	♠ AJ764				1♠
Vul: EW	♥ A753	♥ K106	Pass	2NT ¹	Pass	3♠
North HCP: 13	♦ 8	♦ AK	Pass	4NT ²	Pass	5♠
South HCP: 19	♣ A864	♣ KJ5	Pass	6♠	AP	
Contract: 6♠ S						

1. Jacoby 2NT
2. Blackwood 0314, for ♠

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 119	♠ AK76	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ KQ7	You bid first.
HCP: 19	♣ AJ84	
Board: 120	♠ K2	The opponents are silent.
Dealer: S	♥ J854	
Vul: None	♦ QJ10	Partner bids first.
HCP: 10	♣ K1063	
Board: 121	♠ KQ7	East Doubles 1♦ if possible.
Dealer: N	♥ Q109	West Doubles 1♥ if possible.
Vul: EW	♦ AKQ103	East Bids 1♠ if possible.
HCP: 18	♣ Q8	You bid first.
Board: 122	♠ KQ109	West Bids 3♦ if possible.
Dealer: S	♥ 98753	
Vul: Both	♦ KJ6	Partner bids first.
HCP: 9	♣ 2	
Board: 123	♠ AJ3	West Bids 1♠ if possible.
Dealer: N	♥ K962	
Vul: None	♦ AQJ	You bid first.
HCP: 18	♣ K98	
Board: 124	♠ QJ1054	The opponents are silent.
Dealer: S	♥ Q85	
Vul: NS	♦ QJ76	Partner bids first.
HCP: 8	♣ 3	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 119	North:	South:	
Dealer: N	♠ AK76	♠ 954	West North East South
Vul: Both	♥ Q9	♥ 6432	1♣ AP
North HCP: 19	♦ KQ7	♦ A962	
South HCP: 4	♣ AJ84	♣ 76	
Contract: 1♣ N			

Board: 120	North:	South:	West North East South
Dealer: S	♠ K2	♠ Q10853	1♣
Vul: None	♥ J854	♥ AQ	Pass 1NT ¹ Pass 3♣
North HCP: 10	♦ QJ10	♦ K6	Pass 3NT AP
South HCP: 18	♣ K1063	♣ AQJ8	1. forcing 1NT
Contract: 3N N			

Board: 121	North:	South:	West North East South
Dealer: N	♠ KQ7	♠ 98	1♦ X 1♥
Vul: EW	♥ Q109	♥ A6543	X XX ¹ 1♠ 2♥
North HCP: 18	♦ AKQ103	♦ J8	Pass 4♥ AP
South HCP: 5	♣ Q8	♣ 7653	1. Support double redouble
Contract: 4♥ S			

Board: 122	North:	South:	West North East South
Dealer: S	♠ KQ109	♠ A65	1♣
Vul: Both	♥ 98753	♥ AJ6	3♦ Pass Pass X
North HCP: 9	♦ KJ6	♦ 87	Pass 4♥ AP
South HCP: 18	♣ 2	♣ AKQ74	
Contract: 4♥ N			

Board: 123	North:	South:	West North East South
Dealer: N	♠ AJ3	♠ K86	1♣ Pass 1♦
Vul: None	♥ K962	♥ J4	1♠ 2♥ Pass 2NT
North HCP: 18	♦ AQJ	♦ K865	Pass 3NT AP
South HCP: 8	♣ K98	♣ J653	
Contract: 3N S			

Board: 124	North:	South:	West North East South
Dealer: S	♠ QJ1054	♠ K6	1♦
Vul: NS	♥ Q85	♥ A42	Pass 1♠ Pass 2NT
North HCP: 8	♦ QJ76	♦ AK952	Pass 3♠ Pass 3NT
South HCP: 18	♣ 3	♣ A95	AP
Contract: 3N S			

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 119	♠ 954	The opponents are silent.
Dealer: N	♥ 6432	
Vul: Both	♦ A962	Partner bids first.
HCP: 4	♣ 76	
Board: 120	♠ Q10853	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ K6	You bid first.
HCP: 18	♣ AQJ8	
Board: 121	♠ 98	East Doubles 1♦ if possible.
Dealer: N	♥ A6543	West Doubles 1♥ if possible.
Vul: EW	♦ J8	East Bids 1♠ if possible.
HCP: 5	♣ 7653	Partner bids first.
Board: 122	♠ A65	West Bids 3♦ if possible.
Dealer: S	♥ AJ6	
Vul: Both	♦ 87	You bid first.
HCP: 18	♣ AKQ74	
Board: 123	♠ K86	West Bids 1♠ if possible.
Dealer: N	♥ J4	
Vul: None	♦ K865	Partner bids first.
HCP: 8	♣ J653	
Board: 124	♠ K6	The opponents are silent.
Dealer: S	♥ A42	
Vul: NS	♦ AK952	You bid first.
HCP: 18	♣ A95	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 119	North:	South:	
Dealer: N	♠ AK76	♠ 954	West North East South
Vul: Both	♥ Q9	♥ 6432	1♣ AP
North HCP: 19	♦ KQ7	♦ A962	
South HCP: 4	♣ AJ84	♣ 76	
Contract: 1♣ N			

Board: 120	North:	South:	West North East South
Dealer: S	♠ K2	♠ Q10853	1♣
Vul: None	♥ J854	♥ AQ	Pass 1NT ¹ Pass 3♣
North HCP: 10	♦ QJ10	♦ K6	Pass 3NT AP
South HCP: 18	♣ K1063	♣ AQJ8	1. forcing 1NT
Contract: 3N N			

Board: 121	North:	South:	West North East South
Dealer: N	♠ KQ7	♠ 98	1♦ X 1♥
Vul: EW	♥ Q109	♥ A6543	X XX ¹ 1♠ 2♥
North HCP: 18	♦ AKQ103	♦ J8	Pass 4♥ AP
South HCP: 5	♣ Q8	♣ 7653	1. Support double redouble
Contract: 4♥ S			

Board: 122	North:	South:	West North East South
Dealer: S	♠ KQ109	♠ A65	1♣
Vul: Both	♥ 98753	♥ AJ6	3♦ Pass Pass X
North HCP: 9	♦ KJ6	♦ 87	Pass 4♥ AP
South HCP: 18	♣ 2	♣ AKQ74	
Contract: 4♥ N			

Board: 123	North:	South:	West North East South
Dealer: N	♠ AJ3	♠ K86	1♣ Pass 1♦
Vul: None	♥ K962	♥ J4	1♠ 2♥ Pass 2NT
North HCP: 18	♦ AQJ	♦ K865	Pass 3NT AP
South HCP: 8	♣ K98	♣ J653	
Contract: 3N S			

Board: 124	North:	South:	West North East South
Dealer: S	♠ QJ1054	♠ K6	1♦
Vul: NS	♥ Q85	♥ A42	Pass 1♠ Pass 2NT
North HCP: 8	♦ QJ76	♦ AK952	Pass 3♠ Pass 3NT
South HCP: 18	♣ 3	♣ A95	AP
Contract: 3N S			

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 125	♠ AK	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: Both	♦ A10952	You bid first.
HCP: 18	♣ A97	

Board: 126	♠ J7	The opponents are silent.
Dealer: S	♥ AK1093	
Vul: None	♦ A52	Partner bids first.
HCP: 15	♣ K103	

Board: 127	♠ AK1062	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ KQJ10	You bid first.
HCP: 18	♣ J2	

Board: 128	♠ 9643	The opponents are silent.
Dealer: S	♥ K7	
Vul: EW	♦ Q86	Partner bids first.
HCP: 8	♣ K1032	

Board: 129	♠ KJ53	The opponents are silent.
Dealer: N	♥ AKJ2	
Vul: None	♦ QJ5	You bid first.
HCP: 19	♣ A2	

Board: 130	♠ AJ93	The opponents are silent.
Dealer: S	♥ AKQ86	
Vul: NS	♦ J5	Partner bids first.
HCP: 15	♣ 108	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J10982		1♦	Pass	1♠
Vul: Both	♥ QJ8	♥ K5	Pass	2NT	Pass	3♠
North HCP: 18	♦ A10952	♦ 3	Pass	3NT	AP	
South HCP: 7	♣ A97	♣ K8543				
Contract: 3N N						

Board: 126	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ				1♦
Vul: None	♥ AK1093	♥ 65	Pass	1♥	Pass	2NT
North HCP: 15	♦ A52	♦ KQJ6	Pass	3♥	Pass	3NT
South HCP: 19	♣ K103	♣ A987	Pass	5NT	Pass	6NT
Contract: 6N S			AP			

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ AK1062	♠ 43		1♠	Pass	1NT ¹
Vul: NS	♥ A4	♥ KJ10	Pass	3♦	Pass	4♦
North HCP: 18	♦ KQJ10	♦ 9763	AP			
South HCP: 9	♣ J2	♣ KQ96	1. forcing 1NT			
Contract: 4♦ N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ 9643	♠ Q7				1♣
Vul: EW	♥ K7	♥ AQ9	Pass	1♠	Pass	2NT
North HCP: 8	♦ Q86	♦ K75	Pass	3NT	AP	
South HCP: 18	♣ K1032	♣ AQJ94				
Contract: 3N S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ KJ53	♠ AQ98		1♦	Pass	2♣
Vul: None	♥ AKJ2	♥ Q104	Pass	2♥	Pass	2♠
North HCP: 19	♦ QJ5	♦ A	Pass	4NT ¹	Pass	5♠
South HCP: 13	♣ A2	♣ J10764	Pass	5NT ²	Pass	6♣
Contract: 6♠ S			Pass	6♠	AP	
			1. Blackwood 0314, for ♠			
			2. King ask by 5NT			

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ AJ93	♠ K1075				1♦
Vul: NS	♥ AKQ86	♥ J4	Pass	1♥	Pass	2NT
North HCP: 15	♦ J5	♦ KQ63	Pass	3♠	Pass	4♠
South HCP: 18	♣ 108	♣ AKQ	Pass	5NT	Pass	6♠
Contract: 6♠ N			AP			

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 125	♠ J10982	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ 3	Partner bids first.
HCP: 7	♣ K8543	

Board: 126	♠ AKQ	The opponents are silent.
Dealer: S	♥ 65	
Vul: None	♦ KQJ6	You bid first.
HCP: 19	♣ A987	

Board: 127	♠ 43	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: NS	♦ 9763	Partner bids first.
HCP: 9	♣ KQ96	

Board: 128	♠ Q7	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ K75	You bid first.
HCP: 18	♣ AQJ94	

Board: 129	♠ AQ98	The opponents are silent.
Dealer: N	♥ Q104	
Vul: None	♦ A	Partner bids first.
HCP: 13	♣ J10764	

Board: 130	♠ K1075	The opponents are silent.
Dealer: S	♥ J4	
Vul: NS	♦ KQ63	You bid first.
HCP: 18	♣ AKQ	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J10982		1♦	Pass	1♠
Vul: Both	♥ QJ8	♥ K5	Pass	2NT	Pass	3♠
North HCP: 18	♦ A10952	♦ 3	Pass	3NT	AP	
South HCP: 7	♣ A97	♣ K8543				
Contract: 3N N						

Board: 126	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AKQ				1♦
Vul: None	♥ AK1093	♥ 65	Pass	1♥	Pass	2NT
North HCP: 15	♦ A52	♦ KQJ6	Pass	3♥	Pass	3NT
South HCP: 19	♣ K103	♣ A987	Pass	5NT	Pass	6NT
Contract: 6N S			AP			

Board: 127	North:	South:	West	North	East	South
Dealer: N	♠ AK1062	♠ 43		1♠	Pass	1NT ¹
Vul: NS	♥ A4	♥ KJ10	Pass	3♦	Pass	4♦
North HCP: 18	♦ KQJ10	♦ 9763	AP			
South HCP: 9	♣ J2	♣ KQ96	1. forcing 1NT			
Contract: 4♦ N						

Board: 128	North:	South:	West	North	East	South
Dealer: S	♠ 9643	♠ Q7				1♣
Vul: EW	♥ K7	♥ AQ9	Pass	1♠	Pass	2NT
North HCP: 8	♦ Q86	♦ K75	Pass	3NT	AP	
South HCP: 18	♣ K1032	♣ AQJ94				
Contract: 3N S						

Board: 129	North:	South:	West	North	East	South
Dealer: N	♠ KJ53	♠ AQ98		1♦	Pass	2♣
Vul: None	♥ AKJ2	♥ Q104	Pass	2♥	Pass	2♠
North HCP: 19	♦ QJ5	♦ A	Pass	4NT ¹	Pass	5♠
South HCP: 13	♣ A2	♣ J10764	Pass	5NT ²	Pass	6♣
Contract: 6♠ S			Pass	6♠	AP	
			1. Blackwood 0314, for ♠			
			2. King ask by 5NT			

Board: 130	North:	South:	West	North	East	South
Dealer: S	♠ AJ93	♠ K1075				1♦
Vul: NS	♥ AKQ86	♥ J4	Pass	1♥	Pass	2NT
North HCP: 15	♦ J5	♦ KQ63	Pass	3♠	Pass	4♠
South HCP: 18	♣ 108	♣ AKQ	Pass	5NT	Pass	6♠
Contract: 6♠ N			AP			

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 131	♠ KQ75	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ Q104	You bid first.
HCP: 18	♣ AKJ3	

Board: 132	♠ QJ96	West Bids 2♣ if possible.
Dealer: S	♥ J96	
Vul: Both	♦ 653	Partner bids first.
HCP: 5	♣ J93	

Board: 133	♠ Q4	West Bids 1♠ if possible.
Dealer: N	♥ A984	
Vul: NS	♦ KQ108	You bid first.
HCP: 18	♣ AK8	

Board: 134	♠ 432	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ A653	Partner bids first.
HCP: 11	♣ Q102	

Board: 135	♠ AJ3	The opponents are silent.
Dealer: N	♥ K62	
Vul: Both	♦ AK75	You bid first.
HCP: 19	♣ A76	

Board: 136	♠ AQ4	The opponents are silent.
Dealer: S	♥ A1095	
Vul: None	♦ A54	Partner bids first.
HCP: 14	♣ 976	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ KQ75	♠ A8		1♣	Pass	1♥
Vul: EW	♥ K8	♥ AQJ107642	Pass	2NT	Pass	6NT
North HCP: 18	♦ Q104	♦ J2	AP			
South HCP: 12	♣ AKJ3	♣ 7				
Contract: 6N N						

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ QJ96	♠ AK7				1♦
Vul: Both	♥ J96	♥ K875	2♣	Pass	Pass	X
North HCP: 5	♦ 653	♦ KJ107	Pass	2♠	AP	
South HCP: 18	♣ J93	♣ A10				
Contract: 2♠ N						

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ K107		1♦	Pass	1♥
Vul: NS	♥ A984	♥ K10732	1♠	2♠ ¹	Pass	3NT
North HCP: 18	♦ KQ108	♦ J53	Pass	4♥	AP	
South HCP: 9	♣ AK8	♣ Q7	1. strength cue bid			
Contract: 4♥ S						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ AQ106				1♣
Vul: EW	♥ AJ6	♥ Q4	Pass	1♦	Pass	2♠
North HCP: 11	♦ A653	♦ K7	Pass	3NT	AP	
South HCP: 19	♣ Q102	♣ AKJ53				
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ Q4		1♦	Pass	1♥
Vul: Both	♥ K62	♥ A10973	Pass	2NT	Pass	3♥
North HCP: 19	♦ AK75	♦ J4	Pass	4♥	AP	
South HCP: 9	♣ A76	♣ Q1052				
Contract: 4♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ K105				1♦
Vul: None	♥ A1095	♥ J4	Pass	1♥	Pass	2NT
North HCP: 14	♦ A54	♦ KQ76	Pass	6NT	AP	
South HCP: 18	♣ 976	♣ AKQ3				
Contract: 6N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 131	♠ A8	The opponents are silent.
Dealer: N	♥ AQJ107642	
Vul: EW	♦ J2	Partner bids first.
HCP: 12	♣ 7	
Board: 132	♠ AK7	West Bids 2♣ if possible.
Dealer: S	♥ K875	
Vul: Both	♦ KJ107	You bid first.
HCP: 18	♣ A10	
Board: 133	♠ K107	West Bids 1♠ if possible.
Dealer: N	♥ K10732	
Vul: NS	♦ J53	Partner bids first.
HCP: 9	♣ Q7	
Board: 134	♠ AQ106	The opponents are silent.
Dealer: S	♥ Q4	
Vul: EW	♦ K7	You bid first.
HCP: 19	♣ AKJ53	
Board: 135	♠ Q4	The opponents are silent.
Dealer: N	♥ A10973	
Vul: Both	♦ J4	Partner bids first.
HCP: 9	♣ Q1052	
Board: 136	♠ K105	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ KQ76	You bid first.
HCP: 18	♣ AKQ3	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ KQ75	♠ A8		1♣	Pass	1♥
Vul: EW	♥ K8	♥ AQJ107642	Pass	2NT	Pass	6NT
North HCP: 18	♦ Q104	♦ J2	AP			
South HCP: 12	♣ AKJ3	♣ 7				
Contract: 6N N						

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ QJ96	♠ AK7				1♦
Vul: Both	♥ J96	♥ K875	2♣	Pass	Pass	X
North HCP: 5	♦ 653	♦ KJ107	Pass	2♠	AP	
South HCP: 18	♣ J93	♣ A10				
Contract: 2♠ N						

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ K107		1♦	Pass	1♥
Vul: NS	♥ A984	♥ K10732	1♠	2♠ ¹	Pass	3NT
North HCP: 18	♦ KQ108	♦ J53	Pass	4♥	AP	
South HCP: 9	♣ AK8	♣ Q7	1. strength cue bid			
Contract: 4♥ S						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ AQ106				1♣
Vul: EW	♥ AJ6	♥ Q4	Pass	1♦	Pass	2♠
North HCP: 11	♦ A653	♦ K7	Pass	3NT	AP	
South HCP: 19	♣ Q102	♣ AKJ53				
Contract: 3N N						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ Q4		1♦	Pass	1♥
Vul: Both	♥ K62	♥ A10973	Pass	2NT	Pass	3♥
North HCP: 19	♦ AK75	♦ J4	Pass	4♥	AP	
South HCP: 9	♣ A76	♣ Q1052				
Contract: 4♥ S						

Board: 136	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ K105				1♦
Vul: None	♥ A1095	♥ J4	Pass	1♥	Pass	2NT
North HCP: 14	♦ A54	♦ KQ76	Pass	6NT	AP	
South HCP: 18	♣ 976	♣ AKQ3				
Contract: 6N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 137	♠ Q10	West Doubles Pass if possible.
Dealer: N	♥ AJ107	
Vul: EW	♦ KJ3	You bid first.
HCP: 18	♣ AK96	

Board: 138	♠ QJ4	East Bids 1♥ if possible.
Dealer: S	♥ 108	West Bids 3♥ if possible.
Vul: Both	♦ 876543	
HCP: 3	♣ 76	Partner bids first.

Board: 139	♠ KQ94	West Bids 1♥ if possible.
Dealer: N	♥ QJ10	
Vul: None	♦ AK8	You bid first.
HCP: 18	♣ QJ4	

Board: 140	♠ 843	The opponents are silent.
Dealer: S	♥ J93	
Vul: NS	♦ Q9742	Partner bids first.
HCP: 3	♣ 92	

Board: 141	♠ AKQJ	The opponents are silent.
Dealer: N	♥ AQ843	
Vul: Both	♦ Q2	You bid first.
HCP: 18	♣ 98	

Board: 142	♠ QJ42	The opponents are silent.
Dealer: S	♥ J32	
Vul: None	♦ QJ9	Partner bids first.
HCP: 12	♣ KQ7	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ 9852		1♣	Pass	Pass
Vul: EW	♥ AJ107	♥ 54	X	1♥	Pass	1♠
North HCP: 18	♦ KJ3	♦ 872	Pass	2♦ ¹	Pass	3♣
South HCP: 2	♣ AK96	♣ Q872	AP			
Contract: 3♣ N			1. Fourth suit			

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ K1083				1♦
Vul: Both	♥ 108	♥ AJ9	Pass	Pass	1♥	X
North HCP: 3	♦ 876543	♦ KQJ10	3♥	AP		
South HCP: 18	♣ 76	♣ A2				
Contract: 3♥ E						

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ KQ94	♠ 53		1♣	Pass	Pass
Vul: None	♥ QJ10	♥ K9	1♥	1NT	Pass	3♣
North HCP: 18	♦ AK8	♦ 9732	AP			
South HCP: 6	♣ QJ4	♣ K10952				
Contract: 3♣ N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ AK10				1♣
Vul: NS	♥ J93	♥ Q854				
North HCP: 3	♦ Q9742	♦ AJ	AP			
South HCP: 18	♣ 92	♣ A1085				
Contract: 1♣ S						

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 7542		1♥	Pass	1♠
Vul: Both	♥ AQ843	♥ 72	Pass	4♠	AP	
North HCP: 18	♦ Q2	♦ AJ3				
South HCP: 14	♣ 98	♣ AKQ2				
Contract: 4♠ S						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ QJ42	♠ K93				1♦
Vul: None	♥ J32	♥ A4	Pass	1♠	Pass	2NT
North HCP: 12	♦ QJ9	♦ AK85	Pass	3NT	AP	
South HCP: 19	♣ KQ7	♣ AJ52				
Contract: 3N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 137	♠ 9852	West Doubles Pass if possible.
Dealer: N	♥ 54	
Vul: EW	♦ 872	Partner bids first.
HCP: 2	♣ Q872	
Board: 138	♠ K1083	East Bids 1♥ if possible.
Dealer: S	♥ AJ9	West Bids 3♥ if possible.
Vul: Both	♦ KQJ10	
HCP: 18	♣ A2	You bid first.
Board: 139	♠ 53	West Bids 1♥ if possible.
Dealer: N	♥ K9	
Vul: None	♦ 9732	Partner bids first.
HCP: 6	♣ K10952	
Board: 140	♠ AK10	The opponents are silent.
Dealer: S	♥ Q854	
Vul: NS	♦ AJ	You bid first.
HCP: 18	♣ A1085	
Board: 141	♠ 7542	The opponents are silent.
Dealer: N	♥ 72	
Vul: Both	♦ AJ3	Partner bids first.
HCP: 14	♣ AKQ2	
Board: 142	♠ K93	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ AK85	You bid first.
HCP: 19	♣ AJ52	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 137	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ 9852		1♣	Pass	Pass
Vul: EW	♥ AJ107	♥ 54	X	1♥	Pass	1♠
North HCP: 18	♦ KJ3	♦ 872	Pass	2♦ ¹	Pass	3♣
South HCP: 2	♣ AK96	♣ Q872	AP			
Contract: 3♣ N			1. Fourth suit			

Board: 138	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ K1083				1♦
Vul: Both	♥ 108	♥ AJ9	Pass	Pass	1♥	X
North HCP: 3	♦ 876543	♦ KQJ10	3♥	AP		
South HCP: 18	♣ 76	♣ A2				
Contract: 3♥ E						

Board: 139	North:	South:	West	North	East	South
Dealer: N	♠ KQ94	♠ 53		1♣	Pass	Pass
Vul: None	♥ QJ10	♥ K9	1♥	1NT	Pass	3♣
North HCP: 18	♦ AK8	♦ 9732	AP			
South HCP: 6	♣ QJ4	♣ K10952				
Contract: 3♣ N						

Board: 140	North:	South:	West	North	East	South
Dealer: S	♠ 843	♠ AK10				1♣
Vul: NS	♥ J93	♥ Q854				
North HCP: 3	♦ Q9742	♦ AJ	AP			
South HCP: 18	♣ 92	♣ A1085				
Contract: 1♣ S						

Board: 141	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ	♠ 7542		1♥	Pass	1♠
Vul: Both	♥ AQ843	♥ 72	Pass	4♠	AP	
North HCP: 18	♦ Q2	♦ AJ3				
South HCP: 14	♣ 98	♣ AKQ2				
Contract: 4♠ S						

Board: 142	North:	South:	West	North	East	South
Dealer: S	♠ QJ42	♠ K93				1♦
Vul: None	♥ J32	♥ A4	Pass	1♠	Pass	2NT
North HCP: 12	♦ QJ9	♦ AK85	Pass	3NT	AP	
South HCP: 19	♣ KQ7	♣ AJ52				
Contract: 3N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 143	♠ AQ10963	The opponents are silent.
Dealer: N	♥ A8	
Vul: NS	♦ KQ2	You bid first.
HCP: 19	♣ KJ	

Board: 144	♠ 32	The opponents are silent.
Dealer: S	♥ 9743	
Vul: EW	♦ AQ2	Partner bids first.
HCP: 7	♣ J953	

Board: 145	♠ AQ742	The opponents are silent.
Dealer: N	♥ A72	
Vul: None	♦ A10	You bid first.
HCP: 18	♣ KJ7	

Board: 146	♠ J987	The opponents are silent.
Dealer: S	♥ 987	
Vul: NS	♦ 84	Partner bids first.
HCP: 7	♣ AQ98	

Board: 147	♠ AKQ83	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ 107	You bid first.
HCP: 19	♣ KJ5	

Board: 148	♠ 1053	The opponents are silent.
Dealer: S	♥ 4	
Vul: Both	♦ 76432	Partner bids first.
HCP: 4	♣ KJ86	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ AQ10963	♠ K84		1♠	Pass	2♠
Vul: NS	♥ A8	♥ 9742				
North HCP: 19	♦ KQ2	♦ A765	Pass	4♠	AP	
South HCP: 7	♣ KJ	♣ 75				
Contract: 4♠ N						

Board: 144	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ AK10				1♣
Vul: EW	♥ 9743	♥ A105				
North HCP: 7	♦ AQ2	♦ K109	Pass	1♥	Pass	2NT
South HCP: 19	♣ J953	♣ KQ102	Pass	3NT	AP	
Contract: 3N S						

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ AQ742	♠ 986		1♠	Pass	2♠
Vul: None	♥ A72	♥ J1095				
North HCP: 18	♦ A10	♦ KQJ72	Pass	4♠	AP	
South HCP: 7	♣ KJ7	♣ 9				
Contract: 4♠ N						

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ J987	♠ AQ5				1♦
Vul: NS	♥ 987	♥ QJ6				
North HCP: 7	♦ 84	♦ AK952	Pass	1♠	Pass	2NT
South HCP: 19	♣ AQ98	♣ K4	Pass	3NT	AP	
Contract: 3N S						

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ AKQ83	♠ J52		1♠	Pass	2♦
Vul: EW	♥ AQ9	♥ J86	Pass	3NT	Pass	4♠
North HCP: 19	♦ 107	♦ AK543	Pass	4NT ¹	Pass	5♥
South HCP: 13	♣ KJ5	♣ A4	Pass	5NT ²	Pass	6♦
Contract: 7♠ N			Pass	7♠	AP	

1. Blackwood 0314, for ♠
2. King ask by 5NT

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ A92				1♥
Vul: Both	♥ 4	♥ AJ7653				
North HCP: 4	♦ 76432	♦ AJ	AP			
South HCP: 18	♣ KJ86	♣ A9				
Contract: 1♥ S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 143	♠ K84	The opponents are silent.
Dealer: N	♥ 9742	
Vul: NS	♦ A765	Partner bids first.
HCP: 7	♣ 75	

Board: 144	♠ AK10	The opponents are silent.
Dealer: S	♥ A105	
Vul: EW	♦ K109	You bid first.
HCP: 19	♣ KQ102	

Board: 145	♠ 986	The opponents are silent.
Dealer: N	♥ J1095	
Vul: None	♦ KQJ72	Partner bids first.
HCP: 7	♣ 9	

Board: 146	♠ AQ5	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: NS	♦ AK952	You bid first.
HCP: 19	♣ K4	

Board: 147	♠ J52	The opponents are silent.
Dealer: N	♥ J86	
Vul: EW	♦ AK543	Partner bids first.
HCP: 13	♣ A4	

Board: 148	♠ A92	The opponents are silent.
Dealer: S	♥ AJ7653	
Vul: Both	♦ AJ	You bid first.
HCP: 18	♣ A9	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 143	North:	South:	West	North	East	South
Dealer: N	♠ AQ10963	♠ K84		1♠	Pass	2♠
Vul: NS	♥ A8	♥ 9742				
North HCP: 19	♦ KQ2	♦ A765	Pass	4♠	AP	
South HCP: 7	♣ KJ	♣ 75				
Contract: 4♠ N						

Board: 144	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ AK10				1♣
Vul: EW	♥ 9743	♥ A105				
North HCP: 7	♦ AQ2	♦ K109	Pass	1♥	Pass	2NT
South HCP: 19	♣ J953	♣ KQ102	Pass	3NT	AP	
Contract: 3N S						

Board: 145	North:	South:	West	North	East	South
Dealer: N	♠ AQ742	♠ 986		1♠	Pass	2♠
Vul: None	♥ A72	♥ J1095				
North HCP: 18	♦ A10	♦ KQJ72	Pass	4♠	AP	
South HCP: 7	♣ KJ7	♣ 9				
Contract: 4♠ N						

Board: 146	North:	South:	West	North	East	South
Dealer: S	♠ J987	♠ AQ5				1♦
Vul: NS	♥ 987	♥ QJ6				
North HCP: 7	♦ 84	♦ AK952	Pass	1♠	Pass	2NT
South HCP: 19	♣ AQ98	♣ K4	Pass	3NT	AP	
Contract: 3N S						

Board: 147	North:	South:	West	North	East	South
Dealer: N	♠ AKQ83	♠ J52		1♠	Pass	2♦
Vul: EW	♥ AQ9	♥ J86	Pass	3NT	Pass	4♠
North HCP: 19	♦ 107	♦ AK543	Pass	4NT ¹	Pass	5♥
South HCP: 13	♣ KJ5	♣ A4	Pass	5NT ²	Pass	6♦
Contract: 7♠ N			Pass	7♠	AP	

1. Blackwood 0314, for ♠
2. King ask by 5NT

Board: 148	North:	South:	West	North	East	South
Dealer: S	♠ 1053	♠ A92				1♥
Vul: Both	♥ 4	♥ AJ7653				
North HCP: 4	♦ 76432	♦ AJ	AP			
South HCP: 18	♣ KJ86	♣ A9				
Contract: 1♥ S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 149	♠ 8762	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ AK10	You bid first.
HCP: 18	♣ KJ5	

Board: 150	♠ 95	East Bids 1♠ if possible.
Dealer: S	♥ QJ86	
Vul: EW	♦ KJ75	Partner bids first.
HCP: 7	♣ 1083	

Board: 151	♠ AK109	The opponents are silent.
Dealer: N	♥ AJ82	
Vul: Both	♦ QJ	You bid first.
HCP: 19	♣ A63	

Board: 152	♠ K4	The opponents are silent.
Dealer: S	♥ Q872	
Vul: None	♦ A964	Partner bids first.
HCP: 13	♣ A52	

Board: 153	♠ KQ632	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ AKJ6	You bid first.
HCP: 18	♣ 52	

Board: 154	♠ AJ10654	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: Both	♦ 986	Partner bids first.
HCP: 12	♣ 6	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 149
Dealer: N
Vul: NS
North HCP: 18
South HCP: 10
Contract: 3N N

North:
♠ 8762
♥ AK7
♦ AK10
♣ KJ5

South:
♠ AJ3
♥ 432
♦ J972
♣ A97

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

Board: 150
Dealer: S
Vul: EW
North HCP: 7
South HCP: 18
Contract: 4♥ N

North:
♠ 95
♥ QJ86
♦ KJ75
♣ 1083

South:
♠ KJ10
♥ K432
♦ AQ
♣ AJ94

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

1. strength cue bid

Board: 151
Dealer: N
Vul: Both
North HCP: 19
South HCP: 10
Contract: 4♠ S

North:
♠ AK109
♥ AJ82
♦ QJ
♣ A63

South:
♠ 8743
♥ 75
♦ AK5
♣ K1075

West	North	East	South
	1♣	Pass	1♠
Pass	4♠	AP	

Board: 152
Dealer: S
Vul: None
North HCP: 13
South HCP: 18
Contract: 6N S

North:
♠ K4
♥ Q872
♦ A964
♣ A52

South:
♠ AQ6
♥ AK10
♦ 10732
♣ KQ10

West	North	East	South
			1♦
Pass	1♥	Pass	2NT
Pass	6NT	AP	

Board: 153
Dealer: N
Vul: EW
North HCP: 18
South HCP: 17
Contract: 7N S

North:
♠ KQ632
♥ KQ
♦ AKJ6
♣ 52

South:
♠ A1094
♥ A85
♦ 7
♣ AKQ108

West	North	East	South
	1♠	Pass	2NT ¹
Pass	3♠	Pass	4NT ²
Pass	5♠	Pass	7NT
AP			

1. Jacoby 2NT
2. Blackwood 0314, for ♠

Board: 154
Dealer: S
Vul: Both
North HCP: 12
South HCP: 18
Contract: 3N S

North:
♠ AJ10654
♥ AQJ
♦ 986
♣ 6

South:
♠ K9
♥ K432
♦ AJ102
♣ AK10

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

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 149	♠ AJ3	The opponents are silent.
Dealer: N	♥ 432	
Vul: NS	♦ J972	Partner bids first.
HCP: 10	♣ A97	

Board: 150	♠ KJ10	East Bids 1♠ if possible.
Dealer: S	♥ K432	
Vul: EW	♦ AQ	You bid first.
HCP: 18	♣ AJ94	

Board: 151	♠ 8743	The opponents are silent.
Dealer: N	♥ 75	
Vul: Both	♦ AK5	Partner bids first.
HCP: 10	♣ K1075	

Board: 152	♠ AQ6	The opponents are silent.
Dealer: S	♥ AK10	
Vul: None	♦ 10732	You bid first.
HCP: 18	♣ KQ10	

Board: 153	♠ A1094	The opponents are silent.
Dealer: N	♥ A85	
Vul: EW	♦ 7	Partner bids first.
HCP: 17	♣ AKQ108	

Board: 154	♠ K9	The opponents are silent.
Dealer: S	♥ K432	
Vul: Both	♦ AJ102	You bid first.
HCP: 18	♣ AK10	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: N	♠ 8762	♠ AJ3		1♣	Pass	1♦
Vul: NS	♥ AK7	♥ 432	Pass	2NT	Pass	3NT
North HCP: 18	♦ AK10	♦ J972	AP			
South HCP: 10	♣ KJ5	♣ A97				
Contract: 3N N						

Board: 150	North:	South:	West	North	East	South
Dealer: S	♠ 95	♠ KJ10				1♣
Vul: EW	♥ QJ86	♥ K432	Pass	1♥	1♠	2♠ ¹
North HCP: 7	♦ KJ75	♦ AQ	Pass	3♦	Pass	4♥
South HCP: 18	♣ 1083	♣ AJ94	AP			
Contract: 4♥ N			1. strength cue bid			

Board: 151	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ 8743		1♣	Pass	1♠
Vul: Both	♥ AJ82	♥ 75	Pass	4♠	AP	
North HCP: 19	♦ QJ	♦ AK5				
South HCP: 10	♣ A63	♣ K1075				
Contract: 4♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ AQ6				1♦
Vul: None	♥ Q872	♥ AK10	Pass	1♥	Pass	2NT
North HCP: 13	♦ A964	♦ 10732	Pass	6NT	AP	
South HCP: 18	♣ A52	♣ KQ10				
Contract: 6N S						

Board: 153	North:	South:	West	North	East	South
Dealer: N	♠ KQ632	♠ A1094		1♠	Pass	2NT ¹
Vul: EW	♥ KQ	♥ A85	Pass	3♠	Pass	4NT ²
North HCP: 18	♦ AKJ6	♦ 7	Pass	5♠	Pass	7NT
South HCP: 17	♣ 52	♣ AKQ108	AP			
Contract: 7N S			1. Jacoby 2NT			
			2. Blackwood 0314, for ♠			

Board: 154	North:	South:	West	North	East	South
Dealer: S	♠ AJ10654	♠ K9				1♦
Vul: Both	♥ AQJ	♥ K432	Pass	1♠	Pass	2NT
North HCP: 12	♦ 986	♦ AJ102	Pass	3♠	Pass	3NT
South HCP: 18	♣ 6	♣ AK10	AP			
Contract: 3N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 155	♠ 984	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ AKQJ	You bid first.
HCP: 18	♣ AJ84	
Board: 156	♠ Q7642	The opponents are silent.
Dealer: S	♥ K	
Vul: NS	♦ KJ107	Partner bids first.
HCP: 9	♣ 965	
Board: 157	♠ AJ	West Bids 2♣ if possible.
Dealer: N	♥ AJ75	East Bids 2♠ if possible.
Vul: Both	♦ AQ543	
HCP: 19	♣ K8	You bid first.
Board: 158	♠ Q10752	West Doubles 1♥ if possible.
Dealer: S	♥ J	
Vul: None	♦ 9732	Partner bids first.
HCP: 4	♣ J53	
Board: 159	♠ K952	East Bids 2♠ if possible.
Dealer: N	♥ A96	
Vul: NS	♦ Q10	You bid first.
HCP: 18	♣ AKQ10	
Board: 160	♠ 653	The opponents are silent.
Dealer: S	♥ AJ1095	
Vul: EW	♦ K97	Partner bids first.
HCP: 12	♣ A4	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ 984	♠ A72		1♦	Pass	1♥
Vul: None	♥ K9	♥ AJ10652	Pass	2NT	Pass	3♥
North HCP: 18	♦ AKQJ	♦ 976	AP			
South HCP: 9	♣ AJ84	♣ 2				
Contract: 3♥ S						

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ Q7642	♠ AK93				1♣
Vul: NS	♥ K	♥ AJ97	Pass	1♠	Pass	4♠
North HCP: 9	♦ KJ107	♦ Q2	AP			
South HCP: 19	♣ 965	♣ AJ3				
Contract: 4♠ N						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 10982		1♦	Pass	Pass
Vul: Both	♥ AJ75	♥ 93	2♣	2♥	2♠	3♦
North HCP: 19	♦ AQ543	♦ 10976	AP			
South HCP: 0	♣ K8	♣ 732				
Contract: 3♦ N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ Q10752	♠ K6				1♥
Vul: None	♥ J	♥ AK632	X	Pass	Pass	XX
North HCP: 4	♦ 9732	♦ A86	AP			
South HCP: 18	♣ J53	♣ A107				
Contract: 1♥ XX S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ K952	♠ J6		1♣	2♠	Pass
Vul: NS	♥ A96	♥ 873	Pass	2NT	AP	
North HCP: 18	♦ Q10	♦ A762				
South HCP: 6	♣ AKQ10	♣ J432				
Contract: 2N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ 653	♠ KJ				1♣
Vul: EW	♥ AJ1095	♥ KQ7	Pass	1♥	Pass	2NT
North HCP: 12	♦ K97	♦ AQJ	Pass	3♥	Pass	4♥
South HCP: 19	♣ A4	♣ K10752	AP			
Contract: 4♥ N						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 155	♠ A72	The opponents are silent.
Dealer: N	♥ AJ10652	
Vul: None	♦ 976	Partner bids first.
HCP: 9	♣ 2	
Board: 156	♠ AK93	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: NS	♦ Q2	You bid first.
HCP: 19	♣ AJ3	
Board: 157	♠ 10982	West Bids 2♣ if possible.
Dealer: N	♥ 93	East Bids 2♠ if possible.
Vul: Both	♦ 10976	
HCP: 0	♣ 732	Partner bids first.
Board: 158	♠ K6	West Doubles 1♥ if possible.
Dealer: S	♥ AK632	
Vul: None	♦ A86	You bid first.
HCP: 18	♣ A107	
Board: 159	♠ J6	East Bids 2♠ if possible.
Dealer: N	♥ 873	
Vul: NS	♦ A762	Partner bids first.
HCP: 6	♣ J432	
Board: 160	♠ KJ	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ AQJ	You bid first.
HCP: 19	♣ K10752	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: N	♠ 984	♠ A72		1♦	Pass	1♥
Vul: None	♥ K9	♥ AJ10652	Pass	2NT	Pass	3♥
North HCP: 18	♦ AKQJ	♦ 976	AP			
South HCP: 9	♣ AJ84	♣ 2				
Contract: 3♥ S						

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ Q7642	♠ AK93				1♣
Vul: NS	♥ K	♥ AJ97	Pass	1♠	Pass	4♠
North HCP: 9	♦ KJ107	♦ Q2	AP			
South HCP: 19	♣ 965	♣ AJ3				
Contract: 4♠ N						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 10982		1♦	Pass	Pass
Vul: Both	♥ AJ75	♥ 93	2♣	2♥	2♠	3♦
North HCP: 19	♦ AQ543	♦ 10976	AP			
South HCP: 0	♣ K8	♣ 732				
Contract: 3♦ N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ Q10752	♠ K6				1♥
Vul: None	♥ J	♥ AK632	X	Pass	Pass	XX
North HCP: 4	♦ 9732	♦ A86	AP			
South HCP: 18	♣ J53	♣ A107				
Contract: 1♥ XX S						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ K952	♠ J6		1♣	2♠	Pass
Vul: NS	♥ A96	♥ 873	Pass	2NT	AP	
North HCP: 18	♦ Q10	♦ A762				
South HCP: 6	♣ AKQ10	♣ J432				
Contract: 2N N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ 653	♠ KJ				1♣
Vul: EW	♥ AJ1095	♥ KQ7	Pass	1♥	Pass	2NT
North HCP: 12	♦ K97	♦ AQJ	Pass	3♥	Pass	4♥
South HCP: 19	♣ A4	♣ K10752	AP			
Contract: 4♥ N						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 161	♠ AK3	The opponents are silent.
Dealer: N	♥ Q85	
Vul: None	♦ AKQ8	You bid first.
HCP: 18	♣ 974	
Board: 162	♠ A10765	The opponents are silent.
Dealer: S	♥ 1084	
Vul: NS	♦ AJ2	Partner bids first.
HCP: 9	♣ 65	
Board: 163	♠ K104	West Bids 1NT if possible.
Dealer: N	♥ 10652	
Vul: EW	♦ AK	You bid first.
HCP: 18	♣ AKJ5	
Board: 164	♠ J	East Bids 2♥ if possible.
Dealer: S	♥ K87	
Vul: Both	♦ 1074	Partner bids first.
HCP: 7	♣ QJ10642	
Board: 165	♠ K4	East Bids 1♥ if possible.
Dealer: N	♥ AQ108	West Bids 3♥ if possible.
Vul: NS	♦ A93	
HCP: 19	♣ AQ64	You bid first.
Board: 166	♠ Q10763	East Bids 1♦ if possible.
Dealer: S	♥ 94	
Vul: EW	♦ 10854	Partner bids first.
HCP: 2	♣ 85	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ QJ84		1♦	Pass	1♠
Vul: None	♥ Q85	♥ 1043	Pass	2NT	Pass	3NT
North HCP: 18	♦ AKQ8	♦ 1065	AP			
South HCP: 7	♣ 974	♣ KJ2				
Contract: 3N N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ A10765	♠ KQ93				1♣
Vul: NS	♥ 1084	♥ AK95	Pass	1♠	Pass	4♠
North HCP: 9	♦ AJ2	♦ K4	AP			
South HCP: 19	♣ 65	♣ A102				
Contract: 4♠ N						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ 953		1♣	Pass	Pass
Vul: EW	♥ 10652	♥ Q3	1NT	X	Pass	2♦
North HCP: 18	♦ AK	♦ Q8732	AP			
South HCP: 4	♣ AKJ5	♣ 986				
Contract: 2♦ S						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ92				1♦
Vul: Both	♥ K87	♥ A103	Pass	1NT	2♥	3NT
North HCP: 7	♦ 1074	♦ AJ86	AP			
South HCP: 19	♣ QJ10642	♣ A3				
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 9652		1♣	1♥	X
Vul: NS	♥ AQ108	♥ —	3♥	X	Pass	4♦
North HCP: 19	♦ A93	♦ KJ1042	AP			
South HCP: 7	♣ AQ64	♣ K752				
Contract: 4♦ S						

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ Q10763	♠ KJ98				1♣
Vul: EW	♥ 94	♥ AQ6	Pass	Pass	1♦	1NT
North HCP: 2	♦ 10854	♦ K6	AP			
South HCP: 19	♣ 85	♣ KQJ2				
Contract: 1N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 161	♠ QJ84	The opponents are silent.
Dealer: N	♥ 1043	
Vul: None	♦ 1065	Partner bids first.
HCP: 7	♣ KJ2	
Board: 162	♠ KQ93	The opponents are silent.
Dealer: S	♥ AK95	
Vul: NS	♦ K4	You bid first.
HCP: 19	♣ A102	
Board: 163	♠ 953	West Bids 1NT if possible.
Dealer: N	♥ Q3	
Vul: EW	♦ Q8732	Partner bids first.
HCP: 4	♣ 986	
Board: 164	♠ AQ92	East Bids 2♥ if possible.
Dealer: S	♥ A103	
Vul: Both	♦ AJ86	You bid first.
HCP: 19	♣ A3	
Board: 165	♠ 9652	East Bids 1♥ if possible.
Dealer: N	♥ —	West Bids 3♥ if possible.
Vul: NS	♦ KJ1042	
HCP: 7	♣ K752	Partner bids first.
Board: 166	♠ KJ98	East Bids 1♦ if possible.
Dealer: S	♥ AQ6	
Vul: EW	♦ K6	You bid first.
HCP: 19	♣ KQJ2	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ QJ84		1♦	Pass	1♠
Vul: None	♥ Q85	♥ 1043	Pass	2NT	Pass	3NT
North HCP: 18	♦ AKQ8	♦ 1065	AP			
South HCP: 7	♣ 974	♣ KJ2				
Contract: 3N N						

Board: 162	North:	South:	West	North	East	South
Dealer: S	♠ A10765	♠ KQ93				1♣
Vul: NS	♥ 1084	♥ AK95	Pass	1♠	Pass	4♠
North HCP: 9	♦ AJ2	♦ K4	AP			
South HCP: 19	♣ 65	♣ A102				
Contract: 4♠ N						

Board: 163	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ 953		1♣	Pass	Pass
Vul: EW	♥ 10652	♥ Q3	1NT	X	Pass	2♦
North HCP: 18	♦ AK	♦ Q8732	AP			
South HCP: 4	♣ AKJ5	♣ 986				
Contract: 2♦ S						

Board: 164	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ92				1♦
Vul: Both	♥ K87	♥ A103	Pass	1NT	2♥	3NT
North HCP: 7	♦ 1074	♦ AJ86	AP			
South HCP: 19	♣ QJ10642	♣ A3				
Contract: 3N N						

Board: 165	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 9652		1♣	1♥	X
Vul: NS	♥ AQ108	♥ —	3♥	X	Pass	4♦
North HCP: 19	♦ A93	♦ KJ1042	AP			
South HCP: 7	♣ AQ64	♣ K752				
Contract: 4♦ S						

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ Q10763	♠ KJ98				1♣
Vul: EW	♥ 94	♥ AQ6	Pass	Pass	1♦	1NT
North HCP: 2	♦ 10854	♦ K6	AP			
South HCP: 19	♣ 85	♣ KQJ2				
Contract: 1N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 167	♠ KQJ8	East Bids 1♠ if possible.
Dealer: N	♥ KQ1097	
Vul: Both	♦ A9	You bid first.
HCP: 19	♣ KJ	
Board: 168	♠ J1098	The opponents are silent.
Dealer: S	♥ K1053	
Vul: None	♦ Q	Partner bids first.
HCP: 10	♣ A986	
Board: 169	♠ AQJ6	East Bids 2♣ if possible.
Dealer: N	♥ J4	
Vul: EW	♦ AKQ5	You bid first.
HCP: 18	♣ J32	
Board: 170	♠ J1094	West Bids 2♦ if possible.
Dealer: S	♥ KQ2	
Vul: Both	♦ 93	Partner bids first.
HCP: 7	♣ J1043	
Board: 171	♠ AKQJ	West Bids 1♥ if possible.
Dealer: N	♥ 83	
Vul: None	♦ AQ73	You bid first.
HCP: 19	♣ K42	
Board: 172	♠ J3	West Bids 1♠ if possible.
Dealer: S	♥ J986	East Bids 2♠ if possible.
Vul: NS	♦ 103	
HCP: 2	♣ 108643	Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 167			West	North	East	South
Dealer: N				1♥	1♠	2♠ ¹
Vul: Both			Pass	2NT ²	Pass	3♦ ³
North HCP: 19	North:	South:	Pass	4♦ ⁴	Pass	4♥
South HCP: 10	♠ KQJ8	♠ 97	AP			
Contract: 4♥ N	♥ KQ1097	♥ AJ85	1. limit raise or better in ♥			
	♦ A9	♦ KQ832	2. Cue bid, a ♠ stopper			
	♣ KJ	♣ 103	3. Cue bid, a ♦ stopper			
			4. Cue bid, a ♦ stopper			

Board: 168			West	North	East	South
Dealer: S						1♦
Vul: None			Pass	1♥	Pass	2NT
North HCP: 10	North:	South:	Pass	3♠	Pass	3NT
South HCP: 18	♠ J1098	♠ KQ	AP			
Contract: 3N S	♥ K1053	♥ Q76				
	♦ Q	♦ AJ875				
	♣ A986	♣ KQJ				

Board: 169			West	North	East	South
Dealer: N				1♦	2♣	3♦
Vul: EW			AP			
North HCP: 18	North:	South:				
South HCP: 4	♠ AQJ6	♠ 1093				
Contract: 3♦ N	♥ J4	♥ Q6				
	♦ AKQ5	♦ 1087432				
	♣ J32	♣ Q6				

Board: 170			West	North	East	South
Dealer: S						1♥
Vul: Both			2♦	2♥	Pass	3♦ ¹
North HCP: 7	North:	South:	Pass	4♥	AP	
South HCP: 18	♠ J1094	♠ AK3	1. artificial			
Contract: 4♥ S	♥ KQ2	♥ A10754				
	♦ 93	♦ KJ7				
	♣ J1043	♣ K6				

Board: 171			West	North	East	South
Dealer: N				1♦	Pass	Pass
Vul: None			1♥	X	Pass	1♠
North HCP: 19	North:	South:	Pass	2♥ ¹	Pass	2♠
South HCP: 2	♠ AKQJ	♠ 7542	AP			
Contract: 2♠ S	♥ 83	♥ 10762	1. limit raise or better in ♠			
	♦ AQ73	♦ 86				
	♣ K42	♣ Q83				

Board: 172			West	North	East	South
Dealer: S						1♦
Vul: NS			1♠	Pass	2♠	AP
North HCP: 2	North:	South:				
South HCP: 19	♠ J3	♠ AQ10				
Contract: 2♠ W	♥ J986	♥ AQ				
	♦ 103	♦ AK875				
	♣ 108643	♣ 752				

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 167	♠ 97	East Bids 1♠ if possible.
Dealer: N	♥ AJ85	
Vul: Both	♦ KQ832	Partner bids first.
HCP: 10	♣ 103	

Board: 168	♠ KQ	The opponents are silent.
Dealer: S	♥ Q76	
Vul: None	♦ AJ875	You bid first.
HCP: 18	♣ KQJ	

Board: 169	♠ 1093	East Bids 2♣ if possible.
Dealer: N	♥ Q6	
Vul: EW	♦ 1087432	Partner bids first.
HCP: 4	♣ Q6	

Board: 170	♠ AK3	West Bids 2♦ if possible.
Dealer: S	♥ A10754	
Vul: Both	♦ KJ7	You bid first.
HCP: 18	♣ K6	

Board: 171	♠ 7542	West Bids 1♥ if possible.
Dealer: N	♥ 10762	
Vul: None	♦ 86	Partner bids first.
HCP: 2	♣ Q83	

Board: 172	♠ AQ10	West Bids 1♠ if possible.
Dealer: S	♥ AQ	East Bids 2♠ if possible.
Vul: NS	♦ AK875	
HCP: 19	♣ 752	You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 167			West	North	East	South
Dealer: N				1♥	1♠	2♠ ¹
Vul: Both			Pass	2NT ²	Pass	3♦ ³
North HCP: 19	North:	South:	Pass	4♦ ⁴	Pass	4♥
South HCP: 10	♠ KQJ8	♠ 97	AP			
Contract: 4♥ N	♥ KQ1097	♥ AJ85	1. limit raise or better in ♥			
	♦ A9	♦ KQ832	2. Cue bid, a ♠ stopper			
	♣ KJ	♣ 103	3. Cue bid, a ♦ stopper			
			4. Cue bid, a ♦ stopper			

Board: 168			West	North	East	South
Dealer: S						1♦
Vul: None			Pass	1♥	Pass	2NT
North HCP: 10	North:	South:	Pass	3♠	Pass	3NT
South HCP: 18	♠ J1098	♠ KQ	AP			
Contract: 3N S	♥ K1053	♥ Q76				
	♦ Q	♦ AJ875				
	♣ A986	♣ KQJ				

Board: 169			West	North	East	South
Dealer: N				1♦	2♣	3♦
Vul: EW			AP			
North HCP: 18	North:	South:				
South HCP: 4	♠ AQJ6	♠ 1093				
Contract: 3♦ N	♥ J4	♥ Q6				
	♦ AKQ5	♦ 1087432				
	♣ J32	♣ Q6				

Board: 170			West	North	East	South
Dealer: S						1♥
Vul: Both			2♦	2♥	Pass	3♦ ¹
North HCP: 7	North:	South:	Pass	4♥	AP	
South HCP: 18	♠ J1094	♠ AK3	1. artificial			
Contract: 4♥ S	♥ KQ2	♥ A10754				
	♦ 93	♦ KJ7				
	♣ J1043	♣ K6				

Board: 171			West	North	East	South
Dealer: N				1♦	Pass	Pass
Vul: None			1♥	X	Pass	1♠
North HCP: 19	North:	South:	Pass	2♥ ¹	Pass	2♠
South HCP: 2	♠ AKQJ	♠ 7542	AP			
Contract: 2♠ S	♥ 83	♥ 10762	1. limit raise or better in ♠			
	♦ AQ73	♦ 86				
	♣ K42	♣ Q83				

Board: 172			West	North	East	South
Dealer: S						1♦
Vul: NS			1♠	Pass	2♠	AP
North HCP: 2	North:	South:				
South HCP: 19	♠ J3	♠ AQ10				
Contract: 2♠ W	♥ J986	♥ AQ				
	♦ 103	♦ AK875				
	♣ 108643	♣ 752				

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 173	♠ QJ7	The opponents are silent.
Dealer: N	♥ AQJ9	
Vul: Both	♦ A8	You bid first.
HCP: 18	♣ KJ93	
Board: 174	♠ Q74	The opponents are silent.
Dealer: S	♥ 432	
Vul: None	♦ Q9	Partner bids first.
HCP: 9	♣ KQ1086	
Board: 175	♠ QJ853	The opponents are silent.
Dealer: N	♥ A8	
Vul: NS	♦ AKQJ	You bid first.
HCP: 18	♣ J2	
Board: 176	♠ J10752	West Bids 4♥ if possible.
Dealer: S	♥ K53	
Vul: EW	♦ A32	Partner bids first.
HCP: 12	♣ A8	
Board: 177	♠ AJ97	West Doubles Pass if possible.
Dealer: N	♥ A432	
Vul: None	♦ Q9	You bid first.
HCP: 19	♣ AKJ	
Board: 178	♠ AK	The opponents are silent.
Dealer: S	♥ KQ964	
Vul: NS	♦ 1083	Partner bids first.
HCP: 14	♣ Q53	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ A962		1♣	Pass	1♠
Vul: Both	♥ AQJ9	♥ 105	Pass	2NT	Pass	3NT
North HCP: 18	♦ A8	♦ Q54	AP			
South HCP: 10	♣ KJ93	♣ A862				
Contract: 3N N						

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ K52				1♥
Vul: None	♥ 432	♥ AK976	Pass	2♥	Pass	4♥
North HCP: 9	♦ Q9	♦ A106	AP			
South HCP: 18	♣ KQ1086	♣ A9				
Contract: 4♥ S						

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ QJ853	♠ 2				
Vul: NS	♥ A8	♥ KJ963		1♠	AP	
North HCP: 18	♦ AKQJ	♦ 108643				
South HCP: 6	♣ J2	♣ Q5				
Contract: 1♠ N						

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ J10752	♠ AKQ94				1♠
Vul: EW	♥ K53	♥ A9	4♥	4♠	AP	
North HCP: 12	♦ A32	♦ J6				
South HCP: 18	♣ A8	♣ KJ105				
Contract: 4♠ S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ AJ97	♠ 1052		1♣	Pass	Pass
Vul: None	♥ A432	♥ K96	X	1♥	AP	
North HCP: 19	♦ Q9	♦ 654				
South HCP: 3	♣ AKJ	♣ 10976				
Contract: 1♥ N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ Q65	Pass	1♥	Pass	2NT
Vul: NS	♥ KQ964	♥ A72	Pass	3♥	Pass	4♥
North HCP: 14	♦ 1083	♦ AQ9	Pass	4NT ¹	Pass	5♣
South HCP: 19	♣ Q53	♣ AK109	Pass	6NT	AP	
Contract: 6N S						

1. Blackwood 0314, for ♥

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 173	♠ A962	The opponents are silent.
Dealer: N	♥ 105	
Vul: Both	♦ Q54	Partner bids first.
HCP: 10	♣ A862	
Board: 174	♠ K52	The opponents are silent.
Dealer: S	♥ AK976	
Vul: None	♦ A106	You bid first.
HCP: 18	♣ A9	
Board: 175	♠ 2	The opponents are silent.
Dealer: N	♥ KJ963	
Vul: NS	♦ 108643	Partner bids first.
HCP: 6	♣ Q5	
Board: 176	♠ AKQ94	West Bids 4♥ if possible.
Dealer: S	♥ A9	
Vul: EW	♦ J6	You bid first.
HCP: 18	♣ KJ105	
Board: 177	♠ 1052	West Doubles Pass if possible.
Dealer: N	♥ K96	
Vul: None	♦ 654	Partner bids first.
HCP: 3	♣ 10976	
Board: 178	♠ Q65	The opponents are silent.
Dealer: S	♥ A72	
Vul: NS	♦ AQ9	You bid first.
HCP: 19	♣ AK109	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 173	North:	South:	West	North	East	South
Dealer: N	♠ QJ7	♠ A962		1♣	Pass	1♠
Vul: Both	♥ AQJ9	♥ 105	Pass	2NT	Pass	3NT
North HCP: 18	♦ A8	♦ Q54	AP			
South HCP: 10	♣ KJ93	♣ A862				
Contract: 3N N						

Board: 174	North:	South:	West	North	East	South
Dealer: S	♠ Q74	♠ K52				1♥
Vul: None	♥ 432	♥ AK976	Pass	2♥	Pass	4♥
North HCP: 9	♦ Q9	♦ A106	AP			
South HCP: 18	♣ KQ1086	♣ A9				
Contract: 4♥ S						

Board: 175	North:	South:	West	North	East	South
Dealer: N	♠ QJ853	♠ 2				
Vul: NS	♥ A8	♥ KJ963		1♠	AP	
North HCP: 18	♦ AKQJ	♦ 108643				
South HCP: 6	♣ J2	♣ Q5				
Contract: 1♠ N						

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ J10752	♠ AKQ94				1♠
Vul: EW	♥ K53	♥ A9	4♥	4♠	AP	
North HCP: 12	♦ A32	♦ J6				
South HCP: 18	♣ A8	♣ KJ105				
Contract: 4♠ S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ AJ97	♠ 1052		1♣	Pass	Pass
Vul: None	♥ A432	♥ K96	X	1♥	AP	
North HCP: 19	♦ Q9	♦ 654				
South HCP: 3	♣ AKJ	♣ 10976				
Contract: 1♥ N						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ Q65	Pass	1♥	Pass	2NT
Vul: NS	♥ KQ964	♥ A72	Pass	3♥	Pass	4♥
North HCP: 14	♦ 1083	♦ AQ9	Pass	4NT ¹	Pass	5♣
South HCP: 19	♣ Q53	♣ AK109	Pass	6NT	AP	
Contract: 6N S						

1. Blackwood 0314, for ♥

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 179	♠ AKQ3	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ K752	You bid first.
HCP: 19	♣ K64	

Board: 180	♠ 93	The opponents are silent.
Dealer: S	♥ Q108542	
Vul: Both	♦ 42	Partner bids first.
HCP: 2	♣ 1095	

Board: 181	♠ AK963	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ AQJ7	You bid first.
HCP: 18	♣ 53	

Board: 182	♠ 6543	The opponents are silent.
Dealer: S	♥ J10862	
Vul: EW	♦ 75	Partner bids first.
HCP: 1	♣ 86	

Board: 183	♠ AJ96	East Bids 1♦ if possible.
Dealer: N	♥ KQ5	West Bids 2♦ if possible.
Vul: Both	♦ 42	
HCP: 18	♣ AKJ7	You bid first.

Board: 184	♠ AKJ8	The opponents are silent.
Dealer: S	♥ 943	
Vul: None	♦ A92	Partner bids first.
HCP: 12	♣ 863	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 179	North:	South:	
Dealer: N	♠ AKQ3	♠ J8764	West North East South
Vul: EW	♥ KJ	♥ 108542	1♦ AP
North HCP: 19	♦ K752	♦ 4	
South HCP: 1	♣ K64	♣ 109	
Contract: 1♦ N			

Board: 180	North:	South:	
Dealer: S	♠ 93	♠ J10875	West North East South
Vul: Both	♥ Q108542	♥ A9	1♠
North HCP: 2	♦ 42	♦ AJ7	AP
South HCP: 19	♣ 1095	♣ AKQ	
Contract: 1♠ S			

Board: 181	North:	South:	West North East South
Dealer: N	♠ AK963	♠ Q754	1♠ Pass 2♠
Vul: NS	♥ KJ	♥ 97	Pass 3♦ ¹ Pass 3♠
North HCP: 18	♦ AQJ7	♦ K32	Pass 4♠ AP
South HCP: 6	♣ 53	♣ J1076	1. Two way game tries
Contract: 4♠ N			

Board: 182	North:	South:	
Dealer: S	♠ 6543	♠ A107	West North East South
Vul: EW	♥ J10862	♥ AK94	1♠
North HCP: 1	♦ 75	♦ A8	AP
South HCP: 18	♣ 86	♣ K1054	
Contract: 1♠ S			

Board: 183	North:	South:	West North East South
Dealer: N	♠ AJ96	♠ 10754	1♣ 1♦ X
Vul: Both	♥ KQ5	♥ J1098	2♦ 3♦ ¹ Pass 3NT
North HCP: 18	♦ 42	♦ Q87	Pass 4♠ AP
South HCP: 5	♣ AKJ7	♣ Q10	1. strength cue bid
Contract: 4♠ N			

Board: 184	North:	South:	
Dealer: S	♠ AKJ8	♠ Q3	West North East South
Vul: None	♥ 943	♥ AK75	1♦
North HCP: 12	♦ A92	♦ KJ86	Pass 1♠ Pass 2NT
South HCP: 19	♣ 863	♣ AQ4	Pass 3NT AP
Contract: 3N S			

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 179	♠ J8764	The opponents are silent.
Dealer: N	♥ 108542	
Vul: EW	♦ 4	Partner bids first.
HCP: 1	♣ 109	

Board: 180	♠ J10875	The opponents are silent.
Dealer: S	♥ A9	
Vul: Both	♦ AJ7	You bid first.
HCP: 19	♣ AKQ	

Board: 181	♠ Q754	The opponents are silent.
Dealer: N	♥ 97	
Vul: NS	♦ K32	Partner bids first.
HCP: 6	♣ J1076	

Board: 182	♠ A107	The opponents are silent.
Dealer: S	♥ AK94	
Vul: EW	♦ A8	You bid first.
HCP: 18	♣ K1054	

Board: 183	♠ 10754	East Bids 1♦ if possible. West Bids 2♦ if possible.
Dealer: N	♥ J1098	
Vul: Both	♦ Q87	Partner bids first.
HCP: 5	♣ Q10	

Board: 184	♠ Q3	The opponents are silent.
Dealer: S	♥ AK75	
Vul: None	♦ KJ86	You bid first.
HCP: 19	♣ AQ4	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 179	North:	South:	
Dealer: N	♠ AKQ3	♠ J8764	West North East South
Vul: EW	♥ KJ	♥ 108542	1♦ AP
North HCP: 19	♦ K752	♦ 4	
South HCP: 1	♣ K64	♣ 109	
Contract: 1♦ N			

Board: 180	North:	South:	
Dealer: S	♠ 93	♠ J10875	West North East South
Vul: Both	♥ Q108542	♥ A9	1♠
North HCP: 2	♦ 42	♦ AJ7	AP
South HCP: 19	♣ 1095	♣ AKQ	
Contract: 1♠ S			

Board: 181	North:	South:	West North East South
Dealer: N	♠ AK963	♠ Q754	1♠ Pass 2♠
Vul: NS	♥ KJ	♥ 97	Pass 3♦ ¹ Pass 3♠
North HCP: 18	♦ AQJ7	♦ K32	Pass 4♠ AP
South HCP: 6	♣ 53	♣ J1076	1. Two way game tries
Contract: 4♠ N			

Board: 182	North:	South:	
Dealer: S	♠ 6543	♠ A107	West North East South
Vul: EW	♥ J10862	♥ AK94	1♠
North HCP: 1	♦ 75	♦ A8	AP
South HCP: 18	♣ 86	♣ K1054	
Contract: 1♠ S			

Board: 183	North:	South:	West North East South
Dealer: N	♠ AJ96	♠ 10754	1♣ 1♦ X
Vul: Both	♥ KQ5	♥ J1098	2♦ 3♦ ¹ Pass 3NT
North HCP: 18	♦ 42	♦ Q87	Pass 4♠ AP
South HCP: 5	♣ AKJ7	♣ Q10	1. strength cue bid
Contract: 4♠ N			

Board: 184	North:	South:	
Dealer: S	♠ AKJ8	♠ Q3	West North East South
Vul: None	♥ 943	♥ AK75	1♦
North HCP: 12	♦ A92	♦ KJ86	Pass 1♠ Pass 2NT
South HCP: 19	♣ 863	♣ AQ4	Pass 3NT AP
Contract: 3N S			

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 185	♠ A8	East Bids 1♠ if possible.
Dealer: N	♥ AJ10982	
Vul: EW	♦ AK3	You bid first.
HCP: 18	♣ Q10	
Board: 186	♠ 93	The opponents are silent.
Dealer: S	♥ AK109762	
Vul: Both	♦ 6	Partner bids first.
HCP: 7	♣ 943	
Board: 187	♠ AK74	East Bids 1♥ if possible.
Dealer: N	♥ AK10	West Bids 2♥ if possible.
Vul: None	♦ 86	
HCP: 18	♣ A1075	You bid first.
Board: 188	♠ J87654	West Bids 2♥ if possible.
Dealer: S	♥ 3	East Bids 4♥ if possible.
Vul: NS	♦ 854	
HCP: 1	♣ 1074	Partner bids first.
Board: 189	♠ 86	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ AK62	You bid first.
HCP: 18	♣ KQJ94	
Board: 190	♠ 109643	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ KQJ10	Partner bids first.
HCP: 11	♣ KJ3	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 9				
Vul: EW	♥ AJ10982	♥ Q643		1♥	1♠	3♥
North HCP: 18	♦ AK3	♦ J52	Pass	4♥	AP	
South HCP: 7	♣ Q10	♣ KJ843				
Contract: 4♥ N						

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK6				1♣
Vul: Both	♥ AK109762	♥ J85	Pass	1♥	Pass	2NT
North HCP: 7	♦ 6	♦ K3	Pass	4♥	AP	
South HCP: 19	♣ 943	♣ AKJ72				
Contract: 4♥ N						

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ Q109853				
Vul: None	♥ AK10	♥ —		1♣	1♥	Pass
North HCP: 18	♦ 86	♦ 9732	2♥	AP		
South HCP: 2	♣ A1075	♣ 964				
Contract: 2♥ E						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ J87654	♠ A3				1♣
Vul: NS	♥ 3	♥ A4				
North HCP: 1	♦ 854	♦ AJ103	2♥	Pass	4♥	AP
South HCP: 19	♣ 1074	♣ KQJ96				
Contract: 4♥ W						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ K109				
Vul: Both	♥ AJ	♥ Q976543		1♣	Pass	1♥
North HCP: 18	♦ AK62	♦ Q3	Pass	2NT	Pass	4♥
South HCP: 7	♣ KQJ94	♣ 7	AP			
Contract: 4♥ S						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ 109643	♠ AKQJ				1♣
Vul: None	♥ J	♥ A92	Pass	1♠	Pass	3♠
North HCP: 11	♦ KQJ10	♦ 542	Pass	4♠	AP	
South HCP: 18	♣ KJ3	♣ A109				
Contract: 4♠ N						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 185	♠ 9	East Bids 1♠ if possible.
Dealer: N	♥ Q643	
Vul: EW	♦ J52	Partner bids first.
HCP: 7	♣ KJ843	

Board: 186	♠ AK6	The opponents are silent.
Dealer: S	♥ J85	
Vul: Both	♦ K3	You bid first.
HCP: 19	♣ AKJ72	

Board: 187	♠ Q109853	East Bids 1♥ if possible.
Dealer: N	♥ —	West Bids 2♥ if possible.
Vul: None	♦ 9732	
HCP: 2	♣ 964	Partner bids first.

Board: 188	♠ A3	West Bids 2♥ if possible.
Dealer: S	♥ A4	East Bids 4♥ if possible.
Vul: NS	♦ AJ103	
HCP: 19	♣ KQJ96	You bid first.

Board: 189	♠ K109	The opponents are silent.
Dealer: N	♥ Q976543	
Vul: Both	♦ Q3	Partner bids first.
HCP: 7	♣ 7	

Board: 190	♠ AKQJ	The opponents are silent.
Dealer: S	♥ A92	
Vul: None	♦ 542	You bid first.
HCP: 18	♣ A109	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 9				
Vul: EW	♥ AJ10982	♥ Q643		1♥	1♠	3♥
North HCP: 18	♦ AK3	♦ J52	Pass	4♥	AP	
South HCP: 7	♣ Q10	♣ KJ843				
Contract: 4♥ N						

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AK6				1♣
Vul: Both	♥ AK109762	♥ J85	Pass	1♥	Pass	2NT
North HCP: 7	♦ 6	♦ K3	Pass	4♥	AP	
South HCP: 19	♣ 943	♣ AKJ72				
Contract: 4♥ N						

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ Q109853				
Vul: None	♥ AK10	♥ —		1♣	1♥	Pass
North HCP: 18	♦ 86	♦ 9732	2♥	AP		
South HCP: 2	♣ A1075	♣ 964				
Contract: 2♥ E						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ J87654	♠ A3				1♣
Vul: NS	♥ 3	♥ A4				
North HCP: 1	♦ 854	♦ AJ103	2♥	Pass	4♥	AP
South HCP: 19	♣ 1074	♣ KQJ96				
Contract: 4♥ W						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ K109				
Vul: Both	♥ AJ	♥ Q976543		1♣	Pass	1♥
North HCP: 18	♦ AK62	♦ Q3	Pass	2NT	Pass	4♥
South HCP: 7	♣ KQJ94	♣ 7	AP			
Contract: 4♥ S						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ 109643	♠ AKQJ				1♣
Vul: None	♥ J	♥ A92	Pass	1♠	Pass	3♠
North HCP: 11	♦ KQJ10	♦ 542	Pass	4♠	AP	
South HCP: 18	♣ KJ3	♣ A109				
Contract: 4♠ N						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 191	♠ AK	The opponents are silent.
Dealer: N	♥ Q10754	
Vul: NS	♦ K53	You bid first.
HCP: 18	♣ AQ2	

Board: 192	♠ 9532	East Bids 2♣ if possible.
Dealer: S	♥ 83	
Vul: EW	♦ 9643	Partner bids first.
HCP: 0	♣ 752	

Board: 193	♠ A8654	East Bids 2♠ if possible. West Bids 3♥ if possible.
Dealer: N	♥ AQ8	
Vul: None	♦ Q63	You bid first.
HCP: 18	♣ AQ	

Board: 194	♠ Q1064	East Doubles 1♠ if possible.
Dealer: S	♥ K2	
Vul: NS	♦ 1064	Partner bids first.
HCP: 7	♣ Q1054	

Board: 195	♠ KQJ	The opponents are silent.
Dealer: N	♥ AQ954	
Vul: EW	♦ A10	You bid first.
HCP: 18	♣ Q32	

Board: 196	♠ 872	West Bids 2♦ if possible.
Dealer: S	♥ J83	
Vul: Both	♦ 6	Partner bids first.
HCP: 7	♣ AQ10763	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q10763				
Vul: NS	♥ Q10754	♥ AK62		1♥	Pass	4♥
North HCP: 18	♦ K53	♦ 106	AP			
South HCP: 9	♣ AQ2	♣ 104				
Contract: 4♥ N						

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ 9532	♠ AJ104				1♦
Vul: EW	♥ 83	♥ K2	Pass	Pass	2♣	2NT
North HCP: 0	♦ 9643	♦ AK87	AP			
South HCP: 18	♣ 752	♣ K84				
Contract: 2N S						

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ A8654	♠ Q103		1♠	2♠ ¹	Pass
Vul: None	♥ AQ8	♥ 53	3♥	AP		
North HCP: 18	♦ Q63	♦ J107	1. Michaels Cuebid			
South HCP: 4	♣ AQ	♣ J10986				
Contract: 3♥ W						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ Q1064	♠ K5				1♦
Vul: NS	♥ K2	♥ AQ109	Pass	1♠	X	2♥
North HCP: 7	♦ 1064	♦ A8753	Pass	2NT	AP	
South HCP: 18	♣ Q1054	♣ AJ				
Contract: 2N N						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A9852				
Vul: EW	♥ AQ954	♥ J87		1♥	Pass	2♥
North HCP: 18	♦ A10	♦ Q75	Pass	4♥	AP	
South HCP: 7	♣ Q32	♣ 84				
Contract: 4♥ N						

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AKJ4				1♣
Vul: Both	♥ J83	♥ AK94				
North HCP: 7	♦ 6	♦ 95	2♦	4♣	AP	
South HCP: 18	♣ AQ10763	♣ K42				
Contract: 4♣ S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 191	♠ Q10763	The opponents are silent.
Dealer: N	♥ AK62	
Vul: NS	♦ 106	Partner bids first.
HCP: 9	♣ 104	

Board: 192	♠ AJ104	East Bids 2♣ if possible.
Dealer: S	♥ K2	
Vul: EW	♦ AK87	You bid first.
HCP: 18	♣ K84	

Board: 193	♠ Q103	East Bids 2♠ if possible. West Bids 3♥ if possible.
Dealer: N	♥ 53	
Vul: None	♦ J107	Partner bids first.
HCP: 4	♣ J10986	

Board: 194	♠ K5	East Doubles 1♠ if possible.
Dealer: S	♥ AQ109	
Vul: NS	♦ A8753	You bid first.
HCP: 18	♣ AJ	

Board: 195	♠ A9852	The opponents are silent.
Dealer: N	♥ J87	
Vul: EW	♦ Q75	Partner bids first.
HCP: 7	♣ 84	

Board: 196	♠ AKJ4	West Bids 2♦ if possible.
Dealer: S	♥ AK94	
Vul: Both	♦ 95	You bid first.
HCP: 18	♣ K42	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q10763		1♥	Pass	4♥
Vul: NS	♥ Q10754	♥ AK62	AP			
North HCP: 18	♦ K53	♦ 106				
South HCP: 9	♣ AQ2	♣ 104				
Contract: 4♥ N						

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ 9532	♠ AJ104				1♦
Vul: EW	♥ 83	♥ K2	Pass	Pass	2♣	2NT
North HCP: 0	♦ 9643	♦ AK87	AP			
South HCP: 18	♣ 752	♣ K84				
Contract: 2N S						

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ A8654	♠ Q103		1♠	2♠ ¹	Pass
Vul: None	♥ AQ8	♥ 53	3♥	AP		
North HCP: 18	♦ Q63	♦ J107	1. Michaels Cuebid			
South HCP: 4	♣ AQ	♣ J10986				
Contract: 3♥ W						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ Q1064	♠ K5				1♦
Vul: NS	♥ K2	♥ AQ109	Pass	1♠	X	2♥
North HCP: 7	♦ 1064	♦ A8753	Pass	2NT	AP	
South HCP: 18	♣ Q1054	♣ AJ				
Contract: 2N N						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A9852		1♥	Pass	2♥
Vul: EW	♥ AQ954	♥ J87	Pass	4♥	AP	
North HCP: 18	♦ A10	♦ Q75				
South HCP: 7	♣ Q32	♣ 84				
Contract: 4♥ N						

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ AKJ4				1♣
Vul: Both	♥ J83	♥ AK94	2♦	4♣	AP	
North HCP: 7	♦ 6	♦ 95				
South HCP: 18	♣ AQ10763	♣ K42				
Contract: 4♣ S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 197	♠ AKQJ105	West Bids 2♥ if possible.
Dealer: N	♥ K6	
Vul: NS	♦ 92	You bid first.
HCP: 19	♣ AQ5	
Board: 198	♠ K764	The opponents are silent.
Dealer: S	♥ 86	
Vul: EW	♦ J1086	Partner bids first.
HCP: 10	♣ KQJ	
Board: 199	♠ J87	West Doubles Pass if possible.
Dealer: N	♥ QJ9	East Bids 1♠ if possible.
Vul: Both	♦ AJ8	
HCP: 18	♣ AKQ3	You bid first.
Board: 200	♠ QJ104	The opponents are silent.
Dealer: S	♥ 754	
Vul: None	♦ 42	Partner bids first.
HCP: 7	♣ A652	
Board: 201	♠ 92	The opponents are silent.
Dealer: N	♥ KJ103	
Vul: EW	♦ AK3	You bid first.
HCP: 18	♣ AK76	
Board: 202	♠ A83	The opponents are silent.
Dealer: S	♥ A9765	
Vul: Both	♦ 42	Partner bids first.
HCP: 12	♣ A65	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ105	♠ 973		1♠	Pass	Pass
Vul: NS	♥ K6	♥ Q9854				
North HCP: 19	♦ 92	♦ 10763	2♥	3♣	AP	
South HCP: 2	♣ AQ5	♣ 4				
Contract: 3♠ N						

Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ K764	♠ QJ1085				1♠
Vul: EW	♥ 86	♥ A53	Pass	1NT ¹	Pass	3NT
North HCP: 10	♦ J1086	♦ AK4	Pass	4♣	AP	
South HCP: 18	♣ KQJ	♣ A7	1. forcing 1NT			
Contract: 4♠ S						

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ K42		1♣	Pass	Pass
Vul: Both	♥ QJ9	♥ 1063	X	XX	1♠	1NT
North HCP: 18	♦ AJ8	♦ 543	AP			
South HCP: 3	♣ AKQ3	♣ 10972				
Contract: 1N S						

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ QJ104	♠ A853				1♦
Vul: None	♥ 754	♥ KQ10	Pass	1♠	Pass	4♣
North HCP: 7	♦ 42	♦ AKQ6	AP			
South HCP: 18	♣ A652	♣ 97				
Contract: 4♠ N						

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ QJ3		1♣	Pass	1♦
Vul: EW	♥ KJ103	♥ Q8	Pass	2NT	Pass	3NT
North HCP: 18	♦ AK3	♦ QJ52	AP			
South HCP: 10	♣ AK76	♣ Q1092				
Contract: 3N N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ KQJ106				1♠
Vul: Both	♥ A9765	♥ KQJ	Pass	1NT ¹	Pass	3NT
North HCP: 12	♦ 42	♦ A8	Pass	4♣ ²	Pass	4♥
South HCP: 19	♣ A65	♣ K103	Pass	6♣	AP	
Contract: 6♠ S			1. forcing 1NT			
			2. Gerber, for N			

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 197	♠ 973	West Bids 2♥ if possible.
Dealer: N	♥ Q9854	
Vul: NS	♦ 10763	Partner bids first.
HCP: 2	♣ 4	

Board: 198	♠ QJ1085	The opponents are silent.
Dealer: S	♥ A53	
Vul: EW	♦ AK4	You bid first.
HCP: 18	♣ A7	

Board: 199	♠ K42	West Doubles Pass if possible. East Bids 1♠ if possible.
Dealer: N	♥ 1063	
Vul: Both	♦ 543	Partner bids first.
HCP: 3	♣ 10972	

Board: 200	♠ A853	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: None	♦ AKQ6	You bid first.
HCP: 18	♣ 97	

Board: 201	♠ QJ3	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ QJ52	Partner bids first.
HCP: 10	♣ Q1092	

Board: 202	♠ KQJ106	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ A8	You bid first.
HCP: 19	♣ K103	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ105	♠ 973		1♠	Pass	Pass
Vul: NS	♥ K6	♥ Q9854				
North HCP: 19	♦ 92	♦ 10763	2♥	3♣	AP	
South HCP: 2	♣ AQ5	♣ 4				
Contract: 3♠ N						

Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ K764	♠ QJ1085				1♠
Vul: EW	♥ 86	♥ A53	Pass	1NT ¹	Pass	3NT
North HCP: 10	♦ J1086	♦ AK4	Pass	4♣	AP	
South HCP: 18	♣ KQJ	♣ A7	1. forcing 1NT			
Contract: 4♠ S						

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ K42		1♣	Pass	Pass
Vul: Both	♥ QJ9	♥ 1063	X	XX	1♠	1NT
North HCP: 18	♦ AJ8	♦ 543	AP			
South HCP: 3	♣ AKQ3	♣ 10972				
Contract: 1N S						

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ QJ104	♠ A853				1♦
Vul: None	♥ 754	♥ KQ10	Pass	1♠	Pass	4♣
North HCP: 7	♦ 42	♦ AKQ6	AP			
South HCP: 18	♣ A652	♣ 97				
Contract: 4♠ N						

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ QJ3		1♣	Pass	1♦
Vul: EW	♥ KJ103	♥ Q8	Pass	2NT	Pass	3NT
North HCP: 18	♦ AK3	♦ QJ52	AP			
South HCP: 10	♣ AK76	♣ Q1092				
Contract: 3N N						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ KQJ106				1♠
Vul: Both	♥ A9765	♥ KQJ	Pass	1NT ¹	Pass	3NT
North HCP: 12	♦ 42	♦ A8	Pass	4♣ ²	Pass	4♥
South HCP: 19	♣ A65	♣ K103	Pass	6♣	AP	
Contract: 6♠ S			1. forcing 1NT			
			2. Gerber, for N			

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 203	♠ AKJ753	East Bids 2♠ if possible.
Dealer: N	♥ Q5	
Vul: None	♦ KQ3	You bid first.
HCP: 19	♣ A4	

Board: 204	♠ A653	The opponents are silent.
Dealer: S	♥ 743	
Vul: NS	♦ Q4	Partner bids first.
HCP: 9	♣ QJ102	

Board: 205	♠ A75	West Bids 1♠ if possible.
Dealer: N	♥ AJ7	East Bids 2♠ if possible.
Vul: Both	♦ A104	
HCP: 19	♣ AQ53	You bid first.

Board: 206	♠ AQ8	The opponents are silent.
Dealer: S	♥ 52	
Vul: None	♦ KQ85	Partner bids first.
HCP: 11	♣ 10985	

Board: 207	♠ AKQ3	The opponents are silent.
Dealer: N	♥ J82	
Vul: NS	♦ AK5	You bid first.
HCP: 18	♣ J86	

Board: 208	♠ 98	East Bids 2♠ if possible.
Dealer: S	♥ K5	
Vul: EW	♦ QJ109743	Partner bids first.
HCP: 6	♣ 85	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ AKJ753	♠ 9642		1♠	2♠ ¹	4♠
Vul: None	♥ Q5	♥ 8				
North HCP: 19	♦ KQ3	♦ 1086542	AP			
South HCP: 3	♣ A4	♣ K8	1. Michaels Cuebid			
Contract: 4♠ N						

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ A653	♠ QJ9				1♣
Vul: NS	♥ 743	♥ AJ65	Pass	1♠	Pass	2NT
North HCP: 9	♦ Q4	♦ K106	Pass	3NT	AP	
South HCP: 18	♣ QJ102	♣ AK5				
Contract: 3N S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ J2		1♣	Pass	Pass
Vul: Both	♥ AJ7	♥ 654				
North HCP: 19	♦ A104	♦ 875	1♠	1NT	2♠	AP
South HCP: 1	♣ AQ53	♣ 87642				
Contract: 2♠ W						

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ 754				1♣
Vul: None	♥ 52	♥ AKQ9	Pass	1♦	Pass	2NT
North HCP: 11	♦ KQ85	♦ J94	Pass	3NT	AP	
South HCP: 18	♣ 10985	♣ AKJ				
Contract: 3N S						

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ J854		1♣	Pass	1♥
Vul: NS	♥ J82	♥ Q764				
North HCP: 18	♦ AK5	♦ Q103	Pass	2NT	AP	
South HCP: 5	♣ J86	♣ 92				
Contract: 2N N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A42				1♣
Vul: EW	♥ K5	♥ AQ	Pass	1♦	2♠	3NT
North HCP: 6	♦ QJ109743	♦ K6	AP			
South HCP: 18	♣ 85	♣ KQ10743				
Contract: 3N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 203	♠ 9642	East Bids 2♠ if possible.
Dealer: N	♥ 8	
Vul: None	♦ 1086542	Partner bids first.
HCP: 3	♣ K8	

Board: 204	♠ QJ9	The opponents are silent.
Dealer: S	♥ AJ65	
Vul: NS	♦ K106	You bid first.
HCP: 18	♣ AK5	

Board: 205	♠ J2	West Bids 1♠ if possible.
Dealer: N	♥ 654	East Bids 2♠ if possible.
Vul: Both	♦ 875	
HCP: 1	♣ 87642	Partner bids first.

Board: 206	♠ 754	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: None	♦ J94	You bid first.
HCP: 18	♣ AKJ	

Board: 207	♠ J854	The opponents are silent.
Dealer: N	♥ Q764	
Vul: NS	♦ Q103	Partner bids first.
HCP: 5	♣ 92	

Board: 208	♠ A42	East Bids 2♠ if possible.
Dealer: S	♥ AQ	
Vul: EW	♦ K6	You bid first.
HCP: 18	♣ KQ10743	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ AKJ753	♠ 9642		1♠	2♠ ¹	4♠
Vul: None	♥ Q5	♥ 8				
North HCP: 19	♦ KQ3	♦ 1086542	AP			
South HCP: 3	♣ A4	♣ K8	1. Michaels Cuebid			
Contract: 4♠ N						

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ A653	♠ QJ9				1♣
Vul: NS	♥ 743	♥ AJ65	Pass	1♠	Pass	2NT
North HCP: 9	♦ Q4	♦ K106	Pass	3NT	AP	
South HCP: 18	♣ QJ102	♣ AK5				
Contract: 3N S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ J2		1♣	Pass	Pass
Vul: Both	♥ AJ7	♥ 654				
North HCP: 19	♦ A104	♦ 875	1♠	1NT	2♠	AP
South HCP: 1	♣ AQ53	♣ 87642				
Contract: 2♠ W						

Board: 206	North:	South:	West	North	East	South
Dealer: S	♠ AQ8	♠ 754				1♣
Vul: None	♥ 52	♥ AKQ9	Pass	1♦	Pass	2NT
North HCP: 11	♦ KQ85	♦ J94	Pass	3NT	AP	
South HCP: 18	♣ 10985	♣ AKJ				
Contract: 3N S						

Board: 207	North:	South:	West	North	East	South
Dealer: N	♠ AKQ3	♠ J854		1♣	Pass	1♥
Vul: NS	♥ J82	♥ Q764				
North HCP: 18	♦ AK5	♦ Q103	Pass	2NT	AP	
South HCP: 5	♣ J86	♣ 92				
Contract: 2N N						

Board: 208	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ A42				1♣
Vul: EW	♥ K5	♥ AQ	Pass	1♦	2♠	3NT
North HCP: 6	♦ QJ109743	♦ K6	AP			
South HCP: 18	♣ 85	♣ KQ10743				
Contract: 3N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 209	♠ A862	West Bids 2♦ if possible.
Dealer: N	♥ AK42	
Vul: None	♦ QJ	You bid first.
HCP: 18	♣ A63	
Board: 210	♠ K82	The opponents are silent.
Dealer: S	♥ A943	
Vul: NS	♦ A862	Partner bids first.
HCP: 11	♣ 54	
Board: 211	♠ AKQ	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: EW	♦ A8	You bid first.
HCP: 19	♣ J1063	
Board: 212	♠ 854	The opponents are silent.
Dealer: S	♥ K82	
Vul: Both	♦ QJ975	Partner bids first.
HCP: 6	♣ 85	
Board: 213	♠ AKQ	The opponents are silent.
Dealer: N	♥ 97	
Vul: NS	♦ AK942	You bid first.
HCP: 18	♣ Q85	
Board: 214	♠ J762	The opponents are silent.
Dealer: S	♥ 108	
Vul: EW	♦ A102	Partner bids first.
HCP: 9	♣ A732	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ A862	♠ 43		1♣	Pass	1♥
Vul: None	♥ AK42	♥ QJ108765	2♦	3♥	Pass	4♥
North HCP: 18	♦ QJ	♦ A10	AP			
South HCP: 7	♣ A63	♣ 72				
Contract: 4♥ S						

Board: 210	North:	South:	West	North	East	South
Dealer: S	♠ K82	♠ A10				1♣
Vul: NS	♥ A943	♥ KQJ2	Pass	1♥	Pass	4♥
North HCP: 11	♦ A862	♦ J103	AP			
South HCP: 18	♣ 54	♣ AK102				
Contract: 4♥ N						

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1052		1♣	Pass	4♣
Vul: EW	♥ KQ95	♥ 107	AP			
North HCP: 19	♦ A8	♦ 64				
South HCP: 5	♣ J1063	♣ KQ8542				
Contract: 4♣ N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ 854	♠ AK96				1♦
Vul: Both	♥ K82	♥ QJ63	AP			
North HCP: 6	♦ QJ975	♦ A103				
South HCP: 18	♣ 85	♣ KJ				
Contract: 1♦ S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 94		1♦	Pass	2♦ ¹
Vul: NS	♥ 97	♥ AJ5	Pass	2♠	Pass	2NT
North HCP: 18	♦ AK942	♦ J1065	Pass	3NT	AP	
South HCP: 10	♣ Q85	♣ A1042				
Contract: 3N S						

1. Inverted minors

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ J762	♠ KQ				1♦
Vul: EW	♥ 108	♥ AKQ	Pass	1♠	Pass	3♦
North HCP: 9	♦ A102	♦ J87654	Pass	5♦	AP	
South HCP: 18	♣ A732	♣ K4				
Contract: 5♦ S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 209	♠ 43	West Bids 2♦ if possible.
Dealer: N	♥ QJ108765	
Vul: None	♦ A10	Partner bids first.
HCP: 7	♣ 72	

Board: 210	♠ A10	The opponents are silent.
Dealer: S	♥ KQJ2	
Vul: NS	♦ J103	You bid first.
HCP: 18	♣ AK102	

Board: 211	♠ 1052	The opponents are silent.
Dealer: N	♥ 107	
Vul: EW	♦ 64	Partner bids first.
HCP: 5	♣ KQ8542	

Board: 212	♠ AK96	The opponents are silent.
Dealer: S	♥ QJ63	
Vul: Both	♦ A103	You bid first.
HCP: 18	♣ KJ	

Board: 213	♠ 94	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ J1065	Partner bids first.
HCP: 10	♣ A1042	

Board: 214	♠ KQ	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ J87654	You bid first.
HCP: 18	♣ K4	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 209	North:	South:	West	North	East	South
Dealer: N	♠ A862	♠ 43		1♣	Pass	1♥
Vul: None	♥ AK42	♥ QJ108765	2♦	3♥	Pass	4♥
North HCP: 18	♦ QJ	♦ A10	AP			
South HCP: 7	♣ A63	♣ 72				
Contract: 4♥ S						

Board: 210	North:	South:	West	North	East	South
Dealer: S	♠ K82	♠ A10				1♣
Vul: NS	♥ A943	♥ KQJ2	Pass	1♥	Pass	4♥
North HCP: 11	♦ A862	♦ J103	AP			
South HCP: 18	♣ 54	♣ AK102				
Contract: 4♥ N						

Board: 211	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1052		1♣	Pass	4♣
Vul: EW	♥ KQ95	♥ 107	AP			
North HCP: 19	♦ A8	♦ 64				
South HCP: 5	♣ J1063	♣ KQ8542				
Contract: 4♣ N						

Board: 212	North:	South:	West	North	East	South
Dealer: S	♠ 854	♠ AK96				1♦
Vul: Both	♥ K82	♥ QJ63	AP			
North HCP: 6	♦ QJ975	♦ A103				
South HCP: 18	♣ 85	♣ KJ				
Contract: 1♦ S						

Board: 213	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 94		1♦	Pass	2♦ ¹
Vul: NS	♥ 97	♥ AJ5	Pass	2♠	Pass	2NT
North HCP: 18	♦ AK942	♦ J1065	Pass	3NT	AP	
South HCP: 10	♣ Q85	♣ A1042				
Contract: 3N S						

1. Inverted minors

Board: 214	North:	South:	West	North	East	South
Dealer: S	♠ J762	♠ KQ				1♦
Vul: EW	♥ 108	♥ AKQ	Pass	1♠	Pass	3♦
North HCP: 9	♦ A102	♦ J87654	Pass	5♦	AP	
South HCP: 18	♣ A732	♣ K4				
Contract: 5♦ S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 215	♠ KQ85	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: Both	♦ QJ82	You bid first.
HCP: 18	♣ KJ	

Board: 216	♠ 54	The opponents are silent.
Dealer: S	♥ A863	
Vul: None	♦ AK2	Partner bids first.
HCP: 14	♣ K965	

Board: 217	♠ A985	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: EW	♦ A105	You bid first.
HCP: 18	♣ KQ	

Board: 218	♠ —	East Bids 4♠ if possible.
Dealer: S	♥ K87653	
Vul: Both	♦ AQ8	Partner bids first.
HCP: 13	♣ KJ73	

Board: 219	♠ A102	West Bids 1♠ if possible.
Dealer: N	♥ AQ87	
Vul: None	♦ A72	You bid first.
HCP: 19	♣ KQ3	

Board: 220	♠ 10964	West Bids 1♥ if possible.
Dealer: S	♥ K74	
Vul: NS	♦ 976	Partner bids first.
HCP: 3	♣ 862	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ KQ85	♠ A1064		1♦	Pass	1♠
Vul: Both	♥ AQ6	♥ 1097	Pass	4♠	AP	
North HCP: 18	♦ QJ82	♦ K65				
South HCP: 9	♣ KJ	♣ Q98				
Contract: 4♠ S						

Board: 216	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ AKJ8	Pass	1♥	Pass	4♥
Vul: None	♥ A863	♥ KQJ4	Pass	4NT ¹	Pass	5♣
North HCP: 14	♦ AK2	♦ 1075	Pass	5NT ²	Pass	6♦
South HCP: 18	♣ K965	♣ A2	Pass	6♥	AP	
Contract: 6♥ N						

1. Blackwood 0314, for ♥
2. King ask by 5NT

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ A985	♠ K62		1♦	Pass	1NT
Vul: EW	♥ KQ72	♥ A103	Pass	2♥	Pass	3NT
North HCP: 18	♦ A105	♦ Q743	AP			
South HCP: 10	♣ KQ	♣ J53				
Contract: 3N S						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ K5				1♣
Vul: Both	♥ K87653	♥ AQ	Pass	1♥	4♠	X
North HCP: 13	♦ AQ8	♦ K972	AP			
South HCP: 18	♣ KJ73	♣ AQ652				
Contract: 4♠X E						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ 843		1♣	Pass	Pass
Vul: None	♥ AQ87	♥ 1052	1♠	1NT	AP	
North HCP: 19	♦ A72	♦ 984				
South HCP: 1	♣ KQ3	♣ J865				
Contract: 1N N						

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ 10964	♠ AQ53				1♣
Vul: NS	♥ K74	♥ A108	1♥	Pass	Pass	X
North HCP: 3	♦ 976	♦ KJ8	Pass	1♠	Pass	2♠
South HCP: 19	♣ 862	♣ AJ4	AP			
Contract: 2♠ N						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 215	♠ A1064	The opponents are silent.
Dealer: N	♥ 1097	
Vul: Both	♦ K65	Partner bids first.
HCP: 9	♣ Q98	

Board: 216	♠ AKJ8	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: None	♦ 1075	You bid first.
HCP: 18	♣ A2	

Board: 217	♠ K62	The opponents are silent.
Dealer: N	♥ A103	
Vul: EW	♦ Q743	Partner bids first.
HCP: 10	♣ J53	

Board: 218	♠ K5	East Bids 4♠ if possible.
Dealer: S	♥ AQ	
Vul: Both	♦ K972	You bid first.
HCP: 18	♣ AQ652	

Board: 219	♠ 843	West Bids 1♠ if possible.
Dealer: N	♥ 1052	
Vul: None	♦ 984	Partner bids first.
HCP: 1	♣ J865	

Board: 220	♠ AQ53	West Bids 1♥ if possible.
Dealer: S	♥ A108	
Vul: NS	♦ KJ8	You bid first.
HCP: 19	♣ AJ4	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 215	North:	South:	West	North	East	South
Dealer: N	♠ KQ85	♠ A1064		1♦	Pass	1♠
Vul: Both	♥ AQ6	♥ 1097	Pass	4♠	AP	
North HCP: 18	♦ QJ82	♦ K65				
South HCP: 9	♣ KJ	♣ Q98				
Contract: 4♠ S						

Board: 216	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ AKJ8	Pass	1♥	Pass	4♥
Vul: None	♥ A863	♥ KQJ4	Pass	4NT ¹	Pass	5♣
North HCP: 14	♦ AK2	♦ 1075	Pass	5NT ²	Pass	6♦
South HCP: 18	♣ K965	♣ A2	Pass	6♥	AP	
Contract: 6♥ N						

1. Blackwood 0314, for ♥
2. King ask by 5NT

Board: 217	North:	South:	West	North	East	South
Dealer: N	♠ A985	♠ K62		1♦	Pass	1NT
Vul: EW	♥ KQ72	♥ A103	Pass	2♥	Pass	3NT
North HCP: 18	♦ A105	♦ Q743	AP			
South HCP: 10	♣ KQ	♣ J53				
Contract: 3N S						

Board: 218	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ K5				1♣
Vul: Both	♥ K87653	♥ AQ	Pass	1♥	4♠	X
North HCP: 13	♦ AQ8	♦ K972	AP			
South HCP: 18	♣ KJ73	♣ AQ652				
Contract: 4♠X E						

Board: 219	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ 843		1♣	Pass	Pass
Vul: None	♥ AQ87	♥ 1052	1♠	1NT	AP	
North HCP: 19	♦ A72	♦ 984				
South HCP: 1	♣ KQ3	♣ J865				
Contract: 1N N						

Board: 220	North:	South:	West	North	East	South
Dealer: S	♠ 10964	♠ AQ53				1♣
Vul: NS	♥ K74	♥ A108	1♥	Pass	Pass	X
North HCP: 3	♦ 976	♦ KJ8	Pass	1♠	Pass	2♠
South HCP: 19	♣ 862	♣ AJ4	AP			
Contract: 2♠ N						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 221	♠ AJ5	West Bids 2♥ if possible.
Dealer: N	♥ AKQ	
Vul: Both	♦ Q75	You bid first.
HCP: 18	♣ Q852	

Board: 222	♠ K8765	The opponents are silent.
Dealer: S	♥ J874	
Vul: None	♦ 4	Partner bids first.
HCP: 6	♣ Q95	

Board: 223	♠ A62	The opponents are silent.
Dealer: N	♥ A862	
Vul: NS	♦ KQ9	You bid first.
HCP: 18	♣ AJ3	

Board: 224	♠ Q54	West Bids 1♦ if possible.
Dealer: S	♥ J963	
Vul: EW	♦ K1097	Partner bids first.
HCP: 6	♣ 74	

Board: 225	♠ J2	The opponents are silent.
Dealer: N	♥ KJ85	
Vul: None	♦ KQ10	You bid first.
HCP: 18	♣ AKJ2	

Board: 226	♠ 6532	West Bids 1♦ if possible.
Dealer: S	♥ A1075	
Vul: NS	♦ K765	Partner bids first.
HCP: 7	♣ 10	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ K108		1♣	Pass	1♦
Vul: Both	♥ AKQ	♥ 2		3NT	AP	
North HCP: 18	♦ Q75	♦ AJ10643	2♥			
South HCP: 12	♣ Q852	♣ A103				
Contract: 3N N						

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ K8765	♠ A3				1♦
Vul: None	♥ J874	♥ AK9	Pass	1♠	Pass	2NT
North HCP: 6	♦ 4	♦ KQ65	Pass	3♥	Pass	3NT
South HCP: 19	♣ Q95	♣ K863	AP			
Contract: 3N S						

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ Q108		1♣	Pass	1♥
Vul: NS	♥ A862	♥ KQ95		3♥	AP	
North HCP: 18	♦ KQ9	♦ 1053	Pass			
South HCP: 7	♣ AJ3	♣ 742				
Contract: 3♥ S						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ A986				1♣
Vul: EW	♥ J963	♥ K8	1♦	1♥	Pass	2♠
North HCP: 6	♦ K1097	♦ A8	Pass	2NT	AP	
South HCP: 18	♣ 74	♣ AQJ108				
Contract: 2N N						

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ AK54		1♣	Pass	1♥
Vul: None	♥ KJ85	♥ A1096	Pass	4♥	Pass	4NT ¹
North HCP: 18	♦ KQ10	♦ A632	Pass	5♥	Pass	5NT ²
South HCP: 15	♣ AKJ2	♣ 8	Pass	6♥	AP	
Contract: 6♥ S						

1. Blackwood 0314, for ♥
2. King ask by 5NT

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ 6532	♠ K108				1♣
Vul: NS	♥ A1075	♥ Q3	1♦	X	Pass	2NT
North HCP: 7	♦ K765	♦ A42				
South HCP: 19	♣ 10	♣ AKQJ6	AP			
Contract: 2N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 221	♠ K108	West Bids 2♥ if possible.
Dealer: N	♥ 2	
Vul: Both	♦ AJ10643	Partner bids first.
HCP: 12	♣ A103	

Board: 222	♠ A3	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ KQ65	You bid first.
HCP: 19	♣ K863	

Board: 223	♠ Q108	The opponents are silent.
Dealer: N	♥ KQ95	
Vul: NS	♦ 1053	Partner bids first.
HCP: 7	♣ 742	

Board: 224	♠ A986	West Bids 1♦ if possible.
Dealer: S	♥ K8	
Vul: EW	♦ A8	You bid first.
HCP: 18	♣ AQJ108	

Board: 225	♠ AK54	The opponents are silent.
Dealer: N	♥ A1096	
Vul: None	♦ A632	Partner bids first.
HCP: 15	♣ 8	

Board: 226	♠ K108	West Bids 1♦ if possible.
Dealer: S	♥ Q3	
Vul: NS	♦ A42	You bid first.
HCP: 19	♣ AKQJ6	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ K108		1♣	Pass	1♦
Vul: Both	♥ AKQ	♥ 2		3NT	AP	
North HCP: 18	♦ Q75	♦ AJ10643	2♥			
South HCP: 12	♣ Q852	♣ A103				
Contract: 3N N						

Board: 222	North:	South:	West	North	East	South
Dealer: S	♠ K8765	♠ A3				1♦
Vul: None	♥ J874	♥ AK9	Pass	1♠	Pass	2NT
North HCP: 6	♦ 4	♦ KQ65	Pass	3♥	Pass	3NT
South HCP: 19	♣ Q95	♣ K863	AP			
Contract: 3N S						

Board: 223	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ Q108		1♣	Pass	1♥
Vul: NS	♥ A862	♥ KQ95		3♥	AP	
North HCP: 18	♦ KQ9	♦ 1053	Pass			
South HCP: 7	♣ AJ3	♣ 742				
Contract: 3♥ S						

Board: 224	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ A986				1♣
Vul: EW	♥ J963	♥ K8	1♦	1♥	Pass	2♠
North HCP: 6	♦ K1097	♦ A8	Pass	2NT	AP	
South HCP: 18	♣ 74	♣ AQJ108				
Contract: 2N N						

Board: 225	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ AK54		1♣	Pass	1♥
Vul: None	♥ KJ85	♥ A1096	Pass	4♥	Pass	4NT ¹
North HCP: 18	♦ KQ10	♦ A632	Pass	5♥	Pass	5NT ²
South HCP: 15	♣ AKJ2	♣ 8	Pass	6♥	AP	
Contract: 6♥ S						

1. Blackwood 0314, for ♥
2. King ask by 5NT

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ 6532	♠ K108				1♣
Vul: NS	♥ A1075	♥ Q3	1♦	X	Pass	2NT
North HCP: 7	♦ K765	♦ A42				
South HCP: 19	♣ 10	♣ AKQJ6	AP			
Contract: 2N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 227	♠ AK5	The opponents are silent.
Dealer: N	♥ QJ9864	
Vul: EW	♦ A2	You bid first.
HCP: 18	♣ A4	

Board: 228	♠ 103	East Bids 1♠ if possible.
Dealer: S	♥ K9652	
Vul: Both	♦ 97	Partner bids first.
HCP: 3	♣ 10982	

Board: 229	♠ AK74	The opponents are silent.
Dealer: N	♥ A8	
Vul: NS	♦ KJ94	You bid first.
HCP: 19	♣ KJ4	

Board: 230	♠ 8	West Bids 1♠ if possible.
Dealer: S	♥ 1063	
Vul: EW	♦ Q752	West Bids 4♠ if possible.
HCP: 2	♣ 97542	

Board: 231	♠ 52	East Bids 1♠ if possible.
Dealer: N	♥ A1072	
Vul: Both	♦ AKQ4	You bid first.
HCP: 18	♣ KQ5	

Board: 232	♠ 9865	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ Q1076	Partner bids first.
HCP: 4	♣ Q1076	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 227	North:	South:				
Dealer: N	♠ AK5	♠ QJ9	West	North	East	South
Vul: EW	♥ QJ9864	♥ 107		1♥	AP	
North HCP: 18	♦ A2	♦ 8764				
South HCP: 6	♣ A4	♣ QJ76				
Contract: 1♥ N						

Board: 228	North:	South:				
Dealer: S	♠ 103	♠ Q75	West	North	East	South
Vul: Both	♥ K9652	♥ A43				1♦
North HCP: 3	♦ 97	♦ AKJ64	Pass	Pass	1♠	X
South HCP: 18	♣ 10982	♣ KJ	Pass	2♥	AP	
Contract: 2♥ N						

Board: 229	North:	South:				
Dealer: N	♠ AK74	♠ J983	West	North	East	South
Vul: NS	♥ A8	♥ Q64		1♦	Pass	1♠
North HCP: 19	♦ KJ94	♦ Q5	Pass	4♠	AP	
South HCP: 11	♣ KJ4	♣ AQ75				
Contract: 4♠ S						

Board: 230	North:	South:				
Dealer: S	♠ 8	♠ K2	West	North	East	South
Vul: EW	♥ 1063	♥ AQ754				1♥
North HCP: 2	♦ Q752	♦ A1084	1♠	3♥	Pass	4♥
South HCP: 18	♣ 97542	♣ AJ	4♠	AP		
Contract: 4♠ W						

Board: 231	North:	South:				
Dealer: N	♠ 52	♠ Q98	West	North	East	South
Vul: Both	♥ A1072	♥ KQ3		1♦	1♠	1NT
North HCP: 18	♦ AKQ4	♦ J86	Pass	2♥	Pass	3NT
South HCP: 9	♣ KQ5	♣ J943	AP			
Contract: 3N S						

Board: 232	North:	South:				
Dealer: S	♠ 9865	♠ AK	West	North	East	South
Vul: None	♥ 5	♥ K10962				1♥
North HCP: 4	♦ Q1076	♦ J95	AP			
South HCP: 18	♣ Q1076	♣ AK9				
Contract: 1♥ S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 227	♠ QJ9	The opponents are silent.
Dealer: N	♥ 107	
Vul: EW	♦ 8764	Partner bids first.
HCP: 6	♣ QJ76	

Board: 228	♠ Q75	East Bids 1♠ if possible.
Dealer: S	♥ A43	
Vul: Both	♦ AKJ64	You bid first.
HCP: 18	♣ KJ	

Board: 229	♠ J983	The opponents are silent.
Dealer: N	♥ Q64	
Vul: NS	♦ Q5	Partner bids first.
HCP: 11	♣ AQ75	

Board: 230	♠ K2	West Bids 1♠ if possible.
Dealer: S	♥ AQ754	West Bids 4♠ if possible.
Vul: EW	♦ A1084	
HCP: 18	♣ AJ	You bid first.

Board: 231	♠ Q98	East Bids 1♠ if possible.
Dealer: N	♥ KQ3	
Vul: Both	♦ J86	Partner bids first.
HCP: 9	♣ J943	

Board: 232	♠ AK	The opponents are silent.
Dealer: S	♥ K10962	
Vul: None	♦ J95	You bid first.
HCP: 18	♣ AK9	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 227

Dealer: N

Vul: EW

North HCP: 18

South HCP: 6

Contract: 1♥ N

North:

♠ AK5

♥ QJ9864

♦ A2

♣ A4

South:

♠ QJ9

♥ 107

♦ 8764

♣ QJ76

West	North	East	South
	1♥	AP	

Board: 228

Dealer: S

Vul: Both

North HCP: 3

South HCP: 18

Contract: 2♥ N

North:

♠ 103

♥ K9652

♦ 97

♣ 10982

South:

♠ Q75

♥ A43

♦ AKJ64

♣ KJ

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

Board: 229

Dealer: N

Vul: NS

North HCP: 19

South HCP: 11

Contract: 4♠ S

North:

♠ AK74

♥ A8

♦ KJ94

♣ KJ4

South:

♠ J983

♥ Q64

♦ Q5

♣ AQ75

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

Board: 230

Dealer: S

Vul: EW

North HCP: 2

South HCP: 18

Contract: 4♠ W

North:

♠ 8

♥ 1063

♦ Q752

♣ 97542

South:

♠ K2

♥ AQ754

♦ A1084

♣ AJ

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

Board: 231

Dealer: N

Vul: Both

North HCP: 18

South HCP: 9

Contract: 3N S

North:

♠ 52

♥ A1072

♦ AKQ4

♣ KQ5

South:

♠ Q98

♥ KQ3

♦ J86

♣ J943

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

Board: 232

Dealer: S

Vul: None

North HCP: 4

South HCP: 18

Contract: 1♥ S

North:

♠ 9865

♥ 5

♦ Q1076

♣ Q1076

South:

♠ AK

♥ K10962

♦ J95

♣ AK9

West	North	East	South
			1♥
AP			

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 233	♠ J105	West Bids 2♠ if possible.
Dealer: N	♥ KQ10	
Vul: EW	♦ AKQ6	You bid first.
HCP: 18	♣ K87	

Board: 234	♠ KQ752	The opponents are silent.
Dealer: S	♥ J3	
Vul: Both	♦ 98	Partner bids first.
HCP: 9	♣ K1082	

Board: 235	♠ AQ	The opponents are silent.
Dealer: N	♥ J94	
Vul: None	♦ AKQ7	You bid first.
HCP: 19	♣ K986	

Board: 236	♠ 85	The opponents are silent.
Dealer: S	♥ AQ532	
Vul: NS	♦ 6	Partner bids first.
HCP: 10	♣ A10983	

Board: 237	♠ J104	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ AK85	You bid first.
HCP: 19	♣ AQ42	

Board: 238	♠ 9	The opponents are silent.
Dealer: S	♥ 53	
Vul: None	♦ A987632	Partner bids first.
HCP: 7	♣ K104	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ J105	♠ 873		1♦	Pass	Pass
Vul: EW	♥ KQ10	♥ A98762	2♣	X	Pass	3♥
North HCP: 18	♦ AKQ6	♦ 74	AP			
South HCP: 4	♣ K87	♣ 65				
Contract: 3♥ S						

Board: 234	North:	South:	West	North	East	South
Dealer: S	♠ KQ752	♠ A106				1♣
Vul: Both	♥ J3	♥ AK9	Pass	1♠	Pass	2NT
North HCP: 9	♦ 98	♦ 72	Pass	3♠	Pass	4♠
South HCP: 18	♣ K1082	♣ AQJ63	AP			
Contract: 4♠ N						

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 1064		1♦	Pass	1♥
Vul: None	♥ J94	♥ KQ1062	Pass	2NT	Pass	3♥
North HCP: 19	♦ AKQ7	♦ J832	Pass	4♥	AP	
South HCP: 6	♣ K986	♣ 7				
Contract: 4♥ S						

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AKQ1072				1♠
Vul: NS	♥ AQ532	♥ KJ7	Pass	1NT ¹	Pass	3♠
North HCP: 10	♦ 6	♦ K4	Pass	4NT ²	Pass	5♠
South HCP: 19	♣ A10983	♣ K2	Pass	6♠	AP	
Contract: 6♠ S			1. forcing 1NT			
			2. Blackwood 0314, for ♠			

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ J104	♠ 93				
Vul: Both	♥ KQ	♥ J54		1♦	AP	
North HCP: 19	♦ AK85	♦ QJ10762				
South HCP: 4	♣ AQ42	♣ 53				
Contract: 1♦ N						

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK73				1♦
Vul: None	♥ 53	♥ A76				
North HCP: 7	♦ A987632	♦ K1054	Pass	4♦	AP	
South HCP: 18	♣ K104	♣ A3				
Contract: 4♦ S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 233	♠ 873	West Bids 2♠ if possible.
Dealer: N	♥ A98762	
Vul: EW	♦ 74	Partner bids first.
HCP: 4	♣ 65	

Board: 234	♠ A106	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ 72	You bid first.
HCP: 18	♣ AQJ63	

Board: 235	♠ 1064	The opponents are silent.
Dealer: N	♥ KQ1062	
Vul: None	♦ J832	Partner bids first.
HCP: 6	♣ 7	

Board: 236	♠ AKQ1072	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: NS	♦ K4	You bid first.
HCP: 19	♣ K2	

Board: 237	♠ 93	The opponents are silent.
Dealer: N	♥ J54	
Vul: Both	♦ QJ10762	Partner bids first.
HCP: 4	♣ 53	

Board: 238	♠ AK73	The opponents are silent.
Dealer: S	♥ A76	
Vul: None	♦ K1054	You bid first.
HCP: 18	♣ A3	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ J105	♠ 873		1♦	Pass	Pass
Vul: EW	♥ KQ10	♥ A98762	2♣	X	Pass	3♥
North HCP: 18	♦ AKQ6	♦ 74	AP			
South HCP: 4	♣ K87	♣ 65				
Contract: 3♥ S						

Board: 234	North:	South:	West	North	East	South
Dealer: S	♠ KQ752	♠ A106				1♣
Vul: Both	♥ J3	♥ AK9	Pass	1♠	Pass	2NT
North HCP: 9	♦ 98	♦ 72	Pass	3♠	Pass	4♠
South HCP: 18	♣ K1082	♣ AQJ63	AP			
Contract: 4♠ N						

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 1064		1♦	Pass	1♥
Vul: None	♥ J94	♥ KQ1062	Pass	2NT	Pass	3♥
North HCP: 19	♦ AKQ7	♦ J832	Pass	4♥	AP	
South HCP: 6	♣ K986	♣ 7				
Contract: 4♥ S						

Board: 236	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AKQ1072				1♠
Vul: NS	♥ AQ532	♥ KJ7	Pass	1NT ¹	Pass	3♠
North HCP: 10	♦ 6	♦ K4	Pass	4NT ²	Pass	5♠
South HCP: 19	♣ A10983	♣ K2	Pass	6♠	AP	
Contract: 6♠ S			1. forcing 1NT			
			2. Blackwood 0314, for ♠			

Board: 237	North:	South:	West	North	East	South
Dealer: N	♠ J104	♠ 93				
Vul: Both	♥ KQ	♥ J54		1♦	AP	
North HCP: 19	♦ AK85	♦ QJ10762				
South HCP: 4	♣ AQ42	♣ 53				
Contract: 1♦ N						

Board: 238	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AK73				1♦
Vul: None	♥ 53	♥ A76				
North HCP: 7	♦ A987632	♦ K1054	Pass	4♦	AP	
South HCP: 18	♣ K104	♣ A3				
Contract: 4♦ S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 239	♠ K9	The opponents are silent.
Dealer: N	♥ AK53	
Vul: NS	♦ AQ6	You bid first.
HCP: 19	♣ QJ53	
Board: 240	♠ A9865	The opponents are silent.
Dealer: S	♥ KQ974	
Vul: EW	♦ —	Partner bids first.
HCP: 11	♣ Q82	
Board: 241	♠ 94	The opponents are silent.
Dealer: N	♥ AKJ72	
Vul: None	♦ KQ	You bid first.
HCP: 19	♣ AQ98	
Board: 242	♠ J8	East Doubles 1♦ if possible.
Dealer: S	♥ J5	
Vul: NS	♦ KJ10973	Partner bids first.
HCP: 9	♣ QJ6	
Board: 243	♠ AJ9	East Doubles 1♦ if possible.
Dealer: N	♥ K75	West Bids 2♠ if possible.
Vul: EW	♦ KQJ2	
HCP: 18	♣ A73	You bid first.
Board: 244	♠ AQ	The opponents are silent.
Dealer: S	♥ QJ1097	
Vul: Both	♦ A106	Partner bids first.
HCP: 16	♣ K52	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AQJ		1♣	Pass	1♦
Vul: NS	♥ AK53	♥ 86	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQ6	♦ J8752	AP			
South HCP: 12	♣ QJ53	♣ A82				
Contract: 3N N						

Board: 240	North:	South:	West	North	East	South
Dealer: S	♠ A9865	♠ KJ72		1♠	Pass	1♣
Vul: EW	♥ KQ974	♥ A10	Pass	5♦ ¹	Pass	4♣
North HCP: 11	♦ —	♦ K5	Pass	6♦	Pass	6♣
South HCP: 19	♣ Q82	♣ AKJ109	AP			
Contract: 6♠ N						

1. Exclusion, for ♠

Board: 241	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ KQ765		1♥	Pass	1♠
Vul: None	♥ AKJ72	♥ Q5	Pass	3♣	Pass	3♦ ¹
North HCP: 19	♦ KQ	♦ 8643	Pass	3NT	AP	
South HCP: 10	♣ AQ98	♣ K7				
Contract: 3N N						

1. Fourth suit

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AK5				1♣
Vul: NS	♥ J5	♥ A103	Pass	1♦	X	2NT
North HCP: 9	♦ KJ10973	♦ A2	Pass	3NT	AP	
South HCP: 19	♣ QJ6	♣ A9753				
Contract: 3N S						

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ 72		1♦	X	1♥
Vul: EW	♥ K75	♥ QJ963	2♣	X	Pass	3♥
North HCP: 18	♦ KQJ2	♦ 963	Pass	3♠ ¹	Pass	4♥
South HCP: 5	♣ A73	♣ Q54	AP			
Contract: 4♥ S						

1. limit raise or better in ♥

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ J42				1♣
Vul: Both	♥ QJ1097	♥ AK	Pass	1♥	Pass	2NT
North HCP: 16	♦ A106	♦ KQ8	Pass	5NT	Pass	6NT
South HCP: 19	♣ K52	♣ AQ743	AP			
Contract: 6N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 239	♠ AQJ	The opponents are silent.
Dealer: N	♥ 86	
Vul: NS	♦ J8752	Partner bids first.
HCP: 12	♣ A82	
Board: 240	♠ KJ72	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ K5	You bid first.
HCP: 19	♣ AKJ109	
Board: 241	♠ KQ765	The opponents are silent.
Dealer: N	♥ Q5	
Vul: None	♦ 8643	Partner bids first.
HCP: 10	♣ K7	
Board: 242	♠ AK5	East Doubles 1♦ if possible.
Dealer: S	♥ A103	
Vul: NS	♦ A2	You bid first.
HCP: 19	♣ A9753	
Board: 243	♠ 72	East Doubles 1♦ if possible.
Dealer: N	♥ QJ963	West Bids 2♠ if possible.
Vul: EW	♦ 963	
HCP: 5	♣ Q54	Partner bids first.
Board: 244	♠ J42	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ KQ8	You bid first.
HCP: 19	♣ AQ743	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 239	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AQJ		1♣	Pass	1♦
Vul: NS	♥ AK53	♥ 86	Pass	2NT	Pass	3NT
North HCP: 19	♦ AQ6	♦ J8752	AP			
South HCP: 12	♣ QJ53	♣ A82				
Contract: 3N N						

Board: 240	North:	South:	West	North	East	South
Dealer: S	♠ A9865	♠ KJ72		1♠	Pass	1♣
Vul: EW	♥ KQ974	♥ A10	Pass	5♦ ¹	Pass	4♠
North HCP: 11	♦ —	♦ K5	Pass	6♦	Pass	6♣
South HCP: 19	♣ Q82	♣ AKJ109	AP			
Contract: 6♠ N						

1. Exclusion, for ♠

Board: 241	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ KQ765		1♥	Pass	1♠
Vul: None	♥ AKJ72	♥ Q5	Pass	3♣	Pass	3♦ ¹
North HCP: 19	♦ KQ	♦ 8643	Pass	3NT	AP	
South HCP: 10	♣ AQ98	♣ K7				
Contract: 3N N						

1. Fourth suit

Board: 242	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ AK5				1♣
Vul: NS	♥ J5	♥ A103	Pass	1♦	X	2NT
North HCP: 9	♦ KJ10973	♦ A2	Pass	3NT	AP	
South HCP: 19	♣ QJ6	♣ A9753				
Contract: 3N S						

Board: 243	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ 72		1♦	X	1♥
Vul: EW	♥ K75	♥ QJ963	2♣	X	Pass	3♥
North HCP: 18	♦ KQJ2	♦ 963	Pass	3♠ ¹	Pass	4♥
South HCP: 5	♣ A73	♣ Q54	AP			
Contract: 4♥ S						

1. limit raise or better in ♥

Board: 244	North:	South:	West	North	East	South
Dealer: S	♠ AQ	♠ J42				1♣
Vul: Both	♥ QJ1097	♥ AK	Pass	1♥	Pass	2NT
North HCP: 16	♦ A106	♦ KQ8	Pass	5NT	Pass	6NT
South HCP: 19	♣ K52	♣ AQ743	AP			
Contract: 6N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 245	♠ AK1032	West Bids 3♥ if possible.
Dealer: N	♥ A2	East Bids 4♥ if possible.
Vul: NS	♦ AQ2	
HCP: 18	♣ J53	You bid first.
Board: 246	♠ Q853	West Doubles 1♦ if possible.
Dealer: S	♥ 104	East Bids 2♣ if possible.
Vul: EW	♦ 987	
HCP: 4	♣ Q963	Partner bids first.
Board: 247	♠ AJ65	The opponents are silent.
Dealer: N	♥ K73	
Vul: Both	♦ A43	You bid first.
HCP: 18	♣ AQ8	
Board: 248	♠ Q9	The opponents are silent.
Dealer: S	♥ K1083	
Vul: None	♦ K	Partner bids first.
HCP: 12	♣ KJ10952	
Board: 249	♠ AQ8	The opponents are silent.
Dealer: N	♥ 85	
Vul: EW	♦ AJ76	You bid first.
HCP: 19	♣ AKJ3	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ AK1032	♠ J74		1♠	Pass	Pass
Vul: NS	♥ A2	♥ 1097	3♥	X	Pass	3♠
North HCP: 18	♦ AQ2	♦ J954	Pass	Pass	4♥	AP
South HCP: 2	♣ J53	♣ 1042				
Contract: 4♥ W						

Board: 246	North:	South:	West	North	East	South
Dealer: S	♠ Q853	♠ A2				1♦
Vul: EW	♥ 104	♥ AJ85	X	Pass	2♣	2♥
North HCP: 4	♦ 987	♦ AQ1053	Pass	3♦	AP	
South HCP: 18	♣ Q963	♣ K2				
Contract: 3♦ S						

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ K		1♣	Pass	2♣ ¹
Vul: Both	♥ K73	♥ A109	Pass	2♦	Pass	3♣
North HCP: 18	♦ A43	♦ K1098	Pass	4♦ ²	Pass	4NT ³
South HCP: 13	♣ AQ8	♣ K10942	Pass	5♣	Pass	5♦
Contract: 6♣ N			Pass	5♥	Pass	6♣
			AP			

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK4				1♣
Vul: None	♥ K1083	♥ A965	Pass	1♥	Pass	4♥
North HCP: 12	♦ K	♦ A102	Pass	4NT ¹	Pass	5♦
South HCP: 19	♣ KJ10952	♣ A74	Pass	5♠	Pass	6♥
Contract: 6♥ N			AP			

1. Blackwood 0314, for ♥

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J432				
Vul: EW	♥ 85	♥ Q74		1♦	Pass	1♠
North HCP: 19	♦ AJ76	♦ 103	Pass	2NT	AP	
South HCP: 5	♣ AKJ3	♣ Q987				
Contract: 2N N						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 245	♠ J74	West Bids 3♥ if possible.
Dealer: N	♥ 1097	East Bids 4♥ if possible.
Vul: NS	♦ J954	
HCP: 2	♣ 1042	Partner bids first.
Board: 246	♠ A2	West Doubles 1♦ if possible.
Dealer: S	♥ AJ85	East Bids 2♣ if possible.
Vul: EW	♦ AQ1053	
HCP: 18	♣ K2	You bid first.
Board: 247	♠ K	The opponents are silent.
Dealer: N	♥ A109	
Vul: Both	♦ K1098	Partner bids first.
HCP: 13	♣ K10942	
Board: 248	♠ AK4	The opponents are silent.
Dealer: S	♥ A965	
Vul: None	♦ A102	You bid first.
HCP: 19	♣ A74	
Board: 249	♠ J432	The opponents are silent.
Dealer: N	♥ Q74	
Vul: EW	♦ 103	Partner bids first.
HCP: 5	♣ Q987	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 245	North:	South:	West	North	East	South
Dealer: N	♠ AK1032	♠ J74		1♠	Pass	Pass
Vul: NS	♥ A2	♥ 1097	3♥	X	Pass	3♠
North HCP: 18	♦ AQ2	♦ J954	Pass	Pass	4♥	AP
South HCP: 2	♣ J53	♣ 1042				
Contract: 4♥ W						

Board: 246	North:	South:	West	North	East	South
Dealer: S	♠ Q853	♠ A2				1♦
Vul: EW	♥ 104	♥ AJ85	X	Pass	2♣	2♥
North HCP: 4	♦ 987	♦ AQ1053	Pass	3♦	AP	
South HCP: 18	♣ Q963	♣ K2				
Contract: 3♦ S						

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ K		1♣	Pass	2♣ ¹
Vul: Both	♥ K73	♥ A109	Pass	2♦	Pass	3♣
North HCP: 18	♦ A43	♦ K1098	Pass	4♦ ²	Pass	4NT ³
South HCP: 13	♣ AQ8	♣ K10942	Pass	5♣	Pass	5♦
Contract: 6♣ N			Pass	5♥	Pass	6♣
			AP			

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AK4				1♣
Vul: None	♥ K1083	♥ A965	Pass	1♥	Pass	4♥
North HCP: 12	♦ K	♦ A102	Pass	4NT ¹	Pass	5♦
South HCP: 19	♣ KJ10952	♣ A74	Pass	5♠	Pass	6♥
Contract: 6♥ N			AP			

1. Blackwood 0314, for ♥

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J432				
Vul: EW	♥ 85	♥ Q74		1♦	Pass	1♠
North HCP: 19	♦ AJ76	♦ 103	Pass	2NT	AP	
South HCP: 5	♣ AKJ3	♣ Q987				
Contract: 2N N						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 250	♠ 1075	East Doubles Pass if possible.
Dealer: S	♥ 9863	West Doubles 1♠ if possible.
Vul: Both	♦ Q42	East Bids 2♥ if possible.
HCP: 2	♣ 1085	Partner bids first.
Board: 251	♠ KJ64	East Bids 1♥ if possible.
Dealer: N	♥ 76	You bid first.
Vul: None	♦ AK5	
HCP: 19	♣ AKJ8	
Board: 252	♠ Q43	The opponents are silent.
Dealer: S	♥ J8	Partner bids first.
Vul: NS	♦ 9872	
HCP: 3	♣ 10874	
Board: 253	♠ J7	The opponents are silent.
Dealer: N	♥ AQ76	You bid first.
Vul: Both	♦ AKJ94	
HCP: 19	♣ A3	
Board: 254	♠ 6	The opponents are silent.
Dealer: S	♥ 10953	Partner bids first.
Vul: None	♦ QJ876	
HCP: 7	♣ A104	
Board: 255	♠ A654	East Bids 2♦ if possible.
Dealer: N	♥ AK108	You bid first.
Vul: NS	♦ 104	
HCP: 18	♣ AK2	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ KQJ9				1♣
Vul: Both	♥ 9863	♥ A4	Pass	Pass	X	1♠
North HCP: 2	♦ Q42	♦ J106	X	Pass	2♥	AP
South HCP: 18	♣ 1085	♣ AK76				
Contract: 2♥ E						

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ KJ64	♠ 75				
Vul: None	♥ 76	♥ J9854		1♣	1♥	3♣
North HCP: 19	♦ AK5	♦ J	AP			
South HCP: 2	♣ AKJ8	♣ 97642				
Contract: 3♣ N						

Board: 252	North:	South:	West	North	East	South
Dealer: S	♠ Q43	♠ A52				1♣
Vul: NS	♥ J8	♥ AKQ2				
North HCP: 3	♦ 9872	♦ Q64	AP			
South HCP: 19	♣ 10874	♣ A62				
Contract: 1♣ S						

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ K2				
Vul: Both	♥ AQ76	♥ 109		1♦	Pass	1NT
North HCP: 19	♦ AKJ94	♦ Q1032	Pass	2♥	Pass	3NT
South HCP: 10	♣ A3	♣ KQ987	AP			
Contract: 3N S						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK83				1♣
Vul: None	♥ 10953	♥ AK				
North HCP: 7	♦ QJ876	♦ 103	Pass	1♦	Pass	2♣
South HCP: 18	♣ A104	♣ KJ965	Pass	3NT	AP	
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ KJ87				
Vul: NS	♥ AK108	♥ 976		1♣	2♦	Pass
North HCP: 18	♦ 104	♦ A87	Pass	X	Pass	2♠
South HCP: 8	♣ AK2	♣ 1085	Pass	3♣	Pass	4♠
Contract: 4♠ S			AP			

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 250 ♠ KQJ9
Dealer: S ♥ A4
Vul: Both ♦ J106
HCP: 18 ♣ AK76

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

You bid first.

Board: 251 ♠ 75
Dealer: N ♥ J9854
Vul: None ♦ J
HCP: 2 ♣ 97642

East Bids 1♥ if possible.

Partner bids first.

Board: 252 ♠ A52
Dealer: S ♥ AKQ2
Vul: NS ♦ Q64
HCP: 19 ♣ A62

The opponents are silent.

You bid first.

Board: 253 ♠ K2
Dealer: N ♥ 109
Vul: Both ♦ Q1032
HCP: 10 ♣ KQ987

The opponents are silent.

Partner bids first.

Board: 254 ♠ AK83
Dealer: S ♥ AK
Vul: None ♦ 103
HCP: 18 ♣ KJ965

The opponents are silent.

You bid first.

Board: 255 ♠ KJ87
Dealer: N ♥ 976
Vul: NS ♦ A87
HCP: 8 ♣ 1085

East Bids 2♦ if possible.

Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ KQJ9				1♣
Vul: Both	♥ 9863	♥ A4				
North HCP: 2	♦ Q42	♦ J106	Pass	Pass	X	1♠
South HCP: 18	♣ 1085	♣ AK76	X	Pass	2♥	AP
Contract: 2♥ E						

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ KJ64	♠ 75				
Vul: None	♥ 76	♥ J9854		1♣	1♥	3♣
North HCP: 19	♦ AK5	♦ J	AP			
South HCP: 2	♣ AKJ8	♣ 97642				
Contract: 3♣ N						

Board: 252	North:	South:	West	North	East	South
Dealer: S	♠ Q43	♠ A52				1♣
Vul: NS	♥ J8	♥ AKQ2				
North HCP: 3	♦ 9872	♦ Q64	AP			
South HCP: 19	♣ 10874	♣ A62				
Contract: 1♣ S						

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ K2				
Vul: Both	♥ AQ76	♥ 109		1♦	Pass	1NT
North HCP: 19	♦ AKJ94	♦ Q1032	Pass	2♥	Pass	3NT
South HCP: 10	♣ A3	♣ KQ987	AP			
Contract: 3N S						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AK83				1♣
Vul: None	♥ 10953	♥ AK				
North HCP: 7	♦ QJ876	♦ 103	Pass	1♦	Pass	2♣
South HCP: 18	♣ A104	♣ KJ965	Pass	3NT	AP	
Contract: 3N N						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ KJ87		1♣	2♦	Pass
Vul: NS	♥ AK108	♥ 976	Pass	X	Pass	2♠
North HCP: 18	♦ 104	♦ A87	Pass	3♣	Pass	4♠
South HCP: 8	♣ AK2	♣ 1085	AP			
Contract: 4♠ S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 256	♠ 10832	West Bids 1♠ if possible.
Dealer: S	♥ K9742	
Vul: EW	♦ 5	Partner bids first.
HCP: 5	♣ Q76	

Board: 257	♠ A85	The opponents are silent.
Dealer: N	♥ K85	
Vul: None	♦ KJ72	You bid first.
HCP: 18	♣ AK5	

Board: 258	♠ J85	The opponents are silent.
Dealer: S	♥ 10983	
Vul: NS	♦ 6	Partner bids first.
HCP: 5	♣ A10854	

Board: 259	♠ AKQJ3	The opponents are silent.
Dealer: N	♥ 65	
Vul: EW	♦ A42	You bid first.
HCP: 18	♣ KJ8	

Board: 260	♠ J62	The opponents are silent.
Dealer: S	♥ A952	
Vul: Both	♦ J986	Partner bids first.
HCP: 6	♣ 107	

Board: 261	♠ A4	The opponents are silent.
Dealer: N	♥ KJ73	
Vul: NS	♦ AKJ73	You bid first.
HCP: 18	♣ Q8	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ 10832	♠ A7				1♦
Vul: EW	♥ K9742	♥ J83	1♠	Pass	Pass	X
North HCP: 5	♦ 5	♦ AQ1094	Pass	2♥	AP	
South HCP: 18	♣ Q76	♣ AK9				
Contract: 2♥ N						

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ K10642		1♦	Pass	1♠
Vul: None	♥ K85	♥ 32	Pass	2NT	Pass	3♠
North HCP: 18	♦ KJ72	♦ A986	Pass	4♠	AP	
South HCP: 7	♣ AK5	♣ 62				
Contract: 4♠ S						

Board: 258	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ A3				1♥
Vul: NS	♥ 10983	♥ AQ654				
North HCP: 5	♦ 6	♦ AKQ8	AP			
South HCP: 19	♣ A10854	♣ 73				
Contract: 1♥ S						

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ3	♠ 7		1♠	AP	
Vul: EW	♥ 65	♥ 1092				
North HCP: 18	♦ A42	♦ 9753				
South HCP: 4	♣ KJ8	♣ A9642				
Contract: 1♠ N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ AK87				1♣
Vul: Both	♥ A952	♥ Q6	Pass	1♥	Pass	2NT
North HCP: 6	♦ J986	♦ AQ5	AP			
South HCP: 18	♣ 107	♣ QJ95				
Contract: 2N S						

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ J872		1♦	AP	
Vul: NS	♥ KJ73	♥ 82				
North HCP: 18	♦ AKJ73	♦ Q				
South HCP: 4	♣ Q8	♣ J96432				
Contract: 1♦ N						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 256	♠ A7	West Bids 1♠ if possible.
Dealer: S	♥ J83	
Vul: EW	♦ AQ1094	You bid first.
HCP: 18	♣ AK9	

Board: 257	♠ K10642	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ A986	Partner bids first.
HCP: 7	♣ 62	

Board: 258	♠ A3	The opponents are silent.
Dealer: S	♥ AQ654	
Vul: NS	♦ AKQ8	You bid first.
HCP: 19	♣ 73	

Board: 259	♠ 7	The opponents are silent.
Dealer: N	♥ 1092	
Vul: EW	♦ 9753	Partner bids first.
HCP: 4	♣ A9642	

Board: 260	♠ AK87	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ AQ5	You bid first.
HCP: 18	♣ QJ95	

Board: 261	♠ J872	The opponents are silent.
Dealer: N	♥ 82	
Vul: NS	♦ Q	Partner bids first.
HCP: 4	♣ J96432	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 256	North:	South:	West	North	East	South
Dealer: S	♠ 10832	♠ A7				1♦
Vul: EW	♥ K9742	♥ J83	1♠	Pass	Pass	X
North HCP: 5	♦ 5	♦ AQ1094	Pass	2♥	AP	
South HCP: 18	♣ Q76	♣ AK9				
Contract: 2♥ N						

Board: 257	North:	South:	West	North	East	South
Dealer: N	♠ A85	♠ K10642		1♦	Pass	1♠
Vul: None	♥ K85	♥ 32	Pass	2NT	Pass	3♠
North HCP: 18	♦ KJ72	♦ A986	Pass	4♠	AP	
South HCP: 7	♣ AK5	♣ 62				
Contract: 4♠ S						

Board: 258	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ A3				1♥
Vul: NS	♥ 10983	♥ AQ654				
North HCP: 5	♦ 6	♦ AKQ8	AP			
South HCP: 19	♣ A10854	♣ 73				
Contract: 1♥ S						

Board: 259	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ3	♠ 7		1♠	AP	
Vul: EW	♥ 65	♥ 1092				
North HCP: 18	♦ A42	♦ 9753				
South HCP: 4	♣ KJ8	♣ A9642				
Contract: 1♠ N						

Board: 260	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ AK87				1♣
Vul: Both	♥ A952	♥ Q6	Pass	1♥	Pass	2NT
North HCP: 6	♦ J986	♦ AQ5	AP			
South HCP: 18	♣ 107	♣ QJ95				
Contract: 2N S						

Board: 261	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ J872		1♦	AP	
Vul: NS	♥ KJ73	♥ 82				
North HCP: 18	♦ AKJ73	♦ Q				
South HCP: 4	♣ Q8	♣ J96432				
Contract: 1♦ N						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 262	♠ A752	The opponents are silent.
Dealer: S	♥ Q86	
Vul: EW	♦ QJ752	Partner bids first.
HCP: 9	♣ 10	

Board: 263	♠ AKJ64	The opponents are silent.
Dealer: N	♥ A105	
Vul: Both	♦ J43	You bid first.
HCP: 18	♣ AJ	

Board: 264	♠ J	East Bids 3♠ if possible.
Dealer: S	♥ 9876	West Bids 4♠ if possible.
Vul: None	♦ A108764	
HCP: 5	♣ 92	Partner bids first.

Board: 265	♠ AK82	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ AK8	You bid first.
HCP: 19	♣ K1065	

Board: 266	♠ 76	West Bids 1♠ if possible.
Dealer: S	♥ 10643	
Vul: Both	♦ A98	Partner bids first.
HCP: 6	♣ Q732	

Board: 267	♠ KQJ9	East Bids 2NT if possible.
Dealer: N	♥ K9	West Bids 3♦ if possible.
Vul: None	♦ A2	
HCP: 19	♣ AQ532	You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ A752	♠ KQ643	Pass	3♠ ¹	Pass	3NT ²
Vul: EW	♥ Q86	♥ A107	Pass	4♣ ³	Pass	4♦ ⁴
North HCP: 9	♦ QJ752	♦ A8	Pass	4♠	AP	
South HCP: 19	♣ 10	♣ AQ8				
Contract: 4♠ S						

1. 1M-3M inviting
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ AKJ64	♠ 982		1♠	AP	
Vul: Both	♥ A105	♥ 92				
North HCP: 18	♦ J43	♦ 106				
South HCP: 3	♣ AJ	♣ K109843				
Contract: 1♠ N						

Board: 264	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A72				1♣
Vul: None	♥ 9876	♥ K4	Pass	1♦	3♠	3NT
North HCP: 5	♦ A108764	♦ KQ5	4♠	X	AP	
South HCP: 18	♣ 92	♣ AQ1075				
Contract: 4♠X E						

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ 105		1♣	Pass	1♦
Vul: EW	♥ Q4	♥ AJ8	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK8	♦ J975	AP			
South HCP: 8	♣ K1065	♣ Q743				
Contract: 3N N						

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ A1052				1♦
Vul: Both	♥ 10643	♥ AQ2	1♠	X	Pass	2NT
North HCP: 6	♦ A98	♦ KQ42	Pass	3NT	AP	
South HCP: 18	♣ Q732	♣ K6				
Contract: 3N S						

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ KQJ9	♠ A843		1♣	2NT ¹	X
Vul: None	♥ K9	♥ AQ2				
North HCP: 19	♦ A2	♦ 1043	3♦	3NT	AP	
South HCP: 10	♣ AQ532	♣ 1076				
Contract: 3N N						

1. Unusual 2NT

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 262	♠ KQ643	The opponents are silent.
Dealer: S	♥ A107	
Vul: EW	♦ A8	You bid first.
HCP: 19	♣ AQ8	

Board: 263	♠ 982	The opponents are silent.
Dealer: N	♥ 92	
Vul: Both	♦ 106	Partner bids first.
HCP: 3	♣ K109843	

Board: 264	♠ A72	East Bids 3♠ if possible.
Dealer: S	♥ K4	West Bids 4♠ if possible.
Vul: None	♦ KQ5	
HCP: 18	♣ AQ1075	You bid first.

Board: 265	♠ 105	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: EW	♦ J975	Partner bids first.
HCP: 8	♣ Q743	

Board: 266	♠ A1052	West Bids 1♠ if possible.
Dealer: S	♥ AQ2	
Vul: Both	♦ KQ42	You bid first.
HCP: 18	♣ K6	

Board: 267	♠ A843	East Bids 2NT if possible.
Dealer: N	♥ AQ2	West Bids 3♦ if possible.
Vul: None	♦ 1043	
HCP: 10	♣ 1076	Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 262	North:	South:	West	North	East	South
Dealer: S	♠ A752	♠ KQ643	Pass	3♠ ¹	Pass	3NT ²
Vul: EW	♥ Q86	♥ A107	Pass	4♣ ³	Pass	4♦ ⁴
North HCP: 9	♦ QJ752	♦ A8	Pass	4♠	AP	
South HCP: 19	♣ 10	♣ AQ8				
Contract: 4♠ S						

1. 1M-3M inviting
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Cue bid, a ♦ stopper

Board: 263	North:	South:	West	North	East	South
Dealer: N	♠ AKJ64	♠ 982		1♠	AP	
Vul: Both	♥ A105	♥ 92				
North HCP: 18	♦ J43	♦ 106				
South HCP: 3	♣ AJ	♣ K109843				
Contract: 1♠ N						

Board: 264	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ A72				1♣
Vul: None	♥ 9876	♥ K4	Pass	1♦	3♠	3NT
North HCP: 5	♦ A108764	♦ KQ5	4♠	X	AP	
South HCP: 18	♣ 92	♣ AQ1075				
Contract: 4♠X E						

Board: 265	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ 105		1♣	Pass	1♦
Vul: EW	♥ Q4	♥ AJ8	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK8	♦ J975	AP			
South HCP: 8	♣ K1065	♣ Q743				
Contract: 3N N						

Board: 266	North:	South:	West	North	East	South
Dealer: S	♠ 76	♠ A1052				1♦
Vul: Both	♥ 10643	♥ AQ2	1♠	X	Pass	2NT
North HCP: 6	♦ A98	♦ KQ42	Pass	3NT	AP	
South HCP: 18	♣ Q732	♣ K6				
Contract: 3N S						

Board: 267	North:	South:	West	North	East	South
Dealer: N	♠ KQJ9	♠ A843		1♣	2NT ¹	X
Vul: None	♥ K9	♥ AQ2				
North HCP: 19	♦ A2	♦ 1043	3♦	3NT	AP	
South HCP: 10	♣ AQ532	♣ 1076				
Contract: 3N N						

1. Unusual 2NT

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 268	♠ KQ4	The opponents are silent.
Dealer: S	♥ J3	
Vul: NS	♦ K974	Partner bids first.
HCP: 10	♣ J852	

Board: 269	♠ AK432	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: Both	♦ K8	You bid first.
HCP: 19	♣ 85	

Board: 270	♠ J106	The opponents are silent.
Dealer: S	♥ 654	
Vul: None	♦ Q1098	Partner bids first.
HCP: 9	♣ AQ8	

Board: 271	♠ AK85	East Bids 2♦ if possible.
Dealer: N	♥ AQ4	West Bids 3♦ if possible.
Vul: NS	♦ J2	
HCP: 19	♣ KQ108	You bid first.

Board: 272	♠ K874	West Bids 1♥ if possible.
Dealer: S	♥ 10652	
Vul: EW	♦ KJ76	Partner bids first.
HCP: 7	♣ 4	

Board: 273	♠ 10873	The opponents are silent.
Dealer: N	♥ AJ52	
Vul: None	♦ AK3	You bid first.
HCP: 18	♣ AQ	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ J9				1♥
Vul: NS	♥ J3	♥ AK865	Pass	1NT ¹	Pass	3♦
North HCP: 10	♦ K974	♦ A1032	Pass	3NT	AP	
South HCP: 19	♣ J852	♣ AK				
Contract: 3N N			1. forcing 1NT			

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ AK432	♠ 10		1♠	Pass	1NT ¹
Vul: Both	♥ AKQ8	♥ 9532	Pass	3♥	Pass	4♥
North HCP: 19	♦ K8	♦ J3	AP			
South HCP: 7	♣ 85	♣ AQ10642				
Contract: 4♥ N			1. forcing 1NT			

Board: 270	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ AK854				1♠
Vul: None	♥ 654	♥ AKQ	Pass	2♠	Pass	4♠
North HCP: 9	♦ Q1098	♦ K52	AP			
South HCP: 19	♣ AQ8	♣ 97				
Contract: 4♠ S						

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ 104				
Vul: NS	♥ AQ4	♥ 862		1♣	2♦	3♣
North HCP: 19	♦ J2	♦ Q5	3♦	4♣	AP	
South HCP: 6	♣ KQ108	♣ A75432				
Contract: 4♣ N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ K874	♠ AQ103				1♣
Vul: EW	♥ 10652	♥ A3	1♥	X	Pass	2♥ ¹
North HCP: 7	♦ KJ76	♦ A103	Pass	3♦	Pass	4♠
South HCP: 18	♣ 4	♣ A1086	AP			
Contract: 4♠ S			1. strength cue bid			

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ 10873	♠ KQJ6				
Vul: None	♥ AJ52	♥ 109		1♦	Pass	1♠
North HCP: 18	♦ AK3	♦ QJ87	Pass	4♠	AP	
South HCP: 9	♣ AQ	♣ 983				
Contract: 4♠ S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 268	♠ J9	The opponents are silent.
Dealer: S	♥ AK865	
Vul: NS	♦ A1032	You bid first.
HCP: 19	♣ AK	

Board: 269	♠ 10	The opponents are silent.
Dealer: N	♥ 9532	
Vul: Both	♦ J3	Partner bids first.
HCP: 7	♣ AQ10642	

Board: 270	♠ AK854	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ K52	You bid first.
HCP: 19	♣ 97	

Board: 271	♠ 104	East Bids 2♦ if possible.
Dealer: N	♥ 862	West Bids 3♦ if possible.
Vul: NS	♦ Q5	
HCP: 6	♣ A75432	Partner bids first.

Board: 272	♠ AQ103	West Bids 1♥ if possible.
Dealer: S	♥ A3	
Vul: EW	♦ A103	You bid first.
HCP: 18	♣ A1086	

Board: 273	♠ KQJ6	The opponents are silent.
Dealer: N	♥ 109	
Vul: None	♦ QJ87	Partner bids first.
HCP: 9	♣ 983	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 268	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ J9				1♥
Vul: NS	♥ J3	♥ AK865	Pass	1NT ¹	Pass	3♦
North HCP: 10	♦ K974	♦ A1032	Pass	3NT	AP	
South HCP: 19	♣ J852	♣ AK				
Contract: 3N N			1. forcing 1NT			

Board: 269	North:	South:	West	North	East	South
Dealer: N	♠ AK432	♠ 10		1♠	Pass	1NT ¹
Vul: Both	♥ AKQ8	♥ 9532	Pass	3♥	Pass	4♥
North HCP: 19	♦ K8	♦ J3	AP			
South HCP: 7	♣ 85	♣ AQ10642				
Contract: 4♥ N			1. forcing 1NT			

Board: 270	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ AK854				1♠
Vul: None	♥ 654	♥ AKQ	Pass	2♠	Pass	4♠
North HCP: 9	♦ Q1098	♦ K52	AP			
South HCP: 19	♣ AQ8	♣ 97				
Contract: 4♠ S						

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ AK85	♠ 104				
Vul: NS	♥ AQ4	♥ 862		1♣	2♦	3♣
North HCP: 19	♦ J2	♦ Q5	3♦	4♣	AP	
South HCP: 6	♣ KQ108	♣ A75432				
Contract: 4♣ N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ K874	♠ AQ103				1♣
Vul: EW	♥ 10652	♥ A3	1♥	X	Pass	2♥ ¹
North HCP: 7	♦ KJ76	♦ A103	Pass	3♦	Pass	4♠
South HCP: 18	♣ 4	♣ A1086	AP			
Contract: 4♠ S			1. strength cue bid			

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ 10873	♠ KQJ6				
Vul: None	♥ AJ52	♥ 109		1♦	Pass	1♠
North HCP: 18	♦ AK3	♦ QJ87	Pass	4♠	AP	
South HCP: 9	♣ AQ	♣ 983				
Contract: 4♠ S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 274	♠ K104	East Bids 1♥ if possible.
Dealer: S	♥ KJ4	
Vul: NS	♦ Q8763	Partner bids first.
HCP: 9	♣ 73	
Board: 275	♠ AK74	West Bids 1NT if possible.
Dealer: N	♥ 62	East Bids 3♣ if possible.
Vul: EW	♦ AKJ2	
HCP: 18	♣ QJ8	You bid first.
Board: 276	♠ J104	The opponents are silent.
Dealer: S	♥ Q92	
Vul: Both	♦ K3	Partner bids first.
HCP: 8	♣ Q10873	
Board: 277	♠ AJ863	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: NS	♦ J105	You bid first.
HCP: 19	♣ AK	
Board: 278	♠ J1087	West Doubles 1♣ if possible.
Dealer: S	♥ J9	East Bids 1♥ if possible.
Vul: EW	♦ 10943	West Bids 2♥ if possible.
HCP: 5	♣ K87	Partner bids first.
Board: 279	♠ A105	East Bids 1NT if possible.
Dealer: N	♥ AQ984	West Redoubles if possible.
Vul: Both	♦ KQ	East Bids 2♣ if possible.
HCP: 18	♣ K87	You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ A983				1♣
Vul: NS	♥ KJ4	♥ 982	Pass	1♦	1♥	2♠
North HCP: 9	♦ Q8763	♦ AJ	Pass	2NT	Pass	3NT
South HCP: 19	♣ 73	♣ AKQJ	AP			
Contract: 3N N						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ QJ962		1♦	Pass	1♠
Vul: EW	♥ 62	♥ 9875	1NT ¹	2♣ ²	3♣	Pass
North HCP: 18	♦ AKJ2	♦ 1076	Pass	X	AP	
South HCP: 6	♣ QJ8	♣ K	1. Unusual 1NT			
Contract: 3♣X E			2. strength cue bid			

Board: 276	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ AKQ				1♦
Vul: Both	♥ Q92	♥ K10	Pass	1NT	Pass	3♣
North HCP: 8	♦ K3	♦ AJ97	Pass	4♣	AP	
South HCP: 18	♣ Q10873	♣ J964				
Contract: 4♣ S						

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ AJ863	♠ KQ10754		1♠	Pass	4♠
Vul: NS	♥ AQ2	♥ 4	AP			
North HCP: 19	♦ J105	♦ 3				
South HCP: 5	♣ AK	♣ 98764				
Contract: 4♠ N						

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ J1087	♠ A43				1♣
Vul: EW	♥ J9	♥ 1062	X	Pass	1♥	X
North HCP: 5	♦ 10943	♦ AKQ	2♥	Pass	Pass	X
South HCP: 18	♣ K87	♣ AJ94	Pass	2♠	AP	
Contract: 2♠ N						

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ Q762		1♥	1NT	Pass
Vul: Both	♥ AQ984	♥ J3	Pass	X	Pass	Pass
North HCP: 18	♦ KQ	♦ 10874	XX ¹	Pass	2♣ ²	AP
South HCP: 3	♣ K87	♣ 965	1. 4432 or 4441			
Contract: 2♣ E			2. artificial			

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 274	♠ A983	East Bids 1♥ if possible.
Dealer: S	♥ 982	
Vul: NS	♦ AJ	You bid first.
HCP: 19	♣ AKQJ	
Board: 275	♠ QJ962	West Bids 1NT if possible.
Dealer: N	♥ 9875	East Bids 3♣ if possible.
Vul: EW	♦ 1076	
HCP: 6	♣ K	Partner bids first.
Board: 276	♠ AKQ	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ AJ97	You bid first.
HCP: 18	♣ J964	
Board: 277	♠ KQ10754	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ 3	Partner bids first.
HCP: 5	♣ 98764	
Board: 278	♠ A43	West Doubles 1♣ if possible.
Dealer: S	♥ 1062	East Bids 1♥ if possible.
Vul: EW	♦ AKQ	West Bids 2♥ if possible.
HCP: 18	♣ AJ94	You bid first.
Board: 279	♠ Q762	East Bids 1NT if possible.
Dealer: N	♥ J3	West Redoubles if possible.
Vul: Both	♦ 10874	East Bids 2♣ if possible.
HCP: 3	♣ 965	Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ A983				1♣
Vul: NS	♥ KJ4	♥ 982	Pass	1♦	1♥	2♠
North HCP: 9	♦ Q8763	♦ AJ	Pass	2NT	Pass	3NT
South HCP: 19	♣ 73	♣ AKQJ	AP			
Contract: 3N N						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ QJ962		1♦	Pass	1♠
Vul: EW	♥ 62	♥ 9875	1NT ¹	2♣ ²	3♣	Pass
North HCP: 18	♦ AKJ2	♦ 1076	Pass	X	AP	
South HCP: 6	♣ QJ8	♣ K	1. Unusual 1NT			
Contract: 3♣X E			2. strength cue bid			

Board: 276	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ AKQ				1♦
Vul: Both	♥ Q92	♥ K10	Pass	1NT	Pass	3♣
North HCP: 8	♦ K3	♦ AJ97	Pass	4♣	AP	
South HCP: 18	♣ Q10873	♣ J964				
Contract: 4♣ S						

Board: 277	North:	South:	West	North	East	South
Dealer: N	♠ AJ863	♠ KQ10754		1♠	Pass	4♠
Vul: NS	♥ AQ2	♥ 4	AP			
North HCP: 19	♦ J105	♦ 3				
South HCP: 5	♣ AK	♣ 98764				
Contract: 4♠ N						

Board: 278	North:	South:	West	North	East	South
Dealer: S	♠ J1087	♠ A43				1♣
Vul: EW	♥ J9	♥ 1062	X	Pass	1♥	X
North HCP: 5	♦ 10943	♦ AKQ	2♥	Pass	Pass	X
South HCP: 18	♣ K87	♣ AJ94	Pass	2♠	AP	
Contract: 2♠ N						

Board: 279	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ Q762		1♥	1NT	Pass
Vul: Both	♥ AQ984	♥ J3	Pass	X	Pass	Pass
North HCP: 18	♦ KQ	♦ 10874	XX ¹	Pass	2♣ ²	AP
South HCP: 3	♣ K87	♣ 965	1. 4432 or 4441			
Contract: 2♣ E			2. artificial			

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 280	♠ QJ53	The opponents are silent.
Dealer: S	♥ KJ1084	
Vul: None	♦ J32	Partner bids first.
HCP: 11	♣ K	

Board: 281	♠ AQ98	The opponents are silent.
Dealer: N	♥ K95	
Vul: EW	♦ AK	You bid first.
HCP: 19	♣ K1043	

Board: 282	♠ J4	The opponents are silent.
Dealer: S	♥ K64	
Vul: Both	♦ AJ53	Partner bids first.
HCP: 14	♣ KQ83	

Board: 283	♠ AQ2	The opponents are silent.
Dealer: N	♥ A82	
Vul: None	♦ KQ63	You bid first.
HCP: 19	♣ KJ5	

Board: 284	♠ 1052	The opponents are silent.
Dealer: S	♥ J84	
Vul: NS	♦ Q953	Partner bids first.
HCP: 7	♣ A73	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 280
Dealer: S
Vul: None
North HCP: 11
South HCP: 18
Contract: 6♠ S

North:
♠ QJ53
♥ KJ1084
♦ J32
♣ K

South:
♠ AK84
♥ 53
♦ AK875
♣ A6

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

1. Cue bid, a ♣ stopper
2. Cue bid, surplus
3. Blackwood 0314, for ♠

Board: 281
Dealer: N
Vul: EW
North HCP: 19
South HCP: 11
Contract: 4♠ S

North:
♠ AQ98
♥ K95
♦ AK
♣ K1043

South:
♠ K763
♥ Q642
♦ 4
♣ AQ62

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

Board: 282
Dealer: S
Vul: Both
North HCP: 14
South HCP: 19
Contract: 6♣ S

North:
♠ J4
♥ K64
♦ AJ53
♣ KQ83

South:
♠ AKQ2
♥ A7
♦ Q86
♣ A1095

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

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣

Board: 283
Dealer: N
Vul: None
North HCP: 19
South HCP: 8
Contract: 3N S

North:
♠ AQ2
♥ A82
♦ KQ63
♣ KJ5

South:
♠ 1095
♥ KJ3
♦ 1075
♣ A743

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

Board: 284
Dealer: S
Vul: NS
North HCP: 7
South HCP: 18
Contract: 3♦ S

North:
♠ 1052
♥ J84
♦ Q953
♣ A73

South:
♠ A9
♥ Q3
♦ AKJ87
♣ KJ94

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

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 280	♠ AK84	The opponents are silent.
Dealer: S	♥ 53	
Vul: None	♦ AK875	You bid first.
HCP: 18	♣ A6	

Board: 281	♠ K763	The opponents are silent.
Dealer: N	♥ Q642	
Vul: EW	♦ 4	Partner bids first.
HCP: 11	♣ AQ62	

Board: 282	♠ AKQ2	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ Q86	You bid first.
HCP: 19	♣ A1095	

Board: 283	♠ 1095	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: None	♦ 1075	Partner bids first.
HCP: 8	♣ A743	

Board: 284	♠ A9	The opponents are silent.
Dealer: S	♥ Q3	
Vul: NS	♦ AKJ87	You bid first.
HCP: 18	♣ KJ94	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 280
Dealer: S
Vul: None
North HCP: 11
South HCP: 18
Contract: 6♠ S

North:
♠ QJ53
♥ KJ1084
♦ J32
♣ K

South:
♠ AK84
♥ 53
♦ AK875
♣ A6

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

1. Cue bid, a ♣ stopper
2. Cue bid, surplus
3. Blackwood 0314, for ♠

Board: 281
Dealer: N
Vul: EW
North HCP: 19
South HCP: 11
Contract: 4♠ S

North:
♠ AQ98
♥ K95
♦ AK
♣ K1043

South:
♠ K763
♥ Q642
♦ 4
♣ AQ62

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

Board: 282
Dealer: S
Vul: Both
North HCP: 14
South HCP: 19
Contract: 6♣ S

North:
♠ J4
♥ K64
♦ AJ53
♣ KQ83

South:
♠ AKQ2
♥ A7
♦ Q86
♣ A1095

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

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣

Board: 283
Dealer: N
Vul: None
North HCP: 19
South HCP: 8
Contract: 3N S

North:
♠ AQ2
♥ A82
♦ KQ63
♣ KJ5

South:
♠ 1095
♥ KJ3
♦ 1075
♣ A743

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

Board: 284
Dealer: S
Vul: NS
North HCP: 7
South HCP: 18
Contract: 3♦ S

North:
♠ 1052
♥ J84
♦ Q953
♣ A73

South:
♠ A9
♥ Q3
♦ AKJ87
♣ KJ94

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

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 285	♠ AKQ1092	The opponents are silent.
Dealer: N	♥ Q6	
Vul: Both	♦ K2	You bid first.
HCP: 18	♣ A109	
Board: 286	♠ 653	East Bids 2♣ if possible.
Dealer: S	♥ J108763	
Vul: None	♦ 6	Partner bids first.
HCP: 5	♣ A87	
Board: 287	♠ AKJ2	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ QJ	You bid first.
HCP: 19	♣ K10532	
Board: 288	♠ —	The opponents are silent.
Dealer: S	♥ K632	
Vul: EW	♦ A1085	Partner bids first.
HCP: 10	♣ QJ984	
Board: 289	♠ AQ102	East Bids 1NT if possible.
Dealer: N	♥ AK32	
Vul: None	♦ J3	You bid first.
HCP: 19	♣ AJ3	
Board: 290	♠ K64	West Bids 1♥ if possible.
Dealer: S	♥ 6	West Bids 2♥ if possible.
Vul: NS	♦ Q10964	
HCP: 5	♣ 9732	Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 285	North:	South:	
Dealer: N	♠ AKQ1092	♠ 843	West North East South
Vul: Both	♥ Q6	♥ J3	1♠ AP
North HCP: 18	♦ K2	♦ 754	
South HCP: 2	♣ A109	♣ J8765	
Contract: 1♠ N			

Board: 286	North:	South:	West North East South
Dealer: S	♠ 653	♠ AQ10	
Vul: None	♥ J108763	♥ AKQ9	Pass 1♥ 2♣ 3♣ ¹
North HCP: 5	♦ 6	♦ QJ108	Pass 3♥ Pass 4♥
South HCP: 18	♣ A87	♣ 104	AP
Contract: 4♥ N			1. strength cue bid

Board: 287	North:	South:	
Dealer: N	♠ AKJ2	♠ Q109	West North East South
Vul: NS	♥ KQ	♥ 97652	1♣ AP
North HCP: 19	♦ QJ	♦ 98765	
South HCP: 2	♣ K10532	♣ —	
Contract: 1♣ N			

Board: 288	North:	South:	West North East South
Dealer: S	♠ —	♠ K72	
Vul: EW	♥ K632	♥ AQ	Pass 1♥ Pass 3♦
North HCP: 10	♦ A1085	♦ KQJ932	Pass 4NT ¹ Pass 5♠
South HCP: 18	♣ QJ984	♣ K5	Pass 6♦ AP
Contract: 6♦ S			1. Blackwood 0314, for ♦

Board: 289	North:	South:	West North East South
Dealer: N	♠ AQ102	♠ 865	
Vul: None	♥ AK32	♥ J974	1♣ 1NT Pass
North HCP: 19	♦ J3	♦ Q105	Pass X Pass 2♥
South HCP: 6	♣ AJ3	♣ K54	AP
Contract: 2♥ S			

Board: 290	North:	South:	West North East South
Dealer: S	♠ K64	♠ QJ7	
Vul: NS	♥ 6	♥ A532	1♥ Pass Pass 1NT
North HCP: 5	♦ Q10964	♦ KJ5	2♥ 2NT AP
South HCP: 18	♣ 9732	♣ AQJ	
Contract: 2N S			

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 285	♠ 843	The opponents are silent.
Dealer: N	♥ J3	
Vul: Both	♦ 754	Partner bids first.
HCP: 2	♣ J8765	

Board: 286	♠ AQ10	East Bids 2♣ if possible.
Dealer: S	♥ AKQ9	
Vul: None	♦ QJ108	You bid first.
HCP: 18	♣ 104	

Board: 287	♠ Q109	The opponents are silent.
Dealer: N	♥ 97652	
Vul: NS	♦ 98765	Partner bids first.
HCP: 2	♣ —	

Board: 288	♠ K72	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ KQJ932	You bid first.
HCP: 18	♣ K5	

Board: 289	♠ 865	East Bids 1NT if possible.
Dealer: N	♥ J974	
Vul: None	♦ Q105	Partner bids first.
HCP: 6	♣ K54	

Board: 290	♠ QJ7	West Bids 1♥ if possible.
Dealer: S	♥ A532	West Bids 2♥ if possible.
Vul: NS	♦ KJ5	
HCP: 18	♣ AQJ	You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 285	North:	South:	
Dealer: N	♠ AKQ1092	♠ 843	West North East South
Vul: Both	♥ Q6	♥ J3	1♠ AP
North HCP: 18	♦ K2	♦ 754	
South HCP: 2	♣ A109	♣ J8765	
Contract: 1♠ N			

Board: 286	North:	South:	West North East South
Dealer: S	♠ 653	♠ AQ10	
Vul: None	♥ J108763	♥ AKQ9	Pass 1♥ 2♣ 3♣ ¹
North HCP: 5	♦ 6	♦ QJ108	Pass 3♥ Pass 4♥
South HCP: 18	♣ A87	♣ 104	AP
Contract: 4♥ N			1. strength cue bid

Board: 287	North:	South:	
Dealer: N	♠ AKJ2	♠ Q109	West North East South
Vul: NS	♥ KQ	♥ 97652	1♣ AP
North HCP: 19	♦ QJ	♦ 98765	
South HCP: 2	♣ K10532	♣ —	
Contract: 1♣ N			

Board: 288	North:	South:	West North East South
Dealer: S	♠ —	♠ K72	
Vul: EW	♥ K632	♥ AQ	Pass 1♥ Pass 3♦
North HCP: 10	♦ A1085	♦ KQJ932	Pass 4NT ¹ Pass 5♠
South HCP: 18	♣ QJ984	♣ K5	Pass 6♦ AP
Contract: 6♦ S			1. Blackwood 0314, for ♦

Board: 289	North:	South:	West North East South
Dealer: N	♠ AQ102	♠ 865	
Vul: None	♥ AK32	♥ J974	1♣ 1NT Pass
North HCP: 19	♦ J3	♦ Q105	Pass X Pass 2♥
South HCP: 6	♣ AJ3	♣ K54	AP
Contract: 2♥ S			

Board: 290	North:	South:	West North East South
Dealer: S	♠ K64	♠ QJ7	
Vul: NS	♥ 6	♥ A532	
North HCP: 5	♦ Q10964	♦ KJ5	1♥ Pass Pass 1NT
South HCP: 18	♣ 9732	♣ AQJ	2♥ 2NT AP
Contract: 2N S			

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 291	♠ A9432	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ A5	You bid first.
HCP: 18	♣ AQ94	

Board: 292	♠ J932	East Bids 1♦ if possible.
Dealer: S	♥ 84	
Vul: Both	♦ K1094	Partner bids first.
HCP: 4	♣ 1084	

Board: 293	♠ A5	East Bids 2♠ if possible.
Dealer: N	♥ AQ63	
Vul: NS	♦ A52	You bid first.
HCP: 18	♣ KJ92	

Board: 294	♠ QJ	West Bids 4♦ if possible.
Dealer: S	♥ AQ9432	
Vul: EW	♦ 105	Partner bids first.
HCP: 9	♣ 974	

Board: 295	♠ A9732	East Bids 2♥ if possible.
Dealer: N	♥ KQ9	
Vul: Both	♦ A10	You bid first.
HCP: 18	♣ AJ10	

Board: 296	♠ 9	West Bids 1♠ if possible.
Dealer: S	♥ 10982	East Bids 4♠ if possible.
Vul: None	♦ J105	
HCP: 7	♣ AQ985	Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 291	North:	South:				
Dealer: N	♠ A9432	♠ J86	West	North	East	South
Vul: EW	♥ KJ	♥ 1094		1♠	AP	
North HCP: 18	♦ A5	♦ J1064				
South HCP: 2	♣ AQ94	♣ 632				
Contract: 1♠ N						

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ J932	♠ AQ10				1♣
Vul: Both	♥ 84	♥ KJ9	Pass	Pass	1♦	X
North HCP: 4	♦ K1094	♦ Q6	Pass	1♠	Pass	2♣
South HCP: 19	♣ 1084	♣ AQJ76	AP			
Contract: 2♣ S						

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ J102		1♣	2♠	X
Vul: NS	♥ AQ63	♥ J1097	Pass	3♠ ¹	AP	
North HCP: 18	♦ A52	♦ 983	1. strength cue bid			
South HCP: 8	♣ KJ92	♣ AQ7				
Contract: 3♠ N						

Board: 294	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ AK1054				1♠
Vul: EW	♥ AQ9432	♥ K8	4♦	AP		
North HCP: 9	♦ 105	♦ 73				
South HCP: 19	♣ 974	♣ AKQ8				
Contract: 4♦ W						

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ A9732	♠ 1085		1♠	2♥	Pass
Vul: Both	♥ KQ9	♥ J3	Pass	2NT	Pass	3♠
North HCP: 18	♦ A10	♦ 8752	AP			
South HCP: 3	♣ AJ10	♣ Q984				
Contract: 3♠ N						

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A53				1♥
Vul: None	♥ 10982	♥ AQJ63	1♠	3♥	4♠	X
North HCP: 7	♦ J105	♦ A86	AP			
South HCP: 18	♣ AQ985	♣ K4				
Contract: 4♠X W						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 291	♠ J86	The opponents are silent.
Dealer: N	♥ 1094	
Vul: EW	♦ J1064	Partner bids first.
HCP: 2	♣ 632	

Board: 292	♠ AQ10	East Bids 1♦ if possible.
Dealer: S	♥ KJ9	
Vul: Both	♦ Q6	You bid first.
HCP: 19	♣ AQJ76	

Board: 293	♠ J102	East Bids 2♠ if possible.
Dealer: N	♥ J1097	
Vul: NS	♦ 983	Partner bids first.
HCP: 8	♣ AQ7	

Board: 294	♠ AK1054	West Bids 4♦ if possible.
Dealer: S	♥ K8	
Vul: EW	♦ 73	You bid first.
HCP: 19	♣ AKQ8	

Board: 295	♠ 1085	East Bids 2♥ if possible.
Dealer: N	♥ J3	
Vul: Both	♦ 8752	Partner bids first.
HCP: 3	♣ Q984	

Board: 296	♠ A53	West Bids 1♠ if possible.
Dealer: S	♥ AQJ63	East Bids 4♠ if possible.
Vul: None	♦ A86	
HCP: 18	♣ K4	You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 291	North:	South:				
Dealer: N	♠ A9432	♠ J86	West	North	East	South
Vul: EW	♥ KJ	♥ 1094		1♠	AP	
North HCP: 18	♦ A5	♦ J1064				
South HCP: 2	♣ AQ94	♣ 632				
Contract: 1♠ N						

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ J932	♠ AQ10				1♣
Vul: Both	♥ 84	♥ KJ9	Pass	Pass	1♦	X
North HCP: 4	♦ K1094	♦ Q6	Pass	1♠	Pass	2♣
South HCP: 19	♣ 1084	♣ AQJ76	AP			
Contract: 2♣ S						

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ J102		1♣	2♠	X
Vul: NS	♥ AQ63	♥ J1097	Pass	3♠ ¹	AP	
North HCP: 18	♦ A52	♦ 983	1. strength cue bid			
South HCP: 8	♣ KJ92	♣ AQ7				
Contract: 3♠ N						

Board: 294	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ AK1054				1♠
Vul: EW	♥ AQ9432	♥ K8	4♦	AP		
North HCP: 9	♦ 105	♦ 73				
South HCP: 19	♣ 974	♣ AKQ8				
Contract: 4♦ W						

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ A9732	♠ 1085		1♠	2♥	Pass
Vul: Both	♥ KQ9	♥ J3	Pass	2NT	Pass	3♠
North HCP: 18	♦ A10	♦ 8752	AP			
South HCP: 3	♣ AJ10	♣ Q984				
Contract: 3♠ N						

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A53				1♥
Vul: None	♥ 10982	♥ AQJ63	1♠	3♥	4♠	X
North HCP: 7	♦ J105	♦ A86	AP			
South HCP: 18	♣ AQ985	♣ K4				
Contract: 4♠X W						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 297	♠ A105	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ AKQ8	You bid first.
HCP: 19	♣ Q864	

Board: 298	♠ —	West Bids 2♠ if possible.
Dealer: S	♥ 8654	East Bids 4♠ if possible.
Vul: Both	♦ Q9864	
HCP: 5	♣ K872	Partner bids first.

Board: 299	♠ A97	East Bids 1♠ if possible.
Dealer: N	♥ AKJ98	
Vul: None	♦ Q86	You bid first.
HCP: 19	♣ AJ	

Board: 300	♠ 83	West Bids 2♠ if possible.
Dealer: S	♥ K1075	East Bids 4♠ if possible.
Vul: NS	♦ 102	
HCP: 9	♣ AQ876	Partner bids first.

Board: 301	♠ AJ65	The opponents are silent.
Dealer: N	♥ QJ	
Vul: Both	♦ AKQ	You bid first.
HCP: 18	♣ J932	

Board: 302	♠ 763	East Bids 2♠ if possible.
Dealer: S	♥ 10942	West Bids 3♦ if possible.
Vul: None	♦ —	East Bids 4♠ if possible.
HCP: 1	♣ J107532	Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ 9764		1♦	Pass	1♠
Vul: EW	♥ A3	♥ KJ5	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKQ8	♦ 109	AP			
South HCP: 8	♣ Q864	♣ A532				
Contract: 3N N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ 104				1♠
Vul: Both	♥ 8654	♥ AKQJ	2♠	Pass	4♠	AP
North HCP: 5	♦ Q9864	♦ K3				
South HCP: 18	♣ K872	♣ AJ1054				
Contract: 4♠ W						

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ K106		1♥	1♠	3♥
Vul: None	♥ AKJ98	♥ 10642	Pass	4♥	AP	
North HCP: 19	♦ Q86	♦ KJ43				
South HCP: 7	♣ AJ	♣ 102				
Contract: 4♥ N						

Board: 300	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AK				1♥
Vul: NS	♥ K1075	♥ A9643	2♠	4♥	4♠	X
North HCP: 9	♦ 102	♦ AK65	AP			
South HCP: 18	♣ AQ876	♣ 103				
Contract: 4♠X W						

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ Q42		1♣	Pass	1♥
Vul: Both	♥ QJ	♥ 87653	Pass	2NT	AP	
North HCP: 18	♦ AKQ	♦ J4				
South HCP: 5	♣ J932	♣ Q104				
Contract: 2N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ 104				1♦
Vul: None	♥ 10942	♥ AJ7	Pass	Pass	2♠	X
North HCP: 1	♦ —	♦ AQJ8	3♦ ¹	Pass	4♠	X
South HCP: 19	♣ J107532	♣ AK98	AP			
Contract: 4♠X E						

1. limit raise or better in ♠

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 297	♠ 9764	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ 109	Partner bids first.
HCP: 8	♣ A532	

Board: 298	♠ 104	West Bids 2♠ if possible.
Dealer: S	♥ AKQJ	East Bids 4♠ if possible.
Vul: Both	♦ K3	
HCP: 18	♣ AJ1054	You bid first.

Board: 299	♠ K106	East Bids 1♠ if possible.
Dealer: N	♥ 10642	
Vul: None	♦ KJ43	Partner bids first.
HCP: 7	♣ 102	

Board: 300	♠ AK	West Bids 2♠ if possible.
Dealer: S	♥ A9643	East Bids 4♠ if possible.
Vul: NS	♦ AK65	
HCP: 18	♣ 103	You bid first.

Board: 301	♠ Q42	The opponents are silent.
Dealer: N	♥ 87653	
Vul: Both	♦ J4	Partner bids first.
HCP: 5	♣ Q104	

Board: 302	♠ 104	East Bids 2♠ if possible.
Dealer: S	♥ AJ7	West Bids 3♦ if possible.
Vul: None	♦ AQJ8	East Bids 4♠ if possible.
HCP: 19	♣ AK98	You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ 9764		1♦	Pass	1♠
Vul: EW	♥ A3	♥ KJ5	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKQ8	♦ 109	AP			
South HCP: 8	♣ Q864	♣ A532				
Contract: 3N N						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ 104				1♣
Vul: Both	♥ 8654	♥ AKQJ	2♠	Pass	4♠	AP
North HCP: 5	♦ Q9864	♦ K3				
South HCP: 18	♣ K872	♣ AJ1054				
Contract: 4♠ W						

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ A97	♠ K106		1♥	1♠	3♥
Vul: None	♥ AKJ98	♥ 10642	Pass	4♥	AP	
North HCP: 19	♦ Q86	♦ KJ43				
South HCP: 7	♣ AJ	♣ 102				
Contract: 4♥ N						

Board: 300	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ AK				1♥
Vul: NS	♥ K1075	♥ A9643	2♠	4♥	4♠	X
North HCP: 9	♦ 102	♦ AK65	AP			
South HCP: 18	♣ AQ876	♣ 103				
Contract: 4♠X W						

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ Q42		1♣	Pass	1♥
Vul: Both	♥ QJ	♥ 87653	Pass	2NT	AP	
North HCP: 18	♦ AKQ	♦ J4				
South HCP: 5	♣ J932	♣ Q104				
Contract: 2N N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ 104				1♦
Vul: None	♥ 10942	♥ AJ7	Pass	Pass	2♠	X
North HCP: 1	♦ —	♦ AQJ8	3♦ ¹	Pass	4♠	X
South HCP: 19	♣ J107532	♣ AK98	AP			
Contract: 4♠X E						

1. limit raise or better in ♠

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 303	♠ A2	East Bids 2♠ if possible.
Dealer: N	♥ K872	West Bids 3♠ if possible.
Vul: NS	♦ AK654	
HCP: 18	♣ A6	You bid first.
Board: 304	♠ Q98	The opponents are silent.
Dealer: S	♥ QJ953	
Vul: EW	♦ 654	Partner bids first.
HCP: 9	♣ A7	
Board: 305	♠ KQ8	West Doubles Pass if possible.
Dealer: N	♥ AK1053	East Bids 2♦ if possible.
Vul: None	♦ K10	
HCP: 19	♣ A63	You bid first.
Board: 306	♠ A54	The opponents are silent.
Dealer: S	♥ AQ10653	
Vul: NS	♦ —	Partner bids first.
HCP: 13	♣ QJ54	
Board: 307	♠ AQ3	West Doubles 5♥ if possible.
Dealer: N	♥ A7	
Vul: EW	♦ AQ1098	You bid first.
HCP: 19	♣ QJ8	
Board: 308	♠ K53	The opponents are silent.
Dealer: S	♥ 1063	
Vul: Both	♦ J3	Partner bids first.
HCP: 4	♣ 96543	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q3		1♦	2♣	Pass
Vul: NS	♥ K872	♥ QJ3				
North HCP: 18	♦ AK654	♦ Q87	3♣	AP		
South HCP: 10	♣ A6	♣ K9872				
Contract: 3♠ E						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AKJ6				1♦
Vul: EW	♥ QJ953	♥ AK84	Pass	1♥	Pass	4♥
North HCP: 9	♦ 654	♦ K108	AP			
South HCP: 18	♣ A7	♣ 96				
Contract: 4♥ N						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 1076432		1♥	Pass	Pass
Vul: None	♥ AK1053	♥ 9	X	XX	2♦	Pass
North HCP: 19	♦ K10	♦ 874	Pass	X	Pass	4♣
South HCP: 0	♣ A63	♣ 1042	AP			
Contract: 4♠ S						

Board: 306	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ Q2				1♦
Vul: NS	♥ AQ10653	♥ K84	Pass	1♥	Pass	2NT
North HCP: 13	♦ —	♦ AK43	Pass	3♥	Pass	4♥
South HCP: 19	♣ QJ54	♣ AK98	Pass	4NT ¹	Pass	5♣
Contract: 7♥ N			Pass	7♥	AP	

1. Blackwood 0314, for ♥

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ J86		1♦	Pass	2♦ ¹
Vul: EW	♥ A7	♥ —	Pass	4♦	Pass	5♥ ²
North HCP: 19	♦ AQ1098	♦ KJ763	X	5♣	Pass	5NT
South HCP: 12	♣ QJ8	♣ AK1064	Pass	6NT	Pass	7♦
Contract: 7♦ N			AP			

1. Inverted minors
2. Exclusion, for ♦

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ 84				1♦
Vul: Both	♥ 1063	♥ AK92				
North HCP: 4	♦ J3	♦ AK987	AP			
South HCP: 18	♣ 96543	♣ A2				
Contract: 1♦ S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 303	♠ Q3	East Bids 2♠ if possible.
Dealer: N	♥ QJ3	West Bids 3♠ if possible.
Vul: NS	♦ Q87	
HCP: 10	♣ K9872	Partner bids first.
Board: 304	♠ AKJ6	The opponents are silent.
Dealer: S	♥ AK84	
Vul: EW	♦ K108	You bid first.
HCP: 18	♣ 96	
Board: 305	♠ 1076432	West Doubles Pass if possible.
Dealer: N	♥ 9	East Bids 2♦ if possible.
Vul: None	♦ 874	
HCP: 0	♣ 1042	Partner bids first.
Board: 306	♠ Q2	The opponents are silent.
Dealer: S	♥ K84	
Vul: NS	♦ AK43	You bid first.
HCP: 19	♣ AK98	
Board: 307	♠ J86	West Doubles 5♥ if possible.
Dealer: N	♥ —	
Vul: EW	♦ KJ763	Partner bids first.
HCP: 12	♣ AK1064	
Board: 308	♠ 84	The opponents are silent.
Dealer: S	♥ AK92	
Vul: Both	♦ AK987	You bid first.
HCP: 18	♣ A2	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ Q3		1♦	2♣	Pass
Vul: NS	♥ K872	♥ QJ3				
North HCP: 18	♦ AK654	♦ Q87	3♣	AP		
South HCP: 10	♣ A6	♣ K9872				
Contract: 3♠ E						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AKJ6				1♦
Vul: EW	♥ QJ953	♥ AK84	Pass	1♥	Pass	4♥
North HCP: 9	♦ 654	♦ K108	AP			
South HCP: 18	♣ A7	♣ 96				
Contract: 4♥ N						

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 1076432		1♥	Pass	Pass
Vul: None	♥ AK1053	♥ 9	X	XX	2♦	Pass
North HCP: 19	♦ K10	♦ 874	Pass	X	Pass	4♣
South HCP: 0	♣ A63	♣ 1042	AP			
Contract: 4♠ S						

Board: 306	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ Q2				1♦
Vul: NS	♥ AQ10653	♥ K84	Pass	1♥	Pass	2NT
North HCP: 13	♦ —	♦ AK43	Pass	3♥	Pass	4♥
South HCP: 19	♣ QJ54	♣ AK98	Pass	4NT ¹	Pass	5♣
Contract: 7♥ N			Pass	7♥	AP	

1. Blackwood 0314, for ♥

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ J86		1♦	Pass	2♦ ¹
Vul: EW	♥ A7	♥ —	Pass	4♦	Pass	5♥ ²
North HCP: 19	♦ AQ1098	♦ KJ763	X	5♣	Pass	5NT
South HCP: 12	♣ QJ8	♣ AK1064	Pass	6NT	Pass	7♦
Contract: 7♦ N			AP			

1. Inverted minors
2. Exclusion, for ♦

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ 84				1♦
Vul: Both	♥ 1063	♥ AK92				
North HCP: 4	♦ J3	♦ AK987	AP			
South HCP: 18	♣ 96543	♣ A2				
Contract: 1♦ S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 309	♠ KQJ92	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ A6	You bid first.
HCP: 19	♣ A763	

Board: 310	♠ K107654	The opponents are silent.
Dealer: S	♥ 97	
Vul: EW	♦ 2	Partner bids first.
HCP: 8	♣ KQ42	

Board: 311	♠ AQ5	The opponents are silent.
Dealer: N	♥ K984	
Vul: Both	♦ Q4	You bid first.
HCP: 19	♣ AKJ4	

Board: 312	♠ 32	West Bids 1♠ if possible.
Dealer: S	♥ 95	East Bids 2♣ if possible.
Vul: None	♦ J86532	West Bids 2♠ if possible.
HCP: 1	♣ 972	Partner bids first.

Board: 313	♠ A10	The opponents are silent.
Dealer: N	♥ A84	
Vul: EW	♦ K852	You bid first.
HCP: 18	♣ AK43	

Board: 314	♠ AJ	The opponents are silent.
Dealer: S	♥ KQJ1076	
Vul: Both	♦ 104	Partner bids first.
HCP: 12	♣ J73	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ KQJ92	♠ A7		1♠	Pass	1NT ¹
Vul: NS	♥ KQ	♥ A854	Pass	3NT	Pass	4♣ ²
North HCP: 19	♦ A6	♦ Q1032	Pass	4♠	AP	
South HCP: 12	♣ A763	♣ Q52	1. forcing 1NT			
Contract: 4♠ N			2. Gerber, for N			

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ K107654	♠ AQ3				1♥
Vul: EW	♥ 97	♥ KQJ32	Pass	1♠	Pass	2NT
North HCP: 8	♦ 2	♦ KQ	Pass	3♠	Pass	4♠
South HCP: 18	♣ KQ42	♣ J75	AP			
Contract: 4♠ N						

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 10987				
Vul: Both	♥ K984	♥ Q1053		1♣	AP	
North HCP: 19	♦ Q4	♦ 52				
South HCP: 2	♣ AKJ4	♣ 1086				
Contract: 1♣ N						

Board: 312	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ J85				1♣
Vul: None	♥ 95	♥ AQ83	1♠	Pass	2♣ ¹	Pass
North HCP: 1	♦ J86532	♦ A7	2♠	AP		
South HCP: 18	♣ 972	♣ AQJ10	1. limit raise or better in ♠			
Contract: 2♠ W						

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 97543		1♦	Pass	1♠
Vul: EW	♥ A84	♥ KJ	Pass	2NT	Pass	3♠
North HCP: 18	♦ K852	♦ AJ4	Pass	3NT	AP	
South HCP: 11	♣ AK43	♣ Q105				
Contract: 3N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ Q873				1♣
Vul: Both	♥ KQJ1076	♥ A95	Pass	1♥	Pass	2NT
North HCP: 12	♦ 104	♦ AJ9	Pass	6♥	AP	
South HCP: 18	♣ J73	♣ AK4				
Contract: 6♥ N						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 309	♠ A7	The opponents are silent.
Dealer: N	♥ A854	
Vul: NS	♦ Q1032	Partner bids first.
HCP: 12	♣ Q52	

Board: 310	♠ AQ3	The opponents are silent.
Dealer: S	♥ KQJ32	
Vul: EW	♦ KQ	You bid first.
HCP: 18	♣ J75	

Board: 311	♠ 10987	The opponents are silent.
Dealer: N	♥ Q1053	
Vul: Both	♦ 52	Partner bids first.
HCP: 2	♣ 1086	

Board: 312	♠ J85	West Bids 1♠ if possible.
Dealer: S	♥ AQ83	East Bids 2♣ if possible.
Vul: None	♦ A7	West Bids 2♠ if possible.
HCP: 18	♣ AQJ10	You bid first.

Board: 313	♠ 97543	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ AJ4	Partner bids first.
HCP: 11	♣ Q105	

Board: 314	♠ Q873	The opponents are silent.
Dealer: S	♥ A95	
Vul: Both	♦ AJ9	You bid first.
HCP: 18	♣ AK4	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ KQJ92	♠ A7		1♠	Pass	1NT ¹
Vul: NS	♥ KQ	♥ A854	Pass	3NT	Pass	4♣ ²
North HCP: 19	♦ A6	♦ Q1032	Pass	4♠	AP	
South HCP: 12	♣ A763	♣ Q52	1. forcing 1NT			
Contract: 4♠ N			2. Gerber, for N			

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ K107654	♠ AQ3				1♥
Vul: EW	♥ 97	♥ KQJ32	Pass	1♠	Pass	2NT
North HCP: 8	♦ 2	♦ KQ	Pass	3♠	Pass	4♠
South HCP: 18	♣ KQ42	♣ J75	AP			
Contract: 4♠ N						

Board: 311	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 10987				
Vul: Both	♥ K984	♥ Q1053		1♣	AP	
North HCP: 19	♦ Q4	♦ 52				
South HCP: 2	♣ AKJ4	♣ 1086				
Contract: 1♣ N						

Board: 312	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ J85				1♣
Vul: None	♥ 95	♥ AQ83	1♠	Pass	2♣ ¹	Pass
North HCP: 1	♦ J86532	♦ A7	2♠	AP		
South HCP: 18	♣ 972	♣ AQJ10	1. limit raise or better in ♠			
Contract: 2♠ W						

Board: 313	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 97543		1♦	Pass	1♠
Vul: EW	♥ A84	♥ KJ	Pass	2NT	Pass	3♠
North HCP: 18	♦ K852	♦ AJ4	Pass	3NT	AP	
South HCP: 11	♣ AK43	♣ Q105				
Contract: 3N N						

Board: 314	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ Q873				1♣
Vul: Both	♥ KQJ1076	♥ A95	Pass	1♥	Pass	2NT
North HCP: 12	♦ 104	♦ AJ9	Pass	6♥	AP	
South HCP: 18	♣ J73	♣ AK4				
Contract: 6♥ N						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 315	♠ K92	The opponents are silent.
Dealer: N	♥ KJ92	
Vul: None	♦ AJ4	You bid first.
HCP: 19	♣ AK9	
Board: 316	♠ K9	West Bids 2NT if possible.
Dealer: S	♥ 87432	East Bids 3♦ if possible.
Vul: NS	♦ J52	
HCP: 5	♣ J82	Partner bids first.
Board: 317	♠ K8642	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: Both	♦ AK7	You bid first.
HCP: 18	♣ K6	
Board: 318	♠ Q62	The opponents are silent.
Dealer: S	♥ A108	
Vul: None	♦ A852	Partner bids first.
HCP: 10	♣ 743	
Board: 319	♠ AK654	The opponents are silent.
Dealer: N	♥ AJ65	
Vul: NS	♦ 102	You bid first.
HCP: 19	♣ AK	
Board: 320	♠ J10653	The opponents are silent.
Dealer: S	♥ 108	
Vul: EW	♦ 62	Partner bids first.
HCP: 7	♣ KQJ8	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ A86		1♣	Pass	1♦
Vul: None	♥ KJ92	♥ 106				
North HCP: 19	♦ AJ4	♦ KQ853	Pass	2NT	Pass	3NT
South HCP: 10	♣ AK9	♣ J53	AP			
Contract: 3N N						

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A82				1♣
Vul: NS	♥ 87432	♥ KQ	2NT ¹	Pass	3♦	X
North HCP: 5	♦ J52	♦ 984	AP			
South HCP: 18	♣ J82	♣ AKQ107	1. Unusual 2NT			
Contract: 3♦ X E						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ K8642	♠ AQ107		1♠	Pass	1NT ¹
Vul: Both	♥ AJ8	♥ K	Pass	3NT	Pass	6♠
North HCP: 18	♦ AK7	♦ Q108632	AP			
South HCP: 11	♣ K6	♣ 42	1. forcing 1NT			
Contract: 6♠ N						

Board: 318	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ AJ95				1♣
Vul: None	♥ A108	♥ K7	Pass	1♦	Pass	2♠
North HCP: 10	♦ A852	♦ K10	Pass	3NT	AP	
South HCP: 19	♣ 743	♣ AKJ96				
Contract: 3N N						

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ AK654	♠ Q103		1♠	Pass	1NT ¹
Vul: NS	♥ AJ65	♥ 732	Pass	3♥	Pass	4♠
North HCP: 19	♦ 102	♦ AK	Pass	4NT ²	Pass	5♦
South HCP: 11	♣ AK	♣ Q9542	Pass	6♣	Pass	6♦
Contract: 6♠ N			Pass	6♠	AP	
			1. forcing 1NT			
			2. Blackwood 0314, for ♠			

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ J10653	♠ A7				1♣
Vul: EW	♥ 108	♥ AQ	Pass	1♠	Pass	2NT
North HCP: 7	♦ 62	♦ AJ105	Pass	3♠	Pass	3NT
South HCP: 19	♣ KQJ8	♣ A10752	AP			
Contract: 3N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 315	♠ A86	The opponents are silent.
Dealer: N	♥ 106	
Vul: None	♦ KQ853	Partner bids first.
HCP: 10	♣ J53	
Board: 316	♠ A82	West Bids 2NT if possible.
Dealer: S	♥ KQ	East Bids 3♦ if possible.
Vul: NS	♦ 984	
HCP: 18	♣ AKQ107	You bid first.
Board: 317	♠ AQ107	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ Q108632	Partner bids first.
HCP: 11	♣ 42	
Board: 318	♠ AJ95	The opponents are silent.
Dealer: S	♥ K7	
Vul: None	♦ K10	You bid first.
HCP: 19	♣ AKJ96	
Board: 319	♠ Q103	The opponents are silent.
Dealer: N	♥ 732	
Vul: NS	♦ AK	Partner bids first.
HCP: 11	♣ Q9542	
Board: 320	♠ A7	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AJ105	You bid first.
HCP: 19	♣ A10752	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 315	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ A86		1♣	Pass	1♦
Vul: None	♥ KJ92	♥ 106				
North HCP: 19	♦ AJ4	♦ KQ853	Pass	2NT	Pass	3NT
South HCP: 10	♣ AK9	♣ J53	AP			
Contract: 3N N						

Board: 316	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A82				1♣
Vul: NS	♥ 87432	♥ KQ	2NT ¹	Pass	3♦	X
North HCP: 5	♦ J52	♦ 984	AP			
South HCP: 18	♣ J82	♣ AKQ107	1. Unusual 2NT			
Contract: 3♦ X E						

Board: 317	North:	South:	West	North	East	South
Dealer: N	♠ K8642	♠ AQ107		1♠	Pass	1NT ¹
Vul: Both	♥ AJ8	♥ K	Pass	3NT	Pass	6♠
North HCP: 18	♦ AK7	♦ Q108632	AP			
South HCP: 11	♣ K6	♣ 42	1. forcing 1NT			
Contract: 6♠ N						

Board: 318	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ AJ95				1♣
Vul: None	♥ A108	♥ K7	Pass	1♦	Pass	2♠
North HCP: 10	♦ A852	♦ K10	Pass	3NT	AP	
South HCP: 19	♣ 743	♣ AKJ96				
Contract: 3N N						

Board: 319	North:	South:	West	North	East	South
Dealer: N	♠ AK654	♠ Q103		1♠	Pass	1NT ¹
Vul: NS	♥ AJ65	♥ 732	Pass	3♥	Pass	4♠
North HCP: 19	♦ 102	♦ AK	Pass	4NT ²	Pass	5♦
South HCP: 11	♣ AK	♣ Q9542	Pass	6♣	Pass	6♦
Contract: 6♠ N			Pass	6♠	AP	
			1. forcing 1NT			
			2. Blackwood 0314, for ♠			

Board: 320	North:	South:	West	North	East	South
Dealer: S	♠ J10653	♠ A7				1♣
Vul: EW	♥ 108	♥ AQ	Pass	1♠	Pass	2NT
North HCP: 7	♦ 62	♦ AJ105	Pass	3♠	Pass	3NT
South HCP: 19	♣ KQJ8	♣ A10752	AP			
Contract: 3N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 321	♠ AKJ3	The opponents are silent.
Dealer: N	♥ A9764	
Vul: None	♦ 98	You bid first.
HCP: 18	♣ AQ	

Board: 322	♠ J7	West Bids 1♦ if possible.
Dealer: S	♥ 952	East Bids 1♠ if possible.
Vul: NS	♦ J1052	
HCP: 5	♣ K985	Partner bids first.

Board: 323	♠ QJ83	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: EW	♦ K104	You bid first.
HCP: 18	♣ AQ5	

Board: 324	♠ Q64	The opponents are silent.
Dealer: S	♥ 976	
Vul: Both	♦ J8642	Partner bids first.
HCP: 3	♣ 32	

Board: 325	♠ KQ	East Bids 1♥ if possible.
Dealer: N	♥ Q7	West Bids 1♠ if possible.
Vul: NS	♦ AJ95	
HCP: 18	♣ AQ1054	You bid first.

Board: 326	♠ J	The opponents are silent.
Dealer: S	♥ AJ95	
Vul: EW	♦ AQJ97	Partner bids first.
HCP: 13	♣ 1076	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 321	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ Q864				
Vul: None	♥ A9764	♥ K10		1♥	AP	
North HCP: 18	♦ 98	♦ 1032				
South HCP: 5	♣ AQ	♣ 9732				
Contract: 1♥ N						

Board: 322	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ Q53				1♣
Vul: NS	♥ 952	♥ AKJ4	1♦	Pass	1♠	1NT
North HCP: 5	♦ J1052	♦ KQ3	AP			
South HCP: 19	♣ K985	♣ A103				
Contract: 1N S						

Board: 323	North:	South:	West	North	East	South
Dealer: N	♠ QJ83	♠ K2		1♣	Pass	1♥
Vul: EW	♥ AQ6	♥ J1052	Pass	2NT	Pass	3NT
North HCP: 18	♦ K104	♦ Q82	AP			
South HCP: 9	♣ AQ5	♣ K976				
Contract: 3N N						

Board: 324	North:	South:	West	North	East	South
Dealer: S	♠ Q64	♠ A7				1♣
Vul: Both	♥ 976	♥ AKQ8				
North HCP: 3	♦ J8642	♦ K103	AP			
South HCP: 19	♣ 32	♣ K954				
Contract: 1♣ S						

Board: 325	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 975		1♣	1♥	Pass
Vul: NS	♥ Q7	♥ J9832	1♠	2♦	AP	
North HCP: 18	♦ AJ95	♦ Q73				
South HCP: 3	♣ AQ1054	♣ 96				
Contract: 2♦ N						

Board: 326	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AKQ85				1♠
Vul: EW	♥ AJ95	♥ Q42	Pass	2♦	Pass	3NT
North HCP: 13	♦ AQJ97	♦ K32	AP			
South HCP: 18	♣ 1076	♣ A3				
Contract: 3N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 321	♠ Q864	The opponents are silent.
Dealer: N	♥ K10	
Vul: None	♦ 1032	Partner bids first.
HCP: 5	♣ 9732	
Board: 322	♠ Q53	West Bids 1♦ if possible.
Dealer: S	♥ AKJ4	East Bids 1♠ if possible.
Vul: NS	♦ KQ3	
HCP: 19	♣ A103	You bid first.
Board: 323	♠ K2	The opponents are silent.
Dealer: N	♥ J1052	
Vul: EW	♦ Q82	Partner bids first.
HCP: 9	♣ K976	
Board: 324	♠ A7	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: Both	♦ K103	You bid first.
HCP: 19	♣ K954	
Board: 325	♠ 975	East Bids 1♥ if possible.
Dealer: N	♥ J9832	West Bids 1♠ if possible.
Vul: NS	♦ Q73	
HCP: 3	♣ 96	Partner bids first.
Board: 326	♠ AKQ85	The opponents are silent.
Dealer: S	♥ Q42	
Vul: EW	♦ K32	You bid first.
HCP: 18	♣ A3	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 321	North:	South:				
Dealer: N	♠ AKJ3	♠ Q864	West	North	East	South
Vul: None	♥ A9764	♥ K10		1♥	AP	
North HCP: 18	♦ 98	♦ 1032				
South HCP: 5	♣ AQ	♣ 9732				
Contract: 1♥ N						

Board: 322	North:	South:				
Dealer: S	♠ J7	♠ Q53	West	North	East	South
Vul: NS	♥ 952	♥ AKJ4				1♣
North HCP: 5	♦ J1052	♦ KQ3	1♦	Pass	1♠	1NT
South HCP: 19	♣ K985	♣ A103	AP			
Contract: 1N S						

Board: 323	North:	South:				
Dealer: N	♠ QJ83	♠ K2	West	North	East	South
Vul: EW	♥ AQ6	♥ J1052		1♣	Pass	1♥
North HCP: 18	♦ K104	♦ Q82	Pass	2NT	Pass	3NT
South HCP: 9	♣ AQ5	♣ K976	AP			
Contract: 3N N						

Board: 324	North:	South:				
Dealer: S	♠ Q64	♠ A7	West	North	East	South
Vul: Both	♥ 976	♥ AKQ8				1♣
North HCP: 3	♦ J8642	♦ K103	AP			
South HCP: 19	♣ 32	♣ K954				
Contract: 1♣ S						

Board: 325	North:	South:				
Dealer: N	♠ KQ	♠ 975	West	North	East	South
Vul: NS	♥ Q7	♥ J9832		1♣	1♥	Pass
North HCP: 18	♦ AJ95	♦ Q73	1♠	2♦	AP	
South HCP: 3	♣ AQ1054	♣ 96				
Contract: 2♦ N						

Board: 326	North:	South:				
Dealer: S	♠ J	♠ AKQ85	West	North	East	South
Vul: EW	♥ AJ95	♥ Q42				1♠
North HCP: 13	♦ AQJ97	♦ K32	Pass	2♦	Pass	3NT
South HCP: 18	♣ 1076	♣ A3	AP			
Contract: 3N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 327	♠ KQ1062	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: Both	♦ AKQ	You bid first.
HCP: 19	♣ 103	
Board: 328	♠ J92	West Bids 1♠ if possible.
Dealer: S	♥ 96542	
Vul: None	♦ 86	Partner bids first.
HCP: 5	♣ KJ7	
Board: 329	♠ K105	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ J62	You bid first.
HCP: 18	♣ AK52	
Board: 330	♠ Q1097	West Doubles 1♣ if possible.
Dealer: S	♥ Q10	East Bids 1♠ if possible.
Vul: Both	♦ 10963	
HCP: 4	♣ 654	Partner bids first.
Board: 331	♠ AQ5	The opponents are silent.
Dealer: N	♥ K865	
Vul: None	♦ KQJ9	You bid first.
HCP: 19	♣ A10	
Board: 332	♠ J7	West Bids 1♠ if possible.
Dealer: S	♥ 953	West Doubles 1NT if possible.
Vul: NS	♦ AQ1053	
HCP: 7	♣ 1084	Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ KQ1062	♠ A75		1♣	Pass	1NT ¹
Vul: Both	♥ AJ4	♥ 3	Pass	3NT	Pass	6♣
North HCP: 19	♦ AKQ	♦ J109	AP			
South HCP: 12	♣ 103	♣ AK9874	1. forcing 1NT			
Contract: 6♣ N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ AK53				1♦
Vul: None	♥ 96542	♥ Q8	1♣	Pass	Pass	1NT
North HCP: 5	♦ 86	♦ AKQ54	Pass	2♥	Pass	3♦
South HCP: 18	♣ KJ7	♣ 102	AP			
Contract: 3♦ S						

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ Q64		1♣	Pass	1♥
Vul: EW	♥ AK9	♥ QJ1084	Pass	2NT	Pass	3♥
North HCP: 18	♦ J62	♦ AK109	Pass	4♥	AP	
South HCP: 12	♣ AK52	♣ 6				
Contract: 4♥ S						

Board: 330	North:	South:	West	North	East	South
Dealer: S	♠ Q1097	♠ K8				1♣
Vul: Both	♥ Q10	♥ A962	X	Pass	1♠	2♥
North HCP: 4	♦ 10963	♦ A2	Pass	3♣	AP	
South HCP: 18	♣ 654	♣ AK987				
Contract: 3♣ S						

Board: 331	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ876		1♦	Pass	1♠
Vul: None	♥ K865	♥ J7432	Pass	2NT	Pass	3♥
North HCP: 19	♦ KQJ9	♦ —	Pass	4♥	AP	
South HCP: 8	♣ A10	♣ K53				
Contract: 4♥ S						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ A105				1♣
Vul: NS	♥ 953	♥ AKQ4	1♠	Pass	Pass	1NT
North HCP: 7	♦ AQ1053	♦ 82	X	2♦	AP	
South HCP: 18	♣ 1084	♣ KQ53				
Contract: 2♦ N						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 327	♠ A75	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ J109	Partner bids first.
HCP: 12	♣ AK9874	
Board: 328	♠ AK53	West Bids 1♠ if possible.
Dealer: S	♥ Q8	
Vul: None	♦ AKQ54	You bid first.
HCP: 18	♣ 102	
Board: 329	♠ Q64	The opponents are silent.
Dealer: N	♥ QJ1084	
Vul: EW	♦ AK109	Partner bids first.
HCP: 12	♣ 6	
Board: 330	♠ K8	West Doubles 1♣ if possible.
Dealer: S	♥ A962	East Bids 1♠ if possible.
Vul: Both	♦ A2	
HCP: 18	♣ AK987	You bid first.
Board: 331	♠ KJ876	The opponents are silent.
Dealer: N	♥ J7432	
Vul: None	♦ —	Partner bids first.
HCP: 8	♣ K53	
Board: 332	♠ A105	West Bids 1♠ if possible.
Dealer: S	♥ AKQ4	West Doubles 1NT if possible.
Vul: NS	♦ 82	
HCP: 18	♣ KQ53	You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 327	North:	South:	West	North	East	South
Dealer: N	♠ KQ1062	♠ A75		1♣	Pass	1NT ¹
Vul: Both	♥ AJ4	♥ 3	Pass	3NT	Pass	6♣
North HCP: 19	♦ AKQ	♦ J109	AP			
South HCP: 12	♣ 103	♣ AK9874	1. forcing 1NT			
Contract: 6♣ N						

Board: 328	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ AK53				1♦
Vul: None	♥ 96542	♥ Q8	1♣	Pass	Pass	1NT
North HCP: 5	♦ 86	♦ AKQ54	Pass	2♥	Pass	3♦
South HCP: 18	♣ KJ7	♣ 102	AP			
Contract: 3♦ S						

Board: 329	North:	South:	West	North	East	South
Dealer: N	♠ K105	♠ Q64		1♣	Pass	1♥
Vul: EW	♥ AK9	♥ QJ1084	Pass	2NT	Pass	3♥
North HCP: 18	♦ J62	♦ AK109	Pass	4♥	AP	
South HCP: 12	♣ AK52	♣ 6				
Contract: 4♥ S						

Board: 330	North:	South:	West	North	East	South
Dealer: S	♠ Q1097	♠ K8				1♣
Vul: Both	♥ Q10	♥ A962	X	Pass	1♠	2♥
North HCP: 4	♦ 10963	♦ A2	Pass	3♣	AP	
South HCP: 18	♣ 654	♣ AK987				
Contract: 3♣ S						

Board: 331	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ KJ876		1♦	Pass	1♠
Vul: None	♥ K865	♥ J7432	Pass	2NT	Pass	3♥
North HCP: 19	♦ KQJ9	♦ —	Pass	4♥	AP	
South HCP: 8	♣ A10	♣ K53				
Contract: 4♥ S						

Board: 332	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ A105				1♣
Vul: NS	♥ 953	♥ AKQ4	1♠	Pass	Pass	1NT
North HCP: 7	♦ AQ1053	♦ 82	X	2♦	AP	
South HCP: 18	♣ 1084	♣ KQ53				
Contract: 2♦ N						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 333	♠ KQ105	The opponents are silent.
Dealer: N	♥ AK1086	
Vul: Both	♦ AJ	You bid first.
HCP: 19	♣ Q3	

Board: 334	♠ 1097	West Bids 2♥ if possible.
Dealer: S	♥ 98	
Vul: None	♦ 10963	Partner bids first.
HCP: 1	♣ J852	

Board: 335	♠ AKQ	The opponents are silent.
Dealer: N	♥ J102	
Vul: NS	♦ K952	You bid first.
HCP: 18	♣ KQ2	

Board: 336	♠ 4	The opponents are silent.
Dealer: S	♥ QJ10652	
Vul: EW	♦ J4	Partner bids first.
HCP: 5	♣ J984	

Board: 337	♠ A75	The opponents are silent.
Dealer: N	♥ A852	
Vul: None	♦ AQ72	You bid first.
HCP: 19	♣ KQ	

Board: 338	♠ 73	West Bids 1♥ if possible.
Dealer: S	♥ Q852	East Bids 1♠ if possible.
Vul: NS	♦ 954	West Bids 2♥ if possible.
HCP: 2	♣ 10942	West Bids 2♠ if possible.
		Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 333	North:	South:				
Dealer: N	♠ KQ105	♠ J842	West	North	East	South
Vul: Both	♥ AK1086	♥ J		1♥	AP	
North HCP: 19	♦ AJ	♦ 432				
South HCP: 3	♣ Q3	♣ J9854				
Contract: 1♥ N						

Board: 334	North:	South:				
Dealer: S	♠ 1097	♠ AQJ5	West	North	East	South
Vul: None	♥ 98	♥ AJ6				1♣
North HCP: 1	♦ 10963	♦ K2	2♥	Pass	Pass	2NT
South HCP: 19	♣ J852	♣ A964	AP			
Contract: 2N S						

Board: 335	North:	South:				
Dealer: N	♠ AKQ	♠ 642	West	North	East	South
Vul: NS	♥ J102	♥ Q64		1♦	Pass	1NT
North HCP: 18	♦ K952	♦ AJ10	Pass	2NT	AP	
South HCP: 8	♣ KQ2	♣ J1073				
Contract: 2N S						

Board: 336	North:	South:				
Dealer: S	♠ 4	♠ AKJ92	West	North	East	South
Vul: EW	♥ QJ10652	♥ 98				1♠
North HCP: 5	♦ J4	♦ A985	AP			
South HCP: 19	♣ J984	♣ AK				
Contract: 1♠ S						

Board: 337	North:	South:				
Dealer: N	♠ A75	♠ Q63	West	North	East	South
Vul: None	♥ A852	♥ 96		1♦	Pass	1NT
North HCP: 19	♦ AQ72	♦ KJ64	Pass	3NT	AP	
South HCP: 7	♣ KQ	♣ J1083				
Contract: 3N S						

Board: 338	North:	South:				
Dealer: S	♠ 73	♠ 852	West	North	East	South
Vul: NS	♥ Q852	♥ K103	1♥	Pass	1♠	X
North HCP: 2	♦ 954	♦ AKQ	2♥	Pass	Pass	X
South HCP: 18	♣ 10942	♣ AQ63	2♠	AP		
Contract: 2♠ E						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 333	♠ J842	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ 432	Partner bids first.
HCP: 3	♣ J9854	

Board: 334	♠ AQJ5	West Bids 2♥ if possible.
Dealer: S	♥ AJ6	
Vul: None	♦ K2	You bid first.
HCP: 19	♣ A964	

Board: 335	♠ 642	The opponents are silent.
Dealer: N	♥ Q64	
Vul: NS	♦ AJ10	Partner bids first.
HCP: 8	♣ J1073	

Board: 336	♠ AKJ92	The opponents are silent.
Dealer: S	♥ 98	
Vul: EW	♦ A985	You bid first.
HCP: 19	♣ AK	

Board: 337	♠ Q63	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ KJ64	Partner bids first.
HCP: 7	♣ J1083	

Board: 338	♠ 852	West Bids 1♥ if possible.
Dealer: S	♥ K103	East Bids 1♠ if possible.
Vul: NS	♦ AKQ	West Bids 2♥ if possible.
HCP: 18	♣ AQ63	West Bids 2♠ if possible.
		You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 333	North:	South:	West	North	East	South
Dealer: N	♠ KQ105	♠ J842				
Vul: Both	♥ AK1086	♥ J		1♥	AP	
North HCP: 19	♦ AJ	♦ 432				
South HCP: 3	♣ Q3	♣ J9854				
Contract: 1♥ N						

Board: 334	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ AQJ5				1♣
Vul: None	♥ 98	♥ AJ6	2♥	Pass	Pass	2NT
North HCP: 1	♦ 10963	♦ K2	AP			
South HCP: 19	♣ J852	♣ A964				
Contract: 2N S						

Board: 335	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 642				
Vul: NS	♥ J102	♥ Q64		1♦	Pass	1NT
North HCP: 18	♦ K952	♦ AJ10	Pass	2NT	AP	
South HCP: 8	♣ KQ2	♣ J1073				
Contract: 2N S						

Board: 336	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKJ92				1♠
Vul: EW	♥ QJ10652	♥ 98				
North HCP: 5	♦ J4	♦ A985	AP			
South HCP: 19	♣ J984	♣ AK				
Contract: 1♠ S						

Board: 337	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ Q63				
Vul: None	♥ A852	♥ 96		1♦	Pass	1NT
North HCP: 19	♦ AQ72	♦ KJ64	Pass	3NT	AP	
South HCP: 7	♣ KQ	♣ J1083				
Contract: 3N S						

Board: 338	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ 852				1♣
Vul: NS	♥ Q852	♥ K103	1♥	Pass	1♠	X
North HCP: 2	♦ 954	♦ AKQ	2♥	Pass	Pass	X
South HCP: 18	♣ 10942	♣ AQ63	2♠	AP		
Contract: 2♠ E						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 339	♠ Q7	East Bids 2♠ if possible.
Dealer: N	♥ AKQ6	
Vul: EW	♦ K765	You bid first.
HCP: 18	♣ A95	

Board: 340	♠ 754	West Bids 2♠ if possible.
Dealer: S	♥ KQ10652	
Vul: Both	♦ 87	Partner bids first.
HCP: 7	♣ Q7	

Board: 341	♠ AQ6	The opponents are silent.
Dealer: N	♥ AK84	
Vul: NS	♦ QJ98	You bid first.
HCP: 19	♣ K8	

Board: 342	♠ J9643	West Doubles 1♦ if possible.
Dealer: S	♥ 73	East Bids 1♥ if possible.
Vul: EW	♦ Q109	West Bids 2♥ if possible.
HCP: 3	♣ 964	Partner bids first.

Board: 343	♠ A8	The opponents are silent.
Dealer: N	♥ K1095	
Vul: Both	♦ AQ932	You bid first.
HCP: 18	♣ AJ	

Board: 344	♠ J852	West Bids 1♥ if possible.
Dealer: S	♥ 9	East Bids 2♥ if possible.
Vul: None	♦ Q862	East Bids 3♥ if possible.
HCP: 3	♣ 8762	Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ K2		1♦	2♠	2NT ¹
Vul: EW	♥ AKQ6	♥ J	Pass	3♠ ²	Pass	5NT
North HCP: 18	♦ K765	♦ AQ82	Pass	6NT	AP	
South HCP: 16	♣ A95	♣ KQJ743	1. Lebensohl after 1m			
Contract: 6N S			2. artificial			

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ AQ8				1♣
Vul: Both	♥ KQ10652	♥ AJ9	2♠	Pass	Pass	2NT
North HCP: 7	♦ 87	♦ 109	Pass	3♥	Pass	3♠ ¹
South HCP: 19	♣ Q7	♣ AKJ42	Pass	4♥	AP	
Contract: 4♥ N			1. limit raise or better in ♥			

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K83		1♦	Pass	2♣
Vul: NS	♥ AK84	♥ Q95	Pass	2♥	Pass	5NT
North HCP: 19	♦ QJ98	♦ AK10	Pass	7NT	AP	
South HCP: 19	♣ K8	♣ AQJ4				
Contract: 7N S						

Board: 342	North:	South:	West	North	East	South
Dealer: S	♠ J9643	♠ A102				1♦
Vul: EW	♥ 73	♥ AKQ	X	Pass	1♥	X
North HCP: 3	♦ Q109	♦ AJ85	2♥	Pass	Pass	X
South HCP: 18	♣ 964	♣ 873	Pass	2♠	AP	
Contract: 2♠ N						

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ QJ432		1♦	Pass	1♠
Vul: Both	♥ K1095	♥ 8742	Pass	2♥	Pass	4♥
North HCP: 18	♦ AQ932	♦ 76	AP			
South HCP: 6	♣ AJ	♣ K7				
Contract: 4♥ N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ J852	♠ KQ6				1♦
Vul: None	♥ 9	♥ KQ5	1♥	Pass	2♥	X
North HCP: 3	♦ Q862	♦ KJ105	Pass	2♠	3♥	AP
South HCP: 18	♣ 8762	♣ KJ5				
Contract: 3♥ W						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 339	♠ K2	East Bids 2♠ if possible.
Dealer: N	♥ J	
Vul: EW	♦ AQ82	Partner bids first.
HCP: 16	♣ KQJ743	

Board: 340	♠ AQ8	West Bids 2♠ if possible.
Dealer: S	♥ AJ9	
Vul: Both	♦ 109	You bid first.
HCP: 19	♣ AKJ42	

Board: 341	♠ K83	The opponents are silent.
Dealer: N	♥ Q95	
Vul: NS	♦ AK10	Partner bids first.
HCP: 19	♣ AQJ4	

Board: 342	♠ A102	West Doubles 1♦ if possible.
Dealer: S	♥ AKQ	East Bids 1♥ if possible.
Vul: EW	♦ AJ85	West Bids 2♥ if possible.
HCP: 18	♣ 873	You bid first.

Board: 343	♠ QJ432	The opponents are silent.
Dealer: N	♥ 8742	
Vul: Both	♦ 76	Partner bids first.
HCP: 6	♣ K7	

Board: 344	♠ KQ6	West Bids 1♥ if possible.
Dealer: S	♥ KQ5	East Bids 2♥ if possible.
Vul: None	♦ KJ105	East Bids 3♥ if possible.
HCP: 18	♣ KJ5	You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 339	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ K2		1♦	2♠	2NT ¹
Vul: EW	♥ AKQ6	♥ J	Pass	3♠ ²	Pass	5NT
North HCP: 18	♦ K765	♦ AQ82	Pass	6NT	AP	
South HCP: 16	♣ A95	♣ KQJ743	1. Lebensohl after 1m			
Contract: 6N S			2. artificial			

Board: 340	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ AQ8				1♣
Vul: Both	♥ KQ10652	♥ AJ9	2♠	Pass	Pass	2NT
North HCP: 7	♦ 87	♦ 109	Pass	3♥	Pass	3♠ ¹
South HCP: 19	♣ Q7	♣ AKJ42	Pass	4♥	AP	
Contract: 4♥ N			1. limit raise or better in ♥			

Board: 341	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ K83		1♦	Pass	2♣
Vul: NS	♥ AK84	♥ Q95	Pass	2♥	Pass	5NT
North HCP: 19	♦ QJ98	♦ AK10	Pass	7NT	AP	
South HCP: 19	♣ K8	♣ AQJ4				
Contract: 7N S						

Board: 342	North:	South:	West	North	East	South
Dealer: S	♠ J9643	♠ A102				1♦
Vul: EW	♥ 73	♥ AKQ	X	Pass	1♥	X
North HCP: 3	♦ Q109	♦ AJ85	2♥	Pass	Pass	X
South HCP: 18	♣ 964	♣ 873	Pass	2♠	AP	
Contract: 2♠ N						

Board: 343	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ QJ432		1♦	Pass	1♠
Vul: Both	♥ K1095	♥ 8742	Pass	2♥	Pass	4♥
North HCP: 18	♦ AQ932	♦ 76	AP			
South HCP: 6	♣ AJ	♣ K7				
Contract: 4♥ N						

Board: 344	North:	South:	West	North	East	South
Dealer: S	♠ J852	♠ KQ6				1♦
Vul: None	♥ 9	♥ KQ5	1♥	Pass	2♥	X
North HCP: 3	♦ Q862	♦ KJ105	Pass	2♠	3♥	AP
South HCP: 18	♣ 8762	♣ KJ5				
Contract: 3♥ W						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 345	♠ A7	East Bids 2♣ if possible.
Dealer: N	♥ KQ5	
Vul: EW	♦ KQ65	You bid first.
HCP: 18	♣ KJ94	

Board: 346	♠ J87	West Bids 2♣ if possible.
Dealer: S	♥ K964	West Doubles 3♣ if possible.
Vul: Both	♦ J85	
HCP: 5	♣ 932	Partner bids first.

Board: 347	♠ KQ8	East Bids 1♥ if possible.
Dealer: N	♥ Q74	
Vul: None	♦ AK106	You bid first.
HCP: 18	♣ A75	

Board: 348	♠ J	East Bids 2♣ if possible.
Dealer: S	♥ 43	West Bids 4♠ if possible.
Vul: NS	♦ AQ98632	
HCP: 7	♣ 1096	Partner bids first.

Board: 349	♠ AKJ3	West Bids 1♠ if possible.
Dealer: N	♥ KJ104	
Vul: Both	♦ 42	You bid first.
HCP: 18	♣ AQ7	

Board: 350	♠ QJ109	West Bids 1♠ if possible.
Dealer: S	♥ J75	
Vul: None	♦ J8	Partner bids first.
HCP: 7	♣ Q986	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 345

Dealer: N

Vul: EW

North HCP: 18

South HCP: 6

Contract: 3♦ N

North:

♠ A7

♥ KQ5

♦ KQ65

♣ KJ94

South:

♠ J42

♥ 982

♦ AJ1043

♣ 75

West	North	East	South
	1♦	2♣	3♦
AP			

AP

Board: 346

Dealer: S

Vul: Both

North HCP: 5

South HCP: 18

Contract: 4♠ S

North:

♠ J87

♥ K964

♦ J85

♣ 932

South:

♠ A9532

♥ A1083

♦ A6

♣ AQ

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

1. artificial

Board: 347

Dealer: N

Vul: None

North HCP: 18

South HCP: 7

Contract: 4♠ S

North:

♠ KQ8

♥ Q74

♦ AK106

♣ A75

South:

♠ J9742

♥ A53

♦ J5

♣ J96

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

1. strength cue bid

2. limit raise or better in ♣

Board: 348

Dealer: S

Vul: NS

North HCP: 7

South HCP: 18

Contract: 5♦ N

North:

♠ J

♥ 43

♦ AQ98632

♣ 1096

South:

♠ AQ

♥ Q975

♦ K5

♣ AQJ85

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

1. Michaels Cuebid

Board: 349

Dealer: N

Vul: Both

North HCP: 18

South HCP: 2

Contract: 1N N

North:

♠ AKJ3

♥ KJ104

♦ 42

♣ AQ7

South:

♠ 85

♥ 8532

♦ Q9863

♣ 62

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

Board: 350

Dealer: S

Vul: None

North HCP: 7

South HCP: 18

Contract: 3N S

North:

♠ QJ109

♥ J75

♦ J8

♣ Q986

South:

♠ AK7

♥ K96

♦ KQ1062

♣ K7

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

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 345	♠ J42	East Bids 2♣ if possible.
Dealer: N	♥ 982	
Vul: EW	♦ AJ1043	Partner bids first.
HCP: 6	♣ 75	
Board: 346	♠ A9532	West Bids 2♣ if possible.
Dealer: S	♥ A1083	West Doubles 3♣ if possible.
Vul: Both	♦ A6	
HCP: 18	♣ AQ	You bid first.
Board: 347	♠ J9742	East Bids 1♥ if possible.
Dealer: N	♥ A53	
Vul: None	♦ J5	Partner bids first.
HCP: 7	♣ J96	
Board: 348	♠ AQ	East Bids 2♣ if possible.
Dealer: S	♥ Q975	West Bids 4♠ if possible.
Vul: NS	♦ K5	
HCP: 18	♣ AQJ85	You bid first.
Board: 349	♠ 85	West Bids 1♠ if possible.
Dealer: N	♥ 8532	
Vul: Both	♦ Q9863	Partner bids first.
HCP: 2	♣ 62	
Board: 350	♠ AK7	West Bids 1♠ if possible.
Dealer: S	♥ K96	
Vul: None	♦ KQ1062	You bid first.
HCP: 18	♣ K7	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 345

Dealer: N

Vul: EW

North HCP: 18

South HCP: 6

Contract: 3♦ N

North:

♠ A7

♥ KQ5

♦ KQ65

♣ KJ94

South:

♠ J42

♥ 982

♦ AJ1043

♣ 75

West North East South

1♦ 2♣ 3♦

AP

Board: 346

Dealer: S

Vul: Both

North HCP: 5

South HCP: 18

Contract: 4♠ S

North:

♠ J87

♥ K964

♦ J85

♣ 932

South:

♠ A9532

♥ A1083

♦ A6

♣ AQ

West North East South

1♠

2♣ 2♣ Pass 3♣¹

X Pass Pass 4♣

AP

1. artificial

Board: 347

Dealer: N

Vul: None

North HCP: 18

South HCP: 7

Contract: 4♠ S

North:

♠ KQ8

♥ Q74

♦ AK106

♣ A75

South:

♠ J9742

♥ A53

♦ J5

♣ J96

West North East South

1♦ 1♥ 1♠

Pass 2♥¹ Pass 2NT

Pass 3♥² Pass 4♣

AP

1. strength cue bid

2. limit raise or better in ♠

Board: 348

Dealer: S

Vul: NS

North HCP: 7

South HCP: 18

Contract: 5♦ N

North:

♠ J

♥ 43

♦ AQ98632

♣ 1096

South:

♠ AQ

♥ Q975

♦ K5

♣ AQJ85

West North East South

1♣

Pass 1♦ 2♣¹ 3NT

4♣ 5♦ AP

1. Michaels Cuebid

Board: 349

Dealer: N

Vul: Both

North HCP: 18

South HCP: 2

Contract: 1N N

North:

♠ AKJ3

♥ KJ104

♦ 42

♣ AQ7

South:

♠ 85

♥ 8532

♦ Q9863

♣ 62

West North East South

1♣ Pass Pass

1♠ 1NT AP

Board: 350

Dealer: S

Vul: None

North HCP: 7

South HCP: 18

Contract: 3N S

North:

♠ QJ109

♥ J75

♦ J8

♣ Q986

South:

♠ AK7

♥ K96

♦ KQ1062

♣ K7

West North East South

1♦

1♠ Pass Pass 1NT

Pass 3NT AP

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 351	♠ KJ102	West Bids 2♥ if possible.
Dealer: N	♥ AKJ	
Vul: NS	♦ K8	You bid first.
HCP: 19	♣ KJ52	
Board: 352	♠ J6	The opponents are silent.
Dealer: S	♥ KQ109543	
Vul: EW	♦ 1054	Partner bids first.
HCP: 8	♣ Q	
Board: 353	♠ A75	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: None	♦ AQ107	You bid first.
HCP: 18	♣ K84	
Board: 354	♠ Q104	West Bids 2NT if possible.
Dealer: S	♥ K52	East Bids 4♦ if possible.
Vul: NS	♦ 52	
HCP: 5	♣ 98752	Partner bids first.
Board: 355	♠ AK	The opponents are silent.
Dealer: N	♥ K9432	
Vul: EW	♦ A105	You bid first.
HCP: 18	♣ A65	
Board: 356	♠ Q65	East Doubles Pass if possible.
Dealer: S	♥ 763	West Doubles 1♥ if possible.
Vul: Both	♦ 87632	East Bids 1♠ if possible.
HCP: 3	♣ J9	East Bids 2♠ if possible.
		Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ KJ102	♠ 95		1♣	Pass	1♦
Vul: NS	♥ AKJ	♥ 95	2♥	2♠	Pass	3♦
North HCP: 19	♦ K8	♦ AJ9754	Pass	3NT	AP	
South HCP: 7	♣ KJ52	♣ Q93				
Contract: 3N N						

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AKQ1082				1♠
Vul: EW	♥ KQ109543	♥ AJ	Pass	1NT ¹	Pass	3♠
North HCP: 8	♦ 1054	♦ KJ3	Pass	4♠	AP	
South HCP: 18	♣ Q	♣ 102	1. forcing 1NT			
Contract: 4♠ S						

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ 32		1♦	Pass	1♥
Vul: None	♥ KQ3	♥ J109872	Pass	2NT	Pass	3♥
North HCP: 18	♦ AQ107	♦ K8	Pass	4♥	AP	
South HCP: 9	♣ K84	♣ AJ5				
Contract: 4♥ S						

Board: 354	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ J32				1♣
Vul: NS	♥ K52	♥ A763	2NT ¹	Pass	4♦	AP
North HCP: 5	♦ 52	♦ A3	1. Unusual 2NT			
South HCP: 18	♣ 98752	♣ AKQ4				
Contract: 4♦ E						

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J964		1♥	Pass	3♥ ¹
Vul: EW	♥ K9432	♥ AJ86	Pass	3NT ²	Pass	4♥
North HCP: 18	♦ A105	♦ KJ	AP			
South HCP: 10	♣ A65	♣ 982	1. 1M-3M inviting			
Contract: 4♥ N			2. Cue bid, surplus			

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ K10				1♦
Vul: Both	♥ 763	♥ AK95	Pass	Pass	X	1♥
North HCP: 3	♦ 87632	♦ KJ95	X	Pass	1♠	X
South HCP: 19	♣ J9	♣ KQ5	Pass	2♦	2♠	3♦
Contract: 3♦ S			AP			

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 351	♠ 95	West Bids 2♥ if possible.
Dealer: N	♥ 95	
Vul: NS	♦ AJ9754	Partner bids first.
HCP: 7	♣ Q93	
Board: 352	♠ AKQ1082	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ KJ3	You bid first.
HCP: 18	♣ 102	
Board: 353	♠ 32	The opponents are silent.
Dealer: N	♥ J109872	
Vul: None	♦ K8	Partner bids first.
HCP: 9	♣ AJ5	
Board: 354	♠ J32	West Bids 2NT if possible.
Dealer: S	♥ A763	East Bids 4♦ if possible.
Vul: NS	♦ A3	
HCP: 18	♣ AKQ4	You bid first.
Board: 355	♠ J964	The opponents are silent.
Dealer: N	♥ AJ86	
Vul: EW	♦ KJ	Partner bids first.
HCP: 10	♣ 982	
Board: 356	♠ K10	East Doubles Pass if possible.
Dealer: S	♥ AK95	West Doubles 1♥ if possible.
Vul: Both	♦ KJ95	East Bids 1♠ if possible.
HCP: 19	♣ KQ5	East Bids 2♠ if possible.
		You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 351	North:	South:	West	North	East	South
Dealer: N	♠ KJ102	♠ 95		1♣	Pass	1♦
Vul: NS	♥ AKJ	♥ 95	2♥	2♠	Pass	3♦
North HCP: 19	♦ K8	♦ AJ9754	Pass	3NT	AP	
South HCP: 7	♣ KJ52	♣ Q93				
Contract: 3N N						

Board: 352	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AKQ1082				1♠
Vul: EW	♥ KQ109543	♥ AJ	Pass	1NT ¹	Pass	3♠
North HCP: 8	♦ 1054	♦ KJ3	Pass	4♠	AP	
South HCP: 18	♣ Q	♣ 102	1. forcing 1NT			
Contract: 4♠ S						

Board: 353	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ 32		1♦	Pass	1♥
Vul: None	♥ KQ3	♥ J109872	Pass	2NT	Pass	3♥
North HCP: 18	♦ AQ107	♦ K8	Pass	4♥	AP	
South HCP: 9	♣ K84	♣ AJ5				
Contract: 4♥ S						

Board: 354	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ J32				1♣
Vul: NS	♥ K52	♥ A763	2NT ¹	Pass	4♦	AP
North HCP: 5	♦ 52	♦ A3	1. Unusual 2NT			
South HCP: 18	♣ 98752	♣ AKQ4				
Contract: 4♦ E						

Board: 355	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J964		1♥	Pass	3♥ ¹
Vul: EW	♥ K9432	♥ AJ86	Pass	3NT ²	Pass	4♥
North HCP: 18	♦ A105	♦ KJ	AP			
South HCP: 10	♣ A65	♣ 982	1. 1M-3M inviting			
Contract: 4♥ N			2. Cue bid, surplus			

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ K10				1♦
Vul: Both	♥ 763	♥ AK95	Pass	Pass	X	1♥
North HCP: 3	♦ 87632	♦ KJ95	X	Pass	1♠	X
South HCP: 19	♣ J9	♣ KQ5	Pass	2♦	2♠	3♦
Contract: 3♦ S			AP			

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 357	♠ 83	East Bids 2♥ if possible.
Dealer: N	♥ AQ8	West Bids 3♥ if possible.
Vul: NS	♦ KQJ62	
HCP: 18	♣ KQJ	You bid first.

Board: 358	♠ KJ87	The opponents are silent.
Dealer: S	♥ A10862	
Vul: EW	♦ 87	Partner bids first.
HCP: 9	♣ J5	

Board: 359	♠ AK109	West Bids 2♠ if possible.
Dealer: N	♥ A92	
Vul: Both	♦ KQ6	You bid first.
HCP: 18	♣ Q105	

Board: 360	♠ J6	West Bids 2♥ if possible.
Dealer: S	♥ AJ6	
Vul: None	♦ 964	Partner bids first.
HCP: 9	♣ K7432	

Board: 361	♠ Q64	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: EW	♦ KJ	You bid first.
HCP: 18	♣ AQJ82	

Board: 362	♠ 3	The opponents are silent.
Dealer: S	♥ QJ985	
Vul: Both	♦ 9863	Partner bids first.
HCP: 7	♣ A73	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ 83	♠ QJ754		1♦	2♥	Pass
Vul: NS	♥ AQ8	♥ 107	Pass	2NT	Pass	Pass
North HCP: 18	♦ KQJ62	♦ 953	3♥	AP		
South HCP: 3	♣ KQJ	♣ 983				
Contract: 3♥ E						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ KJ87	♠ AQ5				1♦
Vul: EW	♥ A10862	♥ K53	Pass	1♥	Pass	2NT
North HCP: 9	♦ 87	♦ KQJ5	Pass	3♠	Pass	3NT
South HCP: 18	♣ J5	♣ K73	AP			
Contract: 3N S						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ J3		1♣	Pass	1♥
Vul: Both	♥ A92	♥ KQ765	2♠	3NT	AP	
North HCP: 18	♦ KQ6	♦ 98				
South HCP: 10	♣ Q105	♣ KJ87				
Contract: 3N N						

Board: 360	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AK53				1♦
Vul: None	♥ AJ6	♥ 42	2♥	Pass	Pass	2♠
North HCP: 9	♦ 964	♦ AK1053	Pass	3NT	AP	
South HCP: 19	♣ K7432	♣ AJ				
Contract: 3N N						

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ Q64	♠ AK98		1♣	Pass	1♥
Vul: EW	♥ KQ3	♥ 109874	Pass	2NT	Pass	3♠
North HCP: 18	♦ KJ	♦ A4	Pass	3NT	AP	
South HCP: 11	♣ AQJ82	♣ 109				
Contract: 3N N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQJ7				1♣
Vul: Both	♥ QJ985	♥ AK6	Pass	1♥	Pass	2NT
North HCP: 7	♦ 9863	♦ K5	Pass	3♥	Pass	4♥
South HCP: 19	♣ A73	♣ K862	AP			
Contract: 4♥ N						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 357	♠ QJ754	East Bids 2♥ if possible.
Dealer: N	♥ 107	West Bids 3♥ if possible.
Vul: NS	♦ 953	
HCP: 3	♣ 983	Partner bids first.

Board: 358	♠ AQ5	The opponents are silent.
Dealer: S	♥ K53	
Vul: EW	♦ KQJ5	You bid first.
HCP: 18	♣ K73	

Board: 359	♠ J3	West Bids 2♠ if possible.
Dealer: N	♥ KQ765	
Vul: Both	♦ 98	Partner bids first.
HCP: 10	♣ KJ87	

Board: 360	♠ AK53	West Bids 2♥ if possible.
Dealer: S	♥ 42	
Vul: None	♦ AK1053	You bid first.
HCP: 19	♣ AJ	

Board: 361	♠ AK98	The opponents are silent.
Dealer: N	♥ 109874	
Vul: EW	♦ A4	Partner bids first.
HCP: 11	♣ 109	

Board: 362	♠ KQJ7	The opponents are silent.
Dealer: S	♥ AK6	
Vul: Both	♦ K5	You bid first.
HCP: 19	♣ K862	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ 83	♠ QJ754		1♦	2♥	Pass
Vul: NS	♥ AQ8	♥ 107	Pass	2NT	Pass	Pass
North HCP: 18	♦ KQJ62	♦ 953	3♥	AP		
South HCP: 3	♣ KQJ	♣ 983				
Contract: 3♥ E						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ KJ87	♠ AQ5				1♦
Vul: EW	♥ A10862	♥ K53	Pass	1♥	Pass	2NT
North HCP: 9	♦ 87	♦ KQJ5	Pass	3♠	Pass	3NT
South HCP: 18	♣ J5	♣ K73	AP			
Contract: 3N S						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ J3		1♣	Pass	1♥
Vul: Both	♥ A92	♥ KQ765	2♠	3NT	AP	
North HCP: 18	♦ KQ6	♦ 98				
South HCP: 10	♣ Q105	♣ KJ87				
Contract: 3N N						

Board: 360	North:	South:	West	North	East	South
Dealer: S	♠ J6	♠ AK53				1♦
Vul: None	♥ AJ6	♥ 42	2♥	Pass	Pass	2♠
North HCP: 9	♦ 964	♦ AK1053	Pass	3NT	AP	
South HCP: 19	♣ K7432	♣ AJ				
Contract: 3N N						

Board: 361	North:	South:	West	North	East	South
Dealer: N	♠ Q64	♠ AK98		1♣	Pass	1♥
Vul: EW	♥ KQ3	♥ 109874	Pass	2NT	Pass	3♠
North HCP: 18	♦ KJ	♦ A4	Pass	3NT	AP	
South HCP: 11	♣ AQJ82	♣ 109				
Contract: 3N N						

Board: 362	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQJ7				1♣
Vul: Both	♥ QJ985	♥ AK6	Pass	1♥	Pass	2NT
North HCP: 7	♦ 9863	♦ K5	Pass	3♥	Pass	4♥
South HCP: 19	♣ A73	♣ K862	AP			
Contract: 4♥ N						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 363	♠ J3	The opponents are silent.
Dealer: N	♥ AKQ86	
Vul: None	♦ A3	You bid first.
HCP: 19	♣ AJ76	
Board: 364	♠ 8754	The opponents are silent.
Dealer: S	♥ J2	
Vul: NS	♦ KJ	Partner bids first.
HCP: 5	♣ 109543	
Board: 365	♠ AK83	East Bids 1♥ if possible.
Dealer: N	♥ Q10	West Bids 4♥ if possible.
Vul: Both	♦ K9653	
HCP: 18	♣ AQ	You bid first.
Board: 366	♠ Q8	East Doubles Pass if possible.
Dealer: S	♥ J10852	
Vul: None	♦ 54	Partner bids first.
HCP: 3	♣ 9854	
Board: 367	♠ K95	The opponents are silent.
Dealer: N	♥ KQ85	
Vul: NS	♦ AQ102	You bid first.
HCP: 18	♣ A6	
Board: 368	♠ 7652	The opponents are silent.
Dealer: S	♥ 972	
Vul: EW	♦ A954	Partner bids first.
HCP: 7	♣ K10	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ KQ7		1♥	Pass	2♦
Vul: None	♥ AKQ86	♥ 10	Pass	3NT	Pass	6NT
North HCP: 19	♦ A3	♦ KQ652	AP			
South HCP: 15	♣ AJ76	♣ KQ95				
Contract: 6N N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ 8754	♠ AJ93				1♣
Vul: NS	♥ J2	♥ AQ10				
North HCP: 5	♦ KJ	♦ Q52	AP			
South HCP: 18	♣ 109543	♣ AJ6				
Contract: 1♣ S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ AK83	♠ Q974		1♦	1♥	4♦
Vul: Both	♥ Q10	♥ 2	4♥	X	AP	
North HCP: 18	♦ K9653	♦ QJ10874				
South HCP: 6	♣ AQ	♣ J2				
Contract: 4♥X E						

Board: 366	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ J1042				1♦
Vul: None	♥ J10852	♥ A3	Pass	Pass	X	1♣
North HCP: 3	♦ 54	♦ AKQ32	AP			
South HCP: 19	♣ 9854	♣ KQ				
Contract: 1♠ S						

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ A64		1♦	Pass	2♦ ¹
Vul: NS	♥ KQ85	♥ A104	Pass	3NT	Pass	5NT
North HCP: 18	♦ AQ102	♦ KJ98	Pass	6NT	AP	
South HCP: 15	♣ A6	♣ K97				
Contract: 6N N			1. Inverted minors			

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ 7652	♠ J108				1♣
Vul: EW	♥ 972	♥ AKQ8	Pass	1♠	Pass	2NT
North HCP: 7	♦ A954	♦ K8	Pass	3NT	AP	
South HCP: 18	♣ K10	♣ AJ86				
Contract: 3N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 363	♠ KQ7	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ KQ652	Partner bids first.
HCP: 15	♣ KQ95	

Board: 364	♠ AJ93	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: NS	♦ Q52	You bid first.
HCP: 18	♣ AJ6	

Board: 365	♠ Q974	East Bids 1♥ if possible.
Dealer: N	♥ 2	West Bids 4♥ if possible.
Vul: Both	♦ QJ10874	
HCP: 6	♣ J2	Partner bids first.

Board: 366	♠ J1042	East Doubles Pass if possible.
Dealer: S	♥ A3	
Vul: None	♦ AKQ32	You bid first.
HCP: 19	♣ KQ	

Board: 367	♠ A64	The opponents are silent.
Dealer: N	♥ A104	
Vul: NS	♦ KJ98	Partner bids first.
HCP: 15	♣ K97	

Board: 368	♠ J108	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: EW	♦ K8	You bid first.
HCP: 18	♣ AJ86	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 363	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ KQ7		1♥	Pass	2♦
Vul: None	♥ AKQ86	♥ 10	Pass	3NT	Pass	6NT
North HCP: 19	♦ A3	♦ KQ652	AP			
South HCP: 15	♣ AJ76	♣ KQ95				
Contract: 6N N						

Board: 364	North:	South:	West	North	East	South
Dealer: S	♠ 8754	♠ AJ93				1♣
Vul: NS	♥ J2	♥ AQ10	AP			
North HCP: 5	♦ KJ	♦ Q52				
South HCP: 18	♣ 109543	♣ AJ6				
Contract: 1♣ S						

Board: 365	North:	South:	West	North	East	South
Dealer: N	♠ AK83	♠ Q974		1♦	1♥	4♦
Vul: Both	♥ Q10	♥ 2	4♥	X	AP	
North HCP: 18	♦ K9653	♦ QJ10874				
South HCP: 6	♣ AQ	♣ J2				
Contract: 4♥X E						

Board: 366	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ J1042				1♦
Vul: None	♥ J10852	♥ A3	Pass	Pass	X	1♣
North HCP: 3	♦ 54	♦ AKQ32	AP			
South HCP: 19	♣ 9854	♣ KQ				
Contract: 1♣ S						

Board: 367	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ A64		1♦	Pass	2♦ ¹
Vul: NS	♥ KQ85	♥ A104	Pass	3NT	Pass	5NT
North HCP: 18	♦ AQ102	♦ KJ98	Pass	6NT	AP	
South HCP: 15	♣ A6	♣ K97				
Contract: 6N N						

1. Inverted minors

Board: 368	North:	South:	West	North	East	South
Dealer: S	♠ 7652	♠ J108				1♣
Vul: EW	♥ 972	♥ AKQ8	Pass	1♣	Pass	2NT
North HCP: 7	♦ A954	♦ K8	Pass	3NT	AP	
South HCP: 18	♣ K10	♣ AJ86				
Contract: 3N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 369	♠ AKQ4	The opponents are silent.
Dealer: N	♥ K32	
Vul: None	♦ K4	You bid first.
HCP: 18	♣ K1093	
Board: 370	♠ 972	The opponents are silent.
Dealer: S	♥ 10983	
Vul: NS	♦ A862	Partner bids first.
HCP: 6	♣ Q2	
Board: 371	♠ Q73	West Doubles Pass if possible.
Dealer: N	♥ KQ4	East Bids 1♥ if possible.
Vul: EW	♦ KJ82	
HCP: 19	♣ AKJ	You bid first.
Board: 372	♠ J4	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ K92	Partner bids first.
HCP: 10	♣ J109875	
Board: 373	♠ AJ3	The opponents are silent.
Dealer: N	♥ AJ105	
Vul: NS	♦ K96	You bid first.
HCP: 19	♣ AQ6	
Board: 374	♠ Q4	West Bids 1♠ if possible.
Dealer: S	♥ K106	
Vul: EW	♦ AK9	Partner bids first.
HCP: 13	♣ J10862	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 10		1♣	Pass	1♥
Vul: None	♥ K32	♥ AJ987	Pass	2NT	Pass	3♥
North HCP: 18	♦ K4	♦ J962	Pass	4♥	AP	
South HCP: 12	♣ K1093	♣ AQ8				
Contract: 4♥ S						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ AJ3				1♦
Vul: NS	♥ 10983	♥ AJ74	Pass	1♥	Pass	4♥
North HCP: 6	♦ A862	♦ KJ93	AP			
South HCP: 18	♣ Q2	♣ A9				
Contract: 4♥ N						

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ AJ85		1♦	Pass	Pass
Vul: EW	♥ KQ4	♥ 10	X	XX	1♥	2♦
North HCP: 19	♦ KJ82	♦ 10975	AP			
South HCP: 5	♣ AKJ	♣ 9752				
Contract: 2♦ N						

Board: 372	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ A10983				1♠
Vul: Both	♥ KQ	♥ A3	Pass	3♣	Pass	4NT ¹
North HCP: 10	♦ K92	♦ A86	Pass	5♣	Pass	6♣
South HCP: 18	♣ J109875	♣ AQ4	AP			
Contract: 6♣ N			1. Blackwood 0314, for ♣			

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ Q8654		1♣	Pass	1♠
Vul: NS	♥ AJ105	♥ Q873	Pass	2NT	Pass	3♥
North HCP: 19	♦ K96	♦ A7	Pass	3♠	Pass	4♠
South HCP: 8	♣ AQ6	♣ 72	AP			
Contract: 4♠ S						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ A973				1♣
Vul: EW	♥ K106	♥ QJ84	1♠	2♠ ¹	Pass	3NT
North HCP: 13	♦ AK9	♦ Q8	AP			
South HCP: 18	♣ J10862	♣ AKQ	1. limit raise or better in ♣			
Contract: 3N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 369	♠ 10	The opponents are silent.
Dealer: N	♥ AJ987	
Vul: None	♦ J962	Partner bids first.
HCP: 12	♣ AQ8	
Board: 370	♠ AJ3	The opponents are silent.
Dealer: S	♥ AJ74	
Vul: NS	♦ KJ93	You bid first.
HCP: 18	♣ A9	
Board: 371	♠ AJ85	West Doubles Pass if possible.
Dealer: N	♥ 10	East Bids 1♥ if possible.
Vul: EW	♦ 10975	
HCP: 5	♣ 9752	Partner bids first.
Board: 372	♠ A10983	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ A86	You bid first.
HCP: 18	♣ AQ4	
Board: 373	♠ Q8654	The opponents are silent.
Dealer: N	♥ Q873	
Vul: NS	♦ A7	Partner bids first.
HCP: 8	♣ 72	
Board: 374	♠ A973	West Bids 1♠ if possible.
Dealer: S	♥ QJ84	
Vul: EW	♦ Q8	You bid first.
HCP: 18	♣ AKQ	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 369	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 10		1♣	Pass	1♥
Vul: None	♥ K32	♥ AJ987	Pass	2NT	Pass	3♥
North HCP: 18	♦ K4	♦ J962	Pass	4♥	AP	
South HCP: 12	♣ K1093	♣ AQ8				
Contract: 4♥ S						

Board: 370	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ AJ3				1♦
Vul: NS	♥ 10983	♥ AJ74	Pass	1♥	Pass	4♥
North HCP: 6	♦ A862	♦ KJ93	AP			
South HCP: 18	♣ Q2	♣ A9				
Contract: 4♥ N						

Board: 371	North:	South:	West	North	East	South
Dealer: N	♠ Q73	♠ AJ85		1♦	Pass	Pass
Vul: EW	♥ KQ4	♥ 10	X	XX	1♥	2♦
North HCP: 19	♦ KJ82	♦ 10975	AP			
South HCP: 5	♣ AKJ	♣ 9752				
Contract: 2♦ N						

Board: 372	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ A10983				1♠
Vul: Both	♥ KQ	♥ A3	Pass	3♣	Pass	4NT ¹
North HCP: 10	♦ K92	♦ A86	Pass	5♣	Pass	6♣
South HCP: 18	♣ J109875	♣ AQ4	AP			
Contract: 6♣ N			1. Blackwood 0314, for ♣			

Board: 373	North:	South:	West	North	East	South
Dealer: N	♠ AJ3	♠ Q8654		1♣	Pass	1♠
Vul: NS	♥ AJ105	♥ Q873	Pass	2NT	Pass	3♥
North HCP: 19	♦ K96	♦ A7	Pass	3♠	Pass	4♠
South HCP: 8	♣ AQ6	♣ 72	AP			
Contract: 4♠ S						

Board: 374	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ A973				1♣
Vul: EW	♥ K106	♥ QJ84	1♠	2♠ ¹	Pass	3NT
North HCP: 13	♦ AK9	♦ Q8	AP			
South HCP: 18	♣ J10862	♣ AKQ	1. limit raise or better in ♣			
Contract: 3N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 375	♠ AK82	West Bids 3♥ if possible.
Dealer: N	♥ 52	
Vul: Both	♦ AKJ86	You bid first.
HCP: 19	♣ A6	

Board: 376	♠ A854	The opponents are silent.
Dealer: S	♥ J9	
Vul: None	♦ J843	Partner bids first.
HCP: 7	♣ J105	

Board: 377	♠ 10763	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ AK82	You bid first.
HCP: 18	♣ AK6	

Board: 378	♠ 103	The opponents are silent.
Dealer: S	♥ K762	
Vul: Both	♦ 9654	Partner bids first.
HCP: 5	♣ Q72	

Board: 379	♠ KQ75	West Bids 2♥ if possible.
Dealer: N	♥ KJ	
Vul: None	♦ KQJ92	You bid first.
HCP: 18	♣ QJ	

Board: 380	♠ Q1087	East Bids 2♥ if possible.
Dealer: S	♥ 9	
Vul: NS	♦ AQJ983	Partner bids first.
HCP: 11	♣ Q7	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ Q4		1♦	Pass	1NT
Vul: Both	♥ 52	♥ Q74				
North HCP: 19	♦ AKJ86	♦ Q72	3♥	AP		
South HCP: 6	♣ A6	♣ 109854				
Contract: 3♥ W						

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ A854	♠ KJ				1♦
Vul: None	♥ J9	♥ K1076	Pass	1♠	Pass	2NT
North HCP: 7	♦ J843	♦ KQ105	Pass	3NT	AP	
South HCP: 18	♣ J105	♣ AQ8				
Contract: 3N S						

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ 10763	♠ A8		1♦	Pass	1♥
Vul: EW	♥ A8	♥ J9754	Pass	2NT	Pass	3♥
North HCP: 18	♦ AK82	♦ Q5	Pass	3NT	AP	
South HCP: 7	♣ AK6	♣ 8752				
Contract: 3N N						

Board: 378	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AKJ9				1♣
Vul: Both	♥ K762	♥ AQ8				
North HCP: 5	♦ 9654	♦ K107	AP			
South HCP: 18	♣ Q72	♣ J96				
Contract: 1♣ S						

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ KQ75	♠ AJ102		1♦	Pass	1♠
Vul: None	♥ KJ	♥ Q6				
North HCP: 18	♦ KQJ92	♦ 108743	2♥	3♠	AP	
South HCP: 7	♣ QJ	♣ 74				
Contract: 3♠ S						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ A4				1♣
Vul: NS	♥ 9	♥ AQ8	Pass	1♦	2♥	3NT
North HCP: 11	♦ AQJ983	♦ 752	AP			
South HCP: 18	♣ Q7	♣ AKJ63				
Contract: 3N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 375	♠ Q4	West Bids 3♥ if possible.
Dealer: N	♥ Q74	
Vul: Both	♦ Q72	Partner bids first.
HCP: 6	♣ 109854	

Board: 376	♠ KJ	The opponents are silent.
Dealer: S	♥ K1076	
Vul: None	♦ KQ105	You bid first.
HCP: 18	♣ AQ8	

Board: 377	♠ A8	The opponents are silent.
Dealer: N	♥ J9754	
Vul: EW	♦ Q5	Partner bids first.
HCP: 7	♣ 8752	

Board: 378	♠ AKJ9	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: Both	♦ K107	You bid first.
HCP: 18	♣ J96	

Board: 379	♠ AJ102	West Bids 2♥ if possible.
Dealer: N	♥ Q6	
Vul: None	♦ 108743	Partner bids first.
HCP: 7	♣ 74	

Board: 380	♠ A4	East Bids 2♥ if possible.
Dealer: S	♥ AQ8	
Vul: NS	♦ 752	You bid first.
HCP: 18	♣ AKJ63	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 375	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ Q4		1♦	Pass	1NT
Vul: Both	♥ 52	♥ Q74				
North HCP: 19	♦ AKJ86	♦ Q72	3♥	AP		
South HCP: 6	♣ A6	♣ 109854				
Contract: 3♥ W						

Board: 376	North:	South:	West	North	East	South
Dealer: S	♠ A854	♠ KJ				1♦
Vul: None	♥ J9	♥ K1076				
North HCP: 7	♦ J843	♦ KQ105	Pass	1♠	Pass	2NT
South HCP: 18	♣ J105	♣ AQ8	Pass	3NT	AP	
Contract: 3N S						

Board: 377	North:	South:	West	North	East	South
Dealer: N	♠ 10763	♠ A8		1♦	Pass	1♥
Vul: EW	♥ A8	♥ J9754				
North HCP: 18	♦ AK82	♦ Q5	Pass	2NT	Pass	3♥
South HCP: 7	♣ AK6	♣ 8752	Pass	3NT	AP	
Contract: 3N N						

Board: 378	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ AKJ9				1♣
Vul: Both	♥ K762	♥ AQ8				
North HCP: 5	♦ 9654	♦ K107	AP			
South HCP: 18	♣ Q72	♣ J96				
Contract: 1♣ S						

Board: 379	North:	South:	West	North	East	South
Dealer: N	♠ KQ75	♠ AJ102		1♦	Pass	1♠
Vul: None	♥ KJ	♥ Q6				
North HCP: 18	♦ KQJ92	♦ 108743	2♥	3♠	AP	
South HCP: 7	♣ QJ	♣ 74				
Contract: 3♠ S						

Board: 380	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ A4				1♣
Vul: NS	♥ 9	♥ AQ8				
North HCP: 11	♦ AQJ983	♦ 752	Pass	1♦	2♥	3NT
South HCP: 18	♣ Q7	♣ AKJ63	AP			
Contract: 3N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 381	♠ AK5	The opponents are silent.
Dealer: N	♥ A83	
Vul: Both	♦ KJ9	You bid first.
HCP: 18	♣ K932	
Board: 382	♠ Q1065	East Bids 1NT if possible.
Dealer: S	♥ Q54	
Vul: None	♦ 10632	Partner bids first.
HCP: 4	♣ 76	
Board: 383	♠ KQ7	East Doubles 1♦ if possible.
Dealer: N	♥ K10	West Bids 1♥ if possible.
Vul: NS	♦ KJ73	
HCP: 18	♣ AQ98	You bid first.
Board: 384	♠ QJ109743	West Bids 2♣ if possible.
Dealer: S	♥ J4	
Vul: EW	♦ A654	Partner bids first.
HCP: 8	♣ —	
Board: 385	♠ Q102	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ A1072	You bid first.
HCP: 18	♣ KQ7	
Board: 386	♠ K8	The opponents are silent.
Dealer: S	♥ A1072	
Vul: NS	♦ J106	Partner bids first.
HCP: 9	♣ J964	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 842		1♣	Pass	1NT
Vul: Both	♥ A83	♥ KQ	Pass	3NT	AP	
North HCP: 18	♦ KJ9	♦ 8752				
South HCP: 7	♣ K932	♣ Q1087				
Contract: 3N S						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ Q1065	♠ A4				1♣
Vul: None	♥ Q54	♥ A98	Pass	Pass	1NT	X
North HCP: 4	♦ 10632	♦ AJ7	Pass	2♠	AP	
South HCP: 19	♣ 76	♣ KQJ92				
Contract: 2♠ N						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 105		1♦	X	Pass
Vul: NS	♥ K10	♥ Q654	1♥	X	Pass	2♣
North HCP: 18	♦ KJ73	♦ 964	AP			
South HCP: 3	♣ AQ98	♣ J1072				
Contract: 2♣ S						

Board: 384	North:	South:	West	North	East	South
Dealer: S	♠ QJ109743	♠ A8				1♥
Vul: EW	♥ J4	♥ AQ872	2♣	4♠	AP	
North HCP: 8	♦ A654	♦ KJ92				
South HCP: 18	♣ —	♣ A5				
Contract: 4♠ N						

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ Q102	♠ K43		1♦	Pass	1NT
Vul: None	♥ AK10	♥ J75	Pass	2NT	Pass	3NT
North HCP: 18	♦ A1072	♦ KQJ4	AP			
South HCP: 10	♣ KQ7	♣ 843				
Contract: 3N S						

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ Q53				1♦
Vul: NS	♥ A1072	♥ K5	Pass	1♥	Pass	2NT
North HCP: 9	♦ J106	♦ AKQ85	Pass	3NT	AP	
South HCP: 18	♣ J964	♣ A75				
Contract: 3N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 381	♠ 842	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ 8752	Partner bids first.
HCP: 7	♣ Q1087	

Board: 382	♠ A4	East Bids 1NT if possible.
Dealer: S	♥ A98	
Vul: None	♦ AJ7	You bid first.
HCP: 19	♣ KQJ92	

Board: 383	♠ 105	East Doubles 1♦ if possible.
Dealer: N	♥ Q654	West Bids 1♥ if possible.
Vul: NS	♦ 964	
HCP: 3	♣ J1072	Partner bids first.

Board: 384	♠ A8	West Bids 2♣ if possible.
Dealer: S	♥ AQ872	
Vul: EW	♦ KJ92	You bid first.
HCP: 18	♣ A5	

Board: 385	♠ K43	The opponents are silent.
Dealer: N	♥ J75	
Vul: None	♦ KQJ4	Partner bids first.
HCP: 10	♣ 843	

Board: 386	♠ Q53	The opponents are silent.
Dealer: S	♥ K5	
Vul: NS	♦ AKQ85	You bid first.
HCP: 18	♣ A75	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 842		1♣	Pass	1NT
Vul: Both	♥ A83	♥ KQ	Pass	3NT	AP	
North HCP: 18	♦ KJ9	♦ 8752				
South HCP: 7	♣ K932	♣ Q1087				
Contract: 3N S						

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ Q1065	♠ A4				1♣
Vul: None	♥ Q54	♥ A98	Pass	Pass	1NT	X
North HCP: 4	♦ 10632	♦ AJ7	Pass	2♠	AP	
South HCP: 19	♣ 76	♣ KQJ92				
Contract: 2♠ N						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 105		1♦	X	Pass
Vul: NS	♥ K10	♥ Q654	1♥	X	Pass	2♣
North HCP: 18	♦ KJ73	♦ 964	AP			
South HCP: 3	♣ AQ98	♣ J1072				
Contract: 2♣ S						

Board: 384	North:	South:	West	North	East	South
Dealer: S	♠ QJ109743	♠ A8				1♥
Vul: EW	♥ J4	♥ AQ872	2♣	4♠	AP	
North HCP: 8	♦ A654	♦ KJ92				
South HCP: 18	♣ —	♣ A5				
Contract: 4♠ N						

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ Q102	♠ K43		1♦	Pass	1NT
Vul: None	♥ AK10	♥ J75	Pass	2NT	Pass	3NT
North HCP: 18	♦ A1072	♦ KQJ4	AP			
South HCP: 10	♣ KQ7	♣ 843				
Contract: 3N S						

Board: 386	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ Q53				1♦
Vul: NS	♥ A1072	♥ K5	Pass	1♥	Pass	2NT
North HCP: 9	♦ J106	♦ AKQ85	Pass	3NT	AP	
South HCP: 18	♣ J964	♣ A75				
Contract: 3N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 387	♠ 10654	East Bids 2♦ if possible.
Dealer: N	♥ AKJ86	
Vul: EW	♦ AK	You bid first.
HCP: 18	♣ QJ	
Board: 388	♠ J732	The opponents are silent.
Dealer: S	♥ 975	
Vul: Both	♦ K104	Partner bids first.
HCP: 6	♣ Q93	
Board: 389	♠ K3	East Bids 1♥ if possible.
Dealer: N	♥ AJ	East Doubles 1NT if possible.
Vul: NS	♦ AQ84	West Bids 2♠ if possible.
HCP: 19	♣ KQ864	You bid first.
Board: 390	♠ 962	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: EW	♦ J3	Partner bids first.
HCP: 12	♣ A754	
Board: 391	♠ AK43	The opponents are silent.
Dealer: N	♥ K102	
Vul: Both	♦ A93	You bid first.
HCP: 19	♣ KQ7	
Board: 392	♠ KJ5	The opponents are silent.
Dealer: S	♥ KJ987	
Vul: None	♦ 96	Partner bids first.
HCP: 12	♣ A64	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 387
Dealer: N
Vul: EW
North HCP: 18
South HCP: 7
Contract: 3N N

North:
♠ 10654
♥ AKJ86
♦ AK
♣ QJ

South:
♠ AJ932
♥ Q4
♦ 64
♣ 9842

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

Board: 388
Dealer: S
Vul: Both
North HCP: 6
South HCP: 18
Contract: 3♠ N

North:
♠ J732
♥ 975
♦ K104
♣ Q93

South:
♠ K854
♥ AQ32
♦ Q8
♣ AK2

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

Board: 389
Dealer: N
Vul: NS
North HCP: 19
South HCP: 4
Contract: 2♠ W

North:
♠ K3
♥ AJ
♦ AQ84
♣ KQ864

South:
♠ Q1084
♥ 97643
♦ J
♣ J52

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

Board: 390
Dealer: S
Vul: EW
North HCP: 12
South HCP: 18
Contract: 3N S

North:
♠ 962
♥ AQJ6
♦ J3
♣ A754

South:
♠ AQJ
♥ K7
♦ KQ1082
♣ K86

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

Board: 391
Dealer: N
Vul: Both
North HCP: 19
South HCP: 6
Contract: 2N N

North:
♠ AK43
♥ K102
♦ A93
♣ KQ7

South:
♠ QJ86
♥ 98
♦ QJ764
♣ 109

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

Board: 392
Dealer: S
Vul: None
North HCP: 12
South HCP: 19
Contract: 6♥ N

North:
♠ KJ5
♥ KJ987
♦ 96
♣ A64

South:
♠ 76
♥ AQ102
♦ AKQ8
♣ KJ8

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

1. Blackwood 0314, for ♥

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 387	♠ AJ932	East Bids 2♦ if possible.
Dealer: N	♥ Q4	
Vul: EW	♦ 64	Partner bids first.
HCP: 7	♣ 9842	
Board: 388	♠ K854	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: Both	♦ Q8	You bid first.
HCP: 18	♣ AK2	
Board: 389	♠ Q1084	East Bids 1♥ if possible.
Dealer: N	♥ 97643	East Doubles 1NT if possible.
Vul: NS	♦ J	West Bids 2♠ if possible.
HCP: 4	♣ J52	Partner bids first.
Board: 390	♠ AQJ	The opponents are silent.
Dealer: S	♥ K7	
Vul: EW	♦ KQ1082	You bid first.
HCP: 18	♣ K86	
Board: 391	♠ QJ86	The opponents are silent.
Dealer: N	♥ 98	
Vul: Both	♦ QJ764	Partner bids first.
HCP: 6	♣ 109	
Board: 392	♠ 76	The opponents are silent.
Dealer: S	♥ AQ102	
Vul: None	♦ AKQ8	You bid first.
HCP: 19	♣ KJ8	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 387	North:	South:	West	North	East	South
Dealer: N	♠ 10654	♠ AJ932		1♥	2♦	Pass
Vul: EW	♥ AKJ86	♥ Q4	Pass	2NT	Pass	3NT
North HCP: 18	♦ AK	♦ 64	AP			
South HCP: 7	♣ QJ	♣ 9842				
Contract: 3N N						

Board: 388	North:	South:	West	North	East	South
Dealer: S	♠ J732	♠ K854				1♣
Vul: Both	♥ 975	♥ AQ32	Pass	1♠	Pass	3♠
North HCP: 6	♦ K104	♦ Q8	AP			
South HCP: 18	♣ Q93	♣ AK2				
Contract: 3♠ N						

Board: 389	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ Q1084		1♣	1♥	Pass
Vul: NS	♥ AJ	♥ 97643	Pass	1NT	X	Pass
North HCP: 19	♦ AQ84	♦ J	2♠	AP		
South HCP: 4	♣ KQ864	♣ J52				
Contract: 2♠ W						

Board: 390	North:	South:	West	North	East	South
Dealer: S	♠ 962	♠ AQJ				1♦
Vul: EW	♥ AQJ6	♥ K7	Pass	1♥	Pass	2NT
North HCP: 12	♦ J3	♦ KQ1082	Pass	3♣	Pass	3NT
South HCP: 18	♣ A754	♣ K86	AP			
Contract: 3N S						

Board: 391	North:	South:	West	North	East	South
Dealer: N	♠ AK43	♠ QJ86		1♣	Pass	1♦
Vul: Both	♥ K102	♥ 98	Pass	2NT	AP	
North HCP: 19	♦ A93	♦ QJ764				
South HCP: 6	♣ KQ7	♣ 109				
Contract: 2N N						

Board: 392	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ 76				1♦
Vul: None	♥ KJ987	♥ AQ102	Pass	1♥	Pass	4♥
North HCP: 12	♦ 96	♦ AKQ8	Pass	4NT ¹	Pass	5♠
South HCP: 19	♣ A64	♣ KJ8	Pass	6♥	AP	
Contract: 6♥ N			1. Blackwood 0314, for ♥			

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 393 ♠ A543 The opponents are silent.
Dealer: N ♥ K9
Vul: EW ♦ AKQ10 You bid first.
HCP: 19 ♣ K43

Board: 394 ♠ J105 The opponents are silent.
Dealer: S ♥ 76
Vul: Both ♦ A8542 Partner bids first.
HCP: 9 ♣ A42

Board: 395 ♠ Q105 The opponents are silent.
Dealer: N ♥ AKJ3
Vul: None ♦ KQJ10 You bid first.
HCP: 19 ♣ QJ

Board: 396 ♠ AQ106 The opponents are silent.
Dealer: S ♥ 106532
Vul: NS ♦ A105 Partner bids first.
HCP: 10 ♣ 10

Board: 397 ♠ AK103 East Bids 1♥ if possible.
Dealer: N ♥ A8 West Bids 2♥ if possible.
Vul: Both ♦ KQJ You bid first.
HCP: 18 ♣ J952

Board: 398 ♠ — East Bids 1NT if possible.
Dealer: S ♥ Q109862
Vul: None ♦ 63 Partner bids first.
HCP: 4 ♣ Q9432

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 393			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1♥
Vul: EW	♠ A543	♠ KQ62	Pass	2NT	Pass	3♣
North HCP: 19	♥ K9	♥ Q10542	Pass	4♠	Pass	4NT ¹
South HCP: 13	♦ AKQ10	♦ 8	Pass	5♣	Pass	5♠
Contract: 6♠ S	♣ K43	♣ AQ10	Pass	6♦	Pass	6♠
			AP			

1. Blackwood 0314, for ♦

Board: 394			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: Both	♠ J105	♠ AK9				
North HCP: 9	♥ 76	♥ KQ95	Pass	1♦	Pass	2NT
South HCP: 18	♦ A8542	♦ K6	Pass	3NT	AP	
Contract: 3N S	♣ A42	♣ QJ85				

Board: 395			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1♠
Vul: None	♠ Q105	♠ K932	Pass	2NT	Pass	3♣
North HCP: 19	♥ AKJ3	♥ 102	Pass	3♥	Pass	3NT
South HCP: 10	♦ KQJ10	♦ 74	AP			
Contract: 3N N	♣ QJ	♣ AK652				

Board: 396			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: NS	♠ AQ106	♠ K987	Pass	1♥	Pass	2NT
North HCP: 10	♥ 106532	♥ KJ8	Pass	3♠	Pass	4♠
South HCP: 18	♦ A105	♦ KQ	AP			
Contract: 4♠ N	♣ 10	♣ KQJ6				

Board: 397			West	North	East	South
Dealer: N	North:	South:		1♣	1♥	X
Vul: Both	♠ AK103	♠ 9842	2♥	3♥ ¹	Pass	4♣
North HCP: 18	♥ A8	♥ J105	Pass	4♠	AP	
South HCP: 6	♦ KQJ	♦ 85				
Contract: 4♠ N	♣ J952	♣ KQ103				

1. strength cue bid

Board: 398			West	North	East	South
Dealer: S	North:	South:				1♠
Vul: None	♠ —	♠ AKJ1092	Pass	Pass	1NT	3♠
North HCP: 4	♥ Q109862	♥ A3	AP			
South HCP: 18	♦ 63	♦ K9				
Contract: 3♠ S	♣ Q9432	♣ K107				

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 393	♠ KQ62	The opponents are silent.
Dealer: N	♥ Q10542	
Vul: EW	♦ 8	Partner bids first.
HCP: 13	♣ AQ10	

Board: 394	♠ AK9	The opponents are silent.
Dealer: S	♥ KQ95	
Vul: Both	♦ K6	You bid first.
HCP: 18	♣ QJ85	

Board: 395	♠ K932	The opponents are silent.
Dealer: N	♥ 102	
Vul: None	♦ 74	Partner bids first.
HCP: 10	♣ AK652	

Board: 396	♠ K987	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: NS	♦ KQ	You bid first.
HCP: 18	♣ KQJ6	

Board: 397	♠ 9842	East Bids 1♥ if possible.
Dealer: N	♥ J105	West Bids 2♥ if possible.
Vul: Both	♦ 85	
HCP: 6	♣ KQ103	Partner bids first.

Board: 398	♠ AKJ1092	East Bids 1NT if possible.
Dealer: S	♥ A3	
Vul: None	♦ K9	You bid first.
HCP: 18	♣ K107	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 393			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1♥
Vul: EW	♠ A543	♠ KQ62	Pass	2NT	Pass	3♣
North HCP: 19	♥ K9	♥ Q10542	Pass	4♠	Pass	4NT ¹
South HCP: 13	♦ AKQ10	♦ 8	Pass	5♣	Pass	5♠
Contract: 6♠ S	♣ K43	♣ AQ10	Pass	6♦	Pass	6♠
			AP			

1. Blackwood 0314, for ♦

Board: 394			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: Both	♠ J105	♠ AK9				
North HCP: 9	♥ 76	♥ KQ95	Pass	1♦	Pass	2NT
South HCP: 18	♦ A8542	♦ K6	Pass	3NT	AP	
Contract: 3N S	♣ A42	♣ QJ85				

Board: 395			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1♠
Vul: None	♠ Q105	♠ K932	Pass	2NT	Pass	3♣
North HCP: 19	♥ AKJ3	♥ 102	Pass	3♥	Pass	3NT
South HCP: 10	♦ KQJ10	♦ 74	AP			
Contract: 3N N	♣ QJ	♣ AK652				

Board: 396			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: NS	♠ AQ106	♠ K987	Pass	1♥	Pass	2NT
North HCP: 10	♥ 106532	♥ KJ8	Pass	3♠	Pass	4♠
South HCP: 18	♦ A105	♦ KQ	AP			
Contract: 4♠ N	♣ 10	♣ KQJ6				

Board: 397			West	North	East	South
Dealer: N	North:	South:		1♣	1♥	X
Vul: Both	♠ AK103	♠ 9842	2♥	3♥ ¹	Pass	4♣
North HCP: 18	♥ A8	♥ J105	Pass	4♠	AP	
South HCP: 6	♦ KQJ	♦ 85				
Contract: 4♠ N	♣ J952	♣ KQ103				

1. strength cue bid

Board: 398			West	North	East	South
Dealer: S	North:	South:				1♠
Vul: None	♠ —	♠ AKJ1092	Pass	Pass	1NT	3♠
North HCP: 4	♥ Q109862	♥ A3	AP			
South HCP: 18	♦ 63	♦ K9				
Contract: 3♠ S	♣ Q9432	♣ K107				

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 399

Dealer: N

Vul: NS

HCP: 18

♠ K83

♥ KQ10

♦ AQJ4

♣ QJ6

East Bids 1♥ if possible.

West Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 400

Dealer: S

Vul: EW

HCP: 2

♠ Q9853

♥ 10863

♦ 10754

♣ —

East Bids 5♣ if possible.

Partner bids first.

Board: 401

Dealer: N

Vul: None

HCP: 18

♠ Q7

♥ AKQ6

♦ K107

♣ KJ53

East Bids 1♠ if possible.

West Bids 2♠ if possible.

You bid first.

Board: 402

Dealer: S

Vul: NS

HCP: 9

♠ J

♥ AQ106

♦ J852

♣ J872

The opponents are silent.

Partner bids first.

Board: 403

Dealer: N

Vul: EW

HCP: 19

♠ AQ

♥ AJ652

♦ 65

♣ AKJ6

The opponents are silent.

You bid first.

Board: 404

Dealer: S

Vul: Both

HCP: 9

♠ Q642

♥ Q54

♦ KJ93

♣ J3

East Doubles 1♠ if possible.

West Bids 2♥ if possible.

Partner bids first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ QJ942		1♦	1♥	1♠
Vul: NS	♥ KQ10	♥ 4	2♥	X ¹	Pass	2♠
North HCP: 18	♦ AQJ4	♦ 973	3♥	3♠	AP	
South HCP: 6	♣ QJ6	♣ K952	1. Support double redouble			
Contract: 3♠ S						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ Q9853	♠ KJ1076				1♠
Vul: EW	♥ 10863	♥ AKQ	Pass	4♠	5♣	X
North HCP: 2	♦ 10754	♦ AJ8	AP			
South HCP: 18	♣ —	♣ 98				
Contract: 5♣X E						

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ 1093		1♣	1♠	Pass
Vul: None	♥ AKQ6	♥ 98	Pass	X	Pass	2♦
North HCP: 18	♦ K107	♦ J86532	2♠	Pass	Pass	3♦
South HCP: 3	♣ KJ53	♣ Q6	AP			
Contract: 3♦ S						

Board: 402	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ43				1♣
Vul: NS	♥ AQ106	♥ KJ83	Pass	1♥	Pass	4♥
North HCP: 9	♦ J852	♦ A10	AP			
South HCP: 18	♣ J872	♣ A96				
Contract: 4♥ N						

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ97		1♥	Pass	2♦
Vul: EW	♥ AJ652	♥ 8	Pass	3NT	AP	
North HCP: 19	♦ 65	♦ AKQ1032				
South HCP: 13	♣ AKJ6	♣ 98				
Contract: 3N N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ Q642	♠ AK5				1♣
Vul: Both	♥ Q54	♥ A3	Pass	1♠	X	XX ¹
North HCP: 9	♦ KJ93	♦ 1072	2♥	Pass	Pass	3NT
South HCP: 18	♣ J3	♣ AK962	AP			
Contract: 3N S			1. Support double redouble			

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 399 ♠ QJ942
Dealer: N ♥ 4
Vul: NS ♦ 973
HCP: 6 ♣ K952

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

Partner bids first.

Board: 400 ♠ KJ1076
Dealer: S ♥ AKQ
Vul: EW ♦ AJ8
HCP: 18 ♣ 98

East Bids 5♣ if possible.

You bid first.

Board: 401 ♠ 1093
Dealer: N ♥ 98
Vul: None ♦ J86532
HCP: 3 ♣ Q6

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

Partner bids first.

Board: 402 ♠ AQ43
Dealer: S ♥ KJ83
Vul: NS ♦ A10
HCP: 18 ♣ A96

The opponents are silent.

You bid first.

Board: 403 ♠ KJ97
Dealer: N ♥ 8
Vul: EW ♦ AKQ1032
HCP: 13 ♣ 98

The opponents are silent.

Partner bids first.

Board: 404 ♠ AK5
Dealer: S ♥ A3
Vul: Both ♦ 1072
HCP: 18 ♣ AK962

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

You bid first.

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 399	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ QJ942		1♦	1♥	1♠
Vul: NS	♥ KQ10	♥ 4	2♥	X ¹	Pass	2♠
North HCP: 18	♦ AQJ4	♦ 973	3♥	3♠	AP	
South HCP: 6	♣ QJ6	♣ K952	1. Support double redouble			
Contract: 3♠ S						

Board: 400	North:	South:	West	North	East	South
Dealer: S	♠ Q9853	♠ KJ1076				1♠
Vul: EW	♥ 10863	♥ AKQ	Pass	4♠	5♣	X
North HCP: 2	♦ 10754	♦ AJ8	AP			
South HCP: 18	♣ —	♣ 98				
Contract: 5♣X E						

Board: 401	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ 1093		1♣	1♠	Pass
Vul: None	♥ AKQ6	♥ 98	Pass	X	Pass	2♦
North HCP: 18	♦ K107	♦ J86532	2♠	Pass	Pass	3♦
South HCP: 3	♣ KJ53	♣ Q6	AP			
Contract: 3♦ S						

Board: 402	North:	South:	West	North	East	South
Dealer: S	♠ J	♠ AQ43				1♣
Vul: NS	♥ AQ106	♥ KJ83	Pass	1♥	Pass	4♥
North HCP: 9	♦ J852	♦ A10	AP			
South HCP: 18	♣ J872	♣ A96				
Contract: 4♥ N						

Board: 403	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ97		1♥	Pass	2♦
Vul: EW	♥ AJ652	♥ 8	Pass	3NT	AP	
North HCP: 19	♦ 65	♦ AKQ1032				
South HCP: 13	♣ AKJ6	♣ 98				
Contract: 3N N						

Board: 404	North:	South:	West	North	East	South
Dealer: S	♠ Q642	♠ AK5				1♣
Vul: Both	♥ Q54	♥ A3	Pass	1♠	X	XX ¹
North HCP: 9	♦ KJ93	♦ 1072	2♥	Pass	Pass	3NT
South HCP: 18	♣ J3	♣ AK962	AP			
Contract: 3N S			1. Support double redouble			

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 405	♠ AQJ	The opponents are silent.
Dealer: N	♥ AJ952	
Vul: NS	♦ K75	You bid first.
HCP: 18	♣ K7	

Board: 406	♠ K9654	West Bids 1♥ if possible.
Dealer: S	♥ 106	West Bids 2♥ if possible.
Vul: EW	♦ 954	
HCP: 3	♣ 1094	Partner bids first.

Board: 407	♠ KQ102	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: Both	♦ A92	You bid first.
HCP: 18	♣ K3	

Board: 408	♠ A109862	The opponents are silent.
Dealer: S	♥ 63	
Vul: None	♦ K96	Partner bids first.
HCP: 7	♣ 106	

Board: 409	♠ AQJ52	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ A4	You bid first.
HCP: 18	♣ QJ53	

Board: 410	♠ Q52	The opponents are silent.
Dealer: S	♥ KJ92	
Vul: Both	♦ 1052	Partner bids first.
HCP: 6	♣ 983	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1085		1♥	Pass	3♦
Vul: NS	♥ AJ952	♥ 3	Pass	3NT	AP	
North HCP: 18	♦ K75	♦ AQJ864				
South HCP: 10	♣ K7	♣ QJ2				
Contract: 3N N						

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ K9654	♠ A1072				1♣
Vul: EW	♥ 106	♥ AQ53	1♥	Pass	Pass	1♠
North HCP: 3	♦ 954	♦ A2	2♥	2♠	Pass	3♠
South HCP: 19	♣ 1094	♣ KQ2	AP			
Contract: 3♠ S						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ A98764		1♦	Pass	1♠
Vul: Both	♥ AQ54	♥ 107	Pass	4♠	AP	
North HCP: 18	♦ A92	♦ K3				
South HCP: 9	♣ K3	♣ Q62				
Contract: 4♠ S						

Board: 408	North:	South:	West	North	East	South
Dealer: S	♠ A109862	♠ KQ4				1♣
Vul: None	♥ 63	♥ Q52	Pass	1♠	Pass	2NT
North HCP: 7	♦ K96	♦ A52	Pass	3♠	Pass	4♠
South HCP: 19	♣ 106	♣ AKJ2	AP			
Contract: 4♠ N						

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ AQJ52	♠ 1097		1♠	Pass	2♠
Vul: EW	♥ A10	♥ Q63	Pass	4♠	AP	
North HCP: 18	♦ A4	♦ Q52				
South HCP: 7	♣ QJ53	♣ K974				
Contract: 4♠ N						

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ A104				1♣
Vul: Both	♥ KJ92	♥ Q104	Pass	1♥	Pass	2NT
North HCP: 6	♦ 1052	♦ AK6	AP			
South HCP: 19	♣ 983	♣ KQJ2				
Contract: 2N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 405	♠ 1085	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ AQJ864	Partner bids first.
HCP: 10	♣ QJ2	

Board: 406	♠ A1072	West Bids 1♥ if possible.
Dealer: S	♥ AQ53	West Bids 2♥ if possible.
Vul: EW	♦ A2	
HCP: 19	♣ KQ2	You bid first.

Board: 407	♠ A98764	The opponents are silent.
Dealer: N	♥ 107	
Vul: Both	♦ K3	Partner bids first.
HCP: 9	♣ Q62	

Board: 408	♠ KQ4	The opponents are silent.
Dealer: S	♥ Q52	
Vul: None	♦ A52	You bid first.
HCP: 19	♣ AKJ2	

Board: 409	♠ 1097	The opponents are silent.
Dealer: N	♥ Q63	
Vul: EW	♦ Q52	Partner bids first.
HCP: 7	♣ K974	

Board: 410	♠ A104	The opponents are silent.
Dealer: S	♥ Q104	
Vul: Both	♦ AK6	You bid first.
HCP: 19	♣ KQJ2	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 405	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ 1085		1♥	Pass	3♦
Vul: NS	♥ AJ952	♥ 3	Pass	3NT	AP	
North HCP: 18	♦ K75	♦ AQJ864				
South HCP: 10	♣ K7	♣ QJ2				
Contract: 3N N						

Board: 406	North:	South:	West	North	East	South
Dealer: S	♠ K9654	♠ A1072				1♣
Vul: EW	♥ 106	♥ AQ53	1♥	Pass	Pass	1♠
North HCP: 3	♦ 954	♦ A2	2♥	2♠	Pass	3♠
South HCP: 19	♣ 1094	♣ KQ2	AP			
Contract: 3♠ S						

Board: 407	North:	South:	West	North	East	South
Dealer: N	♠ KQ102	♠ A98764		1♦	Pass	1♠
Vul: Both	♥ AQ54	♥ 107	Pass	4♠	AP	
North HCP: 18	♦ A92	♦ K3				
South HCP: 9	♣ K3	♣ Q62				
Contract: 4♠ S						

Board: 408	North:	South:	West	North	East	South
Dealer: S	♠ A109862	♠ KQ4				1♣
Vul: None	♥ 63	♥ Q52	Pass	1♠	Pass	2NT
North HCP: 7	♦ K96	♦ A52	Pass	3♠	Pass	4♠
South HCP: 19	♣ 106	♣ AKJ2	AP			
Contract: 4♠ N						

Board: 409	North:	South:	West	North	East	South
Dealer: N	♠ AQJ52	♠ 1097		1♠	Pass	2♠
Vul: EW	♥ A10	♥ Q63	Pass	4♠	AP	
North HCP: 18	♦ A4	♦ Q52				
South HCP: 7	♣ QJ53	♣ K974				
Contract: 4♠ N						

Board: 410	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ A104				1♣
Vul: Both	♥ KJ92	♥ Q104	Pass	1♥	Pass	2NT
North HCP: 6	♦ 1052	♦ AK6	AP			
South HCP: 19	♣ 983	♣ KQJ2				
Contract: 2N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 411	♠ AQ5	West Doubles Pass if possible.
Dealer: N	♥ A95	East Bids 2♣ if possible.
Vul: None	♦ KQ1064	
HCP: 18	♣ K7	You bid first.
Board: 412	♠ 1087	The opponents are silent.
Dealer: S	♥ 7642	
Vul: NS	♦ AQ8	Partner bids first.
HCP: 6	♣ 765	
Board: 413	♠ K109	The opponents are silent.
Dealer: N	♥ AK74	
Vul: Both	♦ A93	You bid first.
HCP: 19	♣ KQ8	
Board: 414	♠ A54	The opponents are silent.
Dealer: S	♥ K765	
Vul: None	♦ K764	Partner bids first.
HCP: 12	♣ Q4	
Board: 415	♠ AK7	East Bids 3♠ if possible.
Dealer: N	♥ A1065	
Vul: NS	♦ KJ108	You bid first.
HCP: 18	♣ K8	
Board: 416	♠ 842	The opponents are silent.
Dealer: S	♥ K875	
Vul: EW	♦ K74	Partner bids first.
HCP: 6	♣ 542	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 763		1♦	Pass	Pass
Vul: None	♥ A95	♥ 10632	X	XX	2♣	Pass
North HCP: 18	♦ KQ1064	♦ 92	Pass	X	Pass	2♥
South HCP: 2	♣ K7	♣ Q542	AP			
Contract: 2♥ S						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ AQ4				1♣
Vul: NS	♥ 7642	♥ AJ10	Pass	1♥	Pass	2NT
North HCP: 6	♦ AQ8	♦ K72	AP			
South HCP: 18	♣ 765	♣ A1092				
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ Q62		1♣	Pass	1♦
Vul: Both	♥ AK74	♥ QJ9	Pass	2NT	Pass	3NT
North HCP: 19	♦ A93	♦ KQJ74	AP			
South HCP: 11	♣ KQ8	♣ 107				
Contract: 3N N						

Board: 414	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ 107				1♣
Vul: None	♥ K765	♥ A8	Pass	1♥	Pass	2NT
North HCP: 12	♦ K764	♦ AQ85	Pass	3♦	AP	
South HCP: 18	♣ Q4	♣ AKJ62				
Contract: 3♦ N						

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J8				
Vul: NS	♥ A1065	♥ 83		1♦	3♠	AP
North HCP: 18	♦ KJ108	♦ Q7654				
South HCP: 3	♣ K8	♣ 10965				
Contract: 3♠ E						

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ A1095				1♣
Vul: EW	♥ K875	♥ QJ4	Pass	1♥	Pass	2NT
North HCP: 6	♦ K74	♦ A3	AP			
South HCP: 18	♣ 542	♣ AK87				
Contract: 2N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 411	♠ 763	West Doubles Pass if possible.
Dealer: N	♥ 10632	East Bids 2♣ if possible.
Vul: None	♦ 92	
HCP: 2	♣ Q542	Partner bids first.
Board: 412	♠ AQ4	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: NS	♦ K72	You bid first.
HCP: 18	♣ A1092	
Board: 413	♠ Q62	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: Both	♦ KQJ74	Partner bids first.
HCP: 11	♣ 107	
Board: 414	♠ 107	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ AQ85	You bid first.
HCP: 18	♣ AKJ62	
Board: 415	♠ J8	East Bids 3♠ if possible.
Dealer: N	♥ 83	
Vul: NS	♦ Q7654	Partner bids first.
HCP: 3	♣ 10965	
Board: 416	♠ A1095	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: EW	♦ A3	You bid first.
HCP: 18	♣ AK87	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 411	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ 763		1♦	Pass	Pass
Vul: None	♥ A95	♥ 10632	X	XX	2♣	Pass
North HCP: 18	♦ KQ1064	♦ 92	Pass	X	Pass	2♥
South HCP: 2	♣ K7	♣ Q542	AP			
Contract: 2♥ S						

Board: 412	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ AQ4				1♣
Vul: NS	♥ 7642	♥ AJ10	Pass	1♥	Pass	2NT
North HCP: 6	♦ AQ8	♦ K72	AP			
South HCP: 18	♣ 765	♣ A1092				
Contract: 2N S						

Board: 413	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ Q62		1♣	Pass	1♦
Vul: Both	♥ AK74	♥ QJ9	Pass	2NT	Pass	3NT
North HCP: 19	♦ A93	♦ KQJ74	AP			
South HCP: 11	♣ KQ8	♣ 107				
Contract: 3N N						

Board: 414	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ 107				1♣
Vul: None	♥ K765	♥ A8	Pass	1♥	Pass	2NT
North HCP: 12	♦ K764	♦ AQ85	Pass	3♦	AP	
South HCP: 18	♣ Q4	♣ AKJ62				
Contract: 3♦ N						

Board: 415	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ J8				
Vul: NS	♥ A1065	♥ 83		1♦	3♠	AP
North HCP: 18	♦ KJ108	♦ Q7654				
South HCP: 3	♣ K8	♣ 10965				
Contract: 3♠ E						

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ A1095				1♣
Vul: EW	♥ K875	♥ QJ4	Pass	1♥	Pass	2NT
North HCP: 6	♦ K74	♦ A3	AP			
South HCP: 18	♣ 542	♣ AK87				
Contract: 2N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 417	♠ AK82	East Bids 1♠ if possible.
Dealer: N	♥ K7	West Bids 2♠ if possible.
Vul: None	♦ AQJ4	
HCP: 19	♣ Q54	You bid first.

Board: 418	♠ Q1073	The opponents are silent.
Dealer: S	♥ 987	
Vul: NS	♦ K984	Partner bids first.
HCP: 7	♣ Q5	

Board: 419	♠ AQ3	West Bids 1♥ if possible.
Dealer: N	♥ KQ62	East Bids 2♥ if possible.
Vul: EW	♦ K97	
HCP: 19	♣ KQ4	You bid first.

Board: 420	♠ Q93	West Bids 2♥ if possible.
Dealer: S	♥ J974	
Vul: Both	♦ 9853	Partner bids first.
HCP: 3	♣ 83	

Board: 421	♠ A63	East Bids 2♠ if possible.
Dealer: N	♥ KQ83	West Bids 3♠ if possible.
Vul: NS	♦ A107	
HCP: 19	♣ KQJ	You bid first.

Board: 422	♠ J5	The opponents are silent.
Dealer: S	♥ J52	
Vul: EW	♦ K97432	Partner bids first.
HCP: 5	♣ 103	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ J		1♦	1♠	X
Vul: None	♥ K7	♥ QJ108	2♠	X	Pass	3♠ ¹
North HCP: 19	♦ AQJ4	♦ K10875	Pass	3NT	AP	
South HCP: 10	♣ Q54	♣ K97	1. strength cue bid			
Contract: 3N N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ Q1073	♠ KJ6				1♥
Vul: NS	♥ 987	♥ AQ532	Pass	2♥	Pass	4♥
North HCP: 7	♦ K984	♦ AQ	AP			
South HCP: 19	♣ Q5	♣ K64				
Contract: 4♥ S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ J9654		1♣	Pass	Pass
Vul: EW	♥ KQ62	♥ 7	1♥	1NT	2♥	AP
North HCP: 19	♦ K97	♦ Q864				
South HCP: 3	♣ KQ4	♣ 1063				
Contract: 2♥ W						

Board: 420	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ KJ876				1♠
Vul: Both	♥ J974	♥ AK	2♥	Pass	Pass	X
North HCP: 3	♦ 9853	♦ KJ4	Pass	2♠	AP	
South HCP: 18	♣ 83	♣ K94				
Contract: 2♠ S						

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ 2		1♣	2♠	Pass
Vul: NS	♥ KQ83	♥ A10972	3♠	X	Pass	4♥
North HCP: 19	♦ A107	♦ KQ5	AP			
South HCP: 9	♣ KQJ	♣ 10954				
Contract: 4♥ S						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ A6				1♦
Vul: EW	♥ J52	♥ AQ	Pass	4♦	AP	
North HCP: 5	♦ K97432	♦ AQJ105				
South HCP: 19	♣ 103	♣ Q975				
Contract: 4♦ S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 417	♠ J	East Bids 1♠ if possible.
Dealer: N	♥ QJ108	West Bids 2♠ if possible.
Vul: None	♦ K10875	
HCP: 10	♣ K97	Partner bids first.

Board: 418	♠ KJ6	The opponents are silent.
Dealer: S	♥ AQ532	
Vul: NS	♦ AQ	You bid first.
HCP: 19	♣ K64	

Board: 419	♠ J9654	West Bids 1♥ if possible.
Dealer: N	♥ 7	East Bids 2♥ if possible.
Vul: EW	♦ Q864	
HCP: 3	♣ 1063	Partner bids first.

Board: 420	♠ KJ876	West Bids 2♥ if possible.
Dealer: S	♥ AK	
Vul: Both	♦ KJ4	You bid first.
HCP: 18	♣ K94	

Board: 421	♠ 2	East Bids 2♠ if possible.
Dealer: N	♥ A10972	West Bids 3♠ if possible.
Vul: NS	♦ KQ5	
HCP: 9	♣ 10954	Partner bids first.

Board: 422	♠ A6	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AQJ105	You bid first.
HCP: 19	♣ Q975	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ J		1♦	1♠	X
Vul: None	♥ K7	♥ QJ108	2♠	X	Pass	3♠ ¹
North HCP: 19	♦ AQJ4	♦ K10875	Pass	3NT	AP	
South HCP: 10	♣ Q54	♣ K97	1. strength cue bid			
Contract: 3N N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ Q1073	♠ KJ6				1♥
Vul: NS	♥ 987	♥ AQ532	Pass	2♥	Pass	4♥
North HCP: 7	♦ K984	♦ AQ	AP			
South HCP: 19	♣ Q5	♣ K64				
Contract: 4♥ S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ AQ3	♠ J9654		1♣	Pass	Pass
Vul: EW	♥ KQ62	♥ 7	1♥	1NT	2♥	AP
North HCP: 19	♦ K97	♦ Q864				
South HCP: 3	♣ KQ4	♣ 1063				
Contract: 2♥ W						

Board: 420	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ KJ876				1♠
Vul: Both	♥ J974	♥ AK	2♥	Pass	Pass	X
North HCP: 3	♦ 9853	♦ KJ4	Pass	2♠	AP	
South HCP: 18	♣ 83	♣ K94				
Contract: 2♠ S						

Board: 421	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ 2		1♣	2♠	Pass
Vul: NS	♥ KQ83	♥ A10972	3♠	X	Pass	4♥
North HCP: 19	♦ A107	♦ KQ5	AP			
South HCP: 9	♣ KQJ	♣ 10954				
Contract: 4♥ S						

Board: 422	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ A6				1♦
Vul: EW	♥ J52	♥ AQ	Pass	4♦	AP	
North HCP: 5	♦ K97432	♦ AQJ105				
South HCP: 19	♣ 103	♣ Q975				
Contract: 4♦ S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 423	♠ AQ75	West Doubles Pass if possible.
Dealer: N	♥ A82	
Vul: Both	♦ 84	You bid first.
HCP: 19	♣ AKQ7	
Board: 424	♠ J10	The opponents are silent.
Dealer: S	♥ AJ985	
Vul: None	♦ 954	Partner bids first.
HCP: 7	♣ J93	
Board: 425	♠ KQ7	East Bids 1NT if possible.
Dealer: N	♥ KQ87	
Vul: EW	♦ AJ4	You bid first.
HCP: 18	♣ K109	
Board: 426	♠ AKJ6	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ Q9863	Partner bids first.
HCP: 16	♣ J8	
Board: 427	♠ AKJ975	East Bids 2NT if possible.
Dealer: N	♥ K8	West Bids 3♣ if possible.
Vul: None	♦ K75	West Bids 4♣ if possible.
HCP: 18	♣ A5	You bid first.
Board: 428	♠ KQ872	East Doubles 3♣ if possible.
Dealer: S	♥ J52	
Vul: NS	♦ 65	Partner bids first.
HCP: 9	♣ K87	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 423	North:	South:				
Dealer: N	♠ AQ75	♠ 93	West	North	East	South
Vul: Both	♥ A82	♥ J1093		1♣	Pass	Pass
North HCP: 19	♦ 84	♦ Q963	X	1♠	AP	
South HCP: 3	♣ AKQ7	♣ 943				
Contract: 1♠ N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AK96				1♣
Vul: None	♥ AJ985	♥ 762	Pass	1♥	Pass	2NT
North HCP: 7	♦ 954	♦ AQ	Pass	3♥	Pass	4♥
South HCP: 19	♣ J93	♣ AQ42	AP			
Contract: 4♥ N						

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 532		1♣	1NT	Pass
Vul: EW	♥ KQ87	♥ 64	Pass	X	Pass	2♦
North HCP: 18	♦ AJ4	♦ Q9875	AP			
South HCP: 2	♣ K109	♣ 873				
Contract: 2♦ S						

Board: 426	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 1043				1♣
Vul: Both	♥ AJ	♥ KQ2	Pass	1♦	Pass	2NT
North HCP: 16	♦ Q9863	♦ AK	Pass	3♠	Pass	3NT
South HCP: 18	♣ J8	♣ AQ964	Pass	5NT	Pass	6NT
Contract: 6N S			AP			

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ AKJ975	♠ Q1086		1♠	2NT ¹	Pass
Vul: None	♥ K8	♥ 10972	3♣	3♠	Pass	Pass
North HCP: 18	♦ K75	♦ J10	4♣	AP		
South HCP: 5	♣ A5	♣ Q83	1. Unusual 2NT			
Contract: 4♣ W						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ KQ872	♠ 94				1♦
Vul: NS	♥ J52	♥ AKQ6	Pass	1♠	Pass	2♥
North HCP: 9	♦ 65	♦ AK943	Pass	3♣ ¹	X	3♦
South HCP: 18	♣ K87	♣ Q10	Pass	3♠	Pass	3NT
Contract: 3N S			AP			
			1. Fourth suit			

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 423	♠ 93	West Doubles Pass if possible.
Dealer: N	♥ J1093	
Vul: Both	♦ Q963	Partner bids first.
HCP: 3	♣ 943	
Board: 424	♠ AK96	The opponents are silent.
Dealer: S	♥ 762	
Vul: None	♦ AQ	You bid first.
HCP: 19	♣ AQ42	
Board: 425	♠ 532	East Bids 1NT if possible.
Dealer: N	♥ 64	
Vul: EW	♦ Q9875	Partner bids first.
HCP: 2	♣ 873	
Board: 426	♠ 1043	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: Both	♦ AK	You bid first.
HCP: 18	♣ AQ964	
Board: 427	♠ Q1086	East Bids 2NT if possible.
Dealer: N	♥ 10972	West Bids 3♣ if possible.
Vul: None	♦ J10	West Bids 4♣ if possible.
HCP: 5	♣ Q83	Partner bids first.
Board: 428	♠ 94	East Doubles 3♣ if possible.
Dealer: S	♥ AKQ6	
Vul: NS	♦ AK943	You bid first.
HCP: 18	♣ Q10	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 423	North:	South:				
Dealer: N	♠ AQ75	♠ 93	West	North	East	South
Vul: Both	♥ A82	♥ J1093		1♣	Pass	Pass
North HCP: 19	♦ 84	♦ Q963	X	1♠	AP	
South HCP: 3	♣ AKQ7	♣ 943				
Contract: 1♠ N						

Board: 424	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AK96				1♣
Vul: None	♥ AJ985	♥ 762	Pass	1♥	Pass	2NT
North HCP: 7	♦ 954	♦ AQ	Pass	3♥	Pass	4♥
South HCP: 19	♣ J93	♣ AQ42	AP			
Contract: 4♥ N						

Board: 425	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 532		1♣	1NT	Pass
Vul: EW	♥ KQ87	♥ 64	Pass	X	Pass	2♦
North HCP: 18	♦ AJ4	♦ Q9875	AP			
South HCP: 2	♣ K109	♣ 873				
Contract: 2♦ S						

Board: 426	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 1043				1♣
Vul: Both	♥ AJ	♥ KQ2	Pass	1♦	Pass	2NT
North HCP: 16	♦ Q9863	♦ AK	Pass	3♠	Pass	3NT
South HCP: 18	♣ J8	♣ AQ964	Pass	5NT	Pass	6NT
Contract: 6N S			AP			

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ AKJ975	♠ Q1086		1♠	2NT ¹	Pass
Vul: None	♥ K8	♥ 10972	3♣	3♠	Pass	Pass
North HCP: 18	♦ K75	♦ J10	4♣	AP		
South HCP: 5	♣ A5	♣ Q83	1. Unusual 2NT			
Contract: 4♣ W						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ KQ872	♠ 94				1♦
Vul: NS	♥ J52	♥ AKQ6	Pass	1♠	Pass	2♥
North HCP: 9	♦ 65	♦ AK943	Pass	3♣ ¹	X	3♦
South HCP: 18	♣ K87	♣ Q10	Pass	3♠	Pass	3NT
Contract: 3N S			AP			
			1. Fourth suit			

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 429	♠ AJ82	The opponents are silent.
Dealer: N	♥ K1052	
Vul: Both	♦ K10	You bid first.
HCP: 18	♣ AK10	
Board: 430	♠ 97	The opponents are silent.
Dealer: S	♥ 952	
Vul: None	♦ 98	Partner bids first.
HCP: 3	♣ QJ8542	
Board: 431	♠ AQ54	East Bids 2♠ if possible.
Dealer: N	♥ AQJ	
Vul: NS	♦ Q64	You bid first.
HCP: 18	♣ K95	
Board: 432	♠ 1096	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ J765	Partner bids first.
HCP: 6	♣ K942	
Board: 433	♠ 964	East Bids 1♠ if possible.
Dealer: N	♥ AKJ3	
Vul: None	♦ K95	You bid first.
HCP: 18	♣ AK5	
Board: 434	♠ A72	West Doubles 1♠ if possible.
Dealer: S	♥ J62	
Vul: NS	♦ Q10643	Partner bids first.
HCP: 7	♣ 93	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ Q963		1♣	Pass	1♦
Vul: Both	♥ K1052	♥ A8	Pass	2NT	Pass	3♠
North HCP: 18	♦ K10	♦ AQ8643	Pass	4♠	AP	
South HCP: 12	♣ AK10	♣ 5				
Contract: 4♠ S						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AKQ1032				1♠
Vul: None	♥ 952	♥ K8				
North HCP: 3	♦ 98	♦ AQ6	AP			
South HCP: 18	♣ QJ8542	♣ 106				
Contract: 1♠ S						

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ AQ54	♠ 2		1♣	2♠	2NT ¹
Vul: NS	♥ AQJ	♥ K109432	Pass	3NT	Pass	4♥
North HCP: 18	♦ Q64	♦ AK32	AP			
South HCP: 10	♣ K95	♣ 76	1. Lebensohl after 1m			
Contract: 4♥ S						

Board: 432	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ KQ85				1♦
Vul: EW	♥ Q9	♥ K108	Pass	1NT	Pass	2♠
North HCP: 6	♦ J765	♦ AQ84	Pass	3♦	AP	
South HCP: 18	♣ K942	♣ A7				
Contract: 3♦ S						

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ 964	♠ 83		1♣	1♠	Pass
Vul: None	♥ AKJ3	♥ Q10842	Pass	X	Pass	2♥
North HCP: 18	♦ K95	♦ 1084	AP			
South HCP: 2	♣ AK5	♣ 763				
Contract: 2♥ S						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ A72	♠ KJ653				1♠
Vul: NS	♥ J62	♥ A9	X	1NT ¹	Pass	4♠
North HCP: 7	♦ Q10643	♦ KJ	AP			
South HCP: 18	♣ 93	♣ KQJ5	1. Support 1NT			
Contract: 4♠ S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 429	♠ Q963	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AQ8643	Partner bids first.
HCP: 12	♣ 5	

Board: 430	♠ AKQ1032	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ AQ6	You bid first.
HCP: 18	♣ 106	

Board: 431	♠ 2	East Bids 2♠ if possible.
Dealer: N	♥ K109432	
Vul: NS	♦ AK32	Partner bids first.
HCP: 10	♣ 76	

Board: 432	♠ KQ85	The opponents are silent.
Dealer: S	♥ K108	
Vul: EW	♦ AQ84	You bid first.
HCP: 18	♣ A7	

Board: 433	♠ 83	East Bids 1♠ if possible.
Dealer: N	♥ Q10842	
Vul: None	♦ 1084	Partner bids first.
HCP: 2	♣ 763	

Board: 434	♠ KJ653	West Doubles 1♠ if possible.
Dealer: S	♥ A9	
Vul: NS	♦ KJ	You bid first.
HCP: 18	♣ KQJ5	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ Q963		1♣	Pass	1♦
Vul: Both	♥ K1052	♥ A8	Pass	2NT	Pass	3♠
North HCP: 18	♦ K10	♦ AQ8643	Pass	4♠	AP	
South HCP: 12	♣ AK10	♣ 5				
Contract: 4♠ S						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ AKQ1032				1♠
Vul: None	♥ 952	♥ K8				
North HCP: 3	♦ 98	♦ AQ6	AP			
South HCP: 18	♣ QJ8542	♣ 106				
Contract: 1♠ S						

Board: 431	North:	South:	West	North	East	South
Dealer: N	♠ AQ54	♠ 2		1♣	2♠	2NT ¹
Vul: NS	♥ AQJ	♥ K109432	Pass	3NT	Pass	4♥
North HCP: 18	♦ Q64	♦ AK32	AP			
South HCP: 10	♣ K95	♣ 76	1. Lebensohl after 1m			
Contract: 4♥ S						

Board: 432	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ KQ85				1♦
Vul: EW	♥ Q9	♥ K108	Pass	1NT	Pass	2♠
North HCP: 6	♦ J765	♦ AQ84	Pass	3♦	AP	
South HCP: 18	♣ K942	♣ A7				
Contract: 3♦ S						

Board: 433	North:	South:	West	North	East	South
Dealer: N	♠ 964	♠ 83		1♣	1♠	Pass
Vul: None	♥ AKJ3	♥ Q10842	Pass	X	Pass	2♥
North HCP: 18	♦ K95	♦ 1084	AP			
South HCP: 2	♣ AK5	♣ 763				
Contract: 2♥ S						

Board: 434	North:	South:	West	North	East	South
Dealer: S	♠ A72	♠ KJ653				1♠
Vul: NS	♥ J62	♥ A9	X	1NT ¹	Pass	4♠
North HCP: 7	♦ Q10643	♦ KJ	AP			
South HCP: 18	♣ 93	♣ KQJ5	1. Support 1NT			
Contract: 4♠ S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 435	♠ AJ7	The opponents are silent.
Dealer: N	♥ AK52	
Vul: EW	♦ A9	You bid first.
HCP: 18	♣ Q876	

Board: 436	♠ 865	The opponents are silent.
Dealer: S	♥ Q103	
Vul: Both	♦ QJ32	Partner bids first.
HCP: 10	♣ KQ4	

Board: 437	♠ AK75	The opponents are silent.
Dealer: N	♥ J62	
Vul: NS	♦ AK	You bid first.
HCP: 19	♣ KJ98	

Board: 438	♠ KJ108	The opponents are silent.
Dealer: S	♥ 87652	
Vul: EW	♦ J3	Partner bids first.
HCP: 5	♣ 43	

Board: 439	♠ A32	The opponents are silent.
Dealer: N	♥ AJ104	
Vul: Both	♦ AJ6	You bid first.
HCP: 19	♣ AJ7	

Board: 440	♠ 106	The opponents are silent.
Dealer: S	♥ K10832	
Vul: None	♦ 1084	Partner bids first.
HCP: 6	♣ K102	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ —		1♣	Pass	1♦
Vul: EW	♥ AK52	♥ QJ109	Pass	2NT	Pass	3♥
North HCP: 18	♦ A9	♦ KQJ63	Pass	4♥	Pass	5♠ ¹
South HCP: 9	♣ Q876	♣ 9432	Pass	6♥	AP	
Contract: 6♥ S			1. Exclusion, for ♥			

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ KJ103				1♣
Vul: Both	♥ Q103	♥ AK	Pass	1♦	Pass	2NT
North HCP: 10	♦ QJ32	♦ A65	Pass	3NT	AP	
South HCP: 19	♣ KQ4	♣ A872				
Contract: 3N S						

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ 1064		1♣	Pass	1♥
Vul: NS	♥ J62	♥ A743	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK	♦ J543	AP			
South HCP: 7	♣ KJ98	♣ Q5				
Contract: 3N N						

Board: 438	North:	South:	West	North	East	South
Dealer: S	♠ KJ108	♠ Q75				1♦
Vul: EW	♥ 87652	♥ Q9	Pass	1♥	Pass	2NT
North HCP: 5	♦ J3	♦ AK85	AP			
South HCP: 18	♣ 43	♣ AK85				
Contract: 2N S						

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ 97				
Vul: Both	♥ AJ104	♥ 952		1♣	AP	
North HCP: 19	♦ AJ6	♦ Q732				
South HCP: 2	♣ AJ7	♣ 9543				
Contract: 1♣ N						

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ KQJ8				1♣
Vul: None	♥ K10832	♥ A74	Pass	1♥	Pass	2NT
North HCP: 6	♦ 1084	♦ AJ7	Pass	3♥	Pass	4♥
South HCP: 19	♣ K102	♣ A93	AP			
Contract: 4♥ N						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 435	♠ —	The opponents are silent.
Dealer: N	♥ QJ109	
Vul: EW	♦ KQJ63	Partner bids first.
HCP: 9	♣ 9432	

Board: 436	♠ KJ103	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ A65	You bid first.
HCP: 19	♣ A872	

Board: 437	♠ 1064	The opponents are silent.
Dealer: N	♥ A743	
Vul: NS	♦ J543	Partner bids first.
HCP: 7	♣ Q5	

Board: 438	♠ Q75	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ AK85	You bid first.
HCP: 18	♣ AK85	

Board: 439	♠ 97	The opponents are silent.
Dealer: N	♥ 952	
Vul: Both	♦ Q732	Partner bids first.
HCP: 2	♣ 9543	

Board: 440	♠ KQJ8	The opponents are silent.
Dealer: S	♥ A74	
Vul: None	♦ AJ7	You bid first.
HCP: 19	♣ A93	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 435	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ —		1♣	Pass	1♦
Vul: EW	♥ AK52	♥ QJ109	Pass	2NT	Pass	3♥
North HCP: 18	♦ A9	♦ KQJ63	Pass	4♥	Pass	5♠ ¹
South HCP: 9	♣ Q876	♣ 9432	Pass	6♥	AP	
Contract: 6♥ S			1. Exclusion, for ♥			

Board: 436	North:	South:	West	North	East	South
Dealer: S	♠ 865	♠ KJ103				1♣
Vul: Both	♥ Q103	♥ AK	Pass	1♦	Pass	2NT
North HCP: 10	♦ QJ32	♦ A65	Pass	3NT	AP	
South HCP: 19	♣ KQ4	♣ A872				
Contract: 3N S						

Board: 437	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ 1064		1♣	Pass	1♥
Vul: NS	♥ J62	♥ A743	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK	♦ J543	AP			
South HCP: 7	♣ KJ98	♣ Q5				
Contract: 3N N						

Board: 438	North:	South:	West	North	East	South
Dealer: S	♠ KJ108	♠ Q75				1♦
Vul: EW	♥ 87652	♥ Q9	Pass	1♥	Pass	2NT
North HCP: 5	♦ J3	♦ AK85	AP			
South HCP: 18	♣ 43	♣ AK85				
Contract: 2N S						

Board: 439	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ 97				
Vul: Both	♥ AJ104	♥ 952		1♣	AP	
North HCP: 19	♦ AJ6	♦ Q732				
South HCP: 2	♣ AJ7	♣ 9543				
Contract: 1♣ N						

Board: 440	North:	South:	West	North	East	South
Dealer: S	♠ 106	♠ KQJ8				1♣
Vul: None	♥ K10832	♥ A74	Pass	1♥	Pass	2NT
North HCP: 6	♦ 1084	♦ AJ7	Pass	3♥	Pass	4♥
South HCP: 19	♣ K102	♣ A93	AP			
Contract: 4♥ N						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 441	♠ KJ8	The opponents are silent.
Dealer: N	♥ AQ753	
Vul: EW	♦ AQ	You bid first.
HCP: 19	♣ QJ7	
Board: 442	♠ QJ2	West Bids 1♥ if possible.
Dealer: S	♥ Q2	
Vul: Both	♦ QJ863	Partner bids first.
HCP: 8	♣ 974	
Board: 443	♠ A106	The opponents are silent.
Dealer: N	♥ AK95	
Vul: None	♦ AK63	You bid first.
HCP: 18	♣ 96	
Board: 444	♠ K1095	The opponents are silent.
Dealer: S	♥ 983	
Vul: NS	♦ Q3	Partner bids first.
HCP: 9	♣ KJ82	
Board: 445	♠ KQ8	West Bids 1NT if possible.
Dealer: N	♥ Q5	
Vul: Both	♦ A108	You bid first.
HCP: 18	♣ AQJ94	
Board: 446	♠ Q10	The opponents are silent.
Dealer: S	♥ Q84	
Vul: None	♦ A743	Partner bids first.
HCP: 8	♣ 8643	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 643		1♥	Pass	4♥
Vul: EW	♥ AQ753	♥ J10964				
North HCP: 19	♦ AQ	♦ 853	AP			
South HCP: 5	♣ QJ7	♣ A6				
Contract: 4♥ N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ K65				1♣
Vul: Both	♥ Q2	♥ AK53	1♥	Pass	Pass	1NT
North HCP: 8	♦ QJ863	♦ A102	Pass	3NT	AP	
South HCP: 19	♣ 974	♣ KQ5				
Contract: 3N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ 53		1♦	Pass	1NT
Vul: None	♥ AK95	♥ Q32	Pass	2♥	Pass	3♦
North HCP: 18	♦ AK63	♦ QJ82	Pass	5♦	AP	
South HCP: 6	♣ 96	♣ J1032				
Contract: 5♦ N						

Board: 444	North:	South:	West	North	East	South
Dealer: S	♠ K1095	♠ A42				1♦
Vul: NS	♥ 983	♥ KQJ	Pass	1♠	Pass	2NT
North HCP: 9	♦ Q3	♦ A964	Pass	3NT	AP	
South HCP: 18	♣ KJ82	♣ A96				
Contract: 3N S						

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 432		1♣	Pass	1♥
Vul: Both	♥ Q5	♥ K10643	1NT ¹	2NT	AP	
North HCP: 18	♦ A108	♦ 62	1. Unusual 1NT			
South HCP: 6	♣ AQJ94	♣ K87				
Contract: 2N N						

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ A54				1♥
Vul: None	♥ Q84	♥ AKJ107	Pass	2♥	Pass	4♥
North HCP: 8	♦ A743	♦ KQ2	AP			
South HCP: 18	♣ 8643	♣ J5				
Contract: 4♥ S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 441	♠ 643	The opponents are silent.
Dealer: N	♥ J10964	
Vul: EW	♦ 853	Partner bids first.
HCP: 5	♣ A6	

Board: 442	♠ K65	West Bids 1♥ if possible.
Dealer: S	♥ AK53	
Vul: Both	♦ A102	You bid first.
HCP: 19	♣ KQ5	

Board: 443	♠ 53	The opponents are silent.
Dealer: N	♥ Q32	
Vul: None	♦ QJ82	Partner bids first.
HCP: 6	♣ J1032	

Board: 444	♠ A42	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: NS	♦ A964	You bid first.
HCP: 18	♣ A96	

Board: 445	♠ 432	West Bids 1NT if possible.
Dealer: N	♥ K10643	
Vul: Both	♦ 62	Partner bids first.
HCP: 6	♣ K87	

Board: 446	♠ A54	The opponents are silent.
Dealer: S	♥ AKJ107	
Vul: None	♦ KQ2	You bid first.
HCP: 18	♣ J5	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 441	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 643		1♥	Pass	4♥
Vul: EW	♥ AQ753	♥ J10964	AP			
North HCP: 19	♦ AQ	♦ 853				
South HCP: 5	♣ QJ7	♣ A6				
Contract: 4♥ N						

Board: 442	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ K65				1♣
Vul: Both	♥ Q2	♥ AK53	1♥	Pass	Pass	1NT
North HCP: 8	♦ QJ863	♦ A102	Pass	3NT	AP	
South HCP: 19	♣ 974	♣ KQ5				
Contract: 3N S						

Board: 443	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ 53		1♦	Pass	1NT
Vul: None	♥ AK95	♥ Q32	Pass	2♥	Pass	3♦
North HCP: 18	♦ AK63	♦ QJ82	Pass	5♦	AP	
South HCP: 6	♣ 96	♣ J1032				
Contract: 5♦ N						

Board: 444	North:	South:	West	North	East	South
Dealer: S	♠ K1095	♠ A42				1♦
Vul: NS	♥ 983	♥ KQJ	Pass	1♠	Pass	2NT
North HCP: 9	♦ Q3	♦ A964	Pass	3NT	AP	
South HCP: 18	♣ KJ82	♣ A96				
Contract: 3N S						

Board: 445	North:	South:	West	North	East	South
Dealer: N	♠ KQ8	♠ 432		1♣	Pass	1♥
Vul: Both	♥ Q5	♥ K10643	1NT ¹	2NT	AP	
North HCP: 18	♦ A108	♦ 62	1. Unusual 1NT			
South HCP: 6	♣ AQJ94	♣ K87				
Contract: 2N N						

Board: 446	North:	South:	West	North	East	South
Dealer: S	♠ Q10	♠ A54				1♥
Vul: None	♥ Q84	♥ AKJ107	Pass	2♥	Pass	4♥
North HCP: 8	♦ A743	♦ KQ2	AP			
South HCP: 18	♣ 8643	♣ J5				
Contract: 4♥ S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 447	♠ A5	West Bids 2♦ if possible.
Dealer: N	♥ AKQ74	East Bids 4♦ if possible.
Vul: NS	♦ J3	
HCP: 19	♣ AJ87	You bid first.

Board: 448	♠ K87	The opponents are silent.
Dealer: S	♥ Q109832	
Vul: EW	♦ J	Partner bids first.
HCP: 6	♣ 432	

Board: 449	♠ A3	East Bids 1♥ if possible.
Dealer: N	♥ J532	West Bids 3♥ if possible.
Vul: None	♦ AK9	
HCP: 18	♣ AQ53	You bid first.

Board: 450	♠ A8	The opponents are silent.
Dealer: S	♥ 108	
Vul: NS	♦ Q8742	Partner bids first.
HCP: 8	♣ Q875	

Board: 451	♠ AK2	The opponents are silent.
Dealer: N	♥ Q97	
Vul: EW	♦ AKJ64	You bid first.
HCP: 18	♣ J7	

Board: 452	♠ K642	The opponents are silent.
Dealer: S	♥ Q96	
Vul: Both	♦ Q	Partner bids first.
HCP: 11	♣ KJ874	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ J9742		1♥	Pass	Pass
Vul: NS	♥ AKQ74	♥ 982	2♦	3♣	4♦	Pass
North HCP: 19	♦ J3	♦ 2	Pass	X	AP	
South HCP: 1	♣ AJ87	♣ 6543				
Contract: 4♦X W						

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ QJ5				1♦
Vul: EW	♥ Q109832	♥ A4	Pass	1♥	Pass	2NT
North HCP: 6	♦ J	♦ KQ872	Pass	3♥	Pass	3NT
South HCP: 19	♣ 432	♣ AQJ	AP			
Contract: 3N S						

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 1098642		1♣	1♥	Pass
Vul: None	♥ J532	♥ 7	3♥	AP		
North HCP: 18	♦ AK9	♦ 108632				
South HCP: 0	♣ AQ53	♣ 8				
Contract: 3♥ E						

Board: 450	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ KQJ52				1♠
Vul: NS	♥ 108	♥ K5	Pass	1NT ¹	Pass	3NT
North HCP: 8	♦ Q8742	♦ AK6	AP			
South HCP: 19	♣ Q875	♣ K42	1. forcing 1NT			
Contract: 3N N						

Board: 451	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 54		1♦	Pass	1♥
Vul: EW	♥ Q97	♥ AKJ1082	Pass	2NT	Pass	3♥
North HCP: 18	♦ AKJ64	♦ Q1098	Pass	4♥	Pass	4NT ¹
South HCP: 13	♣ J7	♣ K	Pass	5♠	Pass	6♥
Contract: 6♥ S			AP			
			1. Blackwood 0314, for ♥			

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ K642	♠ A93				1♣
Vul: Both	♥ Q96	♥ AK5	Pass	1♠	Pass	2NT
North HCP: 11	♦ Q	♦ A93	Pass	4♣	Pass	4NT ¹
South HCP: 19	♣ KJ874	♣ A653	Pass	5♦	Pass	6♠
Contract: 6♠ N			AP			
			1. Blackwood 0314, for ♣			

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 447	♠ J9742	West Bids 2♦ if possible.
Dealer: N	♥ 982	East Bids 4♦ if possible.
Vul: NS	♦ 2	
HCP: 1	♣ 6543	Partner bids first.

Board: 448	♠ QJ5	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ KQ872	You bid first.
HCP: 19	♣ AQJ	

Board: 449	♠ 1098642	East Bids 1♥ if possible.
Dealer: N	♥ 7	West Bids 3♥ if possible.
Vul: None	♦ 108632	
HCP: 0	♣ 8	Partner bids first.

Board: 450	♠ KQJ52	The opponents are silent.
Dealer: S	♥ K5	
Vul: NS	♦ AK6	You bid first.
HCP: 19	♣ K42	

Board: 451	♠ 54	The opponents are silent.
Dealer: N	♥ AKJ1082	
Vul: EW	♦ Q1098	Partner bids first.
HCP: 13	♣ K	

Board: 452	♠ A93	The opponents are silent.
Dealer: S	♥ AK5	
Vul: Both	♦ A93	You bid first.
HCP: 19	♣ A653	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 447	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ J9742		1♥	Pass	Pass
Vul: NS	♥ AKQ74	♥ 982	2♦	3♣	4♦	Pass
North HCP: 19	♦ J3	♦ 2	Pass	X	AP	
South HCP: 1	♣ AJ87	♣ 6543				
Contract: 4♦X W						

Board: 448	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ QJ5				1♦
Vul: EW	♥ Q109832	♥ A4	Pass	1♥	Pass	2NT
North HCP: 6	♦ J	♦ KQ872	Pass	3♥	Pass	3NT
South HCP: 19	♣ 432	♣ AQJ	AP			
Contract: 3N S						

Board: 449	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 1098642		1♣	1♥	Pass
Vul: None	♥ J532	♥ 7	3♥	AP		
North HCP: 18	♦ AK9	♦ 108632				
South HCP: 0	♣ AQ53	♣ 8				
Contract: 3♥ E						

Board: 450	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ KQJ52				1♠
Vul: NS	♥ 108	♥ K5	Pass	1NT ¹	Pass	3NT
North HCP: 8	♦ Q8742	♦ AK6	AP			
South HCP: 19	♣ Q875	♣ K42	1. forcing 1NT			
Contract: 3N N						

Board: 451	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ 54		1♦	Pass	1♥
Vul: EW	♥ Q97	♥ AKJ1082	Pass	2NT	Pass	3♥
North HCP: 18	♦ AKJ64	♦ Q1098	Pass	4♥	Pass	4NT ¹
South HCP: 13	♣ J7	♣ K	Pass	5♠	Pass	6♥
Contract: 6♥ S			AP			
			1. Blackwood 0314, for ♥			

Board: 452	North:	South:	West	North	East	South
Dealer: S	♠ K642	♠ A93				1♣
Vul: Both	♥ Q96	♥ AK5	Pass	1♠	Pass	2NT
North HCP: 11	♦ Q	♦ A93	Pass	4♣	Pass	4NT ¹
South HCP: 19	♣ KJ874	♣ A653	Pass	5♦	Pass	6♠
Contract: 6♠ N			AP			
			1. Blackwood 0314, for ♣			

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 453	♠ AKQJ6	The opponents are silent.
Dealer: N	♥ J42	
Vul: NS	♦ 64	You bid first.
HCP: 18	♣ AK10	
Board: 454	♠ J10432	The opponents are silent.
Dealer: S	♥ 832	
Vul: EW	♦ A105	Partner bids first.
HCP: 7	♣ Q2	
Board: 455	♠ AK5	East Bids 1♥ if possible.
Dealer: N	♥ K7	West Bids 2♥ if possible.
Vul: Both	♦ KJ1073	West Doubles 3♣ if possible.
HCP: 18	♣ A74	You bid first.
Board: 456	♠ J43	East Doubles Pass if possible.
Dealer: S	♥ 753	West Doubles 1♥ if possible.
Vul: None	♦ 976	East Bids 1♠ if possible.
HCP: 4	♣ QJ53	Partner bids first.
Board: 457	♠ K1042	The opponents are silent.
Dealer: N	♥ KJ73	
Vul: EW	♦ A76	You bid first.
HCP: 18	♣ AK	
Board: 458	♠ K102	The opponents are silent.
Dealer: S	♥ 94	
Vul: Both	♦ AQ9872	Partner bids first.
HCP: 10	♣ J2	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ6	♠ 974		1♠	Pass	2♣
Vul: NS	♥ J42	♥ K3				
North HCP: 18	♦ 64	♦ KQ93	Pass	4♣	AP	
South HCP: 8	♣ AK10	♣ 9874				
Contract: 4♠ N						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ J10432	♠ A65				1♦
Vul: EW	♥ 832	♥ A6	Pass	1♠	Pass	2NT
North HCP: 7	♦ A105	♦ K864	Pass	3♠	Pass	4♣
South HCP: 18	♣ Q2	♣ AK76	AP			
Contract: 4♠ N						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 86		1♦	1♥	Pass
Vul: Both	♥ K7	♥ QJ8		X	Pass	3♣
North HCP: 18	♦ KJ1073	♦ 9654	2♥	AP		
South HCP: 3	♣ A74	♣ 10963	X			
Contract: 3♣ X S						

Board: 456	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ K8				1♦
Vul: None	♥ 753	♥ AQ104	Pass	Pass	X	1♥
North HCP: 4	♦ 976	♦ KQJ10	X	Pass	1♠	X
South HCP: 19	♣ QJ53	♣ A98	Pass	2♥	AP	
Contract: 2♥ S						

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ K1042	♠ AQ8				
Vul: EW	♥ KJ73	♥ 8654		1♦	Pass	1♥
North HCP: 18	♦ A76	♦ K82	Pass	4♥	AP	
South HCP: 11	♣ AK	♣ Q52				
Contract: 4♥ S						

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ AQ53				1♦
Vul: Both	♥ 94	♥ AK107	Pass	2♦ ¹	Pass	2♥
North HCP: 10	♦ AQ9872	♦ 1065	Pass	3♦	Pass	4NT ²
South HCP: 19	♣ J2	♣ AQ	Pass	5♦	Pass	6♦
Contract: 6♦ S			AP			

1. Inverted minors
2. Blackwood 0314, for ♦

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 453	♠ 974	The opponents are silent.
Dealer: N	♥ K3	
Vul: NS	♦ KQ93	Partner bids first.
HCP: 8	♣ 9874	
Board: 454	♠ A65	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ K864	You bid first.
HCP: 18	♣ AK76	
Board: 455	♠ 86	East Bids 1♥ if possible.
Dealer: N	♥ QJ8	West Bids 2♥ if possible.
Vul: Both	♦ 9654	West Doubles 3♣ if possible.
HCP: 3	♣ 10963	Partner bids first.
Board: 456	♠ K8	East Doubles Pass if possible.
Dealer: S	♥ AQ104	West Doubles 1♥ if possible.
Vul: None	♦ KQJ10	East Bids 1♠ if possible.
HCP: 19	♣ A98	You bid first.
Board: 457	♠ AQ8	The opponents are silent.
Dealer: N	♥ 8654	
Vul: EW	♦ K82	Partner bids first.
HCP: 11	♣ Q52	
Board: 458	♠ AQ53	The opponents are silent.
Dealer: S	♥ AK107	
Vul: Both	♦ 1065	You bid first.
HCP: 19	♣ AQ	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 453	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ6	♠ 974		1♠	Pass	2♣
Vul: NS	♥ J42	♥ K3				
North HCP: 18	♦ 64	♦ KQ93	Pass	4♣	AP	
South HCP: 8	♣ AK10	♣ 9874				
Contract: 4♠ N						

Board: 454	North:	South:	West	North	East	South
Dealer: S	♠ J10432	♠ A65				1♦
Vul: EW	♥ 832	♥ A6	Pass	1♠	Pass	2NT
North HCP: 7	♦ A105	♦ K864	Pass	3♠	Pass	4♣
South HCP: 18	♣ Q2	♣ AK76	AP			
Contract: 4♠ N						

Board: 455	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 86		1♦	1♥	Pass
Vul: Both	♥ K7	♥ QJ8		X	Pass	3♣
North HCP: 18	♦ KJ1073	♦ 9654	2♥	AP		
South HCP: 3	♣ A74	♣ 10963	X			
Contract: 3♣ X S						

Board: 456	North:	South:	West	North	East	South
Dealer: S	♠ J43	♠ K8				1♦
Vul: None	♥ 753	♥ AQ104	Pass	Pass	X	1♥
North HCP: 4	♦ 976	♦ KQJ10	X	Pass	1♠	X
South HCP: 19	♣ QJ53	♣ A98	Pass	2♥	AP	
Contract: 2♥ S						

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ K1042	♠ AQ8				
Vul: EW	♥ KJ73	♥ 8654		1♦	Pass	1♥
North HCP: 18	♦ A76	♦ K82	Pass	4♥	AP	
South HCP: 11	♣ AK	♣ Q52				
Contract: 4♥ S						

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ AQ53				1♦
Vul: Both	♥ 94	♥ AK107	Pass	2♦ ¹	Pass	2♥
North HCP: 10	♦ AQ9872	♦ 1065	Pass	3♦	Pass	4NT ²
South HCP: 19	♣ J2	♣ AQ	Pass	5♦	Pass	6♦
Contract: 6♦ S			AP			

1. Inverted minors
2. Blackwood 0314, for ♦

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 459	♠ QJ97	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ AQ4	You bid first.
HCP: 19	♣ K105	

Board: 460	♠ QJ1053	The opponents are silent.
Dealer: S	♥ Q2	
Vul: NS	♦ 98	Partner bids first.
HCP: 8	♣ K743	

Board: 461	♠ AJ8	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: Both	♦ QJ8	You bid first.
HCP: 18	♣ KJ43	

Board: 462	♠ AQJ106	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ 82	Partner bids first.
HCP: 12	♣ KJ43	

Board: 463	♠ QJ	East Bids 3♠ if possible.
Dealer: N	♥ AK94	
Vul: NS	♦ AJ1085	You bid first.
HCP: 19	♣ A9	

Board: 464	♠ Q75	The opponents are silent.
Dealer: S	♥ 1043	
Vul: EW	♦ AQ75	Partner bids first.
HCP: 8	♣ 953	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ QJ97	♠ A1053		1♣	Pass	1♠
Vul: None	♥ AK2	♥ 643				
North HCP: 19	♦ AQ4	♦ K9	Pass	4♣	AP	
South HCP: 7	♣ K105	♣ 7642				
Contract: 4♠ S						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ QJ1053	♠ K6				1♥
Vul: NS	♥ Q2	♥ AK1074	Pass	1♠	Pass	2NT
North HCP: 8	♦ 98	♦ AK2	Pass	3♣	Pass	3NT
South HCP: 19	♣ K743	♣ Q96	AP			
Contract: 3N S						

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q6542		1♣	Pass	1♠
Vul: Both	♥ AQ4	♥ 653	Pass	2NT	Pass	3♠
North HCP: 18	♦ QJ8	♦ AK	Pass	4♣	AP	
South HCP: 9	♣ KJ43	♣ 1097				
Contract: 4♠ S						

Board: 462	North:	South:	West	North	East	South
Dealer: S	♠ AQJ106	♠ 92				1♦
Vul: None	♥ J4	♥ KQ92	Pass	1♠	Pass	2♥
North HCP: 12	♦ 82	♦ AKQ96	Pass	3♣ ¹	Pass	3NT
South HCP: 18	♣ KJ43	♣ A6	AP			
Contract: 3N S			1. Fourth suit			

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A52				
Vul: NS	♥ AK94	♥ Q765		1♦	3♠	AP
North HCP: 19	♦ AJ1085	♦ 93				
South HCP: 7	♣ A9	♣ J1043				
Contract: 3♠ E						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ AJ94				1♣
Vul: EW	♥ 1043	♥ A7	Pass	1♦	Pass	2♠
North HCP: 8	♦ AQ75	♦ K6	Pass	2NT	Pass	3NT
South HCP: 19	♣ 953	♣ AQJ102	AP			
Contract: 3N N						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 459	♠ A1053	The opponents are silent.
Dealer: N	♥ 643	
Vul: None	♦ K9	Partner bids first.
HCP: 7	♣ 7642	

Board: 460	♠ K6	The opponents are silent.
Dealer: S	♥ AK1074	
Vul: NS	♦ AK2	You bid first.
HCP: 19	♣ Q96	

Board: 461	♠ Q6542	The opponents are silent.
Dealer: N	♥ 653	
Vul: Both	♦ AK	Partner bids first.
HCP: 9	♣ 1097	

Board: 462	♠ 92	The opponents are silent.
Dealer: S	♥ KQ92	
Vul: None	♦ AKQ96	You bid first.
HCP: 18	♣ A6	

Board: 463	♠ A52	East Bids 3♠ if possible.
Dealer: N	♥ Q765	
Vul: NS	♦ 93	Partner bids first.
HCP: 7	♣ J1043	

Board: 464	♠ AJ94	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ K6	You bid first.
HCP: 19	♣ AQJ102	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ QJ97	♠ A1053		1♣	Pass	1♠
Vul: None	♥ AK2	♥ 643				
North HCP: 19	♦ AQ4	♦ K9	Pass	4♣	AP	
South HCP: 7	♣ K105	♣ 7642				
Contract: 4♠ S						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ QJ1053	♠ K6				1♥
Vul: NS	♥ Q2	♥ AK1074	Pass	1♠	Pass	2NT
North HCP: 8	♦ 98	♦ AK2	Pass	3♣	Pass	3NT
South HCP: 19	♣ K743	♣ Q96	AP			
Contract: 3N S						

Board: 461	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ Q6542		1♣	Pass	1♠
Vul: Both	♥ AQ4	♥ 653	Pass	2NT	Pass	3♠
North HCP: 18	♦ QJ8	♦ AK	Pass	4♣	AP	
South HCP: 9	♣ KJ43	♣ 1097				
Contract: 4♠ S						

Board: 462	North:	South:	West	North	East	South
Dealer: S	♠ AQJ106	♠ 92				1♦
Vul: None	♥ J4	♥ KQ92	Pass	1♠	Pass	2♥
North HCP: 12	♦ 82	♦ AKQ96	Pass	3♣ ¹	Pass	3NT
South HCP: 18	♣ KJ43	♣ A6	AP			
Contract: 3N S			1. Fourth suit			

Board: 463	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A52				
Vul: NS	♥ AK94	♥ Q765		1♦	3♠	AP
North HCP: 19	♦ AJ1085	♦ 93				
South HCP: 7	♣ A9	♣ J1043				
Contract: 3♠ E						

Board: 464	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ AJ94				1♣
Vul: EW	♥ 1043	♥ A7	Pass	1♦	Pass	2♠
North HCP: 8	♦ AQ75	♦ K6	Pass	2NT	Pass	3NT
South HCP: 19	♣ 953	♣ AQJ102	AP			
Contract: 3N N						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 465	♠ K5	The opponents are silent.
Dealer: N	♥ AJ864	
Vul: None	♦ A7	You bid first.
HCP: 19	♣ AK107	

Board: 466	♠ J2	West Bids 1♠ if possible.
Dealer: S	♥ J10	East Bids 3♠ if possible.
Vul: NS	♦ J987	Partner bids first.
HCP: 3	♣ 97542	

Board: 467	♠ Q95	West Bids 2♠ if possible.
Dealer: N	♥ AQ74	You bid first.
Vul: EW	♦ K5	
HCP: 19	♣ AKJ2	

Board: 468	♠ Q9532	West Bids 2♥ if possible.
Dealer: S	♥ K76	Partner bids first.
Vul: Both	♦ 965	
HCP: 7	♣ Q8	

Board: 469	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AK76	
Vul: NS	♦ 82	You bid first.
HCP: 19	♣ K52	

Board: 470	♠ K7	East Bids 1♠ if possible.
Dealer: S	♥ 72	Partner bids first.
Vul: EW	♦ 8632	
HCP: 5	♣ Q9632	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ A1082		1♥	Pass	2♥
Vul: None	♥ AJ864	♥ Q72	Pass	4♥	AP	
North HCP: 19	♦ A7	♦ Q82				
South HCP: 8	♣ AK107	♣ 862				
Contract: 4♥ N						

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ K9				1♥
Vul: NS	♥ J10	♥ AQ863	1♠	Pass	3♠	AP
North HCP: 3	♦ J987	♦ AQ65				
South HCP: 19	♣ 97542	♣ A10				
Contract: 3♠ W						

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ K8		1♣	Pass	1♦
Vul: EW	♥ AQ74	♥ J102	2♠	3NT	AP	
North HCP: 19	♦ K5	♦ A862				
South HCP: 10	♣ AKJ2	♣ Q743				
Contract: 3N N						

Board: 468	North:	South:	West	North	East	South
Dealer: S	♠ Q9532	♠ K10				1♦
Vul: Both	♥ K76	♥ AJ85	2♥	Pass	Pass	2NT
North HCP: 7	♦ 965	♦ AK108	Pass	3♠	Pass	3NT
South HCP: 19	♣ Q8	♣ A42	AP			
Contract: 3N S						

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ J62		1♣	Pass	1♦
Vul: NS	♥ AK76	♥ 43	Pass	2NT	Pass	3NT
North HCP: 19	♦ 82	♦ AQ964	AP			
South HCP: 9	♣ K52	♣ Q93				
Contract: 3N N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ Q5				1♥
Vul: EW	♥ 72	♥ AKQ963	Pass	Pass	1♠	3♥
North HCP: 5	♦ 8632	♦ KJ9	AP			
South HCP: 19	♣ Q9632	♣ A8				
Contract: 3♥ S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 465	♠ A1082	The opponents are silent.
Dealer: N	♥ Q72	
Vul: None	♦ Q82	Partner bids first.
HCP: 8	♣ 862	

Board: 466	♠ K9	West Bids 1♠ if possible.
Dealer: S	♥ AQ863	East Bids 3♠ if possible.
Vul: NS	♦ AQ65	
HCP: 19	♣ A10	You bid first.

Board: 467	♠ K8	West Bids 2♠ if possible.
Dealer: N	♥ J102	
Vul: EW	♦ A862	Partner bids first.
HCP: 10	♣ Q743	

Board: 468	♠ K10	West Bids 2♥ if possible.
Dealer: S	♥ AJ85	
Vul: Both	♦ AK108	You bid first.
HCP: 19	♣ A42	

Board: 469	♠ J62	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ AQ964	Partner bids first.
HCP: 9	♣ Q93	

Board: 470	♠ Q5	East Bids 1♠ if possible.
Dealer: S	♥ AKQ963	
Vul: EW	♦ KJ9	You bid first.
HCP: 19	♣ A8	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 465	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ A1082		1♥	Pass	2♥
Vul: None	♥ AJ864	♥ Q72	Pass	4♥	AP	
North HCP: 19	♦ A7	♦ Q82				
South HCP: 8	♣ AK107	♣ 862				
Contract: 4♥ N						

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ K9				1♥
Vul: NS	♥ J10	♥ AQ863	1♠	Pass	3♠	AP
North HCP: 3	♦ J987	♦ AQ65				
South HCP: 19	♣ 97542	♣ A10				
Contract: 3♠ W						

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ Q95	♠ K8		1♣	Pass	1♦
Vul: EW	♥ AQ74	♥ J102	2♠	3NT	AP	
North HCP: 19	♦ K5	♦ A862				
South HCP: 10	♣ AKJ2	♣ Q743				
Contract: 3N N						

Board: 468	North:	South:	West	North	East	South
Dealer: S	♠ Q9532	♠ K10				1♦
Vul: Both	♥ K76	♥ AJ85	2♥	Pass	Pass	2NT
North HCP: 7	♦ 965	♦ AK108	Pass	3♠	Pass	3NT
South HCP: 19	♣ Q8	♣ A42	AP			
Contract: 3N S						

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ J62		1♣	Pass	1♦
Vul: NS	♥ AK76	♥ 43	Pass	2NT	Pass	3NT
North HCP: 19	♦ 82	♦ AQ964	AP			
South HCP: 9	♣ K52	♣ Q93				
Contract: 3N N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ Q5				1♥
Vul: EW	♥ 72	♥ AKQ963	Pass	Pass	1♠	3♥
North HCP: 5	♦ 8632	♦ KJ9	AP			
South HCP: 19	♣ Q9632	♣ A8				
Contract: 3♥ S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 471	♠ AQ4	The opponents are silent.
Dealer: N	♥ J532	
Vul: Both	♦ AK	You bid first.
HCP: 19	♣ AJ87	

Board: 472	♠ Q9	The opponents are silent.
Dealer: S	♥ A763	
Vul: None	♦ K10	Partner bids first.
HCP: 11	♣ Q9874	

Board: 473	♠ K3	West Bids 2♠ if possible.
Dealer: N	♥ A86	
Vul: EW	♦ AQ10	You bid first.
HCP: 19	♣ KQJ54	

Board: 474	♠ KJ765	The opponents are silent.
Dealer: S	♥ 9	
Vul: Both	♦ J10962	Partner bids first.
HCP: 9	♣ A5	

Board: 475	♠ KJ10	West Bids 1♠ if possible.
Dealer: N	♥ KQ95	
Vul: None	♦ A108	You bid first.
HCP: 18	♣ AJ9	

Board: 476	♠ AQ832	The opponents are silent.
Dealer: S	♥ J5	
Vul: NS	♦ 854	Partner bids first.
HCP: 7	♣ 862	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ K32		1♣	Pass	1♥
Vul: Both	♥ J532	♥ K10976				
North HCP: 19	♦ AK	♦ 10543	Pass	4♥	AP	
South HCP: 6	♣ AJ87	♣ 5				
Contract: 4♥ S						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AJ7				1♦
Vul: None	♥ A763	♥ K8	Pass	1♥	Pass	2NT
North HCP: 11	♦ K10	♦ AQJ7	Pass	3♣	Pass	3NT
South HCP: 18	♣ Q9874	♣ K1063	AP			
Contract: 3N S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ 876		1♣	Pass	Pass
Vul: EW	♥ A86	♥ 1053				
North HCP: 19	♦ AQ10	♦ 865	2♣	2NT	AP	
South HCP: 4	♣ KQJ54	♣ A762				
Contract: 2N N						

Board: 474	North:	South:	West	North	East	South
Dealer: S	♠ KJ765	♠ Q2				1♦
Vul: Both	♥ 9	♥ AK52	Pass	1♠	Pass	2NT
North HCP: 9	♦ J10962	♦ A843	Pass	5♦	AP	
South HCP: 18	♣ A5	♣ KQ6				
Contract: 5♦ S						

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ Q52		1♣	Pass	Pass
Vul: None	♥ KQ95	♥ J43				
North HCP: 18	♦ A108	♦ J97	1♠	1NT	AP	
South HCP: 4	♣ AJ9	♣ 6532				
Contract: 1N N						

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ AQ832	♠ 97				1♦
Vul: NS	♥ J5	♥ Q983	Pass	1♠	Pass	2NT
North HCP: 7	♦ 854	♦ AKQJ	Pass	3♠	Pass	3NT
South HCP: 19	♣ 862	♣ AK4	AP			
Contract: 3N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 471	♠ K32	The opponents are silent.
Dealer: N	♥ K10976	
Vul: Both	♦ 10543	Partner bids first.
HCP: 6	♣ 5	

Board: 472	♠ AJ7	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ AQJ7	You bid first.
HCP: 18	♣ K1063	

Board: 473	♠ 876	West Bids 2♠ if possible.
Dealer: N	♥ 1053	
Vul: EW	♦ 865	Partner bids first.
HCP: 4	♣ A762	

Board: 474	♠ Q2	The opponents are silent.
Dealer: S	♥ AK52	
Vul: Both	♦ A843	You bid first.
HCP: 18	♣ KQ6	

Board: 475	♠ Q52	West Bids 1♠ if possible.
Dealer: N	♥ J43	
Vul: None	♦ J97	Partner bids first.
HCP: 4	♣ 6532	

Board: 476	♠ 97	The opponents are silent.
Dealer: S	♥ Q983	
Vul: NS	♦ AKQJ	You bid first.
HCP: 19	♣ AK4	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 471	North:	South:	West	North	East	South
Dealer: N	♠ AQ4	♠ K32		1♣	Pass	1♥
Vul: Both	♥ J532	♥ K10976				
North HCP: 19	♦ AK	♦ 10543	Pass	4♥	AP	
South HCP: 6	♣ AJ87	♣ 5				
Contract: 4♥ S						

Board: 472	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ AJ7				1♦
Vul: None	♥ A763	♥ K8	Pass	1♥	Pass	2NT
North HCP: 11	♦ K10	♦ AQJ7	Pass	3♣	Pass	3NT
South HCP: 18	♣ Q9874	♣ K1063	AP			
Contract: 3N S						

Board: 473	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ 876		1♣	Pass	Pass
Vul: EW	♥ A86	♥ 1053				
North HCP: 19	♦ AQ10	♦ 865	2♣	2NT	AP	
South HCP: 4	♣ KQJ54	♣ A762				
Contract: 2N N						

Board: 474	North:	South:	West	North	East	South
Dealer: S	♠ KJ765	♠ Q2				1♦
Vul: Both	♥ 9	♥ AK52	Pass	1♠	Pass	2NT
North HCP: 9	♦ J10962	♦ A843	Pass	5♦	AP	
South HCP: 18	♣ A5	♣ KQ6				
Contract: 5♦ S						

Board: 475	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ Q52		1♣	Pass	Pass
Vul: None	♥ KQ95	♥ J43				
North HCP: 18	♦ A108	♦ J97	1♠	1NT	AP	
South HCP: 4	♣ AJ9	♣ 6532				
Contract: 1N N						

Board: 476	North:	South:	West	North	East	South
Dealer: S	♠ AQ832	♠ 97				1♦
Vul: NS	♥ J5	♥ Q983	Pass	1♠	Pass	2NT
North HCP: 7	♦ 854	♦ AKQJ	Pass	3♠	Pass	3NT
South HCP: 19	♣ 862	♣ AK4	AP			
Contract: 3N S						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 477	♠ A975	East Bids 3♣ if possible.
Dealer: N	♥ KJ	
Vul: Both	♦ AQ92	You bid first.
HCP: 18	♣ A63	

Board: 478	♠ AQ62	The opponents are silent.
Dealer: S	♥ A7653	
Vul: None	♦ Q103	Partner bids first.
HCP: 14	♣ Q	

Board: 479	♠ AQJ32	The opponents are silent.
Dealer: N	♥ Q93	
Vul: NS	♦ QJ	You bid first.
HCP: 19	♣ AK2	

Board: 480	♠ QJ7	The opponents are silent.
Dealer: S	♥ J9653	
Vul: EW	♦ J3	Partner bids first.
HCP: 5	♣ 1094	

Board: 481	♠ 1094	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ AK5	You bid first.
HCP: 18	♣ A1072	

Board: 482	♠ 74	The opponents are silent.
Dealer: S	♥ K104	
Vul: NS	♦ A1096	Partner bids first.
HCP: 13	♣ KQJ8	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 477

Dealer: N

Vul: Both

North HCP: 18

South HCP: 4

Contract: 3♣ E

North:

♠ A975

♥ KJ

♦ AQ92

♣ A63

South:

♠ J842

♥ Q97543

♦ J104

♣ —

West North East South

1♦ 3♣ AP

Board: 478

Dealer: S

Vul: None

North HCP: 14

South HCP: 19

Contract: 5♦ S

North:

♠ AQ62

♥ A7653

♦ Q103

♣ Q

South:

♠ 103

♥ KJ

♦ AKJ765

♣ AK8

West North East South

Pass 1♥ Pass 1♦

Pass 5♦ Pass 2♦

Pass AP

Board: 479

Dealer: N

Vul: NS

North HCP: 19

South HCP: 11

Contract: 4♠ N

North:

♠ AQJ32

♥ Q93

♦ QJ

♣ AK2

South:

♠ 9864

♥ KJ

♦ AK82

♣ 1098

West North East South

1♠ Pass 1NT¹

Pass 3NT Pass 4♠

AP

1. forcing 1NT

Board: 480

Dealer: S

Vul: EW

North HCP: 5

South HCP: 18

Contract: 4♥ N

North:

♠ QJ7

♥ J9653

♦ J3

♣ 1094

South:

♠ K9

♥ A1084

♦ AK74

♣ A83

West North East South

Pass 1♥ Pass 1♦

Pass 4♥

AP

Board: 481

Dealer: N

Vul: None

North HCP: 18

South HCP: 9

Contract: 2N S

North:

♠ 1094

♥ AK8

♦ AK5

♣ A1072

South:

♠ Q85

♥ Q63

♦ 843

♣ KQ83

West North East South

1♣ Pass 1NT

Pass 2NT AP

West North East South

1♣

Pass 2♣¹ Pass 4♣

Pass 4♦² Pass 4♥³

Pass 5♣ AP

1. Inverted minors

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

Board: 482

Dealer: S

Vul: NS

North HCP: 13

South HCP: 18

Contract: 5♣ S

North:

♠ 74

♥ K104

♦ A1096

♣ KQJ8

South:

♠ AQJ8

♥ A2

♦ K3

♣ A10632

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 477	♠ J842	East Bids 3♣ if possible.
Dealer: N	♥ Q97543	
Vul: Both	♦ J104	Partner bids first.
HCP: 4	♣ —	

Board: 478	♠ 103	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ AKJ765	You bid first.
HCP: 19	♣ AK8	

Board: 479	♠ 9864	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ AK82	Partner bids first.
HCP: 11	♣ 1098	

Board: 480	♠ K9	The opponents are silent.
Dealer: S	♥ A1084	
Vul: EW	♦ AK74	You bid first.
HCP: 18	♣ A83	

Board: 481	♠ Q85	The opponents are silent.
Dealer: N	♥ Q63	
Vul: None	♦ 843	Partner bids first.
HCP: 9	♣ KQ83	

Board: 482	♠ AQJ8	The opponents are silent.
Dealer: S	♥ A2	
Vul: NS	♦ K3	You bid first.
HCP: 18	♣ A10632	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 477

Dealer: N

Vul: Both

North HCP: 18

South HCP: 4

Contract: 3♣ E

North:

♠ A975

♥ KJ

♦ AQ92

♣ A63

South:

♠ J842

♥ Q97543

♦ J104

♣ —

West North East South

1♦ 3♣ AP

Board: 478

Dealer: S

Vul: None

North HCP: 14

South HCP: 19

Contract: 5♦ S

North:

♠ AQ62

♥ A7653

♦ Q103

♣ Q

South:

♠ 103

♥ KJ

♦ AKJ765

♣ AK8

West North East South

Pass 1♥ Pass 1♦

Pass 5♦ Pass 2♦

Pass AP

Board: 479

Dealer: N

Vul: NS

North HCP: 19

South HCP: 11

Contract: 4♠ N

North:

♠ AQJ32

♥ Q93

♦ QJ

♣ AK2

South:

♠ 9864

♥ KJ

♦ AK82

♣ 1098

West North East South

1♠ Pass 1NT¹

Pass 3NT Pass 4♠

AP

1. forcing 1NT

Board: 480

Dealer: S

Vul: EW

North HCP: 5

South HCP: 18

Contract: 4♥ N

North:

♠ QJ7

♥ J9653

♦ J3

♣ 1094

South:

♠ K9

♥ A1084

♦ AK74

♣ A83

West North East South

Pass 1♥ Pass 1♦

Pass 4♥

AP

Board: 481

Dealer: N

Vul: None

North HCP: 18

South HCP: 9

Contract: 2N S

North:

♠ 1094

♥ AK8

♦ AK5

♣ A1072

South:

♠ Q85

♥ Q63

♦ 843

♣ KQ83

West North East South

1♣ Pass 1NT

Pass 2NT AP

West North East South

1♣

Pass 2♣¹ Pass 4♣

Pass 4♦² Pass 4♥³

Pass 5♣ AP

1. Inverted minors

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

Board: 482

Dealer: S

Vul: NS

North HCP: 13

South HCP: 18

Contract: 5♣ S

North:

♠ 74

♥ K104

♦ A1096

♣ KQJ8

South:

♠ AQJ8

♥ A2

♦ K3

♣ A10632

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 483	♠ A52	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ QJ8	You bid first.
HCP: 18	♣ AJ93	

Board: 484	♠ J65	The opponents are silent.
Dealer: S	♥ 1096532	
Vul: Both	♦ —	Partner bids first.
HCP: 2	♣ J864	

Board: 485	♠ KQJ	West Bids 2♦ if possible.
Dealer: N	♥ AKQ3	West Bids 3♦ if possible.
Vul: NS	♦ J82	
HCP: 18	♣ Q98	You bid first.

Board: 486	♠ QJ853	The opponents are silent.
Dealer: S	♥ 1054	
Vul: EW	♦ 65	Partner bids first.
HCP: 6	♣ QJ6	

Board: 487	♠ KQ6	The opponents are silent.
Dealer: N	♥ 83	
Vul: Both	♦ AKQ752	You bid first.
HCP: 18	♣ KJ	

Board: 488	♠ 654	East Bids 2♦ if possible.
Dealer: S	♥ Q9763	
Vul: None	♦ KJ83	Partner bids first.
HCP: 7	♣ J	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ J973		1♣	Pass	1♠
Vul: EW	♥ AQ9	♥ 10	Pass	2NT	Pass	3NT
North HCP: 18	♦ QJ8	♦ K543	AP			
South HCP: 7	♣ AJ93	♣ K742				
Contract: 3N N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ KQ108				1♦
Vul: Both	♥ 1096532	♥ K4	AP			
North HCP: 2	♦ —	♦ KQ765				
South HCP: 19	♣ J864	♣ AQ				
Contract: 1♦ S						

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A98754		1♣	Pass	1♠
Vul: NS	♥ AKQ3	♥ 1075	2♦	X ¹	Pass	2♠
North HCP: 18	♦ J82	♦ —	3♦	X	Pass	3♠
South HCP: 5	♣ Q98	♣ J753	AP			
Contract: 3♠ S			1. Support double redouble			

Board: 486	North:	South:	West	North	East	South
Dealer: S	♠ QJ853	♠ K2				1♦
Vul: EW	♥ 1054	♥ KQ8	Pass	1♠	Pass	2NT
North HCP: 6	♦ 65	♦ AQ84	Pass	3♠	Pass	3NT
South HCP: 18	♣ QJ6	♣ A853	AP			
Contract: 3N S						

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ J2				
Vul: Both	♥ 83	♥ 7654		1♦	Pass	1♥
North HCP: 18	♦ AKQ752	♦ J108	Pass	3♦	AP	
South HCP: 6	♣ KJ	♣ A763				
Contract: 3♦ N						

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ KJ				1♦
Vul: None	♥ Q9763	♥ KJ82	Pass	1♥	2♦ ¹	4♥
North HCP: 7	♦ KJ83	♦ A1074	AP			
South HCP: 18	♣ J	♣ AQ4	1. Michaels Cuebid			
Contract: 4♥ N						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 483	♠ J973	The opponents are silent.
Dealer: N	♥ 10	
Vul: EW	♦ K543	Partner bids first.
HCP: 7	♣ K742	

Board: 484	♠ KQ108	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ KQ765	You bid first.
HCP: 19	♣ AQ	

Board: 485	♠ A98754	West Bids 2♦ if possible.
Dealer: N	♥ 1075	West Bids 3♦ if possible.
Vul: NS	♦ —	
HCP: 5	♣ J753	Partner bids first.

Board: 486	♠ K2	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: EW	♦ AQ84	You bid first.
HCP: 18	♣ A853	

Board: 487	♠ J2	The opponents are silent.
Dealer: N	♥ 7654	
Vul: Both	♦ J108	Partner bids first.
HCP: 6	♣ A763	

Board: 488	♠ KJ	East Bids 2♦ if possible.
Dealer: S	♥ KJ82	
Vul: None	♦ A1074	You bid first.
HCP: 18	♣ AQ4	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 483	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ J973		1♣	Pass	1♠
Vul: EW	♥ AQ9	♥ 10	Pass	2NT	Pass	3NT
North HCP: 18	♦ QJ8	♦ K543	AP			
South HCP: 7	♣ AJ93	♣ K742				
Contract: 3N N						

Board: 484	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ KQ108				1♦
Vul: Both	♥ 1096532	♥ K4	AP			
North HCP: 2	♦ —	♦ KQ765				
South HCP: 19	♣ J864	♣ AQ				
Contract: 1♦ S						

Board: 485	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A98754		1♣	Pass	1♠
Vul: NS	♥ AKQ3	♥ 1075	2♦	X ¹	Pass	2♠
North HCP: 18	♦ J82	♦ —	3♦	X	Pass	3♠
South HCP: 5	♣ Q98	♣ J753	AP			
Contract: 3♠ S			1. Support double redouble			

Board: 486	North:	South:	West	North	East	South
Dealer: S	♠ QJ853	♠ K2				1♦
Vul: EW	♥ 1054	♥ KQ8	Pass	1♠	Pass	2NT
North HCP: 6	♦ 65	♦ AQ84	Pass	3♠	Pass	3NT
South HCP: 18	♣ QJ6	♣ A853	AP			
Contract: 3N S						

Board: 487	North:	South:	West	North	East	South
Dealer: N	♠ KQ6	♠ J2				
Vul: Both	♥ 83	♥ 7654		1♦	Pass	1♥
North HCP: 18	♦ AKQ752	♦ J108	Pass	3♦	AP	
South HCP: 6	♣ KJ	♣ A763				
Contract: 3♦ N						

Board: 488	North:	South:	West	North	East	South
Dealer: S	♠ 654	♠ KJ				1♦
Vul: None	♥ Q9763	♥ KJ82	Pass	1♥	2♦ ¹	4♥
North HCP: 7	♦ KJ83	♦ A1074	AP			
South HCP: 18	♣ J	♣ AQ4	1. Michaels Cuebid			
Contract: 4♥ N						

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 489	♠ AK943	The opponents are silent.
Dealer: N	♥ A6	
Vul: EW	♦ Q9	You bid first.
HCP: 18	♣ KQ107	
Board: 490	♠ —	The opponents are silent.
Dealer: S	♥ 94	
Vul: Both	♦ A852	Partner bids first.
HCP: 7	♣ K1098754	
Board: 491	♠ AK8	West Bids 2♦ if possible.
Dealer: N	♥ J9	
Vul: None	♦ AK65	You bid first.
HCP: 19	♣ A1073	
Board: 492	♠ 9875	East Bids 2♦ if possible.
Dealer: S	♥ Q10653	
Vul: NS	♦ K8	Partner bids first.
HCP: 5	♣ 65	
Board: 493	♠ AK532	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ 93	You bid first.
HCP: 18	♣ AJ32	
Board: 494	♠ 10863	West Bids 1♥ if possible.
Dealer: S	♥ J765	
Vul: None	♦ AK	Partner bids first.
HCP: 9	♣ J105	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ AK943	♠ J107		1♠	Pass	1NT ¹
Vul: EW	♥ A6	♥ KQ1097	Pass	3♣	Pass	4♠
North HCP: 18	♦ Q9	♦ A10653	AP			
South HCP: 10	♣ KQ107	♣ —				
Contract: 4♠ N						1. forcing 1NT

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A754				1♣
Vul: Both	♥ 94	♥ A102				
North HCP: 7	♦ A852	♦ QJ	Pass	4♣	AP	
South HCP: 18	♣ K1098754	♣ AQJ2				
Contract: 4♣ S						

Board: 491	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ Q105		1♦	Pass	1♥
Vul: None	♥ J9	♥ K10653				
North HCP: 19	♦ AK65	♦ 972	2♦ ¹	3NT	AP	
South HCP: 5	♣ A1073	♣ 84				
Contract: 3N N						1. Michaels Cuebid

Board: 492	North:	South:	West	North	East	South
Dealer: S	♠ 9875	♠ A4				1♣
Vul: NS	♥ Q10653	♥ AK4	Pass	1♥	2♦	X ¹
North HCP: 5	♦ K8	♦ QJ9	Pass	2♥	Pass	2NT
South HCP: 18	♣ 65	♣ KJ1073	Pass	3♥	AP	
Contract: 3♥ N						1. Support double redouble

Board: 493	North:	South:	West	North	East	South
Dealer: N	♠ AK532	♠ Q10984		1♠	Pass	3♠ ¹
Vul: Both	♥ AQ	♥ 1087	Pass	3NT ²	Pass	4♣ ³
North HCP: 18	♦ 93	♦ K104	Pass	4♥ ⁴	Pass	4♠
South HCP: 8	♣ AJ32	♣ K10	AP			
Contract: 4♠ N						1. 1M-3M inviting
						2. Cue bid, surplus
						3. Cue bid, a ♣ stopper
						4. Cue bid, a ♥ stopper

Board: 494	North:	South:	West	North	East	South
Dealer: S	♠ 10863	♠ AK54				1♣
Vul: None	♥ J765	♥ Q2	1♥	X	Pass	2♥ ¹
North HCP: 9	♦ AK	♦ Q74	Pass	3NT	Pass	4♥ ²
South HCP: 18	♣ J105	♣ AK32	Pass	4♠	AP	
Contract: 4♠ N						1. strength cue bid
						2. limit raise or better in ♠

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 489	♠ J107	The opponents are silent.
Dealer: N	♥ KQ1097	
Vul: EW	♦ A10653	Partner bids first.
HCP: 10	♣ —	

Board: 490	♠ A754	The opponents are silent.
Dealer: S	♥ A102	
Vul: Both	♦ QJ	You bid first.
HCP: 18	♣ AQJ2	

Board: 491	♠ Q105	West Bids 2♦ if possible.
Dealer: N	♥ K10653	
Vul: None	♦ 972	Partner bids first.
HCP: 5	♣ 84	

Board: 492	♠ A4	East Bids 2♦ if possible.
Dealer: S	♥ AK4	
Vul: NS	♦ QJ9	You bid first.
HCP: 18	♣ KJ1073	

Board: 493	♠ Q10984	The opponents are silent.
Dealer: N	♥ 1087	
Vul: Both	♦ K104	Partner bids first.
HCP: 8	♣ K10	

Board: 494	♠ AK54	West Bids 1♥ if possible.
Dealer: S	♥ Q2	
Vul: None	♦ Q74	You bid first.
HCP: 18	♣ AK32	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 489	North:	South:	West	North	East	South
Dealer: N	♠ AK943	♠ J107		1♠	Pass	1NT ¹
Vul: EW	♥ A6	♥ KQ1097	Pass	3♣	Pass	4♠
North HCP: 18	♦ Q9	♦ A10653	AP			
South HCP: 10	♣ KQ107	♣ —				
Contract: 4♠ N						1. forcing 1NT

Board: 490	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ A754				1♣
Vul: Both	♥ 94	♥ A102				
North HCP: 7	♦ A852	♦ QJ	Pass	4♣	AP	
South HCP: 18	♣ K1098754	♣ AQJ2				
Contract: 4♣ S						

Board: 491	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ Q105		1♦	Pass	1♥
Vul: None	♥ J9	♥ K10653				
North HCP: 19	♦ AK65	♦ 972	2♦ ¹	3NT	AP	
South HCP: 5	♣ A1073	♣ 84				
Contract: 3N N						1. Michaels Cuebid

Board: 492	North:	South:	West	North	East	South
Dealer: S	♠ 9875	♠ A4				1♣
Vul: NS	♥ Q10653	♥ AK4	Pass	1♥	2♦	X ¹
North HCP: 5	♦ K8	♦ QJ9	Pass	2♥	Pass	2NT
South HCP: 18	♣ 65	♣ KJ1073	Pass	3♥	AP	
Contract: 3♥ N						1. Support double redouble

Board: 493	North:	South:	West	North	East	South
Dealer: N	♠ AK532	♠ Q10984		1♠	Pass	3♠ ¹
Vul: Both	♥ AQ	♥ 1087	Pass	3NT ²	Pass	4♣ ³
North HCP: 18	♦ 93	♦ K104	Pass	4♥ ⁴	Pass	4♠
South HCP: 8	♣ AJ32	♣ K10	AP			
Contract: 4♠ N						1. 1M-3M inviting 2. Cue bid, surplus 3. Cue bid, a ♣ stopper 4. Cue bid, a ♥ stopper

Board: 494	North:	South:	West	North	East	South
Dealer: S	♠ 10863	♠ AK54				1♣
Vul: None	♥ J765	♥ Q2	1♥	X	Pass	2♥ ¹
North HCP: 9	♦ AK	♦ Q74	Pass	3NT	Pass	4♥ ²
South HCP: 18	♣ J105	♣ AK32	Pass	4♠	AP	
Contract: 4♠ N						1. strength cue bid 2. limit raise or better in ♠

North hands (Practice Page)

Balanced hand 18-19 HCP

Board: 495	♠ AQJ2	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: NS	♦ Q732	You bid first.
HCP: 19	♣ A10	

Board: 496	♠ 75	East Bids 2♠ if possible.
Dealer: S	♥ KJ83	
Vul: EW	♦ J105	Partner bids first.
HCP: 6	♣ J1043	

Board: 497	♠ K106	East Bids 2♦ if possible.
Dealer: N	♥ A3	West Bids 3♠ if possible.
Vul: None	♦ AKQJ4	
HCP: 19	♣ Q93	You bid first.

Board: 498	♠ 32	West Bids 1♥ if possible.
Dealer: S	♥ Q103	
Vul: NS	♦ AQ64	Partner bids first.
HCP: 8	♣ 10863	

Board: 499	♠ 86	The opponents are silent.
Dealer: N	♥ AK106	
Vul: EW	♦ A109	You bid first.
HCP: 18	♣ AK87	

Board: 500	♠ K73	The opponents are silent.
Dealer: S	♥ K10632	
Vul: Both	♦ 86	Partner bids first.
HCP: 9	♣ K53	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 495	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ K853		1♦	Pass	1♠
Vul: NS	♥ AQ10	♥ 962	Pass	4♠	AP	
North HCP: 19	♦ Q732	♦ KJ95				
South HCP: 7	♣ A10	♣ 83				
Contract: 4♠ S						

Board: 496	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ KJ6				1♦
Vul: EW	♥ KJ83	♥ A64	Pass	1♥	2♠	3NT
North HCP: 6	♦ J105	♦ K743	AP			
South HCP: 18	♣ J1043	♣ AK6				
Contract: 3N S						

Board: 497	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ A3		1♦	2♦ ¹	Pass
Vul: None	♥ A3	♥ 108742	3♠	X	Pass	4♣
North HCP: 19	♦ AKQJ4	♦ 53	AP			
South HCP: 8	♣ Q93	♣ A874	1. Michaels Cuebid			
Contract: 4♣ S						

Board: 498	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ AK104				1♣
Vul: NS	♥ Q103	♥ A54	1♥	1NT	Pass	3NT
North HCP: 8	♦ AQ64	♦ K102	AP			
South HCP: 18	♣ 10863	♣ KJ2				
Contract: 3N N						

Board: 499	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ AQ9742		1♣	Pass	1♠
Vul: EW	♥ AK106	♥ J9	Pass	2NT	Pass	3♠
North HCP: 18	♦ A109	♦ KJ82	Pass	3NT	AP	
South HCP: 11	♣ AK87	♣ 2				
Contract: 3N N						

Board: 500	North:	South:	West	North	East	South
Dealer: S	♠ K73	♠ QJ84				1♦
Vul: Both	♥ K10632	♥ A7	Pass	1♥	Pass	2NT
North HCP: 9	♦ 86	♦ KQJ7	Pass	3♥	Pass	3NT
South HCP: 18	♣ K53	♣ AJ2	AP			
Contract: 3N S						

South hands (Practice Page)

Balanced hand 18-19 HCP

Board: 495	♠ K853	The opponents are silent.
Dealer: N	♥ 962	
Vul: NS	♦ KJ95	Partner bids first.
HCP: 7	♣ 83	

Board: 496	♠ KJ6	East Bids 2♠ if possible.
Dealer: S	♥ A64	
Vul: EW	♦ K743	You bid first.
HCP: 18	♣ AK6	

Board: 497	♠ A3	East Bids 2♦ if possible.
Dealer: N	♥ 108742	West Bids 3♠ if possible.
Vul: None	♦ 53	
HCP: 8	♣ A874	Partner bids first.

Board: 498	♠ AK104	West Bids 1♥ if possible.
Dealer: S	♥ A54	
Vul: NS	♦ K102	You bid first.
HCP: 18	♣ KJ2	

Board: 499	♠ AQ9742	The opponents are silent.
Dealer: N	♥ J9	
Vul: EW	♦ KJ82	Partner bids first.
HCP: 11	♣ 2	

Board: 500	♠ QJ84	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ KQJ7	You bid first.
HCP: 18	♣ AJ2	

Balanced hand 18-19 HCP Both hands (Answers Page)

Board: 495	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ K853		1♦	Pass	1♠
Vul: NS	♥ AQ10	♥ 962	Pass	4♠	AP	
North HCP: 19	♦ Q732	♦ KJ95				
South HCP: 7	♣ A10	♣ 83				
Contract: 4♠ S						

Board: 496	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ KJ6				1♦
Vul: EW	♥ KJ83	♥ A64	Pass	1♥	2♠	3NT
North HCP: 6	♦ J105	♦ K743	AP			
South HCP: 18	♣ J1043	♣ AK6				
Contract: 3N S						

Board: 497	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ A3		1♦	2♦ ¹	Pass
Vul: None	♥ A3	♥ 108742	3♠	X	Pass	4♣
North HCP: 19	♦ AKQJ4	♦ 53	AP			
South HCP: 8	♣ Q93	♣ A874	1. Michaels Cuebid			
Contract: 4♣ S						

Board: 498	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ AK104				1♣
Vul: NS	♥ Q103	♥ A54	1♥	1NT	Pass	3NT
North HCP: 8	♦ AQ64	♦ K102	AP			
South HCP: 18	♣ 10863	♣ KJ2				
Contract: 3N N						

Board: 499	North:	South:	West	North	East	South
Dealer: N	♠ 86	♠ AQ9742		1♣	Pass	1♠
Vul: EW	♥ AK106	♥ J9	Pass	2NT	Pass	3♠
North HCP: 18	♦ A109	♦ KJ82	Pass	3NT	AP	
South HCP: 11	♣ AK87	♣ 2				
Contract: 3N N						

Board: 500	North:	South:	West	North	East	South
Dealer: S	♠ K73	♠ QJ84				1♦
Vul: Both	♥ K10632	♥ A7	Pass	1♥	Pass	2NT
North HCP: 9	♦ 86	♦ KQJ7	Pass	3♥	Pass	3NT
South HCP: 18	♣ K53	♣ AJ2	AP			
Contract: 3N S						